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September **2019**



**Women's Fund**  
OF SANTA BARBARA

**The Impact of Poverty on:  
Housing and Homelessness  
in south Santa Barbara County**

A Report by the Women's Fund Research Committee (2019-2020)

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# Introduction

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## A Word about this Paper

Mission: The Women's Fund of Santa Barbara is a volunteer-led collective donor group that enables women to combine their charitable dollars and provide significant grants that are focused on the critical needs of women, children and families in south Santa Barbara County. In addition, the Women's Fund is committed to building a large community of educated, strategic givers who are inspired to make lasting change in our community through the impact of collective giving.

The intent of this report is to provide information and context regarding critical needs that impact underserved individuals and families living in our community. We believe as better educated philanthropists we can make more informed decisions when voting on the ballot presented each year by the Research Committee.

Poverty is the multi-faceted driver of insecurity and lost opportunities for our people and community.

The following report considers definitions of poverty and the working poor, including information about poverty in Santa Barbara County and California, and a brief summary of social safety net programs. In addition, there are detailed reports on multiple topics that are closely tied to our mission. These reports provide background information on housing and homelessness, food insecurity, and the impacts of poverty on children. These reports should be considered as working documents that will be updated as needed.

## General Note on Data Sources

Each year, the Research Committee of the Women's Fund of Santa Barbara spends 10 months exploring potential grants by talking with agency executive directors, other funders and community leaders. In addition to analyzing agency financials and vetting agency leadership, the researchers read local and national studies as well as articles that chronicle issues that impact families in our region.

The statistics cited in this report are derived from various government agencies and other entities that use their own data sources, hence the use of different reporting years, terms and definitions. Every attempt has been made to cite the most relevant data and to disclose and link to the sources and definitions used. However, website data and information may change after the date accessed. The contents of this report are not intended to support or verify the statistical information referenced from other sources. Therefore, no representations are made concerning the accuracy of the data presented.

We have made some decisions on actually measuring what income is needed to live with a level of stability. This is based on work done by the United Ways of California in a report called “Struggling to Stay Afloat: The Real Cost Measure California 2019” which includes expenses beyond housing that are critical for living and described in the next section. With that stated, it is also important to note that many programs for low-income individuals and families use the Federal Poverty Level (FPL) Guidelines which only look at housing costs and use the same number nationwide. This is a critical issue which we have tried to clarify within the reports.

# Executive Summary

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*“The nation is currently facing one of the most severe affordable housing crises in history. Not surprisingly, those living in poverty are the most significantly affected.”*

- [National Low-Income Housing Coalition, Report 2019](#)

The subject of homelessness—or housing insecurity—is complex:

- Defining and scoping the size of the problem
- Understanding the many reasons people face housing insecurity
- Researching the varied strategies and programs that try to address them.

This paper outlines what the Women’s Fund has learned about these aspects of homelessness.

**Definitions of homelessness** are used to determine the size of the issue as one of the factors in seeking solutions. The federal government categorizes homeless people along a risk continuum:

- Constant risk of homelessness
- Imminent risk of homelessness
- Literally homeless.

Further categories include:

- Unaccompanied youth and homeless families with children and youth
- Persons having physical or mental health conditions, substance addiction
- Persons having a history of or attempting to flee domestic violence or child abuse
- A person with multiple barriers to employment.

## **How large is the issue?**

Based on the 2019 [Point in Time](#) count, there were 1,803 homeless persons in Santa Barbara County, with the largest number in the city of Santa Barbara. (This measurement is taken on one night and represents the data at that exact moment in time.)

In south Santa Barbara County:

- 1,074 persons were experiencing unsheltered homelessness.
- 670 persons were living in emergency shelters or transitional housing.
- 115 households with 226 children under age 18 were homeless the night of the count (this did not include families doubled up, paying for a motel, or those at-risk of homelessness).
- 118 veterans were homeless
- 93 were unaccompanied youth and young adults
- 423 persons were experiencing chronic homelessness (an 87% increase over 2017).

In Santa Barbara County, 14% of public-school children are homeless at some point during a school year, compared to 4.4% in the state of California.

### ***Why do we have a homelessness problem?***

According to the U.S. Council of Mayors, the reasons include (in this order):

- Lack of affordable housing
- Unemployment
- Poverty
- Mental health needs and the lack of needed services
- Substance use disorder and the lack of needed services
- Domestic violence—a leading cause of homelessness for women.

