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# **2020 – 2024 Consolidated Plan and 2020 Action Plan**

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**Department of  
Planning and Building  
County of San Luis Obispo**

**May 5, 2020**

## **COUNTY OF SAN LUIS OBISPO**

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Approved by the Board of Supervisors on May 5, 2020

# Executive Summary

## ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

### 1. Introduction

The Consolidated Plan is a five-year strategic planning document for the Urban County of San Luis Obispo (the “County”) that establishes the goals for the County’s community development and affordable housing activities. The U.S. Department of Housing and Urban Development (HUD) requires that San Luis Obispo County outline a vision for an effective and coordinated community development strategy. Eligible state and local governments receive annual block grants for affordable housing and community development from HUD. These grants include the Community Development Block Grant (CDBG), the Emergency Solutions Grant (ESG), and the HOME Investment Partnerships program (HOME). This Consolidated Plan covers the period of July 1, 2020 through June 30, 2024.

The Consolidated Plan serves the following purposes:

- A planning document for San Luis Obispo County’s community development and affordable housing activities;
- A strategy for how the County’s CDBG, HOME, and ESG funds will be invested in the community over the next five years;
- A management tool for assessing and tracking performance; and
- A submission for federal funds under the three CPD formula grant programs.

### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The County of San Luis Obispo will use HUD grants for a variety of ongoing, primarily for High and Medium level priority need goals, to bring a positive impact to the respective cities and the County’s unincorporated areas, particularly to provide new affordable housing opportunities, address homelessness and public services for emergency shelters. The five-year Consolidated Plan goals focus to provide new affordable housing opportunities to low- and moderate-income households, addressing homelessness, public services primarily to emergency shelters and affordable housing-based infrastructure needs.

The primary objective of the Community Development Block Grant (CDBG) program is to help develop viable urban communities by providing safe, decent, and affordable housing, a suitable living environment, and economic opportunities principally for low- and moderate-income households. Potential programs include housing, housing rehabilitation, construction of public facilities and infrastructure, removal of architectural barriers and public services.

The HOME Investment Partnership Program (HOME) provides federal funds to develop and rehabilitate affordable rental and ownership housing for low- and moderate-income households. HOME funds can support activities that promote a suitable living environment, decent and

affordable rental housing, and homeownership by low- and moderate-income households and tenant based rental assistance (TBRA).

The Emergency Solutions Grant (ESG) program provides homeless persons with basic shelter and essential supportive services to promote decent and affordable housing and a suitable living environment. Activities eligible for ESG funds include rapid re-housing and homeless prevention activities, rehabilitation or remodeling of a building used as a new shelter, operations and maintenance of facilities, essential supportive services, and homeless prevention.

The following summarizes the goals formulated in this Consolidated Plan based on the priority needs identified during the Needs Assessment and Housing Market Analysis:

- **Increase and Maintain Affordable Housing Stock**
  - Provide funding for the development of new and rehabilitated rental and ownership housing units for very low to moderate-income persons and families.
  - Maintain and upgrade existing housing units occupied by very low to moderate-income households
- **Decrease Homelessness**
  - Provide funds to support permanent housing for homeless individuals and families drawing from the Housing First approach to ending homelessness.
  - Support new and existing transitional housing and supportive housing facilities.
  - Support programs that provide short-term emergency shelter and supportive services for homeless individuals and families, while still prioritizing a Housing First approach to ending homelessness.
  - Support homelessness prevention activities, and rapid re-housing programs.
- **Create Suitable Living Environments for Low to Moderate Income Persons through Public Facilities and Infrastructure Improvements:**
  - Support infrastructure in the support of affordable housing development
  - Support public facilities projects that enhance very low- and moderate-income neighborhoods through physical improvements and rehabilitation of public areas and facilities.
- **Create Suitable Living Environments for Low to Moderate Income Persons through Public Services:**
  - Support public and social services programs for special needs and low-income persons.
- **Invest in Economic Growth and Workforce Development:**
  - Provide job skills training opportunities to better prepare the County's low- and moderate-income workforce for employment.

### **3. Evaluation of past performance**

Annually, the County of San Luis Obispo prepares the Consolidated Annual Performance Evaluation Report (CAPER), required by HUD, to assess the impacts of projects and programs in the Urban County. The County prepares the annual CAPER, which captures progress towards meeting needs and achieving strategies. Through the monitoring of performance measures, staff can identify operational improvements, resource allocation issues, and policy questions to address in the upcoming year.

The Urban County of San Luis Obispo has successfully administered several resources to improve housing situations for the Urban County's low income and special needs populations.

During the 2015-2019 Program Years, the CDBG and HOME programs assisted in the development of 288 new units of affordable housing and assisted 155 low income households in maintaining and upgrade their affordable housing units. In addition, the CDBG and ESG programs assisted approximately 10,000 homeless individuals and families with emergency shelter, supportive services and/or homelessness prevention assistance. The CDBG program also provided technical assistance to small businesses benefiting 30 clients, funded non-homeless services to 1,131 residents, and assisted with public facilities and services projects benefiting 17,946 County residents.

Table 1 below summarizes the objectives proposed in the 2015-2019 Consolidated Plan and the planned accomplishments.

**TABLE 1: SUMMARY OF RESULTS – CONSOLIDATED PLAN 2015 – 2019**

Priority Need	2015 – 2019 Consolidated Plan Spending and Benefits				
	Objective Met or Exceeded?	Consolidated Plan Objectives		Funded Result	
		Spending (millions)	Benefit (low/mod persons or households)	Spending (millions)	Benefit (low/mod persons or households)
Housing opportunities for residents (High)	Y	\$3.000	260	\$4.450	288
Preserve and maintain existing affordable housing (High)	Y	\$2.000	160	\$1.035	155 and 9 transition units
Reduce and end homelessness (High)	N	\$2.500	6,500/270	\$1.690	10,000/0
Create suitable living environment through public services (High)	N	\$.525	7,000	\$.132	1,131
Stabilize and revitalize diverse neighborhoods (High)	N	\$2.400	35,000	\$3.100	17,946
Improve educational and job readiness (Low)	N	\$.100	20 Jobs	\$.086	0

**4. Summary of community participation process and consultation process**

The community participation process is integral in goal setting and developing strategies in the Consolidated Plan. During the development of the plan, the County undertook the following steps regarding community participation and consultation:

- Offered an online Needs Assessment Survey, of which 166 persons responded. Participants were 56 percent private citizens, 38 percent nonprofit organizations, 4 percent for profit organizations, and 6 percent units of local government. In addition to the online survey, the County distributed a Needs Assessment survey to local nonprofit organizations and community advisory bodies. Survey participants included community housing development organizations, community services providers, County Commissions on Aging, and Community Service Districts, among others. The survey included selecting needs priority levels for

special needs populations, community facilities, infrastructure, special needs, community services, economic development, and neighborhood services.

- Hosted three public needs workshops in September 2019, in which 31 persons attended and participated in the cities of Atascadero and San Luis Obispo and the unincorporated community of Nipomo.
- Attended local advisory group meetings and made presentations on the Consolidated Plan Needs Assessment process and importance including presentations to the Homeless Services Oversight Council (HSOC), HSOC Housing Committee, and the Commission on Aging.

## **5. Summary of public comments**

The following is a summary of housing and community development needs as identified at the three September 2019 community workshops, the public hearing, and the Needs Assessment Survey:

### Affordable Housing:

- Attendees expressed the need for affordable housing of all types for extremely low- and low-income families.
- Attendees and survey participants expressed the need for affordable housing for chronically homeless, seniors, and special needs populations.
- In addition, attendees identified the need for transitional housing opportunities for transitional age youth and other special needs groups.

### Homelessness Service:

- Several individuals expressed support for the continued financial support for homeless shelters, rapid re-housing and homelessness prevention including housing first programs
- Ongoing discussion by the HSOC places emphasis on the need for case management services and training to reduce homelessness
- Survey participants expressed the need for additional homeless shelters and centers.
- Survey participants expressed the need for additional services needed for homeless youth, addiction recovery, and mental health.

Public Services:

- Attendees indicated needs for financial assistance for detox, sober living transitional housing and related supportive services.
- Survey participants expressed a high priority for mental health and homeless services.

Economic Development:

- Survey participants expressed the need for higher wages, job creation, better paying jobs, and economic development/small business development.
- Survey participants expressed support for small businesses and workforce development services.

Public Facilities:

- Survey participants expressed the need homeless shelters and related facilities
- Attendees indicated needs for Health care facilities and detox centers

**6. Summary of comments or views not accepted and the reasons for not accepting them**

The Urban County accepted all comments or views on community and affordable housing needs expressed through public workshops, public hearings, advisory and stakeholder meetings, and the Needs Assessment Survey.

**7. Summary**

The overall goal of the Urban County's community development programs is to encourage viable and sustainable communities by providing affordable housing, a suitable living environment, and expanded economic opportunities. The Consolidated Plan enables the Urban County of San Luis Obispo to examine the housing and community development needs of this community, and to develop programs that effectively utilize the resources available to address these needs and improve the quality of life for low- and moderate-income residents.

Particularly:

- The need for decent and affordable housing to address the gap between housing costs and local income, which lead to rising rates of overcrowding, overpayment, and substandard housing conditions for the county's lowest income residents;
- Coordinated efforts between local emergency shelter provides, housing providers, and services that prevent homelessness, including rapid re-housing and



permanent housing, and the elimination of homelessness per the 1-year Plan to End Chronic Homelessness;

- Support services that increase the ability of seniors, the homeless, persons with disabilities, transitional youth, and others with special needs to live independently and avoid institutions;
- Projects that improve community facilities and infrastructure in support of affordable housing and disabled persons;
- Programs that promote economic development and create jobs and programs that increase the job skills levels of potential employees (micro-enterprises).

# The Process

## PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

### 1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

**Table 2 – Responsible Agencies**

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
Lead Agency	SAN LUIS OBISPO COUNTY	Planning and Building Dept./Housing and Economic Development Section
CDBG, HOME and ESG Administration	SAN LUIS OBISPO COUNTY	Planning and Building Dept./Housing and Economic Development Section

### Narrative

The County of San Luis Obispo is the lead administrative agency and responsible entity for the CDBG, HOME, and ESG programs. The County and its six participating cities, San Luis Obispo, Paso Robles, Atascadero, Morro Bay, Arroyo Grande, and Pismo Beach comprise the “Urban County of San Luis Obispo.” The County and the six participating cities share the CDBG program administration funds with the County being the lead agency. The County administers the HOME and ESG programs. Furthermore, the County of San Luis Obispo prepares the annual Action Plans and the Consolidated Plan, conducts the public participation process, and submits the required plans to HUD.

### Consolidated Plan Public Contact Information

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## **PR-10 Consultation - 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

The County of San Luis Obispo and the six participating cities held public workshops and hearings to provide the public the opportunity to express issues and needs related to community development. The County of San Luis Obispo consulted with the advisory groups including the Homeless Services Oversight Council (HSOC), the Supportive Housing Consortium, Commission on Aging, and the Housing Trust Fund. These advisory groups provided information on community needs and affordable housing needs and completed the “Needs Assessment” survey.

#### **Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

The County worked closely with the participating cities to implement the community participation plan for the preparation of the Consolidated Plan and 2020 Action Plan. This included holding public workshops and publishing the Needs Assessment Survey on the County’s web site. The County’s Department of Planning and Building’s Housing Section worked with the County’s Department of Social Services, Public Health Department, the Housing Authority of San Luis Obispo (HASLO), and the local affordable housing developers to collect input on community needs. This collaboration led to identifying community needs and affordable housing related issues.

#### **Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The County staff regularly attends meetings of the full HSOC as well as the HSOC’s Housing Committee to discuss ongoing housing issues and needs of homeless persons in the community. The HSOC serves as the governing body for the Continuum of Care (CoC) program and as the advisory body on homelessness to the County Board of Supervisors, including the allocation of CDBG, ESG, General Funds and other funding sources for homeless programs. In addition to regularly keeping abreast of current homeless housing needs, County staff presented and sought input on the draft 2020 funding recommendations for homeless related programs at an HSOC meeting. The following efforts are ongoing to address the needs of homeless individuals and families:

- Housing and supportive services for veterans and their families through the HUD-VASH and Supportive Services for Veteran Families (SSVF) programs. The Urban County staff worked with the nonprofits and the U.S. Department of Veterans Affairs to coordinate housing efforts for homeless veterans

- Rapid Rehousing program for homeless families receiving CalWorks assistance, including those families participating in the federal Temporary Assistance to Needy Families program
- A County-funded Housing First Program called '50Now' is overseen by the local non-profit Transitions Mental Health Agency (TMHA) and HASLO to quickly house and provide intensive supportive services to 50 of the most vulnerable, chronically homeless individuals countywide
- Tenant Based Rental Assistance for families and individuals funded by the HOME grant and Rapid Rehousing assistance funded by the Emergency Solutions Grant and HOME
- Permanent supportive housing, transitional housing, and supportive services to homeless individuals and families funded by the CoC program
- Case management and emergency shelter provided by Emergency Solutions Grant funding. These services are available to single adults, families, and unaccompanied Transitional Aged Youth (aged 18-24)

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

County staff works with the CoC governing body and the HSOC to determine how to allocate ESG funds annually. The HSOC makes funding recommendations on projects under the ESG program to the County Board of Supervisors. The HSOC, CoC and nonprofits have the opportunity to suggest revisions to the existing ESG program performance standards. Additionally, the HSOC considers program outcomes from the previous year when considering programs for funding recommendations.

County staff also attends HSOC subcommittee meetings throughout the year to participate and lead ongoing discussions related to funding, program policies, and procedures for the administration of HMIS.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

The County of San Luis Obispo as a lead agency consulted with the advisory groups including the HSOC, San Luis Obispo County Commission on Aging, and the Supportive Housing Consortium. These advisory groups provided information on community needs and affordable housing needs and completed the Needs Assessment Survey.

**Table 3 – Agencies, groups, organizations who participated**

<b>Agency</b> <i>Agency / Group / Organization</i>	<b>Type</b> <i>Agency / Group / Organization Type</i>	<b>Section</b> <i>What Section of the Plan was Addressed?</i>	<b>Consultation (Full sentences)</b> <i>How was the Agency / Group / Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</i>
<b>County of San Luis Obispo, Department of Social Services</b>	Local Government	Homeless Strategy	<ul style="list-style-type: none"> <li>• Sent a link to the Needs Assessment Survey to identify areas of need.</li> </ul>
<b>Homeless Services Oversight Council</b>	Advisory Body for Homelessness and homeless services	Homeless Strategy	<ul style="list-style-type: none"> <li>• They were sent a link to the Needs Assessment Survey to identify areas of need.</li> <li>• The HSOC Subcommittee met and prepared draft funding recommendations for the Full HSOC.</li> <li>• The full HSOC approved the recommendations for the Board of Supervisors.</li> </ul>
<b>Housing Trust Fund (HTF)</b>	A private nonprofit corporation for affordable housing	Affordable housing	<ul style="list-style-type: none"> <li>• The HTF was sent a link to the Needs Assessment Survey to identify areas of need.</li> </ul>
<b>Commission on Aging</b>	Advisory Body for Elderly needs	Senior Advocacy	<ul style="list-style-type: none"> <li>• They were sent a link to the Needs Assessment Survey to identify areas of need.</li> </ul>
<b>Supportive Housing Consortium</b>	Advisory Body for housing	Affordable housing	<ul style="list-style-type: none"> <li>• Sent a link to the Needs Assessment Survey to identify areas of need.</li> </ul>
<b>Cities of Arroyo Grande, Atascadero, Morro Bay, Pismo Beach, Paso Robles, and San Luis Obispo</b>	Local government	Housing Needs Non-Housing Community Development Homelessness	<ul style="list-style-type: none"> <li>• City Manager and Community Development Department staff participated in the development of housing and homeless priorities for the Consolidated Plan and discussion of priorities and goals.</li> </ul>

**Identify any Agency Types not consulted and provide rationale for not consulting**

The County of San Luis Obispo reached out and consulted with many different agencies, groups, and organizations that actively and continuously provide services in housing, homelessness, community development, and economic development to the vulnerable population of the County and the six participating cities. While not all groups responded to the invitation to participate, the County did not intentionally exclude groups from the consultation process.

## Other local/regional/state/federal planning efforts considered when preparing the Plan

**Table 4 – Other local / regional / federal planning efforts**

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	County of San Luis Obispo	HUD encourages prioritizing projects that address the goals of Ending Chronic Homelessness, Youth Homelessness, Veteran Homelessness, and utilize a Housing First approach.
Draft 2020-2028 Housing Element, County General Plan	The County of San Luis Obispo	Both the Housing Element and the Consolidated Plan assesses housing needs and market and provides strategies and goals to promote affordable housing over the next five years. The General Plan contains land use policies considered in the Consolidated Plan.
Economic Element, County General Plan	The County of San Luis Obispo	The Economic Element has policies and programs included with the preparation of the Non-Housing needs and analysis of the Consolidated Plan.
Analysis of Impediments to Fair Housing Choice	The County of San Luis Obispo	Identifies Impediments, Action Steps and Goals in achieving Consolidated Plan objectives.
San Luis Obispo County Economic Strategy	Economic Vitality Corporation	San Luis Obispo County Economic Strategy Report contained goals included with the preparation of the Non-Housing needs and analysis of the Consolidated Plan.
Vital Signs	The Community Foundation San Luis Obispo County	The Vital Signs report contains information on housing needs incorporated in the Consolidated Plan.

### **Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan and 2020 Action Plan (91.215(I))**

The lead agency for the Consolidated Plan is the County of San Luis Obispo. The County collaborated with the six participating cities (City of Arroyo Grande, City of Atascadero, City of Morro Bay, City of Paso Robles, City of Pismo Beach, and City of San Luis Obispo) to announce the public workshops on “Needs” and provided technical assistance to questions raised during the “Needs” public workshop. The County consulted with various nonprofits and private organizations in the development and implementation of the Consolidated Plan.

Organizations were consulted on an individual and group basis. The goal was that, by providing a detailed explanation of the data, the information would be better contextualized and meaningful for groups to use and provide comments.

