

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Urban County of San Luis Obispo identified the following community needs and issues by examining data collected from conducting “Needs Assessment” survey, holding public workshops in different geographical parts of the county, and soliciting numerous advisory groups.

The list below summarizes housing and community development needs developed after analyzing the information collected through the extensive public participation process.

Affordable Housing:

- Attendees expressed the need for the rehabilitation of single family homes for low income families.
- Attendees and participants of the “Needs Assessment” survey expressed the need for affordable rental housing units for extremely low and low income families.

Homelessness Service:

- Several individuals expressed support for the continued financial support to the Maxine Lewis Memorial Homeless Shelter and the Prado Day Center.
- Ongoing discussion by the Homeless Services Oversight Council (HSOC) places emphasis on the need for case management services as a key component to reducing homelessness in the county.
- Participants of the “Needs Assessment” survey expressed the need for additional homeless shelters and centers.
- Participants of the “Needs Assessment” survey expressed the need for homeless prevention (short term deposits and rental assistance for people at risk of losing housing and becoming homeless) and rapid re-housing financial assistance (short term deposits and rental assistance for homeless persons to move into permanent housing).

Public Services:

- Representative from Community Action Partnership of San Luis Obispo (CAPSLO) expressed the need for continued funding for operation of homeless shelters and services.
- Attendees indicated a need for sober living transitional housing and related supportive services.
- Participants in the “Needs Assessment” survey expressed a high priority for mental health and homeless services.

Economic Development:

- Participants in the “Needs Assessment” survey expressed the need for job creation and retention.

Public Facilities:

- Participants in the “Needs Assessment” surveys expressed the need for slum/blight removal and street lighting improvement.
- Participants in the “Needs Assessment” survey expressed a great need for health care facilities and child care centers.

NA-10 Housing Needs Assessment

Definitions:

HAMFI: This acronym stands for HUD Area Median Family Income

Income Definitions:

Very Low-Income: Household whose income does not exceed 30 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families.

Low-income (very low-income in the HOME program): Household whose income does not exceed 50 percent of the median family income for the area, as determined by HUD with adjustments for smaller and larger families.

Middle-income: Household whose income is between 80 and 95 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families.

Moderate-income (low income in the HOME program): Household whose income does not exceed 80 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families.

Substandard Condition: The quality of housing not in compliance with local housing code or federal Housing Quality Standards (HQS), whichever is stricter.

Substandard condition but suitable for rehabilitation: The quality of housing with deficiencies economically feasible to correct. This type of houses can be repaired according to local building codes and HQS to a safe, decent and sanitary quality level.

Summary of Housing Needs

The San Luis Obispo County experienced skyrocketing housing market like many other parts of California with the start of the high tech boom in the late 1990s. Since then the housing market continues to remain unaffordable to many different income levels including low and moderate income households. There are several major factors that make living in this region expensive. The limited supply of housing units combined with a strong demand leads to a significant increase in prices. The county is situated along the central coast between Los Angeles and San Francisco. The natural beauty and year-round Mediterranean climate make this region desirable. Most residents are willing to earn less in order to live in an area with high quality of life, where there is less traffic, better air quality, and pristine natural resources.

The needs assessment of this Consolidated Plan uses a number of reports to identify the top priority needs in community development, homelessness, and affordable housing. These reports include the result of the recent "Needs Assessment" survey, the Vital Signs document prepared in 2013 by the Community Foundation San Luis Obispo County and the 2015-2019 County of San Luis Obispo Housing Element.

The Housing and Economic Development Team of the County's Planning and Building Department conducted a "Needs Assessment" survey from September through November of

2014 to collect public feedback on needs for this Consolidated Plan. A large number of organizations completed this survey, including the following: Women's Shelter of County of San Luis Obispo, Housing Authority of San Luis Obispo, Community Action Partnership of San Luis Obispo, Child Development Resource Center, Transitional Food and Shelter, 5 Cities of Homeless Coalition, SLO County Commission on Aging, People's Self Housing Corporation, County's Behavioral Health Department, City of Paso Robles, and Transitions Mental Health Association. The results of the survey show a strong need for rental affordable housing for very low and low income families, financial assistance for homelessness prevention and rapid re-housing programs, senior housing, and housing for medically fragile persons.

The Community Needs Assessment section of the Vital Signs document prepared in 2013 by the Action for Healthy Communities also indicates that more than half of the county residents experienced housing cost burdens.

According to the Vital Signs report, the median home price in the county was \$354,000 in 2013. This information suggests that on average a family must make an annual gross income of \$118,000 to afford the median home price. The area median income for a family of size four is \$60,150 per the FY 2014 Income Limit Area published by HUD. The estimated average rent for a 2-bedroom apartment is \$1,215 per month. For a low income family of four earning \$60,150 annually, they can afford the average rent of \$1,215 per month. However, a very low income family of four with an income of \$37,600 annually can barely afford the average rent of \$1,215 per month for a 2 bedroom apartment. The housing cost burden for very low income renters is certainly more than 30%.