Our local community has a housing affordability crisis that affects the full spectrum of working families and individuals. Most impacted are our most vulnerable populations—low-income families, single parents, the elderly, persons with disabilities and other special needs who are at risk of or fall into homelessness.

A severe housing shortage has created soaring rents and high housing prices in our area, making it difficult if not impossible to find homes for the homeless and to keep low-income people in their homes.

And for those who lose their homes or have an emergency or crisis, losing their home can find them living on the street, in their car or in a shelter. Few realize that [60% of homeless persons in Santa Barbara](#) have lived in the county more than 10 years, many for most of their lives.

### ***“Solutions”***

There are several levels and models of sheltered housing for homeless people—ranging from short-term emergency-based shelters through long term placement in a home or community, usually with supportive services for individuals. The Federal government defines the populations and approaches it prioritizes for funding. Local nonprofit programs attempt to address the broader range of homeless and at-risk populations but do not have available housing to meet the needs—especially for families.

Ultimately, we need adequately funded programs and sufficient affordable housing that leads to stability, independence and security for individuals and families in our community.

# Housing and Homelessness

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*“All of the workers on this construction site are one broken leg away from being homeless.”*

Ken Nunez, Supervisor SB Construction site, 2018

## The Housing Affordability Crisis

*“The nation is currently facing one of the most severe affordable housing crises in history. Not surprisingly, those living in poverty are the most significantly affected.”*

- [National Low-Income Housing Coalition, Report 2019](#)

In the 1970s, communities had plenty of affordable housing. That meant that when a family or individual experienced a crisis and lost housing, they could quickly find another place to live. The report from the National Low-Income Housing Coalition states that by the mid-1980s, the supply of low-cost housing had shrunk significantly across the country and since then, rents have continued to rise while lower-income people in particular have experienced slow or stagnant wage growth.

Today, [federal guidelines](#) define that families who pay more than 30% of their income for housing are considered **cost burdened** and may have difficulty affording necessities such as food, clothing, transportation and medical care. Yet today, “eight million extremely low-income households pay at least half of their income toward housing, putting them at risk of housing instability and homelessness.”

### The Cost of Housing in Santa Barbara

UC Santa Barbara professor Peter Rupert addressed [the 2019 South County Forecast Summit](#) in May. Some of the key takeaways from his talk as reported by [Tyler Hayden](#), in the *Santa Barbara Independent*:

- While the national average home price is \$226,300 (Zillow, 3/18/19), the current median price for a single-family home in south Santa Barbara County is \$1.27 million.
- If an individual or family put down 20% (\$254,000) toward the purchase of a median-priced home, they would need to earn an annual income of \$229,741 to qualify for a loan of \$1,016,000.
- In the city of Santa Barbara, the median income (2013-17) was \$71,160. This means that home ownership is out of reach for the majority of people who live and work in our area.

While real estate housing prices decreased in 2019, the South Coast’s apartment rental market rates increased by 5.6% despite increased housing production, including many new “granny flat” conversions and small- to mid-sized apartment projects.

- The average monthly rental in south county is \$2,073 (more than doubled since 2007).
- If tenants were to follow the one-third of income for housing formula, in 2019 they would need to earn more than \$71,000 a year to qualify for the average South Coast apartment (average rent of \$2,073 a month).
- And while the county's average median household income is \$68,023, according to real-estate broker Dawn Dyer, "Typical apartment renters earn much less, especially those in the hospitality and retail sectors."

Furthermore, as of March 2019, [rental vacancy rate in south Santa Barbara County](#) has remained below 2%. This means that not only are rents expensive, but inventory is low.

### Public Housing and Housing Choice (Section 8) in Santa Barbara—How Does It Work and Definitions

*"Publicly assisted housing programs are available for all low-income individuals, but families face an extraordinary level of difficulty in finding suitable places to live. Of the 2,081 households living in poverty in South Coast, 77% are families with children."*

[UCSB Social Indicators Report 2018](#)

Today there are 5,000 people needing assistance with housing in south Santa Barbara County on various waiting lists.

The Housing Authority of Santa Barbara (HASB) administers two programs: Low Rent Public Housing and Housing Choice formerly called Section 8 Housing Vouchers. Brief definitions taken from the City of Ventura Housing Authority are described below:

- Low Rent Public Housing are owned, managed and maintained by the HASB. The established rent is approximately 30% of a resident's adjusted income.
- The Section 8 Housing Voucher Program is a **federal** rental subsidy program administered by the HASB.
  - Qualified families in this program are selected from the waiting list, certified, briefed on the requirements of the program.
  - Qualified families are allowed to locate their own decent safe and sanitary housing.
  - Rents are controlled by [Fair Market Rent Rates](#) established by HUD.
  - The tenant's portion of the rent payable to the owner is based on 30% of the family's adjusted gross income. The HASB subsidizes the difference between the tenant's portion and the actual rent.
- The Fair Housing Act prohibits discrimination in housing because of race, color, national origin, religion, sex or handicap.