## **PR-15 Citizen Participation**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal setting**

The Consolidated Plan requires a unified and comprehensive framework guided by a collective and collaborative citizen participation process. The County of San Luis Obispo led the efforts to reach out to the members of the public at large. In collaboration with the six participating cities, the County held two public workshops and a hearing and gained public input as well as input from the various community-based nonprofits. Moreover, the County and the six cities utilized web-based technology by publishing an online Needs Assessment Survey and announcing the link survey via email to interested parties and other relevant web sites.

In September 2019, the Planning and Building Department hosted public workshops in San Luis Obispo, Nipomo, and Atascadero, and conducted an online survey to seek public input on the needs and recommended goals and priorities for the 2020-2024 Consolidated Plan. The workshops were primarily attended by representatives of homeless and community service organizations, non-profit housing developers, and staff from partner cities.

Most participants agreed that the existing goals were comprehensive, but some suggested combining and rewording certain goals. For example, “Create housing opportunities for residents” and “Preserve and maintain existing affordable housing” could be combined into “Create, preserve, and maintain diverse housing/shelter opportunities”. As another example, “Reduce and end homelessness” could be reworded to “Reduce and manage homelessness”, which is a more attainable goal and is generally consistent with the mission of the Region’s service providers.

Workshop participants also discussed setting a range of priority levels. The 2015-2019 Consolidated Plan identifies most goals (except Economic Development) as High Priority, which made it difficult for staff to recommend projects during competitive application rounds where there are limited resources to allocate.

At the Needs Hearing on October 22, 2019, the Board identified “Infrastructure in support of affordable housing” as an additional goal. The draft goals and priorities were released for a 30-day public review period in January 2020 and three public workshops were held to obtain input from the community.

The goals and priorities for the 2020-2024 Consolidated Plan are based on public input from the workshops, public hearings, online survey, and direction from the Board of Supervisors.

## Citizen Participation Outreach

**Table 5 – Citizen Participation Outreach**

Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received		URL (If applicable)
Public Meetings	Non-targeted/ broad community. County wide	50 people attended the six public workshops and a Needs hearing at the County of San Luis Obispo.	The public voiced their need for homeless shelter, homeless services, case management, affordable housing, and health services for senior and children.	<b>Summary of comments not accepted and reasons: None</b>	<a href="http://www.slocounty.ca.gov/Departments/Planning-Building/Housing/Updates,-Meetings,-Resources.aspx">http://www.slocounty.ca.gov/Departments/Planning-Building/Housing/Updates,-Meetings,-Resources.aspx</a>
Online Needs Survey	Broad Community/ nonprofits/ Stakeholder groups/ email distribution	Received 166 completed online surveys.	The survey data shows need for homeless shelter, homeless services, affordable housing, street and lighting improvements, job creation, health services for seniors and children.		<a href="http://www.surveymonkey.com/r/HWYRKDQ">www.surveymonkey.com/r/HWYRKDQ</a>
Public Announcements	City Council meetings, Housing Consortium	All meetings had their regular members in attendance including members of the public. Each city broadcasts its city council hearings.	None		<a href="http://www.slocounty.ca.gov/Departments/Planning-Building/Housing/Updates,-Meetings,-Resources.aspx">http://www.slocounty.ca.gov/Departments/Planning-Building/Housing/Updates,-Meetings,-Resources.aspx</a>



# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

Housing needs were determined by analyzing housing problems by income level, tenure, and households with special needs. The Consolidated Plan uses the Comprehensive Housing Affordability Strategy (CHAS) data developed by the Census Bureau for HUD. CHAS data is based on the 2011-2015 American Community Survey (ACS) Census and analyzes households with one or more housing problems (those experiencing overcrowding, lacking adequate kitchen or plumbing facilities), and those experiencing cost burden (paying more than 30 percent of household income for housing costs) and extreme cost burden (spending over 50 percent of household income for housing costs).

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 affordable housing of all types for extremely low- and low-income families.
- Attendees and survey participants expressed the need for Affordable housing for chronically homeless, seniors, and special needs populations.
- In addition, attendees identified the need for transitional housing opportunities for transitional age youth and other special needs groups.
- Attendees expressed concern for the rapid rise in security deposit required for homeless or at-risk of being homeless populations.
- Cost burden for both renters and owner household.
- Overcrowding (defined by HUD as more than one person per bedroom) is common for lower income groups to afford housing.

#### Homelessness and Homelessness Service:

- Homeless counts from the Point-in-Time (PIT) Count increased from 1,125 in 2017 to 1,483 in 2019.
- Several individuals expressed support for the continued financial support for homeless shelters, rapid re-housing, and housing first programs.
- Ongoing discussion by the HSOC places emphasis on the need for case management services and training to reduce homelessness.

- Survey participants expressed the need for additional homeless shelters and centers.
- Survey participants expressed the need for Additional services needed for homeless youth, addiction recovery, and mental health.

Public Services:

- Attendees indicated needs for financial assistance for detox, sober living transitional housing and related supportive services.
- Survey participants expressed a high priority for mental health and homeless services.

Public Facilities:

- Survey participants expressed the need homeless shelters and related facilities.
- Attendees indicated needs for Health care facilities and detox centers.
- On-going need for public improvements for streets and sidewalks.
- Infrastructure improvements in Low and Moderate Areas (LMA) by the local community services districts for deferred improvements.

Economic Development:

- Survey participants expressed the need for higher wages, job creation, better paying jobs, economic development/small business development.
- Survey participants expressed support for small businesses and workforce development services.

## **NA-10 Housing Needs Assessment - 24 CFR 91.205 (a, b and c)**

### **Summary of Housing Needs**

The county has continued to experience strong household growth over the last five years contributing to rising housing prices and limited affordable housing.

High housing costs reduce economic opportunities, limits access to jobs and services, and restricts the ability of lower-income households, including elderly and disabled persons, to live in the communities and neighborhoods of their choice. The affordability gap results in a concentration of lower-income households and overcrowding.

Like other parts of California, the county experienced a skyrocketing housing market with the start of the high-tech boom in the late 1990s. The housing market continues to remain unaffordable to different income levels including low- and moderate-income households. Several factors contribute to the high costs of housing: 1) limited supply of housing units combined with a strong demand leads to a significant price increase; 2) the county is situated in the California central coast; 3) the desirable natural beauty and Mediterranean climate; 4) residents are willing to earn less to live in an area with a high quality of life, less traffic, better air quality, and pristine natural resources.

The Consolidated Plan needs assessment uses several reports to identify the top priority needs in community development, homelessness, and affordable housing. These reports include the result of the “Needs Assessment” survey, the Vital Signs document prepared in 2016 by ACTION for Healthy Communities and the 2015-2019 County of San Luis Obispo Housing Element.

The County Planning and Building Department conducted a “Needs Assessment” survey from September through October of 2019 to collect public feedback on needs for the Consolidated Plan. A large number of organizations completed this survey, including the: Stand Strong, HASLO, CAPSLO, Transitional Food and Shelter, 5 Cities 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 2016 by the ACTION for Healthy Communities indicates that more than half of the county residents experienced housing cost burdens.

According to Table 6, Housing Needs Assessment Demographics, the county’s population decreased by 2,132 people, from 269,637 to 263,095, representing a 2 percent decline.

Despite the population decrease along with new housing construction not keeping up with the housing needs, the demand for housing throughout the county remains strong.

According to the California Association of Realtors (CAR), the county's median home price was \$640,00 in May 2018. Approximately 16.5% of families can afford the median priced home and 52% of renters pay more than 1/3 of their salaries on rent.

The area median income for a family of four is \$87,500 per the FY 2019 Income Limit Area published by HUD. The estimated average rent for a 2-bedroom apartment is \$1,391 per month. For a low-income family of four earning \$71,900 annually, they can afford the average rent of \$1,797 per month. However, a very low-income family of four with an income of \$44,950 annually cannot afford the average rent of \$1,391 per month for a 2-bedroom apartment. The housing cost burden for very low-income renters is certainly more than 30%.

The 2019 San Luis Obispo County Homeless Census and Survey reported 1,483 homeless individuals in January 2019. Of those counted, 79% were unsheltered, while the remaining 21% were sheltered. Homeless persons took shelter at limited emergency shelters and transitional housing, and unsheltered homeless persons mainly used the streets, encampment, cars, and vans as refuge.

The timing of the preparation of the Consolidated Plan coincides with the drafting of the County's 2020-2028 Housing Element ("Housing Element"). This needs assessment incorporates the results of the housing needs assessment conducted for the Housing Element.

In the 2019 report from the San Luis Obispo Council of Governments SLOCOG), the expected growth rate for the county is 0.72% per year from 2020 through 2025, a projected increase of approximately 10,440 persons over the five-year period.

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

- 29% of the households are renters; 71% of the households are homeowners.
- 50% of the households are very low- and low-income households. This means 1 in every 2 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.
- 19% 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.
- 34% of households in the unincorporated county are seniors

**Conclusion**

The following excerpt from the Draft 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 somewhat more affordable here than in other coastal counties. In 2019, the San Luis Obispo-Paso Robles Metropolitan Area is the fifth least affordable area in the nation (National Association of Homebuilders, 4th quarter 2019). This often causes young workers and families to leave the county to find quality jobs and more affordable housing elsewhere.”

The affordable housing shortage will continue to grow. Per the CHAS data and the 2020-28 Housing Element, there is a need for senior housing in the next 5 years. The CHAS data (Table 7) also indicates a great need for affordable housing for 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. Extremely low-income household: There are a total of 13,935 very-low income households. A third of the extremely low-income households are senior.
2. Very low-income household: There are a total of 11,310 very low-income households. Of this total, 41% are senior and 31% are small family households.
3. Low income household: There are a total of 16,285 low income households. Of this total, 40% are senior households and 35% are small family households.
4. Moderate income household: There are a total 9,245 moderate income households. Of this total, 39% are senior households and 38% are small family households.

**Table 6 – Housing Needs Assessment Demographics**

<b>Demographics</b>	<b>Base Year: 2009</b>	<b>Most Recent Year: 2015</b>	<b>% Change</b>
Population	269,637	263,095	-2%
Households	102,663	98,120	-4%
Median Income	\$55,555.00	\$60,691.00	9%

**Data Source:** 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

## Number of Households Table

**Table 7 - Housing Needs Assessment Demographics**

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80- 100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households	13,935	11,310	16,285	9,245	47,315
Small Family Households	2,860	3,525	5,630	3,539	21,830
Large Family Households	634	849	1,465	728	3,340
Household contains at least one person 62-74 years of age	2,502	2,104	3,553	2,314	12,922
Household contains at least one-person age 75 or older	2,094	2,515	2,830	1,309	4,834
Households with one or more children 6 years old or younger	1,380	1,951	3,064	1,058	3,902

**Data** 2011-2015 CHAS  
**Source:**

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

According to the CHAS data below, both extremely low-income renters and homeowners spend more than 50% of their income on housing expenses including utilities (very low-income renters = 59% and very low-income owners = 40%). 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). Over a third of very low-income renters live in overcrowded conditions, exacerbated by a housing cost burden in excess of 30 to 50%. Almost half of the very low-income homeowners face severely overcrowded housing conditions. Low-income renters also experienced severely overcrowded housing conditions and a housing cost burden greater than 50% of income with similar frequency to that of very low-income renters. Relative to the other income levels, moderate income renters had nominal housing issues. This examination shows that housing affordability remains a problem within the county.

Analysis of CHAS data shows the topmost important issue across different income levels is housing cost burden of 30 to 50%. According to the National Association of Home Builders, Wells Fargo Housing Opportunity Index (Population under 500k in 2019), the County is ranked the fifth least affordable metro area in the nation. The shortage of affordable housing units combined with high rental housing market makes it very challenging for extremely low income, 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.

Table 8 – Housing Problems Table

	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
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	130	300	159	155	744	10	35	19	10	74
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	125	310	220	0	655	0	50	8	58	116
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	390	500	645	119	1,654	10	39	119	125	293
Housing cost burden greater than 50% of income (and none of the above problems)	6,359	2,980	1,324	69	10,732	2,715	1,430	1,895	747	6,787
Housing cost burden greater than 30% of income (and none of the above problems)	585	1,945	4,075	915	7,520	580	1,160	1,365	1,695	4,800
Zero/negative Income (and none of the above problems)	820	0	0	0	820	334	0	0	0	334

Data 2011-2015 CHAS

Source:

## 2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

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 extremely low-income renters have one or more of four housing problems. In contrast, a third of the extremely low-income homeowners have one or more of four housing problems. The trend decreases for very low-income renters where a third has one or more of four housing problems. And only 21% of very low-income homeowners have one or more housing problems. For low income, 48% of the renters have none of the four housing problems while 36% of homeowners have none of the four housing problems. Under moderate income level, a fifth of renters and a third of homeowners have none of four housing problems. The CHAS data shows that both renters and homeowners under extremely, very low, and low-income categories face housing problems. This information supports the County's Housing Element observation that there is a short supply of new rental affordable housing units.

Table 9 – Housing Problems 2

	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	7,009	4,095	2,340	343	13,787	2,735	1,555	2,040	958	7,288
Having none of four housing problems	1,703	2,725	6,790	3,070	14,288	1,295	2,925	5,100	4,884	14,204
Household has negative income, but none of the other housing problems	820	0	0	0	820	334	0	0	0	334

Data Source: 2011-2015 CHAS

## 3. Cost Burden > 30%

Based on analyzing the CHAS data, more than a third of elderly extremely low-income renters (39%) and homeowners (33%) have a cost burden of more than 30% of their income. Half of the "Other" extremely low-income renters are paying more than 30% of their income toward housing expenses.

Under the very 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 low-income renters, more than a third of small related and large related households have a housing cost burden of more than 30%. For low-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 low-income



homeowners (small related and large related) experience housing cost burden issues attributed to 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.

Table 10 – Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	1,660	2,359	2,483	6,502	644	619	1,320	2,583
Large Related	470	633	457	1,560	159	90	368	617
Elderly	1,137	1,010	1,063	3,210	1,956	1,527	1,398	4,881
Other	4,293	1,859	1,899	8,051	558	388	293	1,239
Total need by income	7,560	5,861	5,902	19,323	3,317	2,624	3,379	9,320

Data Source: 2011-2015 CHAS

#### 4. Cost Burden > 50%

The CHAS data below indicates that more than a third of extremely 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 extremely low-income category. In contrast to extremely low-income homeowners, almost 46% of the elderly pay more than 50% of their income for housing expenses as elderly homeowners earn less income than other income-level homeowners. With regards to the very low-income renter households, more than a third of the small related, large related, and elderly households have a housing cost burden of more than 50%. Extremely low-income homeowners share the same burden where over a third of the elderly have a housing cost burden greater than 50%. The percentages of low-income renters paying more than 50% of their income for housing expenses is relatively low for all the different categories of households (7% to 14%). However, there is a much greater frequency of low-income owner households with a cost burden of more than 50%: 42% of the small related owner households, 45% of the large related households, and 28% of elderly households. This data indicates that homeownership for low 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.

Table 11 – Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	1,490	1,145	439	3,074	584	319	660	1,563
Large Related	410	228	48	686	140	65	170	375
Elderly	897	617	344	1,858	1,498	839	919	3,256
Other	4,073	1,330	544	5,947	509	223	169	901
Total need by income	6,870	3,320	1,375	11,565	2,731	1,446	1,918	6,095

Data Source: 2011-2015 CHAS

The CHAS data shows extremely low-income renter households live in overcrowded conditions. More than a third of the “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 as they cannot afford the price of a larger house. Low income renter households also face overcrowded conditions under “single family households”, “multiple, unrelated family households”, and “other, non-family households” categories (34%, 70%, and 24% respectively). The rationale for the overcrowded condition is two-fold: the shortage of rental housing units and the expensive rental market. As a result, low-income households prefer paying lower rents for smaller housing units. A low percentage of moderate-income renter households live in overcrowded housing units while a quarter of moderate-income homeowners under “single family households” category live in overcrowded housing units. In reference to Table 12, there is no data provided by HUD.

5. Crowding (More than one person per room)

Table 12 – Crowding Information – 1/2

	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
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	429	809	664	74	1,976	0	75	118	63	256
Multiple, unrelated family households	25	4	174	45	248	10	14	24	120	168
Other, non-family households	64	12	24	0	100	0	0	0	0	0
Total need by income	518	825	862	119	2,324	10	89	142	183	424

Data Source: 2011-2015 CHAS

Table 13 – Crowding Information – 2/2

	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								

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

Based on 2011 - 2015 ACS 5-year estimates, there are 27,136 single person “living alone” households countywide. Half of the single persons living alone are those 65 years and over. Table 7 determines the number of 1-person households per income level by using the 2011 - 2015 ACS 5-year estimated percent of household by type (26.9% for households with one or more people under 18 years, 41.7% for households with one or more people 60 years and over, and 26.2% for households living alone). Using the above methodology, there are 3,651 extremely low income, 2,963 very low income, 4,267 low income, and 2,422 moderate income 1-person households. More than a quarter of the very low-income households in the County are single person households. There is a total of 13,303 1-person households in the extremely low to moderate income category. This information suggests need for single room occupancy units and other affordable housing options, such as shared housing (home share), for low income categories of 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.**

The County of San Luis Obispo’s Community Health Assessment from 2018 highlights numbers from the Centers for Disease Control and Prevention (CDC), that more than 50 million people (approximately 20 percent of the population) in the U.S. have a disability, and, of those, more than 34 million (>12 percent) live with a severe disability. In San Luis Obispo County, 25.6 percent have a disability which could limit their activity because of physical, mental, or emotional challenges.

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 Stand Strong. RISE, located in the north county area, estimates that 410 families (750 women and children) could need housing assistance over the next five years. Stand Strong estimates that 353 families (1,060 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 affordable housing units suitable for extremely low, very low, low, and moderate-income households. According to the data provided by the 2011 - 2015 ACS 5-year estimates, the most common problem is a cost burden of more than 50% followed by cost burden of more than 30% for extremely low, 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 extremely low-income households earning 30 percent or less of the county median income is 4,850 in 2011 – 2015 CHAS. Based on this figure, the projected housing need for extremely low-income households over the next eight years is 801 Regional Housing Need Allocation (RHNA) additional housing units. Extremely 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.