The Vital Signs document also shows that 1 in every 10 homeless persons were sheltered while 9 in every 10 homeless persons were unsheltered. The homeless persons took shelter at limited emergency shelters and transitional housings. And the unsheltered homeless persons mainly used the streets, cars, and vans as their refuge.

The timing of the preparation of the Consolidated Plan coincides with the adoption of the recent County's Housing Element. This needs assessment will incorporate the results of the housing needs assessment conducted for the County's Housing Element. The State Department of Housing and Community Development recently approved the County's Housing Element in June 2014. The housing needs analysis lead to the following discoveries:

1. Although home prices declined significantly between 2006 and 2011, home sales prices are still beyond the financial reach of most residents.
2. The availability of water continues to be the main deterrent to constructing new housing developments.
3. The population at large is growing older. The housing supply will need to address those changing needs by developing housing units that are close to public transportation, medical services, and shopping.
4. As the household size declines, the need for relatively smaller homes may rise.

According to the County's Housing Element, the county is expected to grow between 0.44-1% per year from 2015 through 2019, an increase of approximately 12,000 persons over the five

year period (AECOM for San Luis Obispo Council of Governments SLOCOG, 2011). The growth rate projected by the San Luis Obispo Council for Governments (SLOCOG) and incorporated by the County's Housing Element is consistent with the growth trend shown in Table-1. The data from this table show growth rate of 10% from 2000 to 2011 (approximately 1% per year).

The County's Housing Element discoveries support the following trends based on the CHAS tables below:

- 40% of the households are renters; 60% of the households are homeowners.
- 25% of the households are very low and low income households. This means 1 in every 4 households are very low and low income.
- 65% of low and very low income households are seniors.
- 72% of moderate and middle income households are senior.
- 52% of the very low and low income households are small family households.
- 80% of very low and low income renter households (which are mainly seniors) face housing cost burdens of greater than 50%.
- 70% of very low and low income renter households live in overcrowded housing conditions.
- 98% of very low, low, and moderate income renter households have 1 or more housing problems.

Conclusion

The following excerpt from the County's Housing Element confirms the growth trend in senior citizen age group:

"Many people, particularly retiring, affluent "baby-boomers" from the larger metropolitan areas are attracted by the county's natural beauty, its central location between large population centers, and the fact that housing is still more affordable here than in other coastal counties. In 2013, the San Luis Obispo-Paso Robles Metropolitan Area was the eighth least affordable area in the nation (National Association of Homebuilders, 4th quarter 2013). This often causes young workers and families to leave the county to find quality jobs and more affordable housing elsewhere."

The in-migration of retired people, a drop in the natural birth rate, and an exodus of young professionals with families create a large segment of senior population. The shortage of affordable housing units will continue to grow for the next five years. According to both the CHAS data and the County's Housing Element, there is a strong need for rental affordable housing over the next 5 years for seniors. The CHAS data also indicates a great need for affordable housing for the small family households. In summary, there is a growing need for relatively smaller housing units to address the housing needs for seniors and small family households. The following shows the estimated number and type of families in need of housing assistance for the next five years.

1. Very low income household – There are a total of 11,640 very low income households. A third of the very low income households are senior.
2. Low income household – There are a total of 11,020 low income households. Of this total, 36% are senior and 33% are small family households.
3. Moderate income household – There are a total of 15,215 moderate income households. Of this total, 35% are senior households and 35% are small family households.
4. Middle income household - There are a total 8,945 middle income households. Of this total, 37% are senior households and 40% are small family households.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	225,063	246,943	10%
Households	83,516	93,024	11%
Median Income	\$42,428.00	\$58,630.00	38%

Table 1 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI (Very Low)	>30-50% HAMFI (Low)	>50-80% HAMFI (Moderate)	>80-100% HAMFI (Middle Income)	>100% HAMFI
Total Households *	11,640	11,020	15,215	8,945	46,230
Small Family Households *	2,268	3,660	5,364	3,545	23,220
Large Family Households *	475	550	1,259	608	3,120
Household contains at least one person 62-74 years of age	1,769	1,653	2,530	2,074	10,575
Household contains at least one person age 75 or older	1,718	2,329	2,727	1,223	4,313
Households with one or more children 6 years old or younger *	1,095	1,938	2,332	1,208	4,345
* the highest income category for these family types is >80% HAMFI					

Table 2 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Problems 1 (Table 3)

According to the CHAS data below, both very low income renters and homeowners spend more than 50% of their income on housing expenses including utilities (very low income renters = 56% and very low income owners = 28%). The second most important housing issue for the above two groups is the substandard housing quality (i.e. housing without complete plumbing or kitchen facilities). A third of low income renters live in overcrowded conditions. This is exacerbated by a housing cost burden in excess of 30 to 50%. Almost half of the low income homeowners face severely overcrowded housing conditions. Moderate income renters also experienced severely overcrowded housing conditions and a housing cost burden greater than 30% of income with similar frequency to that of low income renters. While the moderate income homeowners experience overcrowded housing and substandard housing problems, middle income renters had nominal housing issues relative to other income levels. However, one-third of the homeowners under middle income level face housing cost burden greater than 30% of income. This examination shows that housing affordability remains a problem within the county.

