

ATTACHMENT C

Revised Draft Carpinteria 2023-2031 Housing Element
(without tracked changes)

CITY OF CARPINTERIA

2023 - 2031

HOUSING ELEMENT

REVISED DRAFT

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I. INTRODUCTION

A. Purpose of the Housing Element

Housing Elements were first mandated as part of local general plans in 1969. The Housing Element describes the City's needs, goals, policies, objectives and programs regarding the preservation, improvement and development of housing. It provides an indication of community housing needs in terms of affordability, availability, adequacy, and accessibility. The Element sets forth a strategy to address housing needs and identifies a range of specific housing programs to meet identified needs.

The Housing Element is an official municipal response to a growing awareness of the need to provide housing for all economic segments of the community, as well as a legal requirement for all California jurisdictions. It provides Carpinteria with the opportunity to plan for the existing and future housing needs in the community. This Element has been prepared in compliance with the 2023-2031 planning cycle for cities within the Santa Barbara County Association of Governments (SBCAG) region. It identifies strategies and programs that focus on: 1) providing diverse housing sites and opportunities; 2) conserving and improving the existing affordable housing stock; 3) removing governmental and other constraints to housing development; and 4) affirmatively furthering fair housing.

While jurisdictions must review and revise all elements of their general plans on a regular basis to ensure that they remain up to date, state law was amended in 2008 (Senate Bill 375) to require housing elements be reviewed and updated on an eight-year cycle in coordination with every other update to the Regional Transportation Plan. The process of updating housing elements is initiated by the state through the Regional Housing Needs Assessment (RHNA) process. The planning period for this Housing Element runs from February 15, 2023 to February 15, 2031.

B. Scope and Content of the Housing Element

The California Legislature recognizes the role of local general plans and particularly Housing Elements in implementing statewide housing goals to provide decent and adequate housing for all economic segments of the community. The specific requirements regarding the scope and content of housing elements, along with where they are addressed in this document, are as follows:

- An analysis of the City's demographic and housing characteristics and trends (Technical Report, Chapter I)
- An evaluation of land, financial and administrative resources available to address the City's housing goals (Technical Report, Chapter II)
- A review of potential constraints, both governmental and non-governmental, to meeting Carpinteria's housing needs (Technical Report, Chapter III)
- The Housing Policy Plan for addressing the City's identified housing needs, including housing goals, policies and programs (Chapter II of this document)
- An evaluation of the appropriateness and effectiveness of previous policies and programs in achieving the City's objectives, and the progress in implementing Housing Element programs (Technical Report, Appendix A)
- A parcel-specific inventory of vacant and underutilized land (Technical Report, Appendix B)

- A description of the public participation process during the preparation and adoption of the Housing Element (Technical Report, Appendix C)
- A fair housing assessment (Technical Report, Appendix D)

C. Public Participation

Participation by all economic segments of the community in the preparation of the Housing Element is important to the City and required by State law. Section 65583(c)(9) of the Government Code provides the Housing Element must “include a diligent effort by the local government to achieve public participation of all economic segments of the community in the development of the housing element, and the program shall describe this effort.” This process not only includes residents of the community, but also coordinates participation among local agencies and housing groups, community organizations, and housing sponsors.

The City sought broad public engagement from all economic segments of the community and has incorporated public comments into this Housing Element Update. Public notices of all meetings and hearings were published in the local newspaper in advance of each meeting, as well as posted on the City’s website and sent directly to a list of housing stakeholders. The draft Housing Element was made available for review at City Hall and posted on the City’s website prior to public meetings. The draft Housing Element also was available for public comment for thirty days and comments that were received were incorporated into the draft Housing Element prior to submission of the California Department of Housing and Community Development (HCD). Notice of the document’s availability was also circulated to housing advocates and organizations representing the interests of lower-income persons and special needs groups, including People’s Self-Help Housing, Habitat for Humanity, the Housing Trust Fund of Santa Barbara County and the Housing Authorities of both the City and County of Santa Barbara. After receiving comments on the draft Housing Element from HCD, a proposed final Housing Element was prepared and made available for public review during City Planning Commission and City Council hearings prior to adoption by the City Council.

Appendix C provides additional discussion of opportunities for public involvement in the preparation of this Housing Element update, identification of persons and organizations that were invited to participate, a summary of issues raised during the process and how those issues have been addressed and implemented into this Housing Element Update.

D. Consistency with Other Elements of the General Plan

Section 65300.5 of the Government Code requires that “...the General Plan and elements and parts thereof comprise an integrated, internally consistent, and compatible statement of policies...” The purpose of requiring internal consistency is to avoid policy conflict and provide a clear policy guide for the future maintenance, improvement and development of housing within the City. The Housing Element is one of the mandated elements of the General Plan, and internal consistency is required between all the elements. For example, the inclusion of adequate sites to meet future housing needs identified in the Housing Element must be consistent with residential land use and density policies in the Land Use Element and with infrastructure policies in the Circulation Element and other elements of the General Plan/Local Coastal Plan (hereafter referred to together as the “General Plan”).

Any proposed amendment to one element will be evaluated against the other elements to ensure that no conflicts occur. The Housing Element has been prepared within the context of the other General Plan elements and is consistent with the policies and proposals set forth therein. If necessary to maintain internal consistency, amendments to other elements of the General Plan will be processed concurrently with future Housing Element amendments.

Pursuant to SB 1087 of 2005, the City will provide this Housing Element to local water and sewer providers upon adoption, including notice that those agencies provide priority hookups for developments that include lower-income housing.

II. HOUSING POLICY PLAN

A. Overview

This section presents the City's Housing Policy Plan, which describes the City's goals, policies, actions and quantified objectives to address the community's housing needs during the 2023-2031 planning period. The Housing Plan is organized according to the following five policy themes:

- 1) Make Sites Available to Accommodate the City's Share of Housing Needs Identified in the Regional Housing Needs Allocation Plan
- 2) Assist in the Development of Adequate Housing to Meet the Needs of Extremely-Low-, Very-Low-, Low- and Moderate-Income Households
- 3) Address and Where Appropriate and Legally Possible, Remove Governmental Constraints to the Maintenance, Improvement and Development of Housing
- 4) Conserve and Improve the Condition of the Existing Stock of Affordable Housing
- 5) Affirmatively Furthering Fair Housing

B. Housing Goals, Policies and Programs

One of the most important requirements of State Housing Element law is that each city must adopt policies, plans, and regulations to create opportunities for residential development commensurate with its assigned share of new housing need for all economic segments of the community. The Regional Housing Needs Allocation ("RHNA") is the process by which each jurisdiction's need for additional housing is determined. Prior to each Housing Element planning cycle, the region's total housing need is established by HCD based primarily on population growth trends and existing housing problems, such as overcrowding and overpayment. The final RHNA allocation for the City for the 2023-2031 period is 901 additional housing units, including 286 units for very low income households, 132 units for low income households, 135 units for moderate income households, and 348 units for above moderate income households.