According to their website (May 31, 2019), the Housing Authority of the County of Santa Barbara (HACSB) is currently 100% fully leased in all assisted housing programs, and there is little or no new monies coming from the Federal government to buy or build new housing or provide more Section 8 vouchers. Therefore, applicants must wait for housing assistance



when it becomes available (i.e., someone no longer needs housing assistance). [City of Santa Barbara Housing Authority - Waitlist Info](#)

The HASB helps provide a home to more than 3,000 families through public housing, rental subsidy and voucher programs. They have approximately 5,000 households needing assistance on various waiting lists. This is because there are many more families who are eligible than can be assisted with the money the government provides. The gap between the cost of housing and what families can afford to pay remains one of the most serious challenges that Santa Barbara faces as a community.

### The Housing Crisis in our Community

One of the primary challenges in Santa Barbara County is the lack of affordable housing. In 2015, 58% of renters were considered cost burdened and 30% severely cost burdened. The County of Santa Barbara's March 2015 Analysis of Impediments to Fair Housing Choice showed that the lack of affordable housing disproportionately impacts persons with disabilities as well as racial and ethnic minorities living in poverty. Supportive housing, specifically for persons with cognitive disabilities and mental health needs, was identified as a significant area of need since various studies have shown that housing is a crucial component in recovery and stabilization for those suffering from mental health challenges. ([Analysis of Impediments Santa Barbara County](#))

After discussions with Rob Fredericks at the Santa Barbara City Housing Authority, we now understand that the city of Santa Barbara needs an additional 3,000 housing units, and the needs of our homeless community for both homes and supportive services are not being met. In addition, the Housing authority receives daily emails and phone calls requesting assistance from people who are about to lose their homes. While the housing authority does it best to find partners in the community to assist, there are not enough resources in place in the community to both prevent people from becoming homeless and finding places for those who are homeless to live.

## The Real Face of Homelessness

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*“The National Law Center on Homelessness and Poverty currently estimated that each year at least 2.5 to 3.5 million Americans sleep in shelters, transitional housing and public places not meant for human habitation. At least an additional 7.4 million have lost their own homes and are doubled-up with others due to economic necessity.”*

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Many cities and towns across America are grappling with how to solve the problem of so many people without places to live. Here in south Santa Barbara County, the number of homeless is approximately 1,074 based on the 2019 Point in Time survey. But data related to homelessness is far from exact. Part of the difficulty is that there are different definitions of homelessness now in use. The definitions below are based on the Federal Standards.

The [National Law Center on Homelessness and Poverty](#) has identified causes of homelessness. According to a survey by the U.S. Conference of Mayors, major cities across the country report that the top causes of homelessness among families were (in this order):

- Lack of affordable housing
- Unemployment
- Poverty
- Mental health needs and the lack of needed services
- Substance use disorder and the lack of needed services.

In addition to these factors, trauma such as domestic violence and sex trafficking can play a critical role for many individuals who are homeless. For women in particular, domestic violence is a leading cause of homelessness.

People of color are dramatically more likely than White people to experience homelessness in the U.S. according to a [Supporting Partnerships for Anti-Racist Communities](#) report. The report contends that this is not an accident. Rather, it is based on “structural racism” that has excluded historically oppressed people—particularly Black and Native Americans—from equal access to housing, community supports and opportunities for economic mobility.”

## The Many Types of Homelessness - Definitions

There are many ways one can become homeless. Here are some basic definitions based on the [Federal Housing \(HUD\) Guide for Counting Unsheltered Homeless People](#):

1. There are some people who are at **constant risk of homelessness**. These are people whose annual income is at 30% of median family income for this area and do not have sufficient resources, family members or networks to prevent them from becoming homeless.
2. Those that are at **imminent risk of homelessness** are individuals and families who are within 14 days of losing their residence with no new residence identified and lack resources or support networks that are needed to obtain other permanent/ supportive housing.
3. **Literally homeless** is defined as an individual or family that lacks a fixed, regular and adequate nighttime residence or has a primary nighttime residence that is a public or private place not meant for human habitation.
  - a. It can also be defined as living in a public or privately-operated shelter designated to provide temporary living arrangements.
  - b. It also encompasses those who are exiting a shelter where they have resided for 90 days or less and are going back to a place not meant for human habitation.