Analysis of CHAS data shows the top most important issue across different income levels is housing cost burden of 30 to 50%. The County is ranked high as one of the least affordable places in the nation by the National Association of Home Builders, Wells Fargo Housing Opportunity Index. The shortage of affordable housing units combined with high rental housing market makes it very challenging for very low income, low income, and moderate income households to afford rental housing units. Developing affordable housing units for different low income levels over the next five years will help alleviate the housing cost burden as well as other issues related to overcrowding and substandard housing qualities.

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	225	89	159	60	533	19	10	40	15	84
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	185	60	254	4	503	0	45	42	10	97
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	209	430	434	135	1,208	30	19	115	50	214

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 50% of income (and none of the above problems)	5,825	3,085	1,355	85	10,350	1,997	1,589	2,283	1,339	7,208
Housing cost burden greater than 30% of income (and none of the above problems)	400	2,085	3,640	1,038	7,163	499	995	1,460	1,434	4,388
Zero/negative Income (and none of the above problems)	505	0	0	0	505	289	0	0	0	289

Table 3 – Housing Problems Table

Data Source: 2007-2011 CHAS

Housing Problems 2 (Table 4)

According to HUD, the four housing problems are: 1) lacks complete kitchen facilities, 2) lacks complete plumbing facilities, 3) more than one person per room, and 4) cost burden greater than 30%.

Half of the very low income renters have one or more of four housing problems. In contrast, a third of the very low income homeowners have one or more of four housing problems. The trend decreases for low income renters where a third has one or more of four housing problems. And only 22% of low income homeowners have one or more housing problems. For moderate income level, 43% of the renters have none of the four housing problems while 30% of homeowners have one or more of four housing problems and another 20% of homeowners have none of the four housing problems. Under middle income level, a quarter of renters and a third of homeowners have none of four housing problems. The CHAS data shows that both renters and homeowners under very low and low income category face housing problems. This information supports the County’s Housing Element observation that there is a short supply of new rental affordable housing units.

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	6,455	3,654	2,185	284	12,578	2,047	1,659	2,478	1,414	7,598
Having none of four housing problems	1,215	2,965	5,555	3,225	12,960	1,095	2,728	4,969	4,020	12,812

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Household has negative income, but none of the other housing problems	505	0	0	0	505	289	0	0	0	289

Table 4 – Housing Problems 2

Data Source: 2007-2011 CHAS

Cost Burden > 30% (Table 5)

Based on analyzing the CHAS data, more than a third of elderly very low income renters (39%) and homeowners (33%) have a cost burden of more than 30% of their income. Half of the “Other” category under very low income renters is paying more than 30% of their income toward housing expenses.

Under low income category, 39% of small related household renters have a housing cost burden of more than 30%. Similarly, 34% of elderly household homeowners have the same issue. For moderate income renters, more than a third of small related and large related households have a housing cost burden of more than 30%. For moderate income homeowners, the trend increases: 54% of small related households and 71% of large related households spend more than 30% of their income on housing expenses. The large percentage of moderate income homeowners (small related and large related) have the housing cost burden issues. This is attributed to the other expenses associated with owning a house. These expenses are typically the annual property taxes, home insurance, and the homeowner association fees. Among the renters, more than a third of the elderly, small related, and large related households face expensive rental housing market.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,249	2,278	2,270	5,797	613	785	1,663	3,061
Large Related	335	354	363	1,052	75	95	410	580
Elderly	905	759	634	2,298	1,291	1,317	1,279	3,887
Other	4,315	2,259	2,110	8,684	513	428	518	1,459
Total need by income	6,804	5,650	5,377	17,831	2,492	2,625	3,870	8,987

Table 5 – Cost Burden > 30%

Data Source: 2007-2011 CHAS

Cost Burden > 50% (Table 6)

The CHAS data below indicates that more than a third of very low income renters (small related, large related, and elderly) have housing expenses exceeding 50% of their income. The data suggests a strong need for rental affordable housing units for very low income category. In contrast to very low income home owners, almost 40% of the elderly pay more than 50% of their

income for housing expenses. This trend is expected as the elderly homeowners make less income than the other categories of the homeowners. With regards to the low income renter households, more than a third of the small related and elderly households have a housing cost burden of more than 50%. The same trend is observed with very low income owners where a third of the elderly have a housing cost burden of more than 50%. The percentages of moderate income renters paying more than 50% of their income for housing expenses is relatively low for all the different categories of households (11% to 16%). However, there is a much greater frequency of moderate income owner households with a cost burden of more than 50%: 52% of the small related owner households, 60% of the large related households, and 30% of elderly households. This data indicates that homeownership for moderate income level households is a significant cost burden across different household categories. This information supports the findings made by the County's Housing Element in that the County is among the least affordable places to live in the nation.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,115	1,029	420	2,564	528	510	1,115	2,153
Large Related	300	139	64	503	65	95	243	403
Elderly	745	499	235	1,479	963	737	740	2,440
Other	4,165	1,544	715	6,424	428	279	274	981
Total need by income	6,325	3,211	1,434	10,970	1,984	1,621	2,372	5,977