PROGRAM CATEGORY #1

MAKE SITES AVAILABLE TO ACCOMMODATE THE RHNA

Goals

- Maintain an adequate supply of appropriately zoned land and take all necessary actions to support the production of at least 901 housing units in the City to accommodate the RHNA allocation for the 2023-2031 period.
- Maintain a jobs-housing balance or ratio within the 0.75 to 1.25 range suggested by the Santa Barbara County Association of Governments.

Policies

- Adequate Sites: Provide sufficient sites in the General Plan and Zoning Code and associated Land Use and Zoning Maps to accommodate the housing needs allocated to the City in the Regional Housing Needs Allocation (RHNA) Plan.

- **Housing Types:** In the General Plan and implementing ordinances, provide for a mix of housing types consistent with the City’s needs, including single-family detached and multi-family housing.
- **Accessory Dwelling Units:** Promote the development of ADUs consistent with State law and City regulations.
- **Public Services and Facilities:** Ensure that public services and facilities have the capacity to support the need for the new residential development allocated to the City by the RHNA Plan.

Programs

1. Adequate Sites to Accommodate Regional Housing Needs

The final RHNA allocation for the City for the 2023-2031 period is 901 additional housing units, including 286 units for very low income households, 132 units for low income households, 135 units for moderate income households, and 348 units for above moderate income households. As described in Appendix B, the land use and zoning designations in the City’s current General Plan do not provide adequate capacity to accommodate the City’s RHNA allocation at all income levels for the 2023-2031 period. The City’s current inventory of sites can accommodate development of only 463 of the 901 required units—i.e., a shortfall of 438 potential housing units. To address this shortfall, the City will process amendments to the General Plan and Zoning Code to accommodate 100 percent of the RHNA shortfall. The rezone amendments will include a minimum of 8.65 acres allowing densities of 20 to 25 units per acre to accommodate lower-income housing with appropriate development standards, including allowance of 3-story buildings, to encourage maximum allowable densities.

The City intends to utilize the Residential Overlay District (“R Overlay District”) to expand the potential sites that can accommodate residential uses, thereby accounting for the RHNA shortfall. The purpose of the R Overlay District is to provide the opportunity for residential-only development in zone districts which would otherwise not permit such use. The City has performed a preliminary evaluation of housing development opportunities and has identified certain non-residential sites, identified in Appendix B, Table B-6 of the Technical Report, that may be qualified for inclusion in the R Overlay District. However, it is expected that more detailed site analysis and California Environmental Quality Act (CEQA) review during the implementation of this program could identify new opportunity sites while other sites may be deemed unsuitable or densities may be modified based on new information. The City may implement modified zoning strategies provided the total unmet RHNA need by income category is accommodated consistent with state-defined criteria. If future zoning strategies deviate from the targets expressed in this Housing Element but still meet the requirement to identify adequate sites to accommodate the unmet RHNA need, no amendment to the Housing Element would be required and deviations of any magnitude may be considered subject to public review and City Council approval.

As part of the rezoning program, the City will also review residential development standards in consultation with local architects and developers and amend standards as necessary to ensure that allowable densities can be achieved, including 3-story development in multi-family zones, reduced required parking standards, and that standards do not pose unreasonable constraints on the cost and supply of housing.

To address the housing needs of lower-income households, the City will process the following amendments to the Zoning Code:

- Permit owner-occupied and rental multifamily uses by right for developments in which 20 percent or more of the units are affordable to lower-income households. By right means local government review must not require a conditional use permit, planned unit development permit, or other discretionary review or approval;
- Permit the development of at least 16 units per site;
- Require a minimum density of 20 units per acre; and
- Ensure a) at least 50 percent of the shortfall of low- and very low-income regional housing need can be accommodated on sites designated for exclusively residential uses, or b) if accommodating more than 50 percent of the low- and very low-income regional housing need on sites designated for mixed-uses, all sites designated for mixed-uses must allow 100 percent residential use and require residential use to occupy at least 50 percent of the floor area in a mixed-use project.

The Zoning Code update will also include streamlined review procedures and objective standards to minimize constraints on housing supply and affordability, and all zoning regulations, development standards and fees will continue to be posted on the City website and updated continuously in compliance with transparency requirements. The City will continually review and amend development review process and criteria to improve development certainty and objectivity consistent with the Coastal Act wherever possible.

The City shall continue to comply with the *No Net Loss* provisions of Government Code § 65863 through ongoing project-by-project evaluation to ensure that adequate sites are available to accommodate the City's RHNA share throughout the planning period. The City shall not reduce the allowable density of any site in its residential land inventory, nor approve a development project at a lower density than assumed in the Housing Element sites inventory, unless both of the following findings are made:

- a) The reduction is consistent with the adopted General Plan, including the Housing Element; and
- b) The remaining sites identified in the Housing Element are adequate to accommodate the City's remaining share of regional housing need pursuant to Government Code § 65584.

If a reduction in residential density for any parcel would result in the remaining sites in the Housing Element land inventory not being adequate to accommodate the City's share of the regional housing need pursuant to §65584, the City may reduce the density on that parcel if findings are made identifying sufficient additional, adequate and available sites with an equal or greater residential density so that there is no net loss of residential unit capacity.

Development on any site listed in Appendix B that proposes to demolish existing housing units shall be subject to a policy requiring the replacement of affordable units as a condition of any development on the site pursuant to Government Code §65583.2(g)(3). Replacement requirements shall be consistent with those set forth in §65915(c)(3) and § 65590-65590.1 (the Mello Act).

State law requires water and sewer service providers to establish specific procedures to grant priority water and sewer service to developments with units affordable to lower-income households. (Gov. Code, § 65589.7) The City will immediately deliver the adopted housing

element to water and sewer service providers with a cover memo describing the City's housing element, including the City's housing needs and regional housing need.

