

City of Santa Cruz
2023-2031 Housing Element

PROHOUSING




CITY OF
SANTA CRUZ

City of Santa Cruz

2023-2031 Housing Element

Adopted by City Council: December 12, 2023

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Chapter 1

Introduction



Introduction

The Housing Element is one of the seven State mandated elements included in the Santa Cruz General Plan. The purpose of the Housing Element is to identify and plan for the City's existing and projected housing needs; it contains a detailed outline and work program of the City's goals, policies, quantified objectives, and programs for the preservation, improvement, and development of housing for a sustainable future. The Housing Element is reviewed and certified by the California Department of Housing and Community Development (HCD) for compliance with State Housing Element law.

Through research and analysis, the Housing Element establishes the City's official housing policies and objectives and identifies available candidate housing sites to accommodate the Regional Housing Needs Assessment (RHNA) goals as determined by the Association of Monterey Bay Area Governments (AMBAG). The RHNA quantifies current and anticipated future housing growth within a City. The Housing Element is a critical tool for the City of Santa Cruz to plan for and accommodate current and future growth within the community over the eight-year planning cycle.

State Requirements

1. State Requirements

California State Housing Element Law (California Government Code Article 10.6) establishes the requirements for the Housing Element. As stated in California Government Code Section 65588, local governments are required to review and revise the Housing Element of their comprehensive General Plans every eight years.

The following overarching Housing Element goals are included in California Government Code Section 65580 to ensure every resident has access to housing and a suitable living environment:

a) The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every Californian, including farmworkers, is a priority of the highest order.
b) The early attainment of this goal requires the cooperative participation of government and the private sector in an effort to expand housing opportunities and accommodate the housing needs of Californians of all economic levels.
c) The provision of housing affordable to low- and moderate-income households requires the cooperation of all levels of the government.
d) Local and State governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for housing needs of all economic segments of the community.
e) The Legislature recognizes that in carrying out this responsibility, each local government also has the responsibility to consider economic, environmental, and fiscal factors and

community goals set forth in the general plan and to cooperate with other local governments and the State in addressing regional housing needs.

f) Designating and maintaining a supply of land and adequate sites suitable, feasible, and available for the development of housing sufficient to meet the locality's housing need for all income levels is essential to achieving the State's housing goals and the purposes of this article.

Table 1-1 summarizes the Housing Element requirements mandated by the State and identifies where these requirements are addressed in this document.

Table 1-1: Housing Element Requirements

Housing Element Requirement(s)	Gov. Code Chapter	Reference in Housing Element
Analysis of employment trends.	Section 65583.a	Appendix C.B
Projection and quantification of existing and projected housing needs for all income groups.	Section 65583.a	Appendix C
Analysis and documentation of the City's housing characteristics, including cost for housing compared to ability to pay, overcrowding, and housing condition.	Section 65583.a	Appendix C.F
An inventory of land suitable for residential development including vacant sites and sites having redevelopment potential.	Section 65583.a	Appendix G
Analysis of existing and potential governmental constraints upon the maintenance, improvement or development of housing for all income levels.	Section 65583.a	Appendix E.3
Analysis of existing and potential nongovernmental (private sector) constraints upon maintenance, improvement or development of housing for all income levels.	Section 65583.a	Appendix E.1
Analysis concerning the needs of the homeless.	Section 65583.a	Appendix C.E.7
Analysis of special housing needs: handicapped, elderly, large families, farm workers, and female-headed households.	Section 65583.a	Appendix C.E
Analysis of opportunities for energy conservation with respect to residential development.	Section 65583.a	Appendix F
Identification of Publicly Assisted Housing Developments.	Section 65583.a	Appendix D.4
Identification of Units at Risk of Conversion to Market Rate Housing.	Section 65583.a	Appendix D.4
Identification of the City's goal relative to the maintenance, improvement, and development of housing.	Section 65583.a	Chapter 2
Analysis of quantified objectives and policies relative to the maintenance, improvement, and development of housing.	Section 65583.b	Chapter 2
Identification of adequate sites that will be made available through appropriate action with required public services and facilities for a variety of housing types for all income levels.	Section 65583.c(1)	Appendix G
Identification of strategies to assist in the development of adequate housing to meet the needs of low and moderate-income households.	Section 65583.c(2)	Chapter 2
Description of the Public Participation Program in the formulation of Housing Element Goals, Policies, and Programs.	Section 65583.d	Appendix A

Table 1-1: Housing Element Requirements		
Housing Element Requirement(s)	**Gov. Code Chapter**	**Reference in Housing Element**
Description of the Regional Housing Needs Allocation (RHNA) prepared by the Association of Bay Area Governments.	Section 65583.e	Chapter 1
Analysis of Fair Housing, including Affirmatively Furthering Fair Housing.	Section 8899.50	Appendix D
Review of the effectiveness of the past Housing Element, including the City's accomplishments during the previous planning period.	Section 65583.f	Appendix B
Source: State of California, Department of Housing and Community Development.		

2. Regional Housing Needs Assessment

The Regional Housing Needs Allocation (RHNA) is the methodology used for determining future housing need, by income category, within the State and is based on growth in population, households, and employment. The statewide determination is under the administration of State HCD. The quantified housing need is then allocated among the State's Council of Governments (COGs). For Santa Cruz, this agency is the Association of Monterey Bay Area Governments (AMBAG).

In accordance with Section 65584 of the California Government Code, AMBAG is tasked with creating a methodology for distributing the "fair share" of housing need to its member jurisdictions. The City of Santa Cruz's RHNA allocation is divided amongst four income categories, which are based on the Santa Cruz County's median income for a family of four. Table 1-2 below identifies the City's 6th Cycle RHNA by income categories. The Santa Cruz AMI is $119,300 for a family of four, according to the 2022 HCD Income Limits.

Table 1-2: City of Santa Cruz 6th Cycle RHNA by Income Category		
Income Category	**Percent of Area Median Income (AMI)**	**RHNA**
Very Low-Income	0-50% AMI	859
Low-Income	51-80% AMI	562
Moderate-Income	81-120% AMI	709
Above Moderate-Income	>120% AMI	1,606
	TOTAL RHNA	**3,736**
**The Santa Cruz County AMI is $119,300 for a family of four, according to 2022 HCD Income Limits.*		

It is important to note the City was successful in not only meeting its 5th Cycle RHNA across all income categories as of April 13, 2023, but it also permitted more than double the total RHNA units (see Table 1-3). There was a wide range of approved and constructed projects including Single Room Occupancy (SRO) units, fully affordable developments, and mixed-use developments with both affordable and market-rate units in combination with commercial space. The City plans to be successful, once again, in meeting the new 6th Cycle RHNA for 2023 through 2031.

Table 1-3: City of Santa Cruz 5th Cycle RHNA			
Income Category	5th Cycle RHNA	Permitted Units (as of 4/13/2023)	
		Count	Percent of RHNA
Very Low-Income	180	196	109%
Low-Income	118	433	367%
Moderate-Income	136	233	171%
Above Moderate-Income	313	802	256%
TOTAL:	**747**	**1,664**	**223%**

Additionally, the City received the Prohousing Designation from HCD in August 2023 to further support housing efforts. This designation allows the City to gain competitive points when being considered for funding from several programs, such as: Affordable Housing & Sustainable Communities (AHSC), Infill Infrastructure Grant (IIG), Transformative Climate Communities (TCC), Solutions for Congested Corridors, and Local Partnership Program. The Prohousing Designation also allows the City to become eligible to apply for the new Prohousing Incentive Program grant funding – a $26 million State investment from the Building Homes and Jobs Trust Fund.

3. Relationship to Other General Plan Elements

The Housing Element is one of a number of elements of the City's General Plan. The City's Housing Element identifies programs and resources required for the preservation, improvement, and development of housing to meet the existing and projected needs of its population. The goals, policies, actions, and programs within the Housing Element relate directly to, and must be consistent with, all other elements in the City's General Plan.

The Housing Element works in tandem with development policies contained in the Land Use Element. The Land Use Element is the guide for decision makers on the pattern, distribution, density, and intensity of land uses that, over time, will help the City achieve its vision for the future. Based on the location, type, intensity, and distribution of land uses throughout the City, the Land Use Element defines the land use build-out potential. By designating residential development, the Land Use Element places an upper limit on the densities and types of housing units constructed in the City. Land use patterns and decisions are influenced by population and economic growth (which create market demand), transportation access and opportunities, the availability of infrastructure, environmental constraints, and quality of life potential reflected in school quality, parks and recreational opportunities, and cultural amenities. The presence and potential for jobs affects the current and future demand for housing at the various income levels in the City.

The City's Circulation Element also affects the implementation of the Housing Element. The Circulation Element establishes policies for a balanced circulation system in the City. The Circulation Element aims to reduce the impacts of transportation on the region's environment and provide a variety of options so individuals can choose to travel by car, bicycle, foot, or public transportation. Consequently, the Housing Element must include policies and incentives that consider the types of transportation infrastructure essential for residential housing units in addition to mitigating the effects of growth in the City.

The Housing Element has been reviewed for consistency with the City's other General Plan Elements, and the policies and programs in this Element are consistent with the policy direction contained in other parts of the General Plan. As portions of the General Plan are amended in the future, the Housing Element will be reviewed to ensure that internal consistency is maintained.

4. Public Participation

Government Code Section 65583 requires local governments to make diligent efforts to achieve public participation from all economic segments of the community. Public participation is a key component to the success of this Housing Element. Throughout the update process, the City prioritized outreach to the general public, community organizations, stakeholders, and various agencies to ensure all voices were heard and all feedback was considered. Appendix A provides a detailed description of outreach conducted and comments received.



Chapter 2

Policy Plan



Policy Plan

The provision of housing that fulfills the diverse needs of the community is a fundamental priority for the City. The Policy Plan provides a statement of the community's goals, policies, and objectives relative to housing production, rehabilitation, conservation, and assistance for all residents in Santa Cruz. This chapter builds upon the identified housing needs and evaluates constraints and resources to address housing needs in the community. To that end, this chapter is organized around three themes:

- Goals guiding efforts to address housing needs facing the City;
- Policies addressing key housing topics and issues, followed by specific actions the City will implement to achieve the City's goals; and,
- Quantified objectives for housing production, rehabilitation, and conservation for the 2023-2031 planning period.

A. Housing Goals

Goal 1: Housing Production.

Facilitate housing production that meets the present and future housing needs of Santa Cruz residents.

Goal 2: Affordable Housing.

Provide an increased and protected supply of housing affordable to extremely low, very low, low, and moderate-income households.

Goal 3: Special Needs Housing and Homelessness.

Provide accessible housing and supportive services that provide equal housing opportunities for special needs populations, including the unhoused and those at risk of homelessness.

Goal 4: Housing Assistance.

Provide increased opportunities for low- and moderate-income residents to rent or purchase homes.

Goal 5: Neighborhood Vitality.

Improve housing and neighborhoods throughout Santa Cruz and in designated target areas while protecting residents from displacement.

Goal 6: Affirmatively Further Fair Housing.

The City shall seek to combat housing discrimination, undo historic patterns of segregation, and lift barriers that restrict access to foster a more inclusive community and help achieve racial equity and fair housing choice.

Goal 7: Resource Conservation and Environmental Stewardship.

Fulfill the City's housing needs while promoting an environmentally sustainable, compact community with clearly defined urban boundaries that takes into consideration the existing and potential impacts of sea level rise and climate change, particularly on underserved communities.

B. Housing Policies

Each Goal is briefly described in the sections below, followed by policies and objectives that would help to achieve that goal. While many objectives achieve more than one goal and policy, they are grouped by the primary policy and goal they would achieve. The policies and objectives are then grouped all together into a table. This table notes additional goals and policies that each objective supports and outline the type of action, timelines, and metrics by which to measure progress.

An important piece of this 6th Cycle Housing Element is the City's efforts to Affirmatively Further Fair Housing (AFFH). Objectives which further fair housing are marked according to the following topics it addresses:

1. Enhancing housing mobility strategies
2. Encouraging development of new affordable housing in high-resource areas
3. Improving place-based strategies to encourage community conservation and revitalization, including preservation of existing affordable housing
4. Protecting existing residents from displacement

In addition, AFFH objectives include information on geographic targets and metrics, as shown below:

AFFH: Topic Reference (with numbers referring to those in the list above); Geographic Target; Metric(s)

Certain objectives may not pinpoint exact geographic targets due to the AFFH results in Appendix D showing no particularly unique areas or due to overall citywide efforts; as such, they are marked to be targeted "Citywide." In addition, the City has a lot of TCAC High Resource areas, meaning "Citywide" targets would provide greater housing opportunities and affordability in these High Resource areas. Metrics are applied as objectives for the City to work towards over a certain timeframe and a geographic target for the metric (like high resource areas) is identified where possible.

1. Housing Production

Persons and households of different ages, types, income levels, and lifestyles have a variety of housing needs and preferences. Moreover, housing needs evolve over time in response to changing life circumstances. Providing an adequate supply and diversity of housing accommodates changing housing needs of residents, promotes an inclusive community that welcomes all residents, and achieves larger social and equity goals in Santa Cruz.

Policy 1.1

Provide adequate sites and supporting infrastructure to accommodate housing through land use, zoning, and specific plan designations that encourage a broad range of housing opportunities.

Providing new housing to accommodate projected employment and population growth and to meet the needs of existing residents is a major objective of the City. To that end, the Housing Element identifies "adequate" sites to accommodate the City's share of the region's housing needs from 2023-2031. Adequate sites are those with sufficient development and density standards, water and sewer services, and adequate infrastructure.

To continuously consider the future vision for Santa Cruz and its community is another major objective of the City. Beyond maintaining adequate sites to accommodate the City's share of the regional housing need, the City seeks to also proactively allow for residential developments that will meet the community's ever evolving housing needs. Maintaining adequate sites and flexible development practices allows the City to consider future housing capacity beyond this planning period.

Objectives:

1.1a. Adopt a certified Housing Element with adequate sites to meet a range of housing needs by December 15, 2023.

Timeframe:	Revise the Housing Element document in accordance with HCD's draft review feedback and prepare a final Housing Element document certified by the City Council by December 15, 2023.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.1

1.1b. Maintain an inventory of available vacant and underutilized sites citywide that can accommodate new housing and post that inventory for the public to view.

Timeframe:	Review the inventory on an annual basis.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.1

1.1c. Maintain a GIS website that provides mapping of high-quality transit corridors and transit stops to encourage developers to take advantage of additional development allowances when sites are near these areas.

Timeframe:	Regularly communicate with METRO and AMBAG and update the GIS maps any time there are changes to high-quality transit corridors and transit stops.
Agency:	Planning and Community Development Department and Public Works Department
Funding Source:	General Fund
Relevant Policies:	1.1, 7.3

1.1d. Enforce unit replacement requirements for projects that include the demolition of one or more units, in compliance with Government Code section 66300.

Timeframe:	Enforce unit replacement requirements in compliance with Government Code section 66300.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.1
AFFH:	3; Citywide; Apply for every project that includes demolition of one or more units.

1.1e. Facilitate lot consolidation to promote the development of affordable units on small parcels measuring less than 0.5 acres by meeting with property owners to discuss development opportunities and adopting lot consolidation incentives such as more favorable development standards, an FAR density bonus, streamlined processing, or financial incentives.

Timeframe:	Adopt lot consolidation incentives to facilitate the development of affordable units on small parcels by December 2026.
Agency:	Planning and Community Development Department, Economic Development and Housing Department
Funding Source:	General Fund
Relevant Policies:	1.1

Policy 1.2

Concentrate most new housing in the central core, along major commercial corridors, and on major opportunity sites consistent with the Land Use Element.

Recognizing the limited availability of land and the City's commitment to preserve open space, the General Plan encourages a compact urban form. High density development, mixed uses, transit- and pedestrian-oriented land uses, and other creative housing types are encouraged. To that end,

the City's Zoning Ordinance currently allows higher densities, reduced parking requirements, and higher building heights for residential projects in the Central Core and along major corridors.

Objectives:

1.2a. Adopt a program level EIR and approve the Downtown Plan Expansion Project to facilitate housing development in the expansion area.

Timeframe:	Release draft EIR and draft Plan by the end of March 2024 and adopt the Final EIR and Downtown Plan Expansion Project by the end of December 2024.
Agency:	Planning and Community Development Department
Funding Source:	General Fund, REAP 1.0 Grant (State of California)
Relevant Policies:	1.2, 5.5

1.2b. Implement and maintain the City's recently adopted Objective Standards for developments to provide more certainty and further encourage development Citywide and along key transportation corridors, and review the Objective Standards every two years after adoption to determine if further changes are needed to ensure the standards provide the clarity and certainty of outcomes intended. If conflicts exist between the Objective Standards and findings or requirements in the City's Area Plans or other adopted documents, the Objective Standards will take precedence.

Timeframe:	Review the Objective Standards and assess necessary changes by June 2024 and every two years thereafter. Conduct community outreach and present potential changes to the Planning Commission and City Council within six months of each assessment.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.2, 1.3, 7.3

1.2c. Receive California Coastal Commission approval of the Objective Standards within the Coastal Zone so that they align with the General Plan development standards.

Timeframe:	Submit the Local Coastal Program Amendment by May 2023 and coordinate with the Coastal Commission during their review process to help ensure approval by December 2024.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.2, 7.3

1.2d. Adopt rezonings in the Ocean Street Area Plan so that they align with the General Plan development standards.

Timeframe:	Perform community outreach and the necessary environmental review to draft rezonings for the Ocean Street Area Plan to be presented to presented to Planning Commission and City Council December 2024, and upon approval, submit the rezonings to the Coastal Commission as a Local Coastal Program Amendment.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.2
AFFH:	1, 3; Ocean Street Area Plan; Zoning allows for full General Plan capacity for all parcels in the Area Plan.

1.2e. Support a balance of jobs and housing land uses by only considering residential use in industrial land if it is ancillary to industrial land's full employment capacity being achieved in an economically viable manner and if it does not negatively impact existing or future industrial uses in the area, except in the vicinity of Coral Street on properties where homeless services or affordable housing are identified in the properties' respective General Plan Land Use Designations as an allowable use. Adopt a Coral Street Overlay that builds off existing services and resources to provide homeless services and related residential use standards for that specific, immediate area.

Timeframe:	Review projects that seek to rezone industrial land as they are submitted and seek to maintain employment capacity, and adopt a Coral Street Overlay by June 2025.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.2
AFFH:	3; Industrial areas and proposed Coral Street Overlay area; Facilitate development of at least one new project that provides supportive housing or homeless services through the adoption of the Coral Street Overlay.

Policy 1.3

Facilitate the production of residential units through design and compatibility review, use of objective development standards, and regulatory and/or financial incentives.

The City understands the importance of timely and transparent development review processes in facilitating housing development. It also seeks to use its recently approved objective development standards and another regulatory tools to promote the development of housing.

Objectives:

1.3a. Implement a new permit software system to streamline and improve development review processes in permit tracking, electronic submittal, and electronic review of plans.

Timeframe:	Implement a new permit software system and have it go live by December 2024.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.3

1.3b. Coordinate yearly meetings with the development community (at minimum) to learn about process improvements, housing impediments, and associated policy and code amendments that can be addressed to promote efficiency and predictability in the development review process and implement approaches to improve project feasibility.

Timeframe:	Meet annually with the development community to hear their perspectives on process improvements, code changes, housing impediments, and how the City can help address those issues, and take steps to address the issues.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.3

1.3c. Adopt code changes that reduce parking requirements, increase shared parking allowances, and increase off-site parking allowances to further facilitate housing, with the ultimate goal to eliminate parking minimums citywide by January 2028.

Timeframe:	Review parking standards, conduct community outreach, and adopt parking reduction code amendments, with the goal to eliminate minimum parking requirements citywide by January 2028.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.3, 1.7

1.3d. Conduct a fee review to determine if the current fee structure covers applicable City costs for projects of varying sizes and scopes.

Timeframe:	Conduct a development fee review by June 2024
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.3

1.3e. Adopt code changes that utilize SB 10 allowances to increase residential density in transit rich areas, including evaluation of how deed-restricted affordable housing can be added.

Timeframe:	Research SB 10 use in other jurisdictions, conduct community outreach, and present Council with options for SB 10, and adopt code changes by March 2026.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.2, 1.3, 1.7, 2.2, 7.3
AFFH:	1, 2; High quality transit corridors and a half-mile radius; Provide for the development of 50 units through SB 10 allowances throughout the planning period.

1.3f. Streamline and reduce costs of building plan check for residential projects of four or fewer units if the building plans have previously been submitted and approved by the City in the same Building Code cycle.

Timeframe:	Review similar development pre-approval programs in other jurisdictions and implement a pre-approval program for residential projects of four or fewer units by December 2025.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.3, 1.5, 2.2. 6.2

1.3g. Adopt zoning changes by January 2027 to align development standards and use allowances with the maximum intensity already allowed under state law, following a comprehensive review. Zoning changes will include heights and lot coverages among other development standards. State law requires that properties be allowed to achieve their maximum intensity using either General Plan or Zoning Ordinance standards. The City follows this law currently by waiving standards that preclude maximum densities; however, this creates uncertainty for developers and community members, and code amendments would remedy that uncertainty.

Timeframe:	Review development standards by January 2026 and adopt appropriate code changes by January 2027.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.3

1.3h. Place residential projects (and mixed-use projects with residential components) that conform to all objective standards on the consent agenda for any applicable public hearing, including if they deviate from standards through allowable density bonus waivers or concessions/incentives, so long as no special circumstances exist that necessitate staff and decision-maker discussion of the project.

Timeframe:	Immediately following adoption of the Housing Element, place fully-conforming residential and mixed-use with residential projects on the consent agenda for applicable public hearings, except in rare cases where special circumstances exist.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.3

1.3i. As part of the HCD Annual Progress Report, the City will monitor the progress of pending projects in the entitlement process, and if projects are not sufficiently progressing toward building permits or if the City is not meeting the pro-rated share of the RHNA at all income levels, including ADU production and affordability, as of midway through the Housing Element Cycle, the City will evaluate its sites inventory and capacity to maintain adequate sites throughout the planning period and, if necessary, identify strategies to streamline and/or assist projects through entitlement, adopt amendments to the ADU development regulations, or implement other strategies, such as general plan and zoning changes to allow for greater residential densities.

Timeframe:	Annually as part of the HCD Annual Progress Report.
Agency:	Planning and Community Development Department and Economic Development and Housing Department
Funding Source:	General Fund
Relevant Policies:	1.3

Policy 1.4

Facilitate alternative housing types that respond to Santa Cruz's diverse population and housing needs, especially those for single-person households, low-income households, students, and special housing needs groups.

Santa Cruz faces the challenge of meeting the housing needs of residents, particularly given the needs of single-person households, low-income households, students, and special housing needs groups. With diminishing vacant land and a diversity of housing needs, alternative housing types will need to be built in a creative manner. New alternative housing types are being constructed within the City and opportunities for such development should be encouraged.

Objectives:

1.4a. Create and/or revise development standards for co-housing, housing cooperatives, live/work and other alternative housing types.

Timeframe:	Review best practices, meet with the development community, and conduct community outreach to develop potential amendments to development standards for alternative housing types and present City Council with any recommended amendments by December 2029.
Agency:	Planning and Community Development Department

Funding Source:	General Fund
Relevant Policies:	1.4, 1.7, 2.2, 6.2
AFFH:	1, 2, 4; Citywide, while providing for new allowances in lower resource areas (Beach Flats and Lower Ocean) and high resource areas; at least 1 project per year.

1.4b. Meet with the development community to discuss potential barriers to the development of alternative types of housing and use that information to adopt policy or code changes that facilitate the production of alternative housing types.

Timeframe:	Meet annually with the development community and subsequently adopt code amendments approximately once every 18 months.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.4, 6.2

1.4c. Communicate with HCD and State representatives to encourage the State to recognize non-traditional types of housing units for RHNA purposes.

Timeframe:	Initiate conversations with HCD And State representatives by March 2024.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.4, 3.5

Policy 1.5
Facilitate the development of Accessory Dwelling Units.

Accessory Dwelling Units (ADUs) can be an important source of affordable housing, provide a source of revenue to fixed-income households, and facilitate multi-generational living. The City has historically had and still maintains ADU standards that are more lenient than what State law mandates, and some recent State law changes have been influenced by standards that Santa Cruz put in place. Due to recent updates in State law and continued interest from the community, the City will continue to update development standards and zoning requirements to further facilitate ADU development.

Objectives:

1.5a. Maintain an inventory of ADU applications, location, affordability, etc. to ensure adequate ADU development is occurring to meet the 6th cycle RHNA. Annually review ADU development progress as part of the HCD Annual Progress Report and if necessary, adopt amendments to the ADU development regulations within 18 months of the annual review to further facilitate ADU production.

Timeframe:	Review ADU development progress annually, and if ADU production is less than projected, adopt ADU regulation amendments within 18 months of the annual review.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.3, 1.4, 1.5, 6.2
AFFH:	1, 2; Citywide, with a focus on high opportunity areas/single family neighborhoods; at least 73 ADUs per year with 292 affordable to lower income households throughout the planning period.

1.5b. Continue to implement the City's ADU program and communicate with ADU applicants to identify ways to modify the program in a manner that facilitates the production of ADUs, including continuation of the allowance for conversion of non-habitable space in multi-family projects to ADUs to be constructed simultaneously with new development projects. Continue public awareness campaigns regarding the construction of ADUs and available incentives through diverse forms of media and outreach distribution.

Timeframe:	Communicate with ADU development applicants as needed to determine if modifications to the ADU regulations should be considered.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.3, 1.4, 1.5, 6.2
AFFH:	1, 2; Citywide, including (for ADUs in multi-family projects) along transit corridors with nearby access to goods and services; Maintain information on the City's website and communicate opportunities to developers on a project-by-project basis – with the goal of permitting at least 73 ADUs per year.

1.5c. Provide streamlined processing and reduced plan check costs for ADU building plans that have been approved at another site within the City, while recognizing that various items, such as setbacks, utility connections, soil conditions, archeological resources, and other issues, will require applicants to submit site-specific information that will require the City's review and associated fees.

Timeframe:	Institute ADU pre-approval program by January 2024.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.3, 1.5, 2.2. 6.2
AFFH:	1, 2; Citywide; at least 73 ADUs per year.

1.5d. Present to Council amendments to the City's ADU regulations regarding owner occupancy to provide greater flexibility to existing and future ADU developments.

Timeframe:	Review best practices, conduct community outreach, and prepare amendment to the ADU owner occupancy regulations for Council to consider by May 2024.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.3, 1.5, 2.2. 6.2
AFFH:	1, 2; Citywide, particularly in predominantly single-family neighborhoods, including high-opportunity areas; Provide for the development of 100 ADUs due to greater flexibility and outreach conducted.

1.5e. Annually survey ADU owners to receive information on types of rental and affordability levels to help ensure accurate Annual Progress Report accounting.

Timeframe:	Survey ADU owners annually prior to the Annual Progress Report submittal deadline.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.5, 1.7
AFFH:	1, 2; Citywide; 292 total ADUs affordable to lower income and 234 ADUs affordable to moderate incomes by the end of the planning period.

1.5f. Update resources that facilitate legalization of unpermitted ADUs if they meet applicable building standards.

Timeframe:	Continue existing legalization program and update online materials for individuals in the legalization process by April 2025 and yearly thereafter.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.3, 1.4, 1.5, 2.5, 6.1
AFFH:	1, 2, 3, 4; Citywide; Legalize 20 ADUs per year and engage 40 property owners with unpermitted ADUs per year.

1.5g. Continue to waive City permitting fees for low-income ADUs units that are deed-restricted for 55 years.

Timeframe:	Continue existing low-income ADU fee waiver program.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.3, 1.4, 1.5, 2.2

AFFH:	1, 2; Citywide, with a focus on high opportunity areas and single-family neighborhoods; at least 5 deed-restricted low-income ADUs in the planning period.

Policy 1.6

Use the City's Planned Development Permit (PD) process to facilitate non-conforming development while also serving public objectives more fully than development permitted solely under conventional zoning.

The Planned Development Permit (PD) is a quasi-judicial technique to foster development plans that serve public objectives more fully than plans permitted solely under conventional zoning. In such cases, the City will consider modifications to: building setbacks, street standards, lot coverage, lot area, parking and loading, landscaping, open space, uses, and maximum height. The PD permit has been used successfully to facilitate a range of housing projects. To be eligible for a PD permit, however, the project must occupy a lot of at least 20,000 square feet in area and be approved by the City Council. The minimum lot size requirement could, in some cases, constrain the production of nontraditional housing on smaller infill lots. While the Planned Development process has largely been superseded by the use of density bonuses, it may provide development potential for smaller projects or other projects where a density bonus is not requested.

Objectives:

1.6a. Utilize the Planned Development Permit process to facilitate housing development by considering modifications to building setbacks, street standards, lot coverage, lot area, parking and loading, landscaping, open space, uses, and maximum height.

Timeframe:	Continue Planned Development Permit Program
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.3, 1.6, 2.2

1.6b. Amend the Zoning Ordinance to allow PD Permits on infill lots less than the current standard of 20,000 square feet in area.

Timeframe:	By December 2026, amend the Zoning Ordinance to allow PD Permits on infill lots less than the current standard of 20,000 square feet in area.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.3, 1.6

Policy 1.7

Provide meaningful opportunities for public engagement with development proposals for new housing so the public can provide informed feedback on the proposal.

Meaningful and informed public participation helps ensure that proposals for new housing meet community expectations and are consistent with the City's General Plan. Santa Cruz offers many venues for residents to learn about proposed projects and provide meaningful input.

An informed community is key to the success of the Housing Element's goals and policies, as well as for the development of housing that addresses the community's needs. The City will host community workshops to receive feedback from the community and educational meetings to provide details on City processes, development projects, and available resources and services.

Objectives:

1.7a. Maintain and implement the official Public Outreach Policy for Planning Projects adopted by Council in 2018 and revised in 2019.

Timeframe:	Continue to use the adopted Public Outreach Policy for Planning Projects for all Planning projects.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.7

1.7b. Maintain a website and access to a public information counter to provide accurate and clear information to the public and development community about policies, projects, and the development review process.

Timeframe:	Continue regularly update websites and maintain access to a public information counter.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.7

1.7c. Provide educational materials such as webpages and brochures that provide information on key planning and housing issues and are updated over time. These include information on changes to planning processes, new legislation becoming effective, and new programs available to customers.

Timeframe:	Continue to provide educational materials and update the materials in a timely manner following any changes to planning processes, new legislation, or new programs available.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.7

2. Affordable Housing

Affordable housing allows persons of all economic segments to live in the community, provides housing for the City's workforce, allows the integration of different family sizes, income levels, and racial/ethnic groups, and furthers larger social goals. The City's affordable housing policies encourage the production and preservation of affordable housing.

Policy 2.1
Enable mixed-income projects that encourage greater diversity within housing projects.

The City recognizes that mixed-income neighborhoods provide a variety of benefits to the City including a chance for residents to learn from others of different backgrounds and interests. This helps to broaden perspectives and deepen understanding of other people's values and points of view, leading to more respect and understanding. The primary way the City promotes mixed-income housing development is through its inclusionary ordinance (which currently requires 20% of the base project units at 50% AMI for SRO projects and 80% AMI for all other residential development).

Objectives:

2.1a. Maintain and implement the City's Inclusionary Ordinance. Review the Inclusionary Ordinance to determine if amendments are needed to ensure that the inclusionary requirements provide the maximum number of affordable units or deeper levels of affordability without being a barrier to housing development, while considering implications for how developers will use density bonus and how the City's Inclusionary Ordinance interfaces with density bonus proposals. Analysis will evaluate affordability levels to incentivize deeper levels of affordable housing, such as extremely low income units, or more moderate income units depending on needs.

Timeframe:	Review the Inclusionary Ordinance and present amendment options to City Council by December 2026.
Agency:	Planning and Community Development Department, Economic Development and Housing Department
Funding Source:	General Fund
Relevant Policies:	2.1, 2.2, 3.1, 3.7, 6.2
AFFH:	1, 2; Citywide; Require every residential project to follow the City's Inclusionary Ordinance requirement to support achieving the City's RHNA targets with the goal of providing 250 affordable units during the planning period.

2.1b. Develop a program and/or incentives that increase rental and homeownership opportunities for moderate income / workforce housing units.

Timeframe:	Review the Inclusionary Ordinance and present workforce housing amendment options to City Council by December 2026.
Agency:	Planning and Community Development Department, Economic Development and Housing Department

Funding Source:	General Fund
Relevant Policies:	2.1, 2.2, 3.1, 3.7, 6.2
AFFH:	1, 2, 3; Citywide, with a focus on transit corridors; 1 project per year utilizing the workforce housing amendments.

Policy 2.2

Develop creative ways to facilitate more affordable housing development in the City.

The City recognizes that creative approaches are needed to facilitate additional affordable housing development. The City will utilize lobbyists and affordable housing advocates to promote affordable housing development and will seek to provide regulatory and/or financial incentives to facilitate affordable housing production, particularly in the case of affordable units not otherwise able to secure additional State and federal financial assistance.

Objectives:

2.2a. Study ways of providing affordable housing currently included, but not highly utilized, in the City's Inclusionary Ordinance, such as allowing affordable units to be provided off-site or incentivizing land dedication in favor of units provided as part of a development project.

Timeframe:	Review the Inclusionary Ordinance and present amendment options to City Council by December 2026.
Agency:	Planning and Community Development Department, Economic Development and Housing Department
Funding Source:	General Fund
Relevant Policies:	2.1, 2.2, 3.1, 3.7, 6.2

2.2b. Update the City's ordinance related to fee waivers for affordable units to provide more clarity and to streamline the approval process.

Timeframe:	Update the City's ordinance related to fee waivers for affordable units to provide more clarity and to streamline the approval process by January 2026.
Agency:	Economic Development and Housing Department and Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	2.1, 2.2, 3.1, 6.2

2.2c. Explore additional funding mechanisms that can provide one-time, or more importantly, ongoing funding for affordable housing, such as a ballot measure that would fund affordable housing.

Timeframe:	Support additional funding for affordable housing, including support for the affordable housing measure currently contemplated for the ballot by November 2024.
Agency:	City Council, City Manager's Office, Economic Development and Housing Department
Funding Source:	General Fund
Relevant Policies:	1.3, 2.1, 2.2, 3.1, 3.3, 3.4, 3.6, 3.7, 6.2
AFFH:	1, 2; Citywide; Support additional funding for 100 percent affordable housing projects with the goal to fund at least four affordable housing projects in the planning period.

2.2d. Direct City lobbyists to concentrate on state and federal legislation that would help fund affordable housing.

Timeframe:	Lobby the state and national governments for affordable housing funding yearly prior to legislative sessions and on an ongoing basis.
Agency:	City Manager's Office
Funding Source:	General Fund
Relevant Policies:	1.3, 2.1, 2.2, 3.1, 3.3, 3.4, 3.6, 3.7, 4.2, 6.2

2.2e. Continue to engage with affordable housing advocates during the creation of policy and during the development review process to help achieve successful affordable housing outcomes.

Timeframe:	Meet with affordable housing advocates when new housing policy is being developed.
Agency:	Planning and Community Development Department, Economic Development and Housing Department
Funding Source:	General Fund
Relevant Policies:	2.1, 2.2, 6.2

2.2f. Utilize the City's single-room occupancy and Flexible Density Unit regulations to facilitate the development of a variety of housing types, specifically smaller units, that address the needs of low- and extremely low-income households. Facilitate the development of 100 very low-income units through single-room occupancy development.

Timeframe:	Maintain and implement the City's single-room occupancy and Flexible Density Unit regulations (small units with no density requirement) and review the regulations as needed.
Agency:	Planning and Community Development Department

Funding Source: General Fund
Relevant Policies: 1.3, 2.1, 2.2, 3.1, 6.2
AFFH: 1, 2; Citywide, with a focus on transit corridors; 100 very low-income units throughout the planning period.

2.2g. Adopt an ordinance that allows 100 percent affordable residential development that conforms to applicable objective standards, not including density bonus waivers and concessions/incentives, to be considered a "by-right" use that only requires ministerial Planning approval and Building Permits to be constructed in residential and mixed-use zones.

Timeframe: Adopt an ordinance that allows 100 percent affordable residential development to be considered a "by-right" use by December 2025.
Agency: Planning and Community Development Department
Funding Source: General Fund
Relevant Policies: 1.3, 2. 2, 2.4, 3.1, 3.4, 3.7, 6.2

2.2h. Adopt SB 35 application review processes for eligible projects that meet the requirements established in Government Code Section 65913.41.

Timeframe: Adopt SB 35 application review processes which comply with Government Code Section 65913.41 by December 2025.
Agency: Planning and Community Development Department
Funding Source: General Fund
Relevant Policies: 2.2

2.2i. Create a packet outlining land use and development information that helps to facilitate affordable housing production, particularly low and extremely low income units, on faith-based organization sites, and provide that information, along with staff contact details, to owners and occupants of faith-based sites within the city at least every two years. Assist property owners in the development of housing including assisting with entitlements, outreach and contact with affordable housing developers, supporting funding applications, providing technical assistance, and granting incentives such as waiving fees and reducing development standards.

Timeframe: Create an informational packet and do initial delivery by April 2025 and then update and provide subsequent deliveries every two years thereafter.
Agency: Planning and Community Development Department, Economic Development and Housing
Funding Source: General Fund
Relevant Policies: 1.3, 1.4, 2.2, 2.3, 2.4, 3.1, 6.2, 6.3
AFFH: 1, 2, 3; Faith-based properties; engage property owners at least every two years with the goal to facilitate at least two affordable housing projects on faith-based properties in the planning period.

Policy 2.3

Support the Density Bonus as a valuable tool for incentivizing the development of housing and the inclusion of affordable units in housing projects.

The Density Bonus Program continues to be a valuable tool, in tandem with the Affordable Housing Ordinance, to allow developers to build additional housing units which help subsidize the inclusion of affordable units in the project. The Density Bonus Ordinance was updated in 2018 and 2020 to comply with changes in State law; however, additional revisions are needed to fully reflect the state law allowances, except where the City's code further facilitates housing production.

The City's Density Bonus Ordinance currently allows a developer to construct 20 percent more units than allowed under the Zoning Ordinance for projects that dedicate ten percent of units for lower income households, five percent for very low-income households, and/or for qualified senior housing developments with at least 35 units. The Ordinance includes the opportunity for developments of at least five units to utilize up to three incentives.

Government Code Section 65915 authorizes an applicant to receive two incentives or concessions for projects that include at least 17 percent of the total units for lower-income households, at least 10 percent of the total units for very low-income households, or at least 20 percent moderate-income households. It also allows an applicant to receive up to three incentives or concessions for projects that include at least 24 percent of the total units for lower income households, at least 15 percent of the total units for very low-income households, or at least 30 percent for persons or families of moderate-income households. Lastly, Government Code Section 65915 also allows projects proposing up to 50 percent additional density provided those projects produce the additional below market rate (BMR) units in the "base" portion of the project – unless the locality already allows a bonus above 35 percent.

Objectives:

2.3a. Amend the Density Bonus Ordinance to fully reflect State Density Bonus Law allowances, except where the City's code further facilitates housing production.

Timeframe:	Amend the Density Bonus Ordinance by December 2024.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.3, 2.1, 2.3, 6.2

2.3b. Continue implementation of the City and State Density Bonus laws.

Timeframe:	Maintain and Implement the City Density Bonus Ordinance and the State Density Bonus and adopt amendments to comply with State law as needed.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.3, 2.1, 2.3, 6.2

Policy 2.4

Support Public-Private Partnerships that facilitate the development of affordable housing.

In today's housing market, creative approaches and partnerships are required to finance and build affordable housing. The Housing Authority of the County of Santa Cruz, Mercy Housing California, Mid-Peninsula Housing, South County Housing, Habitat for Humanity, For-the-Future Housing, Community Housing Land Trust, Santa Cruz Community Counseling Center, Inc., and other housing groups and agencies offer expertise in developing and managing affordable housing. In addition, the City has partnered with nonprofit and for-profit developers of affordable housing to build housing. The City has granted regulatory concessions (such as density bonuses), subsidized the replacement of infrastructure, modified development regulations, lowered development and impact fees, and provided direct assistance to such groups. Working with affordable housing developers enables the City to better provide high quality and affordable housing. The City's Economic Development and Housing Department cultivates public-private partnerships to develop affordable housing.

Objectives:

2.4a. Coordinate with: the Housing Authority of the County of Santa Cruz, Mercy Housing California, Mid-Pen Housing, Habitat for Humanity, For-the-Future Housing, Community Housing Land Trust, Santa Cruz Community Counseling Center, Inc., and other housing groups and agencies offering expertise in developing and managing affordable housing. Use the coordination to identify and implement policies or code changes that better facilitate affordable housing and affirmatively further fair housing.

Timeframe:	Coordinate at least annually with affordable housing groups and agencies and implement changes in response to feedback.
Agency:	Planning and Community Development Department, Economic Development and Housing Department
Funding Source:	General Fund
Relevant Policies:	1.7, 2.1, 2.2, 2.4, 3.1, 3.4, 4.2 6.2
AFFH:	1, 2, 3, 4; Citywide with a focus on opportunities on candidate housing sites; On average, one 100 percent affordable housing project per year.

2.4b. Partner with nonprofit and for-profit developers of affordable housing to build housing to meet the Regional Housing Needs Allocation targets.

Timeframe:	Partner with nonprofit and for-profit developers of affordable housing on an ongoing basis, whenever possible, to build housing. At least annually reach out to developers to identify development opportunities.
Agency:	Economic Development and Housing Department
Funding Source:	General Fund
Relevant Policies:	2.1, 2.2, 2.4, 3.1, 3.4, 3.6, 3.7, 6.2
AFFH:	1, 2; Citywide with a focus on candidate housing sites opportunities; On average, one 100 percent affordable housing project per year.

2.4c. Acquire properties when possible as part of a public-private partnership to develop affordable housing or convert existing units into deed-restricted affordable units.

Timeframe:	Acquire properties for deed-restricted affordable housing on an ongoing basis, when feasible funding and viable development opportunities exist.
Agency:	Economic Development and Housing Department
Funding Source:	Affordable Housing Trust Fund
Relevant Policies:	2.1, 2.2, 2.4, 3.1, 3.4, 3.7, 6.2
AFFH:	1, 2, 3, 4; Citywide, with a focus in and around downtown and other areas where higher density projects are supported, such as transit corridors; 4 projects throughout the planning period.

Policy 2.5

Preserve at-risk affordable housing.

The City's Affordable Housing Preservation Ordinance governs noticing procedures for the conversion of at-risk affordable units and allows the City and qualified nonprofit housing organizations an opportunity to negotiate to purchase the project or extend the affordability restrictions. In addition, the City plays an active role in financially assisting at-risk projects in return for extended affordability controls on the projects. The City tracks the expiration of affordability agreements and contacting owners of projects with future expirations to explore partnerships that would allow for the extension of the affordability terms. The City typically aims to convert those units to be affordable in perpetuity.

Objectives:

2.5a. Preserve 372 at-risk units by working with interested agencies and community organizations to monitor their status, provide technical and/or financial assistance in return for extended affordability controls, and review tenant notification prior to project conversion. The City will continue to comply with all noticing requirements. Prior to the expiration of affordability covenants, the City will proactively outreach to tenants and owners to provide education and assistance as appropriate.

Timeframe:	Coordinate often (at least annually) with affordable housing groups and agencies to preserve 372 at-risk units.
Agency:	Planning and Community Development Department, Economic Development and Housing Department
Funding Source:	General Fund
Relevant Policies:	1.7, 2.5, 3.1, 6.1, 6.2, 6.4
AFFH:	3, 4; At-risk units; preserve 372 at-risk units throughout the planning period.

Policy 2.6

Provide water and sewer service priority to lower-income households.

Per Chapter 727, Statues of 2004 (SB 1087), upon completion of an amended or adopted housing element, jurisdictions are responsible to immediately distribute a copy of the Housing Element to area water and sewer providers. This legislation allows for coordination between the City and service providers when considering approval of new residential projects. Additionally, water and sewer providers must grant priority for service allocations to proposed developments that include housing units affordable to lower-income households.

Objectives:

2.6a. Include projected water use for all housing defined in the Housing Element in regularly-scheduled updates to the City's Urban Water Management Plan. Establish a policy and implementing procedures to grant priority for service to proposed developments that include units affordable to lower-income households, should its long-term water supply, treatment process, or distribution system capacity issues limit the City's ability to meet all planned future water service needs. Establish a policy and implementing procedures to grant priority sewer service to developments with units affordable to lower-income households, should long-term wastewater treatment or collection system capacity issues limit the City's ability to meet all planned future wastewater service needs.

Timeframe:	Update the City's Urban Water Management Plan every five years, as required by state law and regulations, with the next update due in 2026. Establish a policy and implementing procedures to grant priority water and sewer service to developments with units affordable to lower-income households by June 2026.
Agency:	Planning and Community Development Department, Water Department, Public Works Department
Funding Source:	General Fund
Relevant Policies:	1.3, 2.6, 6.2, 7.1

3. Special Needs and Homelessness

Santa Cruz is home to people with special housing needs that result from income level, family characteristics, disability, or other issues. These groups include, but are not limited to: seniors, families with children, people with disabilities, single-parent families, college students, farm workers, and people who are experiencing homelessness. Santa Cruz is committed to furthering a socially and economically integrated community and therefore is committed to providing a continuum of housing and supportive services to help address the diverse needs of residents.

Policy 3.1

Create housing for low-income families with children and persons with disabilities.

The Santa Cruz population of families with children has been shrinking in recent years and the housing need for this type of household can generally be met through the current development market. However, Santa Cruz recognizes the importance of a living environment conducive to low-income families with children and is committed to the development of affordable and accessible family housing in the City, including projects that contain childcare facilities. In past years, the City has entered into development agreements for the Pacific Station South (59 VLI and 10 LI units), Pacific Station North (27 ELI and 28 LI), and the library mixed-use project, with includes 124 units of housing affordable to low- and very low-income households and includes a childcare facility. Additionally, the City provided financial assistance to the Water Street Apartments, a 41-unit, 100 percent affordable project with 8 units reserved for disabled persons with a preference for individuals who would benefit from developmental disability support services. The City will continue working with affordable housing developers and nonprofit organizations to provide for the needs of low-income families.

Objectives:

3.1a. Include childcare opportunities in conjunction with affordable housing development when possible. Assist in the development of at least 100 affordable units with access to childcare facilities throughout the planning period.

Timeframe:	Include childcare opportunities in conjunction with affordable housing development, when possible, on an ongoing basis.
Agency:	Planning and Community Development Department, Economic Development and Housing Department
Funding Source:	General Fund
Relevant Policies:	3.1, 3.2

3.1b. Work with other agencies, community groups, and non-profits to develop housing for persons with disabilities and to publicize housing accessible to persons with disabilities. Assist in the development of at least 50 units for persons with disabilities throughout the planning period.

Timeframe:	Work with housing partners on an ongoing basis to publicize and assist with housing accessible to persons with disabilities for at least 50 persons.
Agency:	Planning and Community Development Department, Economic Development and Housing Department
Funding Source:	General Fund
Relevant Policies:	1.7, 3.1, 3.4
AFFH:	1, 3; Citywide, with a focus on areas with higher percentages of disabilities (see Figure D-9); 50 units for persons with disabilities throughout the planning period.

3.1c. Update Zoning Ordinance reasonable accommodation codes, establish reasonable accommodations procedures, and make information on resources readily available on the City's website. The Fair Housing Act requires jurisdictions to provide reasonable accommodations with regard to rules, policies, practices, and procedures where such accommodations may be necessary to make housing accessible for persons with disabilities. Reasonable accommodations provide a basis for residents with disabilities to request flexibility in the application of land use and zoning regulations or, in some instances, even a waived of certain regulations or requirements to ensure equal access to housing opportunities.

Timeframe:	Adopt reasonable accommodations procedures by January 2025 and make information on the process and resources available for persons with disabilities within 6 months of adoption of the procedures.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	3.1

3.1d. Update Zoning Ordinance requirements related to community care licensing facilities of seven or more people to allow these uses in all residential zones, if necessary, and modify the permitting process to permit the uses with objectivity to facilitate approval certainty similar to other uses of the same type in the same zone.

Timeframe:	Adopt community care licensing updates by January 2025.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	2.2, 3.1

Policy 3.2

Provide high quality care alternatives such as childcare centers and family daycare for children and youth that are available, affordable, and accessible to those persons who live or work in the City.

Santa Cruz recognizes that our children represent the future. In today's market, the high cost of rental and ownership housing typically requires that all adult family members work. The availability of affordable care for children and youth is necessary to provide an environment conducive to healthy and safe development and to enable families to continue to live in Santa Cruz. The City is committed to making high quality care alternatives for children and youth available, affordable, and accessible to those persons who live or work in the City, including childcare centers and family daycare homes. The City recently implemented a childcare impact fee on development project to help fund childcare opportunities throughout the City. The City is also committed to planning affirmatively for childcare through land use, zoning, and permitting procedures. Recent Zoning Ordinance updates brought the Zoning Ordinance into compliance with State law by including family daycare homes as an allowed use in any district that allows residential uses.

Objectives:

3.2a. Continue to assist nonprofit and for-profit organizations that provide services to children, youth, and families with children.

Timeframe:	Assist nonprofit and for-profit organizations that provide services to children, youth, and families with children on an ongoing basis.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	3.2, 5.4

3.2b. Support childcare centers and facilities in new residential developments and employment centers, and use the funding collected through the City's Childcare Impact Fee to facilitate provision of new, expanded, or improved childcare facilities in the City.

Timeframe:	Use the funding collected through the City's Childcare Impact Fee to facilitate provision of childcare facilities in the City.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	2.1, 3.1, 3.2

Policy 3.3

Implement the City's Homelessness Response Action Plan and maintain the relationship with the Continuum of Care to support housing solutions for the homeless as well as a wide variety of supportive services.

Santa Cruz has the County's largest number of persons experiencing homeless. More homeless services are provided in the City than anywhere else in the County. The City received State Homelessness Response funding in 2021 and approved a three-year Homelessness Response Action Plan in March 2022 to prioritize and coordinate comprehensive actions that respond to homelessness. As a member of the Continuum of Care (CoC, called the Housing for Health Partnership), the City also coordinates with governmental, non-profit, and private sector partners to distribute local, state, and federal funding to assist people experiencing homelessness. The City plays an instrumental role in the CoC by supporting the continued operation of homeless services, funding the majority of the Continuum's operations, and applying for grants on behalf of nonprofits.

In addition to offering shelter and services to the homeless, the City is committed to preventing homelessness by assisting at-risk populations, such as those with extremely low incomes, through emergency assistance and the development of stable, affordable housing. Santa Cruz also has a significant number of transitional and permanent supportive housing units for people with disabilities, psychiatric illness, HIV/AIDS, and substance problems; more transitional and supportive units are currently in the pipeline. The City also contracts with nonprofit organizations providing employment training, childcare, rental assistance, and other supportive services.

Objectives:

3.3a. Actively seek funding to implement the three-year Homelessness Response Action Plan approved in 2022 and update the plan periodically to respond to changing needs.

Timeframe:	Annually apply for grants or pursue legislative funding opportunities to implement the three-year Homelessness Response Action Plan by December 2025 and update the plan on an ongoing basis to respond to changing needs.
Agency:	City Manager's Office
Funding Source:	General Fund
Relevant Policies:	1.3, 1.4, 2.1, 2.2, 2.4, 3.1, 3.2, 3.3, 3.4, 3.6, 4.2, 6.2, 6.3
AFFH:	1, 3; Citywide, specifically to existing organizations and areas of focus identified in the Homelessness Response Action Plan; When the City receives funding for such purposes, operate, or provide funding for the operation of, at least one shelter facility that serves at least 25 people at a time.

3.3b. Meet monthly with the County homelessness response representatives, Continuum of Care, and/or homeless service providers. Use the Homelessness Response Action Plan update to guide and increase homelessness response capacity through integrating citywide services, creating and maintaining a full-time team dedicated to homelessness response, and coordinating with external partners to work collectively on homelessness response solutions for the City, and coordinate with the County and Continuum of Care on updates to their respective homelessness response planning documents.

Timeframe:	Meet monthly with the County homelessness response representatives, Continuum of Care, and/or homeless service providers in relation to implementing respective homelessness response action plans.
Agency:	City Manager's Office
Funding Source:	General Fund
Relevant Policies:	2.4, 3.1, 3.3, 3.4, 3.6, 6.2
AFFH:	3; Citywide, with a service focus on areas with concentrations of homeless or those at risk of homelessness, such as Coral Street, open spaces, and downtown; Meet monthly with key homeless service providers with the goal of partnering to facilitate the continuation, expansion, or establishment of at least two service programs or development projects per year that serve homeless.

3.3.c. Collect and share public data, systems, and metrics with the County and community-based organizations.

Timeframe:	Regularly coordinate with the County and community-based organization to help ensure the most relevant public data, systems, and metrics are being used in policy decisions.
Agency:	Planning and Community Development Department, City Manager's Office
Funding Source:	General Fund
Relevant Policies:	3.3, 3.6
AFFH:	1, 3; Citywide, with services and data collection focused in areas with higher concentrations of homeless, such as downtown, Coral Street, and open spaces; Utilize shared databases, such as the Homeless Management Information System, for case management, and collect and share public data at least annually.

3.3d. Develop annual targeted state and federal legislative asks related to homelessness response efforts and be a leader in the effort to build a statewide coalition of municipalities advocating for legislative changes and funding to support reducing homelessness.

Timeframe:	Annually develop targeted state and federal legislative asks related to homelessness response efforts and continue ongoing efforts to build a statewide advocacy coalition to support reducing homelessness.
Agency:	City Manager's Office
Funding Source:	General Fund
Relevant Policies:	3.3, 3.4, 3.6, 4.2, 6.2
AFFH:	1, 3; Citywide, with a focus in areas with higher concentrations of homeless, such as downtown, Coral Street, and open spaces; Fund at least two service program or development projects that support the City's homelessness response efforts through targeted state and federal legislative asks.

3.3e. Develop new supportive housing and homelessness services at the Coral Street campus, such as a navigation center, and by seeking partnerships and funding to effectuate the Council-adopted vision for the area.

Timeframe:	Apply for at least one grant in the next two years and actively seek partnerships and funding to provide new supportive housing and homelessness services within the Coral Street Vision Report area.
Agency:	Planning and Community Development Department, Economic Development and Housing Department
Funding Source:	General Fund
Relevant Policies:	2.1, 2.2, 2.4, 3.1, 3.3, 3.4, 3.6, 4.2, 6.2

AFFH:	1, 3; Coral Street Vision Report area; Facilitate at least one new supportive housing and/or homelessness services project within the Coral Street Vision area by December 2026.

3.3f. Amend the Zoning Ordinance to comply with the requirements of AB 139 and AB 2339. Code amendments will revise parking requirements and the definition of emergency shelters to include other interim interventions; amend a zone to permit emergency shelters without discretionary action in a zone(s) that allows residential uses; ensure sufficient capacity to accommodate the need for emergency shelters, including proximity to transportation and services; and modify development standards if appropriate to comply with statutory requirements.

Timeframe:	Amend the Zoning Ordinance to comply with AB 139 and AB 2339 within one year of adoption. The City will review emergency shelter requirements every three years, beginning in 2026, and if appropriate, will adopt relevant amendments in response to changes in State law within one year of review.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	3.3, 3.4
AFFH:	1, 2, 3; Citywide with a focus on AB 2339 eligible sites and zones that permit emergency shelters; Review State Law every year for Zoning Ordinance updates and adopt amendments within one year of review.

3.3g. Continue to fund and partner with the County's Continuum of Care to provide shelter services, and continue to encourage other jurisdictions' similar funding, participation, and partnership with the County's Continuum of Care and shelter service provision.

Timeframe:	Provide funding to and partner with the County's Continuum of Care to provide shelter services and continue to encourage involvement from other jurisdictions.
Agency:	City Manager's Office
Funding Source:	General Fund
Relevant Policies:	3.3, 3.4, 3.6
AFFH:	1, 2, 3; Citywide; Provide funding and partner with the County's Continuum of Care to encourage involvement from other jurisdictions, with the goals of the City contributing at least $215,000 annually to help support a share of at least 7,000 overnight stays across the county during each year (~19 beds per night, if each of those beds were available for 365 days per year), recognizing that the City is only fully in control of its own contribution and that the Continuum of Care oversees establishment of these particular shelter beds.

3.3h. Work with partner agencies and advocate for expanded homelessness response services within the County and outside the City's jurisdiction.

Timeframe:	Advocate for expanded homelessness responses services within the County and outside the City's jurisdiction.
Agency:	City Manager's Office
Funding Source:	General Fund
Relevant Policies:	3.3, 3.4, 3.6
AFFH:	1, 2, 3; Citywide; Meet with the County and service providers at least monthly to coordinate on the expansion of homelessness response efforts across Santa Cruz County, including within the City of Santa Cruz per the City's Homelessness Response Plan. Partner on at least one homelessness response funding request per year with the goal of expanding funding for at least two service programs and at least one development project during the planning period.

3.3i. Provide resources to help connect the homeless population with supportive services, and actively promote said resources through City Outreach staff who interact with people experiencing homelessness.

Timeframe:	Utilize the City's Homelessness Response and City Outreach staff to help provide resources to the people experiencing homelessness.
Agency:	City Manager's Office
Funding Source:	General Fund
Relevant Policies:	3.3, 3.6
AFFH:	1, 3; Citywide, with a focus on areas of concentrated homelessness such as the downtown region, parks, open spaces, and along Highways 1 and 9; Engage an average of at least 20 people experiencing homelessness per work day.

3.3j. Minimize environmental degradation caused by unsanctioned camps.

Timeframe:	Initiate environmental mitigation efforts within the three-year Homelessness Response Action Plan timeframe to help reverse degradation caused by unsanctioned camps and partner with community groups to help restore sensitive habitats affected by unsanctioned camps.
Agency:	City Manager's Office
Funding Source:	General Fund
Relevant Policies:	3.3

3.3k. Apply for grant funding to create a waste disposal program for recreational vehicle owners.

Timeframe:	Apply for waste disposal grant funding by June 2025.
Agency:	City Manager's Office
Funding Source:	General Fund
Relevant Policies:	3.3, 4.2

3.3l. Amend the Zoning Ordinance to establish a ministerial approval process and regulations which approve low-barrier navigation centers by-right that meet State requirements.

Timeframe:	Amend the Zoning Ordinance to establish a ministerial approval process and regulations which approve low-barrier navigation centers that meet State requirements by-right by June 2025.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	3.3

Policy 3.4

Facilitate permanent supportive housing units, transitional housing options, and extremely low income units for residents through funding and partnerships.

Santa Cruz has a large population requiring supportive living services to preserve and maintain equal housing opportunities and choice. This includes people with disabilities, formerly homeless people, persons recovering from substance abuse, persons living with chronic disabling conditions such as HIV/AIDS, and other special needs groups. "Supportive Living Housing Services" is a broad term that encompasses a range of community services and types of assistance. The concept goes beyond the traditional single-service delivery "supportive services" and seeks to enable individual special needs recipients to achieve a significantly greater quality of life and independence and to adapt as individual needs change over time. The City recognizes that permanent supportive housing can broadly service a variety of special needs groups. Whatever the level of service or setting required, the City remains committed to continue providing permanent supportive housing options for residents as funds are available.

Objectives:

3.4a. Continue supporting organizations in maintaining permanent supportive housing and providing assistance to special needs groups. Assist a minimum of 150 special needs households including but not limited to persons experiencing homelessness in finding housing and supportive services throughout the planning period.

Timeframe:	Continue support for maintaining permanent supportive housing and providing assistance to special needs groups.
Agency:	Economic Development and Housing Department
Funding Source:	Affordable Housing Trust Fund, State and Federal grants and loans
Relevant Policies:	3.1, 3.4, 3.6, 4.2, 5.4

3.4b. Amend the Zoning Ordinance to reflect State law requirements for transitional and supportive housing, and permit transitional and supportive housing in all zones allowing residential uses, as residential uses, similar to other residential uses of the same types in the same zone.

Timeframe:	Amending the Zoning Ordinance to reflect State law by December 2026.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	**1.2, 3.1,** 3.4, 6.2, 7.3

3.4c. Continue to facilitate 100 percent affordable supportive housing projects that comply with Government Code Section 65651 (AB 2162) and permit this use without discretionary review, and on a project-by-project basis, go beyond state law and establish qualifying projects above 50 units as by-right development.

Timeframe:	Support the use of AB 2162 incentives for qualifying projects on an ongoing basis and ask for Council direction to go beyond State law on a project by project basis.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.3, 2.1, 2.2, 3.1, 3.4, 6.2

Policy 3.5

Facilitate new student housing as well as housing for university faculty and staff.

Over the next 20 years, the University has committed to constructing additional housing pursuant to its Long-Range Development Plan (2021 LRDP) to provide housing for 100 percent of projected student growth of approximately 8,500 students for a total of 28,000 students by 2040. In addition, USCS has committed to provide new housing for approximately 25 percent of new faculty and staff, approximately 558 additional new housing units.

The City supports UCSC's goal to provide housing opportunities commensurate with goals set forth in the LRDP. The City Council and Chancellor and City and University staff meet to collaborate on facilitating new student, faculty, and staff housing. Housing currently in process includes a new housing project, Student Housing West, with space for approximately 2,900 undergraduate and graduate students as well as 140 units for student families. An addition to Kresge College will also add 400 new student beds. These housing units are included in the prior LRDP (2005-2020) and are not included in the totals planned in the 2021 LRDP.

Objectives:

3.5a. Collaborate with UCSC on ways to increase the supply of student, faculty and staff housing on the University campus. Facilitate the development of 305 on-campus units, as detailed in Appendix G, throughout the planning period.

Timeframe:	Collaborate with UCSC on ways to increase the supply of student, faculty and staff housing on the University campus and facilitate the development of 305 on-campus units
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.2, 1.4, 2.4, 3.5, 7.3

3.5b. Support state legislation that would advance the housing goals of the community such as facilitating construction of new student housing and increasing funding for housing on the UCSC campus.

Timeframe:	Support State legislation that would facilitate on-campus housing at UCSC on an ongoing basis.
Agency:	City Manager's Office
Funding Source:	General Fund
Relevant Policies:	1.4, 3.5, 3.7

Policy 3.6

Provide community programming funding to support the special needs and homeless populations in finding housing and supportive services.

In recent years, the City has provided approximately $1 million each year to a variety of nonprofit human service and housing development organizations supporting numerous programs that assist homeless persons, very low- and low-income households, families with children, women, and others in finding housing and supportive services.

Objectives:

3.6a. Support City-led efforts or non-profit human service and housing development organizations to assist the homeless, very low- and low-income households, families with children, single-parent households, persons with disabilities, and others in finding housing and supportive services, including through directing funding such as HOME Investment Partnership (HOME) funds and Community Development Block Grant (CDBG) to those causes. Assist a minimum of 150 special needs households, including but not limited to persons experiencing homelessness, in finding housing and supportive services throughout the planning period.

Timeframe:	Assist a minimum of 150 special needs households throughout the planning period.
Agency:	Economic Development and Housing Department, Planning and Community Development Department

Funding Source:	Affordable Housing Trust Fund, State and Federal grants and loans, General Fund
Relevant Policies:	2.4, 3.1 3.3, 3.4, 3.6, 4.2, 5.4, 6.1, 6.2,

Policy 3.7

Support agriculture and employee housing where applicable.

The California Health and Safety Code Section 17021.5 and 17021.6 requires agricultural employee housing to be permitted by-right, without a Conditional Use Permit or other discretionary permit, in single-family residential zoning districts for six or fewer persons and in agricultural zones with no more than 12 units or 36 beds.

Recent legislation has also created new avenues for school districts to create housing for their employees and the City of Santa Cruz supports those efforts.

Objectives:

3.7a. Amend the Zoning Ordinance to reflect California Health and Safety Code Sections 17021.5 and 17021.6 that require agricultural employee housing to be permitted by-right, without a Conditional Use Permit or other discretionary permit, in single-family residential zoning districts for six or fewer persons and in agricultural zones with no more than 12 units or 36 beds.

Timeframe:	Amend the Zoning Ordinance to reflect Government Code Sections 17021.5 and 17021.6 by December 2026.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.3, 3.7

3.7b. Support and facilitate the efforts of the Santa Cruz City School District to provide workforce housing for its employees and update local codes to match or exceed allowances found in state law. Authorize development of 50 workforce housing units throughout the planning period.

Timeframe:	Provide ongoing support for the Santa Cruz City School District to provide workforce housing and facilitate those efforts through updates to local codes as needed.
Agency:	Planning and Community Development Department, Economic Development and Housing Department
Funding Source:	General Fund
Relevant Policies:	1.3, 3.7
AFFH:	1, 2, 4; Citywide, with specific engagement towards opportunities on school-owned sites; 50 workforce housing units throughout the planning period.

3.7c. Communicate annually with employers who provide seasonal housing, such as University of California Santa Cruz, to encourage them to connect with those in need of short-term housing, such as farmworkers.

Timeframe:	Annually communicate with employers who provide short term housing, encouraging them to offer their housing during the off-season to others who have seasonal housing needs, such as farmworkers.
Agency:	Planning and Community Development Department, Economic Development and Housing Department
Funding Source:	General Fund
Relevant Policies:	1.4, 3.4, 3.5, 3.7
AFFH:	1, 4; Citywide, with specific engagement towards employers who provide seasonal housing; 50 workforce housing units throughout the planning period.

4. Housing Assistance

Rapid increases in rents in recent years have placed a disproportionate burden on and, in some cases, have displaced lower income residents. Due to rising housing prices, moderate income households (e.g., health care workers, public safety workers, teachers, and others) may leave Santa Cruz to seek affordable housing in neighboring cities. Providing housing assistance, where feasible, helps maintain an economically and socially balanced community.

Policy 4.1

Support the provision of rental assistance in the event of a household having insufficient funds for a security deposit or rent payment.

In recent years, rising rental costs mean that some households may have insufficient income for a security deposit and cannot secure an apartment. The City contracts with the County Housing Authority to assist low-to-moderate income households with the security deposit and last month's rent. The security deposit is provided in the form of a grant to the tenant. With agreement of the landlord, the Housing Authority guarantees the last month's rent as a Letter of Credit and the tenant pays 1/12 the amount each month over one year. The Housing Authority pays the shortfall if the tenant defaults. The City also funds, through Community Action Board of Santa Cruz County, Inc., an emergency rental assistance program to prevent the eviction of tenants or homeowners for a short transition period to allow tenants to stabilize their finances.

Objectives:

4.1a. Continue to contract with the Housing Authority of the County of Santa Cruz or other partners to provide culturally responsive outreach and assist low- to moderate-income households with the security deposit and last month's rent and continue to fund a third-party, emergency rental assistance program to prevent eviction for a short transition period. Assist a minimum of 100 low- and moderate-income households throughout the planning period. Communicate with the Housing Authority, third-party rental assistance administrators, and other community partners

to determine potential barriers to accessing this assistance and determine options and implement improvements to the process.

Timeframe:	Continue to contract with the Housing Authority of the County of Santa Cruz or other partners on an ongoing basis to assist at least 100 low-to-moderate income households in the Housing Element cycle. Meet with community partners by January 2025 to determine options for improvements and establish a schedule for implementing improvements.
Agency:	Economic Development and Housing Department, City Manager's Office, Housing Authority of the County of Santa Cruz
Funding Source:	Affordable Housing Trust Fund, State and Federal grants and loans
Relevant Policies:	2.5, 5.4, 6.1
AFFH:	3, 4; Citywide, with focused engagement towards neighborhoods with more concentrated low- and moderate-income households (Beach Flats and Lower Ocean); Assist at least 100 low- and moderate-income households throughout the planning period.

Policy 4.2

Investigate and apply for various state, federal, and private sources to provide financing for the construction of new housing and the provision of supportive services.

Various State, federal, and private sources provide financing for the construction of new housing and provision of supportive services. CalHome Grants and other State and federal sources fund affordable ownership and rental housing, neighborhood revitalization efforts, special needs housing and supportive services, downtown revitalization, and a variety of other programs that address housing needs of communities across the state. Many of these programs benefit Santa Cruz residents and nonprofit organizations.

Objectives:

4.2a. Apply for CalHome grants and other state and federal sources each time the City deems the application is competitive and the funding can be adequately leveraged in an effort to expand homeownership opportunities to low- and moderate-income buyers through homebuyer assistance.

Timeframe:	Apply for CalHome grants and other State and Federal funding sources each time the City deems the application is competitive and the funding can be adequately leveraged for homebuyer assistance.
Agency:	Economic Development and Housing Department
Funding Source:	General Fund
Relevant Policies:	4.2, 6.1, 6.4
AFFH:	1, 4; Citywide, with attention to areas of high opportunity; Apply for grant funding when feasible, with the goal to apply for at least two grants to fund at least two projects throughout the planning period.

4.2b. Support the continuation of the Affordable Housing Trust Fund to promote the development and preservation of affordable housing, particularly extremely low income units, and to utilize as leverage for other sources of funding.

Timeframe:	On an annual basis, allocate Permanent Local Housing Allocation (PLHA) funding to continue to support the Affordable Housing Trust Fund to promote the development and preservation of affordable housing.
Agency:	Economic Development and Housing Department
Funding Source:	Affordable Housing Trust Fund, State and Federal grants and loans, General Fund
Relevant Policies:	2.4, 3.1, 3.4, 6.1, 6.2
AFFH:	1, 2, 3, 4; Citywide, with particular focus on areas of high opportunity and transit corridors; Promote the development of 100 extremely low-income units and preservation of 372 at-risk units.

5. Neighborhood Vitality

Quality of life is shaped, in part, by neighborhood conditions in Santa Cruz. As an older, established community, Santa Cruz requires a concerted effort to encourage the maintenance, rehabilitation, and improvement of housing and to promote sustainable, livable neighborhoods. In neighborhoods, a continued focus is needed on upgrading infrastructure, improving community facilities, and providing public services. City community development policies seek to balance the need for accommodating new housing, respecting neighborhood character, enhancing infrastructure and public services, and promoting vital residential neighborhoods all the while protecting existing households from displacement.

Policy 5.1

Provide Code Enforcement services to ensure that the character and quality of neighborhoods and housing is maintained.

Code enforcement is important to ensuring that the character and quality of neighborhoods and housing is maintained. The City's Code Compliance Division inspects properties for compliance with State and local regulations governing building and property maintenance. If deficiencies are found, the property owner has a specified period of time to voluntarily correct the problem. Should corrections not occur, the City can issue citations or initiate legal action. In situations where violations threaten the safety of tenants, property owners must provide up to four months of relocation assistance. However, the City seeks voluntary compliance through educating property owners and may refer property owners to programs for available financial and technical assistance.

Objectives:

5.1a. Continue to implement the City's code enforcement program as a key method of maintaining the quality of neighborhoods and housing.

Timeframe:	Continue to implement the City's code enforcement program
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	5.1, 5.2, 5.4
AFFH:	3; Citywide, with particular attention to the City's lower income areas (Beach Flats and Lower Ocean); Identify and assist 80 units in need of rehabilitation.

5.1b. Continue to proactively offer special code compliance assistance like free community clean-up and refuse disposal days in lower income areas such as Beach Flats and Lower Ocean and work with community groups in those areas to increase awareness of neighbors in those areas.

Timeframe:	Provide refuse disposal days in lower income areas at least once a year.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	5.1, 5.2, 5.4
AFFH:	3; Beach Flats and Lower Ocean neighborhoods; Provide at least one neighborhood clean-up and refuse disposal day per year in the Beach Flats and in Lower Ocean, and aim to assist at least 20 households per event per year.

Policy 5.2

Provide a rental housing inspection program that improves the quality of housing, neighborhood conditions, and health of residents.

Given the age of housing in Santa Cruz, some older homes may experience deferred maintenance or have substandard electrical, plumbing, or other systems. Many of these conditions may not be evident to residents or property owners. In order to improve the quality of housing, neighborhood conditions, and health of residents, the City benefits from a rental housing inspection program. The Rental Inspection Program requires rental properties to undergo periodic inspections to ensure the prevention and correction of basic housing code violations.

Objectives:

5.2a. Continue to administer the City's rental inspection program to ensure maintenance of a healthy and safe rental housing stock throughout the City. Assist a minimum of 100 units in need of rehabilitation.

Timeframe:	Continue to administer the City's rental inspection program.
Agency:	Planning and Community Development Department
Funding Source:	General Fund

Relevant Policies:	5.1, 5.2, 5.4
AFFH:	3, 4; Citywide, with particular attention to ensuring that residents in lower income areas (Beach Flats and Lower Ocean) have safe and healthy homes; Assist 100 units in need of rehabilitation.

5.2b. Develop an expanded outreach program on the City's rental inspection program and other Code Enforcement initiatives by working with other City departments, community groups, or non-profit organizations to reach people in need of help who are unaware of the program or its benefits.

Timeframe:	Expand the City's rental inspection program outreach by March 2025.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.7, 5.1, 5.2,
AFFH:	3, 4; Citywide with particular focus on harder-to-reach communities (e.g., Spanish-speaking), lower income areas (e.g., Beach Flats and Lower Ocean), and properties identified as needing some rehabilitation; Assist 100 households as a result of the outreach efforts, e.g., through units being added to the Rental Inspection Service.

Policy 5.3

Provide housing rehabilitation assistance to low-income households when feasible.

The City of Santa Cruz recently partnered with the City of Watsonville and received a shared grant for rehabilitation and electric conversion work on 25 low-income homes in each city. The Unified Housing Rehabilitation Program (UHRP) also provides Federally funded loans to low-income homeowners or rental property owners with low-income tenants to upgrade housing or eliminate substandard or unsafe housing conditions. Eligible work includes repairs to electrical and plumbing systems, seismic upgrades to foundations, painting, replacement of roofing, energy conservation devices, and modifications to improve accessibility for people with disabilities. Depending on the funding sources, the loan terms require the unit to remain affordable to low-income households for up to 15 years after rehabilitation.

Objectives:

5.3a. Assist a minimum of 100 units during the planning period through local, state, and federal partnerships to fund or extend loans to low-income homeowners or rental property owners with low-income tenants to upgrade housing or eliminate substandard or unsafe housing conditions.

Timeframe:	Assist a minimum of 100 units during the planning period through local, state, and federal partnerships to fund or extend loans housing upgrades.
Agency:	Planning and Community Development Department, Economic Development and Housing Department
Funding Source:	Affordable Housing Trust Fund, State and Federal grants and loans

Relevant Policies:	4.2, 5.3
AFFH:	3, 4; Citywide, with a focus on areas of greater occurrence of lower incomes (particularly downtown, Beach Flats, and Lower Ocean); Assist a minimum of 100 low-income households during the planning period.

5.3b. Seek out housing rehabilitation program funding that would particularly increase energy efficiency within a project or assist low-income seniors to age in place.

Timeframe:	Follow the Climate Action Plan 2030 Decarbonization Roadmap that seeks to provide funding for low-income and senior housing assistance for energy efficiency and building electrification.
Agency:	Planning and Community Development Department, Economic Development and Housing Department, City Manager's Office
Funding Source:	Affordable Housing Trust Fund, State and Federal grants and loans, General Fund
Relevant Policies:	4.2, 5.3
AFFH:	3, 4; Citywide, with a focus on areas of greater occurrence of lower incomes (particularly downtown, Beach Flats, and Lower Ocean); Apply for at least one applicable grant during the planning period, and aim to assist 50 households throughout the planning period.

Policy 5.4

Provide additional support to historically underserved areas, such as Beach Flats and Lower Ocean.

Certain areas of Santa Cruz, such as Beach Flats and Lower Ocean, are home to large a proportion of the City's low- to moderate-income and minority households and experience low homeownership and higher prevalence of overcrowding and substandard living conditions. The City will continue to seek ways to better support these areas.

Objectives:

5.4a. Provide targeted and culturally responsive outreach to the South of Laurel, Beach Flats, and Lower Ocean neighborhoods for policy initiatives and projects that may affect those areas and work with community members to promote increased participation.

Timeframe:	Provided targeted outreach to the South of Laurel, Beach Flats, and Lower Ocean Neighborhoods whenever policy initiatives and projects may affect those areas.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.7, 5.4, 6.1, 6.4
AFFH:	3, 4; South of Laurel, Beach Flats, and Lower Ocean neighborhoods; Engage communities upon each policy initiative and project that may affect those areas – aim to engage at least 30 individuals per initiative/project.

5.4b. Annually host a neighborhood meeting to gather input and feedback from historically underserved communities and relevant organizations and agencies regarding resident's needs.

Timeframe:	Annually host a neighborhood meeting to gather feedback on resident needs.
Agency:	Planning and Community Development Department, Economic Development and Housing Department, City Manager's Office
Funding Source:	General Fund
Relevant Policies:	1.7, 5.4, 6.1, 6.4
AFFH:	3, 4; South of Laurel, Beach Flats, and Lower Ocean neighborhoods; Annually host at least one neighborhood meeting and aim to engage at least 50 households annually.

5.4c. Continue to utilize the HUD Neighborhood Revitalization Strategy Area (NRSA) designation to target support for the NRSA services such as tutoring, food pantry, translation services, referral services, rent assistance, and more to the community in historically underserved areas.

Timeframe:	Continue to support NRSA services in historically underserved areas.
Agency:	Economic Development and Housing Department, Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.7, 5.4
AFFH:	3, 4; HUD NRSA neighborhoods; Assist a minimum of 100 households in the planning period.

Policy 5.5

Protect susceptible populations while improving infrastructure, resources, and access to affordable units.

Displacement may occur for a variety of reasons, including rising housing costs and gentrification (a result of changing urban areas attracting wealthier households and displacing existing, lower income households). The City has identified one census tract (downtown neighborhoods) currently experiencing displacement of very-low-income households and another census tract with a population at risk of displacement (the Beach Flats and Lower Ocean neighborhoods). In comparison to the City as a whole, both tracts report higher rates of renter households, Latinx population, households with limited English-speaking ability, and lower household incomes. Therefore, residents of these two areas are considered more at-risk of displacement.

To preserve existing neighborhoods and protect susceptible populations while improving infrastructure, resources, and access to affordable units, the City is implementing anti-displacement strategies such as relocation assistance if a large rent increase creates the need for tenants to move, relocation assistance if tenants must move due to unsafe conditions, funding for emergency rental assistance, and codes protecting tenants from landlord retaliation. These programs or similar ones should be maintained, and potential ways to expand tenant protections should be explored.

Objectives:

5.5a. Maintain and continue to implement the City's affordable housing preservation strategies, such as negotiating agreements to extend the length of affordable housing deed restrictions that are set to expire.

Timeframe:	Continue to implement the City's existing affordable housing preservation strategies.
Agency:	Planning and Community Development Department, Economic Development and Housing Department
Funding Source:	General Fund
Relevant Policies:	2.5, 5.5, 6.1

5.5b. Adopt anti-displacement policies, programs, or code amendments, such as additional anti-retaliation policies and programs or a revised first right of refusal to tenants displaced due to development, after evaluating the effectiveness of existing anti-displacement strategies and tools and engaging with the community to develop a list of best practices and recommendations.

Timeframe:	Implement new anti-displacement measures by September 2025.
Agency:	Planning and Community Development Department, Economic Development and Housing Department
Funding Source:	General Fund
Relevant Policies:	5.4, 5.5, 6.1, 6.4
AFFH:	3, 4; Citywide, with a particular focus on low income tenants and in lower-income areas of the City (Beach Flats and Lower Ocean); Assist a minimum of 100 households during the planning period.

5.5c. Establish a program that promotes the rental protections that are in effect, including bilingual tenant legal services, and utilize a variety of means to distribute that information widely with a focus on getting that information disseminated in lower-income areas.

Timeframe:	Establish a program to disseminate rental protection information, especially to lower-income areas, by June 2024, and they continue this program on an ongoing basis thereafter.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	5.4, 5.5, 6.1, 6.4
AFFH:	4; Citywide, with a focus on areas of greater occurrence of lower incomes (particularly downtown, Beach Flats, and Lower Ocean); Engage at least 25 households in identified areas annually.

6. Affirmatively Further Fair Housing

Pursuant to AB 686, the City will affirmatively further fair housing by taking meaningful actions that foster inclusive communities free from barriers that restrict access to opportunities based on protected classes, as defined by State law. The City shall seek to combat housing discrimination, undo historic patterns of segregation, and lift barriers that restrict access to foster a more inclusive community and help achieve racial equity and fair housing choice.

Policy 6.1
Seek to mitigate displacement risks and remove barriers to housing choice vouchers.

The Housing Authority of Santa Cruz County administers the Housing Choice Voucher (previously known a Section 8 vouchers) rental assistance program for Santa Cruz. This program extends rental subsidies to very low-income households and offers the tenant a voucher that pays the difference between the current fair market rent (FMR) established by the Housing Authority and 30 percent of the tenant's income. A tenant may choose housing that costs more than the FMR and pay the extra rent above the standard. In recent years, the volatility of the local rental market, as related to the FMR, has presented challenges in ensuring that the voucher program remains attractive to landlords.

Objectives:

6.1a. Work with the Housing Authority of the County of Santa Cruz and property owners with the goal to continue funding that provides incentives to rent to vouchers holders. Provide funding for at least one incentive program per year.

Timeframe:	Coordinate annually with the Housing Authority of the County of Santa Cruz to continue funding incentives to landlords for voucher rentals.
Agency:	Economic Development and Housing Department, Housing Authority of the County of Santa Cruz
Funding Source:	Affordable Housing Trust Fund, State and Federal grants and loans
Relevant Policies:	6.1, 6.4
AFFH:	1, 3, 4; Citywide with focus on current and potential future voucher rental properties; Fund at least one incentive program per year.

6.1b. Coordinate with the County Housing Authority of the County of Santa Cruz annually to identify and provide support for pursuing funding opportunities for voucher holder and low-income tenant assistance programs, including, but not limited to, assistance with security deposits and moving expenses. Assist a minimum of 100 households throughout the planning period.

Timeframe:	Coordinate with the Housing Authority of the County of Santa Cruz annually to support the identification of funding opportunities for voucher holders and low-income tenant assistance programs to assist a minimum of 100 households throughout the planning period.
Agency:	Economic Development and Housing Department, Housing Authority of the County of Santa Cruz

Funding Source:	General Fund
Relevant Policies:	6.1, 6.2, 6.4
AFFH:	1, 4; Citywide, with a focus on areas of greater occurrence of lower incomes (particularly downtown, Beach Flats, and Lower Ocean); Assist a minimum of 100 households throughout the planning period.

6.1c. Provide support to the Housing Authority of the County of Santa Cruz during implementation of their "Moving to Work" program, which will expand opportunities for financial assistance and vouchers.

Timeframe:	Provide support to the Housing Authority of the County of Santa Cruz during implementation of their "Moving to Work" program by December 2025.
Agency:	Economic Development and Housing Department
Funding Source:	General Fund
Relevant Policies:	4.2, 6.1

6.1d. Support the Housing Authority of the County of Santa Cruz in adopting more vouchers for special needs groups such as persons with disabilities or larger, low-income families with children.

Timeframe:	By December 2027, support the Housing Authority of the County of Santa Cruz in adopting more vouchers for special needs groups.
Agency:	Economic Development and Housing Department
Funding Source:	General Fund
Relevant Policies:	3.1, 6.1

6.1e. Develop a proactive approach to inform renters about various resources that may be available to them, such as rental and security deposit assistance programs, with a focus on providing information in low-income areas like Beach Flats and Lower Ocean.

Timeframe:	Develop a program by March 2025 to proactively inform renters about resources that may be available to them and continue the program thereafter on an ongoing basis.
Agency:	Planning and Community Development Department, Economic Development and Housing Department.
Funding Source:	General Fund
Relevant Policies:	5.4, 6.1, 6.4
AFFH:	1, 4; Citywide, with a focus on areas of greater occurrence of lower incomes (particularly downtown, Beach Flats, and Lower Ocean); Assist a minimum of 100 households throughout the planning period.

Policy 6.2

Support affordable housing and the siting of new housing that furthers fair housing.

Santa Cruz recognizes that the location of affordable housing can help counter historic patterns of segregation in land use. The City will look for ways to expand housing opportunities in single-family zoning and areas of higher resources based on the California Tax Credit Allocation Committee (CTCAC) and HCD data.

Objectives:

6.2a. Annually conduct outreach to developers and community organizations to identify development opportunities and incentives for the creation of affordable housing units.

Timeframe:	Annually conduct outreach to developers and community organizations to identify development opportunities and incentives for the creation of affordable housing units.
Agency:	Planning and Community Development Department, Economic Development and Housing Department
Funding Source:	General Fund
Relevant Policies:	1.3, 1.7, 2.2, 2.4, 6.2
AFFH:	1, 2; Citywide, with a focus on areas within a half-mile of high quality transit, where amenities are nearby and where affordable projects are eligible for additional density bonus benefits; Engage developers and community organizations annually with the goal of facilitating at least one 100 percent affordable housing project per year.

6.2b. Continue to implement the City's Inclusionary Ordinance to create mixed-income developments throughout the City. Facilitate the development of a minimum of 250 affordable units through the Inclusionary Ordinance.

Timeframe:	Continue to implement the City's Inclusionary Ordinance to create mixed-income developments throughout the City to create at least 250 affordable units through the Inclusionary Ordinance.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	2.1, 6.2
AFFH:	1, 2; Citywide; 250 affordable units.

6.2c. Revise ADU regulations to provide additional units in single-family zoning by such methods as removing owner occupancy requirements, allowing additional ADUs under certain circumstances, or similar measures.

Timeframe:	By May 2024, conduct community outreach and present City Council with a proposed amendment to the ADU regulations to further support ADU development.

Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.3, 1.5, 1.7, 6.2
AFFH:	1, 2; single-family zoned neighborhoods; Facilitate the development of 100 ADUs throughout the planning period through additional engagement and ADU regulation amendment(s).

6.2d. Adopt an ordinance that expands housing opportunities in single-family zones by amending the Zoning Ordinance to allow the conversion of larger homes to multiple units when doing so would currently exceed limitations on types of housing allowed and would currently exceed density limits.

Timeframe:	Adopt Zoning Ordinance amendments to expand housing opportunities in single-family zones by December 2029.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.3, 1.7, 2.1, 2.2, 6.2
AFFH:	1, 2; single-family zoned neighborhoods; 10 affordable housing units through the planning period.

6.2e. Expand the use of Flexible Density Units into more zoning districts in conjunction with an SB 10 overlay district to provide opportunities for more small units in the City, particularly in higher resource areas.

Timeframe:	Conduct community outreach and present Council with an amendment to the Zoning Ordinance to expand the use of Flexible Density Units in conjunction with an SB 10 overlay district by December 2026.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.3, 1.7, 2.1, 2.2, 6.2
AFFH:	1, 2; Citywide, with a focus on higher resource areas and high quality transit corridors and a half-mile radius; Facilitate the production of 50 small units throughout the planning period in areas where such units are not currently allowed.

6.2f. Develop a local ordinance to implement SB 9 consistent with State law.

Timeframe:	Amend the Zoning Ordinance to reflect State law by December 2027.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.3, 1.5, 6.2
AFFH:	1, 2; Citywide single-family neighborhoods; Aim to facilitate the development of 50 SB 9 units throughout the planning period.

6.2g. Recruit residents from areas of concentrated poverty and from underrepresented groups to serve on boards, committees, task forces, and other local government decision-making or recommending bodies with the goal of identifying two new members to participate.

Timeframe:	Complete initial recruitment by January 2025, and then continue recruitment efforts on an ongoing basis thereafter with the goals of identifying two new members to participate.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	1.7, 6.2
AFFH:	3; Citywide, with a focus on areas of greater occurrence of lower incomes (particularly downtown, Beach Flats, and Lower Ocean); Identify two new members.

Policy 6.3

Support the development and marketing of accessible housing, senior housing, and tenant services.

The City can utilize its many communication channels to affirmatively market and promote housing opportunities throughout the city and support equal access to government-assisted housing and services.

Objectives:

6.3a. Work with landlords, the Housing Authority of the County of Santa Cruz, and the regional center for developmental services to create a list of properties suitable and available for persons with disabilities and seniors.

Timeframe:	By June 2027, make the list of properties available to partnering organization and publicly available on the City website.
Agency:	Planning and Community Development Department, Economic Development and Housing Department
Funding Source:	General Fund
Relevant Policies:	3.6, 6.3

6.3b. Continue to fund bi-lingual tenant legal counseling services, and continue to update and provide understandable, bi-lingual information about most readily used housing/tenant laws, such as the City's Large Rent Increase Ordinance, Relocation Assistance Ordinance, or State rental application law.

Timeframe:	Inform bi-lingual tenant legal counseling service providers of funding availability, encourage them to apply for available City funding opportunities, and update the City's information resources as needed.
Agency:	Economic Development and Housing Department
Funding Source:	Affordable Housing Trust Fund, State and Federal grants and loans

Relevant Policies:	3.6, 5.4, 6.3
AFFH:	3, 4; Citywide, with a focus on neighborhoods with higher rates of Spanish-only speakers; Ensure all materials and tenants services are translated or available for translation. Provide such resources to relevant organizations annually, and proactively provide to households in substandard units or to those who would otherwise benefit from such materials, with a goal of providing the information to at least 50 low-income households or households in substandard units per year.

6.3c. Maintain the AARP Age-Friendly Community designation and assemble a standing committee of City staff to coordinate projects and operations that integrate the Age-Friendly Community program pillars.

Timeframe:	Complete a needs assessment by January 2025 and continue City staff coordination on relevant projects on an ongoing basis thereafter.
Agency:	Parks and Recreation Department, Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	2.4, 3.6, 5.5, 6.3

Policy 6.4

Consider displacement risks due to new development, economic trends, and the environment, and provide community investments to support fair housing.

Santa Cruz understands that new development can increase the risk of displacement, especially for sensitive populations. It is also known that sensitive populations are more likely to live in areas susceptible to displacement due to climate change and other environmental factors and the City can work towards mitigating those displacement risks.

Objectives:

6.4a. Apply for at least one grant per year focused on improving community assets such as recreational facilities and programs, social service programs, parks, streets, active transportation, and infrastructure in areas identified as those in highest need.

Timeframe:	Apply for at least one grant per year focused on improving community assets such as recreational facilities and programs, social service programs, parks, streets, active transportation, and infrastructure in areas identified as those in highest need.
Agency:	Economic Development and Housing Department
Funding Source:	Affordable Housing Trust Fund, State and Federal grants and loans, General Fund
Relevant Policies:	4.2, 5.4, 5.5, 6.1, 6.4

AFFH:	3, 4; Citywide, with a focus on areas identified as those in highest need; Apply for at least one grant per year. Receive a grant award for and implement at least three projects or programs during the reporting period.

6.4b. Amend the City's Relocation Ordinance to include Right of First Refusal requirements for existing, low-income households who are vacated from their housing situation due to redevelopment.

Timeframe:	Present to City Council amendments to the City's Relocation Ordinance by September 2025.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	6.1, 6.4
AFFH:	3, 4; Citywide, with a focus on neighborhoods with greater amounts of lower income households (Beach Flats and Lower Ocean); Provide available resources to all existing, low-income households who are vacated due to redevelopment, on a project-by-project basis and within two months of a formal development application being filed.

6.4c. Maintain, implement, and update the City's Local Hazard Mitigation Plan (LHMP) and Climate Adaptation Plan (CAdP) on the required schedule to, among other things, reduce the likelihood of displacement associated with flooding, sea level rise, and wildfire.

Timeframe:	Maintain, implement, and update the City's Local Hazard Mitigation Plan and Climate Adaptation Plan.
Agency:	City Manager's Office
Funding Source:	General Fund
Relevant Policies:	6.1. 6.4. 7.4

6.4d. Provide assistance to tenants by maintaining the City's Large Rent Increase Ordinance and expand outreach efforts to actively disseminate information on the City's Large Rent Increase Ordinance to landlords enrolled in the Residential Rental Inspection Program and to tenants throughout the City.

Timeframe:	By December 2024, create a process to provide information on the City's Large Rent Increase Ordinance to landlords enrolled in the Residential Rental Inspection Program.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	6.1, 6.4
AFFH:	3, 4; Citywide; Provide assistance to all tenants throughout the planning period by maintaining the Large Rent Increase Ordinance and expanding outreach – aim to engage at least 50 households annually.

6.4e. Maintain the City's mobile home rent control ordinance.

Timeframe:	Maintain the City's mobile home rent control ordinance.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	6.1, 6.4
AFFH:	3, 4; Mobile Home Parks; Maintain the mobile home rent control ordinance.

6.4f. Approach the Housing Authority, Community Action Board, or other community partner about exploring the potential to administer a universal rental application form that minimizes costs and administrative hurdles for rental applications.

Timeframe:	Coordinate with community partners and determine the feasibility of a universal rental application form by June 2025.
Agency:	Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	6.2, 6.4

7. Resource Conservation and Environmental Stewardship

The City of Santa Cruz remains committed to protecting the beauty and integrity of its natural environment, particularly in light of anticipated population growth, consumption levels, climate change, technology impacts, tourism, and other pressures associated with urban life. Balancing environmental preservation with fulfilling the City's housing needs and the provision of infrastructure and services remains a priority.

Santa Cruz residents benefit from a range of natural features, including hillsides, rivers and streams, the ocean and coastline, air quality, and forestland. These resources enhance the quality of life for Santa Cruz residents and make Santa Cruz a popular tourist destination. The City remains committed to protecting the beauty and integrity of its natural environment, particularly in light of anticipated impacts noted above. Climate adaptation strategies and adaptive design approaches to building in climate hazard zones are also needed. Balancing environmental preservation with housing goals and the provision of infrastructure and services remains a priority.

Policy 7.1

Implement the City's Securing Our Water Future policy.

Santa Cruz produces and delivers to nearly 100,000 water customers inside the City of Santa Cruz and in adjacent areas outside the City limits in unincorporated Santa Cruz County and the City of Capitola. The City's major source of supply is the San Lorenzo River and other surface water sources, which have also been identified as a sensitive habitat for coho salmon and steelhead trout. The City has reached agreements with state and federal regulators to provide the instream flows needed to support and enhance recovery of threatened steelhead trout and endangered coho salmon. These flow commitments have been integrated into the City's water supply augmentation planning efforts that are designed to improve the reliability of Santa Cruz's water

supply with a special focus on increasing supply resiliency in the face of longer and more frequent droughts.

Santa Cruz water service customers have achieved and are sustaining an unprecedented level of water use efficiency that is supported by a strong community ethic focused on sustainability. Santa Cruz residents' current indoor and outdoor water use is approximately 44 gallons per capita per day, making it one of the most efficient water utilities in the country. The City has an ongoing commitment to encourage the continuation of efficient water use practices and behaviors and is supporting this goal through investments in advanced metering technology that provides customers with real-time access to their water use and supports virtually instantaneous leak detection. As new housing stock is developed, local per capita water usage is expected to continue to decrease through the increased proportion of multi-family housing using highly efficient fixtures and appliances required by current codes. Recent work to update the City's water supply reliability policy recognizes the importance of the community's ongoing commitment to water use efficiency, but also acknowledges that, by itself, water conservation cannot resolve the system's long-standing water supply reliability problem. This long-standing problem is, in fact, becoming even more challenging in the face of climate change that is increasing the variability of the City's water supply resources.

The City's newly adopted Securing Our Water Future policy has supply augmentation as its focus because, given the already highly efficient level of water use by most customers, demand reduction through mandatory restrictions or water rationing are no longer relatively low cost and simple to implement solutions. The policy establishes a supply reliability goal of both planning for climate change conditions and meeting customer water demand given the assumption of ongoing water use efficiency. Growth in water demand has only a marginal impact on overall water system demand. Climate driven water supply variability, in which there is an increase in the frequency and length of back-to-back droughts, is making the system's long-standing vulnerability to droughts a critical priority for action.

Objectives:

7.1a. Implement a water supply augmentation strategy consistent with the adopted City water policy and plans.

Timeframe:	Implement the City's Securing Our Water Future supply augmentation strategies.
Agency:	Water Department
Funding Source:	Enterprise Funds
Relevant Policies:	7.1

7.1b. Plan for water supply reliability to meet all customer water demand under climate change conditions and maintain a continuing emphasis on reinforcing current levels of customer water use efficiency.

Timeframe:	Use the City's Securing Our Water Future policy to plan for water supply reliability on an ongoing basis.
Agency:	Water Department
Funding Source:	Enterprise Funds
Relevant Policies:	7.1

7.1c. Ensure that adequate solid waste, stormwater, and sewer services continue to be available for residents and businesses through advance planning. Evaluate conveyance capacity as part of development application review and identify and implement steps to upgrade conveyance capacity when necessary.

Timeframe:	Plan for and implement strategies to ensure that adequate solid waste, stormwater, and sewer services continue to be available for residents and businesses, both proactively and as part of the development review process.
Agency:	Public Works Department
Funding Source:	Enterprise Funds
Relevant Policies:	7.1

Policy 7.2

Support green building principles and building decarbonization efforts to reduce and respond to global warming and impact of climate change.

Santa Cruz is committed to protecting the environment and promoting a sustainable community. To fulfill this commitment, the City implements a Green Building Ordinance that requires construction projects to attain a minimum number of "green building points" to be able to obtain building permits. The program works in conjunction with other programs to include best management practices, deconstruction and reuse of materials, erosion control and grading ordinances, energy and waste management, and application to residential, commercial, and industrial projects.

The City also has an ordinance that prohibits natural gas infrastructure in new buildings. The ordinance reduces greenhouse gas emissions and improves indoor air quality and safety. Consistent with the City's Climate Action Plan, the City is conducting outreach and research as the initial step in developing building decarbonization and electrification ordinance language for existing buildings. Additionally, the City implements the California Green Building Standards Code (CalGreen), which was established to meet the AB 32 goals of establishing a comprehensive program of cost-effective reductions of greenhouse gases (GHGs) to 1990 levels by 2020. The State has recently released an updated 2022 CalGreen Code. The City will amend its Municipal Code and the Green Building Ordinance where necessary to complement the 2022 CalGreen standards.

The City developed its Green Building Program in 2005, prior to the adoption of CalGreen. As CalGreen, which was published several years after the City's program, has evolved, many of the City's standards have been incorporated into CalGreen. As the City's program incorporates a point system that is calculated through a checklist and CalGreen also requires an additional checklist, the City is considering changes that might achieve the same sustainability goals while reducing the time and paperwork burden on the developer.

Objectives:

7.2a. Expand upon current efforts to decarbonize and electrify existing buildings, including seeking incentives for the associated construction and remodeling.

Timeframe:	Use the Climate Action Plan to support decarbonization and electrification efforts on an ongoing basis.
Agency:	City Manager's Office
Funding Source:	General Fund
Relevant Policies:	1.3, 5.3, 7.2, 7.4

7.2b. Continue to support green building principles and the existing building decarbonization and electrification efforts. Consider adjustments to the programs as needed to respond to external conditions and meet the City's latest sustainability goals.

Timeframe:	Support the City's current green building, decarbonization, and electrification efforts on an ongoing basis.
Agency:	City Manager's Office
Funding Source:	General Fund
Relevant Policies:	7.2, 7.4

7.2c. Amend the Municipal Code and Green Building Ordinance to compliment the 2022 CalGreen Code.

Timeframe:	By December 2025, amend the Municipal Code and Green Building Ordinance to reflect the 2022 CalGreen Code.
Agency:	City Manager's Office, Planning and Community Development Department
Funding Source:	General Fund
Relevant Policies:	7.2

7.2d. Use the Climate Action Plan's Development Compliance Checklist as part of review of all new housing projects to support relevant Climate Action Plan actions and help ensure compliance.

Timeframe:	Use the Climate Action Plan's Development Compliance Checklist for development review on an ongoing basis and update the Climate Action Plan targets, measures, and actions as required by the State.
Agency:	Planning and Community Development Department, City Manager's Office

Funding Source: General Fund
Relevant Policies: 7.2, 7.4

Policy 7.3
Support transit-oriented development and non-motorized transportation.

Santa Cruz's desire to preserve environmental features, protect sensitive habitats, and shape future urban growth led to the establishment of a greenbelt surrounding the community. Residents recognized as a quid pro quo that future housing growth would be accommodated within a dense urban core and along major transportation corridors. The City supports connections between land uses and transportation networks (including transit, bicycle, and pedestrian) to minimize automotive dependence. In addition, the State has recently passed a number of laws encouraging denser residential development close to high-quality transportation. To that end, the City is processing high-density multifamily projects in the Downtown Core, single-room occupancy units and mixed-use developments along major corridors, and other similar projects. Zoning Ordinance incentives allow for higher density residential structures in these areas because of their proximity to transportation, public services, and facilities.

Objectives:

7.3a. Facilitate the development of transit-oriented development through General Plan and Zoning Ordinance standards.

Timeframe: Follow the General Plan and Zoning Ordinance to facilitate transit-oriented development on an ongoing basis.
Agency: Planning and Community Development Department
Funding Source: General Fund
Relevant Policies: 1.2, 1.3, 7.3

7.3b. Collaborate with City departments and other local agencies to link land uses and transportation systems and promote bicycle- and pedestrian-friendly neighborhoods.

Timeframe: Collaborate with City department and other local agencies on an ongoing basis to support quality land use and transportation interplay and promote bikeable and walkable neighborhoods.
Agency: Planning and Community Development Department, Public Works Department
Funding Source: General Fund
Relevant Policies: 1.2, 7.3

Policy 7.4

Support the safety of existing and future households as climate emergencies such as floods and wildfires occur more frequently due to climate change.

The City of Santa Cruz 2030 General Plan was adopted in June 2012 and amended in October 2019 to include the Local Hazard Mitigation Plan and Climate Adaptation Plan per SB 379. Senate Bill 1035 (SB 1035) requires the City to revise its Hazards, Safety, and Noise Element of the General Plan to identify flood hazards and address the risk of fire hazards in certain lands upon each revision of the Housing Element.

Additionally, Santa Cruz experienced severe damage and displacement events due to floods and fires during the 5th planning cycle – including the 2020 CZU Lightning Complex fire and 2023 bomb cyclone flooding event. As such, the City recognizes the dire need to ensure the safety of existing and future households as climate emergencies occur more often due to climate change. In 2019, the City adopted a Wildland-Urban Interface ordinance to ensure that new building projects adjacent to wildlands, where fire danger is higher than in the City core, address fire safety issues in building construction.

Objectives:

7.4a. Publish and maintain an emergency resources page on the City's website.

Timeframe:	Publish an emergency resources page on the City's website by January 2026 and maintain it thereafter.
Agency:	City Manager's Office
Funding Source:	General Fund
Relevant Policies:	7.4

7.4b. Use a variety of means such as social media, text messages, targeted reverse 911, City and other websites, press releases, and email lists to provide emergency information quickly.

Timeframe:	Utilize available tools to provide emergency information quickly on an ongoing basis.
Agency:	City Manager's Office
Funding Source:	General Fund
Relevant Policies:	7.4

7.4c. Update and implement Local Hazard Mitigation Plan and Climate Adaptation Plan, both of which identify programs, resources, and policy decisions for areas at risk of flooding and fires.

Timeframe:	Update the Local Hazard Mitigation Plan and Climate Adaptation Plan by June 2024.
Agency:	City Manager's Office
Funding Source:	General Fund
Relevant Policies:	7.4

C. Quantified Objectives

Table 2-1 summarizes the City's quantified objectives for the 6th planning cycle by income level.

Table 2-1: 6th Cycle Quantified Objectives

Objectives	Units by Income Level				
	Very Low	Low	Moderate	Above Moderate	TOTAL
6th Cycle RHNA	859	562	709	1,606	3,736
New Construction					
ADU Production[1]	292		234	58	584
Pipeline Projects[1]	702		312	1,560	2,574
Affordable units with access to childcare facilities	100				100
Housing for Persons with Disabilities	50				50
Student Housing			242		242
Workforce Housing			50		50
Affordable units built through the Inclusionary Ordinance	250				250
SRO units (for extremely low-income households)	100				100
Conservation and Preservation					
Rehabilitation	100				100
Preservation of At-Risk Units	372				372
Household Assistance					
Special needs households	150				200
Persons experiencing homelessness	150				100
Rental and tenant assistance programs	100				70
AFFH Metrics					
1.3e. Increased Residential Density in Transit Rich Areas	50				50
2.1a. Inclusionary Ordinance Review	250				250
2.2f. Single-Room Occupancy and Flexible Density Unit Regulations	100				100
3.1b. Housing for Persons with Disabilities	50				50
3.7b. Workforce Housing	50				50
3.7c. Seasonal Housing	50				50
4.1a. Outreach and Assist Low-to moderate-income households	100				100
4.2b. Continuation of the Affordable Housing Trust Fund	100				100
5.1.a. Maintaining the Quality of Neighborhoods and Housing	80				80
5.1b. Offer Special Code Compliance Assistance	160				160
5.2a. Continuation of the City's Rental Inspection Program	100				100

Table 2-1: 6th Cycle Quantified Objectives					
Objectives	Units by Income Level				
	Very Low	Low	Moderate	Above Moderate	TOTAL
6th Cycle RHNA	859	562	709	1,606	3,736
5.2b. Develop and Expanded Outreach Program to the City's Rental Inspection Program	100				100
5.3a. Local, State, and Federal Partnership	100				100
5.3b. Seek out Housing Rehabilitation Program Funding	50				50
5.4b. Annual Neighborhood Meeting	50				50
5.4c. Utilize the HUD NRSA Designation	100				100
5.5b. Adopt Anti-Displacement Policies, Programs, or Code Amendments	100				100
5.5c. Establish a Rental Protection Programs and Distribute Information Citywide	200				200
6.2b. Inclusionary Ordinance	250				250
6.2d. Adopt a Zoning Ordinance Amendment to expand in Single-Family zones	10				10
6.2e. Small Units in Higher Resource Areas	50				50
6.2f. Consistency with SB 9	50				50
6.3b. Providing Bi-lingual Tenants Resources	50				50
Notes: 1. See Table G-2					

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Appendix A

Community Engagement



A. Summary of Community Engagement

Section 65583(c)(9) of the Government Code states, "local government shall make diligent effort to achieve public participation of all economic segments of the community in the development of the housing element, and the program shall describe this effort." Meaningful community participation is also required in connection with the City's Assessment of Fair Housing.

Beginning in Fall 2022, the City conducted a variety of outreach and engagement efforts detailed in this Appendix. As required by Government Code Section 65585(b)(2), all written comments regarding the Housing Element made by the public have previously been provided to each member of the City Council.

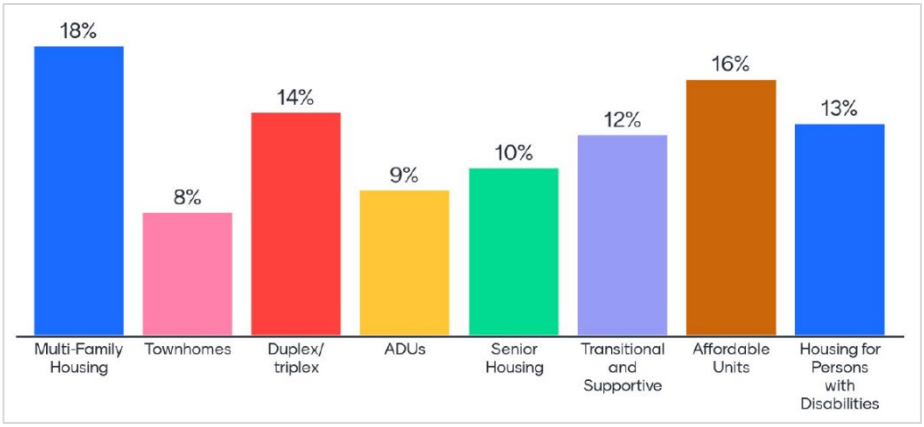
The initial Public Review draft was available to the public for over 30 days and all subsequent drafts were available to the public for at least 7 days. All public comments were considered by the City and addressed in the Housing Element where appropriate.

1. Community Workshop #1

On September 29, 2022, the City held its first virtual community workshop to introduce the Housing Element update process and provide details on how the community could stay engaged through adoption and certification. The workshop and presentation were made available in both English and Spanish, and the recordings for both are available on the City's webpage.

Participants were able to provide thoughts and input in real-time through live polling activities and a Q&A. Feedback received noted the high cost of housing in Santa Cruz and the limitations in current choices. This was also noted as a challenge to accessing housing. Participants shared that large households are common as people seek out multiple roommates to afford housing. When housing does become available, applicants face competition issues. Additionally, participants shared that it's difficult for students to find housing, which further increases competition and scarcity of units. Studios and





cooperative housing/co-ops were suggested as solutions to the problems in order to provide more units at lower costs.

When it came down to the selection of housing types, workshop participants noted a greater need for multi-family housing and affordable units.

Participants were asked about where they would recommend future housing development. They heavily favored the Downtown area, as well as major corridors, the west side, Mission Street, and industrial areas.



Lastly, workshop participants were asked about what they valued about Santa Cruz's existing neighborhoods. They emphasized the importance of walkability, landscaping/streetscape, and proximity to resources, employment, and services.

2. Online Community Survey

Between September 29 to November 14, 2022, the City gathered community feedback through an online survey. The survey posed questions regarding housing type needs, favorable locations for future housing development, policy considerations, and visions for the future of the City. A total of 421 survey responses were collected. Overall, the general sentiment was that affordable and multi-family housing is needed within the community. Participants felt that ADUs would be the best housing type to incorporate into existing single-family neighborhoods, but the Downtown area as well as the general west side and lower west side would be best suited for future multi-family developments. The full survey summary report is attached to this appendix.

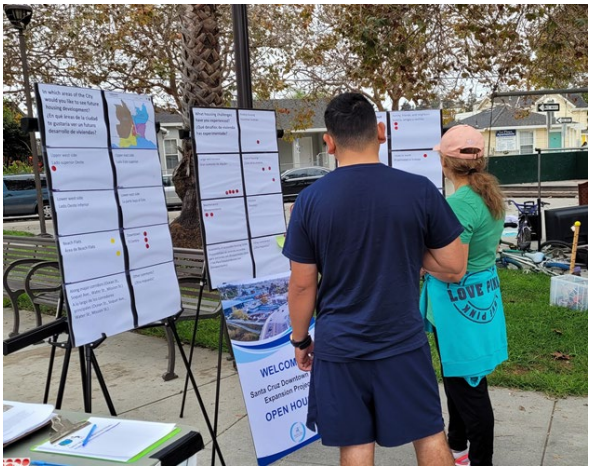


The City of Santa Cruz is updating the 2015-2023 Housing Element for the 2023-2031 Planning Period (6th Cycle). The Housing Element provides policies, programs, and actions that support and encourage housing growth at all income levels. An important part of the Housing Element update process is community involvement to create policies and programs that appropriately address the community's needs and experience. We encourage you to add your voice to the process — the survey is open through November 10, 2022. Take the survey.

The City of Santa Cruz is updating the Housing Element for the 2023-2031 Planning Period. The Housing Element guides policies, programs, and actions that support and encourage housing growth for all income levels. Community input is important to create policies and programs that appropriately address the community's needs. Add your voice to this process and share the opportunity with your neighbors! The Housing Element survey is open through November 10, 2022. Please share this with your neighbors too. To take the survey, please visit Santa Cruz's Housing Element website.

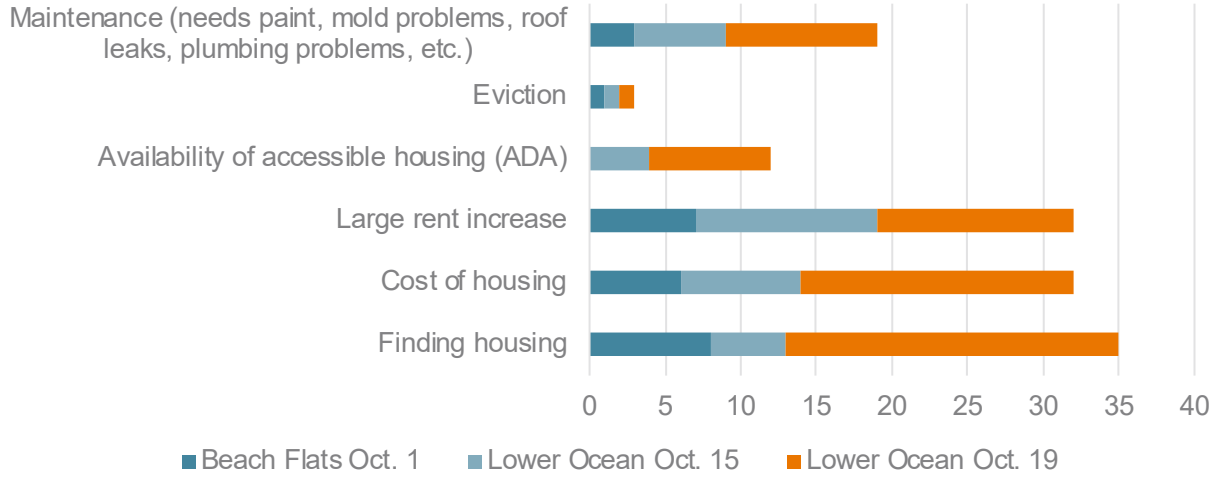
3. Neighborhood Events

City Staff attended several neighborhood and community events to provide information on the Housing Element and collect input from segments of the community that may be harder to reach. These included three neighborhood clean-up events in the Beach Flats and Lower Ocean Street communities and a Nueva Vista Community Resources food distribution event. Poster boards at the events included the questions listed below with dots for the participants to select an answer. The format of the boards was intended to facilitate quick participation. The following graphs illustrate the responses received at each event.

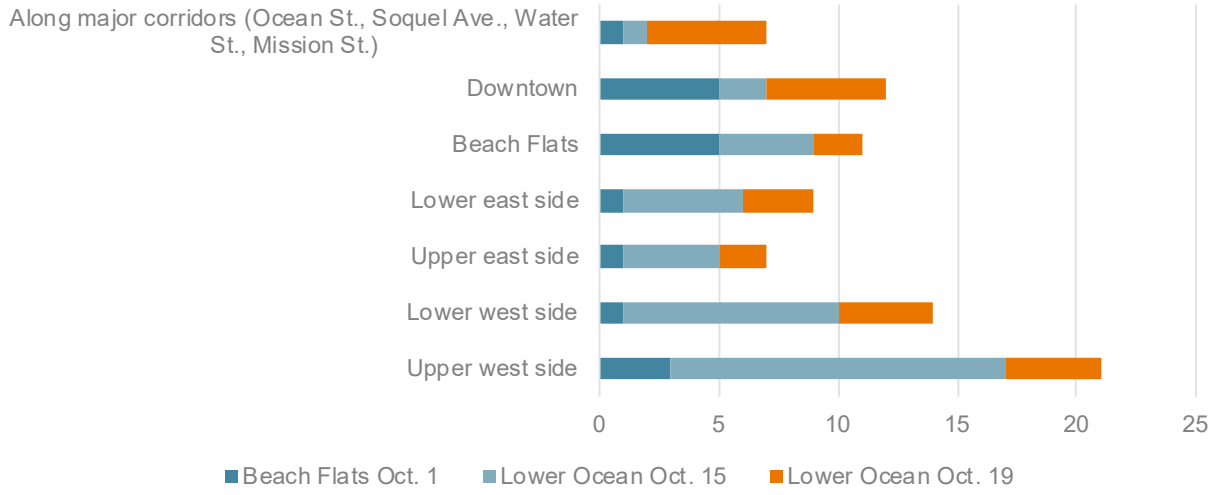




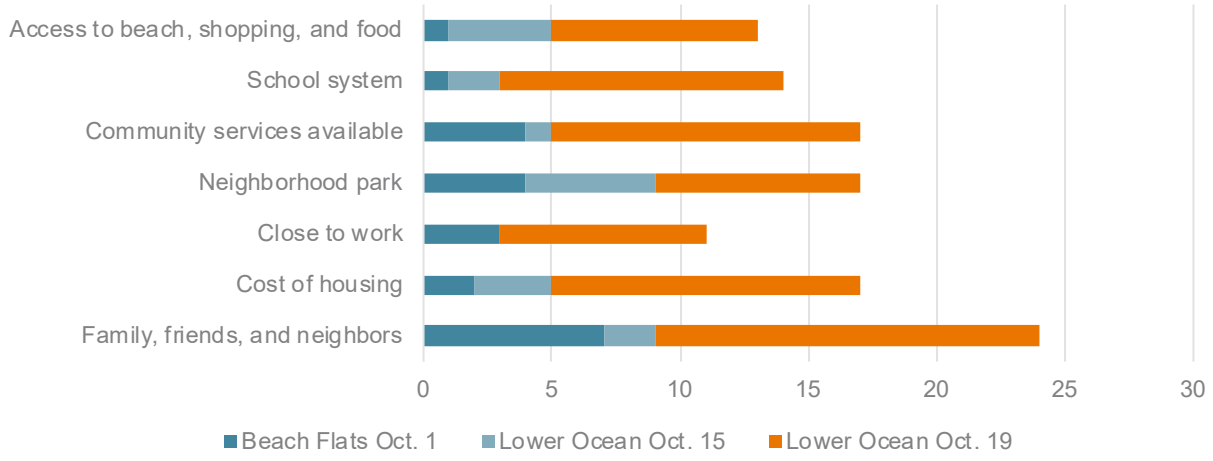
What housing challenges have you experienced?



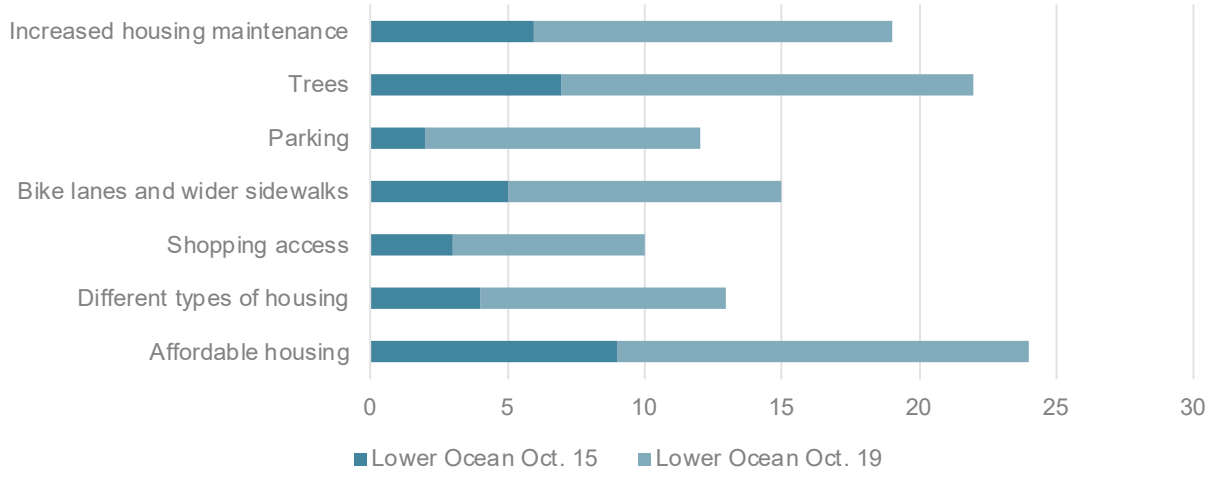
In which areas of the City would you like to see future housing development?



What do you value about your neighborhood?



What would you like more of in your neighborhood?



4. Focus Groups

Between November 2022 and January 2023, the City held focus group meetings with various community groups, representatives, and housing developers. Responses from each focus group meeting can be found in the attachment of this appendix.

- Seniors (November 29, 2022)
  - Participants from the senior focus group felt that community integration, home affordability, and medical assistance are some housing challenges that they face. Participants had mixed opinions on the different housing needs and creative solutions and opportunities. They recommended various programs including subsidies from the County. Lastly, participants believed there should be a variety of services provided to seniors such as legal and technology services.
- Students, YA, and Renters (November 29, 2022)
  - Participants from this focus group felt that the lack of low-income housing and tenants' rights for students are some of the biggest housing challenges they face. Participants felt that Santa Cruz needs a variety of housing options but had mixed opinions on the types of programs the City needed the most. Participants proposed varying creative solutions and opportunities during the focus group meeting and identified some areas on the west side of the City, particularly near the UCSC campus, as areas of opportunity for future development.
- LatinX – in-person meeting (December 5, 2022)
  - The representatives from the LatinX stakeholder group felt that Santa Cruz needs a variety of housing options but had different opinions on the housing types. Housing types such as Single Room Occupancy (SRO) and workforce housing were proposed. The participants also recommended various programs such as funding for affordable housing and making resources easily accessible. They proposed outreach to affordable housing developers as a possible solution and opportunity in Santa Cruz. Areas beyond Western Drive and Golf Club Drive were identified by the participants as potential areas for future development.
- Community Groups (December 7, 2022)
  - Participants identified zoning constraints as one of the housing challenges that they face. There were no responses received for most needed Housing Types in Santa Cruz. Participants had mixed opinions on the types of programs Santa Cruz most needs and the types of partnerships that the City should seek out. Overall, participants identified parking requirements and density bonuses as possible creative solutions and opportunities in Santa Cruz. Finally, participants believed that land near transportation corridors would be suitable areas of opportunity for future developments.
- Developers (December 7, 2022)
  - For affordable units, participants felt that various permitting and development fees as well as the lack of vouchers presented development challenges. For market-rate units, participants had mixed opinions on development challenges in Santa Cruz. Participants also had mixed opinions on creative solutions and opportunities and areas of opportunity for future developments.

5. Planning Commission and City Council Meetings

The City held meetings with Planning Commission on April 20, 2023, and City Council on April 25, 2023. An informational presentation for each provided details on the contents of the Public Review Draft Housing Element, the candidate sites identified, policies and objectives to advance the City's housing goals, and summaries of public involvement. City Staff answered questions and received guidance on revisions to be made prior to submittal of the Draft to HCD. These meetings also provided the community with opportunities to ask questions and make public comments.

6. City Council Housing Element Subcommittee

Beginning in 2023, the Santa Cruz City Council created an official City Council Housing Element Subcommittee to provide input and feedback on the candidate sites selection and housing goals and policies. The subcommittee is comprised of Mayor Keeley and Councilmembers Kalantari-Johnson and Newsome who regularly met with City Staff to discuss revisions and additions to the Draft Housing Element. These Subcommittee meetings supplemented Planning Commission and City Council meetings and allowed for more in-depth review.