Table 6 – Cost Burden > 50%

Data Source: 2007-2011 CHAS

Crowding (More than one person per room) (Table 7)

The CHAS data shows very low income renter households live in overcrowded conditions. More than a third of the “multiple, unrelated family households” and “other, non-family households” share rooms. This observation is consistent with the fact that Cal Poly students have little income while going to school and therefore share rooms to afford the rent. Under the very low income homeowner households, almost a third of the single family households live in houses with overcrowded conditions. This is expected because low income single family households cannot afford the price of a larger house. Moderate income renter households also face overcrowded conditions under “single family households”, “multiple, unrelated family households”, and “other, non-family households” categories (39%, 45%, and 48% respectively). The rationale for the overcrowded condition is two-fold: the shortage of rental housing units and the expensive rental market. As a result, moderate income households prefer paying lower rents for smaller housing units. A low percentage of middle income renter households live in overcrowded housing units. And almost a third of middle income home owners under “single family households” category live in overcrowded housing units. In reference to Table 8, there are no data available.

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	304	450	553	129	1,436	0	49	88	50	187
Multiple, unrelated family households	35	20	53	10	118	30	15	79	10	134
Other, non-family households	70	15	80	0	165	0	0	10	0	10
Total need by income	409	485	686	139	1,719	30	64	177	60	331

Table 7 – Crowding Information – 1/2

Data Source: 2007-2011 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	No Data Available							

Table 8 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

Based on the 2011-2013 ACS 3-year estimates, there are 13,969 single person renter households and 12,686 single person owner households. We used the information from Table 2 to determine the number of 1-person households per income level by assuming that the only

missing household type from Table 2 is the “single person household” type. We added the percentages for each household type per income level under Table 2 and subtracted from 100% to derive the percentage for 1-person household type per income level. We then multiplied this percentage for each income level by the total number of households per income level. Using the above methodology, we have 4,315 very low income, 890 low income, 1,003 moderate income, and 287 middle income 1-person households. A third of the very low income households are single person households. And finally we have an estimated total of 6,208 1-person households that are low to moderate income. This information suggests a great need for single room occupancy units for very low income single person households.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

An estimated 761 families with a disabled household member or a history of domestic violence, dating violence, sexual assault, and stalking will need housing over the next five years. These include 150 families served in emergency shelters with at least one disabled adult, 62 families with at least one disabled individual served through the Independent Living Resource Center, and 549 families with a history of domestic violence, dating violence, sexual assault and stalking.

Over the 2013-2014 Federal fiscal year, 95 families were served in emergency shelters (127 adults and 176 children). Of all of the adults in families served, 32% were disabled. Therefore, an estimated 30 families with at least one adult with a disability will need housing per year over the next five years, for a total of 150 families over the five year period.

The Independent Living Resource Center (ILRC) estimates that 62 families with disabilities are going to need housing over the next five years. ILRC serves individuals with disabilities that substantially limit his/her functioning, including services and housing.

San Luis Obispo County has two main non-profit agencies that serve victims of domestic violence, dating violence, sexual assault, and stalking, including RISE and the Women’s Shelter of San Luis Obispo County. RISE, located in the north county area, estimates that 233 families (700 women and children) could need housing assistance over the next five years. The Women’s Shelter of San Luis Obispo County estimates that 316 families (950 women and children) will need housing assistance (defined as shelter and/or housing-specific financial assistance) over the next five years.

What are the most common housing problems?

The most common housing problem is the shortage of housing units affordable and suitable for very low, low, and moderate income households. According to the data provided by the 2007-2011 ACS 5-year estimates, the most common problem is a cost burden of more than 50% followed by severely overcrowded conditions (more than 1.5 persons per room) for very low, low, and moderate renter and owner households. The “Needs Assessment” survey also indicates a shortage of affordable housing units for homeless persons and seniors. The County’s Housing Element states that the number of very low income households earning 30

percent or less of the county median income is 5,273 in 2011 (ACS). Based on this figure, the projected housing need for very low income households over the next five years is 168 additional housing units (half of the very-low income need). Very low income households may require rent subsidies such as Section 8 and small housing units such as single room occupancy units to afford living expenses. Additionally, supportive housing may be suitable housing because it provides services in addition to housing. Countywide, nearly 84% of very low income households have a cost burden greater than 30% of family income.

Are any populations/household types more affected than others by these problems?