Responsible Agency: Community Development Department

Funding Sources: General Fund; Housing Trust Fund; other governmental agencies; grant funds

Objectives & Timeframe: Process Zoning Code amendments to provide adequate sites to accommodate the RHNA by February 2026; Adopt streamlined review procedures by February 2024; Post and update all zoning regulations and fees on the City website annually throughout the planning period; Continue to review and amend development review process and criteria to improve development certainty and objectivity consistent with the Coastal Act; Continue to comply with *No Net Loss* requirements on a project-by-project basis throughout the planning period; Enforce replacement requirements consistent with State law throughout the planning period; Notify water and sewer providers immediately upon adoption of the Housing Element.

2. Accessory Dwelling Units

Accessory dwelling units (ADUs) represent an important source of affordable housing in cities with high housing costs. Since ADUs can be accommodated on developed sites at no additional land cost, they represent an excellent option for addressing the needs of seniors, university students, household employees, local service workers and extended family members.

In 2023, after extensive collaboration with the California Coastal Commission, the City amended its ADU regulations in compliance with current state law. The City will promote and facilitate ADU construction to facilitate an annual production of 20 units per year (160 units during this housing cycle) by implementing the following actions:

- a. Post and annually update information regarding ADU opportunities at City Hall and on the website.
- b. Continue to review ADU regulations on an annual basis to determine whether standards could be modified to increase opportunities for additional ADUs without causing adverse impacts on surrounding properties.
- c. Provide two standardized pre-approved ADU plans (400sf and 480sf) to interested homeowners.
- d. Offer incentives such as fast-track processing and reduced processing fees when ADUs are voluntarily deed-restricted for low- or moderate-income persons.
- e. Monitor ADU production and affordability annually and implement additional actions or incentives if production is not meeting anticipated levels. Additional actions, if necessary, should be taken in a timely manner (e.g., within six months), and if necessary, the degree of additional actions should be in stride with the degree of the gap in production and affordability. For example, if actual production and affordability of ADUs is far from anticipated trends, then rezoning or something similar would be an appropriate action. If actual production and affordability is near anticipated trends, then measures like additional public outreach and marketing might be more appropriate.

Responsible Agency: Community Development Department

Funding Sources: General Fund; Housing Trust Fund; other governmental agencies; grant funds

Objectives & Timeframe: Annual review of ADU regulations and updates to the City website; Provide two standardized pre-approved ADU plans by May 2023; Permit at least 20 additional ADUs per year during the planning period; Monitor ADU production and affordability and take additional actions within 6 months if production is not meeting objectives.

3. Energy Conservation

Construction of energy efficient buildings can add to the production costs of ownership and rental housing. Over time, however, housing with energy conservation features should reduce occupancy costs as the consumption of fuel and electricity is decreased. This can result in monthly housing costs that are equal to or less than what they otherwise would have been had no energy conservation devices been incorporated in the new residential buildings. The City adopted a Sustainability Policy in 2014 to address energy conservation goals and implementing measures that increase energy conservation and efficiency.

To ensure the efficient utilization of energy resources, design measures shall be incorporated into project designs that allow for development projects to exceed the minimum energy requirements of the City's Uniform Codes, as follows:

- a. Building orientation shall be designed to maximize natural lighting, passive solar heating, and cooling;
- b. Landscaping shall be designed to maximize the use of native drought tolerant species and deciduous trees to shade buildings in summer and allow for passive solar heating in winter;
- c. Energy efficient street lighting shall be used, with consideration of safety, visual impacts, and impacts to wildlife and sensitive habitat;
- d. Design of parking facilities shall take into consideration the layout of entrances and exits so as to avoid concentrations of cars or excessive idling.
- e. Alternatively fueled vehicles are to be used in construction and as fleet vehicles, if feasible and available.

The City uses its website to provide information to educate residents, businesses and visitors on actions they can take to conserve energy. The City's Community Development Department is responsible for implementation of the energy conservation design and measures that are incorporated into proposed development projects. The Community Development Department may add other actions following its review and evaluation of best practices and in implementing the Sustainability Policy.

Responsible Agency: Community Development Department

Funding Sources: General Fund; Housing Trust Fund; other governmental agencies; grant funds

Objectives & Timeframe: Minimize residential energy use continually as projects are processed by the City; Monitor changes to state law and best practices and update City standards as appropriate on an annual basis

PROGRAM CATEGORY #2
ASSIST IN THE DEVELOPMENT OF ADEQUATE HOUSING TO MEET THE NEEDS OF EXTREMELY-LOW-, VERY-LOW-, LOW- AND MODERATE-INCOME HOUSEHOLDS

Goals

- Attain a housing supply that meets a variety of housing needs.
- Attain a housing supply that meets the needs of extremely-low-, very-low-, low- and moderate-income households.
- Attain a housing supply that meets the needs of special population groups.

Policies

- *Infill Development:* Promote infill housing development through land use policies and by deferring or reducing development impact fees where the City wants to encourage infill development.
- *Suitable Housing Unit Sizes:* Provide for a range in the number of bedrooms in assisted housing developments so as to help meet the needs of various household types and special needs populations.
- *Downtown Mixed Use:* Encourage studio and one-bedroom units above commercial uses in the downtown district to reduce parking needs and facilitate affordability.
- *Rental Assistance:* Continue participation in the County of Santa Barbara Housing Authority's Section 8 program as the primary means to address the City's rental assistance needs. Allocate HOME funds and in-lieu fees to state and federally assisted housing that provides rent restricted units in existing and/or new residential developments.
- *Acquisition and Rehabilitation of Rental Housing:* Work with non-profit sponsors to acquire and rehabilitate rental housing units in order to maintain long-term affordability of the units. This will include, but not be limited, to: (a) technical support needed to obtain funding commitments from county, state and/or federal programs; (b) assistance in permit processing; (c) possible deferral, reduction or waiver of City fees; and (d) contribution of City housing funds, if available.
- *Critical Workforce Housing:* Implement "set-aside" policies for critical workforce occupations. New housing developed through the Inclusionary Housing Ordinance, current and future Development Agreements and other appropriate Housing Element programs should set aside a percentage of the units for households employed in critical workforce occupations. Examples of critical workforce occupations include law enforcement, firefighters, nurses, teachers and local government.