7. Other Outreach

Santa Cruz YIMBY and COPA

In addition to the specific events noted above, City representatives met individually with several groups as well as representatives of housing developers and individuals interested in the Housing Element. The groups included Santa Cruz YIMBY (Yes In My Back Yard) and COPA (Communities Organized for Power in Action), an organization made up of a variety of religious institutions dedicated to working together to help solve problems of social justice, food scarcity, and housing, among other community issues.

City representatives also gave presentations on the Housing Element Update at other events including a community meeting held for the Coral Street Visioning Project and a COPA-sponsored educational event on the housing crisis and the Housing Element. Interviews with various publications including the Santa Cruz Sentinel and City on a Hill Press provided additional information and outreach to the public.

The Council Subcommittee met twice in the summer of 2023 to specifically discuss COPA's April 2023 comments in more detail. Staff and Councilmember Kalantari-Johnson of the Subcommittee also met with COPA representatives in August 2023 to discuss the City's responses to their comments. Staff created a separate response matrix specific to COPA's comments to aid in these discussions and that document is included after the response table.

Following YIMBY's comments in April, staff reached out to representatives of the statewide YIMBY Law group and the local Santa Cruz YIMBY chapter. The Council Subcommittee also met twice to specifically discuss YIMBY's July 2023 comments. One meeting was with staff in July 2023 to review YIMBY's comments and consider changes to the Housing Element draft based on those comments. The other meeting was with staff and YIMBY representatives in August 2023 to review the City's responses to their comments and discuss further potential edits. Staff created a separate response matrix specific to YIMBY's comments to aid in these discussions and that document is included after the response table.

On October 30, 2023, the City's Code Enforcement Division began working with COPA to resolve an issue regarding substandard housing conditions reported to COPA by community members. Resolving this issue included outreach meetings with COPA and inspections of units for substandard living conditions through the Rental Program. Deficiencies were found, and a Compliance Plan will be created to resolve the deficiencies.

Community Leaders and Other Organizations

In August 2023, staff met with Santa Cruz County Supervisor Ryan Coonerty to provide an overview of the Housing Element draft and next steps and discuss the draft policies and sites inventory. In September 2023, staff met with about 50 members of the Rotary Club of Santa Cruz to provide an overview of the Housing Element draft, housing policies, and housing production approaches at the City. In October 2023, staff met with about 40 members of Leadership Santa Cruz to discuss housing issues in the City and region and provide an overview of the Housing Element Draft.

On November 13, 2023, staff met with Miriam Greenberg, Professor of Sociology and Chair of the Social Sciences Division at the University of California Santa Cruz (UCSC), to discuss displacement risk mapping and anti-displacement policy strategies. Professor Greenberg was joined by UCSC PhD candidate Elena Losada as well as Raymon Cancino and Pamela Nell from Community Bridges, a community services provider and advocate for affordable housing and tenant assistance. Professor Greenberg and Elena Losada provided an hour and a half presentation on their review of displacement risk mapping methodologies and a preferred approach for mapping displacement risk in Santa Cruz. Preliminary findings were shared, and anti-displacement policy options were discussed. There will continue to be ongoing coordination with this group as it will help inform staff's effort to achieve Policy Objective 5.5b to adopt new anti-displacement policies, programs or code amendments by September 2025. The displacement risk mapping could provide an additional geographic element to be part of the City's anti-displacement work and allow for targeted approaches where new policy could be considered where it might be needed most.

Public Review Revisions

With each resubmittal to HCD for review – including Technical Assistance revisions – the City made the redline Draft available for the mandates seven-day public review. Stakeholders, organizations, and community members were notified of the available draft and encouraged to provide comments and feedback. Responses to public comments are provided in the Public Comments section of this Appendix.

In addition, with the last round of revisions addressing HCD's October 2023 letter, the Santa Cruz Sentinel published an article promoting the request for feedback. The article provided an update on the status of the 6th Cycle Housing Element and listed the deadline for feedback and how community members could submit comments.

8. Housing Element Update Webpage

A webpage was created to provide background information and guide the public to outreach events and resources throughout the course of the update process. The website provides information about the update process, key features of the housing element, recorded meetings, a project timeline, resources, and contact information. The website also provided a link to the

community survey as well as a contact form for interested persons to sign up for the email list and provide comments to the Housing Element Update team. Over 2,900 community members are on this email list and receive notification when updates are made to the website, including when new drafts are available for review. The website is available at:

https://tinyurl.com/santacruzhousingelement.

All outreach materials, reports, and Drafts are available to the public through the Housing Element Update webpage.

In addition to the email signup available on the webpage, the City maintains a list of all groups and individuals who have expressed an interest in receiving information about the Housing Element. Notices about public events are sent to both the webpage list and the contact list. For public review of each draft of the Housing Element, the drafts were posted to the website and notices were sent to all interested parties and to those who had commented on previous drafts.

B. Community Survey Summary Report

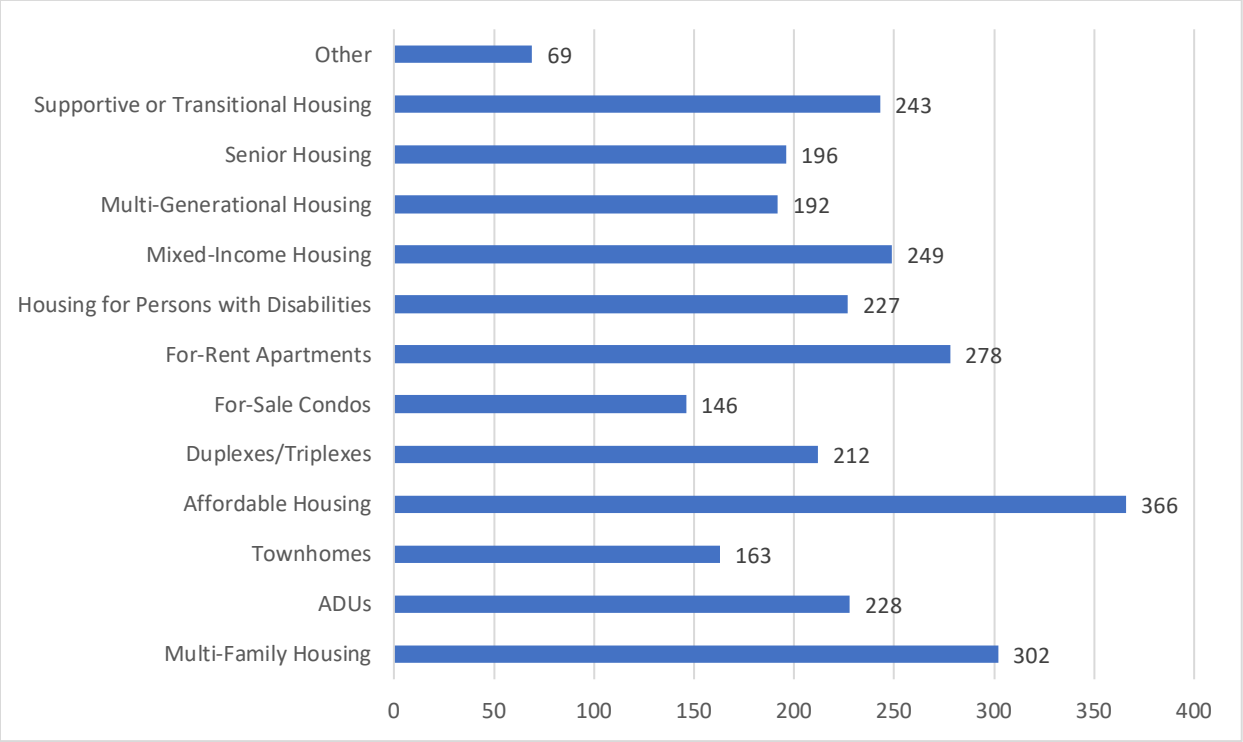
This section contains the summary report for the community survey conducted between September 29 and November 14, 2022.

Community Survey SummaryReport

On September 29, 2022, the City launched an online community survey to gather input on housing needs and policy programs. The survey was available through November 14, 2022, and it gathered a total of 421 responses. This report details the input received and respondent demographics.

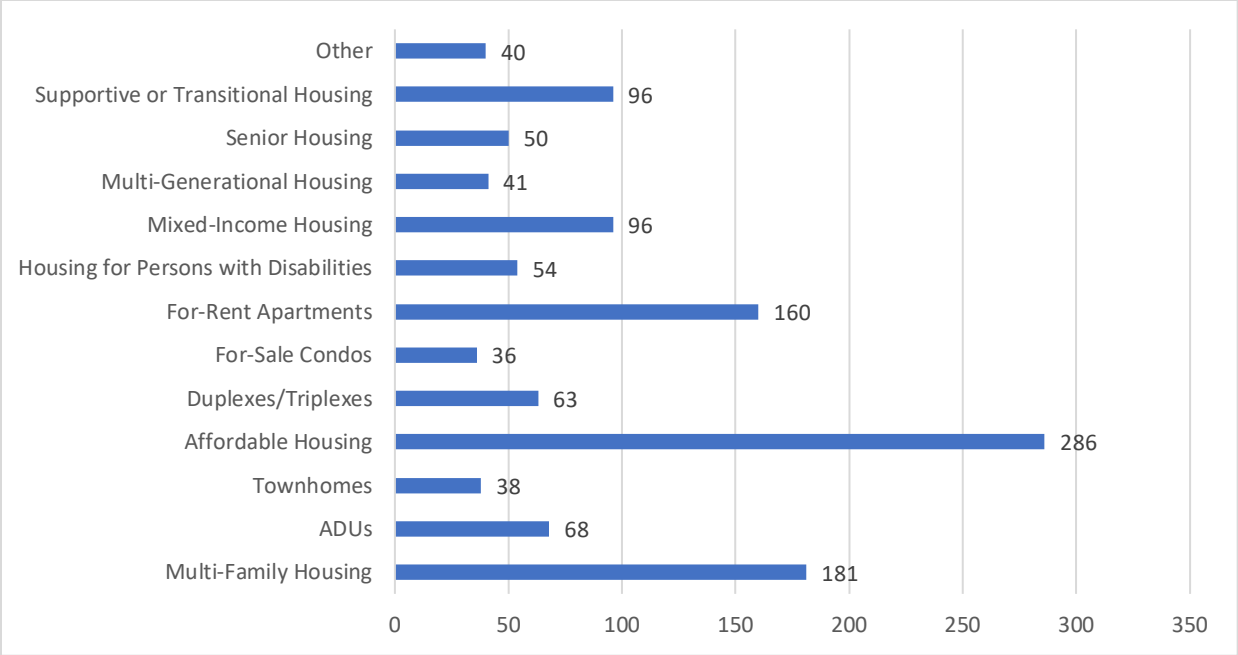
1. Housing Type Needs

The survey asked participants to select the housing types that they think are needed in Santa Cruz. Overall, the data shows a need for Affordable Housing and Multi-Family Housing over other housing types. Participants also highly favored For-Rent Apartments over For-Sale Condos. Participants least favored Townhomes and Multi-Generational Housing. **Table 1** includes additional recommendations provided under the Other category.



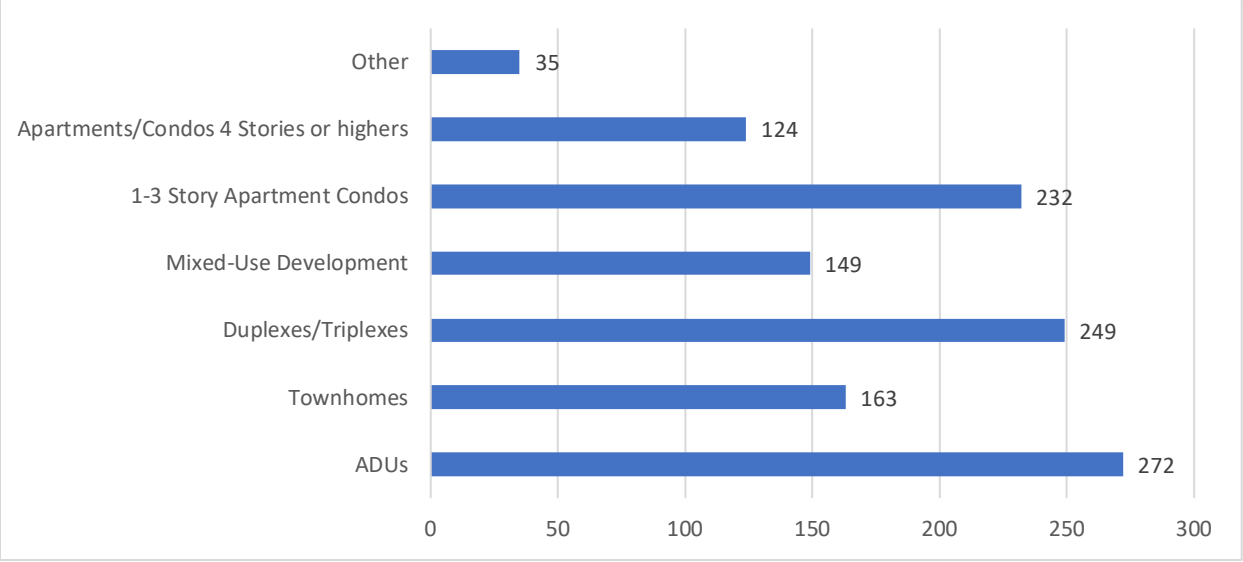
2. Priority Housing Types

Participants were asked to select three housing types from the previous survey question to prioritize in future developments in Santa Cruz. Overall, the data shows that participants favored Affordable Housing, Multi-Family Housing, and For-Rent Apartments.



3. Housing Types in Existing Single-Family Neighborhoods

To assess other housing opportunities, the survey asked participants what housing types they could see being added in existing single-family neighborhoods. Overall, most participants reported ADUs. In second and third, participants preferred Duplexes/Triplexes and 1-3 Story Apartments. The results show that participants were least interested in adding denser and taller developments and preferred to see a continuity in development types.

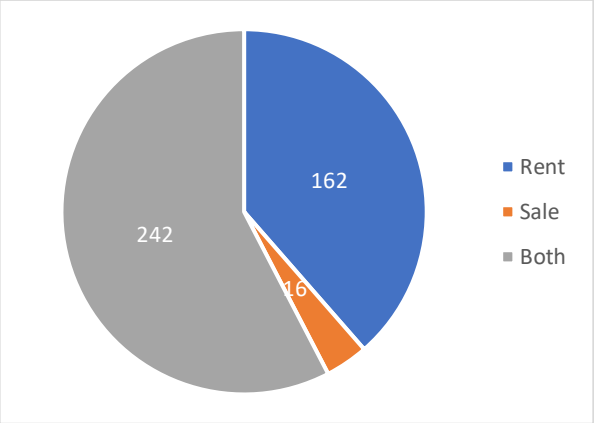


4. Areas for Housing Development

The survey asked participants if there were any areas where they think future housing should be developed. The responses highly favored the Downtown area, followed by the West Side, Lower West Side, and transit corridor. Participants generally showed interest in developing housing city-wide. Areas around High Street, Lower East, Bay Street, the Golf Course were recommended to be left as-is. All survey responses are shown in **Table 2: Recommended Areas for Residential Development**.

5. For-Sale or For-Rent Housing Needs

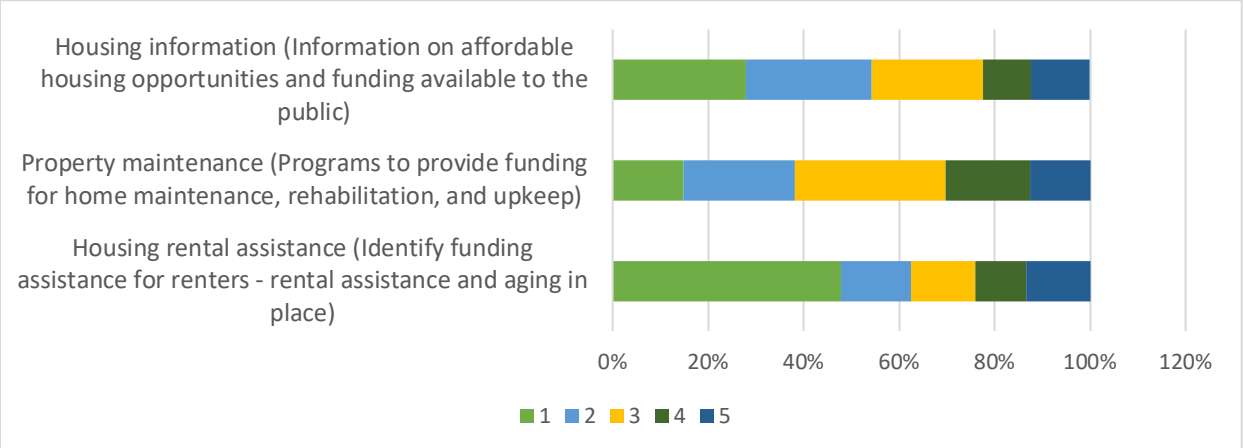
The survey asked participants what type of housing is more needed in Santa Cruz between for-sale and for-rent housing. The responses show a lack of both, but with an emphasis on for-rent. Few participants believed that there is a lack of just for-sale housing in the City.



6. Programs

Community Assistance

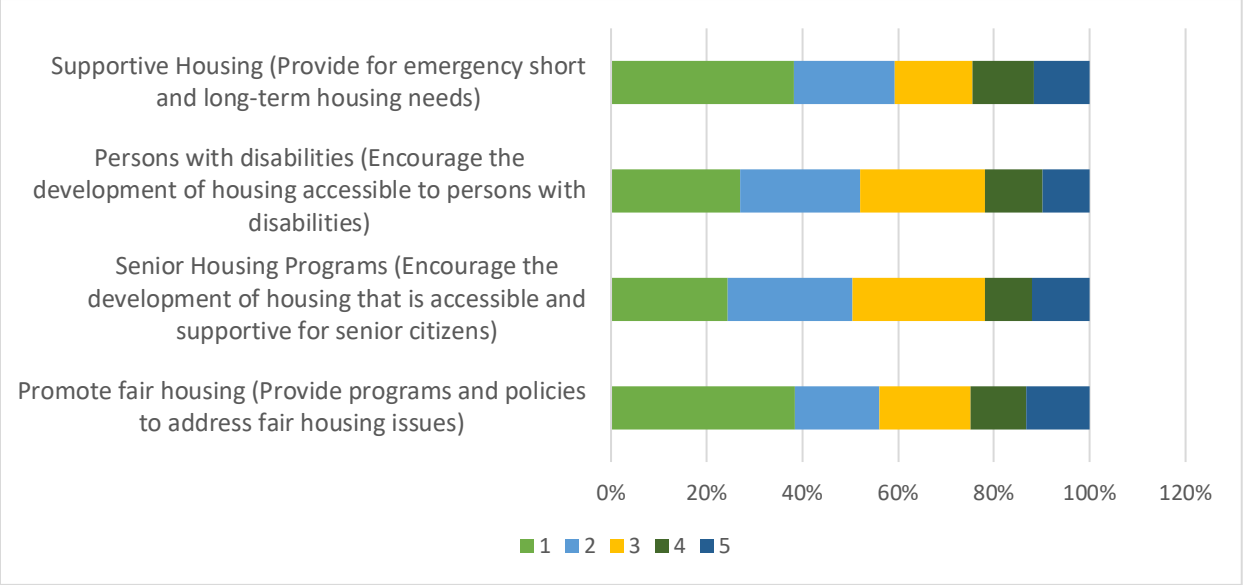
To gain feedback and perspective on potential community assistance programs, participants were asked to rate different issues based on importance (1 being the most important and 5 being the least important). Overall, participants favored housing information and rental assistance. Property maintenance received the most 3-rating responses – indicating a general interest but not of heavy importance.



Fair Housing

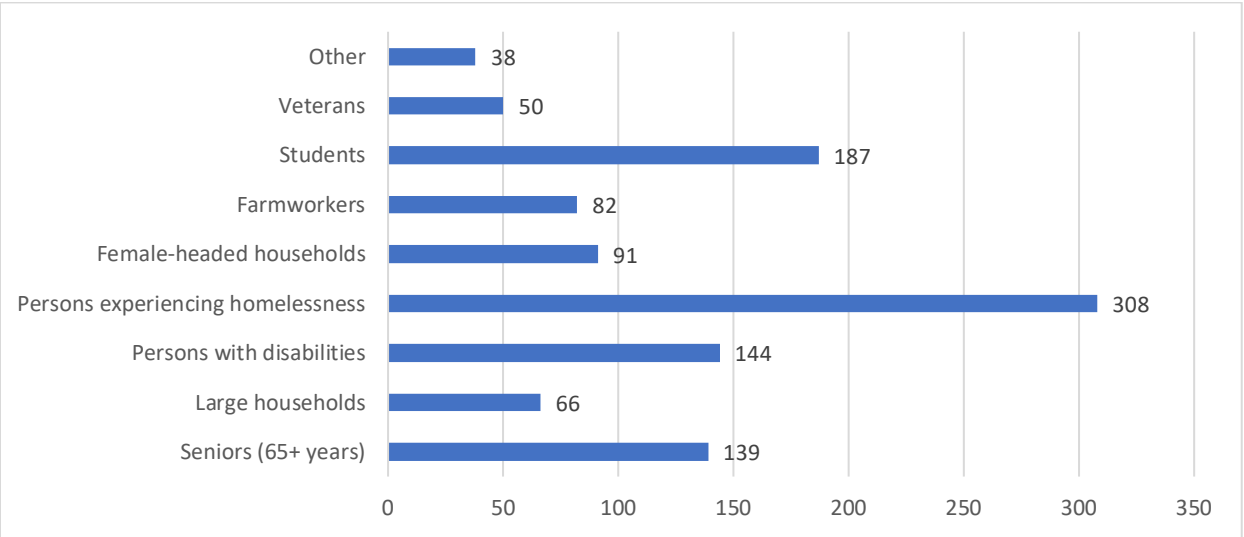
Additional programs relating to fair housing assistance were also provided to provide examples and gain insight into the community's sentiments on the topic. As with community assistance, participants were asked to rate the different issues based on importance (1 being the most important and 5 being the least important). Overall, most participants were in support of all four fair housing programs. Supportive housing and the promotion of fair housing both collected the most support through "1" and "2" ratings.

Programs to assist persons with disabilities and seniors collected the most "3" ratings – indicating an interest but not an urgency in addressing.



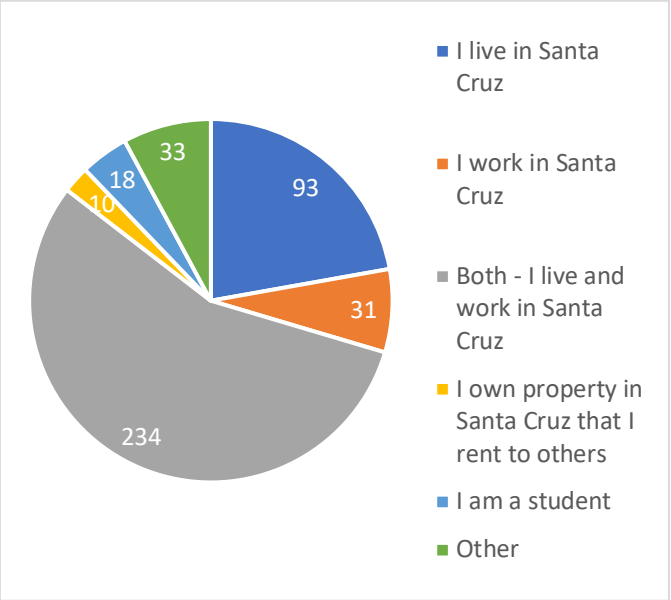
7. Special Housing Needs Groups

Jurisdictions are required to address the various housing needs of special needs groups. The survey asked participants which HCD-defined special housing needs groups were most in need of housing and/or related services in Santa Cruz. Overall, participants believed that persons experiencing homelessness were most in need of housing and/or related services. Students, persons with disabilities, and seniors over 65 years of age also received higher scores. This indicates a need to specifically address the needs of these four groups and consider additional programs for each. As part of the Housing Element outreach, the City held stakeholder meetings with students/renters, homeless and disability service providers, and seniors.



8. Vision for the Future of Housing in Santa Cruz

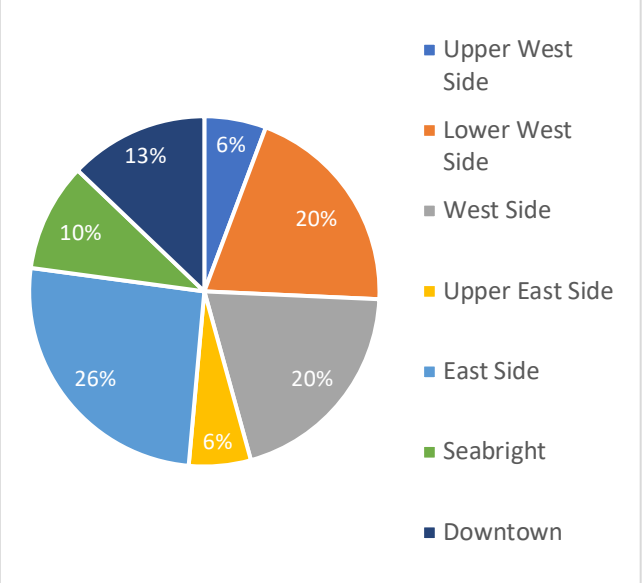
The survey below asked participants to describe their vision for the future of housing in Santa Cruz in 20 words or less. In total, 421 responses were received. Out of all of the responses, residents of Santa Cruz envisioned a future with affordable housing, housing variety, greater bikability and walkability, an increased in mixed-uses, and higher density near Downtown and transit corridors. All survey responses are shown in **Table 3: Vision for the Future of Housing in Santa Cruz**.



9. Demographics

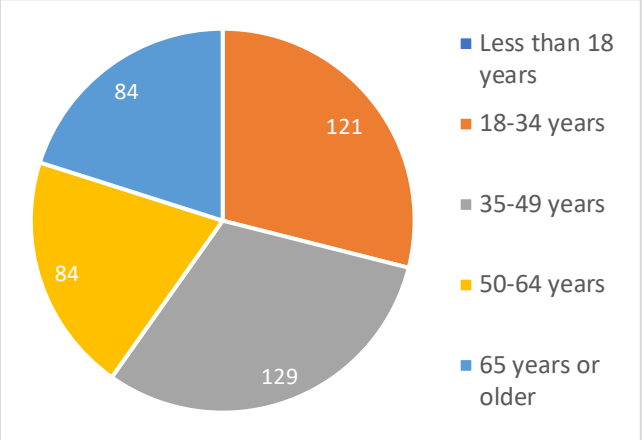
The survey concluded with questions on demographics to understand who was reached and who provided feedback. This was aimed at ensuring equity in engagement.

The questions collected information about whether participants live or work in Santa Cruz, which neighborhood or area they live in, whether they are a renter or homeowner, and their age.



At 56 percent, over half of participants live and work in the city. Another 22 percent live in Santa Cruz and seven percent work in the city. Students represented four percent of respondents. Eight percent selected “other.”

Of those who noted they live in Santa Cruz, 41 percent are renters and 51 percent are homeowners. In addition, 46 percent live on the west side of the city, 41 percent live on the east side, and 13 percent live downtown. This shows a fair split between the two sides of Santa Cruz where the majority of housing and neighborhoods are located.



Lastly, the age breakdown of participants also remained fairly even. A total of 20 percent were 65 years or older, 20 percent were 50-64 years, and 31 percent were between 35-49 years. Young adults between 18 and 34 represented 29 percent of respondents.

Table 1: Other "Housing Types" Recommendations	
SROs	very low income senior housing/assisted living for seniors living on Social Security only;
Very dense housing	Housing for childcare providers
Student housing	Mental Health Supportive Housing and Tiny Homes
Housing no higher than 4 stories including affordable house & Density bonus	High density housing near centers of work, the university, and main transit routes. E.g 10+ story apartments
Price-Restricted Housing With Resale Restrictions	Co-living
Affordable mobile home parks on City properties	Housing opportunities for individuals experiencing homelessness who may have barriers to low-income housing. Also, meaningful housing opportunities for individuals with mental illness.;
On campus housing for UCSC students and staff	Small Entry Level units needed greatly, ex: micro apartments & micro flats. Alongside mixed-use buildings.;
Single income housing	Social/Public Housing
housing for Developmentally Disabled	Section 8 specific - people willing to accept vouchers and incentive for those people
There is nothing avail for adults with disabilities. we are struggling	Housing for homeless youth
Single-family housing	Free nightly private pods for anyone who asks. Junkie, student, traveler, mendicant monk, anyone
Tiny homes as transitional housing for those experiencing homelessness	Missing Middle Housing
Dense high rise apartment buildings	Low cost/subsidized RV park for those who can document a long term Santa Cruz residency;
Mixed-use developments	very low income senior housing/assisted living for seniors living on Social Security only;
Workforce housing	Housing for childcare providers
housing specifically for public servants (police officers, teachers, firefighters) and a separate neighborhood for ultra-dense UCSC housing	Mental Health Supportive Housing and Tiny Homes
Tiny home villages; including cooperative living resources and community	High density housing near centers of work, the university, and main transit routes. E.g 10+ story apartments
manufactured homes (aka mobile homes	Co-living
tiny homes	Housing opportunities for individuals experiencing homelessness who may have barriers to low-income housing. Also, meaningful housing opportunities for individuals with mental illness.;
trailer courts with low cost mobile homes	Immediate transitional housing such as safe parking spaces for RVs, supportive camps for those most at risk of becoming "on the streets" homeless

Table 2: Recommended Areas for Residential Development
Multi-family in areas with high median income to increase equity and diversity.
West side
downtown, busy streets throughout town
Lower west side needs more mixed use development to be more walkable to amenities. Grocery store with apartments on top on the lower west side would be fab.
NOT on the corner of Branciforte and Water st.
Everywhere, no one can get housing.
Corridors should be prioritized for the most dense development (4+ stories), increase density in single family adjacent to corridors stepping it down as you get further from the major corridors, increase the housing types in single family neighborhoods to increase density and better utilize available land, we need to encourage as much infill redevelopment as possible
Near base of the UCSC campus and along major commuter routes to campus. All throughout the west side.
Downtown & lower West side near campus
downtown area and lower west side
Downtown; west side. Density near transit, services, schools, etc.
downtown and lower west side
Areas with access to everyday needs, like bus, shopping, recreation, grocery stores, etc.
corridors, downtown, harvey west? (unsure), lower ocean, beach flats, close to university (maybe along highstreet)
I think downtown and the upper west side near the base of the UCSC campus would be best as they are closest to transit leading to UCSC and downtown. Another area for more housing would be along the Mission Street corridor where there are more shops and transit as well.
downtown and base of UCSC campus
Downtown and the west side on the hill
The downtown core should absolutely be densified, with the mixed use library project and the Church parking lot project excellent examples. Single family zoning citywide should be abolished completely; at a minimum, it should be legal and simple to convert pretty much any existing SFH to a duplex to fourplex. Hundreds if not thousands of students and workers are renting existing single family homes at exorbitant rents because of the housing shortage. I live with six other students in a house built for one family on the upper west side, and I am considered lucky among my peers. It is absolutely the university's responsibility to build more housing on its campus but the Upper West Side and Lower West Side in particular need more units available to rent; it will massively ease UCSC students' housing burden (we are the most food and housing insecure student body in the UC system in no small part to the city's failure to build housing) and benefit existing residents and their children, who would otherwise never be able to live in this city.
Everywhere, but especially the areas of "highest resource" such as the upper and lower westside, de la viega, and seabright neighborhoods.
Upper westside on the large lot near Western Dr. Deleware Ave near Natural Bridges Dr. UCSC for student housing.
By westside Parrish/Safeway where Shebrah puts her giant signs Convert San Lorenzo park
Upper Westside, close to the University

Table 2: Recommended Areas for Residential Development
Every single area of the City needs to have more housing. Downtown can be a focus, but we need to prioritize building housing near the main transit corridors, again in all areas of the City.
All over. Density is the answer.
Apartments/condos & duplex/triplexes in the Westside, as well as apartments/condos in the lower downtown area.
Multi-Unit apartments/condos should be developed with commercial below along Soquel Avenue, Ocean Street, Front, Pacific, Mission Street, etc. The major transit corridors for Metro with access to services close by.
High density housing that is subsidized in one form or another should be located near commercial and transit corridors. ADUs and duplexes are appropriate in neighborhoods with single family homes. Santa Cruz has already added many units in high rise buildings. It isn't appropriate or necessary to continue to build beyond where commute and services can be provided. If we want to maintain a good quality of life, there are limits to be considered. We needn't house everyone that wants to live here, it isn't possible. Restricting or eliminating short term rental properties could free up housing for year-round tenants. My neighborhood used to have many homes that rented to students and young professionals. Those properties were sold and converted to Airbnbs. The city enjoys the tax revenue but has removed hundreds of units of housing.
No
I think housing needs to be developed everywhere in Santa Cruz, with an emphasis on higher densities along transportation corridors.
1) All curches in SCC that benefit from tax breaks should be REQUIRED to house homeless families/teens in their parking lots (this program can/should be expanded before entering any more neighborhoods). Perhaps the more they take on, the more of a tax break they rcv. 2) No more housing of homeless/trailors in Prospect Heights due to risk and people entering park hiking trails (we're doing our fair share w/the Armory, and their still creating fies/encampments in and adjacent to DeLa park. So best to try another neighborhood as part of this/large motor home test before finalizing and growing at the Armory.
Downtown - good transit connections, high density mixed used Mission - major corridor, good transit, mixed use Soquel corridor - same reasons
Harvey West seems like a great place to build larger apartment buildings, but only if proper walking/biking and busing infrastructure could be put in place to encourage non-car transportation. UCSC should also be allowed to build more housing for students on campus, so off-campus rentals can free up for residents. Please, no more hotels.
Watsonville
East side, downtown
Opportunities to the optimize & intensify housing availability and densities should be considered everywhere, including in SFD neighborhoods
Downtown. Going into neighborhoods with 6+ story hideous buildings is outrageous, insulting to our entire City and cowardly on the side of City Government. What is happening with that giant complex that is supposed to be built on Ocean Street? That has been on the books for years but nothing is happening there. Stay out of the residential neighborhoods!!!

Table 2: Recommended Areas for Residential Development
West end industrial, midtown, and downtown. Each has walkable grocery and services already in place. The infrastructure should also be more robust than Seabright or Live Oak. The roadways are already constrained making no need to expand public transport or marking and signaling. There's probably points to bank against California climate goals as well.
North side of Delaware along the trail
West side industrial area. Watsonville.
East side especially along Soquel Ave., there are bus stops, stores, and restaurants making it a good area to develop
Anywhere and everywhere there is space.
Everywhere, but downtown is highest priority, then exurban/urban core.
Harvey west and surrounding area such as Golf Club Drive….close to employment centers. Soquel, Water, Ocean St, Mission St… transportation corridors
downtown, East side, near campus, along Bay St.
downtown along the river south of Laurel and along river street to highway one
I'd love to see more 4+ story buildings on the west side to help address the UCSC housing crisis.
All of the above.
along the main corridors of ocean, mission, soquel and water, and downtown
Anywhere there is an already-developed area with a surface parking lot. Westside, midtown, by Ocean Ave, near the boardwalk.
I thought the corridor idea the city was working on a few years ago was ideal. I attended a meeting to try to say so, but I was shouted down. Build along transit corridors, group near grocery stores, and, of course, concentrate downtown.
Seabright, downtown, Mission Street corridor.
Increase housing density downtown to take advantage of the shops/services, walkable neighborhood, and transit. Also maximize extra space on the west side by incentivizing homeowners to build ADUs and/or expand their homes for multi-family housing. Develop in desirable and walkable neighborhoods like Seabright and Live Oak too. Everywhere, really. We need more housing to meet demand and we need density to reduce car dependency (thereby improving air quality, noise, and GHG).
Everywhere especially West side near bus line yo UCSC, lots of infill opportunities also rezoning of unused industrially zoned space along Delaware and just below Route 1
Delaware & natural bridges drive area. Along train tracks on west side. Former homeless garden area.
Delaware Avenue; along the train tracks; open space near Toadal Fitness west side; Antonelli Pond area.
Re-zone unused or vacant industrial land. For example along the bike path/Delaware for multifamily housing.
Site of former sushi restaurant on Soquel -same side as Ristorante Italiano. Seems to be a large lot. Housing along Ocean St, with continuous bus route along its length. Develop housing at the Emeline complex. Maybe the large field on Meder, for UCSC apartments. However, concerns about limited water supply and storage capacity must be considered realistically before adding more housing. And traffic impacts, of course.
East and west side. Downtown and midtown. UCSC campus
housing should be spread along the corridor streets at current zoning heights and densities; most of the corridors consist of open land (parking) or one story buildings, so lots more housing can be

Table 2: Recommended Areas for Residential Development
provided by just going to 2 to 3 stories; the exception would be the upper part of Ocean Street which is more devoted to tourist and commercial uses and very busy -- not the most desirable street to live on.
Anywhere. Westside: Develop that commercial space next off Delaware near Santa Cruz Nutritionals. Downtown: Already in the works Eastside: Plenty of old commercial buildings along Water Street can be demolished and new housing complexes can go there.
Downtown -- hub for transportation e.g., on/off hwy 17 & 1 as well as central bus depot. Downtown -- less need to travel for groceries, food, entertainment, and outdoor public spaces Downtown -- the ability to go above the height restriction (which we definitely should go above the height restriction)
Mission St., Ocean St., Water St. - Plenty of room for dense, in-fill and mixed-use development
Westside
UCSC needs to be able to house at least all of the Freshman class plus more ON CAMPUS
Everywhere, especially our areas of high opportunity such as DeLa, Westside, and Seabright.
downtown-converting office building interiors to affordable housing. river district-housing could be built in underutilized space near Costco.
east side neighborhoods with large lot sizes are good candidates for duplex/triplex or ADUs
Downtown - High density, near public transit, continue to revitalize the Downtown business environment, makes the area safer for everyone with more residents out & about. Westside area around Harvey West Park - higher density near Hwy 1/17/9 highway transportation nexus, make the area safer with more residents around. Along major road corridors with public transit--Mission/Water, Soquel, and Westside around Swift St-Mission-Delaware.
Any and all areas situated more than 30 feet above the presnet mean sea level.
Upper Westside for students. Corridors such as Water, Soquel and Mission Streets for young professional commuters. Downtown for families. Downtown should not be a commuter zone. We want people downtown who will enliven the city with their presence - familles. If we dedicate Downtown to students and young professional commuters downtown will remain an area devoid of a community feeling because the residents will always be gone (at work/school) and are a transient population. We need a community of long term dedicated residents who will bring vitality and a sense of 'ownership' to the city's core.
Upper and Lower westside for University students and faculty
Downtown, upper and lower Westside
Build through the city low attractive housing. The industrial area on the west side would be a great area for a few high density buildings. Don't cram everything into south downtown. The project in Live Oak is great.
Downtown--Mixed Use
Lower East and West. Let downtown be downtown.
Westside on Mission. Eastside Soquel Ave. Downtown. UCSC - mandate on site housing for all students, No more on Water street, it is being maxed out with upcoming developments. WE do not need more smog/emissions.

Table 2: Recommended Areas for Residential Development
Prioritize dense development near transit with the purpose of reducing car-dependency and creating walkable neighborhoods.
All
East side for professionals who work on the west side
Everywhere
Seems like lots of pressure on Mid Town lately. What about traffic/safety/infrastructure? With all the kickbacks or tax incentives for development, where is the planning and support for substantial extra need? If we as a community are asked to absorb the demand, the city and state and all stakeholders of the push need to be supportive and effective in securing ongoing safety and infrastructure demands. Does the west side truly bear it's fair share (of both state mandates and of ever expanding UCSC housing needs?) What about all the land on the west side around Swift and the old Wrigley building areas? Kind of unfair to have mid town neighborhoods bear the brunt on state-mandated growth so dis-proportionately.
Upper/Lower West Side, downtown
I don't think that there should be these massive, Las Vegas style apartment buildings here. There is no such thing as "affordable housing" here. If a townhome costs $400,000, it is considered affordable but it is not. I think that the use of "affordable Housing" as a descriptive is used to allow developers to build huge ugly buildings. There is no way to accommodate every single human that wants to live here "affordably". If someone wants affordability they are looking at the wrong place to live. Its just an unfortunate fact.
anywhere we have vacant land which is not a lot
Downtown and upper west side
I can't think of any area of the city where housing is not needed. For the Developmentally Disabled it is best to be bear service providers and public transit for the service providers.
Anyplace near a Metro route or shopping area. Near Cabrillo College (I know that's not the City of Santa Cruz, but it makes sense). NOT higher than 3 stories along the river or coastline. West side for student housing.
As all as it’s in a safe community, it doesn’t matter where it’s located.
all areas
All around
Dont know and i am not an expert as to what housing or where. Others are more knowledgeable ... I do know that ALL housing for special needs adults is at 100% capacity. There is a massive unmet need here. We are not unique as this exists almost everywhere. It has become nearly impossible to afford to buy a 2nd home for an adult special needs person and staff it (staffing is short and terrible also) as fixer uppers start at about 800,000 dollars or more.
I think we are putting in way too many low income units already. This city cannot sustain the amount of building that is already in progress.
Downtown, east side
Anywhere within the Santa Cruz area. There is no affordable housing for those with disabilities, thus we are still waiting for a voucher for my son.

Table 2: Recommended Areas for Residential Development
East side
Support focusing higher-density development on main transit corridors: Soquel, Water, Ocean, Mission, Swift, Bay, Delaware, Natural Bridges.
far westside - delaware, shaffer, mission st ext, downtown - mixed use and affordable housing
In all neighborhoods
Downtown, but more housing needs to be mandated in Live Oak and in the County. The requirement for so much housing in the City needs to be reevaluated on many levels.
Lower east side
Live Oak and Westside
all- there ae possibilities everywhere and it should be spread out throughout the community
Downtown, including possible expanded dt zone. Best location for affordable housing close to transit, jobs and services
Live oak, Westside industrial area
Corner of market street and water street Old adolfs Along the corridors. Water street between Morrissey and n Branciforte ,Soquel avenue between ocean and Morrissey 3 story limits so as to not take light and sun away from adjacent buildings Also downtown and not totally familiar with west side Along the Raul trail!!!!
Downtown and major transit corridors like mission and the mission extension/delete areas, soquel ave, water street and ocean street and the beach flats. These are already denser areas on transit corridors with easy access to commercial areas.
Along transit corridors, eastside, downtown, westside
Transport corridors
Along transit lines. There should be no automobile parking and instead transit passes provided to residents.
Housing should be along major public transportation corridors
Along transportation corridors with appropriate height limitations.
Lower West side is underdeveloped with mostly single family housing. It is a huge waste of space.
Downtown
Westside, especially in relation to the University students Along the main streets and transit corridors
As climate change continues we should recreate our past wetlands and floodplains. We should develop new downtowns in the upper and lower parts of both the Westside and the Eastside. Development should take place on higher ground and let much of our current downtown return to its natural environment as a wetland. We must completely eliminate parking minimums and allow at least 4 story buildings on every lot in the city if we are serious about tackling our housing shortage.
East side , SoQuel , live oak, pleasure point Santa Cruz mid town
Along busy thoroughfares such as Ocean St, Soquel Ave, Mission St., Delaware Ave, Seabright Ave, etc.
Upper westside, mostly. some on lower westside without destroying the beachy feel of the neighborhood. The eastside has been bearing the brunt of housing development. the unique charm of downtown is is danger of destruction by proposed high rises. keep the neighborhoods walkable!

Table 2: Recommended Areas for Residential Development
Both great parts of westside Mission and eastside Soquel could use and handle development of mixed use with heights greater than 3 stories with commercial on ground, they are both on transit, much better than “walling off” downtown with 7 story monoliths. Whose bone head idea was that?
I avoid living downtown because of how often people are yelling there. I have had guys yell at, loudly insult, jump at me, and follow me there. It has also scared my dog to the point I can't take him with me there anymore. I would think building housing more densely there would make the most sense, except I understand other people feeling the same way about not wanting to be harassed so much. I wonder about developing more housing up in the area of Thurber Ln and Branciforte and certainly around the UCSC campus and up past the Hilltop Apartments. As a 37-year-old who doesn't want to live with roommates or be married, with a dog, I prefer ADUs. It would be nice to have more homes to buy, but I think it still seems like a pipedream that houses would be built to the point they would become "affordable." I think it is just the case that more houses would exist that cost the same. The actual apartment buildings in the area seem to be extremely unaffordable.
Downtown
No options should be eliminated, it will also speed up things, without a selection process, all options are options.
No one area should have to take the brunt of extra housing and where’s the water coming from?
The City is being ruined by over-development, with no thought about water, traffic, beach access and other quality of life issues. We don not want to become San Jose by the sea!
Lower westside
On major corridors ie soquel and water . Ocean. mission street. Find something up the coast a little bit
Downtown needs revival. Westside adu’s for students to be integrated into the community.
Prioritize downtown for general single or elderly renters to create community oriented residential areas and Upper West Side for student renters Other neighborhoods need multi-generational housing with a mix of unit sizes
Most areas of the city could support some future housing but NOT until there is a comprehensive plan for moving people to jobs, recreation, etc. This means separate or separated routes for cars, bicycles and pedestrians. With bicycles going 25 mph or more they cannot be mixed with pedestrians and since everyone eventually walks, that must be given a high priority. Priory must also be given to adding housing in a way that is complimentary to the existing neighborhoods and that means few if any high rise development (over 4-5 stores generally) and setbacks from transportation routes. Further the city must use citizen oversight committees as done with the water plans and lessen the influence of city planners and the money they waste on plans that go nowhere and always will==wharf plan, east and west side corridor plans, etc. all of which were not desired by the residents of the city.
I’d like to see housing clustered in walkable parts of neighborhoods like midtown and live oak. We need more on Westside around Almar too but traffic on Mission is a problem.
Stop creating market rate housing all over the city! This is just bringing more commuters to Santa Cruz, clogging our roadways and making us an even greater bedroom community for Silicon Valley. We need low income housing for people who live and work in Santa Cruz County! There should be a height limit on all new development. We pay a lot of money to live in Santa Cruz because we like the small town vibe. We do not want Santa Cruz to become another Silicon Valley mess of urban sprawl

Table 2: Recommended Areas for Residential Development
lacking any charm. The city leaders need to consider this with all new developments. They should be six stories or less. They should be created with a visual theme such as Victorian so that our town continues to have charm. Look to downtown Santa Barbara for inspiration. This town required that development follow a theme and the town is quite lovely. Our short-sightedness to not consider the visual appeal of new development is resulting in a loss of charm for our city. This will also result by starting to create skyscraper developments that do not belong in a small beach town.
The Westside just past 711 on Mission. This area is just empty space for 50 miles for the most part
downtown but not in environmentally sensitive areas
The city needs to preserve the charm of Santa Cruz. If you turn it into San Jose you will be sacrificing assets for short period of gain. Look to LA and how Victorian neighborhoods, such as along Olympic Blvd, were sacrificed to multistory apartments -and now the whole location is unsavory. Growth is not always the best. You should thwart growth by developers and instead put the power in individual home owners, not corporations. People will build ADUs, if you make that process less complex, and even support it. The story is the city makes it super difficult.
Build multistory student dormitory complex with gondolas to campus somewhere to the East of campus.
Downtown
As close to UCSC as possible, tall and dense housing for students. Also, infill downtown and beach flats with tons of dense cheap housing near bus lines.
UCSC campus
Upper west side, upper east side, and areas close to the ocean could use some low-income housing to bring a more varied demographic to these areas of privilege
Downtown and near transit. Rental units should be prioritized near UCSC and Cabrillo.
Soquel corridor; downtown; lower Westside; upper Westside; east side
downtown should build up, multi story mixed use, large buildings, it can become a real city
Areas w/ single family homes on larger lots close to public transportation and/or grocery stores, etc.
I think they should be in every area. Not just clustered into one area.
city owned lots, motels/hotels with little use - allow converson to housing, industrial buildings with little to no use - allow conversion to housing, commercial buildings with little to no use - allow conversion to housing. Where underutilized lots abut existing low-rise or single story housing, insure any new housing development on those lots are limited in height with step backs on 2nd story and above facing existing housing, such that no solar blocking/noise/traffic impacts upon, and no looming building masses impact upon, existing bordering housing.
Westside, off Delaware
Downtown, and major corridors for 3 story apartments. Asus in residential areas, giving major tax and permit cost breaks. Also, back off on ridiculously restrictive building codes.
Everywhere where transit and mobility options exist.
West side, end of Deleware near Marine Lab. There is empty space there that could accomodate multiple units.
Downtown and the east side corridor
The "outer" areas of the west side (as Mission Street heads towards Western Drive), upper east side, upper west side are all potential areas for housing development, and I am sure there are more.

Table 2: Recommended Areas for Residential Development
However, I believe we need to be very careful about "over developing" in the historic downtown area. Years ago, a lot of community effort went in to envisioning what we wanted our downtown to be like, and I fear that infill housing development of large, multi-story buildings is really not at all the vision that we worked so hard to make a reality. (The same goes for large, multi-story hotels!) There are main bus lines that connect to many areas in our city that are suitable for housing development, and many grocery stores and services are in walking or biking distance as well. The rail/trail also provides quicker walking routes to stores and services on the west side. I do not believe that the downtown area should be our main focus for large, infill development. There are plenty of other appropriate and accessible areas within the city limits.
There should be a lot of opportunity to densify along arterials and in existing mixed-use areas (Bay, Mission on the westside, the area around the UCSC entrance, downtown and south of downtown, along Soquel and Water, Seabright).
Lower west side (south of King and area between Swanton and Fair), lower east side. These areas have some vacant areas, older homes which are most likely not to current codes, and some existing multi family/apartment structures. I realize this may require the accommodation of some zoning law changes
Please plan, design, and build communities and neighbourhoods not just housing. Have a vision. Ask yourself would I want to live here, would I want my parents or children to live here? What will this look like in, 3, 5, 10, 20 years from now. What are the demands on the infrastructure?
Stop the development; make what we already have truly affordable….. not Silicon Valley prices. Us local renters are being pushed out.
Downtown- taller buildings already fit in. More walkable and won't affect traffic as bad Upper Westside- to alleviate already over impacted east side
I don't understand this question. Santa Cruz needs more housing, period. Santa Cruz neighbors do everything to slow down construction, so any area is fine. The priority should be housing, the area does not matter, I think.
East side of Santa Cruz but in a controlled manner ..
Downtown
Wherever there is space to build.
Downtown (within reasonable walking distance to public transit and shopping for folks without cars. Also need major improvements to existing public transportation) Golf course (some folks love it, and I hate to take that away, but it's a water-waster, and the land could be better used for housing, imo) Possibly west and north, like towards the Dimeo dump but maybe that's too sprawl-ly. Also out at the end of Delaware, like by the homeless garden?
west side
Housing development out toward Schaefer Road
Central to down town & public transportation
Downtown, lower west side, empty lots on Soquel Ave or Water Street such as old Ginza restaurant, not being used and is an eye sore.
Harvey west
Single family houses in downtown should be converted into at least multiplexes, preferably apartments. Upper west side (particularly around Nobel) should be upzoned to allow for dense multiuse development to create a student district near UCSC

Table 2: Recommended Areas for Residential Development
Areas to be developed should be served by public transit so that commuting to work & shop is feasible
The Greenbelt initiative that was passed in the 70s worked for issues and circumstances 50 years ago but needs to be revisited. Residential neighborhood Development should be considered in the gray whale ranch and more creek preserve, Arana Gulch And pogonip properties.
Corridors Water, Broadway, Downtown, Soquel
Everywhere!
UCSC
Downtown. And any large empty lots where neighbors will not be impacted by loss of sunlight exposure.
West side is convenient for UCSC campus access, but I think if buses were improved that connected the East side to campus then that would also be feasible.
wherever there is lower density. it needs to be near transportation and commercial areas and also where there are nearby schools and parks.
I support more mixed-use development downtown. I think the city would benefit from replacing parking with housing and investing more in transit. Curbing sprawl and increasing walkability / transit-friendliness is not only the only environmentally-friendly path forward, it's also beneficial for forming good communities!
Upper west side and the lower west side are good targets for development. That will be attractive for folks associated with the university and boost density
All of them! Put housing everywhere
Downtown, lower Westside
west side needs to take some of the burden of housing development. All seems slated for downtown and eastside so far.
Downtown
Downtown. That area has traditionally multi story apartment buildings. It concentrates those buildings in one area rather than impacting residential neighborhoods with massive high-rise development which is being pushed into the residential neighborhoods because of the "affordable" units that can be added to circumvent restrictions on the height of the buildings. The City of Santa Cruz needs to grow a spine and not be cowed by whiny for-profit developers who claim that the project would otherwise not work for them financially, We MUST see those financial projections - they are never disclosed. We have a right to see those financials as it involves public funding/allowances. You and I both know that we are being brainwashed by these "affordable" housing developers.
Downtown, and upper west side.
West side more density SRO housing along transit throughways close to campus.
Eastside on Soquel Avenue where the car dealerships are. I live here. We can handle affordable apartments here if the buildings aren't massive. Also, Fred Keeley has been researching the lot on Market and Water right behind his house. That project should go forward. Until we have about 2,000 affordable rental units, I don't believe any other for-profit developers should be allowed to build luxury apartments. The county should also finalize its tiny home ordinance updates so people can move forward with tiny home villages on rural properties. There are tons of empty parking lots on the westside where people could be allowed to temporarily park RVs while they rebuild homes destroyed by fire. The city could pay a manager to live there in one.
Housing needs to be developed throughout the city, not one area. As well as the county as a whole!

Table 2: Recommended Areas for Residential Development
No over 10 story buildings downtown. It would dramatically change the skyline and take away the feel of low key Santa Cruz. We shouldn't have to change the town under pressure of the Warriors and Tech Companies of downtown. The Westside has several empty areas. UCSC should take some of the brunt of meeting the new housing required by the state. Interspersed through the corridors, mainly Soquel because of the school on Water/B-40.
Lower westside. Along major and medium corridors and near commercial area
No.
I would say everywhere but only because I'm not well informed enough to know if any areas need it more.
Vacant lots should be developed first. All parts of the city are feasible.
Lower west side by natural bridges
Areas along existing and future transit routes and bikeways
Downtown can certainly be redeveloped to feature taller mixed-purpose buildings (i.e. businesses on the ground floor and affordable apartments on all other floors). I support the in-process construction of apartments that is currently happening on Laurel and Pacific/Front St, and hope to see more buildings like this in the future.
High density SRO at UCSC/Westside - that's where the demand is growing.
Everywhere. Everywhere needs new housing.
Everywhere
Beach flats, towers downtown, charge tourists for the view on the top.
All of them. Build baby build!
everywhere
Throughout the entire county since this current lack of housing impacts all areas of the county.
Downtown, transit corridors, anywhere you see empty parking lots and strip malls, near campus.
I believe it's important to keep parks, existing homes (that are lived in), and small businesses in their place, and not repurpose them into homes.
1/2 mile from all active transportation and transit routes tall apartments should be legalized
All neighborhoods should be building more housing. Zoning should be changed so larger buildings can go into SFH neighborhoods. We also need to abolish parking minimums throughout the city - this will also help in building more housing.
Centralized around the main public transit lines and the biggest employment areas to minimize traffic - so downtown/westside for the city and UCSC, Aptos for Cabrillo, the neighborhoods around Dominican Hospital. Also increasing funding and improving public transit should be part of this project.
Upper west side needs more student apartments. Lower east side needs help
Because of the severity of the housing shortage anywhere with available lots should be considered.
Because UCSC is at the mercy of statewide housing policy for students, housing along bus routes between the campus and downtown would ease the strain county-wide. (To this effect, if it is possible to revisit the land use agreement for the campus to build more on-site housing, even better) Additionally, affordable units near downtown would be ideal due to the number of service-sector jobs that support our bustling tourism industry! Service staff should be able to live near their jobs, especially since those jobs often don't pay well enough to purchase a reliable vehicle. Along that same line, denser housing options should be available along public transportation routes, such as the Soquel Ave/Water St. arteries, extending to Trevethan/city limits.

Table 2: Recommended Areas for Residential Development
East side of Santa Cruz on the north side of Soquel Ave.
DOWNTOWN! Also around River street between San Lorenzo Lumber and the Tannery (maybe even upstream of there). These are great places that can support much larger buildings and mixed-use.
Everywhere
All areas could use further development. Housing prices are insane, and more housing that supports multiple families and apartments is desperately needed
Downtown should have more high rises. Harvey west seems like it has a lot of potential. Any where there is a surface parking lot should be developed.
The far west side along Delaware Avenue seems to have a lot of open space and it is close to key roads, public transportation and other necessities. There is a stretch along water Street between brands of 40 and Seabright where there Seems to be space, again along a major corridor near public transportation and other necessities.
More commercial based areas, such as downtown and areas around town where there are businesses for dense housing
downtown, upper and lower west side, upper and lower east-side
Downtown - it's the most pedestrian area and well served by metro
Busy roads- Mission St, Water St, Broadway, Front, Laurel, get UCSC to build housing for more students on or near campus
The artichoke farm for sale in westside could be another multifamily neighbourhood. All the 1 story businesses on mission or delaware are taking massive space and could be 3-4 story mixed use buildings.
downtown and midtown, anywhere along public transportion routes/hubs
west side toward Davenport, San Lorenzo, anywhere there's a camp really
Mid town / lower east side along bus lines Soquel and water streets
To begin with- downtown, no questions asked. Mixed use development surrounding a dense walkable downtown core would make santa cruz a wonderful place to live. And now, controversially- the west side is an excellent candidate for medium and high density housing in my opinion. So much of the land within it is used by small, low quality single family homes built in the 1970s. Tearing them down and replacing them with mixed use or purely residential developments would be an absolute boon for residents. Imagine living above a coffee shop, or walking directly to a laundromat without having to deal with mission street! Speaking of, mission street should also be considered as a candidate for tall buildings- frankly, there's no 'character' left to 'ruin.' Any changes to it would almost certainly be an improvement.
Skyscrapers providing affordable housing for workers downtown. Mixed-use developments and ADUs in Live Oak and Upper Westside because there is plenty of space for greater development in these areas.
Downtown where there are transit options. The business district could use it too!
Rental apartments in upper west side for students. Apartments and mixed-use development at all commerce/employment hubs.
Seabright/East side has a lot of single family homes and sprawling business development that tends to have a lot of vacancies. Business buildings that are vacant may be better used as affordable housing If zoning would permit. It’s also perceived to be a higher income area where more people have summer beach homes that aren’t actually occupied year round and Airbnb’s.
the corridors should be dense, dense, dense. they should have active commercial frontages and nodes of gathering spaces/hubs where people can gather to eat/shop/hang out/work.

Table 2: Recommended Areas for Residential Development
a) expand downtown, b) build up on corridors, c) build way more dense housing on the far west side
Downtown could be utilized so much more, allow mixed use zoning same on the westside. No more urban sprawl build sense and tall affordable housing.
Everywhere
Seabright/midtown & westside along mission
Lower west side has plenty of open space; hotels have been developed there, why not permanent housing. Housing should be spaced evenly around the city, perhaps according to the old transit corridor housing development plan which was shamefully scrapped. Other than that, most neighborhoods could take multiple duplexes, four-plexes. One per block would have a modest impact, and more than that would probably not affect neighborhood life much.
On ucsc's campus
Mixed use and apartments/condos downtown, 1-3 story apartments/condos lower west side
Lower west side - vacant lots off Swift Street. Infill of vacant lots within single family neighborhoods with multiplexes and multi-story housing.
Areas where the majority of workforce are located ie near UCSC, downtown, Live oak
Anywhere we have open land!
West side, upper and lower.
Everywhere. We are desperately in need of housing so all areas need to be looked at.
Close to job centers, transit, social/community gathering spaces, and stores. Walkable communities (not super far west in food deserts)
Downtown and Westside. Downtown can probably take higher density and west side has too many single family homes.
Lower west side on Delaware Ave between Almar and Natural Bridges. There are huge vacant lots and it is perfectly placed between all 3 UCSC campuses (CSC, WRP, Residential Campus) and close to restaurants, shops, and bus lines. Lower west side on mission street. Mission street is poorly planned and needs a major overhaul but if the street becomes safer, increased housing should be placed there. Seabright along Soquel ave
Delaware Ave., downtown, Mission St., various empty lots in neighborhoods
Anywhere
All areas
Downtown. It's close to everything.
Yes, all of the above.
Downtown, Above Downtown near Costco could use heavy upzoning (up to 10 stories), to prevent urban sprawl and be close to public transport & walkable. And any lot where there's currently a strip mall should be upzoned to mixed-use urban development, lots of potential space.
Downtown and live oak
What about building in the Swanton Road area?
Everywhere
Lower west side.
Upper/Lower Westside, lot of open land use for housing development especially for low income workers in the City.

Table 2: Recommended Areas for Residential Development
The circles on the west side
Down town, then expand east and west. New affordable housing needs transportation connections. I am a Euro who has lived in Asia, Europe, and Australia. I never owned a car till I moved to Santa Cruz. I got my first car at age 30 in Santa Cruz because I could not get to work via public transportation. My first purchase in CA was a bicycle and then the realization set in.
Within .5 miles of transit corridors
Westside should be upzoned
Lower Westside near Delaware, continued in live oak, Davenport (within reason and with respect to coastal preservation)
Both. We need housing for people everywhere in Santa Cruz.
Downtown and along public transportation lines
Downtown, midtown areas
Upper west side.
Busy areas. Front St, River St, Water St, Mission St, Soquel Ave (Drive?), Laural St, Broadway UCSC could do with building some as well
downtown, west side, build in parking lots and convert existing buildings to housing. rezone to allow for housing converted to mixed use/multifamily. focus on sustainable measures (ie. retrofit vs. new shells)
Between Ocean Street and the levee
Downtown
Downtown, soquel/water/midtown
Make sure exclusive neighborhoods are made accessible to everyone by building multi family housing—upper and lower Westside, not just downtown. The entire neighborhood north of High would be very walkable for ucsc students. Make sure to include mixed used in all neighborhoods, so people don't have to drive to go to the corner store
I think we should build in areas that are unlikely to flood.
Downtown and lower east side. We need more housing, not more traffic. Combine with more transit and protected bike lanes and everyone wins.
Everywhere. Seriously. Build new housing absolutely everywhere. Build it in my backyard (Carbonera). Especially Downtown given transit options, but I think Westside, Lower East Side and Downtown provide best options given transit and walkability, but you could still build a ton of smaller apartments in the upper east side, bananna belt, some larger townhomes in Carbonera. never going to hit the goals if you don't build everywhere.
UCSC staff and students— to unburden the shortage ripples that occur in the rest of the community. Next should be new affordable units in Aptos and Capitola. Create new housing in areas near Cabrillo/surrounding and anticipate it will lower commute times for other people needing to commute to/from outer county areas.
Capitols or Scotts valley
Downtown, SoLa, NOLO. Build dense housing because close to transit. 1000s of new residents will revitalize downtown businesses and we can have local-serving business. Also: give tax breaks to downtown property owners who rent to local businesses.
Close to public transit--downtown/midtown.
Everywhere

Table 2: Recommended Areas for Residential Development
Base of campus, lower westside
Downtown.
near kaiser arena - that area would be perfect for a large 10+ story development
Literally anywhere
Any empty lot. Theres not many opportunities so all need to be maximized.
Lower Westside (my neighborhood) with additional bus service.
Everywhere
Downtown, lower east side, lower west side. All have opportunities to re zone some lots, expand others, and build ADUs.
Downtown, lower west side (near Wrigley, Toadal Fitness), along corridors
I think there are opportunities to add more housing on both sides of town. The east side needs some renovation which could include more apartments, and duplexes. We need to provide affordable housing for our workforce.
All parts, but especially re-zoning any single-family plots.
Downtown near transportation hubs and the west side near the University
Lower west of the west side (mixed use near the west end), definitely downtown, definitely just east of the river, definitely large mixed use near Capitola mall
UCSC for students
Everywhere, but especially close to transit.
Lower westside. I currently live there and feel that the area is ideal for development as it safe and out of the way.
everywhere! The most demand for renting is definitely on westside and not being met
(1) UCSC on-campus housing. Because they have the land and it would minimize traffic to/from UCSC. (2) Downtown. Because it has a bus transit hub and portions offer good redevelopment opportunities.
multi-family/duplex allowed on any lot over 60x100
Heavily downtown and near the rail line. Moderately elsewhere.
- As close to UCSC as possible. Students need housing close to campus - midtown
Aptos watsonville santa cruz capitola
Everywhere. We have a large RHNA allocation so it's best to build as much as we can, everywhere we can.
Along major corridors like Soquel, Water, Mission, and downtown, as well as adjacent to UCSC.
Vacant lots, vacant parcels, vacant UC campus land...inventory vacant locations and evaluate for feasability and appropriate housing development
Downtown and west side. Some close to the downtown for convenience of markets (and places of work) and close to UCSC for the students who want housing.
West side
Everywhere and anywhere EXCEPT down town. What we build down town will not survive the sea level rising. PLEASE PLEASE PLEASE take climate change seriously, and build for the future, not just the next twenty or thirty years. If that.
I think every neighborhood should have more housing/development

Table 2: Recommended Areas for Residential Development
Upper/lower east and west sides.
With wise urban design that focusses on walkable communities and access to public transit (5-15 minute walk from BUS lines AND future RAIL), we should be building all along these corridors. We also need to build mix use so that people do not need to drive to get their basics like groceries, a nice meal in a small restaurant, etc. We need to change zoning so that we are building dense little villages near transit so people have easy access to shift away from cars for local needs.
downtown, lower westside along Mission, Eastside along corridors: larger parcel sizes will allow greater density. Dependence on construction of ADUs will not provide the units needed because that would require property owners to subsidize construction on lots where such units can feasibly be built. A neighbor built an ADU in my neighborhood with the hope that she could charge an affordable rent, but the construction costs were so high that she found that she had to charge market rate rent to cover her loans! To me, this means that ADUs will not address affordability issues in this area.
This should be a holistic approach and all areas of the city should be looked at. That way we all fulfill the need and not just specific areas. Looking at things as a whole would net more available space instead of picking certain neighborhoods. We could also look at empty retail spaces that have sat empty for a long time and see what could be done with it.
Both West side and east side. Lots of single family homes, not enough rentals.
Next to public transit and other public services including markets...
Near transit or future transit & cycling corridors (Rail trail, Soquel Ave, Broadway, Bay St), West side (industrial/commercial areas), densifying the UCSC/Bay St area, East Side
lower west side, downtown, ocean st area
Transportation corridors
ADU's everywhere but the City would need to quit requiring ridiculous, arbitrary deterrents like builder must replace the city owned alley, or be restricted to 10' setbacks if the front door is on the the side but only 5' if it's on an alley, etc.
West side Delaware project that seems to have been abandoned.
Housing development should be infill. Rezoning should happen for previously disturbed blocks (like industrial area on Westside) to build high density affordable housing. We don't need luxury housing built by private developers. We need social, public housing. We don't need to build housing on open space that has high ecological value, like UCSC plans to do. All development should be infill at this point. There is enough space for nature and buildings. The choice between nature and housing is a false dichotomy. Every time you entertain the idea of a new hotel (Laurel & Front comes to mind) think about how much better affordable housing would be for our town.
Everywhere, but particularly in the downzoned wealthy neighborhoods, because this will help break our anti-density culture.
Everyywhere
More student housing near the campus and throughout the Westside.
Mission St/Hwy 1 Corridor on the West side. I'm a west side resident and am tired of the Nimbyism on the East side. I think starting infill development on this transit corridor, supported by interconnected active transportation routes would be a great addition to the west side and would provide a great example of the benefits on a well thought out, integrated sustainable/smart growth/compact development as called for by the general plan.

Table 2: Recommended Areas for Residential Development
Corridors everywhere!

Table 3: Vision for the Future of Housing in Santa Cruz
More transit, more transit oriented development, increased density with taller buildings for housing and a mix of all housing types.
Housing environment where sale and rental prices are achievable to a wider spectrum of people.
Corridors. Downtown
Santa Cruz could become a walkable paradise that is truly welcoming to all incomes.
anything that is NOT on the corner of Branceforte and Water St.
Current and future residents of Santa Cruz will have access to a wide range of safe, affordable, and secure housing.
Abundant choices for residents of all backgrounds and income levels
High density housing since we have little land available.
Please do a downtown wide EIR and specific plan EIRs for smaller areas and then create a matrix of non-subjective practical design standards that then allow for projects to be approved at a staff level. Commit to having projects approved in 6 months from the date of a preliminary submittal.
A range of housing types available to households across all incomes and ages.
With such high demand the quickest solution is to provide multi-family housing.
We can't go out into our natural areas, so we must go up with taller buildings so people have homes.
dense, walkable, transit-oriented development located close to amenities, jobs, and institutions (i.e. UCSC, downtown, boardwalk).
Hopefully it's better for the UCSC students for the future
I envision mixed high density development that is centered around reliable public transport like the train and buses.
more housing in general. more incentives for developers to develop. more accessibility for housing for students
Single family neighborhoods rezoned for duplexes/triplexes. Downtown parking-lots rezoned for affordable apartments and condos. Rent caps in low income neighborhoods
Dense, walkable urban core; abolish SFH; mixed use neighborhoods; no more unhoused; apartments for UCSC students; children of locals can afford to buy a home
Housing should be easily accessible and affordable at ALL income levels. Housing should be offered with a good mix of 9-month and 12-month leases to support students while also not pushing out the working class.
More housing for people of all income levels, with denser multi-family housing in every neighborhood; with no required parking for more walkable, bikeable neighborhoods.
Make sure UCSC builds housing to house all 19,000 + students. Build 100% affordable housing rentals for low and very low income with state & federal dollars. The city staff should spend their time applying for grants to contribute to projects so no project will be over 4 stories high. Improve the bus system.
My vision would be safe places for people to live (the streets/cars are not safe)
Small scale additional housing units located in existing residential neighborhoods (specifically including the upper Westside) making use of ADU/SB 9. NO mixed use high rises.
Every area of the City should be upzoned to promote new diverse housing types.
Denser multi-use developments in which people need not drive.
A more welcoming downtown with community open/green space and greater residential density.

Table 3: Vision for the Future of Housing in Santa Cruz
You have to make it easier for people to build without permitting and developments costs making affordability nearly impossible. Many of the fees charged are barriers to development. The endless litigation when someone does want to do a project is also problematic.
This survey would have been FAR more useful if data were provided on the demographics of those in need of housing. If you don't have that data, it should be generated. It is unfair to ask residents to prioritize assistance to certain groups (seniors, unhoused etc) without the relevant data. Furthermore, there are existing zoning regulations that would make some development far more feasible than others. It is a complex issue and warrants a more thoughtful approach.
We need housing development of all types and we need it yesterday. A critical component of housing development is the development of protected bike lanes on our key corridors so that short local trips can be done safely by bike. The Class II painted bike lanes are not enough to keep people safe and encourage bicycling.
1) Adhere to parking study, 2) little new housing/parking downtown (tourists don't want to see), and 3) MORE HOUSING ALONG ENTIRE PLANNED (LIGHT) RAIL LINE.
I see a Santa Cruz where the people who work here can afford to live here. I see a place where property crimes are not tolerated as they are now so that people can better enjoy their homes. I see motels and hotels being converted to housing, putting the needs of residents ahead of visitors and moneymaking.
Mixed-use, medium-high density, affordable, with minimal concessions to parking and regressive land use
I think it's important for new housing and development in Santa Cruz to thoroughly look at the city's and its residents water and electricity needs. As Santa Cruz moves to green light more developments, there needs to be an emphasis on using new and emerging technologies so that our growing population uses water and electricity in the most efficient ways possible. Gray water systems, solar panels, and battery storage should be mandatory. The city also needs to fully take into account where housing will be the most effective to keep people out of their cars, as the city's transportation infrastructure is already at capacity.
Affordable, well-maintained, attainable, purchaseable by individuals, not dense
A place where those who want safe homes can find them
Greater housing stock citywide for every income bracket (including intensified housing within SFD areas with ADUs & townhome opps)
Stay out of residential neighborhoods with your high-rise atrocities! Plenty of room along Ocean Street and Mission St commercial zones.
Modest housing to support retail, education, service workers, and government employees. Lowered UC consumption. Density. Honesty.
Get the homeless off the streets and out of parks. We pay so much to live here but the city is a landfill from these people.
We need to address the housing situation using all available means including zoning changes and rent control. We need to work with neighbors to avoid battles about viable project - suggest including neighbors EARLY in the design process
I believe that developers and city leaders are the ones most benefiting from all new housing projects proposed and in process of development. It is a lose lose situation for people that cannot afford homes over $1 mil. People with up to $200k a year income cant get ahead and the housing problem will only exponentially progress without making it worthwhile for those who can’t afford this housing market. We need housing that can be beneficial to lower income owners. A person buying a $1.6 mil home will be investing in that property with nothing to lose as the property holds precious value.

Table 3: Vision for the Future of Housing in Santa Cruz
Lower income individuals need access to investment in property value which does not happen in rental situations or with ridiculous HOA or so called low income housing buying assistance that actually makes buyers stuck unable to sell and unable to make any profit from their sale.
Mixed-use housing near transit stops to allow for folks to not need cars and easily access their needs.
Affordable for all people, focusing on lower income, not the wealthy.
Density where it can exist. Missing middle elsewhere.
More of it! For decades Our community viewed housing as a plague and an environmental blight. This needs to change! Housing is desperately needed
Every household, regardless of income, has access to choices about what type of housing and what neighborhood they live in.
dense and diverse
More small rentals
Dense, mixed-use development along transit corridors - more housing at all levels.
Mixed types of housing in all neighborhoods. Green and visually suited to the neighborhood they are in.
abundant, dense multi-family housing for people at all income levels that is accessible to public transportation
Transit-oriented development, mixed zoning, multi-family, no one unhoused.
A town where people can run their errands on foot or by bicycle, and cars no longer take up half the space in the town. A town with a lively, thriving downtown and interesting neighborhoods. A town served by regular train service.
Please just build more units and don't let established homeowners continue their nitpicking, NIMBY-ism, and perpetual gridlock.
Walkable neighborhoods with dense housing for mixed income levels (a solid portion low income). Pedestrian paths, bike lanes, and public transit throughout to provide accessible transportation to community services and shops.
Multifamily housing both market rate and affordable allowed on infill sites and on large single family lots, rezone unused industrially zoned land especially on west side to allow multifamily
Convert under utilized commercial space to housing
Allows our kids to live in Santa Cruz by growing the housing stock.
I would like to see supportive housing that goes away over time. Should be hand up not lifelong
I'd like SC to have a variety of housing available that helps teachers, restaurant workers, city employees etc. live close to where they work without having to spend all their income on rent.
Stop cramming people in. Incremental development at human scale. Community-led design. Retain neighborhood integrity. Push back against RHNA numbers!
A lot denser housing environment with protected bikeways throughout the city.
healthy, sanitary, airy, garden-like, with open space, human-scale
More equitable. Build enough affordable housing so that the property values decrease and the middle class will be able to purchase homes again.
Land trusts. 50% of housing off the speculative market. Free to move (unlike rent control). Affordable. Imaginative. Different.
Sufficient rentals at a variety of prices. Dense mixed-use development Downtown and along commercial thoroughfares. Entry points for homebuyers.

Table 3: Vision for the Future of Housing in Santa Cruz
AFFORDABLE, FAIR, ACCESSIBLE HOUSING FOR CITY RESIDENTS MUST BE A PRIORITY. MAKING "SENIOR" 55+ NOT 65+
More affordable with less focus on single-family homes.
students have affordable housing and less homeless
Reduce barriers to constructing housing. More housing means lower prices for everyone.
Housing for families who live and work in Santa Cruz should be a priority. I don't like seeing all these multi story buildings with SROs that will be rented to UCSC students. The university needs to figure out their housing problems and not expect the city to house such a large percentage of their student population.
Need more affordable housing in the city core, or next to transit centers. More mixed-uses to include all types of housing.
A mix of all levels - no more than 20% of housing should be for ultra-low income. Single family homes still have a place in society.
Dense, abundant, affordable housing for all income levels in bikeable and walkable 15 minute communities
A place where students aren't paying extreme prices and aren't homeless or living in cars.
I believe co-op housing will be the future.
higher density along transit corridors and a variety of housing types available in neighborhoods to promote diversity of residents
High density housing Downtown, more housing along major road corridors, bike paths and trains. Affordable housing prioritizing racial equity and Housing-First approaches to homelessness.
More for less
Most, if not all, new dwelling units should be in multifamily, multi-story rental housing projects. As many as possible should be public housing projects and non-profit Housing developments.
Infill development and density increases in residential neighborhoods, Soquel/Water/Mission corridors. Modest development downtown. Prioritize safe commuting by bike and by foot. Decrease vehicle speeds.
Housing where my children who were born here can come back and raise a family. Multi-generational housing in the low density zones, and apartments along the transit corridors. 15 minute neighborhoods. Limit short term rentals.
Higher population density without adequate infrastructure and natural resources.
No buildings above seven stories. Attractive buildings like the Calypso (better architecture) less density and more building on west side industrial area.
Affordable housing for those struggling with homelessness and mental illness, which would benefit our local economy and EVERYTHING ELSE.
All new housing is guaranteed for EXISTING SC residents. Mandate UCSC to house all students admitted. Allocate housing for working residents in need who support economy - house cleaners, food industry workers, retail/food sale cashiers/workers, public workers. Beautiful multi story buildings with shops/restaurants/bars downtown. Limit tall developments in existing neighborhoods to 2 story, so none is negatively impacted. Remove housing from parks and open spaces, no camping, no shelters. Build an actual shelter for mentally ill, rehab for drug addicts and low level security for law breakers, include homeless shelter in plan.
Dense, multifamily developments along transit corridors to reduce car-dependency and promote walkable neighborhoods.

Table 3: Vision for the Future of Housing in Santa Cruz
The ideal - Intermixed single and multi-family living spaces with shared common areas, village like. Also, areas of apartments with open spaces and retail establishments.
Affordable, functional housing available for sale for citizens who have no generational wealth
Not very good. The affordable component (O) for privately funded projects has killed all insensitive to build any affordable middle income housing!
Respectful development protecting how special Santa Cruz is(was). No special advantage to outside developers.
Pull the reigns back on building. I know Lee Butler is all in on build baby build but it's still not that easy to build an ADU here. The Planning Dept spent big bucks to develop build ready plans in the beginning but look at them! Have a dozen sets of plans available that are build ready, so people don't have to deal with the disfunction of the now plan check process at the City. Have a staff person down there that is familiar with water and fire requirements pertaining to water pressure and fire sprinklers to let a homeowner know what exactly they can build pertaining to an ADU.
more public low-income housing to hold back the gentrification of bay area money
A community that cares for its own, including the developmentally disabled and elderly.
More Section 8, and affordable housing available near Metro lines and schools. Fewer luxury or Swift/Curry developments. Few buildings over 3 stories tall. Don't turn SC into SJC.
I hope that there's more homes for people.
More affordable housing for all disadvantage groups of people who have been experiencing financial and medical challenges.
Farm workers
Unaffordable forcing many to move away. I don't see help for special needs people
I would like to see more support for residence who own property. Put in place laws that support landlords as much renters. Our city cannot support these huge developments being put in downtown. Landlords would be more willing to rent out their properties if we felt that we would not lose control of our property. You would have more rentals on the market. I am afraid to rent to anyone other than family.
Decreased permitting costs, reduced setbacks and downtown housing density.
In the future, individuals with disabilities who are unable to have a regular income, would have access to housing supported by a program which would allow for in home support, while enabling the individual to choose where to live. In other words, ample housing choices with Section 8 being prioritized to those with physical and developmental disabilities. We have to wait years and are still waiting to receive Section 8 for my son.
More accessible information regarding upcoming housing developments Provide affordable housing for low income homeless and disabled
Sufficient housing: affordable, aspirational, and neighborhood integrity.
I would like my city to be a place where dense walkable neighborhoods filled with mixed types of housing is the norm and applauded. I believe the housing nexus is crucial to a vibrant community, a more climate friendly community and a place with ALL types of housing.
Affordable, green, inclusive
Building is excessive for our City. Petition Sacramento lawmakers to reevaluate our housing quotas.
A glorious mix of housing. Particularly lots of apartment buildings along Soquel in inner Santa Cruz
Don't punish homeowners (ie empty home tax). Encourage homeowners with inexpensive options to provide ADUs or convert a big home to multi-use.

Table 3: Vision for the Future of Housing in Santa Cruz
Infill with tiny homes, studios, and such, esp on large homes with larger properties. Cooperative housing. Scale needed and wanted developments to a neighborhood, unlike 831. Developers working WITH neighborhoods to identify infill possibilities.
To maintain community there needs to be housing for all income levels
Decent, affordable housing for all, in safe, family friendly neighborhoods
I don't think people should get to live here just because they want to - would rather focus on people with jobs and families in town, to keep them employed and supported.
Provide more affordable and very affordable housing to help those in need and to give them a chance
Multi-story density in areas near transit corridors and more adu and duplex/triplex I'm residential neighborhoods.
Mixed use dense development along transportation corridors, ADUs, duplexes and triplexes in neighborhoods
Dense high-rise growth along transport corridors.
walkable neighborhoods. fewer automobiles. car free side streets. on street parking replaced by protected bike lanes and wider sidewalks.
Build more multifamily housing at the urban center
Maximize the available opportunities for various segments of the community so that spirit and culture of Santa Cruz is enhanced.
Low rise with unit based rent control and just cause eviction.
More housing development similar to Pacific Station South, North, and the Library Affordable Housing project. More for sale opportunities/less rentals for low income earners with priority to BIPOC who have been left out of generational opportunities for home ownership and building equity.
Publicly owned and managed, rent controlled, abundant social housing. No parking minimums. Walkable.
Affordable!!!!
Abundant housing for a variety of income groups and household sizes.
Walkable, low rise village model of neighborhoods containing variety of housing mixed with locally owned commercial spaces for shopping and dining.
Housing solutions should not all be solved downtown. Westside and eastside have areas that could benefit from mixed use developments. Townhouses, condos, work well out in the neighborhoods can be more affordable than houses. Stronger leadership must be made with UC to take responsibility for housing students, staff and instructors.
Developing more affordable housing. I have the great benefit of living in affordable housing--it is what enables me to continue to live in Santa Cruz and contribute to benefit of my community.
For me personally, I don't want to have to be so anxious trying to find housing as a single adult with a dog. I received a 60 day notice on the house where I rent and the situation is such that I don't know if I will be able to continue to live and work in Santa Cruz. I have been living in Santa Cruz for over 8 years and used to work for the county. It seems rent has come close to doubling since I moved here. It would be nice to be able to buy a house in this county eventually, but a more immediate and urgent goal is being able to afford a rental that will allow a dog. I am suspect of wealth in real estate being concentrated with individuals and companies purchasing many houses and selling them for more or charging high rent so people whose jobs are needed in the community can't afford to live here.
Many inland folks want to live by the coast. Housing here will always be expensive.

Table 3: Vision for the Future of Housing in Santa Cruz
Sustainable, affordable, equal housing, of all kinds. Community maintenance and support in all areas. Complete update of municipal utilities also.
No high rise housing! No housing the can't be supported by our limited water supplies.
Santa Cruz is over-crowded, and growth should not be encouraged. No to SJ by the sea!
Easier ADU rules
Do not build any more housing until you've secured infrastructure needs. The roads are still impacted after years of waiting for relief, the train will do very little if anything to solve this problem and our water supply is limited. It's a no brainer. You wouldn't run a household like the city has been running our community. Stuffing huge largely unaffordable apartments for the majority of our population (50% are renters according to survey) into a small downtown area. There are few high paying jobs in this community forcing many more to commute over the hill to afford our outrageous prices for rentals and purchasing. Finally give up the money the state sends us. Does Carmel stuff dense housing into their community?
Not everyone can live here and we should stop trying to house people from other places that came here to live off our services on the street. get the temporary shelter and beds so everyone is off the street. If you offer it they cant sleep on the street or park or my yard. UCSC needs to house most of their students
Housing should be a balance of high density on traffic corridors and in the downtown area with adu's integrating renters into westside neighborhoods. By supporting more adu's, homeowners can afford their homes and supervise and maintain their rental adu's on their own property.
Streamlined systems and processes to spend housing-related money wisely
Protect the quality of life in Santa Cruz. Slow growth and allow the current residents of the city to guide development, not city planners or developers
Clustered multilevel affordable housing available to buy and rent spread throughout Santa Cruz neighborhoods. I'm NOT interested in market rate housing at this time. We want working families to stay and put down roots.
Developing low income housing for those who live and work in Santa Cruz County that is six stories or less and has a visual thematic appeal to our beach town vibe. Please stop selling out our charming community to the profiteering of developers.
A housing market where every person can find reasonable priced housing and have an opportunity to have a place to live.
more lower income and special needs, slow overall growth, environmentally sensitive, improve traffic
The city needs to take control from the developers. We need to preserve Santa Cruz's assets, one if which is the Victorian architecture. It would be wise for the city to require all structures over 3 floors to fit into a stylized format, much like Santa Barbara. A mission style or Victorian style would make new development at least blend into the community, and with luck, might even create new building treasures that will be admired 100 years into the future. The development at 154 W Cliff Dr next to the Three Sisters Inn is in my mind one of the best examples of excellent building. That structure will be admired, painted, and thought of something to be photographed by future visitors -and it is just a housing structure. Why not require these mega-developers to meet similar requirements? At least make our city continue to look nice, if you are required by law to over develop it. That's also my perspective, we are overdeveloping, not everyone can live wherever they wish, or almost all of the US would move to Hawaii.
Multi-use with affordable housing development encouraged near the river on both sides. ADU additions on single family lots

Table 3: Vision for the Future of Housing in Santa Cruz
Make Pacific Ave look like Santana Row. For a start, all council members and planning department personnel should visit Santa Row. It is only a short drive away. Solve the rental problem by building an off campus multistory dormitory complex for UCSC students perhaps with gondolas to campus.
Building no more than 3 stories with plenty of open space for light and air circulation. No large concrete blocks.
Keep single family neighborhoods and increase density downtown.
Ensure that college students have plenty of options of live in buildings and neighborhoods with other students and not mixed in with families and seniors, ensure families can easily bring in pre-built ADUs or have ADUs built to house extended family as needed, and seek out opportunities to tear down single-family houses in bad shape on big lots/in rows together to build more affordable townhouses for teachers, firefighters, and police officers right in the City.
Solve the infrastructure Problem first, adequate water and traffic issues cannot support 3700+ new units! If I wanted to live in San Jose I would move there.
The whole state needs to provide asylum and treatment for drug addicts and mentally unhealthy people so they aren't living outside. Homeless people camping in public places who are unwilling to take advantage of offered help should not be tolerated. Young people, especially those with families and those who grew up here, need affordable homes. The permit process and codes for new buildings need to be made cheaper and easier and more rational.
Vibrant, bikeable, walkable and dense downtown with public squares and space. A usable riverfront.
function, affordable, beauty but were will we get the water?
Accessibility for mid to low income residents
Downtown becomes an actual city. High rise mixed use housing/retail, fill in all the blank and low developed spots. Parking underground. Water cistern storage on every property.
Affordable, accessible, community-facing/enhancing housing, flexible to meet need (e.g., readily adapted to meet needs of residents, e.g., smaller units that can be linked to accommodate larger family/co-housing group)
To see younger families actually be able to live in Santa Cruz and not get overwhelmed with debt and anxiety when trying to find a place to live.
Build 90% extremely low, very low, and low income housing units, 10% market rate units. Flip the formula.
off-street parking, smaller functional homes/apartments
I would like to see tiny homes approved on land/property in city and county.
Stronger tenants rights laws that balance the power of landholders and renters
Santa Cruz is a tourist and service oriented town. It cannot survive without room for the working class. Second residence homes, airbnbs, should be illegal or discouraged by tax policy. UCSC should be compelled and supported to create on campus housing to free up in city units for service workers.
robust housing in the downtown area; robust housing for UCSC both students and employees; robust housing adjacent transit.
low cost multifamily housing units.
More rental along the transportation corridors
A community where people who work here can afford to live here, the housing needs of low income families are met, and UCSC provides much more on-campus housing.

Table 3: Vision for the Future of Housing in Santa Cruz
More density, more walkable, more mixed-use.
Dense affordable housing in defined areas, with emphasis on helping seniors/working families, as opposed to throwing more $ at homelessness
Commensurate with income and providing quality of life settings. Again, building communities and thriving neighborhoods not just housing.
See prior comment
Well planned development in very urban areas and preserved neighborhoods and there character
More housing. There is a ton of space in Santa Cruz, it's just not used or used poorly. More people will bring in more money, more kids and some new dynamic to an aging city dominated by UCSC.
Controlled growth with mixed family and senior housing. Preserving green space.
Clearly two groups should take priority: 1. Low and medium employed persons working in Santa Cruz 2. A segment of the homeless population that would qualify (disabled, drug-free, and/or simply poor)
i live in a trailer court which i bought under rent control . the city gave our homes to a developer barry swenson who did not like rent control. when the lease expires in my 80s i will be homeless in a tent. i am so crippled now that to get out of a chair will be a struggle. Santa Cruz will be roofs for the rich and very rich tents for the rest. my friend just got a $400 rent raise. she, husband and child moved to Florida. Friend's grown kids in Texas and Idaho.
Affordable housing for UCSC staff. I recently had to move away while still working at UCSC for a cheaper housing. For the same price of a single room in a 6 bedroom house (with modified bedrooms for more space. 3 rooms were actual bedrooms) I am renting a 2 bedroom apartment in Santa Clara.
Abundant housing to accommodate all, especially service workers who support our major industry (tourism). Make UCSC do it's share to accommodate its students.
Larger multi-story transitional/supportive space for unhoused persons; condos/apartments for students.
This topic has been tossed around for at least two decades. Talked about and talked about with little to no action. Forming committees does not build or create housing. The situation with students, the University should render this one of their main priorities,...stop admitting more students than they can house, for starters.
Sustainable housing for the community designed to lower carbon footprint & close access to public amenities
Higher density downtown but with 3-6 stories instead of high rises. More housing such as live/work spaces on lower west side, also with up to 6 story buildings. More housing on corridors as businesses change, mixed use with retail on ground floor, 3-4 stories. More low income senior housing with some services (transportation, meals, etc), more people able to transition from homelessness into permanent housing.
Provide some safe affordable housing for workers and a manageable finite number of homeless
build massive amounts of housing as quickly as possible, especially downtown and near UCSC
Sufficient and diverse housing options to meet demand for residents of all ages, incomes & circumstances
We need to build all categories of housing. Especially residential neighborhoods.
Planning department waiving all permitting fees, affordable housing means affordable building for homeowners too-lessen restrictive measures that hinder building homeowners to build multi-family and ADU's.
More mixed use housing… with apartments over commercial space.

Table 3: Vision for the Future of Housing in Santa Cruz
Help for the unhoused in a humane fashion, off City sidewalks and streets
Build 100% affordable housing without changing the character of Santa Cruz.
More affordable housing
housing that fits the city's income spectrum. more low income housing for families, seniors. more co-ops
Building for higher density, walkability, transit-friendliness. More affordable housing. Accountability for abusive landlords.
Dense enough to support car-free lifestyles and allow folks to stay long term.
Fewer landlords with more than a couple of properties, more protection for tenants, and no empty houses.
Enough units to provide a housing-first solution to homelessness. Green construction to minimize new units' dependence on fossil fuels. Rent-controlled units available for students.
A city that is affordable/accessible to multiracial low and middle income residents, seniors and disabled folks.
Housing that is TRULY affordable for all people who work/have worked in Santa Cruz (including tourist industry workers, transitional housing for homeless, seniors).
Affordable housing only with LEED certified buildings that meet the values and aesthetic of Santa Cruz.
More rentals at affordable rates are needed (perhaps bring back conversation around rent control). Early educators who do not make a living wage, and do make it so our local economy flows, need affordable housing.
Property developed for people to live in who are employed and working in Santa Cruz. Deed restricted or otherwise controlled
Housing priority is given to Santa Cruz residents and people who work in Santa Cruz. There is an ample supply of affordable rentals and housing to own. Low interest loans are available to people working in public service in Santa Cruz.
More available affordable housing, rental and owned, for young families with good access to employment, schools and transit.
People off the streets. Affordable housing for all and landlords held responsible for keeping their units clean and habitable.
Housing for the unhoused. Homeless communities are not all "drug addicts" and just need of a safe place to live.
Expand downtown and underused commercial space. Leave single family neighborhoods alone.
Get the unhorsed off the street
Santa Cruz should try to maintain the ambiance of a small downtown but infill areas surrounding with housing for low wage earners. This has the benefit of allowing workers to live near jobs, reducing traffic on the roads as people have to commute in from less expensive areas. Don't create opportunities for more high income renters to move to Santa Cruz which creates more imbalance of who can afford to live here.
We need to house the people who work here. Salaries are never going to keep up with rent if real estate investors are allowed to profit from rents. That's old fashioned thinking.
Affordable for all ages, combination of housing types, use of green technology, connect to public transit, accommodate ev powered bikes/cars.
Not overdeveloped with too much packed-in housing. Make building fit the character of Santa Cruz. Preserve our small town culture. We are not Silicon Valley.

Table 3: Vision for the Future of Housing in Santa Cruz
Diverse housing options everywhere to foster a diverse and inclusive community.
Continue with reasonable development of townhomes and ease the ability to built ADUs. Do not change the character of the town by building large apartment complexes, especially in single family neighborhoods.
More multi story housings units and apartment complexes, most big complexes I've seen near UCSC campus are one story which hardly makes sense. Build up!
Multi-story multi-use (shops/offices below, housing above) in areas like downtown. Townhomes or ADUs in places like East side and West side.
Affordable
Provide abundant, well maintained social housing by buying existing apartment complexes and building new ones
I envision a city where there are more than enough affordable units to meet the needs of the community.
No one without a home.
Dense and crowded is not QOL. Denser is not cheaper. Ask SF.
There just needs to be MORE housing in general. Let the university build more dorms and apartments for students, have more multistory apartment buildings. Type of housing matters less than quantity
To own property in the town I was born in... Let's be real, it's unachievable.
Moderately dense city with minimal single family housing. Duplexes, triplexes, condos, townhouses, and mixed-use development line the streets. There are minimal to no setbacks so as to stop wasting valuable land.
A place where everyone is welcomed and homed. A place where I feel secure to invest my future inheritance from the coming housing crash. A place that has a unique and weird character.
Build more housing period. The logjam of a project having to meet very narrow, and often economically unfeasible, criteria prevents us from moving forward.
Build up not out. Subsidize landlords so rent goes down. It's time we build some legitimately tall buildings.
Get rid of zoning, build dense, walkable, mixed use developments with public transit
Enough supply to support long-term residents, students, and tourist rentals. Apartment/condo buildings that aesthetically fit into our communities.
create affordable housing so those of us who work in Santa Cruz stop getting priced out of living in Santa Cruz
More density, allow more mixed development in SFH areas, act with urgency that matches the scale of the crisis.
Prioritizing permanent or long standing members of the community who have families, ties, and live and work here.
Abundant and accessible. Transit oriented
It is incredibly hard to build in Santa Cruz. The zoning needs to be simplified and things like parking minimums should be abolished to make it faster and cheaper to build. We also need community involvement. We need supportive shelters for the unhoused and more student housing on campus. We also need PUBLIC housing so it's not just a few landlords and developers profiting off our public lands. When thinking about building in neighborhoods like south of Laurel, the existing low income neighbors need to be guaranteed housing during and after construction. We can't just give away land to developers for stadiums and luxury hotels, we need this to go into the people that already live

Table 3: Vision for the Future of Housing in Santa Cruz
here. If Kaiser/the Warriors want a stadium they should be stepping up to provide affordable housing at the same time.
Affordable housing for the service workers this area relies on.
Build up. Provide student housing closer to the college. Fix the flats
It being feasible for those who work in Santa Cruz to live in the city.
Equitable opportunity for all income brackets and greater public transportation options which reduces congestion and pollution.
Plentiful, variety of prices, for sale and for rent, allow students to live in reasonable housing and not forced to share bedrooms
Higher density housing near places of work, the university, and main transit routes.
Much denser in the "urban" cores where there's significant commercial activity. Also, make it a lot easier for UCSC to build on-campus. A big part of our housing crunch is a constantly growing student population, and it's not their fault that the university keeps getting sued whenever they want to build.
More of it
Walkable, accessible, multifamily multi-unit housing and support programs that build community and support everyone.
More affordable housing options to support lower incomes
More high rises, no height limits especially downtown. Removal of zoning restrictions, allowing denser development. More mixed use.
Having a Range of housing stock that is well integrated into the existing community in terms of better utilizing space near services.
Dense mixed use housing
densify housing opportunities where transportation infrastructure is already in place. create more rental space to accommodate students. add multifamily units in single family neighborhoods
Walkable/bikeable neighborhoods with green space. Development concentrated to already developed areas to preserve undeveloped lands for wildlife and environment
Increased density in all neighborhoods, I'm ok with taller buildings downtown. Affordable units mixed in with market rate units is very important
Reduce the use of ADUs that only increase the price of housing further. Rent control is vital. Need more mixed income apartments and small single family homes without HOA or age restrictions. Prioritize those who work in Santa Cruz over those over the hill.
more affordable high-density housing downtown, more UCSC-designated housing close to campus, and not developing neighborhoods that can't handle increased traffic. building along bus routes, aka high-density housing downtown and along mission
end the nimby stranglehold. provide housing so we don't have to be unsafe walking to jury duty, tbh.
Criminals should live in jail. Then it will be easier to help the rest of the homeless population
High density, mixed use, tall buildings. In my back yard. Infill development now!
Far more transitional housing, and urban development of affordable housing. I hope to be able to live downtown on a teacher's salary.
Enough housing to place people immediately in decent housing who are homeless or at risk of homelessness.
All people who work here can afford to live within walking distance of their job.

Table 3: Vision for the Future of Housing in Santa Cruz
Landlords held accountable for price gauging, harassment of tenants and property neglect, less racism in housing opportunity, broader section 8 acceptance and more housing options for those with disabilities
A community that prioritizes housing our neighbors by building for students, seniors and families at all income levels.
Santa Cruz is growing in size and I think the idea of it being this cute, little beach community is going to have to change. the town is growing into a city and has easily become a major part of the bay area. increase public transport, build up with shopping on the ground level. make many small areas of concentration, scattered throughout the community. if people's needs are met within a short distance, downstairs or across the street, that is going to create less auto traffic and increase jobs for that micro community.
Every building is owned by the people who live in it or by the state
Make more big housing units
catch up on 40 years of preventing housing supply, significantly exceed the minimum RHNA targets for development at all income levels
Santa Cruz is a college town and no longer a bedroom town like it was in 1960 before the UC was built, accept your role.
More housing, less development restrictions
Thoughtful density around commercial and transit corridors in order to a lively walkable/bike-friendly city
Evenly-distributed higher-density housing, not concentrations of it in one or two neighborhoods.
Affordability of home buying for locals, educators and single moms to own a home!!
More construction of affordable apartments/condos and ADUs
Remove exclusionary zoning and parking requirements that prevent high density housing from being built. We need much more housing.
rent control, more low-income housing, low barrier transitional housing for the houseless, fewer restrictions for adus, UCSC expanding housing
over priced
More housing options, fair rental practices. Restricting landlord abuse.
Lots of affordable options for renters and buyers young and old.
Affordable/priority housing for locals.
Smaller lots & units.
Like now but more dense, with a tram line along the greenway.
High-density multi-use housing in the downtown area, westside, and eastside. Less single-family housing and less car-centric infrastructure.
Rent control, more affordable housing for rent and for sale, transitional housing including tiny homes for individuals experiencing homelessness
Clean, safe, affordable
Allow more building Government should get out of the way Housing abundance can mitigate housing scarcity
Housing is affordable, tenant's rights are protected, and housing opportunities are expanded for very low income people.
Affordable housing. Not expensive. Cheap and easy to find. Inclusive.

Table 3: Vision for the Future of Housing in Santa Cruz
Dense and cheap mixed-use housing for single people and families along transit corridors
“For Sale.” *Entry-Level.* Microapartments, Mixed-Use commercial/residential, upzoned (6–10 stories), local architecture, walkable, close downtown & public transit.
More options for people being priced out of their neighborhoods. Preventive measures to prohibit landlords from drastically raising rents or seasonally evicting residents yo boost summer rentals.
I would like to see more apartment buildings and affordable condos.
Housing for all income levels in mixed use developments
more people in each building (including the ones sitting empty as vacation rentals)
Anyone who wants to live here can live here without incomprehensible financial stress. Housing is sustainable and developers are ethical. Less homes are empty year round. Vacation home owners pay empty house taxes.
Adding more affordable housing for local and working class residents.
A place where millennials and genz can invest in their collective future and generations to come
Build up. I have lived around the planet and Santa Cruz is startling by the lack of high density accommodation. High density here is 3 storey duplexes, that is not high density building. And the high density requires public transportation and adequate water supply so we don't need more parking.
Increased capacity. Decreased barriers to maintaining/enhancing current stock (reduced setbacks, cheaper permits). Student housing by UCSC. Supportive housing away from downtown.
Santa Cruz should become the mini-Sf it's already started to become except without all the single family housing
Houses and apartments everywhere. Fuck NIMBYs.
More ADU and well built density condos/apts more incentive to accept vouchers in existing places.
If it keep escalating, we’ll have no community left.
Fair housing is needed. I want to see homelessness decrease. Big families deserve help. Farm workers deserve the best living conditions there is to offer. I want to see ACTUAL change. Actions not words.
Affordable housing for all.
Affordable options for the middle class community members - educators, healthcare workers, city workers, etc.
Multi use areas expanded
Affordable, accessible housing for the working families of Santa Cruz. No skyscrapers, no luxury apartments for wealthy transplants.
Median rent that is 1/3 or less of median income.
Some nice looking small houses that are affordable
Mixed income housing that takes advantage of urban infill and existing buildings to build net zero carbon buildings and to set an example in our region.
Integrated market rate and low cost housing throughout the city (rent & buy). Ability for my kids to buy here.
The internet implodes and all the tech millionaires go away. We have drum circles and community gardens. Take naps and make love
Highrises downtown
Denser housing and denser mixed-use communities
Tall dense mixed income and mixed use buildings in walkable neighborhoods with low speed traffic, high frequency transit, and safe bicycle facilities

Table 3: Vision for the Future of Housing in Santa Cruz
I feel very bad about this towns future
Affordable housing for all with equitable access to public transit.
More robust mixed use downtown core with mid rise buildings and improved transit.
Every major thoroughfare requiring MINIMUM heights of 4 stories to build anything new so that we maximize our use of space. Use new state laws to bypass parking requirements. Build all kinds of housing, everywhere.
Options for students and aging in place inside the community. Housing units for teachers, police, fire members. Less out of state/out of country investors/landlords.
Everybody housed in nothing less than micro tiny homes without sacrificed liberty freedom or dignity
It should be hard to own a vacation home in Santa Cruz. Hotels and motels should be encouraged, and houses converted to short-term rentals and offices discouraged by fees, policies, and taxes. Young people and seniors living downtown in rental apartments will revitalize Santa Cruz and provide the economic engine to support diverse businesses.
Small (the units themselves, not the amount of units), affordable, within already developed areas, ecological.
More housing, period.
Medium/high density affordable housing spread throughout the city, with access to open space and public transit, walkable, and aesthetically designed
High density downtown.
Affordable based on cost of labor, in the hands of humans not corporations.
Seems a solar powered desalination plant needed to support more population
Rent control, landlord oversight, affordable new home buyer programs. Tax breaks to low income homeowners.
Mixed use main street style communities - long term rentals above, shops, services, and jobs below
We need more supply and I'm unbothered by how we get it
We need more entry level ownership homes.
Higher density being ok
One that allows residents from all walks of life to find the housing they need.
Mixed use along corridors. Multi-story mixed income housing in the outer westside and downtown. Duplex/triplex incentives in single-family home neighborhoods but limited in height based on neighborhood aesthetic (i.e. 1-3 stories).
Most of our workforce cannot afford to buy or rent here resulting in long commutes, job burnout and clogged highways. We need to develop workforce housing for all income levels.
Easier, cheaper and quicker process to go from proposal to stage t actual construction. Local interest groups should have less power to stall the process. More focus on walkability and transit, less on prioritizing traffic flow.
Santa Cruz desperately needs more housing of all types, concentrated along transportation corridors, as well as housing for people who use Section 8 benefits
Mixed use, high density to preserve green spaces and avoid needing to drive everywhere.
Lots of student housing near USCS to lessen the strain on non students renting
More multi-family housing, especially apartments and townhomes.
Equitable opportunities for diverse community, without massive high rise development. Rural/suburban mix, not urban development.

Table 3: Vision for the Future of Housing in Santa Cruz
My vision is to increase the availability for affordable housing, as well as increase the opportunities for homeless shelters
For it not to be in the top 5 most expensive places to live
Denser housing on UCSC campus and near transit lines. Gradual transitions from tall buildings to single family houses.
Allow multi-family dwellings in traditional R1 zones, go vertical in more denser areas like downtown.
More of every type within the city's existing footprint. Where possible, neighborhoods should be mixed-use and less car-centric.
Teachers can afford, enough for UCSC students, no longer most expensive place to live
Build more affordable housing for low income .
Housing everywhere, for everyone. Walkable neighborhoods with easy access to amenities and multimodal transit options.
Affordable for a single full time income with child
Where people can live where they work. Where people who make minimum wage can afford rent with one job.
High density multifamily housing around public spaces in walkable neighborhoods with regular buses, and bike paths and EV stations everywhere.
Accessibility and availability for all. Innovative design and construction to be used and shared as a solution to housing crisis.
Transformative housing abundance -- people aren't stressed about lack of supply but focused on building productive *NEW* Santa Cruz.
More apartments and condos across the city, with a focus on housing students off campus to lower housing costs for all.
Density would be increased throughout Santa Cruz except in areas affected by sea rise and located near public transportation.
focus on extremely-low, very-low and low-income housing of various sizes (1, 2, 3 bdrm), very little market-rate, to reflect community needs
Everyone is housed or comfortably located outside with proper partnering with housed communities
Mixed-use, multi-family affordable workforce housing near transit and out of the floodplain.
i will not have a future of housing in Santa Cruz if the city continues to support the gentrification and high rent prices.
Well designed dense infill community interactive walkable downtown 5-minute walk to urban community spaces, shopping, transit and dense mixed-use housing 'villages' from north to south along transit lines. Reduce sprawl, prioritize public transit centered communities on BUS and future RAIL line.
Social housing on all city owned lots.
multi-unit, multi-story affordable & supportive housing in mixed use developments: close to transit & services/retail/walkable.
That housing would be viewed as a basic human need or right instead of a commodity. That we can control the market and make things more affordable for everyone.
More affordable housing opportunities, both rental and homeownership, for extremely low to medium-income residents
Everyone is sheltered in a place where they can not only be safe, but happy. Every single person, no matter.
Supporting affordable housing and legalizing camping/rvs for houseless folks.

Table 3: Vision for the Future of Housing in Santa Cruz
Affordable housing
Thoughtful, well-designed, responsive, supportive, and inclusive housing for ALL, even and especially the poor. More support and demand for non-profit and affordable housing (not luxury housing).
Priority on low and very low income housing; affordable deed restricted housing; limits on additional market rate housing.
Denser urban development, multi use buildings in urban areas
Genuinely promote solar & alternative energy, and ADU's by actually eliminating all regulations that aren't valid health or safety protections,
Housing for people that work here.
Workers can afford to live here. Housing is guaranteed, not a commodity. Renters have bargaining power, landlords kept in check.
Public housing for all, decriminalizing vehicle homelessness and giving people vehicles in the interim
Dense, walkable, abundant.
Our housing policy aims to provide an abundance of housing such that anyone who wants a home can have one.
We must provide much more housing — prioritizing those most in need — with infill, repurposing, missing middle, and green spaces included.
Pedestrian centered, mixed-use infill development along transit corridors and downtown which contain a minimum of 20% affordable housing.
affordable
Affordable, diverse, friendly, medium density, bike and public transit based, art, culture and eco-tourism hub, the anti-Carmel.

C. Public Comments

This section contains all comments submitted on public review drafts throughout the entirety of the update process; this includes the original Public Review Draft prior to the first submittal to HCD and subsequent public review drafts with revisions from HCD comments and technical assistance.

Public Comments

1. Public Review Draft Housing Element

The Santa Cruz Public Review Draft 6th Cycle Housing Element was made available to the community from March 24 to April 24, 2023.

Online Feedback Form

An online "Feedback Form" was also available to collect responses feedback on each chapter and appendix. The following provides all the comments received, including notes as to how each comment has been addressed.

Chapter 1: Introduction	City Response
* Comments and Questions ** General Plan-Level comments *** Transit - Much is made of the City's public transit, but the fact remains that the service is modest at best, both in terms of coverage and in terms of service level (headway, hours of operation). The City (with Metro) needs to make clear (1) specific targets for service-level and coverage improvements, (2) specific measures that the City (with Metro) will take to meet those targets, and (3) timelines for achieving those targets. While these specifics may be beyond the scope of this particular document, the document should be able to reference responsible entities and plans in the Circulation Element. *** Parks - With appropriately-increased focus on higher-density MFR development, the City must center the development, access, and maintenance of the City Parks system, so that MFR residents have ample and ready access to outdoor facilities for recreation and relaxation. There is no mention of this in the document; I submit that this is a glaring omission and one that cuts against achieving appropriate health-oriented equities. The City must commit to an enhance parks program as part of this RHNA cycle. That effort should include consideration of and, as appropriate, improvement or development of active-transportation-based "safe routes to parks" from areas of high-density development. *** Active Transportation - While mentioned, the Housing Element, along with the Circulation Element, must center the development and/or enhancement of active transportation facilities throughout the City, and especially along or adjacent to the areas and corridors targeted for higher-density development. This work must contemplate Safe Routes to Schools, as well as to parks, critical resources (food shopping, etc.), and commercial centers. The City should develop and enforce clear standards for protecting and preserving existing active transportation corridors, as we (rightly) focus on increasing the housing density on our transit corridors and downtown. Those clear standards should be called out in this document. *** Locating Density - The document notes that we have 224% of the capacity needed in order attain the RHNA 6 goals (that is, develop-able lands allow for a 124% overage above the RHNA 6 target). As such, it's clear that the City would be able to reduce the maximum densities allowed on shallow parcels immediately adjacent to existing homes (as along Water and Soquel in the Branciforte area). Zoning these parcels so that	The Housing Element provides some analysis of transit in Appendix E; however, it does not do a deep-dive into transit systems – this may be found in the Mobility Element of the General Plan. The same is true for active-transportation and road safety. Sites were selected along major corridors to provide opportunity for mixed-use and residential developments within close proximity to commercial needs, employment opportunities, and community services. This will facilitate a move away from car-reliance towards active transportation. The total unit capacity percentage is well above the RHNA need to do sites including affordability assumptions for all income levels. In order to meet the RHNA for lower and moderate-income RHNA, the above-moderate income units are proportionally increased. It should be noted that a number of currently identified above-moderate income units will in reality be affordable – these include inclusionary units and density bonus units which cannot

Chapter 1: Introduction	City Response
buildings "max out" at 3 stories (at most 4 with bonuses) would go a long way to gain community favor for the overall plan, and reduce the potential conflicts that may arise when out-of-scale projects are proposed (as was the case with 831 Water St). Doing so would clearly NOT threaten the City's ability to achieve its RHNA 6 goals; as such, the City should carefully review and adjust the target zoning for parcels that meet these criteria.	be projected through the Housing Element. As such, the above-moderate income unit potential will be lower than what is currently identified in Appendix G.
* Editorial suggestions ** [Page 1-1] "Monterrey" should be "Monterey"	Typo has been corrected.
No retail. More parking on site	Comment has been noted.
How will this impact city water use and traffic. Mission Street in particular is already at capacity morning, noon and night. Side streets such as King, Bay and California are already impacted with overflow traffic from Mission. Even though we have had an extraordinary amount of rain this year, what about the years to come when we fall back into drought conditions.	Access to water services is detailed in Appendix E and considered adequate for the development of the 6th Cycle RHNA. The Housing Element seeks to identify housing opportunities in areas that promote walking, biking, and transit use. However, the City will continue to assess traffic trends and continue to coordinate with METRO on transit services.
I realize the RHNA numbers are based on state requirements, AND wouldn't it be sweet if Santa Cruz exceeded the RHNA numbers for low and very low income housing. I was shocked to see that the number of above moderate income units is greater than the low and very low combined.	The City cannot include unit projections for inclusionary units, nor density bonus units. Above moderate-income units will in reality be lower as they include inclusionary and density bonus units.
The City of Santa Cruz is not meeting the RHNA for very low-income and low-income housing. It is imperative for the City of Santa Cruz' City Council to require the developers to build less market-rate housing. The developers need to increase the number of low and very low-income housing. It is not wise to crowd up the city with new residents when current residents need places to live. and none are available. Seek private, state, and federal dollars to build low-income and very low-income housing.	The City has met its 5th Cycle RHNA for all income levels as of April 13, 2023. This is not reported in the 2022 Annual Progress Report (APR) given the date, but it will be reported in the 2023 APR.
There is zero population growth in California, Santa Cruz County, and the city. The numbers of housing units suggested is ridiculous and will lead to massive vacancies.	Comment has been noted.

Chapter 2: Policy Plan	City Response
* Comments and Questions ** General Plan-Level comments *** Specific comments *** 1. [Page 2-4] Goal 1.2f should include some consideration, based on the evolving and changing character of the community's economy, of whether the industrial lands are zoned for highest/best use, and triggers for	1. Comment has been noted. 2. The city cannot require project economics from a developer. 3. Comment has been noted.

Chapter 2: Policy Plan	City Response
when/whether zoning changes (e.g., to mixed commercial/residential) are called for. *** 2 [Page 2-8] Inclusionary Ordinance. The document refers to reviewing the Inclusionary Ordinance in order to maximize development of affordable housing without "being a barrier to housing development." While I acknowledge that excessively high inclusionary levels can effectively prevent development, at present it's not possible to assess the impacts of inclusionary ordinances, because developers are not sharing their business models and project economics. Developers who want to take advantage of density bonuses should be willing to share their project economics; the City should require it. It should not be the City's obligation to blindly incent development. *** 3. [Page 2-8] Vouchers. Further, the notion that developers can't make affordable units "pencil" at a time when citizens have Housing Choice Vouchers that landlords won't honor is simply disingenuous. Landlords/developers can receive full market value for deemed affordable units simply by accepting these vouchers! *** 4. [Page 2-13] Childcare. The Housing Element makes much of the City's "commit[ment]" to childcare. And yet the City (and County) in the recent CORE grants process completely eliminated City support for existing childcare programs (which the City and County had supported in the past). This community support enabled local child-care centers to provide low-cost care to lower-income families. Before developing new childcare facilities, the City should support and enhance existing programs to their capacity. Objective 3.2a should be re-written from "continue to assist" to "restore and expand assistance to", since there is no currently-funded support for childcare. *** 5. [Page 2-14] Homelessness Response. The City's focus should be on supporting the development of shelter and facilities, not providing services. The County should be the lead agency for funding and supporting services delivered in those facilities (and facilities throughout the County). *** 6. [Page 2-16] UCSC. As relates to Policy 3.5, if I read this correctly (UCSC committed to 25% of housing for new facility/staff - 558 additional new housing units), then UCSC expansion will consume at least 1500 units of our RHNA 6 goal. It's not clear to me how that helps further our goal of providing ample affordable housing for the community - the document should make clear how that goal reasonably fits within the overall Housing Element's goals. *** 7. [Page 2-16] Affordability. Further, the City and University should work together to ensure that on-campus housing is provided below prevailing market, in order to relieve UCSC pressure on local housing stock, availability, and affordability. *** 8. [Page 2-27] Transit and active transportation. Policy 7.3 should be more explicit. Transit - Much is made of the City's public transit, but the fact remains that the service is modest at best, both in terms of coverage and in terms of service level (headway, hours of operation). The City (with Metro) needs to make clear (1) specific targets for service-level and coverage improvements, (2) specific measures that the City (with Metro) will take to meet those targets, and (3) timelines for achieving those targets. While these specifics may be beyond the scope of this particular document, the document should be able to reference responsible entities and plans in the Circulation Element. Active Transportation - While mentioned, the Housing Element, along	4. City passed childcare impact fee in 2021. City will continue to seek additional funding sources. 5. Comment has been noted. 6. Comment has been noted. 7. The City does not have control over UCSC housing but will continue to encourage more affordable housing on the campus. 8. Comment has been noted.

Chapter 2: Policy Plan	City Response
with the Circulation Element, must center the development and/or enhancement of active transportation facilities throughout the City, and especially along or adjacent to the areas and corridors targeted for high	
No retail. More parking on site	Comment has been noted.
How will this impact city water use and traffic. Mission Street in particular is already at capacity morning, noon and night. Side streets such as King, Bay and California are already impacted with overflow traffic from Mission. Even though we have had an extraordinary amount of rain this year, what about the years to come when we fall back into drought conditions.	Comment has been noted.
The planning department and city council need to visit Santana Row in San Jose. We could do the same here.	Comment has been noted.
The housing goals look good. I appreciate the vision. Maybe it's feedback for 2.5a. I'm not sure where it fits in. Santa Cruz currently has a rent control loop hole that allows property owners to evict long term tenants without just cause. This is used to evict folks who have rent controlled spaces so landlords can charge more rent. Santa Cruz needs stricter rent control measures to ensure the continuation of affordable housing. Yes, to continuing to encourage/force the university to provide housing for its students. Policy 6.1 It's not possible to obtain a Housing Choice Voucher or even get on the waitlist.	Comment has been noted.
It is not a good policy to assume people can travel on the poorly capable bus system in Santa Cruz. The bus system needs re-organization	Comment has been noted.
Why are you not upzoning R-1 zones? Please allow for multi-family development on all residential parcels!	The City is not able to rely on the upzoning of single-family zones to address RHNA. The purpose of the Housing Element is to identify capacity opportunities within the guidelines established by the State Department of Housing and Community Development.
Chapter 2 is designed to increase poverty in our city at the expense of others.	Comment has been noted.
I was glad to see much of the policy focused on affordable and fair housing. Especially 6.3 Support the development and marketing of accessible housing, senior housing, and tenant services. The most commonly indicated obstacle to housing indicated in your community engagement survey was finding it in the first place! People need to be able to go to one place to find out what is available. That is starting to happen at the downtown library. For fairness there needs to be bilingual support for finding housing. A simplified application process, also with bilingual support.	Comment has been noted.

Chapter 2: Policy Plan	City Response
Policies are words, but we need actual mechanisms and systems in place to deliver the goals of the policies The second most important policy for me, is 7.3 Transit -oriented housing. In short, I'm looking for transit-oriented housing, without parking or retail space. This would maximize land use for more people to have affordable places to live, while allowing/creating shared green space with trees apart from the buildings.	
More student housing in city of Santa Cruz is needed, and more student housing at UCSC is needed	The City is including UCSC units as part of its candidate housing sites strategies. These units have received approval from the UC Board of Regents and are planned to be constructed and completed within the Planning Period. The City will continue to encourage student housing development.
I was disappointed by the policy plan. I have several concerns: (1) First, the high regard for ADUs seems misplaced. These units are overwhelmingly small and unaffordable - rents for studios, which ADUs are often characterized as, more than doubled in Santa Cruz between 2021 and 2022. Encouraging more development of unearned income and housing that is barely large enough to meaningfully cover one person is not something to applaud. If the city continues to pursue ADUs, it should do so with incentives that encourage larger units and specific affordability covenants/restrictions, or requirements to these effects whenever possible under state law. If ADUs simply represent additional opportunities to create unearned income by holding onto housing, then we are encouraging speculative investment, creating incentives to hold on to property even after residents leave to move somewhere else, and thus hurting renters and would-be homeowners who are unable to access the shrinking and more expensive market of homes. (2) Second, the policy plan could be more specific about ELI housing. I appreciated the planners' comments about ELI housing, particularly what the city has done so far to promote more low income housing. Nonetheless, the actual Housing Element does not make specific commitments towards ELI housing, relies on a methodology for estimating ELI housing needs that is nonsensical given the data about our city's renters. The Housing Element relies on the assumption that ELI housing constitutes 50% of the VLI RHNA numbers. However, the city's own data shows that VLI renters outnumber ELI renters by 2:1, suggesting a more reasonable plan is that somewhere in the ballpark of 66% of the VLI RHNA number should be designed for ELI renters. Failing to do so means that meeting the VLI RHNA number will not result in housing access for many of the renters that earn below 60% of AMI. The Housing Element should contain specific commitments to ELI housing and, to the extent possible, consider ELI-specific needs. While a number of developments mentioned	1. ADUs are only one smaller part of the City's housing strategy, but they do play an important role in providing affordable and naturally affordable housing and can create more housing options in areas of high opportunity. 2. The Policy Plan chapter now includes more mentions of ELI specifically. 3. Comment has been noted. 4. Comment has been noted.

Chapter 2: Policy Plan	City Response
during the Planning Commission meeting may have included ELI housing, the actual Housing Element mentions only the Library Development and the two Pacific Ave developments as having ELI-specific housing. (3) Third, there is little in the way of preservation to ensure existing affordable housing stock, including naturally affordable housing, is protected from investment pressures. The consideration of a right of first refusal as a specific policy recommendation is laudable, but not meaningful without community land trusts or sufficient financing for organizations that might purchase and preserve affordable housing stock. Other policies that might discourage converting affordable housing into market-rate housing, like limits on building conversions, are not mentioned and should be considered while the city and state continue to work on creating more robust funding for preservation endeavors. (4) Fourth, there was a concerning lack of effort to provide meaningful protection for renters. Policy 4.1 deals with rental assistance, but mentions only providing emergency temporary assistance or support with security deposits and sets the goal of "at least 50 renters," which is underwhelming given the size of the city's renter population and the number of renters facing extreme rent burden. Loftier, robust goals are necessary if renters are going to be protected while we wait for affordable housing pipelines to materialize. The other measure to help renters (6.1) is HCVs, but a substantial share of HCVs go unused in California each year (although we have not found data for Santa Cruz specifically). Additionally, discrimination against HCV recipients is rampant - it is publicly visible on housing postings. If HCVs are a cornerstone of the Housing Element, auditing and enforcement of Source-of-Income discrimination must also be incorporated.	