Mostly very low to low income families are affected by the common housing problems.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The San Luis Obispo County Office of Education counted 2,210 homeless students in county schools in 2014. Of those, 1,866 were doubled up, 117 were in hotels/motels, 98 in emergency shelters, 127 unsheltered, 56 unaccompanied youth, and 2 unknown. The high number of doubled up families is evidence of the need for more affordable housing. The primary needs of homeless and formerly homeless families with children are affordable housing and enough income to maintain/obtain housing (i.e. through job availability, job/skills training, and/or more education). San Luis Obispo County is one of the most relatively unaffordable regions to live in nationally, and there is a lack of availability of housing affordable for lower wage earners. The San Luis Obispo County Office of Education homeless student liaisons also identified needs related to food and clothing, gas cards, and access to social workers/family advocates to provide assistance when crises arise to avoid homelessness.

Many households served with ESG funded rapid re-housing (RRH) and homeless prevention (HP) assistance continue to need some level of case management services up to 6 months after assistance has ended. These services include, for example, assistance with household budgeting. Of the 155 persons served with ESG RRH and HP assistance in 2013-2014, 42 (27%) had at least one known physical or mental health condition at program entry (including substance abuse, mental illness, chronic health condition, and/or development/physical disabilities) and 59 (38%) had a past domestic violence experience. Therefore, formerly homeless families and individuals nearing term of assistance may also need ongoing case management and other services related to substance abuse, medical assistance, and services related to developmental/physical disabilities in order to remain stably housed. Some adults (15 out of 44, or 34%) that left the ESG RRH and HP programs in 2013-2014 had no cash income. Therefore, individuals and families may also need ongoing assistance with obtaining/retaining cash and non-cash/mainstream benefits income.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

At this time, the CoC has not developed an operational definition of the at-risk population.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

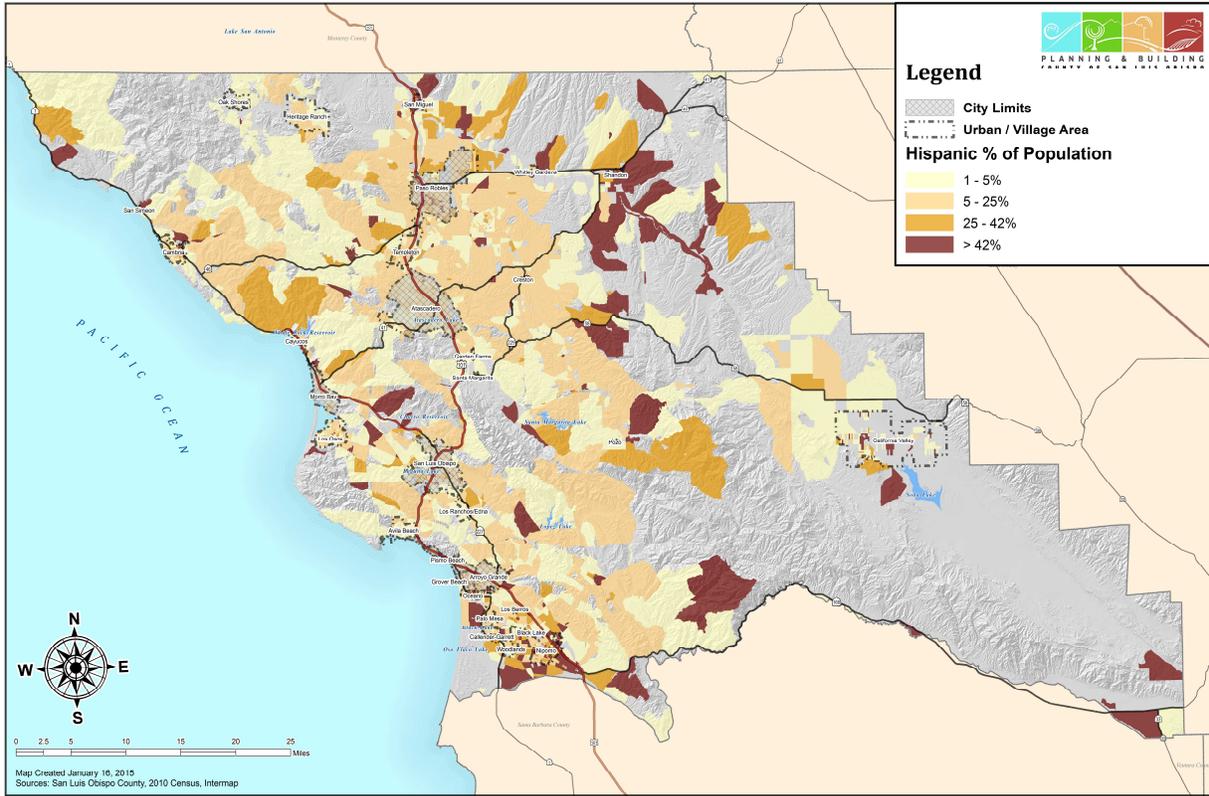
In 2014, of the 2,210 homeless students identified by the County Office of Education in county schools, 84% were doubled up. Being doubled up (overcrowding) as well as high rents in San Luis Obispo County have been linked to housing instability and increased risk of homelessness. Only 6% of housing units countywide are affordable to households earning 30% or less of Area Median Income (Source: 2007-2011 CHAS). Therefore, if rents increase, households with lower incomes may have a difficult time remaining in housing.