- *Farm Employee and Supportive Housing*: Allocate in-lieu fees for predevelopment activities, including state and/or federal funding applications, to support the sponsors of farm employee housing and supportive housing for special needs populations.
- *Shelter for the Homeless*: Support countywide programs to provide for a continuum of care for the homeless including emergency shelters, transitional housing, supportive housing and permanent housing. Allocate Community Development Block Grant (CDBG) funds to agencies assisting homeless persons and families to meet shelter and non-shelter needs.

Programs

4. Section 8 Rental Assistance

The Section 8 Rental Assistance Program meets multiple housing needs. It helps to reduce the number of households that are cost-burdened, that is households spending more than they can afford on housing costs. The program also helps to reduce overcrowding as some of the assisted families shared housing with two or three households prior to receiving rental assistance. Additionally, this program helps to meet special housing needs such as the elderly and persons with disabilities.

The Housing Authority of the County of Santa Barbara administers the Section 8 Housing Choice Voucher Program within the City of Carpinteria. The City of Santa Barbara Housing Authority also provides Section 8 vouchers in Carpinteria. This program assists very-low-income families, the elderly and those with disabilities to afford decent, safe and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to choose their own housing, including single-family homes, townhouses and apartments.

In general, a family's income may not exceed the very-low-income limit (50% of area median income) for Santa Barbara County. By law, the Housing Authority must provide 75% of its vouchers to extremely-low-income households whose incomes do not exceed 30% of the County AMI.

Under the provisions of the Housing Choice Voucher Program, the tenant pays approximately 30% of his/her income towards rent and the Housing Authority pays the balance of the rent to the property owner who participates in the program on a voluntary basis.

As of 2022, approximately 66 Carpinteria households were being assisted by the Section 8 rental assistance program through the County Housing Authority. In addition, 111 households received Section 8 vouchers through the City of Santa Barbara Housing Authority.

The City will continue to conduct proactive outreach to promote the use of Section 8 vouchers by publishing links to the County Housing Authority and City of Santa Barbara Housing Authority on the City website, City newsletters and through social media. The City also will proactively engage local housing organizations representing the interests of lower-income and special needs households and neighborhoods with higher concentrations of lower-income households in future City actions related to land use and housing, including targeted stakeholder interviews or inviting a committee representative of these interests to participate.

Responsible Agency: Community Development Department; Housing Authority of the County of Santa Barbara; City of Santa Barbara Housing Authority

Funding Sources: HUD; Housing Authority of the County of Santa Barbara; City of Santa Barbara Housing Authority

Objective & Timeframe: Ongoing support and promotion of the use of Section 8 vouchers on the City website, newsletters and social media; Target proactive outreach efforts in areas with higher rates of poverty; Maintain 177 Section 8 vouchers in Carpinteria during the planning period.

5. Affordable Rental Housing Development Assistance

There are a variety of federal and state housing programs to assist affordable housing development; however, most of these programs award funds on a competitive basis. The City partners with nonprofit organizations in order to leverage housing funds and obtain enough financing to rehabilitate existing housing and produce new affordable housing units. A recent example of a successful City partnership with a nonprofit housing developer is Casas de las Flores, a 100% affordable development built by People's Self-Help Housing Corporation in 2015. The property features 43 units with three equipped with accessibility features. The City assisted development of this project through prioritizing the review of project applications and permits and adopting Resolution 5238 (see Technical Report Appendix E), which provides for a 50% reduction in Development Impact Fees for 100% Affordable Projects.

This program also follows past practices of the City in helping nonprofit organizations to complete new construction and rehabilitation projects. The City will continue to work with nonprofit housing groups that are interested in the development and/or rehabilitation of housing for extremely-low-, very-low-, low- and moderate-income households under the provisions of federal and state housing programs.

The City's involvement and assistance to nonprofit housing developers will include the following, with priority for projects that include extremely-low-income (ELI) units:

- Annual outreach and collaboration with affordable housing developers
- Priority processing for projects with ELI units
- Fifty percent reduction of Development Impact Fees
- Reduction in the number of parking spaces required
- Modifications to development standards
- Provision of surplus property at no cost
- Support in the funding application process for low-income housing tax credits and other housing grant programs
- Encourage development of affordable family apartments with 2 or more bedrooms

Responsible Agency: Community Development Department

Funding Sources: Grant funds, Affordable Housing Trust Fund

Objective & Timeframe: Annual outreach to affordable housing developers, annual application for grant funding, if available; Annual posting of available affordable units; Facilitate construction of 418 lower-income rental units, including 143 ELI units, during the planning period commensurate with the RHNA allocation; Provide assistance to nonprofit housing developers on an ongoing basis as qualifying projects are processed by the City.

6. Inclusionary Housing

In 2004, the City of Carpinteria adopted an Inclusionary Housing Ordinance (Ord. 590) which requires all residential ownership projects of five or more units to provide onsite price-restricted housing for above-moderate income households. The ordinance is intended to encourage the development and availability of for-sale affordable housing in the above-moderate-income category, providing housing for middle income and critical workforce households that cannot afford the high cost of market-rate housing in Carpinteria. The ordinance is also intended to ensure that the private sector, as well as the public sector, contributes to and participates in providing adequate housing for all economic segments of Carpinteria.

Residential developments of five or more units involving a subdivision map for the purpose of creating individual ownership units or parcels must construct 12% of the units at a price affordable to households earning 121% of the area median income (AMI). If a project is required to provide inclusionary ownership housing, an Inclusionary Housing Agreement must be approved by the City Council at the time of final subdivision map approval.

The City will continue to provide incentives for developers to facilitate inclusionary requirements. A developer may request and the City may approve one incentive to facilitate the construction of inclusionary units if the developer can demonstrate that the modification is necessary to provide for affordable housing cost.

Incentives for condominium multi-family development may include one of the following:

- Allow an encroachment into the required side yard setback up to three feet from the property line, provided any structure on the adjacent parcel is set back a minimum of five feet from the side property line;
- Allow a modification to the requirement for covered parking spaces;
- Allow building coverage to exceed Zoning Code standards;
- Allow a modification to requirements for separation between structures on the same site or parcel;
- Allow a modification of private or common open space requirements, not to exceed 25 percent less than the required amount; or
- Allow a modification to any other development standard that is mutually agreed to by the City and the developer that can be demonstrated as necessary to provide for affordable housing.

