

ATTACHMENT C
(continued)

CITY OF CARPINTERIA

2023 - 2031

HOUSING ELEMENT

Technical Report

REVISED DRAFT
March 2023

Contents

I.	Housing Needs Assessment	I-5
A.	Population Characteristics.....	I-5
1.	Population Growth Trends	I-5
2.	Age	I-5
3.	Race and Ethnicity	I-6
B.	Household Characteristics	I-7
1.	Household Tenure and Size.....	I-7
2.	Housing Vacancy	I-7
3.	Overcrowding	I-8
4.	Household Income	I-9
5.	Overpayment.....	I-10
C.	Employment	I-11
D.	Housing Stock Characteristics	I-11
1.	Housing Type	I-11
2.	Housing Age and Conditions.....	I-12
3.	Housing Cost.....	I-13
E.	Special Needs	I-15
1.	Persons with Disabilities	I-15
2.	Elderly	I-17
3.	Large Households	I-18
4.	Female-Headed Households	I-18
5.	Farm Workers	I-19
6.	Homeless Persons	I-19
F.	Assisted Housing at Risk of Conversion	I-24
G.	Low- and Moderate-Income Housing in the Coastal Zone.....	I-24
H.	Future Housing Needs	I-25
II.	Resources and Opportunities.....	II-1
A.	Land Resources	II-1
B.	Financial and Administrative Resources	II-1
C.	Energy Conservation and Sustainable Housing Development	II-3
III.	Constraints.....	III-1
A.	Governmental Constraints.....	III-1
1.	Land Use Plans and Regulations.....	III-1
2.	Development Processing Procedures.....	III-18
3.	Development Fees and Improvement Requirements.....	III-26
B.	Non-Governmental Constraints.....	III-30
1.	Environmental Constraints	III-30
2.	Infrastructure Constraints	III-30
3.	Land Costs	III-31
4.	Construction Costs	III-31
5.	Cost and Availability of Financing	III-32

Appendix A – Evaluation of the Prior Housing Element

Appendix B – Residential Land Inventory

Appendix C – Public Participation Summary

Appendix D – Fair Housing Assessment

List of Tables

Table I-1	Population Trends.....	I-5
Table I-2	Age Distribution.....	I-6
Table I-3	Race/Ethnicity	I-6
Table I-4	Households Size by Tenure.....	I-7
Table I-5	Housing Vacancy by Type	I-8
Table I-6	Overcrowding.....	I-8
Table I-7	Median Household Income	I-9
Table I-8	Overpayment by Tenure - Carpinteria	I-10
Table I-9	Employment by Industry – Carpinteria and Santa Barbara County.....	I-11
Table I-10	Housing by Type	I-12
Table I-11	Age of Housing Stock	I-12
Table I-12	Income Categories and Affordable Housing Costs – Santa Barbara County.....	I-14
Table I-13	Persons with Disabilities by Age.....	I-16
Table I-14	Elderly Households by Tenure.....	I-17
Table I-15	Household Size by Tenure.....	I-18
Table I-16	Household Type by Tenure	I-19
Table I-17	Homeless Counts in the South Coast Area	I-20
Table I-18	Assisted Housing Units at Risk of Conversion.....	I-24
Table I-19	Coastal Zone Housing Units	I-25
Table I-20	Regional Housing Needs 2023-2031	I-25
Table II-1	Land Inventory Summary.....	II-1
Table III-1	General Plan Residential Land Use Categories	III-1
Table III-2	Permitted Residential Uses and Development Standards – Residential Zones.....	III-9
Table III-3	Zoning Overlay Districts.....	Error! Bookmark not defined.
Table III-4	Permit Processing Fees.....	III-27
Table III-5	Development Impact Fees	III-28

List of Figures

Figure III-1	Potential Emergency Shelter Locations in the M-RP Zone District	III-16
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I. HOUSING NEEDS ASSESSMENT

This chapter examines general population and household characteristics and trends, such as age, race and ethnicity, employment, household composition and size, household income, and special needs. Characteristics of the existing housing stock (e.g., number of units and type, tenure, age and condition, costs) are also addressed. Finally, the City's projected housing growth needs based on the 2023-2031 Regional Housing Needs Assessment (RHNA) are examined.

The Housing Needs Assessment utilizes the most recent available data from the decennial U.S. Census and American Community Survey (ACS), the California Department of Finance (DOF), the California Employment Development Department (EDD), the Santa Barbara County Association of Governments (SBCAG) and other relevant sources.

A. Population Characteristics

1. Population Growth Trends

Between 2010 and 2020 Carpinteria's population increased by about 1.7% in contrast with Santa Barbara County, which grew by 5.7% during this period (see Table I-1).

**Table I-1
Population Trends**

Jurisdiction	2010	2020	% Change
Carpinteria	13,040	13,264	1.72%
Santa Barbara County	423,895	448,229	5.74%

Source: U.S. Census

2. Age

Housing needs are influenced by the age characteristics of the population. Different age groups have different housing needs based on lifestyles, family types, income levels, and housing preference. Table I-2 provides a comparison of the city and county population by age group as reported in the 2020 Census ACS. This table shows that the age distribution of the city's population is older than Santa Barbara County as a whole, with Carpinteria's population having a median age of 41.1 years compared to 33.8 years for the county as a whole. An aging population has implications regarding the type and size of future housing needs, as well as accessibility (see also the discussion of the elderly on page I-17).

Table I-2
Age Distribution

Age Group	Carpinteria		Santa Barbara County	
	Persons	%	Persons	%
Under 5 years	866	6.4%	27,710	6.2%
5 to 9 years	985	7.3%	27,384	6.2%
10 to 14 years	801	6.0%	27,915	6.3%
15 to 19 years	572	4.3%	37,812	8.5%
20 to 24 years	775	5.8%	47,969	10.8%
25 to 34 years	1,350	10.0%	59,742	13.4%
35 to 44 years	1,908	14.2%	50,530	11.4%
45 to 54 years	1,366	10.2%	47,721	10.7%
55 to 59 years	1,053	7.8%	25,513	5.7%
60 to 64 years	1,160	8.6%	24,579	5.5%
65 to 74 years	1,704	12.7%	37,416	8.4%
75 to 84 years	662	4.9%	20,110	4.5%
85 years and over	247	1.8%	10,494	2.4%
Median age	41.1		33.8	

Source: Census 2020 ACS

The Constraints section of this report describes how the City's land use plans and zoning regulations accommodate the housing needs of senior citizens.

3. Race and Ethnicity

The racial and ethnic composition of the city differs from the county in that a higher proportion of city residents are Hispanic/Latino. The Hispanic/Latino population represents approximately 46% of the population in both the city and the county as a whole. Approximately 49% of city residents are non-Hispanic white, contrasted with 44% for the county as a whole (Table I-3).

Table I-3
Race/Ethnicity

Racial/Ethnic Group	Carpinteria		Santa Barbara County	
	Persons	%	Persons	%
Total population	13,449	100.0%	444,895	100.0%
Hispanic or Latino (of any race)	6,129	45.6%	203,207	45.7%
Not Hispanic or Latino	7,320	54.4%	241,688	54.3%
White alone	6,533	48.6%	195,329	43.9%
Black or African American alone	126	0.9%	7,910	1.8%
American Indian and Alaska Native alone	-	0.0%	1,596	0.4%
Asian alone	270	2.0%	23,789	5.3%
Native Hawaiian and Other Pacific Islander alone	-	0.0%	349	0.1%
Some other race alone	-	0.0%	1,041	0.2%
Two or more races	391	2.9%	11,674	2.6%

Source: Census 2020 ACS

B. Household Characteristics

1. Household Tenure and Size

Household tenure (owner vs. renter) and household size are important indicators of the type of housing needed in a city. The Census defines a “household” as all persons occupying a housing unit, which may include single persons living alone, families related through marriage or blood, or unrelated persons sharing a single unit. Persons in group quarters such as dormitories, retirement or convalescent homes, or other group living situations are included in population totals, but are not considered households.

Table I-4 provides a comparison of households by type for the city and Santa Barbara County as a whole. Approximately 54% of Carpinteria households were homeowners as compare to about 52% of households countywide. About one-third of Carpinteria owner households and about 26% of renter households had only one or two persons. About 8% of owner households and about 7% of renter households had five or more occupants. These data demonstrate that the demand for small units is substantially greater than for large units, both for-sale and for rent.

Table I-4
Households Size by Tenure

Household Size by Tenure	Carpinteria		Santa Barbara County	
	Households	%	Households	%
Owner households:	2,739	54.1%	77,504	52.3%
1-person household	781	15.4%	16,774	11.3%
2-person household	906	17.9%	29,571	19.9%
3-person household	378	7.5%	10,999	7.4%
4-person household	266	5.3%	9,987	6.7%
5-person household	159	3.1%	5,246	3.5%
6-person household	14	0.3%	2,224	1.5%
7-or-more person household	235	4.6%	2,703	1.8%
Renter households:	2,324	45.9%	70,805	47.7%
1-person household	647	12.8%	18,609	12.5%
2-person household	691	13.6%	18,551	12.5%
3-person household	434	8.6%	11,107	7.5%
4-person household	223	4.4%	10,455	7.0%
5-person household	214	4.2%	6,226	4.2%
6-person household	107	2.1%	3,248	2.2%
7-or-more person household	8	0.2%	2,609	1.8%

Source: Census 2020 ACS

2. Housing Vacancy

Housing tenure (owner vs. renter) is an important indicator of the housing market. Communities strive to have an adequate supply of units available both for rent and for sale in order to accommodate a range of households with varying incomes, family sizes and composition, and lifestyles. Table I-5 provides a comparison of vacancy characteristics for Carpinteria compared to the county as a whole. This table reveals that about 18% of all housing units in Carpinteria were vacant compared to only 7% in the county as a whole. Approximately 61% of vacant units in Carpinteria were vacation homes, significantly higher than the 36% for the county as a whole. This is not unusual for some coastal and mountain communities in California.

Table I-5
Housing Vacancy by Type

Housing Vacancy by Type	Carpinteria		SB County	
	Units	%	Units	%
Occupancy Status				
Occupied	5,063	81.8%	148,309	93.1%
Vacant	1,126	18.2%	11,008	6.9%
Vacant housing units by type				
Total vacant units	1,126	100.0%	11,008	100.0%
For rent	191	17.0%	1,999	18.2%
Rented, not occupied	-	0.0%	792	7.2%
For sale only	50	4.4%	550	5.0%
Sold, not occupied	105	9.3%	818	7.4%
For seasonal, recreational or occasional use	682	60.6%	3,990	36.2%
For migrant workers	-	0.0%	180	1.6%
Other vacant	98	8.7%	2,679	24.3%
Total housing units	6,189	100%	159,317	100%

Source: Census 2020 ACS

3. Overcrowding

Overcrowding is often closely related to household income and the cost of housing. The U.S. Census Bureau considers a household to be overcrowded when there is more than one person per room, excluding bathrooms and kitchens, with severe overcrowding when there is more than 1.5 residents per room. Overcrowded households are usually a reflection of the lack of affordable housing (see Section D.3 below for a detailed definition of “affordable” housing). Table I-6 summarizes recent overcrowding data for the city and county as reported by the Census Bureau.

Table I-6
Overcrowding

Occupants per Room	Carpinteria		SB County	
	Units	%	Units	%
Owner occupied units	2,739	100.0%	77,504	100.0%
1.01 to 1.50	188	6.9%	2,631	3.4%
1.51 to 2.00	70	2.6%	811	1.0%
2.01 or more	0	0.0%	388	0.5%
Renter occupied units	2,324	100.0%	70,805	100.0%
1.01 to 1.50	167	7.2%	6,979	9.9%
1.51 to 2.00	33	1.4%	3,392	4.8%
2.01 or more	3	0.1%	1,133	1.6%

Source: Census 2020 ACS

Recent Census estimates show that about 9% of both owner-occupied and renter-occupied units were overcrowded in Carpinteria compared to about 5% of owner-occupied units and about 16% of renter-occupied units in the county as a whole. The Housing Plan includes several programs that address the problems of overcrowding, including Program 1. Adequate Site to Accommodate Regional Housing Needs, Program 2. Accessory Dwelling Units, Program 4. Section 8 Rental Assistance, Program 5. Affordable Rental Housing, Program 6. Inclusionary Housing, Program 7. Density Bonus, Program 9. Regulatory Concessions and Incentives for Affordable Housing, Program 11. Special Needs Housing, Program 12. Conservation of Mobile Home Parks, Program

17. Affirmatively Furthering Fair Housing, and Program 18. Workforce Homebuyer Down Payment Loans.

4. Household Income

Household income is a primary factor affecting housing needs in a community – the ability of residents to afford housing is directly related to household income. According to recent Census estimates, the median household income in Carpinteria was about \$74,868 compared to about \$78,925 countywide.

Extremely-Low-Income (ELI) Households

Extremely low-income households are defined as those with incomes less than 30% of the area median income, or no more than \$41,900 per year for a four-person household in Santa Barbara County according to California Department of Housing and Community Development (HCD) 2022 Income Limits (Table I-12). According to recent Department of Housing and Urban Development (HUD) and Comprehensive Housing Affordability Strategy (CHAS) data, approximately 170 ELI owners and 335 ELI renters were identified in Carpinteria.

ELI households face a number of housing problems including overpayment and overcrowding. As seen in Table I-8, 94% of ELI owner households and 82% of ELI renter households pay more than 30% of income for housing. In addition, some extremely low-income persons may have disabilities or other special housing needs.

To estimate future ELI housing needs it is assumed that 50% of the City's very-low-income regional housing need, or 143 units, are within the extremely-low-income category pursuant to California Government Code §65583(a)(1).

The Housing Plan includes several programs that address the problems of ELI households, including Program 1. Adequate Site to Accommodate Regional Housing Needs, Program 2. Accessory Dwelling Units, Program 4. Section 8 Rental Assistance, Program 5. Affordable Rental Housing, Program 6. Inclusionary Housing, Program 7. Density Bonus, Program 9. Regulatory Concessions and Incentives for Affordable Housing, Program 11. Special Needs Housing, Program 12. Conservation of Mobile Home Parks, Program 17. Affirmatively Furthering Fair Housing, and Program 18. Workforce Homebuyer Down Payment Loans.

Table I-7
Median Household Income

Household Income	Carpinteria		SB County	
	Households	%	Households	%
Total households	5,063	100.0%	148,309	100.0%
Less than \$10,000	258	5.1%	7,182	4.8%
\$10,000 to \$14,999	83	1.6%	4,729	3.2%
\$15,000 to \$24,999	278	5.5%	8,596	5.8%
\$25,000 to \$34,999	232	4.6%	9,050	6.1%
\$35,000 to \$49,999	664	13.1%	17,156	11.6%
\$50,000 to \$74,999	1,030	20.3%	24,233	16.3%
\$75,000 to \$99,999	507	10.0%	19,053	12.8%
\$100,000 to \$149,999	709	14.0%	25,746	17.4%
\$150,000 to \$199,999	620	12.2%	12,949	8.7%
\$200,000 or more	682	13.5%	19,615	13.2%
Median household income	74,868		78,925	

Source: Census 2020 ACS

5. Overpayment

According to state housing policy, overpaying occurs when housing costs exceed 30% of gross household income. Table I-8 displays recent HUD estimates for overpayment by tenure. According to recent estimates, approximately 1,215 renter households and 849 owner households in Carpinteria were paying more than 30% of gross income for housing. Of those, 720 renter households and 455 owner households were paying more than 50% of income for housing. Overpayment is most common among lower-income households, with over 60% of lower-income owners and about 73% of lower-income renters overpaying.

Although homeowners enjoy interest and property tax deductions and other benefits that help to compensate for high housing costs, lower-income homeowners may need to defer maintenance or repairs due to limited funds, which can lead to deterioration. For lower-income renters, severe cost burden can require families to double up, resulting in overcrowding and related problems.

The Housing Plan includes several programs that address the problems of overpayment, including Program 1. Adequate Site to Accommodate Regional Housing Needs, Program 2. Accessory Dwelling Units, Program 4. Section 8 Rental Assistance, Program 5. Affordable Rental Housing, Program 6. Inclusionary Housing, Program 7. Density Bonus, Program 9. Regulatory Concessions and Incentives for Affordable Housing, Program 11. Special Needs Housing, Program 12. Conservation of Mobile Home Parks, Program 17. Affirmatively Furthering Fair Housing, and Program 18. Workforce Homebuyer Down Payment Loans.