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

"Small related" renter and "Other" renter households are the most affected by cost burden. Table 11, Cost Burden >50%, shows 3,074 small related renter households and 5,947 Other renter households are cost burdened, which combined make up 78 percent of all low- to moderate-income renter households that are cost burdened.

"Small related" and "Other" households, making 30 percent of AMI or less, are disproportionately impacted by severe costs burden.

Households affected by the common housing problems are the very low to low-income households.

## **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 California Department of Education confirmed during the 2017-2018 school year, that there were 3,113 students that qualified as homeless under McKinney-Vento. Of those 3,113 students, 2,466 were doubled up, meaning either living with family, friends, or other non-relatives, 326 were unsheltered, 192 were in emergency shelters, 121 were in hotels, 353 were unaccompanied youth, and 8 were in situations unknown to the school district. 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 aid 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 46 persons served with ESG RRH and HP assistance in 2018-2019, 7 (15%) 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 2 (.04%) had a past domestic violence experience. Additionally of the 37 persons served with CDBG (County) Deposit and Subsistence assistance in 2018-19, 7 (19%) 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 8(22%) 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 to remain stably housed. Some adults (Zero) that left the ESG RRH and HP programs, and (Zero) that left the CDBG program in 2018-2019 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**

The 2019 San Luis Obispo County Homeless Census and Survey reported 67 families experiencing homelessness with 222 individuals living in them in 2019. This represents an increase of 37% in the number of families experiencing homelessness since 2017. The number of unsheltered families rose in 2019 and while there have been limitations in data collection, this represents a major change and is the highest rate since 2013. Persons in families represent just under 15% of the total population of persons experiencing

homelessness. It should also be noted that this definition of family homelessness excludes persons who are in a “doubled-up” living situation or whose primary shelter is a hotel or motel. This is a common housing situation in San Luis Obispo and is more commonly measured through the County Office of Education’s reporting done every fall. 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 8% of housing units countywide are affordable to households earning 30% or less of Area Median Income (Source: 2011-2015 CHAS). Therefore, if rents increase, households with lower incomes may have a difficult time remaining in housing.

## **NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)**

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.

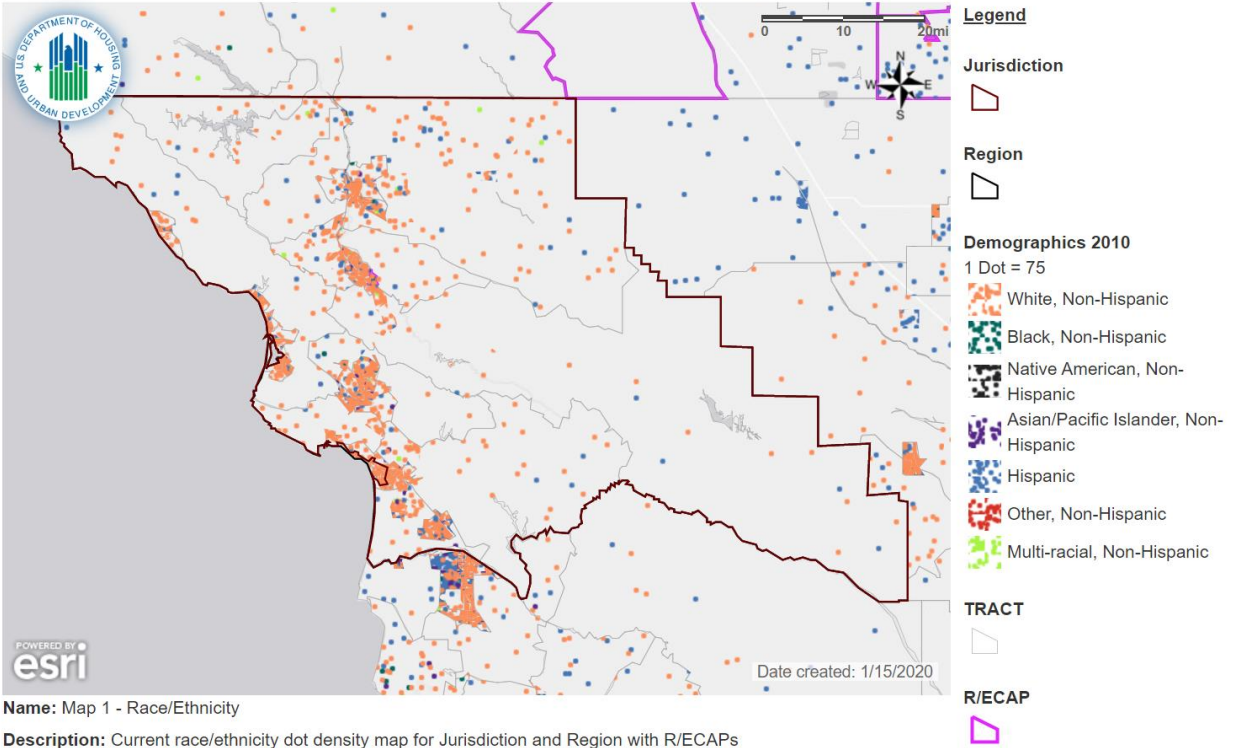
### **Introduction**

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 problem at a higher rate (10%) than the income level as a whole. The recently completed Analysis of Impediments to Fair Housing Choice by the County of San Luis Obispo provides an updated narrative on the disproportionate housing needs.

Despite low populations of non-White residents in the County of San Luis Obispo, racial or ethnic minority groups generally experience slightly higher rates of housing problems than White residents. The exception to this is the Native American, Non-Hispanic population in the county, which experiences slightly lower numbers of housing problems at 35.40% rather than 42.25% for White residents. Hispanic residents, on the other hand, experience significantly higher numbers of housing problems than White residents, at 59.93%. Disparities are more pronounced in the category of severe housing problems, where Hispanic and Asian or Pacific Islander residents tend to face severe housing problems more often.

Relative to other areas of the county, a high percentage of low- to moderate-income Hispanics live in the unincorporated communities of San Miguel, Nipomo and Oceano. A lack of decent affordable housing units in these communities is a concern. There is a disproportionately greater need for housing for the Hispanic population at extremely low to moderate income levels. The following map illustrates the Hispanic population throughout the county.

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 1 - Race/Ethnicity  
**Description:** Current race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs  
**Jurisdiction:** San Luis Obispo County (CDBG, HOME, ESG)  
**Region:** San Luis Obispo-Paso Robles-Arroyo Grande, CA  
**HUD-Provided Data Version:** AFFHT0004

**0%-30% of Area Median Income**

Table 14 - Disproportionally Greater Need 0 - 30% AMI

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	10,924	1,838	1,154
White	7,788	1,493	793
Black / African American	230	10	10
Asian	325	43	105
American Indian, Alaska Native	15	0	10
Pacific Islander	15	0	0
Hispanic	2,220	274	209

**Data** 2011-2015 CHAS  
**Source:**

\*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

Table 15 - Disproportionally Greater Need 30 - 50% AMI

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	8,745	2,560	0
White	5,965	2,129	0
Black / African American	100	4	0
Asian	193	54	0
American Indian, Alaska Native	90	10	0
Pacific Islander	30	0	0
Hispanic	2,149	352	0

Data Source: 2011-2015 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

Table 16 - Disproportionally Greater Need 50 - 80% AMI

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	9,825	6,484	0
White	6,850	4,944	0
Black / African American	25	25	0
Asian	275	138	0
American Indian, Alaska Native	25	15	0
Pacific Islander	0	0	0
Hispanic	2,412	1,220	0

Data Source: 2011-2015 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

Table 17 - Disproportionally Greater Need 80 - 100% AMI

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	3,895	5,357	0
White	3,165	4,102	0
Black / African American	4	110	0
Asian	99	140	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	574	959	0

**Data** 2011-2015 CHAS  
**Source:**

\*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 – 91.205 (b)(2)

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 ACS data for San Luis Obispo County, 21% of Hispanics at the extremely low-income bracket have a disproportionately greater need in terms of severe housing problems. The percentage of Hispanic households for very low-income bracket increases to 22%. Under low income, the disproportionately greater need increases to 26% for Hispanics. And finally, 30% of moderate-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

Table 18 – Severe Housing Problems 0 - 30% AMI

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	9,744	2,998	1,154
White	6,848	2,398	793
Black / African American	215	25	10
Asian	325	43	105
American Indian, Alaska Native	15	0	10
Pacific Islander	15	0	0
Hispanic	2,015	479	209

Data Source: 2011-2015 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

Table 19 – Severe Housing Problems 30 - 50% AMI

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	5,650	5,650	0
White	3,940	4,154	0
Black / African American	80	24	0
Asian	138	115	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
American Indian, Alaska Native	80	20	0
Pacific Islander	0	30	0
Hispanic	1,269	1,234	0

**Data** 2011-2015 CHAS  
**Source:**

\*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

Table 20 – Severe Housing Problems 50 - 80% AMI

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	4,380	11,890	0
White	2,945	8,849	0
Black / African American	15	35	0
Asian	165	248	0
American Indian, Alaska Native	0	40	0
Pacific Islander	0	0	0
Hispanic	1,148	2,480	0

**Data** 2011-2015 CHAS  
**Source:**

\*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

Table 21 – Severe Housing Problems 80 - 100% AMI

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,301	7,954	0
White	815	6,428	0
Black / African American	4	110	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Asian	64	174	0
American Indian, Alaska Native	10	10	0
Pacific Islander	0	0	0
Hispanic	384	1,149	0

**Data** 2011-2015 CHAS  
**Source:**

\*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 – 91.205 (b)(2)

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:

Housing needs can be determined by analyzing housing problems by income level, tenure, and households with special needs. The Consolidated Plan uses the demographic data supplied by HUD’s Community Planning and Development Department (CPD). CPD data is based on the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data and analyzes households with housing problems such as those experiencing cost burden (paying more than 30% of household income for housing costs) and extreme cost burden (spending over 50% of household income for housing costs). Priorities were established for housing needs based in part on this housing needs assessment.

The data from the following table shows that 13% of Hispanics have a disproportionately greater need in relations to a housing cost burden of less than or equal to 30%. Another 19% 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 increase need in the number of Hispanic households to spend a larger portion of their income for housing results from the affordable housing need countywide as observed across different ethnic groups.

### Housing Cost Burden

Table 22 – Greater Need: Housing Cost Burdens AMI

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
<b>Jurisdiction as a whole</b>	<b>56,460</b>	<b>20,934</b>	<b>19,511</b>	<b>1,179</b>
White	45,870	16,065	14,603	808
Black / African American	775	69	314	10
Asian	1,177	433	743	105
American Indian, Alaska Native	152	65	95	10
Pacific Islander	0	30	15	0
Hispanic	7,495 (13%)	3,899 (19%)	3,219 (16%)	219

Data Source: 2011-2015 CHAS

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**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 (22%) at very 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 19 – Severe Housing Problems 30 - 50% AMI that shows 22% of Hispanic households have one or more than four severe housing problems compared to 70% of Whites at the very low-income level.

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

Per the data supplied by HUD in the development of this Consolidated Plan and identified in this section, there are no other disproportionalities.

**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, with both Oceano and San Miguel mainly populated with low- to moderate-income households, according to the U.S. Census.

## **NA-35 Public Housing – 91.205(b)**

### **Introduction**

By HUD's definition, there is no more Public Housing in San Luis County. All of the public housing units have been converted to tax credits and are no longer under HUD Public Housing regulations. This section will be used to summarize the work of the Housing Authority of San Luis Obispo (HASLO). HASLO's mission is committed to build and maintain affordable housing for citizens in the community. HASLO seeks to create safe neighborhoods by partnering with individuals and organizations to provide housing, education and employment opportunities for families of modest means to become self-sufficient and improve their quality of life.

Their goal is to provide decent, safe and affordable housing for eligible residents of the County of San Luis Obispo, and to manage the Section 8 program with good financially sound property management practices.

HASLO operated a Public Housing Program (Conventional Housing) Program consisting of 247 apartments within the City of San Luis Obispo. All apartment complexes are small oriented complexes with sizes ranging from three apartments to eighty apartments scattered throughout the city. Since the last Consolidated Plan and over the course of the last 5 years, HASLO has changed the ownership of the 247 apartment units to Limited Partnerships using Low Income Housing Tax Credits. All 247 units were renovated and are managed by HASLO.

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

Section 504 of the Rehabilitation Act of 1973 is a federal law prohibiting discrimination based on disability in federally assisted programs or activities, including access to housing opportunities.

Both the HASLO and the Paso Robles Housing Authority are subject to HUD Notice PIH 2002-01 (HA) [Accessibility Notice: Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990; the Architectural Barriers Act of 1968 and the Fair Housing Act of 1988] when requests are made for a reasonable accommodation due to a disability. An applicant or participant must qualify under the following American s with Disabilities Act (ADA) definition of disability:

- A physical or mental impairment that limits an individual's ability to participate in major life activities.
- A record of such impairment, or
- Being-regarded as having such impairment.

Please refer to HASLO's Admissions and Continued Occupancy Policy for additional information. Converting existing units meet Section 504 accessibility standards requires funding.

## **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?**

San Luis Obispo County has an extremely high cost of housing market. Affordable housing is a prevalent issue in the county and cities and the needs of housing authority residents are further exasperated due to the lack of financial resources, loss of employment, illness, etc., to pay rents in a tight economy, in one of the least affordable regions of the County.

Public Housing residents are extremely low-income (0-30 percent AMI). If they were not receiving a rental subsidy, 30% or more of their household income goes towards housing costs. When compared to the region's demographics, families spending more than 30% of their household income on housing costs need affordable rental housing.

## **Discussion**

The need for affordable rental housing is demonstrated by the current HASLO wait list. Generally speaking, residents living in public housing are reflective of the population as a whole and the seniors and disabled are represented proportionally compared to the region's populations as a whole.



## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **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 1,543 homeless individuals in 1250 households were served and entered into HMIS in the FY 2018-2019 (FY18-19). Of those, 1,007 individuals in 605 households exited (left) a homeless program in FY18-19. The average length of homelessness was 104 days. Of the households who exited, a total of 25% exited to permanent housing 12% left to temporary destinations or institutional settings. It is unknown as to where the remaining people exited. The reason for this unknown is that many individuals assisted in emergency shelters only receive short term assistance, and then do not return to provide information about their destination. 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 298 of the 1483 homeless persons counted in the 2019 Homeless Point-in-Time Count were chronically homeless. A total of 37 chronically homeless persons in families with children (10 households) were identified. Therefore, 20% of homeless persons counted were chronically homeless in 2019.

#### *Families with Children*

A total of 67 families (222 family members) were homeless on the night of the 2019 Homeless Point-in-Time Count. This represents 15% of the overall homeless populations. Additionally, 10 of those homeless families (37 family members) were chronically homeless.

#### *Veterans*

Approximately 10% (144 individuals) of the total adult homeless population counted in 2019 were veterans.

#### *Unaccompanied Children and Single Transition Age Youth*

A total of 23 unaccompanied children were counted in 2019. Additionally, 151 single individuals between the ages of 18 and 24 were counted. Together, the 174 unaccompanied homeless children and transition age youth comprised 11% of the total point in time homeless population in 2019.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>

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

An estimated 67 families (222 family members) are homeless on any given night in San Luis Obispo County according to the 2019 Homeless Point-in-Time Census & Survey. This represents 15% of the overall homeless populations. Additionally, 10 of those homeless families (37 family members) are chronically homeless.

Of the total homeless population counted in 2019, 10% (144 individuals) were veterans.

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

Approximately 28% (415) of the homeless population are Hispanic/Latino. Additionally, an estimated 72% (1,067) of the homeless counted in 2019 were white/Caucasian.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Of the 1483 homeless persons identified in the 2019 Homeless Point-in-Time Census & Survey, 21% (311) were sheltered and 79% (1,172) 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 - 91.205 (b, d)**

### **Introduction:**

This section provides data and information about special needs populations in San Luis Obispo County. Non-homeless special needs populations include households containing persons with a disability (hearing/vision limitation, ambulatory limitation, cognitive limitation, and/or self-care/independent living limitation), elderly households, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and victims of domestic violence. The characteristics of these populations are described below.

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 few 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 2020 CDBG funds for an acquisition of the four transitional housing units for the foster youth.

### **Describe the characteristics of special needs populations in your community:**

Housing and supportive service needs for San Luis Obispo County’s non-homeless special needs populations are described below. Needs were determined through occurrence of HUD-defined housing problems and the needs assessment.

**Elderly:** In the unincorporated county, 24,407 persons are 65 and older, accounting for 20% of all residents.

Senior households may be less able to cope with increasing housing costs (rents for renters and property taxes for owners) as they are more likely to be living on a fixed retirement income. Most seniors desire to age in place but may need accessibility modifications as they are and may need additional support services in order to properly maintain their home and property. Many may also require transportation serves and in-home health care at certain states.

**Frail elderly:** Of the elderly residents in the unincorporated county, 15,435 of them are frail elderly (defined as an elderly person who requires assistance with three or more activities of daily living, such as bathing, walking, and performing light housework). Frail elderly residents comprise just 12 percent of all residents in the unincorporated county.

**Persons with mental, physical, and/or developmental disabilities:** According to the San Luis Obispo County Analysis of Impediments to Fair Housing Choice, 54,201 persons in San Luis Obispo County live with a mental, physical, and/or developmental disability, accounting for 21.2 percent of all residents.

A lack of affordable, accessible housing in the county is difficult to find, especially accessible units close to transit make it more challenging. As with other populations in the county, there is great concern about rent increases, inability to buy a home, and payment of the annual property taxes.

**Persons with alcohol or other drug addiction:** According to the County of San Luis Obispo Health Agency's Community Health Assessment (July 2018), about 10 percent of adults, or roughly 27,800 persons over the age of 18, in San Luis Obispo County have some form of substance use disorder.

According to the San Luis Obispo County Homeless Census & Survey, Comprehensive Report (2019), prepared by Applied Survey Research (ASR), 36 percent, or 534 persons, of the 1,483 individuals experiencing homeless, are experiencing health conditions associated with alcohol or drugs that may affect the housing stability or employment.