Appendix A: Community Engagement Summary	City Response
* Editorial suggestions ** [Throughout] Inconsistent use of “LatinX” and “Latino”. Consult with the community about preference and use one or the other, but not both.	Comment has been noted.
No retail. More parking on site	Comment has been noted.
How will this impact city water use and traffic. Mission Street in particular is already at capacity morning, noon and night. Side streets such as King, Bay and California are already impacted with overflow traffic from Mission. Even though we have had an extraordinary amount of rain this year, what about the years to come when we fall back into drought conditions.	Comment has been noted.
When the community tries to engage to tell the City Planners and the City Council what they want in the way of housing the City Council does not vote in accordance with the residents. The survey data in the past has been slated to accomplish what the planners wanted.	Comment has been noted.
These kinds of surveys are filled out by activists or government employees and are meaningless	Comment has been noted.

City of Santa Cruz 6th Cycle Housing Element Update

Public Comments

Appendix A: Community Engagement Summary	City Response
Good to see this comprehensive data collected Housing Element Update Survey from the community, which confirms my own assessments and experiences. The charts were particularly helpful. I noted the in-person input from technology disadvantaged neighborhoods who said their #1 housing challenge was finding housing. They most wanted more affordable housing -- and trees! Less important to them was parking & shopping access. So why the emphasis on mixed use so prevalent as a policy in the city? Parking and retail take up much space needed for housing.	The City's main goal through the Housing Element Update process is to facilitate affordable housing development. Mixed-use developments allow for a mix of affordability levels within close proximity to resources, and thus decreasing travel-related costs.
While there is no doubt that the staffers put significant effort into community engagement, this is still an incredibly small and non-representative sample. Somehow renters constitute only 40% of your respondents, when an accurate sample would be above 50%. I would encourage you to try to perhaps improve the representativeness (although I understand you also used focus groups) I was also concerned with how community engagement translated into recommendations. Rent control and just cause protections are left out, despite appearing in the feedback text, and while ADUs get a specific callout in Chapter 2, policies with far more support than ADUs, like MFH and zoning, did not get a callout.	Note that this figure is only a representation of survey respondents. The City held focus group meetings with renters, students, and young adults on November 29, 2022, to get specialized input from the renter community.

Appendix B: Review of Past Performance	City Response
Comments and Questions ** General Plan-Level comments *** [Throughout] Benchmarking. There are many missed opportunities for the document to benchmark Santa Cruz demography, in order to provide needed context for the public and for planners and policy-makers, and in order to highlight those areas where Santa Cruz notably differs from other communities or national standards. In my opinion, it's not enough to simply compare Santa Cruz to other parts of the County, given that county communities differ widely. It would be helpful to add comparisons to other benchmarks / communities (e.g., in many cases Santa Barbara or Santa Monica may be relevant comparators; in other cases, statewide or nationwide numbers may (also) be useful). Specific instances include: [Page B-2] Seniors (12.5% of population) [Page B-3, C-20] Disabilities (9.7% of population) [Page B-7] ELI households (25% of households) [Page C-10] HH size (2.4 persons per HH) [Page C-17] Overcrowding (% by owner v renter) [Page C-18] Cost-burdening (55.4% of renters) [Page C-25] Poverty (20% living in poverty) [Page C-26] Homelessness (benchmark outside of our area, please)	Language recommendations have been applied.

City of Santa Cruz 6th Cycle Housing Element Update

Public Comments

Appendix B: Review of Past Performance	City Response
** Specific comments *** [Page B-8] UCSC. The text here is unclear and potentially self-contradictory regarding the University's commitment to student housing. The document refers to the settlement agreement between the City and UCSC, which requires the University to provide housing for 2/3 of its student population. The document then indicates the LRDP proposes 10,125 on-campus beds and 579 off-campus beds. That is NOT 2/3 of the LRDP's target student population. The Element needs to make clear whether and, if so, how the University plans to meet the settlement agreement terms, or make clear that the University does not plan to do so (and the resulting impacts on the local housing situation). * Editorial suggestions ** [Page B-3] "…Loudon Nelson…" should be "…London Nelson…" ** [Page B-6] "…homeless persons' being…" should be "…homeless persons being…"; bullet for Janus item formatting inconsistent with other bullets ** [Page B-7] CHAS is used without definition (not defined until page C-11) ** [Page B-8] "…50 unit affordable…" should be "50-unit affordable…"; "…full-time while attend school…" should be "…full-time while attending school…"	
Need parking on site	Comment has been noted.
How will this impact city water use and traffic. Mission Street in particular is already at capacity morning, noon and night. Side streets such as King, Bay and California are already impacted with overflow traffic from Mission. Even though we have had an extraordinary amount of rain this year, what about the years to come when we fall back into drought conditions.	Comment has been noted.
Past performance has been very poor. The residents speak up but the residents are ignored in the majority of the cases with it comes to approving buildings in Santa Cru.	Comment has been noted.
The emphasis on poor people listing vouchers as accomplishments is pathetic. They are still poor people living off others and welfare is the business of the Federal government, not cities.	Comment has been noted.

Appendix C: Housing Needs Assessment	City Response
* Comments and Questions ** Specific comments *** [Page C-10, C-23, etc.] The numbers presented relating to single-adult households (HHs) are inconsistent and/or unclear throughout. For example, on page C-10, Table C-9 cites 1,680 "Female HH, No Spouse Present", while Table C-10 cites 1,008 "Female Households, No Spouse" and 1,680 "Male Households, No Spouse". Tables C-24 and C-25 (pages C-23, 24) suggest that only female-headed HHs are in poverty (210 single-parent HH living in poverty v 210 Single Parent Female HH Living in Poverty). That seems incredible to me. Need to make a thorough and critical review of all of these figures in order to ensure consistency, validity and accuracy. Also need to clarify whether referring to single-person HHs or single-parent HHs (with dependent children).	Language recommendations have been applied and data corrections made.

Appendix C: Housing Needs Assessment	City Response
Again, these HH numbers are difficult to make sense of throughout. *** [Page C-19] Reference to female-headed (presumably no-partner) HHs as "special needs", per HCD. I would suggest that the Element should certainly center HCD-designated special needs HHs, and should also note that male-headed (presumably no-partner) HHs will, in many cases, evidence the same special needs as female-headed HHs (need for childcare, etc.). Analyses breaking out female-headed no-partner HHs should also break out male-headed no-partner HHs. * Editorial suggestions ** [Page C-2] Formatting of numbers in the 2020 Actual column needs attention. ** [Page C-11] CHAS used and defined here; used previously, without definition, on page B-7. ** [Page C-17] The narrative regarding Table C-17 (overcrowding prevalence, owner v renter occupied) does not comport with the numbers presented in the table. Fix the narrative so that it makes sense based on the numbers (215 is 3.3% of 6,515, which is nowhere to be found in the table). ** [Page C-22] The narrative relating to Table C-23 (on the following page) should be cleaned up. It refers to "five or more" and "six or more" and "seven or more" occupant HHs, but the data are actually 5-person, 6-person, and 7 or more. Also, the text says that there are more owner-occupied 5- and 6-person HHs, but that's not reflected in the data; all of the categories have more renter HHs than owner HHs. ** [Page C-27] Using West Valley College as an example "out of area" commuter school seems an odd choice. How about SJSU or SCU instead? How many folks commute to WVC? ** [Page C-29] "…nearby jurisdiction." Should be "…nearby jurisdictions." ** [Page C-32] "…higher to the ACS…" should be "…higher than the ACS…" ** [Page C-33] "the U.S… ." Should be "The U.S. …"	
No retail. Parking on site	Comment has been noted.
How will this impact city water use and traffic. Mission Street in particular is already at capacity morning, noon and night. Side streets such as King, Bay and California are already impacted with overflow traffic from Mission. Even though we have had an extraordinary amount of rain this year, what about the years to come when we fall back into drought conditions.	Comment has been noted.
Table c-32 Shocking to see the percent of seasonal, vacation, or occasional use. Would love to see additional movements in place to revive the idea of an Empty Home Tax. It worked in SF. It could impact the amount of housing stock available or raise funds for affordable housing. Table C-35 Teachers are very low to low income in this table. I worked on housing elements in different jurisdictions. It seemed like if people knew that building affordable housing means building teacher housing, they might be more open to it.	Comment has been noted. Table C-6 details employment in the City by sector – "Education services, heal care, and social assistance" represents 13% of employment in the City.

Appendix C: Housing Needs Assessment	City Response
The needs are for low-income and very low-income housing. The City of Santa Cruz planning department needs to apply for grants for building housing as Salinas and Monterey do. The city manager needs to take action to make this happen.	The Policy Plan establishes a number of actions to the City will take to continue to collaborate with local jurisdictions.
The population statistics are complete bullshit. Population growth is less than zero for a few years. TOTAL BULLSHIT. Also, WHO CARES about racial demographics? Job growth numbers are COMPLETE BULLSHIT. The population growth is ZERO! Lots of statistics based on 202o numbers. a LOT has changed since then	Comment has been noted. The Housing Needs Assessment data is based on the latest available at the time the document was written.

Appendix D: Fair Housing Assessment	City Response
* Comments and Questions ** Specific comments *** [Page D-54] Vouchers. I would like to understand why there is an "extreme shortage of housing vouchers" - what are the causes of this shortage, and what can we do, as a community, to fund or create more vouchers (as well as get landlords to accept them)? * Editorial suggestions ** [Page D-5] "…polices…" should be "…policies…" ** [Page D-23] "…it is consider as…" should be "…it is considered as…" ** [Page D-47] "…less than one persons…" should (probably) refer to one percent?; similarly with "…and one identified as Asian…"? If the latter is, indeed, one person, then say so. ** [Page D-52] Reference to exponential population growth is inaccurate and hyperbolic. Exponential growth is growth that accelerates over time (https://en.wikipedia.org/wiki/Exponential_growth). That is not the case here. "Rapid" or "accelerated" growth seems more appropriate.	Language recommendations have been applied.
No retail more parking on site	Comment has been noted.
How will this impact city water use and traffic. Mission Street in particular is already at capacity morning, noon and night. Side streets such as King, Bay and California are already impacted with overflow traffic from Mission. Even though we have had an extraordinary amount of rain this year, what about the years to come when we fall back into drought conditions.	Comment has been noted.
TOTAL BULLSHIT. NO, there is nothing wrong with communities that don't correspond to your ideal demographic profiles, or income profiles. We do NOT want to be 100% homogenized by force into your asshole ideas of utopia.	Comment has been noted.

Appendix E: Housing Constraints	City Response
* Editorial suggestions ** [Page E-3] "…$100 a square foot…" should be "…$100 per square foot…"; "…Discloser Act…" should be	Language recommendations have been applied.

Appendix E: Housing Constraints	City Response
"…Disclosure Act…"; the narrative regarding approval rates by ethnicity are inconsistent. One paragraph cites 60% for American Indian; the other, 45.2% - correct as appropriate. ** [Page E-45] Reference to 4.2 million gallons per day (GPD) to SCWD service area is incorrect. The SCWD serves an average of closer to 6.5MGD year round (lower in winter; higher in summer). The 4.2 MIGHT be correct for customers within the City Limits; would need to confirm that with SCWD. ** [Page E-45] "…pipped…" should be "…piped…" ** [Page E-46] "…and potable and domestic…" should be "…and potable domestic…"	
No retail. More parking on site	Comment has been noted.
How will this impact city water use and traffic. Mission Street in particular is already at capacity morning, noon and night. Side streets such as King, Bay and California are already impacted with overflow traffic from Mission. Even though we have had an extraordinary amount of rain this year, what about the years to come when we fall back into drought conditions.	Comment has been noted.
Santa Cruz is constrained by available land.	Comment has been noted.
Nobody gives a shit about racial statistics.	Comment has been noted.

Appendix F: Housing Resources	City Response
No retail. Parking on site	Comment has been noted.
How will this impact city water use and traffic. Mission Street in particular is already at capacity morning, noon and night. Side streets such as King, Bay and California are already impacted with overflow traffic from Mission. Even though we have had an extraordinary amount of rain this year, what about the years to come when we fall back into drought conditions.	Comment has been noted.
The city of Santa Cruz Planners and city manager needs to meet with the city manager and planning staff and commissions of Salinas and Monterey to learn how to apply for Federal and State Grants to gain the funds to build 100% affordable housing via grants. Santa Cruz has a very high homeless rate which would make our town a top candidate.	Comment has been noted. The City will continue to regularly coordinate with local jurisdictions, agencies, and organizations to maximize potential funding opportunities and address homelessness. The Policy Plan establishes actions to further engage neighboring communities in addressing homelessness in the region.

Appendix G: Housing Sites Inventory	City Response
* Comments and Question ** General Plan-Level comments *** Locating Density - The document notes that we have 224% of the capacity needed in order attain the	Language recommendations have been applied.

Appendix G: Housing Sites Inventory	City Response
RHNA 6 goals (that is, develop-able lands allow for a 124% overage above the RHNA 6 target). As such, it's clear that the City would be able to reduce the maximum densities allowed on shallow parcels immediately adjacent to existing homes (as along Water and Soquel in the Branciforte area). Zoning these parcels so that buildings "max out" at 3 stories (at most 4 with bonuses) would go a long way to gain community favor for the overall plan, and reduce the potential conflicts that may arise when out-of-scale projects are proposed (as was the case with 831 Water St). Doing so would clearly NOT threaten the City's ability to achieve its RHNA 6 goals; as such, the City should carefully review and adjust the target zoning for parcels that meet these criteria. ** Specific comments * Editorial suggestions ** [Page G-5] "…recently developed sites…" should be "…recently-developed sites…" ** [Page G-31] "…the construction a…" should be "…the construction of a …"; "SRO's" should be "SROs".	
I am extremely underwhelmed at the size of the housing sites inventory. What is this, a RHNA for ants? The housing inventory has to be at least three times bigger than what is proposed.	The City is mandated by State law to identify capacity to meet the RHNA. The City will continue to work with the community, developers, and organizations to facilitate housing production throughout the Planning Period.
No retail. Parking on site	Comment has been noted.
How will this impact city water use and traffic. Mission Street in particular is already at capacity morning, noon and night. Side streets such as King, Bay and California are already impacted with overflow traffic from Mission. Even though we have had an extraordinary amount of rain this year, what about the years to come when we fall back into drought conditions.	Comment has been noted.

Appendix H: Glossary	City Response
No retail. Parking on site	Comment has been noted.
How will this impact city water use and traffic. Mission Street in particular is already at capacity morning, noon and night. Side streets such as King, Bay and California are already impacted with overflow traffic from Mission. Even though we have had an extraordinary amount of rain this year, what about the years to come when we fall back into drought conditions.	Comment has been noted.

Additional Feedback on the Public Review Draft	City Response
Here is rest of my commentary on Chapter 2, which was truncated due to Microsoft Forms limitation: *** [Page 2-27] Transit and active transportation. Policy 7.3 should be more explicit. Transit - Much is made of	Language recommendations have been applied.

Additional Feedback on the Public Review Draft	City Response
the City's public transit, but the fact remains that the service is modest at best, both in terms of coverage and in terms of service level (headway, hours of operation). The City (with Metro) needs to make clear (1) specific targets for service-level and coverage improvements, (2) specific measures that the City (with Metro) will take to meet those targets, and (3) timelines for achieving those targets. While these specifics may be beyond the scope of this particular document, the document should be able to reference responsible entities and plans in the Circulation Element. Active Transportation - While mentioned, the Housing Element, along with the Circulation Element, must center the development and/or enhancement of active transportation facilities throughout the City, and especially along or adjacent to the areas and corridors targeted for higher-density development. This work must contemplate Safe Routes to Schools, as well as to parks, critical resources (food shopping, etc.), and commercial centers. The City should develop and enforce clear standards for protecting and preserving existing active transportation corridors, as we (rightly) focus on increasing the housing density on our transit corridors and downtown. Those clear standards should be called out in this document. *** [Page 2-28] Wildfire. City zoning and building policies must incorporate the learnings from recent urban-area fires (e.g., Santa Rosa), so that our built environment is appropriately protected from wildfires that become urban fires. Flood / sea-level rise. City zoning and building policies must reflect flooding risks in low-lying or flood-prone areas. Specifically, building code should ensure that vital building infrastructure is safe from flood waters (whether caused by weather or sea-level rise, or a combination of the two). * Editorial suggestions ** [Page 2-2] Make left-indentation of the "Goals" descriptive text consistent (text for Goals 1 and 4 differs from others) ** [Page 2-5] "…community to potential barriers to…" re-write to make sense; "…to recognized…" should be "…to recognize…" ** [Page 2-8] "…the City's Inclusionary." Should presumably be "…the City's Inclusionary Ordinance." ** [Page 2-16] "USCS" should be "UCSC" ** [Page 2-20] "…are home to large a proportion…" should be "…are home to a large proportion…" ** [Page 2-22] "…previously known a…" should be "…known as…" ** [Page 2-25] "…produces and delivers to nearly…" should be "…produces and delivers water to nearly 100,000 customers …" ** [Page 2-27] "…compliment the…" should be "…complement the…"	
Housing yes with parking for each unit on site. Forget retail instead help the downtown ghost town which will only get worse with their parking lost to renters.	Comment has been noted.
How will this impact city water use and traffic. Mission Street in particular is already at capacity morning, noon and night. Side streets such as King, Bay and California are already impacted with overflow traffic from Mission. Even though we have had an extraordinary amount of rain this year, what about the years to come when we fall back into drought conditions.	Comment has been noted.
Many local/CA cities require story-poles to identify the height and mass of proposed buildings. Buildings the size and mass as proposed should be shown before approval is given. I have spoken with California Story Poles	Comment has been noted.

Additional Feedback on the Public Review Draft	City Response
at 800 987 8046. They serve many cities in CA., several locally. It is only right and fair that the City of Santa Cruz be fully transparent about the scale of the proposed buildings. It is disingenuous to move forward without providing more info to residents/voters. I have been in Santa Cruz all my life, 72 years, as my family purchased an allotment in Paradise Park in 1924. I understand progress and the need for housing but a 12 story building and the other proposed development south of Laurel will shock people if completed. It is not right to not "show residents/voters the scale of the development".	
The concern we have is the destruction of the crucial values of the residents of this area. Constructing megastructures that resemble early Soviet Russian designs is the opposite of why people want to live here . The developers could care less about the monstrosities they build. They often do not live here. It is so obvious that certain members of City leadership in the past and present are very willing to allow our community to become an uninviting destination for visitors. The city of Carmel is very aware of the need to keep the beauty of the area they live in. Do you truly think coming into town to visit the ocean, and driving by the Soviet style architecture is going to promote tourism? How short sighted are you? We depend on being a tourist destination. Ugly, oversized structures will mean loss of revenue.... pretty obvious. Years ago, the fight to save Lighthouse Field was successful. And now, it is a tourist haven. Then, someone wanted to construct a parking structure on West Cliff Dr. Again, that was prevented, and West Cliff is still attractive. However....look at what has been allowed. The money voted for to refurbish our downtown library has been misappropriated. Every other branch in the county has already been worked on. Some ill advised members of our City thought is was a great idea to take that money and give it to an out of town developer who thinks libraries should be in dark basements. Really? You think that is the desire of the residents of Santa Cruz? NO. Also, to claim it is for low income people, is a sad example of dishonest developers, hoping we are too stupid to notice how few low income units are actually built. The developers think we should look like San Jose. Then, all of the folks who come here from San Jose will loose the chance to enjoy a beautiful seaside town . Instead, they may think they never left town. It will look exactly like the worst parts of the valley. We are so saddened by what you are creating for our young people. Long after the ugly monstrosities are built, Santa Cruz will no longer be a place of beauty . The young will hear stories of how it used to be, but sadly, is no more. Is this really the legacy you wish to leave? We are at a time where we need to have creative and sustainable growth. We are limited by our water supply. This area can only support a limited amount of people due to the environmental constraints. As city leaders, you are heading towards environmental disaster when we run out of water. Do you expect us to reduce our usage so developers can make their money? Are you prepared for the loss of tourisim once you have destroyed the village atmosphere of Santa Cruz? I would hope that you seriously consider the issues we have mentioned in this essay. Perhaps you might even make it easier for people to respond to your request for input. You might learn something. You might think twice about destroying the very thing that provides income to this area.	Comment has been noted.
I'd love to see Santa Cruz go big and lead by example by chucking the RHNA numbers and building a greater percentage of very low and low income housing in this cycle.	The City is mandated by State law to identify capacity to meet the RHNA. The City will continue to work with the

Additional Feedback on the Public Review Draft	City Response
	community, developers, and organizations to facilitate housing production throughout the Planning Period.
1. Add incentives for a Mobile Home interest rate & term to be the same rate & term as a Residential home - especially for seniors over 62 years old (Mobile Home mortgages are usually much higher than for residential). 2. Allow for a Mobile Home Duplex - add incentives to exchange an older Mobile Home for a Duplex Mobile Home (one side for the owner & a studio for a renter). 3. Allow Bike Sharing in Mobile Home Parks. 4. UCSC must support building more housing for staff on/off campus, and change the static data (The current breakdown is 80% for Faculty, 15% for Staff & 5% for nonsenate academics - including housing for staff families). 5. More housing along the Rail/Trail. 6. Allow detached bedrooms in Mobile home parks as ADU's.	Added: Objective 6.4e. Maintain the City's Mobile Home Rent Control Ordinance.
This housing element does not plan well for the future of Santa Cruz. Building additional market rate units and removing parking will not be beneficial to our town.	Comment has been noted.
Please recommend to the politicians that short-term/vacation rentals should be illegal or HEAVILY restricted in the City. That is what hotels are for. Short-term rentals are horrendous for our housing stock and the City needs to rid them. South Lake Tahoe has banned short term rentals and Palm Springs has placed a cap on only 36 days per YEAR for a short-term rental. So many homes are wasted on this use that is terrible for the locals - please enact change.	Comment has been noted.
UPZONE UPZONE UPZONE! Please convince the politicians to upzone this city so that supply doesn't keep sitting artificially depressed. UPZONE R-1 to allow multi-family development!	Comment has been noted.
You are out of your fucking minds increasing housing into a housing crash when there is absolutely zero population growth.	Comment has been noted.
Thank you for all the effort that went into stating these policies. Now on the next step of actually implementing them in a transparent and equitable way.	Comment has been noted.
I have lived in Santa Cruz most of my life. We cannot build our way to affordability and I wish our electeds and other city staff would work with the community to respond to absurd state mandates with innovative and realistic recommendations rather than jump at the noise coming from Sacramento which orders a one-size-fits-all non-solution to every city in the state to build, build, build. This thinking destroys towns and brings in second home buyers from elsewhere, driving up the cost of housing while our leaders scamper faster around the hampster wheel to meet political goals NOT reflective of the community they are supposed to serve and, please be honest with yourselves, not to mention us, do very little to assist our service workers, teachers, etc. in affording a home. At the very least, do NOT build higher than the eight story behemoths already planned. You can do that much for us, can't you? Help us keep some of the character that is Santa Cruz. We are not San Jose. Don't make us one. And yes, we want height poles. We do not want 12 or 17...are you kidding us?!?...story buildings with so little parking it's laughable if it weren't so tragic. I get that we want to greatly reduce traffic but with the Warriors Arena, new luxury hotel, etc., it ain't gonna happen. I drive an electric car. I ride my bike. I'm	Comment has been noted.

Additional Feedback on the Public Review Draft	City Response
watching my hometown transform into a place I can't recognize. So call me names. Call me a NIMBY. That's just wrong and too simplistic. I know we need to house our residents. I just don't believe the way it's being approached is going to make a big difference. I've already heard friends (local) say that they will buy one of the new condos for their families to enjoy. I can only imagine the same being discussed around the state by folks who already own homes. I hope to get more involved now that I have retired. And housing the homeless?? These projects will do next to nothing to meet that ideal.	
Policy 1 – Housing Production We are thrilled that the City has met their 5th cycle goals, however, with no rezoning taking place to meet the 6th cycle production goals, policies to increase housing production will be of huge importance. It is stated under Policy 1.2, and more fully in Appendix D: Fair Housing Assessment, that most new housing will be concentrated in the central core of the City, meaning along major commercial corridors and on major opportunity sites. With this area receiving over 45% of the new housing, including over 40% of the Very Low and Low-Income sites, we believe that the City should be looking towards additional opportunities to meet AFFH goals, including in majority single-family neighborhoods of other districts. We believe the City can and should go further to enable more housing types in its most resource rich neighborhoods. Objective 1.3e intends to utilize SB 10 to increase residential density in transit rich areas, which in Santa Cruz are not high resource. The SB 10 scope should be expanded to include urban infill sites in high resource districts outside of transit rich areas to allow for more affordable housing throughout the City.	The downtown area is the most amenity rich in the city and is the most sustainable area to grow. The Housing Element does still support densification efforts in lower-density areas so there is a reasonable balance of objectives.
Pipeline Projects A large source of new units for the City during the 6th cycle will be from pipeline projects. For jurisdictions relying heavily on pipeline projects, HCD recommends that "…the element should include programs with actions that commit to facilitating development and monitoring approvals of the projects, including the number of units and affordability (e.g., coordination with applicants to approve remaining entitlements, supporting funding applications, expediting approvals and monitoring of project progress, including rezoning or identification of additional sites, if necessary)." We suggest that the city commit to implementing such a recommendation to facilitate development, such as by proactively monitoring and facilitating post-entitlement developments with technical and/or financial assistance.	The City was successfully able to meet its 5th Cycle RHNA due to concerted efforts and development facilitation. The City aims to also meet its 6th Cycle RHNA and will continue working closely with the development community to make this happen, including pre-existing efforts such as monitoring and assistance.
Mid-Cycle Review Under Policy 1.1, the City commits to providing new housing through adoption of the Housing Element (1.1a) and review and annual publication of sites inventory (1.1b). The City can make a stronger commitment to appropriate progress towards its 6th cycle goals. We would like to see an objective with a more active mid-cycle review and adjustment. Tying this review to commitments to increase housing production such as rezoning, ADU incentives, or removing development constraints would allow the City to minimize impacts of falling behind in the 6th cycle. Making these commitments specific now would reduce the staff time required to implement mid-cycle. As part of the mid-cycle review, the City should create objectives that monitor the progress of pipeline projects. This should include automatic entitlement extensions until midway through the	Comment has been noted.

Additional Feedback on the Public Review Draft	City Response
6th cycle, a commitment to advocate for city-entitled projects to be approved by the Coastal Commission, and proactively reaching out to all pipeline projects to confirm that there is still development interest.	
Objective Standards The City should expand Objective 1.2b to include a policy that any project found consistent with Objective Standards is placed on the consent agenda for all hearing bodies. Such projects should only be appealable to council if denied by the planning commission, or if the appeal is related to consistency with objective standards. This would greatly increase the incentive for developers to design projects compliant with the standards.	Objective was amended to included language that Objective Standards supersede subjective ones.
Parking We are pleased to see that elimination of parking minimums is intended as a policy objective, however it is not stated as a commitment in objective 1.3c. In the City's work to achieve this, we believe the elimination of such requirements within a mile walking area of five or more amenities (pharmacies, grocery stores, transit stops, etc), and in very low vehicle travel areas, would be a good intermediate policy stepping stone.	Comment has been noted.
FAR and Density A significant constraint to development of 2+ bedroom units is the units/ acre density requirement, something that does not apply to smaller units such as SROs. In order to increase the number of family sized (2+ bed) units built, this constraint should be removed or significantly modified. This should also be addressed by increasing the FAR for projects consisting of 50% or more 2+ bedroom units. This increase should allow the same net number of units as if they were proposed as SROs or a similar unlimited density unit.	The City has Flexible Density Units (FDUs) which are small units that do not count towards unit/acre density. This can incentivize a developer to build smaller, more naturally affordable units, and can also incentivize development of larger 2+ bedroom units supported by additional FDUs when units/acre densities are met.
Policy 2 - Affordable Housing The ordinance options allowing 100 percent affordable residential development to be considered a "by-right" use would greatly speed along much needed affordable housing. As such, we urge expedited approval of Objective 2.2g to 2024 or earlier rather than a quarter of the way through the 6th cycle. A commitment to developing or declaring city parking lots downtown surplus by a certain date with the goal of providing affordable housing would also be a valuable policy. As part of objective 2.4c, we support establishing a Community Opportunity to Purchase program to give qualified non-profit organizations the right of first offer or refusal to purchase certain properties offered for sale in the City. We also support establishing a Tenant Opportunity to Purchase4 program to help prevent displacement, empower tenants, and preserve affordable housing when the owner decides to sell.	Comment has been noted.
Policy 3 - Special Needs and Homelessness Permanent supportive housing is a key solution towards solving homelessness. Policy 3.4 should explicitly indicate equitable distribution (and development potential) of such housing across all districts. Persons with disabilities benefit from the development of extremely low- and very low-income housing. Objective 3.1c falls short of any commitment to develop housing, only to "publicize housing accessible to persons with disabilities". The City should increase incentives for extremely low housing in objectives under	Comment has been noted.

Additional Feedback on the Public Review Draft	City Response
Policy 2 - Affordable Housing, such as additional density bonus (Policy 2.3) or modification of the inclusionary ordinance (objective 2.1a) or by-right approval (objective 2.2g) to favor more extremely-low homes.	
The University The two objectives related to the University of California, Santa Cruz (UCSC), 3.5a and 3.5b, are vaguely worded to "Continue to collaborate…" and "Support state legislation…" which are repeats from the 5th cycle. Note that as recently as 2022, the City formally expressed opposition to proposed legislation intended to facilitate more housing at UCSC. The City has been and continues to be a significant barrier to development at UCSC, as evidenced by past and ongoing litigation6. This is not acknowledged in the constraints portion of the City's housing element. The city should make a good faith effort to analyze the barriers it presents to housing construction and planning with regards to UCSC and propose programs to mitigate these impacts. The city should commit to providing municipal services to new housing at UCSC and a policy to not sue over housing production on campus or to obstruct UCSC housing projects through other means such as withholding water access via the Local Agency Formation Commission process.	The City's current litigation with UCSC is seeking greater housing commitment from UCSC, not to delay housing.
Policy 5 - Neighborhood Vitality Policy 5 opens with the following context: "Quality of life is shaped, in part, by neighborhood conditions in Santa Cruz. As an older, established community, Santa Cruz requires a concerted effort to encourage the maintenance, rehabilitation, and improvement of housing and to promote sustainable, livable neighborhoods in the face of increasing density." We wholly reject the framing that density and sustainable, livable neighborhoods are incompatible. The city should update this language.	Updated
Policy 6 - Affirmatively Furthering Fair Housing As discussed in our Housing Production section, a majority of new housing is being planned along major corridors. This leaves out many exclusive and high opportunity neighborhoods from producing their fair share of housing. Creation of missing middle housing isn't mentioned within the policy plan - the City should adapt zoning regulations that would incentivize this form of housing. Examples include reducing minimum lot size, lot width, and parking requirements (kudos to the latter already being included!) We believe the City can and should go further to enable more housing types in its most resource rich neighborhoods. Objective 6.2d should use SB 10 to increase density in R1 districts, not just to allow construction of Flexible Density Units (FDUs). FDUs are a housing type, not a zoning district. The time frame for zoning amendments to expand housing opportunities in single family zones should be sooner than 2029 as proposed in Objective 6.2c. Similarly, the City's deadline for updating the local SB9 ordinance consistent with State Law should be earlier than 2027. Policy 6.4 recognizes that displacement may follow new development. Improvements of community assets, as proposed in Objective 6.4a may also result in displacement. This objective should include applicable anti-displacement strategies.	Comment has been noted. City follows SB 9 state law and does have posted guidelines.

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Additional Feedback on the Public Review Draft	City Response
Sites Inventory - Small Sites Program The site inventory identifies a significant number of small parcels for development, many of which are projected to accommodate low income units. Per HCD's Site Inventory Guidebook "A parcel smaller than one half acre is considered inadequate to accommodate housing affordable to lower income households, unless the housing element demonstrates development of housing affordable to lower income households on these sites is realistic or feasible." The City claims that many of these parcels have development opportunities due to common ownership with adjacent parcels; the Housing Element includes no objectives in the Policy Plan with specific incentives to facilitate consolidation. We recommend an incentive program such as a FAR density bonus for projects which involve small lot consolidation.	Objective 1.1e has been added to promote the development of affordable units on small parcels through lot consolidation and coordination with property owners.
Upzoning Near Potential Light Rail Stations The RTC has multiple scenarios for a passenger light rail route. In most scenarios stations would be located on the Westside, Bay/California, Downtown, and Seabright. We encourage a program to look at additional density along the Coastal Rail Trail, with a focus on these station locations.	Comment has been noted.
Tenant Protections As a majority-renter city, it is important that we have strong tenant protections. There are a number of programs we would like to see implemented or expanded in the City including: • Elimination of or cap on rental application fees • Creation of a rental registry. This was recently passed by both Salinas and Monterey • Local preference for people employed in the county • COPA and TOPA programs (see Policy 2 - Affordable Housing) • Conduct a disparate impact analysis of non-high(est) resource areas and apply a live-work preference if it matches county demographics	Comment has been noted.
Need for Active Language, Dates and Measurable Metrics Objectives/Time frames lack active language, dates, and measurable metrics to determine the success of the objective. Time frames are often a recitation of the process, not a commitment to an outcome. Some examples: Policy 1 - Housing Production • 1.2d - Time frame should be tightened to the action phrase "Adopt rezonings for the Ocean Street Area plan by the end of 2024, and submit to Coastal Commission as Local Coastal Program Amendment by [date] • 1.3b - Time frame is to "Meet annually with the development community to consider process improvements." Also, 1.4b time frame is to "Meet annually with the development community". These are commitments to meetings; they should include development of an action or improvement plan based on input. • 1.3c time frame should be tightened to the action phrase "Eliminate minimum parking requirements citywide by January 2028"	Multiple updates made.

Additional Feedback on the Public Review Draft	City Response
• 1.5a and 1.5b are focused on important facilitation of ADU development, and both commit to "consider" amendments or modifications, with no dates. 1.5e Time frame should be tightened to "Amend ADU owner occupancy regulations by May 2024" Policy 2 - Affordable Housing • 2.1a and 2.1b and 2.2a Time frames all are "Review…and present…" related to the Inclusionary Ordinance. The language should be tightened to the outcomes: o 2.1a "Amend Inclusionary Ordinance to ensure requirements provide maximum number of affordable units or deeper levels of affordability without behind a barrier to housing development by [DATE]" o 2.1b "Amend Inclusionary Ordinance with programs and incentives to increase rental and home ownership opportunities for workforce housing by [DATE]" o 2.2a " Amend Inclusionary Ordinance to update affordable housing options such as provided offsite or incentivizing land dedication by [DATE] • 2.2g - Time frame should be tightened to the action phrase "Allow 100 percent affordable residential development to be considered a "by-right" use by December 2024" (new date suggested). • 2.3a and 2.3b lack specific commitments and action language related to Density Bonus Ordinance as it exceeds State Density Bonus law. • 2.4b, 2.4c and 2.6 include the vague language of "on an ongoing basis" and "whenever possible" which are difficult to ascertain for success. • 2.4a, 2.4b and 2.5a "coordinate" or "partner" with others to an unspecified outcome or milestone with date. Policy 3 - Special Needs and Homelessness • 3.1a, 3.1c, 3.2a, 3.2b, 3.2c, 3.3a, 3.3g, 3.3h, 3.3i, include the vague language of "on an ongoing basis" and "when possible" which are difficult to ascertain for success. • 3.1c, 3.2a, 3.3c, 3.3e, 3.4a 3.5a "Work with" , "Assist" ,"coordinate with", "actively seek partnerships", "continue support for", "continue to collaborate" to unspecified outcomes or milestones with date. Policy 4 - Housing Assistance • 4.1a, 4.2b "Continue to contract…", "Continue to support…." with unspecified outcomes or milestones with date. Policy 5 - Neighborhood Vitality • 5.5b - Time frame should be tightened to the action phrase "Implement new anti-displacement measures by September 2025" • 5.3a, 5.3b includes the vague language of "Explore…" and "Seek out…" which are • difficult to ascertain for success. • 5.1a, 5.2a, 5.4c, 5.5a "Continue to implement", "Continue to administer….", "Continue to support…."with unspecified outcomes or milestones with date.	

Additional Feedback on the Public Review Draft	City Response
• Time frame should be tightened to the action phrase "Amend Zoning Ordinance to increase base zoning consistent with SB10 by December 2026." • 6.2c - Time frame should be tightened to the action phrase "Amend Zoning Ordinance to expand housing opportunities in single-family zones by December 2026." (proposed new date) • 6.2d - Time frame should be tightened to the action phrase "Amend Zoning Ordinance to increase base zoning consistent with SB10 by December 2026." • 6.1e, 6.2f, 6.4a, 6.4c, 6.4e include the vague language of "on an ongoing basis" which is difficult to ascertain for success. • 6.1a, 6.1b "Coordinate", "Support…","Provide support", "Continue to administer….", "Continue to support…."with unspecified outcomes or milestones with date. • 6.2c and 6.2d - these similar initiatives for single-family and high resource areas should have synchronized dates of 2026. • 6.2e - local SB 9 ordinance to align with state law should be sooner than 2027 • 6.4a - investment in "areas of highest need" can spur displacement, this objective should include anti-displacement efforts • 6.4b - Time frame should be tightened to the action phrase "Amend the City's Relocation Ordinance by September 2025" Policy 7 - Resource Conservation and Environmental Stewardship • 7.1a, 7.1b, 7.1c, 7.2b, 7.3a, 7.3b, 7.4b, include the vague language of "on an ongoing basis" with unspecified milestones with date. • We appreciate the reference to the Climate Action Plan in 7.2a, which has specific measures and actions.	

Comment Letters

In addition to comments submitted through the online feedback form, comments were also submitted through letters sent directly to the City. These are included in Appendix A but have not been included in this response table given length. All letters which included language revisions were reviewed and applied throughout the appropriate Chapters and Appendices. The City has read through each letter and taken all comments into consideration. Listed below are some of the specific changes that were made to the Housing Element based on the public letters received:

- Communities Organized for Relational Power in Action (COPA) comments
  The City coordinated early with COPA during the creation of the Public Review Draft and added a few policies at that time to specifically address COPA comments, including Objective 5.5b relating to anti-retaliation and Objective 6.4f relating to cost reductions for rental applications. Additional changes include:
  - 2.2d support for renter protections
  - 6.2c City working with Council Subcommittee on further ideas to expand housing opportunities in single-family zones.
  - 4.1a Increased metric from 70 to 100 (it was 50 in first public review draft and 70 in first HCD draft so it was increased again). Also added in language to support "culturally responsive outreach".
  - 5.4a added "culturally responsive outreach" and "work with community members to promote increased participation".
- April 2023 Santa Cruz YIMBY comments:
  - Additional calculations were performed for the density assumptions made on the average square footage of residential developments using FAR and the density calculations used in the Sites Inventory were confirmed.
  - The pipeline projects table was revised to refine the project affordability numbers.
  - More research and refinement were made for the number of units and affordability level of units on the UCSC campus.
  - Additional policies were added to consider workforce housing – see Objectives 2.1b and 3.7b.
- MidPen Housing coordination
  Changes were made to the pipeline projects table to refine the project unit affordability numbers.
- Housing Choices comments

The policies and objectives were strengthened and refined to be more concrete since the Public Review Draft.

2. HCD Technical Assistance Public Review – July 2023

Revisions to the Santa Cruz Draft 6th Cycle Housing Element, based on Technical Assistance provided by HCD mid-way through the review of the first draft, were made available to the community from July 18 to July 25, 2023. Commenters were provided with a City email address to submit comments on each chapter and appendix. The following provides all the comments received, including notes as to how each comment has been addressed.

Feedback on the July 2023 Technical Assistance Re-Submittal	City Response
Chapter 2: Policy Plan	
Policy 1.7 - Meaningful public engagement. This is a real concern when many involved community members see over and over how the city claims to seek public input about various projects and plans, yet ignores what a sizeable percentage of people say. The city needs to do better!	Comment has been noted.
It is important that the city make efforts to convert or re-purpose existing buildings for housing. It is much better for the environment and perhaps decreases displacement of residents.	Comment has been noted.
Objective 1.3b - mentions annual meetings with development community and Planning staff. For the sake of transparency, these meetings should be observable, so that the public doesn't think there are "back room deals" being negotiated.	Staff will have focus group conversations as needed with a variety of groups.
There is also mention that the "city will utilize lobbyists" and affordable housing advocates. I'm not sure what "lobbyists" means as far as the city spending money to hire people for that purpose.	Policy 2.2, and specifically Objective 2.2d specify what the City will utilize lobbyists for: -Policy 2.2 calls for the City to utilize lobbyists to promote affordable housing development. -Objective 2.2d. Direct City lobbyists to concentrate on state and federal legislation that would help fund affordable housing. Lobby the state and national governments for affordable housing funding yearly prior to legislative sessions and on an ongoing basis.
It has been documented that many families with children cannot find adequate housing. Yet so much of the proposed housing is SROs, studios, and 1-bedroom units. More 2- and 3-bedroom units should be included in subsidized housing projects. (Yes, "subsidized" is the reality.)	Most state and federal grants require that half of the units are two- and three-bedroom units. In other instances, Planning will not require developers to build larger unit sizes if they do not wish. Doing so otherwise would be considered an impediment to housing. However, the City supports family-size units. Policy 3.1 seeks to promote the development of affordable housing for families. In addition, the City's inclusionary ordinance requires inclusionary units to reflect the mix of unit sizes in a new housing development.

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Feedback on the July 2023 Technical Assistance Re-Submittal	City Response
Though it is suggested that these small and very small apartments would be desired by seniors, students, etc., I really question whether seniors would be content living in what could essentially be a college dorm. Seniors (55 and older) should be able to have the opportunity to live in an all-senior community, like La Posada, at "affordable" levels.	Objective 5.3b. calls for the City to seek out funding to help seniors age in place, which would provide opportunity for seniors to reside in a variety of housing types. Policy 6.3 and Objective 6.3a seek to support the development and availability of housing to seniors and do not restrict such potential housing to small apartments.
UCSC MUST be legally required to provide housing for a greater percentage of students, faculty staff, before being allowed to increase enrollment. On campus, preferably.	The City is seeking to have UCSC on campus housing development tied to enrollment increased. While the City does not have authority over UCSC or housing development on its campus, the document contains several policies and objectives to promote student housing development on campus, including Policy 3.5, Objective 3.5a, and Objective 3.5b.
2.6a - Include projected water use for all housing in the Housing Element. Yes, we residents should be able to see these figures.	The housing element sites inventory is used to show that there is capacity for housing in the City that meets the needs of RHNA targets. It does not dictate housing development. These sites have already been planned for housing under the existing Zoning Ordinance and the General Plan. These sites have already been considered in water use projections. Additionally, new infill development is often more water efficient than the use it is replacing.
Include child care facilities in EVERY housing project. Why were none included in Pacific Station North and South? The Library-Mixed Use project of 124 apartments will only provide child care for 16 children.	The City cannot require child care facilities in all developments; comment has been noted.
Though the Housing Element mentions "neighborhood vitality," and protecting existing neighborhoods, that seems to conflict with several planned changes. I think it is important to continue the requirement that ADUs have an owner living on the property, who can be held accountable for tenant disruptions to the neighborhood. Do not eliminate the owner occupancy requirement!	Related to Goal 5. Comment noted.
I also am concerned that supportive housing (above 50 units) can be approved "by right", with ministerial approval.	Related to Objective 3.4d. Comment has been noted.
I wish the Housing Element more strongly outlined opportunities for renters to purchase or rent-to-own homes. They could build up equity rather than just paying landlords. With such a high	This is not feasible; however, non-profit organizations may buy properties and implement their own rent-to-buy program.

Feedback on the July 2023 Technical Assistance Re-Submittal	City Response
percentage of renters, we are cultivating a transient population of people who really don't have a stake in our community.	
I was happy to read that the city is seeing to become an AARP Age-Friendly Community (6.3c). Recent news stories report that our local population of seniors is growing, and they will need city services, city infrastructure designed with them in mind (parks, public transportation, etc.).	Comment has been noted.
Appendix E: Housing Constraints	
Also important was something in the South of Laurel Area Plan - #8 - "Use the existing heritage trees as a basis for streetscape design." There are far too many Heritage Trees being destroyed in this city. Respect the Heritage Tree Ordinance and inform architects that they must design projects to accommodate the heritage trees on the site.	Comment has been noted.
Appendix G: Housing Sites Inventory	
Do you know why UCSC numbers were changed/revised from 1900 to only 300? That seems like a large manipulation/change or miscalculation by~84%. Where did all the potential units go? Thank you in advance for any response.	UCSC is still planning to construct the same amount of housing, and the City is supportive of UCSC constructing student housing. However, the state is very particular about what kind of housing counts toward the Regional Housing Needs Allocation (RHNA) numbers and doesn't count student dorms, for example. The City's Housing Element must demonstrate that we have adequate capacity to build the number of units required by our RHNA allocation (and this does not reflect the reality of what will be built at UCSC, which is considerably more). So, we decided to take a conservative approach and include only those units in the UCSC development pipeline that we felt confident the State would count toward the RHNA requirement (e.g. not a dorm or other non-standard housing). That is why we reduced the number between the original draft that went out for public review in March and the draft that was submitted to HCD in May. The number stayed the same in the revisions that were released for public review last week.

Feedback on the July 2023 Technical Assistance Re-Submittal	City Response
	That being said, we acknowledge that housing comes in an array of types, and that is why one of our proposed policies in the Housing Element (policy 1.4c) is to lobby the state to allow non-standard housing types to be counted toward RNHA numbers.
Somewhere in the document it said we have to have enough housing "for everyone." That will NEVER be possible, as Santa Cruz is a desirable coastal community. It will always be more expensive to live here.	Comment has been noted.
The document should not downplay the poor service level of our Metro bus system. It must be greatly improved if it will actually decrease single car trips. Not everyone can ride a bike or e-bike. Traffic will just get intolerably worse for everyone with the addition of thousands of more residents.	Comment has been noted.

3. HCD Letter Revisions Public Review – August 2023

After revising the draft Santa Cruz Public Review Draft 6th Cycle Housing Element in response to formal review comments received from HCD on August 8, 2023, the revised draft was made available to the community from August 21 to August 28, 2023. Commenters were provided with a City email address to submit comments on each chapter and appendix. The following provides all the comments received, including notes as to how each comment has been addressed.

Feedback on the August 2023 Re-Submittal	City Response
Chapter 2: Policy Plan	
Objective 1.1d enforces unit replacement requirements and should include monitoring unit loss due to consolidation, e.g. the conversion of multi-unit homes into single-family. This could include penalties, such as ADU requirements or other fees.	This is already required to comply with Government Code section 66300 as 1.1d states. A housing project covered under the replacement and no net loss requirements is a property with 2 or more units.
Objective 1.2a adopts an EIR for the Downtown Expansion Plan. The City should consider more units in the Downtown Expansion Plan to account/prepare for future RHNA cycles.	Noted. Staff will continue to consider future capacity in its planning work.
Objective 1.3g is a good addition - we hope that this allows the City to increase the number of units in the Downtown Expansion Plan for future cycles.	Noted
Objective 1.5a includes a review of ADU development and we are pleased to see the added timeline commitment of 18 months. There is still an opportunity for a menu of actions that would facilitate development if it lags such as: o Allowing multiple ADUs o Developing a concession program o Other financial or technical incentives	Objective 1.5a was updated to reflect this comment.
Objective 1.5e could be tightened to "Amend ADU owner occupancy regulations by May 2024."	Objective 1.5e was updated. It will be updated again before final certification, given that the fate of AB 976 (Ting) will be known at that time. Given community interest in this topic, outreach will be conducted.
Objective 1.6a related to the Planned Development Permit process could be incorporated into a local density bonus program.	Noted
In **Objective 2.1a**, we suggest this be moved earlier than 2026.	Any amendments to the Inclusionary Ordinance will take some time given the level of market study and outreach needed so the City cannot move this date earlier at this time. Note too that the state's recent changes to allow a 50% Density Bonus have improved the outcomes of the City's current Inclusionary Ordinance related to depth of affordability because developers will now also provide very low income units in addition to low income units so that they can meet the City's inclusionary ordinance of 20% and receive the full 50% state density bonus.

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Feedback on the August 2023 Re-Submittal	City Response
Objective 2.2c explores additional funding for affordable housing, but only focuses on the potential ballot measure. This could be expanded to a menu of options - e.g. parcel tax tied to upzoning land, impact fees for single-family projects.	Parcel tax would also require a ballot measure. Updated the text from "ballot measure" to "ballot measures" to show that multiple options may be explored. The "such as" language leaves open the possibility of a variety of options.
We appreciate the target number of VLI units in **Objective 2.2f.** Consider a menu of options for "facilitate", e.g. ministerial approval, subsidies such as land or funding.	For this particular objective, the small-units allowances themselves facilitate VLI and LI production. Other objectives speak to further facilitation through various means, such as ministerial approval.
We like the newly added **Objective 2.2**i! There could be an **added objective** that is not specific to faith-based organizations to encourage ALL developers to consider Santa Cruz, i.e "why Santa Cruz is a good place to build affordable housing".	Noted . Other objectives speak to the City's outreach to the development community on at least an annual basis.
As part of **Policy 2.4**, we still support establishing a Community Opportunity to Purchase program to give qualified non-profit organizations the right of first offer or refusal to purchase certain properties offered for sale in the City. We also still support establishing a Tenant Opportunity to Purchase program to help prevent displacement, empower tenants, and preserve affordable housing when the owner decides to sell.	Noted
We appreciate the change to **Objective 2.5a.** This is another opportunity to add a menu of options for assistance for at-risk units, or those with expiring covenants.	This objective seeks to preserve at-risk units and to coordinate with affected tenants in advance. Assistance objectives are included elsewhere in the policy chapter.
We appreciate the tightening of language in **Objective 3.1b**. This is an opportunity for a menu of options for how the city will "Assist in the development…", e.g. financial assistance? Land?	Objective 3.1b updated to include menu of options.
We recommend a program that identifies city land and adopts ministerial approval for permanent supportive, transitional housing or homeless shelters or homes accessible to persons with disabilities.	Policy 3.3e supports the development of supportive housing and homelessness services at the Coral Street campus, part of which is on City-owned land.
Objective 3.1c is a good program! Fair Housing Act/reasonable accommodations update should be earlier than January 2025	The City's Code currently includes reasonable accommodations under 24.12.120 and follows the Fair Housing Act. The updates proposed in 3.1c would include any additional changes beyond the current complying program or other clarifications desired.
Objectives 3.2a, 3.3g, 3.3h and 3.3i lack milestones with dates.	3.2a is ongoing and will be effectuated on a case-by-case basis as projects and/or funding opportunities are available. References to Childcare Impact Fee and Children's Fund were added. 3.3g - updated. 3.3h - use of City's lobbyists added to increase specificity. This is ongoing. 3.3i – this is an ongoing part of the City's daily operations.

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Feedback on the August 2023 Re-Submittal	City Response
Few objectives in Policy 3 related to Homelessness focus on developing housing. It is unfortunate to have **Objective 3.3j** about unsanctioned camps included.	The draft has several policies regarding extremely low income housing, supportive housing, etc. that are not in this section specifically but would still apply. Note the "relevant policies" line below each objective whenever a policy is linked with other policies and there is overlap. 3.3j is based on policies and goals of the Homelessness Response Action Plan, which is a regional effort supported by the City. 3.3j is an objective specifically regarding mitigation of any environmental degradation caused by unsanctioned camps. This includes litter removal and cleaning of public water sources. The City believes everyone is entitled to healthy and clean public spaces.
Objective 3.3l low-barrier navigation centers update to state requirements should be earlier than June 2025	Noted.
We are happy to see the ministerial approval added to **Objective 3.4d** and recommend a lower threshold than 50 units.	Ministerial approval for qualifying AB 2162 Supportive Housing project of 50 units or fewer is already required by the state. Council has consistently deemed qualifying projects above 50 units as by-right as well.
Objective 3.5a does not include how the city will facilitate development of units on campus.	Coordination with UCSC executives and staff occurs regularly, and the objective has been updated.
Objective 3.5b (legislation) is vaguely worded to "Support state legislation…" which repeats from the 5th cycle. Note that as recently as 2022, the City formally expressed opposition to proposed legislation intended to facilitate more housing at UCSC.	Noted.
The City could develop a Student Housing Overlay that builds on their Flexible Density Units (FDUs) and encourages housing for students in the city.	Noted
Objective 5.1a, **5.4c, 5.5a** lack milestones with dates.	5.1a is daily and ongoing 5.4c – updated. 5.5a is ongoing.
Objective 5.2a What options is the City considering?	Objective 5.2a updated
Policy 6.1 focuses on Housing Vouchers with a high reliance on the Housing Authority. The City should consider a city-sponsored voucher program using funding such as CDBG and HOME grants.	The City applies for and receives a lot of CDBG and HOME funding which is uses towards assistance programs. Note Policy 3.6 and Objective 3.6a.
Objective 6.1a could include a menu of options for the landlord incentives.	Objective 6.1a updated
Objective 6.2d The time frame for zoning amendments to expand housing opportunities in single family zones should be sooner than 2029. This initiative for single-family and high resource areas should be synchronized with the **Objective 6.2e** date of 2026.	Objective 6.2d timeline has been moved up to January 2029. Staff has applied for the REAP 2.0 grant to fund this project and

Feedback on the August 2023 Re-Submittal	City Response
	if that grant award is accepted, this project completion will be moved up to 2026.
Objective 6.2f should also include updating the Local Coastal Plan (LCP).	Many of these objectives include LCP amendments and when necessary, the City will update the LCP accordingly.
Objective 6.3a the initial milestone of listing properties should be earlier than June 2027.	Noted
Objective 6.4b should be tightened to the action phrase "Amend the City's Relocation Ordinance by September 2025"	Objective 6.4b updated
Objective 7.1a, 7.1b, 7.1c, 7.2b, 7.3a, 7.3b, 7.4b lack milestones with dates.	7.1a, 7.1b, and 7.1c relate to ongoing efforts by the Water Department and Public Works Department. 7.2b Milestones and dates outlined in other City documents related to sustainability such as the Climate Action Plan. 7.3a Implementing the General Plan's vision regarding transit oriented development is an ongoing effort. 7.3b this is an ongoing effort 7.4b Updated
The City should add the University to their commitment to provide infrastructure in **Objective 7.1c**. The City has been and continues to be a significant barrier to development at UCSC, as evidenced by past and ongoing litigation.	Various objectives speak to providing infrastructure for residential projects. As noted previously, the City's goal in the current litigation is to require UCSC to provide housing on their campus in conjunction with student enrollment growth. The water litigation is about where UCSC grows and the required process associated with that growth.
Objective 7.3b promotes bikeable/walkable neighborhoods, but with few specifics. This could reference current ongoing efforts such as updating the City's Active Transportation Plan.	Objective 7.3b updated
Transit Oriented Development and Alternative Modes of Transportation. We still encourage a program to look at increased density along the Coastal Rail Trail, with a focus on station locations to ensure rail service is feasible.	Noted. The Regional Transportation Commission's 2015 Rail Transit Feasibility Study identified 10 years of implementation steps. Steps identified for the first five years have not commenced, so the timing of the rail service will be beyond the timeframe of this upcoming Housing Element Cycle. The General Plan action LU4.2.3 calls for preparation of a Rail Transit Land Use Plan, which the City will undertake in the future after the RTC planning is complete and adopted.
Appendix A: Community Engagement	
Regarding Community Engagement and the results of the survey noted in Appendix A: (sorry if I am mis-reading the numbers shown in the tables of survey results)	Regarding the survey, comment has been noted. The total of 421 is the number of survey responses from the online survey as described on page A-3.

Feedback on the August 2023 Re-Submittal	City Response
Survey responses of 421 individuals in a city of 61,000 should not be the basis of conclusions drawn by the Planning Dept. **In looking further at the tables/charts in the Appendix, I cannot tell if 421 is the total number of survey participants from all the focus groups listed.** The chart labelled "Priority Housing Types" shows 180 participants expressed a preference for For-Rent Apartments, and 286 for "Affordable Housing." Did respondents even have a clear understanding of how "affordable housing" is defined? Unless the survey specified how much an individual or family had to earn (AMI) and how much the "affordable" units rent for (or anticipated to rent for in currently and future planned projects), people have vague, "feel good" ideas of what "affordable" means in reality. And although only 36 responders chose "For Sale Condos" in chart #2, in chart #3 there were many in favor of "Apartments/Condos." "1-3 story apartment condos" showed 232 in favor. It is unclear to me whether "Townhomes" would be for rent or for sale.	Regarding affordable units, comment has been noted.
Appendix D: Fair Housing Assessment	
Regarding the language in Affirmatively Furthering Fair Housing: I would like to see evidence that densification of single-family neighborhoods in the High Opportunity zones will result in better economic, health or educational outcomes or opportunities for residents of multi-unit apartments built in those neighborhoods. It will not "achieve racial equity" simply because the proportion of residents of different races or ethnic backgrounds is not "equal" in Santa Cruz. I was under the impression that there are no "bad" city schools, that there are parks and open spaces within a short distance of every neighborhood, and that there are no particularly toxic, industrial environments that impact Santa Cruzans in other areas of the city. Kids in Beach Flats attend the same schools as kids in the single-family neighborhoods of the westside (Bayview Elementary, Mission Hill Middle School, Santa Cruz High). Therefore the city seems to meet the AFFH Principles and doesn't have to "relieve disparities" beyond what state law already allows (4 units on a single-family lot). More units than that, up to 10, as suggested by planners at the Aug. 22 City Council meeting as part of their application for a REAP grant, as made possible in Portland, Minneapolis, and other larger cities, would be very disruptive to those who live in single-family neighborhoods.	Comment has been noted
Outreach and Engagement, the state's letter states "In addition, the element should address the number of fair housing complaints and the characteristics of complaints..." How many complaints has the city received in the past several years? About which element addressed by the AFFH goals?	Page D-66 was revised to note that there were no fair housing complaints in the City in the last Housing Element cycle.
Local Data and Knowledge: "The element must include local data, knowledge and other relevant factors to supplement the analysis...The element could utilize knowledge from local and regional advocates..." There is a range of "advocates" who have different visions of how the city should grow/change/develop. There are groups like Our Downtown Our Future,	Comment has been noted.

Feedback on the August 2023 Re-Submittal	City Response
Campaign for Sustainable Transportation, youth climate action advocates, the Sierra Club, etc. To my knowledge, the city has not reached out to those groups to get their input. I suspect they have connected with YIMBY, a well-funded organization, though.	
Housing Conditions: It must include data on condition of the existing housing stock and estimate number of units in need of rehabilitation and replacement. What are the conditions of housing in the Beach Flats and Lower Ocean St that are in poor condition? Are landlords held responsible to make repairs? (Perhaps undocumented renters are hesitant to complain, but that's not something the Planning Department is required to address.)	Information added to page D-44 indicates that code compliance staff estimates the Beach Flats and Lower Ocean Street neighborhoods have the highest rates of poor housing conditions. If a complaint is received and verified, then the property owner would be held responsible for repairs through the code compliance process.
Farmworkers: Given the goal of reducing Vehicle Miles Travelled and assuming there are not many farms within the city of Santa Cruz, but rather in south county and Davenport that employ farmworkers, wouldn't it make more sense to build additional housing closer to where the farmworkers worked? Of course they should have access to good schools, health care, parks, etc.	Pages D-64 to D-65 discuss farmworker housing needs in Santa Cruz and the greater region and references several policies that would target special needs groups such as farmworkers within the City. Comment regarding proximity of farmworker employment has been noted.
Appendix E: Housing Constraints	
Infrastructure: ..."it must also clarify whether sufficient total water and sewer capacity (existing and planned) can accommodate the regional housing need..." *Though the city may be contemplating desal or other water treatment options to accommodate thousands of more residents, there is no guarantee that city residents/voters will approve of that.*	As described on page E-64, the City's current Urban Water Management Plan confirms that the City is able to provide water capacity to accommodate the regional housing need. The plan provides a variety of options to augment water supply, most of which would not require voter approval.
Zoning for a Variety of Housing Types: "The element should clarify shelters are **permitted without discretionary action** in a zone that allows a residential use..." *This will likely meet with opposition and the Planning Department should not think it has the power to force such uses on the residents of this community. The same is true of Transitional and Supportive Housing in residential areas.*	State law AB 2339 requires emergency shelters to be permitted without discretionary action in a zone that allows residential use. Pages E33-34 clarify that emergency shelter regulations are consistent with the state law in that they are allowed in the Public Facilities district, which allows farmworker housing, and emergency shelter requirements in the zoning ordinance are objective standards.
Appendix G: Housing Sites Inventory	
Realistic Capacity: "The element must provide support...demonstrating how the City arrived at these assumptions for realistic capacity." What city planners think is "realistic capacity," many residents see as over-development that will result in poorer quality of life, traffic, water rationing, need for more police, more schools, more medical providers.	Comment has been noted. Revisions were made to Page G-25 and Table G-9 on Pages G-25 and G-26 to remove 100 percent realistic capacity assumption and replace it with an 80 percent assumption. This change is reflected in the sites list as well.

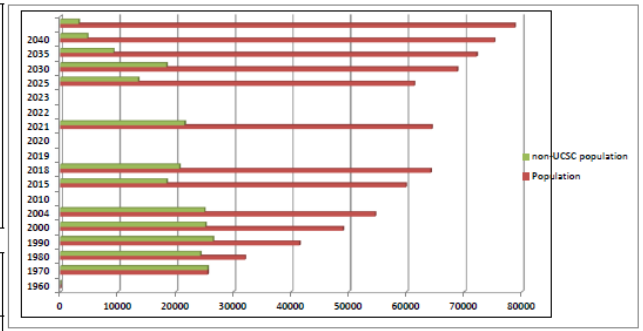
Feedback on the August 2023 Re-Submittal	City Response
	Analysis was also completed to determine the likelihood of non-residential development on mixed use infill sites. This analysis is reflected on Page G-25.
Additional Feedback	
I made an effort to model population of City as a function of UCSC in the attached .xlsx spreadsheet (i pasted a screenshot below). Historical City population and # of UCSC students is fairly well known. I'm still looking for consistent data on the historical number of employees at UCSC. I'm currently using 0.4 * the number of students. # of CITY residents who provide services to UCSC folks is just a guess, but heavily influences the result. Changing this number above 115% reduces non-ucsc population to near 0 by 2040 ! This data is particularly hard to gather, due to privacy about where folks work and live. The bar graph on the right will change accordingly as you experiment; red is total population and the green is the non-ucsc population part of total.	See related spreadsheet image below. Comment has been noted.

City of Santa Cruz 6th Cycle Housing Element Update

Public Comments

This spreadsheet is an amateur effort to model the population of the City of Santa Cruz as a function of UCSC population
You are invited to ADD/CORRECT DATA and to play with the BIG GREEN numbers to model different outcomes. -- *thanks Kathy.duncan@pacbell.net*

	published-CITY population (including forcast from 6th cycle housing element)	Total 3-Qtr Ave UCSC student populations (ucsc data, WAG interpolation)	*Estimate % of students living in CITY (including on campus)*	published # of UCSC employees (data hard to find) (conflicting #'s; CITY financial reports, county financial reports, UCSC)	*Estimated UCSC employees per UCSC student, (WAG linear interpolation from published data)*	*1. Estimate % of UCSC employees and retirees? living in CITY (used 2014 UCSC housing market study)*	*"UCSC folks" = employees, students, retirees living in CITY*	*WAG Estimate of # of CITY residents per "UCSC folks", who live in CITY soley to provide services (retail, food, government, medical, home repair, insurance etc)*	*total ucsc - driven population in CITY (students, staff, retirees + residents providing services to UCSC folks)*	End Game Santa Cruz
			90%		0.40	50%		110%		
YEAR	Population		*of ucsc students*	*still looking for consistent data*	*UCSC employees per students*	*of UCSC employees living in city*	addition of previous 2 columns	*# residents needed/ ucsc folks*	addition of previous 2 columns	non-UCSC population
1960	25,596	0			0	0	0	0	0	25,596
1970	32,076	3,092	2,783	?	1,237	618	3,710	4,081	7,792	24,284
1980	41,483	5,953	5,358	?	2,381	1,191	7,144	7,858	15,002	26,481
1990	49,040	9,456	8,510	3,227	3,782	1,891	11,347	12,482	23,829	25,211
2000	54,593	11,734	10,561	?	4,694	2,347	14,081	15,489	29,570	25,023
2004				3,741						
2010	59,934	16,451	14,806	7,364	6,580	3,290	19,741	21,715	41,457	18,477
2015	64,223	17,276	15,548	?	6,910	3,455	20,731	22,804	43,536	20,687
2018				8,400						
2019				4,200						
2020	64,424	17,000	15,300	8,266	6,800	3,400	20,400	22,440	42,840	21,584
2021				?						
2022				?						
2023	61,352	18,980	17,082	?	7,592	3,796	22,776	25,054	47,830	13,522
2025	68,845	20,000	18,000	?	8,000	4,000	24,000	26,400	50,400	18,445
2030	72,218	25,000	22,500	?	10,000	5,000	30,000	33,000	63,000	9,218
2035	75,257	28,000	25,200	?	11,200	5,600	33,600	36,960	70,560	4,697
2040	78,828	30,000	27,000	?	12,000	6,000	36,000	39,600	75,600	3,228



1964 PRO-GROWTH General Plan amended by "environmental movement" / 1977 Western Drive Master Plan
1976, the chair of Planning Commission Thompson presiding over development at 555 Western Drive said:
"We have a very serious housing crisis in this city" 2.

1996 555 Western Drive developed into Cypress Park after 2 decades of battling with Western Limits Association et al.
https://mediafiles.ucsc.edu/ppc/studies/EmployeeHousingMarketStudy.pdf
https://www.sccoplanning.com/PlanningHome/EconomicDevelopment/DataandDemographics/Employment.aspx
2012 General Plan ammended by State Declared Housing Crisis and "sustainability/social justice" movements
https://www.cityofsantacruz.com/government/city-departments/finance/financial-reports
1. ucsc employees from CITY financial report 2019
1. ucsc employees from CITY financial report 2019
ucsc not mentioned in CITY financial report 2021 or 2022

City general plan changed to use GROSS LOT AREA (rather than NET) for density calculations,
City increases # of units for some parcels by 500%, refuses to accept applications for less than required densities
city population estimate 6th cycle housing element
city population estimate 6th cycle housing element
city population estimate 6th cycle housing element
city population estimate 6th cycle housing element

2014 BRAILSFORD & DUNLAVEY report for UCSC https://mediafiles.ucsc.edu/ppc/studies/EmployeeHousingMarketStudy.pdf

UCSC Employees	2004	2005	2006	2007	2008	2009	2010	2011	2012	% Change
Faculty	723	740	772	769	807	782	761	740	786	9%
Senior Management	228	249	271	296	350	349	343	352	352	54%
Academic Staff	411	410	443	481	463	422	475	455	413	0%
Support Staff	2,379	2,427	2,495	2,547	2,584	2,388	2,305	2,210	2,187	-8%
Total Employees	3,741	3,826	3,981	4,093	4,204	3,941	3,884	3,757	3,738	0%

Faculty and staff indicated in focus groups that the greatest burden to transitioning to UCSC was the ability to find affordable housing. Survey analysis indicated that the scarcity of homes in their desired price range, monthly mortgage payments, and down payment were their biggest obstacles to homeownership as shown in Figure 2.19. Many indicated that if subsidized housing was not available, they would not be able to continue at their current position.

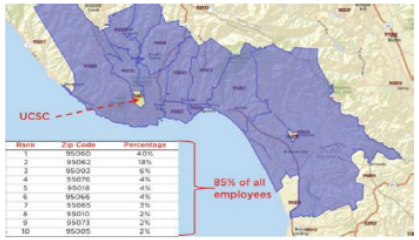


FIGURE 2.6: HOUSING MARKET STUDY AREA

According to Santa Cruz's 2011 Comprehensive Annual Financial Report,[33] the top employers in the city are:

#	Employer	# of Employees
1	University of California, Santa Cruz	7,364
2	County of Santa Cruz	2,319
3	City of Santa Cruz	780
4	Plantronics	505
5	Santa Cruz Beach Boardwalk	347
6	Costco	239
7	Threshold Enterprises	213
8	Community Bridges	212
9	New Teacher Center	211
10	Santa Cruz Biotechnology	204

2.
from City microfiche...

CITY OF SANTA CRUZ
CALIFORNIA

For Council Meeting
Date of July 27, 1976

TO : CITY COUNCIL

FROM : CITY PLANNING COMMISSION

SUBJECT : CRITERIA FOR DEVELOPMENT OF LANDS AT 555 WESTERN DRIVE - REFERRAL FROM CITY COUNCIL

Recommended Action

It is recommended that the City Council approve in a minute order the criteria for development of the lands at 555 Western Drive as set forth in a Planning Commission Report of June 28, 1976.

2015 ish State declares housing crisis
2015 ish

4. COPA and Santa Cruz YIMBY Comments

The City also separately received comments from two organizations, COPA (Communities Organized for Relational Power in Action) and Santa Cruz YIMBY, between April and July 2023. City Staff and members of the City Council Housing Element Subcommittee meet with each of these groups to discuss their comments and provide responses. The responses to each group are shown in the following tables.

COPA Letter Comment (4.24.23)	Responses and Section Reference
Goal 2: Affordable Housing	
2.1a COPA endorses maintaining the city's current 20% inclusionary ordinance.	Noted
2.2c COPA endorses the proposal for a city bond measure to finance the subsidization of housing construction for greater percentages of below-market-rate units. COPA stands ready to engage in the policy discussions on this concept and participate in the necessary outreach and organizing to secure passage of such a ballot measure.	Noted. 2.2c language was changed to reflect general support for ballot measure rather than City bond measure.
2.2d COPA encourages City lobbyists to work on state legislation to ease pressure on renters. We would like to see state legislation to eliminate application fees, place a cap on security deposits, and provide right to-counsel for tenants facing eviction.	Noted
2.2g Pt. 1: COPA strongly supports the policy of "by right" approval for housing projects that provide 100% affordable units. The City successfully exercised this policy for COPA-member Calvary Episcopal Church for its 60 units currently under construction on its parking lot. Pt. 2 In addition, COPA urges the City to expand areas of the City that are eligible for by-right approval by applying the standard created by the State under AB2011 to all new development (both residential and commercial) to ensure that new projects have the benefit of streamlined entitlement approval while ensuring local workers are paid fair wages with health benefits.	Pt. 1: Noted. The City does use a by right approval process for 100% affordable housing projects that qualify as supportive housing. Pt. 2: Will not consider ministerial by right approval City-wide through expansion of AB 2011 to residential zones at this time.
2.3 Pt. 1 COPA endorses the use of density bonuses to encourage greater number of units. Furthermore we encourage city staff to explore further incentivization of density by offering additional subsidy to cover additional construction of below-market-rate units, which could be financed with proceeds of a city-wide bond measure. Pt. 2 COPA recommends the elimination of density limits. There are presently no limits on density for Single Room Occupancy units (SRO's) and single-family homes, and this only incentivizing these housing types over the others.	Pt. 1: Will not consider additional subsidy at this time. The City does not subsidize for profit development, but existing incentives can be utilized. However, 2.1a will require review of the Inclusionary Ordinance for additional ways to meet that requirement and greater flexibility may incentivize production of more affordable units. Pt. 2 There is no density limit in all parts of the City controlled by Floor Area Ratio (FAR) rather than

COPA Letter Comment (4.24.23)	Responses and Section Reference
	development units per acre (DU/AC). This includes all the downtown and all mixed-use areas such as the corridors. Planning is also seeking to apply for a grant to plan to limit size of single family and allowing additional housing types (such as fourplexes) in single-family zoned areas.
2.4c COPA recommends the City adopt two policy tools to facilitate the acquisition of existing properties for conversion to deed-restricted units. We urge the city to create a Community Opportunity to Purchase Program. The Community Opportunity to Purchase Act (COPA) gives qualified non-profit organizations the right of first offer, and/or the right of first refusal to purchase certain properties offered for sale in the City; and the creation of a TOPA – Tenant Opportunity to Purchase Act, TOPA, or "Tenant Opportunity to Purchase Act", is an anti-displacement housing policy that gives tenants options to have secure housing when the property they rent goes up for sale, while also preserving affordable housing.	Not considering COPA And TOPA at this time. This program would require extensive new staff resources and funding. While this program has benefits, the costs associated with it are high. Based on initial analysis of other Citys' programs, the cost/benefit ratio would be much worse than other potential programs so it would not be an efficient use of City resources. The only Cities that have such a program are large and highly resourced. The program comes with other potential issues such as significantly slowing the real estate transaction process. This could impact owners, sellers, and buyers, especially smaller scale "mom and pop" owners. These challenges have made it difficult to implement elsewhere and is not something the City wishes to pursue at this time.
Goal 3: Special Needs and Homeless	
3.2 Given the high degree of rent-burdened families in our community, COPA strongly endorses the policy to include childcare centers within housing construction to increase the opportunities for affordable childcare in our community.	Noted
3.3 COPA strongly supports the partnerships to provide the Continuum of Care for homeless individuals.	Noted
Goal 4: Housing Assistance	
4.1a COPA endorses the continuance of the security deposit loan program in partnership with the County Housing Authority, however, the program delivery needs improvement to really be effective. The program is not well publicized and the communication, particularly in Spanish, is confusing. COPA recommends the program be changed to allow an applicant to pre-qualify for the	The metric of 50 households was increased to 100 households. While the City and Housing Authority will seek to assist as many households as possible, as a minimum goal, 100 households is more reasonable based on recent assistance trends. Added language "culturally responsive outreach" to the objective as well.

COPA Letter Comment (4.24.23)	Responses and Section Reference
loan so a tenant can respond quickly once they secure a unit to rent. In a tight rental market, decisions are made within hours and a multi-day, multi-step approval process has discouraged applicants from even trying to apply for this assistance. COPA also recommends greater funds for rental assistance and broader eligibility. The metric of "50 households" over the Cycle period is too low to be meaningful. We suggest a metric that reflects the portion of households that are at highest risk of housing instability illustrated in Table C-18 that reports 3,155 households spend more than 50% of their income on housing. Assuming 25% of these households may encounter an emergency where they may not be able to pay rent in a given month, a metric of 800 households would be more appropriate.	
Goal 5: Neighborhood Vitality	
5.2b COPA has found that many tenants are too fearful to report unsafe and illegal living conditions. They are not aware of the law or their rights and the responsibilities of the landlord to provide safe and healthy living conditions. We strongly endorse 'expanded outreach' on rental inspection program and code enforcement by working with community groups like COPA.	Noted
5.4a COPA applauds the City for recognizing the need for targeted outreach to renters in the neighborhoods South of Laurel St, Beach Flats, and Lower Ocean. It is important this outreach be done on evenings and weekends and in the Spanish language.	Noted. Added language "culturally responsive outreach" to the objective as well.
5.5a Pt. 1 COPA strongly endorses this policy to "protect susceptible populations while improving infrastructure, resources and access to affordable units." Additionally, COPA strongly recommends the City work toward a comprehensive set of policies that would prevent displacement and provide stronger renter protections and relief from the high rent-burdens many experience in Santa Cruz. COPA proposes the following ideas: a. Eliminate application fees b. Cap security deposits to be a % of the rent or equivalent to one month's rent only. c. Improve security deposit loan programs by pre-qualifying tenants before apartment search d. Increase legal assistance funding for more attorneys. There is an urgent need for greater access to free, bilingual legal assistance and "affirmative representation" for retaliation cases, and for displacement cases to be pursued. More funds for Tenant Sanctuary and California Rural Legal Assistance is need to increase staffing hours and hiring of attorneys. No tenant has the funds to pursue a case of retaliation for example.	Pt. 1 Noted. a. Not feasible at this time. Will continue to work with the Housing Authority through Objectives 2.4a, 6.1b, 6.1c, 6.4f and consider this or other ways to reduce/eliminate fees. b. State law allows 2 months and we cannot be below that. Looking into whether we can make that a maximum. c. Noted. Covered by Objectives 4.1a and 6.2b d. Noted. Covered by Objective 6.3b e. Noted. Covered by Objectives 4.1a, 5.4a, 5.5c, 6.3b, 6.4d f. Not considering this at this time. This was previously contemplated when the rent control

COPA Letter Comment (4.24.23)	Responses and Section Reference
e. Proactive tenant outreach and education programs to explain rights, assistance programs. f. Rental Registry to provide accurate data on rental market trends. g. Increase funding for rental assistance, possibly as a portion of Transient Occupancy Tax for renters who live and work in Santa Cruz as a way to support the hospitality workforce and prevent them from leaving the City. h. Partnership with District Attorney and/or the County Public Defender to enforce existing local and state civil codes to uphold tenant protections. i. Research models that allow rent with the option to buy for condos and townhomes.	measure was being considered and did not receive support. g. Noted. Covered by Objective 6.1b. Looking into whether there can be a workforce preference. h. Outside of City purview. Not considering it at this time. i. Not feasible at this time. Financing models do not support mixed ownership projects.
Goal 6: Affirmatively Furthering Fair Housing	
6.1c COPA endorses the policy of coordinating with the Housing Authority to pursue more funding for housing vouchers and the removal of barriers to utilize housing vouchers.	Noted
6.3b COPA strongly endorses the need for increased funding of bilingual legal assistance and outreach for tenants.	Noted
Goal 7: Resource Conservation and Environmental Stewardship	
COPA strongly supports policies to "Support transit-oriented development and non-motorized transportation." and believes that the urban compact form of development will aid in achieving this goal. COPA recommends the City implement a policy that affirms support for preference in leasing of new and existing affordable units that prioritize people who work in the community. Because such preferences get people closer to where they work, they have the added public benefit of not only ensuring that local workers get access to affordable housing opportunities but also reducing greenhouse gas emissions and traffic by reducing worker commutes to jobs in the City of Santa Cruz. Data analysis must be done to ensure that the demographics of the workforce in the target area (city or county) is reflective of the workforce as a whole to ensure no disparate impact is created on a protected class or group. Such a preference can also be expanded to include not only local workers but also local, low-income residents in those neighborhoods where low-income residents are at risk of displacement due to gentrification pressures. An example of such a program is the one implemented by the County of Santa Cruz at the 17th and Capitola affordable housing project in Live Oak. Data analysis must be done to ensure that such a preference does not create a disparate impact on a protected	Santa Cruz has an existing local preference program. City Code references the local preference in 24.16.045 (6) & (7). See below: 6. As consistent with state and federal law, preferences for rental inclusionary units shall be given in the following priority order: a. Residents of the city of Santa Cruz for at least one year. b. Those employed in the city of Santa Cruz. c. Residents of the county of Santa Cruz for at least one year. d. Those employed in the county of Santa Cruz. 7. As consistent with state and federal law, preferences for ownership inclusionary units shall be given in the following priority order: a. Those who live or work in the city of Santa Cruz. b. Those who live or work in the county of Santa Cruz.

COPA Letter Comment (4.24.23)	Responses and Section Reference
group, but neighborhood based, anti-displacement preferences have been successfully implemented across the State in neighborhoods that are classified as "areas of economic distress" and that are home to a disproportionate number of low-income residents that are at risk of displacement.	
Appendix G: Housing Sites Inventory	
We would like to see the City identify and include its surface parking lots to be included on the site inventory. The surface parking lots could be reconfigured as housing projects, including parking on the lower levels so as not to lose city-owned parking resources. The downtown mixed use library is a good example of this potential. Parking funds could be used to finance construction (MidPen Housing coordinated a model project with San Mateo).	The City has included all the City-owned sites downtown based viability and feasibility of affordable housing.
The City has an impressive list of pipeline projects. To facilitate the completion of these pipeline projects in an expeditious manner, we urge the City to make a commitment to refrain from lawsuits that would inhibit the University of Santa Cruz to proceed with its student and faculty housing projects.	The City will not commit to refrain from future lawsuits. The only lawsuit between the City and UCSC is the City seeking greater USCS commitments to housing and is not inhibiting housing. Objectives 3.5a and 3.5b continue to support UCSC in its effort to produce housing.
The City could take additional steps to accelerate the pipeline projects by expediting the review process or identifying ways to provide administrative approvals.	The Objective Standards process approved last year instituted new administrative approvals for multifamily housing. Various policies will continue to seek more streamlining.
Of the 2492 units proposed, we recommend timelines be established as metrics to encourage a timely review process.	City has timely review timelines established by State law. Staff added status updates and noted potential constraints is the most recent revision.
It appears that the City does not need to complete any further re-zoning to meet its RHNA target numbers. We suggest the City continue to identify areas that could be re-zoned to further encourage property owners to consider land use for housing.	Noted

YIMBY Comment Letter (7.5.23)	Responses and Section Reference
Goal 1: Housing Production	
It is stated under Policy 1.2, and more fully in Appendix D: Fair Housing Assessment, that most new housing will be concentrated in the central core of the City, meaning along major commercial corridors and on major opportunity sites. With this area receiving over 45% of the new housing, including over 40% of the Very Low and Low-Income sites, we believe that the City should be looking towards additional opportunities to meet AFFH goals, including in majority single-family neighborhoods of other districts.	The downtown area is the most amenity rich part of the City and is the most sustainable area to grow. The Housing Element does still support densification efforts in lower density areas so there is a reasonable balance of objectives. Changing the general plan and zoning in areas where SB 10 does not apply is more time consuming and more costly, particularly as it relates to required CEQA work, which also

YIMBY Comment Letter (7.5.23)	Responses and Section Reference
We believe the City can and should go further to enable more housing types in its most resource rich neighborhoods. Objective 1.3e intends to utilize SB 10 to increase residential density in transit rich areas, which in Santa Cruz are not high resource. The SB 10 scope should be expanded to include urban infill sites in high resource districts outside of transit rich areas to allow for more affordable housing throughout the City.	can be challenged – leading to more time and cost. Many of the SB 10-eligible areas are in high-opportunity areas, e.g., a large portion of the Upper Westside (1/2 mile in each direction from Bay St.), Lower Westside (1/2 mile from Bay and Mission), and East Side (1/2 mile from various Soquel Ave. stops). These locations provide intensification options that are both in areas of good educational and economic outcomes *and* locations in close proximity to everyday needs, like employment, shopping, services, and transit. However, staff does believe increasing density in single family neighborhoods is important for a variety of reasons, especially AFFH. This is work Planning is hoping to do if it receives REAP 2.0 funding from AMBAG and HCD for the project noted at the 8/22/23 Council meeting.
Pipeline Projects A large source of new units for the City during the 6th cycle will be from pipeline projects. For jurisdictions relying heavily on pipeline projects, HCD recommends that "…the element should include programs with actions that commit to facilitating development and monitoring approvals of the projects, including the number of units and affordability (e.g., coordination with applicants to approve remaining entitlements, supporting funding applications, expediting approvals and monitoring of project progress, including rezoning or identification of additional sites, if necessary)." We suggest that the city commit to implementing such a recommendation to facilitate development, such as by proactively monitoring and facilitating post-entitlement developments with technical and/or financial assistance.	Each project has potentially different needs, but policy language was revised to include greater committal to specific action or provide a list of potential options to consider should the production of housing need promotion. Revised policies in this vein include 1.3b, 1.5a, 2.2g, 2.2i, and 2.4a,
Mid-Cycle Review. Pt. 1 We would like to see an objective with a more active mid-cycle review and adjustment. Tying this review to commitments to increase housing production such as rezoning, ADU incentives, or removing development constraints would allow the City to minimize impacts of falling behind in the 6th cycle. Making these commitments specific now would reduce the staff time required to implement mid-cycle. Pt. 2 As part of the mid-cycle review, the City should create objectives that monitor the progress of pipeline projects. This should include automatic entitlement extensions until midway through the 6th cycle, a commitment to advocate for city-entitled projects to be approved by the Coastal	Objective 1.3b calls for at least annual meetings with the development community to understand what changes can be implemented to improve project feasibility. Objective 1.5a commits to an annual review, not just a mid-cycle review. Additionally, staff will be revising this policy to include a suite of potential incentives to consider should additional progress in housing production be desired. Objective 1.1b calls for an annual review of the inventory. 6.2a also calls for annual coordination with the development community.

YIMBY Comment Letter (7.5.23)	Responses and Section Reference
Commission, and proactively reaching out to all pipeline projects to confirm that there is still development interest.	Pt. 2 Noted, and some of the objectives, like 1.3b, will naturally work towards these goals.
Objective Standards The City should expand Objective 1.2b to include a policy that any project found consistent with Objective Standards is placed on the consent agenda for all hearing bodies. Such projects should only be appealable to council if denied by the planning commission, or if the appeal is related to consistency with objective standards. This would greatly increase the incentive for developers to design projects compliant with the standards.	Noted. Objective 1.2b was amended to included language that Objective Standards supersede subjective ones.
Parking. We are pleased to see that the elimination of parking minimums is intended as a policy objective, however it is not stated as a commitment in objective 1.3c. In the City's work to achieve this, we believe the elimination of such requirements within a mile walking area of five or more amenities (pharmacies, grocery stores, transit stops, etc), and in very low vehicle travel areas, would be a good intermediate policy steppingstone.	Noted
FAR and Density Pt. 1 A significant constraint to development of 2+ bedroom units is the units/ acre density requirement, something that does not apply to smaller units such as SROs. In order to increase the number of family sized (2+ bed) units built, this constraint should be removed or significantly modified. Pt. 2 This should also be addressed by increasing the FAR for projects consisting of 50% or more 2+ bedroom units. This increase should allow the same net number of units as if they were proposed as SROs or a similar unlimited density unit.	Pt. 1 The City has Flexible Density Units (FDUs) which are small units that do not count towards unit/acre density. This can incentivize a developer to build smaller, more naturally affordable units. At up to 650 s.f. in size, FDUs can accommodate small, 2-bedoorm units which is a real desire for some families., and FDUs can also incentivize development of larger 2+ bedroom units that are supported by additional FDUs when units/acre densities are met. Pt. 2 Noted. This is an idea Planning will explore further, especially if the City sees a prevalence of studio and one bedroom projects.
Goal 2: Affordable Housing	
Pt. 1 The ordinance options allowing 100 percent affordable residential development to be considered a "by-right" use would greatly speed along much needed affordable housing. As such, we urge expedited approval of Objective 2.2g to 2024 or earlier rather than a quarter of the way through the 6th cycle. A commitment to developing or declaring city parking lots downtown surplus by a certain date with the goal of providing affordable housing would also be a valuable policy. Pt. 2 As part of objective 2.4c, we support establishing a Community Opportunity to Purchase program to give qualified non-profit organizations the right of first offer or refusal to purchase	Pt. 1 Noted. The City does allow expedited review of 100% affordable currently if it qualifies as supportive housing. Pt. 2 A COPA or TOPA program will not be considered at this time. See comments on the response letter to COPA under 2.4c above.

YIMBY Comment Letter (7.5.23)	Responses and Section Reference
certain properties offered for sale in the City. We also support establishing a Tenant Opportunity to Purchase4program to help prevent displacement, empower tenants, and preserve affordable housing when the owner decides to sell.	
Goal 3: Special Needs and Homelessness	
Pt. 1 Permanent supportive housing is a key solution towards solving homelessness. Policy 3.4 should explicitly indicate equitable distribution (and development potential) of such housing across all districts. Pt. 2 Persons with disabilities benefit from the development of extremely low- and very low-income housing. Objective 3.1c falls short of any commitment to develop housing, only to "publicize housing accessible to persons with disabilities". Pt. 3 The City should increase incentives for extremely low housing in objectives under Policy 2 - Affordable Housing, such as additional density bonus (Policy 2.3) or modification of the inclusionary ordinance (objective 2.1a) or by-right approval (objective 2.2g) to favor more extremely-low homes	Pt. 1 Noted, and Objective 3.4b was updated. Pt 2. Noted. Objectives 3.1c and 3.1d were updated, and various objectives were strengthened as it relates to ELI and VLI housing. Pt. 3 Policy 2.3 and Objectives 2.1a and 2.2g will consider potential ways to incentivize different levels of affordability, including ELI.
The University Pt. 1 The two objectives related to the University of California, Santa Cruz (UCSC), 3.5a and 3.5b, are vaguely worded to "Continue to collaborate…" and "Support state legislation…" which are repeats from the 5th cycle. Note that as recently as 2022, the City formally expressed opposition to proposed legislation intended to facilitate more housing at UCSC. Pt. 2 The City has been and continues to be a significant barrier to development at UCSC, as evidenced by past and ongoing litigation6. This is not acknowledged in the constraints portion of the City's housing element. The city should make a good faith effort to analyze the barriers it presents to housing construction and planning with regards to UCSC and propose programs to mitigate these impacts. The city should commit to providing municipal services to new housing at UCSC and a policy to not sue over housing production on campus or to obstruct UCSC housing projects through other means such as withholding water access via the Local Agency Formation Commission process.	Pt. 1 Noted Pt. 2 The City's current LRDP litigation with UCSC is seeking greater housing commitment from UCSC, not to delay housing. The crux of the LRDP litigation is the City wanting UCSC's planned enrollment increases to be tied to UCSC constructing new student housing. Doing so would help protect the City from being impacted by even greater housing pressures should enrollment be increased without any new student housing development to support it (as is currently possible under UCSC's Long Range Development Plan). UCSC has also recently sued the City, arguing that the City was contractually obligated to provide water service to areas outside the City's existing service area, without UCSC having to go through the appropriate LAFCO approval process. The trial court agreed with the City. The trial court ruled that the City is not obligated to provide the water service to UCSC outside its service area and that, absent

YIMBY Comment Letter (7.5.23)	Responses and Section Reference
	annexation of the new service area to the City, UCSC is legally required to engage in the LAFCO process before the City provides water service to new areas. As of now, UCSC is free to annex the new service area to the City or go through the appropriate LAFCO process to add areas where it would be served by City water. In addition, UCSC has ample property in its current service area where development could occur without having to annex or engage LAFCO for approval.
Goal 5: Neighborhood Vitality	
Policy 5 opens with the following context: "Quality of life is shaped, in part, by neighborhood conditions in Santa Cruz. As an older, established community, Santa Cruz requires a concerted effort to encourage the maintenance, rehabilitation, and improvement of housing and to promote sustainable, livable neighborhoods in the face of increasing density." We wholly reject the framing that density and sustainable, livable neighborhoods are incompatible. The city should update this language.	Revision made in 7/26/23 submittal to HCD
Goal 6: Affirmatively Furthering Fair Housing	
Pt. 1 As discussed in our Housing Production section, a majority of new housing is being planned along major corridors. This leaves out many exclusive and high opportunity neighborhoods from producing their fair share of housing. Creation of missing middle housing isn't mentioned within the policy plan - the City should adapt zoning regulations that would incentivize this form of housing. Examples include reducing minimum lot size, lot width, and parking requirements (kudos to the latter already being included!) We believe the City can and should go further to enable more housing types in its most resource rich neighborhoods. Objective 6.2d should use SB 10 to increase density in R1 districts, not just to allow construction of Flexible Density Units (FDUs). FDUs are a housing type, not a zoning district. The time frame for zoning amendments to expand housing opportunities in single family zones should be sooner than 2029 as proposed in Objective 6.2c. Pt. 2 Similarly, the City's deadline for updating the local SB9 ordinance consistent with State Law should be earlier than 2027. Pt. 3 Policy 6.4 recognizes that displacement may follow new development. Improvements of community assets, as proposed in Objective 6.4a may also result in displacement. This objective should include applicable antidisplacement strategies.	Pt. 1 Staff is seeking to do this work sooner should Planning receive REAP 2.0 competitive funding from AMBAG. Pt. 2 The City follows state law as required and does have SB 9 guidelines posted. Updating the Ordinance simply to reflect what is already required is not a high priority. However, should REAP 2.0 grant funding be approved, Planning will adopt an SB 9 ordinance sooner than 2027, as the project would include developing objective standards for a variety of development in single family neighborhoods, such as SB 9 projects. Pt. 3 Noted, and Objective 5.5b on Anti-displacement polices was strengthened in this revision.
Miscellaneous	

YIMBY Comment Letter (7.5.23)	Responses and Section Reference
Sites Inventory - Small Sites Program The site inventory identifies a significant number of small parcels for development, many of which are projected to accommodate low income units. Per HCD's Site Inventory Guidebook "A parcel smaller than one half acre is considered inadequate to accommodate housing affordable to lower income households, unless the housing element demonstrates development of housing affordable to lower income households on these sites is realistic or feasible." The City claims that many of these parcels have development opportunities due to common ownership with adjacent parcels; the Housing Element includes no objectives in the Policy Plan with specific incentives to facilitate consolidation. We recommend an incentive program such as a FAR density bonus for projects which involve small lot consolidation.	Objective 1.1e was added to promote the development of affordable units on small parcels through lot consolidation and coordination with property owners.
Upzoning Near Potential Light Rail Stations The RTC has multiple scenarios for a passenger light rail route. In most scenarios stations would be located on the Westside, Bay/California, Downtown, and Seabright. We encourage a program to look at additional density along the Coastal Rail Trail, with a focus on these station locations.	Noted. Transit use is most beneficial when jobs uses are located near stations, not residential.
Tenant Protections As a majority-renter city, it is important that we have strong tenant protections. There are a number of programs we would like to see implemented or expanded in the City including: 1. Elimination of or cap on rental application fees 2. Creation of a rental registry. This was recently passed by both Salinas and Monterey 3. Local preference for people employed in the county 4. COPA and TOPA programs (see Policy 2 - Affordable Housing) 5. Conduct a disparate impact analysis of non-high(est) resource areas and apply a live-work preference if it matches county demographics	1. Will not be considered at this time, but 6.4f does call for exploration of a similar objective with community partners. 2. Will not be considered at this time 3. The City has an existing local preference program. City Code references the local preference in 24.16.045 (6) & (7). 4. Will not be considered at this time 5. Noted
Need for Active Language, Dates and Measurable Metrics Objectives/Time frames lack active language, dates, and measurable metrics to determine the success of the objective. Time frames are often a recitation of the process, not a commitment to an outcome	Multiple revisions of this nature were made in the 7/26/23 draft submittal to HCD. Additional edits related to this comment were made in this latest revision as well.

5. HCD Technical Assistance Public Review – October 2023

Revisions to the Santa Cruz Draft 6th Cycle Housing Element, based on Technical Assistance provided by HCD mid-way through the review of the second draft, were made available to the community from October 12 to 19, 2023. Commenters were provided with a City email address to submit comments on each chapter and appendix. The following provides all the comments received, including notes as to how each comment has been addressed.

Feedback on the October 2023 Submittal	City Response
I live in Deanza and I am a strong proponent for mobile homes for seniors.. as both rental and home ownership. since there are only 3 mobile home parks in city of Santa Cruz, and only for for seniors.. over 55, how is this housing "preserved and sustained without rent control in the city? I have been trying to advocate for this issue for last 1.5 years without a lot of interest but no movement. can you assist to strengthen the language in element to preserve mobile homes in city for more than moderate plus income persons? I have a list of recc. That I sent mayor that I can send you too. hopefully it's a document in process!	Policy Objective 6.4e relates to mobile home rent control. Staff and the Council subcommittee have reviewed this policy and deemed it sufficient with no further edits needed. The additional list referred to in the comment is also related to mobile park rent control and is satisfied by the existing policy.
How many additional potential units were created in the City as a result of the General Plan change to use GROSS rather than NET for density calculations? Which parcels besides our lot at 190 westview court were affected? For instance, 5 additional potential HU's were added to ours. How many potential HU's IN TOTAL did the city get from this change? I haven't come across a discussion of how this change to the General Plan came about. Scrounging for HU's? imitating another jurisdiction? or something else? I can look harder for a discussion in city docs. Just thought one of you guys might remember the rationale. I know the City and County struggle to control the growth of UCSC campus. fyi: I've discussed my concerns about the University's displacement of Santa Cruz City residents, with Ian Klein at LAO. He asked me to send my end-game-santacruz spreadsheet. It will be interesting to get his fact-checking and feedback. Maybe i'm exaggerating the effect. I asked Ian if the State/Regents have considered adding a sister campus in Watsonville, and he said this had "come up" but is complex and far future. And of course that decision should be made in Watsonville.	There was not a change in the City's General Plan regarding the changes this comment references. However, there was a change to the City's slope regulations which allow for additional land area to be considered for housing development. UCSC's growth and process for planning for growth are separate from the City's processes. However, as noted in Policy Objective 3.5a, the City will continue to collaborate with UCSC as it relates to housing and growth plans.
COPA Letter 10.19.23	
In the early community meetings, COPA leaders asked if it was appropriate to propose tenant support policies in the Housing Element. We were encouraged by your consultants to contribute	Additional explanation regarding the rejection of community/tenant opportunity to purchase programs was

Feedback on the October 2023 Submittal	City Response
our ideas. We held a COPA civic academy attended by 81 residents in February attended by Mayor Keeley and Councilmember Brown. We submitted our suggestions and received your responses, some of which were rejected without any explanation (community or tenant purchase opportunity programs, in effect in some cities) while you explained that some already existed (local preference) which was instructive. You did incorporate two concepts we proposed, to provide "culturally responsive outreach" and increase the goal for the number of people served by the existing security deposit program. However, we do want to state on the record that overall, we notice a lack of urgency and ambition to stem the tide of homelessness and displacement that faces most Santa Cruz tenants every single day. As the least affordable community in the nation, we expect more can be done to keep families housed through the policy options we proposed and expected more willingness to seriously consider community-generated solutions. To be specific, regarding Policy 4.1a, we shared how the existing security deposit program is cumbersome, not well marketed, with language barriers and therefore, underutilized. Based on our comments in April, you increased your initial goal from assisting 50 households to 100 over the life of the planning cycle, justified by the "recent assistance trends." Based on the stories our members have shared, the low number of "recent assistance trends" is more than likely due to the barriers to access the program and its poor design to meet the real-world situation facing tenants in a tight rental market. It is not sufficient to point to a program and check that box if the program itself needs to be evaluated and improved to have real impact for renters to stay housed. Given the large number of rent-burdened tenants, (over 3000 pay more than half their income on rent), COPA expected to see more commitment to examine and improve this program.	added to the responses to the April 24 letter from COPA. This program was rejected at this time based on analysis of current and proposed programs in other cities and finding the significant cost and staff resources of the program make it infeasible. Should more funding and staff be available, it was also determined that this program does not have a strong cost/benefit ratio and that other programs with more impact should receive additional resources first. The City continues to seek additional resources to assist households. Policy 4.1's metric of 100 households is set at a minimum to establish a commitment based on what is currently feasible, with the City continuing to work towards assisting more as resources are available. Other actions are included in the Housing Plan for the City to continue seeking funding opportunities to increase City resources. Based on this comment, Policy objective 4.1a has been further revised to include the desire to work with community partners to better understand potential barriers to the current program and consider changes based on those findings. A timeline for these potential changes to be considered is included.
Another opportunity to take immediate action to prevent tenants from losing their homes, is to provide a more robust system of legal assistance to teach both tenants and landlords the law, their rights and their respective responsibilities. Policy 6.3b states the City will continue to fund bi-lingual assistance, and let service providers know about funding opportunities, but the goal of reaching 50 households is unambitious and woefully disproportionate to the need. Given that more than 3000 households are rent burdened and housing insecure and the high degree of fear of retaliation or eviction inevitable in a tight rental market, a proactive and larger scale effort to ensure tenant and landlord education is necessary if we are serious about preventing homelessness.	Additional language regarding promotion of bilingual tenant legal services has been added to Policy Objective 5.5c. Appendix F also provides information on additional community resources available to residents, including the Community Advocate Resources Team and Continuum of Care system which provide legal assistance to special housing needs groups. In addition, the City currently contracts with California Rural Legal Assistance (CRLA) and Tenant Sanctuary to provide bilingual fair housing assistance and landlord and tenant legal information.

6. Second HCD Letter Revisions Public Review – November 2023

After revising the draft Santa Cruz Public Review Draft 6th Cycle Housing Element in response to formal review comment received from HCD on October 27, 2023, the revised draft was made available to the community from November 3 to 10, 2023. Commenters were provided with a City email address to submit comments on each chapter and appendix. The following provides all the comments received, including notes as to how each comment has been addressed.

Feedback on the November 2023 Re-Submittal	City Response
Thanks for the clear direction to the changes. Once again, I'm impressed by Staff's work here, by the town's progress against RHNA 5, and the town's capacity to achieve RHNA 6 goals (depending upon developers' activity, of course). I'm confident that our town will be "doing its part" to address our critical housing situation. I also appreciate the narrative regarding whether and to what extent various UCSC development outcomes "count" against our RHNA 6 goals. I will admit to some frustration that so many of these units may not count, and with the University's weak commitment to true affordability for many of those beds (with the effect that students are motivated to move off campus and further exacerbate the town's critical housing situation). I believe that the University should provide truly affordable on-campus housing, well below "market" costs. I do have a question regarding the 831 Water St project that is included in the Appendix G inventory in several spots. I think that there may be some inconsistent information in the Appendix (or I may be mis-interpreting the information provided). Specifically: [Page G-8] The project is described as "Mixed-use SB35 streamlining project with 50% affordable residential and commercial." [Page G-12] The project is described as including "55 deed-restricted L" (out of 140 total units) [Page G-14] The project is shown to include 55 "moderate" and 85 "above moderate", with Affordability deemed "Lower". My understanding of the project that was approved by Council in December 2021 (see page 25.8 of the Council packet for the 14 Dec 2021 meeting), is that it includes 55 affordable units (80% of AMI, rent at 60% of AMI). I will concede that the project went through many changes during its review process, and also that I'm unclear about whether these units are deemed affordable at the "moderate" or "low" income level. As a result, I'd appreciate some clarity regarding: How the project qualifies as including 50% affordable units, when only 55 are deemed affordable out of 140 planned units (more like 40% affordable)? Whether the deed-restricted units are considered affordable to households of "lower" or "moderate" income? In addition, it would seem that the document should be edited to make the references to this project internally consistent.	831 Water used a density bonus to achieve the 140 units. Per density bonus law and SB 35 legislation, the 50% affordable requirement is on the "base" units, not on the total units of the project (which includes the density bonus units). The base project without density bonus is 109 units so 55 affordable units are needed to achieve the 50% required by SB 35 and then the project proposed another 31 density bonus units to reach 140. The affordable units are low income so it was just a typo when "Moderate" was in the table on G-14 – this typo has been corrected.

City of Santa Cruz 6th Cycle Housing Element Update

Public Comments

Feedback on the November 2023 Re-Submittal	City Response
Regarding the anti-growth measures, we see the redlines in October and understand that you wish to more broadly address such measures throughout the planning period. The statement "The City does not currently have an adopted growth management measure, and as such, this is not considered a constraint to housing development, and particularly affordable housing development, in the City." is technically true. However, the certification date for the Housing for People measure is November 21st before the HE deadline and the likelihood that it qualifies for the ballot is high. Given that this anti-growth measure is more than theoretical (and a definite constraint), we advocate for a clearer picture of the impacts and routes to minimize impacts wherever possible if it does pass. It should be more explicitly addressed in the Housing Element plan. We look forward to seeing your analysis/impact report sooner than the due date of Feb 13, 2024. Thank you in advance for that work.	While the measure will be certified for the ballot prior to the Housing Element being certified, it will not be voted on until March. It is currently not a definite constraint, and that is why we approached like we did. At this time, planning staff are broadly aware of the serious impacts of measures like this one and included that information in the Housing Element. The City will be hiring an expert consultant to do a detailed analysis and impact report on the measure and that is anticipated to be presented to the Council and public in January. This will provide the public with a better understanding of the measure's impacts prior to the vote.
After looking at the document, I would just like to uplift the portions about doing more outreach to the Spanish-speaking members of our community. I grew up in the Beach Flats, so I know immigrant communities are typically the last to hear about anything the city does. Partly due to the language barrier. I was happy to see that this issue had already been discussed. However, I was concerned to find no mention of whether these new affordable housing plans will be available to our undocumented community members. Usually immigrantion status can deter members of my community from seeking new housing. I encourage the city to look into this and make sure the new affordable housing developments are accessible to our undocumented Santa Cruzans.	The City's Affordable Housing Trust funding and assistance programs do not require verification of documented/undocumented status. However, if a program or project has federal funding, the federal funding program regulations may require verification of documented/undocumented status from someone in the household even if the City doesn't require it. State housing-related funding programs do not require verification of documentation status.
Recently, population growth figures for CA have been revised way DOWN. This new information shows Santa Cruz needs NO MORE Market Rate units and the overall number needed is far below your number proposed for 2023-2031. Traffic is terrible already and UCSC still wants to grow. Our water resources are already strained and you should NOT be recommending more units than is truly necessary for these reasons: 1) When you propose more units you are taking away the water rights of people who have been established here for decades and provide food and shelter-plants for native wildlife and birds and fruits and garden produce for people, too! 2) Water "quotas" from the Santa Cruz Water Department are not set to allow even very careful maintenance of established plantings. These plantings include preservation of	Even with the potential population trends you note, the city, region, and state are woefully short of the housing needed. For instance, in Santa Cruz County, many population projections show that most new housing units would not increase population greatly since there is a latent demand created by so many people currently living in crowded housing conditions. There are well-studied and known housing needs for both market rate and affordable housing in the city, region, and state. Because of this, the state has housing targets that Santa Cruz must try to reach for both market rate and

Feedback on the November 2023 Re-Submittal	City Response
hillsides necessary to the safety of properties on steep slopes. Example: Even though I have rainwater catchment of 1060gallons in tanks and graywater to plantings from both my washer and my shower, my recent water need/use was 100% over my SCWD allotment with ZERO leaks. I have explained extensively how I must maintain vegetation on both a steep uphill and a steep downhill into the canyon to protect my property , but the SCWD has not given me a fair allotment even though my water use used to be seen as fine. 3) While SCWD has worked to keep our energy use low so our water is consistent with our SC Climate Policy, building the number of units in your proposed policy will expose the whole City to drought conditions and require more water production that is extremely energy intensive and costly. This will push people to let go of the resources that help our pollinators, our native plants, birds and wildlife and heat up our City, too. 4) SCCity will be forever a drain on climate instead of meeting our climate neutrality goals if we have to build a water factory!!! This will be more and more expensive as climate worsens and the pressure raises the price of fossil fuels. 5) 4). Much of the units now proposed are in low elevation areas where they will be inundated by sea level rise. 6) Even our sewage treatment plant is at risk from overtopping from storm surges as early as 2030 and we need our City's resources to shore up against sea level rise. Our sewage treatment plant serves south to Aptos and each area has been given new housing unit quotas.....do we even have the capacity at our sewage treatment plant to handle all this increase? How much will it cost us to increase it if all the areas that use it build so much more housing?	affordable housing. The Housing Element is the tool used to how the state how it seeks to achieve those targets. In addition to the City doing its part to help solve the housing crisis, the state has a penalty for not meeting both market rate and affordable housing targets and that is taking away local decision-making and environmental review to streamlines housing development. For both of these reasons, it is in our interest to support both market rate housing and affordable housing. As for water, our general plan has studied much more housing than is currently built. This goes for sewage as well. The City has planned for growth and continues to. One really important thing to keep in mind too is that new development is significantly more water efficient than older development it is replacing. Even adding a lot more new housing will not create much of an increase in water use because it would be demolishing older, less water efficient buildings. And when there is an increase, it would be a drop in the bucket compared to the City's overall water use. The potential problems, and the severity of those problems, that the city faces with regards to water are the same with new development and without. The solutions that the Water Department is working on seek to solve water supply problems that are vastly larger than the increase in demand from more housing development. As for the environment, Santa Cruz (and especially downtown Santa Cruz) is the most sustainable place to grow in the whole region given its access to jobs, transit, education, business, daily needs, recreation, and amenities. Given the housing need, housing that is not built in Santa Cruz will be built in less sustainable places further away from these things, putting greater pressure on open space and habitats and increasing traffic, fossil fuel demand, and pollution to a far greater degree than housing built in Santa Cruz. We work closely with our Sustainability team to make

Feedback on the November 2023 Re-Submittal	City Response
	sure this work aligns with our Climate Action Plan and that any future units built in the lower part of downtown in the floodplain for instance, will be developed with resiliency in mind. I strongly believe that building more affordable and market rate housing in Santa Cruz is better for the environment than not building it.

D. Community Letters and Input

This section contains all comments submitted by the community throughout the Housing Element Update process.

The City of Santa Cruz

Via email: mvanhua@santacruzca.gov

Cc: HousingElements@hcd.ca.gov

April 20, 2023

Re: Santa Cruz's Draft Housing Element

To the City of Santa Cruz:

Thank you for responding to Sunday's letter. We rescind our charge of inaccuracy, and appreciate the City's intent to outpace its RHNA.

We are frustrated, above all, that this happens, and this, and worse, to millions, across the continent. Many of your staff likely suffer, too, from today's unaffordable housing prices. Our frustration is with that, and with a 40,000-word governing statute that has so far failed to compel equal protection for dense housing throughout entire cities.

Thank you for hearing our frustration. To the extent we are mistaken about the City's downtown expansion pipeline capacity and commitment to allow 60–111du/ac in the mixed-use zones, we trust the City is drafting its housing element in good faith.

We attribute today's housing crisis largely to decades of "minimum requirements for lot size and lot widths and maximum construction standards for height, lot coverage, and density." (Draft, pp.E-28 to -30.) Such constraints remain widespread, when they can be abolished. But we credit that they are listed in the City's constraints analysis (*ibid.*). That's really what we want "remove[d]." (Gov. Code § 65583(c)(3).) It would be "appropriate" in a housing shortage, and we support its "legal[] possib[ility]." (*Ibid.*). If the City perceives any legal obstacles to removal, we are happy to help the City address them.

We hope the final housing element can be as clear and concise as possible, given the unintuitive statutes, and look forward to working with you.

Best,



Keith Diggs
Attorney, YIMBY Law
keith@yimbylaw.org

In response to the ever-increasing cost of living, Santa Cruz YIMBY advocates for abundant housing at all levels of affordability to meet the needs of a growing population in Santa Cruz County. The Housing Element is an opportunity for the City of Santa Cruz to address the housing crisis on its own terms. We support sustainable growth, including along transportation corridors and activity centers and a commitment to lower Vehicle Miles Traveled by housing people near services and jobs. The following are our comments on the City of Santa Cruz's 6th cycle Housing Element draft in no particular order.

The University

One of the largest sites for new housing in the next eight years will be UC Santa Cruz. The city acknowledges this in their site inventory and policy plan. Despite this, the city has been and continues to be a significant barrier to development at the university, as evidenced by past and ongoing litigation[1]. This is not acknowledged in the constraints portion of the city's housing element.

The city should make a good faith effort to analyze the barriers it presents to housing construction and planning with regards to UCSC and propose programs to mitigate these impacts. We suggest a commitment to providing municipal services to new housing at UCSC and a policy to not sue over housing production on campus.

We would also like the city to provide a reference for the affordability levels assumed for the UC Santa Cruz units. While there has been talk of these rents being set below market rates, providing a reference to a commitment is important as this is the single largest source of affordable units for the city in this cycle.

Pipeline Projects

The largest source of new units for the city during the 6th cycle will likely be from pipeline projects. For jurisdictions relying heavily on pipeline projects, HCD recommends[2] that "...the element should include programs with actions that commit to facilitating development and monitoring approvals of the projects, including the number of units and affordability (e.g., coordination with applicants to approve remaining entitlements, supporting funding

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1 https://lookout.co/santacruz/ucsc-cabrillo/story/2023-04-18/city-of-santa-cruz-ucsc-in-talks-end-lawsuit-over-student-enrollment-housing-plans

2 https://www.hcd.ca.gov/sites/default/files/docs/planning-and-community/housing-element/SmaBrisbaneDraftOut010423.pdf

applications, expediting approvals and monitoring of project progress, including rezoning or identification of additional sites, if necessary)."

In order to meet this recommendation by HCD, the city should create policies to monitor the progress of pipeline projects. This could include automatic entitlement extensions until midway through the 6th cycle, a commitment to work with the Coastal Commission on facilitating housing proposed in the coastal zone, and proactively reaching out to all pipeline projects to confirm that there is still development interest.

Policy 1 - Housing Production

We are thrilled that the city has met their 5th cycle goals, however, with no rezoning taking place to meet the 6th cycle production goals, policies to increase housing production will be of huge importance.

Additionally, it is stated under Policy 1.2 that most new housing will be concentrated in the central core of the city, meaning along major commercial corridors and on major opportunity sites. While we laud recent progress that has been undertaken in the latter scope, we believe that the city should be looking towards additional opportunities as well as this scope could serve to not meet AFFH goals if new housing opportunities are restricted to downtown, commercial corridors, etc. In practice, this would serve to leave out neighborhoods such as Seabright, the majority of the West Side, Arana Gulch, etc. from seeing their fair share of development.

Policy 2 - Affordable Housing

The ordinance options allowing 100 percent affordable residential development to be considered a "by-right" use would greatly speed along much needed affordable housing. As such, we urge expedited approval of this policy to 2024 or earlier (currently by the end of 2025). A commitment to developing or declaring city parking lots downtown surplus by a certain date with the goal of providing affordable housing would also be a valuable policy.

As part of objective 2.4c, we support establishing a Community Opportunity to Purchase[3] program to give qualified non-profit organizations the right of first offer or refusal to purchase certain properties offered for sale in the city. We also support establishing a Tenant Opportunity to Purchase[4] program to help prevent displacement, empower tenants, and preserve affordable housing when the owner decides to sell.

Small Sites Program

The site inventory identifies a significant number of small parcels for development, many of which are projected to accommodate low income units. Per HCD's Site Inventory Guidebook[5] "A parcel smaller than one half acre is considered inadequate to accommodate

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[3] https://sf.gov/information/community-opportunity-purchase-act-copa
[4] https://ebclc.org/topa
[5] https://www.hcd.ca.gov/community-development/housing-element/docs/sites_inventory_memo_final06102020.pdf

housing affordable to lower income households, unless the housing element demonstrates development of housing affordable to lower income households on these sites is realistic or feasible." The city claims that many of these parcels have development opportunities due to common ownership with adjacent parcels; we would like to see the site inventory expanded to include these adjacent sites.

Mid-cycle Review

To ensure the city makes appropriate progress towards its 6th cycle goals we would like to see a commitment to a mid-cycle review and adjustment (if needed). Tying this review to programs to increase housing production such as rezoning, ADU incentives, or removing development constraints would allow the city to quickly make up lost ground and minimize impacts of falling behind in the 6th cycle. This would also be a time to review pipeline projects which have not progressed.

Additional mid-cycle programs could include ministerial approval for all site inventory projects and SB10 upzoning of small sites to 10 units per parcel.

FAR and Density

A significant constraint to development of 2+ bedroom units is the units/ acre density requirement, something that does not apply to smaller units such as SROs. In order to increase the number of family sized (2+ bed) units built, this constraint should be removed or significantly modified. This could also be addressed by increasing the FAR for projects consisting of 50% or more 2+ bedroom units. This increase should allow the same net number of units as if they were proposed as SROs or a similar unlimited density unit.

Policy 5 - Neighborhood Vitality

Policy 5 (Neighborhood Vitality) opens with the following context: "Quality of life is shaped, in part, by neighborhood conditions in Santa Cruz. As an older, established community, Santa Cruz requires a concerted effort to encourage the maintenance, rehabilitation, and improvement of housing and to promote sustainable, livable neighborhoods in the face of increasing density." We wholly reject the framing that density and sustainable, livable neighborhoods are incompatible. The city should update this language.

Missing Middle

Creation of missing middle housing isn't mentioned within the policy plan - the city should adapt zoning regulations that would incentivize this form of housing. Examples include reducing minimum lot size, lot width, and parking requirements (kudos to the latter already being included!). In Redwood City's compliant 6th cycle housing element[6] amendments such as these are anticipated to result in an increase of at least 80 homes.

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[6] https://www.welcomehomerwc.org/wp-content/uploads/2023/02/REDWOOD-CITY-HE-ADOPTED-2-13-23.pdf

Upzoning Near Potential Light Rail Stations

The RTC has multiple scenarios for a passenger light rail route. In most scenarios stations would be located on the Westside, Bay/California, Downtown, and Seabright[7]. We encourage a program to look at additional density along the Coastal Rail Trail, with a focus on these station locations.

Tenant Protections

As a majority-renter city, it is important that we have strong tenant protections. There are a number of programs we would like to see implemented or expanded in the city including:

- Elimination of or cap on rental application fees
- Creation of a rental registry. This was recently passed by both Salinas[8] and Monterey[9]
- Local preference for people employed in the county
- COPA and TOPA programs (see Policy 2 - Affordable Housing)
- Conduct a disparate impact analysis of non-high(est) resource areas[10] and apply a live-work preference if if it matches county demographics

Parking

We are pleased to see that elimination of parking minimums is included as a policy objective. In the city's work to achieve this, we believe the elimination of such requirements within a mile walking area of five or more amenities (pharmacies, grocery stores, transit stops, etc) would be a good intermediate policy stepping stone.

We also encourage the city to work with METRO and AMBAG to advocate for the creation of and planning for more high quality transit stops within the city in the 2050 MTP/SCS[11] (scheduled for June 2026). Such transit stops allow for more sustainable and affordable housing to be built.

Objective Standards

With the recent implementation of objective standards, the city should set forth a policy for staff to review and recommend if a project is consistent. If found consistent, the project should be placed on the consent agenda for all hearing bodies. Such projects should only be appealable to council if denied by the planning commission. This would greatly increase the incentive for developers to design projects compliant with the standards.

Affirmatively Furthering Fair Housing

As discussed in our Housing Production section, a majority of new housing is being planned along major corridors. This leaves out many exclusive and high opportunity

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[7] https://sccrtc.org/wp-content/uploads/2015/11/ServiceScenarioMap.png
[8] https://www.ksbw.com/article/salinas-rental-registry/43523797
[9] https://www.montereyherald.com/2023/04/19/monterey-city-council-moves-ahead-with-rental-registry/
[10] https://belonging.berkeley.edu/2023-ctcac-hcd-opportunity-map
[11] https://www.ambag.org/plans/2050-metropolitan-transportation-plan-sustainable-communities-strategy

neighborhoods from producing their fair share of housing. We encourage a policy to use SB10 or other means to expand housing opportunities in these neighborhoods and not limited to only Flexible Density Units (6.2d).

Permanent supportive housing is a key solution towards solving homelessness, the city should create a policy to ensure equitable distribution (and development potential) of such housing across all districts.

April 24, 2023

Mr. Matt VanHua
Principal Planner – Advance Planning
Planning and Community Development Department
809 Center Street, Room 107
Santa Cruz, CA 95060

Dear Matt,

COPA is eager to provide our feedback and recommendations in review of the Draft 6th Cycle Housing Element for the City of Santa Cruz. We appreciated the participation of Katherine Donovan, Mayor Keeley and Councilmember Brown in our March 19 Housing Civic Academy by listening to our stories and collaborating with COPA to include our voices in the draft Housing Element.

COPA is a nonprofit, nonpartisan organization of 28 dues-paying institutions - faith congregations, community-based organizations, schools and unions - teaching leadership and organizing for the common good on issues, including housing. We are engaging our membership in the Housing Element process across both Santa Cruz and Monterey Counties, and the cities of Santa Cruz, Capitola, Watsonville, Salinas, Seaside, Monterey and Pacific Grove.

On March 19, we collected 51 responses (out of 85 in attendance) to the questionnaires regarding housing affordability needs and the types of housing our members are seeking. Here are the results:

	1	2	3	4	5	6	7	8	Total # Units Needed by Income Level
Acutely Low	**12**	**3**	**2**			**1**			**18**
Extremely Low	**4**	**4**		**2**					**10**
Very Low	**5**	**3**			**1**				**9**
Low	**1**			**1**	**1**				**3**
Moderate									**0**
Above Moderate	**1**	**7**	**1**	**1**	**1**				**11**
									51 Households participated

We also asked what types of housing are needed, based on the categories you had identified included in the community survey you conducted. Here are those responses:

Types of Housing Needed:	
Senior Housing	**10**
Multi-generational Housing	**12**
Mixed-Income Housing	**14**
Housing for persons with disabilities	**8**
For-Rent Apartments	**21**
For-Sale Condos	**7**
Duplexes or Triplexes	**11**
Townhomes	**9**
Accessory Dwelling Units	**9**
Supportive or Transitional Housing	**3**
Other: housing authority voucher	**2**
Other: More Msr J	**1**

Other: securing a mortgage	**1**
Other: own a home with ADU	**1**
Other: for-rent studio	**2**

COPA comments on Housing Element - Ch. 2 Policy Plan

Overall, COPA strongly supports the priority of planning for sites along transit corridors, in the downtown,while pursuing the strategy of infill building and higher density. This "compact urban form" is a wise strategy to preserve open space and reduce car dependency to balance housing needs with environmental protection and conservation.

Goal 2: Affordable Housing

- 2.1a: COPA endorses maintaining the city's current 20% inclusionary ordinance.
- 2.2c: COPA endorses the proposal for a city bond measure to finance the subsidization of housing construction for greater percentages of below-market-rate units. COPA stands ready to engage in the policy discussions on this concept and participate in the necessary outreach and organizing to secure passage of such a ballot measure.
- 2.2d: COPA encourages City lobbyists to work on state legislation to ease pressure on renters. We would like to see state legislation to eliminate application fees, place a cap on security deposits, and provide right-to-counsel for tenants facing eviction.
- 2.2g: COPA strongly supports the policy of "by right" approval for housing projects that provide 100% affordable units. The City successfully exercised this policy for COPA-member Calvary Episcopal Church for its 60 units currently under construction on its parking lot.
    - In addition, COPA urges the City to expand areas of the City that are eligible for by-right approval by applying the standard created by the State under AB2011 to all new development (both residential and commercial) to ensure that new projects have the benefit of streamlined entitlement approval while ensuring local workers are paid fair wages with health benefits.
- 2.3: COPA endorses the use of density bonuses to encourage greater number of units. Furthermore we encourage city staff to explore further incentivization of density by offering additional subsidy to cover additional construction of

below-market-rate units, which could be financed with proceeds of a city-wide bond measure.
    - Further, COPA recommends the elimination of density limits. There are presently no limits on density for Single Room Occupancy units (SRO's) and single family homes, and this only incentivizing these housing types over the others.
- 2.4c: COPA recommends the City adopt two policy tools to facilitate the acquisition of existing properties for conversion to deed-restricted units. We urge the city to create a Community Opportunity to Purchase Program. The Community Opportunity to Purchase Act (COPA) gives qualified non-profit organizations the right of first offer, and/or the right of first refusal to purchase certain properties offered for sale in the City; and the creation of a TOPA - Tenant Opportunity to Purchase Act, TOPA, or "Tenant Opportunity to Purchase Act", is an anti-displacement housing policy that gives tenants options to have secure housing when the property they rent goes up for sale, while also preserving affordable housing.