Table I-8
Overpayment by Tenure - Carpinteria

Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income less-than or= 30% HAMFI	275	260	335
Household Income >30% to less-than or= 50% HAMFI	195	185	255
Household Income >50% to less-than or= 80% HAMFI	415	250	565
Household Income >80% to less-than or= 100% HAMFI	195	25	310
Household Income >100% HAMFI	135		900
Total	1,215	720	2,370
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income less-than or= 30% HAMFI	159	155	170
Household Income >30% to less-than or= 50% HAMFI	125	90	225
Household Income >50% to less-than or= 80% HAMFI	185	115	300
Household Income >80% to less-than or= 100% HAMFI	30	20	140
Household Income >100% HAMFI	350	75	1,900
Total	849	455	2,735

Source: HUD CHAS, 2022

C. Employment

Employment is an important factor affecting housing needs within a community. The jobs available in each employment sector and the wages for these jobs affect the type and size of housing residents can afford.

**Table I-9
Employment by Industry – Carpinteria and Santa Barbara County**

Industry	Carpinteria		SB County	
	Persons	Percent	Persons	Percent
Civilian employed population 16 years and over	6,648	100.0%	212,400	100.0%
Agriculture, forestry, fishing and hunting, and mining	404	6.1%	18,359	8.6%
Construction	606	9.1%	12,624	5.9%
Manufacturing	428	6.4%	15,180	7.1%
Wholesale trade	166	2.5%	4,007	1.9%
Retail trade	606	9.1%	20,295	9.6%
Transportation, warehousing and utilities	172	2.6%	6,682	3.1%
Information	54	0.8%	3,629	1.7%
Finance, insurance, and real estate rental and leasing	308	4.6%	9,862	4.6%
Professional, scientific, management, administrative and waste mgmt. services	858	12.9%	26,892	12.7%
Educational services, health care and social assistance	1,621	24.4%	49,463	23.3%
Arts, entertainment, recreation, accommodation and food services	541	8.1%	25,370	11.9%
Other services, except public administration	691	10.4%	11,025	5.2%
Public administration	193	2.9%	9,012	4.2%

Source: Census 2020 ACS

According to recent Census data, approximately 24% of the city's working residents were employed in educational services, health care and social assistance occupations (Table I-9). Other industries with relatively high employment in Carpinteria included Professional, Scientific, Management, Administrative and Waste Management (13%), and Other Services (10%).

D. Housing Stock Characteristics

This section describes the characteristics of the community's housing stock and helps in identifying and prioritizing needs. The factors evaluated include the number and type of housing units, recent growth trends, age and condition, tenure, vacancy, housing costs, affordability, and assisted affordable units at-risk of loss due to conversion to market-rate. A housing unit is defined by the Census Bureau as a house, apartment, mobile home, or group of rooms, occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters.

1. Housing Type

Recent Census estimates reported that about 44% of the city's housing stock was comprised of single-family units, while multi-family units comprised about 42% and mobile homes represented about 14% of all units. By comparison, the countywide housing stock had a much higher percentage of single-family detached homes (57%). Table I-10 provides a breakdown of the housing stock by type for the city compared to the county as a whole. This table shows that the city's housing stock contains a significantly higher proportion of higher-density attached housing as compared to the county.

Table I-10
Housing by Type

Housing Type	Carpinteria		SB County	
	Units	%	Units	%
Total units	6,189	100.0%	159,317	100.0%
Single detached	2,197	35.5%	91,448	57.4%
Single attached	552	8.9%	11,256	7.1%
2 units	44	0.7%	5,171	3.2%
3-4 units	520	8.4%	9,527	6.0%
5-9 units	706	11.4%	12,588	7.9%
10-19 units	524	8.5%	8,972	5.6%
20+ units	805	13.0%	13,445	8.4%
Mobile homes	841	13.6%	6,841	4.3%
Boat, RV, van	0	0.0%	69	0.0%

Source: Census 2020 ACS

2. Housing Age and Conditions

Housing age is often an important indicator of housing condition. Housing units built prior to 1978 before stringent limits on the amount of lead in paint were imposed may have interior or exterior building components coated with lead-based paint. Housing units built before 1970 are the most likely to need rehabilitation and to have lead-based paint in deteriorated condition. Lead-based paint becomes hazardous to children under age six and to pregnant women when it peels off walls or is pulverized by windows and doors opening and closing.

Table I-11 shows the age distribution of the housing stock in Carpinteria compared to the county as a whole as reported in recent Census estimates. More than 73% of the city's housing stock was built prior to 1980 and therefore may be in need of some repair.

Table I-11
Age of Housing Stock

Year Built	Carpinteria		SB County	
	Units	%	Units	%
2014 or later	46	0.7%	3,159	2.0%
2010 to 2013	109	1.8%	3,110	2.0%
2000 to 2009	238	3.8%	12,677	8.0%
1990 to 1999	250	4.0%	15,974	10.0%
1980 to 1989	1,017	16.4%	24,336	15.3%
1970 to 1979	2,224	35.9%	29,501	18.5%
1960 to 1969	834	13.5%	31,793	20.0%
1950 to 1959	923	14.9%	19,799	12.4%
1940 to 1949	207	3.3%	5,971	3.7%
1939 or earlier	341	5.5%	12,997	8.2%
Total units	6,189	100.0%	159,317	100.0%

Source: Census 2020 ACS

Based on the observations of City Building and Code Compliance staff, it is estimated that approximately 800 housing units may be in need of some type of rehabilitation and approximately 60 units may require replacement. Due to relatively high housing values, market forces are expected to encourage more private maintenance, rehabilitation, and lead paint remediation, as compared to lower-income communities.

As described in the Housing Policy Plan, the City is continuing its efforts to identify, preserve, maintain and rehabilitate existing housing through code compliance and the provision of financial assistance for home maintenance and repairs (see Program 17. Single-Family Housing Rehabilitation and Program 18. Multi-Family Housing Rehabilitation).

3. Housing Cost

a. Housing Affordability Criteria

State law establishes five income categories for purposes of housing programs based on the area (i.e., county) median income (“AMI”):

- Extremely-Low (30% or less of AMI)
- Very-Low (31-50% of AMI)
- Low (51-80% of AMI)
- Moderate (81-120% of AMI)
- Above-Moderate (over 120% of AMI)

In addition to these categories, the City has identified a “workforce” income category of 120-200% AMI in recognition of the high housing costs in the South Coast area.

Housing affordability is based on the relationship between household income and housing expenses. According to HUD and the California Department of Housing and Community Development, housing is considered “affordable” if the monthly payment is no more than 30% of a household’s gross income. In some areas, these income limits may be increased to adjust for high housing costs.

Table I-12 shows 2022 affordable rent levels and estimated affordable purchase prices for housing in Santa Barbara County by income category. Based on state-adopted standards and a family of four, the maximum affordable monthly rent for extremely-low-income households is \$1,048, while the maximum affordable rent for very-low-income households is \$1,746. The maximum affordable rent for low-income households is \$2,798, while the maximum for moderate-income households is \$3,003.

Maximum purchase prices are more difficult to determine due to variations in mortgage interest rates and qualifying procedures, down payments, special tax assessments, homeowner association fees, property insurance rates, etc. With this caveat, the maximum home purchase prices by income category shown in Table I-12 have been estimated based on typical conditions.

Table I-12
Income Categories and Affordable Housing Costs –
Santa Barbara County

Income Category	Maximum Income	Affordable Rent	Affordable Price (est.)
Extremely low	\$41,900	\$1,048	\$135,000
Very low	\$69,850	\$1,746	\$255,000
Low	\$111,900	\$2,798	\$415,000
Moderate	\$120,100	\$3,003	\$445,000
Above moderate	>\$120,100	>\$3,003	>\$445,000

Assumptions:

- Based on a family of 4 and 2022 State income limits
 - 30% of gross income for rent or principal, interest, taxes & insurance plus utility allowance
 - 10% down payment, 5.5% interest, 1.25% taxes & insurance, \$350 HOA dues
- Source: Cal. HCD; JHD Planning LLC

b. For-Sale Housing

According to recent Census estimates, the median home value in Carpinteria was approximately \$711,000 compared to \$610,000 for Santa Barbara County as a whole. However, home values are not necessarily reflective of sales prices given market fluctuations and housing stock available for sale. The California Economic Forecast Project's 2021 Carpinteria Valley Economic Profile indicates the median sales price of existing single-family residential properties increased 45% between 2015 and 2021 (\$925,000 to \$1,680,000). Median condominium sales prices increased at a slower rate of 21% between 2015 and 2021 (\$540,000 to \$680,000).

The Santa Barbara Association of Realtors (SBAOR) reported sales prices of single-family homes in the Carpinteria/Summerland area increased by 12.6% from 2021 to 2022 to a median sales price of \$1,875,000 in 2022. Condominium sales, which are reported for the south coast area as a whole, increased by 16.5% from 2021 to 2022 to a median sales price of \$965,000 for 2022. According to SBAOR's February 2023 report of market activity, there have been 12 closed sales year-to-date with a median sales price of \$1,265,000. A February/March 2023 internet search of real estate for sale in the city found asking prices ranging from \$750,000 for a 787 square-foot condominium to over \$2 million for a 1,043 square two bedroom single family home. Based on the estimated affordable purchase prices shown in Table I-12, it is extremely unlikely that many market rate homes would be affordable to lower- or moderate-income residents. These data illustrate the fact that in beach communities, very large public subsidies are generally required to reduce sales prices to a level that is affordable to low- and moderate-income buyers. At a median price of \$965,000, there is a gap of about \$519,000 between the median market price for a condominium and the maximum price a moderate-income household can afford to pay for a home. For low-income households, this gap is over \$550,000. Programs in the Housing Plan that are specifically intended to mitigate the high cost of housing include Program 1. Adequate Site to Accommodate Regional Housing Needs, Program 6. Inclusionary Housing, Program 7. Density Bonus, Program 9. Regulatory Concessions and Incentives for Affordable Housing, and Program 20. Workforce Homebuyer Down Payment Loans.

c. Rental Housing

The California Economic Forecast Project's 2021 Carpinteria Valley Economic Profile reported that there are more affordable housing options in Carpinteria than in other parts of the south coast. The report attributed this to approximately 53 percent of the City's housing stock being

comprised of apartments and mobile homes, and 3 percent comprised of income-restricted units. Nevertheless, most market rental rates in the city are not affordable to lower-income households.

The median rent paid in Carpinteria was estimated to be \$2,029 according to recent Census data. An internet rental survey conducted in August 2022 found asking rents of \$1,395 per month for a studio unit and \$2,250 to \$5,500 for two-bedroom units. An internet survey in March 2023 found average rents continue to be in the same price range with many units asking much higher prices and a limited supply of less expensive units. As would be expected in a desirable beach community in Southern California, when market rents are compared to the amounts households can afford to pay (Table I-12), it is clear that very-low- and extremely-low-income households have a very difficult time finding housing without overpaying. At a rent of \$2,250 per month for a two-bedroom unit, the gap between market rent and affordable rent at the very-low-income level is about \$500 per month, while the gap at the extremely-low-income level is about \$1,200 per month. Programs in the Housing Plan that are specifically intended to mitigate high rental rates include Program 1. Adequate Site to Accommodate Regional Housing Needs, Program 2. Accessory Dwelling Units, Program 4. Section 8 Rental Assistance, Program 5. Affordable Rental Housing, Program 7. Density Bonus, Program 9. Regulatory Concessions and Incentives for Affordable Housing, Program 11. Special Needs Housing, Program 12. Conservation of Mobile Home Parks, and Program 17. Affirmatively Furthering Fair Housing.

E. Special Needs

Certain groups have greater difficulty in finding decent, affordable housing due to special circumstances. Such circumstances may be related to one's employment and income, family characteristics, disability or other conditions. As a result, some residents may experience a higher prevalence of overpayment, overcrowding or other housing problems.

State Housing Element law defines "special needs" groups to include persons with disabilities, the elderly, large households, female-headed households with children, homeless people and farm workers. This section contains a discussion of the housing needs facing each of these groups.

1. Persons with Disabilities

Recent Census data reported that the most prevalent type of disability for persons age 18 to 64 was a cognitive difficulty, while for those age 65 and over the most common disability was ambulatory (Table I-13). Persons with disabilities face greater housing challenges for a variety of reasons. Housing opportunities for persons with disabilities can be maximized through housing assistance programs and providing universal design features such as widened doorways, ramps, lowered countertops, single-level units and ground floor units. The Housing Plan includes several programs to assist with the housing needs of those with disabilities, including

Program 2. Accessory Dwelling Units, Program 4. Section 8 Rental Assistance, Program 5. Affordable Rental Housing, Program 7. Density Bonus, Program 9. Regulatory Concessions and Incentives for Affordable Housing, Program 11. Special Needs Housing, and Program 17. Affirmatively Furthering Fair Housing. Additional analysis regarding housing for persons with disabilities is provided in the Constraints section of this report.

Table I-13
Persons with Disabilities by Age

Disability by Age	Persons
Disabilities for Persons Age 18 to 64	
With a hearing difficulty	137
With a vision difficulty	101
With a cognitive difficulty	268
With an ambulatory difficulty	134
With a self-care difficulty	101
With an independent living difficulty	164
Disabilities for Persons Age 65 and over	
With a hearing difficulty	271
With a vision difficulty	52
With a cognitive difficulty	98
With an ambulatory difficulty	362
With a self-care difficulty	57
With an independent living difficulty	227

Source: Census 2020 ACS

Developmental Disabilities

As defined by federal law, “developmental disability” means a severe, chronic disability of an individual that:

- Is attributable to a mental or physical impairment or combination of mental and physical impairments;
- Is manifested before the individual attains age 18;
- Is likely to continue indefinitely;
- Results in substantial functional limitations in three or more of the following areas of major life activity: a) self-care; b) receptive and expressive language; c) learning; d) mobility; e) self-direction; f) capacity for independent living; or g) economic self-sufficiency;
- Reflects the individual's need for a combination and sequence of special, interdisciplinary, or generic services, individualized supports or other forms of assistance that are of lifelong or extended duration and are individually planned and coordinated.

The Census does not record developmental disabilities. According to the U.S. Administration on Developmental Disabilities, an accepted estimate of the percentage of the population that can be defined as developmentally disabled is 1.5 percent. Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person's living situation as a child to an appropriate level of independence as an adult.

The State Department of Developmental Services (DDS) provides community-based services to approximately 329,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based

facilities.¹ Carpinteria is served by the Tri-Counties Regional Center² (TCRC) which is based in Santa Barbara. As of 2020, TCRC served approximately 14,000 clients and had 340 staff persons. According to DDS, approximately 164 clients in Carpinteria received services from TCRC, of which 138 lived in the home of a family member or guardian. Any resident who has a developmental disability that originated before age 18 is eligible for services. Services are offered to people with developmental disabilities based on Individual Program Plans and may include: Adult day programs; advocacy; assessment/consultation; behavior management programs; diagnosis and evaluation; independent living services; infant development programs; information and referrals; mobility training; prenatal diagnosis; residential care; respite care; physical and occupational therapy; transportation; consumer, family vendor training; and vocational training. TCRC also coordinates the state-mandated Early Start program which provides services for children under age three who have or are at substantial risk of having a developmental disability.

As with other types of disabilities, the City helps to address the housing needs of persons with developmental disabilities through reasonable accommodation procedures and regulations to encourage supportive housing and residential care facilities.

2. Elderly

According to recent Census data, about 48% of owner households and 14% of renter households in Carpinteria were headed by someone age 65 or older (Table I-14). Many elderly persons are dependent on fixed incomes and/or have a disability. Elderly homeowners may be physically unable to maintain their homes or cope with living alone. 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.

Recent Census data revealed a growing number of individuals aged 65 and over in Santa Barbara County, and the percentage of Carpinteria residents aged 60 and over is nearly 8 points higher than the statewide average. In recognition of the growing senior population in Carpinteria, the City Council in 2022 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.