Special categories are defined under federal statute for some who find themselves homeless. They are:

- **Unaccompanied youth and homeless families with children and youth** that have experienced long-term instability as measured by frequent moves and can be expected to continue in such state because of chronic disabilities
- Persons having **physical or mental health conditions, substance addiction**
- Persons having a history of or attempting to flee **domestic violence or child abuse**
- A person with **multiple barriers to employment**.

**Chronically homeless** is a term usually used to describe an individual with a disability or multiple disabilities, who has been homeless for at least 12 months or on at least four separate occasions in the last three years, such that the combined occasions total 12 months.

Every individual or family that is considered homeless has a unique situation and there are multiple approaches and solutions based on these situations. In Santa Barbara, there are multiple agencies that use a variety of approaches. The really important point here is to understand that all have value and most importantly there is no one approach that will solve homelessness in our community.

## Homelessness in South Santa Barbara County—Point in Time Survey, January 2019

Few realize that [60% of homeless persons in Santa Barbara](#) have lived in the county more than 10 years, many for most of their lives.

The 2019 [Point in Time](#) count for all of Santa Barbara County reported 1,803 homeless persons with the largest number in the city of Santa Barbara. This measurement is taken on one night and represents the data at that exact moment in time.

- The count included 1,074 persons experiencing unsheltered homelessness in south Santa Barbara County
- 670 persons living in emergency shelters or transitional housing
- There were as many as 115 households with 226 children under the age of 18 who were literally homeless the night of the count (this did not include families doubled up, paying for a motel, or those at-risk of homelessness)
- The number of veterans experiencing homelessness was 118
- There were 93 homeless unaccompanied youth and young adults. In addition, the count revealed that 423 persons were experiencing chronic homelessness. This number represents an increase of 87% from 2017.

Table 1 – Point in Time Surveys: Homeless Counts in South Santa Barbara County

	2019*	2017	2015	2013
Carpinteria	21	16	18	10
Summerland	8	n/a	n/a	n/a
Montecito	6	n/a	n/a	n/a
Isla Vista/ Goleta	152	125	99	81
Santa Barbara	887	790	893	946
Total: South County	1,074	931	1,010	1,037

\*One reason this number increased from the 2017 survey was that the 2019 count took place on a bad weather night, and additional beds were made available and used by persons who are typically unsheltered and thus often uncounted. As well, 52% of those counted in the city of Santa Barbara responded that they were living in a vehicle. Furthermore, there was a significant increase in those living unsheltered in 2019.

Table 2 – Sheltered versus Unsheltered Homeless Population for Santa Barbara County

Year	Sheltered	Unsheltered	Total Homeless
2017	967	893	1,860
2019	670	1,133	1,803

The survey included questions regarding last permanent residence and how long a person had lived in the county. The data collected supports the data found in the Homeless Information database that:

- 76% became homeless while living in Santa Barbara County
- 60% have lived in Santa Barbara County for more than 10 years or the majority of their lives.

### Homeless Children in Santa Barbara County

According to the 2017 Children’s Scorecard, published by [KidsNetwork of Santa Barbara County](#), high housing costs contribute to poverty and homelessness, threatening the well-being of local children and families. Of the nearly 100,000 children in Santa Barbara County:

- One in five live in poverty
- About 13% live in a neighborhood with concentrated poverty
- The percentage of public-school children who are homeless at some point during a school year in the State of California is 4.4%, while it is 14% in Santa Barbara County.

### Homeless Veterans in Santa Barbara County

Veterans make up approximately 5% (118 individuals) of the homeless population of south County of Santa Barbara. Many homeless veterans live with mental illness and have found that the facilities in Santa Barbara County do not provide adequate supportive services for them whether mental health care or substance abuse care.

- This is especially the case for “dry” facilities that do not accept veterans who are struggling with substance abuse.
- Furthermore, homeless Iraq and Afghanistan veterans are more likely to be haunted by PTSD than homeless vets of previous eras.