**Persons with HIV/AIDS and their families:** According to the Epidemiologic Profile: HIV/AIDS May 2018 report from the County of San Luis Obispo Health Agency, as of January 2018, there were a total of 384 persons reported living in San Luis Obispo County who were HIV or AIDS positive. Of these, 115 lived in correctional facilities, and 269 were reported as living in a community setting.

The AIDS Support Network (ASN) is the sole community based, non-profit organization in San Luis Obispo County that provides supportive services to residents living with HIV/AIDS.

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

The most significant issue facing the special needs population, in San Luis Obispo county, is affordable housing, as cited by many special needs services providers. 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 requirements for special needs populations includes: 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 service needs.

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

In January 2018, the total number of persons living with HIV/AIDS in San Luis Obispo County was 269, according to the San Luis Obispo County Public Health Department AIDS program. Of the 626 persons, 269 are living in the community and 357 are living in Correctional Institutions.

The California Department of Public Health reports that with newly acquired HIV infections is hovering around 6.4 cases per 100,000 population compared to 13.2 cases per 100,000 during 2010-2015.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

The Public Facilities and Improvements strategy aims to primarily assist low- and moderate-income persons, households, neighborhoods and communities who can benefit from new or improved public facilities.

There is continuing need for public facilities to serve growing populations in predominately low- and moderate-income communities to rehabilitate aging facilities and infrastructure. Many low- and moderate-income benefit area category (LMA) in the county either do not have property facilities or their existing facilities suffer from heavy use and deferred maintenance leading to disrepair.

Over the course of the next five years, the Urban County may need to use CDBG funds for the construction of a new homeless shelters in the North and South County areas. The CDBG regulations identifies an emergency shelter as a public facility, however, for purposes of this Consolidated Plan a shelter project will, also, qualify as a high Priority Affordable Housing and Shelter goal.

Although the projects are still in the planning stage, the need is evident and there is political support. In North County, the City of Paso Robles are partnering with El Camino Homeless Organization (ECHO) in the development of a warming and cooling shelter. To date, there is an allocation of Homeless Emergency Aid Program (HEAP) funds from the State to help develop the project. In South County, the 5 Cities Homeless Coalition (5CHC) is working with Peoples' Self-Help Housing Corporation (PSHH) to develop housing with supportive services for the homeless.

The anticipated use of CDBG funds to comply with the Americans with Disabilities Act for street, curb cuts and sidewalk improvements will benefit 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 under the LMA category also take on a low priority in funding. The predominately low and moderate-income communities in the unincorporated areas of the County include Oceano, San Miguel and Shandon. If feasible and shovel ready, water and sewage disposal systems in Oceano and San Miguel are potential projects which could compete for CDBG funds in the next five years.

### **How were these needs determined?**

These needs were determined through public input and through input from the cities and community service districts. The Needs Assessment survey focused on the type of projects needed throughout the county and prioritized in the Consolidated Plan goals. The prior 2015-2019 Consolidated Plan goals were nearly all identified as high priority goals which provided challenges to focus funding to address the greatest needs.

## **Describe the jurisdiction's need for Public Improvements:**

Additional needs for public facilities improvements were identified during the Consolidated Plan process. There is an ongoing need for public improvements, particularly for streets and sidewalks. Many older neighborhoods were built without adequate sidewalks, curbs, gutters, and proper drainage or they suffer from old age, heavy use, and deferred maintenance, making existing improvements inefficient and unreliable.

An identified need is the lack of a detox services center as those in need of detox services are unable to receive treatment within San Luis Obispo County and they must travel out of the area for these services.

## **How were these needs determined?**

The needs for public improvements were determined through a combination of public input and a review of past performance. Many of the older areas of the county, especially those in the unincorporated communities were built without adequate sidewalks, curb/gutter, property drainage, etc., or they suffer from age, heavy use, and deferred maintenance which makes the existing improvements inefficient and unreliable.

Infrastructure improvements along transit corridors, in conjunction with housing development and community facilities in designated neighborhoods, has been proven to lead to increased opportunities for low- and moderate- income residents to live closer to their place of work and enjoy greater interaction with their surrounding community and amenities.

It also included an assumption that available federal funds will continue stay flat in amount each year.

## **Describe the jurisdiction's need for Public Services:**

The Public Services strategy targets homelessness, youth and senior support services and low- and moderate-income individuals. The County of San Luis Obispo has historically focused all its 15% of CDBG towards homeless related services across the region. In addition to the county's allocation of 15%, many cities augment this amount and make similar allocations to the county's homeless service providers. These funding allocations are a vital component to the operating budgets of these non-profits offering for these critical services. During the next five years, the Urban County will continue focus limited funding towards addressing homelessness and providing public supportive services for youth, seniors and low and moderate-income individuals.

## **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 stay flat in amount each year.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

According to the 2013-2017 ACS 5-year estimates, the unincorporated areas of San Luis Obispo County has a total of approximately 105,044 occupied households. In all, approximately 40 percent are renter households (41,992), and 60 percent are owner households (63,052). Two and a half percent is the projected growth rate for the number of households over the next five years (2020-2024). This is based on the data from the 2010 U.S. Census and the June 2017, 2050 Regional Growth Forecast for San Luis Obispo County report from the San Luis Obispo Council of Governments. Based on a two and a half percent growth rate, the county will have a total of 127,366 households by 2024, an increase of a little over 2,500 in the number of households. The housing needs assessment section analyzed the housing data provided by the 2011-2015 ACS and concluded a strong need for affordable rental housing units for very low, low, and moderate-income levels. Based on 2011-2015 ACS 5-year estimates, a high percentage of very low- and low-income households experienced severe housing problems including overcrowding as well as housing cost burden of 30% to 50%. Refer to the housing needs assessment section for more detailed analysis. In terms of upcoming rental development projects, several affordable housing projects have been recommended in the 2020 Action Plan. These projects will create about 117 rental affordable units for very low, low, and moderate-income households. The projects include a 36-unit senior development in Templeton (Templeton Place II), a 40-unit senior development in Nipomo (Nipomo Senior 40), a 40-unit low-income family development in San Luis Obispo, and 1 unit of special needs housing at a location to be determined in the County. While the construction of these funded affordable rental housing units will produce a total of approximately 76 units by 2022 for seniors, the supply of new rental units is considerably lower than the strong demand for affordable housing for the very low, low, and moderate-income households.

Currently, there is one property that is at-risk of losing its affordability status affordable and could be converted to market rate housing in 2021, according to County research while preparing this Consolidated Plan and the Housing Element. The Anderson Hotel (68 units) in San Luis Obispo is at risk of losing its affordability status with an expiring Section 8 contract.

There are several affordable housing projects, funded under the California Tax Credit Allocation Committee (CTCAC), located within the unincorporated area of the county which are nearing 15-year term. Typically, investors claim tax credits for the first 10 years, but compliance lasts for 15 years. After the expiration of the initial 15-year term the private investor under the Limited Partnership will divest ownership and a nonprofit will assume principal ownership of the project. The 55-year affordability period required by the State of California place a “low risk” status of conversion to market rate units for this type of project. The initial 15-year term has recently expired or will soon expire for the following projects currently in service in the county:

- Poinsettia Apartments in San Luis Obispo with 20 units – the 15 and 30 year have expired



- Atascadero Senior in Atascadero with 19 units for seniors – the 15-year term will expire in 2022
- Carmel Apartments in San Luis Obispo with 19 units – the 15 year has expired
- Brizzolara Apartments in San Luis Obispo with 30 units – the 15 year has expired
- Del Rio Terrace in San Luis Obispo with 41 units – the 15 year will expire in 2021
- Canyon Creek Apartments in Paso Robles with 68 units – the 15 year will expire soon
- Lachen Tara Apartments in Avila Beach with 29 units – the 15 year will expire in 2021

Ownership of all of the above projects are expected to transfer to non-profit ownership in the future, thus ensuring affordability in perpetuity.

There is a total of 15,138 vacant housing units according to the 2013-2017 ACS 5-year estimates. Most of these vacant housing units fall under the category of seasonal, recreational, or occasional use. The vacancy rate for ownership is 1.3 versus 2.8 for rental use. According to the County's recent Housing Element (2020-2028) the "desirable" rates of vacancy would range between 4-6% for rental units and 1-3% for owner occupied units per Federal Housing Administration standards. A low vacancy rate for the County suggests a strong demand for housing units particularly for very low, low, and moderate-income families. Construction of 33.9% of the existing housing stock occurred between 1980 and 1999, age-wise ranging from 20 to 40 years of age. Of the 105,044 occupied housing units, an insignificant percentage (0.3%) lacked complete plumbing facilities and only 1% did not have complete kitchen facilities.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

About 40% of the total households in the Urban County of San Luis Obispo are renters. Despite this statistic, the county faces a shortage of affordable rental housing available to very low- and low-income households. The following data analysis supports the shortage of affordable housing units countywide.

### All residential properties by number of units

The table below suggests that a large portion of housing are single-family dwelling units (72%) while 19% of housing units are in multifamily buildings.

Table 27 – Residential Properties by Unit Number

Property Type	Number	%
1-unit detached structure	75,725	67%
1-unit, attached structure	5,599	5%
2-4 units	8,923	8%
5-19 units	7,544	7%
20 or more units	4,280	4%
Mobile Home, boat, RV, van, etc.	10,694	9%
<b>Total</b>	<b>112,765</b>	<b>100%</b>

Data Source: 2011-2015 ACS

### Unit Size by Tenure

Most residents of the County own their homes while 40% are renters. The ACS data on the size of housing units show that 75% of owner-occupied housing units are 3 or more bedrooms. However, less than half of the renter occupied housing units are 2 bedrooms. Moreover, 35% of the housing units used as rentals are 3 or more bedrooms and 20% of rental housing units are 1-bedroom units. The information below indicates the rental market is relatively small.

Table 28 – Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	204	0%	2,205	5%
1 bedroom	1,305	2%	8,100	20%
2 bedrooms	12,830	22%	16,338	40%
3 or more bedrooms	43,076	75%	14,059	35%
<b>Total</b>	<b>57,415</b>	<b>99%</b>	<b>40,702</b>	<b>100%</b>

Data Source: 2011-2015 ACS

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

During the last five years 521 affordable housing units were supported by local and federal funds. The units are located throughout the County. The groups served by these affordable housing units include seniors, families, homeless individuals and veterans, and mentally or physically disabled adults. All of the households and individuals served are low, very low or extremely low income (80% to 0% of Area Median Income). In 2014, three housing projects received government funds and provided a total of 117 affordable housing units. These projects are Rolling Hills 2 (30 units), Oak Park Phase 1 (80 units) and Moylan Terrace (7 units). In 2015, five housing projects received government funds and provided a total of 99 affordable housing units. These projects are 860-On-The-Wye (20 units), Atascadero Triangle (11 units), El Camino Oaks (6 units), South Street (42 units) and Morro del Mar (20 units). In 2016, two housing projects received government funds and provided a total of 86 affordable housing units. These projects are Iron Works (46 units) and Los Robles Terrace (40 units). In 2017, four housing projects received government funds and provided a total of 138 affordable housing units. These projects are Oak Park Phase 3 (76 units), Bishop Street Studios (34 units), South Halcyon (20 units) and Brisco Road (8 units). In 2018, four housing projects received government funds and provided a total of 81 affordable housing units. These projects are Courtyard (36 units), Templeton Place Phase 2 (36 units) and Vine St. (9 units). For a total of 432 completed and 89 in development.

The County used a combination of federal HUD funds and the funding available through the County's Affordable Housing Funds (county in-lieu fees) to support these projects. The Cities of Atascadero, San Luis Obispo, Morro Bay, Pismo Beach and Arroyo Grande collect in-lieu fees from their respective development projects and use those fees to support affordable housing projects which has not been identified in this report.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

The Anderson Hotel (68 units) in San Luis Obispo is at risk of losing its affordability status with an expiring Section 8 contract. HASLO currently has the property under lease until 2021. However, the annual lease payments have increased at such a rate that HASLO may not be able to sustain operations until 2021 or after. At the end of the lease, the property may convert to market rate housing.

**Does the availability of housing units meet the needs of the population?**

The San Luis Obispo Council of Governments, in the 2050 Regional Growth Forecast for San Luis Obispo County-June 2017, projected in the low growth scenario an approximate 3% population increase from 2020 to 2025. Assuming an average household size of 3-person this equates to an increase of approximately 2,892 in the number of households by 2025 for the entire county. Assuming 40% of the total households are renters, as cited on page 121 of the

Regional Growth Forecast, there would be an additional 1,157 of households in the county in need of housing units.

Currently, the strong demand for housing units in the county far exceeds the supply of existing housing units. The growing accumulated demand for housing units creates a greater challenge given the county is one of the least affordable places to live in the United States.

**Describe the need for specific types of housing:**

The Housing Needs Assessment Section of this plan highlights the types of housing needed for the county. This includes smaller affordable rental housing units for very low, low, and moderate-income households, transitional housing for homeless persons, senior housing, and sober living housing complexes.

# MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

## Introduction

The data from table below #29(auto populated by HUD) suggests that the median home prices fell by 17% over five years while median rents witnessed an increase of 15% over the same time period. However, the trend in Table 29 has not continued, the County’s Draft Housing Element using the years from 2012-2019 suggests median home prices increased from \$410,000 to \$708,000 (American Community Survey), an increase of 73%. The Vital Signs 2016 Comprehensive Report for San Luis Obispo County prepared by ACTION for Healthy Communities reports the median home prices increased from \$350,000 in 2010 to \$480,000 in 2016 after the housing market crash in 2006 to 2008. With regards to rents, the rental market increased by 3% annually according to the Table 30 below. According to the County’s Draft Housing Element, another measure of rent increase is Fair Market Rents (FMR). HUD annually updates the FMRs, using gross rents to determine standard payment amounts for grant assisted housing units. FMRs include rent plus the cost of all tenant paid utilities (except telephone, cable, and internet). The 2020 FMR for a 2-bedroom unit is \$1,657 and \$2,390 for a 3-bedroom unit. The data from Table 30 below show that almost 64% of the households pay between \$500 to \$1,500 in rent.

The Housing Needs Assessment section includes data showing the number of households per income levels. There are a total 13,935 households earning less than 30% HAMFI (extremely low income), 11,310 households earning less than 50% HAMFI (very low income), 16,285 households earning less than 80% HAMFI (low income), and 47,315 households earning less than 100% (moderate income). Data analysis performed under the Housing Needs Assessment section shows that roughly 40% of the households are renters while 60% of the households are owners. Further analysis of Table 6 leads to a very important finding that the inventory of rental affordable housing units for very low-income households is considerably small.

## Cost of Housing

Table 29 – Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	534,300	445,700	(17%)
Median Contract Rent	988	1,137	15%

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Table 30 - Rent Paid

Rent Paid	Number	%
Less than \$500	4,249	10.4%
\$500-999	12,663	31.1%
\$1,000-1,499	13,530	33.2%
\$1,500-1,999	7,080	17.4%
\$2,000 or more	3,151	7.7%
<b>Total</b>	<b>40,673</b>	<b>99.9%</b>

Data Source: 2011-2015 ACS

## Housing Affordability

Table 31 – Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,939	No Data
50% HAMFI	4,884	1,707
80% HAMFI	18,788	4,105
100% HAMFI	No Data	7,380
<b>Total</b>	<b>25,611</b>	<b>13,192</b>

Data Source: 2011-2015 CHAS

## Monthly Rent

Table 32 – Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	971	1,107	1,427	2,076	2,513
High HOME Rent	971	1,071	1,287	1,479	1,630
Low HOME Rent	728	780	936	1,081	1,207

Data Source: HUD FMR and HOME Rents

## Is there sufficient housing for households at all income levels?

The county is considered one of the least affordable places to live in the nation. The demand for decent housing far exceeds the current housing stock. The data analysis performed under the “Housing Needs Assessment” and “Housing Market Analysis” sections confirms the shortage of affordable housing units for various income levels. The County’s 2014 – 2019 Housing Element states that *“between 2014 and 2018, the County approved the construction of 1,864 housing units, 517 housing units more than the County’s assigned RHNA Allocation of 1,347 housing units for the 2014-2019 planning period. However, 1,567 of the units were for above moderate-income households, and only 297 of the units were for lower income and moderate-income households. The County reached the fair share number of housing units built but the County did not attain the number of income level units as prescribed. At the end of the 2014 to 2019 planning period, the County had a remaining balance of 284 very low income, 122 low income, and 81 moderate-income housing units that remain unbuilt. 2017 saw the largest number of units constructed with 442. In general, the County approved approximately 320 to 440 housing units per year”*. Furthermore, as part of the preparation of the County’s Draft Housing Element, SLOCOG prepared and adopted a plan showing the Regional Housing Needs for the unincorporated communities and the cities by income level. This plan projects a need for

a total of 3,256 new housing units for the unincorporated county for the next eight years. The table below shows the breakdown of the units per income level.

Table 33 – Unincorporated County RHNA

Income Category	Number of New Units
Very Low	801
Low	505
Moderate	585
Above Moderate	1,365
<b>Total</b>	<b>3,256</b>

Data Source: SLOCOG 2019 RHNA: Jan 1, 2019 – Dec. 31, 2028

The cities in the County have the following share of housing needs over the next eight years according to the SLOCOG 2019 plan adopted by the State Housing and Community Development (HCD).

Table 34 – Regional Housing Need Allocation (2019)

City	Very Low	Low	Moderate	Above Moderate	Number of New Units	Urban County Status
Arroyo Grande	170	107	124	291	692	In
Atascadero	207	131	151	354	843	In
Grover Beach	91	57	66	155	369	Out
Morro Bay	97	60	70	164	391	In
Paso Robles	356	224	259	607	1,446	In
Pismo Beach	113	71	82	193	459	In
San Luis Obispo	825	520	603	1,406	3,354	In
<b>Total</b>	<b>1,859</b>	<b>1,170</b>	<b>1,355</b>	<b>3,170</b>	<b>7,554</b>	

Data Source: SLOCOG 2019 RHNA: Jan 1, 2019 – Dec. 31, 2028

Based on past trends of housing produced from HUD subsidies from the 2015 -2019 Consolidated Plan, the best-case scenario to annually fund 39 housing units is likely to produce 195 affordable housing units by 2024. The projected 195 housing units will partially meet the needs of the very low-, low-, and moderate-income households (5 years across all jurisdictions is 3,138). Considering the majority of 100% affordable housing projects apply for subsidies from the County, under the best-case scenario, the need for affordable housing (very low-, low-, and moderate-income) units is short by 2,943. Currently, the strong demand for affordable housing units in the county far exceeds the supply of existing affordable housing units.