NA-15 Disproportionately Greater Need: Housing Problems

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

Under Title 24 CFR, Part 91, Section 205 (b)(2), the “disproportionately greater need” exists when a specific minority group at a certain income level experiences housing problems at a higher rate (10%) than the income level as a whole. Based on the demographic data from the 2013 ACS 1-Year Estimates, Whites are the majority (70%) followed by Hispanics (22%) countywide. The percentage of Black/African American and Asian populations is low (2% to 4%). According to the ACS data below, 17% to 21% of the very low income to moderate income Hispanic households have one or more of four housing problems. Only 11% of middle-income Hispanics have disproportionately greater need. In contrast, 70% of the White population experienced one or more of the four housing problems. The unincorporated communities of San Miguel, Nipomo, and Oceano are occupied by relatively high percentage of low to moderate income Hispanics. A lack of decent affordable housing units in those communities is a concern. There is a disproportionately greater need for housing for the Hispanic population at very low to moderate income levels. The following map illustrated the Hispanic population throughout the county.



0%-30% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,970	1,314	735
White	8,005	1,174	550
Black / African American	95	0	20
Asian	560	24	30
American Indian, Alaska Native	84	0	0
Pacific Islander	25	0	0
Hispanic	1,860	120	135

Table 9 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	8,199	2,980	0
White	6,029	2,315	0
Black / African American	35	30	0
Asian	194	45	0
American Indian, Alaska Native	0	10	0
Pacific Islander	10	0	0
Hispanic	1,745	550	0

Table 10 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,364	6,143	0
White	7,127	4,894	0
Black / African American	80	65	0
Asian	194	99	0
American Indian, Alaska Native	20	35	0
Pacific Islander	20	0	0
Hispanic	1,638	894	0

Table 11 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,477	5,194	0
White	3,772	3,969	0
Black / African American	79	60	0
Asian	90	174	0
American Indian, Alaska Native	10	40	0

Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	478	854	0

Table 12 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

NA-20 Disproportionately Greater Need: Severe Housing Problems

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

According to the following ACS data, 18% of Hispanics at very low income bracket have disproportionately a greater need in terms of severe housing problems. The percentage of Hispanic households for low income bracket increases to 23%. This signifies that almost a quarter of low income Hispanic households have disproportionately a greater need under severe housing problems. Under moderate income, the disproportionately greater need falls to 19% for Hispanics. And finally 16% of middle income Hispanics have a disproportionately greater need. This information shows that there is a great need for decent affordable housing units for the Hispanic population.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	10,025	2,274	735
White	7,120	2,039	550
Black / African American	95	0	20
Asian	560	24	30
American Indian, Alaska Native	69	15	0
Pacific Islander	25	0	0
Hispanic	1,800	175	135

Table 13 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,073	6,105	0
White	3,558	4,770	0
Black / African American	0	65	0
Asian	159	80	0
American Indian, Alaska Native	0	10	0
Pacific Islander	10	0	0
Hispanic	1,190	1,115	0

Table 14 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,793	10,709	0
White	3,653	8,399	0
Black / African American	10	135	0
Asian	110	185	0
American Indian, Alaska Native	0	55	0
Pacific Islander	0	20	0
Hispanic	888	1,654	0

Table 15 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,474	8,175	0
White	1,189	6,560	0
Black / African American	0	139	0
Asian	25	240	0
American Indian, Alaska Native	10	40	0
Pacific Islander	0	0	0
Hispanic	243	1,104	0

Table 16 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

NA-25 Disproportionately Greater Need: Housing Cost Burdens

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

The data from the following table shows that 11% of Hispanics have a disproportionately greater need in relations to a housing cost burden of over 30%. Another 13% of Hispanic households pay between 30% to 50% of their income for housing expenses, and 16% of Hispanics have a housing burden cost of more than 50%. The slightly increase in the number of percentages of Hispanic households spending larger portion of their income for housing is expected because the need for affordable housing is great countywide. This need is observed across different ethnic groups.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	49,108	21,380	21,661	805
White	41,495	17,259	16,515	560
Black / African American	252	394	115	20
Asian	1,119	490	820	50
American Indian, Alaska Native	333	69	64	15
Pacific Islander	10	20	25	0
Hispanic	5,250	2,815	3,460	135

Table 17 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

NA-30 Disproportionately Greater Need: Discussion

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Almost a quarter of Hispanics (23%) at low income bracket have disproportionately greater need in terms of severe housing problems (housing unit lacks complete kitchen facilities, housing unit lack plumbing facilities, more than 1.5 person per room, cost burden over 50%). This observation is based on the Table 18 – Severe Housing Problems 30 - 50% AMI that shows 23% of Hispanic households have one or more than four severe housing problems compared to 70% of Whites at low income level.

If they have needs not identified above, what are those needs?

Not Applicable.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

A relatively high percentage of Hispanic households live in Oceano, Nipomo and San Miguel. According to the U.S. Census, Oceano and San Miguel are mainly populated with low to moderate income households.