Across Santa Barbara County, there were a total of 231 veteran-specific beds reported available in 2016, including 209 permanent housing beds and 22 emergency or transition housing beds. Although the number of available beds appears to compare favorably to the overall size of the homeless veterans’ population in Santa Barbara, advocates say that demand for shelter still outpaces supply in Santa Barbara County

### Homeless Persons with Mental Illness and/or with Co-occurring Disorders

Often people who are experiencing homelessness have both a severe mental illness (SMI) and a substance use issue. The U.S. Substance Abuse and Mental Health Services Administration estimates that 20-25% of homeless people in the United States experience some form of severe mental illness, compared to a rate of about 6% in the general population.

According to the 2015 PIT Count in Santa Barbara County, 64% of respondents reported issues with mental illness and 48% with severe mental illness. According to the [Homeless Management Information System](#) (HMIS), the most common co-occurring disorder reported as people entered HMIS was a mental health problem (32%), followed by physical disabilities (24%).

### College Students Who Are Homeless

Of the 40,000 California community college students surveyed by the Hope Center for College, Community and Justice (2019), 60% reported being housing insecure and 19% reported being homeless in the previous year. In response, [California State Assemblyman Marc Berman](#) introduced a bill that would allow students to sleep overnight in their vehicles in school parking lots and structures. The bill passed the State Assembly’s higher education committee on April 2, 2019.

- For UCSB students who want to live near campus, rents in [Isla Vista](#) tend to be 49% higher than the national average. Consequently, many students struggle to afford the cost of basic needs such as food and housing, in addition to increasing tuition rates.
- According to the [Santa Barbara Independent](#), a campus survey found that as many as 8% of students have experienced bouts of homelessness while at UCSB. Students without a stable home reported sleeping on friends’ couches, camping out in campus offices or parks, and living out of their cars.
- The quarter system makes it especially hard on students, since school begins at the end of the month and leases typically begin at the start of the month.

In order to alleviate some of these living expenses, UCSB Student Affairs has announced the soft opening of the new [Housing Voucher program](#), designed to offer students short-term, last-resort aid for housing emergencies and food insecurity. Vouchers can be used for

both UCSB and off-campus housing, and in order to be eligible, students must have exhausted their available student loans and be able to provide documentation of their needs.

### Senior Citizens Who are Homeless

In the "[Report: Santa Barbara County's Aging Population Faces Poverty, Health-Care Challenges](#)" for the *Noozhawk*, Laura Cooper reported:

*"As many as 40% of Santa Barbara County seniors don't have adequate financial resources to ensure a safe and healthy lifestyle. That includes basic needs such as housing, health care, food and transportation."*

The article goes on to claim that an elderly renter would need at least \$28,000 a year in Santa Barbara County to cover expenses, and many people come up short as they are living on less than \$15,000 a year. "No matter what their source of income, seniors often struggle to make ends meet in Santa Barbara County. Neither the median Social Security payment nor the maximum Supplemental Security Income payment is enough to cover seniors' basic needs.

Elder Index: Basic Expenses	
Single Renter Living Alone   Santa Barbara	
The California Elder Index is a county-specific measure of the minimum income necessary to cover all of a senior's basic needs.	
Rent (one bedroom apt.)	\$1,115
Food	\$253
Healthcare	\$422
Transportation	\$239
Miscellaneous	\$272
<b>Monthly Total</b>	<b>\$2,303</b>
<b>ANNUAL TOTAL</b>	<b>\$27,631*</b>

\* Annual total may not equal the sum of monthly totals due to rounding.

Figure 1 - Report: Santa Barbara County's Aging Population Faces Poverty, Health-Care Challenges, by Lara Cooper 11/19/2015

## Sheltered Housing: Definitions

There are several levels and models of sheltered housing. While only a few are currently supported with funding from the U.S. Department of Housing & Urban Development (HUD), all are included beginning with short-term emergency-based housing through long term placement in a home or community usually with supportive services for individuals.

- An [Emergency Shelter](#) is short-term temporary or transitional accommodation for people who are homeless or in crisis. Emergency housing facilities provide basic

necessities, such as a place to sleep, shower, do laundry, get clothing, and eat or get money for food. Some shelters can only provide a 3-5 day stay; [30 days is more common](#). After that time, the staff will usually review the person's case, and either extend or end the stay.

- [Transitional Housing](#) (not funded by Federal funding) are facilities designed to provide housing and appropriate supportive services to homeless persons in order to facilitate movement to independent living. The housing is short-term, typically less than 24 months. In addition to providing safe housing for those in need, transitional housing typically includes other supportive services (e.g., behavioral health counseling, employment services and rehabilitation) to help participants become self-sufficient.
- **Community Housing** often consists of multiple acres and a master planned community that provides affordable, permanent housing and a supportive community for men and women coming out of chronic homelessness. These transformative residential programs exist to house neighbors communally, who have been living on the streets, while also empowering the surrounding community into a lifestyle of service with the homeless.