### How is affordability of housing likely to change considering changes to home values and/or rents?

The affordability is inversely correlated to home values and rents where affordability increases when home values and rents decrease. The following table shows the various income limits per household size as well as the affordable rent and affordable sales price each household size can afford based on the annual income limits published by State HCD as of May 2019. The

estimated affordable home price is based on the following assumptions: \$150 per month Homeowner association dues, a property tax of 1.5%, and interest rate of 3.74%. Clearly the affordability rises when the cost of housing production declines resulting lower home values and rental market. According to the table below the maximum affordable rent for a 3-bedroom housing unit for a household size of 4 earning less than 50% of the Area Median Income is \$1,094. In 2020, the fair market rent of a 3-bedroom unit is \$2,390. This fair market rent in 2020 is two and one-fifth (2.2) times more than the affordable rent for a 3-bedroom unit. Lower housing affordability combined with a strong demand for affordable housing will result in a challenging housing market for very low-and low-income families.

Table 35 – Affordable Housing Standards

<b>Extremely Low Income (under 30% MFI)</b>	<b>Annual Income</b>	<b>Unit Size</b>	<b>Affordable Rent</b>	<b>Affordable Home Price</b>
1-Person Household	\$18,900	Studio	\$459	\$49,000
2-Person Household	\$21,600	1	\$525	\$58,000
3-Person Household	\$24,300	2	\$591	\$70,000
4-Person Household	\$26,950	3	\$656	\$80,000
5-Person Household	\$30,170	4	\$709	\$89,000
<b>Very Low Income (30% to 50% MFI)</b>	<b>Annual Income</b>	<b>Unit Size</b>	<b>Affordable Rent</b>	<b>Affordable Home Price</b>
1-Person Household	\$31,500	Studio	\$766	\$98,000
2-Person Household	\$36,000	1	\$875	\$110,000
3-Person Household	\$40,500	2	\$984	\$132,000
4-Person Household	\$44,950	3	\$1,094	\$150,000
5-Person Household	\$48,550	4	\$1,181	\$163,000
<b>Low Income (50% to 80% MFI)</b>	<b>Annual Income</b>	<b>Unit Size</b>	<b>Affordable Rent</b>	<b>Affordable Home Price</b>
1-Person Household	\$50,350	Studio	\$919	\$146,000
2-Person Household	\$57,550	1	\$1,050	\$170,000
3-Person Household	\$64,750	2	\$1,181	\$195,000
4-Person Household	\$71,900	3	\$1,313	\$219,000
5-Person Household	\$77,700	4	\$1,418	\$238,000
<b>Moderate Income (100% to 120% MFI)</b>	<b>Annual Income</b>	<b>Unit Size</b>	<b>Affordable Rent</b>	<b>Affordable Home Price</b>
1-Person Household	\$73,500	Studio	\$1,684	\$288,000
2-Person Household	\$84,000	1	\$1,925	\$332,000
3-Person Household	\$94,500	2	\$2,166	\$377,000
4-Person Household	\$105,000	3	\$2,406	\$421,000
5-Person Household	\$113,400	4	\$2,599	\$457,000

Data Source: HCD and County of San Luis Obispo's Affordable Housing Standards

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**



The median gross rent for San Luis Obispo County is \$1,326 per the 2013-2017 ACS 5-year estimated data. The Fair Market rent for a 2-bedroom housing unit is \$1,657 while the HOME rent ranges from \$1,012 to \$1,294 for the same size unit. The percent change between the Fair Market rent and the median gross rent is 25%. The percent change between the High HOME rent and the median gross rent is 2.5% while the percent change between the Low HOME rent and the median gross rent is 31%. The Low HOME rent is more affordable to very low- and low-income households. However, the significant difference between the median market rent and the Low HOME rent indicates the rental market is tight. The local small rental market impacts the Urban County's strategy to preserve and produce affordable housing units, as a High Priority is placed in the overall strategy to use federal funds for affordable housing.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

According to the table below, 34 percent of the owner-occupied housing units have one of the four housing selected conditions, which are: (1) lack of complete kitchen facilities, (2) lack of plumbing facilities, (3) more than one person per room, and (4) a cost burden of greater than 30%. This percentage increases to 50% for rental units.

The age of a housing unit is one of the main factors to determine if it needs rehabilitation work. Typically, most homes begin to require major repairs or rehabilitation at 30 or 40 years of age. 42 percent of owner-occupied housing units and 56 percent of rental housing units in the county are older than 36 years. Almost half of the housing units in the county require repairs. After 2000, one-fifth (20%) of the existing housing units were constructed.

43 percent of the owner-occupied housing units and 56 percent of rental housing units are at risk of lead-based paint hazard (Table 38).

### Describe the jurisdiction’s definition for “substandard condition” and “substandard condition but suitable for rehabilitation”

#### Definitions

**Standard Condition:** A dwelling unit which meets HUD Section 8 HQS with no major defects in the structure and only minor maintenance is required. Such a dwelling will have the following characteristics: reliable roofs, sound foundation, adequate and stable floors, walls and ceilings, surfaces and woodwork that are not seriously damaged nor have paint deterioration, sound windows and doors, adequate heating, plumbing and electrical systems, adequate insulation and adequate water and sewer systems and are not overcrowded as defined by local code.

**Substandard condition:** a dwelling that does not meet HUD Section 8 HQS which affects the health and safety of a resident’s habitability. Additionally, as defined by California Health and Safety Code, a substandard condition exists to the extent that it endangers the health and safety of its occupants or the public. Following is a list of those conditions:

- Inadequate sanitation.
- Structural hazards.
- Any nuisance which endangers the health and safety of the occupants or the public.
- All substandard plumbing, wiring, and/or mechanical equipment, unless it conformed to all applicable laws in effect at the time of installation and has been maintained in a good and safe condition.
- Faulty weather protection.
- The use of construction materials not allowed or approved by the health and safety code.
- Fire, health and safety hazards (as determined by the appropriate fire or health official).

- Lack of, or inadequate fire-resistive construction or fire-extinguishing systems as required by the health and safety code, unless the construction and/or systems conformed to all applicable laws in effect at the time of construction and/or installation and adequately maintained.
- Inadequate structural resistance to horizontal forces.
- Buildings or portions thereof occupied for living, sleeping, cooking, or dining purposes which were not designed or intended to be used for such occupancies.
- Inadequate maintenance which causes a building or any portion thereof to be declared unsafe.

**Standard but suitable for rehabilitation:** A dwelling unit, at minimum, does not meet HQS with some of the same features as a “substandard condition” dwelling unit. This unit is likely to have deferred maintenance and may have some structural damage such as a leaking roof, deteriorated interior surfaces, and inadequate insulation. A “substandard but suitable” dwelling unit, however, has basic infrastructure (including systems for clean water and adequate waste disposal) that allows for economically and physically feasible improvements and upon completion of rehabilitation meets the definition of a “standard” dwelling unit.

## Condition of Units

Table 36 - Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	19,674	34%	20,490	50%
With two selected Conditions	333	1%	2,068	5%
With three selected Conditions	25	0%	40	0%
With four selected Conditions	0	0%	20	0%
No selected Conditions	37,400	65%	18,080	44%
<b>Total</b>	<b>57,432</b>	<b>100%</b>	<b>40,698</b>	<b>99%</b>

Data Source: 2011-2015 ACS

## Year Unit Built

Table 37 – Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	11,372	20%	6,099	15%
1980-1999	21,483	37%	11,868	29%
1950-1979	20,330	35%	18,132	45%
Before 1950	4,233	7%	4,594	11%
<b>Total</b>	<b>57,418</b>	<b>99%</b>	<b>40,693</b>	<b>100%</b>

Data Source: 2011-2015 CHAS

## Risk of Lead-Based Paint Hazard

Table 38 – Risk of Lead-Based Paint

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	24,563	43%	22,726	56%
Housing Units build before 1980 with children present	6,901	12%	3,073	8%

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

## Vacant Units

No CHAS data is available.

Table 39 - Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

## Need for Owner and Rental Rehabilitation

According to the 2013 - 2017 ACS 5-year estimates, there are a total of 15,138 vacant housing units countywide. The County's Draft Housing Element states that most of the vacant housing stock falls under seasonal, recreational, and occasional use. It is unknown if these vacant units need structural repairs because there is limited information available to estimate vacant or abandoned units. Another approach to estimate the number of vacant housing units suitable for rehabilitation is to apply the vacancy rate to the number of dilapidated or deteriorated housing units identified by housing condition survey process and mentioned in the Housing Element. The Draft County's Housing Element does not provide updated sampled and surveyed housing units in terms of their structural conditions. The latest data in 2014 found that the communities of Los Osos, Nipomo, Oceano, Templeton, and San Miguel have the highest percentage of deteriorated and dilapidated housing units. The following table from the Draft Housing Element shows the estimated number of deteriorated and dilapidated housing units. Other participating cities are updating their Housing Elements, which includes housing conditions surveys. However, the Housing Elements completion is not until December of 2020. Thus, housing stock condition data is not available for the cities. The Urban County has in the past funded a Minor Home Repair program that provides home repair, sewer lateral connections, and weatherization services to low- and moderate-income homeowners. Between 2015 and 2016, the Urban County completed 47 minor home repair projects. There is a continuing need for owner and rental rehabilitation projects.

Table 40 – Housing Conditions in Unincorporated Communities

<b>Unincorporated Communities</b>	<b>Deteriorated Housing Units</b>	<b>Dilapidated Housing Units</b>
Los Osos	31	18
Nipomo	27	1
Oceano	39	2
San Miguel	30	5
Templeton	12	2
<b>Total</b>	<b>139</b>	<b>28</b>

Data Source: County of San Luis Obispo Draft 2020 – 2028 Housing Element

**Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with LBP Hazards**

The 2013 - 2017 ACS 5-Year estimates show that the County of San Luis Obispo has a total of 120,182 housing units. Of the total housing units, almost half of the units (48%) are at risk of lead-based paint hazard for both rental and owner-occupied units. An estimated 50,500 housing units existed before 1979.

In addition, the 2013-2017 ACS 5-year estimates there are 105,044 households. Low- and moderate-income households make up 24% of the total households. This equates to 25,530 low- and moderate-income families living in houses with lead-based paint hazards, if we assume, they occupy all older homes.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

As mentioned in section NA-35 of this plan, all of the public housing units have been converted to tax credits and are no longer under HUD Public Housing regulations. The sections below will be used to summarize the work of HASLO and the Paso Robles Housing Authority (PRHA). Until August 2019, HASLO operated a 168 unit/14 scattered site Public Housing Program in the City of San Luis Obispo. These apartments are being converted to 175-unit owner-occupied units as part of the HUD RAD program in August. The units are currently undergoing renovation which will continue into 2021. These units will be made available to households at 80% of area median income for their family size. HASLO also operates a significant amount of affordable apartments in SLO City and throughout the County working with its affiliate San Luis Obispo Non-Profit Housing Corp. To reside in this housing, applicants must meet the requirements of the Low-Income Housing Tax Credit Program for occupancy. The PRHA currently has 150 tax credit units in service and expect another 76 units placed in service by May 2020 plus and an additional 75 units placed in service by early 2021.

HASLO also operates the Housing Choice Voucher Program. The Housing Choice Voucher Program, commonly referred to as Section 8, is a federally funded program. This program allows the HASLO to subsidize the rent for over 2,400 households in San Luis Obispo County monthly. This program helps people rent from property owners on the private market. Rent is based on household income. Households must meet program eligibility requirements. Currently the Housing Choice Voucher Program (Section 8) Waiting List is closed and not available to new applicants. The PRHA currently has 30 Section 8 units and 68 Project Based Voucher units.

### Totals Number of Units

Table 41 – Total Number of Units by Program Type

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			317	1,854			83	298	0
# of accessible units									

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:**

Public Housing and affordable housing units are in very short supply with a long waiting list and an undetermined amount of time for an applicant to be housed.

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

HASLO has a total of 168 units of affordable housing at 13 scattered sites in the City of San Luis Obispo. The overall condition of the properties would be considered “good.” However, the properties are aging, and amount of capital funds received from HUD is substantially less than what is needed to maintain the properties. The following table shows the average inspection score for each public housing development based on the data from HUD Public Housing Property Physical Inspection website.

PRHA participated in HUD Demolition and Disposition Plan for 148 units of public housing and building 301 new construction units of new affordable housing for all of Oak Park. All 148 units were demolished and residents relocated.

## **Public Housing Condition**

This section is not applicable as all of the public housing units have been converted to tax credits and are no longer under HUD Public Housing regulations.

### **Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

HASLO receives Capital Fund Grants each year to assist with the ongoing upkeep of these properties. However, the grant amounts are less than the amounts needed for future major renovations. Additional sources of revenue will be sought to assist with the ongoing maintenance.

As described above, PRHA participated in HUD Demolition and Disposition Plan for 148 units of public housing and building 301 new construction units of new affordable housing for all of Oak Park.

### **Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

Each year HASLO assesses the funding received from HUD and allocates as much funding as is prudent to capital repairs, property improvements, and unit rehabilitation. HASLO also has a Family Self-Sufficiency program that assists tenants to improve their circumstances."

The PRHA utilizes the following strategies for improving the living environment of its residents.

- Provide quality affordable housing to the communities it serves.
- Deliver a combination of programs and services that increase the quality of life for all residents.
- Foster a diverse and healthy community
- Establish and meet financial goals and obligations.



## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

The County of San Luis Obispo Department of Social Services works closely with several local nonprofit organizations that provide shelters and supportive services to homeless population. The nonprofit agencies include El Camino Homeless Organization, Transitional Food and Shelter, Stand Strong, RISE, Community Action Partnership of San Luis Obispo County (CAPSLO), the 5Cities Homeless Coalition, Family Care Network, Transitional Food and Shelter (TFS), and Transitions Mental Health Association (TMHA). The table below shows the number of emergency shelter beds available year-round and seasonally. There are 13 transitional beds offered by CAPLSO, TMHA, and Stand Strong. There are 346 Permanent Supportive Housing (PSH) beds for homeless persons. Of those PSH beds, 225 are HUD-VA Supportive Housing (HUD-VASH) vouchers set aside for chronically homeless veterans.

### Facilities and Housing Targeted to Homeless Households

**Table 43 - Facilities and Housing Targeted to Homeless Households**

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	100	43	25	0	0
Households with Only Adults	90	147	4	0	0
Chronically Homeless Households	N/A	N/A	N/A	123	14
Veterans	0	0	N/A	225	0
Unaccompanied Youth	0	0	N/A	0	5

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

The Department of Social Services (DSS) is responsible for connecting individuals with health insurance through the Affordable Care Act and also administers the CalWORKs program that provides cash aid and Welfare to Work services for families with children in need. These services are used to complement Rapid Re-housing assistance for homeless families that are participants in the CalWORKs program. The Welfare to Work program provides job related services to assist participants in finding and keeping a job. Job services include, for example, job search, training, transportation, substance abuse and mental health treatment, and work clothes. DSS also has two Social Security Income advocates who assist homeless individuals with disabilities to apply for SSI or SSDI benefits. The Community Health Centers (CHC) of the Central Coast has vans that assist homeless individuals with medical care at the 40 Prado Center in San Luis Obispo and at the ECHO shelter in Atascadero. The County Health Agency provides drug and alcohol outpatient assistance and urgent mental health services, including a mobile van that provides telepsychiatry services at the shelters.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

There currently are two emergency shelter in the county and a third shelter is in the planning stages. The two existing shelters, CAPSLO's 40 Prado Homeless Campus in the City of San Luis Obispo and the El Camino Homeless Organizations' (ECHO) shelter in the City of Atascadero, provide overnight shelter, case management, showers, medical attention, food, and other homelessness related services.

In 2019 the City of Paso Robles received Homelessness Emergency Aid Program (HEAP) funds from the County of San Luis Obispo, to help plan and build a warming/cooling shelter. Plans to expand the services to meet additional needs for the area homeless is being considered for financing. Project completion is projected to August 2021.

Also, the 5Cities Homeless Coalition (5CHC) provides rapid re-housing and homelessness prevention funds, primarily with CDBG and ESG funds, to clients in the South County area. 5CHC does not have a facility to provide overnight emergency shelter to homeless persons but their purpose is to assist homeless and low-income families and individuals in need with limited funds to address their immediate needs, and move them to self-sufficiency.

CAPSLO and TFS operate recuperative care programs for homeless persons being discharged from local hospitals. CAPSLO also offers recovery beds funded by the federal Grants for the Benefit of Homeless Individuals program for homeless persons with co-occurring mental illness and addictions disorders. Non-mainstream resources for homeless persons include case management services, financial assistance for permanent housing, and other supportive

services such as transportation and childcare. There are 346 permanent supportive housing units targeted to chronically homeless individuals through the 70 Now Program, the HUD Continuum of Care Program, and the HUD-VA Supportive Housing (HUD-VASH) program, as well as financial assistance and supportive services for families and veterans with families through the CalWorks Housing Support Program and the Supportive Services for Veteran Families programs, respectively. The programs for unaccompanied youth include housing through Family Care Network for those aging out of foster care, assistance from McKinney-Vento education liaisons in local school districts, and education/job services through Cuesta Community College.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

The County of San Luis Obispo Department of Social Services, Department of Public Health, and Department of Mental Health collaborate with several nonprofit organizations to provide housing and supporting services aimed at special needs population. Some of the nonprofit organizations include Transitional Food and Shelter, the Housing Authority of the City of San Luis Obispo, and Transitions Mental Health Association (TMHA). For example, TMHA serves low-income persons with mental illness by providing them housing, work, case management and life-skills trainings. TMHA focuses on teaching vital independent living skills and help build a framework for community re-entry through personal empowerment and hands on experience. TMHA housed 310 low income persons with mental illness over the last year. The clients of the Transitional Food and Shelter are for the most part very-low income homeless individuals with mental illnesses. HASLO has housed low income persons who have special needs. In summary, the County and the nonprofit organizations continue to work together to address the need for housing and services for special needs low income individuals.