Table I-14
Elderly Households by Tenure

Householder Age	Owner		Renter	
	Households	%	Households	%
65 to 74 years	855	31.2%	212	9.1%
75 to 84 years	322	11.8%	76	3.3%
85 years and over	122	4.5%	30	1.3%
Total Households	2,739	100%	2,324	100%

Source: Census 2020 ACS

¹ <https://www.dds.ca.gov/rc/dashboard/overview/>

² www.tri-counties.org

3. Large Households

Household size is an indicator of need for large units. Large households are defined as those with five or more members. About 62% of owners and 58% of renters reported only one or two members. Only about 15% of owner households and about 14% of renter households reported five or more members (Table I-15). This distribution suggests that the need for large units in Carpinteria with three or more bedrooms is expected to be much less than for smaller units.

For large families with low incomes, housing problems may include overpayment or overcrowding. The Housing Plan includes several programs to address housing issues faced by large households including Program 1. Adequate Site to Accommodate Regional Housing Needs, Program 4. Section 8 Rental Assistance, Program 5. Affordable Rental Housing, Program 6. Inclusionary Housing, Program 7. Density Bonus, Program 9. Regulatory Concessions and Incentives for Affordable Housing, Program 17. Affirmatively Furthering Fair Housing, and Program 18. Workforce Homebuyer Down Payment Loans.

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.

Table I-15
Household Size by Tenure

Household Size	Owners		Renters	
	Households	%	Households	%
1 person	781	28.5%	647	27.8%
2 persons	906	33.1%	691	29.7%
3 persons	378	13.8%	434	18.7%
4 persons	266	9.7%	223	9.6%
5 persons	159	5.8%	214	9.2%
6 persons	14	0.5%	107	4.6%
7+ persons	235	8.6%	8	0.3%
Total households	2,739	100%	2,324	100%

Source: Census 2020 ACS

4. Female-Headed Households

Recent Census data reported that approximately 340 Carpinteria households (10.6%) were headed by a female compared to about 17% of households for the county as a whole (Table I-16). Of those, 177 had children living with them (5.5%). Approximately 7% of all female headed households were below the poverty line. Female-headed households with children often face challenges such as lower wages and the added cost of childcare that leaves a smaller portion of household income available for housing. While female-headed households represent a relatively small portion of households, they may have significant difficulties finding affordable housing, particularly in expensive coastal areas, leading to problems such as overpayment and overcrowding. The Housing Plan includes several programs to address housing issues faced by female-headed households including Program 1. Adequate Site to Accommodate Regional Housing Needs, Program 4. Section 8 Rental Assistance, Program 5. Affordable Rental Housing, Program 6. Inclusionary Housing, Program 7. Density Bonus, Program 9. Regulatory Concessions and Incentives for Affordable Housing, Program 17. Affirmatively Furthering Fair Housing, and Program 18. Workforce Homebuyer Down Payment Loans.

Table I-16
Household Type by Tenure

Household Type	Carpinteria		Santa Barbara County	
	Households	%	Households	%
Female householder	340	10.6%	16,329	16.8%
With own children	177	5.5%	10,771	11.1%
Without children	163	5.1%	5,558	5.7%
Female householders below poverty level	25	7.4%	3,499	21.4%
Total households	3,210	100%	97,397	100%

Source: Census 2020 ACS

5. Farm Workers

Agriculture is a major industry in Santa Barbara County and farm worker households are a special needs group due to the lower incomes typically earned by these households. Migrant workers, and their places of residence, are generally located in close proximity to agricultural areas providing employment.

As shown previously in the discussion of employment (Table I-9), the Census Bureau estimated that there are about 404 Carpinteria residents employed in agriculture, forestry, fishing and hunting, and mining jobs. Recent data from the U.S. Department of Agriculture Census of Farmworkers reported a total of 22,985 farmworkers in Santa Barbara County in 2017, of which 9,895 (43%) were seasonal workers. Since 2012, it is estimated that the number of farmworkers in the county has increased by approximately 2.8%. According to HCD pre-approved data compiled by SBCAG, over 91% of farmworkers work on larger farms with 10 or more workers.

Farmworkers are among the lowest paid employees in Santa Barbara County. The City of Carpinteria supports farmworker housing through programs to facilitate affordable housing development and rental assistance. 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 as discussed further in Section III – Constraints.

6. Homeless Persons

The U.S. Department of Housing and Urban Development (HUD) defines the term “homeless” as the state of a person who lacks a fixed, regular and adequate night-time residence, or a person who has a primary night time residency that is:

- A supervised publicly or privately operated shelter designed to provide temporary living accommodations;
- An institution that provides a temporary residence for individuals intended to be institutionalized; or
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.³

Although there are myriad causes of homelessness, among the most common are:

³ Stewart B. McKinney Act, 42 U.S.C. §11301, et seq. (1994)

- Substance abuse and alcohol
- Domestic violence
- Mental illness

Since 2003, all Continuum of Care Communities (those receiving Federal grant funds serving the homeless) have been required to report the number of people who are homeless at a particular point in time. The most recent Point in Time (PIT) homeless survey in Santa Barbara County was conducted by the Santa Maria/Santa Barbara County Continuum of Care (CoC) on February 23, 2022. The County and CoC provided oversight of the PIT Count, working as the Administrative Entity for the CoC, with Simtech Solutions and more than 400 volunteers.

Countywide, 1,962 homeless persons were recorded in 2022, an increase of 34% compared to the 2013 homeless count. In Carpinteria the number of homeless persons increased from 10 in 2013 to 21 in 2022 (Table I-17). The 2022 countywide count included 1,367 unsheltered persons and 595 persons living in emergency shelters or transitional housing.

Table I-17
Homeless Counts in the South Coast Area

Geographic Area	2013 Homeless Count	2022 Homeless Count
Carpinteria	10	21
Isla Vista/Goleta	81	203
Santa Barbara	946	822
County Total	1,466	1,962

Source: Central Coast Collaborative on Homelessness, 2013; Santa Maria/Santa Barbara County Continuum of Care, 2022

The City provides services to people experiencing homelessness via 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 routinely evaluates information to determine trends and issues related to homeless services as well as to evaluate the effectiveness and efficiency of those services.

Information is gathered from daily logs of City program divisions, including inspections of parks and open spaces and public facilities such as the Veterans Hall and public restroom buildings, public right-of-way maintenance, and code compliance contacts. The Carpinteria-Summerland Fire Protection District also monitors number and type of contacts with people that are believed to be homeless, including number of transports by ambulance.

Local data and issues concerning people experiencing homelessness in Carpinteria is reviewed and discussed at regular meetings of City, County and service agency staffs. Acute and chronic issues are discussed along with strategies for providing assistance to service resistant individuals.

Early 2020 saw the beginning of the COVID-19 pandemic. Despite the unique challenges related to the pandemic, the City's efforts to address homeless issues and services continued, albeit in a reduced capacity. 2020-2021 also brought changes to policies and programs. The City joined the COVID-19 Homelessness Task Force, led by the County, to address the health and safety of people that are experiencing homelessness by partnering with local organizations and governmental agencies. The primary goal was to reduce the spread of COVID-19 in our homeless populations and further protect the community at large.

COVID-19 Homelessness Task Force Objectives were identified as follows:

1. Prevent and mitigate COVID-19 impacts for persons who remain unsheltered through support centers and outreach re-establishing access to showers, device charging, food and hygiene supplies.
2. Establish non-congregate sheltering for persons at highest risk of COVID-19 complications.
3. Sustain shelter capacity for persons not experiencing COVID-19 symptoms.
4. Enhance homelessness prevention and housing activities through increased funding for rental assistance and supportive services.

During the early stages of the pandemic the City lost its lead outreach agency, Home for Good, along with suspended services from County Behavior wellness and the Warming Shelter. The City's weekly lunch gathering, which was being managed by Home for Good, continued to run through volunteer support and participation by staff from the City's Code Compliance Division. The lunch program was formed as a means to gather local homeless persons to one area at a specific day and time where services could be offered. As the restrictions of the pandemic loosened, new and existing agencies returned to the lunch program.

As of 2022, the lunch program offers services from a County Drug and Alcohol Specialist, County Behavior Wellness, CityNet (the regional homeless services entity), New Beginnings, local business and entities, and community volunteers that provide weekly lunches and provisions.

Tens of millions of dollars of federal COVID-19 relief bill funding, state funding, and local funding have been spent to address homelessness in Santa Barbara County in the past two years. This funding has been used to provide myriad services benefitting the region, including Carpinteria's population of people experiencing homelessness. During 2021-2022 approximately 45 people experiencing homelessness in Carpinteria received assistance, including six people that were placed in permanent housing.

Current projects, programs and services to assist the homeless in Carpinteria and surrounding areas include the following:

- Emergency shelters, temporary housing, and permanent supportive housing projects have been developed countywide, including through the state's Project Roomkey (temporary housing in participating hotels for people who are homeless) and Project Homekey (creating more supportive and permanent housing for formerly homeless individuals).
- Funding allocated for rental assistance and housing voucher programs.
- Santa Barbara County received about \$46 million from the state in Coronavirus Aid, Relief and Economic Security (CARES) Act funding, allocating about \$5.5 million to care for unsheltered people. Specific funding was allocated for increased emergency shelter costs, pallet house projects, and pandemic-related outreach at homeless encampments.
- The county budgeted more than \$13 million of its American Rescue Plan COVID-19 relief funding on addressing housing and homelessness.
- The county received \$10 million in funding in January 2022, including \$7 million for the Isla Vista emergency shelter. Santa Barbara County purchased the building for \$6.3 million and the shelter is being operated by Good Samaritan Shelter.
- The Housing Authority of Santa Barbara County converted office buildings into permanent supportive housing in Lompoc.

- The City of Santa Barbara housed 58 people temporarily at the Rose Garden Inn on Upper State Street.
- The New Beginnings Counseling Center's Safe Parking Program expanded to a city-owned property in Lompoc last year. The program provides places for people who live in vehicles to park overnight and have access to restroom facilities and other services. On October 24, 2022, the Carpinteria City Council contracted with New Beginnings Counseling Center to provide the Safe Parking Program in the City Of Carpinteria.
- Dignity Moves established pallet house interim housing in Isla Vista, Lompoc, and now downtown Santa Barbara. Dignity Moves and the County of Santa Barbara have partnered to bring a new interim housing community to downtown Santa Barbara. Covid-19 has increased the urgency of building non-congregate housing for the unsheltered in our community. While more permanent housing is the ultimate long-term goal, our streets cannot be the waiting room. Dignity Moves is building "interim supportive housing" as a stop-over between tents and permanent housing where clients can be safe and receive the critical support services necessary to rebuild their lives and exit homelessness.
- The County and Goleta have collaborated on the purchase of the Super 8 motel at 6021 Hollister Avenue and its conversion into housing for formerly homeless residents.

The City's collaborative approach to providing homeless services is intended to be a cost effective and efficient means for the City to address an important community service need. People living on the streets of Carpinteria require services that result in increased public costs for law enforcement, emergency medical, and hospital services, and present health and safety issues for the individual experiencing homelessness and the general public. Providing emergency services to people experiencing homelessness, although important, generally does not result in lasting changes for the homeless person or address public health & safety and quality of life issues caused by homelessness that are of concern to the community.

The response model being followed by the City through its partnership with CityNet and other partnering agencies is intended to reduce reliance on first responders, which often results in arrest, transportation, jail and/or hospitalization, and to prioritize housing and related support services that can lead people that have been chronically homeless to reunification with family and/or getting established in permanent housing. This cost-effective approach to addressing homelessness was first discussed in detail in 2006 as a part of the Santa Barbara County Ten Year Plan to End Chronic Homelessness, which referenced various national studies on the subject.

Facilities serving the homeless in Carpinteria and the South Coast area include the following:

- Santa Barbara Rescue Mission: The Santa Barbara Rescue Mission provides hot meals and overnight accommodations seven days a week, 365 days per year. Shelter is provided every night to 100 men and 24 women.
- People Assisting the Homeless (PATH): This 24-hour transitional shelter program provides food, clothing, medical care, job development, social services, life coaching, substance abuse recovery, and other vital services to assist homeless people into employment and permanent housing. The 24-hour shelter program provides 100 beds, expanding to 200 beds from December 1 to March 31.
- Transition House: Three-stage housing program for homeless families that offers emergency shelter for 15-22 homeless families (70 people), transitional housing, and permanent affordable supportive housing. Services include meals and childcare when at

the emergency shelter, and career counseling, financial management, and educational enhancements throughout all stages.

- Health Care for the Homeless (HCH): The Santa Barbara County Public Health Department runs the HCH program, which provides comprehensive medical and dental care for the homeless population, including a significant medical outreach component led by Public Health Nurses stationed in thirteen homeless shelters and transitional living centers. The nurses provide triage care and make referrals to the health care centers and shelter-based clinics for those needing additional care.
- New Beginnings Counseling Center: New Beginnings operates several programs for the homeless population, including the Safe Parking Program and the Supportive Services for Veteran Families Program. The Safe Parking Program provides safe overnight parking for individuals and families who are living in their vehicles. Included in this program are social services and case management provided by New Beginnings case workers.
- Supportive Services for Veteran Families is designed to help end homelessness among the veteran population in Santa Barbara County. This housing-first model aims to provide housing stability by providing cash assistance to those in danger of losing their housing and to rapidly transition those who are homeless into stable housing.
- Unitarian Society of Santa Barbara Warming Center Program: Emergency homeless sheltering program that opens warming centers in various locations on nights when temperatures are expected to drop below 35 degrees, when there is at least a 50 percent chance of rain, or when there is rain with temperatures under 40 degrees. The facilities provide a safe and warm place for the homeless individuals to get off the streets and have a clean bed for a night with dangerous weather conditions.
- Showers of Blessing: The Interfaith Initiative of Santa Barbara County has operated the Showers of Blessing program throughout southern Santa Barbara County. Showers of Blessings provides showers to homeless individuals weekly using portable shower trailers, including a two-stall ADA accessible unit. The program also provides a freshly laundered towel and washcloth, a pair of new cotton socks, a pair of new underwear, hygiene items, toiletries and limited emergency clothing. A free, often hot meal is provided before or after the showering times.
- Salvation Army Hospitality House: Hospitality House is a 69-bed Homeless Shelter for Men and Women. Twenty-four of these beds are designated for a County Drug Detox Residential and Withdrawal Management Program, leaving 45 for the general homeless population. The shelter has an 85% average occupancy and services include food, shelter, transportation and employment assistance. Occupancy requires abstinence from drugs and alcohol, and urinalysis testing for drug use is conducted both randomly and when there is suspected use.
- County of Santa Barbara Behavioral Wellness Department (BeWell): BeWell has its own division for Homeless Services Assertive Community Treatment and the department provides a broad spectrum of essential services to people who are experiencing homelessness and/or who are at-risk of chronic homelessness. These services aim to assist those persons experiencing distress who are not reached by traditional mental health treatment services to obtain a more adaptive level of functioning. BeWell works closely with the local Continuum of Care, local emergency and transitional shelters, and other agencies serving those experiencing homelessness or at risk of homelessness in our community.

Additional information regarding the City's regulations for emergency shelters, low barrier navigation centers, transitional housing and supportive housing is provided in Section III – Constraints and in Program 11 in the Housing Plan.

F. Assisted Housing at Risk of Conversion

As part of the Housing Element update, state law requires jurisdictions to identify assisted low-income rental units that are at risk of conversion to market rate housing during the 10-year period 2023-2033. Table I-18 summarizes assisted affordable units in Carpinteria. Data included in this table was obtained from the California Housing Partnership Corporation with more recent updates provided by the property managers. As seen in this table, there are no assisted developments at risk of conversion to market rate status.