Goal 3: Special Needs and Homeless

3.2 Given the high degree of rent-burdened families in our community, COPA strongly endorses the policy to include childcare centers within housing construction to increase the opportunities for affordable childcare in our community.
3.3 COPA strongly supports the partnerships to provide the Continuum of Care for homeless individuals.

Goal 4: Housing Assistance

4.1a: COPA endorses the continuance of the security deposit loan program in partnership with the County Housing Authority, however, the program delivery needs improvement to really be effective. The program is not well publicized and the communication, particularly in Spanish, is confusing. COPA recommends the program be changed to allow an applicant to pre-qualify for the loan so a tenant can respond quickly once they secure a unit to rent. In a tight rental market, decisions are made within hours and a multi-day, multi-step approval process has discouraged applicants from even trying to apply for this assistance. COPA also recommends greater funds for rental assistance and broader eligibility. The metric of "50 households" over the Cycle period is too low to be meaningful. We suggest a metric that reflects the portion of households that are at highest risk of housing instability illustrated in Table C-18 that reports 3,155 households spend more than 50% of their income on housing. Assuming

25% of these households may encounter an emergency where they may not be able to pay rent in a given month, a metric of 800 households would be more appropriate.

Goal 5: Neighborhood Vitality

5.2b: COPA has found that many tenants are too fearful to report unsafe and illegal living conditions. They are not aware of the law or their rights and the responsibilities of the landlord to provide safe and healthy living conditions. We strongly endorse 'expanded outreach' on rental inspection program and code enforcement by working with community groups like COPA.
5.4a: COPA applauds the City for recognizing the need for targeted outreach to renters in the neighborhoods South of Laurel St, Beach Flats, and Lower Ocean. It is important this outreach be done on evenings and weekends and in the Spanish language.
5.5 COPA strongly endorses this policy to "protect susceptible populations while improving infrastructure, resources and access to affordable units." Additionally, COPA strongly recommends the City work toward a comprehensive set of policies that would prevent displacement, and provide stronger renter protections and relief from the high rent-burdens many experience in Santa Cruz. COPA proposes the following ideas:

a. Eliminate application fees
b. Cap security deposits to be a % of the rent or equivalent to one month's rent only.
c. Improve security deposit loan programs by pre-qualifying tenants before apartment search
d. Increase legal assistance funding for more attorneys. There is an urgent need for greater access to free, bilingual legal assistance and "affirmative representation" for retaliation cases, and for displacement cases to be pursued. More funds for Tenant Sanctuary and California Rural Legal Assistance is need to increase staffing hours and hiring of attorneys. No tenant has the funds to pursue a case of retaliation for example.
e. Proactive tenant outreach and education programs to explain rights, assistance programs.
f. Rental Registry to provide accurate data on rental market trends.
g. Increase funding for rental assistance, possibly as a portion of Transient Occupancy Tax for renters who live and work in Santa Cruz as a way to support the hospitality workforce and prevent them from leaving the City.
h. Partnership with District Attorney and/or the County Public Defender to enforce existing local and state civil codes to uphold tenant protections.
i. Research models that allow rent with the option to buy for condos and townhomes.

Goal 6: Affirmatively Furthering Fair Housing

6.1c: COPA endorses the policy of coordinating with the Housing Authority to pursue more funding for housing vouchers and the removal of barriers to utilize housing vouchers.

6.3b: COPA strongly endorses the need for increased funding of bilingual legal assistance and outreach for tenants.

Goal 7: Resource Conservation and Environmental Stewardship

7.3: COPA strongly supports policies to “Support transit-oriented development and non-motorized transportation.” and believes that the urban compact form of development will aid in achieving this goal.

COPA recommends the City implement a policy that affirms support for preference in leasing of new and existing affordable units that prioritize people who work in the community. Because such preferences get people closer to where they work, they have the added public benefit of not only ensuring that local workers get access to affordable housing opportunities but also reducing greenhouse gas emissions and traffic by reducing worker commutes to jobs in the City of Santa Cruz. Data analysis must be done to ensure that the demographics of the workforce in the target area (city or county) is reflective of the workforce as a whole to ensure no disparate impact is created on a protected class or group.

Such a preference can also be expanded to include not only local workers but also local, low-income residents in those neighborhoods where low-income residents are at risk of displacement due to gentrification pressures. An example of such a program is the one implemented by the County of Santa Cruz at the 17th and Capitola affordable housing project in Live Oak. Data analysis must be done to ensure that such a preference does not create a disparate impact on a protected group, but neighborhood based, anti-displacement preferences have been successfully implemented across the State in neighborhoods that are classified as “areas of economic distress” and that are home to a disproportionate number of low-income residents that are at risk of displacement.

Appendix G: Housing Sites Inventory

Overall, COPA supports the City's list of housing sites identified along the corridors and infill opportunities in the residential neighborhoods. We have the following additional recommendations:

1. We would like to see the City identify and include its surface parking lots to be included on the site inventory. The surface parking lots could be reconfigured as housing projects, including parking on the lower levels so as not to lose city-owned parking resources. The downtown mixed use library is a good example of this potential. Parking funds could be used to finance construction (MidPen Housing coordinated a model project with San Mateo).
2. The City has an impressive list of pipeline projects. To facilitate the completion of these pipeline projects in an expeditious manner, we urge the City to make a commitment to refrain from lawsuits that would inhibit the University of Santa Cruz to proceed with its student and faculty housing projects.
3. The City could take additional steps to accelerate the pipeline projects by expediting the review process or identifying ways to provide administrative approvals.
4. Of the 2492 units proposed, we recommend timelines be established as metrics to encourage a timely review process.
5. It appears that the City does not need to complete any further re-zoning to meet its RHNA target numbers. We suggest the City continue to identify areas that could be re-zoned to further encourage property owners to consider land use for housing.

COPA looks forward to continue to engage with the City of Santa Cruz staff and elected Councilmembers and Mayor in the coming months to create a model Housing Element. For a city that is famous for being the least affordable, COPA is committed to becoming famous for the boldest and best Housing Element possible for the provision of affordable housing for our families who live and work here.

Thank you!

Barbara Meister, COPA leader from Holy Cross Catholic Church on behalf of the COPA Housing Strategy Team

UNITED BROTHERHOOD OF CARPENTERS AND JOINERS OF AMERICA

Local Union 505 ~ County of Santa Cruz INSTITUTED AUGUST 12, 1881 **225 Sea Ridge Road ~Aptos, CA 95003**

(831) 688-5025 **F (831) 688-5027**

ALWAYS DEMAND THE LABEL

April 5, 2023

Via Email: mvanhua@cityofsantacruz.com

City of Santa Cruz
809 Center Street
Santa Cruz, CA 95060

Attn: Planning and Community Development Department
Re: 6th Cycle Housing Element Update (2023-2031)

Dear Mr. Matthew VanHua,

Please accept these comments on the above referenced Housing Element Update on behalf of the members of Carpenters Local 505, which represents working men and women in the City of Santa Cruz and Santa Cruz County. Local 505 has long been at the forefront of training the next generation of construction workers, opening pathways to the industry for diverse and traditionally underserved populations, and embracing new technologies and delivery methods to expedite the construction of much needed housing.

We appreciate the opportunity and look forward to working together on this important endeavor.

To meet the urgent need for housing units outlined in the State's Regional Housing Needs Allocation (RHNA), as well as the policy goals outlined in the City of Santa Cruz Housing Element, it is vital that the City of Santa Cruz support efforts to build the local construction workforce. **However, the City of Santa Cruz's current housing element draft fails to address a major impediment to housing production that other cities have acknowledged and committed to addressing in their own, now-finalized housing elements.** Namely, neither Santa Cruz county nor the City of Santa Cruz have enough skilled, highly productive residential construction workers to build the nearly 4000 units that the City of Santa Cruz is supposed to produce over an 8 year time period.

As part of the 6th Cycle Housing Element process, the City of Santa Cruz must seek to build 3736 units over an eight year period. This is itself an almost 400 percent increase from the prior Housing Element cycle's RHNA goal of 747 units. However, as the housing crisis in our communities has continued to deteriorate in recent years, **the number of workers employed in residential building construction in Santa Cruz County has actually decreased by 13% since**

2016.[1] A continuously shrinking residential construction workforce cannot build 3736 units of housing in 8 years. As such, **the City should commit to developing a residential construction labor policy in its finalized Housing Element**. This policy should seek to alleviate the labor shortage impediment to housing in the City by investing in the development and retention of workers in the local residential construction labor supply.

To support the policy goals of the Housing Element, Local 505 is therefore requesting that the City add local hire and apprenticeship requirements to the General Plan and Housing Element for all residential construction projects larger than 10 units. The standards Local 505 is proposing in this comment letter would help to ensure greater benefits for the broader community, help ensure that construction labor needs are met, and guarantee that new residential development projects within the City are making needed investments in the region's skilled construction industry workforce.

The City Should Bar Issuance of Building Permits Unless Each Future Residential Development of 10 units or Above has a Viable Apprenticeship Program and Local Hiring Requirements

The Carpenters propose the following additions to the Municipal Code of the City of Santa Cruz. for any residential project larger than 10 units

Permitting requirements in the Municipal Code of the City of Santa Cruz.

> A person, firm, corporation, or other entity applying for a building permit under the relevant section of the Municipal Code of the City of Santa Cruz, California shall be required to comply with the apprenticeship, healthcare, and local hire requirements of the Housing Element and General Plan. Failure to comply with the requirements set forth in this section shall be deemed a violation of this article.

Apprenticeship:

> For every apprenticeable craft, each general contractor and each subcontractor (at every tier for the project) will sign a certified statement under penalty of perjury that it participates in a Joint Apprenticeship Program Approved by the State of California, Division of Apprenticeship Standards **OR** in an apprenticeship program approved by the State of California Division of Apprenticeship Standards that has a graduation rate of 50% or higher and has graduated at least thirty (30) apprentices each consecutive year for the five (5) years immediately preceding submission of the pre-qualification documents. The contractor or subcontractor will also maintain at least the ratio of apprentices required by California Labor Code section 1777.5.

Local Hire Policy:

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[1] QCEW data: Difference between 2016 employment (1265) and 2021 (1100) (latest available) in Private NAICS 2361 Residential building construction for All establishment sizes in Santa Cruz County, California, NSA

> Contractor will be required to provide documentation that the contractor will hire a minimum of twenty-five percent (25%) of staff for any job classification with more than four (4) employees employed whose primary residence, which is not a post office box, is, and has been, within Santa Cruz county within 180 days of the expected date of issuance of the Notice to Proceed for the project.

As part of making these proposals, Local 505 wishes to make the City of Santa Cruz aware that other cities in the wider region have started to incorporate language into their finalized housing elements that does commit to the development of residential construction labor policy. Both Redwood City and Menlo Park, for example, have included the following language as part of the policy goals in their respective housing elements:

> **Housing element policy goal:** Encourage developers and contractors to evaluate hiring local labor, hiring from or contributing to apprenticeship programs, increasing resources for labor compliance, and providing living wages.[2]

At a minimum, Local 505 strongly calls on the City of Santa Cruz to incorporate a similar commitment to develop residential labor policy in their own housing element. This will help alleviate a major impediment to housing production: the labor shortage crisis in the residential construction.

While there has been a remarkable economic expansion in Santa Cruz in recent years, rising inequality and displacement adds to the City's affordability crisis and threatens to undermine the region's strong economy. Local 505 has a strong track record of developing many programs that will enable the City to meet the General Plan and Housing Element goals. These programs include a robust Joint Apprenticeship Training Committee, vigorous utilization of apprentices in the City of Santa Cruz, healthcare coverage for all members and their families, and innovation within the construction industry.

Joint Apprenticeship Training Committees (JATC's), such as the Carpenters Training Committee for Northern California (CTCNC), are a proven method of career training built around a strong partnership between employers, training programs and the government. This tripartite system is financially beneficial not only for the apprentice, but is a major benefit for the employer and the overall economy of the City of Santa Cruz. The CTCNC monitors current market conditions and adjusts the workflow of apprentices to meet the needs of the community, heading off any shortage of skilled workers. History has demonstrated that strong utilization of apprentices throughout the private sector helped California builders produce millions of units of housing.

CTCNC recruitment strategies include robust diversity and inclusionary outreach programs, such as pre-apprenticeship, with proven results in representative workplaces and strong local

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[2] See, page 322: city-of-menlo-park-2023-2031-housing-element.pdf (menlopark.gov)
See, page 52: REDWOOD-CITY-HE-ADOPTED-2-13-23.pdf (welcomehomerwc.org)

economies. It is imperative that our underserved populations have supportive and effective pathways to viable construction careers, while ensuring that employers are able to find and develop the best and brightest talent needed to thrive in a competitive economy.

Employer-paid health insurance plans for our members and their families provides preventative services to stay healthy and prevent serious illness. Timely care reduces the fiscal burden for our members and their families, and significantly reduces the utilization of safety-net programs administered by the City of Santa Cruz and Santa Cruz County.

Embracing new technologies and delivery systems will have a significant impact on the construction industry, particularly the residential sector. Increasing housing delivery methods reduces project durations and provides City of Santa Cruz residents housing sooner. Local 505 is at the forefront of ensuring that new construction technologies deliver those benefits while also creating work opportunities for those already in the trades as well as those looking to begin a construction career.

Local 505 is in a unique position to address many of the key ideas outline in the City of Santa Cruz Housing Element Update. By investing in the training and utilization of apprentices, performing outreach to ensure that the workforce closely mirrors the demographics of our local community, providing employer-paid healthcare for our members and their families, and promoting innovation in the residential construction sector, Local 505 is prepared to assist in closing the affordability gap in the City of Santa Cruz and the Bay Area. We look forward to engaging City staff and elected leaders as the Housing Element moves forward and working cooperatively to bridge the needs of the City with the skills and tools of Local 505.

Sincerely,

Tony Uzzle

Tony Uzzle
Senior Field Representative
Carpenters Local 505

April 7, 2023

Matt VanHua
City of Santa Cruz, Planning and Community Development Department, Advance Planning Division
809 Center St #206
Santa Cruz, CA 95060

mvanhua@santacruzca.gov

Re: Comments on the Draft Housing Element

Thank you for sharing this early draft of the Housing Element with the public. On behalf of the City of Santa Cruz's nearly 400 residents with developmental disabilities, Housing Choices is grateful for the opportunity to comment before it is sent to HCD. We also appreciate the work that the City of Santa Cruz Planning and Community Development staff has done to draft a Housing Element that prioritizes equity and inclusion and for including an analysis of the housing needs of residents with developmental disabilities as required by SB 812.

While we believe that this Draft does show that the City is taking seriously its obligation to Affirmatively Further Fair Housing for all City of Santa Cruz residents we found that there are some revisions or additions that should be considered in order to make sure that the Housing Element submitted to HCD is in full compliance with the state law. We believe with some minor changes this Draft has potential to be approved by HCD in a timely manner rather than requiring multiple rounds of revisions as seen in many other jurisdictions throughout the state. Some of our suggestions include further analysis of the special housing needs that exist within the city in accordance with HCD requirements so that the City may better prioritize and plan for the needs of the City's most vulnerable residents including but not limited to people with developmental disabilities. We also believe that the City should include more measurable metrics in its Policy Plan for each objective by including not only a date by when each objective will be implemented but number of units or people to be served to measure the success of each program in Affirmatively Furthering Fair Housing and/or achieving the City's RHNA goals. Lastly, while we support many of the new programs and policies already proposed in the Draft Housing Element we have included recommendations for refinements to the proposed programs as well as additional programs and policies the city should consider for inclusion in the Housing Element.

About Housing Choices

Housing Choices is a housing service provider funded by the San Andreas Regional Center (SARC) to support people with developmental disabilities to be fully integrated in the affordable housing supply within the Counties of Santa Cruz, Santa Clara, San Benito and Monterey. We provide housing navigation services for both individuals and families. We also partner with affordable housing developers to make inclusive housing commitments for people with developmental and other disabilities in their housing

projects. At these projects we provide onsite housing retention services. Our work over the past 25 years, including in the City of Santa Cruz at Water Street Apartments, shows that this model of housing plus services is highly effective in increasing housing access and stability for people with developmental disabilities.

The San Andreas Regional Center has contracted with Housing Choices to provide the City of Santa Cruz Planning and Community Development staff and Housing Element consultants with an assessment of the housing needs of people with developmental disabilities, as required by SB 812.

Missing Definition of Developmental Disabilities

Understanding what defines a developmental disability is key to understanding their housing needs and accessibility requirements. While the housing needs analysis which appears on pages C-20 through C-22 of the Draft Housing Element does discuss some of the types of housing that would be appropriate for a person with a developmental disability it does not talk about the requirement for supportive services in order to live in the community which defines a developmental disability and differentiates the accessibility needs of a person with a developmental disability from those of a person who has a disability that is solely physical.

California state law defines developmental disabilities as a disabling condition that emerged before age 18, is expected to be lifelong, and is a substantial disability attributable to major impairment of cognitive and/or social functioning. A substantial disability is defined as "significant functional limitations…in three or more of the following areas of major life activity, as appropriate to the person's age: Receptive and expressive language; Learning; Self-care; Mobility; Self-direction; Capacity for independent living; and/or Economic self-sufficiency". Developmental disabilities include intellectual disability, autism, Down syndrome, epilepsy, cerebral palsy, and other disabling conditions similar in their functional impact to an intellectual disability. A developmental disability by definition does not include conditions that are solely physical, psychiatric or learning disabilities (Section 4512 of the Welfare and Institutions Code and Section 54000-54002 of the Code of Regulations). Under California's Lanterman Developmental Disabilities Services Act and the U.S. Supreme Court's 1999 decision in Olmstead v. L.C., people with developmental disabilities are entitled to receive community-based services that allow them to live in the least restrictive setting of their choosing. The shift to de-institutionalization has led to the closure of the most restrictive segregated settings and to the requirement, under SB 812, that local jurisdictions in their Housing Elements assess and plan specifically for the housing needs of people with developmental disabilities who receive supportive services from the state's 21 Regional Center in order to live in their home community. San Andreas Regional Center (SARC) is funded by the Department of Development Services (DDS) to serve all Santa Cruz County residents with developmental disabilities. While SARC is able to fund the services needed for consumers to live independently they are not able to provide funding for housing which is why jurisdictions must plan for housing that is appropriate and accessible for this special needs population.

Incomplete Assessment of Housing Needs of People with Developmental Disabilities

HCD has provided guidance for a complete analysis of special housing needs groups, which must include:

- A quantification of the total number of persons and households in the special housing needs group, including tenure (rental or ownership), where possible.

- A quantification and qualitative description of the need (including a description of the potential housing problems faced by the special needs groups), a description of any existing resources or programs, and an assessment of unmet needs.

- Identification of potential programs or policy options and resources to address the need

In addition for the analysis of the housing needs of people with developmental and other disabilities HCD further advises that jurisdictions should include:

- A discussion of resources, including existing housing and services for people with disabilities. Contact local, service providers such as the local Center for Independent Living, county health/mental-health departments, health-related nonprofits (e.g. United Cerebral Palsy, Crippled Children's Society, Heart Fund, Lung Association, Diabetes Association, Cancer Society, etc.) or school districts that maintain the number of students enrolled in special education programs, students requiring special accommodations and/or transportation, and students participating in home schooling.

- Identification of housing types (e.g. residential care facilities) that can accommodate people with disabilities and zoning and capacity available to facilitate these housing types.

- Housing programs or strategies to address identified needs.

While the City of Santa Cruz's draft analysis of the housing needs of people with developmental disabilities does quantify the housing need, because this quantification is based on zip code level data for only one of the zip codes within city limits it underestimates the true number of City of Santa Cruz residents who have a developmental disability. Furthermore, the draft housing needs analysis does not meaningfully discuss the factors driving the housing needs of this population nor does it discuss best practices for creating inclusive affordable housing for people with developmental disabilities requiring on-site supportive services funded by SARC in order for them to have equitable access to living in the community as a person without a disability.

In its quantitative analysis the city used data reported by the Department of Developmental Services (DDS) by zip code to estimate the number of residents with developmental disabilities living in the City of Santa Cruz. By requesting this information directly from SARC, Housing Choices was able to get city-specific data which is reflected in the table below:

Table ___ City of Santa Cruz and Santa Cruz County Population with Developmental Disabilities

Age	City of Santa Cruz	City of Santa Cruz % of total	Santa Cruz County	Santa Cruz County % of total
Under age 18	88	24%	407	29%
18 and older	275	76%	1009	71%
Total	363	100%	1416	100%

Note: The City of Santa Cruz population with developmental disabilities was provided by San Andreas Regional Center as of November 2021. The Santa Cruz County population with developmental disabilities is based on county-level data published by the Department of Developmental Services as of June 2021.

Housing Choices was also able to get data from SARC regarding the living arrangements of City of Santa Cruz residents with developmental disabilities to better understand where people are currently living and where there may be need for improvement in housing and services for this population. Assessing the housing needs of adults with developmental disabilities is of particular importance because as they age the adults will require a residential option outside the family home, whereas the family home is the preferred living option for children with developmental disabilities.

Table ___ Living Arrangements of Adults with Developmental Disabilities in the City of Santa Cruz Compared to Santa Cruz County

Adult Living Arrangements	City of Santa Cruz	City of Santa Cruz Percent of Total	Santa Cruz County	County Percent of Total
In the family home	151	55%	630	62%
Own apartment with supportive services	97	35%	248	25%
Licensed Facilities	23	8%	125	12%
Other (including homeless)	4	2%	6	1%
Total Adults	**275**	100%	**1009**	100%

Note: The City of Santa Cruz population with developmental disabilities was provided by San Andreas Regional Center as of November 2021. The Santa Cruz County population with developmental disabilities is based on county-level data published by the Department of Developmental Services as of June 2021.

As of November 2021, SARC reported that the family home is the most prevalent living arrangement for City of Santa Cruz adults with developmental disabilities, with 55% of adults living in the family home. This is lower than the County overall where 62% of adults live at home. While the family home is considered to be a community based living arrangement, as discussed below, there is an increased risk of displacement or homelessness when aging parents are no longer able to provide housing. Instead, for adults with developmental disabilities the most integrated and least restrictive living arrangement available to them is living independently in their own apartment with supportive services. In the City of Santa Cruz, only 35% of adults with developmental disabilities have been able to transition into their own apartment due to the lack of deeply affordable housing available. In addition, 8% of City of Santa Cruz adults with developmental disabilities live in licensed care facilities, a segregated housing type available to people with developmental disabilities where interaction with people without disabilities is more limited than in integrated housing settings. Without planning for more inclusive affordable housing for people with developmental disabilities to transition into when aging parents are no longer able to provide housing, the City of Santa Cruz will see more adults falling into homelessness, being displaced or being forced to live in segregated settings.

Some of the other relevant factors affecting the housing needs of people with developmental disabilities that are not discussed in the Draft Housing Element are:

- **Decline in Licensed Care Facilities in Santa Cruz County.** The Department of Developmental Services reports that between September 2015 and June 2021, there was a 7% decrease in the number of people with developmental disabilities able to be housed in licensed care facilities (including Community Care Facilities, Intermediate Care Facilities, and Skilled Nursing Facilities) in Santa Cruz County, even as the adult population in need of residential options outside the family home grew. This trend is the result of increased housing prices making it less financially

feasible for new facilities to open when old ones close as well as a decrease in demand as more adults choose to live in less restrictive settings increasing the need for affordable housing options coordinated with supportive services funded by the San Andreas Regional Center. The County's reduced supply of licensed care facilities increases the likelihood that City of Santa Cruz adults with developmental disabilities will be forced out of the County when their parents are no longer able to house them--unless there is a significant improvement in access to affordable housing.

Table ___ Changes in Living Arrangements of Adults with Developmental Disabilities from 2015-2021 in Santa Cruz County

Adult Living Arrangements	2015	2021	Percent Change
In the family home	477	630	32%
Own apartment with supportive services	231	248	7%
Licensed Facilities	135	125	(-7%)
Other (including homeless)	5	6	20%
Total Adults	**848**	**1009**	**19%**

Source: Department of Developmental Services Quarterly Report by County.

- **Increase of Autism Diagnosis Reflected in Increase in Adults in their 20s and 30s.** Growth in the Santa Cruz County adult population with developmental disabilities correlates with a well-documented annual increase in the diagnosis of autism that began in the mid-1980s and did not level out until after 2015. The cumulative impact of this trend is already seen in the growth of the Santa Cruz County population aged 18 to 41 with developmental disabilities and will continue into the future. This trend has significant implications for housing needs among City of Santa Cruz adults with developmental disabilities during the period of the 2023-2031 Housing Element, as the population can be expected to continue to grow at a faster rate than the general population.

Table __ Changes in Age Distribution of Adult Population in Santa Cruz County

Age	2015 Number	2021 Number	% Change
18 to 31	395	484	23%
32 to 41	185	192	4%
41 to 52	103	135	31%
52 to 61	118	114	(-3%)
62 plus	47	84	79%
Total adults	848	1009	19%

Source: Department of Developmental Services data reported at the county level in June 2021 and September 2015

Note: These data assume that all people with developmental disabilities under age 18 live in the family home. The impact of this assumption, if incorrect, is to underestimate the number of adults living in the family home who may need other residential living options.

- **Longer Life Spans.** Between September 2015 and June 2021, the Department of Developmental Services reports that the number of Santa Cruz County residents with developmental disabilities age 62 and older grew by 79% (Table __). This increase is generally attributable to well-documented gains in life span rather than migration of seniors into high cost Santa Cruz County. Longer life spans mean that more adults with developmental disabilities will outlive their parents and family members who are the largest source of housing for people with developmental disabilities in the City of Santa Cruz. And because older adults currently occupying a licensed facility in Santa Cruz County are living longer, this reduced rate of occupant turnover, coupled with closing facilities, will make it more difficult for middle-aged and senior adults who have been living with aging parents in the City of Santa Cruz to transition to licensed care when their parents pass away.

- **Displacement.** Notwithstanding 19% growth in Santa Cruz County's total population of adults with developmental disabilities, the Department of Developmental Services has documented a 3% decline in the age group 52 to 61 in Santa Cruz County between September 2015 and June 2021 (Table ___). In light of gains in life expectancy, this loss can reasonably be attributed to displacement from the county because of a lack of residential living options (either licensed facilities or affordable housing) when an elderly family caregiver passes away or becomes unable to house and care for the adult. Due to increased reliance on the family home as a living arrangement (based on a 32% increase of adults remaining in the family home in Santa Cruz County between 2015-2021) this trend is expected to continue to worsen unless more inclusive affordable housing is developed during the 2023-2031 RHNA cycle. Displacement takes a particular toll on adults with developmental disabilities who depend on familiarity with transit routes and shopping and services, as well as support from community-based services and informal networks built up over years of living in the City of Santa Cruz.

- **Higher Rates of Physical Disabilities.** People with developmental disabilities are more likely than the general population to have an accompanying physical disability. According to the Department of Developmental Services 26% of Santa Cruz County residents with developmental disabilities have limited mobility, 9% have a vision impairment and 4% have a hearing impairment. The need for an accessible unit coupled with the need for coordinated supportive services compounds the housing barriers faced by those with both cognitive and physical disabilities.

- **Ineligibility for Many Affordable Rental Units.** Some adults with developmental disabilities depend on monthly income of around $1,000 from the Supplemental Security Income (SSI) program, pricing them out of many of the limited number of affordable housing units in the City of Santa Cruz. Those with employment tend to work part-time in the lowest paid jobs and also struggle to income-qualify for many of the affordable housing units now available for rent in the City of Santa Cruz.

- **Transit-Dependent.** Most adults with developmental disabilities do not drive or own a car so rely on public transit as a means to integration in the larger community.

By including this data in the City's Draft Housing Element the city can better plan to meet the current needs of residents with developmental disabilities and track changes over time in future Housing Elements.

The City of Santa Cruz has found a proven solution to address the housing needs of people with developmental disabilities at inclusive affordable housing projects such as Water Street Apartments, a strategy which is not included in the Draft Housing Element. At Water Street Apartments, 8 of the project's 40 units are set-aside for people with developmental disabilities allowing the developer to offer deeply affordable housing paired with on-site supportive services funded by SARC at no cost to the developer or residents with developmental disabilities. These services help people with developmental disabilities, who are typically on fixed or limited incomes and require supportive services to live independently, equitable access to find and retain stable housing thereby promoting integration and meeting HCD's requirement to AFFH. In order to meet the increasing housing needs of adults with developmental disabilities still living in the family home or wanting to transition out of institutional settings, the city must plan for more inclusive affordable housing properties. The following considerations should guide the City of Santa Cruz in this pursuit:

- Integration in typical affordable housing is a priority in order to Affirmatively Further Fair Housing for a group that has historically experienced no alternatives to segregated living and also to counter the displacement of adults with developmental disabilities out of the City of Santa Cruz.

- Coordination of housing with onsite supportive services funded by the San Andreas Regional Center should be encouraged. These fully funded coordinated services provide a supported pathway for people with developmental disabilities to apply for and retain an affordable apartment and are often as essential to a person with a developmental disability as a physically modified unit is to a person with a mobility, vision, or hearing impairment.

- A mix of unit sizes at inclusive housing properties would address the needs of those who require live-in aides, want to live with roommates or partners, or have children.

- Location of housing near public transit would accommodate the transit-dependency of most adults with developmental disabilities.

- Deeply affordable housing is needed by people with developmental disabilities. Per HCD guidance, the City should plan for at least 430 Extremely Low Income (ELI) units, or 50% of its Very Low Income RNHA allocation. ELI units are particularly important to people with developmental disabilities, and some of the City's planned production of ELI units should be subject to a preference for people with developmental disabilities.

We believe that the inclusion of these missing elements would strengthen the city's assessment of the housing needs of City of Santa Cruz residents with developmental disabilities. Furthermore, it would help the city to create more meaningful programs and policies to meet the housing needs of residents with developmental disabilities as required by Housing Element law.

Strengthening Impact of Programs

We want to thank planning staff and the consultant who developed this draft for recommending a suite of new programs, policies and goals that we believe can create a more inclusive and equitable community. We are especially supportive of **objective 2.2c. Explore additional funding mechanisms…for affordable housing such as an affordable housing bond measure** as we have seen this strategy to be very effective in development of affordable housing in communities such as the City of San Jose as well as **objective 2.2g Present Council with ordinance options that allow 100 percent affordable residential development to be considered a "by-right" use that only requires ministerial Planning approval and Building Permits to be constructed in residential and mixed-use zones** as shorter

timelines for project approvals can reduce project costs and make sure that much needed affordable housing gets built more quickly.

While we believe that the programs outlined in the Housing Element will Affirmatively Further Fair Housing we are concerned that some lack the concrete steps, timelines and measurable metrics by which to evaluate success of these programs. Without all of these elements the city is at-risk of implementing ineffective programs with little or no effect on meeting its RHNA or Affirmatively Further Fair Housing for all special needs populations and protected groups. By including objective standards by which to measure the success of each program the City can better analyze and make changes in the future to improve these programs.

Other concerns and recommendations for strengthening the effectiveness of the Draft programs to increase the city's ability to meet its many goals and policies include:

- **Objective 2.1b. Review the Inclusionary Ordinance…**The City should commit to offering greater flexibility for developers to meet the inclusionary unit requirements to better serve the needs of the community. Most adults with developmental disabilities have incomes too low to satisfy minimum income requirements for the Low and Very Low Income units currently offered under the city's inclusionary ordinance and are effectively excluded from this housing option. California law (AB 1505, the "Palmer Fix") explicitly allows cities to adopt inclusionary housing ordinances that address a range of income levels from moderate-income to extremely low-income. The City should take advantage of this authority to make its ordinance more responsive to local needs by offering developers a menu of options for including affordable units, for example, by setting a higher percentage of units priced for moderate income and a lower percentage of units priced for extremely low income or targeted to special needs populations. Such a menu would address a broader range of the City of Santa Cruz's housing needs, while giving developers more options for meeting the inclusionary requirement. Example: San Mateo County Inclusionary Affordable Housing Ordinance; Redwood City Affordable Housing Ordinance.

  Sample Language: The City of Santa Cruz shall revise its inclusionary housing ordinance to offer developers a menu of options for achieving affordability, adjusting the percentage of units required to be affordable depending on the degree of affordability achieved (moderate-income, low income, very low income, and extremely low income) or special needs groups targeted, including, for example, people with developmental disabilities who will benefit from coordinated onsite services provided by the San Andreas Regional Center.

- **Objective 2.2b Identify residential projects for City financial or regulatory incentives subject to City Council approval & Objective 4.2b Support the continuation of the Affordable Housing Trust Fund**- The City should commit to prioritizing local funding and resources for affordable housing development towards the development of housing at the deepest levels of affordability which are most difficult to achieve. City-owned land, land dedicated to affordable housing development through a land trust or under an inclusionary housing ordinance, and city housing funds are often essential to the development of affordable housing that is financially feasible. In creating guidelines for the scoring of any competitive proposals for these scarce resources, the City should grant additional points to affordable housing projects that address the housing needs of the residents who are most difficult to house under existing state and federal housing finance programs--for example, by prioritizing proposals with a higher number of Extremely Low Income units or that make a percentage of units subject to a preference for identified categories of special needs people who would benefit from coordinated onsite services, including but not limited to people with developmental disabilities who benefit from

services of the San Andreas Regional Center. Example: Kiku Crossing in City of San Mateo; City of San Jose Housing Department NOFA; San Mateo County Affordable Housing Fund NOFA

Sample Language: In publishing requests for competitive proposals for any city-owned land, land dedicated to affordable housing or city housing funds, the City of Santa Cruz shall grant additional points to proposals that address the city's most difficult to achieve housing priorities, by, for example, providing a greater number of Extremely Low-Income units or committing to make a percentage of the units subject to a preference for people with special needs who will benefit from coordinated onsite services, such as people with developmental disabilities who receive services from the San Andreas Regional Center.

- **Policy 2.3 Support the Density Bonus.** The City should commit to revising the density bonus to include additional incentives for the development of Extremely Low Income housing beyond that which is currently available for low and very low income units. Like many state and federal housing finance programs, the state density bonus program incentivizes the production of housing at the Low and Very Low Income level. However, these incentives have the effect of making much of the available affordable housing out of reach for residents on fixed incomes (including seniors and persons with disabilities) or who are working in low wage jobs and are thus unable to meet minimum income requirements to afford the rent assigned to the Very Low Income category. The City of Santa Cruz should add additional local incentives to the state density bonus law in its local density bonus ordinance or through development of an affordable housing overlay zone to make it more responsive to the impact of Santa Cruz County's high Area Median Income on the affordability of housing for City of Santa Cruz residents who are Extremely Low Income. The city should also include additional incentives for projects that make a percentage of units subject to a preference for identified categories of special needs populations who experience the greatest barriers to housing access including but not limited to people with developmental disabilities who benefit from services of the San Andreas Regional Center. Example: Palo Alto Affordable Housing Incentive Program; Menlo Park Affordable Housing Overlay

  Sample Language: In addition to implementing the California density bonus statute, the City of Santa Cruz shall provide an additional local density bonus, incentives, and/or concessions for housing projects that include at least 5% of the units for people at the Extremely Low-Income affordability level or which commit to make a percentage of the units subject to a preference for people with special needs who will benefit from coordinated onsite services, such as people with developmental disabilities who receive services from the San Andreas Regional Center.

- **Policy 3 Special Needs and Homelessness.** As part of its commitment to meeting the housing needs of special needs populations including people who are unhoused the City should recognize that many of these special needs populations overlap with the population of Extremely Low Income households in the city. ELI households experience the highest rates of housing cost burden and are therefore at greatest risk of falling into homelessness. Without first solving the crisis of households becoming unhoused at a faster rate than new homeless housing resources are developed the City will continue to see the unhoused population growing. In order to keep more people stably housed the City should not only commit to developing at least 50% of its VLI RHNA as ELI housing but create policies and programs to specifically incentivize the development of ELI housing. Some strategies to consider are discussed above such as additional density bonuses and lowering the inclusionary requirements if deeper affordability or special needs groups are included. These new policies and programs should include measurable metrics to track progress in meeting the housing needs of specific special needs groups. Tracking the City's success in housing people with developmental disabilities and other special needs groups

is essential to determine whether policies and programs are having an effect in overcoming historic patterns of discrimination and exclusion from the current housing supply. A goal of 70 new Extremely Low-Income housing units for City of Santa Cruz residents with developmental disabilities over the period of the 2023-2031 Housing Element would represent meaningful progress towards the total unmet housing need of this special needs group.

Sample Language: The City of Santa Cruz shall monitor progress towards a quantitative goal of 70 new Extremely Low Income housing units that are subject to a preference for people with developmental disabilities needing the coordinated services provided by San Andreas Regional Center to live inclusively in affordable housing.

By making the above recommended revisions to the Draft Housing Plan the City can better address the needs of the most vulnerable special needs populations including but not limited to people with developmental disabilities.

In addition to these policy and program changes the city should also correct the language in **Policy 6.1 The City shall mitigate displacement risks and seek to remove barriers to housing choice vouchers** which incorrectly states that vouchers are accepted on a voluntary basis by landlords. As currently written this statement could cause confusion for both renters and landlords and lead to the spread of misinformation as California's Fair Employment and Housing Act was amended in 2020 to include protections from source of income discrimination with specific regulations on how income from households with rental subsidies should be calculated in determining income eligibility for rental units.

We urge you to consider our recommendations and make changes to the City of Santa Cruz Housing Element so that it meaningfully addresses the housing needs of its residents with developmental and other disabilities.

Sincerely,

Kalisha Webster

Kalisha Webster
Senior Housing Advocate
Email kalisha@housingchoices.org
Cell 650-660-7088

Galmiche, Ines

From: Matthew VanHua <mvanhua@santacruzca.gov>
Sent: Monday, April 17, 2023 5:10 PM
To: Galmiche, Ines
Subject: FW: Engfer - Comments regarding RHNA 6 Housing Element DRAFT

Categories: External

From: Doug Engfer <doug@engfer.org>
Sent: Wednesday, March 29, 2023 1:09 PM
To: Katherine Donovan <kdonovan@santacruzca.gov>; Matthew VanHua <mvanhua@santacruzca.gov>
Cc: Sarah Neuse <sneuse@santacruzca.gov>; Samantha Haschert <SHaschert@santacruzca.gov>
Subject: Comments regarding RHNA 6 Housing Element DRAFT

Katherine and Matt -

Greetings! Hope you're well (and dry!).

This email contains the comments that I submitted to City Planning regarding the RHNA 6 Housing Element draft that was distributed for public comment, organized by document section as well as topical import. The formatting is clunky in order to facilitate working within the capabilities of the Microsoft Forms based comment feature on the City website. Given the limitations of that comment feature (character-count in particular), I'm sending this to you as a "belt + suspenders" play, to ensure that you can make sense of my submitted comments and questions. I've included Sarah and Samantha due to my observations (see "Locating Density") regarding zoning implications of our abundance of deemed-develop-able parcels (124% overage beyond RHNA 6 requirements).

Generally, I would like to commend the City and Staff on their good work both (1) achievements v RHNA 5 goals and (2) putting together a comprehensive and practicable plan for achieving our RHNA 6 goals. We need to (continue to) do our part to provide adequate and affordable housing in California.

- Introduction (Ch 1)
    - * Comments and Questions
        - ** General Plan-Level comments
            - *** **Transit** - Much is made of the City's public transit, but the fact remains that the service is modest at best, both in terms of coverage and in terms of service level (headway, hours of operation). The City (with Metro) needs to make clear (1) specific targets for service-level and coverage improvements, (2) specific measures that the City (with Metro) will take to meet those targets, and (3) timelines for achieving those targets. While these specifics may be beyond the scope of this particular document, the document should be able to reference responsible entities and plans in the Circulation Element.
            - *** **Parks** - With appropriately-increased focus on higher-density MFR development, the City must center the development, access, and maintenance of the City Parks system, so that MFR residents have ample and ready access to outdoor facilities for recreation and relaxation. There is no mention of this in the document; I submit that this is a glaring omission and one that cuts against achieving appropriate health-oriented equities. The City must commit to an enhance parks program as part of this RHNA cycle. That effort

should include consideration of and, as appropriate, improvement or development of active-transportation-based "safe routes to parks" from areas of high-density development.

        - *** **Active Transportation** - While mentioned, the Housing Element, along with the Circulation Element, must center the development and/or enhancement of active transportation facilities throughout the City, and especially along or adjacent to the areas and corridors targeted for higher-density development. This work must contemplate Safe Routes to Schools, as well as to parks, critical resources (food shopping, etc.), and commercial centers. The City should develop and enforce clear standards for protecting and preserving existing active transportation corridors, as we (rightly) focus on increasing the housing density on our transit corridors and downtown. Those clear standards should be called out in this document.
        - *** **Locating Density** - The document notes that we have 224% of the capacity needed in order attain the RHNA 6 goals (that is, develop-able lands allow for a 124% overage above the RHNA 6 target). As such, it's clear that the City would be able to reduce the maximum densities allowed on shallow parcels immediately adjacent to existing homes (as along Water and Soquel in the Branciforte area). Zoning these parcels so that buildings "max out" at 3 stories (at most 4 with bonuses) would go a long way to gain community favor for the overall plan, and reduce the potential conflicts that may arise when out-of-scale projects are proposed (as was the case with 831 Water St). Doing so would clearly NOT threaten the City's ability to achieve its RHNA 6 goals; as such, the City should carefully review and adjust the target zoning for parcels that meet these criteria.
    - * Editorial suggestions
        - ** [Page 1-1] "Monterrey" should be "Monterey"
- Policy Plan (Ch 2)
    - * Comments and Questions
        - ** General Plan-Level comments
        - ** Specific comments
            - *** [Page 2-4] **Goal 1.2f** should include some consideration, based on the evolving and changing character of the community's economy, of whether the industrial lands are zoned for highest/best use, and triggers for when/whether zoning changes (e.g., to mixed commercial/residential) are called for.
            - *** [Page 2-8] **Inclusionary Ordinance**. The document refers to reviewing the Inclusionary Ordinance in order to maximize development of affordable housing without "being a barrier to housing development." While I acknowledge that excessively high inclusionary levels can effectively prevent development, at present it's not possible to assess the impacts of inclusionary ordinances, because developers are not sharing their business models and project economics. Developers who want to take advantage of density bonuses should be willing to share their project economics; the City should require it. It should not be the City's obligation to blindly incent development.
            - *** [Page 2-8] **Vouchers**. Further, the notion that developers can't make affordable units "pencil" at a time when citizens have Housing Choice Vouchers that landlords won't honor is simply disingenuous. Landlords/developers can receive full market value for deemed affordable units simply by accepting these vouchers!
            - *** [Page 2-13] **Childcare**. The Housing Element makes much of the City's "commit[ment]" to childcare. And yet the City (and County) in the recent CORE grants process completely eliminated City support for existing childcare programs (which the City and County had supported in the past). This community support enabled local child-care centers to provide low-cost care to lower-income families. Before developing new childcare facilities, the City should support and enhance existing programs to their

capacity. Objective 3.2a should be re-written from "continue to assist" to "restore and expand assistance to", since there is no currently-funded support for childcare.

- *** [Page 2-14] **Homelessness Response**. The City's focus should be on supporting the development of shelter and facilities, not providing services. The County should be the lead agency for funding and supporting services delivered in those facilities (and facilities throughout the County).
- *** [Page 2-16] **UCSC**. As relates to Policy 3.5, if I read this correctly (UCSC committed to 25% of housing for new facility/staff - 558 additional new housing units), then UCSC expansion will consume at least 1500 units of our RHNA 6 goal. It's not clear to me how that helps further our goal of providing ample affordable housing for the community - the document should make clear how that goal reasonably fits within the overall Housing Element's goals.
- *** [Page 2-16] **Affordability**. Further, the City and University should work together to ensure that on-campus housing is provided below prevailing market, in order to relieve UCSC pressure on local housing stock, availability, and affordability.
- *** [Page 2-27] **Transit and active transportation**. Policy 7.3 should be more explicit. **Transit** - Much is made of the City's public transit, but the fact remains that the service is modest at best, both in terms of coverage and in terms of service level (headway, hours of operation). The City (with Metro) needs to make clear (1) specific targets for service-level and coverage improvements, (2) specific measures that the City (with Metro) will take to meet those targets, and (3) timelines for achieving those targets. While these specifics may be beyond the scope of this particular document, the document should be able to reference responsible entities and plans in the Circulation Element. **Active Transportation** - While mentioned, the Housing Element, along with the Circulation Element, must center the development and/or enhancement of active transportation facilities throughout the City, and especially along or adjacent to the areas and corridors targeted for higher-density development. This work must contemplate Safe Routes to Schools, as well as to parks, critical resources (food shopping, etc.), and commercial centers. The City should develop and enforce clear standards for protecting and preserving existing active transportation corridors, as we (rightly) focus on increasing the housing density on our transit corridors and downtown. Those clear standards should be called out in this document.
- *** [Page 2-28] **Wildfire**. City zoning and building policies must incorporate the learnings from recent urban-area fires (e.g., Santa Rosa), so that our built environment is appropriately protected from wildfires that become urban fires. **Flood / sea-level rise**. City zoning and building policies must reflect flooding risks in low-lying or flood-prone areas. Specifically, building code should ensure that vital building infrastructure is safe from flood waters (whether caused by weather or sea-level rise, or a combination of the two).

- * Editorial suggestions
  - ** [Page 2-2] Make left-indentation of the "Goals" descriptive text consistent (text for Goals 1 and 4 differs from others)
  - ** [Page 2-5] "…community to potential barriers to…" re-write to make sense; "…to recognized…" should be "…to recognize…"
  - ** [Page 2-8] "…the City's Inclusionary." Should presumably be "…the City's Inclusionary Ordinance."
  - ** [Page 2-16] "USCS" should be "UCSC"
  - ** [Page 2-20] "…are home to large a proportion…" should be "…are home to a large proportion…"
  - ** [Page 2-22] "…previously known a…" should be "…known as…"
  - ** [Page 2-25] "…produces and delivers to nearly…" should be "…produces and delivers water to nearly 100,000 customers …"

        - ** [Page 2-27] "…compliment the…" should be "…complement the…"
- Community Engagement (App A)
    - * Editorial suggestions
        - ** [Throughout] Inconsistent use of "LatinX" and "Latino". Consult with the community about preference and use one or the other, but not both.
- Past Performance (App B)
    - * Comments and Questions
        - ** General Plan-Level comments
            - *** [Throughout] **Benchmarking**. There are many missed opportunities for the document to benchmark Santa Cruz demography, in order to provide needed context for the public and for planners and policy-makers, and in order to highlight those areas where Santa Cruz notably differs from other communities or national standards. In my opinion, it's not enough to simply compare Santa Cruz to other parts of the County, given that county communities differ widely. It would be helpful to add comparisons to other benchmarks / communities (e.g., in many cases Santa Barbara or Santa Monica may be relevant comparators; in other cases, statewide or nationwide numbers may (also) be useful). Specific instances include:
                - [Page B-2] Seniors (12.5% of population)
                - [Page B-3, C-20] Disabilities (9.7% of population)
                - [Page B-7] ELI households (25% of households)
                - [Page C-10] HH size (2.4 persons per HH)
                - [Page C-17] Overcrowding (% by owner v renter)
                - [Page C-18] Cost-burdening (55.4% of renters)
                - [Page C-25] Poverty (20% living in poverty)
                - [Page C-26] Homelessness (benchmark outside of our area, please)
        - ** Specific comments
            - *** [Page B-8] **UCSC**. The text here is unclear and potentially self-contradictory regarding the University's commitment to student housing. The document refers to the settlement agreement between the City and UCSC, which requires the University to provide housing for 2/3 of its student population. The document then indicates the LRDP proposes 10,125 on-campus beds and 579 off-campus beds. That is NOT 2/3 of the LRDP's target student population. The Element needs to make clear whether and, if so, how the University plans to meet the settlement agreement terms, or make clear that the University does not plan to do so (and the resulting impacts on the local housing situation).
    - * Editorial suggestions
        - ** [Page B-3] "…Loudon Nelson…" should be "…London Nelson…"
        - ** [Page B-6] "…homeless persons' being…" should be "…homeless persons being…"; bullet for Janus item formatting inconsistent with other bullets
        - ** [Page B-7] CHAS is used without definition (not defined until page C-11)
        - ** [Page B-8] "…50 unit affordable…" should be "50-unit affordable…"; "…full-time while attend school…" should be "…full-time while attending school…"
- Needs Assessment (App C)
    - * Comments and Questions
        - ** Specific comments
            - *** [Page C-10, C-23, etc.] The numbers presented relating to single-adult households (HHs) are inconsistent and/or unclear throughout. For example, on page C-10, Table C-9 cites 1,680 "Female HH, No Spouse Present", while Table C-10 cites 1,008 "Female Households, No Spouse" and 1,680 "Male Households, No Spouse". Tables C-24 and C-25 (pages C-23, 24) suggest that only female-headed HHs are in poverty (210 single-parent HH living in poverty v 210 Single Parent Female HH Living in Poverty). That seems incredible to me. Need to make a thorough and critical review of all of these figures in

order to ensure consistency, validity and accuracy. Also need to clarify whether referring to single-person HHs or single-parent HHs (with dependent children). Again, these HH numbers are difficult to make sense of throughout.
        - *** [Page C-19] Reference to female-headed (presumably no-partner) HHs as "special needs", per HCD. I would suggest that the Element should certainly center HCD-designated special needs HHs, and should also note that male-headed (presumably no-partner) HHs will, in many cases, evidence the same special needs as female-headed HHs (need for childcare, etc.). Analyses breaking out female-headed no-partner HHs should also break out male-headed no-partner HHs.
    - * Editorial suggestions
        - ** [Page C-2] Formatting of numbers in the 2020 Actual column needs attention.
        - ** [Page C-11] CHAS used and defined here; used previously, without definition, on page B-7.
        - ** [Page C-17] The narrative regarding Table C-17 (overcrowding prevalence, owner v renter occupied) does not comport with the numbers presented in the table. Fix the narrative so that it makes sense based on the numbers (215 is 3.3% of 6,515, which is nowhere to be found in the table).
        - ** [Page C-22] The narrative relating to Table C-23 (on the following page) should be cleaned up. It refers to "five or more" and "six or more" and "seven or more" occupant HHs, but the data are actually 5-person, 6-person, and 7 or more. Also, the text says that there are more owner-occupied 5- and 6-person HHs, but that's not reflected in the data; all of the categories have more renter HHs than owner HHs.
        - ** [Page C-27] Using West Valley College as an example "out of area" commuter school seems an odd choice. How about SJSU or SCU instead? How many folks commute to WVC?
        - ** [Page C-29] "…nearby jurisdiction." Should be "…nearby jurisdictions."
        - ** [Page C-32] "…higher to the ACS…" should be "…higher than the ACS…"
        - ** [Page C-33] "the U.S… ." Should be "The U.S. …"
- Fair Housing (App D)
    - * Comments and Questions
        - ** Specific comments
            - *** [Page D-54] **Vouchers**. I would like to understand why there is an "extreme shortage of housing vouchers" - what are the causes of this shortage, and what can we do, as a community, to fund or create more vouchers (as well as get landlords to accept them)?
    - * Editorial suggestions
        - ** [Page D-5] "…polices…" should be "…policies…"
        - ** [Page D-23] "…it is consider as…" should be "…it is considered as…"
        - ** [Page D-47] "…less than one persons…" should (probably) refer to one percent?; similarly with "…and one identified as Asian…"? If the latter is, indeed, one person, then say so.
        - ** [Page D-52] Reference to exponential population growth is inaccurate and hyperbolic. Exponential growth is growth that accelerates over time (https://en.wikipedia.org/wiki/Exponential_growth). That is not the case here. "Rapid" or "accelerated" growth seems more appropriate.
- Constraints (App E)
    - * Editorial suggestions
        - ** [Page E-3] "…$100 a square foot…" should be "…$100 per square foot…"; "…Discloser Act…" should be "…Disclosure Act…"; the narrative regarding approval rates by ethnicity are inconsistent. One paragraph cites 60% for American Indian; the other, 45.2% - correct as appropriate.
        - ** [Page E-45] Reference to 4.2 million gallons per day (GPD) to SCWD service area is incorrect. The SCWD serves an average of closer to 6.5MGD year round (lower in winter; higher in summer). The 4.2 MIGHT be correct for customers within the City Limits; would need to confirm that with SCWD.
        - ** [Page E-45] "…pipped…" should be "…piped…"

        - ** [Page E-46] “…and potable and domestic…” should be “…and potable domestic…"
- Sites (App G)
    - * Comments and Question
        - ** General Plan-Level comments
            - *** **Locating Density** - The document notes that we have 224% of the capacity needed in order attain the RHNA 6 goals (that is, develop-able lands allow for a 124% overage above the RHNA 6 target). As such, it’s clear that the City would be able to reduce the maximum densities allowed on shallow parcels immediately adjacent to existing homes (as along Water and Soquel in the Branciforte area). Zoning these parcels so that buildings “max out” at 3 stories (at most 4 with bonuses) would go a long way to gain community favor for the overall plan, and reduce the potential conflicts that may arise when out-of-scale projects are proposed (as was the case with 831 Water St). Doing so would clearly NOT threaten the City’s ability to achieve its RHNA 6 goals; as such, the City should carefully review and adjust the target zoning for parcels that meet these criteria.

        - ** Specific comments
    - * Editorial suggestions
        - ** [Page G-5] “…recently developed sites…” should be “…recently-developed sites…”
        - ** [Page G-31] “…the construction a…” should be “…the construction of a …”; “SRO’s” should be “SROs”.

Doug Engfer
Santa Cruz

Comments on City of Santa Cruz **Housing Plan** document

from Housing Element draft (see update page)

Thank you for all the work on this Housing Element draft. It is clear that the City is committed to a Housing Plan that will work to address a housing and affordability crisis with some attention to broader issues like Climate and a focus on Fair Housing. It is also quite an accomplishment to be so close on your 5th cycle RHNA numbers.

These comments are only on the Housing Plan document - I'll submit comments on other sections as time is available.

Scope and Timelines

A primary consideration with the Housing Plan is that many of the objectives speak to improvements and revisions but do not provide any baseline, scope or target outcome. It is hard to determine how one knows the objective has been achieved. As well, many of the programs have "ongoing" as the Metric - they lack milestones, timelines or a means to hold the City accountable for progress.

As noted in the next section, there is an opportunity to include information from the 5th cycle towards a more clear set of commitments in both scope and timeline.

Many of the objectives use vague language such as

- "Continue to…" "Expand…" "Improve…" - anything including these words should be able to establish a baseline or scope and identify milestones towards completion.
- "Facilitate…" - there are instances where the outcome of the City's facilitation is unclear
- "Collaborate…" - any objectives with this should make clear the commitment to a shared outcome and a timeline.

There are words that are vaguely defined by context nor in the Glossary including:

- Affordable housing
- Sensitive populations
- Mixed-income (often before "neighborhoods" or "projects")
- Alternative housing types

I recommend you look at Redwood City's Housing Element

Leverage Past Performance in 5th Cycle

For policies that are a repeat or continuation from the 5th cycle, how can lessons learned or commitments from the 5th cycle inform more specifics on outcomes and milestones/dates? Some examples include:

- Policy 2.5 : You know from the 5th cycle (Program 2.6) that many at-risk units are Section 8 from the 5th cycle, and you have been working with individual property owners for incentives. How can this inform more specific outcomes for 6th?
- Planned Development permits (Policy 1.6) which appeared as Program 1.4 in 5th - what was the result of the study to be done?
- Permits and Review (Policy 1.3) which appeard as Program 1.5 - what about the city-wide fee study, should that be a milestone in 6th?
- Policy 2.2 (was Program 2.2 and Program 2.4) In 5th cycle, there were taxes in the objectives - Transfer Tax and TOT - Only one of these has passed. Recommend transfer tax or vacancy tax. As well, In the 5th cycle you mention the Pro-Housing Designation, but it is not in the 6th cycle Housing Plan. Can that be a milestone?
- Policy 3.6 (was Program 3.7) does not reflect the City's new Homeless Services Division and all its commitments and funding which is part of the 5th Cycle progress.
- Supposedly continued from the 5th cycle (was Program 4.5) is the development of a Fair Housing Plan - I don't see any reference in the 6th cycle Housing Plan.

Available Housing and AFFH

The word "affordable" appears in the Housing Plan 67 times. This is a very important focus for the Housing Element. Policies related to the defined "affordable" income levels should remain and there must be strong commitments to affordable housing production, serving at-risk populations and preventing displacement.

However, it is clear that Santa Cruz is increasingly unaffordable to a wider range of residents - the majority of the city is cost burdened (over 30%) (Fair Housing Assessment). According to the National Low Income Housing Coalition, the Two-Bedroom Housing Wage for the City of Santa Cruz exceeds $60. Therefore the Housing Plan should include policies that increase housing that is available to a full range of incomes. Santa Cruz needs more housing for everyone.

Policy 6.2 focuses on single-family zoning, which is terrific, and uses the phrase "affordable housing" to counter historical patterns of segregation. While AFFH definitely includes more affordable housing (VLI/LI) throughout the City and especially in single-family zoning which historically has reinforced segregation and exclusion,, addressing AFFH goes beyond that. If you look at HCD guidance on AFFH, they say

> "The goal of Affirmatively Furthering Fair Housing (AFFH) is to combat housing discrimination, eliminate racial bias, undo historic patterns of segregation, and lift barriers that restrict access in

> order to foster inclusive communities and achieve racial equity, fair housing choice, and opportunity for all Californians."

In a high resource area like Santa Cruz, AFFH must include housing opportunities and mobility for a range of income levels, given that median income still has many residents cost-burdened. My suggestion is that you enhance the opportunity for naturally occurring missing middle in single-family zoning- duplexes, triplexes, quadplexes - all larger than ADUs, but less than Inclusionary Ordinance.

Similarly, there is a focus on "affordable" housing for mixed-income which is seen as the path to diversity of neighborhoods. While it may be the primary way the City promotes mixed-income development (Policy 2.1), naturally occurring missing middle adds another path to get to diverse, vibrant, walkable, bikeable neighborhoods. Let's do both!

The phrase "missing middle" does not appear in the Housing Plan though the words "duplex", "triplex" appear a lot in the community input. Making it easier to build missing middle and smaller infill projects throughout the city should be added other parts of the Housing Plan, e.g. Housing Production Policies (section 1 of the Housing Plan)

Redwood City's Housing Element has an excellent summary of how they approach this vision (this HE is an excellent example of clear objectives and commitments to timelines as well):

> *Increase Housing at All Income Levels in High Resource Neighborhoods by*
> *o Implementing SB 9 duplexes in single family neighborhoods,*
> *o Continuing to encourage accessory dwelling units in single family neighborhoods, (Program H1.5)*
> *o Increasing middle housing opportunities, and*
> *o Studying increasing densities (upzoning) in single family neighborhoods beyond SB 9 requirements (they have this as Program H1.4)*

Fees and Process

It is terrific to see an objective that includes an ordinance (Policy 2.2g) to allow ministerial approval for 100% affordable residential development. In the interest of building infill/missing middle housing faster, you should

- extend ministerial approval beyond single-family and ADUS to smaller multi-family projects (less than 50 units?) meeting Objective Standards.

- Review fees (not just to cover city costs!) with an outcome of incentivizing multi-family housing over single-family housing, including smaller multifamily projects.

Explicitly Connecting to Other City Plans

The City has worked on other plans that intersect with the Housing Element that could inform this Housing Plan more explicitly. A notable example is the Homelessness Response Action Plan which has very specific objectives/actions that could be referenced in this Housing Plan, especially Policy 3.3.

The City's Climate Action Plan has a Measure (T1.7) which references the Housing Element and much of what it addresses, yet the only mention of the Climate Action Plan is in Policy 7.2 about green building principles.

> *From the Climate Action Plan:*
> **T1.7 Efficient and Equitable Land Use (HIGH IMPACT ACTION)**
> Accelerate housing development and support commercial and industrial development in city limits, concentrating the most intensive growth in transit corridors and central areas of the city to promote walking and biking to nearby jobs, entertainment, goods, services, and public transportation, through the General Plan Housing Element Update to be approved in 2023. Prioritize expansion of affordable housing stock.
> Partner to incentivize 15-minute neighborhoods, particularly within frontline neighborhoods communities, supported by dense housing and buildings, provision of locally sited essential services and amenities, and connected by a network of bike, pedestrian, and transit services.

Renter Protections

There is a clear difference in income levels between renters and homeowners (see Table C-12). The Fair Housing Assessment also indicates that renters have overpayment rates, are a high % of residents in areas identified for displacement and at risk for homelessness.

It is great that you include anti-displacement policies in Policy 5.5, though you could be more specific with the recommendations from the UC Berkeley Urban Displacement Project that Santa Cruz does NOT have:

- Just Cause Eviction Ordinance (beyond the state law)
- Rent Stabilization or Rent Control (beyond Large Rent Increases Ordinance addition to Chapter 21.03)
- Rent Review Board and/or Mediation

The other focus on renters comes in the form of rental assistance (e.g. security deposits) which is a continuation of existing work. Are there additional efforts to help renters? One example would be:

- Create a database that shows how many apartments are occupied, how many are vacant and what the rents are, and helps people eligible for rental protections *(aka Rental Registry)*

Climate and Transit

The City's Climate Action Plan has a Measure (T1.7) which references the Housing Element and much of what it addresses, yet the only mention of the Climate Action Plan is in Policy 7.2 about green building principles. The Climate Action Plan touches on use of transit corridors, affordable housing stock but also speaks to "15-minute neighborhoods, supported by dense housing and buildings, provision of locally sited essential services and amenities, and connected by a network of bike, pedestrian, and transit services." The 15-minute neighborhood shows up in the community outreach, but is not mentioned as a desired vision for Santa Cruz anywhere in the Housing Element.

There are some good elements related to modifications to parking. I would like to see more related to parking that affects the cost of production:

- Remove mandatory car parking requirements for new housing and allow conversion of existing parking to bike storage
- Replace traffic studies with quantifying Vehicle Miles Traveled (VMT), a more accurate measure of project impact, aiming to reduce the amount of time people have to spend behind the wheel. (learn more: CalTrans and SB373)
- Allow condo and apartment rentals to unbundle parking, which makes the cost of a parking space a separate, opt-in item for renters. (learn more: unbundled parking)
- Mitigate traffic and parking impacts and boost pedestrian and bicyclist rights, protections and accommodations, e.g. by requiring transit and bike-share subsidies for residents.

You also highlight transit-oriented development. You should be including the Rail/Trail in your corridors that are referenced in Policy 1.2 or other transit-oriented development policies.

Special Needs

Your policies related to persons with disabilities are conflated with families. You have policies that address each of the other categories (farmworkers, students, homeless). FWIW, the word "veterans" does not appear once in your Housing Plan, should it?

Comments on City of Santa Cruz **Housing Plan** document

from Housing Element draft (see update page)

Policy 3.1 merges families and persons with disabilities and its objectives are all over the place: preservation, childcare, development. Is this really two policies - one for families with children and the other for persons with disabilities?

Your policies to create housing for persons with disabilities feel incomplete and primarily in AFFH Policies (section 6). Housing Choices has specific suggestions for policies to support the disabled in the Housing Production or Affordable Housing or Special Needs, which generally include development of ELI units (as Housing Choices said in the workshop)

- Policies designed to increase the production of Extremely Low Income units, as well as adequate staff capacity to implement and monitor the impact of these policies (and include a Quantitative goal of ELI units with preference for people with developmental disabilities).
- For any city-owned land, land dedicated to affordable housing or city housing funds, grant additional points to proposals that address the city's most difficult to achieve housing priorities, i.e. providing Extremely Low-Income units or committing to make a percentage of the units subject to a preference for people with special needs.
- Provide an additional local density bonus, incentives, and/or concessions for housing projects that include at least 5% of the units for people at the Extremely Low-Income affordability level or which commit to make a percentage of the units subject to a preference for people with special needs.

Your policy 3.3 for the homeless includes "support housing solutions", yet includes only one objective related to housing that is not shelter (Coral St). It is sad that you include TWO objectives related to unsanctioned camps which do nothing to house the unhoused, and your objective of waste disposal for those living in vehicles is a small step towards support of those whose only home is their vehicle. See above for the opportunity missed to connect the Housing Plan to the City's Homelessness Action Plan

DETAILED Feedback on Policies

POLICIES - HOUSING PRODUCTION

1.1a - could identify what buffer
1.1c - doesn't this already exist? AFFH viewer has transit stops and area

1.2 (all of it) - most of these dates are the first two years. What is beyond that?

1.3a - What does it mean to "streamline and improve"? What's your benchmark for "good enough" or "not good enough"? Is this objective simply to implement the system by December 2024?
1.3b - What does it mean to "promote efficiency and predictability"? What do you know now needs to improve towards greater project feasibility? Do you have any other references for best practices here? Is this objective met by simply having meetings? Or by developing an annual improvement plan?
1.3c - Great to see the date of January 2028 for elimination. Is this for housing of all types given that >97% are near transit?
1.3d - Seems the goal for fee review should go beyond making sure it covers City costs? Like the SRO in 5th cycle, what would be target or outcome desired for 6th cycle?

- Revise fees to incentivize larger multi-family housing (more bedrooms) over single family or SROs
- Consider other fee modifications that incentivize missing middle residential

1.3e - Good! Consider other options to produce housing: currently Single-Family and ADUs are ministerially approved

- Expand the types of projects eligible for ministerial approval by city staff, e.g. multifamily projects meeting objective standards that are under 50 units.

1.4 Consider moving the definition of "alternative housing types" to the Policy statement (and the Glossary!) - seems like you are considering " co-housing, housing cooperatives, live/work" at least.
1.4b - Good! Why not commit to the annual meetings (like previous) and a resulting improvement plan? You had a stronger statement in 5th cycle:
Examine development regulations to identify potential barriers to the development of alternative types of housing and, if such barriers are found, develop actions to remove or modify them as feasible.
1.4c - is "non-traditional" the same as "alternative housing types"? Is this objective developing a proposal of sorts by some date and working with HCD? As it is, it's really vague and hard to know when "encourage" is done. This is a repeat of Program 1.3 in 5th cycle

Comments on City of Santa Cruz **Housing Plan** document

from Housing Element draft (see update page)

1.5 General - Is "ADU" inclusive of "JADU"?

1.5b. - This is vague. Do you not already know ways you may modify the program "in a manner that facilitates the production of ADUs"? Here are some suggestions:

- Develop an ADU bonus program similar to San Diego's, allowing the construction of one unrestricted ADU for every affordable ADU deed-restricted for 15 years.
- Reduction of parking requirements for attached or detached ADUs
- Develop an ADU ordinance that permanently removes owner-occupancy requirements beyond the sunset of state law.
- Incentivize new ADUs, including those that are rent-restricted for moderate- or lower-income households or that are prioritized for households with housing choice vouchers. Consider offering low- or no-interest loans, forgivable loans, impact fee waivers for ADUs that are 750 square feet or larger, allowances to facilitate two-story and second-story ADU construction, etc.
- You may also consider if the size of your ADUs/JADUs is an impediment.

1.5c -Good, though this seems to be multiple objectives, what part is new - the webpage update? The incentives? Seems you already have webpage with dev stds, fees and processes. If the incentives are new, consider it as a separate objective to identify incentives or development allowances that are more flexible. You might call it an ADU Bonus program such as:

- Develop an ADU bonus program similar to San Diego's, allowing the construction of one unrestricted ADU for every affordable ADU deed-restricted for 15 years.
- Incentivize new ADUs, including those that are rent-restricted for moderate- or lower-income households or that are prioritized for households with housing choice vouchers. Consider offering low- or no-interest loans, forgivable loans, impact fee waivers for ADUs that are 750 square feet or larger, allowances to facilitate two-story and second-story ADU construction, etc.

1.5d - what is "streamlined processing" - what's the benchmark today? Aren't they ministerially approved?

1.5f - vague - is this something you can do (develop amendments) annually?

1.5h - is this different from what you do now, which is considered an "informal, voluntary" survey?

1.5i - vague. What do you consider "applicable building standards". What programs are you expanding? What resources are you improving?

1.6a - vague. You committed to doing a study in 5th cycle (Program 1.4)- what did you learn? What would be the targets for modifications?

1.6b - already part of your current program (1.4) - is there a new standard? What's the new criteria?

1.7 - How can each of these objectives be "ongoing"? Are there any milestones in the next 8 years?

POLICIES - AFFORDABLE HOUSING

2.1 - This intro: "The City recognizes that mixed-income neighborhoods provide a variety of benefits to the City including a chance for residents to learn from others of different backgrounds and interests.This helps to broaden perspectives and deepen understanding of other people's values and points of view, leading to more respect and understanding. " is really odd. Is it income levels that encourage greater diversity? Or is it attainable housing that allows a diverse set of people to live in neighborhoods together?

2.1a - vague.
2.1b - oddly worded. Recommend:

- Commission studies to determine at what percentage an inclusionary rate becomes an impediment to housing development. Consider the impact on size of projects as well as affordability levels.

2.2b - vague - what might be the criteria?
2.2d - There are many housing bills - why would the lobbyist be focused just on funding affordable housing? This is a repeat of 5th cycle. You don't appear to have lobbyists focus on anything else that would help get MORE housing - missing middle, preservation, etc.
Objectives 2.2e and 2.2f seem out of scope here when the focus is on regulatory and/or financial incentives.

2.3a - good to stay up to date on the State - what are the attributes of the local DBL that you want to "further facilitate production"? In the 5th cycle you indicated that "More work will be done regarding development agreements anticipated in the 2021-2023 time period."

2.4a - What does "Coordinate with" mean? In the 5th cycle, you talk about partnering with affordable developers to obtain additional State HCD funding.
2.4b - Might you also set a target of units built in these partnerships?
2.4c - Might you also set a target of units built in these partnerships?

2.5 - repeat of 5th cycle - you already know from the work there that "Many units that appear to be at risk are part of a Section 8 program, which renews every five years. Thus, the City has been working with individual property owners to provide incentives to maintain affordability" You don't mention anything about individual property owners (or landlords) in this objective. Housing Authority is probably one of the "interested agencies"?

2.5a "Work with interested agencies and community organizations to preserve at-risk units by monitoring their status, providing technical and/or financial assistance in return for extended affordability controls, and review tenant notification prior to project conversion." (Metric: ongoing) (AFFH)"

- Make more specific. You indicate that "Table D-15 below identifies deed-restricted, assisted rental properties within Santa Cruz, of which 444 units are at-risk of converting from affordable to market-rate units between 2023 and 2033" This objective can have a quantified target number.
- You can also consider other options for the funding - e.g. Create a publicly owned affordable housing developer non-profit that can apply for grant funding not available to government entities.

POLICIES - SPECIAL NEEDS and HOMELESSNESS

In the Past Performance, you mention the 2015 All In -Toward A Home For Every County Resident (All In) Plan https://housingmatterssc.org/wp-content/uploads/2018/11/All-In-Santa-Cruz-County-Plan.pdf
This has some very specific action strategies. Do any of them that relate to housing apply?
Policy 3.1 merges families and persons with disabilities for "Special Needs".The objectives are all over the place: preservation, childcare, development. Is this really two policies - one for families with children and the other for persons with disabilities?
Your policies to create housing for persons with disabilities is woefully inadequate. As you heard from Housing Choices during the workshop, a focus on developing ELI housing would be a good direction. ere are suggestions:

- Policies designed to increase the production of Extremely Low Income units, as well as adequate staff capacity to implement and monitor the impact of these policies (and include a Quantitative goal of ELI units with preference for people with developmental disabilities).
- For any city-owned land, land dedicated to affordable housing or city housing funds, grant additional points to proposals that address the city's most difficult to achieve housing priorities, i.e. providing Extremely Low-Income units or committing to make a percentage of the units subject to a preference for people with special needs.
- Provide an additional local density bonus, incentives, and/or concessions for housing projects that include at least 5% of the units for people at the Extremely Low-Income affordability level or which commit to make a percentage of the units subject to a preference for people with special needs.

3.2a - what does "assist" mean?

Comments on City of Santa Cruz **Housing Plan** document

from Housing Element draft (see update page)

3.2b - How does the city "include childcare centers and facilities" in new residential developments and employment centers - is this on all projects - private, public, large, small? Is this on projects that have family-sized homes?
Note that 5th cycle had a more specific objective: Work with nonprofit organizations to identify proposed housing projects suitable to families with
children and consider providing financial assistance, subject to availability and City Council approval, to facilitate and encourage their development.

Overall - this policy is intended to support housing solutions in addition to supportive services. One of the objectives relates to housing if you consider the Coral St campus/navigation center housing. One relates to RV. Unsanctioned camps should not be part of the objectives, let alone two of them. In the Past Performance document, you indicate the strategic plan All In -Toward A Home For Every County Resident (All In).
3.3a - are there milestones from the three-year action plan? What does it mean to update "periodically"?
3.3c - what type of public data, system and metrics
3.3d - what is "related to homelessness response efforts" - what does it mean to "be a leader"? Is this intended to be on the model of HAP, but statewide?
3.3g - vague - what is benchmark? Is there a number of shelter spaces? What services?
3.3h - can this be more specific given that you have recently developed a team?
3.3i - what are the proactive steps? Why do you have an objective related to unsanctioned camps in HE
3.3k - Why do you have an objective related to unsanctioned camps in HE

3.4a - vague - what is "supporting" and "assistance"?
3.4b - how does the city "locate" PSH in residential setting or other locations

3.5 - check your spelling of UCSC throughout (not USCS) - phrases like "meet to collaborate on facilitating" are vague. Also, what does any of this really mean when you decide to sue the University?
3.5a - what does this mean?
3.5b - funding yes, but when it comes to facilitating construction of new student housing, what does this mean when you opposed SB886?

3.6 - OK - can you include the benchmark of $1M as approved by council?

POLICIES - HOUSING ASSISTANCE

4.1a - One of the few with a Quantitative metric!!

4.2a - how does helping buyers with homeownership opportunities fit under a policy of financing for construccction of new housing and supportive services?
4.2b - what does it mean to Support the continuation of the AHTF

Where is this program from 5th cycle that is supposedly "Continued": (Program 4.5): The City contracts with California Rural Legal Assistance, Senior Network Services, La Familia Center, Santa Cruz Community Counseling Center, and other organizations to provide services that improve housing opportunities.

POLICIES - NEIGHBORHOOD VITALITY

Why is the phrase "neighborhood character" anywhere in these policies? You have clearly been working to shift to objective standards (multi-family) and it may be better to shift towards a vision of walkable neighborhoods, etc.
5.1a - the 5th cycle had specific areas. What are the goals here.
5.1b - what does it mean to "increase awareness of neighbors" - awareness by neighbors of the clean-up/disposal days? Or just awareness of neighbors so folks can snitch on each other.

5.2a - do you not have any sort of metrics from the years of doing this program that you can provide?
5.2b - how will you expand? Is working with other dept, community groups, etc. the expansion? How do you know you are reaching "people in need of help who are unaware of program or benefits"? Do you have some metric to know sucess

5.3 - Past performance says that UHRP is not active.
5.3a - do you have a target # of people to serve?
5.3b - this is super hard to parse. What is an example "housing habilitation program"? How do the projects for which you want to "particularly increase energy-efficiency" and low-incomes seniors get on the radar and how are they selected? \

5.4 - The outcomes of this Policy are vague and nearly impossible to understand. The objectives seem not to be limited to housing related itesm. "Outreach…for policy initiatives and projects that may affect those areas"? Gather input and feedback…regarding residents needs?

5.5 this is all about displacement - YAY!
5.5a - this seems very similar to 2.5
5.5b - yes, there are some key anti-displacement policies that are in the UC Berkeley (see above)

Comments on City of Santa Cruz **Housing Plan** document

from Housing Element draft (see update page)

POLICIES - AFFIRMATIVELY FURTHERING FAIR HOUSING

Your first policy is about removing barriers to HOUSING CHOICE VOUCHERS? Take a look at how HCD talks about AFFH:

> The goal of Affirmatively Furthering Fair Housing (AFFH) is to combat housing discrimination, eliminate racial bias, undo historic patterns of segregation, and lift barriers that restrict access in order to foster inclusive communities and achieve racial equity, fair housing choice, and opportunity for all Californians.

6.1a - this has a metric! This seems not related to housing vouchers at all.
6.1f - ditto, not related to housing vouchers.

6..2a - this has a metric!
6.2f - Good idea, but how does this relate to affordable housing?

6.3 - the preamble to the objectives speaks to communications channels, but the objectives themselves include funding. - for 6.3b is there some benchmark?

6.4 - what is a "sensitive" population?
6.4a - how does this relate to displacement?

POLICIES - Resource Conservation and Environmental Stewardship

7.1 - Should this focus on water goals related to housing?

7.2a & b - can you refer to your Climate Action Plan which has more specific milestones to decarbonize and electrify existing buildings? Or is the point that you want to seek incentives beyond whats in the CAP?

7.3a - what does it mean to "facilitate"? What will change in GP and Zoning ordinance?
7.3b - is the outcome just collaboration - is there a way to identify more specific outcomes that relate to "link land uses and transportation systems" and promote bicycle and pedestrian-friendly neighborhoods? Here are some ideas:

- Remove mandatory car parking requirements for new housing and allow conversion of existing parking to bike storage
- Replace traffic studies with quantifying Vehicle Miles Traveled (VMT), a more accurate measure of project impact, aiming to reduce the amount of time people have to spend behind the wheel. (learn more: CalTrans and SB373)

- Allow condo and apartment rentals to unbundle parking, which makes the cost of a parking space a separate, opt-in item for renters. (learn more: unbundled parking)
- Mitigate traffic and parking impacts and boost pedestrian and bicyclist rights, protections and accommodations, e.g. by requiring transit and bike-share subsidies for residents.

7.4 the last objective is clearly related to housing. The other two are more general city objectives that may not fit in the HE?

Notes on the Housing Element Update

The following are some notes and comments on the Housing Needs Assessment (appendix C) in the draft Santa Cruz Housing Element Update.

https://www.cityofsantacruz.com/home/showpublisheddocument/92612

I found a few details in that section that were potentially inaccurate, or at least might be clarified a little for future versions of the document.

Each comment begins with a screenshot from the draft Update.

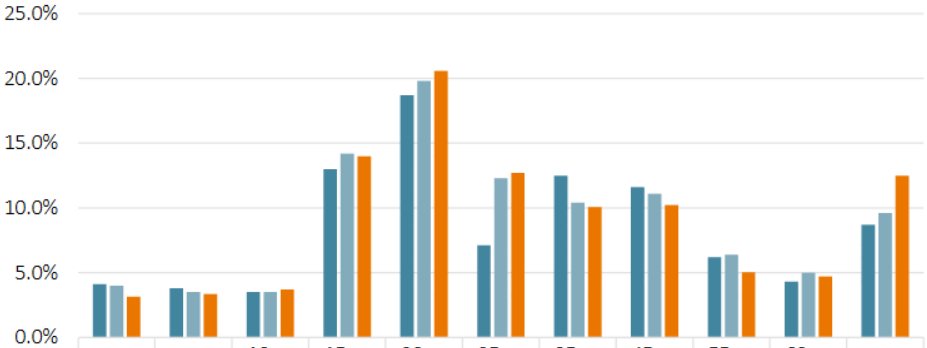
I also extended this analysis to include some demographic elements that were not covered in the draft. I've included a small part of that. The full study is looking at similar statistics over the entire Bay Area. It seems to me that an analysis of the entire region is required to make sense of how this is going to work.

This has been a rainy day project for me. Clearly we've had quite a bit of rain. ;-)

Changes in the County Age Distribution

Figure C-1 below displays ACS data for age distribution in the City of Santa Cruz. Young adults between 20 and 24 years of age make up the largest age group at 20.6 percent, followed by 15- to 19-year-olds (14 percent) – likely due to the university's presence in the City. While the young adult population has continued to experience growth since 2010, the adult population between the ages of 35 and 59 has been on the decline. The senior population over the age of 65 experienced the largest increased of all age groups between 2015 and 2020 – pointing towards a potential need for senior-related housing and services. The number of young children continues to shrink within the City.

Figure C-1: Age Distribution in the City of Santa Cruz (2010-2020)



	Under 5 years	5 to 9 years	10 to 14 years	15 to 19 years	20 to 24 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 59 years	60 to 64 years	65 years +
2010	4.1%	3.8%	3.5%	13.0%	18.7%	7.1%	12.5%	11.6%	6.2%	4.3%	8.7%
2015	4.0%	3.5%	3.5%	14.2%	19.8%	12.3%	10.4%	11.1%	6.4%	5.0%	9.6%
2020	3.1%	3.3%	3.7%	14.0%	20.6%	12.7%	10.1%	10.2%	5.0%	4.7%	12.5%

Source: American Community Survey, Table S0101, 5-Year Estimates, 2010, 2015, and 2020

This image is from the Housing Needs Assessment, Appendix C, sec 2 pg C-3.

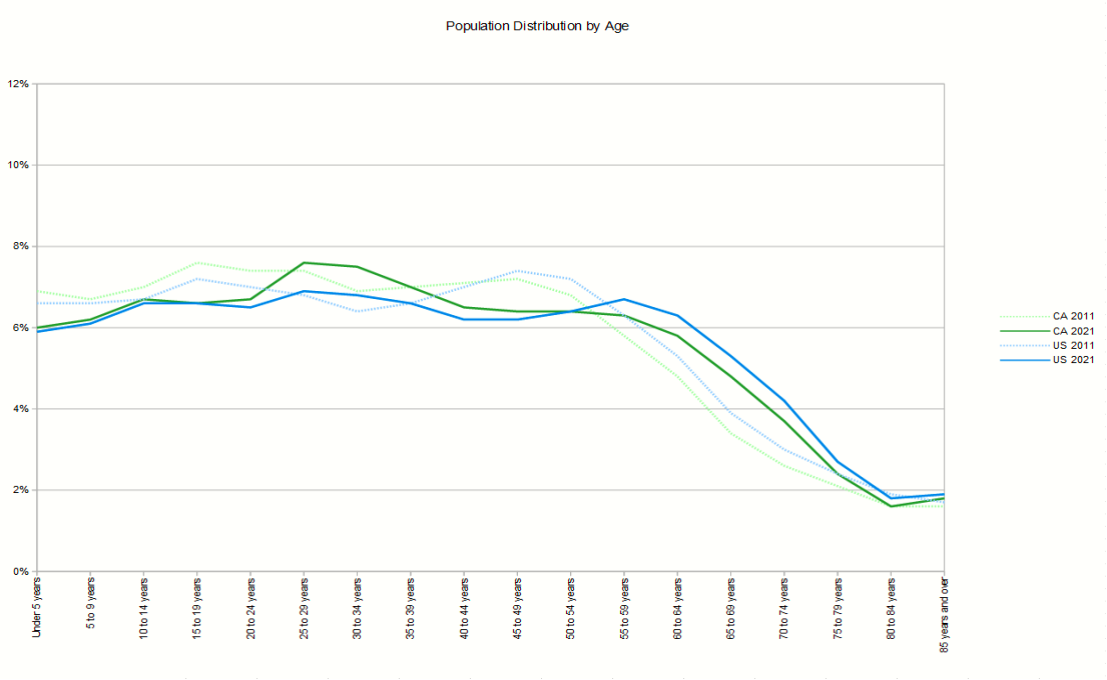
First, a quibble. It is difficult to interpret that chart because the age bracket intervals are not uniform. Most are 5 year intervals but the 25 - 34, 35 - 44, and 45 - 54 brackets are 10 year intervals. Those shares will appear greater because of the longer time interval. It will be difficult to compare the chart visually to the "population pyramid" or a typical population distribution curve. See below for an example and a chart that shows the differences.

I am also not sure if the data used from the ACS S0101 table as was cited. Table DP05 in the ACS survey uses a mix of intervals that match the table above, though it includes separate brackets above the 65 yo bracket with 5 year intervals up to 85+ yo. Those could have been combined of course. See the link below for the original data.

https://data.census.gov/table?q=Santa+Cruz+City,+California++age&tid=ACSDP5Y2021.DP05

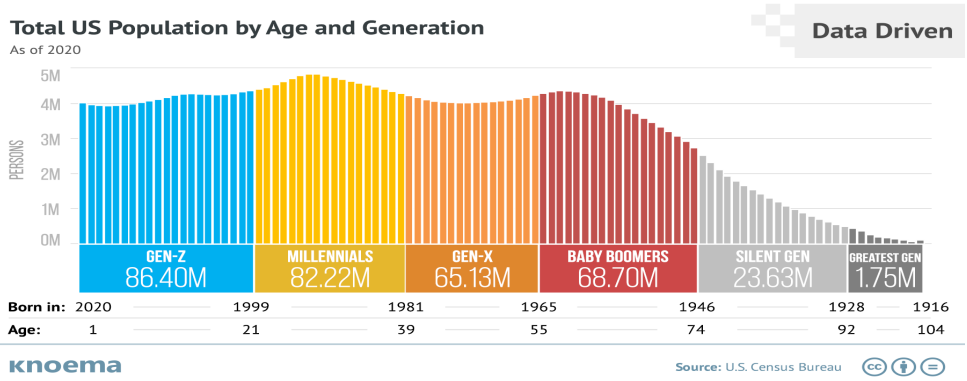
I prepared the following charts using ACS S0101 data from 2011 and 2021 using uniform 5 year increments (margin of error estimates <± 0.3%). The data are in the link below.

https://data.census.gov/table?q=Santa+Cruz+City,+California++age&tid=ACSST5Y2021.S0101



This chart shows the age distribution for CA and the US for 2011 and 2021. It's a good introduction to the basic shape of an Age Distribution graph for a large population and is a useful baseline for comparisons with the age distribution in Santa Cruz. [1]

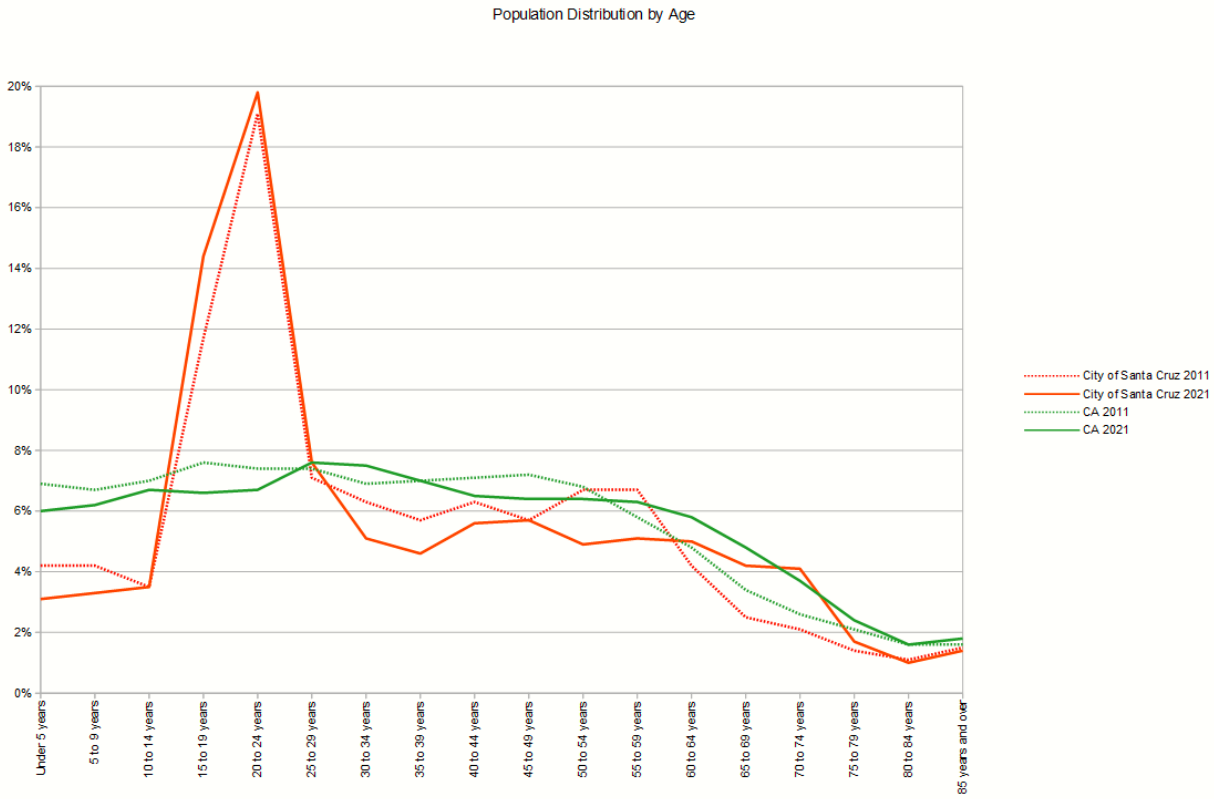
Also note that CA has more people in the 25 - 45 yo brackets and slightly fewer in the 60+ yo brackets than the US. And the number of people in the <5 yo bracket is quite a bit lower. The reasons for those are obvious and well documented.



This chart above shows the specific ranges for the various age "generations" (baby boom, Gen-X, etc) for 2020.

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[1] Nerd note - the "boomer" and "millennial" bumps shift to the right (10 years) during the 2011 to 2021 interval in both of the graphs.



This chart shows a comparison between the age distribution for Santa Cruz County and CA for 2011 and 2021 using the data from ACS S0101. Typically this would be a column chart but I think the line graph is easier to follow.

Starting at the left side, the share of younger people in Santa Cruz is quite a bit smaller than the average in the state. That share dropped from 2011 to 2021 due to a change in the birth rate and out-migration of families in the child bearing age groups.

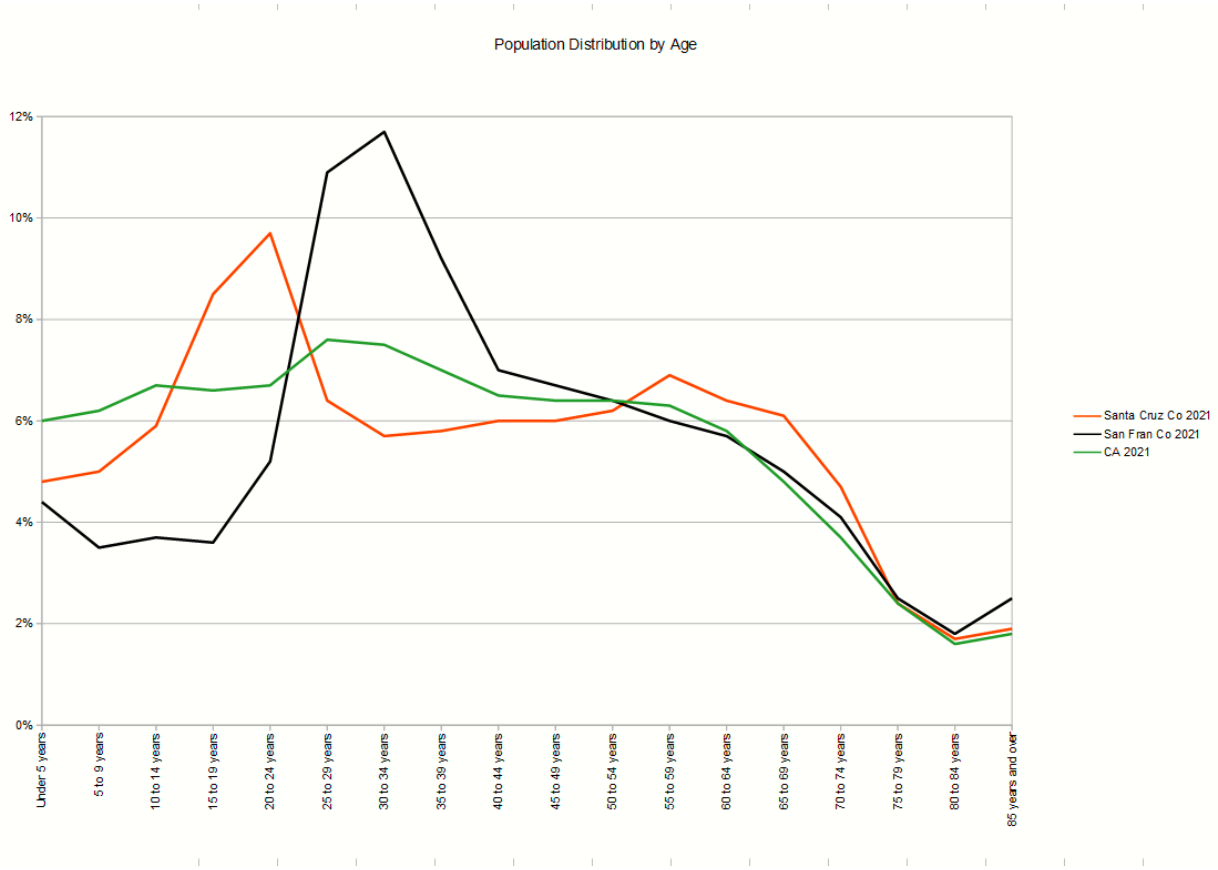
The very large university age population share was relatively constant during that interval. [2]

The chart also shows a relatively large number of county residents in the 45 - 60 yo group in 2011, with a significant decline in that group's population share by 2021. That is likely to be due to out-migration.

The share of city residents in the 60 - 75 yo group is relatively large compared to the state. That was also mentioned in the Housing Element Update, though I think there is a more nuanced understanding of that share than "a need for senior housing".

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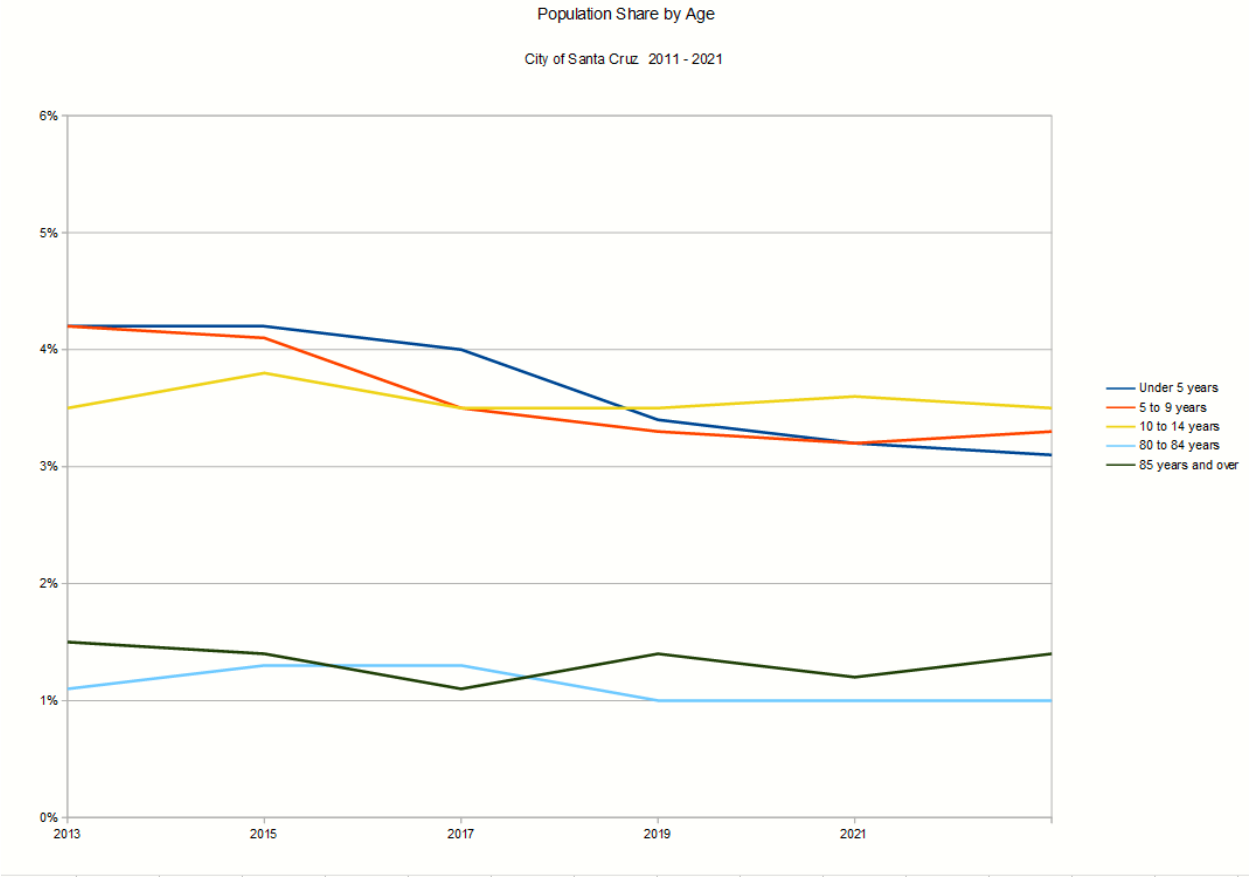
[2] The total enrollment at UCSC increased about 2.5k between 2011 and 2021 but that doesn't show in these statistics. There are a few possibilities. The non-student population in the same age groups is likely to have declined about the same amount as the age groups above and below it, about 2%. That accounts for about 1.2k. It is also possible that many more students live in the county since the available rental housing supply in the city has been very low.



To give you another perspective, this chart shows the age distribution by population shares of Santa Cruz County, San Francisco County, and CA.

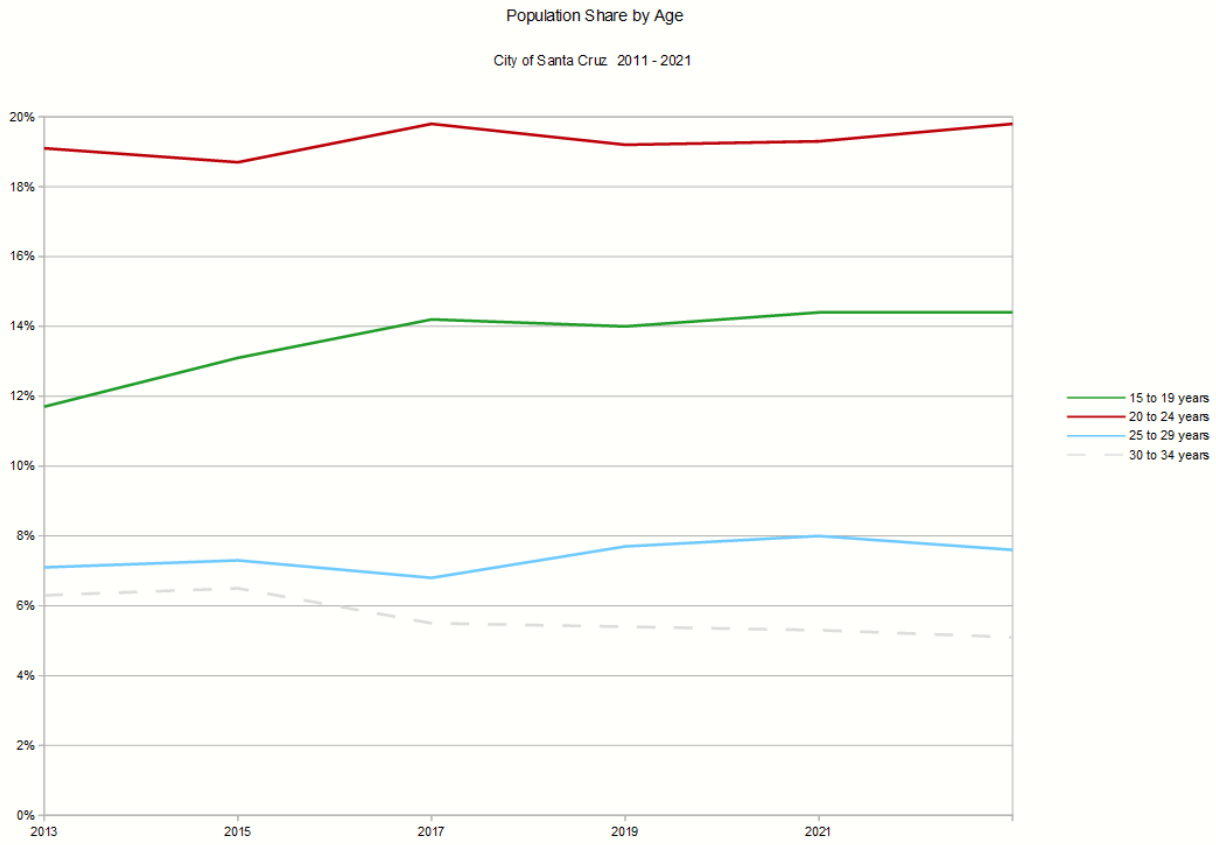
Note the large shares in the age brackets that are common in San Francisco, and the very low shares of people in younger age groups. San Francisco is definitely an extreme case.

Transposing the data to track the year over year changes in each age group's share is useful. I've let the vertical scale vary on the following graphs to show detail. Keep that in mind when comparing them.



The <5 and 5-9 yo age group shares are declining over the 2011 - 2021 interval.

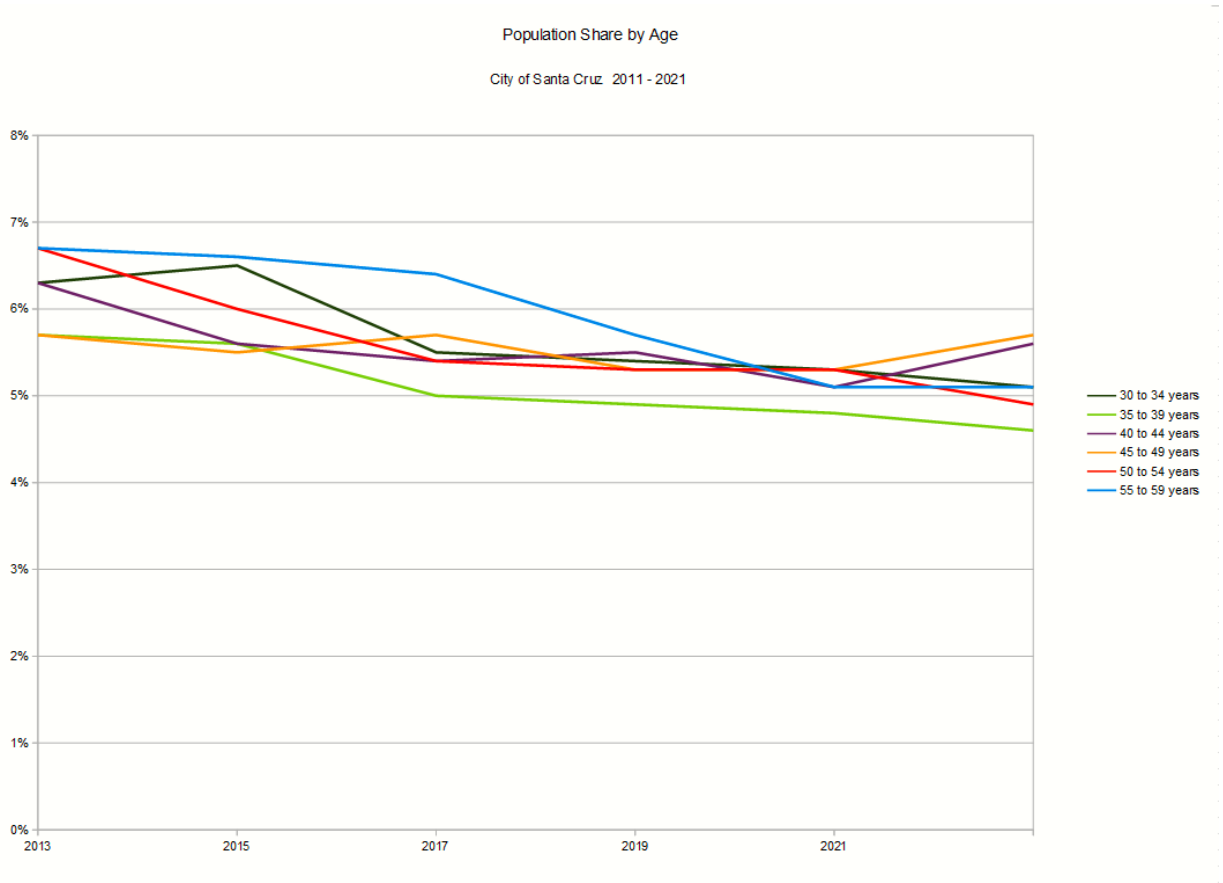
The 10 - 14 yo age group and the 80+ yo group shares are relatively flat.



The 15 - 19 and 20 - 24 yo groups include university students so they are a relatively large share of the city's population.

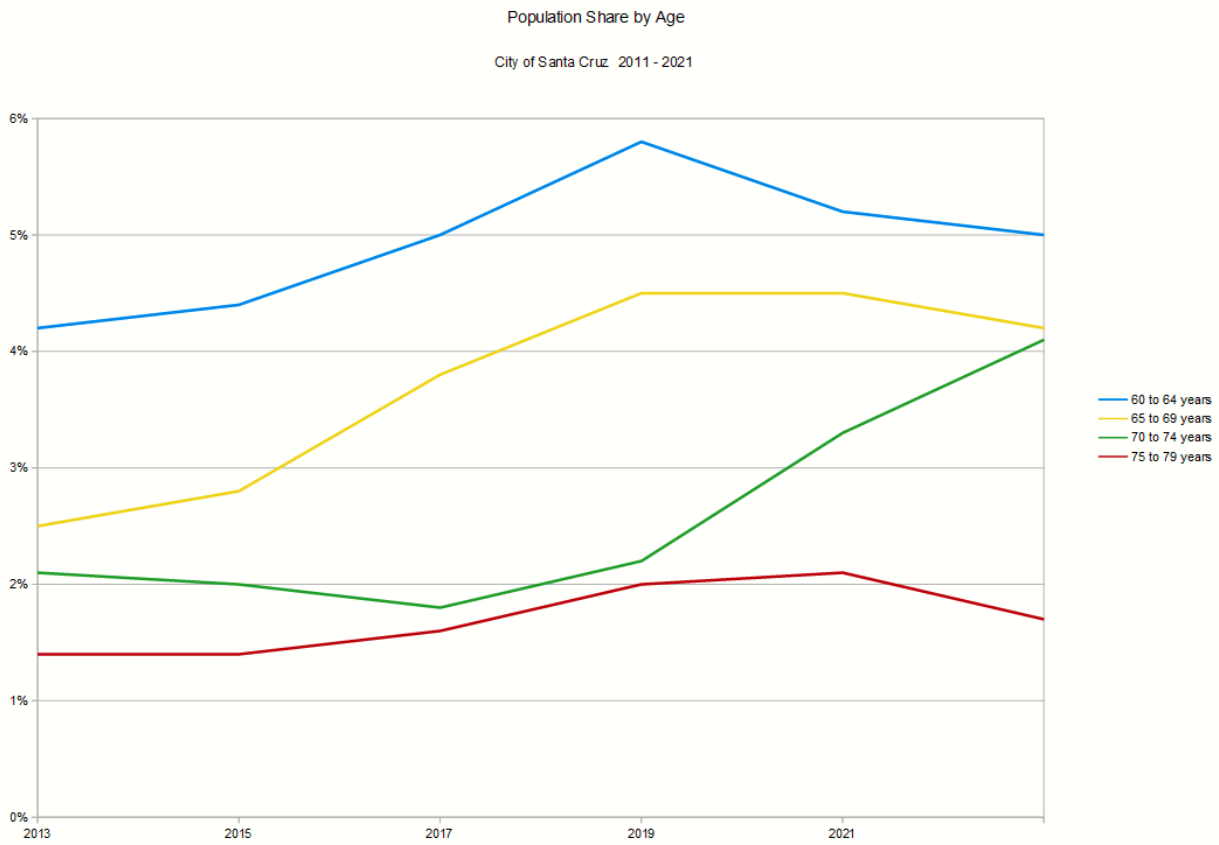
The 25 - 29 yo group includes some of the university population and the share is relatively flat.

I left in the shares for the 30 - 34 yo age group to help read the scale in this graph. The rest of the brackets are in the same area.



This chart shows a significant decline in the 30 - 59 yo brackets with the exception of the 45 - 49 yo group's share, which is fairly flat.

These are significant. The age groups in the lower half of that range are more likely to have children. People in the 30 - 59 yo age brackets also typically contribute significantly to the local GDP.



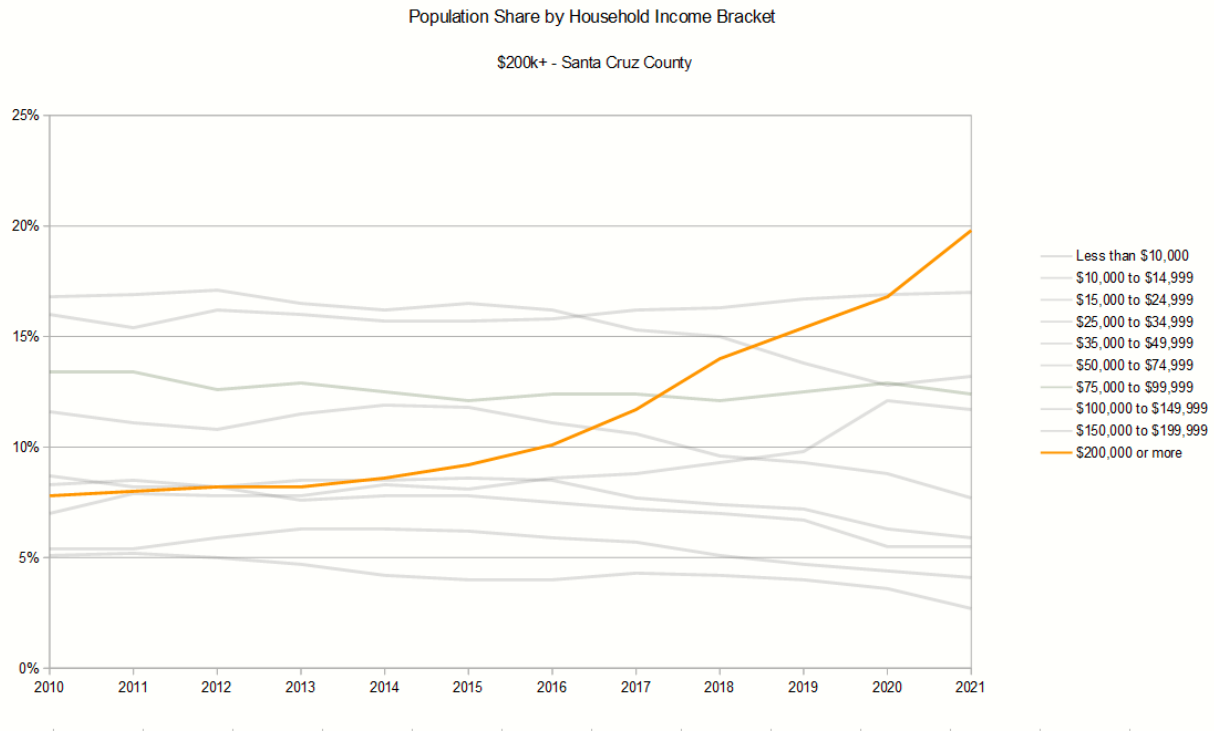
The 60 - 74 yo group shares increased substantially between 2011 and 2021. This was also noted in the Housing Element Update.

There was a small increase in the 75 - 79 yo group share.

These year over year charts show that, other than residents in the university age groups, the share of people in all of the age categories below 60 yo are declining. I did not include the charts but I can show that the decline is monotonic year over year - e.g. each group's share dropped a little every year.

The increase in the 60 - 74 yo groups are very likely due to migration into the city.

A study of the county shows similar patterns.



This chart from that study, with the year over year change in the highest income bracket's share highlighted, gives a very clear idea of what is happening.

County to county domestic migration data is available here:

https://dof.ca.gov/forecasting/demographics/estimates/

I have not studied this at the city level and I am not sure if the data is available.

The following charts show the year over year migration patterns between Bay Area counties.



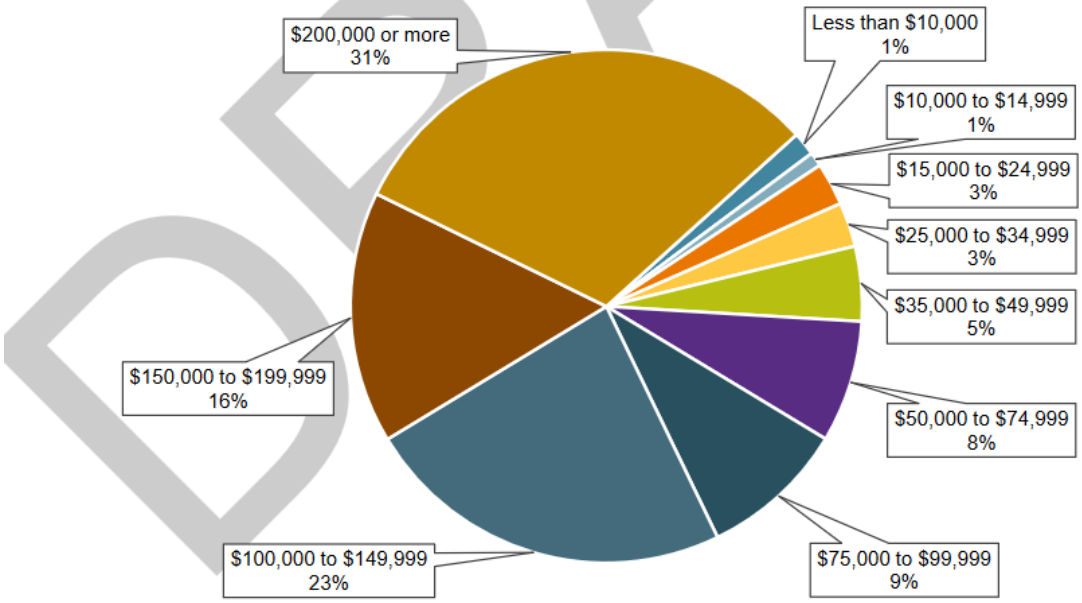
There has been a fairly large migration from Santa Clara County (and, to a lesser extent, other Bay Area Counties) into Santa Cruz County over the last decade. The charts above indicate that the migration rate is accelerating. That has been happening in the other counties surrounding Santa Clara, San Mateo and San Francisco Counties as well.

Aside from university students coming from other counties, the increase in the 60 - 74 yo age group is likely to be accounted for by the in-migration noted above.

Household Income

Figure C-4 below outlines income levels in the City of Santa Cruz. According to this data, 53% of the City's households earn an income below $150,000, with 13% earning less than $50,000, and 1% earning less than $10,000. Approximately 31% of the City's households earn $200,000 or more annually. This data supports the need for a variety of housing types and a range of prices to meet the needs of the residents of the City.

Figure C-4: The City of Santa Cruz Household Income Breakdown by Category



DRAFT

This image is from the Housing Needs Assessment, Appendix C, sec 3 pg C-13. It uses data from the City.

The chart is a snapshot of household income in the city. It shows the number of households with income at various levels.

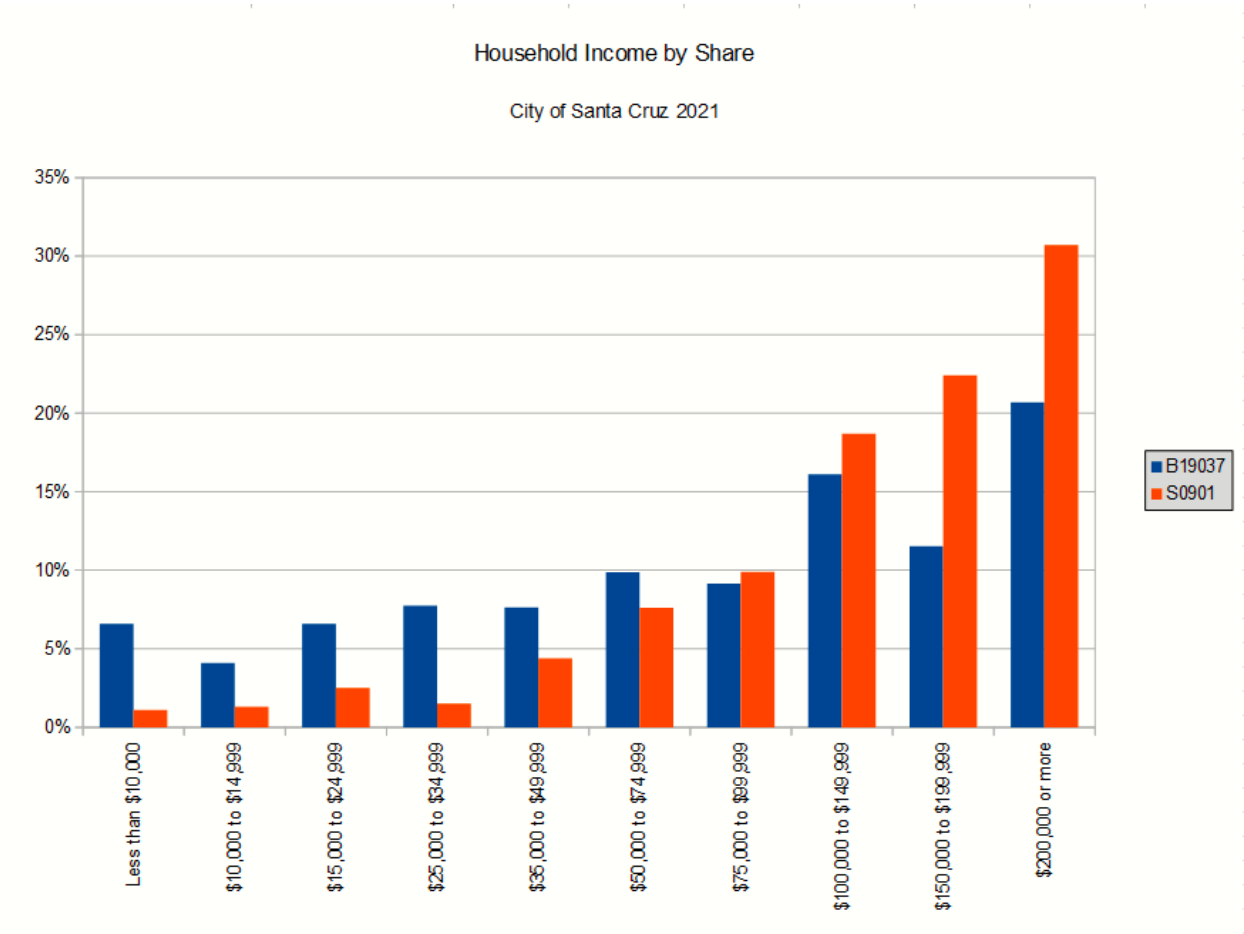
The source of the data is not cited but it seems to be from the ACS S0190 2020 table cited elsewhere in the Housing Element Update.

https://data.census.gov/table?q=Santa+Cruz+City,+California++household+income&tid=ACSST5Y2021.S1901

	A	B	C	D	E	F	G	H	I
1		Santa Cruz city, California							
2		Households		Families		Married-couple families		Nonfamily households	
3	Label	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
4	Total	22,644	±773	10,694	±653	8,006	±635	11,950	±779
5	Less than $10,000	7.9%	±1.5	2.1%	±0.9	1.1%	±0.7	13.2%	±2.8
6	$10,000 to $14,999	4.8%	±1.2	1.9%	±0.9	1.3%	±0.8	7.7%	±1.9
7	$15,000 to $24,999	7.7%	±1.6	4.9%	±1.8	2.5%	±1.6	10.7%	±2.6
8	$25,000 to $34,999	6.1%	±1.4	3.2%	±1.1	1.5%	±0.9	8.7%	±2.5
9	$35,000 to $49,999	9.3%	±2.0	6.8%	±2.2	4.4%	±1.7	12.5%	±3.5
10	$50,000 to $74,999	8.7%	±1.3	8.4%	±1.9	7.6%	±2.2	10.4%	±2.2
11	$75,000 to $99,999	10.8%	±1.3	10.1%	±1.6	9.9%	±2.0	10.6%	±2.2
12	$100,000 to $149,999	14.8%	±2.2	18.0%	±2.6	18.7%	±3.2	12.6%	±3.3
13	$150,000 to $199,999	13.4%	±2.0	19.4%	±3.1	22.4%	±4.0	7.0%	±2.6
14	$200,000 or more	16.5%	±2.0	25.1%	±3.0	30.7%	±3.8	6.5%	±2.4
15	Median income (dollars)	86,618	±6,781	135,117	±11,490	156,806	±10,502	43,899	±7,494
16	Mean income (dollars)	117,992	±6,689	157,252	±8,118	N	N	76,804	±9,012
17	PERCENT ALLOCATED								
18	Household income in the past 12 months	33.5%	(X)	(X)	(X)	(X)	(X)	(X)	(X)
19	Family income in the past 12 months	(X)	(X)	30.2%	(X)	(X)	(X)	(X)	(X)
20	Nonfamily income in the past 12 months	(X)	(X)	(X)	(X)	(X)	(X)	34.5%	(X)

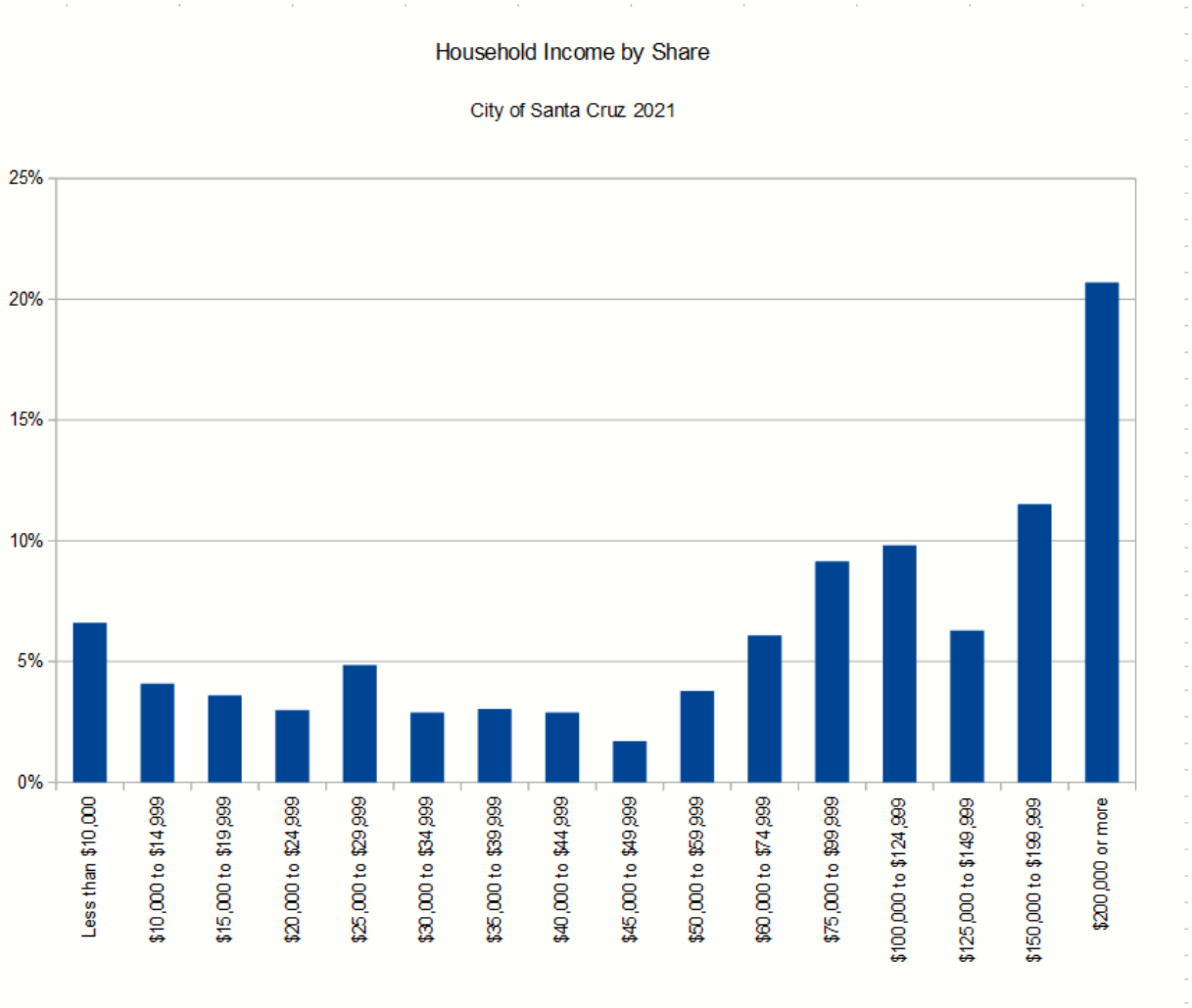
I tried to reproduce the chart from that data and found that the chart above applies only to “married couple families”.