Incentives for single-family development may include one of the following:

- Allow an encroachment into the required side yard setback up to three feet from the property line, provided any structure on the adjacent parcel is set back a minimum of five feet from the side property line;
- Allow building coverage to exceed Zoning Code standards;
- Allow tandem parking in garages;
- Allow a modification to the minimum lot size requirement; or

- Allow a modification to any other development standard that is mutually agreed to by the City and the applicant that can be demonstrated as necessary to provide for affordable housing cost.

If it is determined that the construction of the affordable units is infeasible, the inclusionary ordinance provides for an in-lieu fee option. However, no one has requested to pay an in-lieu fee since adoption of the program in 2004. The ordinance does not allow the affordable housing to be provided off-site.

Any in-lieu fees collected are deposited into the Affordable Housing Trust Fund. The fund is used exclusively for the provision of affordable housing and for reasonable costs associated with the development, maintenance and oversight of affordable housing in the City. The fund includes in-lieu fees as well as other funds available to the City for exclusive use for the provision of affordable housing.

Responsible Agency: Community Development Department

Funding Sources: General Fund; Affordable Housing Trust Fund

Objective & Timeframe: Process Inclusionary Housing Agreements on an ongoing basis with the objective of providing incentives necessary to accommodate at least 42 inclusionary affordable units during the planning period.

7. Density Bonus

Under state law, developments that provide affordable housing may be entitled to a density bonus above the maximum allowed under City regulations. A density bonus is also allowed in exchange for land donation or provision of a child care facility. State density bonus law has been amended from time to time, and an amendment to the Zoning Code was initiated in 2022 to ensure that City density bonus regulations are consistent with State law. The City will also promote the use of density bonus to facilitate production of affordable housing by posting and annually updating density bonus regulations on the City website.

Responsible agency: Community Development Department

Funding sources: General Fund; Affordable Housing Trust Fund

Objective & Timeframe: Update City density bonus regulations by December 2023 in conformance with current state law; Post and annually update density bonus regulations on the City website.

8. Facilitate Lot Consolidation or Subdivision

The consolidation of small parcels into a single building site can enhance the feasibility of affordable housing through economies of scale and also by improved competitiveness for grant funding. It is also possible that larger parcels more than 10 acres in size require subdivision to create suitably sized affordable housing sites. The City will continue to play an active role in facilitating lot consolidation and subdivision, particularly as it relates to parcels listed in the sites inventory. For example, the City will work with nonprofit developers and/or private landowners of small or large sites to consolidate or subdivide parcels to facilitate the development of housing affordable to lower-income households. These opportunities will be discussed with developers during the preliminary or conceptual review process. Lot consolidation or subdivision requests will be processed concurrently with other development approvals ministerially to the extent allowed by law. Incentives for lot consolidation will include allowing for higher densities, flexibility in

development standards and expedited processing when small parcels are consolidated to facilitate projects that include affordable units.

The City will also ensure that regulations continue to comply with State requirements regarding urban lot splits pursuant to SB 9 (2021) and promote lot splits through posting information on the City website and assisting interested property owners in preparing applications.

Responsible agency: Community Development Department

Funding sources: General Fund

Objective & Timeframe: Encourage consolidation of small lots and subdivision of large lots on a project-by-project basis throughout the planning period through incentives and discussions with housing developers during preliminary project reviews; Continue to facilitate urban lot splits pursuant to SB 9 (2021) throughout the planning period.

PROGRAM CATEGORY #3

ADDRESS AND, WHERE APPROPRIATE AND LEGALLY POSSIBLE, REMOVE GOVERNMENTAL CONSTRAINTS TO THE MAINTENANCE, IMPROVEMENT AND DEVELOPMENT OF HOUSING

Goals

- Address, and to the extent legally possible, mitigate and/or remove governmental constraints to the maintenance, preservation, improvement and development of housing.
- Implement land use regulations that facilitate meeting affordable housing needs.

Policies

- *Expedite Affordable Housing Development Review:* Affordable housing developments shall receive the highest priority and efforts by staff, the Planning Commission and City Council to: (a) provide technical assistance to affordable housing developers, including community involvement; (b) take into account project funding and timing needs in the processing and review of the applications; and (c) provide the fastest turnaround possible in determining application completeness.
- *Fee Mitigation:* Permit on a case-by-case basis fee reductions and waivers to help owner-builder projects, projects with minimum public service impacts, retrofitting projects and affordable housing developments.

Programs

9. Regulatory Concessions and Incentives for Affordable Housing

Concessions and incentives are granted on a “targeted” income basis to facilitate the preservation or development of housing affordable to very-low- and low-income households. This program will continue the City’s practice of providing regulatory concessions and incentives as a means of facilitating and encouraging affordable housing. These practices include:

- Providing relief from the covered parking and parking space requirements in order to facilitate the development and rehabilitation of affordable housing.

- Encouraging studio and one bedroom units above commercial uses in the downtown district to reduce parking needs and facilitate affordability.
- Reducing Development Impact Fees for projects that provide 100% affordable units.
- Other incentives that may be requested pursuant to state density bonus law.

(Also see related Programs 6, 7 and 8.)

Responsible Agency: Community Development Department

Funding Sources: General Fund, Affordable Housing Trust Fund

Objective & Timeframe: Provide concessions and incentives for affordable housing on a project-by-project basis; Facilitate construction of at least 418 lower-income units throughout the planning period commensurate with the RHNA allocation.

10. Fee Mitigation

The impact of fees on total development costs is of statewide concern. In the past, the City has subsidized fees to facilitate the development or rehabilitation of affordable housing. The City will continue to grant, on a case-by-case basis, fee deferrals, reductions and waivers to help owner-builder projects, projects with minimum public service impacts, retrofitting projects and affordable housing developments.

Responsible agency: Community Development Department

Funding sources: General Fund, Affordable Housing Trust Fund

Objective & Timeframe: Grant fee deferrals, reductions and waivers on an ongoing basis to help owner-builder projects, projects with minimum public service impacts, retrofitting projects and affordable housing developments; Reduce development fees whenever feasible to facilitate construction of affordable units commensurate with the City's needs throughout the planning period.