In January 2018, the federal government mandated that all providers of homeless services and housing who receive HUD funding adopt a [Coordinated Entry](#) process.

**Coordinated Entry Process:** Within this system, all homeless individuals are screened using a standardized assessment process, ranked by their level of vulnerability and then prioritized for placement in available/appropriate housing.

An integral component of the coordinated entry process is the [Housing First](#) approach. This approach is derived from research with homeless populations that suggests that before people can begin to address the issues such as mental health, alcohol/drug addiction or unemployment, they first need to have a place to live. In other words, [Housing First](#) is based on the concept that a homeless individual's primary need is stable housing and that their other issues can be addressed once they are housed. This program offers two main types of housing:

- **Permanent Supportive Housing (PSH).** [PSH](#) typically targets chronically homeless disabled individuals who are unable to maintain housing stability without supportive services. PSH combines non-time-limited affordable housing assistance with wrap-around supportive services.
- **Rapid Re-Housing (RRH).** [RRH](#) is an intervention designed to help families and individuals who don't need intensive ongoing supports to return to permanent housing. Assistance is offered without preconditions, such as employment, income, absence of criminal record, or sobriety.

As the top priority of Housing First is to place chronically homeless disabled individuals into PSH, agencies serving homeless families are left with only rapid rehousing as an option, regardless of the complexity of a family's problems and despite the fact that, according to the [California State PTA](#), the number of homeless families with children continues to grow dramatically. Rapid rehousing may be a good strategy for helping homeless parents who are healthy, have good work histories, marketable skills, easily repairable credit, and who speak English. However, many homeless families are homeless because they do not have these attributes.

Paul Wellman, in his article "[Short-Changing Homeless Programs Spells Doom](#)" for the *Santa Barbara Independent*, cites that people needing rapid rehousing may have some of the same issues as those needing permanent supportive housing, but to a lesser degree. Rapid rehousing is generally in local apartments. The successful implementation of this model requires an adequate inventory of housing, and unfortunately, Santa Barbara has insufficient housing to meet the needs. The Housing Authority of the County of Santa Barbara is currently [100% leased up in all assisted housing programs](#), and there is little or no new funding coming from the federal government. Therefore, applicants must wait for housing assistance when it becomes available (i.e., someone no longer needs housing assistance).

The [Housing Choice Voucher](#) program (formerly called the Section 8 Program) is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe and sanitary housing in the private market. Locally, eligibility for a housing voucher is determined by the [Housing Authority](#) based on the total annual gross income and family size and is limited to U.S. citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 80% of the median income for Santa Barbara County as published by HUD. While publicly-assisted housing programs are available for all low-income individuals, families face an extraordinary level of difficulty in finding suitable places to live.

According to the [Community Action Plan to Address Homelessness in Santa Barbara County](#) (2018) there are 151 permanent supportive housing beds for households with adults and children, and 497 for households with adults only, for a total of 647. Of these beds, 208 are dedicated for veterans and 283 are dedicated for [chronically homeless](#) households. There are also six providers for rapid rehousing assistance, providing 213 beds in Santa Barbara County, and there is only one agency that accommodates the needs of [homeless families with children](#), despite the fact that of the 2,081 households living in poverty on the South Coast, 77% are [families with children](#), many of whom are either homeless or in danger of being homeless.

Although the overall rate of housing retention in long-term PSH increased from an already high 92% to a robust 96%, the percentage of people who successfully 'graduated' from shorter-term housing such as rapid rehousing declined to a low 33%. One of the reasons for this decline is the increasingly tight housing market in Santa Barbara County, which makes it difficult for people to find affordable housing after their temporary subsidies have expired.



## **The Problem of Housing and Homelessness—Is it Solvable?**

Unfortunately, a severe shortage of affordable housing is a real fact in our community. It is critical to support the production of new units across south county, but there are other things that can be done to improve the lives of people who are renting. Since struggling households are overwhelmingly renters, expanding and increasing uptake of California's renters' tax credit, and making that credit refundable, and pursuing a refundable federal tax credit could improve prospects for struggling households at scale.

Only when we realize our interconnectedness and we come together to truly address 'homelessness' and our local housing affordability crisis will we be able to create hope, new solutions and a vital community.