**Government:** County of San Luis Obispo departments of Social Services, Health Department, Public Health

**Primary Care and Behavioral Health:** County of San Luis Obispo's Behavioral Health, Mental Health departments; Community Health Centers; Transitions-Mental health Association (TMHA); 360 Behavioral Health

**Health Plans:** Access Dental; Aetna; Anthem Blue Cross, Blue Shield of California; Kaiser Permanente of California.

**Hospitals:** Sierra Vista Medical Center, French Hospital Medical Center; Arroyo Grande Community Hospital; and Twin Cities Community Hospital

**Community-based Organization/Homeless/Housing/Social Services Providers:** Community Action Partnership of San Luis Obispo County (CAPSLO); the Community Foundation San Luis Obispo County; 211; 40 Prado Homeless Campus; ECHO Homeless Shelter, RISE SLO; Stand Strong; 5Cities Homeless Coalition – United Way of San Luis Obispo County; Peoples' Self-Help Housing Corporation; Housing Authority of the City of San Luis Obispo; Habitat for Humanity, San Luis Obispo Chapter; Veterans Services – County of San Luis Obispo; Food Bank Coalition of San Luis Obispo County; AIDS Support Network.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

Transitional Food and Shelter and CAPSLO's recuperative care programs provide temporary emergency shelter and limited case management services to frail/ill elderly and others that are very ill and homeless. CAPSLO also has recovery beds for homeless persons with co-occurring disorders.

There are several senior housing apartment complexes that assist the elderly. The County Department of Social Services operates the In-Home Support Services program, which provides domestic and personal in-home care services to over 2,000 seniors and disabled residents. These caregivers may assist with laundry, meal preparation, shopping, etc.

The Independent Living Resource Center provides supportive services to disabled individuals. The County Health Agency provides outpatient drug and alcohol services for persons with addictions and through Mental Health Services Act funding, provides housing for persons with severe mental illness who have an open case with County Mental Health. The Action Support Network provides both housing and services to persons with HIV/AIDS and their families, as well as services for persons with Hepatitis C.

The Housing Authority operates public housing. Some of the residents in the housing have special needs. The Housing Authority also sets aside 84 Housing Choice Vouchers for persons who are homeless and need long-term subsidies, including seniors on fixed income, but who don't need permanent supportive housing. In addition, the Housing Authority has 60 Mainstream Housing Vouchers for non-elderly homeless persons with disabilities.

### **Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Each hospital in the Continuum of Care (CoC) has a social worker who interviews each homeless person admitted, assessing medical needs, community resources, financial/payor options, and anticipated levels of care upon discharge and works to connect the patient with available services. There are currently 52 permanent supportive housing beds countywide funded by the CoC program and another 70 permanent housing beds through a County funded initiative (70Now) that serves the most vulnerable chronically homeless individuals in the county.

The Psychiatric Health Facility (PHF) has staff who conduct discharge planning for persons being discharged from the PHF. The County Mental Health Agency also contracts with Transitions Mental Health Association to provide a small number of PSH beds for clients with moderate/severe mental illness who are participating in County Mental Health programs. Homeless persons on the CoC's Housing Prioritization List who meet the criteria may be referred to County Mental Health PSH as appropriate.

### **Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance**

**with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The County will continue to partner with the Housing Consortium and 5CHC to administer HUD HOME and ESG funded Tenant Based Rental Assistance and Rapid Re-housing programs. These programs include financial assistance and services for both homeless and those at risk of becoming homeless in the county.

The County Department of Social Services will continue to operate the In-Home Support Services program, which provides domestic and personal care services to over 2,000 seniors and disabled residents through caregivers. These caregivers assist with laundry, meal preparation, shopping, and other needs. In-Home Support Services are provided to persons living in permanent supportive housing and other low-income households in public and private housing and help clients to maintain housing. Over the next year, the Urban County plans to invest CDBG and HOME program income funds to financially support two affordable housing projects. These projects will provide services on-site and will provide 76 new housing units to very-low income seniors.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

The Urban County will continue investing future CDBG and HOME funds in affordable housing projects to house very low to moderate-income populations. In the 2020 program year, the Urban County will fund two affordable housing projects including Templeton Place II in Templeton by PSHH and Nipomo Senior 40 in Nipomo by HASLO. These projects will produce 76 affordable housing units earmarked for low income families and project completion for both projects are 2022. Refer to the 2020 Action Plan for specific details about these affordable housing projects.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

San Luis Obispo County strives to protect its natural habitats, natural resources, and agricultural production areas. Most members of the public have a “slow growth” sentiment and support government policies and regulations preserving the natural and agricultural resources. Limited residential development projects result in relatively low supply of housing while demand for affordable housing rises.

According to the County’s latest Housing Element, several government-related factors affect housing development projects. These factors include land use category, development standards, parking and open space requirements. Most of the county is rural and zoned for low residential densities primarily to protect agricultural land and natural resources. Additionally, securing land use permit is uncertain due to the discretionary approval process of advisory bodies. Apart from the land use related factors, a shortage of water supply in several communities hinders the development of affordable housing.

Local governments are working to increase developer incentives for infill development and bonus densities for added lower-income residential units in development project to offset development costs. Recent state required mandates are favoring the development of housing opportunities, increased density and reducing, to some extent, local discretionary control in favor of providing new housing units.

However, the same projects must still overcome high building costs attributed to labor and materials, land values, labor shortages and health and safety codes and market conditions.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

This section provides an overview of employment, workforce characteristics, and earnings in San Luis Obispo County.

### Economic Development Market Analysis

San Luis Obispo County is a contributor to the world’s eighth strongest economy that is California. According the Federal Reserve Economic Data (FRED), as of December 2019, the unemployment rate for the County was low at 2.5 percent. The local economy is seeing growth in the services and financial industries, with local agriculture, tourism related education/health care services, and government job related services providing the bulk of local jobs.

The major employment sector in San Luis Obispo County is Arts, Entertainment, Accommodations, primarily tourism related, at 19 percent of all workers and 16 percent in the Education and Health Care Services. Retail Trade accounts for the third-highest number of jobs at 12 percent.

### Business Activity

Table 44 - Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	5,454	4,839	6	6	-1
Arts, Entertainment, Accommodations	14,168	15,848	17	19	2
Construction	5,525	5,975	6	7	1
Education and Health Care Services	13,664	13,462	16	16	0
Finance, Insurance, and Real Estate	3,809	3,575	4	4	0
Information	1,939	1,307	2	2	-1
Manufacturing	6,929	6,941	8	8	0
Other Services	4,306	6,100	5	7	2
Professional, Scientific, Management Services	6,889	6,234	8	7	-1
Public Administration	0	0	0	0	0
Retail Trade	11,330	10,503	13	12	-1



<b>Business by Sector</b>	<b>Number of Workers</b>	<b>Number of Jobs</b>	<b>Share of Workers %</b>	<b>Share of Jobs %</b>	<b>Jobs less workers %</b>
Transportation and Warehousing	1,952	1,543	2	2	0
Wholesale Trade	3,557	2,818	4	3	-1
Total	79,522	79,145	--	--	--

**Data** 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)  
**Source:**

## Labor Force

Table 451 - Labor Force

Total Population in the Civilian Labor Force	126,822
Civilian Employed Population 16 years and over	118,565
Unemployment Rate	6.48
Unemployment Rate for Ages 16-24	14.38
Unemployment Rate for Ages 25-65	3.97

Data 2011-2015 ACS  
Source:

Table 46 – Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	30,633
Farming, fisheries and forestry occupations	4,452
Service	13,374
Sales and office	27,612
Construction, extraction, maintenance and repair	11,419
Production, transportation and material moving	5,134

Data 2011-2015 ACS  
Source:

## Travel Time

Table 47 - Travel Time

Travel Time	Number	Percentage
< 30 Minutes	81,566	74%
30-59 Minutes	22,517	21%
60 or More Minutes	5,528	5%
<b>Total</b>	<b>109,611</b>	<b>100%</b>

Data 2011-2015 ACS  
Source:

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Table 48 - Educational Attainment by Employment Status

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	8,495	727	4,350
High school graduate (includes equivalency)	14,600	1,060	7,934
Some college or associate degree	34,865	2,240	11,963

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	32,615	1,110	7,977

Data 2011-2015 ACS  
Source:

### Educational Attainment by Age

Table 492 - Educational Attainment by Age

	Age				
	18-24 years	25-34 years	35-44 years	45-65 years	65+ years
Less than 9th grade	343	1,354	1,393	3,348	1,747
9th to 12th grade, no diploma	2,196	2,345	1,989	3,149	2,072
High school graduate, GED, or alternative	8,386	5,610	4,948	13,168	9,966
Some college, no degree	26,020	9,125	7,314	19,826	11,107
Associate degree	1,924	3,045	2,468	7,406	3,630
Bachelor's degree	2,851	6,678	6,323	14,650	8,770
Graduate or professional degree	169	2,023	3,209	8,885	7,458

Data 2011-2015 ACS  
Source:

### Educational Attainment – Median Earnings in the Past 12 Months

Table 50 – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	426,147
High school graduate (includes equivalency)	813,723
Some college or associate degree	1,069,481
Bachelor's degree	1,338,971
Graduate or professional degree	1,619,370

Data 2011-2015 ACS  
Source:

### Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The Business Activity table shows major employment sectors are “Arts, Entertainment, Accommodations”, “Education and Health Care Services”, and “Retail Trade”. This information is consistent with the economic pattern of the Urban County. The County is a tourist destination with many business and services catering to the tourism industry. Furthermore, the County houses one of the major California State Universities, Cal Poly. Cal Poly generates a large workforce in the education industry. The County is also a favorite retirement destination for baby boomers from different parts of California. The influx of baby boomers creates a growing demand for health care services. Finally, the retail sector provides continuous retail services to

both the tourists and the residents. The economic strategy by Economic Vitality Corporation also identified six industry clusters: 1) Building Design and Construction, 2) Knowledge and Innovation, 3) Uniquely SLO County, 4) Advanced Manufacturing, 5) Health Care, and 6) Energy. The Uniquely SLO County refers to tourism opportunity and promoting the County as a destination choice regionally, nationally, and globally.

### **Describe the workforce and infrastructure needs of the business community:**

Base on the “Labor Force” table, 93.5 percent of the total civilian labor force is employed. This equates to nearly full employment of the workforce. The average unemployment rate is 6.48 percent per the “Labor Force” table. The unemployment rate is higher for ages from 16 to 24. However, the unemployment rate is 3.97 percent for ages from 25 to 65. Of the total workforce, a third is employed in management, sales, and office sectors. Only 26 percent of the labor force is working in service and construction industries. More than three quarters of the workforce have a commute time of less than half an hour while only 21 percent have a travel time of up to one hour.

### **Broadband Access**

In addition to the topics discussed above, San Luis Obispo County evaluated broadband needs of low- and moderate-income households. Countywide, 83 percent of households have a desktop or laptop computer and 86 percent have a smartphone—higher than the US overall. Seventy two percent of households have broadband access by cable, fiber, or DSL and 89 percent have some type of broadband access—10 percent only have internet through their cellular data plan.

According to the ACS (2018 1-year estimates) and the Federal Communication Commission’s Fixed Broadband Deployment map, San Luis Obispo County has generally good access to broadband internet.

- Overall, 80% of households earning less than \$20,000 per year have access to internet
- Of all households earning between \$20,000 and \$75,000, 85% have access to internet

100% of San Luis Obispo’s population lives in areas with at least 2 internet providers with at least 25 Mbps download speed.

### **Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The County, in collaboration with local business leaders, the Economic Vitality Corporation (EVC), and other stakeholders, developed and published an Economic Strategy and endorsed

by the Board of Supervisors. The Economic Strategy resulted in several initiatives to promote economic growth. According to the EVC's 2015 status report, collaborative effort by the business community and the public and educational sectors accomplished the following:

- Advocacy and approval of two of the world's largest solar energy projects.
- Supported the County Process Improvement Committee in achieving meaningful changes to County Land Use and Building permitting policies and procedures.
- Helped create the Business Assistance Team within the County for project oversight and advocacy.
- Initiated informational workshops about Health Information Technology for the Health and Wellness and Knowledge and Innovation clusters.
- Collaborated with Cal Poly and Cuesta College for the first-ever Local Employers' Job Fair.

With the above economic development initiatives, the need for workforce development continues to grow. Cal Poly and Cuesta College offer educational programs to help with the training and workforce development. Affordable housing needs remain to be a challenging issue with a growing workforce.

### **How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

Based on the above tables, the majority of the workforce under different age groups has some college or no degree. In comparison, only a small fraction of labor force has graduate or professional degrees. This finding is consistent with the recent County's Housing Element in that the leading local industries are food preparation and serving, office and administrative support, and retail. These industries create many low wage jobs suitable for a workforce that has some college or no degree.

### **Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

The Mission Community Services Corporation operates the partially funded Women's Business Center Program by the U.S. Small Business Administration (SBA). In the past, the County funded this program with CDBG funds which provides one-on-one consulting and classroom training to low- and moderate-income population. One of the strategies included with the Consolidated Plan is the "Economic Development Strategy" based on the result of community outreach and "Needs Assessment" survey. The Urban County plans to invest future CDBG funds into economic growth. In addition to technical consulting services and trainings to low-income small business owners provided by the Mission Community Services Corporation, the San Luis Obispo County Workforce Investment Board (SLO WIB) oversees funding and programs under the Workforce Investment Act (WIA) federal legislation. The America's Job Center of California (AJCC) provides training and education services to local job seekers and

employers. The County of San Luis Obispo currently contracts with Goodwill Industries to provide AJCC operator services. Goodwill Industries subcontracts with Cuesta Community College to provide WIA Youth services. Both program efforts are in line with this plan in that they provide training and educational services to low-income business owners as well as youth job seekers.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

The Urban County does not participate in a Comprehensive Economic Development Strategy but collaborates with the Economic Vitality Corporation to formulate policies and create programs that help to support and increase local businesses. In addition, the County has partnered with our regional University, California Polytechnic and their Center for Innovation and Entrepreneurship to support the SLO HotHouse.

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The Urban County does not take any specific economic development initiatives however, with the approval of the Board of Supervisors the county provides financial support to the eligible CDBG projects, and General Funds specifically to the Economic Vitality Corporation and the Center for Innovation and Entrepreneurship. Moreover, the County of San Luis Obispo updated its Economic Element in 2012 in keeping with the new Economic Strategy developed by local business communities and led by the Economic Vitality Corporation. The County's Economic Element includes major goals and policies that: 1) promote a strong and viable local economy by pursuing policies that balance economic, environmental, and social needs of the County, 2) retain and enhance a diverse economy, 3) provide for strategically-located opportunities for economic development, and 4) provide support for economic development in San Luis Obispo County.

## MA-50 Needs and Market Analysis Discussion

### Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The County of San Luis Obispo is a relatively affluent region. However, several communities have a high concentration of low to moderate income households that are experiencing multiple housing problems as discussed in the Needs Assessment section. These communities include Oceano, Los Osos, Shandon and San Miguel. Within the City of Paso Robles, the Oak Park Public Housing community located between 28th and 34th Streets, Park Street and Railroad Street, is an area that has a high concentration of Low- and Very Low-Income housing.

### Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The unincorporated communities of San Miguel, Shandon, and Oceano have a relatively high concentration of Hispanics/Latino. According to the 2010 Census data, Shandon has the largest percentage of Hispanics and Latinos amongst the three unincorporated communities. There are 693 persons that identify as Hispanic or Latino of the total population in Shandon, which translates to 54% Hispanic or Latino individuals. Oceano and San Miguel have a population of approximately 50% that identify as Hispanic or Latino. The following table illustrates the number of Hispanic and Latino population for San Miguel, Oceano, and Shandon.

Table 51 – Hispanic or Latino Origin Population

Hispanic or Latino Origin Population				
Jurisdiction	Total Population (count)	Not Hispanic or Latino (count)	Hispanic or Latino (count)	% of Hispanic or Latino
San Miguel	2,366	1,140	1,196	51%
Oceano	7,286	3,802	3,484	48%
Shandon	1,295	602	693	54%

Source: 2010 Census

### What are the characteristics of the market in these areas/neighborhoods?

According to the 2013-2017 ACS 5-year estimates, San Miguel, Shandon, and Oceano have a median home value that is significantly lower than the County. San Miguel has a median home value of \$294,700, which translates to approximately a 59% difference to the County's median home value. Similar to San Miguel, Shandon has a median home value of \$267,000. Of the three jurisdictions, San Miguel, Oceano, and Shandon, Shandon have the lowest home value of \$267,000, which is significantly lower than the County.

According to the 2013-2017 ACS 5-year estimates, San Miguel and Shandon have similar gross rent prices to the County's median gross rent. While Oceano has 20% lower gross rents than the other three jurisdictions. The table below reveals the median home value and gross rent for San Miguel, Oceano, Shandon, and the County.

Table 52 – Median Home Value and Gross Rent

Median Home Value and Gross Rent		
Jurisdiction	Home Value	Gross Rent
San Miguel	\$294,700	\$1,315
Oceano	\$340,100	\$1,094
Shandon	\$267,000	\$1,386
County of San Luis Obispo	\$499,800	\$1,326

Source: 2013-2017 ACS 5-year

**Are there any community assets in these areas/neighborhoods?**

The unincorporated community of San Miguel has an agricultural economy, a military base (Camp Roberts), and a historic Mission San Miguel. The community has a K-8 elementary school, park, library, community center, fire station, clinic, and post office.

The unincorporated community of Shandon has an agricultural and service-based economy. Shandon is a small, rural farming community that in 2010 was home to about 1,295 residents. Shandon has an elementary school, a high school, a fire station, a post office, a library, and churches as well as a few commercial uses.