NA-35 Public Housing

Introduction

The Housing Authority of San Luis Obispo operates a Public Housing Program (Conventional Housing) Program consisting of 168 apartments within the City of San Luis Obispo that the Housing Authority owns and operates. All apartment complexes are small oriented complexes with sizes ranging from three apartments to twenty apartments scattered throughout the city. To qualify for this program, families or individuals must have a total family income of less than 80% percent of the county's median income for their family size.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	284	1,853	0	1,830	23	0	0

Table 19 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at admission	0	0	75	86	0	66	20	0	
# of Elderly Program Participants (>62)	0	0	44	466	0	462	4	0	
# of Disabled Families	0	0	53	795	0	781	14	0	
# of Families requesting accessibility features	0	0	284	1,853	0	1,830	23	0	
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0	
# of DV victims	0	0	0	0	0	0	0	0	

Table 20 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	260	1,758	0	1,735	23	0	0
Black/African American	0	0	11	60	0	60	0	0	0
Asian	0	0	8	10	0	10	0	0	0
American Indian/Alaska Native	0	0	1	19	0	19	0	0	0
Pacific Islander	0	0	4	6	0	6	0	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 21 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	180	322	0	321	1	0	0
Not Hispanic	0	0	104	1,531	0	1,509	22	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 22 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Funding is needed to convert additional Public Housing units to be 504 Accessible.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Public Housing needs additional funding for much needed modernization and capital repairs. Housing Choice Voucher holders face a shortage of available housing that will accept their voucher. Because San Luis Obispo is a high cost area, many tenants struggle to afford the rents even with a voucher.

How do these needs compare to the housing needs of the population at large

Because San Luis Obispo has an extremely high cost of housing, the need for affordable housing is much higher here than in many parts of the nation.

Discussion

Additional funding is needed to build additional affordable housing.

NA-40 Homeless Needs Assessment

Introduction:

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

A total of 1,627 homeless individuals were served and entered into HMIS in the FY 2013-2014. Of those, 1,170 exited (left) the homeless program and 457 persons remained in a homeless program at the end of the operating year. Of the 1,170 that exited, 576 (49%) exited a homeless program after 30 days or less of assistance. Additionally, of the 1,627 served, the average length of assistance was 117 days for people that left the program (median was 32 days) and the average length of assistance was 279 days for stayers (median was 147 days). Of the 1,170 people that exited programs, 111 (9.4%) left to permanent housing and 117 (10%) left to temporary destinations or institutional settings. It is unknown where the remaining people exited to. The reason for this unknown is that many individuals assisted in emergency shelters only receive short term assistance, and then do not follow up. Additionally, the County of San Luis Obispo has a shortage of affordable housing and a low vacancy rate, making it very difficult for households with little or no income to find housing.

Chronically Homeless

An estimated 571 of the 2,186 homeless persons counted in the 2013 Homeless Point-in-Time Census & Survey were chronically homeless. Additionally, 78 chronically homeless persons in families with children (26 households) were identified. Therefore, over one-quarter of the homeless persons were chronically homeless in 2013.

Families with Children

An estimated 199 families (438 family members) are homeless on any given night in San Luis Obispo County according to the 2013 Homeless Point-in-Time Census & Survey. This represents 20% of the overall homeless populations. Additionally, 26 of those homeless families (78 family members) are chronically homeless.

Veterans

Approximately 12% (239 individuals) of the total adult homeless population counted in 2013 were veterans.

Unaccompanied Children and Single Transition Age Youth

A total of 31 unaccompanied children were counted in 2013. Additionally, 153 single individuals between the ages of 18 and 24 were counted. Together, the 184 unaccompanied homeless children and transition age youth comprise 8% of the total point in time homeless population in 2013.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

An estimated 199 families (438 family members) are homeless on any given night in San Luis Obispo County according to the 2013 Homeless Point-in-Time Census & Survey. This represents 20% of the overall homeless populations. Additionally, 26 of those homeless families (78 family members) are chronically homeless.

Of the total homeless population counted in 2013, 12% (239 individuals) were veterans.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Approximately 14% (306) of the homeless population are Hispanic/Latino and 86% (1,880) are non-Hispanic/Latino according to the 2013 Homeless Point-in-Time Census & Survey. Additionally, an estimated 69% (1,509) of the homeless counted in 2013 were white/Caucasian.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Of the 2,186 homeless persons identified in the 2013 Homeless Point-in-Time Census & Survey, 11% (235) were sheltered and 89% (1,951) were unsheltered. San Luis Obispo County has one of the highest rates of unsheltered homeless in the nation. The County is also one of the relatively least affordable metropolitan statistical areas in the nation.

NA-45 Non-Homeless Special Needs Assessment

Introduction:

The Urban County of San Luis Obispo recognizes the need for affordable housing for non-homeless special needs population based on public comments received during public hearings and public workshops. Moreover, the information collected from the “needs assessment” survey indicate the need for housing and services for persons with substance abuse, victims of domestic violence, abused and neglected children, and people with mental health problems. The Urban County supports a number of nonprofits providing housing and case management services to special needs population by investing CDBG, HOME, and ESG funds. As an example, the Urban County plans to use the 2015 CDBG funds for the rehabilitation of the four transitional housing units for the foster youth.