The screenshot above shows the different Household type columns in the ACS S0190 table. Note the median income differences in each bracket as well. The median income cited in the Update is $86,618 which aligns with the “family” category. The median income of the “married couple families” group is much higher at $156,806. It is a much wealthier cohort.



The chart above shows the difference in the distribution using the two household types.

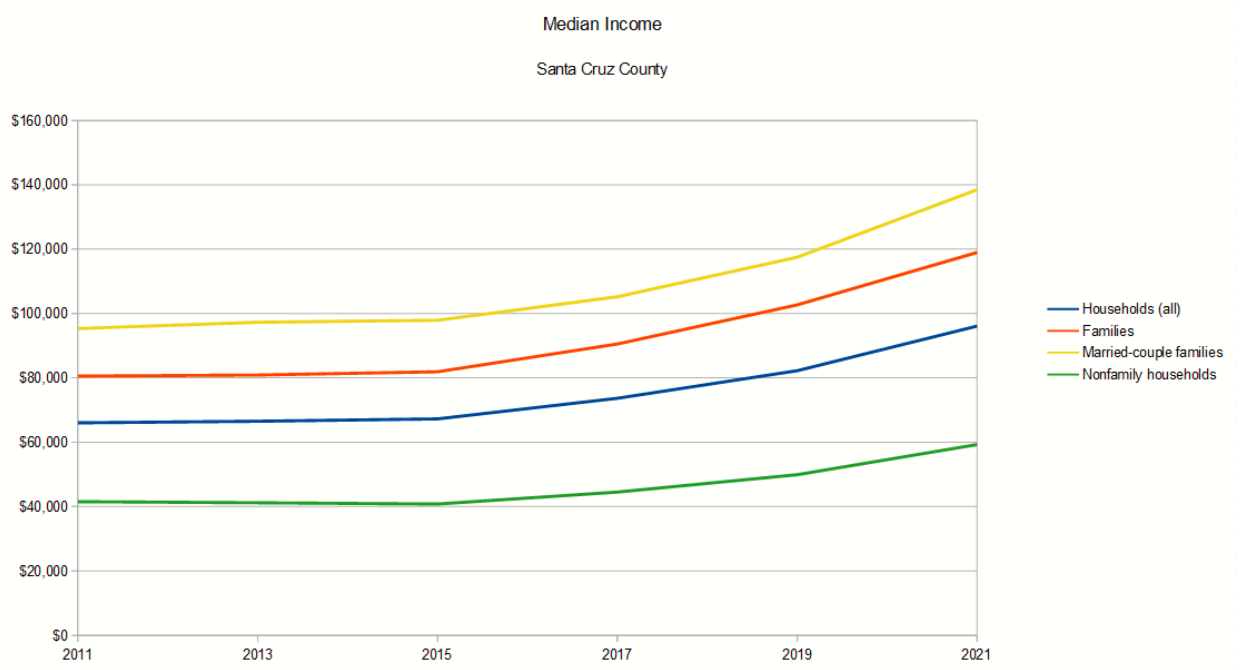
The distribution of household incomes is still heavily weighted to the higher income brackets, though the $200k+ share is now a little over 20% instead of 31%. The share of lower income households is substantially larger than the chart included in the update. This is likely to be due, in part, to the large number of university students with no or small income. But a close look at the table shows that the number of families in the lower income brackets is often about twice as large as the chart in the update indicates. And the “non-family” households have much higher shares than those shown in the update chart.



The chart above shows the city's Household Income Distribution using all household types in the city using the income brackets in the 2021 ACS B19037 table.

https://data.census.gov/table?q=Santa+Cruz+City,+California++household+income+by+age&tid=ACSDT5Y2021.B19037

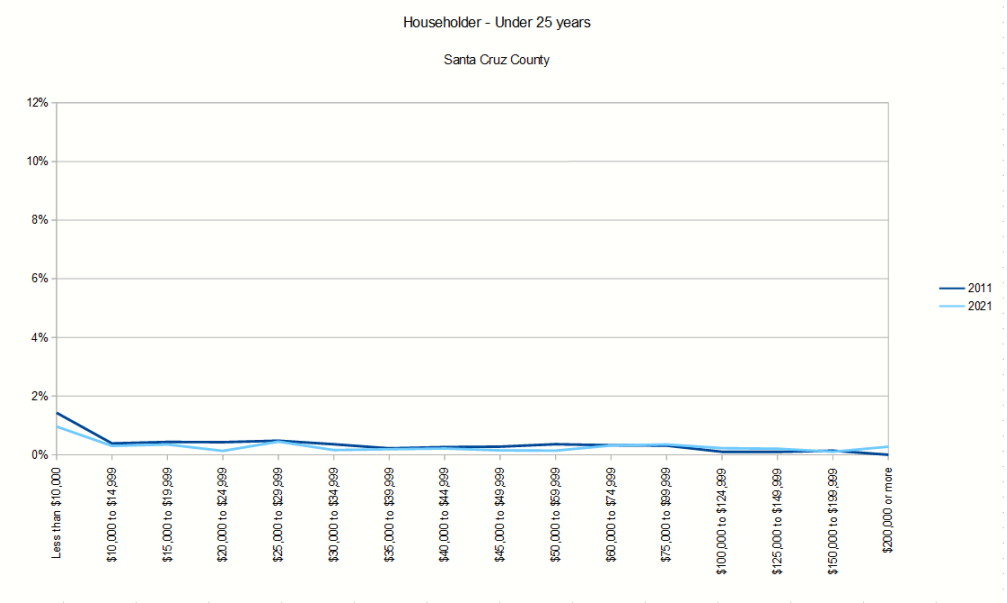
I think it is a good idea to include the entire range of households in the chart and explain the complexity of the household types.



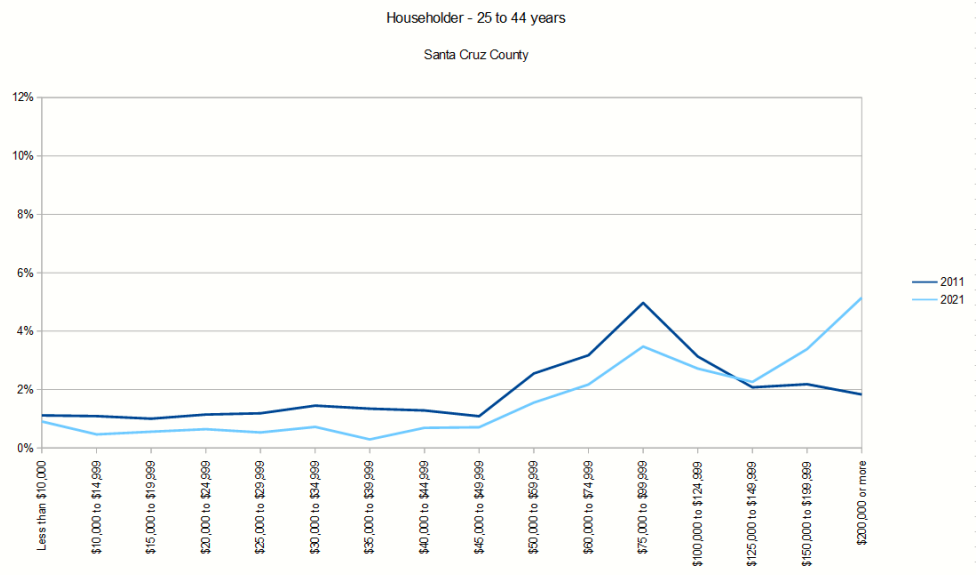
The median income varies based on the household type as well (this is county data - the city statistics are similar). And it is increasing year over year.

The charts below show a demographic explanation for that increase.

I think it is useful to consider the year over year change in the Household Income by Age distribution in this analysis. I've studied that for the county. I can extend this to the city easily.

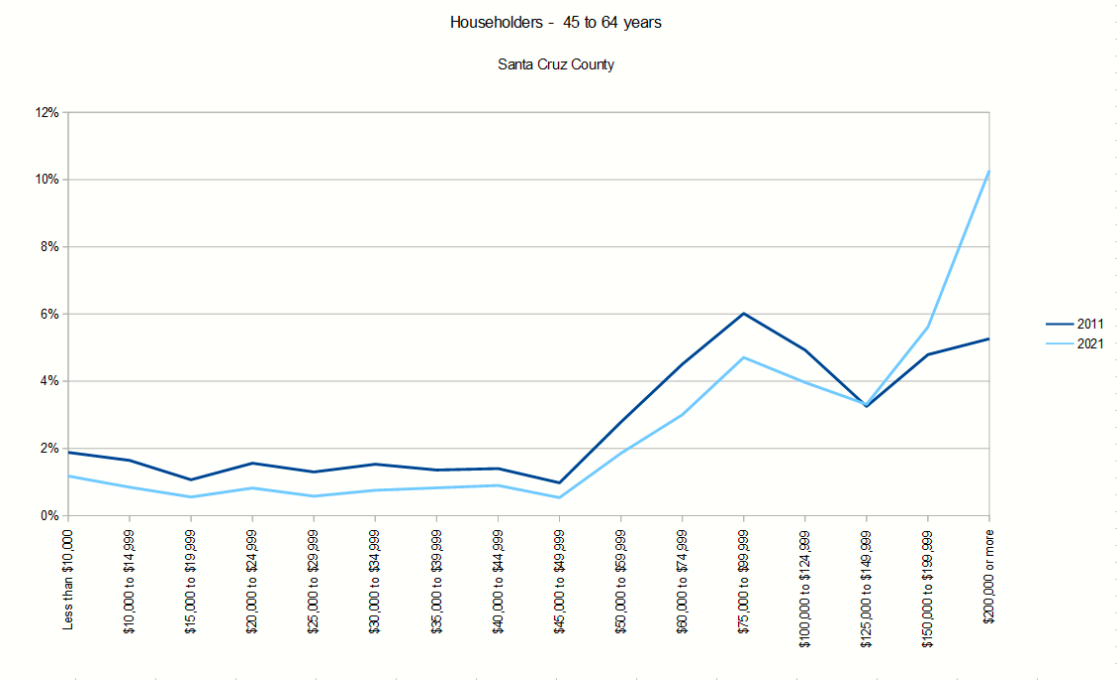


The youngest group is relatively flat, which is not a surprise.

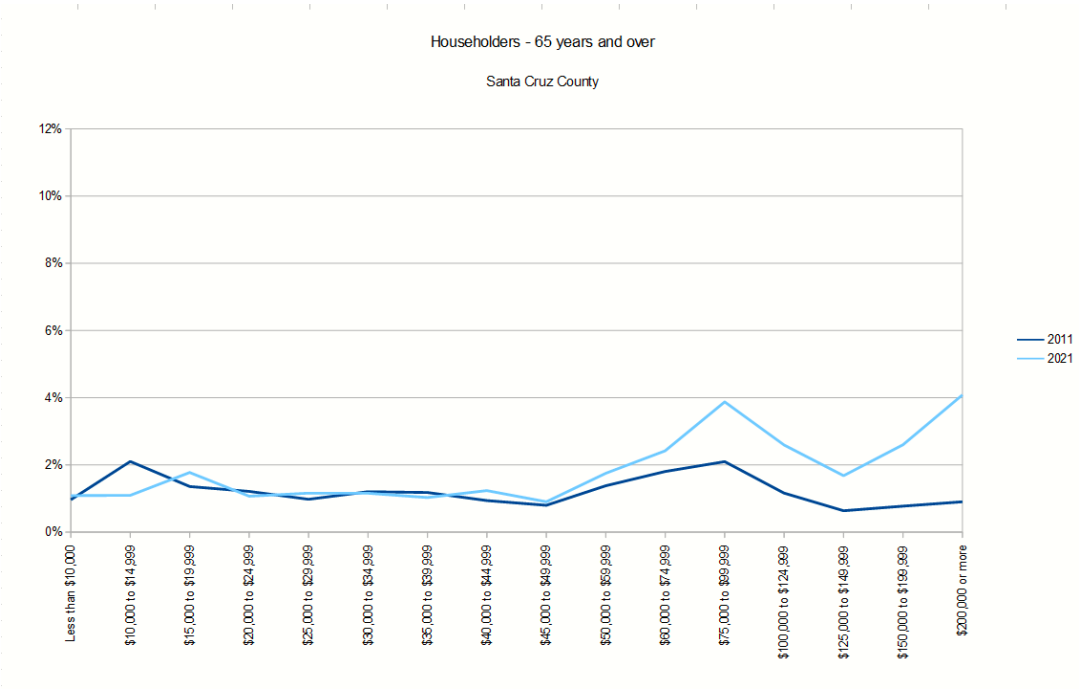


The 25 - 44 yo group shows a decline in the number of households below the housing income[3] . And there is a significant increase in the number of households above that income.

[3] The income necessary to buy or rent a house. That is difficult to define precisely but it is at least a little higher than the median income in the area.



The 45 to 64 yo group shows the same year over year changes. There are fewer households with income below the housing income and quite a few more above that income.



he

The 65+ yo group was relatively flat at lower household income levels but increased significantly at the higher levels.

My (informal) thought is that it is very likely the increases in the share of households with higher income is due to the in-migration of older people at or near retirement age.

Galmiche, Ines

From: Matthew VanHua <mvanhua@santacruzca.gov>
Sent: Thursday, April 6, 2023 10:42 AM
To: Galmiche, Ines
Subject: FW: Housing Element; 336 , 337 and vacant parcel on Golf Club Drive

Categories: External

Specific comments on our sites inventory regarding a few parcels. We will talk with this development team next week.

Matthew VanHua, AICP
Principal Planner – Advance Planning
Planning and Community Development Department
809 Center Street, Room 107 | Santa Cruz, CA 95060
Main: 831-420-5110 | Direct: 831-420-5216

From: John Swift <john@swiftconsultingservice.com>
Sent: Wednesday, April 5, 2023 8:23 AM
To: Matthew VanHua <mvanhua@santacruzca.gov>
Cc: David Cury <davidcury@yahoo.com>
Subject: RE: Housing Element; 336 , 337 and vacant parcel on Golf Club Drive

Mathew,

Good morning. I enjoyed the Housing Element Workshop last night. Lots of good information and well done!!!

My partner and I, Dave Cury, would like to meet with you at your earliest convenience to discuss these properties in relation to the Housing Element. We had prior discussions with Katherine Donovan, but it appears that those may not have been communicated to you when she retired.

Have a good day.

John Swift
John@swiftconsultingservice.com

Swift Consulting Services, Inc.
500 Chestnut Street, Suite 100

Santa Cruz, CA 95060
(831) 459-9992
(831) 459-9998 fax

From: John Swift
Sent: Tuesday, April 4, 2023 8:10 AM
To: Katherine Donovan <kdonovan@cityofsantacruz.com>; Matthew VanHua <mvanhua@cityofsantacruz.com>
Cc: David Cury <davidcury@yahoo.com>
Subject: Housing Element

Katherine, Mathew,

We spoke several months ago about our properties on Golf Club Drive in the context of the Housing Element update. Upon reviewing the staff report for tonight's workshop I was surprised to see that no recognition of our properties, 336 Golf Club, APN 001-172-02 ; 337 Golf Club, APN 001-171-10 and APN 001-172-11 are shown as having infill development potential. Section 4.5 Other Infill Sites, Table B-17 includes two properties that are in the Golf Club Drive area and are immediately adjacent to our properties. These two properties are identified as 210 Golf Club ,APN 001-172-01 and 209 Golf Club, APN 001-172-03. Why were our three properties adjacent to these two properties not included in this inventory?

Additionally, there seems to be an omission of a very pertinent General Plan Policy regarding the infill development potential of this 20 acre Golf Club Drive Area. This policy is quoted below:

2030 General Plan
1.1.5 Any future land divisions within the Golf Club Drive shall be limited to three lots and a remainder per existing parcel. These limited land divisions may be approved prior to adoption of an Area Plan. Proposed parcels shall be clustered and the area of the parcels shall be in the higher range (R-1-7) of the Low Density Residential designation (1.1-10 DU/ acre) with a remainder that may be larger than the minimum parcel area allowed by the Low Density Residential designation. Any land division application processed prior to adoption of an Area Plan shall not impede or detract from the future development potential of the remainder property.

• Prior to allowing any subdivision for the creation of lots less than 7,000 square feet in area, an Area City of Santa Cruz 44 Chapter 4 Plan for the 20-acre Golf Club Drive Area shall be approved by the City. All new construction proposed prior to the adoption of the Area Plan shall be subject to a design permit.
• The Area Plan shall provide housing within developable areas of the site at 10.1-20 DU/acre. Upon adoption of the Area Plan the Golf Club Drive Area shall be designated Low Medium Density Residential on the General Plan Land Use Map.
• The Area Plan shall preserve up to five acres of open space. Urban wildlife interface zones, community gardens and riparian corridor areas could be included in the open space requirement.
• Pedestrian and bicycle access to Pogonip and nearby employment areas are to be incorporated into the plan.
• The evaluation of a future rail transit stop is to be included in the Area Plan analysis.

The impacts of the potential development of these Golf Club Drive properties at 20 units per acre was analyzed in the General Plan EIR. There is a long history of the City recognizing the development potential of these properties. The potential for these properties to be developed with housing at 20 units per acre or more and make a significant addition to the housing supply should be acknowledged in the current housing element update.

Please give me a call to discuss further.

John Swift
John@swiftconsultingservice.com

Swift Consulting Services, Inc.
500 Chestnut Street, Suite 100
Santa Cruz, CA 95060
(831) 459-9992
(831) 459-9998 fax

Rosemary Balsley

From: Garrett <garrettphilipp@aol.com>
Sent: Friday, April 21, 2023 10:56 AM
To: City Council
Subject: 4.25.23 Agenda Item #36 Housing Element

4.25.23 Agenda Item #36 Housing Element

Dear Council,

While it's not the first time **the government has bold faced lied** to justify its agenda, this time it's really obvious.

The idea Santa Cruz must build 3736 new housing units in various categories of low income rental cost over the next 8 years **to meet population growth** needs :

1) is a **big fat lie.** Population growth peaked in California in the 80's and has trended down ever since, and has now crossed over to negative. Santa Cruz county crossed over to negative (declining population) for the LAST 5 YEARS, and the city itself negative for a few years. There is no evidence this trend won't continue.

There are plenty of reasons for declining population. Trends include an aging population, the boomer generation dying off, increasing age of first births among women, delayed child rearing generally, Covid deaths, a stubborn excess mortality co-incident with the mandated mRNA vaccinations, declining male fertility, and a realization California is anti-business, high tax no return state with an odious politic that make people want to leave and they are, in droves now.

2) **is stupid beyond words**. The building of new units in that quantity without actual population growth will result in massive vacancies in the worst case 3% range. There will be mass financial casualties. Mass building into a pending housing bust is near insanity. Rising interest rates are starting, but only just begun, to crush housing prices. Think Stockton in 2009.

3) **Is racist.** A good chunk of the housing allocation is because Santa Cruz is "too white" which is as racist as can be. Good thing we are also not "too affluent" (the state thinks affluent communities need lots more poor people because they have some sort of magic that rubs off and are discriminating) or we would have been assigned even more low income housing. It is classic leftist drivel SJW logic, but that is California today headed for the trash bin of states.

4) **Interferes with the free market in communist style central planning mandates.** Especially when government incentives are used like permanently giving away public assets like parking lots to the benefit/partnership with developers and VERY FEW citizens

it is not playing on a level playing field of capitalism and stealing public assets from the rest.

It pretends "governments know best" but they don't. Every serious problem we face like inflation which is the real issue here is caused by the corruption partnership of the Federal government, banks, Federal Reserve massive debt bubble creation. This doesn't solve that or even acknowledge it.

5) **Is a dodge for a very different agenda.** Both "affordable housing" and "climate change" are the vehicles being used to imprison the population in ultra dense urban cores without the freedom of mobility (no cars) creating 15 minutes cities where everyone works and lives out their entire lives within a 15 minute radius. It is totalitarian, it is about control. It is not America. There is lots of open land in the US, but the government doesn't want us living there, no matter what we want.

6) **Does NOT reduce overcrowding.** I suppose it depends on your definition of overcrowding, but using the Food Bin example, building 59 288 sq foot units "designed for singles and couples" packs more people into an acre lot than ever before. There may be walls between the people, but they are in solitary confinement and cannot even own cars? Jail isn't much worse and even serve free food.

Economically, it is just the shrinking cereal box and is not more affordable per sq foot (we will see, but 288 sq feet isn't a lot). It is you pay for what you get.

It is possible this or a different mix of housing is desirable, but only as replacements for any existing housing that is not appropriate given a lack of population growth.

If there is any cost/affordability advantage to building density, you could allow such structures, but also demand open space so the people/acre doesn't change that much (quality of life issue). But you won't because you are part of the agenda, Agenda 21.

As with the climate change energy starvation mass hysteria, the consequences are not considered. The risks not considered.

7) Catering to, subsidizing, and attracting a mass of poor people by offering them less and less for whatever money they have is not the road to prosperity. It is the road to the cesspool of government dependence.

8) The University doesn't pay property taxes, and they can house their own students many of which are out of state or foreign because they pay higher tuition. Do an analysis of city resources

the University sucks up they don't pay for, how they impact density and then quality of life and let me know the balance.

This place will turn into a ___hole and you're all giddy with glee and beaming with virtuosity without facing realities.

Garrett Philipp
342 Plateau
Santa Cruz, CA 95060

July 5, 2023

To: Jose Jauregui, Housing Policy Analyst,
California Housing and Community Development

CC: Matt VanHua, Principal Planner, Advance Planning,
City of Santa Cruz Planning and Community Development

RE: City of Santa Cruz Draft Housing Element (May 2023)

Santa Cruz YIMBY has the following comments on the City of Santa Cruz's 6th cycle Housing Element draft submitted to Housing and Community Development for review on May 10, 2023[1]. We submitted feedback to the City during the public review and comment period, and would like to highlight the issues that remain in the amended Housing Element.

In response to the ever-increasing cost of living, Santa Cruz YIMBY advocates for abundant housing at all levels of affordability to meet the needs of a growing population in Santa Cruz County. The Housing Element is an opportunity for the City of Santa Cruz to address the housing crisis on its own terms. We support sustainable growth, including along transportation corridors and activity centers and a commitment to lower Vehicle Miles Traveled by housing people near services and jobs.

Policy 1 - Housing Production

We are thrilled that the City has met their 5th cycle goals, however, with no rezoning taking place to meet the 6th cycle production goals, policies to increase housing production will be of huge importance.

It is stated under Policy 1.2, and more fully in Appendix D: Fair Housing Assessment, that most new housing will be concentrated in the central core of the City, meaning along major commercial corridors and on major opportunity sites. With this area receiving over 45% of the new housing, including over 40% of the Very Low and Low-Income sites, we believe that the City should be looking towards additional opportunities to meet AFFH goals, including in majority single-family neighborhoods of other districts.

[1] https://www.cityofsantacruz.com/home/showpublisheddocument/93344/638194110391470000

We believe the City can and should go further to enable more housing types in its most resource rich neighborhoods. Objective 1.3e intends to utilize SB 10 to increase residential density in transit rich areas, which in Santa Cruz are not high resource. The SB 10 scope should be expanded to include urban infill sites in high resource districts outside of transit rich areas to allow for more affordable housing throughout the City.

Pipeline Projects

A large source of new units for the City during the 6th cycle will be from pipeline projects. For jurisdictions relying heavily on pipeline projects, HCD recommends[2] that "...the element should include programs with actions that commit to facilitating development and monitoring approvals of the projects, including the number of units and affordability (e.g., coordination with applicants to approve remaining entitlements, supporting funding applications, expediting approvals and monitoring of project progress, including rezoning or identification of additional sites, if necessary)." We suggest that the city commit to implementing such a recommendation to facilitate development, such as by proactively monitoring and facilitating post-entitlement developments with technical and/or financial assistance.

Mid-cycle Review

Under Policy 1.1, the City commits to providing new housing through adoption of the Housing Element (1.1a) and review and annual publication of sites inventory (1.1b). The City can make a stronger commitment to appropriate progress towards its 6th cycle goals. We would like to see an objective with a more active mid-cycle review and adjustment. Tying this review to commitments to increase housing production such as rezoning, ADU incentives, or removing development constraints would allow the City to minimize impacts of falling behind in the 6th cycle. Making these commitments specific now would reduce the staff time required to implement mid-cycle.

As part of the mid-cycle review, the City should create objectives that monitor the progress of pipeline projects. This should include automatic entitlement extensions until midway through the 6th cycle, a commitment to advocate for city-entitled projects to be approved by the Coastal Commission, and proactively reaching out to all pipeline projects to confirm that there is still development interest.

Objective Standards

The City should expand Objective 1.2b to include a policy that any project found consistent with Objective Standards is placed on the consent agenda for all hearing bodies. Such projects should only be appealable to council if denied by the planning commission, or if the appeal is related to consistency with objective standards. This would greatly increase the incentive for developers to design projects compliant with the standards.

[2] HCD response to Brisbane Draft Housing Element, January 2023

Parking

We are pleased to see that elimination of parking minimums is intended as a policy objective, however it is not stated as a commitment in objective 1.3c. In the City's work to achieve this, we believe the elimination of such requirements within a mile walking area of five or more amenities (pharmacies, grocery stores, transit stops, etc), and in very low vehicle travel areas, would be a good intermediate policy stepping stone.

FAR and Density

A significant constraint to development of 2+ bedroom units is the units/ acre density requirement, something that does not apply to smaller units such as SROs. In order to increase the number of family sized (2+ bed) units built, this constraint should be removed or significantly modified. This should also be addressed by increasing the FAR for projects consisting of 50% or more 2+ bedroom units. This increase should allow the same net number of units as if they were proposed as SROs or a similar unlimited density unit.

Policy 2 - Affordable Housing

The ordinance options allowing 100 percent affordable residential development to be considered a "by-right" use would greatly speed along much needed affordable housing. As such, we urge expedited approval of Objective 2.2g to 2024 or earlier rather than a quarter of the way through the 6th cycle. A commitment to developing or declaring city parking lots downtown surplus by a certain date with the goal of providing affordable housing would also be a valuable policy.

As part of objective 2.4c, we support establishing a Community Opportunity to Purchase[3] program to give qualified non-profit organizations the right of first offer or refusal to purchase certain properties offered for sale in the City. We also support establishing a Tenant Opportunity to Purchase[4] program to help prevent displacement, empower tenants, and preserve affordable housing when the owner decides to sell.

Policy 3 - Special Needs and Homelessness

Permanent supportive housing is a key solution towards solving homelessness. Policy 3.4 should explicitly indicate equitable distribution (and development potential) of such housing across all districts.

Persons with disabilities benefit from the development of extremely low- and very low-income housing. Objective 3.1c falls short of any commitment to develop housing, only to "publicize housing accessible to persons with disabilities". The City should increase incentives for extremely low housing in objectives under Policy 2 - Affordable Housing, such as additional density bonus (Policy 2.3) or modification of the inclusionary ordinance (objective 2.1a) or by-right approval (objective 2.2g) to favor more extremely-low homes.

[3] Community Opportunity to Purchase Act (COPA) | San Francisco
[4] EBCLC's Tenant Opportunity to Purchase Act (TOPA) - East Bay Community Law Center

The University

The two objectives related to the University of California, Santa Cruz (UCSC), 3.5a and 3.5b, are vaguely worded to "Continue to collaborate..." and "Support state legislation..." which are repeats from the 5th cycle. Note that as recently as 2022, the City formally expressed opposition to proposed legislation intended to facilitate more housing at UCSC.[5]

The City has been and continues to be a significant barrier to development at UCSC, as evidenced by past and ongoing litigation[6]. This is not acknowledged in the constraints portion of the City's housing element. The city should make a good faith effort to analyze the barriers it presents to housing construction and planning with regards to UCSC and propose programs to mitigate these impacts. The city should commit to providing municipal services to new housing at UCSC and a policy to not sue over housing production on campus or to obstruct UCSC housing projects through other means such as withholding water access via the Local Agency Formation Commission process.

Policy 5 - Neighborhood Vitality

Policy 5 opens with the following context: "Quality of life is shaped, in part, by neighborhood conditions in Santa Cruz. As an older, established community, Santa Cruz requires a concerted effort to encourage the maintenance, rehabilitation, and improvement of housing and to promote sustainable, livable neighborhoods in the face of increasing density." We wholly reject the framing that density and sustainable, livable neighborhoods are incompatible. The city should update this language.

Policy 6 - Affirmatively Furthering Fair Housing

As discussed in our Housing Production section, a majority of new housing is being planned along major corridors. This leaves out many exclusive and high opportunity neighborhoods from producing their fair share of housing.

Creation of missing middle housing isn't mentioned within the policy plan - the City should adapt zoning regulations that would incentivize this form of housing. Examples include reducing minimum lot size, lot width, and parking requirements (kudos to the latter already being included!)

We believe the City can and should go further to enable more housing types in its most resource rich neighborhoods. Objective 6.2d should use SB 10 to increase density in R1 districts, not just to allow construction of Flexible Density Units (FDUs). FDUs are a housing type, not a zoning district. The time frame for zoning amendments to expand housing opportunities in single family zones should be sooner than 2029 as proposed in Objective 6.2c. Similarly, the City's deadline for updating the local SB9 ordinance consistent with State Law should be earlier than 2027.

[5] Minutes from City Council meeting, 4-26-2022
[6] City of Santa Cruz, UCSC in talks to possibly end lawsuits over enrollment and housing plans

Policy 6.4 recognizes that displacement may follow new development. Improvements of community assets, as proposed in Objective 6.4a may also result in displacement. This objective should include applicable anti-displacement strategies.

Sites Inventory - Small Sites Program

The site inventory identifies a significant number of small parcels for development, many of which are projected to accommodate low income units. Per HCD's Site Inventory Guidebook[7] "A parcel smaller than one half acre is considered inadequate to accommodate housing affordable to lower income households, unless the housing element demonstrates development of housing affordable to lower income households on these sites is realistic or feasible." The City claims that many of these parcels have development opportunities due to common ownership with adjacent parcels; the Housing Element includes no objectives in the Policy Plan with specific incentives to facilitate consolidation. We recommend an incentive program such as a FAR density bonus for projects which involve small lot consolidation.

Upzoning Near Potential Light Rail Stations

The RTC has multiple scenarios for a passenger light rail route. In most scenarios stations would be located on the Westside, Bay/California, Downtown, and Seabright[8]. We encourage a program to look at additional density along the Coastal Rail Trail, with a focus on these station locations.

Tenant Protections

As a majority-renter city, it is important that we have strong tenant protections. There are a number of programs we would like to see implemented or expanded in the City including:

- Elimination of or cap on rental application fees
- Creation of a rental registry. This was recently passed by both Salinas[9] and Monterey[10]
- Local preference for people employed in the county
- COPA and TOPA programs (see Policy 2 - Affordable Housing)
- Conduct a disparate impact analysis of non-high(est) resource areas[11] and apply a live-work preference if if it matches county demographics

Need for Active Language, Dates and Measurable Metrics

Objectives/Time frames lack active language, dates, and measurable metrics to determine the success of the objective. Time frames are often a recitation of the process, not a commitment to an outcome. Some examples:

---

[7] Housing Element Sites Inventory Guidebook
[8] SCCRTC Rail Study - Service Scenario Map
[9] Salinas passes rental registry, first in Monterey County
[10] Monterey City Council moves ahead with rental registry
[11] 2023 CTCAC HCD Opportunity Map

Policy 1 - Housing Production

- 1.2d - Time frame should be tightened to the action phrase “Adopt rezonings for the Ocean Street Area plan by the end of 2024, and submit to Coastal Commision as Local Coastal Program Amendment by [date]
- 1.3b - Time frame is to “Meet annually with the development community to consider process improvements.” Also, 1.4b time frame is to “Meet annually with the development community”. These are commitments to meetings; they should include development of an action or improvement plan based on input.
- 1.3c time frame should be tightened to the action phrase “Eliminate minimum parking requirements citywide by January 2028”
- 1.5a and 1.5b are focused on important facilitation of ADU development, and both commit to “consider” amendments or modifications , with no dates. 1.5e Time frame should be tightened to “Amend ADU owner occupancy regulations by May 2024”

Policy 2 - Affordable Housing

- 2.1a and 2.1b and 2.2a Time frames all are “Review...and present...” related to the Inclusionary Ordinance. The language should be tightened to the outcomes:
    - 2.1a “Amend Inclusionary Ordinance to ensure requirements provide maximum number of affordable units or deeper levels of affordability without behind a barrier to housing development by [DATE]”
    - 2.1b “Amend Inclusionary Ordinance with programs and incentives to increase rental and home ownership opportunities for workforce housing by [DATE]”
    - 2.2a “ Amend Inclusionary Ordinance to update affordable housing options such as provided offsite or incentivizing land dedication by [DATE]
- 2.2g - Time frame should be tightened to the action phrase “Allow 100 percent affordable residential development to be considered a “by-right” use by December 2024” (new date suggested).
- 2.3a and 2.3b lack specific commitments and action language related to Density Bonus Ordinance as it exceeds State Density Bonus law.
- 2.4b, 2.4c and 2.6 include the vague language of “on an ongoing basis” and “whenever possible” which are difficult to ascertain for success.
- 2.4a, 2.4b and 2.5a “coordinate” or “partner” with others to an unspecified outcome or milestone with date.

Policy 3 - Special Needs and Homelessness

- 3.1a, 3.1c, 3.2a, 3.2b, 3.2c, 3.3a, 3.3g, 3.3h, 3.3i, include the vague language of “on an ongoing basis” and “when possible” which are difficult to ascertain for success.
- 3.1c, 3.2a, 3.3c, 3.3e, 3.4a 3.5a “Work with” , “Assist” ,“coordinate with”, “actively seek partnerships”, “continue support for”, “continue to collaborate” to unspecified outcomes or milestones with date.

Policy 4 - Housing Assistance

- 4.1a, 4.2b “Continue to contract...”, “Continue to support....” with unspecified outcomes or milestones with date.

Policy 5 - Neighborhood Vitality

- 5.5b - Time frame should be tightened to the action phrase “Implement new anti-displacement measures by September 2025”

- 5.3a, 5.3b includes the vague language of “Explore…” and “Seek out…” which are difficult to ascertain for success.
- 5.1a, 5.2a, 5.4c, 5.5a “Continue to implement”, “Continue to administer….”, “Continue to support….”with unspecified outcomes or milestones with date.
- Time frame should be tightened to the action phrase “Amend Zoning Ordinance to increase base zoning consistent with SB10 by December 2026.”

- 6.2c - Time frame should be tightened to the action phrase “Amend Zoning Ordinance to expand housing opportunities in single-family zones by December 2026.” (proposed new date)
- 6.2d - Time frame should be tightened to the action phrase “Amend Zoning Ordinance to increase base zoning consistent with SB10 by December 2026.”
- 6.1e, 6.2f, 6.4a, 6.4c, 6.4e include the vague language of “on an ongoing basis” which is difficult to ascertain for success.
- 6.1a, 6.1b “Coordinate”, “Support…”,“Provide support”, “Continue to administer….”, “Continue to support….”with unspecified outcomes or milestones with date.
- 6.2c and 6.2d - these similar initiatives for single-family and high resource areas should have synchronized dates of 2026.
- 6.2e - local SB 9 ordinance to align with state law should be sooner than 2027
- 6.4a - investment in “areas of highest need” can spur displacement, this objective should include anti-displacement efforts
- 6.4b - Time frame should be tightened to the action phrase “Amend the City’s Relocation Ordinance by September 2025”

Policy 7 - Resource Conservation and Environmental Stewardship

- 7.1a, 7.1b, 7.1c, 7.2b, 7.3a, 7.3b, 7.4b, include the vague language of “on an ongoing basis” with unspecified milestones with date.
- We appreciate the reference to the Climate Action Plan in 7.2a, which has specific measures and actions.

Galmiche, Ines

From: Karen Dawson <karendawson@comcast.net>
Sent: Tuesday, October 17, 2023 2:22 PM
To: Clara Stanger
Subject: Re: Housing Element revised draft document available for public review

Hello Clara. I did my best to read this and I am confused.

I live in Deanza and I am a strong proponent for mobile homes for seniors.. as both rental and home ownership. since there are only 3 mobile home parks in city of Santa Cruz, and only for for seniors.. over 55, how is this housing "preserved and sustained without rent control in the city?
I have been trying to advocate for this issue for last 1.5 years without a lot of interest but no movement.

can you assist to strengthen the language in element to preserve mobile homes in city for more than moderate plus income persons?

I have a list of recc. That I sent mayor that I can send you too. hopefully it's a document in process!
Thsnks Karen Scott

Sent from my iPhone

> On Oct 12, 2023, at 6:23 PM, Clara Stanger <cstanger@santacruzca.gov> wrote:
>
> Good Evening,
>
> The City has revised the HCD Submittal Draft (6*th* Cycle) Housing Element that was submitted to HCD on August 30, 2023, based on preliminary comments provided by HCD. The revised document is available for public review at www.cityofsantacruz.com/housingelement. The public comment period runs from October 12, 2023 through October 19, 2023. Please email any comments directly to me.
>
> Sincerely,
>
> **Clara Stanger**
> Senior Planner
> City of Santa Cruz | Planning and Community Development
> 809 Center Street, Room 101, Santa Cruz, CA 95060
> Main: 831-420-5110 | Direct: 831-420-5247
> Email: cstanger@santacruzca.gov
> Web: www.cityofsantacruz.com
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Galmiche, Ines

From: kathleen duncan <kathy.duncan@pacbell.net>
Sent: Tuesday, October 17, 2023 6:15 PM
To: Clara Stanger
Cc: Matthew VanHua; Samantha Haschert
Subject: Re: Housing Element revised draft document available for public review
Attachments: end game santa cruz.xlsx

Hi Clara,

Thanks for your reply.
I'm sorry to be bugging you some more, i'm sure i must have a frequent flyer sticker on my folder :-)😈

How many additional potential units were created in the City as a result of the General Plan change to use GROSS rather than NET for density calculations ?
Which parcels besides our lot at 190 westview court were affected ? For instance, 5 additional potential HU's were added to ours.
How many potential HU's IN TOTAL did the city get from this change ?

I haven't come across a discussion of how this change to the General Plan came about. Scrounging for HU's ? imitating another juridiction ? or something else?
I can look harder for a discussion in city docs. Just thought one of you guys might remember the rationale.

I know the City and County struggle to control the growth of UCSC campus.
fyi: I've discussed my concerns about the University's displacement of Santa Cruz City residents, with Ian Klein at LAO. He asked me to send my end-game-santacruz spreadsheet. It will be interesting to get his fact-checking and feedback. Maybe i'm exaggerating the effect.
I asked Ian if the State/Regents have considered adding a sister campus in Watsonville, and he said this had "come up" but is complex and far future.
And of course that decision should be made in Watsonville.

thanks again,
Kathy

On 10/16/2023 12:39 PM, Clara Stanger wrote:

> Hi Kathy,
>
> While the gross lot area density calculation allows for more potential units than would one based on net lot area, it doesn't require a property to develop at that increased density. The development would need to meet at least the minimum end of the density range.
>
> With regard to your question about the State and UC campus growth, the state goes through a process that's separate from our local process when they determine the growth targets for different campuses, and then the campus conducts a public process for their Long Range Development Plan, in which they identify how they will accommodate the growth targets.
>
> Sincerely,

Clara Stanger
Senior Planner
City of Santa Cruz | Planning and Community Development
809 Center Street, Room 101, Santa Cruz, CA 95060
Main: 831-420-5110 | Direct: 831-420-5247
Email: cstanger@santacruzca.gov
Web: www.cityofsantacruz.com

From: kathleen duncan <kathy.duncan@pacbell.net>
Sent: Friday, October 13, 2023 1:38 PM
To: Clara Stanger <cstanger@santacruzca.gov>
Subject: Re: Housing Element revised draft document available for public review

Hi Clara,

Do you happen to know how many additional "potential" housing units resulted from the change in the General Plan to use Gross rather than Net Lot Area for density calculations ?
I guess Katherine Donovan would be more likely to know, if anyone did this analysis prior to modifying the General Plan.

I'm still wondering why with all these new housing laws passed by State,
there seem to be no California laws restricting the growth of UC campuses as a function of local population, holding capacity, service capacity, overcrowding, vacancy and replacement rates, AFFH etc ?

https://lao.ca.gov/Publications/Report/3532/1
"No Agreed Upon Optimal Campus Size. Little consensus exists on the ideal enrollment level and physical size of a campus.....
Though external constraints (such as environmental and community factors) exist for all campuses, these constraints typically can be overcome with creativity, compromise, and monetary contributions."

..new library...new bus station hmmmm
The LAO assessment fails to mention lost $$$ from expensive legal actions and courts.

thanks,
Kathy

p.s. here's some tables you might find interesting.

				TOTAL State HU's	AMBAG HU's	% AMBAG/ State	santa cruz county HU's	% Cr Co AM
	1st cycle	1984-1992?		?	?		?	
	2nd Cycle	1992-2000?		1,475,675	38,000	2.6%	17,679	
	3rd Cycle	2000-2008		1,309,841	23,000	1.8%	9,715	
	4th Cycle:	2008-2015		1,483,581	15,130	1.0%	3,215	
population	5th Cycle:	2015-2023		1,156,955	10,430	0.9%	3,217	
overcrowding, vacancy, AFFH	6th Cycle:	2023-2031		2,500,284	33,274	1.3%	12,979	
	7th Cycle	2031-2040						

Table 2: E-5 City/County Population and Housing Estimates, 1

	POPULATION			HOUSING UNITS				
County / City	Total	Household	Group Quarters	Total	Single Detached	Single Attached	Two to Four	Five
Monterey County								
Carmel-By-The-Sea	3,033	3,033	0	**3,067**	2,501	171	186	2
Del Rey Oaks	1,540	1,540	0	**746**	584	28	23	1
Gonzales	8,300	8,294	6	**2,091**	1,532	139	24	3
Greenfield	19,917	19,886	31	**4,724**	3,432	140	313	7
King City	13,817	13,592	225	**3,691**	2,137	310	320	6
Marina	22,068	20,997	1,071	**8,444**	4,267	733	1,094	2,
Monterey	26,845	24,237	2,608	**13,825**	5,951	875	2,623	4,
Pacific Grove	14,741	14,359	382	**8,232**	4,758	524	1,104	1,
Salinas	159,475	157,083	2,392	**44,939**	24,600	2,916	4,257	11,
Sand City	376	330	46	**197**	82	10	36	6
Seaside	29,790	28,020	1,770	**10,847**	6,763	1,310	874	1,
Soledad	26,230	18,648	7,582	**4,633**	3,578	141	341	3
Balance Of County	104,236	100,292	3,944	**40,529**	31,924	2,192	1,588	2,
Incorporated	326,132	310,019	16,113	**105,436**	60,185	7,297	11,195	23,
County Total	430,368	410,311	**20,057**	**145,965**	92,109	9,489	12,783	26,
Santa Cruz County								
Capitola	9,625	9,450	175	**5,507**	1,655	628	1,378	1,
Santa Cruz	63,224	50,283	*12,941*	**24,415**	13,389	2,743	2,597	5,
Scotts Valley	11,859	11,537	322	**4,994**	2,768	666	403	3
Watsonville	49,876	49,251	625	**14,699**	7,688	1,410	1,697	2,
Balance Of County	127,467	125,339	2,128	**57,550**	41,956	4,604	3,579	3,
Incorporated	134,584	120,521	14,063	**49,615**	25,500	5,447	6,075	9,
County Total	262,051	245,860	**16,191**	**107,165**	67,456	10,051	9,654	13,
AMBAG Totals	692,419	656,171	36,248	**253,130**	159,565	19,540	22,437	39,
State Total	39,286,510	38,495,580	790,930	14,471,218	8,316,114	1,038,730	1,131,821	3,4

On 10/12/2023 6:22 PM, Clara Stanger wrote:

Good Evening,

The City has revised the HCD Submittal Draft (6*th* Cycle) Housing Element that was submitted to HCD on August 30, 2023, based on preliminary comments provided by HCD. The revised document is available for public review at www.cityofsantacruz.com/housingelement. The public comment period runs from October 12, 2023 through October 19, 2023. Please email any comments directly to me.

Sincerely,

Clara Stanger
Senior Planner
City of Santa Cruz | Planning and Community Development
809 Center Street, Room 101, Santa Cruz, CA 95060
Main: 831-420-5110 | Direct: 831-420-5247
Email: cstanger@santacruzca.gov
Web: www.cityofsantacruz.com

October 19, 2023

Ms. Clara Stanger
Senior Planner
City of Santa Cruz Planning and Community Development
809 Center St. Rm 101
Santa Cruz, CA 95060

Dear Ms. Stanger,

COPA appreciates the efforts of city staff, Mayor and Councilmembers in drafting the 6th Cycle Housing Element. We are most pleased with the creativity and commitment to identify viable parcels for development of new housing, along with policies to incentivize the development of housing of all types throughout the city. In time, we expect these policy choices will yield the creation of more housing and likely success at meeting the RHNA goals for our city. We look forward to the days when more units are available, particularly for the many families with children and local service and hospitality workers who desperately need below market rate homes if we are to continue to be a functioning community.

It will take years to see the results in new housing units, which is why COPA recommended policy ideas to support tenants who face the immediate pressures and threats of becoming homeless. Given the severity of the housing crisis, we would expect the City would be open to seriously explore multiple strategies, especially those that are rooted in hundreds of conversations that COPA has had with our members over the last 3 years.

In the early community meetings, COPA leaders asked if it was appropriate to propose tenant support policies in the Housing Element. We were encouraged by your consultants to contribute our ideas. We held a COPA civic academy attended by 81 residents in February attended by Mayor Keeley and Councilmember Brown. We submitted our suggestions and received your responses, some of which were rejected

without any explanation (community or tenant purchase opportunity programs, in effect in some cities) while you explained that some already existed (local preference) which was instructive. You did incorporate two concepts we proposed, to provide “culturally responsive outreach” and increase the goal for the number of people served by the existing security deposit program.

However, we do want to state on the record that overall, we notice a lack of urgency and ambition to stem the tide of homelessness and displacement that faces most Santa Cruz tenants every single day. As the least affordable community in the nation, we expect more can be done to keep families housed through the policy options we proposed and expected more willingness to seriously consider community-generated solutions.

To be specific, regarding Policy 4.1a, we shared how the existing security deposit program is cumbersome, not well marketed, with language barriers and therefore, underutilized. Based on our comments in April, you increased your initial goal from assisting 50 households to 100 over the life of the planning cycle, justified by the “recent assistance trends.” Based on the stories our members have shared, the low number of “recent assistance trends” is more than likely due to the barriers to access the program and its poor design to meet the real-world situation facing tenants in a tight rental market. It is not sufficient to point to a program and check that box if the program itself needs to be evaluated and improved to have real impact for renters to stay housed. Given the large number of rent-burdened tenants, (over 3000 pay more than half their income on rent), COPA expected to see more commitment to examine and improve this program.

Another opportunity to take immediate action to prevent tenants from losing their homes, is to provide a more robust system of legal assistance to teach both tenants and landlords the law, their rights and their respective responsibilities. Policy 6.3b states the City will continue to fund bi-lingual assistance, and let service providers know about funding opportunities, but the goal of reaching 50 households is unambitious and woefully disproportionate to the need. Given that more than 3000 households are rent burdened and housing insecure and the high degree of fear of retaliation or eviction inevitable in a tight rental market, a proactive and larger scale effort to ensure tenant and landlord education is necessary if we are serious about preventing homelessness.

These are just two of what could be a suite of strategies to assist renters who are facing the immediate and everyday pressure to stay housed, while at the same time, you pursue the longer-term goals of construction of new housing. As stated earlier, we commend the City for a robust plan and set of policies that we expect will lead to

reaching the 6th cycle RHNA targets. At the same time, COPA expects our city staff and elected officials can do so much more to reduce the pressure on tenants, retain our local workforce and prevent families from losing their existing homes. We have a housing emergency. We stand ready to work together with you to seriously consider action on multiple fronts.

Sincerely,

Barbara Meister
On behalf of the COPA Housing Strategy Team

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Appendix B

Review of Past Performance



Review of Past Performance

This Appendix B provides a review of the City's housing and program performance throughout the 2015 to 2023 planning cycle. In addition, this review also details the steps the City has taken to provide for the needs of special housing groups.

A. Program Evaluation for Households with Special Needs

As part of analyzing prior programs, this Appendix provides an outline of the effectiveness of goals, policies, programs, and objectives in meeting the housing needs of Santa Cruz's special housing needs populations.

1. Seniors

Appendix C shows that 12.5 percent of Santa Cruz residents are over the age of 65. This has only been increasing while children and the middle-age population decreases. Seniors represented 8.7 percent of the population in 2010, 9.6 percent in 2015, and then jumped to 12.5 percent in 2020.

The Housing Choice Voucher (HCV) program provides subsidies to low-income, senior, and disabled households at varying levels based on household income. Through the Housing Authority of the County of Santa Cruz, Santa Cruz residents may receive TBRA voucher assistance. The Housing Authority tracks these vouchers by zip codes, which include areas outside of the City's limits. The following provides the number of project-based and tenant-based vouchers granted throughout the 5th planning cycle. It is important to note that the numbers provided below are not just seniors.

Table B-1: TBRA Vouchers

Zip Code	Project-Based Vouchers	Tenant-Based Vouchers	Total
95060	88	655	743
65062	34	454	488
95064	0	3	3
95065	26	198	224
Total	**148**	**1,310**	**1,458**

Source: Santa Cruz County Housing Authority

Elderly homeowners generally tend to prefer to stay in their own homes as long as possible. If family members are nearby, they can also assist with basic care needs, enabling seniors to remain in their homes longer. However, this is not always possible. In the City of Santa Cruz, Seniors years 65 and older make up 39 percent of owner-occupied housing units and 12.1 percent renter-occupied housing units (4,089 and 1,474 units respectively). Senior Network Services helps match seniors in shared housing arrangements.

Additionally, the City worked with Habitat of Humanity to implement a pilot program, My House My Home, which is designed to help fixed income senior homeowners age in place by providing new or renovating existing ADUs on the property. The property owners can live in the ADU and

rent out the main house to low income households to supplement their fixed incomes. Three ADUs have been constructed in Santa Cruz since the program began.

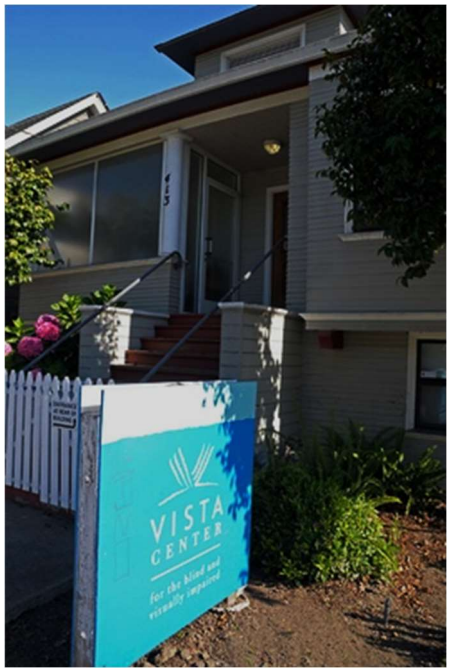
The City's Downtown Senior Center at London Nelson provides senior residents with social networking opportunities through a variety of activities such as computer classes, social events, and weekday lunches. The Market Street Senior Center, located in a City owned building at 222 Market Street, also provides activities and programs for seniors. Additionally, home delivery by Meals on Wheels is available. Advocacy, Inc. provides a Long-Term Care Ombudsman Program and the Patients' Rights Advocate Program for seniors and disabled individuals living in residential care facilities. Para Cruz is a senior transportation service that is free to City residents.

During the 5th Cycle, the City worked with property owners to extend affordability agreements whenever possible. In 2021, the Arbor Cove Senior Housing project completed their rehabilitation of 22 units. This included critical and non-critical rehabilitation with most tenants not needing temporary relocation during the repairs.

2. Persons with Disabilities

Persons with disabilities may require varying accessibility improvements and may also have a limited ability to earn adequate income. Approximately 9.7 percent of the Santa Cruz population has at least one disability. The most common disabilities in Santa Cruz are cognitive, ambulatory, and independent living difficulties.

Persons with disabilities may experience difficulties locating accessible and affordable rental housing close to public transportation. The Santa Cruz County Human Resources Agency coordinates federal, state, and county government funding for programs and services for disabled populations in the City. A number of services and facilities available to the community are listed in Appendix F.



During the 5th Cycle, Water Street Apartments was developed with 41 new affordable housing units. At least eight of those units are reserved for disabled persons, primarily serving developmentally disabled individuals who would benefit from support services provided by Housing Choice and San Andreas Regional Center. The recently developed 36 units Redwood Commons project was also designed to be 100 percent wheelchair accessible and has 13 units affordable to extremely low- and very low-income persons. Priority is given to mobility impaired individuals and their caregivers.

The City provided assistance to the following social services for persons with disabilities:

- Vista Center for the Blind and Visually Impaired.
- Central Coast Center for Independent Living.
- Liftline (Community Bridges) provides transportation services.
- Meals On Wheels (Community Bridges) provides a daily visit and a nutritious meal.

3. Persons Experiencing Homelessness

Homelessness continues to be an important issue in the region and throughout California. There are multiple factors that may contribute to a person experiencing homelessness; Appendix C provides a detailed definition of "homelessness" and an analysis of the City and County's unhoused population. Resources available for persons experiencing homelessness are listed in Appendix F.

Like other communities in California, the City has been working hard to address very high levels of unsheltered homelessness. Key steps for the City have been to convene a Homeless Coordinating Committee to develop a series of short-term and long-term actions steps. The City also formed a Community Advisory Committee on Homelessness (CACH) that included City staff working with homeless representatives to come up with programs and policies to address homeless issues. City staff have worked extensively with the Santa Cruz County Continuum of Care (CoC), other jurisdictions, the community, and affected persons to develop and implement new programs, such as new emergency services, emergency shelters, and navigation centers, to address immediate needs. This has included coordinating with the Homeless Action Partnership (HAP) – now known as Housing For Health Partnership (H4HP) - Board and HAP Executive Committee to identify program priorities and make funding decisions for the California Emergency Solutions and Housing Program (CESH), Homeless Emergency Aid Program (HEAP), the Homelessness Housing Assistance and Prevention Program (HHAP), and for County and City funding sources.

The City coordinates closely with the Santa Cruz County CoC and all of its members. The CoC covers the entire geography of Santa Cruz County, including the Cities of Santa Cruz, Watsonville, Capitola, and Scotts Valley, as well as large unincorporated areas. The lead planning body for the CoC is the HAP, a community- wide action team that meets regularly. The City of Santa Cruz participates in all HAP meetings and takes a leadership position in the CoC by serving as a member of the HAP Governing Board, which makes key CoC and other funding and policy decisions, and of the HAP Executive Committee, which coordinates the activities of the County and Cities around a unified CoC strategy and plan for preventing and ending homelessness. The full HAP includes 30 active organizational and individual members representing all geographic parts of the county, as well as a broad range of stakeholder categories such as nonprofit homeless assistance providers, victim service providers, faith-based organizations, government departments, advocates, public housing authority, school districts, social service providers, mental health agencies, health providers, affordable housing developers, Veterans service providers, youth service providers, and persons with lived experience of homelessness.

The CoC and City of Santa Cruz work closely together to address the needs of varied homeless populations, including persons experiencing chronic homelessness, families with children,

Veterans, unaccompanied youth, as well as the needs of persons who are at risk of homelessness. These efforts are guided and defined by the CoC's and the community's 2015 homeless strategic plan, called All In -Toward A Home For Every County Resident (All In). All In provides the vision and framework for countywide coordination to address the needs of all homeless populations, and includes specific outcome goals, measurable indicators, and action strategies for addressing the following seven strategic priorities:

1. Transforming the Crisis Response System
2. Increasing Access to Permanent Housing
3. Integrating Systems and Community Support
4. Ending Chronic and Other Adult Homelessness
5. Ending Family Homelessness
6. Addressing Needs in South County
7. Initiating a Response to Youth and Young Adult Homelessness
8. Ending Veteran Homelessness

Discharge Planning is a key strategy for preventing homelessness by instigating changes within systems that regularly discharge people directly to homelessness. The County Homeless Persons' Health Project (HPHP) leads implementation of policies and protocols for homeless people leaving hospital care. HPHP's Project Connect provides frequent users of emergency rooms with intensive services to prevent hospitalization and homelessness. Hospital discharge planners contact HPHP when a homeless person is hospitalized. HPHP nurses and caseworkers visit and coordinate with all hospitals (and 6 community clinics) to ensure homeless people receive case management and housing upon discharge. For Medi-Cal individuals discharged from a hospital stay, the first step is often a recuperative care program, such as the 12-bed Coral St. recuperative care unit or the medically frail motel program of Community Action Board. HPHP also works with the following providers (among others) to place those who are ready into long-term housing.

- Santa Cruz Health Center – A sister program in the County Health Services Agency, and the location of North County Mental Health services, the Emeline clinic provides many of the same services as HPHP, as well as: X-rays, Psychiatric Services, HIV/AIDS screening, orthopedic services, and more.
- Central California Alliance For Health – The main provider of Medi-Cal benefits in Santa Cruz County, HPHP works closely with Alliance team members to obtain Medi-Cal coverage for eligible clients, meets with our Project Connect Team to refer clients, as well as provides grants for programs meant to improve the level of care for our clients.
- Homeless Action Partnership (HAP) – The HAP is a collaboration of the five jurisdictions in Santa Cruz County (the County and the Cities of Santa Cruz, Watsonville, Capitola and Scotts Valley) along with homeless housing and services providers, and acts as the local Continuum of Care. HAP contributors account for approximately $2.3 Million each year for housing subsidy and supportive services.
- Front Street Housing Inc. – The landlord proxy for clients in our MATCH (Meaningful Answers to Chronic Homelessness) housing program, Front St. works with both landlords and tenants on securing and maintaining housing for qualifying and homeless individuals.

- Planned Parenthood of Mar Monte – Planned Parenthood (located on Pacific Avenue), is the Primary Care Physician (PCP) for hundreds of homeless people throughout the county.
- Dientes Community Dental Care – Dientes "fills the gap" of affordable, much needed dental services for the homeless in Santa Cruz County. Dientes sees referred patients on the Coral Street Campus, at the Watsonville Health and Dental Center, and at their location in Soquel.
- Watsonville Health and Dental Center – Located at 1430 Freedom Blvd. in Watsonville, their child health and immunization program, family planning services, breast cancer early detection program, and general healthcare services meets the needs of thousands of patients annually in South County. HPHP staff provide medical case management, behavioral health, and outreach services in South County from this location.
- Encompass Community Services – The largest non-profit agency in the county for homeless, low-income, transitional age youth, and similar populations, Encompass serves as the money manager for a percentage of our clients, along with providing shelter beds, mental health programs, and many other programs throughout the county.
- Homeless Services Center – Serving the homeless, and located on the Coral Street Campus, HSC consists of the Rebele Family Shelter, Paul Lee Loft, Page Smith Community Housing, and other related programs.
- Recuperative Care Center (RCC) – a twelve-bed, respite care center for homeless persons being discharged from the hospital but requiring additional care and rest. Working with the Homeless Services Center, Dominican Hospital, and other community partners, HPHP is responsible for processing referrals and intakes, as well as providing medical care for each of the clients during their stay of up to 6 weeks.
- Janus of Santa Cruz County – We work closely with Janus of Santa Cruz County to coordinate detox, residential treatment, methadone treatment, and sober living environments for our clients seeking treatment from substance use disorders.

During the 5th Cycle, outreach to the homeless community and organizations serving or advocating for the homeless occurred via multiple formats, include a survey which was distributed widely through Housing Matters social media outlets and the City's Citizen Advisory Committee on Homelessness (CACH). At the December 17, 2019, CACH meeting, there was a discussion on needs and priorities to inform the City's Consolidated Plan. City staff participated in community discussions on ending homelessness led by Housing Matters and hosted at the downtown library (August 15, 2019, September 26, 2019, November 7, 2019, and February 12, 2020). In addition, City staff participated in Councilmember Drew Glover's community discussions on housing and homelessness needs and priorities in the City (November 13, 2019, and November 20, 2019).

Several projects are currently in the pipeline to provide housing for persons experiencing or at-risk of homelessness:

- 119 Coral Street (Harvey West Studios): A building permit application has been submitted to provide 120 studio units of supportive housing.

- 818 Pacific Avenue (Pacific Station South): City-sponsored and will contain a minimum of 25 percent of the project's 70 units as supportive housing units. The building permit were issued in June 2022 and the project is currently in construction.
- 902 Pacific Avenue (Pacific Station North): City-sponsored and will contain a minimum of 25 percent of the project's 128 units as supportive housing units. The project's entitlements were approved in June 2021.
- 532 Center Street (Cedar Street Apartments): A mixed-use development consisting of 2,210 square feet of commercial retail space, 65 residential units 100 percent affordable (25 percent as supportive housing), and a public paseo. Entitlements were approved in May 2022 and lease up is anticipated for early 2024.
- 314 Jessie Street (Jessie Street Apartments): A 100 percent affordable housing project that will have 25 percent of the 50-unit project for supportive housing. The City is currently reviewing the building permit application submitted in September 2022.

4. Extremely Low-Income Households

Extremely low-income households are those that earn 30 percent or less of the area median income (AMI) for Santa Cruz County. According to CHAS (Comprehensive Housing Affordability Strategy) Data, there are approximately 5,640 extremely low-income households (25 percent of total households) in the City of Santa Cruz. Extremely low-income households are generally more likely to experience overpayment, overcrowding, or substandard housing conditions, and are more likely to include transitional and supportive housing.

The City offers assistance in accessing local, state, and federal funding for affordable housing, as well as technical assistance. Throughout the 5th Cycle, the City facilitated the development of affordable housing, including those listed below:

- Riverfront & Casa del Rio Apartments: 71 existing affordable units, including 32 units converting to affordable, were awarded with affordable housing tax credits and a tax-exempt bond to rehabilitate the property, extending their affordability covenant for another 55 years.
- 801 River Street Project: New Way Homes is getting underway with a rehabilitation of a seven-unit conversion project that will increase the City's affordable housing supply.
- 350 Ocean Street Project: a 63-unit 100 percent affordable rental apartment building.
- 180 Coral Street Project: a permanent supportive housing project with 121 units.
- Pacific Station Project: the City has been acquiring parcels to assemble affordable housing sites in the downtown and is partnering with an affordable housing developer for Phase 1 of the development. Pacific Station South consists of a mixed-use development with 70 affordable residential apartments (includes a manager's unit) and commercial space, amenities, and medical offices. Pacific Station North consists of a mixed-use development with 125 affordable units (includes a manager's unit), as well as commercial and office space.

- Jessie Street Project: MidPen Housing project to demolish its 14-unit affordable housing development and construct a new, 50-unit affordable apartment complex that will significantly add to the City's affordable housing supply.
- 415 Natural Bridges Drive: a 100 percent affordable, 20 unit SRO project.
- Downtown Library and Affordable Housing Project: Between 100 to 125 units of extremely low, very low, and low income housing units are proposed in conjunction with a modern, accessible library, childcare facilities, and a parking structure. The project also includes approximately 10,000 square feet of commercial tenant space and will have roof decks available to tenants and library patrons.

5. University Students

Students are a unique portion of the City's population as they may live in the City temporarily and/or live on-campus. In addition, students are rarely able to work full-time while attending school full-time. As such, they have much more limited disposable income for housing and often seek roommates to share rental and living costs. Through community outreach to student renters, participants shared stories of living with eight or more roommates in a home or living in illegally converted "bedrooms" (such as boiler rooms), unpermitted backyard structures, and personal vehicles.

The City and the University of California, Santa Cruz have a settlement agreement that requires the University to provide housing for approximately two-thirds of its student population. The University's Long Range Development Plan proposes to provide up to 10,125 on-campus beds, 579 off-campus beds, and 443 faculty and staff housing units. The University has plans to build additional housing that have been stalled due to several lawsuits to prevent the construction of this housing. Therefore, as noted in Program 3.5 in Table B-2, the University has met its housing requirements by converting spaces designed for lounges into rooms and adding beds to rooms designed for fewer beds. The City continues to regularly meet and work with the University to identify opportunities to provide more housing options for students, staff, and faculty.

B. 2015-2023 Program Accomplishments

Table B-2 provides detailed, program-specific accomplishments for 2015-2023. The City has demonstrated significant effort in working towards accomplishing many of the objectives established in the 2015 to 2023 Housing Element. The City's successful programs have been identified as ongoing for the 6th Cycle. Various programs have been modified in the 6th Cycle Policy Plan to account for new requirements, changes in State Law, and to better accomplish the City's goals.

Table B-2: 5th Planning Cycle Program Accomplishments

Goals and Programs	Objective	Program Accomplishments	Status for Sixth Cycle
Goal 1. An adequate diversity in housing types and affordability levels to accommodate present and future housing needs of Santa Cruz residents.			
Program 1.1 Providing new housing to accommodate projected employment and population growth and to meet the needs of existing residents is a major objective of the City. To that end, the Housing Element identifies "adequate" sites to accommodate the City's share of the region's housing needs from 2015-2023. Adequate sites are those with sufficient development and density standards, water and sewer services, and adequate infrastructure. The Vacant Land Inventory (Appendix B), in concert with an underutilized land survey (Appendix D), shows that housing can be accommodated on vacant land, underutilized sites along major corridors, in the Central Core, and on larger housing opportunity sites.	Maintain an inventory of available vacant and underutilized sites that can accommodate new housing.	The City annually updates available vacant and underutilized sites.	Modified to remove objectives that relate to the sites strategies from the 5th Cycle and add new objectives to promote residential development and comply with State requirements.
	Require the preparation of Specific Plans or Area Plans for larger developable residential areas identified in the Land Use Element.	Completed – The Downtown Plan was amended in 2017 to extend Additional Height Zone A to Laurel Street and modifying Additional Height Zone B for the Front Street Riverfront properties, with an intent to create opportunity for additional housing units in these zones. Specifically, the amendments increased allowable building height in the area bounded by Pacific Avenue, Front Street, Cathcart Street, and Laurel Street from 50 feet to 75 feet and up to 85 feet for a smaller portion of the sites larger than 50,000 square feet. In the area bounded by Front Street, the Riverwalk, Soquel Avenue, and Laurel Street, the amendments increased allowable building height from 50 feet to 70 feet under specific conditions. The changes to the additional height zones have facilitated approval projects in these areas including three under construction with a total of 465 new residential units (100 Laurel Street, 508 Front Street, 818 Pacific Avenue) and two projects that have obtained land use entitlements for a total of 370 additional units (902 Pacific Avenue and 530 Front Street)	

Table B-2: 5th Planning Cycle Program Accomplishments			
Goals and Programs	**Objective**	**Program Accomplishments**	**Status for Sixth Cycle**
		A Planned Development project was completed on Golf Club Drive that retained an existing unit and provided 10 new units of supportive housing for developmentally disabled individuals, including one affordable unit. There have been some discussions related to a potential project on the Swenson parcel by Antonelli Pond.	
	Continue to require housing production goals for the larger housing opportunity sites described in the Land Use Element.	The City is continuing to review applications to promote housing production. Generally, projects are required to be developed at the high end of the density range unless there are physical or environmental constraints on the property that prevent this density. Regarding specific sites described in the Land Use Element, the Planned Development project on Golf Club Drive has a density of 7.3 units per acre, at the high end of the Low Density Residential land use designation as required by General Plan policy LU 1.1.5	
Program 1.2 Recognizing the limited availability of land and the City's commitment to preserve open space, the General Plan encourages a compact urban form. High density development, mixed uses, transit- and pedestrian-oriented land uses, and other creative housing types are encouraged. To that end, the City's Zoning Ordinance currently allows higher densities, reduced parking requirements, and higher building heights for residential projects in the Central Core and along major corridors. The City also financially supports many of the projects in the Central Core. Since 2007, the City's policies have facilitated more than 400 multifamily units and 70 single-room occupancy units in commercial districts.	Establish mixed-use development standards to encourage housing along transit corridors, including density levels, parking and open space requirements, and other development standards.	Completed – The City adopted Objective Development Standards in December 2022 that include specific standards for mixed use zones.	Modified to remove completed objectives and add new objectives in line with plans the City is currently undertaking.
	Encourage the redevelopment of existing single-story commercial buildings to include upper story residential units, where feasible.	The City is continuing to redevelop throughout the community, including several recent projects either adding units above an existing single-story building or replacing a single-story building with a taller, mixed-use building. The City has implemented ordinances and zoning changes to facilitate additional housing and mixed-use buildings by amending parking regulations to eliminate parking requirements consistent with AB2097 and to implement mixed use zoning along commercial corridors. The City has	

Table B-2: 5th Planning Cycle Program Accomplishments			
Goals and Programs	**Objective**	**Program Accomplishments**	**Status for Sixth Cycle**
The City will continue to focus on mixed use to expand housing opportunities.		permitted several projects that redevelop a site with existing commercial buildings or parking areas into mixed-use projects with upper floor residential uses. Those include 11 projects with entitlements approved, adding 915 new housing units; four projects under construction, adding 515 units, and three projects with construction completed in the last housing cycle, with a total of 119 housing units.	
	Encourage the redevelopment of existing projects with large parking lots to add housing units above existing development, taking advantage of shared parking potentials.	There are currently several projects in the pipeline that would redevelop parking lots to add mixed-use projects with significant amounts of affordable housing: the Pacific Station North (902 Pacific Ave.) and Pacific Station South (818 Pacific Ave.) projects, the Cedar Street Family Apts. (approved pursuant to AB2162) (532 Center St.) and the Library Mixed Use Project (119 Lincoln St.). As of 2023, a building permit application was issued for Pacific Station South, the Cedar St. Family Apartments were under construction, entitlements were approved for Pacific Station North, and the Library Mixed-Use Project obtained entitlements. These projects create a total of 387 new dwelling units, including 386 affordable units.	
	Examine the possibility of utilizing graduated density for mixed-use development.	Completed – The City determined there are too many variables to have blanket policy, particularly related to parcel depth adjacent to lower density neighborhoods.	
Program 1.3 Santa Cruz faces the challenge of meeting the housing needs of residents, particularly given the needs of single-person households, small families, and special needs groups. Given diminishing vacant land and a diversity of housing needs, alternative housing types will need to be built in a creative manner on less than optimal housing sites.	Create and/or revise development standards for co-housing, live/work, and other alternative and appropriate housing types that respond to Santa Cruz's diverse population and housing needs.	Completed – Several live/work projects are underway using current standards. ADU standards were updated in 2018, 2019, 2020, and 2022 to comply with changes in State law. The City's Density Bonus and Inclusionary Ordinances were also updated in 2020 to comply with changes in State law. The City revised its Small Ownership Unit ordinance into a	Modified to remove completed objectives and add new objectives to further facilitate

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To that end, the City revised its Zoning Ordinance to facilitate development of live-work, single-room-occupancy units, and accessory dwelling units (ADU).		Flexible Development Unit in 2021 and created requirements for Live-Work units through the Objective Standards process.	and streamline ADU development.
	Continue to implement the ADU program and monitor the effect of ordinance revisions on neighborhood vitality.	ADUs continue to be one of the City's most prolific development types. The City continues to implement and update the ADU ordinance, both to comply with State law changes and to encourage additional ADU development. The ADU ordinance was updated in 2015, 2016, 2019, 2020, and 2022, with major changes to the ordinance to facilitate ADU development in 2019-2022. Aligning with these updates, the number of ADU permits issued increased, ranging from 56 in 2019 up to 88 in 2022 as compared to 30-55 permits issued per year in 2016-2018.	
	Examine development regulations to identify potential barriers to the development of alternative types of housing and, if such barriers are found, develop actions to remove or modify them as feasible.	Completed – In 2021, the City reviewed the SRO (Single-Room Occupancy) and SOU (Small Ownership Units) ordinances and determined that the SOU unit type was not successful and, therefore, replaced it with the Flexible Density Unit.	
	Encourage the State to recognize appropriate non-traditional housing types as housing units.	Completed – The City meets with our lobbyists at the beginning of each legislative cycle to discuss priorities which consistently include bills that support affordable housing., and the City's lobbyists includes this in their scope of work. The City's lobbyists successfully lobbied our state legislators for $15 million in the state budget for homelessness response purposes. Over half of this amount has been dedicated to homeless shelter use, acquiring property to be used for homeless services and permanent supportive/ELI housing, and completing a Coral St. Visioning exercise that includes direction to facilitate permanent supportive housing, affordable housing, and homeless services.	

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		The City has also connected with staff of a state representative, initiated conversations with UCSC, and initiated research to inform discussions about non-traditional housing types	
Program 1.4 The Planned Development Permit (PD) is an administrative technique to foster development plans that serve public objectives more fully than plans permitted under conventional zoning. In such cases, the City will consider modifications to: 1) building setbacks, lot coverage, and lot area; 2) street standards; 3) parking and loading; 4) open space and landscaping; and 5) maximum height. The PD permit has been used successfully to facilitate a range of housing projects in recent years. To be eligible for a PD permit, however, the project must occupy a lot of at least 20,000 square feet in area and be approved by the Planning Commission and City Council. The minimum lot size requirement could, in some cases, constrain the production of nontraditional housing on smaller infill lots.	Examine the minimum lot size requirement for Planned Development Permits and consider amending the Zoning Ordinance to allow PD Permits on smaller infill lots if appropriate.	The City has processed 11 Planned Development Permits associated with housing projects or mixed use developments that have been under review, entitlements approved, under construction, or construction completed within the 5th cycle, making up 289 residential units. It should be noted that with recent changes to State density bonus law, developer interest in Planned Development Permits has declined significantly as they prefer the density bonus option as a means to vary from development standards in order to create new housing. Since the State density bonus law changes took effect in 2021, the City received only one Planned Development Permit application. Therefore, while the City will consider reviewing making changes to the Planned Development Permit in 2023, it is not clear whether such changes would substantially increase housing production in the City.	Modified to remove the completed objective and revise objectives to further assess potential constraints in the PD process and allow PD permits on smaller infill lots.
	Examine parking requirements and other regulatory constraints that may deter the development of Planned Developments. Initiate study within 1 year of adoption of the Housing Element.	Completed – The City revised its parking standards for all development in 2020 to lower parking requirements, with revisions within the Coastal Zone certified by the California Coastal Commission in 2021. Additional parking revisions were included in the Objective Standards Ordinance in 2022.	
Program 1.5 Housing developers undertake the risk of purchasing property, borrowing funds, and drafting architectural and site plans in anticipation of building new housing. In addition to these investments, developers must secure various permits, pay planning and impact fees, and comply	Work with the development community to continue to streamline the project and design review processes to provide a greater level of certainty in the outcome of housing proposals.	The City adopted a new Public Outreach policy in 2018 that requires larger projects to meet with the community early in the development process to ensure community input, providing more certainty to developers who respond to community comments.	Modified – objectives have been continued but are located under different policies.

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with environmental regulations. These investments are financially attractive only when the development review process has reasonable certainty. The development community has expressed concern that the cumulative impact of project review procedures, fee structures, and the public hearing process may, at times, constrain the development of housing. To that end, the City should undertake a periodic review of such processes.	Periodically audit the effectiveness of the development review process to promote efficiency and predictability.	The city is considering doing a new audit on the development review process. Process mapping for project entitlements and building permits occurred in 2021, along with consultation on process flows with software providers in anticipation of permit tracking system upgrades, originally anticipated to begin in 2022. However, it was put on hold by the IT department due to issues with the vendor. The upgrades are anticipated to restart in 2023.	
	Review the existing development fee structure, including water and sewer connection fees, to determine if the current structure is appropriate and equitable.	While some fees, particularly for ADUs, have already been adjusted; a city-wide fee study is being considered.	
	Review and adjust the fee structure for Single Occupancy Units and propose changes for City Council consideration as necessary.	One Single Occupancy Unit (SOU) project was constructed in the City during the 5th cycle. After completing a review of the SOU ordinance, the City found that use restrictions and development standards in the ordinance created the greatest impediment to development of SOU units, rather than fees, which are based on square footage as required for any type of multi-family residential use. Therefore, the City amended the Zoning Ordinance in 2022 to eliminate SOUs and instead create a new type of unit called a Flexible Density Unit (FDU), which removed barriers to development by exempting FDUs from density limitations, providing more flexibility with regard to unit size and configuration, allowing units to be rented or sold, and allowing developments with FDUs to also include other types of units, among other changes.	
	Review the development standards in the Zoning Ordinance	Completed – The City has concluded the initial review, with tasks to be undertaken as time permits. In 2020, the City made several amendments to the Zoning Ordinance to maintain	

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	and considered impediments to housing development.	consistency with state law regarding subdivisions, ADUs, and density bonus; to improve and streamline application processing in terms of permit modifications, eliminating public hearings for minor Administrative Use Permits; to eliminate Design Permit requirements for minor projects such as small accessory buildings; to create more flexible standards for duplexes on corner lots; and to create more flexibility in residential parking requirements, In 2022, the City made significant revisions to the Zoning Ordinance to implement objective development standards for new residential and mixed-use development and to streamline the approval process for fully conforming projects; to create mixed-use zone districts along major transportation corridors; to eliminate the Conditional Driveway Permit; to eliminate a public hearing requirement for parking variations; to streamline permits for development on or adjacent to slopes; and to maintain consistency with state law with regard to relocation assistance, replacement housing requirements, and small and large family daycares. The City also made changes to the ADU ordinance in 2015, 2016, 2019, 2020, and 2022 to eliminate impediments to development of these units and maintain consistency with state law. In 2023, the City updated the Zoning Ordinance to reflect elimination of parking requirements within a half mile of a major transit stop consistent with state law.	
	Consider revising the Zoning Ordinance to reflect policies of the General Plan 2030 that would remove or lessen constraints on housing development.	Completed – The City revised the Zoning Ordinance to modify the Slope Regulations, limiting which permits require public hearings and at what hearing body, and implemented the objective development standards, clarifying standards for development. In addition, the City implements regulations set forth by state law SB330 requiring the general plan density to supersede regulations in the Zoning Ordinance	

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		that would otherwise limit the development potential of a project to a density less than allowed under the general plan.	
Program 1.6 Meaningful and informed public participation helps ensure that proposals for new housing meet community expectations and are consistent with the City's General Plan. Santa Cruz offers many venues for residents to learn of proposed projects and provide meaningful input.	Continue to provide accurate and clear information to the public and the development community about City policies and the development review process and make such information available at the public counter.	The City adopted a new Public Outreach policy in 2018 that clarifies what projects require public outreach and the various forms it should take. Meetings are scheduled multiple times per year with the development community to understand how communications can be improved. Website updates are continuous and ongoing, with information posted about projects currently under review, providing additional information to the public.	Modified to update language and add more specific objectives.
	Continue to develop educational materials such as brochures and videos that provide information on the development process, planning, and housing issues as programs change.	The City is committed to continuously develop educational materials, particularly as ordinances are revised and updated. This information is posted on the City's website, included on social media platforms, and sent out in emails to those who have signed up online to received information on various topics as well as on specific projects.	
	Continue to ensure that information is accessible and available to all members of the community on the City's web page and at the public counter.	The City is committed to ensuring information is accessible and available to all members of the community, with updates related to development projects, ordinance revisions, and policy documents occurring throughout the process. The Planning Department has developed a new process to provide information about current projects on the website. In addition, people can sign up to be notified when specific projects or projects related to specific topics are being reviewed or going to public hearings.	
Program 1.7 The City recognizes that mixed income neighborhoods provide a variety of benefits to the City including a chance for residents to learn from others of different backgrounds and interests. This helps to broaden perspectives and deepen	Develop zoning tools to provide incentives to the development of mixed income projects.	Completed – The City's Inclusionary Ordinance requires twenty percent of new units in housing projects to be affordable to lower income households within each project and the inclusionary units are required to be disbursed throughout the development. In addition, the City has	Modified with a focus on the Inclusionary Ordinance.

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understanding of other people's values and points of view, leading to more respect and understanding. The City has an interest in encouraging such projects and neighborhoods.		updated the density bonus regulations in the Zoning Ordinance to maintain consistency with state law. In 2022, the City updated the Zoning Ordinance to create Flexible Density Units (FDUs), units that don't count toward density limitations and that can add more units to a housing or mixed-use development that are smaller and therefore more affordable by nature.	
GOAL 2. Increased and protected supply of housing affordable to extremely low-, very low-, low-, and moderate-income households.			
Program 2.1 The City's Inclusionary Housing Program is an important means of encouraging new affordable housing. Measure O states that "at least 20 percent of those housing units newly constructed for sale or rental each year shall be capable of purchase or rental by persons with average or below average incomes." Pursuant to an ordinance amendment approved in 2018, the City requires projects built after 1991 that contain five or more units to set aside at least 20 percent as affordable in perpetuity. Rental units must be provided as affordable to lower income households. Since its inception, more than 576 affordable units have been created, but significant City assistance has been necessary to offset high land costs, prevailing rents, and ordinance requirements. This trend is problematic given continuing cutbacks in local and state funding. The City will review other potential revisions at the time that the rental requirement is revised.	Revise the Inclusionary Housing Ordinance to reflect recent legal decisions.	Completed – This Ordinance was revised in 2018, 2019 and 2020.	Modified to remove completed objectives and add newer objectives.
	Review the Small Ownership Unit and Single Room Occupancy Ordinances to consider ways to make them more effective in today's market.	Completed – In 2021, the City reviewed the SRO (Single-Room Occupancy) and SOU (Small Ownership Units) ordinances and proposed a revision that would combine these ordinances to a single ordinance for small units. The revisions were adopted in 2022 and are now in review with the Coastal Commission.	
	Prioritize a portion of public housing funds for 100% affordable housing projects that include the extremely low-income household housing category.	Recent projects including units for extremely low-income households include the Library Mixed Use project, 818 Pacific Ave, and 902 Pacific. The City will continue to set aside funds in the future. In addition, the inclusionary requirement for SRO units is for very low income units. In recent years, due to changes in State Density Bonus law, the City is receiving many density bonus projects that choose to provide their affordable housing requirement as fifteen percent very low income and five percent low income units. The combination of SRO projects and density bonus projects has helped the City meet its 5th Cycle RHNA.	

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Program 2.2 The City may provide regulatory and/or financial incentives to facilitate affordable housing production, particularly in the case of inclusionary units not otherwise able to secure additional State and federal financial assistance. The City may also provide low interest loans, land write-downs, infrastructure improvements, Affordable Housing Trust funds, and other financial assistance for affordable housing. The Planned Development Permit, in tandem with regulatory and financial incentives, can further encourage the production of affordable housing. City staff is committed to expeditiously processing development proposals for affordable housing.	Identify residential projects for City financial or regulatory incentives subject to City Council approval.	The most recent incentives were granted to the 902 Pacific Avenue and 818 Pacific Avenue affordable housing projects. The City will continue to identify residential projects.	Modified to update objectives.
	Direct City lobbyists to concentrate on legislation that would help fund affordable housing.	This is a current part of the direction given to the City's lobbyist, and the Governor has recently dedicated funding for housing, including affordable housing. Starting in 2018, staff advocated for legislation to use proceeds from bonds issued by the former redevelopment agency (RDA) for affordable housing purposes and facilities for homeless persons rather than decreasing the bonds. The bill, AB411 (Stone), authorizing the $16M of expenditures by the City of Santa Cruz was passed by the State Assembly and Senate. It was vetoed by the Governor, however, on October 13, 2019.	
	Encourage "citizen lobbyists" on issues related to housing, particularly affordable housing.	This work included by the Housing Blueprint Subcommittee of the City Council. The new Council Community Outreach Policy encourages broader citizen participation.	
	Explore the possibility of establishing a Real Estate Transfer Tax to help fund affordable housing.	The City considered taking an initiative for a Real Estate Transfer Tax to the voters in 2018 but determined not to at that time as there were several other City and County tax measures on the ballot.	
	Explore the potential of dedicating a portion of TOT, either existing or new percentage, for affordable housing.	The City considered taking a measure to the voters to increase the TOT to set aside a portion for affordable housing in 2018 but determined not to at that time as there were several other City and County tax measures on the ballot.	
Program 2.3 The City's density bonus ordinance implements California's Density Bonus Law, and allows a developer to construct 35 percent more	Amend the density bonus ordinance to reflect findings from recent court cases.	Completed – The City's density bonus regulations were updated in 2017, 2018, and 2020.	Modified to remove completed

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units than allowed under the Zoning Ordinance for projects that dedicate 10 percent of units for very low-income households or 20 percent for low-income households and for qualified residents such as seniors. The Density Bonus program includes the opportunity for developments of at least five units to utilize up to three incentives. The Density Bonus Program continues to be a valuable tool, in tandem with the Affordable Housing Ordinance, to allow developers to build additional housing units which help subsidize the inclusion of affordable units in the project.	Continue to implementation of the density bonus ordinance.	The City continues to update the Density Bonus Ordnance to comply with changes in State Density Bonus law, including Ord. 2017-20 in 2017, Ord. 2018-10 in 2018, and Ord. 2020-23 in 2020.	objectives, and to continue implementing the program in compliance with newer updates to State law.
	Evaluate and revise the City residential development standards to ensure housing projects can be built at the maximum density allowed under the underlying district.	Completed – The original update was completed in 2017. With new State requirements, new updates will be completed in 2022. In 2021, the City approved an increase in the number of affordable supportive units allowed by right under AB2162 to 100 units for one project and 120 units for another. More work will be done regarding development agreements anticipated in the 2021-2023 time period.	
Program 2.4 In today's housing market, creative approaches and partnerships are required to finance and build affordable housing. The County Housing Authority, Eden Housing, Mercy Housing California, MidPen Housing, Habitat for Humanity, For-the-Future Housing, Santa Cruz Community Counseling Center, Inc., and other housing groups and agencies offer expertise in developing and managing affordable housing. In addition, the City has partnered with nonprofit developers to build housing. The City has granted regulatory concessions (such as density bonuses), subsidized the replacement of infrastructure, modified development regulations, lowered development and impact fees, and provided direct assistance to such groups. Working with affordable housing developers enables the City to better provide high quality and affordable housing. The City's Economic Development	Continue to encourage public-private housing partnerships as a means to incentivize the production of affordable housing and build local capacity to manage such projects.	The City has worked with a number of affordable housing developers including those listed. Specific projects built or underway through these partnerships include 314 Jessie St (48 VLI units, 2 manager units), 818 Pacific Ave (20 ELI, 39 VLI, 10 LI, 1 manager unit), 902 Pacific (29 ELI, 63 VLI, 34 LI, 2 manager units), 708 Water (11VLI, 29 LI, 1 manager), 350 Ocean (42 VLI, 20 LI), and 119 Lincoln (approx. 124 units, 114 ELI and VLI, 10 LI).	Modified to include more specific coordination efforts and partnerships.
	Explore creative approaches to developing and financing affordable housing in partnership with private developers.	The City has partnered with affordable developers to obtain additional State HCD funding to finance affordable projects, including the Local Housing Trust Fund program, Affordable Housing Sustainable Communities program, and Infill & Infrastructure program. The City is also pursuing also pursuing a Pro Housing Designation from the State to facilitate future applications for affordable housing funds.	

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Department cultivates public-private partnerships to develop affordable housing. The most recent public-private partnership projects in the City are Pacific Station and the Library Affordable Housing projects.			
Program 2.5 Apartments provide affordable housing opportunities for low- and moderate- income households. To preserve these units, the City prohibits the conversion of apartments to a community housing project (for-sale housing) as long as the multifamily dwelling vacancy rate is less than 5 percent. This restriction is waived if at least two-thirds of the units are sold to tenants currently occupying the structure and 20 percent of the total units are offered for purchase to households of below-average income. In addition, three mobile home parks provide a total of 360 homes for residents. To protect the supply of such housing, the Mobilehome Rent Stabilization Ordinance regulates rent increases and other related actions to ensure adequate noticing, findings, and relocation assistance in case of a conversion.	Continue implementation of the Condominium Conversion Ordinance.	As a duty of the Planning Department, the City is continuing to implement the Ordinance.	Continued as part of Policy 6.4.
	Maintain current mobile home rent stabilization and conversion regulations to preserve 360 mobile homes in parks in the community.	The City has done a good job at preserving the mobile parks in the community and will continue to do so.	
Program 2.6 Santa Cruz has approximately 1,600 units of affordable housing for very low, low, and moderate-income households created through various City, State and federal programs. Although Measure "O" (Inclusionary) units built after 1991 are permanently affordable, the affordability controls of 485 affordable units are at risk of expiration between 2014 and 2028. The City's Affordable Housing	Work with interested agencies and community organizations to preserve at-risk units by monitoring their status, providing technical and/or financial assistance in return for extended affordability controls, and ensuring proper tenant	The City works with the Housing Authority to help preserve at-risk units. Many units that appear to be at risk are part of a Section 8 program, which renews every five years. Thus, the City has been working with individual property owners to provide incentives to maintain affordability.	Continued.

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Preservation Ordinance governs noticing procedures for the conversion of at-risk affordable units and allows the City and qualified nonprofit housing organizations an opportunity to negotiate to purchase the project or extend the affordability restrictions. In addition, the City plays an active role in financially assisting at-risk projects in return for extended affordability controls on the projects.	notification prior to project conversion.		
	Assist projects approved by City Council in return for extensions of their affordability controls for as long as feasible.	The Economic Development Department works with property owners to extend affordability agreements whenever possible. In 2021, the Arbor Cove Senior Housing project completed their rehabilitation of 22 units. This included critical and non-critical rehabilitation with most tenants not needing temporary relocation during the repairs. Similarly, the City also worked with Mercy Housing to extend the affordability of the Sycamore La Playa affordable housing development as part of a rehab.	
GOAL 3. Accessible housing and appropriate supportive services that provide equal housing opportunities for special needs populations.			
Program 3.1 Santa Cruz recognizes the importance of a living environment conducive to families and children, and is committed to the development of affordable and accessible family housing in the City. In recent years, the City has entered into owner participation agreements with Grace Commons, Easy Access Developers for 1606 Soquel Avenue, and various other ownership and rental projects to facilitate and encourage the development of affordable family housing. Additionally, the City provided financial assistance to the Tannery Artist Lofts complex of 100 affordable units that includes 14 studios, 16 one-bedroom, 28 two-bedroom, and 42 three-bedroom units.	Work with nonprofit organizations to identify proposed housing projects suitable to families with children and consider providing financial assistance, subject to availability and City Council approval, to facilitate and encourage their development.	The City's population of families with children is shrinking, so the need for this housing type can generally be met by the current development market. That said, City-sponsored affordable housing projects include some 2+ bedroom units that can accommodate families. Staff will continue to evaluate if additional family housing is needed that is not being met by the development market, and the City will look into working with affordable housing developers to provide this housing type. The City's Security Deposit Program, sponsored by the City of Santa Cruz and administered by the Housing Authority of the County of Santa Cruz, provides security deposits for low-income households, including families with children. Recent policy considerations related to Flexible Density Units can facilitate production of small, two-bedroom units that can accommodate small families.	Modified. As the general needs of family households are met through the current housing market, this program has been modified to focus on providing for the needs of low-income families with children.
	Encourage the development of child care opportunities in	For projects that include family-style housing, the City has been encouraging the provision of childcare facilities onsite. A child care impact fee was added to the City's fee schedule	

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	conjunction with residential development.	in 2021 that will be used to perform a facilities analysis and to directly invest in child care facilities. The Library project includes a new public library, parking garage, and 100 to 125 units of affordable housing and a child care facility with a capacity to care for 16 children.	
Program 3.2 Santa Cruz recognizes that our children represent the future. In today's market, the high cost of rental and ownership housing typically requires that all adult family members work. The availability of affordable care for children and youth is necessary to provide an environment conducive to healthy and safe development and to enable families to continue to live in Santa Cruz. The City is committed to making high quality care alternatives for children and youth available, affordable, and accessible to those persons who live or work in the City, including childcare centers and family daycare homes in appropriate locations. The City is committed to planning affirmatively for childcare through land use, zoning, and permitting procedures.	Continue to assist nonprofit and for-profit organizations that provide services to children, youth, and families with children.	The City funds a number of social service organizations through its annual budget.	Continued.
	Encourage the establishment of child care centers in appropriate locations.	For projects that include family-style housing, the City has been encouraging the provision of childcare facilities onsite. A child care impact fee was added to the City's fee schedule in 2021 that will be used to perform a facilities analysis and to directly invest in child care facilities. The Library project includes a new public library, parking garage, and 100 to 125 units of affordable housing and a child care facility onsite. The City also amended the Zoning Ordinance in 2022 to allow both small and large family home daycare facilities as by-right uses in all zoning districts that allow residential uses.	
Program 3.3 Santa Cruz has the County's largest population of people who are homeless and, as a member of the Continuum of Care (CoC) Coordinating Group, maintains the most extensive program in the County for assisting homeless people. The City helps fund five entities that provide homeless outreach services, three emergency shelters, and a bad weather shelter. In addition to offering shelter and services to the homeless, the City	Continue to implement current programs aimed at the reduction and the prevention of homelessness.	The City is actively working with other local jurisdictions to address homelessness and prevention. In addition, the City created a new position to address homelessness within the City. The City also created a Homelessness Response Action Plan in 2022, with goals to create an organizational response to homelessness and housing instability, engage with the community, provide permanent affordable and supportive housing, provide basic support services for unhoused persons, provide effective care and support services for unhoused persons, and support community safety.	Modified to remove completed objectives and added new objectives to continue providing more

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is committed to preventing homelessness by assisting at-risk populations, such as those with extremely low-incomes, through emergency assistance and the development of stable, affordable housing. Santa Cruz also has a significant number of transitional and permanent supportive housing units for people with disabilities, psychiatric illness, HIV/AIDS, and substance problems. The City also contracts with nonprofit organizations providing employment training, childcare, rental assistance, and other supportive services. The City plays an instrumental role in the CoC by supporting the continued operation of homeless services, funding the majority of the Continuum's operations, and applying for grants on behalf of nonprofits.	Participate with other Santa Cruz County communities and organizations in implementing "All In - Toward a Home for Every County Resident, the Santa Cruz County Community's Strategic Plan to Prevent, Reduce, and Eventually End Homelessness."	The City is actively working with other local jurisdictions to address homelessness and prevention. In addition, the City created a new position to address homelessness within the City.	resources and services.
	Amend the Zoning Ordinance to permit transitional and supportive housing as a residential use subject only to those restrictions that apply to other residential uses of the same type in the same zone.	Completed – The City amended the Zoning Ordinance to permit transitional and supportive housing as a residential use subject only to those restrictions that apply to other residential uses of the same type in the same zone.	
Program 3.4 Santa Cruz has a large population requiring supportive living services to preserve and maintain equal housing opportunities and choice. This includes people with disabilities, formerly homeless people, persons recovering from substance abuse, persons living with chronic disabling conditions such as HIV/AIDS, and other special needs groups. "Supportive Living Housing Services" is a broad term that encompasses a range of community services and types of assistance. The concept goes beyond the traditional single-service delivery "supportive services" and seeks to enable individual special needs recipients to achieve a significantly greater quality of life and independence and to adapt as individual needs change over time. The City	Continue supporting organizations in maintaining permanent supportive housing and providing assistance to special needs groups.	Through the City's annual budget, many social service organizations are being funded continuously, with these being included.	Continued. Additional objectives have been added in response to updates to State law for supportive housing.
	Encourage the location of permanent supportive housing for the able-bodied in residential settings or other locations readily accessible to public amenities, public transit, shopping, and supportive services.	Several projects are currently in the pipeline, including 119 Coral St., which will provide 120 units of supportive housing, and City-sponsored project at 818 Pacific Ave. (Pacific Station South), which will reserve 25% of its units for homeless households or those in danger of becoming homeless. Another City-sponsored project at 902 Pacific Ave. (Pacific Station North, 95 units) will contain a minimum of 25% of the project as supportive housing units. The 100% affordable housing project at 532 Center St. (Cedar St Apartments) will also be providing 25% of the 65 unit project for supportive housing. Another 100% affordable housing project at 314	

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recognizes that permanent supportive housing can broadly service a variety of special needs groups. Whatever the level of service or setting required, the City remains committed to continue providing appropriate permanent supportive housing options for residents as funds are available.		Jessie St. (Jessie St Apartments) will have 25% of the 50 unit project for supportive housing.	
Program 3.5 Over the next 5 years, the University may construct additional housing pursuant to its Long Range Development Plan (LRDP, 2005-2020) to provide up to 10,125 total on-campus beds, no more than 579 off-campus residential beds, and 443 faculty or staff housing units. There are currently 8,396 on-campus beds; however, this has been achieved by converting spaces designed for lounges into rooms and adding beds to rooms designed for fewer beds. The City supports UCSC's goal to provide housing opportunities commensurate with goals set forth in the LRDP, as financially feasible. As mandated by the City Council and Chancellor, City and University staff meets regularly to collaborate on facilitating new student, faculty, and staff housing.	Continue to collaborate with UCSC on ways to increase the supply of student, faculty, and staff housing serving the University campus.	The City has been in consistent collaboration with the University in order to meet these strategic goals.	Continued.
	Promote housing strategies that reflect student housing needs including affordability and the siting of high density apartments and townhouses along transit corridors.	The City is committed to promoting affordable housing strategies, as well as strongly encouraging the University to provide additional student housing on campus. The University updated its Long Range Development Plan in 2021 for the next 20 years and addresses student housing need. As of March 2023, the UC Board of Regents has approved of financials for the 3,000 bed (on-campus) Student housing West project. The project includes the Hagar Development Family Student Housing with 140 total units anticipated to be completed in fall 2025. Also included is the Heller Development scheduled for completion in fall 2028 and including approximately 780 units; an additional 165 units will be provided for graduate student housing.	
	Support State and federal legislation that would advance the housing goals of the community such as increasing the funding for housing at University of California campuses.	The City's lobbyist, citizen lobbyists, and local politicians including City Council have been in support of increasing funding for student housing at the State level at an ongoing level.	

Table B-2: 5th Planning Cycle Program Accomplishments			
Goals and Programs	**Objective**	**Program Accomplishments**	**Status for Sixth Cycle**
	Explore innovative methodologies for development funding models and delivery methods for new housing.	The City has continued to explore funding opportunities to further the production of new housing.	
	Continue to administer the City's Rental Inspection Program to ensure maintenance of a healthy and safe rental housing stock within the City.	As one of the Code Enforcement Division's signature programs, the City has been consistently requiring the upgrading of rental housing units to meet basic life and safety standards. There are over 11,000 rental units in Santa Cruz, all of which are required to participate in the Residential Rental Inspection Program. In the last year, approximately 54 percent of units inspected were upgraded to correct life and safety deficiencies. While rental inspections were paused during COVID, prior to covid approximately 65-70 percent of units inspected were upgraded to meet life and safety standards.	
Program 3.6 Consistent with SB520 (2007), Government Code Sections 65583(a)(4) and 65583(a)(5), the Housing Element analyzed potential constraints to the development, maintenance, and improvement of housing for persons with disabilities. The analysis included an evaluation of land use controls, permit processing, and building codes among others. The analysis found that the City permits, encourages, and facilitates a range of special needs housing in the community. With respect to housing for persons with physical disabilities, the City applies current building code requirements for accessibility on new and rehabilitation projects and offers grants and loans to homeowners to make basic accessibility modifications as part of a rehabilitation	Work with other Santa Cruz County jurisdictions and the County Housing Authority to support the compilation and publicizing of housing accessible to persons with disabilities.	The City has consistently been supporting the County Housing Authority, including through work on homelessness issues.	Continued.
	Work with non-profit organizations to develop housing for persons with disabilities.	The City has two recently completed projects that provide housing for persons with disabilities: the 708 Water St. project, completed in 2020 and the 335 Golf Club Dr. project completed in 2021/2022.	
	Develop procedures to provide reasonable accommodations for persons with disabilities in land use and zoning.	The City has included this in the Zoning Ordinance, with specific accommodations determined on a case-by-case basis dependent on the physical conditions of the property.	

Table B-2: 5th Planning Cycle Program Accomplishments			
Goals and Programs	**Objective**	**Program Accomplishments**	**Status for Sixth Cycle**
project. Nonetheless, people with physical disabilities continue to have difficulty finding accessible units or sufficient funds to purchase or retrofit their homes. Additional measures could be undertaken to improve their housing opportunities.			
Program 3.7 The City provides approximately $1 million each year to a variety of nonprofit human service and housing development organizations supporting numerous programs that assist homeless persons, very low and low income households, families with children, women, and others in finding housing and appropriate supportive services. Funding is provided annually, contingent on adequate funds and City Council approval, through the City's General Fund, HOME funds, Community Development Block Grant Funds, and other sources.	Continue funding nonprofit human service and housing development organizations through the City's Housing and Community Development Program subject to funding availability and City Council approval.	Through the City's annual budget, many social service organizations are being funded continuously – such as the new Homeless Services Division.	Continued.
GOAL 4. Increased opportunities for low and moderate income residents to rent or purchase homes.			
Program 4.1 The Housing Authority administers the Housing Choice Voucher (HCV, formerly Section 8) rental assistance program for Santa Cruz. This program extends rental subsidies to very low income households and offers the tenant a voucher that pays the difference between the current fair market rent (FMR) established by the Federal Housing and Urban Development Department (HUD) and 30 percent of the tenant's income. The voucher is accepted on a voluntary basis by the landlord. A tenant may choose housing that costs more than the FMR and pay the extra rent above the standard. In recent years, the volatility of the local rental market, as related to the	Work with Santa Cruz County jurisdictions and interested community organizations to continue to advocate for a payment standard that keeps pace with changes in market rents.	HUD updated the payment standards in 2018.	Continued, and added objectives to support the adoption of more vouchers and resources.
	Encourage property owners to accept Section 8 tenants.	The Planning and Economic Development and Housing Departments have developed a program to help ADU and other property owners to use the HCV program. The City co-sponsors a landlord incentive program to cover any property damage from low income tenants beyond what is covered by the deposit.	

Table B-2: 5th Planning Cycle Program Accomplishments			
Goals and Programs	**Objective**	**Program Accomplishments**	**Status for Sixth Cycle**
FMR, has presented challenges in ensuring that the voucher program remains attractive to landlords.			
Program 4.2 In recent years, rising rental costs mean that some households may have insufficient income for a security deposit and cannot secure an apartment. The City contracts with the Housing Authority to assist low- income households with the security deposit and last month's rent. The security deposit is provided in the form of a loan to the tenant. The City also funds, through the Community Action Board, an emergency rental assistance program to prevent the eviction of tenants or homeowners for a short transition period to allow tenants to stabilize their finances.	Continue program implementation and assist households with security deposit and last month's rent and/or emergency rent assistance with available funding.	The City has been working with the Housing Authority to provide tenant-based rental and security deposit assistance. The City also has been providing Red Cross funds to the Community Action Board for emergency rent assistance for extremely low income tenants.	Continued.
Program 4.3 The Mortgage Credit Certificate (MCC) program is a federal program that provides tax credits to income eligible home buyers. The program allows buyers to receive a tax credit of up to 20 percent of the annual interest paid on a mortgage. This enables homebuyers to have more income available to qualify for a mortgage loan and to make monthly payments. The MCC program has covenant restrictions to ensure the affordability of participating homes for 15 years. Santa Cruz participates through the County Housing Authority and has issued 157 MCCs since the program began. The Housing Authority determines the quantified objectives for each community.	Continue to support the program and encourage the assistance of up to three households each year.	This program was previously funded through Redevelopment funding. With the dissolution of Redevelopment, the City has not been able to fund the program.	Discontinued due to lack of funding.

Table B-2: 5th Planning Cycle Program Accomplishments			
Goals and Programs	**Objective**	**Program Accomplishments**	**Status for Sixth Cycle**
Program 4.4 Various State, federal, and private sources provide financing for the construction of new housing and provision of supportive services. CalHome Grants and other State and federal sources fund affordable ownership and rental housing, neighborhood revitalization efforts, special needs housing and supportive services, downtown revitalization, and a variety of other programs that address housing needs of communities across the state. Many of these programs benefit Santa Cruz residents and nonprofit organizations.	Investigate and apply for funds available through State housing programs that help meet the housing needs of Santa Cruz residents.	The City continues to investigate available State and federal grant funding opportunities and apply for those for which the City is eligible.	Continued.
	Continue to investigate and apply for additional sources of funding for new housing and supportive services.	The City continues to investigate additional sources of funding opportunities and apply for those for which the City is eligible.	
	Annually review and apply for appropriate funding resources for new housing and supportive services.	The City continues to annually review available State and federal grant funding opportunities and apply for those for which the City is eligible.	
Program 4.5 The City contracts with California Rural Legal Assistance, Senior Network Services, La Familia Center, Santa Cruz Community Counseling Center, and other organizations to provide services that improve housing opportunities. These organizations provide counseling and referrals, landlord and tenant dispute resolution, discrimination and complaint processing, education and outreach, training and technical assistance, advocacy, and relocation assistance. The City has also adopted an antidiscrimination ordinance affecting all aspects of the rental, sale, and occupancy of housing. The City supports equal opportunity lending programs and ensures that nondiscriminatory practices are followed in the selection of participants for City housing programs. The City is in the process analyzing the Impediments to Fair Housing within the City,	Complete Fair Housing Plan and implement strategies.	Completed – The Fair Housing Plan is updated every five years. The City is working to update the plan to line-up with the 6th Housing Element Cycle and the next Consolidated Plan.	Modified – objectives were continued but moved under different polocies.
	Continue to provide free legal assistance to low income residents through California Rural Legal Assistance and to provide contact information for other free and low-cost legal services.	The City is committed to continuing the accessibility of free legal assistance for low income residents.	

Table B-2: 5th Planning Cycle Program Accomplishments			
Goals and Programs	**Objective**	**Program Accomplishments**	**Status for Sixth Cycle**
which may include recommendations to improve fair housing services. Any recommendations would be implemented by the City.			
GOAL 5. Improved housing and neighborhoods throughout Santa Cruz and in designated target areas.			
Program 5.1 Code enforcement is important to ensuring that the character and quality of neighborhoods and housing is maintained. The City's Code Compliance Division inspects properties for compliance with State and local regulations governing building and property maintenance. If deficiencies are found, the property owner has a specified period of time to voluntarily correct the problem. Should corrections not occur, the City can issue citations or initiate legal action. In situations where violations threaten the safety of tenants, property owners must provide up to three months of relocation assistance. However, the City seeks voluntary compliance through educating property owners and may refer property owners to programs for available financial and technical assistance.	Continue to implement code enforcement program.	As a duty of the Code Enforcement Division, the City will continue to ensure that the program is enforced. In the last year, 48 percent of code enforcement complaints resulting in enforcement were resolved.	Continued.
	Conduct targeted code enforcement efforts in concert with the Beach/South of Laurel Comprehensive Area Plan and the HUD target areas.	The City will continue to conduct code enforcement efforts in targeted areas in conjunction with the Beach/South of Laurel Comprehensive Area Plan. The City has held neighborhood clean-up events twice yearly in two target areas, the Lower Ocean area and the Beach Flats area, for a total of four clean-up events per year. The City has also attending the UCSC Housing Fair to inform students of the Residential Rental Inspection Program for those who live off campus.	
	Consider expanding the Target Areas for proactive code enforcement efforts.	The City has been upgrading areas in the community that are less well-kept. Code Enforcement Division will continue to monitor this progress.	
Program 5.2 Given the age of housing in Santa Cruz, some older homes may experience deferred maintenance or have substandard electrical, plumbing, or other systems. Lead-based paint or asbestos may require removal to ensure the health and safety of residents. Many of these conditions may not be evident to residents or property owners. In order to improve the quality of housing, neighborhood conditions, and health of residents, the City benefits from a rental housing inspection	Continue to administer the City's rental inspection program to ensure maintenance of a healthy and safe rental housing stock throughout the City.	Due to this being a prominent and ongoing program for the Code Enforcement Division, many units have been and will continue to be upgraded to meet basic life and safety standards. There are over 11,000 rental units in Santa Cruz, all of which are required to participate in the Residential Rental Inspection Program. In the last year, approximately 54 percent of units inspected were upgraded to correct life and safety deficiencies. While rental inspections were paused during COVID, prior to covid approximately 65-70 percent of units inspected were upgraded to meet life and safety standards.	Continued, and an objective has been added to expand outreach for the rental inspection program and other CE initiatives.

Table B-2: 5th Planning Cycle Program Accomplishments			
Goals and Programs	**Objective**	**Program Accomplishments**	**Status for Sixth Cycle**
program. The Rental Inspection Program requires rental properties to undergo periodic inspections to ensure the prevention and correction of basic housing code violations.			
Program 5.3 The Unified Housing Rehabilitation Program (UHRP) provides federally-funded loans to low income homeowners or rental property owners with low income tenants to upgrade housing or eliminate substandard or unsafe housing conditions. Eligible work includes repairs to electrical and plumbing systems, seismic upgrades to foundations, painting, replacement of roofing, energy conservation devices, and modifications to improve accessibility for people with disabilities. Depending on the funding sources, the loan terms require the unit to remain affordable to low income households for up to 15 years after rehabilitation.	Concentrate limited rehabilitation program funding where it will provide the most benefit.	As a standard, the City will always continue to meet this goal. The UHRP is not currently active; as such, rehabilitation projects are accepted as part of the CDBG program.	Modified to seek additional funding.
	Projects using rehabilitation program funding shall explore ways to improve energy efficiency within the project.		
	Explore programs that would assist low income seniors to age in place.	The City partnered with Habitat for Humanity on the My House My Home program, which has expanded to other communities in California.	
Program 5.4 The Beach/South of Laurel area in Santa Cruz has long experienced disinvestment in housing and infrastructure, is home to a large proportion of the City's low to moderate income and minority households, and also experiences very low homeownership, a high prevalence of overcrowding, and substandard living conditions. Therefore, the City Council adopted the Beach/South of Laurel Comprehensive Area Plan, which establishes a series of land use and circulation plans, enhanced code enforcement efforts, development and design regulations, and financial assistance programs to rehabilitate substandard housing, improve the	Continue to provide pro-active code enforcement and other community development activities for the Beach/South of Laurel and Lower Ocean-Neighborhood Revitalization Strategy Areas.	The City is committed to continuing to provide pro-active code enforcement as well as other community development activities for said communities. This includes cleanup days, where Code Enforcement provides dumpsters for residents to drop off unwanted items. Usable items are donated to Santa Cruz Grey Bears. The City has held neighborhood clean-up events twice yearly in two target areas, the Lower Ocean area and the Beach Flats area, for a total of four clean-up events per year.	Modified to include objectives with proactive outreach efforts and continue utilizing the HUD Neighborhood Revitalization Strategy.

Table B-2: 5th Planning Cycle Program Accomplishments			
Goals and Programs	**Objective**	**Program Accomplishments**	**Status for Sixth Cycle**
homeownership rate, upgrade deteriorating infrastructure, and improve community services and facilities.			
GOAL 6. Fulfill the City's housing needs while promoting an environmentally sustainable, compact community with clearly defined urban boundaries.			
Program 6.1 Santa Cruz receives the majority of its water supply locally from the San Lorenzo River and other surface water sources, which have also been identified as a sensitive habitat for steelhead trout. A serious drought or federally-imposed cutbacks could significantly reduce water supplies and require water rationing among customers. The City's approach to providing water to customers is twofold: conserve water usage in the short-term and improve the City's water supply and storage capacity in the long-term. The City currently implements water waste regulations, offers rebates for water-efficient home appliances, and provides technical assistance to control usage. The City's 2010 Urban Water Management Program sets forth long-term plans to address water supply issues. The City is also working on the Water Conservation Master Plan, which will outline a set of programs that target water conservation needs specific to Santa Cruz.	Continue to implement water conservation measures and publicize efforts at the City Hall and on the City's Water Conservation Office website at www.cityofsantacruz.com/departments/water/conservation	The City is committed to continuing to implement water conservation measures and publicize the efforts done by City Hall and the Water Conservation Office. Modification of the City's water rate structure in 2016 resulted in a stable decrease in overall water consumption to approximately 2,600 million gallons per year compared to pre-2014-2015 drought levels of 2,900 to 3,300 million gallons per year, a reduction of 11-21 percent in water usage systemwide. Throughout 2015-2023, the City has continued to implement a number of other water conservation measures that result in water consumption reduction to a lesser degree than the rate change. These measures include providing rebates for water efficient toilets, clothes washers, dishwashers; rebates for converting lawns to low water use landscapes (ended in 2022); provision of free water saving devices including showerheads, kitchen and bathroom faucet aerators, toilet leak detecting tablets, low flow hose nozzles, and showerhead control valves; and availability of educational information on water conservation, water meter reading, fixing leaks, and calculating landscape water budgets. Information on each of these measures continues to be available on the City's Water Department website at https://www.cityofsantacruz.com/government/city-departments/water/conservation/more-information.	Modified with the most recent references to water plans and projects.
	Maintain and implement short- and long-term contingency plans	The City is pursuing a Water Supply Augmentation Strategy, with a portfolio including demand management	

Table B-2: 5th Planning Cycle Program Accomplishments			
Goals and Programs	**Objective**	**Program Accomplishments**	**Status for Sixth Cycle**
	to ensure an adequate water supply for residents and business.	(conservation), transfers and exchanges, aquifer storage and recovery, and recycled water or desalination in order to ensure a safe, adequate, reliable, affordable, and environmentally sustainable water supply. To support the augmentation strategy, the City has certified an Environmental Impact Report for the Santa Cruz Water Rights Project and is seeking water rights modification with the State Water Resources Control Board to increase the flexibility of the water system by improving the City's ability to utilize surface water within existing allocations. Additionally, the City is pursuing a capital investment program, the Santa Cruz Water Program, to secure its future water supply portfolio, to improve reliability and resiliency in the face of climate change, and to address aged infrastructure. Finally, as required by California Water Code and to manage risks due to possible future water supply shortages, the City has adopted a Water Shortage Contingency Plan as part of its 2020 Urban Water Management Plan.	
	Continue to require all residential, commercial and industrial buildings to be retrofitted completely with low-consumption plumbing fixtures at the time of sale of the property.	The City is committed to continuing the retrofitting with low-consumption plumbing fixtures of all residential, commercial, and industrial buildings. The City certified 2,707 properties between January 1, 2015 and March 9, 2022, which includes properties in our service area both inside and outside city limits. The retrofit program officially ended March 2022 following council approval to rescind Santa Cruz Municipal Code Chapter 16.03. The City continues to provide rebates for water efficient toilets, clothes washers, and dishwashers, and provides free low water consumption showerheads and faucet aerators to assist customers in retrofitting their	

Table B-2: 5th Planning Cycle Program Accomplishments			
Goals and Programs	**Objective**	**Program Accomplishments**	**Status for Sixth Cycle**
		properties with low-consumption plumbing fixtures and appliances.	
Program 6.2 Santa Cruz is committed to protecting the environment and promoting a sustainable community. To fulfill this commitment, the City adopted a Green Building Ordinance that required construction projects to attain a minimum number of "green building points" to be able to obtain building permits. Subsequent to the City's adoption of the Green Building Ordnance, the 2013 California Building Code included Green Building Standards. The City amended its ordinance to complement the 2013 California Building Code standards. The program works in conjunction with other programs to include best management practices, deconstruction and reuse of materials, erosion control and grading ordinances, energy and waste management, and application to residential, commercial, and industrial projects.	Continue the Green Building Program for design and construction of new housing.	As a duty of the Building Division, the City will continue to utilize the Green Building program.	Modified. Updated references and objectives related to the new 2022 CalGreen Code have been added.
Program 6.3 Santa Cruz's desire to preserve environmental features, protect sensitive habitats, and shape future urban growth led to the establishment of a greenbelt surrounding the community. Residents recognized as a quid pro quo that future housing growth would be accommodated within a dense urban core and along major transportation corridors. The City supports connections between land uses and transportation networks (including transit, bicycle, and pedestrian) to minimize automotive dependence. To that end,	Link land uses and transportation systems and promote bicycle- and pedestrian-friendly neighborhoods.	The City is continuing to promote bicycle and pedestrian friendly neighborhoods as well as linking land uses and transportation systems.	Continued.
	Continue to facilitate the development of transit-oriented housing projects through regulatory concessions, financial assistance, and zoning.	The City is committed to continuing the facilitation of developing transit-oriented housing projects.	

Table B-2: 5th Planning Cycle Program Accomplishments			
Goals and Programs	**Objective**	**Program Accomplishments**	**Status for Sixth Cycle**
the City is processing high-density multifamily projects in the Downtown Core, single-room occupancy units along major corridors, and other similar projects. Zoning Ordinance incentives allow for higher density residential structures in these areas because of their proximity to transportation, public services, and facilities.			
GOAL 7. Reduce communitywide GHG emissions 30 percent by 2020 and 80 percent by 2050 (compared to 1990 levels).			
Program 7.1 The City has been reducing its contribution to greenhouse gas emissions through land use planning, program development, investment in energy-efficient infrastructure, and increased use of renewable energy. Benefits include reduced facility life-cycle costs and the provision of healthier home and work environments. Green building policies and actions incorporate energy efficiency measures, water stewardship, use of sustainable building materials derived from renewable resources, reduction of waste through recycling and reuse, and smart growth and sustainable development practices. In addition to defining shorter-term strategies to address likely impacts of climate change on City infrastructure and resources, the City must set planning goals to minimize future risks of sea level rise and climate change.	Adopt and implement key programs related to housing developed by the Regional Compact that meet city GHG reduction goals.	The City has included such reductions through the Green Building requirements. In addition, various other programs such as the City's green waste recycling program are aimed at reducing GHG emissions.	Continued.
	Encourage property owners to consider construction techniques and methods to reduce and respond to global warming.	The City's Green Building Standards ensure that individual projects include such techniques and methods. The City adopted an electrification ordinance in 2020 that requires new buildings to be 100% electric. The City's electricity is provided by Central Coast Community Energy (formerly Monterey Bay Community Power), which provides carbon free electricity from renewable and hydropower sources.	
	Implement tracking and reporting procedures that meet AB32 requirements and the public interest.	Implementation of tracking and reporting procedures that meet AB32 was completed in 2019.	
	Continue to implement the Climate Adaption Plan.	The Climate Adaption Plan of 2018 has been updated and adopted to include an assessment of social vulnerability to climate change and sea level rise.	
	Encourage the construction of housing along major transportation corridors and	This has been implemented for the 2030 General Plan and the Zoning Ordinance. Most larger development projects in the past few years have been along major corridors or in the	

Table B-2: 5th Planning Cycle Program Accomplishments			
Goals and Programs	**Objective**	**Program Accomplishments**	**Status for Sixth Cycle**
	where alternative transportation is viable.	downtown area. The adoption of the City's Objective Development Standards in 2022 encourage compact development along major transportation corridors by providing certainty and reducing review times and costs for projects that meet the City's Objective Standards.	
Program 7.2 The energy measures included in this chapter will guide Santa Cruz toward a sustainable energy future. Strategies that conserve existing energy resources and develop future renewable energy systems will help preserve nonrenewable resources for future generations, reduce long-term energy costs, reduce the environmental impacts of burning fossil fuels, and help to reduce the nation's dependency on imported fuel.	Promote solar energy systems on housing projects.	The City developed a pilot program and awarded one CBDG grant for a Grid Alternative Low-Income Solar Project for 6 low income households. Three properties/households have had solar installations. ED extended the grant to also allow non-profit installations. MHCAN, a local non-profit providing mental health services, has been identified as a potential recipient. The City has partnered with several Property Assessed Clean Energy (PACE) financing providers to provide a variety of options for financing of solar installations on existing properties.	Discontinued as the City follows State Law requirements for solar and renewable energy projects and streamlining.
	Promote efficiency upgrades and renewable energy projects over the use of carbon offsets to meet climate reduction goals.	The City discourages the use of carbon offsets for projects and seeks to achieve all green building standards without use of "carbon credits." Carbon offsets are rarely used, only in limited circumstances when other options are exhausted.	

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Appendix C

Housing Needs Assessment



Community Profile

This section provides an overview of the City's housing and population conditions. To create a comprehensive evaluation of the City of Santa Cruz's housing needs, the community profile analyzes characteristics of the City's population, households, economy, and housing stock, and presents each of these components in a regional context. This assessment serves as the basis for identifying the appropriate goals, policies, and programs for the City to implement during the 2023-2031 Housing Element Cycle.

The community profile uses the most current data available from the Association of Monterey Bay Area Governments (AMBAG), U.S. Census, American Community Survey (ACS), the California Department of Finance, the California Employment Development Department, the California Department of Education, and other currently available real estate market data.

A. Population Characteristics

Understanding the characteristics of a population is critical to plan for the needs of a community. Population growth, age composition, race and ethnicity, and employment trends influence the type and extent of housing needs and the ability of the local population to afford housing costs. The following section describes and analyzes the various population characteristics and trends that affect housing need.