The unincorporated community of Oceano also has an agricultural centric economy. Assets in Oceano include the Oceano Elementary School, a library, an adult school, a health clinic and a pre-school as well the historic railroad depot. The Lucia Mar School district owns and operated a community center building located next to the school.

**Are there other strategic opportunities in any of these areas?**

San Miguel, Shandon, and Oceano, considered bedroom communities, have a relatively inexpensive and affordable housing market. The Shandon Community Plan includes policies, goals and programs that will guide land use, transportation, and development over the next 25 years. The Oceano Revitalization Plan includes programs to improve downtown walkability and mobility and create attractive streetscape to promote retail activity and jobs. The San Miguel Design Plan similarly identifies ways to improve that community’s central business district.



# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Urban County of San Luis Obispo conducted a “Needs Assessment” survey, held several public workshops, and attended various advisory groups to collect information on the needs and issues facing low income populations. The extensive public outreach process culminated in the identification and prioritization of needs. The strategies outlined below for this Consolidated Plan are to address the priority needs. The top priorities include providing affordable rental housing for very low, low, and moderate income and providing services to the homeless population. The Urban County’s strategy is to invest future CDBG, HOME, and ESG funds in projects that result in the production of affordable rental housing as well as projects and services benefiting the homeless population. The County of San Luis Obispo is adopting a five-year Consolidated Plan for the Fiscal Years 2020 to 2024 (covering July 1, 2020 through June 30, 2025). This plan sets the goals for allocating the following estimated funds:

\$8,549,000 million in Community Development Block Grant (CDBG):  
\$3,876,977 million in HOME Partnership Investment Funding (HOME); and  
\$733,302 in Emergency Solutions Grant (ESG) funds.

Strategic plan goals of the Five-year Consolidated Plan include:

- Create, preserve, and maintain diverse housing/shelter opportunities
- Prevent, reduce, and manage homelessness
- Infrastructure in direct support of affordable housing
- Improve educational and job readiness
- Stabilize and revitalize diverse neighborhoods
- Create suitable living environments through public services

The Urban County of San Luis Obispo reviews and considers the following strategies when it receives and allocates federal funds:

Vision: The County of San Luis Obispo’s vision is to provide both a “livable community” and a “prosperous community”. As a “livable community”, the County will strive to keep a high quality of life by carefully managing growth, protecting our natural resources, promoting lifelong learning, and creating an environment that encourages respect for all people. The “prosperous community” vision guides the County to keep the economy strong and vital and assure that all share in this economic prosperity.

Mission: The County of San Luis Obispo’s mission is to serve the community with pride to enhance the economic, environmental and social quality of life.

Needs: 1) Build a prosperous community by integrating community and housing development investments with affordable housing opportunities for low income families; 2) Build the institutional capacity to effectively coordinate and collaborate in addressing and preventing homelessness.

Strategic Directions:

- Support affordable housing projects that provide wide range of rental housing types for low and very low-income households.
- Support programs and services targeting homelessness and homeless prevention.
- Build needed community infrastructure in low income neighborhoods to improve quality of living.
- Promote economic development by financially supporting training and technical assistance to small business owners.

The Urban County developed specific goals and desired outcomes that define how it will use federal funds to further its strategic objectives.

## **SP-10 Geographic Priorities – 91.215 (a)(1)**

### **Geographic Area**

1. Area Name: Not applicable

Area Type: Not applicable. Funding for housing and community development programs will generally be utilized regionwide to assist low and moderate-income households and/or in the eligible Census Tracts and Block Groups to allow for maximum flexibility and to take advantage of potential leveraging opportunities.

Identify the neighborhood boundaries for this target area: Not applicable

Include specific housing and commercial characteristics of this target area: Not applicable

How did your consultation and citizen participation process help you to identify this neighborhood as a target area? Not Applicable

Identify the needs in this target area: Not applicable

What are the opportunities for improvement in this target area? Not applicable

Are there barriers to improvement in this target area? Not applicable

### **General Allocation Priorities**

Describe the basis for allocating investments geographically within the jurisdiction (or within the Eligible Metropolitan Statistical Area for Housing Opportunities for Persons With AIDS)

The strategies developed for this Consolidated Plan is based on comments and inputs received through the public participation process. Most general public members, the nonprofits, and advisory groups consulted pointed out the need for affordable housing, health care, and case management services for the homeless population and seniors. Therefore, this plan uses a homeless-based strategy to address homeless related needs. The Urban County does not designate specific geographic areas to invest CDBG, HOME, and ESG funds. Furthermore, the Urban County of San Luis Obispo issues Request for Proposal to solicit applications from the nonprofits and participating cities for federal CDBG, HOME, and ESG funds. The Urban County reviews each application based on the data collected from the public participation process and the Board approved rating criteria. The review and ranking process guides the Urban County to select projects for funding that best meet the top priority needs.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

**Table 53 – Priority Needs Summary**

Priority Need Name	Priority Level	Population	Goals Addressing
Increase availability of affordable and decent housing for very-low, low- and moderate-income persons and families	High	Very-low, low and moderate income, seniors, persons with severe mental illness, homeless persons, frail elderly, victims of domestic violence, disabled veterans, foster youth	Preserve and maintain existing affordable housing,  Create housing opportunities for residents,  Reduce and end homelessness
Provide needed emergency shelter facilities and related services	High	Very-low, and low-income persons with severe mental illness, homeless persons, frail elderly, victims of domestic violence, disabled veterans	Reduce and end homelessness,  Outreach and connect to homeless on the streets and provide emergency shelters and services
Provide decent affordable housing and supportive services for homeless people and those at risk of becoming homeless	High	Very-low, and low-income persons with severe mental illness, homeless persons, frail elderly, victims of domestic violence, disabled veterans	Reduce and end homelessness,  Outreach and connect to homeless on the streets and provide emergency shelters and services
Provide training and business assistance to businesses	Med	Low- and moderate-income persons	Improve educational and job readiness
Revitalize the neighborhoods through street and public facilities improvements	Low	Very-low, low- and moderate-income persons	Stabilize and revitalize diverse neighborhoods
Provide social services to homeless persons and low-income families	Low	Very-low, low and moderate-income, seniors, persons with severe mental illness, homeless persons, frail elderly, victims of domestic violence, disabled veterans	Reduce and end homelessness,  Create suitable living environment through public services
Provide administration and planning	Low	Not Applicable	General Administration

### Narrative (Optional)

The Consolidated Plan (24 CFR 91.215) indicates the general priorities for allocating investment of available resources among different needs. Priority needs are those that will be addressed by the goals outlined in the Strategic Plan:

### Affordable Housing

- Rental assistance
- Production of new units
- Acquisition/rehabilitation of existing units (preservation)

### Homelessness

- Emergency shelter
- Prevention/rapid re-housing
- Permanent affordable housing

### Non-housing Community Development

- Public facilities
- Public improvements and infrastructure in lower income and aging neighborhoods
- Public services

The Urban County of San Luis Obispo developed strategies for addressing housing and community development needs by collecting input from the community, consulting with participating jurisdictions, non-profit agencies and service providers and conducting a community survey. This strategy consists of input from various sources (residents, community stakeholders, service providers, participating city and county staff, and elected officials) to help the Urban County establish the priority needs.

As described in the Housing Needs Assessment and Market Analysis sections, most low-income residents need suitable, decent, and affordable housing. In addition to affordable housing, there is a great need for services and support for homeless individuals and families. Finally, the community “needs assessment” survey identified the needs for improved community facilities and job creation.

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

An inadequate supply of affordable housing, in addition to the high cost of housing in the county for low-income persons (paying more than 30% of household income for housing), is a major housing problem in the area.

**Table 54 – Influence of Market Conditions**

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	TBRA is the quickest way to provide rental affordable housing to those in need. The TBRA program partners with rental housing owners who accept these vouchers. As the Needs Assessment and Market Analysis have shown, very-low to moderate income households are cost-burdened and overcrowded and eligible for TBRA if sufficient resources existed. The challenge is that the use of TBRA is completely dependent on landlords' willingness to participate in a contractual relationship with the Housing Authority and the willingness to accept tenant-based rental assistance and responsibilities.
TBRA for Non-Homeless Special Needs	The market forces shaping the TBRA program in general apply to Non-Homeless Special needs. Moreover, the proximity and willingness of service providers to assist the TBRA clients to remain stable in their housing is another factor. Effective partnerships between affordable housing developers/providers and special needs (social) service providers may not exist in numbers or with the capacity to meet the need.
New Unit Production	According to the Needs Assessment and Market Analysis, most very low, low, and moderate-income households are cost-burdened and overcrowded and eligible for new affordable housing units if sufficient resources existed to build them. The cost of land, labor and materials affects the total development costs in addition to the effective land use policies and fees.
Rehabilitation	According to the Needs Assessment and Market Analysis, most very low, low, and moderate-income households are cost-burdened and overcrowded and eligible for affordable housing units if sufficient resources existed to acquire and rehabilitate them. The Urban County of San Luis Obispo partners with other developers to acquire and rehabilitate existing affordable housing complexes by leveraging federal funds. In addition, the Minor Home Repair program operated by a local nonprofit receives federal funds to provide rehabilitation services to low income homeowners. The cost of land, labor and materials affect the total development costs. Moreover, the willingness for a current owner to continue or extend the affordability of housing units is a key market characteristic.
Acquisition, including preservation	According to the Needs Assessment and Market Analysis, most very low, low, and moderate-income households are cost-burdened and overcrowded and eligible for affordable housing units if enough resources existed to acquire and preserve existing affordable housing stocks. The Urban County uses its resources to acquire and rehabilitate projects that leverage dollars with other sources such as low-income housing tax credits. The cost of land, labor and materials affect the total development costs. Affordable housing financing consists of several financing sources, all dependent on each other to work and jeopardized if one piece is missing.

## **SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c) (1,2)**

### **Introduction**

The 2020-2024 Consolidated Plan focuses on investing federal, state, and local public and private funds in community development and human services strategy with homelessness and affordable housing identified as the two top priority needs. The amount of federal funds received by the Urban County will remain similar to the previous Consolidated Plan (2015-2019).

### The CDBG Program

The Urban County will deploy several funding-expenditure strategies for the upcoming federal funds over the next five years. One strategy implemented by several participating cities of the Urban County use General Fund money instead of CDBG funds for public services projects. The rationale for funding public services projects with other local funding sources is the desire to save administrative and monitoring costs. By financially supporting public services projects with another funding source, the Urban County can efficiently and effectively fund affordable housing and public facilities projects with limited amount of available CDBG funds. The other funding strategy includes awarding CDBG funds to fewer projects that produce a greater community benefit addressing high priority needs. This Consolidated Plan uses a homeless-based strategy to assess which projects will primarily provide benefits to homeless persons or people at risk of becoming homeless. The County of San Luis Obispo will continue to spend CDBG funds for homeless services under the public services category. In addition to providing housing and services to the homeless population, affordable housing for different income groups is equally an important need. The Urban County will continue supporting affordable housing and transitional housing projects providing housing to very low to moderate income households, particularly homeless persons. Investing in public facilities projects in a predominately low-income neighborhood will be another funding strategy that the Urban County will continue to pursue. The Urban County will consider projects such as expansions to existing shelters and establishing new facilities as needed. The areas identified for shelter needs are the City of Paso Robles and the 5 Cities Area.

### The HOME Program

With the annual HOME budget, one of the Urban County's funding strategy may be to bundle HOME funds with other affordable housing funding sources including: CDBG, Title 29 (County in-lieu fees), and Permanent Local Housing Allocation (PLHA). The Urban County will evaluate each affordable housing project based on its readiness to break ground. In addition to a "shovel-ready" project status, other key factors considered include the minimum HOME funding needed to leverage other public and private funding

sources as well as the inclusion of housing units for homeless persons. The Urban County also uses HOME program income along with HOME grant funds to provide financial assistance to projects needing additional HOME funds.

The ESG Program

The funding strategy for ESG funds will continue to support of projects, services, and case management programs benefiting homeless persons or persons at risk of becoming homeless. This includes rapid-rehousing and homeless prevention programs. In summary, the Urban County of San Luis Obispo plans to financially support community-based and affordable housing projects that meet the greatest community needs with federal funds. The top priority needs identified through an extensive public outreach process and through the process of analyzing the housing needs assessment and housing market sections of the Consolidated Plan.

**Anticipated Resources**

Table 55 - Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition, Admin and Planning, Economic Development, Housing, Public Improvements, Public Services	\$1,869,559	\$0	\$0	\$8,549,000	\$6,679,441	The final allocations for CDBG came in \$89,559 above the County's estimated number or 5%.
HOME	public - federal	Homeowner Rehab, Multifamily rental new construction, Multifamily rental rehab, TBRA	\$957,740	\$0	\$0	\$3,877,000	\$2,919,260	The final allocations for HOME came in \$87,740 above the County's estimated number or 10%.
ESG	public - federal	Homeless prevention, Case management, Homeless Shelters	\$163,280	\$0	\$0	\$733,000	\$569,720	The final allocations for ESG came in \$921 above the County's estimated number or 8%.



**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

Most CDBG funded projects leverage funds from private sources, in-kind contributions, General Fund support, state incentive programs, and banks but some projects rely solely on CDBG funds.

The HOME program requires a 25% match. The developers meet this match through a variety of other funding sources including property tax exemption, affordable housing trust funds, low-income housing tax credits, and the appraised land owned by the developer.

The Emergency Solutions Grant requires a 100% match. Proposed cash match sources will come from local General Fund support, the local Community Based Organization grant, and the Community Foundation. The uses of these funds will be for operations and essential services.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

Not Applicable

## **SP-40 Institutional Delivery Structure – 91.215(k)**

**Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.**

The cities and County rely on a network of public sector, private sector, and nonprofit organizations to implement the Strategic Plan, particularly to address homelessness and special needs.

Several nonprofit organizations work closely with different County departments (the Department of Mental Health, the Department of Social Services, and the Department of Public Health) to deliver programs and services targeted to low income and very low-income population. The Community Action Partnership of San Luis Obispo (CAPSLO) is the largest nonprofit agency in the County of San Luis Obispo that provides services to low income families including homeless services, health and preventions programs, and family support services. The Urban County continues to invest future federal funds to the 40 Prado homeless shelter and homeless services operated by CAPSLO. The Transitions Mental Health Association (TMHA) also provides affordable housing and supportive services to very low-income persons having mental illnesses. Given that housing is important to this special needs population, the Urban County will provide financial support to affordable housing projects by TMHA. The nonprofit agencies and public institutions have formed advisory groups to discuss and resolve issues, improve delivery structure systems, and partner together to house and provide supportive services to homeless individuals. The County of San Luis Obispo has three major local affordable housing developers which are the Housing Authority of the City of San Luis Obispo, Paso Robles Housing Authority, and the Peoples' Self-Help Housing Corporation. The Housing Authority of City of San Luis Obispo (HASLO) operates the Tenant-Based Rental Assistance (TBRA) program. The Urban County strategy is to ensure the TBRA program has funding available for low income families and individuals. In addition to the TBRA program, HASLO actively works on building or preserving affordable housing units in the cities. The Urban County will continue supporting affordable housing projects by HASLO. Furthermore, Peoples' Self-Help Housing (PSHH) has developed and rehabilitated numerous affordable housing projects throughout the unincorporated communities of the County by targeting the least affordable unincorporated communities to provide affordable housing for low-income families working in those communities. The Urban County has a longstanding relationship with PSHH to provide financial assistance to their affordable housing project.

**Table 56 - Institutional Delivery Structure**

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
The Community Action Partnership of San Luis Obispo (CAPSLO)	Non-profit organization	Homelessness	San Luis Obispo County
Transitions Mental Health Association (TMHA)	Nonprofit organization	Homelessness	San Luis Obispo County
The County of San Luis Obispo Department of Social Services	Government agency	Homelessness	San Luis Obispo County
The County of San Luis Obispo Department of Mental Health	Government agency	Homelessness	San Luis Obispo County
The County of San Luis Obispo Department of Public Health	Government agency	Homelessness	San Luis Obispo County
Housing Authority of the City of San Luis Obispo (HASLO)	Public Housing Agency/CHDO	Affordable Housing	San Luis Obispo County
Peoples' Self-Help Housing Corporation (PSHH)	Nonprofit organization/CHDO	Affordable Housing	San Luis Obispo County

**Assess of Strengths and Gaps in the Institutional Delivery System**

Some service delivery system strengths are the recent influx of housing assistance through vouchers and financial assistance for permanent housing (i.e. rental and deposit assistance), and the connection of a high percentage of homeless individuals to mainstream resources such as medical care. The largest gaps in the service delivery system for special needs populations and persons experiencing homelessness include a lack of housing, particularly affordable housing, and the presence of minimal drug and alcohol related services.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

**Table 57 - Homeless Prevention Services Summary**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services		X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X	X	
HIV/AIDS	X		X
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
<b>Other</b>			
Other			

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The Continuum of Care has emergency shelter, transitional housing, permanent supportive housing, rapid re-housing, and homelessness prevention assistance for homeless or those at risk of becoming homeless. The permanent supportive housing programs operate on a housing first model, which promotes housing homeless individuals immediately, and then working on addressing barriers after the housing is in place. The Housing Authority of the City of San Luis Obispo has HUD-VASH vouchers to permanently house veterans, and two local non-profits to house and case manage veterans and their families. The Department of Social Services is currently housing families on CalWorks through a grant. The grant will prevent and end homelessness for the families that would have otherwise been homeless. The Family Care Network operates transitional housing for youth transitioning out of foster care.

There are also “service only” programs because there is not enough housing to end homelessness countywide. For example, 40 Prado provides service and case management during the day to homeless individuals and families, and there is a service only program in the south county area.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Similar to the response under “Assess of Strengths and Gaps in the Institutional Delivery System” some service delivery system strengths are the recent influx of housing assistance through vouchers and financial assistance for permanent housing (i.e. rental and deposit assistance), and the connection of a high percentage of homeless individuals to mainstream resources such as medical care. The largest gaps in the service delivery system for special needs populations and persons experiencing homelessness include a lack of housing, particularly affordable housing, and the presence of minimal drug and alcohol related services.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The Continuum of Care (CoC) recently applied for more funds to add 11 permanent supportive housing in the County. This would allow more chronically homeless individuals and families to be housed immediately. Transitions Mental Health Association is in the process of housing 50 of the most chronically homeless individuals countywide through a County funded initiative. A total of 17 individuals have been housed to date, and the remaining will be housed in the next one to two years. Transitions Mental Health Association recently converted 13 transitional housing beds to permanent housing.