Table I-18
Assisted Housing Units at Risk of Conversion

Project Name	Project Address	Type of Governmental Assistance	Earliest Date Restrictions End	Housing Type	Number of Units	Number of Assisted Units	At Risk?
Beachcourt	648 Maple Street	HUD Section 811	2036	Supportive	6	6	No
Atrium Apartments	4667 Carpinteria Avenue	LIHTC, Housing Authority Tax Exempt Bonds, City ground lease	2036	Senior	12	12	No
Chapel Court	681 Ash Avenue	USDA/HCD	2067	Farmworker /family	28	28	No
Dahlia Court I	1300 Dahlia Court	LIHTC	2041	Farmworker /family	55	11	No
Dahlia Court II	1300 Dahlia Court	HOME; CDBG Fee Waivers City land donation	2067	Large family	33	32	No
Casas de las Flores	4096 Villa Real	LIHTC/HCD	2069	Large family	43	42	No

Sources: California Housing Partnership Corp.; Santa Barbara Community Housing Corp.; People's Self Help Housing; City of Carpinteria

G. Low- and Moderate-Income Housing in the Coastal Zone

The entire City of Carpinteria is within the Coastal Zone. California Government Code §65590 et seq. prohibits conversion or demolition of existing residential dwelling units occupied by low- or moderate-income persons or families unless provision has been made for the replacement in the same city or county of those dwelling units with units for persons and families of low- or moderate-income (excludes structures with fewer than three units, or fewer than 10 units for projects with more than one structure, among other exclusions). Government Code §65590(d) further requires new housing development in the Coastal Zone to provide housing units for persons and families of low- or moderate-income, or if not feasible, to provide such units at another location within the same city or county, within the Coastal Zone or within three miles thereof. As shown in Table I-19, more than 800 units have been approved in the city since 1982 and none were required to be deed-restricted for low- and moderate-income households (the City's Inclusionary policy only requires "workforce" housing in the above-moderate category). Several affordable housing projects have been constructed in the city, however, through the efforts of non-profit builders. Approximately 23 units occupied by low- or moderate-income households have been demolished in the Coastal Zone and 21 units have been replaced.

Table I-19
Coastal Zone Housing Units

Category	Units
Number of new units approved for construction in the Coastal Zone 1982-2022	Approx.800
Number of new units for low- or moderate-income households required to be provided either within the coastal zone or within three miles of it	0
Number of units occupied by low- or moderate-income households in the Coastal Zone authorized to be demolished or converted since January 1982	23
Number or units for low- or moderate-income households required either within the coastal zone or within three miles of it in order to replace those demolished or converted	21

Sources: City of Carpinteria; US Census

H. Future Housing Needs

The Regional Housing Needs Assessment (RHNA) is a key tool for local governments to plan for anticipated growth. The RHNA quantifies the anticipated need for housing within each jurisdiction in Santa Barbara County for the projection period⁴ June 30, 2022 to February 15, 2031. Communities then determine how they will address this need through the process of updating the housing elements of their general plans.

The RHNA for the 6th housing element cycle was adopted by the Santa Barbara County Association of Governments (SBCAG) in July 2021. The future need for housing is determined by the forecasted growth in households in a community as well as existing needs such as overpayment and overcrowding. The housing need is also adjusted to maintain a desirable level of vacancy to promote housing choice and mobility. An adjustment is also made to account for units expected to be lost due to demolition, natural disaster or conversion to non-housing uses. The sum of these factors – household growth, existing need, vacancy need and replacement need – determines the total new housing need for a community. Total housing need is then distributed among four income categories on the basis of the county's income distribution, with adjustments to avoid an over-concentration of lower-income households in any community.

The new housing need allocated to the City of Carpinteria for the 2023-2031 planning period is 901 units, distributed by income category as shown in Table I-20. Pursuant to Government Code §65583(a)(1) it is assumed that the need for extremely-low-income households is half of the very-low-income need.

Table I-20
Regional Housing Needs 2023-2031

Very-Low	Low	Moderate	Above-Moderate	Total
286	132	135	348	901
32%	15%	15%	39%	100%

Source: SBCAG, 2021

Notes: 50% (143 units) of the VL need is assigned to the Extremely-Low-Income category pursuant to state law

⁴ Under state law, the "projection period" is the timeframe for determining regional housing need, while the "planning period" is the eight-year period between the due date for one housing element update and the due date for the next housing element update. The "6th cycle" planning period for jurisdictions in Santa Barbara County runs from February 15, 2023 to February 15, 2031, while the "projection period" is June 30, 2022 to February 15, 2031.

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II. RESOURCES AND OPPORTUNITIES

A. Land Resources

Section 65583(a)(3) of the Government Code requires Housing Elements to contain an “inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites.” A detailed analysis of vacant land and potential redevelopment opportunities has been prepared and is described in Appendix B. The results of this analysis are summarized in Table II-1 below.

As discussed in Appendix B, the requirement to demonstrate availability of lower-income sites is met through zoning that allows redevelopment of underutilized sites at densities greater than 20 units/acre. In 2004 state law was amended to establish 20 units/acre as the density deemed appropriate to accommodate housing for lower-income households in suburban cities like Carpinteria [Government Code §65583.2(c)(3)(B)]. The land inventory analysis in Appendix B contains an estimate of the realistic capacity of potential sites for residential development with zoning to accommodate the City’s assigned RHNA allocation for all income levels. Program 1. Adequate Site to Accommodate Regional Housing Needs is included in the Housing Plan to ensure that sufficient opportunities for new housing development are available to accommodate the City’s assigned needs during the planning period.

**Table II-1
Land Inventory Summary**

	Income Category				Total
	Very Low	Low	Mod	Above	
RHNA 2023-2031	286	132	135	348	901
Approved & Pending projects (Table B-3)				79	79
Net remaining RHNA	418		135	269	822
Vacant sites (Table B-4)			13	5	18
Underutilized sites (Table B-5)	176		42		218
ADUs	96		10	54	160
Surplus (Shortfall)	(146)		(70)	(210)	(426)

Source: City of Carpinteria, 2022

A discussion of public facilities and infrastructure needed to serve future development is contained in Section III.B, Non-Governmental Constraints. There are currently no known service limitations that would preclude the level of development described in the RHNA, although developers will be required to pay fees or construct public improvements prior to or concurrent with development.

B. Financial and Administrative Resources

Section 8 Rental Assistance. The County of Santa Barbara Housing Authority reports that 66 Carpinteria residents receive monthly rental assistance from the Section 8 Voucher Program, and the City of Santa Barbara Housing Authority reports 111 Carpinteria residents with Section 8 vouchers, for a total of 177 vouchers currently (October 2021) being used in

Carpinteria. Under this program, tenants are responsible for a rent payment based on their income, usually 30%, and the Housing Authority makes a monthly housing assistance payment to the landlord for the gap between affordable rent paid and fair market rent.

CDBG and HOME Funds. The City receives both CDBG and HOME funds from the County through a fair share formula. The following projects received CDBG and HOME funding reservations from the City's allocation during the prior planning period (these projects also received subsidy funds from other sources):

Dahlia Court Expansion Project	33 affordable units	\$950,627
Chapel Court Rehabilitation	28 affordable units	\$50,000
Casas de las Flores	43 affordable units	\$150,000

United States Department of Agriculture (USDA) Funds. The USDA is an important housing resource. Carpinteria's very-low-income homeowners are eligible to apply for 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 program is known as the Rural Housing Repair and Rehabilitation Program.

The USDA also is a funding source for the preservation of the 28-unit Chapel Court housing complex. Chapel Court is owned by the Chapel Court Housing Corporation. The project has a conditional approval for a \$526,000 loan from the USDA which must be matched by other funds. Peoples' Self-Help Housing Corporation, acting as managing agent, has also applied for a Joe Serna, Jr. Farmworker Grant for the project site.

Another USDA program is the Rural Rental Housing Guaranteed Loan Program (Section 538). This program is intended to fund construction, acquisition or rehabilitation of rural multi-family housing for low-income occupants. Residents of the completed housing facility must be very-low- to moderate-income households; or elderly, handicapped or disabled persons with income not in excess of 115% of the median income of the county.

A third USDA program is the Rural Rental Housing Program (Section 515). Rural Rental Housing Loans are direct, competitive mortgage loans made to provide affordable multi-family rental housing for very-low-, low-, and moderate-income families; the elderly; and persons with disabilities. This is primarily a direct mortgage program, but its funds may also be used to buy and improve land and to provide necessary facilities such as water and waste disposal systems.

In new Section 515 projects, 95% of tenants must have very-low incomes. In existing projects, 75% of new tenants must have very-low incomes. Loans are for up to 50 years at an effective 1% interest rate. A current rate is used for the promissory note but thereafter is used only to determine maximum rent payments.

Local Housing Trust Fund. In lieu fees collected as part of the Inclusionary Housing Program are deposited into an 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 the affordable housing. The fund includes in lieu fees as well as other funds available to the City for exclusive use for the provision of affordable housing. Currently, the trust fund has approximately \$465,000 available to support affordable housing.

Low Income Housing Tax Credits. The Low-Income Housing Tax Credit (LIHTC) Program was created by the Tax Reform Act of 1986 to provide funding assistance for low- and

moderate-income housing. Each state receives a tax credit, based upon population, toward funding housing that meets program guidelines. The tax credits are then used to leverage private capital into new construction or acquisition and rehabilitation of affordable housing. Limitations on projects funded under the LIHTC program include minimum requirements that a certain percentage of units remain rent-restricted, based upon median income.

Mortgage Credit Certificates. The MCC Program, which is administered by the Housing Authority of Santa Barbara County, is a means of providing financial assistance to first-time homebuyers by allowing those homebuyers to take a specified percentage of annual mortgage interest payments as a tax credit against their federal personal income tax. The MCCs are used for the purchase of new or existing housing located within participating jurisdictions in Santa Barbara County. The MCCs are available to eligible homebuyers on a first-come, first-serve basis.

State Housing Funds. In recent years California voters have approved several bond measures to provide funding assistance for affordable and special needs housing. A variety of programs are funded by these bonds, including programs targeting both owner-occupied, rental, and supportive housing. As of March 2022, available State bond-funded programs include the Multifamily Housing Program, the Veterans Housing and Homelessness Prevention Program, the Infill Infrastructure Grant Program, the Joe Serna, Jr. Farmworker Housing Grant Program, the No Place Like Home Program, and the Affordable Housing and Sustainable Communities Program. These programs are administered by HCD.⁵

Housing Trust Fund (HTF) of Santa Barbara County. The HTF⁶ is a non-profit financing initiative whose mission is to expand affordable housing opportunities for low- to middle-income residents and workers in Santa Barbara County. HTF's primary program is a \$7.6 million Revolving Loan Fund that provides direct low-cost financing to facilitate rental and home ownership housing production throughout the county. The Workforce Homebuyer Program, launched in 2012, provides down payment assistance to help low- to moderate-income households purchase a home in the community where they work, enabling a stable residence that strengthens the family and neighborhood. In partnership, the City and the Housing Trust Fund of Santa Barbara County operate a "Workforce Homebuyer Down Payment Loan Program" that 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 upper-moderate-income households in purchasing a home in the City. Funds can be used for down payment and closing costs for households earn up to 200% of the Area Median Income (AMI), adjusted for household size. The 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 loan term. Funding for Carpinteria's share of the program has been provided through the City of Carpinteria. The Housing Trust Fund of Santa Barbara County has additional monies that can be used throughout the county, including Carpinteria.

C. Energy Conservation and Sustainable Housing Development

In 2006, the State Legislature passed Assembly Bill (AB) 32, The Global Warming Solutions Act of 2006, which requires the State of California to reduce "greenhouse gas" (GhG) emissions to 1990 levels no later than 2020. Passenger vehicles account for 31 percent of the state's total emissions.

⁵ <https://www.hcd.ca.gov/programs-active>

⁶ <http://www.sbhousingtrust.org/>

In 1990, greenhouse gas emissions from automobiles and light trucks were 108 million metric tons, but by 2004 these emissions had increased to 135 million metric tons.

Senate Bill (SB) 375, passed in 2008, builds on the existing regional transportation planning process, which is overseen by local officials with land use responsibilities, to connect the reduction of GhG emissions from cars and light trucks to land use and transportation policy. SB 375 asserts that, “Without improved land use and transportation policy, California will not be able to achieve the goals of AB 32.”

SB 375 has three goals: (1) to use the regional transportation planning process to help achieve AB 32 goals; (2) to use California Environmental Quality Act (CEQA) streamlining as an incentive to encourage residential projects that help achieve AB 32 goals to reduce GhG emissions; and (3) to coordinate the Regional Housing Needs Assessment (RHNA) process with the regional transportation planning process. SB 375 requires consistency between the Regional Transportation Plan (RTP) and the RHNA, which is accomplished by using a common growth forecast in both of these policy documents.

In 2021 the Santa Barbara County Association of Governments (SBCAG) adopted both an RTP and a RHNA, and local governments cooperate in the implementation of SB 375 by adopting housing elements that facilitate new housing development in a manner consistent with the growth forecast and RHNA.

Energy Conservation Opportunities

As residential energy costs rise, increasing utility bills can adversely affect housing affordability. State of California Energy Efficiency Standards for Residential and Nonresidential Buildings were established in 1978 in response to a legislative mandate to reduce California’s energy consumption. The standards are codified in Title 24 of the California Code of Regulations and are updated periodically to allow consideration and possible incorporation of new energy efficiency technologies and methods. California’s building efficiency standards (along with those for energy-efficient appliances) have saved more than \$100 billion in electricity and natural gas costs since 1978.⁷

Title 24 sets forth mandatory energy standards and requires the adoption of an energy budget for all new residential buildings and additions to residential buildings. Separate requirements are adopted for low-rise residential construction (i.e., buildings no more than 3 stories) and non-residential buildings, which include hotels, motels, and multifamily residential buildings with four or more habitable stories. The standards specify energy-saving design for lighting, walls, ceilings, and floor installations, as well as heating and cooling equipment and systems, gas cooling devices, conservation standards, and the use of non-depleting energy sources such as solar energy or wind power. The home building industry must comply with these standards while localities are responsible for enforcing the energy conservation regulations through the plan check and building inspection processes. In 2007, California developed a Green Building Standard (CALGreen) to meet the emissions reduction goals set out in AB 32. HCD has primary responsibility for implementing CALGreen provisions (which are within Title 24) for residential structures. CALGreen applies to the planning, design, operation, construction, use, and occupancy of newly constructed buildings in California.

State policy requires all new residential buildings to be “net zero energy” by 2020. On August 11, 2021 the California Energy Commission adopted new energy efficiency standards for both residential and commercial buildings.

⁷ https://www.energy.ca.gov/sites/default/files/2021-08/CEC_2022_EnergyCodeUpdateSummary_ADA.pdf

Some of the recent changes to residential standards include:

- Expanding solar photovoltaic systems and battery storage standards to reduce the grid's reliance on fossil fuel power plants
- Encouraging electric heat pump technology and use, which uses less energy and produces fewer emissions
- Establishing electric-ready requirements when natural gas is installed
- Strengthening ventilation standards to improve indoor air quality and reduce disease transmission

Other recent legislation regarding energy efficiency and conservation includes SB 350 (2015). SB 350 includes an energy efficiency target of doubling energy efficiency in buildings by 2030. In addition, AB 2722 (2016) designates polluter fees to funding transportation, affordable housing, urban forestry, energy savings, and other sustainable projects to benefit disadvantaged communities.

City Efforts to Encourage Energy Conservation

Energy conservation is an important consideration as the City evaluates housing development proposals. One of the requirements of a Development Plan submittal is a statement of energy and water conservation measures and/or devices incorporated into the construction and occupancy phases of the development. Recently approved developments have promoted energy conservation in the design of both housing and office components through the following techniques:

- Low E-glass;
- Higher R-valued insulation;
- Solar tubes and ceiling fans;
- Solar assisted water systems with tankless water heaters;
- Energy efficient lights and appliances;
- Natural light;
- Solar screens;
- Efficient lighting that exceeds Title 24 standards and utilizes natural light;
- An innovative water harvesting/bio-filtration/storage/reuse system that also provides storm water retention and uses a solar powered pump to send water to a restored water tower for landscape irrigation;
- Use of permeable paving blocks for drives and walks;
- Buildings designed with sustainable materials selected for durability and non-toxic maintenance, i.e.: Fly-ash concrete, FSC certified lumber; fiber cement siding, recycled steel roofing, formaldehyde-free insulation, sheathing and cabinets;
- Passive solar heating with thermal storage, natural lighting and natural ventilation designed to minimize fossil energy use would be incorporated within all residential structures;
- Building integrated solar electric photovoltaic systems for all units;

- Energy Star appliances, heating system, water heaters, vent fans and light fixtures;
- Extra water-conserving toilets with dual flush along with low flow fixtures and instant flow water heaters;
- Units and Buildings that qualify as “Energy Star Homes” under the U.S. Department of Energy criteria; and
- Building insulation beyond Code requirements, including 2x6 exterior walls with R-24 perimeter foundation slab insulation and R-30 roof insulation.