1. Population Growth

Table C-1 below displays the forecasted population growth for the City in comparison to Santa Cruz County and surrounding communities. According to the U.S. Census and AMBAG Projections, the Santa Cruz County population is forecasted to increase by 8.1% through 2040. From 2015 to 2020, the County experienced a 0.9% drop in population. In comparison to neighboring communities, the City of Santa Cruz's population increased between 2015 and 2020 and is forecasted to continue increasing by 22.4% between 2020 and 2040.

Table C-1: Population Growth (2015-2040)

Jurisdictions	Population						Percent Change	
	2015 Actual	2020 Actual	2025 Projected	2030 Projected	2035 Projected	2040 Projected	2015-2020	2020-2040
Santa Cruz County	273,793	271,233	278,641	284,146	288,523	293,156	-0.9%	8.1%
Capitola	10,224	10,108	10,485	10,794	10,957	11,049	-1.1%	9.3%
City of Santa Cruz	**64,223**	**64,424**	**68,845**	**72,218**	**75,257**	**78,828**	**0.3%**	**22.4%**
Scotts Valley	11,946	11,693	11,718	11,837	11,867	11,868	-2.1%	1.5%
Watsonville	52,410	51,515	52,918	54,270	55,138	55,786	-1.7%	8.3%

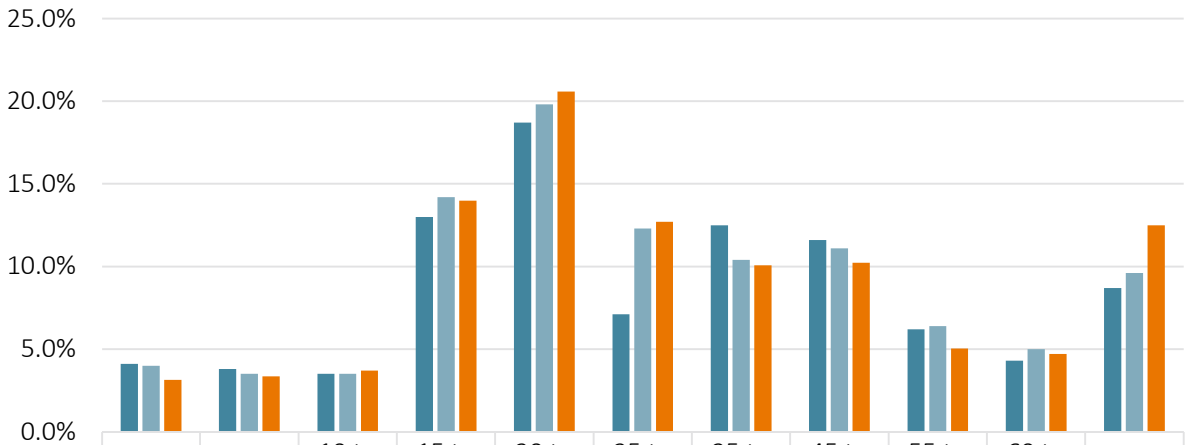
Source: 2022 Regional Growth Forecast AMBAG, Table 8

2. Age Characteristics

Housing choices may differ based on the age of residents. Young adults (18 to 30 years old) and seniors (65 years or older) typically favor apartments, low- to moderate-cost condominiums, and smaller or more affordable single-family residences as they tend to have limited incomes or smaller families. As a community's population ages, housing must also accommodate new or adjusted needs. A variety of housing options is needed to accommodate all stages of life to produce a well-balanced and healthy community.

Figure C-1 below displays ACS data for age distribution in the City of Santa Cruz. Young adults between 20 and 24 years of age make up the largest age group at 20.6 percent, followed by 15- to 19-year-olds (14 percent) – likely due to the university's presence in the City. While the young adult population has continued to experience growth since 2010, the adult population between the ages of 35 and 59 has been on the decline. The senior population over the age of 65 experienced the largest increased of all age groups between 2015 and 2020 – pointing towards a potential need for senior-related housing and services. The number of young children continues to shrink within the City.

Figure C-1: Age Distribution in the City of Santa Cruz (2010-2020)



	Under 5 years	5 to 9 years	10 to 14 years	15 to 19 years	20 to 24 years	25 to 34 years	35 to 44 years	45 to 54 years	55 to 59 years	60 to 64 years	65 years +
2010	4.1%	3.8%	3.5%	13.0%	18.7%	7.1%	12.5%	11.6%	6.2%	4.3%	8.7%
2015	4.0%	3.5%	3.5%	14.2%	19.8%	12.3%	10.4%	11.1%	6.4%	5.0%	9.6%
2020	3.1%	3.3%	3.7%	14.0%	20.6%	12.7%	10.1%	10.2%	5.0%	4.7%	12.5%

Source: American Community Survey, Table S0101, 5-Year Estimates, 2010, 2015, and 2020

Table C-2 below shows the age distribution of the City of Santa Cruz residents in comparison to surrounding communities. The City's adult population between 50 to 64 and seniors over 65 both represent the smallest percentages in comparison to neighboring communities after Watsonville. The City has the lowest population percentage of children under 5, but larger population percentages for young adults between 20 and 34 than nearby jurisdictions, likely due to the University.

Table C-2: Age Characteristics/Age Distribution						
Jurisdiction	**Under 5**	**5 to 19**	**20 to 34**	**35 to 49**	**50 to 64**	**65 years +**
Santa Cruz County	5.30%	19.2%	22.1%	23.9%	13.4%	16.4%
Capitola	3.7%	15.1%	17.3%	28.2%	14.5%	21.2%
City of Santa Cruz	**3.1%**	**21.0%**	**33.3%**	**20.3%**	**9.7%**	**12.5%**
Scotts Valley	5.1%	15.2%	17.8%	24.1%	17.3%	20.4%
Watsonville	8.1%	25.6%	21.6%	24.5%	9.5%	10.8%
Source: American Community Survey, Table S0101, 5-Year Estimates, 2020.						

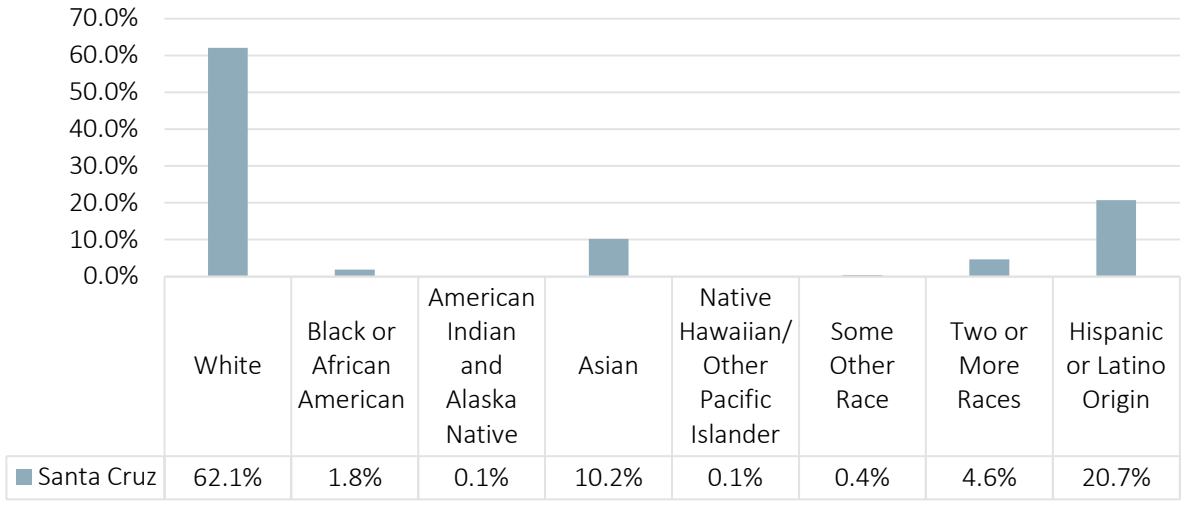
3. Race/Ethnicity Characteristics

Analyzing and understanding the racial and ethnic composition of a community is important as different racial and ethnic groups may have varying household characteristics, income levels, and cultural backgrounds that may affect their housing needs, housing choice, and housing type. Cultural influences may reflect preference for a specific type of housing or other characteristics, such as location and mobility.

It is important to note that while race and ethnicity are used to identify different sections of a community's population, they are not the same and are not mutually exclusive. The data identified below shows the racial and ethnic composition of the City of Santa Cruz and nearby jurisdictions using ACS, which allows Census respondents to identify their race and ethnicity. Therefore, overlap may occur.

As shown in Figure C-2, persons who identify as White made up the largest racial group in the City (62.1 percent); larger than that of the County (56.9 percent). In contrast, the Asian population made up the second largest racial group at a much smaller rate of about 10 percent. Additionally, those who identify as Hispanic or Latino origin (of any race) represent about 20 percent of the City's population.

Figure C-2: Racial Ethnic Composition



Source: American Community Survey, Table B03002, 5-Year Estimates, 2020

Table C-3 shows generally greater diversity within the City compared to neighboring jurisdictions for those who identify as Black, Asian, and Some Other Race. After Scotts Valley, the City of Santa Cruz has the second largest percentage of White population, with Capitola virtually tied at 62.1% and 62% respectively, and the second lowest percentage of Hispanic or Latino population.

Table C-3: Racial/Ethnic Composition

Jurisdiction	White*	Black*	American Indian/ Alaska Native*	Asian*	Native Hawaiian/ Other Pacific Islander*	Some Other Race*	Two or More Races*	Hispanic or Latino (of any race)
Santa Cruz County	56.9%	1.0%	0.1%	4.7%	0.1%	0.3%	3.3%	33.6%
Capitola	62.0%	0.6%	0.1%	4.8%	0.0%	0.0%	6.7%	25.8%
City of Santa Cruz	**62.1%**	**1.8%**	**0.1%**	**10.2%**	**0.1%**	**0.4%**	**4.6%**	**20.7%**
Scotts Valley	76.1%	0.5%	0.0%	6.8%	0.0%	0.3%	3.5%	10.8%
Watsonville	15.0%	0.4%	0.1%	2.2%	0.0%	0.0%	0.6%	81.7%

Source: American Community Survey, Table B03002, 5-Year Estimates, 2020.

Table C-4 shows mostly moderate changes in racial and ethnic demographics between 2010 and 2020. The Asian population experienced the largest increase from 5.7 percent to 10.2 percent. In contrast, the White population decreased from 69.5 percent to 62.1 percent. Those who identify as American Indian and Alaska Native and Native Hawaiian/Other Pacific Islander also experienced similar decreases from 0.3 percent to 0.1 percent, respectively. The population that identifies as Black or African American increased by 0.5 percent from 2015 to 2020. Overall, the City of Santa Cruz became modestly more diverse between 2010 and 2020.

Table C-4: Racial/Ethnic Composition of the City of Santa Cruz (2010-2020)

Race/Ethnicity	2010	2015	2020	Change from 2010 to 2020
White	69.5%	64.2%	62.1%	-7.4%
Black or African American	1.3%	1.8%	1.8%	0.5%
American Indian and Alaska Native	0.3%	0.3%	0.1%	-0.2%
Asian	5.7%	8.3%	10.2%	4.5%
Native Hawaiian/Other Pacific Islander	0.3%	0.1%	0.1%	-0.2%
Some other Race	0.3%	0.1%	0.4%	0.1%
Two or more races	3.6%	4.6%	4.6%	1.1%
Hispanic or Latino Origin	19.0%	20.6%	20.7%	1.7%

Source: American Community Survey, Table B03002, 5-Year Estimates, 2010, 2015, and 2020.

B. Economic Characteristics

In addition to demographics, economic characteristics may also indicate different housing needs. Employment and income trends may indicate a need for more affordable housing units and assistance programs. The data in this section provides valuable insight into the City of Santa Cruz community's ability to access the housing market and to afford housing. Specifically, incomes associated with different employment sectors and the number of workers in a household may affect housing affordability need and choice. Local employment growth is also linked to local housing demand, and vice versa. Therefore, to consider a healthy balance between jobs and housing, it is important to consider the employment characteristics of a community.

1. Employment and Wage Scale

Employment and income directly affect housing needs as they provide the ability to purchase and rent housing, as well as influence the types of housing residents can afford. Job growth refers to the number of jobs created in the jurisdiction whereas employment growth refers to the number of residents in a jurisdiction who are employed. Table C-5 shows projected job growth from 2015 through 2045 for the City and nearby jurisdictions. By 2045, the City is forecasted to experience a 21.5 percent job growth from 2015 to 2045 (approximately new 8,796 jobs). Compared to the nearby jurisdictions, the City of Santa Cruz is expected to experience the greatest percent of overall job growth during the period. The figures in Table C-5 provide a deeper understanding of economic growth as compared to forecasted population growth, shown in Table C-1.

Table C-5: Total Jobs Growth (2015-2045)

Jurisdiction	2015	2025	2035	2045	% Change 2015-2045
Santa Cruz County	130,436	141,391	147,125	153,261	17.5%
Capitola	11,666	12,376	12,902	13,454	15.3%
City of Santa Cruz	**40,840**	**44,317**	**46,863**	**49,636**	**21.5%**
Scotts Valley	9,458	10,185	10,489	10,797	14.2%
Watsonville	42,069	45,748	47,366	49,071	16.6%

Source: Association of Monterey Bay Area Governments, 2022 Regional Growth Forecast

Table C-6 shows the number of people employed in various sectors and the change in sector employment between 2010 and 2020. The education services, health care, and social assistance sector is by far the largest employment sector in the City, reflecting the University's influence on employment. The arts, entertainment, recreation, accommodation, and food services sector is the next largest at almost 15 percent, reflecting the City's emphasis on the arts as well as the prominence of the tourist industry, followed closely by the professional, scientific, management, and administrative services sector, reflecting the local government facilities in the City of Santa Cruz as well as other professional and research industries.

Table C-6: Employment by Sector (2010-2020)					
Industry Sector	2010		2020		Change 2010-2020
	People Employed	City Employment Percent	People Employed	City Employment Percent	
Agriculture, forestry, fishing and hunting, and mining	247	0.8%	483	1.4%	0.6%
Construction	1,839	6.2%	1,399	4.1%	-2.0%
Manufacturing	2,231	7.5%	2,431	7.2%	-0.3%
Wholesale trade	670	2.2%	345	1.0%	-1.2%
Retail trade	2,797	9.4%	3,409	10.0%	0.7%
Transportation and warehousing, and utilities	536	1.8%	865	2.5%	0.8%
Information	814	2.7%	1,013	3.0%	0.3%
Finance and insurance, real estate, and rental leasing	969	3.2%	1,273	3.7%	0.5%
Professional, scientific, management, and administrative services	3,225	10.8%	4,420	13.0%	2.2%
Education services, health care, and social assistance	9,368	31.4%	11,014	32.4%	1.0%
Arts, entertainment, recreation, accommodation, and food services	3,930	13.2%	5,057	14.9%	1.7%
Other services (except public administration)	1,852	6.2%	1,364	4.0%	-2.2%
Public Administration	1,340	4.5%	875	2.6%	-1.9%
Total	**29,818**	**100.0%**	**33,948**	**100.0%**	**13.9%**
Source: American Community Survey, 5- Year Estimates, 2010 and 2020					

Economists estimate a 3.5 percent to 4.5 percent unemployment rate as natural as it reflects the real voluntary economic forces within a city or county[1]. Table C-7 shows the City of Santa Cruz had an unemployment rate of 8.3 percent in 2010 and 6.9 percent in 2020. While the rate of unemployment went down by 1.4 percent from 2010 to 2020, the rate is still high. There are a number of reasons why the unemployment rate is high in the City. Potential reasons include the large college student population from UC Santa Cruz and the 2020 COVID-19 pandemic.

Table C-7: Unemployment Rate

Jurisdiction	Unemployment Rate*		Percent Change
	2010	2020	
Santa Cruz County	8.3%	6.1%	-2.2%
Capitola	8.6%	1.6%	-7.0%
City of Santa Cruz city	**8.3%**	**6.9%**	**-1.4%**
Scotts Valley	6.9%	4.3%	-2.6%
Watsonville	11.0%	8.0%	-3.0%

**Population 16 years and over*
Source: American Community Survey, Table DP03, 5-Year Estimates, 2010 and 2020.

For those employed, income level can further identify housing types that may need to be provided within the City. According to the AMBAG Final Regional Housing Needs Allocation (RHNA), housing needs by income are broken down into four income categories:

- Very Low-Income (Less than 50% median family income)
- Low Income (50 to 80% median family income)
- Moderate Income (80 to 120% median family income)
- Above Moderate-Income (Above 120% median family income)

The Santa Cruz county median income for a household of four is $119,300, according to the 2022 State Income Limits. Occupations with salaries that fall under $54,450 for a single person would have an income in the very low-income category. As Table C-8 shows, the majority of the occupational salaries in Santa Cruz County fall below 50 percent of the area median income (AMI). Based on these salaries, housing stock in the City would need to be affordable to accommodate lower-income households. This would be true for single income households; however, for dual income households, depending on the size of the household and the specific occupations, the households are more likely to meet the median income. For example, a household made up of two teachers would likely have an income slightly above the median household income for a household with two people.

[1] Natural Rate of Unemployment, Its Components, and Recent Trends, Kimberly Amadeo, ed. Eric Estevez, August 30, 2020.

Table C-8: Median Salary by Occupation in Santa Cruz County	
Occupation	**Salary**
Management	$96,222
Legal	$87,551
Healthcare Practitioners and Technical	$86,641
Architecture and Engineering	$79,419
Computer and Mathematical	$70,746
Life, Physical and Social Sciences	$70,708
Business and Financial Operations	$66,811
Construction and Extraction	$56,649
Installation, Maintenance and Repair	$54,640
Education, Training and Library	$52,376
Community and Social Service	$50,166
Arts, Design, Entertainment, Sports, and Media	$48,070
Protective Services	$47,973
Office and Administration Support	$45,645
Production	$43,993
Building, Grounds Cleaning, and Maintenance	$40,481
Transportation and Material Moving	$40,014
Sales	$31,611
Farming, Fishing and Forestry	$30,567
Personal Care and Service	$30,270
Healthcare Support	$29,735
Food Preparation and Serving Related	$28,513
Source: American Community Survey, 5-Year Estimates, 2020	

C. Household Characteristics

Households include all individuals that share a single housing unit whether they are single occupants, families, or unrelated people sharing a housing unit. Household characteristics provide insight on growth and determining a community's housing needs. Income and affordability are best measured at the household level, as well as the special needs of certain groups, such as large families, single-parent households, or lower-income households.

1. Household Type

Table C-9 shows different household characteristics in the City. The City of Santa Cruz contains 22,644 total households. This represents about 23.5 percent of total Santa Cruz County households. About 52.8 percent of total households in the City of Santa Cruz are non-family households. This may include unrelated persons living together or persons living alone. Non-family households tend to occupy multi-family units or seek out more affordable housing options such as students and other young adults living together in a house. In contrast, married-couple family households make up 35.4 percent of total households. This population tends to seek occupancy in a single-family residence with multiple bedrooms.

Table C-9: Household Characteristics							
Jurisdiction	Married-Couple Family HH	Total HH Percent	Female HH, No Spouse Present	Total HH Percent	Non-Family HH	Total HH Percent	Total HH
Santa Cruz County	46,297	48.1%	9,718	10.1%	35,405	36.8%	96,275
Capitola	1,783	38.3%	457	9.8%	2,209	47.4%	4,658
City of Santa Cruz	**8,006**	**35.4%**	**1,680**	**7.4%**	**11,950**	**52.8%**	**22,644**
Scotts Valley	2,649	55.4%	263	5.5%	1,551	32.5%	4,779
Watsonville	7,345	51.3%	2,524	17.6%	3,199	22.3%	14,317

Note: HH = Households
Source: American Community Survey, Table B11001, 5-Year Estimates, 2020.

Table C-10 illustrates the changes in household types from 2010 through 2020. The City experienced a growth of approximately 926 new households from 2010 to 2020. During this time, householders ages 65 or above grew by 3.6 percent. Female households with no spouse present experienced a decline by 1.2 percent.

Table C-10: Changes in Household Types						
Household Types	2010	Percent	2015	Percent	2020	Percent
Married-Couple Family Households	7,698	35.4%	7,327	34.1%	8,006	35.4%
Female Households, No Spouse	1,867	8.6%	1,842	8.6%	1,680	7.4%
Male Households, No Spouse	876	4.0%	931	4.3%	1,008	4.5%
Non-Family Households	11,277	51.9%	11,416	53.1%	11,950	52.8%
Householder Age 65 or Above	1,803	8.3%	2,345	10.9%	2,695	11.9%
Total Households	**21,718**	**100.0%**	**21,516**	**100.0%**	**22,644**	**100.0%**

Source: American Community Survey, Table S11001, 5-Year Estimates, 2010, 2015, 2020.

2. Household Size

Understanding household size helps identify the basic unit of demand for housing as it identifies the type and size of housing needed by the community. It is also an indicator of population growth and household character. The measure of person per household provides an indicator of the number of persons residing in a housing unit. Average household size can be both a result and indicator of housing affordability and other household economic conditions and is important in understanding housing need by size and type of housing.

Table C-11 illustrates the household size for the City and nearby communities. The City of Santa Cruz has approximately 2.4 persons per household, fewer than the County, Scotts Valley, and Watsonville but more than Capitola. Larger households may require additional bedrooms and may result in overcrowding. Given the City of Santa Cruz's student population, it is likely that household size adjusts based on available housing.

Table C-11: Average Household Size	
Jurisdiction	**Average Persons per Household**
Santa Cruz County	2.7
Capitola	2.1
City of Santa Cruz	**2.4**
Scotts Valley	2.5
Watsonville	3.6
Source: American Community Service, 5-Year Estimates 2020	

3. Household Income

Household income is connected to affordability. As household income increases, households are more able to afford market-rate units, larger units, and/or pursue ownership opportunities. On the other hand, as household income decreases, households tend to pay a disproportionate amount of their income for housing. This could lead to increased incidences of overcrowding and substandard living conditions.

HCD has identified the following income categories based on the Area median Income (AMI):

- Extremely Low-income: Households earning up to 30 percent of the AMI
- Very Low-income: Households earning between 31 and 50 percent of the AMI
- Low-income: Households earning between 51 percent and 80 percent of the AMI
- Moderate-income: Households earning between 81 percent and 120 percent of the AMI
- Above Moderate-income: Households earning over 120 percent of the AMI

Together, the extremely low-, very low-, and low-income categories are referred to as lower income[2]. Comprehensive Housing Affordability Strategy (CHAS) estimates based on 2015-2019 ACS 5-year average data are used below. The CHAS, developed by the Census Bureau for the U.S. Department of Housing and Urban Development (HUD), provides detailed information on housing needs by income level for different types of households in the City of Santa Cruz. The most recent available CHAS data for the City was published in May 2022.

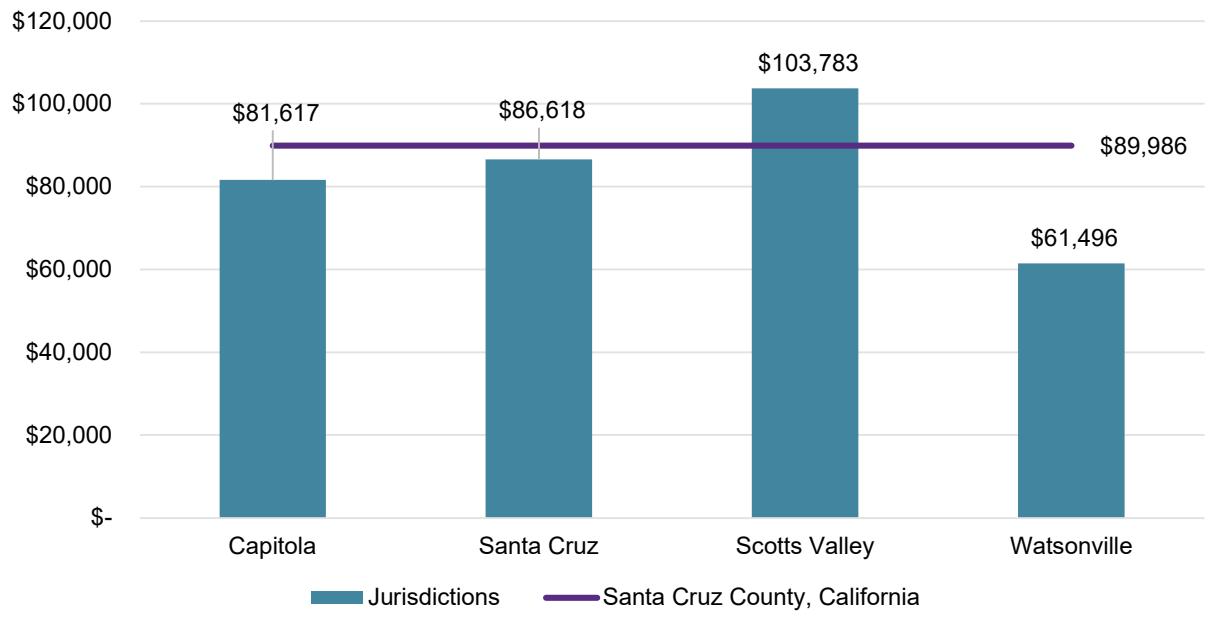
Table C-12 shows that majority of owners and households as a whole had a moderate or above incomes, 67.5 percent of owners and 50.5 percent of total households, while 36.2 percent of renters had extremely low incomes and 35.3 percent of renters had moderate or above incomes, showing a split in the incomes of the renter population. Approximately 49.5 percent of the City's households are estimated to have a lower income – with 25 percent earning an extremely low income.

[2] Federal housing and community development programs typically assist households with incomes up to 80 percent of the AMI and use different terminology. For example, the Federal Community Development Block Grant (CDBG) program refers households with incomes between 51 and 80 percent AMI as moderate-income (compared to low-income based on State definition).

Table C-12: Households by Income Category						
Income Category (% of County AMI)	Owner		Renter		Households	
	Total	Percent	Total	Percent	Total	Percent
Extremely Low (30% AMI or less)	1,305	12.3%	4,335	36.2%	5,640	25.0%
Very Low (31 to 50% AMI)	795	7.5%	1,650	13.8%	2,445	10.8%
Low (51 to 80% AMI)	1,345	12.7%	1,755	14.7%	3,100	13.7%
Moderate or Above (over 80% to 100% AMI)	7,170	67.5%	4,225	35.3%	11,395	50.5%
Total	**10,615**	**100.0%**	**11,965**	**100.0%**	**22,580**	**100.0%**
Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2015-2019.						

The ACS 2020 data shown in Figure C-3 below depicts median household income for the City of Santa Cruz, the surrounding jurisdictions, and Santa Cruz County. In 2020, the median household income in the City of Santa Cruz was $86,618, which is $3,368 lower than for the County as a whole, and $17,165 lower than Scotts Valley. Of the incorporated cities in the County, the City of Santa Cruz has the second highest household income in the area behind the City of Scotts Valley. Larger household income allows for more flexibility and opportunity of housing choice. Households with lower median incomes are more susceptible to housing cost burdens and may have fewer choices. Additionally, lower-income households may not be able to afford adequate housing. Low-income households may have a challenging time finding housing that can fit the needs of a larger household because larger housing tends to be owned, rather than rented, and is more expensive than smaller rental units. As a result, cost burden, displacement, and overcrowding may occur.

Figure C-3: Median Household Income by City



Source: American Community Survey, 5-Year Estimates, 2020

Table C-13 shows the median household income of nearby jurisdictions and compares the percentage difference with the Santa Cruz County median income. The City of Santa Cruz's median household income is 3.7 percent below that of Santa Cruz County. Given the median incomes of other jurisdictions, the City of Santa Cruz falls roughly in the middle, with the median income of Scotts Valley above and the median income of Capitola and Watsonville below.

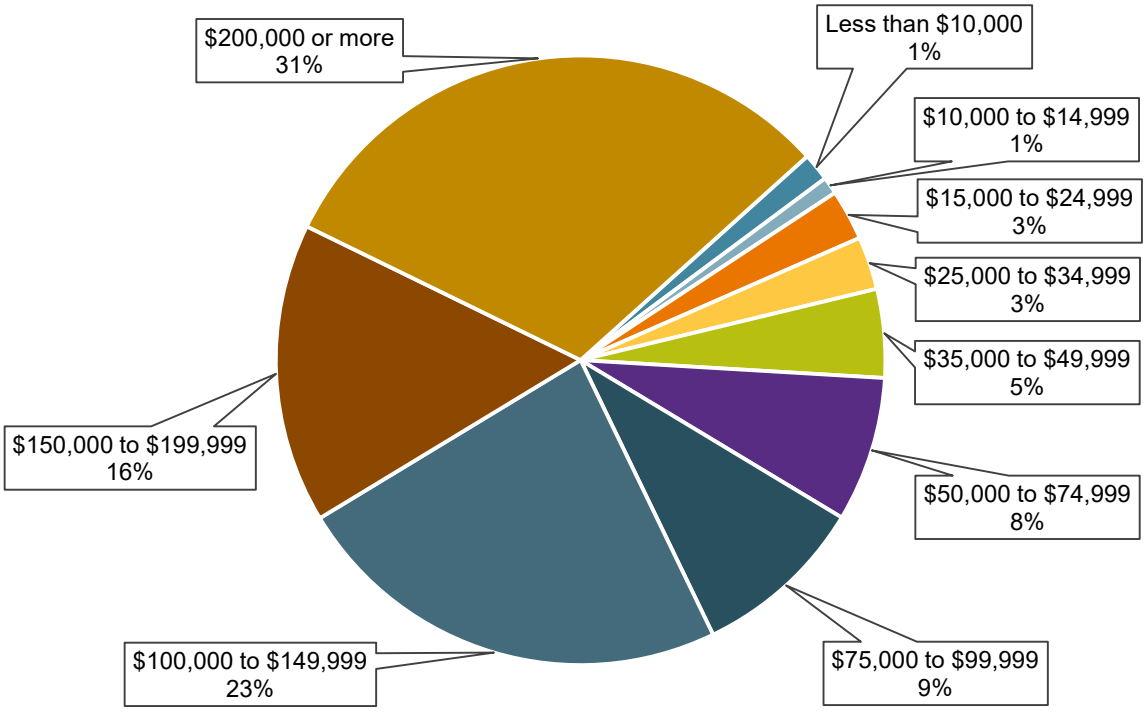
Table C-13: Median Household Income

Jurisdiction	Median Income	Difference with County Median
Santa Cruz County	$89,986	--
Capitola	$81,617	-9.3%
City of Santa Cruz	**$86,618**	**-3.7%**
Scotts Valley	$103,783	15.3%
Watsonville	$61,496	-31.7%

Source: American Community Survey, Table S1901, 5-Year Estimates, 2020.

Figure C-4 below outlines income levels in the City of Santa Cruz. According to this data, 53 percent of the City's households earn an income below $150,000, with 13 percent earning less than $50,000, and 1 percent earning less than $10,000. Approximately 31 percent of the City's households earn $200,000 or more annually. This data supports the need for a variety of housing types and a range of prices to meet the needs of the residents of the City.

Figure C-4: The City of Santa Cruz Household Income Breakdown by Category



Source: American Community Survey, Table S1901, 5-Year Estimates, 2020.

D. Housing Problems

The Comprehensive Housing Affordability Strategy (CHAS) developed by the Census Bureau for HUD provides detailed information on housing problems by income level for different types of households in the City. The most recent available CHAS data was published in May 2022 and is based on 2020 ACS data. Housing problems considered by CHAS include:

Housing Problems:

- Units with physical defects (lacking complete kitchen or bathroom);
- Overcrowded conditions (more than one person per room); or
- Cost burdens exceeding 30 percent of gross income (including utilities).

Severe Housing Problems:

- Units with physical defects (lacking complete kitchen or bathroom);
- Overcrowded conditions (more than 1.5 persons per room); or
- Cost burdens exceeding 50 percent of gross income (including utilities).

Types of housing challenges in the City vary according to household income, type, and tenure. Table C-14 shows the housing assistance needs of lower-income households. In general, there are more renter households (53 percent) than owner-occupied households (47 percent) in the City of Santa Cruz. Approximately 14.9 percent of owner-occupied households experience at least one housing problem. For renters, 31.4 percent of households experience at least one housing problem. An estimated 29.8 percent of the City's residents experience at least one severe housing challenge. More renters (21.7 percent) than owners (8.1 percent) experience a severe housing challenge. These findings may reflect the level of control over maintenance and repairs. Renters typically rely on property owners and management companies to provide repair services and maintenance, which can result in higher levels of housing problems. In addition, homeowners have a vested interest in keeping their properties in good condition while rental property owners and/or managers are looking at the return to investment and may choose to delay repairs.

Table C-14: Housing Assistance Needs of Lower-Income Households						
Housing Challenge	**Owner**	**Total HH Percent**	**Renter**	**Total HH Percent**	**Total**	**Total HH Percent**
Housing Challenge Overview*						
Household has at least one of four Housing Challenge	3,360	14.9%	7,090	31.4%	10,450	46.3%
Household has no Housing Challenges or cost burden not available, no other challenges	7,255	32.1%	4,870	21.6%	12,125	53.7%
Total	**10,615**	**47%**	**11,960**	**53%**	**22,575**	**100.0%**
Severe Housing Challenge Overview**						
Household has at least one of four Severe Housing Challenges	1,830	8.1%	4,895	21.7%	6,725	29.8%
Household has no Severe Housing Challenges or cost burden not available, no other challenges	8,790	38.9%	7,070	31.3%	15,860	70.2%
Total	**10,620**	**47.0%**	**11,965**	**53.0%**	**22,585**	**100%**

Note: "% of total HH" equals Percent of total Households in the City of Santa Cruz
** The four housing challenges are: incomplete kitchen facilities, incomplete plumbing facilities, more than one person living per room, and cost burden greater than 30 percent.*
*** The four severe housing challenges are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1.5 persons per room, and cost burden greater than 50 percent.*
Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) 2015-2019

Table C-15 includes data characterizing affordability and cost burden for various income groups. More renters than homeowners are subject to at least one housing challenge in the City. The extremely low-income household need is generally estimated as 50 percent of the very low-income RHNA. The City's very-low-income RHNA is 857 units; therefore, the projected housing need for extremely low-income households is 429 units.

Table C-15: Housing Challenges for All Households by Income Category				
Income Category	Owner			
	Household has at least one of four Housing Challenges	% of Owner HH	Household has no Housing Challenges OR cost burden not available	% of Owner HH
Extremely Low (< 30%)	1,125	10.6%	180	1.7%
Very Low (31% to 50% HAMFI)	435	4.1%	365	3.4%
Low (51% to 80% HAMFI)	620	5.8%	730	6.9%
Moderate (81% to 100% HAMFI)	315	3.0%	735	6.9%
Above Moderate (>100% HAMFI)	865	8.1%	5,250	49.5%
Total	**3,360**	**31.7%**	**7,260**	**68.4%**
Income Category	Renter			
	Household has at least one of four Housing Challenges	% of Renter HH	Household has no Housing Challenges OR cost burden not available	% of Renter HH
Extremely Low (< 30%)	3,460	28.9%	875	7.3%
Very Low (31% to 50% HAMFI)	1,470	12.3%	180	1.5%
Low (51% to 80% HAMFI)	1,290	10.8%	470	3.9%
Moderate (81% to 100% HAMFI)	565	4.7%	695	5.8%
Above Moderate (>100% HAMFI)	315	2.6%	2,655	22.2%
Total	**7,100**	**59.4%**	**4,875**	**40.8%**
Total Households (Owner and Renter)	**10,460**	**46.3%**	**12,135**	**53.8%**

**The four housing challenges are: incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, and cost burden greater than 30%*

*** The four severe housing challenges are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1.5 persons per room, and cost burden greater than 50%*

Note: HAMFI equals HUD Area Median Family Income, this is the median family income calculated by HUD for each jurisdiction, to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made.

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) 2015-2019

1. Overcrowding

As described above, "overcrowding" is defined by the U.S. Census as a housing unit occupied by more than one person per room in a unit (including bedrooms, living room, and dining room, but excluding hallways, the kitchen, and bathrooms). An overcrowded household results from either a lack of affordable housing (which forces more than one household to live together) and/or a lack of available housing units of adequate size, especially for large families.

Overcrowded (more than one person per room) and severely overcrowded (more than 1.5 persons per room) households can lead to neighborhood deterioration due to the intensive use of individual housing units leading to excessive wear and tear, and the potential cumulative overburdening of community infrastructure and service capacity. Furthermore, overcrowding in neighborhoods can lead to an overall decline in social cohesion and environmental quality. Such decline can often spread geographically and impact the quality of life and the economic value of property. The combination of lower incomes and high housing costs results in many households living in overcrowded housing conditions.

Table C-16 below illustrates the severity of overcrowding in the City of Santa Cruz by household tenure. About 0.8 percent of owner-occupied units experience overcrowding, while 1.3 percent of renter-occupied units experience overcrowding. Additionally, 0.2 percent of owner-occupied units experience severe overcrowding, while 2.4 percent of renter-occupied experience severe overcrowding. Overall, 1,069 units (4.7 percent) experience some form of overcrowding in the City. Increasing the opportunities for housing of all types and appropriate sizes for different households can help mitigate overcrowded units.

Table C-16: Overcrowding by Tenure

Tenure	Overcrowded Units (1.0 to 1.50 persons/room)		Severely Overcrowded Units (>1.51 persons/room)		Total Overcrowded Occupied Units	
	Count	Percent of Total Occupied Units	Count	Percent of Total Occupied Units	Count	Percent of Total Occupied Units
Owner Occupied	178	0.8%	37	0.2%	215	0.9%
Renter Occupied	300	1.3%	554	2.4%	854	3.8%
Total	**478**	**2.1%**	**591**	**2.6%**	**1069**	**4.7%**

Source: American Community Survey, Table B25014, 5-Year Estimates, 2020

Table C-17 below shows that owner-occupied housing units make up 20.1 percent of the overcrowded units in the City. In comparison, renter-occupied units make up 79.9 percent of overcrowded units. The City of Santa Cruz has the second highest percentage of renter-occupied and owner-occupied overcrowded units compared to nearby jurisdictions.

Table C-17: Overcrowded Housing Units by Tenure

Jurisdiction	Owner-Occupied Overcrowded Units			Renter-Occupied Overcrowded Units			Total Overcrowded Units	
	Count	Percent of Overcrowded Units	Total Units	Count	Percent of Overcrowded Units	Total Units	Total	Percent of Total Units
Santa Cruz County	2028	3.5%	58,094	4563	12.0%	38,181	6591	6.8%
Capitola	24	14.0%	2,222	147	86.0%	2,436	171	3.7%
City of Santa Cruz	**215**	**20.1%**	**10,486**	**854**	**79.9%**	**12,158**	**1069**	**4.7%**
Scotts Valley	24	43.6%	3,488	31	56.4%	1,291	55	1.2%
Watsonville	648	24.1%	6,437	2044	75.9%	7,880	2692	6.8%

Source: American Community Survey, Table B25014, 5-Year Estimates, 2020.

2. Overpayment (Cost Burden)

State and federal standards indicate that a household paying more than 30 percent of its income for housing is overpaying. Overpayment for housing can cause an imbalance on the remainder of a household's budget.

Table C-18 below summarizes The City of Santa Cruz's cost burdened households. About 55.4 percent of renters are cost burdened, with an additional 36 percent who are severely cost burdened. In comparison, 29.7 percent of homeowners are cost burdened, with an additional 14.5

percent being severely cost burdened. As shown below, renters in the lower income levels are more likely to experience a severe cost burden but are less likely to experience a cost burden as their incomes increase. This may reflect a willingness of households with larger incomes to invest in home ownership even if it will cost them a higher percentage of their incomes.

Table C-18: Summary of Housing Overpayment

Income by Cost Burden*	Owner				Renter			
	Cost Burden > 30%	% of Owner HH	Cost Burden > 50%	% of Owner HH	Cost Burden > 30%	% of Renter HH	Cost Burden > 50%	% of Renter HH
Household Income is < 30% HAMFI	1,120	10.6%	800	7.5%	3,360	28.1%	3,155	26.4%
Household Income is 31% to 50% HAMFI	435	4.1%	265	2.5%	1,405	11.7%	925	7.7%
Household Income is 51% to 80% HAMFI	570	5.4%	250	2.4%	1,165	9.7%	200	1.7%
Household Income is 81% to 100% HAMFI	315	3.0%	125	1.2%	475	4.0%	30	0.3%
Household Income is >100% HAMFI	710	6.7%	100	0.9%	220	1.8%	0	0.0%
Total	**3,150**	**29.7%**	**1,540**	**14.5%**	**6,625**	**55.4%**	**4,310**	**36.0%**

Note: HAMFI equals HUD area median family income, this is the median-family income calculated by HUD for each jurisdiction, to determine Fair Market Rents (FMRs) and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made.

** Cost burden is the ratio of housing costs to household income. For renters, housing cost is gross rent (contract rent plus utilities). For owners, housing cost is "select monthly owner costs", which includes mortgage payment, utilities, association fees, insurance, and real estate taxes.*

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS) 2015-2019

E. Special Needs Groups

Special needs populations as defined by the California Housing and Community Development Department (HCD) include seniors, persons with disabilities, female-headed households, large households, farmworkers, persons experiencing homelessness, and students. Special needs groups may have lower-incomes because of their conditions. Special circumstances may be related to one's employment and income, family characteristics, disability and household characteristics, or other factors. Consequently, certain residents in the City of Santa Cruz may experience higher incidences of housing overpayment (cost burden), overcrowding, or other housing problems.

1. Seniors

The senior population is generally defined as those 65 years or older. They may have several concerns such as limited and fixed incomes, high health care costs, higher incidence of mobility and self-care limitations, and transit dependency. As a result, the senior population has specific housing needs which include affordable housing, care facilities, and other housing that includes planned service components. Table C-19 shows that the City has the second to lowest percentage of persons aged 65 and over, compared to nearby jurisdictions.

Table C-19: Persons Aged 65 and Over

Jurisdiction	Population Count	Percent
Santa Cruz County	44,913	16.4%
Capitola	2,143	21.2%
City of Santa Cruz	**8,117**	**12.5%**
Scotts Valley	2,463	20.4%
Watsonville	5,635	10.8%

Source: American Community Survey, Table S0101, 5-Year Estimates, 2020.

Table C-20 summarizes the incomes of senior householders in the City. Of all senior householders, 25.3 percent earn less than 30 percent of the Median Household Income (MHI), and 42.5 percent earn less than 50 percent of the MHI. In total, 53.7 percent of senior households are considered low-income and earn less than 80 percent of the MHI.

Table C-20: Elderly Householders by Income

Income Category	Total	Percent of Total Senior Householders
Extremely Low (<30% MHI)	1,406	25.3%
Very Low (31% to 50% MHI)	957	17.2%
Low (51% to 80% MHI)	621	11.2%
Moderate (81% to 100% MHI)	619	11.1%
Above Moderate (>100% MHI)	1,960	35.2%
Total	**5,563**	**--**

Note: Median Household Income (MHI) - $86,618
Source: American Community Survey, Table B19037, 5-Year Estimates, 2020.

2. Persons with Physical and Developmental Disabilities

Physical and developmental disabilities can hinder access to traditionally designed housing units as well as potentially limit the ability to earn adequate income. Physical, mental, and/or developmental disabilities may prevent a person from earning income, restrict mobility, or make self-care difficult. Thus, persons with disabilities often have special housing needs related to limited earning capacity, a lack of accessible and affordable housing, and higher health costs. Some residents suffer from disabilities that require living in a supportive or institutional setting.

Many people with developmental disabilities can live and work independently within a conventional housing environment. Individuals with more severe developmental disabilities may require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for persons with developmental disabilities is the transition from the person's living situation as a child to an appropriate level of independence as an adult.

There are resources that may be beneficial for people living with a disability, including rent subsidized homes, licensed and unlicensed single-family residences, inclusionary housing, Housing Choice vouchers, special programs for home purchase, HUD housing, and SB 962 (veterans) homes. The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving the needs of this group. Incorporating 'barrier-free' design in new multifamily residences (as required by California and Federal Fair Housing laws) is especially important to provide the widest range of choices for residents with disabilities. Special consideration should also be given to the affordability of housing, as people with disabilities may be living on a fixed income.

The ACS identifies six disability types: hearing, vision, cognitive, ambulatory, self-care, and independent living. The U.S. Census and ACS provide clarifying questions to determine persons with disabilities and differentiate disabilities within the population. The ACS defines a disability as a report of one of the six disabilities identified by the following questions:

- Hearing Disability: Is this person deaf or do they have serious difficulty hearing?
- Visual Disability: Is this person blind or do they have serious difficulty seeing even when wearing glasses?
- Cognitive Difficulty: Because of a physical, mental, or emotional condition, does this person have serious difficulty concentrating, remembering, or making decisions?
- Ambulatory Difficulty: Does this person have serious difficulty walking or climbing stairs?
- Independent Living Difficulty: Because of a physical, mental, or emotional condition, does this person have difficulty doing errands alone such as visiting a doctor's office or shopping?

According to the 2020 ACS data, about 9.7 percent of the City's population has a disability (Table C-21).

Table C-21: Disability Status						
Disability Type	Population with a Disability			Total	Percent of Population with Disability	Percent of Total Population
	Under 18	18 to 64	65 and Over			
Population with a Hearing Difficulty	65	448	987	1,500	13.7%	2.3%
Population with a Vision Difficulty	47	556	545	1,148	10.5%	1.8%
Population with a Cognitive Difficulty	227	2,075	595	2,897	26.4%	4.5%
Population with an Ambulatory Difficulty	0	933	1,270	2,203	20.1%	3.4%
Population with a Self-care Difficulty	54	461	588	1,103	10.1%	1.7%
Population with an Independent Living Difficulty	-	1,019	1,091	2,110	19.3%	3.3%
Total	**393**	**5,492**	**5,076**	**10,961**		
Source: American Community Survey, Table S1810, 5-Year Estimates, 2020.						

The California Department of Developmental Services (CDDS) provides estimates of persons with developmental disabilities in the City of Santa Cruz, as shown in Table C-22a below. As of January 2022, CDDS identified 64 juvenile persons and 125 adults of having developmental disability in the ZIP code 95060. This ZIP code is contained within the City, but doesn't include all areas of the City, so this is not a complete tally of all people with developmental disabilities within the City.

Table C-22a: Developmental Disability Status for ZIP Code 95060	
Disability Type	Number of Residents
Living Arrangement	
Home of Parent/Guardian	135
Independent/Supported Living	46
Community Care Facility	<11
Intermediate Care Facility	0
Foster/Family Home	<11
Other	<11
Total	**>181**
Age Range	
0-17 Years Old	64
18+ Years Old	125
Source: CA DDS data by ZIP Code, January 2022.	

Housing Choices is a housing service provider funded by the San Andreas Regional Center (SARC) to support people with developmental disabilities to be fully integrated in the affordable housing supply within the Counties of Santa Cruz, San Benito, and Monterey. They provide housing navigation services for individuals and families, and they also partner with affordable housing developers to make inclusive housing commitments for people with developmental and other

disabilities in their housing projects. Housing Choices reported the City-specific data on population with developmental disabilities, as shown in Table C-22b.

Table C-22b: City and County Population with Development Disabilities				
Age	City of Santa Cruz		Santa Cruz County	
	Count	Percent	Count	Percent
Under Age 18	88	24%	407	29%
18 Years and Older	275	76%	1,009	71%
Total	**363**	**100%**	**1,416**	**100%**
Source: Housing Choices – SARC (November 2021).				

Table C-22c also reports living arrangements of adults in the City and County. Housing Choices reports – SARC recognizes the family home as the most prevalent living arrangements for adults in the City and the County. The home is considered to be a community-based living arrangement; however, there is an increased risk of displacement or homelessness when aging parents are no longer able to provide housing. For adults with developmental disabilities, the most integrated and least restrictive living arrangement is living independently in their own apartment with living supportive services. Only 35 percent of adults with developmental disabilities in the City have transitioned into their own apartment due to a lack of deeply affordable housing available. Eight percent of City adults with developmental disabilities live in licensed care facilities, which heavily limits interactions with people without disabilities. According to Housing Choices, not planning for more inclusive housing for people with developmental disabilities to transition into when aging parents are no longer able to provide housing, the City will see more adults falling into homelessness, being displaced, or being forced to live in segregated settings.

Table C-22c: Living Arrangements of Adults with Development Disabilities				
Adult Living Arrangement	City of Santa Cruz		Santa Cruz County	
	Count	Percent	Count	Percent
In the family home	151	55%	630	62%
Own apartment with supportive services	97	35%	248	25%
Licensed Facilities	23	8%	125	12%
Other (including homeless)	4	2%	6	1%
Total	**275**	**100%**	**1,009**	**100%**
Source: Housing Choices – SARC (November 2021).				

As provided by Housing Choices during the Housing Element update process – the Department of Developmental Services reports a decrease of seven percent in the number of people with developmental disabilities able to be housing in licensed care facilities in Santa Cruz County between September 2015 and June 2021. The trend is the result of 1) increased housing prices making it unfeasible for new facilities to open when old ones close and 2) decrease in demand as more adults choose to live in less restrictive settings and therefore increasing the need for affordable housing options coordinated with supportive services funded by SARC. The County's reduced supply of licensed care facilities increases the likelihood that Santa Cruz adults with

developmental disabilities will be forced out of the County when their parents are no longer able to house them – unless there is a significant improvement in access to affordable housing.

A letter submitted by Housing Choices in April 2023 (and included in Appendix A) provides additional data and notes on Santa Cruz County trends for persons with developmental disabilities, including:

- Increase of autism diagnosis in adults in their 20s and 30s – 19 percent total increase between 2015 and 2021.
- Longer life span – the number of residents with developmental disabilities age 62 and older grew by 79 percent between 2015 and 2021.
- Residents experience increased displacement from the County because of a lack of residential living options.
- Higher rates of physical disabilities – 26 percent of residents with developmental disabilities have limited mobility.
- Ineligibility to afford rental units due to reliance on a monthly income of about $1,000 from the Supplemental Security Income (SSI) program.
- Reliance on transit to travel throughout the community.

3. Large Households

Large households are defined as those consisting of five or more members. These households comprise a special needs group because many communities have a limited supply of adequately sized, affordable housing units. To save for other necessities such as food, clothing, and medical care, it is common for lower-income large households to reside in smaller units with an inadequate number of bedrooms, which frequently results in overcrowding and can contribute to faster rates of deterioration.

Securing housing large enough to accommodate all members of a household is more challenging for renters for several reasons. Multifamily rental units are typically physically smaller than single-family units, which are generally fewer and more expensive. While apartment complexes offering two and three bedrooms are common, apartments with four or more bedrooms are rare. It is more likely that large households will experience overcrowding in comparison to smaller households. Additionally, single-family residences with higher bedroom counts, whether rental or ownership units, are rarely affordable to lower-income households. There is also competition for larger units with students living together in a single household, which further limits the availability of larger units.

Table C-23 below provides a breakdown of large households by tenure in the City of Santa Cruz. The data identifies the household size of homeowners and renters living in a large household. Large households are units with five or more occupants. About 8.1 percent of all households in the City are large households. There are more owner-occupied units with five occupants and six occupants than renter-occupied households. However, there are more renter-occupied units with seven occupants than owner-occupied.

Table C-23: Large Households by Tenure						
Household Size	Owner		Renter		Total	
	Count	Percent of Owner HH	Count	Percent of Renter HH	Count	Percent of Total HH
5-Person Household	529	5.0%	537	4.4%	1,066	4.7%
6-Person Household	157	1.5%	164	1.3%	321	1.4%
7-or-More Person Households	135	1.3%	309	2.5%	444	2.0%
Total	**821**	**7.8%**	**1,010**	**8.3%**	**1,831**	**8.1%**
Source: American Community Survey, Table B25009, 5-Year Estimates, 2020.						

4. Single-Parent Households

Single-parent households often require special consideration and assistance. They have a greater need for affordable and accessible day care, health care, and other supportive services. Many of the female-headed households are more likely to have lower incomes than similar two-parent households.

The City of Santa Cruz has 1,658 single-parent households, as shown in Table C-24. Out of the total City of Santa Cruz households, 7.1 percent are single-parent males and 8.4 percent are single-parent females. In comparison, the county has 4.6 percent of households that are single-parent males and 9 percent are single-parent females. In the City, about 2 percent of single-parent households were reported to be living in poverty in 2020.

Table C-24: Single Parent Households								
Jurisdiction	Single-Parent Male, No Spouse Present		Single Parent-Female, No Spouse Present		Single-Parent HH Living in Poverty		Single Parent HH	Percent of Total HH*
	Count	Percent	Count	Percent	Count	Percent		
City of Santa Cruz	**761**	**7.1%**	**897**	**8.4%**	**210**	**2.0%**	**1,658**	**15.5%**
Santa Cruz County	2,787	4.6%	5,493	9.0%	1,670	2.7%	8,280	13.6%
Note: HH = Households ** Percent of total Households* *Source: American Community Survey, Table B17010, 5-Year Estimates, 2020*								

Table C-25 shows the breakdown of female-headed households in the City. Of the total of the City's household, 15.7 percent are single female households with no spouse present. Of those households, 2.4 percent are single female households living in poverty and 2 percent are single female parent households living in poverty. The percentage of single female households and single parent female household are similar to the percentages for the City and the County. In the City, about 8.4 percent of the total households were estimated to be single parent female households in 2020 while the percent for the County is slightly higher at 9 percent.

Table C-25: Female Headed Households								
Jurisdiction	Single Female HH, No Spouse Present		Single Female HH Living in Poverty		Single Parent Female, No Spouse Present		Single Parent Female HH Living in Poverty	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
City of Santa Cruz	**1,680**	**15.7%**	**252**	**2.4%**	**897**	**8.4%**	**210**	**2.0%**
Santa Cruz County	9,718	16.0%	1,676	2.8%	5,493	9.0%	1,200	2.0%

Note: HH = Households
1. Percent of total Households
Source: American Community Survey, Table B17012, 5-Year Estimates, 2020.

5. Farmworkers

Farmworkers are traditionally defined by HCD as people whose primary incomes are earned through permanent or seasonal agricultural labor. Generally, permanent farmworkers (working 150 days or more) work in the fields, processing plants, or support activities on a year-round basis. When workload increases during harvest periods, the labor force is supplemented by seasonal farmworkers, often supplied by a labor contractor. For some crops, farms may hire migrant farmworkers, defined as those whose travel distance prevents them from returning to their primary residence daily. Farmworkers have special housing needs because they generally earn lower incomes than many other workers and move throughout the year from one harvest location to the next.

The U.S. Department of Agriculture, National Agriculture Statistics provides data on hired farmworkers across the United States at both a state and county level. Within Santa Cruz County, there were a total of 16,114 hired farmworkers in 2017. A total of 11,254 are considered permanent and 4,860 were considered seasonal (working less than 150 days annually). The County also reported a total of 2,254 migrant farmworkers.

According to the American Community Survey, Santa Cruz County has 4,772 and the City has 257 people employed in Farming, Fishing, and Forestry. This occupation earns one of the lowest salaries in comparison to other occupations, with an estimated median income of $30,567. This is considered an extremely low-income for the City.

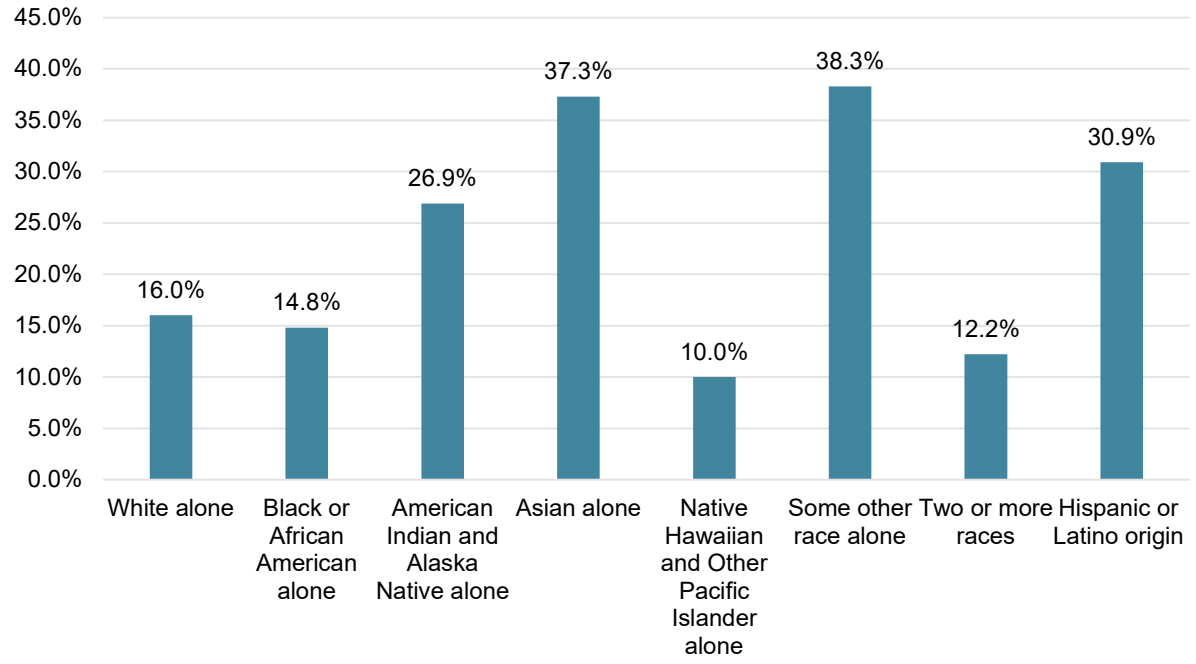
6. Extremely Low-Income (ELI) and Poverty Status

CHAS data indicates there are approximately 3,100 low-income households and 2,445 very low-income households in the City of Santa Cruz. Very low-income households are those households that earn 50 percent or less of the area median income (AMI) for Santa Cruz County. Extremely low-income households are those households that earn less than 30 percent of AMI. Extremely low-income households are generally more likely to experience overpayment, overcrowding, or substandard housing conditions, and are more likely to be housed in transitional and supportive housing.

According to CHAS, there are approximately 5,640 extremely low-income households in the City of Santa Cruz (renters and owners).

According to 2020 ACS data, 20 percent of the City's population lives in poverty. Figure C-5 illustrates the percentage of people within each racial and ethnic group living below the poverty level. Asians experienced the most poverty at 37.3 percent. Followed by Hispanic or Latino origin at 30.9 percent. A composite group of "some other race alone" makes up 38.3 percent of those living in poverty.

Figure C-5: Percent below Poverty Level, by Race and Hispanic or Latino Origin



Source: American Community Survey, Table S1701, 5-Year Estimates, 2020.

Additional analysis and data on ELI households in Santa Cruz is provided in Appendix D.

7. Persons Experiencing Homelessness

Homelessness has become an increasingly important issue across the State and the region. General factors contributing to the rise in homelessness include increased unemployment and underemployment, a lack of housing affordable to lower- and moderate-income persons (especially extremely low-income persons), reductions in public subsidies to the poor, and the de-institutionalization of the mentally ill.

State law mandates that municipalities address the special needs of homeless persons within their jurisdictional boundaries. "Homelessness" as defined by HUD has been updated to include the following descriptions for homeless:

- People who are living in a place not meant for human habitation, in an emergency shelter, in transitional housing, or exiting an institution where they temporarily resided.
- People who are losing their primary nighttime residence, which may include a motel or hotel or a doubled-up situation, within 14 days and lack resources or support networks to remain in housing.

- Families with children or unaccompanied youth who are unstably housed and likely to continue in that state. This applies to families with children or unaccompanied youth who have not had a lease or ownership interest in a housing unit in the last 60 days or more, have had two or more moves in the last 60 days, and who are likely to continue to be unstably housed because of disability or multiple barriers to employment.
- People who are fleeing or attempting to flee domestic violence, have no other residence, and lack the resources or support networks to obtain other permanent housing.

These definitions do not include persons living in substandard or overcrowded housing units, persons being discharged from mental health facilities (unless the person was homeless when entering and is considered homeless at discharge), or persons who may be at risk of homelessness.

The 2022 Santa Cruz County Homeless Point-in-Time Count and Survey was conducted in Santa Cruz to identify where homeless individuals are living in the County and to provide information about the County's homeless population at a point in time. HUD requires communities to conduct the Point-in-Time Count every two years. The count results are shown in Table C-26. In 2019, the County counted 2,167 individuals experiencing homelessness in Santa Cruz County. Of those counted, 1,700 were unsheltered and 467 were sheltered. In their most recent count in 2022, the County counted 2,299 individuals experiencing homelessness in Santa Cruz County. Of those counted, 1,774 were unsheltered and 525 were sheltered. The number of individuals who experienced homelessness increased by 132 from 2019 to 2022. Across the two survey years listed above, the City of Santa Cruz had the highest rate of homelessness compared to nearby jurisdictions.

Table C-26: Homelessness in the City of Santa Cruz and Surrounding Cities (2019-2022)

Jurisdictions	Unsheltered		Sheltered		Total		
	2019	2022	2019	2022	2019	2022	Percent Change
Santa Cruz County (total)	1,700	1,774	467	525	2,167	2,299	6%
Capitola	6	35	0	0	6	35	*
City of Santa Cruz	**865**	**1,058**	**332**	**381**	**1,197**	**1,439**	**20%**
Scotts Valley	4	48	0	0	4	48	*
Watsonville	257	222	113	144	370	366	-1%

Source: Santa Cruz County Homeless Census & Survey Comprehensive Report 2022.
**: Percentage change is not calculated for jurisdictions with fewer than 20 persons*

The 2023 Point-in-Time Count and Survey was released in August 2023. The results are shown in Table C-26.a. Across the county, the results show a 21.5 percent decline in the number of people experiencing homelessness. In the City of Santa Cruz, the results show a 29 percent decrease in the number of people experiencing homelessness between 2022 and 2023.

Table C-26.a: Homelessness in the City of Santa Cruz and Surrounding Cities (2022-2023)							
Jurisdictions	Unsheltered		Sheltered		Total		
	2022	2023	2022	2023	2022	2023	Percent Change
Santa Cruz County (total)	1,774	1,426	525	378	2,299	1,804	-21%
Capitola	35	23	0	0	35	23	-34%
City of Santa Cruz	**1,058**	**746**	**381**	**279**	**1,439**	**1,028**	**-29%**
Scotts Valley	48	24	0	0	48	24	-50%
Watsonville	175	322	144	99	366	421	15%
Source: 2023 County of Santa Cruz Homeless Count & Survey Comprehensive Report.							

8. Students

The need for student housing is another significant factor affecting housing demand. In the City, student housing demand is strongest during the school year, roughly August through May. The impact upon housing demand is critical in areas that surround universities and colleges. Located in the City of Santa Cruz is University of California, Santa Cruz (UCSC); and colleges/universities near the City include Cabrillo College, West Valley College, San Jose State University, and Santa Clara University. Young adults between the ages of 15 to 24 represent 34.6 percent of the City's total population and has been increasing since 2010. The City has an estimated 20,634 total students enrolled in an undergraduate program or professional graduate school, according to 2020 ACS data.

Typically, students are low-income and are, therefore, affected by a lack of affordable housing, especially within easy commuting distance from campus. Therefore it is important for the City to consider the student population in its housing needs assessment. Students often seek shared housing situations to decrease expenses and can be assisted through roommate referral services offered on and off campus. A lack of affordable housing also influences choices students make after graduating. In recent years, the City has received multiple applications for single-family residences near campus with large numbers of bedrooms, as many as seven or eight, that are obviously designed to house students. ADUs, especially near campus, are also a good source of housing for students.

The University of California has set statewide goals of increasing university enrollment, which have been broken down by campus. UCSC's target is to increase the student population by approximately 8,500 students by 2040 and they have committed to housing 100 percent of that student population growth on campus. Their latest Long Range Development Plan (LRDP) also predicts additional growth in faculty and staff and commits to building up to 558 units of housing to meet the faculty and staff growth.

F. Housing Stock Characteristics

The City of Santa Cruz's housing stock includes all housing units located within its jurisdiction. Housing stock growth, type, age and condition, tenure, vacancy, and cost are all important factors in determining the community's housing needs. This section details the City's housing stock characteristics to identify how well the needs of current and future residents are addressed.

1. Housing Growth

Table C-27 below displays housing stock growth data for the City of Santa Cruz and nearby jurisdictions. According to the ACS data, the City added 751 additional housing units between 2015 and 2020, a 3.2 percent increase. This is an improvement from 2010 and 2015 when the number of housing units went down by 0.5 percent.

Table C-27 Housing Unit Growth Trends

Jurisdiction	2010	2015	2020	Percent Change 2010 to 2015	Percent Change 2015 to 2020
Santa Cruz County	104,444	105,034	105,819	0.6%	0.7%
Capitola	5,616	5,112	5,292	-9.0%	3.5%
City of Santa Cruz	**23,614**	**23,499**	**24,250**	**-0.5%**	**3.2%**
Scotts Valley	4,661	4,390	5,252	-5.8%	19.6%
Watsonville	14,498	14,744	14,881	1.7%	0.9%

Source: American Community Survey, Table DP04, 5-Year Estimates, 2010, 2015, 2020

2. Housing Types

Table C-28 provides a breakdown of the number of housing units by type for Santa Cruz County and City. Majority of the housing in the City is detached single-family (56.8 percent). About 33.1 percent of the City's housing units are multi-family residences. Mobile homes, boats, and other types of housing make up the smallest number of housing units by type.

Table C-28: Total Housing Units by Type

Jurisdiction	Single- Family Detached		Single-Family Attached		Multi-Family		Mobile Homes, Boats, and other Types of Housing	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
City of Santa Cruz	**12,854**	**56.8%**	**1681**	**7.4%**	**7,501**	**33.1%**	**626**	**2.8%**
Santa Cruz County	61,698	64.1%	7389	7.7%	20,879	21.7%	6,309	6.6%

Source: American Community Survey, Table S2504, 5-Year Estimates, 2020.

3. Housing Availability and Tenure

Housing tenure and vacancy rates generally influence the supply and cost of housing. Housing tenure refers to whether a unit is owner occupied or renter occupied. The tenure characteristics in a community can indicate several aspects of the housing market, such as affordability, household stability, and availability of unit types, among others. In many communities, tenure distribution generally correlates with household income, composition, and age of the resident.

Homeowners tend to gravitate towards single-family, detached residences as they are typically better suited for larger households and more affordable to home buyers rather than renters. Table C-29 shows that in 2010, 54.1 percent of renters lived in multi-family residences as opposed to 4.9 percent of homeowners who lived in a multi-family residence. For homeowners, 81.8 percent lived in single-family, detached residences. In total, 45.5 percent of all occupied housing units were made up of homeowners and 54.5 percent renters.

Table C-29: Occupied Housing Units by Type and Tenure (2010)

Tenure	Single-Family Detached	Single-Family Attached	Multi-Family	Mobile Homes, Boats, and other Types of Housing	Total Number of Occupied Units	Total Percent of Occupied Units
Owner Occupied	81.8%	10.6%	4.9%	2.7%	9,874	45.5%
Renter Occupied	35.1%	10.5%	54.1%	0.3%	11,844	54.5%

Source: American Community Survey Table B25032, 5-Year Estimates, 2010.

Table C-30 shows that the total percent of owner-occupied housing units went up by 0.8 percent while the renter-occupied housing units went down by 0.8 percent compared to 2010. Multi-family occupancy went up for both owner-occupied and renter-occupied housing units by 1.6 percent and 1.9 percent respectively. Mobile homes, boats, and other types of housing also increased by 1.4 percent for owner occupied housing units and 1.3 percent for renter occupied housing units. The percent of single family detached housing units experienced an insignificant increase between 2010 and 2020.

Table C-30: Occupied Housing Units by Type and Tenure (2020)

Tenure	Single-Family Detached	Single-Family Attached	Multi-Family	Mobile Homes, Boats, and other Types of Housing	Total Number of Occupied Units	Total Percent of Occupied Units
Owner Occupied	81.9%	7.5%	6.5%	4.1%	10,486	46.3%
Renter Occupied	35.1%	7.4%	55.9%	1.6%	12,158	53.7%

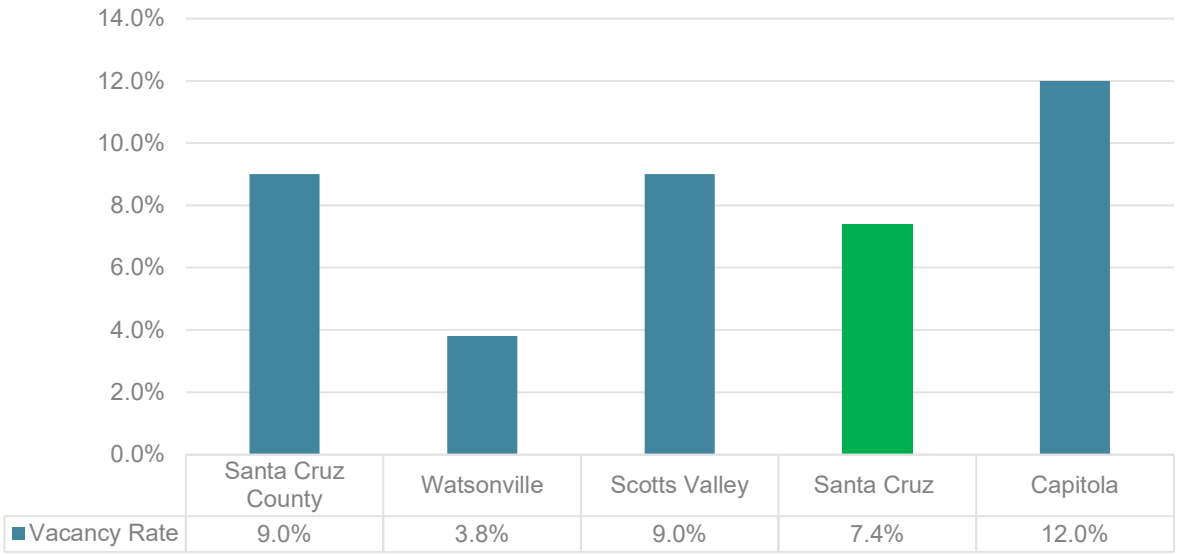
Source: American Community Survey Table B25032, 5-Year Estimates, 2020.

The City has one of the smaller average household sizes compared to the nearby jurisdictions. Table C-31 shows that average household size of both the City's owner-occupied households and renter-occupied households is lower than the average household size in the County. The City has an average of 2.53 persons per owner-occupied household and 2.31 per renter-occupied household.

Table C-31: Average Household Size by Tenure				
Jurisdiction	**Owner-Occupied Households**	**Average Owner Household Size**	**Renter-Occupied Households**	**Average Renter Household Size**
Santa Cruz County	60.3%	2.68	39.7%	2.73
Capitola	47.7%	2.06	52.3%	2.18
City of Santa Cruz	**46.3%**	**2.53**	**53.7%**	**2.31**
Scotts Valley	73%	2.63	27%	2.08
Watsonville	45%	3.44	55%	3.79
Source: American Community Survey Table B25010 and B25032, 5-Year Estimates, 2020.				

Vacancy rates are also an important housing indicator as they indicate the degree of housing choices available. High vacancy rates usually indicate low demand and/or high supply conditions in the housing market. High vacancy rates can be difficult for owners trying to sell or rent. Low vacancy rates usually indicate high demand and/or low supply conditions in the housing market. Low vacancy rates can inflate prices, making it more difficult for lower- and moderate-income households to find housing. Vacancy rates between two to three percent are usually considered healthy for single-family or ownership housing, and vacancy rates of five to six percent are usually considered healthy for multi-family or rental housing. Vacancy rates must be viewed in the context of all local and regional market characteristics. Because Santa Cruz County and the City of Santa Cruz and Capitola in particular are tourist destinations, vacancy rate statistics often include seasonal vacancies, which artificially inflate the vacancy rates of those cities. Countywide, the City of Santa Cruz has the third highest vacancy rate, behind Capitola and Scotts Valley. As shown in Figure C-6, The City of Santa Cruz has a vacancy rate of 7.4 percent.

Figure C-6: For-Sale and Rental Unit Vacancy Rates by Jurisdiction



Source: American Community Survey, CP04, 5-Year Estimates, 2020.

Table C-32 below displays ACS data for vacancy rates in the City of Santa Cruz. The "other vacant housing units" category has the largest percent of vacancy (42 percent), followed by seasonal, recreational, or occasional use housing units (32.2 percent). Seasonal, recreational, or occasional

use units may include secondary vacation homes or short-term rental homes; these homes often do not contribute to the housing needs of a community as they are not considered valuable for long-term rental or occupancy purposes.

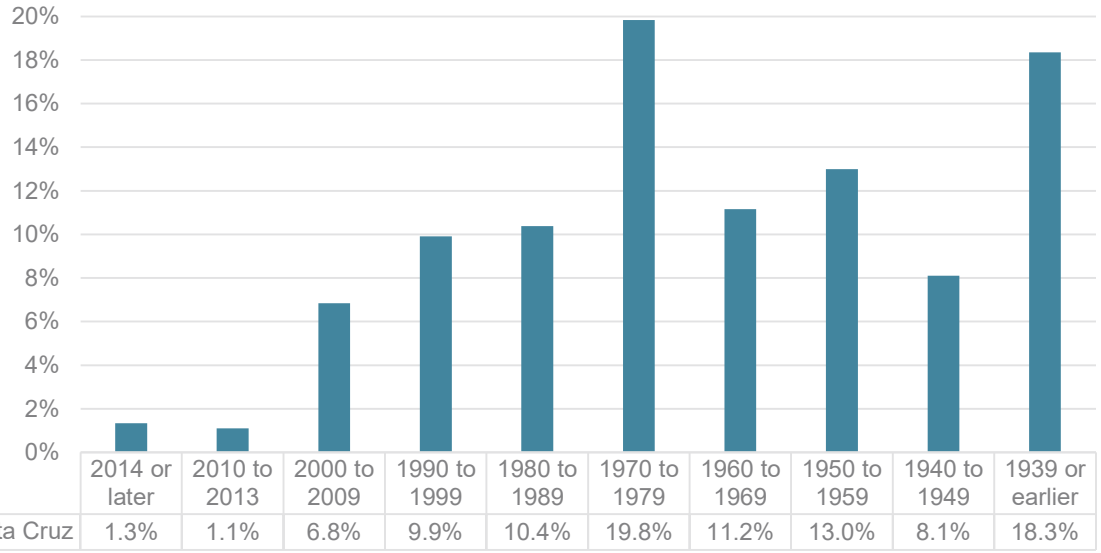
Table C-32: Vacant Housing Units by Type		
Type of Housing	**Estimate**	**Percent of Vacant**
For rent	107	5.9%
Rented, not occupied	174	9.6%
For sale only	123	6.8%
Sold, not occupied	61	3.4%
For seasonal, recreational, or occasional use	582	32.2%
Other vacant	759	42%
Total	**1,806**	**100%**
Source: American Community Survey, Table B25004, 5-Year Estimates, 2020.		

4. Housing Age and Conditions

Housing age can be an important indicator of housing conditions within a community. Housing that is over 30 years old is typically in need of some major rehabilitation, such as a new roof or repairs to the foundation, plumbing, etc. Many federal and state programs also use the age of housing as one factor in determining housing rehabilitation needs.

Figure C-7 illustrates the age of housing stock in the City of Santa Cruz. The majority of the housing stock in the City was built between 1970 and 1979 (19.8 percent) followed by 1939 or earlier (18.3 percent). This reflects an aging housing stock that may need certain updates. Due the aging housing stock in the City, many houses are in need of substantial rehabilitation. Estimates from the code compliance division show that of approximately 375 code compliance cases opened per year, approximately one percent, or around 5 or fewer dwellings, involve significant rehabilitation or replacement. The City estimates that approximately 100 homes are in need of substantial rehabilitation and has added programs to the Policy Objective to address these needs.

Figure C-7: Housing Stock Age

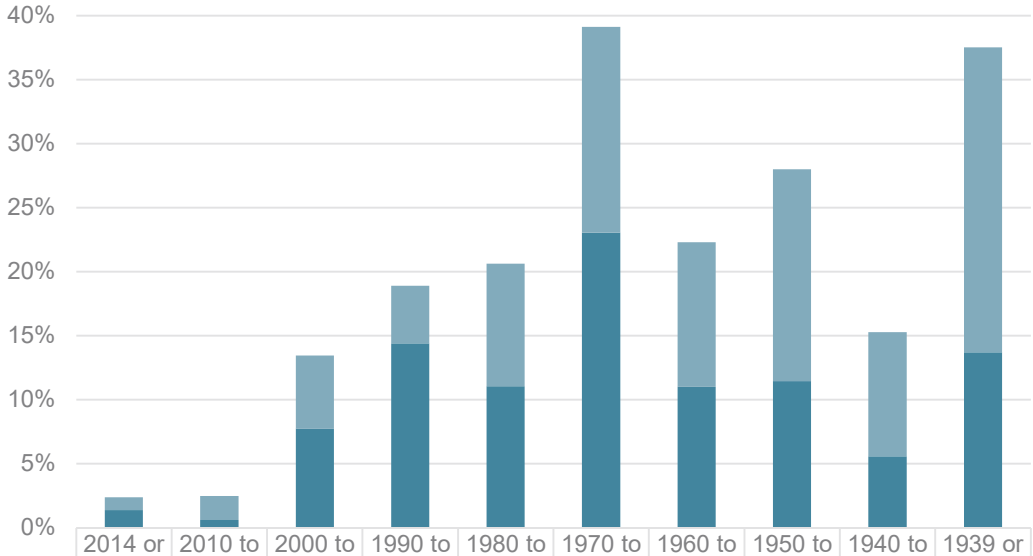


	2014 or later	2010 to 2013	2000 to 2009	1990 to 1999	1980 to 1989	1970 to 1979	1960 to 1969	1950 to 1959	1940 to 1949	1939 or earlier
Santa Cruz	1.3%	1.1%	6.8%	9.9%	10.4%	19.8%	11.2%	13.0%	8.1%	18.3%

Source: American Community Survey, Table B25034, 5-Year Estimates, 2020.

Figure C-8 below displays housing units by the year they were built and sorted by whether they are currently occupied by homeowners or renters. Based on the data below, in general, housing stock built prior to 1970 is more likely to be owner-occupied while in general, a higher percent of the newer housing stock is occupied by renters. This likely reflects the more recent trend of building more multi-family house, while in earlier generations, much of the housing stock being built was single-family.

Figure C-8: Tenure by Year Structure Built



	2014 or later	2010 to 2013	2000 to 2009	1990 to 1999	1980 to 1989	1970 to 1979	1960 to 1969	1950 to 1959	1940 to 1949	1939 or earlier
Owner Occupied	1.0%	1.9%	5.7%	4.5%	9.6%	16.1%	11.3%	16.5%	9.7%	23.8%
Renter Occupied	1.4%	0.6%	7.8%	14.4%	11.0%	23.0%	11.0%	11.5%	5.6%	13.7%

Source: American Community Survey, Table B25036, 5-Year Estimates, 2020.

5. Housing Costs and Affordability

Housing costs in large part reflect the supply and demand of housing in a community. The following summarizes the cost and affordability of the City's housing stock.

Table C-33 below shows the median home value in the City of Santa Cruz was $895,800 in 2020. This is significantly above the County median home value at $787,000 and higher than the median home value of any other jurisdiction within the County.

Table C-34 shows median monthly rental rates for units in the City of Santa Cruz. The monthly rental rates for all unit types increased from 2016 to 2020, with the highest increase in units with five or more bedroom. The true costs of rent may be higher than the ACS estimates but the overall trend and increase in rental costs highlights the dramatic increase in less than a decade. It is possible that the increase in five or more bedroom units may reflect the recent increase in very large units with seven or eight bedrooms, largely rented to students.

Table C-33: Median Home Value by Community

Jurisdictions	Median Home Value
Santa Cruz County	$787,000
Capitola	$712,000
City of Santa Cruz	**$895,800**
Scotts Valley	$811,900
Watsonville	$500,300

Source: American Community Survey, Table DP04, 5-Year Estimates, 2020.

Table C-34: Median Gross Rent by Bedroom (2016-2020)

Unit Type	2016	2017	2018	2019	2020	% Change 2016-2020
Studio	$934	$1,014	$1,092	$1,210	$1,185	**26.9%**
1 bedroom	$1,341	$1,382	$1,529	$1,685	$1,750	**30.5%**
2 bedrooms	$1,759	$1,807	$1,993	$2,112	$2,235	**27.1%**
3 bedrooms	$2,224	$2,164	$2,331	$2,412	$2,567	**15.4%**
4 bedrooms	$2,471	$2,308	$2,368	$2,467	$2,624	**6.2%**
5 or more bedrooms	$1,873	$2,180	$2,618	$2,794	$2,738	**46.2%**

Source: American Community Survey, Table B25031, 5-Year Estimates, 2016, 2017, 2018, 2019, 2020

Beginning in 2021, City staff has sent out an annual ADU survey to ADU property owners for the specific purpose of providing a more accurate reflection of their affordability, as they are non-deed restricted. Survey results from 2022 showed that for ADU rentals to separate households (as opposed to family members of main dwelling owner), the median rent was $1,779 for a studio, $2,107 for a one-bedroom unit, and $2,075 for a two-bedroom unit. In comparison to the ACS data for 2020, the ADU survey data showed studios to be substantially more expensive, one-bedroom ADUs about the same, and two-bedroom ADUs substantially less expensive. It should be noted that in addition to the two-year difference between the ACS data and ADU data, ACS data looked at all unit types whereas the ADU survey evaluated ADUs only, so a direct comparison between the two data sets cannot easily be made.

A 2023 analysis of market value rental rates showed that true rental prices were significantly higher than ACS estimates. The City analyzed rentals found on common websites such as Zillow.com, Appartments.com, Trulia.com, and Hotpads.com.

Table C-35: Median Gross Rent by Bedroom (2023)	
Unit Type	**Cost**
Studio	$2199
1 bedroom	$2734
2 bedrooms	$3684
3 bedrooms	$4581
4 bedrooms	$6100
5 or more bedrooms	$7537
Source: Zillow.com, Appartments.com, Trulia.com, and Hotpads.com (Accessed August 14, 2023).	

As shown in Table C-35 above, true rental rates often differ from ACS estimates which may not always accurately reflect local market conditions. The City has seen significant increase in housing costs in the last decade and understands the complexity of addressing these issues. The City is dedicated to increasing housing opportunities through the numerous commitments made in the Policy Plan.

Housing affordability can be inferred by comparing the cost of renting or owning a home in the City with the maximum affordable housing costs for households at different income levels. Taken together, this information can generally show who can afford what size and type of housing and indicate the type of households most likely to experience overcrowding and overpayment.

The U.S. Department of Housing and Urban Development (HUD) conducts annual household income surveys nationwide to determine a household's eligibility for federal housing assistance. Based on this survey, the State of California Department of Housing and Community Development (HCD) develops income limits based on the Household Area Median Income (HAMI), which can be used to determine the maximum price affordable to households in the upper range of their respective income category. Households in the lower end of each category can afford less by comparison to those at the upper end. The maximum affordable home and rental prices for residents in Santa Cruz County are shown in Table C-36 and Table C-37.

The data shows the maximum amount that a household can pay for housing each month without incurring a cost burden (overpayment). This amount can be compared to median home value (Table C-33) and monthly rental rates (Table C-34) to determine what types of housing opportunities a household can afford.

Extremely Low-Income Households

Extremely low-income households earn less than 30 percent of the County HAMI – up to $32,700 for a one-person household and up to $50,400 for a five-person household in 2022. Extremely low-income households cannot afford market-rate rental or ownership housing in the City without assuming a substantial cost burden.

Very Low-Income Housing

Very low-income households earn between 31 percent and 50 percent of the County HAMI – up to $54,450 for a one-person household and up to $84,000 for a five-person household in 2022. The maximum affordable purchase price for very low-income households is $196,000 for a one-person household and $293,600 for a five-person household. A one-person very low-income household can afford to pay up to $1,361 in monthly rent and a five-person very low-income household can pay up to $2,100 in monthly rent. Given housing costs, very low-income households cannot afford market-rate rental or ownership housing in the City without assuming a substantial cost burden.

Low-Income Housing

Low-income households earn between 51 percent and 80 percent of the County's HAMI - up to $87,350 for a one-person household and up to $134,750 for a five-person household in 2022. The maximum affordable purchase price for a low-income household is $345,000 for a one-person household and $523,250 for a five-person household. A one-person low-income household could afford to pay up to $2,184 in rent per month and a five-person low-income household could afford to pay as much as $3,369 per month. Based on the 2020 rents shown in Table C-34, low-income households in the City of Santa Cruz would be able to find adequately sized affordable apartment units (Table C-37).

Moderate-Income Housing

Persons and households of moderate-income earn between 81 percent and 120 percent of the County's HAMI – up to $100,200 for a one-person household and up to $154,600 for a five-person household in 2022. The maximum affordable purchase price for a moderate-income household is $402,930 for a one-person household and $613,120 for a five-person household. Moderate income households may be able to purchase a home in the City, depending on the household size. The maximum affordable rent payment for moderate-income households is between $2,505 and $3,865 per month. Appropriately sized, market-rate rental housing is generally affordable to moderate-income households.

Table C-36: Affordable Housing Costs for Homeowners (2022)						
Annual Income		**Mortgage**	**Utilities[1]**	**Tax and Insurance**	**Total Affordable Monthly Housing Cost**	**Affordable Purchase Price**
Extremely Low-Income (30% of HAMI)						
1-Person	$32,700	$458	$237	$123	$818	$97,500
2-Person	$37,350	$540	$254	$140	$934	$115,000
3-Person	$42,000	$593	$300	$158	$1,050	$126,250
4-Person	$46,650	$645	$346	$175	$1,166	$137,500
5-Person	$50,400	$665	$406	$189	$1,260	$141,700
Very Low-Income (50% of HAMI)						
1-Person	$54,450	$920	$237	$204	$1,361	$196,000
2-Person	$62,200	$1,068	$254	$233	$1,555	$227,500
3-Person	$70,000	$1,188	$300	$263	$1,750	$253,000
4-Person	$77,750	$1,306	$346	$292	$1,944	$278,200
5-Person	$84,000	$1,379	$406	$315	$2,100	$293,600
Low-Income (80% HAMI)						
1-Person	$87,350	$1,619	$237	$328	$2,184	$345,000
2-Person	$99,800	$1,867	$254	$374	$2,495	$397,600
3-Person	$112,300	$2,086	$300	$421	$2,808	$444,320
4-Person	$124,750	$2,305	$346	$468	$3,119	$490,880
5-Person	$134,750	$2,457	$406	$505	$3,369	$523,250
Moderate-Income (120% HAMI)						
1-Person	$100,200	$1,892	$237	$376	$2,505	$402,930
2-Person	$114,500	$2,179	$254	$429	$2,863	$464,050
3-Person	$128,850	$2,438	$300	$483	$3,221	$519,200
4-Person	$143,150	$2,696	$346	$537	$3,579	$574,150
5-Person	$154,600	$2,879	$406	$580	$3,865	$613,120

1. Utilities include garbage, sewer, water, refrigerator, range, water heating, cooking, heating, and general utilities such as lights.
Source: Santa Cruz County Housing Authority Utility Allowance Schedule; California Department of Housing and Community Development, 2022 State Income Limits, and Kimley Horn and Associates.

Table C-37: Affordable Monthly Housing Cost for Renters (2022)				
Annual Income		**Rent**	**Utilities[1]**	**Total Affordable Monthly Housing Cost**
Extremely Low-Income (30% of HAMI)				
1-Person	$32,700	$581	237	$818
2-Person	$37,350	$680	254	$934
3-Person	$42,000	$750	300	$1,050
4-Person	$46,650	$820	346	$1,166
5-Person	$50,400	$854	406	$1,260
Very Low-Income (50% of HAMI)				
1-Person	$54,450	$1,124	237	$1,361
2-Person	$62,200	$1,301	254	$1,555
3-Person	$70,000	$1,450	300	$1,750
4-Person	$77,750	$1,598	346	$1,944
5-Person	$84,000	$1,694	406	$2,100
Low-Income (80% HAMI)				
1-Person	$87,350	$1,947	237	$2,184
2-Person	$99,800	$2,241	254	$2,495
3-Person	$112,300	$2,508	300	$2,808
4-Person	$124,750	$2,773	346	$3,119
5-Person	$134,750	$2,963	406	$3,369
Moderate-Income (120% HAMI)				
1-Person	$100,200	$2,268	237	$2,505
2-Person	$114,500	$2,609	254	$2,863
3-Person	$128,850	$2,921	300	$3,221
4-Person	$143,150	$3,233	346	$3,579
5-Person	$154,600	$3,459	406	$3,865

1. Utilities include garbage, sewer, water, refrigerator, range, water heating, cooking, heating, and general utilities such as lights.
Source: Santa Cruz County Housing Authority Utility Allowance Schedule; California Department of Housing and Community Development, 2022 State Income Limits, and Kimley Horn and Associates.



Appendix D

Fair Housing Assessment



Affirmatively Furthering Fair Housing

Beginning January 1, 2019, AB 686 established new requirements for all California jurisdictions to ensure that local laws, programs, and activities affirmatively further fair housing. All Housing Elements due on or after January 1, 2021 must contain an Assessment of Fair Housing (AFH) consistent with the core elements of the analysis required by the federal Affirmatively Further Fair Housing Final Rule of July 16, 2015.

Fair housing is a condition in which individuals of similar income levels in the same housing market have like ranges of choice available to them regardless of race, color, ancestry, national origin, age, religion, sex, disability, marital status, familial status, source of income, sexual orientation, or any other arbitrary factor. Under State law, affirmatively furthering fair housing means "taking meaningful actions, in addition to combatting discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics." These characteristics can include, but are not limited to race, religion, sex, marital status, ancestry, national origin, color, familiar status, or disability.

A. Assessment of Fair Housing

As part of California Government Code Section 65583 (10)(A)(ii), the City is required to complete an assessment of fair housing, including a summary of housing issues. This includes analysis of racially concentrated areas of poverty and affluence, disparities in access to opportunities, disproportionate housing needs, and displacement risk.

1. TCAC/HCD Opportunity Maps

The California Tax Credit Allocation Committee (TCAC) and the California Department of Housing and Community Development (HCD) developed the TCAC Opportunity Maps to provide research and evidence-based policy recommendations to further HCD's fair housing goals. These goals include: (1) avoiding further segregation and concentration of poverty and (2) encouraging access to opportunity through land use policy and affordable housing, program design, and implementation. Overall, opportunity maps are intended to display which areas, according to research, offer low-income children and adults the best chance at economic advancement, high educational attainment, and good physical and mental health. The opportunity maps also help inform the TCAC to distribute funding more equitably to affordable housing in areas with the highest opportunity through the Low-Income Housing Tax Credit (LIHTC) Program.

Figure D-1 shows the TCAC/HCD Opportunity Scores for the City and surrounding neighborhoods. The map uses a regional index score to determine categorization of resource levels, as detailed below:

- Highest Resource – Top 20 percent highest-scoring census tracts in the region. Residents have the best outcomes in terms of health, economic attainment, and educational attainment.

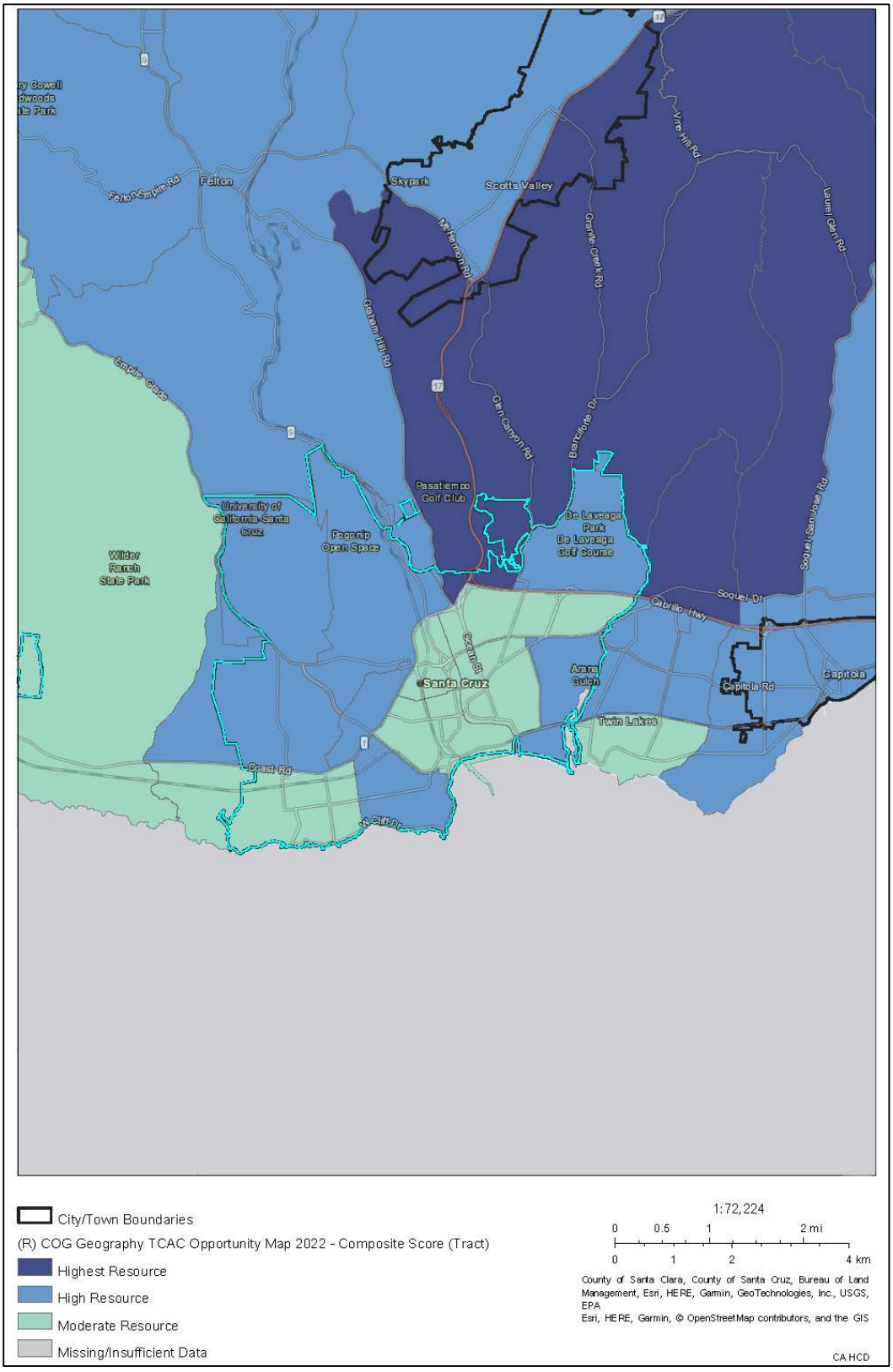
- High Resource – Top 40 percent highest-scoring census tracts in the region. Residents have access to highly positive outcomes in terms of health, economic attainment, and educational attainment.
- Moderate Resource – Top 30 percent of remaining census tracts in the region. Residents have access to somewhat positive outcomes in terms of health, economic attainment, and educational attainment, or a mix of high and low outcomes in certain areas.
- Moderate Resource (Rapidly Changing) – Moderate resource-scoring census tracts that are nearing High Resource status and are experiencing rapid increase in certain areas such as housing prices, median income, proximity, etc.
- Low Resource – Bottom 30 percent of remaining census tracts in the region. Residents may have a lack of access to positive environmental, economic, and educational opportunities that results in negative outcomes or perpetuated outcomes.

Figure D-1 shows the City is categorized as Moderate to High Resource. As shown, the moderate scores correspond with areas that have greater occurrences of non-residential uses; the high scores are generally located over areas of the City that are predominantly single-family neighborhoods. Table D-1 provides a breakdown of candidate housing units by income category for the TCAC scores. A greater percentage of units are located in areas reporting a moderate score, but this is due to a greater number of units being located along corridors. Over 60 percent of moderate-income units are located in high resource areas and over 80 percent of above moderate-income units are located in high resource areas. About 35 percent of lower income units are located in high resource areas. Overall, future housing developments within the City will benefit from access to moderate to high levels of resources, bringing additional opportunities for existing and future residents.

Table D-1: Candidate Housing Sites by Income Category by TCAC Score

TCAC Scores	Percent of Units by Income Category			
	Lower	Moderate	Above Moderate	Total
High Resource	35.3%	62.6%	16.2%	**26.9%**
Moderate Resource	64.7%	37.4%	83.7%	**73.1%**

Figure D-1: TCAC/HCD Opportunity Map



Source: California Department of Housing and Community Development – AFFH Data Viewer

2. Patterns of Integration and Segregation

To inform priorities, policies, and actions, this section contains an analysis of integration and segregation, including patterns and trends, relating to people with protected characteristics[1]. Segregation is defined as the separation or isolation of a race/ethnic group, national origin group, individuals with disabilities, or other social group by enforced or voluntary residence in a restricted area, by barriers to social connection or dealings between persons or groups, by separate educational facilities, or by other discriminatory means.

It is important to note that segregation is a complex topic, difficult to generalize, and is influenced by many factors. Individual choices can be a cause of segregation, with some residents choosing to live among people of their own race or ethnic group. For instance, recent immigrants may depend on nearby relatives, friends, and ethnic institutions to help them adjust to a new country. Alternatively, when White residents leave neighborhoods that become more diverse, those neighborhoods can become segregated. Other factors, including housing market dynamics, availability of lending to different ethnic groups, availability of affordable housing, and discrimination can also cause residential segregation.

Historic use of racially restrictive covenants and redlining by both public and private entities nationwide directly contributed to today's racial disparities in homeownership rates and wealth attainment. This discrimination is often reflected geographically in racial segregation and land use patterns that still exist today at the local level. For instance, Santa Cruz' areas of higher opportunity (discussed in the section above) and areas of concentrated affluence (discussed further below) are located in areas of the city that have a predominance of detached single-family housing. Conversely, areas of the City that have a predominance of multifamily housing are more likely to have lower resource and opportunity scores.

The City's AFFH policies and programs seek to address equity, prevent displacement, and provide for ongoing affordability to help address this historic pattern of racial disparity. Programs in Chapter 2 such as 6.2c and 6.2d will create opportunities for more types of housing development in areas of higher resources and opportunity to promote inclusion. A host of other policies and programs seek to increase affordable housing, improve mobility, preserve existing affordable housing, provide renter protections, support anti-displacement, and provide culturally sensitive outreach to historically underrepresented groups. Chapter 2 programs also note which of the AFFH goals the policy is seeking to achieve:

1. Enhancing housing mobility strategies
2. Encouraging development of new affordable housing in high-resource areas
3. Improving place-based strategies to encourage community conservation and revitalization, including preservation of existing affordable housing
4. Protecting existing residents from displacement

[1] Government Code Section 65583 (c)(10), 8899.5 (a)(b)(c).

Race and Ethnicity

Neighborhood Segregation and Diversity

Figures D-2 and D-3 map concentrations of predominant racial and ethnic groups. Figure D-2 shows the City has two census tracts, tracts 12.12 and 12.08, that report "Mostly White" populations and all but three of the remaining census tracts report "Latinx-White." There are three "3 Group Mixed" census tracts in the north-western region of the City. The UC Santa Cruz campus is located in one of the census tracts and has a very diverse student population, in comparison to the City's demographics. According to campus admissions, in 2022 the racial and ethnic composition of undergraduates were: European American (31.3 percent), Asian (28.6 percent), Chicanx/Latinx (26.7 percent), International (5.7 percent), African American (4.7 percent), American Indian (0.6 percent), Pacific Islander (0.3 percent), and 1.9 percent not stated. The second census tract just south of UC Santa Cruz encompasses the Moore Creek Preserve and some residential neighborhoods, as well as some commercial uses to the north of Cabrillo Highway (Highway 1). The third census tract located just east of the second is entirely made up of residential neighborhoods.

Table D-2a provides a breakdown of candidate housing units by income category for the percentages of White population and Table D-2b provides a unit breakdown for the percentage of Non-White populations. Over 60 percent of lower income units are located in areas with 20 to 40 percent White population; 48 percent of all units are located within this category. Lower income units represent the highest percentage of units located in areas with 40 to 60 percent White population. Units have been spread out to the extent possible to provide for a mix of incomes and integration throughout the community. While less than two percent of units are in areas with 60 to 80 percent White population, these tend to include built-out single-family neighborhoods where future affordable ADUs are anticipated to provide housing opportunities to a greater variety of households.

Table D-2a: Candidate Housing Sites by Income Category by Percent White Population

Percent White Population	Units by Income Category			
	Lower	Moderate	Above Moderate	Total
< 20%	10.3%	67.7%	31.7%	**30.3%**
20% - 40%	63.9%	27.4%	45.1%	**48.0%**
40% - 60%	24.7%	3.3%	21.3%	**20.0%**
60% - 80%	1.1%	1.5%	1.8%	**1.6%**

Table D-2b: Candidate Housing Sites by Income Category by Non-White Population

Percent Non-White Population	Units by Income Category			
	Lower	Moderate	Above Moderate	Total
20% - 40%	1.1%	1.5%	1.8%	**1.6%**
40% - 60%	31.9%	65.8%	46.3%	**44.8%**
60% - 80%	64.4%	28.8%	46.9%	**49.4%**
> 80%	2.6%	4.0%	4.9%	**4.2%**

Figure D-3 illustrates the diversification of the City between 2010 and 2018. Over this eight-year period, the City experienced an increase in diversity in the western region and particularly around

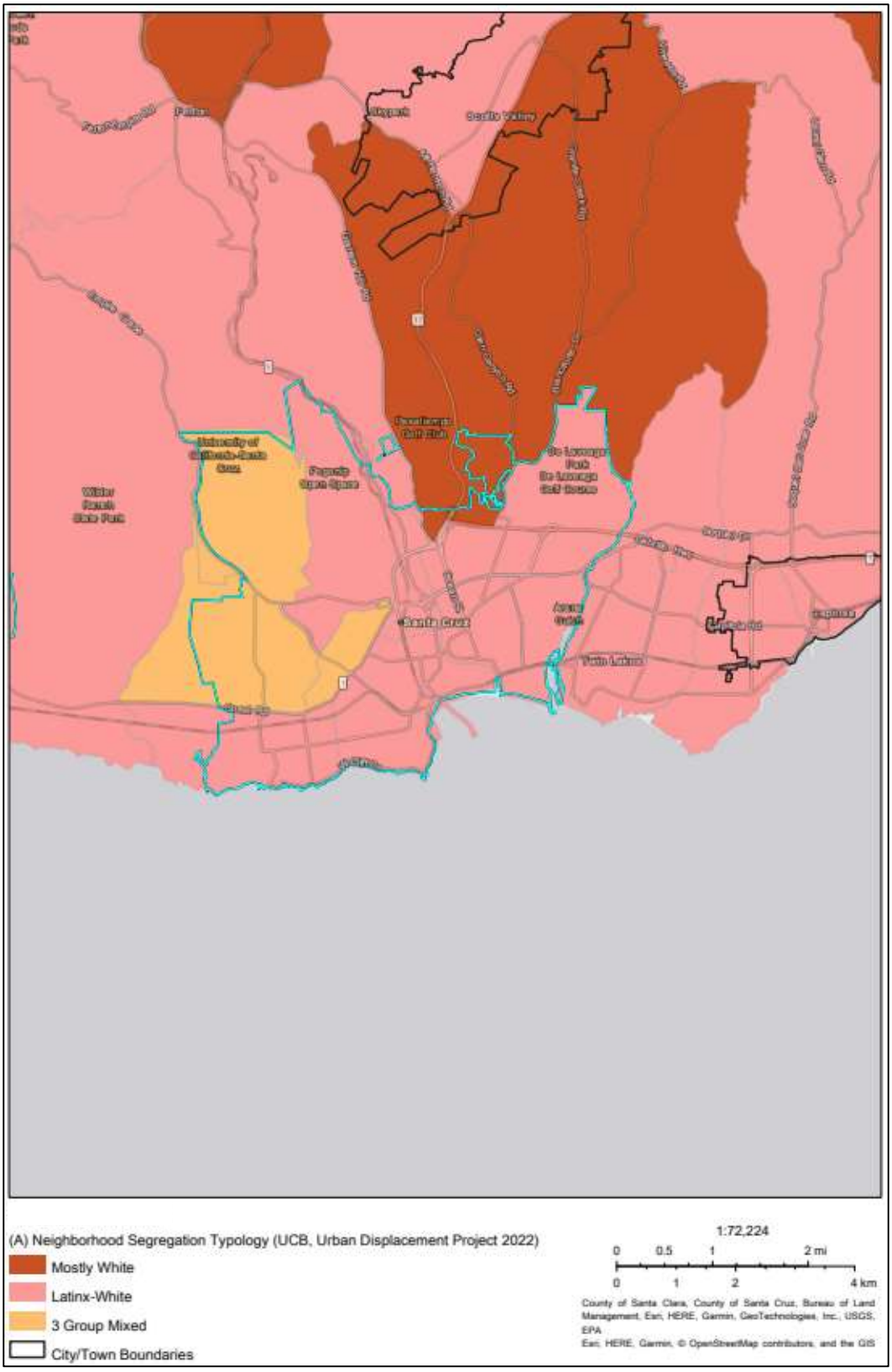
the Downtown area. In addition, there were increases in diversity seen within the City of Santa Cruz east of the San Lorenzo River. This is further supported by the Longitudinal Tract Data Base (LTDB), from the Diversity and Disparities Project, which found that from 1980 to 2020 the City became increasingly diverse. In 1980, the Non-Hispanic White population totaled 85.3 percent of the overall population and decreased to about 57.8 percent in 2020. During the same timeframe, the Hispanic population increased from 8.7 percent to 24 percent. Similarly, the total Asian population increased from 2.4 percent in 1980 to 11.3 percent in 2020, as well as the Non-Hispanic Black population which increased from 1.8 percent to 3.6 percent. All other races also increased from 1.8 percent to 3.3 percent. Between 2010 and 2018, the county and neighboring communities also experienced gains in diversity, largely within the communities to the east of the City, and in the eastern portion of the County. The regional trends on racial composition are explored in more detail in Appendix C.

Table D-3 shows that candidate housing units have been spread out across areas of the City with varying percentages of Hispanic population. The majority of units are in areas with the lowest percent of Hispanic population (65.7 percent). Lower income units are evenly distributed in areas with the lowest and highest percent of Hispanic population, and the majority of moderate- and above moderate-income units are in areas with the lowest percent of Hispanic population.

Table D-3: Candidate Housing Sites by Income Category by Hispanic Population

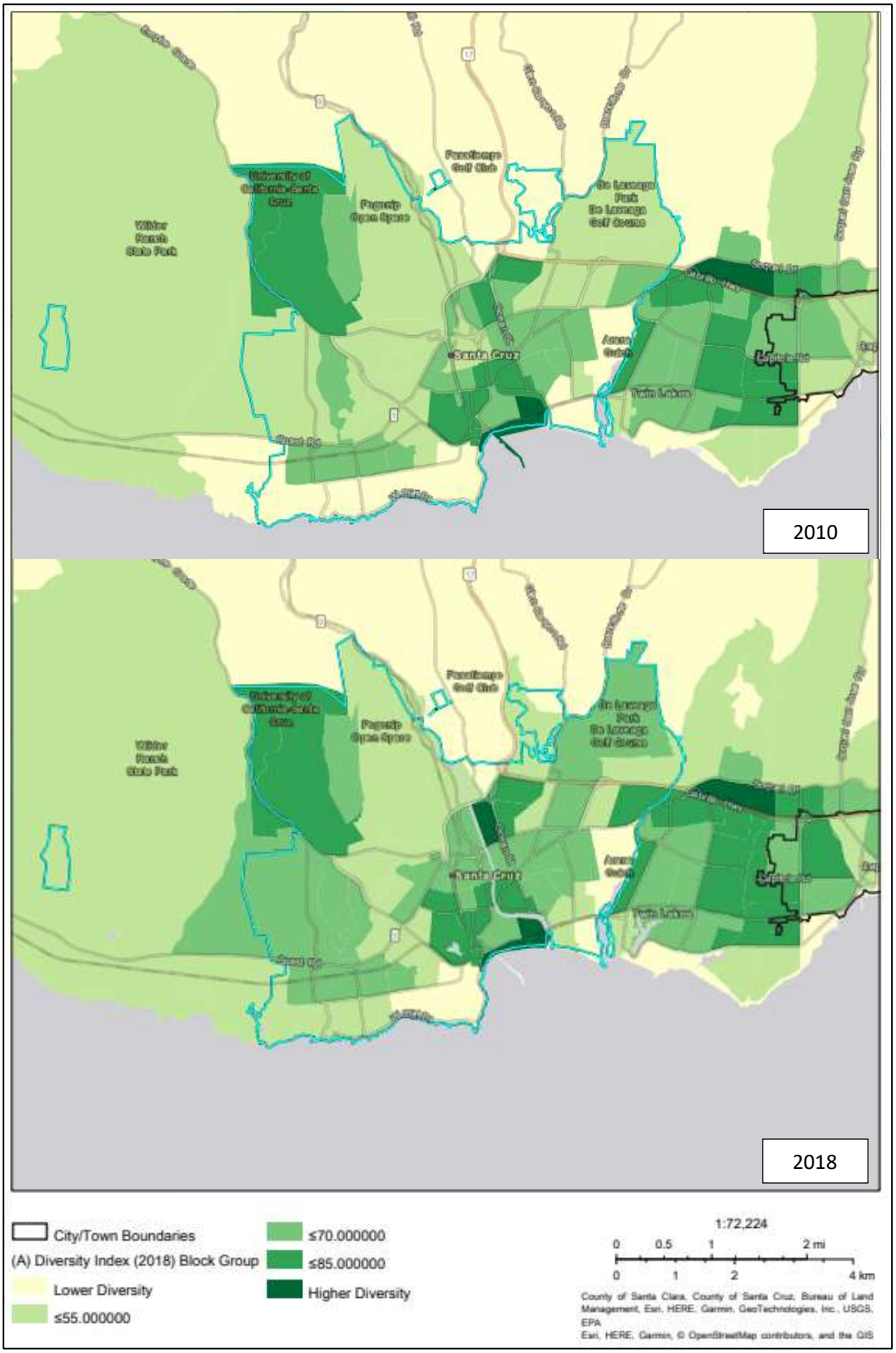
Percent Hispanic Population	Units by Income Category			
	Lower	Moderate	Above Moderate	Total
20% - 40%	49.6%	75.5%	70.8%	**65.7%**
40% - 60%	1.1%	1.5%	1.8%	**1.6%**
> 80%	49.3%	23.0%	27.3%	**32.7%**

Figure D-2: Neighborhood Segregation



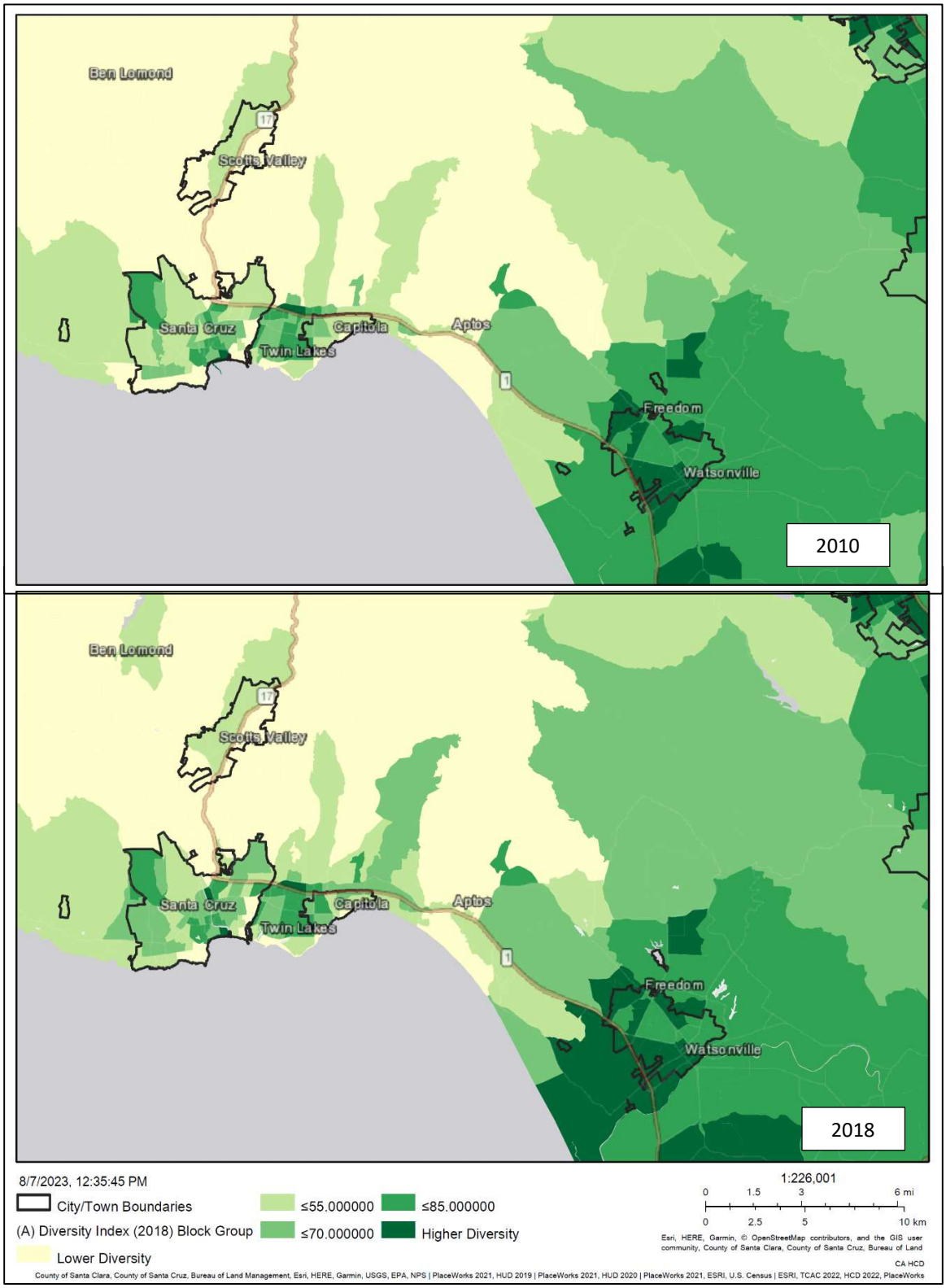
Source: California Department of Housing and Community Development – AFFH Data Viewer

Figure D-3: Diversity Index (2010 – 2018)



Source: California Department of Housing and Community Development – AFFH Data Viewer

Figure D-4: Diversity Index in Neighboring Communities (2010 – 2018)

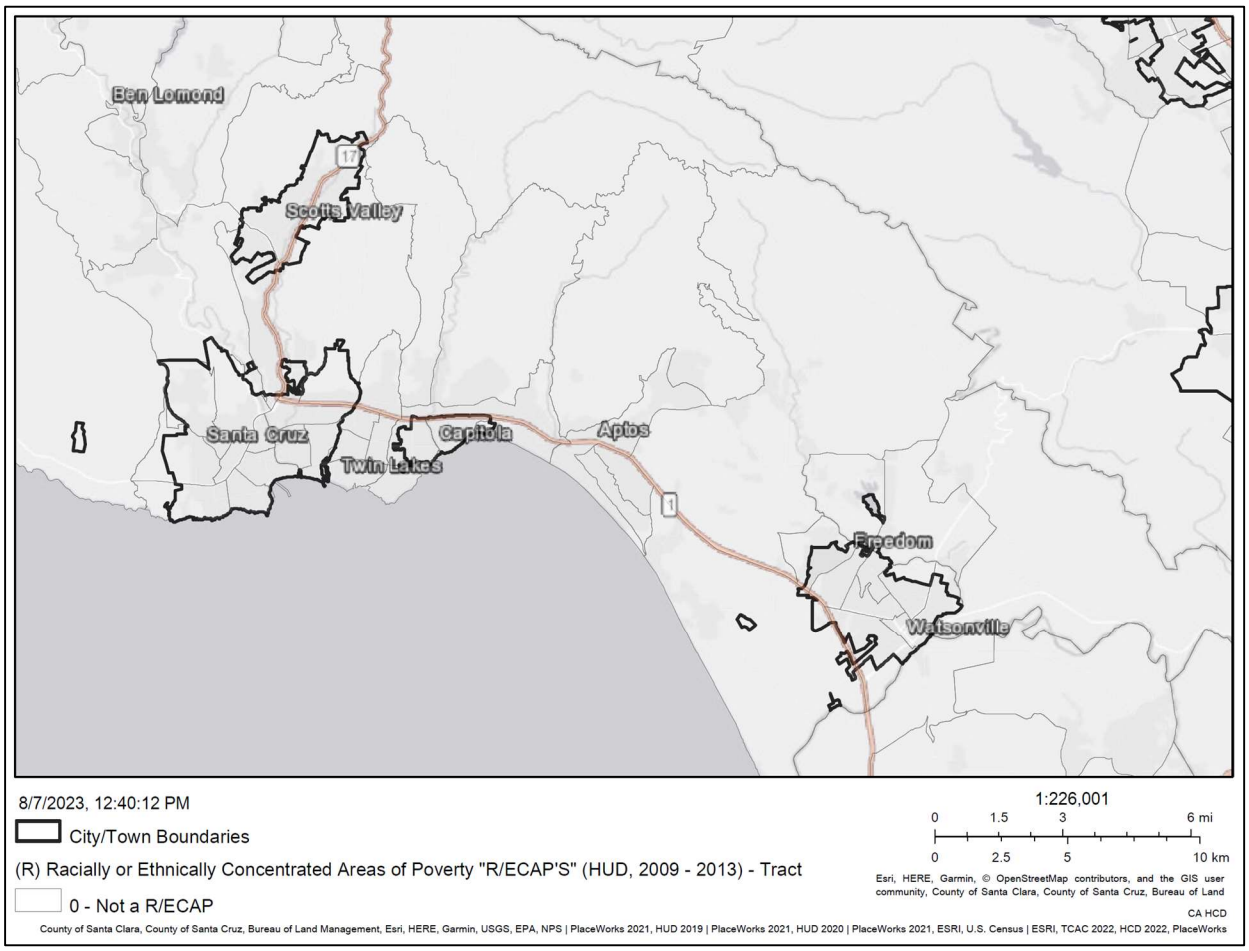


Source: California Department of Housing and Community Development – AFFH Data Viewer

Racially Concentrated Areas of Poverty (R/ECAP)

Racially and Ethnically Concentrated Areas of Poverty (R/ECAPs) are geographic areas with significant concentrations of poverty and minority populations. HUD developed a census-tract based definition of R/ECAP that relies on a racial and ethnic concentration threshold and a poverty test. The threshold states that an area with a non-White population of 50% or more would be identified as a R/ECAP; the poverty test defines areas of extreme poverty as areas where 40% or more of the population live below the federal poverty line or where the poverty rate is three times the average poverty rate for the metropolitan area (whichever is lower). Thus, an area that meets either the racial or ethnic concentration and the poverty test would be classified as a R/ECAP. There are no R/ECAPs in the City on in the neighboring communities, as shown in Figure D-5.

Figure D-5: R/ECAPs in Neighboring Communities



Racially Concentrated Areas of Affluence (RCAA)

R/ECAPs are a long-standing, contributing factor to segregation. However, patterns of segregation in the United States show that of all racial groups, the White population is the most separated from other racial groups. Research identifies the segregation of affluence to be greater than the segregation of poverty. Racial and economic segregation can have significant effects on respective communities, including but not limited to socioeconomic disparities, disparities in access to

educational experiences and benefits, exposure to environmental conditions and crime, and access to public goods and services.

Data used in the analysis of Racially Concentrated Areas of Affluence (RCAAs) comes from the 2015-2019 American Community Survey and is measured at the census tract level. HCD has created an RCAA metric to reflect California's relative diversity and regional conditions, and to aid local jurisdictions in their analysis pursuant to AB 686 and AB 1304. HCD's RCAA metric is first calculated using a Location Quotient (LQ) for each census tract that represents the percentage of the total White population (White Alone, Not Hispanic or Latino) per census tract compared to the average percentage of total White population for all census tracts in a given Council of Governments (COG). For example, a census tract with an LQ of 1.5 has a percentage of total white population that is 1.5 times higher than the average percentage of total white population in the given COG region. RCAAs are identified by taking census tracts with an LQ of more than 1.25 and a median income 1.5 times higher than the COG Area Median Income (AMI) (or 1.5 times the State AMI, whichever is lower) and assigning these tracts a numeric score of 1. A score of 1 indicates that a census tract meets the qualifications of an RCAA. Census tracts that did not meet this criterion are assigned a score of 0.

A nationwide analysis of RCAAs identified the following trends:

- RCAA tracts have more than twice the median household income of the average tract in their metro area.
- Poverty rates in RCAAs are significantly lower and are, on average, about 20 percent of a typical tract.
- RCAAs tracts are more income homogenous than R/ECAPs.
- The average RCAA is about 57 percent affluent, whereas the average R/ECAP had a poverty rate of 48 percent.
- The typical RCAA tract has a rate of affluence 3.2 times that of a typical tract, whereas R/ECAPs on average had a poverty rate 3.2 times that of a typical tract.

RCAAs may represent a public policy issue to the extent that they have been created and maintained through exclusionary and discriminatory land use and development practices. Postwar patterns of suburbanization in many metropolitan areas were characterized by White, affluent communities erecting barriers to affordable housing and engaging in racially exclusionary practices. According to the Housing and Community Development AFFH Guidance Memo, “segregation is a continuum, with polarity between race, poverty, and affluence, which can be a direct product of the same policies and practices.” Therefore, both sides of the continuum must be examined.

Figures D-6 and D-7 show census tracts that meet the RCAA criterion in Santa Cruz and in the surrounding region. As illustrated, there are 4 census tracts in the City that classified as RCAAs under HCD’s criterion. These census tracts are located closest to the coast and in the foothills. The foothills of Santa Cruz present a challenging obstacle to all development and development of lower income housing specifically. It is more difficult and expensive to develop housing on slopped or

hilly terrain, making affordable housing infeasible in these areas. The City has encouraged the development of affordable housing in these areas for decades, but without significant financial incentives, it is not feasible to develop. The topography of this portion of the City creates a financial constraint to the development of housing. Hills, canyons, and sloped terrain increase the cost of housing, especially low-income housing, due the additional measures required to safely develop housing in that environment. Because development of housing in these areas is costly, typically only households with higher incomes can afford to buy or rent, establishing a concentration of affluence. Each of these neighboring jurisdictions with RCAAs experience the same conditions due to the topography in these areas. Figure D-7 shows that there are other RCAAs in the region, but it is important to note that most of these are in remote, sparsely populated, and mountainous areas.