11. Special Needs Housing

Certain segments of the population may have more difficulty in finding suitable, affordable housing due to their special needs. Special circumstances may be related to one's employment and income, family characteristics, disability and household characteristics, among other factors. Pursuant to State law, the Housing Element must address the following special needs groups: elderly, persons with disabilities (including those with developmental disabilities), large households, single-parent households (particularly, female-headed households), farmworkers, and the homeless. A discussion of the particularized needs of each special needs group listed and the policies and procedures the City will implement to meet those needs is included in Section I.E of the Technical Report.

The Housing Element provides for several programs to assist with Housing for persons with special needs include the following:

- Emergency Shelters (Program 11)
- Low Barrier Navigation Centers (Program 11)
- Transitional and Supportive Housing (Program 11)

- Single Room Occupancy (SRO) housing
- Farmworker Housing (Programs 4, 5, 9)
- Residential Care Facilities (Program 11)
- Skilled Nursing Facilities (Program 9)
- Reasonable accommodation for persons with disabilities (Program 11)
- Accessory Dwelling Units (Program 2)
- Rental Assistance (Program 4)
- Affordable Rental Housing (Program 5)
- Density Bonus (Program 7)
- Regulatory Concessions and Incentives for Affordable Housing (Program 9)
- Affirmatively Furthering Fair Housing (Program 17)
- Workforce Homebuyer Down Payment Loans (Program 18)

New laws adopted in recent years by the State Legislature revised some requirements for special needs housing. In 2018, AB 2162 amended State law to require that supportive housing be a use by-right in zones where multi-family and mixed uses are permitted, including non-residential zones permitting multi-family uses, if the proposed housing development meets specified criteria. AB 139 (2019) modified parking standards for emergency shelters and AB 101 (2019) established requirements to allow low barrier navigation centers in certain locations. To ensure consistency with these new laws, a zoning amendment will be processed by December 2023 to update City regulations for these types of facilities.

As part of the Code amendments the City will also review existing procedures for approving reasonable accommodation requests and permit requirements and necessary findings for residential care facilities serving seven or more persons to ensure that they are consistent with State law and fair housing requirements.

Responsible Agency: Community Development Department

Funding Sources: General Fund; grant funds (if available)

Objectives & Timeframe: Update zoning regulations for supportive housing, SROs, residential care facilities, reasonable accommodation, emergency shelters and low barrier navigation centers consistent with State law by December 2023; SROs are currently conditionally permitted in the Planned Residential Development (PRD) zone but updated zoning regulations will remove the conditional permit requirement and further promote the development of SROs in the PRD zone; Continue to facilitate construction of special needs housing on an ongoing basis throughout the planning period.

- **Elderly:** In addition to the accessibility requirements of the building code, the housing needs of seniors can be addressed through smaller units, accessory dwelling units on lots with existing homes, shared living arrangements, congregate housing and housing assistance programs. The City is actively engaging the community and in 2022, the City Council established an Ad Hoc Senior Services Planning Committee to

work with City staff to create, distribute, and collect a Community Needs Assessment Survey for the purpose of presenting for City Council consideration data-supported recommendations for the creation of a senior services program.

- **Large Households:** The City will continue to implement programs designed to address housing affordability and accessibility that could benefit large households. (See Programs 1, 4, 8, 5, 6, 7, 9, 17, and 18.) The City will also continue to work with non-profit housing organizations to facilitate affordable housing to benefit large households and others struggling with housing affordability. For example, in recent years Carpinteria has been successful in facilitating affordable family housing developments with 3-bedroom units such as Dahlia Court and Casas de las Flores, both developed and managed by Peoples' Self-Help Housing Corporation.
- **Female-Headed Households:** The City will continue to implement programs designed to address housing affordability and accessibility that could benefit female-headed households. (See Programs 1, 4, 8, 5, 6, 7, 9, 17, and 18.)
- **Farm Workers:** The City of Carpinteria supports farmworker housing through programs to facilitate affordable housing development and rental assistance. (See Programs 4, 5, and 9.) Two affordable housing projects in Carpinteria, Dahlia Court and Chapel Court, are specifically targeted to farmworkers and their families. The City also supports farmworker housing through regulations in conformance with the Employee Housing Act.
- **Homeless Persons:** The City maintains several programs and services to assist persons experiencing homelessness which are discussed in greater detail at Section I.E.6 of the Technical Report. The City provides services to people experiencing homelessness in collaboration with the County of Santa Barbara, non-government organizations providing homeless services in the region, and local community-based volunteers and organizations. City staff continuously evaluates information to determine trends and issues related to homeless services as well as to evaluate the effectiveness and efficiency of those services.

PROGRAM CATEGORY #4

CONSERVE AND IMPROVE THE CONDITION OF THE EXISTING STOCK OF AFFORDABLE HOUSING

Goals

- Conserve existing housing important to the community such as rental apartments, mobile home parks and other affordable housing units.
- Maintain the affordability of existing and future affordable housing developments.
- Attain a housing supply free from substandard and deteriorated housing conditions.

Policies

- *Section 8 Housing:* Maintain the numbers of extremely-low-, very-low- and low-income households that are assisted by the Section 8 rental assistance program.

- *Apartment Conservation:* Conserve apartment rental housing by prohibiting the conversion to condominium ownership unless the apartment rental vacancy rate is more than 5%.
- *Apartment Conservation:* Conserve apartment rental housing by prohibiting the conversion to tenancy in common ownership.
- *Mobile Homes, Mobile Home Parks and Manufactured Housing:* Conserve mobile homes, mobile home parks and manufactured housing as an essential part of Carpinteria's housing supply through the City's Mobile Home Park Closure Ordinance.
- *Mobile Home Rents:* Continue the Mobile Home Park Rental Stabilization and Mobile Home Park Rent Stabilization Disclosure ordinances.
- *Long-Term Housing Affordability:* Enforce resale controls and income restrictions to ensure that affordable housing provided through the Inclusionary Housing Program remains affordable over time to the income group for which it is intended.
- *Maintenance and Repair:* Promote the maintenance and repair of owner-occupied and rental housing to prevent deterioration within the City.
- *Housing Rehabilitation:* Facilitate the rehabilitation of substandard and deteriorated housing where feasible.
- *Housing Replacement:* Where possible, promote the removal and replacement of those substandard units that cannot be rehabilitated.
- *CDBG Rehabilitation:* Facilitate the allocation of CDBG funds to multi-family rehabilitation programs and retrofitting of existing housing.
- *Acquisition and Rehabilitation of Rental Housing:* Work with non-profit sponsors to acquire and rehabilitate rental housing units in order to maintain long-term affordability of the units. This will include, but not be limited to: (a) technical support needed to obtain funding commitments from County, State and/or Federal programs; (b) assistance in permit processing; (c) possible deferral, reduction or waiver of City fees; and (d) contribution of City housing funds, if available.