III. CONSTRAINTS

A. Governmental Constraints

While local land use plans and regulations are developed to protect people and structures from hazards or nuisances or to protect important environmental or community values, these regulations can also affect the price and availability of housing and, in particular, the provision of affordable housing. Land use controls, site improvement requirements, fees and required contributions to infrastructure, permit processing procedures and various other issues may present constraints to the maintenance, development and improvement of housing.

1. Land Use Plans and Regulations

a. General Plan and Zoning Designations

General Plan Land Use Designations

Table III-1 shows the four major residential land use categories designated in the City's General Plan/Local Coastal Plan (hereafter referred to together as "General Plan") Land Use Element. Densities range from a low of 0.3 dwelling units per acre up to 20 dwelling units per acre. There is no land designated *Rural Residential* on the Land Use Map. In addition to these residential land use categories, two other General Plan categories (General Commercial and Visitor-serving Commercial) also allow residential use, as summarized in Table III-1.

Table III-1
General Plan Residential Land Use Categories

Category	Density (units/acre)
<i>Rural Residential (RR)</i> This category provides locations for single-family homes adjacent to the urban/rural boundary to function as a transition use and help stabilize that boundary.	0.3 to 1.0
<i>Low-Density Residential (LDR)</i> This category includes locations for low-density detached single-family residences in neighborhood settings.	0.3 to 4.6
<i>Medium-Density Residential (MDR)</i> This category provides for small lot detached or attached (duplex) single-family and attached multi-family residences. Housing types may include single-family homes, apartments, townhouses and condominiums.	4.7 to 20.0
<i>Planned Unit Development (PUD)</i> This category is assigned to large undeveloped parcels suitable for a combination of land uses (e.g., residential, recreational, visitor-serving, commercial and convenience establishments.) This category helps to ensure comprehensive planning by requiring that the entire parcel be planned and developed as a unit.	Determined through the Development Plan/Specific Plan process
<i>General Commercial (GC)</i> The GC land use category is characterized by a mixture of retail, wholesale, service and office uses, usually located along major transportation corridors. The Central Business District identifies the downtown commercial area and is characterized by a variety of offices, retail businesses, specialty shops, entertainment uses, and residential land uses..	Established by zoning (maximum 20.0)
<i>Visitor-serving Commercial (VC)</i> The VC land use category is intended to provide for those uses that serve visitors to the City. Such uses may also serve local residents and include hotels, motels, restaurants, service stations, and other retail businesses that meet visitor needs.	Established by zoning (maximum 20.0)

Residential Zoning Designations

The City's Zoning Code allows residential uses in the following districts:

- R-1 – Single Family
- PRD – Planned Residential Development
- PUD – Planned Unit Development
- MHS/PUD – Mobile/Modular Home Subdivision/Planned Unit Development
- MHP – Mobile Home Park
- CPD - Commercial Planned Development
- CB – Central Business
- RES – Resort
- M-RP – Industrial Research Park
- M – General Industry
- M-CD – Coastal Industry
- A – Agricultural
- REC – Recreation

The primary residential districts are the R-1, PRD, PUD, MHS/PUD, and MHP zones. Dwelling units are also allowed in the CB, CPD, A, M-RP and M zones as long as they are integrated into the overall development. The M-CD zone allows for caretaker units pursuant to a Conditional Use Permit. The REC zone allows dwellings for owners, managers or caretakers pursuant to a Conditional Use Permit.

Table III-3 summarizes the permitted uses and development standards for residential uses by zone.

Overlay Zones

In addition to the regulations governing individual zoning classifications, the Zoning Ordinance includes 10 Overlay Districts, as described below. Overlay district boundaries are shown on the official zoning map. When an overlay district is added to an individual zoning district, the provisions of the overlay district shall be effective in addition to the applicable district regulations. Table III-2 lists the City's overlay districts.

Table III-2 Zoning Overlay Districts

Overlay District	Map Designation
Coastal Appeals Area	CA
Environmentally Sensitive Habitat	ESH
Flood Hazard Area	FH
Specific Plan	S
Visitor-Serving/ Highway Commercial	V
R Residential	R
Whitney Site Overlay District	
Ellinwood Parcel (APN 004-013-026) Overlay District	
Transportation Corridor Wetland Overlay District	
Vacation Rental Overlay District	
ADU Beach Neighborhood Overlay District	

- 1) *Coastal Appeals Area*: The purpose of the CA Overlay District is to set forth special permit procedures for development located in the coastal appeals area, as defined in the City's official zoning maps, since development in this area is

subject to appeal to the California Coastal Commission. The intent is to provide opportunities for the maximum amount of public participation in the review of such development by requiring a public hearing.

- 2) *Environmentally Sensitive Habitat*: The purpose of the ESH Overlay District is to protect and preserve areas in which plant or animal life or their habitats are either rare or especially valuable because of their role in the ecosystem and which could be easily disturbed or degraded by human activities and development. The intent of this district is to ensure that all development in such areas is designed and carried out in a manner that will provide maximum protection to sensitive habitat areas.
- 3) *Flood Hazard Area*: The purpose of this overlay district is to promote the public health, safety and welfare, and to minimize public and private losses in flood hazard areas defined or designated by the United States Department of Housing and Urban Development, Flood Insurance Administration including specifically the Flood Insurance Rate Map currently in effect. The intent of this district is to avoid exposing new development to flood hazard and to reduce the need for future flood control protective works and resulting alteration of stream and wetland environments by regulating development within flood hazard areas.
- 4) *Specific Plan*: The purpose of the Specific Plan Overlay district is to provide for a coordinated level of site planning for parcels which are under separate ownership but should be planned as a unit, prior to preparation of development plans. The intent is to ensure a more precise level of planning for such areas than is ordinarily possible under the land use plan. Therefore, a specific plan is an extension of the land use plan, including but not limited to the location and types of land uses, roads, open space, hazardous areas and natural landmarks.
- 5) *Visitor-Serving/Highway Commercial*: The purpose of the V Overlay District is to provide for commercial development that will serve visitors to the city as well as local residents. The intent is to provide a mechanism for requiring adequate visitor-serving commercial uses in areas serving the beach and major highways and to ensure that such uses are appropriately integrated with other commercial needs of the community.
- 6) *R Residential*: The purpose of the R Overlay District is to provide the opportunity for residential-only development in zone districts that would otherwise not permit such uses. The intent is to encourage rehabilitation of existing housing stock in certain commercial and industrial areas (excluding coastal dependent industry), to increase the City's stock of affordable housing through new residential-only developments in areas that allow commercial, industrial and mixed use developments, and to assist the City in maintaining an appropriate balance between jobs and housing. The R Residential Overlay District does not apply to Visitor-Serving Commercial (VC) designated parcels, with the exception that second story mixed use or residential use shall be allowed on VC designated parcels in the Downtown Core District.

As discussed in the Sites Inventory (Appendix B) and Program 1 in the Housing Plan, the R Overlay is proposed to be added to additional parcels to increase opportunities for residential development. Per Program 1, the R Residential Overlay is also proposed to be modified to allow development at a minimum density of 20 units per acre and will review 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, and that standards do not pose unreasonable constraints on the cost and supply of housing. Program 1 also includes a commitment to establish affordability requirements for selected candidate sites identified in Appendix B Table B-6.

- 7) *Whitney Site Overlay District*: The purpose of the Whitney Site overlay district is to provide for specific standards to ensure preservation of the remainder of the Whitney Site for agricultural use through an agricultural easement and to provide for the establishment and maintenance of programs for sustainable agriculture in the Carpinteria Valley. Therefore, this overlay district establishes specific standards related to open field agriculture resource protection and mitigation.
- 8) *Ellinwood Parcel (APN 004-013-026) Overlay District*: The purpose of the Ellinwood site overlay district is to provide for specific standards of development for this particular parcel to be included in the development plans. The intent is to ensure a more precise level of planning for this parcel than is ordinarily possible under the local implementation plan. Therefore, this overlay district establishes specific standards related to oak tree protection and mitigation, retention basin/drainage pond maintenance, wetland enhancement, permanent stormwater management, drainage plans and lighting. The regulations of this overlay district are intended to provide guidance in the preparation of site-specific development plans. This Overlay District facilitated the development of 29 new residential units, with four of those affordable.
- 9) *Transportation Corridor Wetland Overlay District*: The purpose of the transportation corridor wetland overlay district is to provide for specific standards of development for the Linden Avenue and Casitas Pass Road Interchanges and Via Real Extension, and for the portions located within the City of Carpinteria, the South Coast High Occupancy Vehicle (HOV) Lanes and Santa Claus Lane Bike Path projects. The intent is to ensure a more precise level of planning than ordinarily possible under the local implementation plan. Therefore, this overlay establishes specific standards related to fill or other impacts to wetland or reduction of wetland buffers, mitigation measures, drainage and stormwater management, and coastal access and recreation enhancements.
- 10) *Vacation Rental Overlay District*: The purpose of this overlay district is to establish vacation rentals as a permitted use in the overlay area, to specify that they are only allowed in the vacation rental overlay district. The intent is to provide adequate transient occupancy uses in areas near the beach and downtown and to ensure that such uses are appropriately integrated with residential and commercial needs of the community. The vacation rental overlay district allows owners to obtain a City license to operate a vacation rental.
- 11) *ADU Beach Neighborhood Overlay District*: While not in effect at the time of the writing of this Draft, the ADU Beach Neighborhood District would require that Accessory Dwelling Units be subject to discretionary review, as determined necessary by the Community Development Director. This provision would allow site specific analysis of potential coastal hazards, including flooding as well as coastal resource policy issues, such as coastal access, to address the risks to public safety.

b. Residential Development Standards

Development standards that apply to residential uses are shown in Table III-3 and are discussed below.

Density. Residential density refers to the number of dwelling units per acre of land (du/ac). The zoning ordinance includes density standards consistent with the General Plan. The highest densities (20 du/ac) are allowed in the PRD, CPD, CB, M-RP, M and R Overlay zones. This density is considered suitable for lower-income housing pursuant to the “default density” provisions of Government Code Section 65583.2(c)(3)(B). The Casas de las Flores project of 43 lower-income units, completed during the prior planning period, was constructed at a density of 16 du/ac.

Lot or building coverage. Building coverage, according to the zoning regulations, means the amount of land that may be covered by buildings, usually measured as a percentage of the lot area. However, pools, spas and patios are not included within the meaning of a building. Table III-3 identifies the lot coverage standards for each residential zone. Housing development in the PRD-20 Zone, the City’s highest density zone, can satisfy the lot coverage standard and attain the maximum number of housing units.

Building height. Building height means the vertical distance from the average finish grade of the lot covered by the building to the highest points of the coping of a flat roof or to the height of the highest gable of a pitch or hip roof. As discussed below, recent 100% affordable multi-family projects have been developed as 2-story buildings, although 3-story development is also possible within the 30-foot height limit.

Lot size. Single-family housing is permitted on a variety of lot sizes. Mobile home parks and subdivisions require a minimum of 10 acres. This minimum lot size enables mobile home parks to have at least 80 spaces. The PRD zone requires a minimum lot size of 7,000 square feet for newly created lots. However, existing lots smaller than 7,000 square feet can still develop at a minimum of 2,180 square feet per dwelling unit in the PRD-20 Zone.

Unit size. The City’s zoning regulations do not establish minimum or maximum housing unit sizes by housing type or zone, except for single room occupancy (SRO) units. The City encourages “... studio and one bedroom units above commercial uses in the downtown district to reduce parking needs, facilitate affordability and encourage workforce housing in the downtown.”

Floor area ratio. Floor area ratio (FAR) is defined as the total floor area of enclosed buildings on a lot divided by the net area of the site expressed in a percent form. This definition excludes pools, spas and patios.

Setbacks. Required front, side and rear setbacks describe the minimum distance from the housing unit to the property line. Setbacks vary depending on zone and housing type. Housing development in the PRD-20 zone, the City’s highest density zone, can satisfy the setback requirements and attain the maximum number of housing units.

Open space requirements. Required open space means private open space that includes patios, decks and yards for the private use of the residents of individual units. Open space requirements range from 20% to 65% depending on zone and housing type, with lower requirements for multi-family zones. Housing development in the PRD-20 zone, the City’s highest density zone, can satisfy open space requirements and attain the maximum number of housing units.

Off-street parking. Chapter 14.54 of the Zoning Code requires the provision of parking for residential uses as follows:

- Single-family detached dwellings: two covered parking spaces per dwelling within a garage.
- Multiple-family dwellings (including two-family duplexes):
 - (1) For each single bedroom or efficiency dwelling unit designed and intended to accommodate not more than two persons: one covered space per unit, either in a carport or a garage;
 - (2) Two or more bedroom dwellings: a minimum of one covered parking space per unit plus one parking space per unit in a paved parking area;
 - (3) Visitor parking: one parking space per three dwelling units;
 - (4) Parking spaces shall not be located more than 200 feet from the building served by such spaces.
- Mobile homes (located in mobile home parks): two spaces on each mobile home site (may be tandem); one space for every three sites for guest parking.
- Clubs, fraternities, sororities, dormitories, boardinghouses and lodging houses: one space per four bed spaces and one space per two employees.
- Rest homes, family care and special care homes, and other group care or congregate care facilities: one space for each three beds plus one space for each employee.

Impacts of the parking standards on housing cost and supply are minimal, and the City's parking standards can be accommodated on parcels that meet the minimum lot size requirements. That is, the parking standards do not reduce housing capacity below the maximum permitted by zoning on lots meeting the minimum lot size requirements.

The cost impact of the City's parking standards on affordability pertains primarily to construction costs -- that is, the need to construct a garage compared to a carport. Once again, the cost impacts are minimal because a garage is required only for single family homes. The number of parking spaces required of rental housing spaces are not extraordinary as a maximum of two spaces are required for rental housing units having two or more bedrooms. Developers may satisfy the standard by providing one carport and one paved space (covered or uncovered).

The City standards have not impeded the development of new housing. Over the past several years, there have been no requests for variances to permit carports instead of garages for single-family dwellings. However, pursuant to Program 7 of the Housing Plan, the City will continue to provide relief from the covered parking and parking space requirements in order to facilitate the development and rehabilitation of affordable housing.

The City's density bonus regulations allow qualifying projects to provide reduced parking consistent with State law. Required parking ratios are inclusive of handicapped and guest parking. In addition, a development may provide "onsite parking" through tandem parking or uncovered parking. These standards are considered reasonable and are not a constraint to housing development.

Cumulative effect of development standards. While individual development standards may be reasonable, the cumulative effect of all standards has the potential to adversely affect the cost and supply of housing. Under State density bonus law, developments meeting minimum affordability levels are eligible for modifications in development standards that help to reduce development cost. In addition to continuing to allowing modifications to development standards consistent with density

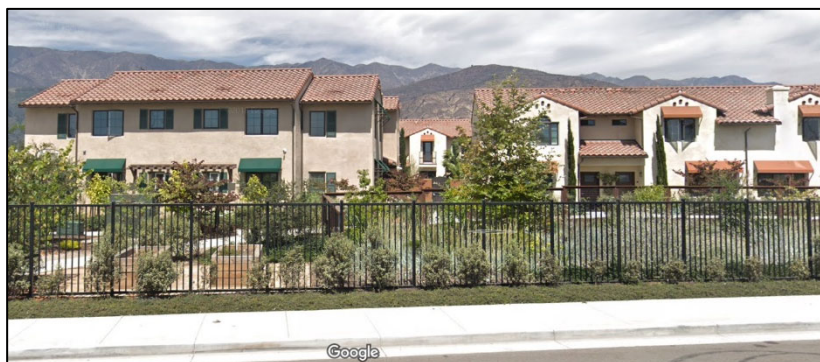
bonus law as it may be amended from time to time, Program 1 in the Housing Plan includes a commitment to review all residential development standards in consultation with local architects and developers as part of the R Overlay amendment process and revise standards as necessary to ensure that allowable densities can be achieved and applicable standards do not pose an unreasonable constraint on the cost and supply of housing.

Growth Controls/Urban Growth Boundaries

The City's General Plan/Local Coastal Land Use Plan guides growth and development within the City. There are no growth controls or limitations that establish a maximum number of new housing units that can be approved annually.