Additionally, the cost of land on the coast has historically been very high, and housing in these areas regularly sell for multi-million dollars. These areas have historically been affluent and efforts to develop affordable housing in these areas have been largely unsuccessful due to the cost of subsidizing housing in this area. Similarly to all coastal areas in the state, developers have cited the cost of development in the area as a significant constraint to development of housing at moderate and lower income levels. The City continues to encourage development in these areas through incentives and financial subsidies.

Table D-4a below displays the RCAA data for the City. The data shows these RCAAs have significantly higher percentage of white residents and median household incomes (the AMI for the City is $199,000). By cross-referencing Figure D-7 to Figure D-4 and Figure D-7a, there are RCAAs scattered across the County in the City of Santa Cruz and Scotts Valley. This aligns with the cities' racial demographics and median income (summarized in Table D-4b below). Although not all census tracts/block groups meet the criteria to qualify as RCAAs, there is a tendency for census block groups with higher white populations to have higher median incomes throughout the county. The RCAAs also aligns with Figure D-7b TCAC/HCD Opportunity map. Areas with the highest resource throughout the County typically correlate with areas qualified as RCAAs. For instance, the same tracts that had the highest and high resources in the City of Santa Cruz and Scotts Valley were also considered RCAAs.

Additionally, Table D-4b below compares median household incomes of white residents in the City and in the County. The City's White population earns a median income of approximately $91,054 whereas the County's White population earns a median income of approximately $100,259. In both jurisdictions, the White population represents over half of the total population. Geographically, RCAAs in Santa Cruz are located in portions of the City that have predominantly detached single-family land uses. The RCAAs reflect a historic pattern of racially discriminatory decision-making that contributed to inequitable outcomes for communities of color. These are challenges that City's AFFH policies and programs such as 6.2c and 6.2d seek to ameliorate.

While the City has committed to actions meant to address the concentration of affluence in past Housing Element cycles, many decades of earlier local policies may have contributed to the

presence of RCAAs seen today. The City is committed to further improving access to opportunities and resources, and through the sites inventory and Policy Plan, the City plans to address RCAAs through further integration of these areas into more diverse, mixed-income communities.

Table D-4a: Median Household Income and White Population of RCAAs

Census Tract	Percent White Population	Median Income
10.11	77.3%	$122,927
12.08	81.5%	$124,000
12.12	86.6%	$159,643
10.01	73.0%	$118,056

Source: (U.S. Census Bureau) from HCD AFFH Data Viewer, Accessed September 14, 2022.

Table D-4b: White Population and Median Household Income of RCAAs in Santa Cruz County

Jurisdiction	Percent White Population (Not Hispanic or Latino)	Median Income[1]
Santa Cruz County	56.9%	$100,259
Capitola	69%	$81,617
City of Santa Cruz	62.1%	$91,054
Scotts Valley	75.6%	$103,783
Watsonville	12.8%	$61,469

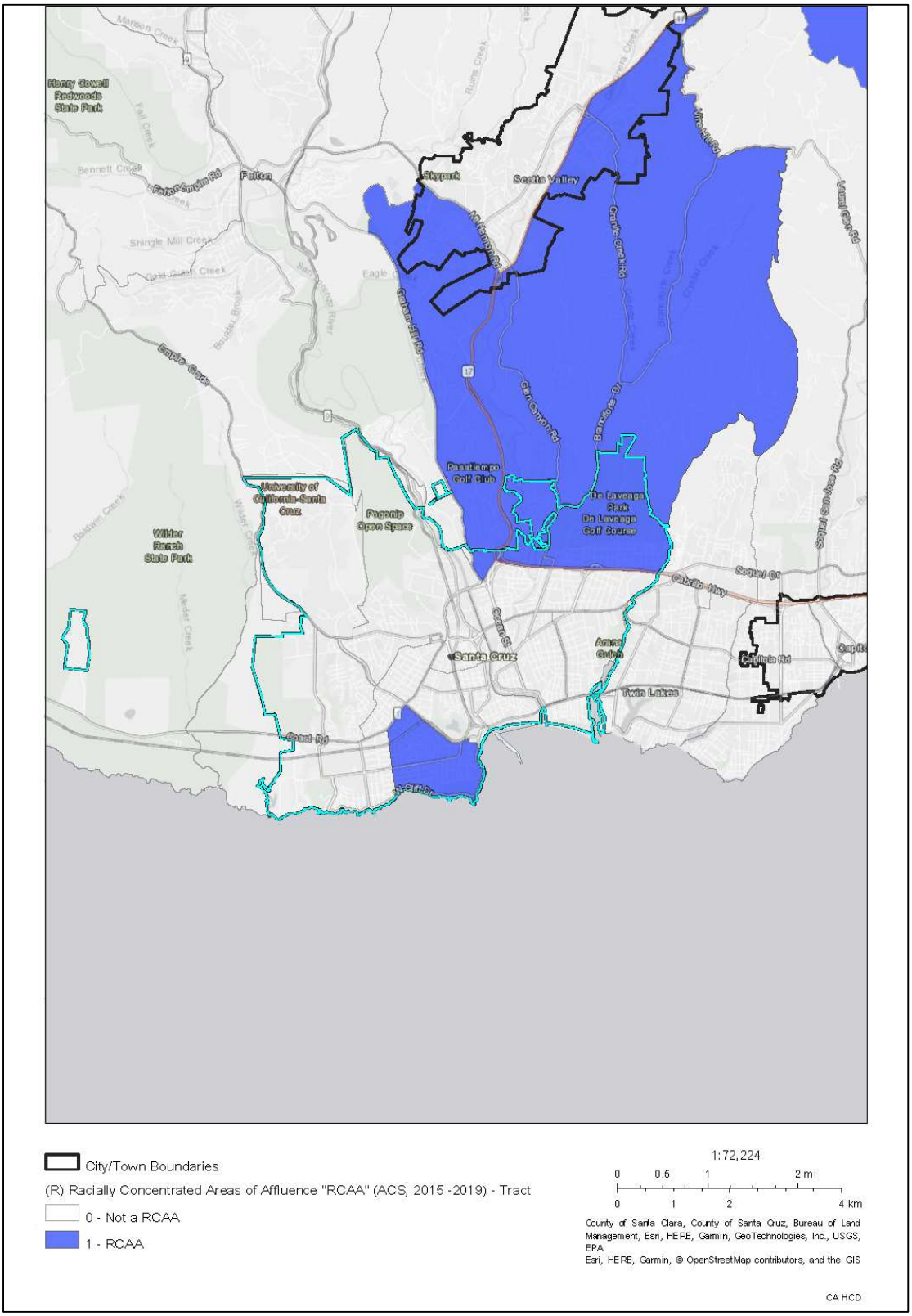
Notes: [1] Median income in the past 12 months (in 2019 inflation-adjusted dollars)
Source: American Community Survey, 5-Year Estimates, 2019.

Table D-4c: Median Household Income by Race and Geography

Race	City of Santa Cruz		Santa Cruz County	
	Median Income[1]	Population	Median Income [1]	Population
White (Not Hispanic or Latino)	$91,054	62.1%	$100,259	56.9%
All Households	$86,618	--	$89,986	--

Notes: [1] Median income in the past 12 months (in 2019 inflation-adjusted dollars)
Source: American Community Survey, 5-Year Estimates, 2019.

Figure D-6: Racially Concentrated Areas of Affluence in Santa Cruz



Source: California Department of Housing and Community Development – AFFH Data Viewer

Figure D-7: Racially Concentrated Areas of Affluence in Neighboring Communities

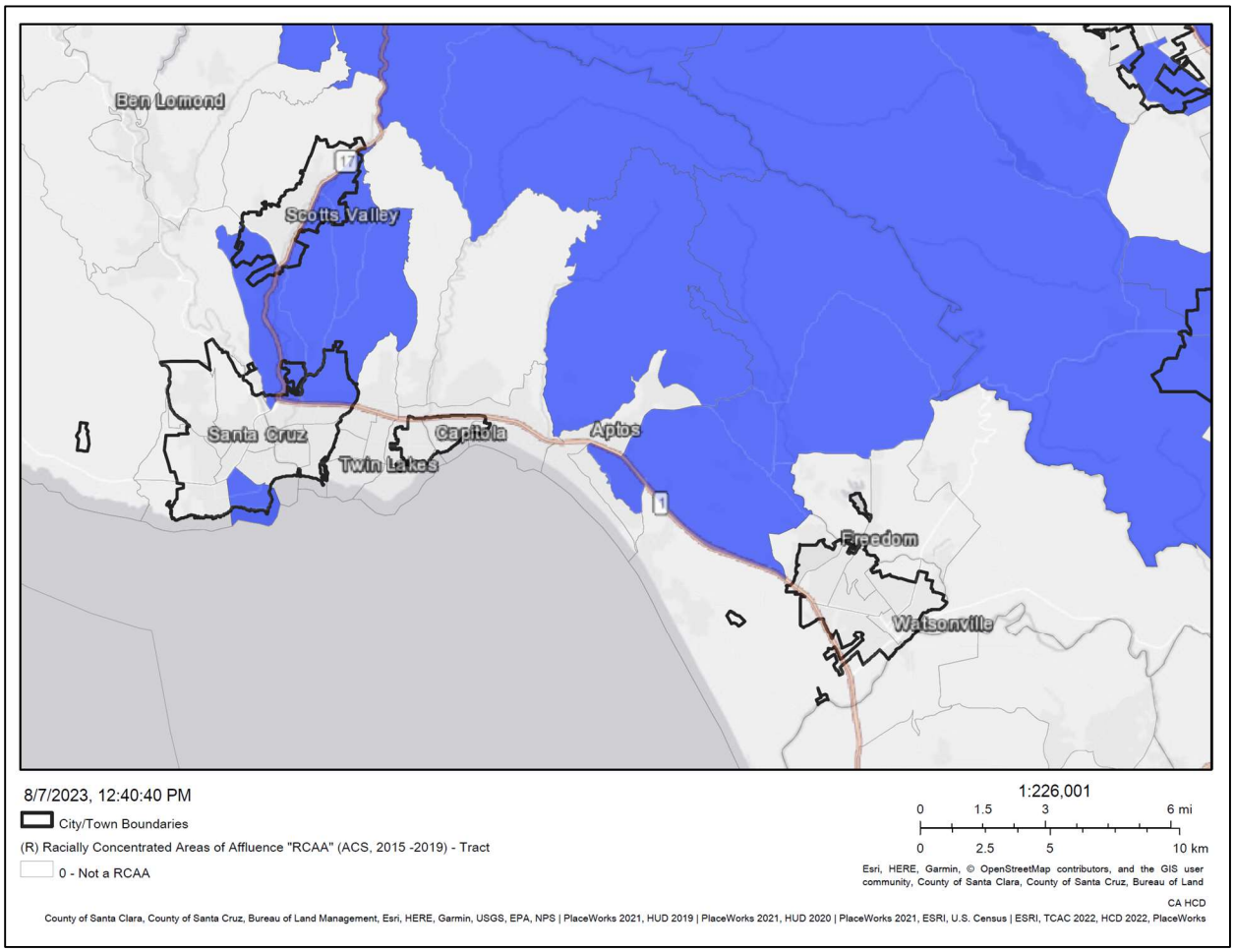
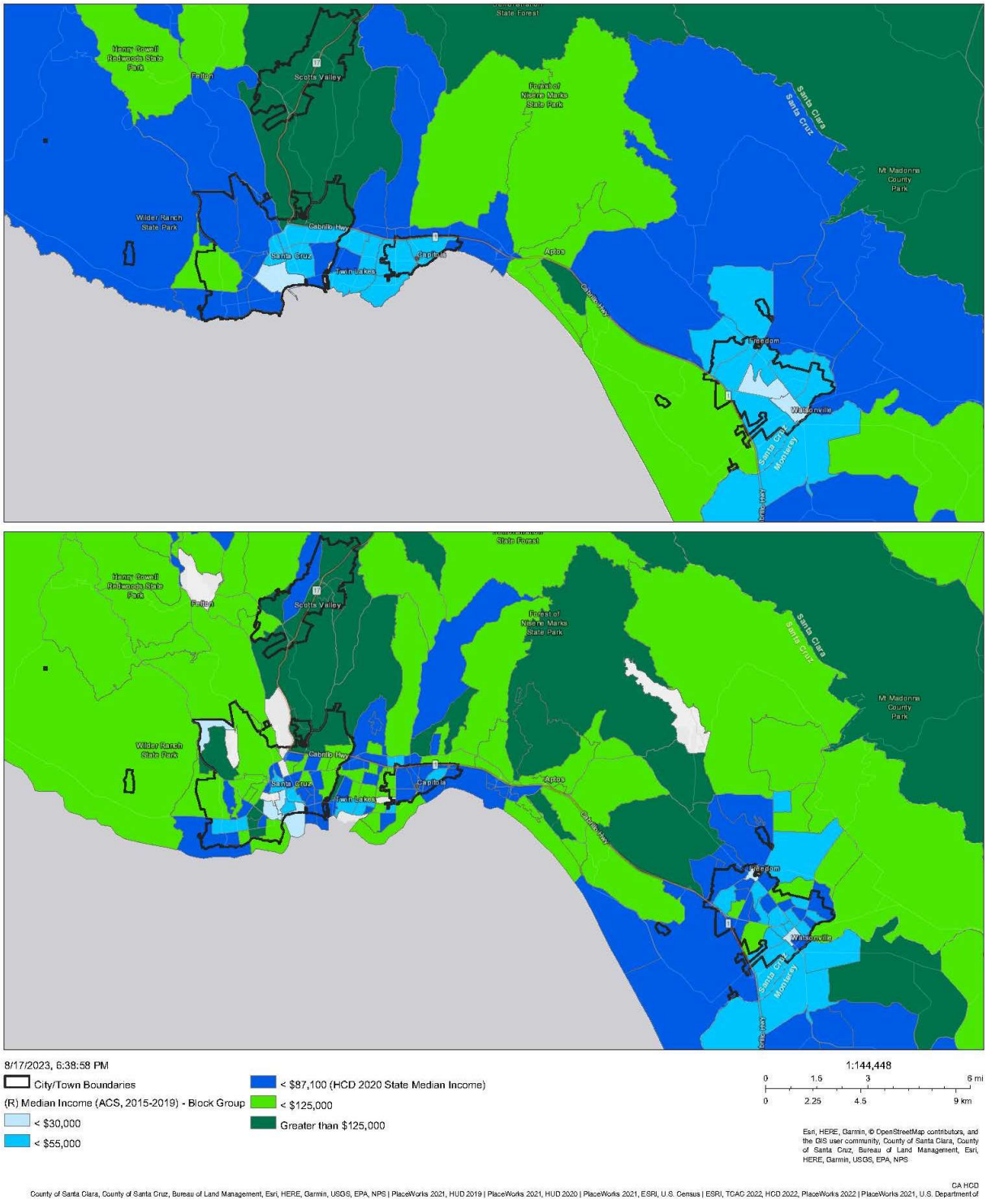
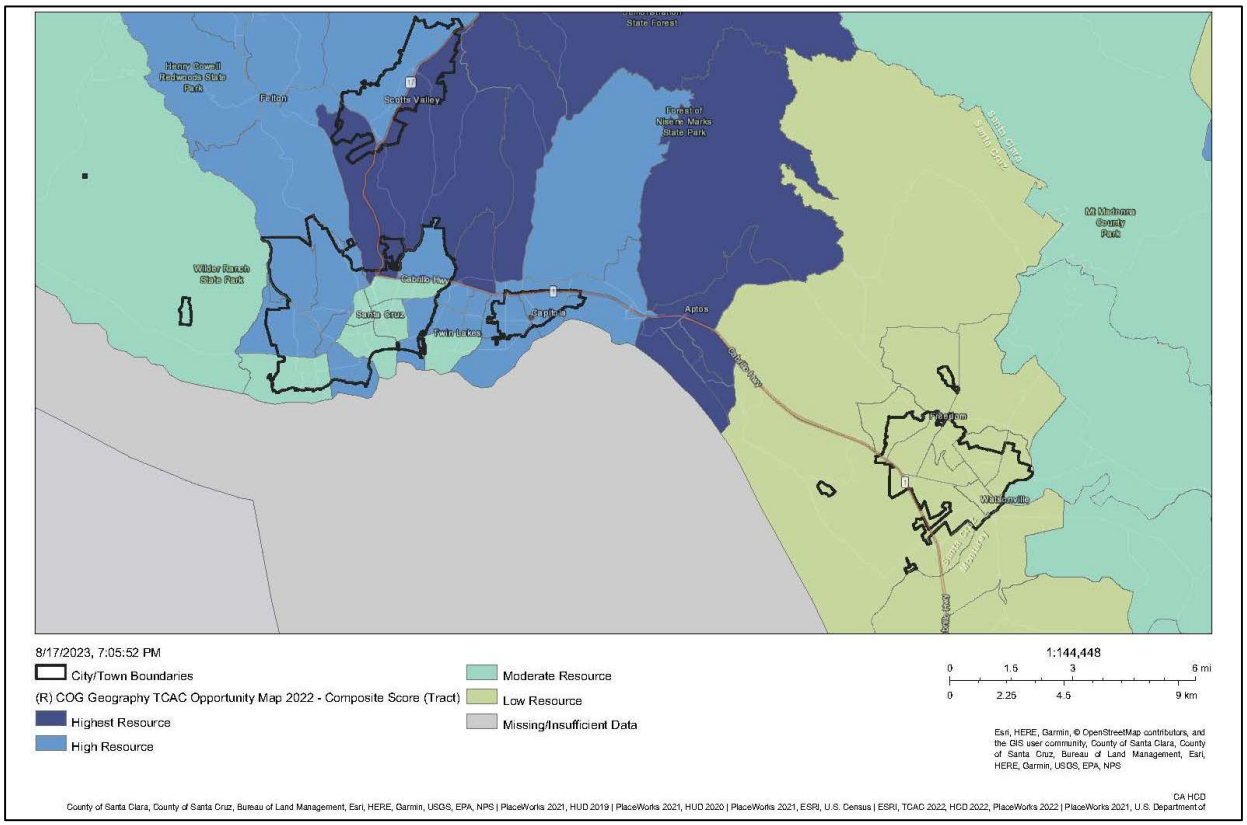


Figure D-7a: Median Income in Santa Cruz County (2014 – 2019)



Source: California Department of Housing and Community Development – AFFH Data Viewer

Figure D-7b: TCAC/HCD Opportunity Map for Santa Cruz County



Source: California Department of Housing and Community Development – AFFH Data Viewer

Table D-5 provides a breakdown of candidate housing units by whether they are located in an RCAA. Very few units are located in the RCAAs given their location on the hillside and along the coast in built-out single-family neighborhoods. In comparison to corridors and the downtown area, the RCAA north of Cabrillo Highway is not considered the most appropriate location for affordable housing given its separation from the rest of the City by the highway, lack of public transit, and distance from commercial needs and community resources. Both RCAAs are still planned to accommodate a percentage of units, and affordable units, to facilitate greater integration. The RCAAs are also anticipated to provide affordable units through the development of ADUs on existing single-family parcels. The Policy Plan includes a number of policies geared toward facilitating affordable housing development and addressing housing needs for all segments of the community.

Table D-5: Candidate Housing Sites by Income Category by RCAAs

Located in an RCAA	Units by Income Category			
	Lower	Moderate	Above Moderate	Total
No	97.6%	96.3%	95.9%	**96.4%**
Yes	2.4%	3.7%	4.0%	**3.6%**

Hate Crimes

Hate crimes are violent acts against people, property, or organizations because of the group to which they belong or identify. The Federal Fair Housing Act makes it illegal to threaten, harass, intimidate, or act violently toward a person who has exercised their right to free housing choice.

As shown in Table D-6, between 2014 and 2020, a total of 52 hate crimes were reported in Santa Cruz. The most common hate crime was based on Race/Ethnicity/Ancestry. Of these, the most were anti-Black or African American, with 16 total hate crimes from 2014 to 2020, followed by four anti-Asian and anti-Jewish hate crimes. The second most hate crimes were based on Sexual Orientation, most being anti-Gay hate crimes.

Table D-6: FBI Hate Crimes by Bias (2014-2020)

Year	Race/ Ethnicity/ Ancestry	Religion	Sexual Orientation	Disability	Gender Identity	Multiple Bias	Total
2014	4	1	2	1	0	0	**8**
2015	4	1	0	0	1	0	**6**
2016	7	3	2	0	0	0	**12**
2017	5	1	3	0	0	0	**9**
2018	4	2	2	0	0	1	**9**
2019	1	0	1	0	0	0	**2**
2020	3	0	2	0	1	0	**6**
Total	**28**	**8**	**12**	**1**	**2**	**1**	**52**

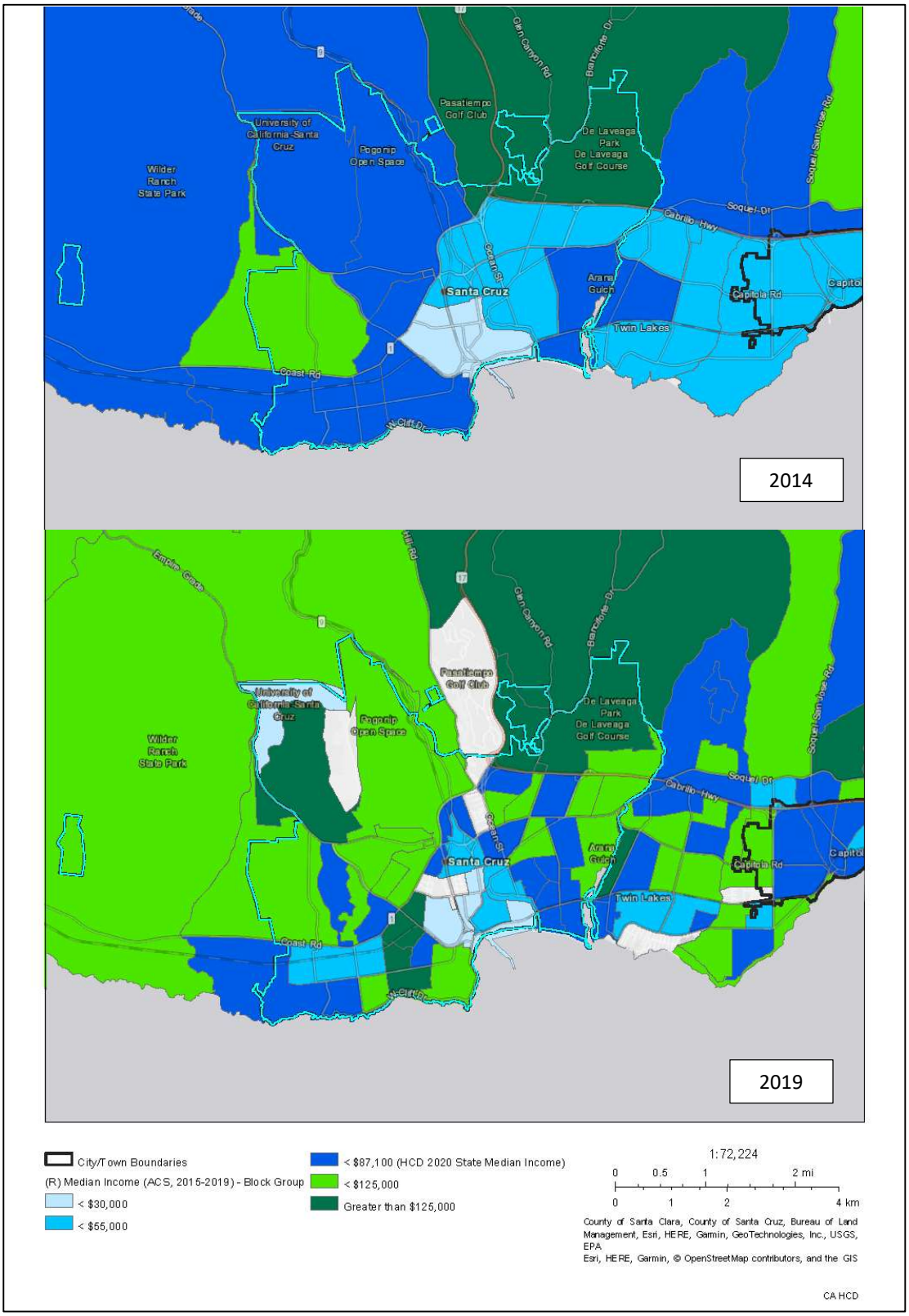
Source: Federal Bureau of Investigation, Crime Data Explorer, 2014-2020.

Income

Household income level plays a significant role in housing choice. According to the U.S. Census Bureau 2020 5-year estimates, the median household income for the City is $86,618 compared to $89,986 at the County level. The median household income in the City also varies significantly based on tenure; renter-occupied households have a median income of $54,609 while owner-occupied households have a median income of $126,202.

Figure D-8 shows the median income for Santa Cruz and the surrounding region. There is a large range of economic outcomes in the City, with the neighborhoods surrounding the Downtown region reporting the lowest median incomes. One large area in the north-eastern region reports a median income greater than $125,000; however, this area is mostly comprised of the De Laveaga Park and Golf Course, with a smaller portion of residential neighborhoods. The relatively small population of this area means that a few households with extremely high incomes could have skewed the median, making this statistic a less reliable indicator of the area's overall affluence.

Figure D-8: Median Income (2014 – 2019)



Source: California Department of Housing and Community Development – AFFH Data Viewer

The City has experienced a relatively large increase in median income over the past decade. Census data reports a 45.5 percent increase in median income between 2010 and 2020, with the greatest growth occurring in the last five years. This is a much greater increase than for the County and the across the state as shown in Table D-7. The increase in median income across the City could reflect a similar increase in housing costs, resulting in the displacement of lower income households.

Table D-7: Median Income by Geography (2010 – 2020)

Median Income by Year	City of Santa Cruz	Santa Cruz County	California
2020	$86,618	$89,986	$78,672
2015	$62,164	$67,256	$61,818
2010	$61,207	$65,253	$60,883
Percent Change	**45.5%**	**37.9%**	**29.2%**

Source: American Community Survey, 5-Year Estimates, 2010, 2015, 2020.

Over this ten year period, the City has had a lower median household income than the County but higher than the State. As Table D-8 shows, a large portion of the City's households are higher earning; in total, over 55.5 percent of households in Santa Cruz earn more than the State median-income of $60,883. Additionally, over 16 percent of households in Santa Cruz earn $200,000 or more annually. While just under 36 percent of City residents earn less than $50,000 annually, compared to 28.6 percent and 32.6 percent for the County and State, respectively, the City also has more households in the lower income ranges than the State or County. This may, at least in part, be attributable to the larger population of students in the City. In general, the City has fewer households in the mid-income ranges and more at the upper and lower levels than the State or County.

Table D-8: Households by Median Income by Geography

Households Income	City of Santa Cruz	Santa Cruz County	California
Less than $10,000	7.9%	4.4%	4.7%
$10,000-$14,999	4.8%	3.6%	3.9%
$15,000-$24,999	7.7%	6.3%	6.9%
$25,000-$34,999	6.1%	5.5%	7.1%
$35,000-$49,999	9.3%	8.8%	10.0%
$50,000-$74,999	8.7%	12.8%	15.3%
$75,000-$99,999	10.8%	12.9%	12.3%
$100,000-$149,999	14.8%	16.9%	17.1%
$150,000-$199,999	13.4%	12.1%	9.4%
$200,000 or More	16.5%	16.8%	13.3%

Source: American Community Survey, 5-Year Estimates, 2020.

Table D-9 shows that a higher percentage of units are located in areas with higher percentages of existing low- and moderate-income households. Higher income areas are generally built out single-family neighborhoods where the City anticipates additional affordable housing opportunities through the development of ADUs on existing parcels. While Table D-9 shows that affordable units are located in areas with higher percentages of existing lower and moderate-income households, they are located in areas with the closest proximity to transit, commercial needs, and community resources. The City has included a number of policies in the Policy Plan to protect existing households from displacement and provide opportunities for focused resources.

Table D-9: Candidate Housing Sites by Income Category by Low and Moderate Income Households				
Percent Low- and Moderate-Income Population	Units by Income Category			
	Lower	Moderate	Above Moderate	Total
10% - 25%	0.2%	0.2%	0.4%	**0.3%**
25% - 50%	20.7%	17.5%	24.6%	**22.7%**
50% - 75%	44.5%	14.2%	25.0%	**28.9%**
> 75%	34.6%	68.2%	49.8%	**48.0%**

Disability

In 1988, Congress added protections against housing discrimination for persons with disabilities through the Federal Housing Administration (FHA), which protects against intentional discrimination and unjustified policies and practices with disproportionate effects. The FHA also includes the following unique provisions for persons with disabilities: (1) prohibits the denial of requests for reasonable accommodations for persons with disabilities, if necessary, to afford an individual equal opportunity to use and enjoy a dwelling; and (2) prohibits the denial of reasonable modification requests. Regarding fair housing, persons with disabilities have special housing needs due to lack of accessible and affordable housing, and the higher health costs associated with their disability. In addition, many may be on fixed incomes that further limit their housing options.

Table D-10 shows data for persons with disabilities in the City, County, and State. About 10.6 percent of the California population reported having at least one disability. In the City, about 9.7 percent of persons reported at least one disability. The County reported a higher percentage than the City at 11.5 percent. Of the 9.7 percent of Santa Cruz residents who reported a disability, the most common disabilities were cognitive difficulties and independent living, which could be tied to the City's senior population. Ease of reasonable accommodation procedures and opportunity for accessible housing can provide increased housing security for the population with disabilities.

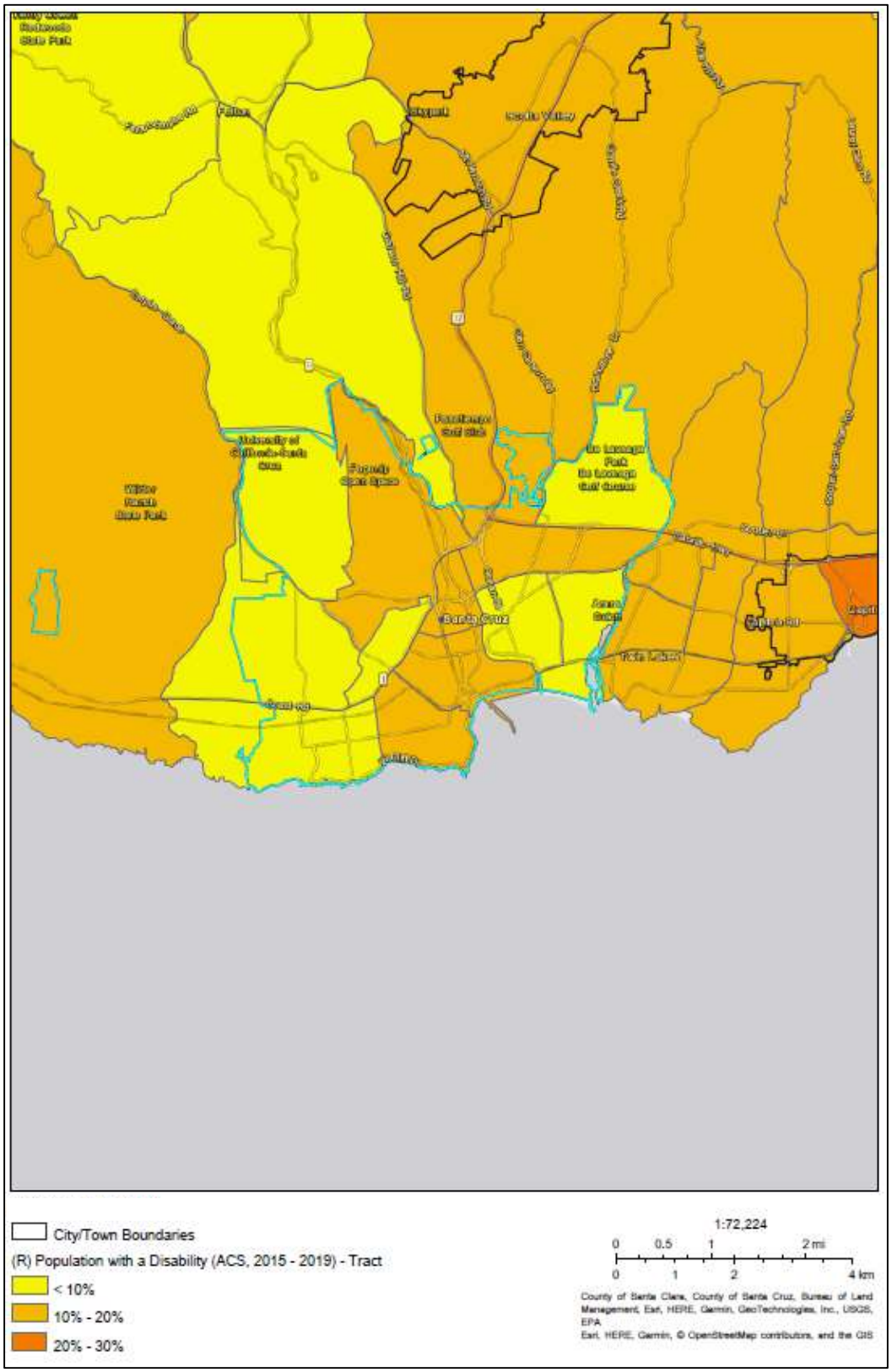
Table D-10: Population by Disability Type, Compared by Geography, 2020			
Disability	City of Santa Cruz	Santa Cruz County	California
Total with a Disability	9.7%	11.5%	10.6%
Hearing Difficulty	2.4%	3.4%	2.9%
Vision Difficulty	1.8%	2.4%	2.0%
Cognitive Difficulty	4.6%	4.9%	4.3%
Ambulatory Difficulty	3.5%	5.0%	5.8%
Self-care Difficulty	1.8%	2.3%	2.6%
Independent Living	3.7%	5.0%	5.5%
Source: American Community Survey, 5-Year Estimates, 2020.			

The data in Figure D-9 below displays data for disability status in Santa Cruz by census tract. The data shows that in the City approximately half of the census tracts report 10 to 20 percent of the population to have at least one disability and the other half reports under 10 percent. Overall, this is consistent with the surrounding region.

Although there is no significant concentration of the population having at least one disability, it is the policy and practice of the City to take all reasonable steps to ensure its services, programs, and activities are accessible to all members of the public including persons with disabilities. Community

resources and services are located near community parks, fire and police services, grocery stores and commercial uses, and medical offices. Approximately 96.1 percent of homes and 95.7 of jobs are located within half a mile of transit. Appendix B and F provide detailed descriptions of services and resources provided for persons with disabilities.

Figure D-9: Population with a Disability



Source: California Department of Housing and Community Development – AFFH Data Viewer

Familial Status

Under the FHA, housing providers (e.g., landlords, property managers, real estate agents, or property owners) may not discriminate because of familial status. Familial status refers to the presence of at least one child under 18 years old, pregnant persons, or any person in the process of securing legal custody of a minor child (including adoptive or foster parents). Examples of familial status discrimination include refusing to rent to families with children, evicting families once a child joins the family (through birth, adoption, or custody), enforcing overly restrictive rules regarding children's use of common areas, requiring families with children to live on specific floors, buildings, or areas, charging additional rent, security deposit, or fees because a household has children, advertising a preference for households without children, and lying about unit availability.

Families with children often have special housing needs due to lower per capita income, the need for affordable childcare, the need for affordable housing, or the need for larger units with three or more bedrooms. Single parent households are also protected by fair housing law. Of particular consideration are female-headed households, who may experience greater housing affordability challenges due to typically lower household incomes compared to two-parent households or male-headed single parent households. Often, gender and familial status intersect to compound the discrimination faced by single mothers.

Table D-11 displays household type for the State, County, and City. Overall, Santa Cruz has the largest percentage of non-family households (52.8 percent) which can be at least partially attributed to the large student population in the City. Santa Cruz has the lowest percentage of all other household types compared to the County and State. Approximately 35.5 percent of households in Santa Cruz have at least one person over the age of 60, which is slightly lower than the State and almost 9 percent lower than the County. Different household types have varying housing needs – senior households may benefit from reasonable accommodation procedures and being located near medical facilities, single-parent households may benefit from affordable housing options due to limited income, and all family households may benefit from larger housing units located near community areas and schools, as well as near childcare facilities.

Table D-11: Population by Familial Status by Geography

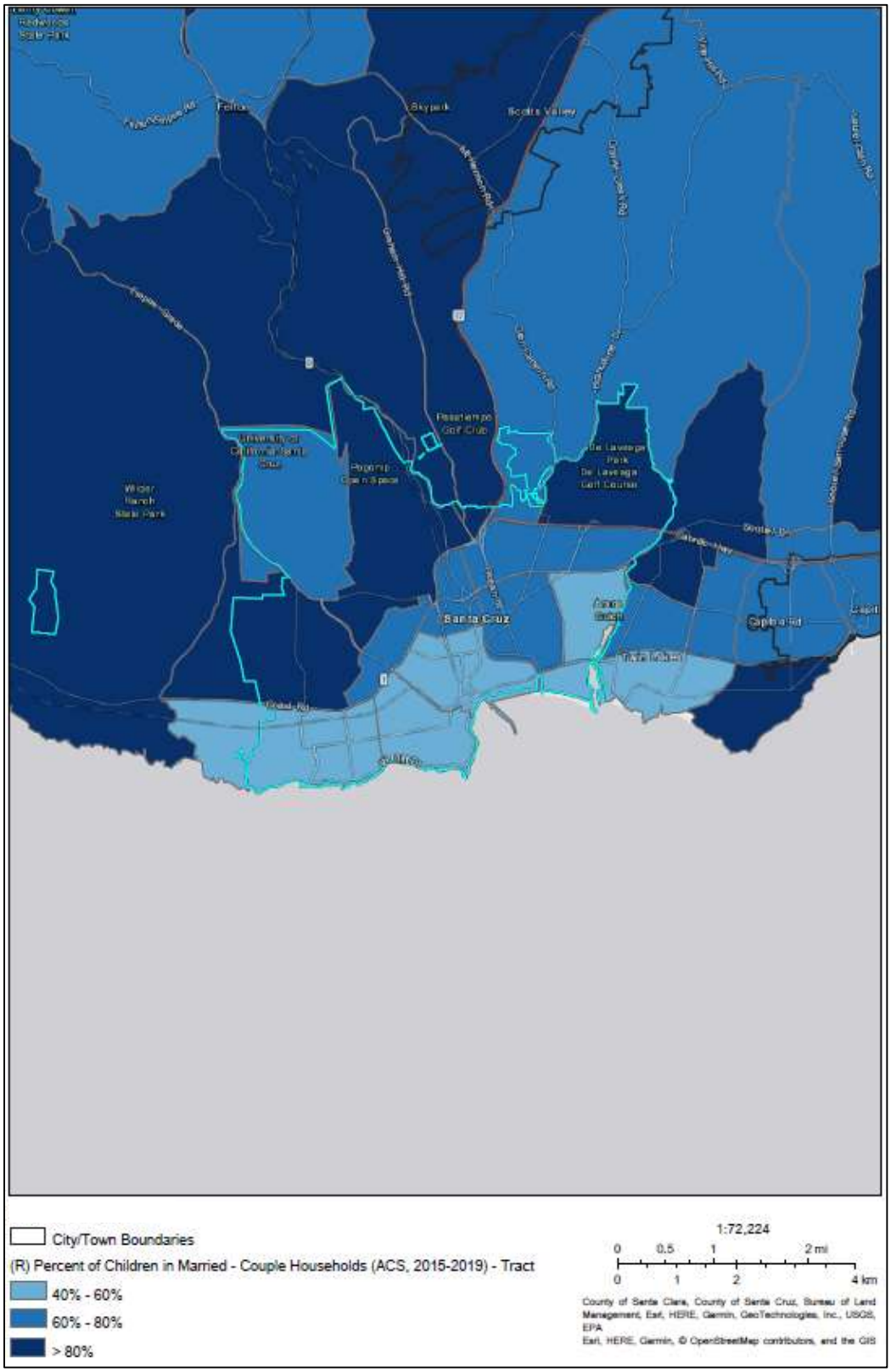
Familial Status	City of Santa Cruz	Santa Cruz County	California
Total Households	22,644	96,275	13,103,114
Married-Couple Family Households	35.4%	48.1%	49.7%
With Children	13.1%	17.8%	17.8%
Non-Family Households	52.8%	36.8%	31.4%
Households with one or more people 60 years+	35.5%	44.3%	39.9%
Female Headed Households, No Spouse Present with Children	7.4%	10.1%	12.9%

Source: American Community Survey, 5-Year Estimates, 2020.

The data in Figure D-10 and Figure D-11 below shows living arrangements of children by census tract in Santa Cruz. Figure D-10 shows the percent of children in Santa Cruz in married couple households by census tract. The data shows that most census tracts have children living in married couple households (60 to 80 percent and above 80 percent per tract). There are several census tracts closer to the coast where between 40 and 60 percent have children living in married couple households.

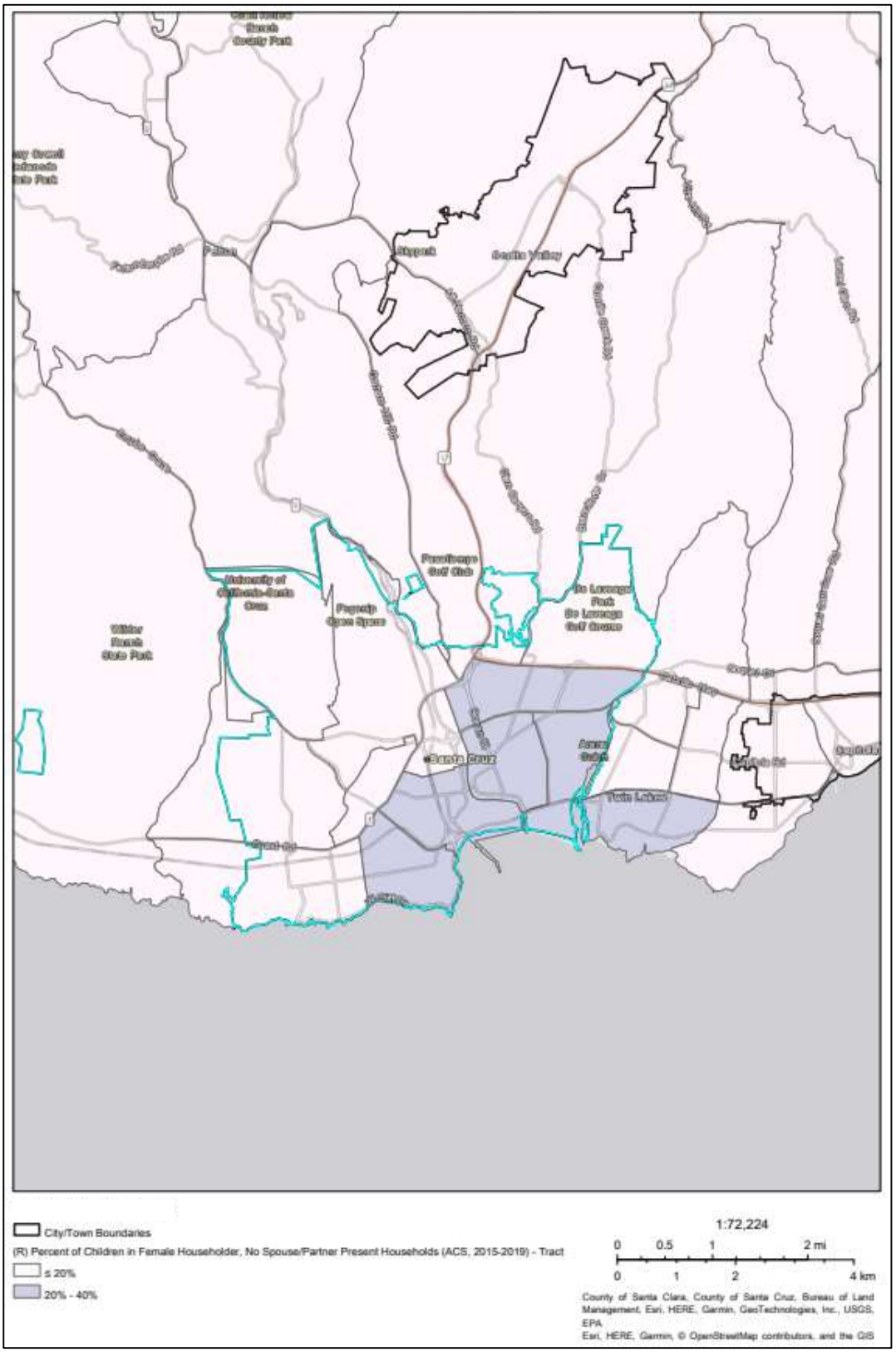
Figure D-11 shows the percent of children in female headed households with no spouse/partner by census tract in Santa Cruz. The data shows that the City has a number of census tracts in the southeast region where female headed households with children and no spouse present are more than 20 percent.

Figure D-10: Children Living in Married-Couple Households



Source: California Department of Housing and Community Development – AFFH Data Viewer

Figure D-11: Children Living in Female-Headed Households



Source: California Department of Housing and Community Development – AFFH Data Viewer

3. Access to Opportunities

Access to opportunity is a concept to approximate the link between place-based characteristics (e.g., education, employment, safety, and the environment) and critical life outcomes (e.g., health, wealth, and life expectancy). Ensuring access to opportunity means both improving the quality of life for residents of low-income communities, as well as supporting residents' mobility and access to 'high resource' neighborhoods.

Mobility

Access to public transit is of paramount importance to households affected by low incomes and rising housing prices, especially because lower-income households are often transit dependent. Public transit should strive to link lower-income persons, who are often transit-dependent, to major employment areas where job opportunities exist. Access to employment via public transportation can reduce welfare usage and increase housing mobility, which enables residents to locate housing outside of traditionally low-income neighborhoods.

Transportation opportunities are depicted by two indices: (1) the transit trips index and (2) the low transportation cost index. The transit trips index measures how often low-income families in a neighborhood use public transportation. The index ranges from 0 to 100, with higher values indicating a higher likelihood that residents in a neighborhood utilize public transit. The low transportation cost index measures cost of transportation and proximity to public transportation by neighborhood. It too varies from 0 to 100, and higher scores point to lower transportation costs in that neighborhood.

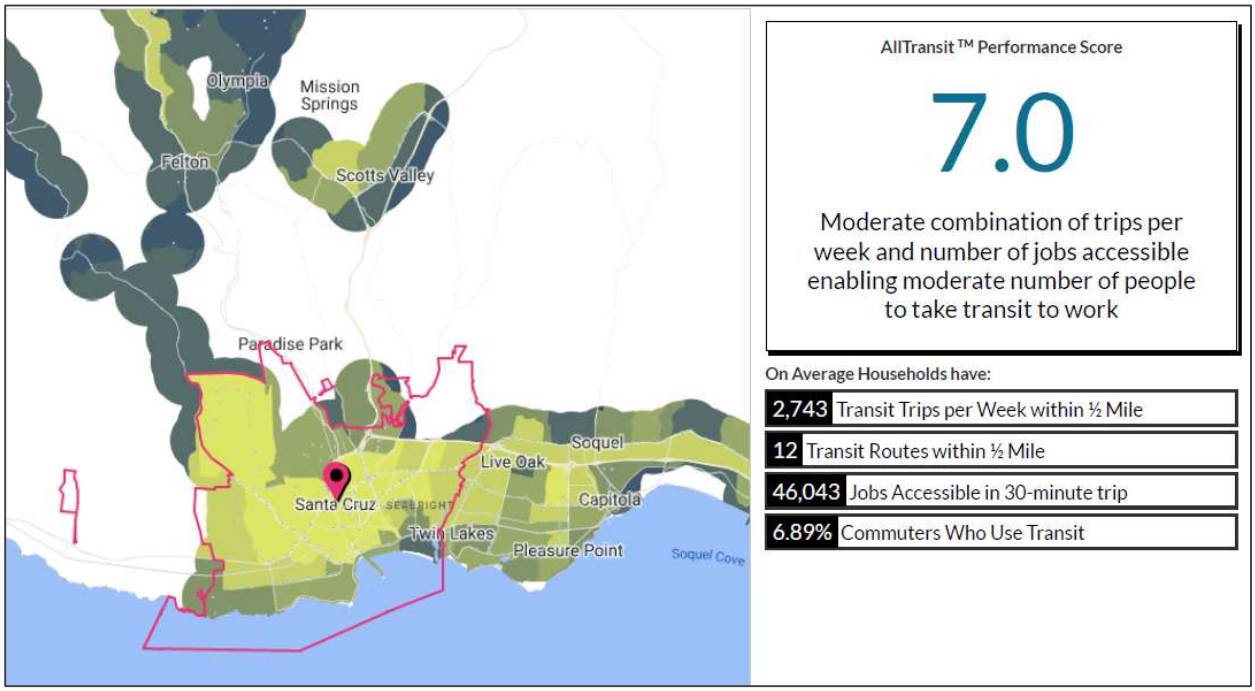
AllTransit, a source of transit data provided by CNT (Center for Neighborhood Technology), explores metrics that reveal the social and economic impact of transit, specifically looking at connectivity, access to jobs, and frequency of service. According to the data shown in Table D-12, Santa Cruz scored a 7.0 AllTransit performance score out of 10 possible points, illustrating a high combination of trips per week and number of jobs accessible that enable a moderate number of people to take transit to work. In total, 46,043 jobs are accessible within a 30-minute trip from Santa Cruz, and 6.89 percent of commuters use transit. Additionally, AllTransit identified the following transit-related statistics for Santa Cruz:

- 95.7% of jobs in Santa Cruz are located within a half-mile of transit.
- 97.1% of low-income households (earning less than $50,000) live within a half-mile of transit.
- 11.18% of workers who commute by walking live within a half-mile of transit.
- 10.28% of workers who commute by bicycle live within a half-mile of transit.

By comparison, Santa Cruz scored higher than the neighboring jurisdictions of Watsonville (6.1) and Scotts Valley (4.4). Overall, Santa Cruz has a higher AllTransit score than the Santa Cruz County average (7.0 in Santa Cruz and 4.8 in the County), meaning that the City has relatively better transit service than the surrounding areas.

Table D-12: AllTransit Index					
Jurisdiction	All Transit Performance Score	Transit Trips Per Week within 1/2 Mile	Jobs Accessible in 30-min trip	Commuters Who Use Transit	Transit Routes within 1/2 Mile
Santa Cruz	7.0	2,743	46,043	6.89%	12
Santa Cruz County	4.8	1,269	33,599	2.99%	6
Source: AllTransit, Transit Scores. Accessed September 15,2022.					

Figure D-12: AllTransit Performance Score (2021)



Source: AllTransit Fact Sheet, 2021.

Economic and Employment Opportunities

The TCAC/HCD Opportunity Area Maps include economic data, as shown in Figure D-13. This data represents opportunity levels based on the following factors:

- Poverty – Percent of population with an income above 200 percent of the federal poverty line.
- Employment – Percent of adults aged 20-64 who are employed in the civilian labor force or in the armed forces.
- Job Proximity – Number of jobs filled by workers with less than a Bachelor of Arts degree that fall within a given radius (determined by the typical commute distance of low-wage workers in each region) or each census tract population-weighted centroid.
- Adult Education – Percent of adults with a bachelor's degree or above.
- Median Home Value – Value of owner-occupied units.

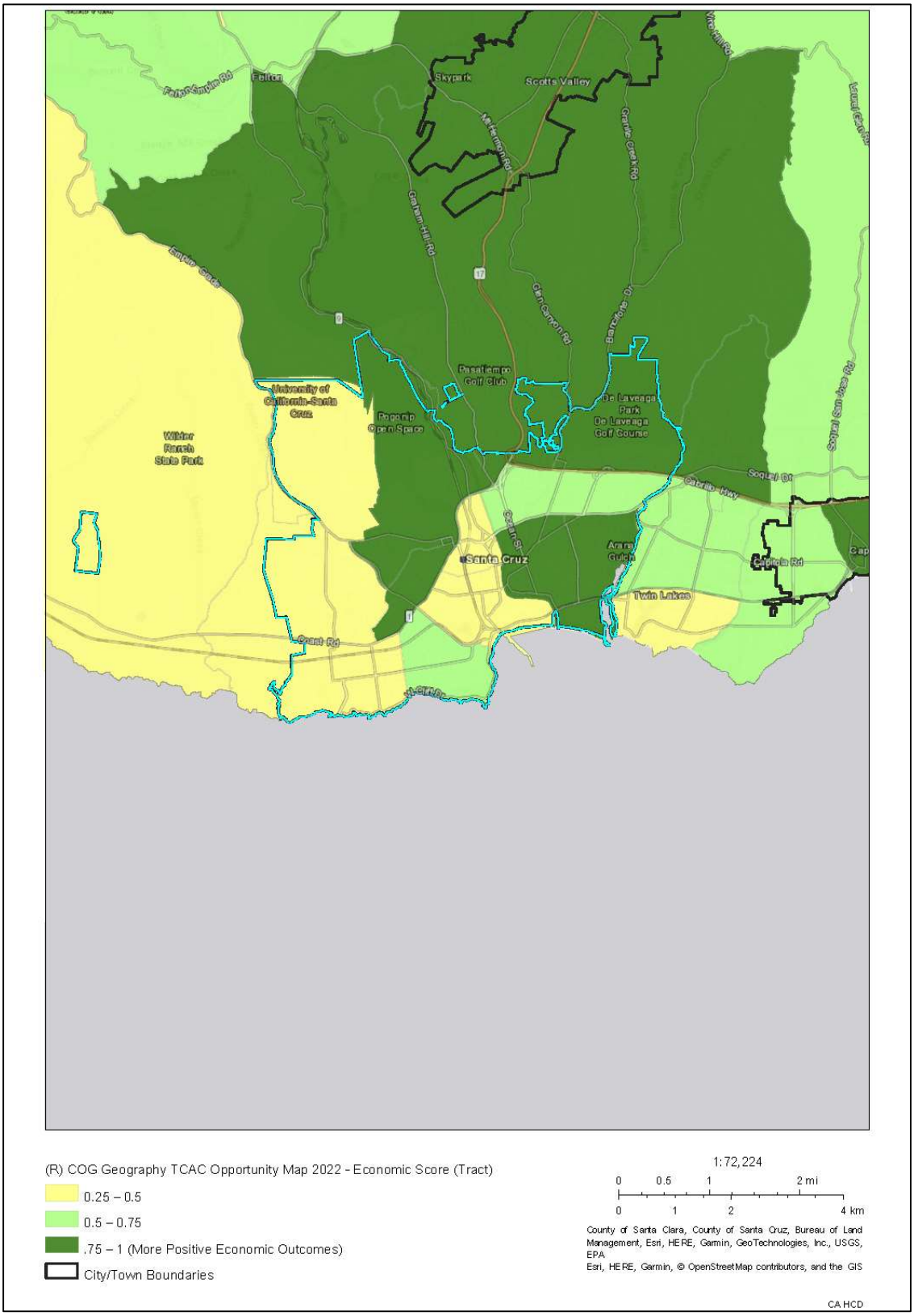
Figure D-13 shows that the majority of households in the City have fairly positive economic scores. The areas with lower scores include:

- The UCSC campus in the north-western region of the City which includes mostly students without full-time jobs, as well as a large portion of open space (forests and meadows).
- Largely undeveloped land (open space and parkland) and some residential neighborhoods on the western edge of the City, north of Mission Street. This area includes the Moore Creek Preserve. Residential uses, which represent less than half of the area, are mainly single-family homes along Western Drive and neighborhoods branching off of Bay Street.
- The south-western region of the City south of Mission Street, which is predominantly comprised of industrial uses, some residential, the UCSC biology/research campuses and related marine science centers, as well as vacant and preserved natural space (Natural Bridges State Park). The residential uses in this area include generally affluent, single-family residences along the coast, but also several multi-family complexes as well as De Anza Mobile Home Community to the west of Natural Bridges State Park. Few residential projects are currently in progress within the industrial area, which is predominantly focused on providing employment opportunities for the City, but residential projects are developing along the residential borders of the industrial area.
- Downtown Santa Cruz, which includes a large variety of commercial and retail employment opportunity but sees a higher rate of poverty. The area is currently experiencing high rates of redevelopment with new residential opportunities, including many affordable housing units.

In terms of economic and employment opportunities, the City is comparable to the surrounding region. The area to the west of the City is Wilder Ranch State Park – whose lower economic score can be explained by the area's status as a preserved natural space. The area to the north of the City is part of the Santa Cruz Mountains; there are a number of smaller towns, but housing costs are generally high and predominantly single-family residences. While there may be fewer employment opportunities to the north of the City, households located within this area may have higher rates of higher education and higher incomes, which may be the cause of the area reporting more positive economic scores. Communities to the east of Santa Cruz are fairly similar but have less open and protected natural space and more single-family neighborhoods – resulting in generally positive economic scores.

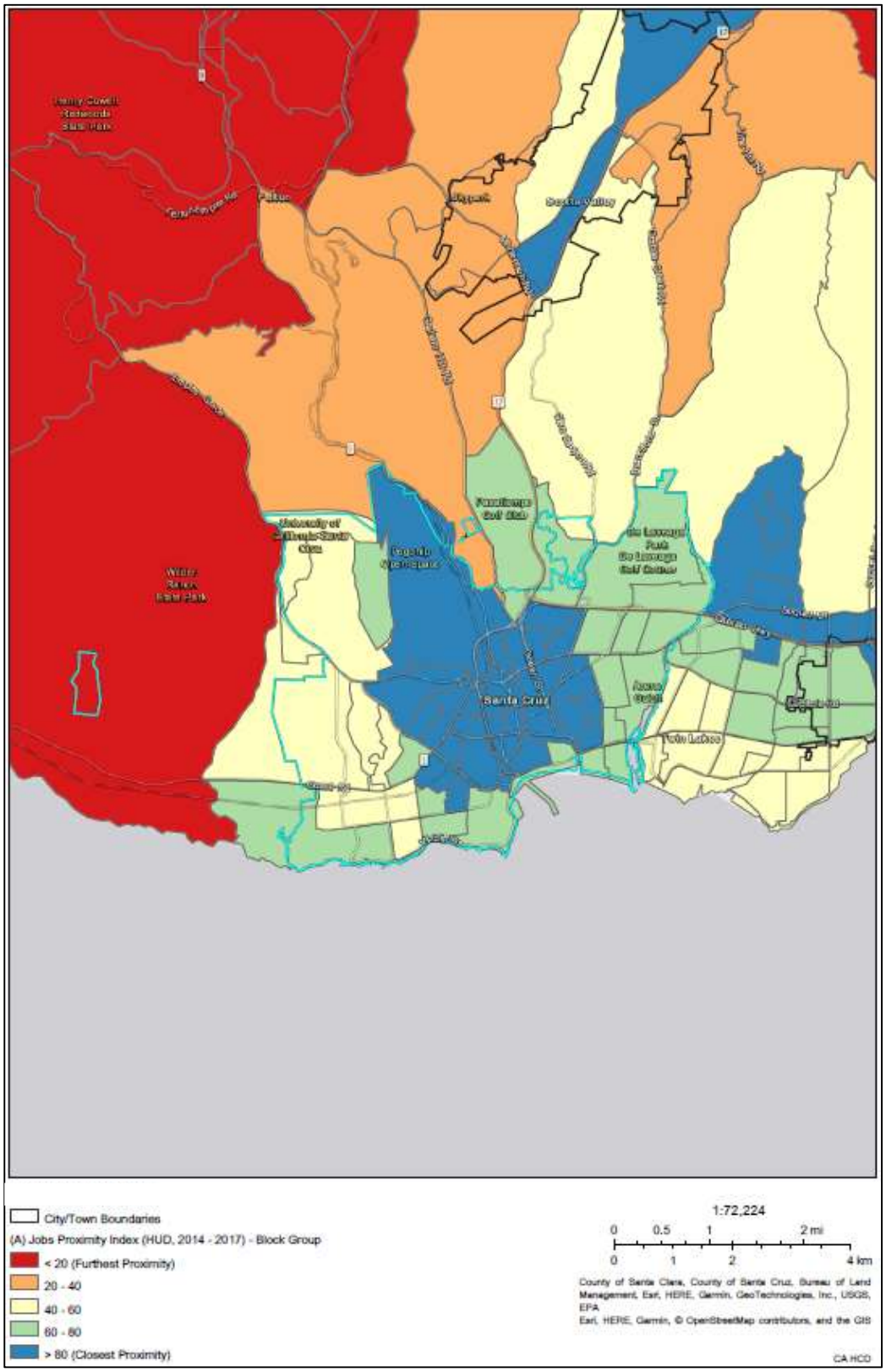
When compared to proximity to jobs (Figure D-14), Santa Cruz residents generally live the closest to employment opportunities. Overall, Santa Cruz residents have moderate access to positive economic opportunities. Areas on the western side of the City showing moderate proximity to employment are mostly comprised of natural open space, the UCSC campus, industrial areas, and some residential neighborhoods. Additionally, the City's expansive bus network allows accessible travel throughout the entire City and the university campus, proving access to employment. The City also provides many employment opportunities for neighboring communities.

Figure D-13: Economic Opportunity Scores



Source: California Department of Housing and Community Development – AFFH Data Viewer

Figure D-14: Jobs Proximity Index



Source: California Department of Housing and Community Development – AFFH Data Viewer

Education Opportunities

The TCAC/HCD Opportunity Area Maps include education data, as illustrated in Figure D-15. This data represents opportunity levels based on the following four factors:

- Math proficiency – Percentage of fourth graders who meet or exceed math proficiency standards.
- Reading proficiency – Percentage of fourth graders who meet or exceed literacy standards.
- High school graduation rates – Percentage of high school cohort that graduated on time.
- Student poverty rate – Percentage of students not receiving free or reduced-price lunch.

Figure D-15 shows educational scores for the City. As shown, a large portion of the City is scored at the second highest positive educational outcomes. The highest educational category is present in the northwest of the City where the University is located as well as in a portion of the northeastern area. Overall, Santa Cruz provides moderately high opportunities for educational achievement and Santa Cruz residents show high educational achievements and successes in achieving college degrees. Overall, future housing developments within the City will benefit from access to high levels of resources, bringing additional opportunities for existing and future residents.

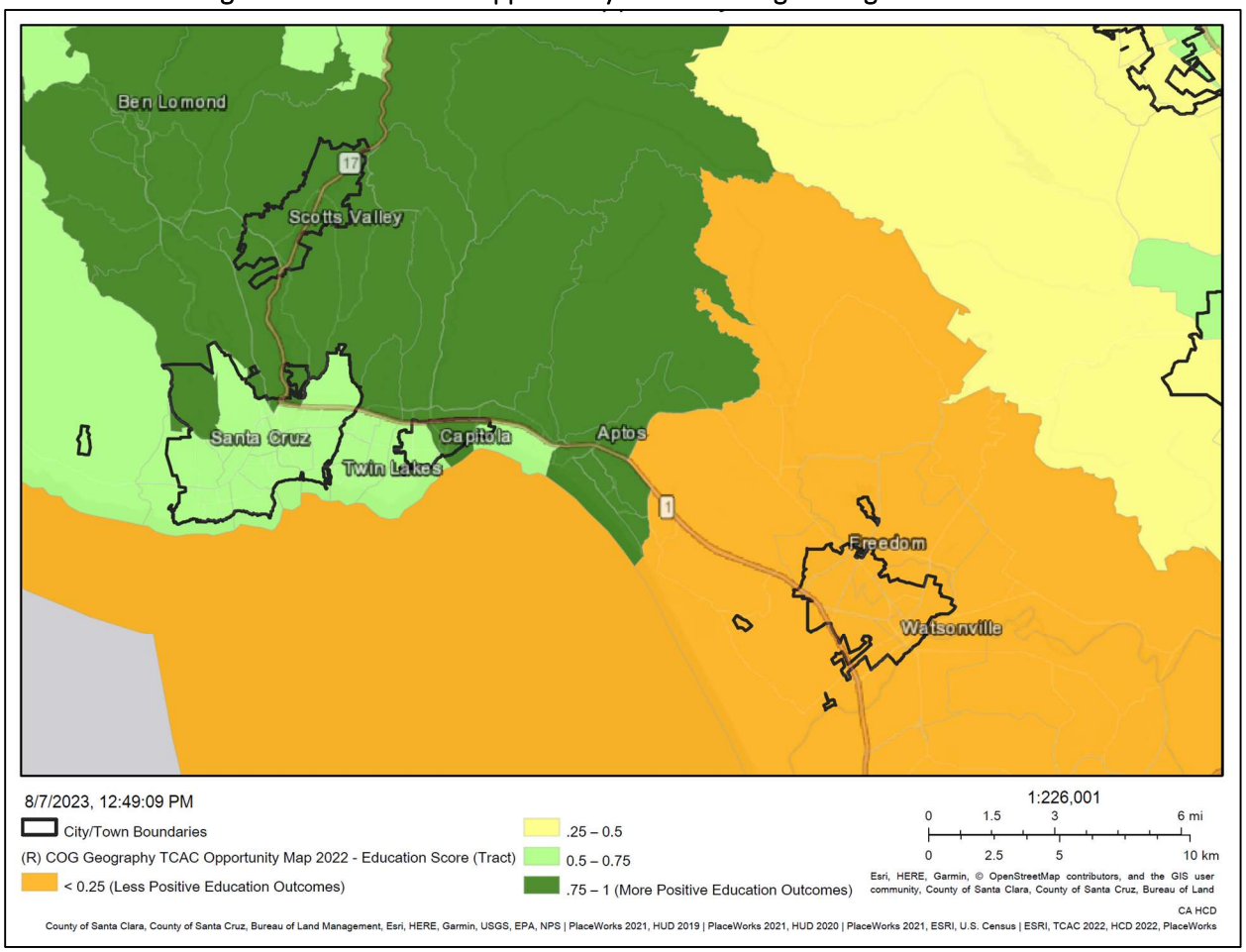
Comparatively, the communities to the north of the city show more positive educational outcomes. The communities to the southeast of the City, however, report significant worse educational outcomes than both the City and the County.

Figure D-15: Education Opportunity Scores



Source: California Department of Housing and Community Development – AFFH Data Viewer

Figure D-16: Education Opportunity Scores in Neighboring Communities



Environmental Health

The California Office of Environmental Health Hazard Assessment (OEHHA) developed a screening methodology to help identify California communities disproportionately burdened by multiple sources of pollution, called the California Communities Environmental Health Screening Tool (CalEnviroScreen). In addition to environmental factors (pollutant exposure, groundwater threats, toxic sites, and hazardous materials exposure) and sensitive receptors (seniors, children, persons with asthma, and low birth weight infants), CalEnviroScreen also takes into consideration socioeconomic factors. These factors include educational attainment, linguistic isolation, poverty, and unemployment. Research has shown a heightened vulnerability to environmental pollutants for people of certain ethnicities and lower socioeconomic status.

The CalEnviroScreen 4.0 Model is made up of a suite of 20 statewide indicators of pollution burden and population characteristics associated with increased vulnerability to pollution's health effects. The following factors are included in the model to identify areas of health risk:

- A weighted scoring system is used to derive average pollution burden and population characteristic scores for each census tract.

- A final CalEnviroScreen score is calculated for a given census tract relative to the other tracts by multiplying the pollution burden and population characteristics components together.
- The relative pollution burdens and vulnerabilities are measured in one census tract compared to others; the score is not a measure of health risk.

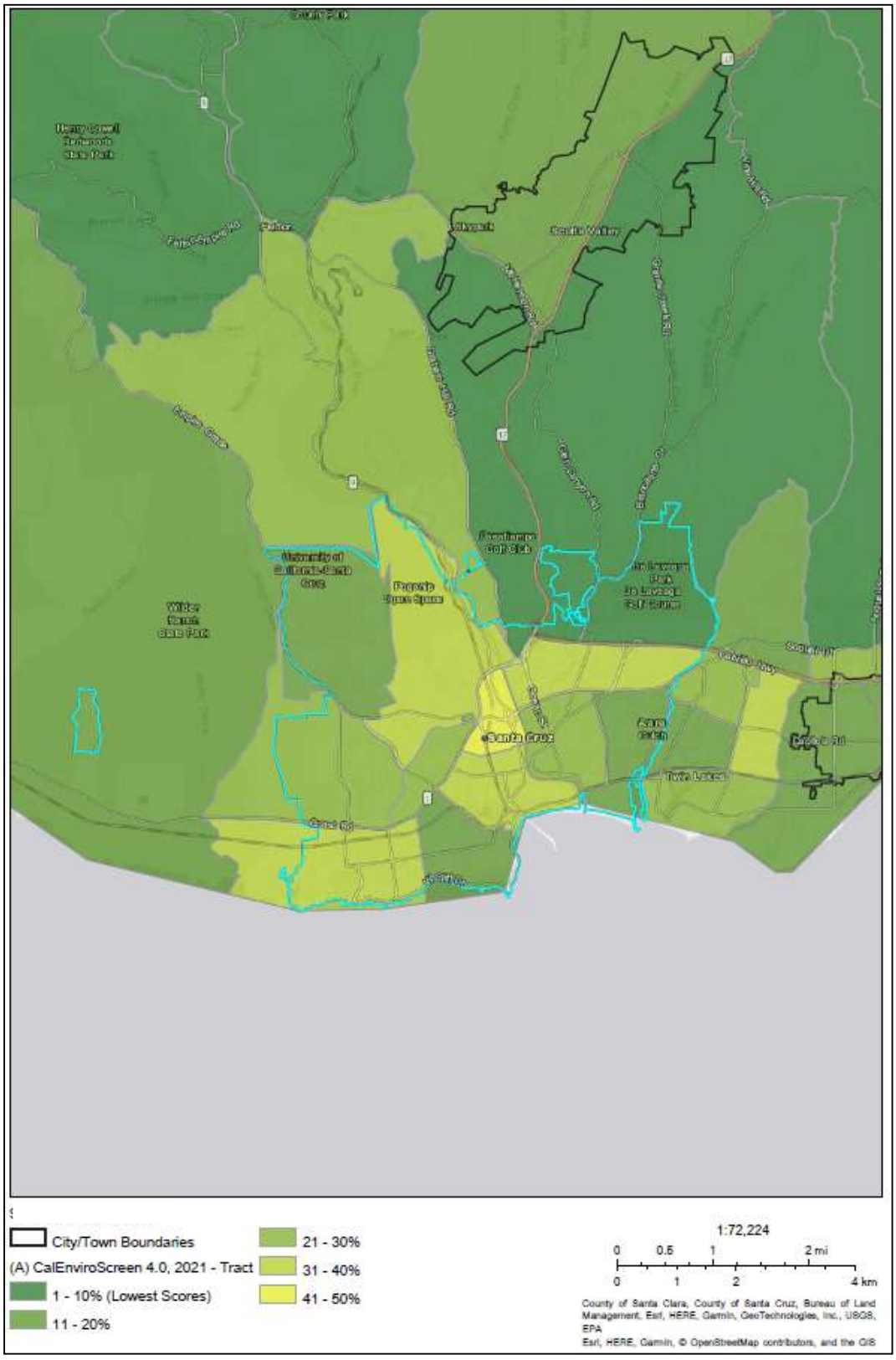
Figures D-17 and D-18 display mapped results of the CalEnviroScreen 4.0 for the City and surrounding region. Overall, the City has low levels of pollution burdens, as do the majority of neighboring communities, which are wooded, mountainous, and sparsely populated. Table 4-13 compares the two census tracts with the highest and lowest pollution burdens in the City. As detailed, Census Tract 10.10 reports a higher pollution burden, but is still considered relatively low to moderate on the scale. The housing burden, poverty, and unemployment percentile in this census tract is greater than that of Census Tract 10.11. In general, new housing opportunities throughout the City would not be heavily affected by the low levels of pollution burdens.

Table D-13: EnviroScreen 4.0 for Census Tract 10.10

Pollutant	Percentile*	Health Risk/Burden	Percentile*
Census Tract 10.10			
CalEnviro Screen 4.0	40	Pollution Burden	35
Ozone	14	Asthma	18
Particulate Matter 2.5	4	Low Birth Weight	44
Diesel Particulate Matter	45	Cardiovascular Rate	21
Toxic Releases	14	Education	49
Drinking Water	18	Linguistic Isolation	31
Lead from Housing	54	Poverty	90
Cleanup Sites	69	Unemployment	36
Groundwater Threats	94	Housing Burden	99
Hazardous Waste	75	-	-
Impaired	93	-	-
Solid Waste	0	-	-
Census Tract 10.11			
CalEnviro Screen 4.0	15	Pollution Burden	15
Ozone	14	Asthma	18
Particulate Matter 2.5	4	Low Birth Weight	50
Diesel Particulate Matter	36	Cardiovascular Rate	21
Toxic Releases	13	Education	27
Drinking Water	18	Linguistic Isolation	10
Lead from Housing	45	Poverty	33
Cleanup Sites	23	Unemployment	N/A
Groundwater Threats	53	Housing Burden	49
Hazardous Waste	59	-	-
Impaired	83	-	-
Solid Waste	0	-	-

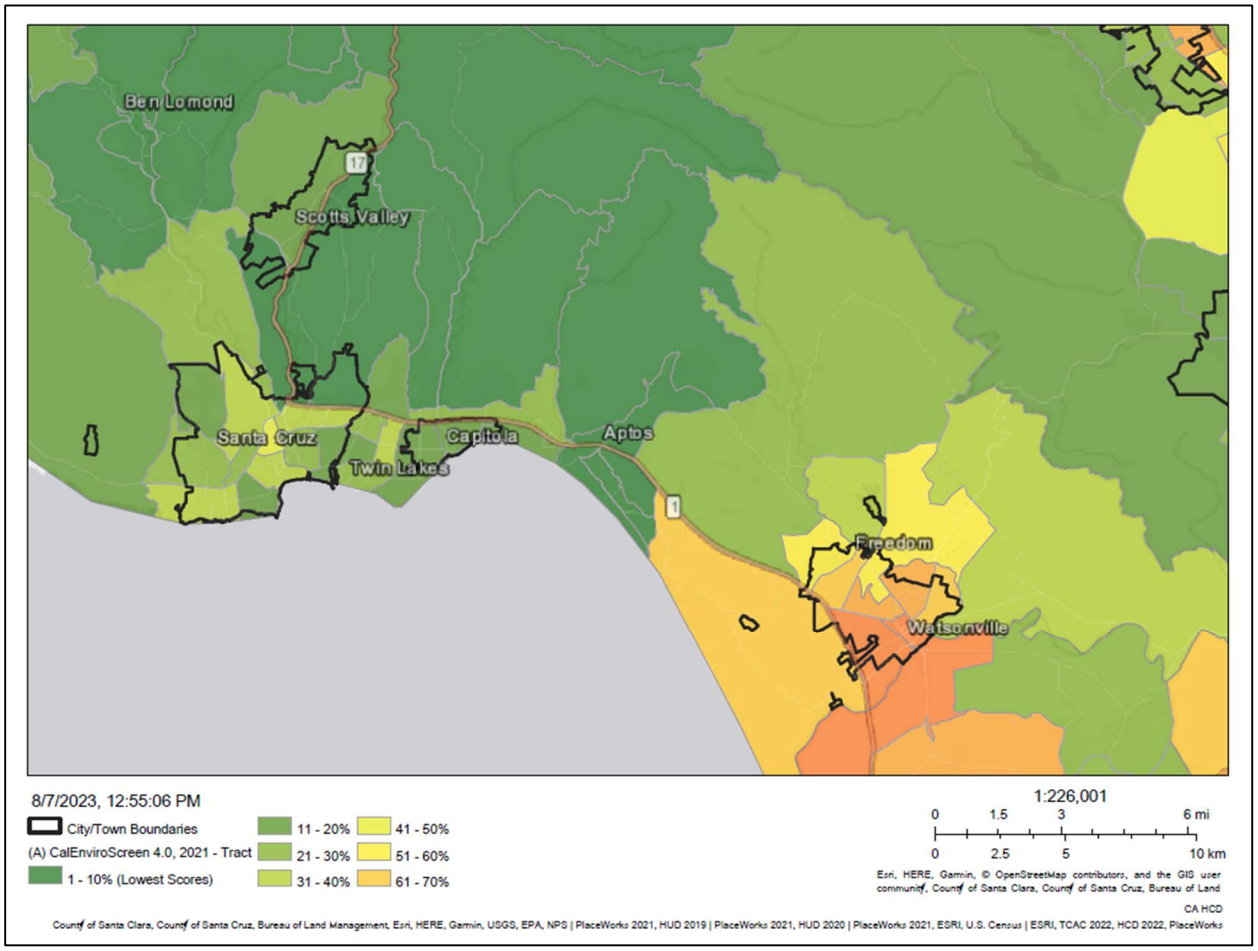
*Percentile derived using a weighted scoring system to determine average pollution burden/socioeconomic scores relative to other census tracts.
Source: CalEnviroScreen 4.0. Accessed January 10, 2023.

Figure D-17: CalEnviroScreen 4.0



Source: California Department of Housing and Community Development – AFFH Data Viewer

Figure D-18: CalEnviroScreen 4.0 in Neighboring Communities



Source: California Department of Housing and Community Development – AFFH Data Viewer

4. Disproportionate Housing Need and Displacement

The analysis of disproportionate housing needs within Santa Cruz evaluated existing housing need, need of the future housing population, and units within the community at risk of converting to market-rate.

Disproportionate housing needs refer to disparities in cost burden, overcrowding, substandard housing, and displacement risk for special needs populations in comparison to the rest of the population. Housing needs are assessed by the HUD Comprehensive Housing Affordability Strategy (CHAS), based on ACS data. Housing problems and severe housing problems include the following elements:

<u>Housing Problem</u>

- Incomplete kitchen facilities
- Incomplete plumbing facilities
- 1+ person per room
- Cost burden greater than 30 percent

<u>Severe Housing Problem</u>

- Incomplete kitchen facilities
- Incomplete plumbing facilities
- 1.5+ person per room
- Cost burden greater than 50 percent

Overcrowding

Overcrowding is defined as between 1.01 and 1.5 persons per room in a household, and severe overcrowding is defined as more than 1.5 persons per room. Overcrowding often occurs when nonfamily members combine incomes to live in one household, such as college students and roommates. It also occurs when there are not enough size-appropriate housing options for large or multigenerational families. Table D-14 displays data for overcrowding in the State, County, and City over time. The City experiences lower rates of overcrowding in comparison to the County and the State with overcrowding for owner households at less than half the rate of the County and the State and rates for renter households at just under half that of the County and State. According to the data, overcrowding occurs more frequently in renter households than owner households. In the City of Santa Cruz, owner households that are severely overcrowded represent 0.2 percent of all households, and severely overcrowded renter households represent 0.2 percent, down from 1 percent in 2010. In the City of Santa Cruz, owner households have had little change in overall overcrowding while renter households have seen a drop in overall overcrowding since 2010.

Table D-14: Overcrowding Change Over Time by Geography

Overcrowding and Tenure	City of Santa Cruz		Santa Cruz County		State of California	
	2010	2020	2010	2020	2010	2020
Owner Households						
Overcrowded (1.01 to 1.5 persons per room)	0.7%	0.8%	1.5%	1.7%	1.8%	1.7%
Severely Overcrowded (1.51 or more persons per room)	0.2%	0.2%	0.5%	0.4%	0.5%	0.6%
Renter Households						
Overcrowded (1.01 to 1.5 persons per room)	1.8%	1.3%	2.3%	2.5%	3.5%	3.5%
Severely Overcrowded (1.51 or more persons per room)	1.0%	0.2%	1.6%	2.3%	2.2%	2.4%

Source: American Community Survey, 5-Year Estimates, 2010 and 2020.

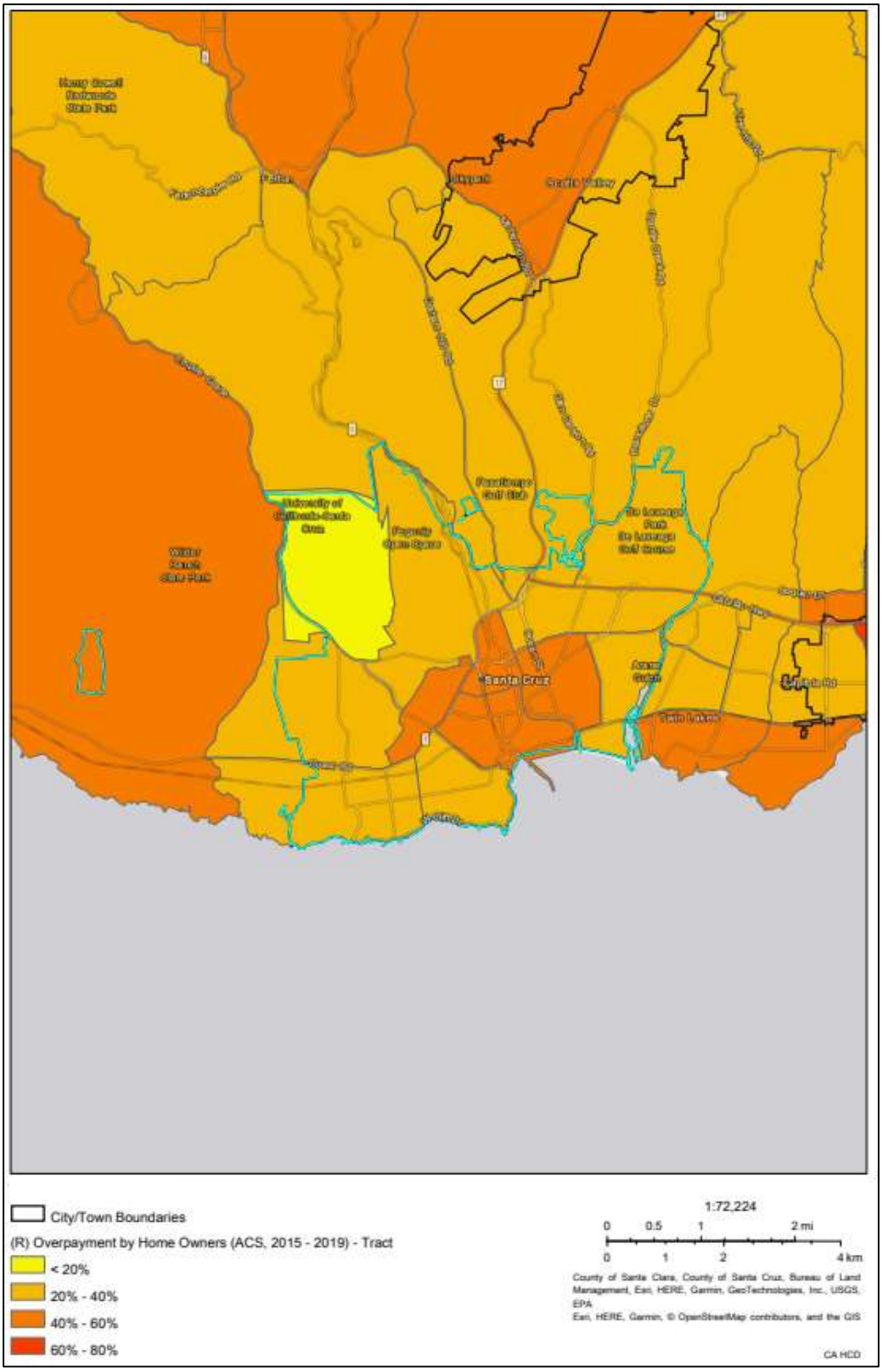
Cost Burden

A household paying more than 30 percent of its income for housing is considered to be overpaying and cost burdened. A household paying 50 percent or more is considered severely cost burdened. Table D-15 shows that the City has higher cost burden rates than the County or the State. Severe cost burden rates in the City and County increased two percent since 2010 while the severe cost burden rates in the State decreased by one percent. The percent of the population experiencing no cost burden increased three percent in all three geographic locations.

Table D-15: Cost Burden Change Over Time by Geography						
Cost Burden	City of Santa Cruz		Santa Cruz County		State of California	
	2010	2020	2010	2020	2010	2020
Cost Burden > 30%	60%	54%	55%	52%	52%	54%
Cost Burden > 50%	31%	33%	27%	29%	27%	26%
No Cost Burden	35%	38%	39%	42%	43%	44%
Not Computed	6%	8%	6%	6%	5%	5%
Source: American Community Survey, 5-Year Estimates, 2010 and 2020.						

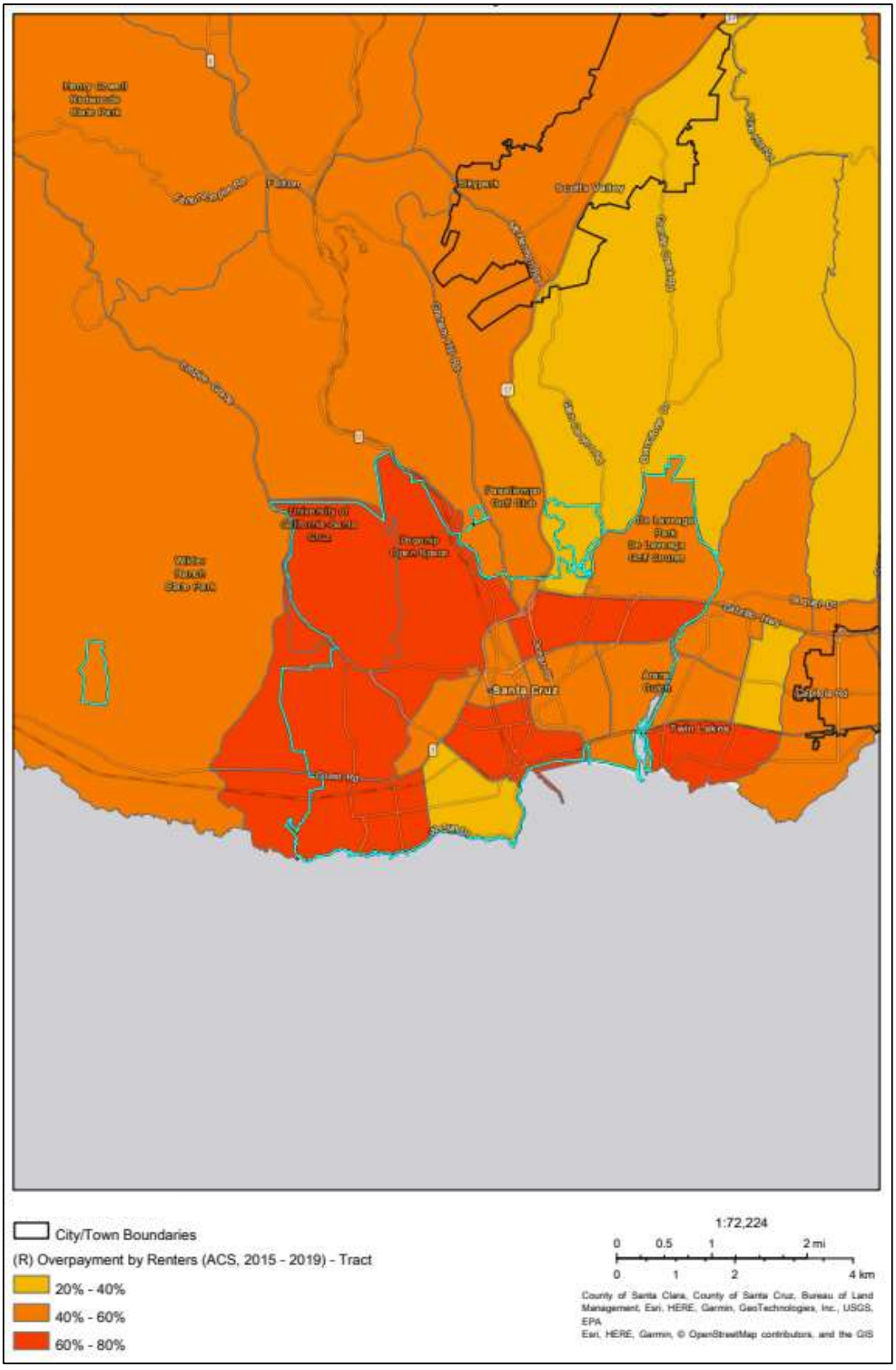
Figures D-19 and D-20 illustrate overpayment for homeowners and renters throughout the City and neighboring communities. Homeowners in Santa Cruz have fairly low overpayment rates, except around the downtown area. This is consistent with the surrounding region. Renters, on the other hand, have high overpayment rates across all of Santa Cruz, while overpayment rates outside City-limits are lower, although still high. This shows a high need for affordable housing options or other strategies for lowering housing costs for renters in particular.

Figure D-19: Overpayment by Homeowners



Source: California Department of Housing and Community Development – AFFH Data Viewer

Figure D-20: Overpayment by Renters



Source: California Department of Housing and Community Development – AFFH Data Viewer

Substandard Housing

Incomplete plumbing or kitchen facilities can be used to measure substandard housing conditions. This includes:

- Housing without hot and cold piped water, a flush toilet, and a bathtub or shower; and
- Households with kitchen facilities that lack a sink with piped water, a range or stove, or a refrigerator.

Table D-16 below shows substandard housing within Santa Cruz, Santa Cruz County, and the State of California. Compared to the County and State, the City has a higher percentage of occupied housing units without complete plumbing and kitchen facilities. Between 2010 and 2020 in the City of Santa Cruz, the total number of occupied housing units grew by 2.5 percent. A comparison of the growth of substandard housing factors between 2010 and 2020 finds that there were approximately 2 more occupied units without complete plumbing in 2020 compared to 2010, and approximately 96 more housing units without complete kitchen facilities over the same period. The City is the only geography that experienced an increase in substandard housing factors between 2010 and 2020 – possibly due to an aging housing stock or reflecting alternative housing types that include shared kitchens and/or bathroom facilities.

Table D-16: Substandard Housing Over Time by Geography

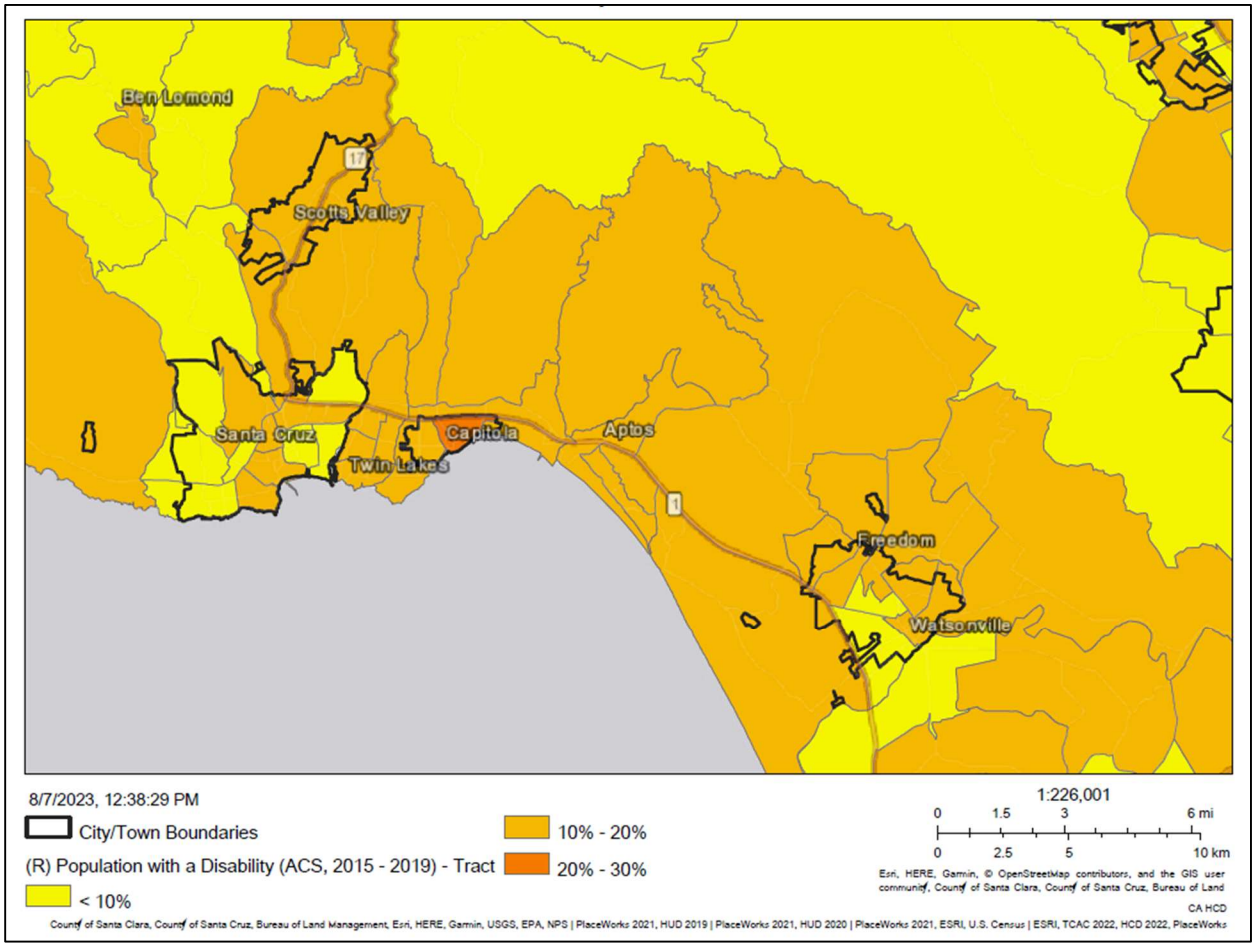
Factors	City of Santa Cruz		Santa Cruz County		State of California	
	2010	2020	2010	2020	2010	2020
Total Occupied Housing Units	22,088	22,644	95,062	96,275	12,807,387	13,103,114
Without Complete Plumbing Facilities	0.4%	0.6%	0.4%	0.4%	0.4%	0.4%
Without Complete Kitchen Facilities	1%	1.4%	0.9%	1%	1.2%	1.2%

Source: American Community Survey, 5-Year Estimates, 2020.

The current distribution of the age of homes in Santa Cruz also indicates that a majority of homes in the City were built prior to the 1990 Americans with Disabilities Act (ADA), which may result in a lack of accessible homes for those residents with a disability. The City's older housing stock reflects a rapidly growing need to rehabilitate housing to meet minimum livability and quality requirements, which is a barrier to many homeowners and residents in Santa Cruz who have a lower income or a fixed income. One caveat to this is that there are a large number of historic homes in the City that would show statistically as being in this category while often being very well maintained. Age alone does not necessarily mean "in poor repair." Due the aging housing stock in the City, many houses are in need of substantial rehabilitation. Based on windshield surveys and estimates from the code compliance division, the City estimates that approximately 100 homes are in need of rehabilitation and approximately 5 are in need of major rehabilitation or replacement. Based on windshield surveys and knowledge from the code compliance division, the City believes that housing units in the Lower Ocean Street and Beach Flats areas exhibit the highest rates of poor housing conditions and higher need for rehabilitation. The City targets these areas and has added various strategies to Policy Program 5.3 to address the unique needs of the residents.

Figure D-21 shows the distribution of population with a disability within Santa Cruz and the neighboring communities by Census Tract from 2015-2019. This map shows that City does not appear to have a significantly different portion of the population with a disability compared to the neighboring communities.

Figure D-21: Population with a Disability by Census Tract (2015-2019)



Source: California Department of Housing and Community Development – AFFH Data Viewer

Displacement Risk

Displacement occurs when housing costs or neighboring conditions force current residents out and rents become so high that lower-income people are excluded from moving in. UC Berkeley's Urban Displacement Project (UDP) states that a census tract is a sensitive community if the proportion of very low-income residents was above 20 percent in 2018 and the census tracts meets two of the following criteria: (1) Share of renters above 40 percent in 2018; (2) Share of Non-White population above 50 percent in 2018; (3) Share of very low-income households (50 percent AMI or below) that are also severely rent burdened households above the county median in 2018; or (4) Nearby areas have been experiencing displacement pressures.

The potential for economic displacement risk can result from a variety of factors, including large-scale development activity, neighborhood reinvestment, infrastructure investments, and changes

in local and regional employment opportunities. Economic displacement can be an inadvertent result of public and private investment, where individuals and families may not be able to keep pace with increased property values and market rental rates.

The U.C. Berkeley Urban Displacement Project developed a neighborhood change database to map neighborhood transformations and identify areas vulnerable to gentrification and displacement. This data was developed to assist local decision-makers and stakeholders to better plan for the stability of existing communities and provide additional resources to areas in need or at risk of displacement and gentrification.

Figure D-22 shows the Seabright and Lower Ocean Street areas (contained within census tract 10.08) at risk of displacement. This map also shows that the downtown area (census tract 10.10) is experiencing one income group displacement. These two Census Tracts stand in contrast to the displacement risk pattern seen across the rest of Santa Cruz county, which is characterized by a lower displacement risk as defined by the Urban Displacement Project. The following table identifies the demographics for the two census tracts that are either experiencing displacement or are at risk of displacement.

Table D-17: Areas At Risk of Displacement (2019)

Data		Census Tract 10.10	Census Tract 10.08	City-Wide
Demographics				
Population		8,081	6,608	64,522
Households		3,659	3,196	54,289
Renter Occupied		78.9%	72.6%	53%
Median Income		$34,660	$65,750	$77,921
Low-Income Households		68.6%	50.7%	32.6%
Speak English Less Than Very Well		12.9%	4.9%	4.9%[1]
Race/Ethnicity: Latino-White	White	53.8%	60.8%	73.9%
	Black	4.1%	1.5%	2.1%
	Asian	8.1%	4.3%	10.1%
	LatinX	29.3%	26.6%	21%
	Other	4.7%	6.8%	6.9%
Housing				
Median Rent		$1,607	$1,805	$1,889
Rent Gap		$300.09 lower than nearby rents	$30.99 lower than nearby rents	-
Hot Market		Yes	No	-
Displacement Type:		Elevated displacement for very low-income households (0% - 50% AMI)	At-risk of displacement	-

1. Average of City of Santa Cruz census tracts.
Source: California Department of Housing and Community Development – AFFH Data Viewer

Census tract 10.10 (shown in the dark orange in Figure D-22) includes the largest population of individuals who speak English "less than well," as well as a greater ratio of low-income households. Rental rates across both census tracts are lower than for the City as a whole. Diversity across the City is fairly similar to that reported in the census tracts, aside from a higher percentage of the White and Asian populations and a lower percentage of the LatinX population. Census tract 10.10, which is identified as a "hot market," is currently experiencing elevated displacement of very low-income households; while the area offers lower median rents than census tract 10.08 and the City as a whole, very low-income households are being priced out of the area and may need additional assistance to avoid displacement. The City is actively assisting in furthering the development of affordable housing and providing resources for the community and residents in need in this downtown area; additional information is provided in the Housing Sites Inventory and Housing Resources Appendices.

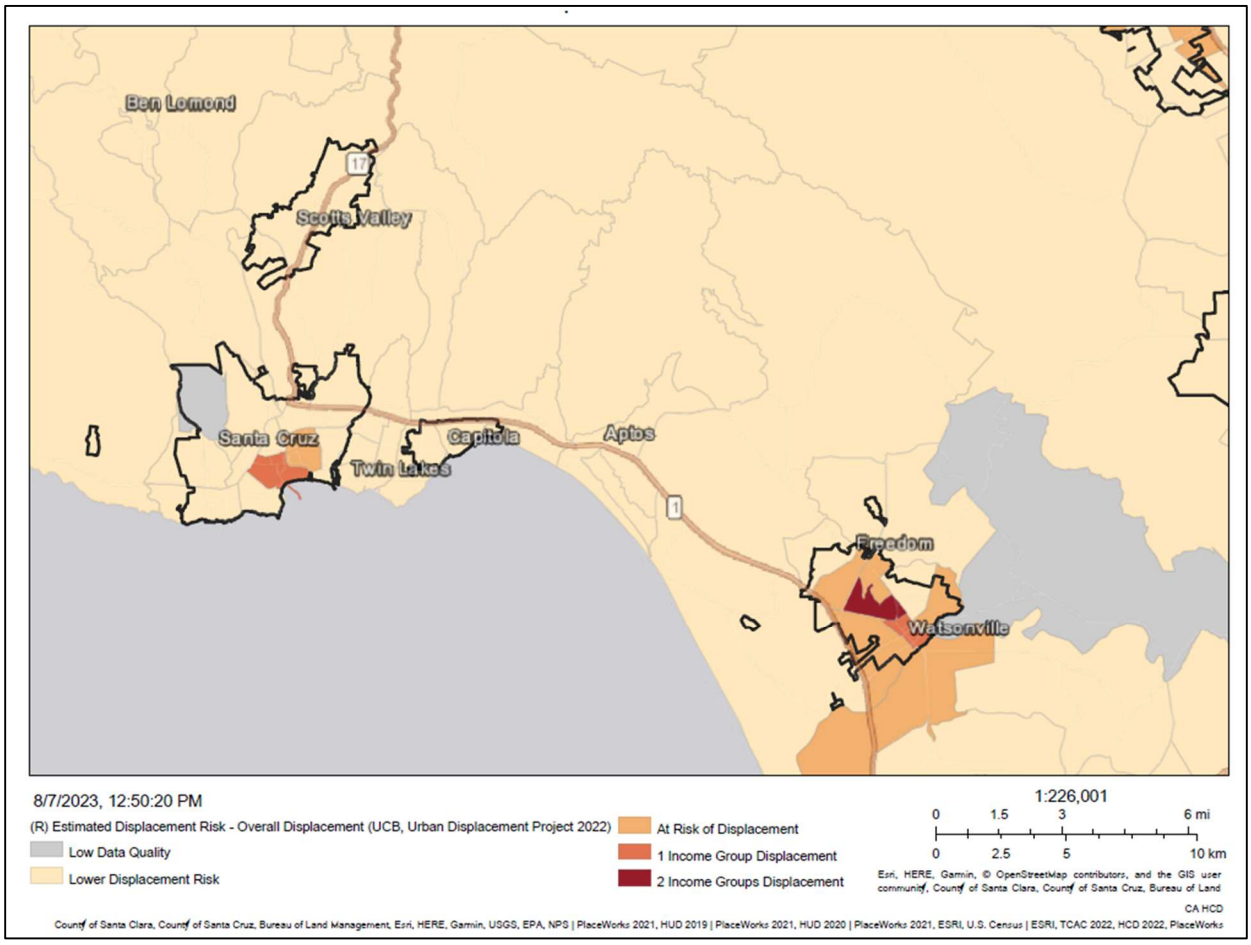
Outside of the city, the neighboring communities have a generally low risk for displacement, except for the community of Watsonville, as seen in Figure D-23. The low displacement risk outside of the city may be attributed to the fact that much of this land is mountainous or protected and that the residents of these areas do not tend to be low-income or otherwise vulnerable to displacement.

Figure D-22: Displacement Risk



Source: California Department of Housing and Community Development – AFFH Data Viewer

Figure D-23: Displacement Risk in Santa Cruz County



Source: California Department of Housing and Community Development – AFFH Data Viewer

In addition to displacement and gentrification data, the UC Berkeley Urban Displacement Project also analyzes the occurrence of anti-displacement policies, as defined below:

- Just Cause Eviction Ordinance. Just cause eviction statutes are laws that allow tenants to be evicted only for specific reasons. These "just causes" can include a failure to pay rent or violation of the lease terms.
- Rent Stabilization or Rent Control. Rent Control ordinances protect tenants from excessive rent increases, while allowing landlords a reasonable return on their investments. Such ordinances limit rent increase to certain percentages, but State law allows landlords to raise rents to the market rate once the unit becomes vacant.
- Rent Review Board and/or Mediation. Rent review boards mediate between tenants and landlords on issues related to rent increases and encourage them to come into voluntary agreement. As mediators, the board normally does not make binding decisions.
- Mobile Home Rent Control. Mobile home rent control places specific rent increase restrictions on the land rented by mobile homeowners, or the mobile homes themselves.

- **SRO (Single-Room Occupancy) Preservation.** Single room occupancies, also called residential hotels, house one or two people in individual rooms. Tenants typically share bathrooms and/or kitchens. These are often considered a form of permanent residence affordable for low-income individuals. SRO Preservation Ordinances help to preserve or create new SRO units.
- **Condominium Conversion Regulations.** In addition to state laws regulating the conversion of multi-family rental property into condominiums, many cities have enacted condominium conversion ordinances. These impose procedural restrictions and/or substantive restrictions on the ability to convert apartment units into condominiums to protect the supply of rental housing.
- **Foreclosure Assistance.** Many cities and counties have local programs that assist homeowners when they are at risk of foreclosure. These programs may be funded with federal grants.
- **Jobs-Housing Linkage Fee or Affordable Housing Impact/Linkage Fee.** Affordable housing impact/linkage fees are charges on developers of new market-rate residential developments. They are based on the square footage or number of units in the developments and are used to develop or preserve affordable housing.
- **Commercial Linkage Fee/Program.** Commercial linkage fees are charged to developers per square foot of new commercial development. Revenues are used to develop or preserve affordable housing.
- **Housing Trust Fund.** A housing trust fund is a designated source of public funds—generated through various means—that is dedicated to creating affordable housing.
- **Inclusionary Zoning/Housing (Below Market Rate Housing).** Inclusionary housing policies require market-rate developers of rental or for-sale housing to rent or sell a certain percentage of units at affordable prices. Some policies include a provision for developers to pay "in-lieu fees" in place of building the housing; this revenue is used to develop affordable units elsewhere.
- **Density Bonus Ordinance.** Density bonuses allow developers of market-rate housing to build higher-density housing, in exchange for having a certain portion of their units offered at affordable prices. In this inventory, we only include a city as having this policy if they allow an additional density bonus beyond that mandated by the State.
- **Community Land Trusts.** Community land trusts are nonprofit, community-based organizations whose mission is to provide affordable housing in perpetuity by owning land and leasing it to those who live in houses built on that land.
- **First Source Hiring Ordinances.** First Source hiring ordinances ensure that residents are given priority for new jobs created by municipal financing and development programs

Table D-18 identifies which of these policies the City has adopted.

Table D-18: Anti-Displacement Policies

Anti-Displacement Measures	Santa Cruz Policy Measure
Just Cause Eviction Ordinance	No
Rent Stabilization or Rent Control*	No
Rent Review Board and/or Mediation	No
Mobile Home Rent Control	Yes
SRO Preservation	Yes
Condominium Conversion Regulations	Yes
Foreclosure Assistance	No
Jobs-Housing Linkage Fee	No
Commercial Linkage Fee	No
Housing Trust Fund	Yes
Inclusionary Zoning	Yes
Density Bonus Ordinance	Yes
Community Land Trusts	Yes
First Source Hiring	No

**While the Urban Displacement Project reports the City does not have rent stabilization or rent control, the City of Santa Cruz does have an adopted Large Rent Increases Ordinance.*
Source: Urban Displacement Project, University of California Berkeley (2018), and the City of Santa Cruz.

Affordable Units At-Risk of Converting to Market Rate

Jurisdictions are required by State Housing Element Law to analyze government-assisted housing that is eligible to convert from lower income to market rate housing over the next ten years. State law identifies housing assistance as a rental subsidy, mortgage subsidy or mortgage insurance to an assisted housing development. Government assisted housing may convert to market rate housing for several reasons, including expiring subsidies, mortgage repayments, or expiration of affordability restrictions. Affordable covenants help to ensure that certain housing units remain affordable for an extended period of time. Covenants help balance the housing market in a community and provide lasting affordable options to low and very low-income households. This section will provide:

- An inventory of assisted housing units that are at risk of converting to market-rate housing,
- An analysis of the costs of preserving and/or replacing these units,
- Resources that could be used to preserve at-risk units,
- Program efforts for preservation of at-risk housing units, and
- Quantified objectives for the number of at-risk units to be preserved during the Housing Element planning period.

The Inclusionary Housing Program[2] applies to all new developments that create two or more new and/or additional dwelling units or single-occupancy units at one location by construction or would create two or more new lots through approval of a parcel map. Affordable units created through

[2] See Section C.10 of Appendix C for more details on the Inclusionary Housing Program.

the Program must be affordable in perpetuity. However, if the project includes units affordable through the Density Bonus Program, those units would lose their affordability after approximately 55 years. For example, if a proposed development is required to include ten units affordable to low-income households through the Inclusionary Housing Program (in perpetuity), but two of those must be affordable to very low-income households through the Density Bonus Program (for 55 years), those two very low-income units would become affordable to just low-income households at the end of the 55 year period. The City of Santa Cruz is committed to working with property owners and utilizing appropriate funds, as available, to review covenants set to expire for renewal.

Table D-19 below identifies deed-restricted, assisted rental properties within Santa Cruz, of which 372 units are at-risk of converting from affordable to market-rate units between 2023 and 2033.

Table D-19: Assisted Affordable Housing and At-Risk Units in Santa Cruz

Project Name	Total Units	Affordable Units	Type	Funding Source	Owner/ Operator	Expiration
Senior Housing						
Arbor Cove 84 Blackburn St.	35	35	Senior	HUD Sec. 202	Neary Lagoon Senior Housing Inc.	9/30/32; 12/31/51
Garfield Park 721 Bay St.	94	94	Senior	LIHTC, HUD Sec 202, HOME	Garfield Park Village, LP	5/31/34
San Lorenzo Park* 134 Dakota Ave.	78	77	Senior	HUD Sec. 221(d)(4)	San Lorenzo Park Apartments	3/31/32
Gault Street 211 Gault St.	37	36	Senior	Measure O/ HUD Sec. 202/811	Mercy Housing	7/12/84
El Centro* 1108 Pacific Ave.	45	44	Senior	LIHTC; RDA	Centro Partners/ Mercy Housing	2024
DT Villas/ Washington 612 Washington St.	5	5	Senior	CALDAP	Mercy Housing	In Perpetuity
TOTAL SENIOR UNITS	**294**	**291**	**6 projects**			
Special Needs						
Monarch Housing* 143 Bixby St.	4	4	Special Needs	HOME	Monarch Housing Project	2024
Grace Commons 1041 Cayuga St.	15	14	Special Needs	Measure O/ HUD Sec. 202/811	Grace Commons, Inc.	10/26/61
Nuevo Sol 111 Barson St.	14	13	Special Needs	HUD Mod. Rehab.; fee waiver	South County Housing Corporation	2061
Jessie Street Apartments 314 Jessie St.	14	13	Special Needs	Measure O/ RDA	Mid-Peninsula Coalition Belle Haven, Inc.	In Perpetuity

Table D-19: Assisted Affordable Housing and At-Risk Units in Santa Cruz						
Project Name	**Total Units**	**Affordable Units**	**Type**	**Funding Source**	**Owner/ Operator**	**Expiration**
Front St. Residential Care* 126 Front St.	47	47	Special Needs	FEMA 403	Front Street Inc.	2027
SCAP House 223 Darwin St.	5	5	Special Needs	FEMA 403	CFSC Inc.	2022 (Extension currently in progress – units not considered at risk)
TOTAL SPECIAL NEEDS UNITS	**99**	**96**	**6 projects**			
Multifamily						
Riverfront Apartments. 146 Blaine St.	71	70	Multifamily	HUD Sec. 8	Santa Cruz Riverfront Association	2075
Broadway (HA) 1223 Broadway	5	5	Multifamily	Public Housing	Santa Cruz Housing Authority	In Perpetuity
Nearly Lagoon COOP 75-99 Chestnut St.	95	95	Multifamily	LIHTC; RDA	Mercy Housing	In Perpetuity
La Fonda (HA) 301 La Fonda	12	12	Multifamily	Public Housing	Santa Cruz Housing Authority	In Perpetuity
Mission Gardens 90 Grandview St.	50	50	Multifamily	HUD S8 State Agency; LIHTC; CHFA; RDA	Santa Cruz Mission Garden	12/31/31; 2064
Sycamore Commons 125 Sycamore St.	60	59	Multifamily	LIHTC; RDA	Mercy Housing	In Perpetuity
505 Leibrandt Avenue*	7	7	Multifamily	HOME; RDA	Patsy Baran	2030
Nueva Vista 124 Leibrandt Ave.	48	47	Multifamily	LIHTC; CHFA; RDA	Mercy Housing Cal XV	2058
1010 Pacific 1010 Pacific Ave.	112	44	Multifamily	LIHTC; RDA	1010 Pacific Investors	2057
La Playa 304 Riverside Ave./ 216 Leibrandt Ave.	8	8	Multifamily	LIHTC; RDA	Mercy Housing	In Perpetuity
Downtown Villas/ Washington St. 612 Washington St.	5	5	Multifamily	CALDAP	Mercy Housing	In Perpetuity
Pacific Shores 1280 Shaffer Rd.	206	83	Multifamily	LIHTC; RDA	Mercy Housing	2057
Tannery 1030/1040 River St.	100	99	Multifamily	Measure O; LIHTC; HCD MFHB; AHTF; RDA	Artspace Projects, LLC	In Perpetuity
Riverwalk Apartments 110 Lindberg St.	21	20	Multifamily	LIHTC; AHTF; Dev. Agreement	For-the-Future Housing	2069
TOTAL MULTIFAMILY UNITS	**800**	**604**	**14 projects**			

Table D-19: Assisted Affordable Housing and At-Risk Units in Santa Cruz						
Project Name	**Total Units**	**Affordable Units**	**Type**	**Funding Source**	**Owner/ Operator**	**Expiration**
SRO						
Gularte Building* 1114 Pacific Ave.	24	4	SRO	Red Cross/ CALDAP	Rodger Crissman Successor Trust	2023
Palomar Inn* 12344 Pacific Ave.	97	97	SRO	CALDAP	Palomar Associates	2024
Saint George* 1520 Pacific Ave./833 Front St.	124	87	SRO	CALDAP	Green Valley Corporation	2023
Heiner House* 301 Elm St.	5	5	SRO	CALDAP	Front Street Inc.	2024
Redwoods Commons 1606 Soquel Ave.	37	15	SRO	Measure O; AHTF; State AHTF Grants	Redwoods Commons, LLC	In Perpetuity
TOTAL SRO UNITS	**287**	**208**	**5 projects**			
TOTAL ASSISTED UNITS	**1,480**	**1,199**				
*Property contains affordable units at risk of converting to market rate.						

Cost of Preserving Versus Replacing At-Risk Units

While there are a few options to preserve at-risk units including providing financial incentives to property owners to extend lower income use restrictions in exchange for City loan extensions, purchase of affordable housing units by a non-profit or public agency, or providing federal, State, or local subsidies to offset the difference between the affordable and market rate units, the City typically has been extending existing loans in exchange for an extended affordability use restriction.

The analysis below provides comparative analysis for preserving or replacing the City's at-risk units. The analysis does not suggest the City will subsidize the at-risk units, but rather highlights the importance of maintaining the affordable units rather than replacing them through new development. As Table D-19a and D-19b show, the cost for replacing the at-risk units is vastly greater than the cost of maintaining the affordability of these 372 at-risk units. The City will continue to work with property owners to identify solutions for maintaining affordability via a variety of options; programs are included in the Policy Plan to address this.

Table D-19a: Estimated Monthly Subsidy to Preserve At-Risk Units						
Unit Size	**Monthly Rents**		**Number of Units At-Risk**	**Difference**	**Monthly Subsidy**	**Annual Subsidy**
	Fair Market[1]	**Market Rate[2]**				
Studio	$2,212	$2,668	259	$456	$118,057	$1,416,683
1-Bedroom	$2,502	$3,533	61	$1,031	$62,919	$755,027
2-Bedroom	$3,293	$4,435	52	$1,142	$59,367	$712,400
3-Bedroom	$4,077	$6,750	0	$2,673	N/A	N/A
4-Bedroom	$4,568	N/A	0	$3,432	N/A	N/A
					TOTAL	**$2,884,110**

Source:

1. *HUD FY 2023 Fair Market Rent Document System – Santa Cruz-Watsonville MSA*
2. *Kimley-Horn and Associates Analysis – based on multi-family units listed for rent across 23 properties on July 5, 2023.*

Table D-19b: Replacement Cost of At-Risk Units					
Unit Size	Cost per Square Foot[1]	Average Square Foot per Unit[2]	Replacement Cost per Unit	Number of Units At-Risk	Total Replacement Cost
Studio	$144.50	421	$60,762	259	$15,737,423
1-Bedroom	$144.50	629	$90,915	61	$5,545,790
2-Bedroom	$144.50	920	$132,904	52	$6,911,002
3-Bedroom	$144.50	1,439	$207,936	0	N/A
4-Bedroom	$144.50	N/A	N/A	0	N/A
				TOTAL	**$28,194,214**

Source:
1. *International Code Council – February 2022*
2. *Kimley-Horn and Associates Analysis – based on multi-family units listed for rent across 23 properties on July 5, 2023.*

Resources to Preserve At-Risk Units

The City can also consider the cost of rehabilitating the units or replacing the units with new construction, especially if new zoning is in place that could allow for increased density. A variety of programs exist to help cities acquire, replace, or subsidize at-risk affordable housing units. The following summarizes financial resources available:

- **Community Development Block Grant (CDBG).** CDBG funds are awarded to entitlement jurisdictions on a formula basis for various activities. The primary objective of the CDBG program is the development of viable communities through the provision of decent housing, a suitable living environment, and economic opportunity for principally low- and moderate-income persons. Eligible activities include administration, fair housing, energy conservation and renewable energy sources, assistance for economic development, public facilities and improvements, and public services.
- **HOME Investment Partnership (HOME).** Entitlement jurisdictions receive funds by formula from HUD to increase the supply of decent, safe, sanitary, and affordable housing to lower-income households. Eligible activities include housing acquisition, rehabilitation, development, homebuyer assistance, and rental assistance.
- **Housing Choice Voucher Program (HCV).** The Housing Choice Voucher Program provides rental assistance payments to owners of private, market-rate units on behalf of very low-income tenants, senior citizens, disabled persons, and other individuals for securing affordable housing.
- **Section 202/811 Program.** Non-profit and consumer cooperatives can receive no-interest capital advances from HUD under the Section 202 Program for construction of very low income rental housing with the availability of supportive services for seniors and persons with disabilities. These funds can be used in conjunction with Section 811 funds, which can be used to develop group homes, independent living facilities, and immediate care facilities. The capital advance funding can also provide project rental assistance for the properties developed using the funds. Eligible activities include acquisition, rehabilitation, new construction, and rental assistance.
- **California Housing Finance Agency (CalHFA) Multifamily Programs.** CalHFA's Multifamily Programs provide permanent financing for the acquisition, rehabilitation, and preservation of new construction of rental housing that includes affordable rents for low- and

moderate-income families and individuals. One of the programs is the Preservation Loan program, which provides acquisition/rehabilitation and permanent loan financing designed to preserve or increase the affordability status of existing multifamily housing projects.

- **Low-Income Housing Tax Credit (LIHTC).** This program provides tax credits to individuals and corporations that invest in low-income rental housing. Tax credits are sold to those with high tax liability and proceeds are used to create housing. Eligible activities include new construction, rehabilitation, and acquisition of properties.
- **California Community Reinvestment Corporation (CCRC).** The California Community Reinvestment Corporation is a multi-family affordable housing lender whose mission is to increase the availability of affordable housing for low-income families, seniors, and residents with special needs by facilitating private capital flow from its investors for debt and equity to developers of affordable housing. Eligible activities include new construction, rehabilitation, and acquisition of properties.
- **Affordable Housing Trust Fund (AHTF).** AHTF was created to help fund the creation and preservation of affordable housing in the city of Santa Cruz for lower income households. While it has provided assistance for an array of programs in the past, due to the dissolution of the RDA as a consistent funding stream, the AHTF has been focusing mostly on new affordable housing development in which the largest number of households can be served because of the huge demand for affordable housing in the City.
- **Inclusionary Housing (Measure O).** Inclusionary Housing requires that developers of residential projects provide a pre-determined percentage of the total number of units as affordable to moderate and low or very low-income households. All units provided by the developer as affordable remain affordable through a permanent deed restriction against each property. The City's current Inclusionary requirement is 20 percent of a project's units affordable to low and moderate income households, with rental projects of less than five units exempt and ownership projects of two to four units having an option for meeting lesser requirements, both as a means to promote small developments.

The following organizations have the experience and capacity to potentially assist in preserving units at risk of converting to market-rate as well as developing additional affordable units:

- Eden Housing
- Mercy Housing
- Habitat for Humanity
- MidPen Housing
- Housing Authority of the County of Santa Cruz
- For the Future Housing

State law requires that jurisdictions establish the maximum number of units that can be preserved over the planning period. The City's goal is to preserve as many affordable units as possible depending on financing available and owner willingness.

Extremely Low Income (ELI) Households

Extremely low-income (ELI) households are those that earn 30 percent or less of the median family income (MFI) for Santa Cruz County. CHAS data indicates there are approximately 5,640 ELI households living in the City. ELI households represent approximately 25 percent of all Santa Cruz households. While the estimate is significantly skewed by the student population which typically have lower incomes due to part time or unemployed status, the need for affordable housing is large in the City. Of these households, 53 percent are renters and 47 percent are homeowners. ELI renter households represent about 36 percent of renter households, and ELI owner households represent about 12 percent of owner households.

Housing ELI households is generally challenging in Santa Cruz. Figure C-5 illustrates the percentage of people within each racial and ethnic group living below the poverty level. Asians experienced the most poverty at 37.3 percent, followed by Hispanic or Latino origin at 30.9 percent; while only making up 10.2 percent and 20.7 percent of the total Santa Cruz population, respectively.

A majority of ELI households face a variety of housing problems. As shown in Table C-15, extremely low-income households experience the highest rate of housing problems as identified by CHAS, regardless of tenure. Additionally, extremely low-income households experience the highest rates of overpayment and experience cost burdens at a highest rate regardless of tenure. Santa Cruz experiences higher housing costs than other cities in the region, creating a severe cost burden for ELI households based on their average income in the county. ELI households may seek affordable housing options to relieve cost burdens, and these households are typically more susceptible to living in poor housing conditions, or in many cases, homeless or living in personal vehicles. Groups of individuals or families may occupy smaller housing units to alleviate housing costs, creating an issue of severe overcrowding in many cases. According to ACS data, renters in the City experience higher incidences of overcrowding and the City can assume that of these overcrowded households, a large percentage are ELI households. Additionally, some extremely low-income households could face other issues such as having special needs or disabilities that could exacerbate housing problems.