Programs

12. Conservation of Mobile Home Parks and Rent Stabilization

According to California Department of Finance estimates there are approximately 861 mobile homes in Carpinteria, representing 6.6% of the total housing supply. Two actions will continue to be implemented during the planning period to conserve the City's mobile home parks. These actions will contribute to conserving affordable housing for lower-income households.

- a) *Mobile Home Park Zoning:* The City will retain the mobile home park zoning on the seven existing parks. According to the Zoning Code:

The purpose of the MHP district is to provide areas for mobile homes on nonpermanent foundations (i.e., mobile home parks) in recognition of the fact that such development offers opportunities for affordable rental housing. The intent is to ensure a safe and attractive residential environment by promoting high standards of site planning, architecture, and landscape design for mobile home parks.

The uses permitted subject to development plan approval in the MHP district are:

- Mobile home park;
- Recreational facilities for the use of the residents of the park;
- Uses, structures and buildings customarily incidental and subordinate to the uses permitted in this district.

The MHP designations will be maintained throughout the planning period. Further the Mobile Home Park Closure Ordinance in Chapter 5.75 of the Business Taxes, Licenses and Regulations Code regulates the closure of mobile home parks. The Mobile Home Park Closure Ordinance establishes, among other things, the requirement that the mobile home park provide the resident with a right of first refusal to purchase housing constructed on the park site and with relocation assistance in the event of a park closure.

- b) *Mobile Home Rent Stabilization Program.* The City will continue implementation of the Mobile Home Park Rental Stabilization ordinance. In accordance with Section 5.69.040 of the Zoning Code, the maximum rent to be charged is set at 75% of the ratio of change in the Consumer Price Index (CPI.). Each year, the City calculates the rent schedules for each mobile home park using this formula. The rent schedule then becomes the maximum rent for each mobile home space. The rent stabilization program will be implemented throughout the planning period.
- c) *Mobile Home Park Rent Stabilization Disclosure.* The City will continue implementation of the Mobile Home Park Rent Stabilization Disclosure ordinance. Chapter 5.76 of the Business Taxes, Licenses and Regulations Code, establishes specific disclosure requirements on the sale or transfer of a mobile home to ensure buyers of a mobile home are informed of the City's Mobile Home Rent Stabilization Program.

Mobile home park preservation is also facilitated through the Condominium Conversion Ordinance (see Program 13).

Responsible Agency: Community Development Department and City Manager's Office

Funding Sources: General Fund

Objective & Timeframe: Facilitate preservation of all mobile home parks (comprising 861 housing units); Continue to implement the Mobile Home Rent Stabilization Program by annually setting the maximum rent to be charged based on the Consumer Price Index.

13. Condominium Conversion Ordinance

In order to preserve existing rental housing and mitigate the displacement of low and moderate income households, Municipal Code Chapter 14.74 establishes criteria for the conversion of existing multiple unit rental apartment housing to condominiums, community apartments, stock cooperatives, and cooperative apartments.

Applications for conversion are not accepted unless the rental vacancy rate exceeds 5%. Applications also are not accepted when the converted units represent 15% or more of the apartment rental housing supply.

Responsible Agency: Community Development Department

Funding Sources: General Fund

Objective & Timeframe: Continue to facilitate preservation of existing apartment units through implementation of the Condominium Conversion Ordinance during the planning period.

14. Housing Code Compliance

The City has adopted ordinances to create and maintain a healthy, safe and beautiful environment in which to live, work and play. Code Compliance Officers and the Building Inspector investigate, document and enforce the Carpinteria Municipal Code, the California Building Codes, Health and Safety Codes and various state laws on public and private property regarding but not limited to:

- Building without permits
- Substandard housing
- Public nuisance and blighted property
- Zoning violations

For homeowners who need financial assistance to correct violations, Code Compliance Officers refer them to the United States Department of Agriculture (USDA) or other sources of funding assistance.

To encourage Code compliance the City will post information on the City website and publish annual advisories via social media and City newsletters.

Responsible Agency: Community Development Department

Funding Sources: General Fund; USDA and other funding sources as available

Objective & Timeframe: Continue to facilitate preservation of the existing housing stock through Code compliance efforts and annual public announcements throughout the planning period; Conduct housing condition surveys two times during the 6th cycle to determine the nature and extent of housing deterioration and rehabilitation assistance needs; Contact property owners and landlords with nonconforming conditions after each of the surveys for training on property maintenance requirements and tips; Continue neighborhood canvassing with code compliance and maintain a cooperative approach with residents to ensure violations are successfully processed without a need for legal action; Connect property owners subject code compliance actions with financial assistance opportunities for rehabilitation work (see also Programs 15 and 16).

15. Single-Family Housing Rehabilitation

The USDA is an important funding resource for housing preservation. Carpinteria's very-low-income homeowners are eligible to apply for USDA Rural Housing Repair and Rehabilitation Program loans of up to \$20,000 to repair, improve or modernize their dwellings to remove health and safety hazards. The loan term is 20 years and the interest rate is 1%. Grants of up to \$7,500 are available to homeowners who are 62 years of age or older and who cannot repay a loan. A loan/grant combination for up to \$27,500 can be made if the applicant can repay a part of the loan. The City will implement the following measures in support of this program:

- Annual coordination with the USDA regarding program parameters.
- Annual public announcements to promote use of the program through the City Newsletter, website and brochures available at the public counters.
- Assist homeowners in completing the application for grant or loan assistance upon request.

Responsible Agency: Community Development Department

Funding Sources: General Fund; USDA and other funding sources as available

Objective & Timeframe: Rehabilitation of 5 units occupied by extremely-low-income owner households and 5 units occupied by very-low-income owner households during the planning period; Annual USDA contact and coordination; Annual promotional public announcements; Assistance with grant or loan applications upon request; Promote the program to those with disabilities and older adults to implement accessibility modifications to help existing residents of housing continue to reside in their homes.

16. Multi-Family Housing Rehabilitation and Preservation

The City will continue to seek grant funds such as CDBG to facilitate the rehabilitation of multi-family housing in need of repair and promote the use of this program on the City website and through annual announcements on social media and City newsletters. Funding is allocated on an annual basis.