Zoning for Lower-Income Housing

As part of each Housing Element update cities must comprehensively review their land use plans and regulations to ensure that they do not pose unreasonable constraints to the development of lower-income housing. One of the best ways of identifying potential constraints is through the review of actual development projects. The most recent affordable housing



development in Carpinteria 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 attractive property was developed under the Density Bonus provisions of the City's Zone Code with incentives such as reduced parking requirements and reduced distances between buildings. The development consists of one-, two- and three-bedroom units in multiple two-story buildings, and offers mountain views with easy access to public transportation and nearby Carpinteria State Beach. The property includes a community room, community kitchen, and a learning center with computer room. Other amenities include laundry facilities, large and colorful playground, walking paths, and drought tolerant landscaping (<https://www.pshhc.org/property/casas-de-las-flores/>).

While the Casas de las Flores development demonstrates that City zoning regulations do not act as a constraint to affordable housing development, the Housing Plan includes Program 1. Adequate Site to Accommodate Regional Housing Needs and Program 5. Affordable Rental Housing describing actions the City proposes to further expand opportunities for affordable housing development.

Table III-3
Permitted Residential Uses and Development Standards – Residential Zones

Type of Standard	4-R-1	6-R-1 7-R-1 8-R-1	Planned Residential Development PRD	Planned Unit Development PUD	R Overlay	Mobile Home Park MHP	Mobile Home Subdivision MHS/PUD
Permitted Uses	Single-family dwellings; Small family care homes Large family care homes (CUP)	Single-family dwellings; Small family care homes Large family care homes (CUP)	Single-family dwellings; Duplex, Multi-family (townhouses, condominiums, cluster and community apartment projects), subject to Development Plan approval; SROs with CUP	Single-family dwellings; Rowhouses, Townhouses, Apartments, Condominiums, Modular homes, Mobile homes on a permanent foundation, subject to Development Plan approval	Single-family dwellings, Multi-family dwellings, subject to Development Plan approval	Mobile home park, subject to Development Plan approval	Modular homes, Mobile homes on a permanent foundation
Max. Density (units/acre)	8.2	5.6 4.6 4.6	20	Determined when PUD is approved	20	8.0 gross	8.2 net
Min. Parking	2 in a garage	2 in a garage	Studio/1 Bdrm: 1 covered 2 or more bdrms: 1 covered and 1 uncovered +1 visitor space per 3 units	Studio/1 Bdrm: 1 covered 2 or more bdrms: 1 covered and 1 uncovered +1 visitor space per 3 units	Studio/1 Bdrm: 1 covered 2 or more bdrms: 1 covered and 1 uncovered +1 visitor space per 3 units	2 (may be tandem)	2 (may be tandem)
Max. Building Coverage	35%	35%	50%	30%	Varies	75% per site	75% of indiv. site
Max. Building Height	30 feet	30 feet	30 feet	30 feet	30 feet	30 feet	30 feet
Min. Net Lot Area (sq. feet)	4,000	6,000 7,000 8,000	7,000 for newly created lots	No Standard	No Standard	Park = 10 acres Site = 3,600 s.f.	10-acre site
Max. FAR	40%	40%	N/A	N/A	N/A	N/A	N/A
Front Setback	Greater of 40 feet from center of road or 10 feet from property line	Greater of 50 feet from center of road or 20 feet from property line	Greater of 50 feet from center of road or 20 feet from property line	No standard	Varies pursuant to the underlying commercial or industrial zone district	Park = greater of 50 feet from center of road or 20 feet from property line Lot = 10 feet	10 feet

Type of Standard	4-R-1	6-R-1 7-R-1 8-R-1	Planned Residential Development PRD	Planned Unit Development PUD	R Overlay	Mobile Home Park MHP	Mobile Home Subdivision MHS/PUD
Side Setback	3 ft	10% of width, but not less than 5 ft or more than 10 ft	10% of width, but not less than 5 ft or more than 10 ft	No standard	Varies pursuant to the underlying commercial or industrial zone district	Park = 15 ft Site = 5 ft	5 ft
Rear Setback	15 ft	15 ft	15 ft	No standard	Varies pursuant to the underlying commercial or industrial zone district	Park = 15 ft Site = 5 ft	10 ft
Minimum Open Space	65%	65%	20%	20%	20%	20%	20%

c. Special Needs Housing

Under state law, persons with special needs include those in residential care facilities, persons with disabilities, farm workers, persons needing emergency shelter, transitional or supportive housing, and single room occupancy (SRO) units. The City's regulations regarding these housing types are discussed below.

- **Housing for Persons with Disabilities**

Residential Care Facilities. *Health and Safety Code* §§1267.8, 1566.3, and 1568.08 require local governments to treat licensed group homes and residential care facilities with six or fewer residents no differently than other single-family residential uses. "Six or fewer persons" does not include the operator, the operator's family or persons employed as staff. Local agencies must allow these licensed care facilities in any area zoned for residential use, and may not require licensed residential care facilities for six or fewer persons to obtain conditional use permits or variances that are not required of other family dwellings. The City's zoning regulations are consistent with these provisions of state law. Large residential care facilities for seven or more persons are conditionally permitted in any zone. To ensure that current regulations do not unreasonably limit housing options for persons with disabilities, Program 11 in the Housing Plan includes a commitment to review and amend requirements for residential care facilities serving seven or more persons to ensure that they are consistent with State law and fair housing requirements.

Reasonable Accommodation. Cities are required to adopt procedures for processing requests for "reasonable accommodation" in the application of building or zoning regulations to reduce barriers for persons with disabilities. Chapter 14.61 of the Zoning Code includes reasonable accommodation procedures pursuant to state law. Requests for reasonable accommodation are reviewed and approved administratively by the Director unless the request is made in conjunction with another development application. The following findings are considered as part of the review.

1. The request for accommodation is reasonable and necessary to afford the applicant with an equal opportunity to access publicly funded buildings, facilities and programs, or privately funded housing, including single- and multiple-family dwelling units, and public accommodations on an equal basis with others who are not disabled;
2. There are no preferable and/or feasible alternatives to the requested accommodation that may provide an equivalent level of benefit;
3. The physical attributes of, and any proposed changes to, property and structures are compatible with surrounding development;
4. The requested accommodation will not impose an undue financial or administrative burden on the city;
5. The requested accommodation will not require a fundamental alteration of the city's land use, zoning or building laws, rules, policies, practices and/or procedures, and is consistent with the city's local coastal program;
6. The potential impact on surrounding uses has been considered; and

7. Any other factor(s) that may have a bearing on the request have also been considered.

To ensure that these findings and procedures do not pose an unreasonable constraint to persons with disabilities, Program 11 in the Housing Plan includes a commitment to review and amend current regulations as necessary to ensure conformance with current fair housing law. In 2021 a reasonable accommodation request was approved to allow a parking waiver for an ADU.

Definition of “Family”. The Zoning Code defines “Family” as “one or more persons living together as a single nonprofit housekeeping unit and sharing common living, sleeping, cooking and eating facilities. Members of a family need not be related but are distinguished from a group occupying a boarding or lodging house, hotel, club or similar dwelling for group uses.” This definition does not pose a constraint to persons with disabilities.

Maximum concentration and site planning requirements. Separation of certain types of licensed care homes is regulated by the State. Except for foster homes and elderly care, licenses issued by the California Department of Social Services (CDSS) must be a minimum of 300 feet from any other licensed home (as measured from the outside walls of the house – Health and Safety Code §1520.5). If a home is closer than 300 feet, an exemption must be granted by the City, otherwise the license is denied. This 300-foot separation restriction does not apply to licenses issued by the State Department of Alcohol and Drugs for rehabilitation homes. CDSS must submit any application for a facility covered by the law to the city where the facility will be located. The City may request that the license be denied based on the overconcentration or an existing facility (or within 1,000 feet of a congregate living health facility) unless the City approves the application. Even if there is adequate separation between the facilities, a city or county may ask that the license be denied based on over-concentration. These separation requirements apply only to facilities with the same type of license. For instance, a community care facility would not violate the separation requirements even if located next to a drug and alcohol treatment facility.

The City complies with fair housing laws as they relate to spacing and separation requirements. The City has not adopted a standard different from or more stringent than those imposed by state law.

- **Farmworker Housing**

Under the state Employee Housing Act, farmworker housing for up to six employees must be treated as a single-family residential use and permitted subject to the same regulations and standards as apply to other residential uses in the same zone. The Zoning Code defines “employee housing” consistent with Section 17008 of the Health and Safety Code.

Additionally, farmworker housing in a zone where agriculture is a permitted use is considered an agricultural activity when consisting of no more than 36 beds in group quarters or 12 units or spaces designed for use by separate households and must be treated as other agricultural activities in the same zone consistent with the Employee Housing Act. The Zoning Code allows farmworker housing consistent with these provisions of state law.

- **Emergency Shelters**

Emergency shelters are facilities that provide a safe alternative to acute homelessness either in a shelter facility, or through the use of motel vouchers. Emergency shelter is short-term, usually for 30 days or less. State law (Senate Bill 2 of 2007) requires that unless adequate shelter facilities are available to meet a jurisdiction's needs, emergency shelters must be allowed by-right (i.e., without discretionary review such as a conditional use permit) in at least one zoning district, but may include specific development standards.

The Zoning Code allows emergency shelters by-right in the Industrial/Research Park (M-RP) zoning district (Figure III-1) in conformance with SB 2. This district encompasses approximately 146 acres and has vacant sites or buildings that could accommodate year-round emergency shelters sufficient to meet the City's estimated homeless population of 21 persons based on the latest Point-in-Time survey. The M-RP district provides close proximity to transit and other services used by homeless persons. Based upon current conditions, one emergency shelter facility could fully accommodate the need, although the zoning regulations could accommodate more than one facility.

Development standards for emergency shelters include those applicable to all uses in the M-RP zone plus the following:

- Maximum Occupancy of 25 persons (higher occupancy facilities may be considered through a Conditional Use Permit)
- Vehicle and Bicycle Parking. One vehicle parking space per five beds, plus one space for each employee on duty. One bicycle parking space per five beds
- Waiting intake area large enough to accommodate regular occupancy.
- The facility may provide amenities such as: commercial kitchen, recreation room, support services, laundry services and storage areas
- Length of stay no more than six months in any 12-month period
- A written management plan including provisions for staffing, management, security, outdoor uses, temporary storage, site maintenance, service amenities and transportation
- Lighting for security and safety
- Minimum separation of 300 feet from any other emergency shelter

AB 139 (2019) modified state emergency shelter regulations with regard to off-street parking requirements. Program 11 includes a commitment to update the City's emergency shelters standards consistent with current State law. With this program, City regulations will not pose a constraint to the establishment of emergency shelters.

- **Low Barrier Navigation Centers**

In 2019 the State Legislature adopted AB 101 establishing requirements for local regulation of low barrier navigation centers, which are defined as "Housing first, low-barrier, service-enriched shelters focused on moving people into permanent housing that provides temporary living facilities while case managers connect

individuals experiencing homelessness to income, public benefits, health services, shelter, and housing.” Low barrier navigation centers meeting specified standards must be allowed by-right in areas zoned for mixed-use and in non-residential zones permitting multi-family uses. Program 11 in the Housing Plan includes an amendment to City zoning regulations consistent with this requirement to eliminate any potential constraints to the establishment of low barrier navigation centers.

- **Transitional and Supportive Housing**

Transitional and supportive housing are longer-term types of housing, up to two years or more. Residents are typically required to participate in a structured program to work toward established goals so that they can move on to permanent housing. Supportive housing residents are often provided with an array of supportive services to assist them in daily activities. Under SB 2, transitional and supportive housing are deemed to be residential uses subject only to the same requirements and standards that apply to other residential uses of the same type in the same zone. 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. Program 11 in the Housing Plan includes an amendment to the Zoning Code in compliance with this requirement.

- **Single Room Occupancy**

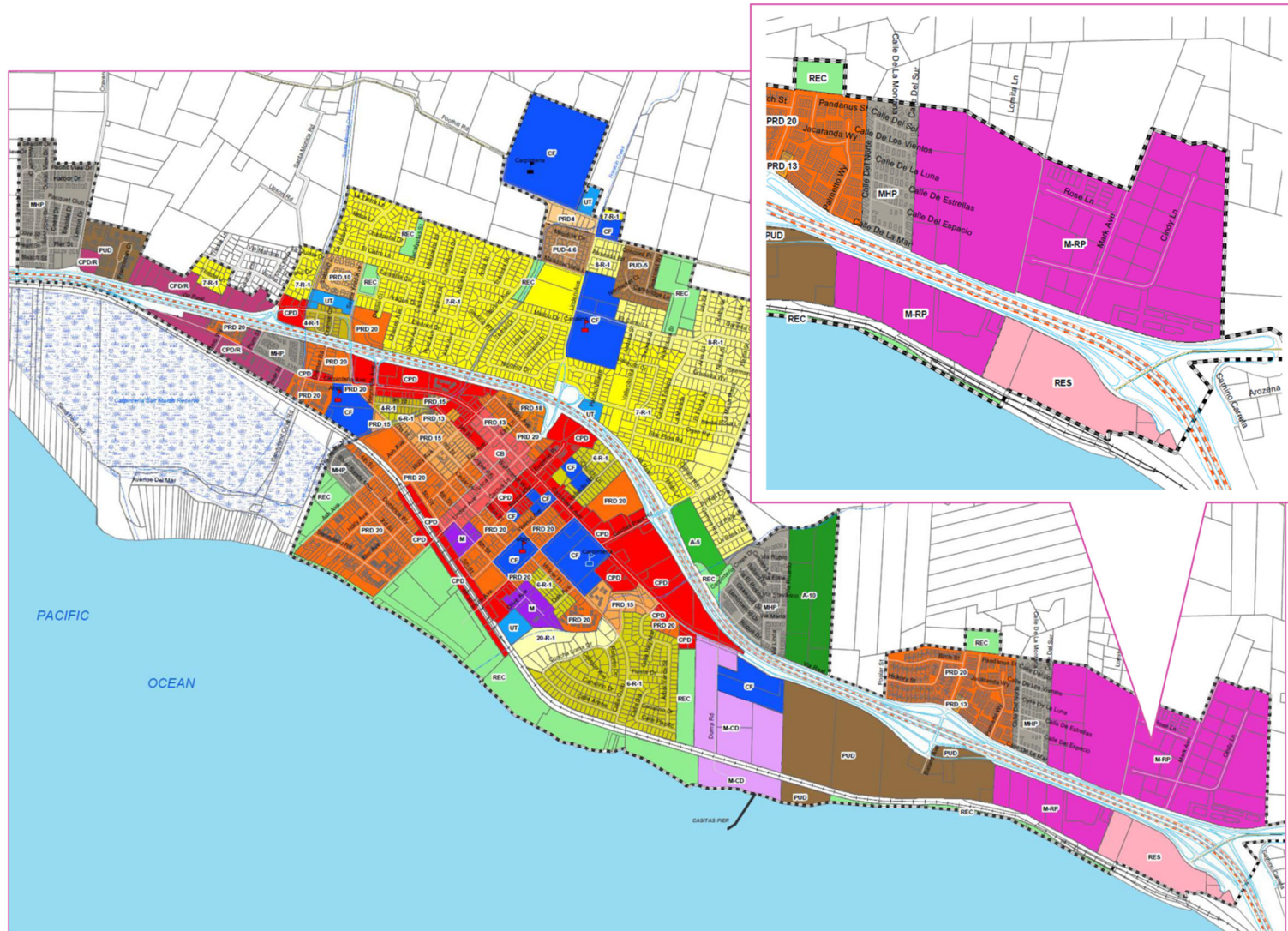
Single room occupancy (SRO) facilities are small studio-type units that typically rent in the very-low- or extremely-low-income category. California *Health and Safety Code* §17958.1 allows jurisdictions to permit efficiency units with a minimum floor area of 150 square feet and partial kitchen or bathroom facilities for occupancy by no more than two persons. SROs are conditionally permitted in the Planned Residential Development (PRD) zone subject to the following development standards:

- Minimum size of 150 square feet and maximum size of 400 square feet
- Occupancy limited to a maximum of two persons per unit
- A SRO unit is not required to but may contain partial or full bathroom facilities. A partial bathroom facility shall have at least a toilet and sink; a full facility shall have a toilet, sink and bathtub, shower or bathtub/shower combination. If a full bathroom facility is not provided, common bathroom facilities shall be provided in accordance with the California Building Code for congregate residences with at least one full bathroom per floor.
- A SRO unit is not required to but may contain partial or full kitchen facilities. A full kitchen includes a sink, a refrigerator and a stove, range top or oven. A partial kitchen is missing at least one of these appliances. If a full kitchen is not provided, common kitchen facilities shall be provided with at least one full kitchen per floor.
- One closet per person, telephone hookups and cable or satellite TV hookups

- If laundry facilities are not provided in each unit, common laundry facilities shall be provided, with one washer and one dryer on the premises for every 10 units
- Elevators shall be required for SRO buildings of two or more stories
- Onsite management
- Off-street parking at the rate of 0.5 space per unit, plus one space for each employee on duty

These standards do not pose an unreasonable constraint on development of SRO facilities. Nevertheless, as part of Program 1, Adequate Sites to Accommodate Regional Housing Needs, the City will amend its zoning regulations to remove the Conditional Use Permit requirement for the development of SROs.