Describe the characteristics of special needs populations in your community:

The special needs population in the county includes frail elderly, persons with mental health problems, victims of domestic violence, and abused and neglected children. According to a recent annual survey by Transitions-Mental Health Association, 14% of the persons with mental illness are low and very low income seniors. With regards to HIV/AIDS population, only 0.23% of the County population is living with HIV/AIDS in the county per a study by the San Luis Obispo County Public Health Department AIDS program.

What are the housing and supportive service needs of these populations and how are these needs determined?

Affordable housing was cited by many special needs services providers as the top need for the special needs population. San Luis Obispo County is one of the most relatively unaffordable metropolitan statistical areas in the nation. Community members with physical disabilities need ADA accessible housing as well. Other supportive services needs for special needs populations include: assistance with filling out housing applications, childcare, assistance with gaining skills, and finding jobs with a livable wage. These needs were determined by non-profit homeless and special needs providers in San Luis Obispo County. Specifically, non-profit members of the Supportive Housing Consortium (i.e. Independent Living Resource Center) provided feedback related to supportive services needs.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

An estimated 626 persons (0.23 % of the County population) are living with HIV/AIDS in San Luis Obispo County according to the Epidemiologic Profile HIV/AIDS in San Luis Obispo County prepared by the San Luis Obispo County Public Health Department AIDS program in June, 2014. Of the 626 persons, 269 are living in the community and 357 are living in Correctional Institutions.

The AIDS Support Network (ASN) reports that it is serving 175 persons with HIV/AIDS, of which 6 of those persons have children and 32 are married or have a partner. Additionally, ASN is

serving 260 persons with Hepatitis C, 16 of which have children and 49 are married or have a partner.

NA-50 Non-Housing Community Development Needs

Describe the jurisdiction's need for Public Facilities:

The strategy associated with Public Facilities and Improvements is aimed to assist communities and neighborhoods that consist primarily of low- and moderate-income persons who cannot afford the necessary public facilities.

Over the course of the next five years, the Urban County may need to use CDBG funds for the construction of a new homeless shelter in the City of San Luis Obispo. Although still in the planning stage, the need is evident and there is both community and political support for the proposed project. The County and the City of San Luis Obispo have allocated more than \$700,000 in general fund for this project. The State has awarded \$1 million, and CAPSLO is soliciting private donations, but these funding sources may not be sufficient.

It is also anticipated that CDBG funds will be used to make Americans with Disabilities Act (ADA)-compliant street and sidewalk improvements primarily for the benefit of persons with disabilities. There are still many neighborhoods in the cities and unincorporated areas of the county without handicapped accessible sidewalks.

Public facility improvements to predominately low and moderate-income communities also take on a high priority in funding. The predominately low and moderate-income communities in the unincorporated areas of the County include Oceano, San Miguel and Shandon. Water and sewage disposal systems in Oceano and San Miguel are potential projects that, if feasible and shovel ready, could be funded in the next five years. The unincorporated community of Los Osos, although not predominately low- and moderate-income, includes a large number of income eligible households that could benefit from CDBG funds. The construction of a community-wide sewer began in 2014 that will place a financial burden on these households. Financial assistance to ease the burden of the cost associated with the installation of sewer laterals could enable these households to retain their homes. The CDBG eligible use here is technically housing rehabilitation, but is shown under Public Facilities and Improvements because it is directly connected to the new sewage collection system.

How were these needs determined?

These needs were determined through public input and through input from cities. For example, the City of San Luis Obispo engaged the public through its Human Relations Commission, which in turn, made recommendations to the City Council to approve that city's needs priorities for the CDBG program.

Describe the jurisdiction's need for Public Improvements:

Additional needs for public facilities improvements were identified during the Consolidated Plan process. One need is to assist mobile home parks which meet the area wide benefit test with the installation of new infrastructure or to rehabilitate the existing aging infrastructure on park grounds. This will enable income-eligible mobile home owners to retain their homes in mobile home parks, which comprise a major source of affordable housing in San Luis Obispo County.

The second need is to establish a detox facility in San Luis Obispo County. Currently, individuals seeking detox assistance must leave the county for these services.

How were these needs determined?

The needs for public services were determined through a combination of public input and a review of past performance. It also included an assumption that available federal funds will continue to decline in amount each year.

Describe the jurisdiction's need for Public Services:

The strategy associated with Public Services is aimed at achieving family self-sufficiency by assisting organizations in providing public supportive services for youth, seniors and low and moderate-income individuals. Services include recreational activities, community education, senior meals-on-wheels, senior health screenings, and health screenings with CDBG funds. During the next five years, the Urban County will continue to promote family self-sufficiency by aiding public supportive service activities.

How were these needs determined?

The needs for public services were determined through a combination of public input and a review of past performance. It also included an assumption that available federal funds will continue to decline in amount each year.