In addition, there are currently six assisted affordable housing developments in Carpinteria. Preservation of the existing stock of affordable housing is a high priority, and while none of these projects is at risk of converting to market rate in the next 10 years, the City will continue to monitor these projects, including contacting property owners within at least one year of the affordability covenant expiration dates, and coordinating with qualified entities such as nonprofit organizations regarding specific actions to preserve these affordable units.

Responsible Agency: Community Development Department

Funding Sources: General Fund; CDBG and other funding sources as available

Objective & Timeframe: Annual funding requests; Promotion on the City website and through annual announcements, and targeted neighborhood noticing; Rehabilitation of 5 extremely-low-income units, 5 very-low-income unit, and 10 low-income units during the planning period; Contact affordable housing developments and coordinate with qualified entities on preservation actions at least one year prior to covenant expiration.

PROGRAM CATEGORY #5 AFFIRMATIVELY FURTHERING FAIR HOUSING

Goals

- Attain a housing market with “fair housing choice,” meaning the ability of persons of similar income levels regardless of race, color, religion, sex, national origin, disability and familial status to have available to them the same housing choices.
- Promote inclusive communities, further housing choice, and address racial and economic disparities through government programs, policies, and operations.

Policies

- *Promote Fair Housing:* Promote fair housing opportunities through the City's participation in the County's Community Development Block Grant (CDBG) Program.
- *Information and Referral:* Promote fair housing through the provision of information and referral services to residents who need help on fair housing issues. This includes referring local residents who want to file a housing discrimination complaint to the appropriate local, county, state or federal agency, depending on the nature of the complaint.
- *Fair Housing Information:* Implement activities to broaden resident knowledge of fair housing law.
- *Affirmatively further fair housing in compliance with state law*

Programs

17. Affirmatively Furthering Fair Housing

"Affirmatively furthering fair housing" (AFFH) means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a public agency's activities and programs relating to housing and community development. (Gov. Code § 8899.50(a)(1).)

The most significant impediments to fair housing identified in Carpinteria are 1) Housing affordability; 2) Homelessness; and 3) Fair housing education. During the 2023-2031 planning period the City will pursue the following actions to address these issues.

Fair Housing Impediment	Contributing Factors	Geographic Targeting	Meaningful Actions
Housing affordability	Housing affordability gaps are increasing for both renters and owners, but renters are more likely to face cost-burden challenges. While these challenges are significant for most residents, they pose particular risks for vulnerable populations, including people with disabilities, seniors, at-risk youth and veterans.	Citywide and new candidate opportunity sites	<p>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 should also expand access to housing for protected classes. Strategies include:</p> <ul style="list-style-type: none"> • Continue to use federal, State and other locally administered funds to support development and maintenance of affordable and special needs housing and explore opportunities to increase funding for affordable housing creation. (Programs 4, 5, 6, 9, 10, 17, 18, 19, 20) • Support opportunities to reduce barriers to affordable housing development. (See Programs 1, 4, 5, 6, 7, 8, 9, 10, 11) • Increase access to family-oriented housing (e.g., units with at least two bedrooms). (See Program 5) • Seek opportunities that expand housing options for vulnerable populations, such as people with disabilities, seniors, veterans, and youth aging out of foster care. (See Programs 1, 4, 5, 6, 7, 9, 11, 12)
Homelessness	Greater coordination in service delivery to at-risk populations is needed to address needs and prevent homelessness. The City 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.	Citywide	As discussed in the Housing Needs Assessment (Section 1 of the Technical Report), the City continues to work collaboratively with the County and other organizations to provide services and expand facilities to address the needs of homeless persons. (See Program 11) Other strategies discussed under Housing Affordability above will also facilitate the provision of additional permanent affordable housing to address the issue of homelessness
Fair housing education and outreach	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.	Citywide	<ul style="list-style-type: none"> • Continue to address discrimination by referring fair housing complaints to the Santa Barbara Rental Mediation Task Force or other appropriate organizations. • Support fair housing training and education opportunities, 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.

Fair Housing Impediment	Contributing Factors	Geographic Targeting	Meaningful Actions
			<ul style="list-style-type: none"> • 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. • Proactively engage local housing organizations representing the interests of lower-income and special needs households and neighborhoods with higher concentrations of lower-income households in future City actions related to land use and housing, including targeted stakeholder interviews or a committee representative of these interests.

18. Workforce Homebuyer Down Payment Loans

The Workforce Homebuyer Down Payment Loan Program is sponsored by the City of Carpinteria, in collaboration with the Housing Trust Fund of Santa Barbara County (HTF), to expand homeownership opportunities in Carpinteria. The program helps to bridge the homeownership affordability gap for workforce homebuyers by providing 30-year deferred payment loans up to \$100,000 per household to assist low- to above-moderate-income households in purchasing a home in the City. Funds can be used for down payment and closing costs for households earning up to 200% of the Area Median Income (AMI), adjusted for household size. The down payment loans have no current interest or principal payments, are structured with shared appreciation and are repaid upon sale or refinancing of the home or at the end of the 30-year loan term. Funding for the program has been provided through the City of Carpinteria. The program removes financial barriers to homeownership by lowering home acquisition and financing costs. The program enables qualified families to purchase a home that provides a stable residence that strengthens the family, the neighborhood and community.

The City will promote this program on the City website and through annual announcements in social media and City newsletters.

Responsible Agency: Community Development Department; Housing Trust Fund of Santa Barbara County

Funding Sources: City of Carpinteria Affordable Housing Trust Fund, Housing Trust Fund of Santa Barbara County

Objective & Timeframe: Continue to facilitate home ownership for the local workforce with an objective of two loans per year; Promote the program annually on the City website and other public locations and through social media and public announcements.

C. Quantified Objectives

The City's quantified objectives for the 2023-2031 planning period are summarized in [II.C.Table H-1](#).

Table H-1 Quantified Objectives 2023-2031

Objective	Income Category					Totals
	Extremely Low	Very Low	Low	Moderate	Above Moderate	
New construction	143	143	132	135	348	901
Rehabilitation	10	10	10	-	-	30
Conservation ¹	464		287	287	-	177

1. Through Section 8 Rental Assistance (Program 4) and Conservation of Mobile Home Parks & Rent Stabilization (Program 12)