# SP-45 Goals Summary – 91.215(a)(4)

## Goals Summary Information

Table 58 – Goals Summary

Sort Order*	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Create, preserve, and maintain diverse housing/shelter opportunities	2020	2024	Affordable Housing, Public Housing, Homeless,	Not Applicable	Increase availability of affordable and decent housing for very-low, low-and moderate-income persons and families  Provide needed emergency shelter facilities, and transitional housing	\$3.7 million CDBG  \$3.3 million HOME	Benefit 195 (Units and Beds) very low, low, and moderate income households.
2	Prevent, reduce, and manage homelessness	2020	2024	Homeless	Not Applicable	Provide needed emergency shelter facilities, and related services  Provide decent affordable housing and supportive services for homeless people and those at risk of becoming homeless	\$950,000 CDBG  \$200,000 HOME  \$680,000 ESG	Benefit 11,815 very low and low income persons  Benefit 270 low income households (TBRA RR)
3	Infrastructure in direct support of affordable housing	2020	2024	Non-Housing Community Development	Not Applicable	Support affordable housing development by addressing resource capacity constraints	\$700,000 CDBG	Benefit 2,700 low to moderate income persons
4	Improve educational and job readiness	2020	2024	Non-Housing Community Development	Not Applicable	Provide training and business assistance to businesses.	\$80,000 CDBG	Benefit 30 low and moderate income persons
5	Create suitable living environment through public services	2020	2024	Non Homeless Special Needs	Not Applicable	Provide social services to low income persons and families	\$109,000 in CDBG	Benefit 600 low to moderate persons
6	Stabilize and revitalize diverse neighborhoods	2020	2024	Non-Homeless Special Needs, Non-Housing Community Development	Not Applicable	Revitalize the neighborhoods through street and public facilities improvements	\$1.3 million CDBG	Benefit 20,000 low and moderate income persons

## Goal Descriptions

### **Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

For the next five years, the Urban County plans to use both CDBG and HOME funds to finance affordable housing projects that provide approximately a total of 195 new/rehab rental and ownership affordable housing units. The Urban County will continue funding the Tenant-Based Rental Assistance (TBRA) program using HOME and ESG funds. The TBRA program operated by the Housing Authority of the City of San Luis Obispo plans to house 40 families per year. In terms of preserving affordable housing, the Community Action Partnership of San Luis Obispo (CAPSLO) operates the minor home repair program to help low income homeowners rehabilitate their homes.

**SP-50 Public Housing Accessibility and Involvement – 91.215(c)  
Need to Increase the Number of Accessible Units (if Required by a Section 504  
Voluntary Compliance Agreement)**

The two housing authorities in the area, the Housing Authority of the City of San Luis Obispo and the Paso Robles Housing Authority, will carry out modifications needed in public housing based on the Section 504 Needs Assessment.

**Activities to Increase Resident Involvements**

Section 511 of the U.S. Housing Act and the regulations in 24 CFR part 903 require that public housing authorities (PHAs) establish one or more Resident Advisory Board (RAB) as part of the PHA Plan process.

A Resident Advisory Board (RAB) is a group of residents that advises the housing authority about its Annual and 5-Year PHA Plan by providing feedback to the PHA. The residents on the RAB should be similar to the residents living in public housing. Both local PHAs encourage public housing residents to participate in policy, procedure and program implementation and development through its RAB. The PHAs distribute quarterly newsletters to its residents, which contains relevant PHA news and information.

**Is the public housing agency designated as troubled under 24 CFR part 902?** No, neither of the two PHAs are designated as troubled under 24 CFR Part 902.

**Plan to remove the ‘troubled’ designation**

No. Neither Housing Authority is not designated as troubled.



## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

The development of the County's Draft Housing Element assisted in identifying barriers to affordable housing. The MA-40 for Barriers to Affordable Housing of the "Housing Market Analysis" section discusses the public policies impacting the production and preservation of affordable housing. As stated in MA-40, San Luis Obispo County aims to protect its natural habitats, natural resources, and agricultural production areas. Most public members have a "slow growth" sentiment and are in favor of government policies and regulations preserving the natural and agricultural resources. Public policies affecting affordable housing development projects include land use category, development standards, parking and open space requirements. Most of the County is rural and zoned for low residential densities primarily to protect agricultural land and natural resources. Additionally, securing land use permit is uncertain due to the discretionary approval process of advisory bodies. Apart from the land use related factors, a shortage of water supply in several communities hinders the development of affordable housing.

In addition, Federal law requires the Urban County to affirmatively further fair housing and produced the Analysis of Impediments to Fair Housing Choice, known as the "Fair Housing Plan". The plan identifies barriers to affordable housing and action steps to be taken to provide equal affordable housing choices. These actions are highlighted in AP-75 the Barriers to affordable housing from the 2020 Action Plan.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

One main strategy that the Urban County continues to use for the removal of barriers to affordable housing is to rezone vacant or underutilized land to Residential Single Family and Residential Multi-Family land use categories through amending the Land Use and Circulation Elements. In addition to providing land for residential development, the County offers incentive programs including density bonus, exemptions from the Growth Management Ordinance, and expedited permit processing. The County's Draft Housing Element includes a number of objectives and programs to facilitate the production and preservation of affordable housing units.

The objectives are:

- Facilitate development of 3,256 new housing units during the eight-year time period beginning December 31, 2019 and implement the principles and policies of the Land Use Element (Framework for Planning) when planning and reviewing new development proposals to the maximum extent practicable.

*Facilitation of development includes incentives, reducing regulatory barriers, providing financial assistance for housing, rezoning land for housing, and revising ordinances. New development should be consistent with and encourage the principles and policies of the Land Use Element (Framework for Planning).*

- Facilitate the conservation, maintenance, and improvement of 472 existing units of affordable housing, including affordable senior housing to allow aging in place.

*Conservation, maintenance, and improvement programs include protecting existing mobile homes and apartments and maintaining existing affordable housing.*

- Provide housing opportunities for 500 households over an eight-year period to prevent and end homelessness for them through financial assistance and services.

*Programs addressing opportunities for development and preservation of housing for homeless and disabled persons includes reducing regulatory barriers through ordinance amendments and foreclosure and/or eviction prevention.*

## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

The Continuum of Care (CoC) works with health care providers, law enforcement, local schools and the County Department of Social Services to reach unsheltered persons. Homeless service providers work with local schools to identify and connect to homeless families with school aged children.

Coordinated Entry programs are also conducting outreach to unsheltered persons in remote areas of the County. Staff of ESG subrecipients work with outreach staff from County Mental Health, hospital social workers, local law enforcement and park rangers, as well as with local feeding programs, to identify homeless persons who are not connected to services. In addition, CoC and ESG staff reach out to churches and volunteer programs throughout the CoC's geographic region who might come into contact with unsheltered homeless persons.

Both local shelters also offer a meal service for persons who are not staying at the shelter, to provide engagement opportunities for persons who are not already connected to services. Day Centers also offer services to unsheltered homeless persons and receive referrals from a wide variety of community partners. Coordinated Entry programs at the shelters and Day Centers assess the needs of unsheltered homeless persons.

To reach persons with limited English proficiency, the Rapid Rehousing (RRH) providers conduct outreach to Spanish speaking organizations and hires case managers who are fluent in English and Spanish. To reach persons with disabilities, the CoC and ESG grantees work with the area's Independent Living Resource Center.

One provider, Transitions Mental Health Association, has contracts with the Department of Mental Health to conduct street outreach countywide through a Homeless Outreach Team and identify and assist homeless persons with the most severe mental illnesses. The County has also placed therapists, psychiatric technicians, or behavioral health workers with three local police departments to divert adults with serious mental illness and co-occurring disorders from the criminal justice system into community-based services. The Homeless Outreach Team and the mental and behavioral health specialists work to assess homeless persons and connect them to the appropriate resources.

### **Addressing the emergency and transitional housing needs of homeless persons**

The County currently has 190 year-round shelter beds and is working to further expand that number. The County in 2019 approved a grant to add ten additional year-round beds to a local shelter. In addition, the County has approved funding for a new site that will provide 35 additional seasonal beds and case management services year-round in the North County. Some people staying in emergency shelters and transitional housing also need assistance with transportation, drug and alcohol addiction, budgeting, finding employment, and/or obtaining

mainstream benefits and homeless services agencies work to connect those clients with resources to help address their housing barriers.

The Urban County and Continuum of Care (CoC) are also working to create more permanent housing and permanent supportive housing to help persons in shelters and transitional housing move out more rapidly. For example, the County recently approved funding for a nonprofit to acquire property on which it will build 19 units of PSH. Additionally, the local Housing Authority continues to receive HUD-VASH vouchers to house homeless veterans, and two local nonprofits receive VS funding to serve homeless veterans. received almost \$6 million over three years to house and case manage homeless veterans and their families. The County and the local Housing Authority have also expanded their joint low-barrier, Housing First PSH program for vulnerable, chronically homeless persons from 50 beds to 70 beds over the past two years.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The Continuum of Care (CoC) has adopted a housing first policy for its programs, shortening the period of time that individuals and families experience homelessness when housing is available. Most of the homeless individuals and families housed in affordable housing units receive case management and other supportive services for a period of time to assist with the transition into independent living. Individuals and families placed into PSH receive ongoing case management for as long as they remain in the PSH. Most Rapid Rehousing and PSH programs also have a designated landlord liaison on staff whom landlords can contact if problems arise that could threaten a program participant's tenancy.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

Foster care social workers identify and establish permanent connections through adoption or guardianship for youth aging out. Youth 16-19 years old not placed with relatives are eligible to apply for voluntary transitional housing assistance to rent an apartment or room in a host family home. The youth are teamed with a resident advisor, social worker, and youth development specialist. Transitional housing assistance is also available for former foster youth up to 24

years old. Youth who age out of foster care without an adoption or family placement but want to attend higher education or trade school, can receive financial assistance from to cover living expenses while the youth are attending their chosen school.

There are no publicly funded hospitals in the Continuum of Care's (CoC) geographic location, so the CoCs efforts have focused on building collaborative partnerships. Each hospital in the CoC has a social worker who interviews each homeless person admitted, assessing medical needs, community resources, financial/payor options, and anticipated levels of care upon discharge and works to connect the patient with available services. Hospital social workers have been trained on using the Coordinated Entry Housing Prioritization assessment tool and may use it to make referrals to the Housing Prioritization list for PSH.

The County Psychiatric Health Facility (PHF) has staff persons who assess patient needs, community resources, financial/payor options, and anticipated levels of care upon discharge and works to connect the patient with available services. County Mental Health also operates a Crisis Stabilization Unit that provides up to 23 hours of care to persons who are in crisis but don't need the level of care provided at the Psychiatric Health Facility.

A jail diversion program has been established for veterans involved in the criminal justice system due to addictions-related offenses. Additionally, the County holds Re-Entry meetings consisting of a multitude of social services and County agencies to discuss persons who are expected to be discharged from jail in the near future to discuss re-entry needs and connect them to services aimed at helping them succeed at re-entry. The County has created Sober Living Environment beds for low-income persons being released from jail who are in recovery from addictions disorders. The local Housing Authority has also provided set aside vouchers for Restorative Partners to house up to 35 low-income persons who were involved in the criminal justice system.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The 2007-2011 ACS shows that of the 93,024 occupied housing units in the County, there are 44,969 units that were built before 1980 and therefore are at risk of having lead-based paint. Leaded paint was banned in 1978. Low- and moderate-income households make up 24,186 (26%) of the total number of County households. Many, or most, of these households could be living in pre-1980 housing units with a leaded paint hazard.

#### **Proposed Actions to Reduce/Eliminate Lead-Based Paint Hazards**

San Luis Obispo County has contracted with Community Health Centers (CHC) to operate public health clinics. Children in the public health programs such as WIC (Women, Infants & Children Program) and CHDP (Child Health Disability Program) come to the CHC clinics. Pursuant to program guidelines the CHC screens these children to check against elevated blood lead levels (EBLL). The results are posted on a website that is maintained by the California Department of Public Health/ Childhood Lead Poisoning Prevention Branch. The state notifies the County's Public Health Department of all cases of children with 20 or more micrograms of lead in a deciliter of blood. The County voluntarily monitors children with as little as 5 micrograms of lead in a deciliter of blood.

The County's Public Health Department has certified EBLL (elevated blood lead level) staff with a special XRF inspection device. The EBLL trained staff conducts home inspections and health monitoring for children with 20 or more micrograms of lead in a deciliter of blood. Between 2009 and 2014, there were three cases of EBLL's of 20 µg/dL or higher in the County. Typically, each year there are 20 to 25 cases of EBLLs in the 5-19 µg/dL range.

The County Health Agency/Public Health Department has a Childhood Lead Poisoning Prevention Program which helps to educate the public on the hazards and resources available for lead-based poisoning. Testing for leaded paint hazards is provided. The Public Health Department distributes lead-based paint information pamphlets throughout the County. Such pamphlets are available at County's Planning and Building Department's front counter, where building permits are issued that might involve remodeling of pre-1980 dwellings.

All public housing units in the county have been modified as needed to remove / monitor for lead-based paint. All Section 8 residents receive a HUD pamphlet alerting them to the hazards of lead-based paint, and how to request health screening if they suspect contamination. The (HUD funded) locally operated tenant-based rental assistance program (TBRA) requires rental units to pass a Housing Quality Standards (HQS) / lead-based paint inspection before TBRA funds are used. County staff conducts a quarterly review to safeguard against possible matches between TBRA rental units and children who have EBLL (i.e., a child with an active EBLL case). This quarterly review is conducted by staff from the County Public Health Department and the County Planning & Building Department.

The County Planning & Building Department (PBD) administers the HUD funding programs for the County. When the public applies to the County for HUD funds, they must use application forms that reflect HUD's lead-based paint regulations (24 CFR 35, particularly Subparts J, K & M). Applicants must provide a programmatic description of all work proposed for pre-1979 residential structures.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

The County's Public Health Department will continue to take action as necessary to reduce lead-based paint (LBP) hazards in accordance with HUD regulations. Housing units with lead-based paint as identified will have actions taken to remove the hazard.

Based on the 2007-2011 CHAS and ACS data, there are about 24,186 low to moderate income families who could be living in houses with lead-based paint hazards.

### **How are the actions listed above integrated into housing policies and procedures?**

The Housing Authority of the City of San Luis Obispo (HASLO) has every unit slated for modernization (and built prior to 1978) tested for LBP by a licensed Environmental Consultant. Construction repairs are performed following HASLO's guidelines and its policies and procedures, including HUD and OSHA guidelines and/or per the consultant's report. For occupied multi-family housing units not slated for rehabilitation, visual inspections are performed annually by HASLO staff.

Residents are also provided with information about lead-based paint hazards. If portions of the dwelling unit are showing signs of deterioration of painted surfaces suspected of containing LBP, staff immediately has the unit tested and abated as necessary. HASLO staff routinely attends Hazards Materials awareness trainings and seminars to stay current with current regulations.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The County of San Luis Obispo developed a countywide 10-year plan to end homelessness. The three main pillars of this plan include housing, services, and prevention. Under housing, the “Housing First” policy shapes the efforts to reduce the number of families in poverty. Programs include creation of regional basic housing assistance centers to facilitate access to housing and housing-related services, development of a range of housing, including affordable housing, permanent supportive, and interim and transitional housing, short term and housing subsidies to help people regain and maintain housing. The services pillar aims to create a central access to comprehensive services by incorporating the triage approach and a single data system, and streamlining paper work to support coordinated service provision. For prevention, the 10-year plan’s offers a variety of prevention programs such as use of comprehensive assessment tool at intake to identify people who are homeless or at-risk and designate a discharge planner at all publicly funded institution, creation of medical respite beds, and eviction prevention housing assistance and services. In summary the 10-year plan goals are to facilitate access to affordable housing to put an end to homelessness, stopping homelessness before it starts through prevention and effective interventions, ending and preventing homelessness through integrated, comprehensive, responsive support services, and coordinating a solid administrative and financial structure to support effective plan implementation.

Over the last Consolidated Plan period the County provided CDBG funding to Mission Community Service Inc. who provides technical assistance to micro-enterprises to income qualified residents of the County.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The anti-poverty strategies outlined in the County’s 10-year plan to end homelessness are based on the “Housing First” policy. The Consolidated Plan for the 2020-2024 program years identified the need for affordable housing as a high community priority. Both the 10-year plan and the Consolidate Plan share strategies and programs to address the need for affordable housing especially for extremely low- and low-income families. The strategies of this Consolidated Plan serve as a roadmap to guide the Urban County to invest future HUD funds on projects not only benefiting low income persons but also help reducing poverty.



## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The Urban County of San Luis Obispo has monitoring procedures and checklist to monitor subrecipients receiving CDBG, HOME and ESG funds. The County followed HUD CPD guidance materials to complete a risk analysis of the subrecipients to assess subrecipient needs and identify high risk subrecipients that require comprehensive monitoring review. In addition to conducting risk analysis, the County will develop monitoring schedules to conduct on-site monitoring visits with the subrecipients.

The Urban County developed monitoring checklist for the CDBG and HOME programs that are based on each activity category. The following monitoring-related steps are taken to ensure long-term compliance with requirements.

- Reviewing and exploring ways to standardize contracts across subrecipients and programs for more understandable contracts and to ensure that all compliance obligations are addressed, and improve contract tracking systems;
- Coordinating subrecipient risk assessment systems used for determining the frequency and focus on monitoring;
- Developing standard procedures for program and fiscal monitoring across subrecipients and programs;
- Developing performance measures that can be reported on, tracked and used to evaluate the outputs, efficiency, outcomes and return on investment for various program activities; and