Figure III-1



d. Accessory Dwelling Units

To address recent changes in State law the City has prepared revised regulations for ADUs in consultation with the California Coastal Commission and in September 2022 the City Council approved a Local Coastal Program Amendment, which is being reviewed by the Coastal Commission. The City's new Accessory Dwelling Unit (ADU) program includes two Architect-designed ADU building plans specific for Carpinteria, one 400 square feet and the other 480 square feet. These plans will be pre-approved by the City's Plans Examiner and available to residents at no cost in order to facilitate the construction of ADUs throughout the City. Program 2 in the Housing Plan describes additional actions the City will take to encourage and facilitate development of ADUs during the planning period.

e. Density Bonus

Under state law cities and counties must allow a density increase over the otherwise maximum allowable residential density as well as other incentives and concessions when builders agree to construct housing developments with units affordable to low- or moderate-income households. Chapter 14.77 of the Zoning Code establishes density bonus regulations. To ensure consistency with current state law, Program 7 in the Housing Plan includes an update to City density bonus regulations to incorporate recent legislation. An LCP amendment to update density bonus regulations was initiated by City Council on September 12, 2022 and is currently in the public review process.

f. Mobile Homes/Manufactured Housing

There is often an economy of scale in manufacturing homes in a plant rather than onsite, thereby reducing cost. State law precludes local governments from prohibiting the installation of mobile homes on permanent foundations on single-family lots. It also declares a mobile home park to be a permitted land use on any land planned and zoned for residential use, and prohibits requiring the average density in a new mobile home park to be less than that permitted by the Municipal Code. Mobile homes on a permanent foundation are permitted in any zone that allows single-family homes, as well as in the Mobile Home Park zone.

g. Building Codes

The City's building regulations (Title 15 of the Municipal Code) incorporate the 2019 versions of the California Building Code, Residential Code, Electrical Code, Plumbing Code, Mechanical Code, Green Building Code and Building Energy Efficiency Standards. The City's building regulations detail the revisions and amendments to the Building Code that differ from state standards. These amendments are mostly related to geotechnical review and provisions for adequate drainage and do not pose unreasonable constraints to housing cost.

h. Coastal Zone

The entire City is located with the Coastal Zone and the City has a certified Local Coastal Program (LCP). As a result, all development, other than minor additions to existing dwellings, requires a Coastal Development Permit. Projects located within the Coastal Appeals Overlay District may be appealed to the California Coastal Commission.

i. Inclusionary Ordinance

The City of Carpinteria has adopted an Inclusionary Housing Ordinance (Municipal Code Chapter 14.75) to encourage the development and availability of affordable housing in the above-moderate-income category in an effort to provide housing for middle-income and critical workforce households that cannot afford housing in Carpinteria, and 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 development of five or more housing units involving a subdivision map for the purpose of creating individual ownership units or parcels must construct 12% of the total units at a price affordable to households earning 121% of the area median income (AMI).

The City has provided 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.

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

Any in lieu fees collected are deposited into an 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. Currently, the trust fund has approximately \$465,000 available to provide for affordable housing.

j. Other Housing Regulations

Chapter 14.47 of the Zoning Ordinance establishes regulations and a maximum of 218 units that may be used for short-term rentals in the Vacation Rental Overlay District. The intent is to provide adequate transient occupancy uses in areas serving the beach and downtown and to ensure that such uses are appropriately integrated with residential and commercial needs of the community. The vacation rental overlay district allows owners of residential units to obtain a license to operate a vacation rental. These regulations help to preserve the use of other residential properties for permanent residential use.

2. Development Processing Procedures

a. Types of Permits Required for Residential Development

The types of permits required for residential development are determined by the type of development and the zone in which the property is located. All new development projects, as well as certain use changes in existing buildings, must be reviewed by the Community Development Department staff for conformance with the City's Local Coastal Land Use Plan, General Plan and Zoning Code. Development applications are reviewed and approved by the Planning Director, Planning Commission and/or City Council depending on the type of application:

- *Conceptual Plan/ Review* - While not mandatory, due to the City's need to implement Coastal Plan and General Plan Policies and integrate citizen participation and environmental review, the Conceptual Plan Review process helps applicants understand if and how a proposal might cause public policy conflicts and/or environmental impacts.
- *Annexation Proposal/Sphere of Influence Amendment* - Development proposals for properties outside the City that may be annexed into the City. A Sphere of Influence boundary has been adopted to assist planning. If property outside the City is not within the sphere, the sphere also needs to be amended prior to consideration of a development proposal.
- *Local Coastal Program Amendment/General Plan Amendment* - State law requires every coastal city and county to adopt a Coastal Plan and General Plan. Any development proposal that changes Coastal Plan or General Plan policy or a mapped land use designation requires an amendment. Carpinteria is one of the few cities located entirely within the Coastal Zone.
- *Rezoning and Zoning Ordinance Amendment* - In considering a change of zone request, the Planning Commission determines whether the proposed zoning is consistent with the City's General Plan, compatible with existing and proposed development in the surrounding area, and consistent with good zoning or planning practices. Some proposals may include a zoning ordinance text amendment. The City Council is the local decision maker on these types of applications, following a recommendation from the Planning Commission.
- *Specific Plan* - State law and the City's Local Coastal Program require the preparation of a Specific Plan for properties so designated on the Zoning Map. Any proposal involving multiple properties or phasing could benefit by including the preparation of a Specific Plan.
- *Development Plan* - This type of permit is required for all new development in most zone districts. The required standards for residential development are described in Section III.A.1 above, and include density, lot size, lot coverage, off-street parking, building height, building setbacks and open space. The Planning Commission reviews the design and operational characteristics of the proposed development and may impose conditions of approval as deemed necessary. In limited circumstances, for projects involving only minor alterations, additions or replacement to an existing structure that is found to be in conformance with a previously-approved development plan, the Community Development Director may waive the requirement for a development plan. Criteria for approval of a Development Plan are as follows:
 - a. The proposed development is in conformance with the provisions of the applicable zoning district, coastal plan and implementation programs, general plan, and specific plan(s) if required;
 - b. The proposed development is sited and designed to avoid risks to life and property due to geologic, flood, or fire hazards and that the proposed density of development is consistent with these objectives;
 - c. The proposed development will not cause substantial environmental damage or substantially and avoidably injure fish or wildlife or their habitat;

- d. The proposed development will not conflict with any recorded easements acquired by the public at large for access through the property or use of the property or any easements granted to any public agency or required as a condition of approval;
 - e. The proposed development will not adversely affect necessary community services and values including but not limited to traffic circulation, sewage disposal, fire protection, water supply, and police protection;
 - f. The proposed development will not be detrimental to the peace, health, safety, comfort, convenience, property values, or general welfare of the neighborhood.
- **Coastal Development Permit** - Unless otherwise exempted from the State Coastal Act, any land use activity that fits within the definition of “development” requires a Coastal Development Permit (CDP). In Carpinteria, any entitlement for development including a Development Plan, Conditional Use Permit, Grading Permit, etc. requires a CDP as well. The purpose of the CDP is to review proposed development for consistency with State Coastal Act policies and the regulations of the City’s Local Coastal Program, which implements the Coastal Act within the City of Carpinteria. Coastal Development Permits include both administrative CDPs, which are considered by the Community Development Director, and discretionary CDPs, which are considered by the Planning Commission. Coastal Development Permits involving projects of a certain nature (e.g., large public works projects) or located within certain areas (e.g., within 100 feet of a stream or wetland) are eligible to be appealed to the California Coastal Commission. The required criteria for approval of a CDP is as follows:
 - a. The proposed development is in conformity with the City’s certified Local Coastal Program.
- **Conditional Use Permit** - This permit is required for land uses that cannot be readily classified as principal permitted uses in individual districts by reason of their special character or possible effect on surrounding areas or the general community. The only residential uses currently requiring a CUP are SROs and large residential care facilities, and Programs 1 and 11 are included in the Housing Plan to review and revise these requirements consistent with fair housing law and to further address the housing needs of lower-income households. The Planning Commission may impose conditions on such projects relating to both design and operation, and will require public review of the permit to ensure compliance with conditions. Criteria for approval of a CUP are as follows:
 - a. The site for the proposed use is adequate in size and shape to accommodate the use;
 - b. The site for the proposed use is served by streets and highways that are properly designed to carry the type and quantity of traffic generated by the subject use;
 - c. The granting of the permit will not materially adversely affect such necessary community services as sewage disposal, fire protection, water supply, and police protection;
 - d. The granting of the permit will not be detrimental to the health, safety, and general welfare of the neighborhood;

- e. The proposed use is consistent with the coastal plan, general plans, and applicable specific plan(s);
- f. The proposed use will not cause substantial environmental damage or substantially and avoidably injure fish or wildlife or their habitat;
- g. The proposed development will not conflict with recorded easements acquired by the public-at-large for access through or use of the property within the proposed development or any easements granted to any public agency or required as a condition of approval;
- h. Any other conditions which are reasonably necessary to protect the public peace, health, safety, and general welfare.

These requirements do not adversely affect the cost and supply of housing because they primarily apply to non-residential uses.

- *Architectural Review* - Most land use activities that result in physical design changes require architectural review. Those changes that are associated with a Development Plan or Conditional Use Permit application will require Architectural Review Board review in addition to Community Development Director or Planning Commission approval. The Architectural Review Board provides only recommendations to the decisionmaker(s).
- *Tentative Subdivision, Tentative Parcel Maps and Condominium Conversions* - In conjunction with review of other permits and approvals for a development project, the Planning Commission reviews a proposed Subdivision, while the City Council reviews a Parcel Map.
- *Variance* - The Planning Commission may approve a variance from certain requirements of the Zoning Code if it makes specific findings regarding unique circumstances or characteristics of the property involved.

b. Coastal Development Permits/Development Plan Approvals

Multi-family housing is a permitted use in the PRD, PUD, CPD, CB and M-RP Zones. This housing type includes rowhouses, townhouses, apartments, condominiums and community apartment projects. Multi-family housing is not subject to a conditional use permit in these zones. However, all uses, not only multi-family rental housing, are permitted subject to approval of a Development Plan and Coastal Development Permit.

A Development Plan describes the proposed development in terms of land uses, parking, circulation, building heights, building elevations and the number and types of dwellings in each building. After submittal of the Development Plan and Coastal Development Permit application, the Community Development Department circulates the application to other City departments and local special districts. The Planning Commission may then approve, conditionally approve or deny the project. The Planning Commission's decision may be appealed to the City Council. If the project is located in the Coastal Appeals Overlay District, the City's action may also be appealed to the California Coastal Commission pursuant to the Coastal Act.

c. Permit and Approval Time for Residential Projects

Carpinteria has a limited inventory of undeveloped land that provides for the development of typical single-family, subdivision or multi-family projects. Many developments are infill residential projects,

particularly redevelopment of underutilized infill sites. Depending on the type of development and permits required, typical processing time ranges from two to six months for residential projects.

Since adoption of the 2014 Housing Element, the City has continually implemented the following Housing Element policy:

Facilitating 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.

The Planning Commission has final review authority for Development Plans, Coastal Development Permits, Conditional Use Permits, Tentative Parcel Maps, Condominium Conversions and Variances. The Planning Commission's decision may be appealed to the City Council or the City Council may appeal a Planning Commission decision to itself. The Planning Commission reviews and makes recommendations to the City Council for Annexations, Sphere of Influence Amendments, Local Coastal Program and General Plan Amendments, Zone Changes and Zoning Text Amendments, Specific Plans and Tentative Tract Maps. All of these City Council decisions, except for some instances Tentative Subdivision Maps, are subject to review and approval by the State Coastal Commission.

Typical single- and multi-family projects require a Development Plan and Coastal Development Permit and Architectural Review. Subdivision maps are reviewed in conjunction with the review of other permits. The decision-making criteria include the Coastal Plan and General Plan goals, objectives and policies as well as the development standards and findings set forth in the Zoning Code. In order to expedite the permit process, the Community Development Department encourages applicants to participate in a Conceptual Review process before an application is formally submitted to the City, or to consult with planning staff at the public information counter. The City also has prepared an 'Applicant's Guide' to show applicants the process for projects that require review by the Planning Commission or City Council. The Guide includes information about how to submit a complete application package. Through these efforts, the City reduces the costs and time involved in processing development applications.

The City's new Accessory Dwelling Unit (ADU) program making its way through the Coastal Commission's LCPA approval process includes two Architect-designed ADU building plans specific for Carpinteria, one 400 square feet and the other 480 square feet. These plans will be pre-approved by the City's Plans Examiner and available to residents at no cost in order to facilitate the construction of ADUs throughout the City.

The certainty of approval of a development application is a function of the due diligence of the applicant with respect to submitting a proposal that is complete and satisfies the development standards and policies. The Community Development Department's 'Applicant's Guide' encourages applicants to consult with the Department to find out the zoning regulations that may affect the project, the types of permits that may be needed and what fees are required. The Applicant's Guide also describes the nature and sequence of steps that comprise the development review process.

Number of Meetings Required

Some projects require evaluation by the Architectural Review Board at a public hearing. Typically, these projects can expect one to three public hearings to receive feedback from the Architectural Review Board. The levels of review include conceptual, preliminary, final and in-progress review.

Conceptual review is optional for many projects. Preliminary and final review meetings are required for all qualifying projects; however, they can be combined for some projects depending on the scope of work. In-progress review is requested by the Board, Director, staff and/or the applicant on a case by case basis to obtain feedback from the Board prior to the next hearing. If a project does not receive a favorable recommendation at either their preliminary or final review hearings, they would have to return for another hearing.

Length of Time from Approval to Building Permit Application

The time it takes for a project to get from Planning approval to submittal of a building permit application depends on the applicant and the complexity of the project. The applicant would have to update the project plans to address any applicable conditions of approval or with building code requirements prior to submittal of the application for plan check. Typical time from project approval to application for a building permit is three to four months.

Requests for Lower than the Maximum Allowed Density

Developers of residential projects in the past have requested lower densities than the maximum allowed due to market considerations. However, due to the number of new state laws promoting higher density housing, there has recently been interest from property owners in maximizing the number of units through Density Bonus provisions and the proposed Residential Only Overlay (see Appendix B and Program 1: Adequate Site to Accommodate Regional Housing Needs in the Housing Plan).

PUD Review Procedures

Permitted uses subject to Development Plan approval in the Planned Unit Development (PUD) district include:

Residential units, either attached or detached, including single-family dwellings, rowhouses, townhouses, apartments, condominiums, modular homes and mobile homes on a permanent foundation; provided that the units are clustered to the maximum extent feasible for modular/mobile home PUDs.

The PUD District has established standards regarding maximum building coverage, minimum open space and maximum building height. The development standards are as follows:

- Parking per the parking regulations for each land use
- Building coverage – maximum of 30%
- Building height – maximum of 30 feet
- Common open space – minimum of 20% of lot area
- Landscaping – in accordance with approved development plan
- Density – determined at time of designation unless already established by the General Plan/Coastal Plan

In determining the appropriate density, the following factors are considered:

1. Protection of the scenic qualities of the site
2. Protection of natural and/or coastal resources, e.g., habitat areas, archaeological sites
3. Avoidance of siting of structures on hazardous areas
4. Provision of public open space, recreation and/or beach access

5. Preservation of existing healthy trees
6. Mix of housing types and provision of low- and moderate-income housing opportunities
7. Density in surrounding areas
8. Service system constraints

Standards with regard to setbacks, lot area and distance between buildings have not been established. The reason is that the intent of the PUD zone district is to “encourage clustering of structures to preserve a maximum amount of contiguous open space.” To this end, the “intent is to promote multiple residential development rather than single-family subdivisions....”

The process of approving a PUD involves the preparation of a Development Plan by the applicant. The contents of a Development Plan have been described previously in the analysis of potential governmental constraints.

Prior to approving a Development Plan in the PUD zone, the City Council or Planning Commission shall determine that the following additional requirements have been met:

1. That the density and type of proposed development is in conformance with the Coastal Land Use Plan;
2. That adequate provisions have been made within the proposed conditions, covenants and restrictions to establish permanent care and maintenance of public and common open spaces, recreational areas and facilities;
3. That the existing and proposed circulation is suitable and adequate to serve the proposed uses;
4. That setbacks and distances between buildings meet all of the provisions of Section 14.16.070;
5. That the development includes a mixture of housing types and that buildings and structures are clustered to the maximum extent feasible to provide the maximum amount of contiguous open space.

The PUD zone does not have negative impacts on the cost and supply of housing. The zone encourages and facilitates a mixture of housing types, promotes multi-family residential housing, and encourages the provision of low- and moderate-income housing.

Design Review Process

Community Design Element. The General Plan Community Design Element identifies citywide and specific key design characteristics of Carpinteria valued by the community. The Element includes the following major components:

- Citywide Community Design Objectives and Policies;
- Town Map identifying the geographical framework of where key physical design components are located;
- Key physical community design characteristics objectives and policies; and
- Detailed objectives and policies for six sub-areas.

The Community Design Element objectives and policies are intended to guide the quality of future development that residents would like to continue and preserve.

The Community Design Element furthers the purpose of Coastal Act §30251. That section states that the scenic and visual qualities of coastal areas shall be considered and protected as a resource of public importance. Permitted development shall be sited and designed to protect views to and along the ocean and scenic coastal areas, to minimize the alteration of natural land forms, to be visually compatible with the character of surrounding areas, and, where feasible, to restore and enhance visual quality in visually degraded areas. New development in highly scenic areas such as those designated in the California Coastline Preservation and Recreation Plan prepared by the State Department of Parks and Recreation and by local government shall be subordinate to the character of its setting.

Residential projects are evaluated in terms of how they comply with the City's community design policies and objectives. The policies and objectives are expressed in narrative policy statements with specific examples of how applicants can comply with the community design policies and objectives. For instance, graphic examples are given with respect to mass, scale, color and materials.

The community design review process is conducted concurrently with the evaluation of project applications for discretionary permits such as a Development Plan and/or Tentative Parcel Map. That means applicants do not need to go through a separate design review process. However, projects are subject to Architectural Review Board review of site plans, building elevations and landscape plans.

Residential Design Guidelines. Residential design guidelines also have been established for single-family and multi-family development in three areas of the city:

Subarea 1 - Beach Neighborhood is bounded by the Carpinteria Salt Marsh to the west, the Union Pacific Railroad to the north, Carpinteria City Beach to the south and Linden Avenue to the east.

Subarea 3 – includes the majority of the City's residential neighborhoods and is bounded by Highway 101 on the south and by agricultural lands outside the City limits on the west, north and east. The area is composed primarily of single-family neighborhoods laid out in a suburban pattern typical of new development in the 1950s through the 1980s. The guidelines are primarily applicable to R-1 zoned properties in the Santa Monica, Canalino and El Carro neighborhoods, but may also be used as a tool to assist in evaluating single-family dwellings in other residential zone districts.

Subarea 5 - Concha Loma Neighborhood is bounded by Carpinteria Creek on the west, Carpinteria Avenue on the north, the Carpinteria Oil and Gas Plant on the east and the railroad tracks, Tar Pits Park and Carpinteria State Beach on the south. This subarea includes unique and distinctive residential streets. The streets are generally curving and undulate vertically with the natural coastal terrain. In cross section, they range from traditional tree-lined streets to narrow roads with unpaved edges and no sidewalks.

The design guidelines for these areas provide more specific guidance than the Zoning Code. While the Zoning Code sets standards for building height, lot coverage, floor area ratio and setbacks, these are established as maximums or minimums, and therefore, the guidelines are intended to be more specific about the appropriate size of a building given its neighborhood context. The guidelines also identify desired characteristics regarding architectural details, color and materials, privacy, solar access, landscaping, fencing, lighting and utilities.

The design guidelines help to streamline the development process for new single-family projects and remodels in these two areas by providing specific direction to homeowners and builders

regarding the design characteristics that are consistent with the policies contained in the General Plan Community Design Element. The guidelines do not apply to multi-family development, and therefore do not pose a constraint to affordable housing.

d. Environmental Review

Environmental review is required for all discretionary development projects under the California Environmental Quality Act (CEQA). Processing time for residential projects is dependent on whether an environmental impact report (EIR) or Mitigated Negative Declaration or no environmental document is required. Carpinteria follows the procedures set forth in CEQA and its guidelines. Environmental protection requirements, including protection of endangered species, may add time to the development process and additional cost where it is necessary to evaluate the effects of the project and mitigate adverse impacts.

3. Development Fees and Improvement Requirements

a. Development Fees

State law limits fees charged for development permit processing to the reasonable cost of providing the service for which the fee is charged. Various fees and assessments are charged by the City and other public agencies to cover the costs of processing permit applications. Community Development Department permit processing fees are shown in 2, and Development Impact Fees (DIFs) for providing services and facilities such as schools, parks and infrastructure are shown in 3. Almost all of these DIFs are assessed through a pro-rata share system, based on the magnitude of the project's impact or on the extent of the benefit that will be derived. Development impact fees for ADUs are reduced and in many cases eliminated pursuant to state law and the City's ADU Ordinance.

To evaluate the impact of fees on overall housing cost, two recent housing development projects were reviewed—a single-family house and a 4-unit condominium project. Planning and development impact fees totaled \$38,296 for the single-family house while fees for the condo development totaled \$12,753 per unit. These fees represent approximately 5 percent and 2 percent of total development cost, respectively.

Although development fees and improvement requirements increase the cost of housing, cities have little choice in establishing such requirements due to statewide limitations on property taxes and other revenue sources needed to fund public improvements. Given these factors, development fees are not considered to be a significant constraint on housing production in the City.

**Table III-4
Permit Processing Fees**

Fee Category	Amount*
Development Plan Review	\$5,700
Architectural Review	\$1,100
Coastal Development Permit Review (Administrative)	\$1,200
Coastal Development Permit Review (Appealable)	\$1,700
Coastal Plan Amendment Review, Map/Text	\$10,830
Conceptual Plan Review	\$6,100
Conditional Use Permit	\$4,900
Development Plan Review	\$5,700
Tentative Parcel Map Review	\$6,700
Tentative Tract Map Review	\$8,100
Final Parcel Map Review	\$9,600
Final Tract Map Review	\$10,300
General Plan Amendment Review, Map/Text	\$8,700
Lot Line Adjustment Review	\$2,500
Specific Plan Review	\$9,700
Variance Review	\$5,200

*Deposit amount with charges based on time required.

**Table III-5
Development Impact Fees**

**CITY OF CARPINTERIA
DEVELOPMENT IMPACT MITIGATION FEE SCHEDULE ⁽¹⁾
2022-2023**

(Exclusive of Parks and Recreation Fees)

Last Updated 07/14/22

Land Use	Streets and Thoroughfares *	Highway and Bridges*	Traffic Control Facilities*	General Government Facilities*	Storm Drain Facilities*
<u>Residential</u>	\$ / dwelling unit				
Single Family	1,419.94	7,249.93	583.85	1,305.63	4,294.78
Multiple Family	874.83	4,466.73	359.00	976.86	1,073.22
Congregate Care	240.91	1,230.05	99.20	725.56	1,073.22
Accessory Dwelling Unit ²	393.01	2,007.57	161.55	483.71	1,932.94
<u>Commercial/Industrial</u>	\$ / gross sq. ft.				
Commercial	1.94	9.91	0.80	0.36	0.90
Industrial	1.57	8.03	0.65	0.17	0.64
<u>Resort/Hotel</u>³	\$ / room				
	811.53	4,143.62	333.49	29.29	-
Land Use	Parking Facilities *		<u>Residential</u> fee by category x # of new units = total fee <u>Commercial/Industrial</u> fee by category x gross sq. ft. = total fee		
Downtown "T"	\$ / parking space				
Residential	23,554.23				
Commercial	23,554.23				
(1) Resolution No. 5750, establishing a Development Impact Mitigation Fee schedule for development within the City of Carpinteria, adopted and approved by the City Council on September 25, 2017.					
(2) Accessory dwelling units should be charged storm drain fee when construction of unit increases impervious surface. No storm drain fee charged if unit created within existing building footprint.					
(3) All fees except for the storm drain fee are charged per room. Storm drain fee charged at the commercial rate per 1,000 square feet.					
*Annually adjusted pursuant to Municipal Code § 15.80.050(B)					

CITY OF CARPINTERIA
DEVELOPMENT IMPACT MITIGATION FEE SCHEDULE ⁽¹⁾
2022-2023
(Parks and Recreation Fees)

Last Updated 07/14/22

Land Use	Quimby Fee**	Park and Recreation Facilities Fee*	Aquatic Facilities Fee*	Open Space Fee**
Residential				
	\$ / dwelling unit			
Single Family	21,020.52	5,203.62	325.93	-
Multiple Family	15,726.84	3,893.27	243.74	-
Congregate Care	-	-	-	-
Accessory Dwelling Unit	7,785.44	1,927.27	120.93	-
Commercial/Industrial				
	\$ / sq. ft.			
Commercial	-	-	-	5.77
Industrial	-	-	-	2.80
Resort/Hotel				
	\$ / room			
	-	-	-	459.10
(1) Resolution No. 5750, establishing a Development Impact Mitigation Fee schedule for development within the City of Carpinteria, adopted and approved by the City Council on September 25, 2017.				
* Annually adjusted pursuant to Municipal Code §15.80.050(B) ** Annually adjusted pursuant to Municipal Code § 15.80.050(A)				

b. Improvement Requirements

The City requires developers to provide onsite and offsite improvements necessary to serve their projects. Such improvements may include water, sewer and other utility extensions, street construction and traffic control device installation that are reasonably related to the project. Dedication of land or in lieu fees may also be required of a project for rights-of-way, transit facilities, recreational facilities and school sites, consistent with the Subdivision Map Act.

There is no single set of standards pertaining to onsite and offsite improvements. The City's neighborhoods differ and so do standards of development that occurred many years ago. Also, most of the development in the City is on infill sites with infrastructure already in place such as streets, curbs, gutters, sidewalks and street lights. Site improvements will occur in conjunction with the development of individual parcels and tracts. Through the processing of a development application, various City departments, special districts and utility companies review the residential development for conformity with development standards. The City's Capital Improvement Program (CIP) contains a schedule of public improvements, including street improvements and other public works projects, to facilitate the City's continued development according to the City's General Plan. The CIP helps to ensure that construction of public improvements is coordinated with private development.

Streets and Circulation Improvements

The City has established standard right-of-way (ROW) cross sections for each street and highway. Local streets, which are designed to serve individual subdivisions and neighborhoods within residential areas, have the following standards: non-through, 52' ROW and through 56' ROW. Collector streets connect local streets to secondary arterial streets. Several residential neighborhoods may be accessed by a collector street. A residential collector has a 60' ROW.

With regard to vacant land or underutilized sites, the City's on/offsite circulation improvement requirements are established pursuant to an approved development plan for residential projects. These development plans establish standards in regard to the off-site circulation pattern including right-of-way dedication, street improvements, traffic control measures and acceleration and deceleration lanes. The minimum acceptable Level of Service at intersections is "LOS C". Level of Service C is defined as, "Stable flow but speed and maneuverability restricted to higher traffic volumes, satisfactory operating speeds for urban conditions."

Curb, Gutter and Sidewalk Requirements

Standards for type, width and construction specifications for curb, gutters, cross gutters and sidewalks are based on those of the County of Santa Barbara, Department of Public Works, Transportation Division. Essentially, for new developments, curbs, gutters and sidewalks must be installed. In already developed areas, the standard is to match current neighborhood infrastructure and design standards.

B. Non-Governmental Constraints

1. Environmental Constraints

Environmental constraints include physical features such as steep slopes, fault zones, floodplains or sensitive biological habitat. Coastal cities like Carpinteria are also affected by future sea level rise, which could constrain new housing development and also make some existing neighborhoods subject to increased flooding. In many cases, development is constrained by state and federal laws (e.g., FEMA flood hazard regulations, the Clean Water Act, Endangered Species Act, Coastal Act, State Fish and Game Code and Alquist-Priolo Act). The City's General Plan/Local Coastal Program has been designed to protect sensitive areas from development, and to protect public safety. Although many portions of the city are affected by such environmental conditions, the estimated capacity of potential housing development sites identified in the land inventory reflects these constraints. While portions of sites may not accommodate development due to environmental constraints, e.g., required watercourse setbacks, City policy encourages clustering development elsewhere on the site which would allow the estimated densities to be achieved. Projects may also utilize tools such as a Variance or Modification to allow exceptions from other development standards in order to facilitate the planned type and intensity of development while complying with applicable resource protection requirements.

2. Infrastructure Constraints

a. Water Supply

The Carpinteria Valley Water District (CVWD) provides the domestic water supply for the City. Water is distributed throughout the City by a distribution pipe system. The CVWD currently has a

contractual supply of 2,813 acre-feet of water per year from the Cachuma Project. The District also operates three wells that draw from the Carpinteria groundwater basin, which has an estimated operational yield of 4,000 acre-feet per year. In addition, 2,200 acre-feet per year have been allocated to the CVWD from the State Water Project. Each of these supplies is subject to reduced deliveries during times of drought and water supply shortages. Each supply serves both City planning area and unincorporated Santa Barbara County areas within the CVWD boundary. According to CVWD, this water supply is expected to be adequate to serve projected development during the 2023-2031 planning period for both the city and unincorporated areas.⁸

b. Wastewater Disposal

The Carpinteria Sanitary District (CSD) manages wastewater collection and treatment services in the City. In this capacity, the CSD is responsible for maintenance of the collection system and treatment plant, as well as disposal of treated wastewater. Sewage generated in the City is conveyed through district lines to the treatment facility located at 5351 Sixth Street. The treatment plant has a current permitted capacity of 2.5 million gallons per day (mgd). The plant currently treats about 1.1 mgd of wastewater; therefore, available treatment plant capacity exists to accommodate the level of development anticipated during the 2023-2031 planning period. Available hydraulic capacity of existing sewer lines in the CSD service area varies. Individual development projects may be required to evaluate or model downstream system capacity, and potentially upsize sewer infrastructure, based on their location and projected demand.

c. Dry Utilities

“Dry utilities” such as electricity, internet, cable, and telephone service are provided by private companies and are expanded to serve new development as it occurs. There are no known constraints related to dry utilities that would preclude development as anticipated during the planning period.

3. Land Costs

Land represents one of the most significant components of the cost of new housing, particularly in high-cost areas along the coast. Land values fluctuate with market conditions, and appear to have increased significantly since 2020. Per-unit land cost is generally affected by density – higher density allows the cost to be spread across more units, reducing the total price. Because Carpinteria is nearly built-out there are very few sales of vacant residential parcels each year. When sales do occur, prices can vary widely depending on location and other site factors and are typically more than \$1 million per acre. The City’s land use plan and zoning regulations identify appropriate areas for higher-density housing in order to help mitigate the constraint of high land cost in coastal areas.

4. Construction Costs

Residential construction costs vary widely depending on the type of construction, building size and amenities. Construction cost is affected by the price of materials, labor, development standards and general market conditions. Residential building cost can range from \$250/square foot for basic construction to \$1,000/square foot or more for custom homes. The City has no influence over

⁸ <https://cvwd.net/doc/4371/>

materials and labor costs, and the building codes and development standards in Carpinteria are similar to those in other cities in the area.

5. Cost and Availability of Financing

Carpinteria is similar to other communities in California with regard to private sector home financing programs. The crisis in the mortgage industry that followed the 2008 financial crisis affected the availability of real estate loans when lenders tightened underwriting standards. For buyers with excellent credit histories, mortgages have remained available while stricter lending standards have resulted in more difficulties for other borrowers.

Under state law, it is illegal for real estate lending institutions to discriminate against entire neighborhoods in lending practices because of the physical or economic conditions in the area (“redlining”). The City is not aware of any indications that redlining is currently practiced in any area of Carpinteria.