Key Challenges and Resources to Address Housing Needs of ELI Households

Extremely Low-Income Households in Santa Cruz have exhibited the following unique challenges to housing:

- Need for increased affordable housing options
- Markedly higher incidents of cost burden for housing
- Higher incidents of overcrowding and substandard housing
- Need for smaller housing unit options such as SRO's
- Rental assistance
- Higher incidents of homelessness

Table C-12 provides a list of households by income category and tenure in the City. Generally, there are disparities between the incomes of homeowners and renters, a pattern observed on both the regional and local level. In Santa Cruz, 32.5 percent of owner households are considered

LMI (earns less than 80 percent of HAMFI) compared to almost 65 percent of renter households. The reverse is true for those of high-income households (more than 100 percent of HAMFI), where almost 68 percent of owner households are high income and only about 35 percent of renter households are high income.

Although Santa Cruz experiences higher median incomes, it is still important to provide improved access to resources and opportunities for all households. The City has committed to the following programs in order to ensure fair housing for families experiencing financial hardships and to address unique needs of extremely-low income households in the City:

- Policy 1.4 – Facilitate alternative housing types that respond to Santa Cruz's diverse population and housing needs, especially those for single-person households, low-income households, students, and special housing needs groups.
- Policy 1.5 – Facilitate the development of Accessory Dwelling Units
- Policy 2.1 – Enable mixed-income projects that encourage greater diversity within housing projects
- Policy 2.2 – Develop creative ways to facilitate more affordable housing development in the City.
- Policy 2.3 – Support the Density Bonus as a valuable tool for incentivizing the development of housing and the inclusion of affordable units in housing projects
- Policy 2.4 – Support Public-Private Partnerships that facilitate the development of affordable housing.
- Policy 3.1 - Create housing for low-income families with children and persons with disabilities
- Policy 3.2 - Provide high quality care alternatives such as childcare centers and family daycare for children and youth that are available, affordable, and accessible to those persons who live or work in the City.
- Policy 3.3 - Implement the City's Homelessness Response Action Plan and maintain the relationship with the Continuum of Care to support housing solutions for the homeless as well as a wide variety of supportive services.
- Policy 3.4 - Facilitate permanent supportive housing units, transitional housing options, and extremely low income units for residents through funding and partnerships.
- Policy 3.6 – Provide community programming funding to support the special needs and homeless populations in finding housing and supportive services.
- Policy 3.7 - Support agriculture and employee housing where applicable.
- Policy 4.1 – Support the provision of rental assistance in the event of a household having insufficient funds for a security deposit or rent payment.

In addition, the City has included many programs to promote the development of affordable housing units throughout the City which may be available to ELI households.

Similar to other special needs groups, ELI household needs are focused on affordability of housing and access to services that support lower monthly overall costs. To address these challenges, the

City must consider a variety of solutions to address the above issues, such as affordable housing options for farmworkers and leveraging grants and funding opportunities.

Effectiveness of Past Policies and Programs

Housing and support services for ELI households continues to be a critical need in the City. As the private sector offers limited housing opportunities for affordable, ELI housing, the City and non-profit partners, typically capitalizing on various state and federal funding assistance, provide the vast majority of new ELI housing in the City. The City has employed a wide range of strategies to make great strides in producing ELI housing, on both City-owned properties with City-led developments and in partnership with non-profit developers on privately-held lands. The "Financial Resources" section in Appendix F speaks to many of the City's funding strategies that often support ELI households.

Resources for ELI Households

The City also provides a variety of other supports that directly benefit ELI households. The City funds programs that provide tenants with eviction prevention services and legal advice. The City's Rental Inspection Service ensures that all tenants, including ELI tenants, regardless of the amount of rent they pay, have safe and healthy housing. The City funds rental assistance programs that provide first and last months' rent and/or emergency funding for qualifying low-income households, administered through Community Action Board. The City encourages landlords to accept Section 8 Housing Choice Voucher tenants, including ELI tenants, by providing funding to the Housing Authority for mediation services and expanded damage deposits. Chapter 2 of the Housing Element recognizes the great work that the City is doing to protect ELI tenants and expand housing choices for ELI tenants by establishing policies and programs for expanding, promoting, and/or maintaining many of these ELI household supports.

The City maintains a list of local resources and services meant to serve special needs groups. This list is available at City Hall and has been distributed by the City and local service providers. Resources include, but are not limited to:

- Shelter and housing
- Financial assistance
- Housing assistance
- Legal assistance
- Medical and mental health services
- Clothing drives
- Food banks
- Food distribution
- Counseling
- Employment services
- Family and children service

Homelessness

People experiencing homelessness are those who do not have a fixed, regular, and adequate overnight residence, or whose overnight residence is a shelter, street, vehicle, or enclosure or structure unfit for habitation. Factors contributing to increases of homelessness may include the following:

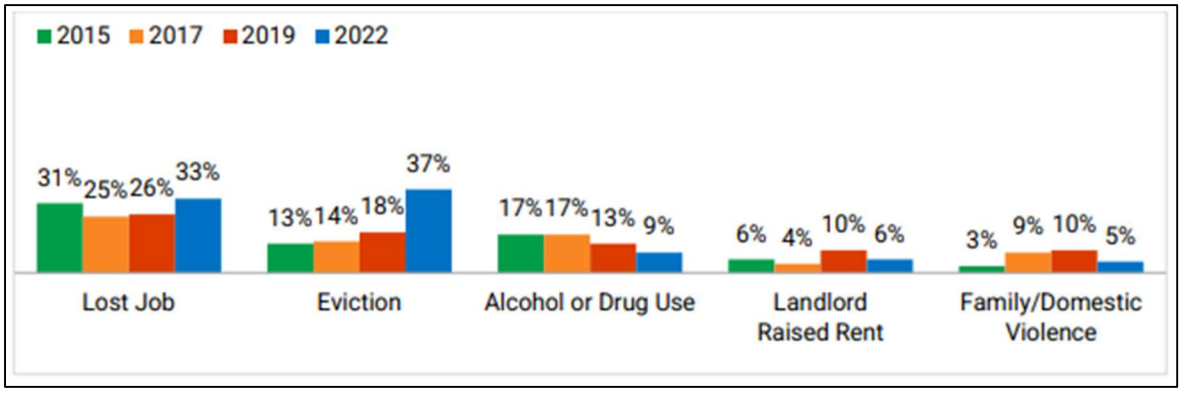
- Lack available resources to support stable housing access
- Spikes in rent increase and lack of tenant protections
- Housing discrimination
- Evictions
- Lack of housing affordable to low- and moderate-income persons
- Increases in the number of persons whose incomes fall below the poverty level
- Reductions in public subsidies to the poor
- The deinstitutionalization of the mentally ill

The City of Santa Cruz is an active participant in the county-wide Continuum of Care, the Housing for Health Partnership, intended to support persons experiencing homelessness. The City provides direct assistance to homeless individuals or households through a variety of means and helps to support a network of services. See Appendix F for a sample of the many services the City provides and supports. The Housing for Health Partnership works to distribute funds and many local service providers offer temporary shelter, pathways to housing, permanent supportive housing, drug rehabilitation, and other recuperative care. The City adopted a Three-Year Homelessness Response Action Plan in 2022, which focuses on the values of collaboration, health, safety, economic vitality, practicality, resource stewardship, and transparency. Key action areas within the plan include:

- Building partnerships and capacity
- Permanent affordable and supportive housing
- Basic support services
- Care and stewardship
- Community safety

According to the Santa Cruz County Point-in-Time (PIT) report, there were an estimated 1,439 unhoused persons in Santa Cruz in 2022. Overall, this accounts for approximately 62.6 percent of the County's homeless population. The PIT Count accounted for people living in cars, on streets, in parks, and in properties not meant for human habitation (people who are unsheltered). The Count also included people living in emergency shelters and transitional housing (people who are unhoused). Approximately 73.5 percent of all unhoused persons in the City are unsheltered. The unhoused population has increased 20 percent since the last Point in Time count in 2019. Figure D-24 shows the top five responses for the primary cause of homelessness over the past four PIT Counts. The most common response when survey respondents were asked about the primary cause of their homelessness was eviction, with 37 percent of respondents choosing that response, a notable increase from 18 percent in 2019. The second most common cause of homelessness amongst survey respondents was the loss of a job, with 33 percent indicating it was the primary cause of their homelessness. Five percent of homeless survey respondents was caused by the COVID-19 pandemic.

Figure D-24: Primary Cause of Homelessness (Top Five Responses)



Source: 2022 County of Santa Cruz Homeless PIT Count & Survey

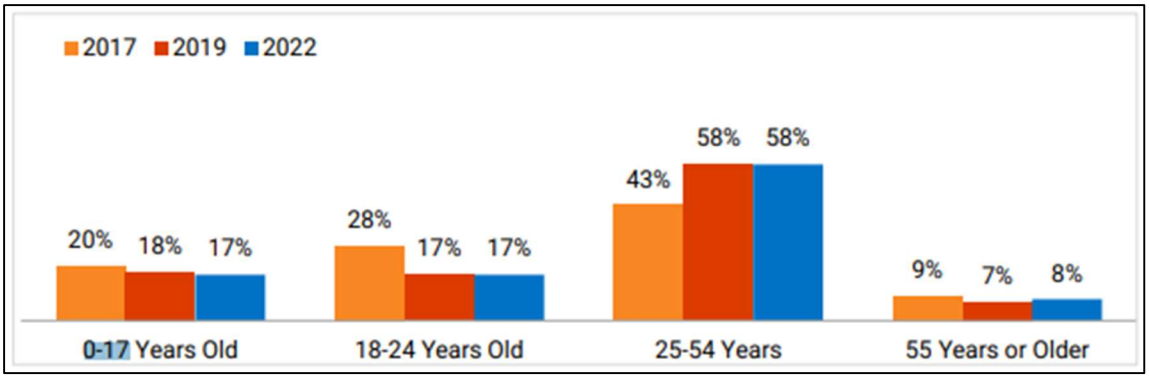
When contextualized with the total number of people residing in Santa Cruz, the 1,439 homeless individuals represent approximately 2.2 percent of the population. In neighboring jurisdictions, the point in time count of homeless persons in 2022 was:

- Capitola: 35 persons (0.3 percent of the total population)
- Scotts Valley: 48 persons (0.4 percent of the total population)
- Watsonville: 366 persons (0.7 percent of the total population)
- Unincorporated: 396 persons (0.3 percent of the total population)

Of the 2,299 unhoused persons in the County, persons who identified as White made up 74 percent of the unhoused population – up from 67 percent in 2019. The share of unhoused persons who identified as Black or African American rose to 12 percent in 2022, far greater than the group's share of one percent of the total population in the County, indicating that Black or African American persons may be experiencing a disproportionate amount of homelessness. Three percent identified as American Indian or Alaska Native, less than one percent identified as Native Hawaiian, nine percent identified as multi-race, and one percent identified as Asian. Of the 74 percent who identified as white, 39 percent identified as Hispanic or Latino, a slight increase from 36 percent in 2019.

Of the County's homeless population, 72 percent identified as male, 27 percent identified as female, and the rest identified as transgender or other. Approximately 39 percent of all unhoused persons across the county indicated a history of foster care. Figure D-25 shows the age of people who experience homelessness. More than half of the unhoused persons in the County (58 percent) were between 25 and 54 years of age. Unhoused persons aged 0-17 years old and 18-24 years old each made up 17 percent of the total unhoused population in the County. Approximately 59 percent of all unhoused persons were experiencing chronic homelessness, meaning they have been unhoused for one or more years. Of the unhoused population, many had health conditions which respondents indicated contributed to experiencing homelessness. Approximately 67 percent experienced drug or alcohol abuse, 57 percent experienced a physical disability, 49 percent experienced a chronic health condition, 39 percent experienced psychiatric or emotional conditions, and 35 percent experienced post-traumatic stress disorder.

Figure D-25: Age at First Experience of Homelessness



Source: 2022 County of Santa Cruz Homeless PIT Count & Survey

The City saw a significant drop in the homeless population from 2022 to 2023, dropping approximately 29 percent from 1,439 individuals in 2022 to 1,028 individuals in 2023. During the height of COVID-19, the City utilized pandemic-specific funds and grants to temporarily house homeless individuals, with the ultimate goal of transitioning them into longer-term or permanent housing. It is believed that the transition process has contributed to the drop in the homeless population.

Key Challenges and Resources to Address Homeless Housing Needs

Homeless individuals in Santa Cruz and the region have exhibited the following unique challenges to housing:

- Lack of affordable housing options
- Higher incidents of cost burden for housing
- Higher incidents of overcrowding and substandard housing
- Lack of rental and for sale housing options
- Need for rental assistance

Similar to other special needs groups, needs are focused on affordability of housing and access to services that support lower monthly overall costs. To address these challenges, the City must consider a variety of solutions to address the above issues, such as affordable housing options for farmworkers and leveraging grants and funding opportunities.

Patterns and Trends for Disproportionate Housing Needs Based On Homeless Status

Due to the transient nature of homelessness, homeless populations may move and may not always be present in the same general areas, but based on local data and knowledge, the City assesses that unsheltered homeless populations typically congregate around the Boardwalk area, along the creek areas, and around under and overpasses throughout the City. Additionally, homeless populations typically congregate around shelters, City and County buildings providing homeless resources, areas close to local and regional transportation, and areas providing social services.

Sheltered homeless populations are typically found parked in and around industrial areas and large commercial parking lots around the City.

In the 2023 PIT Count, rental assistance was the most common (77 percent) response when survey respondents were asked what kind of support they needed to obtain permanent housing. Approximately 60 percent of respondents reported that an increase in the availability of affordable housing would support their ability to obtain permanent housing, while 42 percent of respondents reported that they needed money for moving costs to obtain permanent housing. Most respondents received some form of government assistance but noted that it was not enough to allow them to find permanent housing.

In addition to government assistance, there are numerous community-based services and programs that serve persons experiencing homelessness in the City and region. These services range from day shelters and meal programs to job training and health care. Usage of free meals was the most common form of assistance received by survey respondents. Thirty percent of survey respondents reported using emergency shelters, followed by bus passes (24 percent), shelter day services (23 percent) and health services (19 percent).

Future housing in Santa Cruz may need to consider the needs of farm workers employed in the City and the greater region.

Programs for Homeless Individuals

The City understands the transient nature of homelessness and aims to address the needs of this vulnerable population. To address homeless needs, the City has included the following Policy Programs:

- Policy 3.1 - Create housing for low-income families with children and persons with disabilities
- Policy 3.2 - Provide high quality care alternatives such as childcare centers and family daycare for children and youth that are available, affordable, and accessible to those persons who live or work in the City.
- Policy 3.3 - Implement the City's Homelessness Response Action Plan and maintain the relationship with the Continuum of Care to support housing solutions for the homeless as well as a wide variety of supportive services.
- Policy 3.4 - Facilitate permanent supportive housing units, transitional housing options, and extremely low income units for residents through funding and partnerships.
- Policy 3.6 – Provide community programming funding to support the special needs and homeless populations in finding housing and supportive services.

In addition, the City has included many programs to promote the development of affordable housing units throughout the City which may be available to homeless individuals.

Farmworkers

The U.S. Department of Agriculture, National Agriculture Statistics provides data on hired farmworkers across the United States at both a state and county level. Within Santa Cruz County, there were a total of 16,114 hired farmworkers in 2017. A total of 11,254 are considered permanent and 4,860 were considered seasonal (working less than 150 days annually). The County also reported a total of 2,254 migrant farmworkers.

According to the American Community Survey, Santa Cruz County has 4,772 and the City has 257 people employed in Farming, Fishing, and Forestry. This occupation earns one of the lowest salaries in comparison to other occupations, with an estimated median income of $30,567. This is considered an extremely low-income for the City. The farmworker's tenuous and/or seasonal employment status may further exacerbate their limited income. These employees and their households may reside in severely overcrowded dwellings, in packing buildings, or in storage sheds.

Patterns and Trends for Disproportionate Housing Needs Based On Farmworker Status

Due to the cyclical and seasonal nature of agriculture, it is difficult to accurately estimate the housing needs of farmworkers in the region but based on local data and knowledge, the City assesses that virtually all farmworker households are in need of housing affordable to extremely low incomes. Santa Cruz experiences higher housing costs than other cities in the region, creating a severe cost burden for farmworker households based on their average income in the county. Farmworker households may seek affordable housing options to relieve cost burdens, and these households are typically more susceptible to living in poor housing conditions, or in many cases, homeless or living in personal vehicles. Groups of individuals or families may occupy smaller housing units to alleviate housing costs, creating an issue of severe overcrowding in many cases.

Future housing in Santa Cruz may need to consider the needs of farm workers employed in the City and the greater region.

Key Challenges and Resources to Address Farmworker Housing Needs

Farmworker households in Santa Cruz and the region have exhibited the following unique challenges to housing:

- Lack of affordable housing options
- Higher incidents of cost burden for housing
- Higher incidents of overcrowding and substandard housing
- Lack of rental and for sale housing options
- Need for rental assistance

Similar to other special needs groups, Farmworkers needs are focused on affordability of housing and access to services that support lower monthly overall costs. To address these challenges, the City must consider a variety of solutions to address the above issues, such as affordable housing options for farmworkers and leveraging grants and funding opportunities.

Effectiveness of Past Policies and Programs

Historically, the City has not provided formal services or resources for farmworker households, but instead, has partnered with County agencies to address the unique needs of farmworker households. The City has participated in coordinated efforts to address the needs of special needs groups. While the City did not incorporate policy programs specific to farmworker households in the 5th Cycle, many of the programs meant to address special needs groups apply to farmworker households. The City was able to facilitate the development of affordable housing that may have served farmworker households. Santa Cruz is committed to continuing to address the needs of all special needs groups in the City and the greater region.

Programs for Farmworkers

While farmworkers do not make up a large group of residents within the City, the City understands the transient nature of agriculture and aims to address the needs of this vulnerable population. To address farmworker needs, the City has included the following Policy Programs:

- Policy 3.1 - Create housing for low-income families with children and persons with disabilities
- Policy 3.2 - Provide high quality care alternatives such as childcare centers and family daycare for children and youth that are available, affordable, and accessible to those persons who live or work in the City.
- Policy 3.3 - Implement the City's Homelessness Response Action Plan and maintain the relationship with the Continuum of Care to support housing solutions for the homeless as well as a wide variety of supportive services.
- Policy 3.4 - Facilitate permanent supportive housing units, transitional housing options, and extremely low income units for residents through funding and partnerships.
- Policy 3.6 – Provide community programming funding to support the special needs and homeless populations in finding housing and supportive services.
- Policy 3.7 - Support agriculture and employee housing where applicable.

In addition, the City has included many programs to promote the development of affordable housing units throughout the City which may be available to Farmworkers.

B. Fair Housing Enforcement and Outreach Capacity

1. Fair Housing Enforcement and Outreach

Fair housing enforcement and outreach capacity refers to the ability of a locality and fair housing entities to disseminate information related to fair housing laws and rights and provide outreach and education to community members. Enforcement and outreach capacity also includes the ability to address compliance with fair housing laws, such as investigating complaints, obtaining remedies, and engaging in fair housing testing.

California's Department of Fair Employment and Housing (DFEH) has statutory mandates to protect the people of California from discrimination pursuant to the California Fair Employment and Housing Act (FEHA), Ralph Civil Rights Act, and Unruh Civil Rights Act (with regards to housing). The FEHA prohibits discrimination and harassment on the basis of race, color, religion, sex (including pregnancy, childbirth, or related medical conditions), gender, gender identity, gender expression, sexual orientation, marital status, military or veteran status, national origin, ancestry, familial status, source of income, disability, and genetic information, or because another person perceives the tenant or applicant to have one or more of these characteristics.

The Unruh Civil Rights Act (Civ. Code, §51) prohibits business establishments in California from discriminating in the provision of services, accommodations, advantages, facilities, and privileges to clients, patrons, and customers because of their sex, race, color, religion, ancestry, national origin, disability, medical condition, genetic information, marital status, sexual orientation, citizenship, primary language, or immigration status. The Ralph Civil Rights Act (Civ. Code, § 51.7) guarantees the right of all persons within California to be free from any violence, or intimidation by threat of violence, committed against their persons or property because of political affiliation, or on account of sex, race, color, religion, ancestry, national origin, disability, medical condition, genetic information, marital status, sexual orientation, citizenship, primary language, immigration status, or position in a labor dispute, or because another person perceives them to have one or more of these characteristics.

Fair Housing Enforcement

Currently, the City maintains a formal contract with the California Rural Legal Assistance (CRLA) to help low-income residents with fair housing complaints. As the primary fair housing assistance provider in the Santa Cruz area, CRLA provides a variety of consultation services through its hotline service and consultations, distributes legal information to landlords and tenants, and participates in annual housing fairs, in addition to filing and litigating fair housing complaints where violations of federal or state housing discrimination laws impact Santa Cruz residents. These include cases involving race, national origin, familial status, religion, disability, age, sexual orientation, gender, and gender identity. The procedure for handling a case typically begins with an initial intake call. The receptionist checks the conflict-of-interest files to ensure that no such conflict exists. The screened call is then passed to a housing worker who has received extensive training in proper interviewing techniques and legal knowledge. The housing worker will give the appropriate advice to the client. Typical questions received on the hotline involve security deposit refunds, entry into the home, when rent can be withheld, eviction notices, rent control, and fees for late rent payments. The vast majority of call-ins are handled by phone consultation only.

In situations where problems cannot be adequately addressed through telephone advice, clients meet with an attorney to explore the issue and develop an appropriate plan to address the problem. Further action is taken as needed, including letters, telephone calls, and preparation of court documents and fair housing complaints directed to HUD or the State of California Department of Fair Employment and Housing, if needed. No fair housing complaints were filed in the last Housing Element planning period.

Where required, CRLA will conduct fair housing surveys or tests to determine whether violations exist. Many landlord and tenant disputes are successfully resolved without formal litigation. In such disputes, the case handler assigned will contact the opposing party and attempt to resolve the issue with a mutually agreeable and negotiated resolution. If negotiations are not possible, litigation may be the only alternative. CRLA also participates in housing fairs in jurisdictions throughout the county. These forums provide the opportunity to distribute landlord-tenant information on rights and responsibilities and educating the general public about fair housing. Programs organized by CRLA relating to fair housing include the following:

- Fair Housing Services
- First-Time Home Buyer Counseling
- First-Time Homebuyer Education
- Home-Seeking Counseling
- Shared Housing Counseling and Placement
- Rent Review and Relocation Programs
- Rental Assistance Program Tenant/Landlord Services

In PY 2022-23, Santa Cruz allocated $25,000 in CDBG funds to CRLA to provide legal assistance to low-income individuals on a range of housing matters to help individuals and families make informed decisions and to take action to obtain, maintain, or improve their housing situation.

The Consumer Affairs and Environmental Protection Division of the District Attorney's Office provides a variety of fair housing services. These services include:

- Telephone counseling and referrals to other agencies that deal with consumer issues;
- Landlord- tenant information, assistance, and mediation efforts; and
- Information and referral service to other agencies.

Approximately 100 to 200 calls are received each month from tenants, landlords, and roommates. The most common complaints are about security deposits, evictions, and/or housing conditions. The Office primarily provides legal information and self-help advice to inquiring clients and makes referrals to other legal and nonprofit agencies. Because of a persistent lack of funding, the Office does not have a database that can provide more detailed information on the type of calls received. One volunteer is responsible for handling the majority of landlord-tenant questions and referrals; no paid staff members are involved in this effort.

Overall, the fair housing network appears to be quite fragmented; different groups are organized around special need groups. Only the District Attorney's Office focuses on fair housing issues affecting the general population. During the analysis of this Housing Element, several organizations highlighted insufficient funding as the main source of their relative shortcomings, including the absence of maintained data, reduction or elimination of previously provided services, and lack of coordination between organizations.

The following is a list of other fair housing legal assistance available to Santa Cruz residents:

- Tri-County Apartment Association
- Senior Citizens Legal Services (55 years of age and above)

- Santa Cruz Lawyer's Referral Service
- Small Claims Advisory by Monterey College of Law (free service)
- CRLA
- Tenant Sanctuary

2. Fair Housing and Civil Rights Findings, Lawsuits, Enforcement, Settlements or Judgments

The City's Planning and Community Development Department works closely with residents, property owners, outside agencies, and other City departments to resolve health, safety, and public nuisance conditions that adversely affect the quality of life in Santa Cruz. Enforcement is provided proactively and on a complaint basis. Most code violations are resolved on the initial contact made by Staff. Staff generally works under the model of voluntary compliance within a reasonable amount of time allotted. In rare instances, penalties are assessed to those who fail to comply with the Santa Cruz Municipal Code. The Planning Division is primarily responsible for enforcing the provisions of the Zoning Ordinance and the Building and Safety Division is primarily responsible for enforcing the provisions of the California Building Codes, the Santa Cruz Municipal Code, and the Uniform Housing Code.

3. Fair Housing Laws

The City is in compliance with existing fair housing laws, and often seeks to go beyond State requirements to address fair housing and access to affordable housing. There have been no findings against the City of Santa Cruz from the U.S. Department of Housing and Urban Development (HUD) Office of Fair Housing and Equal Opportunity (FHEO) or from the State Department of Fair Employment and Housing (DFEH).

The following lists State and local fair housing laws and specifies how the City complies:

State

- California Fair Employment and Housing Act (FEHA): The City continues to implement and update programs that promote fair and equal access to housing. The City also continues to review standards and requirements that may constrain equal access to housing and the development of affordable housing.
- Government Code Section 65008: The City continues to implement programs that encourage affordable housing development. The City implements an Inclusionary Housing Ordinance that requires the development of affordable units as part of multi-family residential developments.
- Government Code Section 8899.50: The City implements programs and actions in compliance with State law that affirmatively further fair housing. As detailed in the Housing Plan, the City administers programs to promote equal housing access and affordable resources.
- Government Code Section 11135: The City promotes State-funded programs, such as the First-Time Homebuyer Loan Program, on the City's website and at the public counter. The City continues to implement and encourages programs that promote full and equal access to all programs and activities.

- **Density Bonus Law:** The City has an adopted Density Bonus Ordinance consistent with State Density Bonus Law. The City provides incentives to developers to produce affordable housing to very low-income households, low-income households, moderate-income households, senior citizens, transitional foster youth, disabled veterans, and persons experiencing homelessness, as well as for the development of childcare facilities. The Housing Plan includes a program ensuring the City maintains compliance with Density Bonus Law updates.
- **No-Net-Loss Law:** The Candidate Sites Analysis details how the City maintains adequate sites to meet its RHNA. The City is on track to meet its 5th cycle RHNA across all income-levels.
- **Excessive Subdivision Standards:** The City continues to update its Zoning Ordinance, waive certain development fees, and offer incentive packages to facilitate housing development.
- **Housing Element Law:** The City identifies and includes an analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, financial resources, and scheduled programs.

Local

- **Local Ordinances:** The City has multiple local ordinances that establish procedures for rezoning, development permit processing, affordable housing fees, and other programs that encourage fair housing practices. These are provided in Appendix E.
- **Policy Plan Programs:** The Policy Plan details the City's goals, policies, programs, and objectives. The City addresses the need to provide additional housing opportunities, remove constraints to affordable housing, improve the existing housing stock, and provide equal opportunities for current and future residents of Santa Cruz

C. Relevant Factors

1. Background

The City of Santa Cruz is a thriving community of approximately 65,011 residents. Santa Cruz was incorporated in 1866 as a town and received its first charter as a City in 1876. The creation of the Santa Cruz Beach Boardwalk in 1907 solidified the City's status as a seaside resort community, while the establishment of the University of California, Santa Cruz in 1965 led to Santa Cruz's emergence as a college town.

Santa Cruz is located on the north shore of Monterey Bay and is encircled almost entirely by the Santa Cruz Mountains and public open space areas. The City's vigorous and lively downtown lies directly south of the junction of north-south State Highway 17 and State Highway 1. The City of Santa Cruz is known for its vibrant tourism base, cultural amenities, diverse housing opportunities, and high quality of life. These amenities distinguish Santa Cruz as one of the most livable and sought-after communities in the Monterey Bay Area. The City is home to the University of California at Santa Cruz (UCSC), several private schools, and a breadth of cultural institutions. The City is also known for its social activism, both in the community and nationwide.

With these amenities comes a high demand for housing, as people from many backgrounds and income ranges seek to share the benefits the City offers. As housing prices have increased, housing opportunities for low- and moderate-income persons have diminished. This places a disproportionate burden on seniors, disabled persons, families with children, homeless persons, and others who more vulnerable to unequal treatment in the housing market.

2. University of California – Santa Cruz

A vital part of the community is the University of California, Santa Cruz (UCSC) which opened in 1965 with one college. Today, the 2,000-acre campus has 10 colleges and an enrollment of more than 18,980 students. The City's post-World War II growth and development was most notably affected by the establishment of UCSC. Development of the University led to rapid population growth, with new housing rapidly filling in the gaps between existing neighborhoods and the new campus. The City's population increased 29 percent during the 1970s. Population growth has slowed in recent decades due to the scarcity of vacant land, the presence of regional growth control measures, and demographic change.

3. Investments

Downtown

The City is primarily investing in Downtown Santa Cruz. According to the City's Capital Investment Program FY 2020-24, some of these projects include several beautification and streetscape improvements, civic building renovations, fire station and infrastructure improvements, and downtown mixed-use projects. Figure D-26 illustrates the location of investment projects throughout the City.

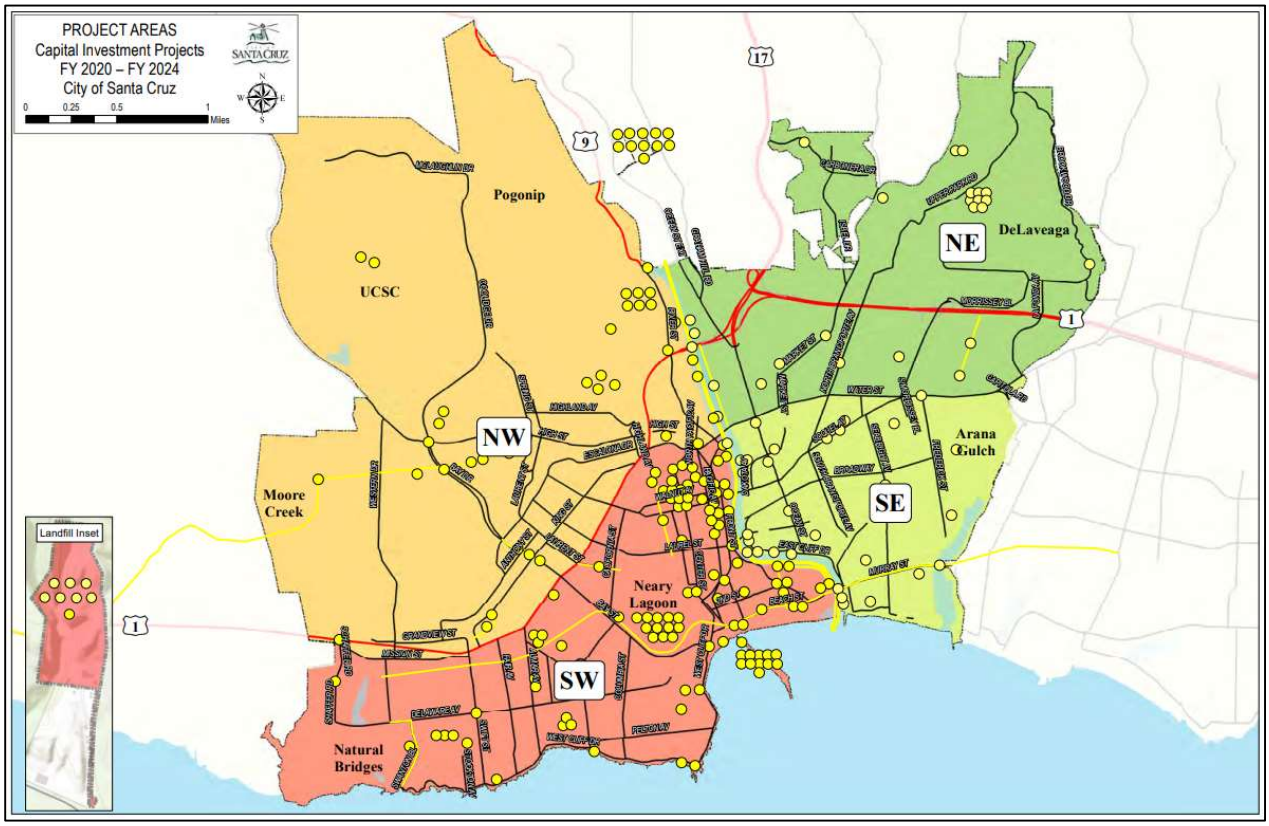
Lower West Side

Investments on the Lower West Side are primarily centralized around the Santa Cruz Beach Boardwalk and the Santa Cruz Wharf. These projects include streetscape improvements, Wharf Master Plan implementation, and a scenic sanctuary trail.

Upper West Side

Investments on the Upper West Side primarily include infrastructure improvements. Some of these projects include a bridge replacement, solar expansion, and a stormwater pollution prevention plan.

Figure D-26: 2020-2024 CIP Projects



Source: City of Santa Cruz Capital Investment Projects FY 2020-2024

D. Contributing Factors

Locally-derived knowledge and contributing factors were developed in response to community participation in outreach events and through analysis conducted in Affirmatively Furthering Fair Housing development and analysis of sites inventory and feedback and comment on the draft Housing Element's data, analysis, and policy program. The contributing factors listed below were identified as creating, perpetuating, and/or increasing the severity of fair housing issues in Santa Cruz:

- Displacement Risk Due to Economic Pressures (High Priority)
  Santa Cruz residents generally earn high annual incomes. As Figure D-8 shows, approximately one third (1/3) of Santa Cruz households earn over $150,000. Additionally, Table C-33 states the median home value in Santa Cruz is $895,800, which is the highest value in the region and greater than Santa Cruz County's median home value. Given the current housing market trends and the high propensity for greater incomes, lower income households may feel economic pressures to relocate out of the City.
- Location and Type of Affordable Housing (High Priority)
  As noted above, the Santa Cruz community is generally affluent and has high housing costs, in addition to being a very high opportunity City. The retail trade and arts, entertainment, recreation, accommodation, and food service sectors represent just under 25 percent of

the City's total workforce but earn incomes that are much lower than the City's median income. Persons working in these sectors, as well as other sectors earning below the City's median income, may not have the opportunity to live in the City in which they work and must commute longer distances.

- Housing Conditions and Senior Housing (Moderate Priority)
  Affordability, design, and discrimination limit the supply of housing for persons with disabilities. Amendments to the Fair Housing Act, as well as State law, require ground-floor units of new multi-family construction with more than four units to be accessible to persons with disabilities. Units built prior to 1989 are not required to be accessible to persons with disabilities. As shown in Figure C-7, more than 80 percent of the City's housing stock was built prior to 1989. Aging housing units may have severe housing problems and require significant rehabilitation which may be costly for seniors and low-income residents.
- Barriers to Housing Choice Voucher Use (Lower Priority)
  Based on community feedback, Housing Choice Voucher holders and those with disabilities often find it difficult to find an appropriate housing unit. Some find it difficult to find an appropriately sized unit that will take their voucher and others experienced that the vouchers will not cover the rent of an appropriately sized unit. In addition, there is an extreme shortage of housing vouchers, and many eligible people are unable to obtain a voucher due to the shortage.
- Housing Disbursement (Moderate Priority)
  Two RCAAs are found in the City, indicating a concentration of affluent White populations in the City. RCAAs may indicate that historical exclusionary practices continue to affect the Santa Cruz community or that secondary factors such as income inequality prevent integration from occurring more quickly. More integrated, mixed-income housing is required to dissolve RCAAs.
- Lack of Fair Housing Services (Lower Priority)
  Overall, the fair housing network appears to be quite fragmented; different support groups are organized around specific special need populations. Only the District Attorney's Office focuses on fair housing issues affecting the general population. During the analysis of this Housing Element, several organizations highlighted insufficient funding as the main source of their relative shortcomings, including the absence of maintained data, reduction or elimination of previously provided services, and lack of coordination between organizations.

The City recognizes the fair housing issues that exist within the community and is committed to reducing barriers to housing affordable to all persons. The Housing Plan of this Housing Element provides goals, policies, and programs to increase housing opportunities, remove constraints to affordable housing, improve the existing housing stock, and provide equal opportunities for all current and future residents of Santa Cruz.

E. AFFH Summary

During the 6th Cycle Housing Element process, the City kicked off a comprehensive outreach plan to connect with as many members of the community as possible. Beginning in Fall 2022, the City conducted a variety of outreach and engagement efforts detailed in Appendix A. Community engagements were meant to notify, educate, and engage the public. The City outreached to special needs groups and organizations and groups representing or serving special needs groups. In response to the feedback received and solicited, the City drafted a Policy Plan and Sites Inventory that responded to the unique needs of Santa Cruz residents in an effort to affirmatively further fair housing.

During community engagement events, the public expressed the need for a variety of housing types such as multifamily housing, ADUs and duplex/triplexes. More important than specific housing types, the public expressed the significant need for affordable housing options within the City. The public expressed that a mix of housing types were required in order to address the housing needs of residents with lower or fixed incomes. In direct response to the public's desire for more affordable housing options, the City drafted the following Policy Programs:

- Policy 1.4 – Facilitate alternative housing types that respond to Santa Cruz's diverse population and housing needs, especially those for single-person households, low-income households, students, and special housing needs groups.
- Policy 1.5 – Facilitate the development of Accessory Dwelling Units
- Policy 2.1 – Enable mixed-income projects that encourage greater diversity within housing projects
- Policy 2.2 – Develop creative ways to facilitate more affordable housing development in the City.
- Policy 2.3 – Support the Density Bonus as a valuable tool for incentivizing the development of housing and the inclusion of affordable units in housing projects
- Policy 2.4 – Support Public-Private Partnerships that facilitate the development of affordable housing.
- Policy 3.1 - Create housing for low-income families with children and persons with disabilities
- Policy 3.2 - Provide high quality care alternatives such as childcare centers and family daycare for children and youth that are available, affordable, and accessible to those persons who live or work in the City.
- Policy 3.3 - Implement the City's Homelessness Response Action Plan and maintain the relationship with the Continuum of Care to support housing solutions for the homeless as well as a wide variety of supportive services.
- Policy 3.4 - Facilitate permanent supportive housing units, transitional housing options, and extremely low income units for residents through funding and partnerships.
- Policy 3.6 – Provide community programming funding to support the special needs and homeless populations in finding housing and supportive services.
- Policy 3.7 - Support agriculture and employee housing where applicable.

- Policy 4.1 – Support the provision of rental assistance in the event of a household having insufficient funds for a security deposit or rent payment.
- Policy 4.2 – Investigate and apply for various state, federal, and private sources to provide financing for the construction of new housing and the provision of supportive services.
- Policy 5.3 – Provide housing rehabilitation assistance to low-income households when feasible.
- Policy 6.3 – Support the development and marketing of accessible housing, senior housing, and tenant services.

In furtherance of fair housing, the City targeted outreach to areas and populations that have historically experienced lower opportunities, lower incomes, and lower resources. Through a variety of engagement events, the City engages residents in these areas to understand their unique needs and desires. In response to correspondence with affected groups in Santa Cruz, the City drafted a plan that will increase access to opportunities and resources for individuals who experience reduces access currently. In addition to the Policy Programs listed above, the City added the following programs to AFFH in Santa Cruz:

- Policy 6.1 – Seek to mitigate displacement risks and remove barriers to housing choice vouchers.
- Policy 6.2 – Support affordable housing and the siting of new housing that furthers fair housing.
- Policy 6.3 – Support the development and marketing of accessible housing, senior housing, and tenant services.
- Policy 6.4 – Consider displacement risks due to new development, economic trends, and the environment, and provide community investments to support fair housing.

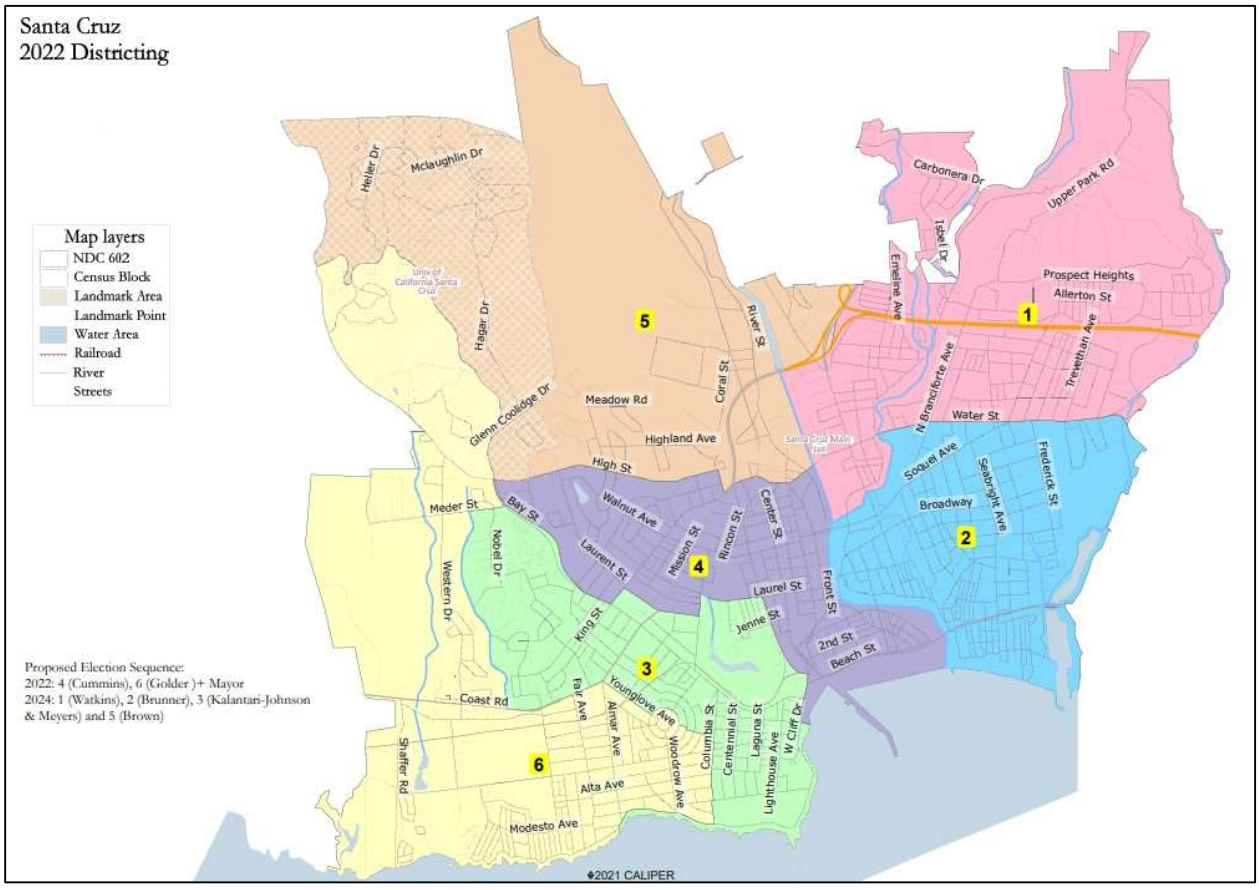
A comprehensive summary of the above AFFH analysis is provided within this section for each of the City's six districts (as illustrated in Figure D-27). In 2022, voters passed Measure E, amending the City's Charter to create six districts and elect one at-large Mayor. This amendment allows voters of each district to elect their own Councilmember who must reside within that district, rather than electing seven Councilmembers at-large as was previously the case. This enables each district to be fairly and equitably represented.

As part of the process, the City hosted several public meetings in fall 2021 to receive input on what districts should look like. The City's demographer then created several proposed draft maps for the City Council to consider and for residents to vote upon. The City must comply with State and federally-mandated criteria when developing districts, including the following requirements:

- Must contain a nearly equal population.
- May not be drawn with race as the predominate factor in violation of the principles established by the U.S. Supreme Court in Shaw v. Reno, 509 U.S. 630 (1993), and its progeny.
- Must be contiguous, which means districts should not hop, skip and jump over some areas to include others.

- Must be drawn to maintain "communities of interest" so that people of like interests are brought together for representation.
- Should be consistent with City, County and local government boundary lines as much as possible.
- Should be compact. California defines compactness "as not bypassing nearby populated areas in favor of more distant populated areas."
- The summaries provided below include local and historical context, as well as a breakdown of candidate sites identified in each district.

Figure D-27: City of Santa Cruz Council Districts



1. District 1

Local Context

Council District 1 is predominantly made up of single-family neighborhoods bisected by Cabrillo Highway and separated from Council District 2 to the south by Water Street. North of Prospect Heights and east of Branciforte Drive is the DeLaveaga golf course and preserved open space with trails and community amenities.

District 1 also includes the northern portion of Ocean Street down to Soquel Avenue. Ocean Street historically developed as a gateway into Santa Cruz to serve visitors and providing hotels/motels,

gas stations and auto repair shops, restaurants, and a variety of retail businesses. A mix of single- and multi-family residential neighborhoods also surround the corridor. Recent developments have led to the consolidation of smaller sites to create mixed use higher density projects on the corridor. In 2014, the City adopted the Ocean Street Area Plan to guide development through 2030 and "provide a framework for creating a more welcoming environment along the corridor." The Plan identifies the consolidation of smaller parcels as opportunities for more intensive development. The County Government Center and Paradox Inn are both identified as opportunity sites for potential future development given their size and location. The Plan's vision is –

> "By the year 2030, Ocean Street will become a beautiful, multifaceted gateway to Santa Cruz that reflects the city's unique and diverse character. Public art will create a distinctive sense of place as people enter the city, and the street itself will be an attractive, tree-lined boulevard that provides a comfortable and safe place for people to walk. New buildings on Ocean Street will reflect a high caliber of architectural design. They will provide space for a variety of local and franchise businesses, and they will create new places to work, live and visit. In addition, all parts of Ocean Street will have stronger connections to the San Lorenzo River."

Mixed-use development is identified as a prime solution to continue providing visitor-serving needs, as well as to add housing units in convenient proximity to commercial and retail needs. The Plan envisions the corridor transforming from a car-centric thoroughfare to a "more attractive and functional urban environment where residents can work, live and shop."

AFFH Findings

- High Resource neighborhoods to the north of Cabrillo Highway and Moderate Resource neighborhoods to the south of the highway.
- The area has experienced the greatest increase in diversity from 2010 to 2018 compared to the other districts; however, an RCAA is identified north of Cabrillo Highway.
- The median income for the district as a whole has been increasing since 2014 – the region south of Cabrillo Highway has increased from a median of less than $55,000 to a mix of block groups ranging from less than $87,100 to less than $126,000.
- Half of the district reports a population with a disability between 10 and 20 percent.

Candidate Sites

Candidate sites in District 1 are predominantly located along Water Street and Ocean Street. A few pipeline projects are scattered in existing neighborhoods throughout the District, along with two church properties.

Table D-20: District 1 Candidate Site Units by Affordability				
	Very Low-/ Low-Income	Moderate-Income	Above Moderate-Income	TOTAL
Units	154	22	608	784
Percent of Total Units by Income Category	10.4%	3.4%	22.27%	16.1%

2. District 2

Local Context

District 2 includes the Seabright and Lower Ocean Street neighborhoods. Similar to District 1, the district includes a large percentage of residential neighborhoods with higher density mixed use, retail, and commercial uses along corridors such as Soquel Avenue, Ocean Street, and Water Street. The Santa Cruz Harbor and adjacent Arana Gulch Open Space Park separate Santa Cruz from the neighboring communities of Live Oak and Twin Lakes.

District 2 is made up of differing communities with varying median incomes. The Lower Ocean Street neighborhood is classified as at-risk of displacement for lower income households. In contrast, the neighborhood west of the harbor and north of Seabright Beach is considered affluent.

AFFH Findings

- High Resources area southeast of Seabright Avenue and Water Street and south of Murray Street; the rest of the district is categorized as Moderate Resource.
- Neighborhoods around Murray Street have experienced an increase in diversity between 2010 and 2018.
- The median income has increased in neighborhoods between Water and Murray Street since 2010.
- The District has a low percent of population with a disability at less than ten percent.
- The highest level of positive economic outcomes is reported for the whole District.
- Jobs proximity is very highly rated with most of the District reporting the highest score and the region to the east reporting the second highest score.
- 40 to 60 percent overpayment by homeowners (high for Santa Cruz) west of Seabright Avenue and north of Murray Street.
- 40 to 60 percent overpayment by renters (moderate for Santa Cruz).
- One area at risk of displacement around Ocean Street neighborhoods west of Seabright Avenue.

Candidate Sites

A total of 11.6 percent of the total sites identified are located in District 2. These sites predominantly include infill opportunities along the Soquel Avenue, Water Street, and Ocean

Street corridors, with some scattered sites throughout the neighborhoods and one church property.

Given the risk of displacement for communities in the Lower Ocean Street neighborhoods, sites were identified as appropriate but not extensively. The sites selected were deemed to provide opportunities for potential mixed-use and higher density development along the corridors, but not to threaten existing lower income households.

Table D-21: District 2 Candidate Site Units by Affordability

	Very Low-/ Low-Income	Moderate-Income	Above Moderate-Income	TOTAL
Units	167	80	393	640
Percent of Total Units by Income Category	11.3%	12.3%	14.4%	13.1%

3. District 3

Local Context

District 3 covers a long portion of the City from West Cliff Drive, west of Neary Lagoon, past Mission Street, and west along Bay Street. The District is predominantly made up of single-family neighborhoods, with commercial, office, and educational uses along Mission Street. Much of Mission Street is zoned for medium density residential mixed-use. Multi-family uses are predominantly located off Bay Drive along Nobel Drive as well as adjacent to Neary Lagoon.

AFFH Findings

- District 3 is mostly made up of High Resources areas, with the exception of one Moderate area north of Bay Street.
- Slight increase in diversity north of Mission Street between Bay Steet and Western Drive.
- One RCAA exists in District 3 along the coast and south of Bay Street.
- District 3 has experienced a large increase in median income between 2014 and 2019.
- Pockets of 10 to 20 percent population with a disability along the coast and near downtown.
- District 3 includes areas of positive economic outcomes along the coast as well as pockets of lower and highest positive outcomes towards downtown and north of Mission Street.
- Most of the District reports high job proximity scores, with the exception of neighborhoods north of Mission Street.
- Homeowners have a fairly average overpayment score between 20 to 40 percent (moderate for Santa Cruz); neighborhoods north of High Street and west of Mission Street report higher overpayment rates at 40 to 60 percent.
- Renters along the coast report the lowest overpayment rate in the city – likely due to having higher incomes. The rest of the District reports the highest overpayment between

60 to 80 percent; with the exception of a few neighborhoods along the north side of Mission Street which report 40 to 60 percent renter overpayment.

- Neighborhoods closest to downtown north of High Street and west of Mission Street report the active displacement of one income group.

Candidate Sites

A number of pipeline projects are located within District 3; however, the majority of candidate sites are located along Mission Street corridor as the district is fairly built out with existing neighborhoods. The City can anticipate ADU development to occur throughout these neighborhoods and continue to provide a source of affordable units.

Table D-22: District 3 Candidate Site Units by Affordability

	Very Low-/ Low-Income	Moderate-Income	Above Moderate-Income	TOTAL
Units	61	86	225	372
Percent of Total Units by Income Category	4.1%	13.2%	8.2%	7.6%

4. District 4

Local Context



District 4 includes the entirety of Downtown Santa Cruz and residential neighborhoods south of High Street. Downtown Santa Cruz has been the focus of redevelopment and revitalization interest throughout the 5th Cycle. The area was particularly affected by the COVID-19 pandemic. Figure D-26 above illustrates that the City has planned the highest amount of CIP Projects in Downtown Santa Cruz.

The Santa Cruz Boardwalk, related parking lots, and the Wharf are part of District 4. While this area is predominantly developed to serve visitors, the Beach Flats community is centrally located between these entertainment and lodging uses. As identified in the AFFH Findings, the south downtown area, Beach Flats community, and Neary Lagoon neighborhoods report active displacement. The City has made extensive investments in furthering affordable housing development within the area to create opportunities for existing residents and address the affordable housing crisis by facilitating affordable housing development. Throughout the 6th Cycle, the City will continue to focus attention on protecting residents from further displacement.

AFFH Findings

- District 4 is divided up by Moderate Resource areas in the downtown and High Resource areas northwest of Mission Street.

- Diversity has increased in pockets of District 4 since 2010 – particularly in the northern region of downtown and to the west of Mission Street.
- Median incomes have increased in neighborhoods near the Boardwalk and west of Mission Street.
- Mission Street splits District 4 population with a disability with less than 10 percent to the north and 10 to 20 to the south.
- Low economic outcome scores downtown, moderate scores along the coast, and highest scores to the north of Mission Street.
- Highest job proximity index scores.
- Pocket of "higher" environmental burdens score downtown directly south of Mission Street at 41-50 percent (higher in comparison to the rest of the city, 41 to 50 percent is still considered on the lower half).
- District 4 almost entirely reports 40 to 60 percent overpayment by homeowners; and similarly for renters with the majority of the district reporting 60 to 80 percent renter overpayment.
- Downtown Santa Cruz reports one income group currently experiencing displacement.

Candidate Sites

New development projects seek to pair housing opportunities with ground-floor commercial uses to create an accessible and lively downtown without reliance on vehicles.

Large mixed-use projects have made their way through the permitting pipeline and the Downtown Expansion Plan has been in development to create new opportunities for affordable units paired with community and entertainment spaces.

District 4 has the greatest percentage of lower income units given its central accessibility to public transportation (the transit depot is located downtown); community resources tied to City Hall, the library, homeless resources and shelters, and community organizations; employment opportunities; medical offices; and commercial needs such as grocery stores and restaurants. While the area has the greatest percent of lower income units, the percentage remains proportional to moderate- and above moderate-income units planned for in the area.

Table D-23: District 4 Candidate Site Units by Affordability

	Very Low-/ Low-Income	Moderate-Income	Above Moderate-Income	TOTAL
Units	641	177	1,142	1,960
Percent of Total Units by Income Category	43.2%	27.2%	41.7%	40.2%

5. District 5

Local Context

District 5 covers residential neighborhoods north of High Street, the industrial complex along River Street, and the majority of the UC Santa Cruz campus.

The industrial area has seen increased interest in housing development over recent years. Existing affordable housing developments include units at the Tannery Arts Center and the Rebele Family Shelter. While there is interest on select sites throughout the area, the City is intent on maintaining its industrial areas to provide employment opportunities as reflected in General Plan policies.

South of Cabrillo Highway and north of Water Street is the northern downtown portion of District 5. This area currently has a variety of uses including faith-based organizations, Santa Cruz Mission, El Rio Mobile Home Park, various commercial uses, some industrial uses, and scattered residential uses.

AFFH Findings

- District 5 is a High Resource area with one small pocket of Moderate Resource scores south of Mission Street.
- The area has not experienced recent changes in diversity – all other Districts have reported increases.
- The median incomes across the entire District have increased between 2014 and 2019.
- District 5 has a mix of 10-20 percent and less than 10 percent population with a disability.
- District 5 has the highest percent of children in married-couple households, with the exception of lower scores over the UCSC campus.
- The majority of the District reports the Highest positive economic score, with the exception of the lowest score over the UCSC campus; this can be expected given the temporary nature of the student residents, as well as the lower rates of employment for full-time students.
- District 5 has the highest job proximity score for the majority of the area and the lowest scores over the UCSC campus.
- District 5 reports the highest rates of overpayment by renters.

Candidate Sites

Candidate site units located in District 5 include a number of pipeline projects, a few vacant lots, and a church property. The District is more constrained due to the UCSC campus, industrial land, single-family neighborhoods, and the Pogonip Open Space area. However, almost 30 percent of lower income units are planned for the high resource area.

Table D-24: District 5 Candidate Site Units by Affordability				
	Very Low-/ Low-Income	Moderate-Income	Above Moderate-Income	TOTAL
Units	413	36	140	589
Percent of Total Units by Income Category	27.8%	5.5%	5.1%	12.1%

6. District 6

Local Context

District 6 follows the coast from Lighthouse Field State Beach to the Younger Lagoon Reserve and up to the UC Santa Cruz campus. Along the coast, District 6 is known for its famous West Cliff Drive, with its long pedestrian and bike path, and vast ocean view. The adjacent neighborhoods are predominantly single-family, with ocean-view homes selling in the multi-million-dollar range.



Source: (Left) Lawrence Linda, SCPL Local History, (Right) Redfin

Residential neighborhoods both to the south and to the north of Mission Street are largely built out, with the exception of a few vacant parcels. The area to the north of Mission Street is constrained to the west due to canyons and hillsides.

The City's second industrial area is located northeast of Natural Bridges State Beach and south of Mission Street. The area has been growing slowly over the last few years with new industrial uses coming in and some residential. A number of parcels along Delaware Avenue west of Swift Street remain vacant; however, the vision for the area is to remain predominantly industrial focused and to continue serving as an employment hub for the community.

Future development interest in District 6 is focused along Mission Street predominantly to redevelop older strip malls and underutilized parcels with the vision of providing higher density mixed-use development with commercial components.

AFFH Findings

- District 6 is divided by High Resource TCAC scores to the north of Mission Street and mostly Moderate Resource scores to the south.
- The area has experienced a large increase in population diversity.
- Part of an RCAA exists along the coast and south of Mission Street.
- The block group south of Mission Street between Almar Avenue and Shaffer Road may have experienced a decrease in median income from "<$80,000" to "<$55,000". Given the change in categories for median income reporting, the area could have maintained a similar median income, but the surrounding block groups did experience an increase in median income.
- District 6 has neighborhoods with the highest percent of children living in married couple households north of mission Street and neighborhoods with the lowest percentages to the south of Mission Street.
- The area generally reports low economic outcome scores, potentially due to the higher prevalence of industrial and commercial uses.
- District 6 reports moderate job proximity scores.
- Approximately 60-80 percent of renters overpay for housing in the area.

Candidate Sites

District 6 is able to accommodate nearly half of the City's moderate-income RHNA due to the UCSC pipeline projects. A number of other pipeline projects are proposed in the area, with the main focus being the Mission Street corridor. While the percent of lower income units is low in this District, units on the UCSC campus may develop at costs affordable to very low- and low-income households and thus increase the projected percentage.

Table D-25: District 6 Candidate Site Units by Affordability

	Very Low-/ Low-Income	Moderate-Income	Above Moderate-Income	TOTAL
Units	47	249	229	525
Percent of Total Units by Income Category	3.2%	38.3%	8.4%	10.8%

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Appendix E

Housing Constraints



Housing Constraints

A variety of constraints may affect the provisions and opportunities for adequate housing in the City of Santa Cruz. Housing constraints consist of both governmental constraints (including, but not limited to, development standards and building codes, land use controls, and permitting processes) and non-governmental or market constraints (including, but not limited to, land costs, construction costs, and availability of finances). Potential infrastructure and environmental obstacles are also classified as housing constraints. Combined, these factors can create barriers to availability and affordability of new housing, especially for lower and moderate-income households.

A.Non-Governmental Constraints

Nongovernmental constraints largely affect the cost of housing in Santa Cruz and can produce barriers to housing production and affordability. These constraints may include real wages, the availability and cost of land for residential development, the demand for housing, financing and lending, construction costs, and the availability of labor, which can make it expensive for developers to build any housing, especially affordable housing. The following highlights the primary market factors that affect the production of housing in the City of Santa Cruz.

1. Land Costs and Construction

Construction costs vary widely according to the type of development, with multi-unit housing generally less expensive per unit to construct than single-unit homes. However, there is variation within each construction type, depending on the size of the unit and the number and quality of amenities provided. An indicator of construction costs is Building Valuation Data compiled by the International Code Council (ICC). The ICC was established in 1994 with the goal of developing a single set of national model construction codes, known as the International Codes, or I-Codes. The ICC updates the estimated cost of construction at six-month intervals and provides estimates for the average cost of labor and materials for typical Type VA wood-frame housing. Estimates are based on "good-quality" construction, providing for materials and fixtures well above the minimum required by state and local building codes. In February 2022, the ICC estimated that the average per square-foot cost for good-quality housing was approximately $144.50 for multi-unit housing, $160.35 for single-unit homes, and $181.25 for residential care/assisted living facilities. Construction costs for custom homes and units with extra amenities run even higher. Construction costs are also dependent upon materials used and building height, as well as regulations set by the City's adopted Building Code. For example, according to the ICC, constructing an accessory dwelling unit (ADU) or converting a garage using a Type VB wood framed unit would costs about $150.87 per square foot. Although construction costs are a significant portion of the overall development cost, they are consistent throughout the region and, especially when considering land costs, are not considered a major constraint to housing production in Santa Cruz.

Land costs can also pose a significant constraint to the development of affordable and middle-income housing and represent a significant cost component in residential development. Land costs may vary depending on whether the site is vacant or has an existing use that must be removed.

Similarly, site constraints such as environmental issues (e.g., steep slopes, soil stability, seismic hazards, flooding) can also be factored into the cost of land. Additional costs may be associated with redeveloping and/or converting sites, which may influence the cost of the rental units or home value.

A Zillow search for vacant lots sold between September 2019 and September 2022 returned lots ranging from 0.06 acres to 152.11 acres. Of the lots listed, the costs ranged significantly depending on the area of the City. Lots with ocean views averaged $338 per square foot while lots more inland averaged less than $100 per square foot. The cost of ocean view lots increases the average cost per square foot in the City.

2. Availability of Financing

The availability of financing in a community depends on a number of factors, including the type of lending institutions active in a community, lending practices, algorithms, rates, and fees charged, laws and regulations governing financial institutions, and equal access to such loans. Additionally, availability of financing affects a person's ability to purchase or improve a home. Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications and the income, gender, and race of loan applicants. The primary concern in a review of lending activity is to determine whether home financing is available to all residents of a community, regardless of income, sex, race, or ethnicity. The data presented in this section includes the disposition of loan applications submitted to financial institutions for home purchase, home improvement, and refinancing in the Santa Cruz-Watsonville MSA/MD.

Table E-1 below displays the disposition of loan applications for the Santa Cruz-Watsonville MSA/MD per the 2021 Home Mortgage Discloser Act report. According to the data, applications in the 100-119 percent of the MSA/MD median had the highest rates of loan approval. Within that income category, those who identify as Native Hawaiian or other Pacific Islander had the highest approval rates (80 percent), while those who identify as American Indian and Alaska Native and Hispanic or Latino had the lowest rates (60 and 65.2 percent, respectively). There is no general trend across income categories. Those who identify as White had significantly more applications than any other racial or ethnic group. Persons who identify as White accounted for 81 percent of all applications received. Some racial or ethnic groups only had a handful of applications in certain income categories, which has skewed the results.

According to the data, applicants who identify as Black or African American were on average more likely than other race/ethnicities to receive a loan approval (70.1 percent), although the limited number of applications may skew the results. On average, applicants who identify as Black or African American have approval rates approximately 24 percent higher than the lowest approval rate of all Race or Ethnicity groups (American Indian and Alaska Native, 45.2 percent approval).

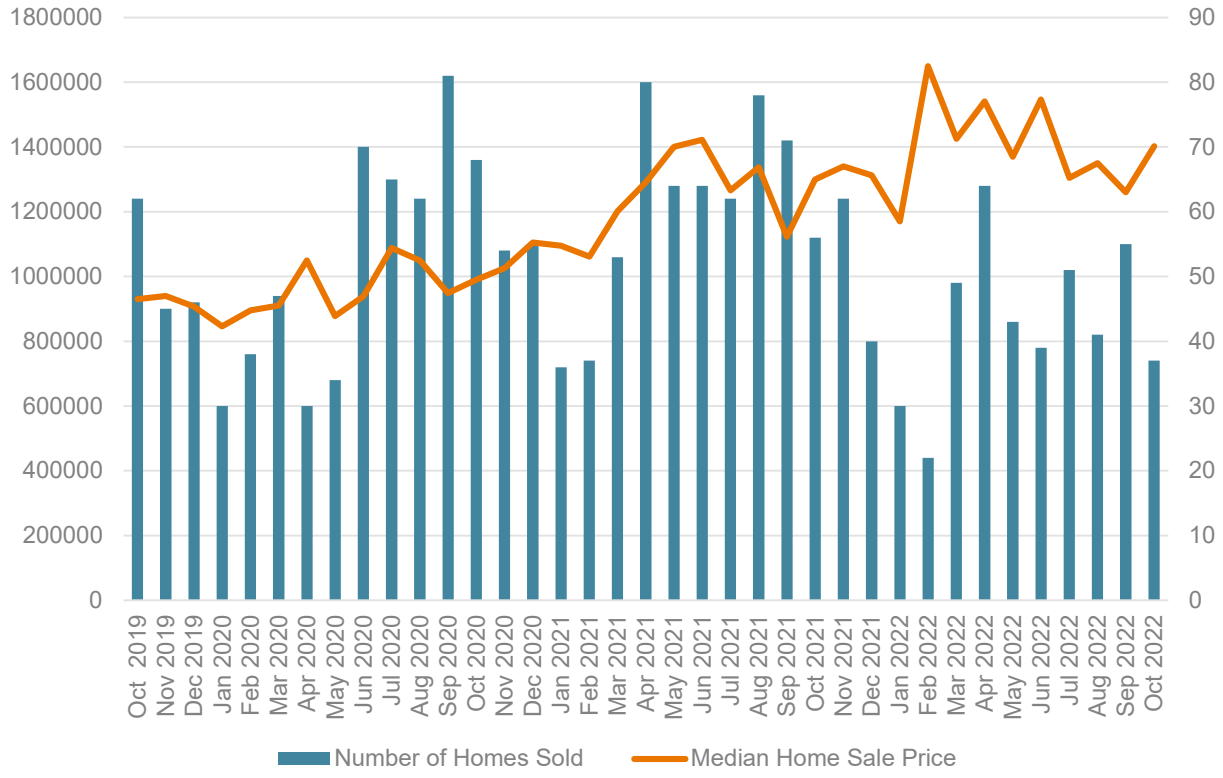
Table E-1: Disposition of Loan Applications by Race/Ethnicity – Santa Cruz-Watsonville MSA/MD				
Applications by Race/Ethnicity	**Percent Approved**	**Percent Denied**	**Percent Other (1)**	**Total (Count)**
LESS THAN 50% OF MSA/MD MEDIAN				
American Indian and Alaska Native	21.4%	42.9%	35.7%	14
Asian	35.7%	31.0%	33.3%	42
Black or African American	61.5%	23.1%	15.4%	13
Native Hawaiian or other Pacific Islander	0.0%	100.0%	0.0%	2
White	48.6%	26.1%	25.3%	1086
Hispanic or Latino	41.9%	32.6%	25.6%	227
50-79% OF MSA/MD MEDIAN				
American Indian and Alaska Native	46.2%	23.1%	30.8%	13
Asian	46.7%	30.7%	22.7%	75
Black or African American	50.0%	25.0%	25.0%	12
Native Hawaiian or other Pacific Islander	66.7%	16.7%	16.7%	6
White	65.0%	14.9%	20.1%	1942
Hispanic or Latino	60.2%	17.1%	22.7%	467
80-99% OF MSA/MD MEDIAN				
American Indian and Alaska Native	33.3%	66.7%	0.0%	6
Asian	56.0%	8.0%	36.0%	25
Black or African American	100.0%	0.0%	0.0%	3
Native Hawaiian or other Pacific Islander	50.0%	0.0%	50.0%	2
White	69.1%	8.8%	22.1%	748
Hispanic or Latino	61.4%	14.3%	24.3%	140
100-119% OF MSA/MD MEDIAN				
American Indian and Alaska Native	60.0%	20.0%	20.0%	10
Asian	69.9%	8.7%	21.4%	103
Black or African American	76.5%	11.8%	11.8%	17
Native Hawaiian or other Pacific Islander	80.0%	20.0%	0.0%	5
White	73.6%	8.7%	17.7%	2212
Hispanic or Latino	65.2%	10.5%	24.3%	362
120% OR MORE OF MSA/MD MEDIAN				
American Indian and Alaska Native	65.2%	4.3%	30.4%	23
Asian	71.3%	6.6%	22.1%	470
Black or African American	62.5%	12.5%	25.0%	32
Native Hawaiian or other Pacific Islander	71.4%	7.1%	21.4%	14
White	74.5%	7.5%	18.0%	7018
Hispanic or Latino	68.9%	12.7%	18.4%	550

Notes: 1. "Other" includes: applications withdrawn, files closed for incompleteness, and purchased loans.
Source: Consumer Financial Protection Bureau, Disposition of loan applications, by Ethnicity/Race of applicant, 2021.

3. Economic Constraints

Market forces on the economy and the trickle-down effects on the construction industry can act as a barrier to housing construction and especially to affordable housing construction. It is estimated that housing price growth will continue in the City and the region for the foreseeable future. Moving into 2020, the economy was growing, California was seeing a 1.6 percent growth in jobs from 2019 and experiencing all-time lows for unemployment rates. The COVID-19 pandemic had stalled much of the economy in early 2020; however, as Figure E-1 shows, the Santa Cruz housing market has maintained overall growth. Figure E-1 also shows the sale of homes continued throughout the pandemic; and despite inflation and increases in home costs, homes sold consistently.

Figure E-1: Median Sale Price and Homes Sold (2020-2022)



Source: Redfin, Santa Cruz Housing Market Trends (Accessed December 6, 2022).

A July 2022 California Association of Realtors (CAR) report found that single-family homes on the market in Santa Cruz County had a median sold price of $1,250,000 and experienced a year-to-year change of 5.5 percent. Santa Cruz is located in the Central Coast region, which had a median sold price of $950,000 during the same period. Single-family homes on the market in the San Francisco Bay Area had the highest median sold price in the State of California at $1,300,000.

According to a CAR First-Time Buyer Housing Affordability Index report for the second quarter of 2022, the median home price for a single-family home in Santa Cruz County was $1,147,500 with monthly payments of $6,280 (including taxes and insurance). This required a minimum qualifying

income of $188,400. In comparison, the median cost for a single-family home in California was $750,860, with monthly payments of $4,110 and a minimum qualifying income of $123,300.

The cost of land and home prices in Santa Cruz may be considered a constraint to the development of and access to housing, particularly affordable housing; however, these home and land costs are consistent with jurisdictions in the region and with other coastal communities. Furthermore, the City was very successful in working with developers throughout the 5th cycle to create affordable housing and as such, it is not considered a constraint.

B. Environmental Constraints

The City of Santa Cruz may be susceptible to several environmental constraints to the development of housing. While the City's land, hillsides, and waterways are assets to the community, these features can present risks due to flood, geologic, and seismic hazards. In addition, human-caused risks such as hazardous materials can pose risks to community health and safety. Effective planning to prepare for and mitigate the adverse effects of these risks can help ensure that Santa Cruz maintains a high level of safety for its residents. The City of Santa Cruz plans and engages mitigation techniques through the City's Hazards, Safety, and Noise Element.

1. Geological and Seismic Hazards

Geologic and seismic hazards in Santa Cruz include those related to earthquakes, steep slopes and landslides, erosion, and soil subsidence. Earthquakes pose the greatest potential for far-reaching loss of life or property. Santa Cruz is located within a 15-mile radius of at least six major seismic faults and fault systems. According to the USGS Interactive Fault Map, the nearest active fault zones include the Ben Lomond Fault and San Andreas Fault zones. The San Andreas Fault has the estimated potential to produce a magnitude 8.0 earthquake. Residential development within a seismically active zone could expose Santa Cruz residents to adverse effects.

A lesser geologic hazard relates to soil stability in the City. Hillsides located mostly on the periphery of the City can be subject to landslides and portions of the City have expansive soil types. Expansive clay soils, which can shrink and swell, are common within the City of Santa Cruz. In addition, areas found in the City may be subject to liquefaction during a seismic event if groundwater is present near the surface. Cliff retreat is the result of hillside or coastal headland erosion from weathering, physical disturbance and, in the case of ocean cliffs, the continuous and forceful actions of waves and tides. In the City, cliff retreat is prevalent along North Pacific Avenue, Chestnut Street, and ocean cliffs at West Cliff Drive and Seabright Beach.

While virtually all of Santa Cruz is subject to potential geologic and seismic hazards, the City analyzed these hazards during the candidate sites selection process and determined that selected sites were not precluded by geologic and seismic hazards. The identified sites are suitable for development and to ensure structural stability, seismic and geologic hazards are addressed through the environmental and development review and permitting process. The City's 2030 General Plan also establishes policies to address potential hazards.

2. Flood Hazards

Potential flooding in Santa Cruz is attributable to intense rainfalls, localized drainage problems, tsunamis and seiches, and failures of flood control. Flooding becomes particularly hazardous when development encroaches onto floodplains, modifying the landscape and altering natural patterns of conveying excess water during floods. Santa Cruz's geographic location in proximity to several significant bodies of water contributes to the flood risk within the City. Flooding in Santa Cruz has occurred primarily along San Lorenzo River. The greatest flood hazard is present mainly along the San Lorenzo River, Moore Creek, Arana Gulch, Branciforte Creek, and Carbonera Creek, that are included as flood hazard areas in existing Federal Emergency Management Agency (FEMA) maps.

The City, in conjunction with the Army Corps of Engineers, worked to improve the flood capacity of the San Lorenzo River. Major construction was completed on the levees and bridges along the river. FEMA recognized the increased flood protection by granting an A-99 flood zone designation for most of the floodplain in the City. Flood insurance premiums in the A-99 flood zone are up to 50 percent lower than under the previous designation. New buildings and improvements to structures in the A-99 zone do not need to meet FEMA flood elevation construction requirements unless the property owner wishes to do so. Flooding is a hazard on the lower reaches of Moore Creek, the lower portion of Arana Gulch north of the Santa Cruz Yacht Harbor, and along portions of Branciforte and Carbonera creeks. Development in these floodplains is strictly limited to reduce potential hazards to people or property.

Figure E-2 shows the flood risk in the City with the following risk areas:

Moderate to Low Risk Areas

- X – Areas outside the 1% annual chance floodplain, areas of 1% annual chance sheet flow flooding where average depths are less than 1 foot, areas of 1% annual chance stream flooding where the contributing drainage area is less than 1 square mile, or areas protected from the 1% annual chance flood by levees. No Base Flood Elevations or depths are shown within this zone. Insurance purchase is not required in these zones.
    - No sites identified in the X area.

High Risk Areas

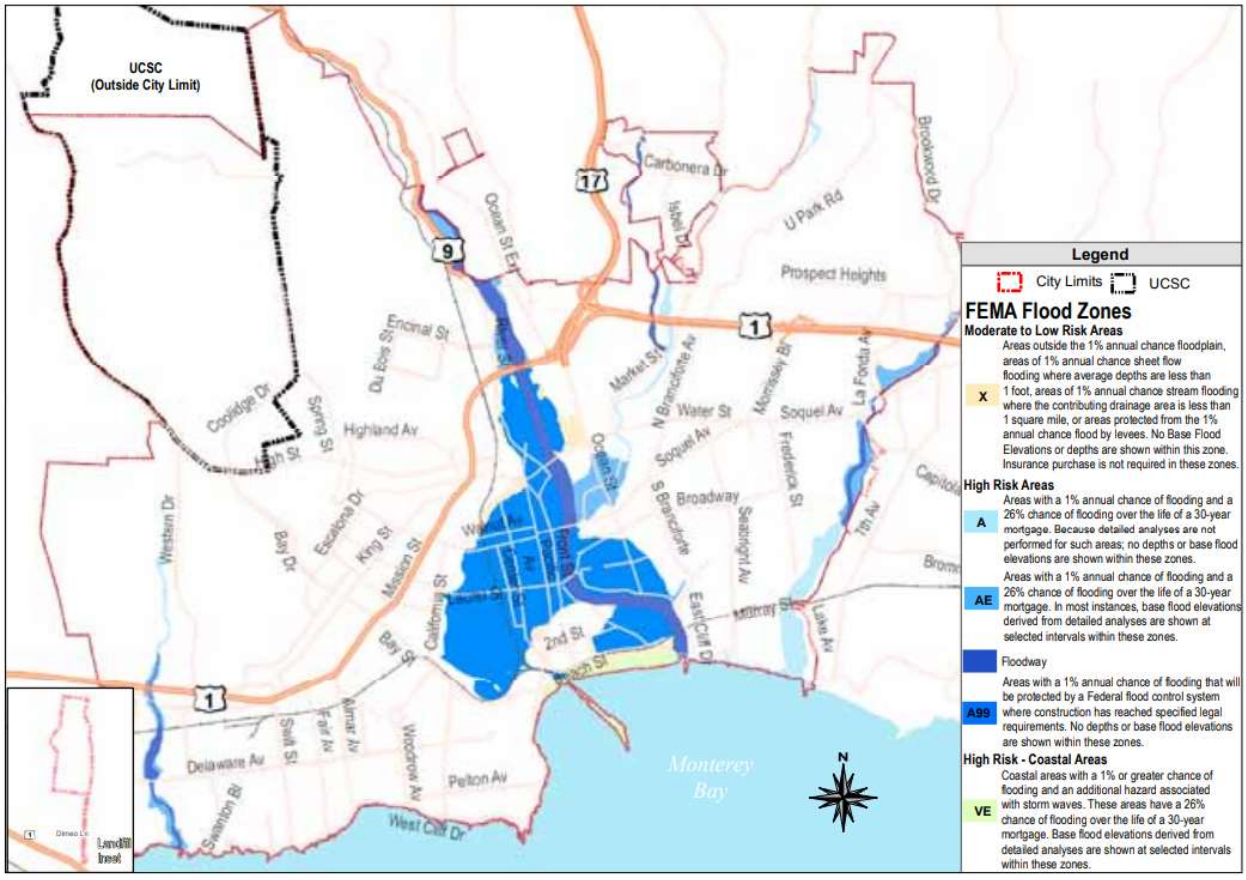
- A - Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. Because detailed analyses are not performed for such areas; no depths or base flood elevations are shown within these zones.
    - No sites identified in the A area.
- AE - Areas with a 1% annual chance of flooding and a 26% chance of flooding over the life of a 30-year mortgage. In most instances, base flood elevations derived from detailed analyses are shown at selected intervals within these zones.
    - Three (3) sites identified in the AE area. To ensure structural stability, flood hazards are addressed through the environmental and development review and permitting process. The City's 2030 General Plan also establishes policies to address potential hazards.
- AH – Floodway
    - No sites identified in the floodway area.

- A99 - Areas with a 1% annual chance of flooding that will be protected by a Federal flood control system where construction has reached specified legal requirements. No depths or base flood elevations are shown within these zones.
    - Approximately 25 percent of the identified sites are in the A99 area. To ensure structural stability, flood hazards are addressed through the environmental and development review and permitting process. The City's 2030 General Plan also establishes policies to address potential hazards.

High Risk – Coastal Areas

- VE - Coastal areas with a 1% or greater chance of flooding and an additional hazard associated with storm waves. These areas have a 26% chance of flooding over the life of a 30-year mortgage. Base flood elevations derived from detailed analyses are shown at selected intervals within these zones.
    - No sites identified in the VE area.

Figure E-2: FEMA Flood Zones



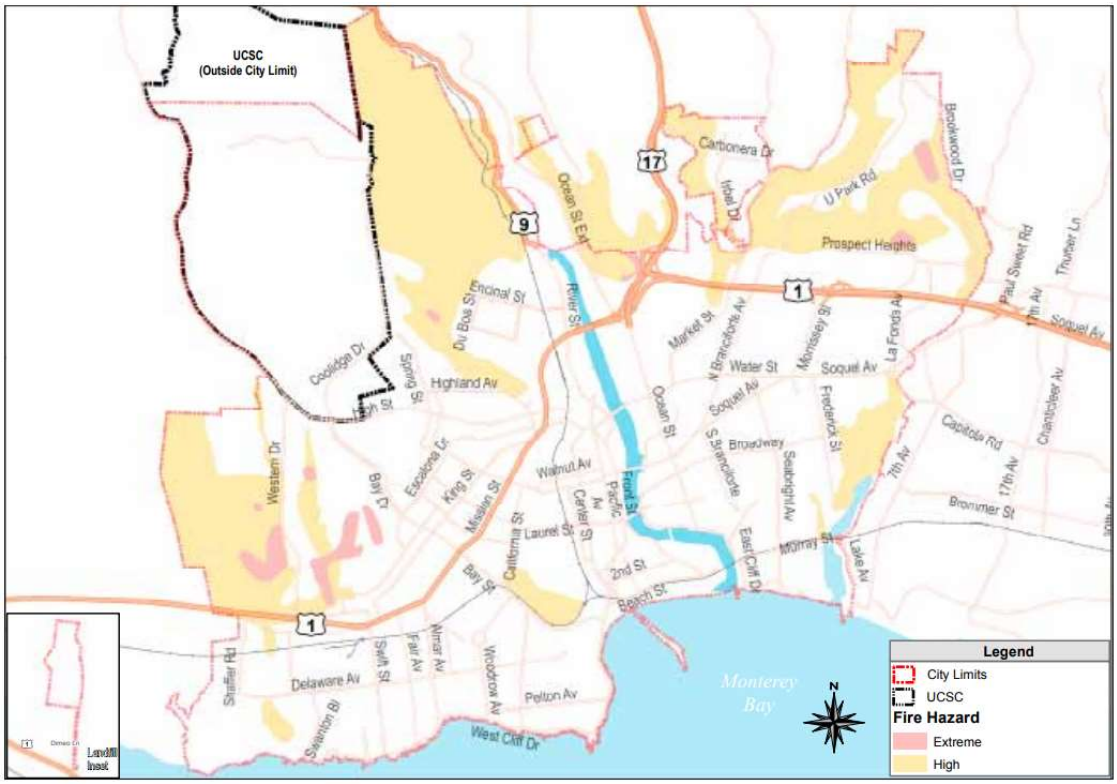
Source: City of Santa Cruz 2030 General Plan

3. Fire Hazards

Wildfires (large-scale brush and grass fires) pose the most risk to the City and particularly neighborhoods near undeveloped areas. The City is surrounding by thousands of acres of undeveloped hillsides that are at high risk of human-caused wildfires. The California Department of Forestry and Fire Protection (CDF) has mapped the relative wildfire risk in areas of significant population by intersecting residential housing density with proximate fire threat. The CDF map shows four risk levels: Moderate, High, Very High, and Extreme. While no part of the Planning Area faces an "extreme" threat, the resource maps show that much of the city is classified in a "very high" fire danger zone, principally because the wildland fire zones include a 1.5 mile buffer. The fire department aims to reduce fire risk through its weed-abatement program, which covers all wildland areas within the city's jurisdiction. The department also works with the County, which has a State and locally approved fire management plan that coordinates among a number of State, regional, and county agencies. In addition, the City has adopted a Wildland Urban Interface ordinance that applies specific sections of the California Building Code related to fire protection to all new construction and new materials for remodels and additions within the wildland-urban interface areas. According to the 2030 General Plan, the City has experienced growing need for additional fire services as tourism and City population increases. The overall risk of structural fires is fairly minimal due to compliance with building codes and the fire department's building-inspection program.

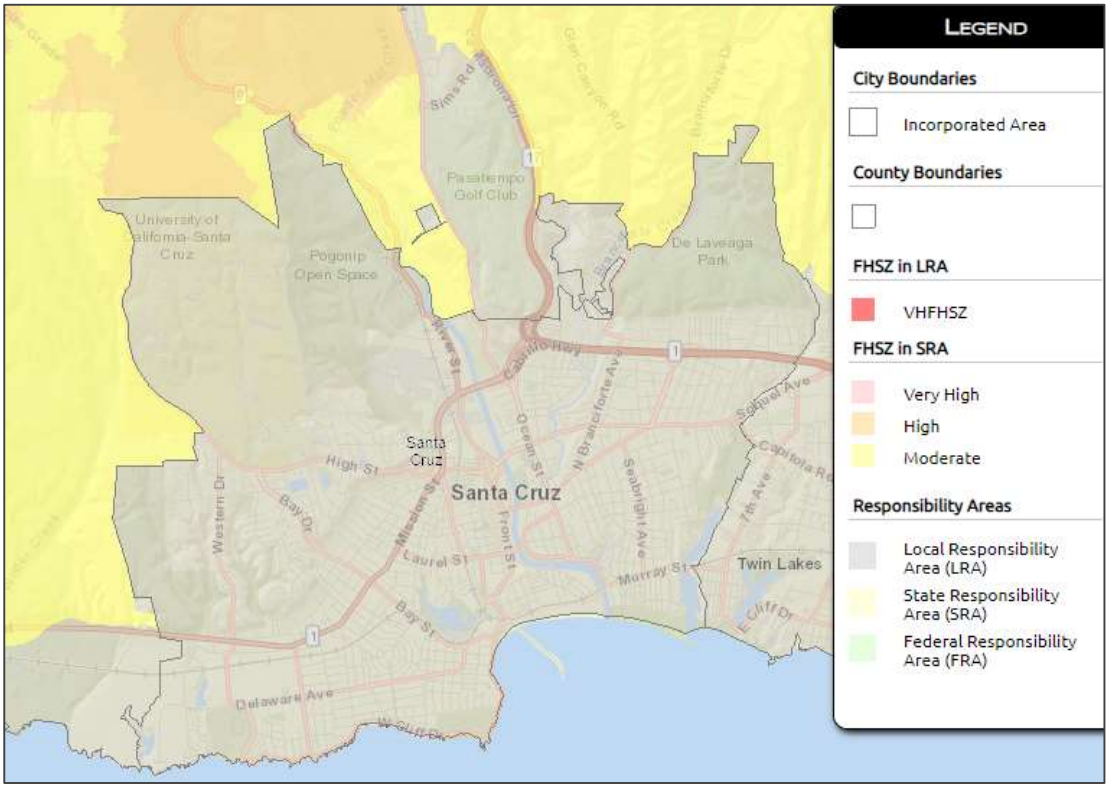
While virtually all of Santa Cruz is subject to potential fire hazards, the City analyzed these hazards during the candidate sites selection process and determined that selected sites were not precluded by fire hazards. Approximately 10 sites have been identified in areas with "high fire hazard" risks, but the City determined that the identified sites are suitable for development and to ensure structural stability a personal safety, fire hazards are addressed through the environmental and development review and permitting process. The City's 2030 General Plan also establishes policies to address potential hazards.

Figure E-3: Fire Hazard Areas



Source: City of Santa Cruz 2030 General Plan

Figure E-4: CAL FIRE Very High Fire Hazard Severity Zones



Source: CAL FIRE VHFHSZ Maps

Although the City has identified environmental issues above, they do not impact the City's ability to accommodate the number of units required to meet the RHNA obligation.

The City has reviewed all sites for the above environmental concerns and considerations as well as development regulations and land use restrictions. During the sites analysis process, the City also reviewed any other any known conditions that preclude or significantly impact development in the planning period. Examples of other known conditions include shape, access, property conditions, easements, contamination, overlays and airport compatibility. Based on this analysis, the City determined that all candidate sites can feasibly develop housing and do not experience any known environmental constraints that preclude development during the planning period.

Additionally, each site has been reviewed for access to infrastructure, water, utilities, and additional development constraints. Where the analysis showed increased barriers to development related to environmental concerned, infrastructure concerns, or existing conditions and development concerns (such as fire hazards, hazardous surrounding uses, restrictive development standards, etc.), the sites were removed. The result is a list and analysis of sites which are most ripe for development or redevelopment for housing. A complete analysis of the sites is provided in Appendix G.

C. Governmental Constraints

In addition to market constraints, local policies and regulations also affect the price and affordability of housing and the provision of affordable housing. For example, State and Federal regulations affect the availability of land for housing and the cost of housing production, making it difficult to meet the demand for affordable housing and limiting supply in a region. Regulations related to environmental protection, building codes, and other topics may have significant, often adverse, impacts on housing cost and affordability while providing safer housing with fewer impacts on the environment.

While the City of Santa Cruz has no control over State and Federal policies and regulations that affect housing, the City's Housing Element can address local policies and regulations that create constraints on the development of housing, and particularly affordable housing.

1. Land Use Controls

Jurisdictions in California are required by Law to prepare comprehensive, long-term General Plans to guide future development. The Land Use Element of the General Plan establishes permitted land uses and development density throughout the City of Santa Cruz. These land uses provide a wide variety of housing types throughout the City, while also ensuring compatibility between neighboring uses. Table E-2 lists the land uses that permit residential developments and their density ranges. This information is readily available on the City's website, in compliance with State transparency requirements.

Table E-2: Residential Land Uses and Density Ranges		
General Plan Land Uses	**Density Range (Dwelling Units per Acre)**	**Total Acreage for Land Use Category**
Very-Low-Density Residential (VL)	0.1 – 1.0 du/ac	186
Low-Density Residential (L)	1.1 – 10 du/ac	2,427
Low-Medium-Density Residential (LM)	10.1 – 20 du/ac	598
Medium-Density Residential (M)	20.1 – 30 du/ac	227
High-Density Residential (H)	30.1 – 55 du/ac	8
Mixed-Use Medium Density (MXMD)	10 – 30 du/ac	51
Mixed-Use High Density (MXHD)	10 – 55 du/ac	41
Mixed-Use Visitor Commercial (MXVC)	0 – 55 du/ac	38
Neighborhood Commercial (NC)	0.25-1.5 FAR	10
Community Commercial (CM)	0.25-1.75 FAR	179
Regional Visitor Serving Commercial (RVC)	0.25-3.5 FAR (to 5.0 in Downtown)	206
Source: City of Santa Cruz General Plan, Land Use Element.		

The Land Use Element of the General Plan identifies the following residential and mixed-use categories:

- Very-Low-Density Residential (VL) – Intended to provide a rural transition area between undeveloped land and single-family residential neighborhoods. Also applied to areas with significant environmental constraints. Large-lot, single-family homes are typically developed under this designation.
- Low-Density Residential (L) – Provides for single-family residential neighborhoods typically comprising detached homes. Santa Cruz's low-density residential areas include a wide variety of architectural styles.
- Medium-Density Residential (M) – Accommodates a mix of single-family and multifamily residential uses, including low-rise apartments, condominiums and townhomes. This land use category has been designated for some single-family neighborhoods with a historic pattern of small lots. It is the intent of the Plan that, in areas designated M where detached single-family homes are prevalent, new development should reflect the scale and character of the then-existing homes.
- High-Density Residential (H) – Accommodates mid-rise multifamily buildings, typically apartments, in areas where increased densities and building heights are appropriate. Used in locations where the City's goal is to provide for intensive infill housing.
- Mixed-Use Medium Density (MXMD) – Applies to sites along the Ocean Street corridor and the Mission Street corridor between Swift Street and Laurel Street. It accommodates mixed-use development at a scale that is similar to existing buildings along the corridor. The typical commercial uses are similar to those in the Community Commercial (CM) designation, and pedestrian-oriented commercial uses are encouraged on the ground floor.
- Mixed-Use High Density (MXHD) – This designation may be applied to sites along Water Street, and Soquel Avenue corridors. The typical commercial uses are similar to those in the Community Commercial (CM) designation, and pedestrian-oriented commercial uses

are encouraged on the ground floor. The MXHD designation allows a maximum FAR of 1.75 as of right, including a maximum of 30 dwelling units per acre. However, a project that meets a number of specific criteria, as determined by the Planning Commission, may have an FAR of up to 2.75, including up to 55 dwelling units per acre.

- Mixed-Use Visitor Commercial (MXVC) – This designation may be applied to sites along the Ocean Street corridor, as well as sites within 1,000 feet of Ocean Street's centerline and which front on Water Street, Soquel Avenue, May Avenue, or Broadway. The designation is intended to encourage high-quality visitor-serving commercial development along Ocean Street, particularly hotels and motels. However, it also accommodates other multi-story commercial development, such as office buildings. The MXVC designation allows a maximum FAR of 2.75. It does not allow any dwelling units as of right. However, a project that meets a number of specific criteria, as determined by the Planning Commission, may include up to 55 dwelling units per acre within this FAR.

Commercial Designations

Santa Cruz's commercial designations accommodate a variety of retail and office uses, including neighborhood-serving uses as well as businesses that serve the entire region. All commercial designations allow mixed-use developments that provide permanent residential dwelling units.

- Neighborhood Commercial (NC), 0.25 to 1.5 FAR – Intended for small-scale commercial uses that serve residential neighborhoods, such as laundromats, grocery stores, and convenience stores. These uses can provide a focal point for the neighborhood and help reduce the number of automobile trips that nearby residents must take.
- Community Commercial (CM), 0.25 to 1.75 FAR – Accommodates businesses that serve the general needs of the community, including retail, service, and office establishments. Typical uses in these areas include restaurants, grocery stores, furniture stores, general merchandise, medical and legal offices, and auto parts stores, as well as mixed-use projects that include these commercial uses on the ground floor.
- Regional Visitor Commercial (RVC), 0.25 to 3.5 FAR – Applies to areas that emphasize a variety of commercial uses that serve Santa Cruz residents as well as visitors. Mixed-use development is strongly encouraged in RVC districts. Areas designated RVC include:
    - Downtown Santa Cruz, 0.25-5.0 FAR – Emphasizes a mix of regional office and retail uses, residential and mixed-use developments, restaurants, and visitor attractions such as entertainment venues. The Downtown Recovery Plan provides detailed requirements for this area.
    - South of Laurel – Emphasizes mixed-use and residential development along with visitor-serving and neighborhood commercial uses to connect the Beach Area with Downtown Santa Cruz. The Beach and South of Laurel Comprehensive Area Plan provides detailed requirements for this area.
    - Beach Area – Emphasizes visitor-serving commercial uses such as hotels, motels, restaurants, and amusement parks, as well as residential and mixed-use development in the Beach Area neighborhoods. The Beach and South of Laurel Comprehensive Area Plan provides detailed requirements for this area.

For most areas designated RVC, the minimum and maximum development intensity is specified in the Downtown Plan or the Beach and South of Laurel Comprehensive Area Plan. In areas that are designated RVC but are not addressed in an Area Plan, the minimum FAR is 0.25 and the maximum is 1.75.

These categories accommodate development of a wide range of housing types in Santa Cruz. Furthermore, maintaining the existing residential categories is important for ensuring compatibility between the new and existing housing.

2. Zoning Districts

The City's Zoning Code establishes the following zone districts that permit residential uses:

- Residential Suburban District (R-S) – A residential living area within the city which allows low residential densities and provides a transition to rural areas which adjoin portions of the city.
- Single-Family Residence District (R-1) – The purpose of the R-1 district is to stabilize and protect the residential characteristics of the district, and to promote and encourage a suitable environment for family life and single persons; and intended for single-family detached dwellings and the services appurtenant thereto.
- Multiple Residence – Low-Density District (R-L) – The purpose of the R-L district is to promote the development of multifamily townhouses, condominiums and apartments at a low to medium density of 10.1 to twenty-seven units per acre, depending on unit mix; to stabilize and protect the residential characteristics of the district and to promote and encourage a suitable environment for the lives of families and single persons.
- Multiple Residence – Medium-Density District (R-M) – The purpose of the R-M district is to promote the development of multifamily townhouses, condominiums and apartments at a medium residential density of 20.1 to forty units per acre depending on unit mix; to stabilize and protect the residential characteristics of the district; and to promote a suitable environment for the lives of families and single persons.
- Multiple Residence – High-Density District (R-H) – The purpose of the R-H district is to promote the development of multifamily apartments, townhouses and condominiums at a high residential density of 30.1 to fifty-five units per acre in order to increase the supply of affordable and rental housing and provide new market rate infill housing opportunities. This district provides a suitable environment for higher density households.
- Tourist Residential District (R-T) – The purpose of the R-T district is to establish a zoning district to accommodate a mix of residential, motel, and commercial land uses and to preserve historical buildings and trees within the district. Recognizing this variety of land uses and the desire to utilize existing land uses, the R-T district is divided into five subdistricts: Medium-Density Residential, Motel Residential, Beach Commercial, Beach Residential, and High/Medium Density Residential. Each subdistrict is designed to ensure compatibility of uses, upgrade the area by ensuring a high quality of new developments, and promote a suitable environment for residential and tourist-oriented uses.
- R-T(A) Subdistrict A (Medium-Density District) – The purpose of Subdistrict A is to establish standards for medium-density residential uses which promote and protect the residential

characteristics of the subdistrict and provide a suitable environment for its residents. To preserve the architectural and historic character of this subdistrict, all new development will be reviewed to ensure high-quality design compatible with surrounding residential uses, in compliance with the Design Guidelines of the Beach and South of Laurel Comprehensive Area Plan.[1]

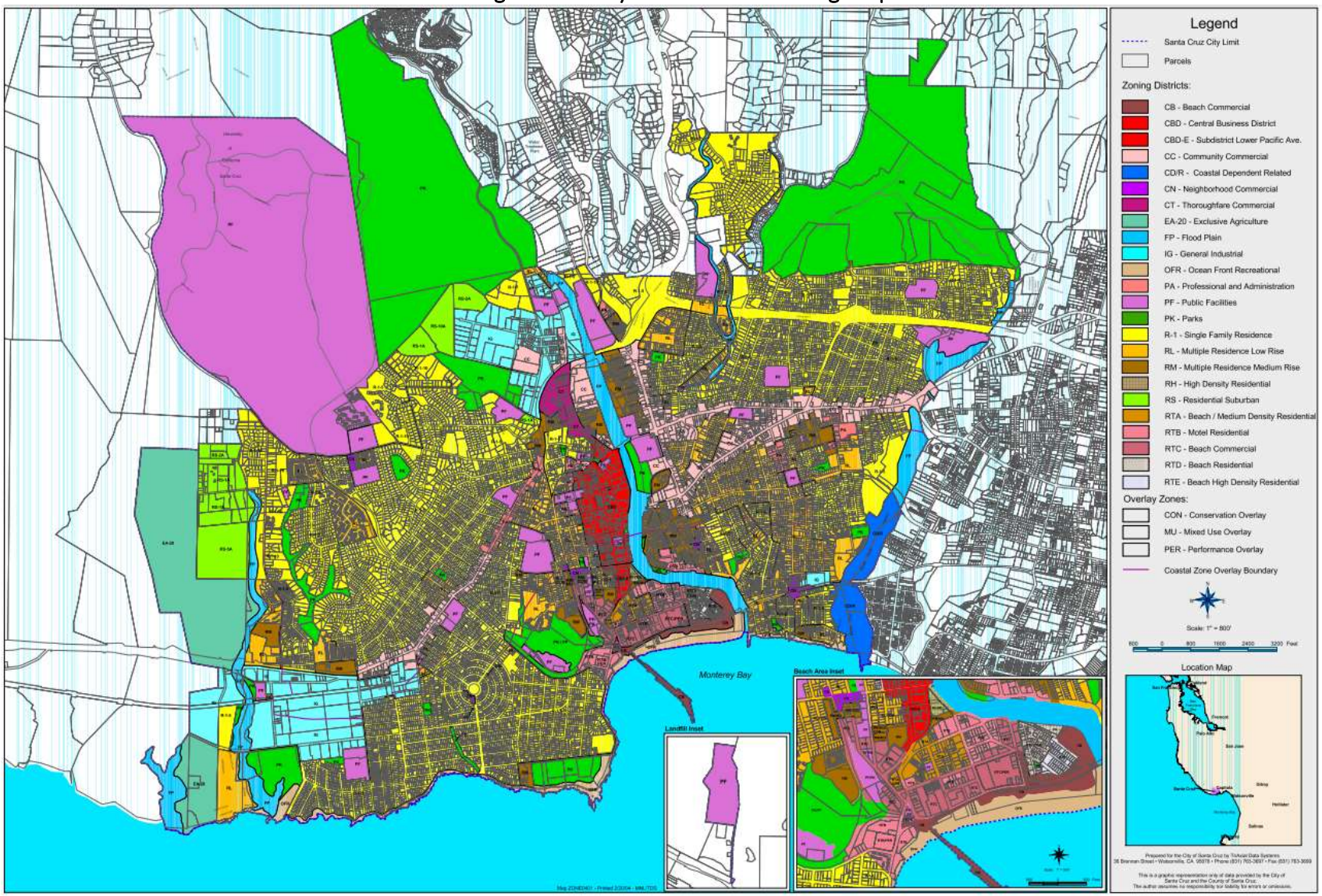
- R-T(B) Subdistrict B (Motel Residential) – The purpose of Subdistrict B is to establish and control uses to ensure a compatible mixture of uses addressing the needs of residents and tourists. Dominant uses contemplated are motel and medium-density residential uses. To encourage development, which is attractive to both permanent residents and tourists, emphasis will be placed on compatibility of design, landscaping, and a comprehensive review of site planning in compliance with the Design Guidelines of the Beach and South of Laurel Comprehensive Area Plan.
- R-T(B)/PER (Motel Residential Performance District) – The purpose of the Motel Residential Performance Overlay district is to establish and control uses to ensure development which protects neighborhood integrity while supporting appropriate uses. The goal of the RTB/PER District is to limit the future development of hotel or motel rooms in the district, but to allow ancillary hotel support facilities as well as additional residential development.
- R-T(C) Subdistrict C (Beach Commercial) – The purpose of the R-T(C) Subdistrict is to establish standards for development of residential uses mixed with neighborhood commercial, motel, and regional tourist commercial use. These standards are designed both to improve existing uses and encourage new developments in a manner that maintains a harmonious balance between residential and regional commercial uses. It is the intent of this zoning that preservation of La Bahia be conducted in accordance with the measures described in the certified final Environmental Impact Report for the Beach and South of Laurel Comprehensive Area Plan.
- R-T(D) Subdistrict D (Beach Residential) – The purpose of Subdistrict D is to conserve, protect and enhance the beach residential character of the subdistrict and provide a suitable environment for residents. To preserve the small scale and enhance the historic beach cottage character of this subdistrict, and to ensure that new residential land uses are compatible, permanent and of a high quality, all new development will be reviewed in compliance with the Beach Flats Design Guidelines of the Beach and South of Laurel Comprehensive Area Plan and the Conservation Neighborhood Overlay requirements.
- R-T(E) Subdistrict E (Beach Medium/High Residential) – The purpose of Subdistrict E is to encourage quality medium and/or high density multifamily residential uses in a manner which promotes excellence in building design, provides for family-oriented development, ensures compatibility with the adjacent conservation overlay zone, and limits the need for parking by encouraging use of alternative means of transportation, including the multi-modal center proposed for the depot site. All new development will be reviewed in compliance with the Beach Flats Design Guidelines of the Beach and South of Laurel Comprehensive Area Plan.

[1] See Section C.4 of this Appendix E for more information on the Beach and South of Laurel Area Plan.

- Community Commercial District (C-C) – The purpose of the C-C district is to provide locations throughout the community for a variety of commercial and service uses for residents of the city and the region which promote the policies of the General Plan; to encourage a harmonious mixture of a wide variety of commercial and residential activities including limited industrial uses, if they are compatible and nuisance free.
- Mixed-Use High-Density District (MU-H) - The purpose of the MU-H district is to promote the development of a harmonious mixture of a wide variety of commercial activities that stabilize and protect the commercial characteristics of the district while also supporting a walkable, dynamic, and efficient environment for residents, businesses, and workers. Development could include limited industrial uses, if they are compatible and nuisance free in conjunction with condominiums and apartments.
- Mixed-Use Visitor-Serving High-Density District (MU-VH) – The purpose of the MU-VH district is to encourage high-quality visitor-serving commercial development along Ocean Street and parts of Soquel Avenue, particularly hotels and motels, while accommodating other multi-story commercial development and supporting high-density housing within mixed-use developments that promote a vibrant and pedestrian oriented environment for residents, workers and visitors consistent with the Ocean Street area plan.
- Mixed-Use Visitor-Serving Additional Height District (MU-VA) – The purpose of the MU-VA District is to encourage high-quality visitor-serving commercial development as well as high-intensity residential mixed-use development along Ocean Street, Soquel Avenue, and adjacent thoroughfares, particularly hotels and motels, while accommodating other multi-story commercial development in both exclusively commercial and high-density mixed-use developments density within larger buildings oriented toward Ocean Street and Soquel Avenue, and using building height and massing to create a sense of place that promotes a vibrant and pedestrian oriented environment for residents, workers and visitors consistent with the Ocean Street area plan.
- Thoroughfare Commercial District (C-T) – The purpose of the C-T district is to provide for retail, commercial, service, amusement, and transient-residential uses which are appropriate to thoroughfare location and dependent upon thoroughfare travel.
- Neighborhood Commercial District (C-N) – The purpose of the C-N district is to provide commercial and service uses near residential areas for the convenience of local residents. Uses aimed at nearby customers may not require typical development standards such as vehicular parking.
- Beach Commercial District (C-B) – The purpose of the C-B district is to provide for commercial uses which are primarily coastal-dependent in nature and which serve tourists and visitors to the Santa Cruz coastal recreational areas. Also, to provide commodities and services to residents of such areas.
- Professional and Administrative Office District P-A – The purpose of the P-A district is to provide a district for business and professional offices.
- General Industrial District I-G – The purpose of the P-A district is to encourage sound industrial development by providing and protecting an environment for such development, subject to regulations necessary to ensure the purity of the land, air, and waters in Santa Cruz County, and the protection of nearby residential, commercial, and industrial uses of the land from hazards, noise, and other disturbances.

- General Industrial District/Performance District (I-G/PER 2) – The purpose of this General Industrial Performance District is to modify the normal general industrial land use classifications to provide for and encourage appropriate uses for economic development of the Westside industrial lands.
- Public Facilities District (PF) – The purpose of the Public Facilities (PF) District is to designate public buildings and facilities and to ensure that there is a compatible relationship between such uses and the surrounding area. Emergency shelters are principally permitted in the PF district.
- Exclusive Agricultural District (E-A) – The purpose of the E-A District is to preserve in agricultural use land presently best suited to that use and intended for eventual development in other uses pending proper timing for the economical provision of utilities, major streets, and other facilities, so that orderly development will occur.
- Floodplain District (F-P) – The purpose and intent of the Floodplain District is to protect the public health, safety, and welfare through regulations of uses in areas which are unprotected from flooding or are required to carry the flood flows of a stream. New construction in the Floodplain District is regulated so that it is protected against damage and located to avoid causing excessive increases in flood heights or velocities. Ranch and farm dwellings incidental to a principal agricultural use require approval of an administrative use permit and a design permit.
- CBD(E) CBD Subdistrict E (Lower Pacific Avenue) – The purpose of the Lower Pacific Avenue Subdistrict Zone is to encourage the development/redevelopment of the Lower Pacific corridor between Laurel and Front Streets as an important linkage between the Downtown and the Beach. Its intent is to extend the commercial and mixed-use developments of the Downtown along Lower Pacific Avenue in a manner that is compatible with and linked to the regional tourist serving uses of the Beach.

Figure E-5: City of Santa Cruz Zoning Map



3. Overlay Districts

An overlay district is a regulatory tool that adds special provisions and regulations to an area in the City. An overlay district may be added to a neighborhood or corridor on a map, or it may apply to the City as whole and be applied under certain circumstances. An overlay district may be initiated as a Zoning Map amendment. All proposed developments within the overlay district must comply with the district's applicable development standards in addition to the Zoning Code standards. Overlay Districts may be a constraint to the development of housing when they set standards which are more restrictive than the Zoning Code. Below are overlay districts present in Santa Cruz.

- R-T(C)/PER Subdistrict C (Beach Commercial/Performance Overlay District) – The purpose of the Beach Commercial Performance Overlay Zone is to identify areas of critical public interest in the Beach Commercial Area, and to provide regulations and standards necessary to achieve planning goals for development and/or redevelopment in a manner which protects neighborhood integrity while stimulating appropriate economic development. The goal of RTC/PER is to promote the General Plan policy for the development of regional visitor serving uses in the Beach Area while accomplishing the directives of the adopted Beach and South of Laurel Comprehensive Area Plan. The Beach Commercial Performance Overlay zone establishes the requirement that a master plan for the entire 7.5 acre site developed under the Planned Development process before any new buildings are constructed on the site.
- General Industrial District/Performance Overlay Zone (I-G/PER) – The purpose of the Industrial General Performance Overlay Zone is to identify areas with unique site constraints in the city's industrial areas and to provide the regulations necessary to allow their development and/or redevelopment in a manner which responds to the site's constraints while stimulating appropriate economic development.
- Historic Overlay District (H-O) – The purpose of this Historic Overlay District is to provide a means to preserve and enhance areas of historic, architectural, and engineering significance located within the city of Santa Cruz.
- Coastal Zone Overlay District (CZ-O) – The Coastal Zone District is an Overlay Zone, the boundaries of which are determined by the California Coastal Act of 1976. The purpose of the Coastal Zone is to provide a means of carrying out the policies of the Coastal Act and the city's Local Coastal Land Use Plan. Within the Coastal Zone is an area which requires further, special consideration. The SP-O Shoreline Protection Overlay District is a subdistrict of the Coastal Zone Overlay, immediately adjacent to the ocean where certain Coastal Act policies are particularly significant and require special review.
- Mixed Use Overlay District (MX) – The purpose of the Mixed Use Overlay District is to promote the General Plan policy for mixed use and live work development opportunities within the city, by establishing an overlay zone that may be applied to multifamily residential districts that are located on arterial streets or in areas appropriate for mixed use developments.
- Neighborhood Conservation Overlay District (CON) – The purpose of the Neighborhood Conservation Overlay District is to conserve and enhance the residential quality of life within designated neighborhoods; to stimulate maintenance and reinvestment in

structures consistent with design guidelines; to facilitate homeownership; and to ensure compatible development along district boundaries.

- West Cliff Drive Overlay District (WCD) – The purpose of the West Cliff Drive Overlay District is to promote quality residential development on and adjacent to West Cliff Drive that positively enhances the public space along West Cliff Drive. The West Cliff Drive Overlay District will preserve, protect and enhance West Cliff Drive as an important social and environmental city and community space; reinforce the residential neighborhood character of the north side of West Cliff Drive; preserve the public view toward the ocean from streets which intersect with West Cliff Drive; and enhance the streetscape by requiring landscaping and modulation of building forms on buildings facing West Cliff Drive.
- Mission Street Urban Design Plan Overlay District (MS-O) – The purpose of the Mission Street Urban Design Overlay District is to regulate future development within the Mission Street commercial district. The goal of the overlay district is to enhance the pedestrian environment while providing for long-term revitalization of the corridor. The intent is to create a corridor that is safe, attractive, economically and socially vibrant which in turn will improve the quality of life for Westside residents.

4. Area Plans and Master Plans

Beach and South of Laurel Area Plan

The Beach and South of Laurel Area Plan was adopted in October 1998 to protect the physical and historical assets of the area and plan for future development in a manner that enhances the existing neighborhoods and promotes successful mixing of business with pleasure and natural resources with structures and events.

The Area Plan provides additional regulations which, in 1998, went beyond the City's review oversight for development. For example, according to the Plan, the zoning of the time did not provide for design review of duplexes or single-family residences on standard lots. As such, the Plan requires a Design Permit in the Beach/SOLA (South of Laurel Area) Planning Area for all residential, commercial, industrial, or mixed-use building additions exceeding 15 percent of the existing floor area; any addition to the front of a building that is visible from a public right-of-way; and any new residential unit(s). The Plan specifies that new single-family units and additions only require a Design Permit with no public hearing, but most other development projects will require a Design Permit with Zoning Administrator review. The following details the principal land use applications that are applicable to the planning area:

- Conceptual Plan Review – Consists of an inter-departmental review and preparation of staff comments. This review allows an applicant to receive early comments and recommendations before committing financial resources to the project. The City recommends all major projects receive a Conceptual Plan Review before a Design Permit application is filed. The review process takes approximately three to five weeks for comments to be received.
- Design Permit – This is the primary land use permit required for most development projects in the Beach/SOLA. A Design Permit may be required for a principally-permitted or conditionally-permitted use and can be processed concurrently with other land use

applications. The objective of the Design Permit is to promote the public health, safety, and general welfare through the review of architectural and site development proposals. The total processing time for the application depends on the complexity of the projects but generally takes about six to eight weeks to process. To approve a Design Permit, the Zoning Ordinance requires findings of consistency with the objectives of the Area Plan listed below, as well as the General Plan and general findings of the Zoning Ordinance[2]:

1. Create a strong sense of place, with edges that have a beginning and an end, and with gateways and intimate residential streets clearly defined.
2. Create a sequence of experiences and views in the landscape that lead to destination points.
3. Enhance entryways to neighborhoods at definable intersections.
4. Encourage distinctive architectural treatment at major intersections to accentuate community gateways.
5. Strengthen the residential quality and character of neighborhoods by improving the appearance of architecture and landscaping.
6. Protect and enhance the unique historic and architectural qualities which are present by establishing historic conservation districts.
7. Maintain the heritage tree preservation program and use the existing heritage trees as a basis for streetscape design.
8. Protect historic resources such as rock walls and stairs. Use existing historic resources as a basis for streetscape design.
9. Expand the economic vitality of Downtown by transforming Beach Street into a "signature street" which will complement and complete the revitalized Pacific Avenue "signature" shopping district. Link these commercial areas.
10. Implement traffic calming measures, such as textured paving and chokers, in Conservation Areas.
11. Implement hierarchical streetscape design that promotes identification of streets as thoroughfares and residential streets. Use a consistent landscape design theme to create "imageable paths" through the community, such as palm tree lined streets which lead to the beach.
12. Implement a street tree program to give scale and definition to the public walkways and promote a visually attractive, comfortable street with reduced heat and glare.
13. Balance the needs of automobiles, pedestrians and bicyclists with wide sidewalks for promenading and pedestrian-oriented activities; narrow roadways to slow traffic; continuous bicycle routes; ample, accessible, at-grade pedestrian crossings or ramps with appropriately textured surfaces; and curbside parking, bike lanes or landscaped parkways to separate pedestrians and moving cars.
14. Provide unobstructed access to all citizens, in compliance with Uniform Federal Accessibility Standards and State Title 24 Accessibility requirements.

[2] See Section C.12 of this Appendix E for a list of the Zoning Ordinance's required findings for Design Permit applications.

15. Provide public amenities such as benches, planters, lighting, street name and traffic sign posts, trash receptacles, public rest rooms, bicycle racks, public telephones and information kiosks that are functionally and aesthetically integrated into the streetscape for pedestrian comfort, convenience and safety.
16. Improve the pedestrian connection to Downtown by upgrading and maintaining the two existing pedestrian stairways.
17. Provide public art for aesthetics and contemplation.
18. Underground utilities to eliminate visual clutter and provide a more aesthetic streetscape.
19. Implement an area-wide sign program to eliminate visual clutter of oversized and inappropriate signs.

The Design Permit review is applied similarly to a typically development review application; a proposed development is reviewed for consistency with the objectives of the Area Plan. While the plan may require applicants to revise architectural features to create consistency with the objectives of the Area Plan, the changes typically do not increase the cost and timing of approval. While potential changes typically do not increase the cost and timing of approval, they may affect approval certainty as the findings of consistency with the objectives of the Area Plan listed above may be considered subjective, creating uncertainty for applicants proposing housing in the area. The City has added Policy Program 1.2b to mitigate potential constraints and improve approval certainty for housing development proposals in the planning area.

- Coastal Permit – The entire Beach Area/SOLA planning area is located within the Coastal Zone; the Zoning Ordinance specifies the types of developments which require a Coastal Permit.
- Other Permit Types – Other land use permits which may apply depending on the proposed development project include: Administrative Use Permit, Variance, Conditional Fence Permit, Historic Alteration, Residential Demolition/Authorization, Special Use Permit, Historic Demolition, Reconstruction Permit.

While the Design Permit approval findings include subjective language, the City follows the adopted Objective Standards over the requirements of the Area Plan. Policy Objective 1.2b in the Policy Plan further specifies that the Objective Standards take precedence. As such, it is not considered a constraint to residential development.

Downtown Plan

The Downtown Plan was originally adopted as the Downtown Recovery Plan in 1991 and a significant update to the Plan was adopted by City Council on November 14, 2017 and by the California Coastal Commission on March 8, 2018. This update included increasing development height allowances and these changes accelerated development, especially housing production. The Downtown Plan was further amended through January 28, 2020, and is currently in the process of being updated to expand the boundary of the Downtown Plan. The intent of the Downtown Plan is to revitalize and strengthen the Downtown District while extending the residential pattern of surrounding residential neighborhoods to the downtown to make downtown

Santa Cruz a place of commerce, culture, and recreation. The Downtown Plan encourages residential development as a second floor and above use throughout the downtown area. One of the primary principles of the Downtown Plan is to strengthen Downtown Santa Cruz as a place to live. This includes market-rate and affordable housing.

In the 2020 amendment, the Downtown Plan supports the following housing policies established by Vision Santa Cruz: a mix of housing should be developed to serve a range of needs and income groups, the City's current 15 percent affordability should be maintained, numeric goals for housing should be established for types, market served, and locations, specific locations should be evaluated for housing potential, housing in the downtown should be well-designed, well-maintained, and well-managed to fit into the new downtown fabric, and reconstructed post-Loma Prieta earthquake SRO housing should be retained.

The Downtown Plan provides additional development standards and design guidelines for new development in the plan area. All new construction in all central business districts of the downtown Santa Cruz area shall require approval of a Design Permit, regardless of type of use. The central business districts are: Pacific Avenue Retail, Front Street Riverfront, Cedar Street Village, and North Pacific. On top of the Design Permit, the following uses require an Administrative Use Permit (AUP) to be considered for ground level use: community care residential facility (Cedar Street Village), multiple dwellings, townhouses, one-family and two-family dwellings, single room occupancy housing, large family day care homes, and supportive and transitional housing. However, the Downtown Plan is currently being updated as the "Downtown Expansion Plan" which may require different standards once adopted.

Mission Street Urban Design Plan

The Mission Street Urban Design Plan corridor area is one of the most heavily traveled corridors in Santa Cruz due to its primary connections to local residential and commercial traffic, State Highway 1, and the University of California, Santa Cruz. The intent of the Mission Street Urban Design Plan is to promote a safe, attractive, and both economically and socially vibrant commercial corridor that serves both residents in surrounding neighborhoods and travelers passing through the area. Uses under the City's Community Commercial (C-C) district are mostly permitted in the Mission Street corridor. However, ground-floor residential uses are not recommended to be permitted. All principal permitted and use permit required uses shall be those of the underlying zone. New development and remodels with a cost of more than $10,000 must be consistent with the Development Standards and Design Guidelines found in the Mission Street Urban Design Plan and require approval of a Design Permit.

Ocean Street Area Plan

The Ocean Street Area Plan covers the 1.2-mile-long north-south corridor of Ocean Street from Highway 17 to San Lorenzo River. The intent of the Area Plan is to create an "activity center" that includes mixed-use development along the major corridor. North of Water Street will provide space for hotels, motels, and mixed-use buildings, while south of Soquel Avenue will feature mixed-use buildings that provide new places to live and new retail stores that benefit neighborhood residents. Areas along the corridor are zoned as Regional Visitor Commercial,

Mixed-Use Medium Density, Mixed-Use Visitor Commercial, Community Facilities, Low-Medium Density Residential, and Medium-Density Residential.

Most of the Ocean Street Plan Area is within Santa Cruz's coastal zone, and some projects in this zone require a Coastal Permit. Residential uses, such as community care facilities for seven or more persons, dormitories, daycares, nursing homes, and retirement homes require an Administrative Use Permit. A Design Permit is required for multiple dwellings and dwelling groups containing three or more dwelling units, and single-family homes over 4,000 square feet in the R-1-10 zone, 3,500 square feet in the R-1-7 zone, and 3,000 square feet in R-1-5 zone. Residential units are not allowed to be located on any Ocean Street frontage but may be located on the ground floor of mixed-use buildings or on the ground floor of residential buildings on sites where a commercial or mixed-use building occupies the street frontage.

Seabright Area Plan

The Seabright Area Plan was adopted in September 1981 to preserve the small-scale residential character of the area through time, diminish the deleterious impacts of tourism in the immediate neighborhood, and provide policies and programs to guide future development within the Seabright area. The Area Plan was a response to protect the existing neighborhood from additional tourism and traffic impacts from the Santa Cruz Yacht Harbor that opened in 1964. The Area Plan adhered to the General Plan land use designation rather than the existing zoning of mainly single-family residential, allowing for duplex, triplex, and other structures that contain four or more dwelling units. However, the majority of the land in the Plan Area is single-family residential. Western Drive Master Plan

The Western Drive Master Plan's three main goals are to improve the Western Drive right-of-way, retain the rural character of the area, and protect Moore Creek and Arroyo Seco Canyons while providing public access. The Master Plan aimed to add onto the 1990 General Plan and recommends the City to investigate design alternatives to satisfy the requirements of the Municipal Code while also allowing greater flexibility in site design and to avoid flag lot development.

City-Wide Creeks and Wetlands Management Plan

The City-wide Creeks and Wetlands Management Plan was adopted on February 28, 2006 to better protect, enhance, and manage the City's riparian and wetland resources and water quality. The Management Plan provides recommendations to locate development away from sensitive watercourse areas and for implementation measures to enable urban and natural areas to co-exist. Long-term goals aim to reduce and/or eliminate pollutants discharged to aquatic bodies, improve water quality, improve and restore natural habitat, increase biodiversity, lower water temperatures, and increase public awareness of the value of watershed quality.

The Management Plan categorizes each creek into three types (A, B or C) based on the integrity level of the creek habitat and provides specific setback requirements that include a management area, riparian corridor, and development setback. Due to the specific setback and category regulations, a watercourse development permit may be required depending on the location and

type of new development. Development must meet watercourse development standards intended to protect water quality and riparian habitat.

Eastside Business Area Improvement Plan

The Eastside Business Improvement Plan was adopted in January 1996 to explore opportunities to ensure economic growth, potential, and improvements for the Eastside Business Area. The Plan lays out design guidelines, architectural guidelines, and implementation programs. The Plan divides the area into different zones that have varying development guidelines depending on the focus on each zone. For example, development in the Eastern Entry Zone requires additional landscaping along streetscapes.

Development located in the East Soquel Zone focuses on architecture and low screens to define the roadway as well as using a palette of streetscape elements (walls, plantings, banner system, and lighting patterns) to highlight the auto-related use of the area at the time while retaining a pedestrian-scale ambiance. The Triangle Zone focuses on street and sidewalk widths, such as having the sidewalk a minimum of 10 feet in front of retail stores. The Central Zone focuses on providing safe pedestrian and bicycle circulation and upgrading the architecture and streetscape image along Water Street and Soquel Avenue edge. The Water Street Entry zone focuses on locating parking areas to the rear of parcels and high density uses while also protecting the existing natural vegetation, creek, and cliff of the area. The Water Street Entry Zone includes high density residential, restaurants, and medical or garden offices and avoids uses with high parking requirements. The Main Street West Soquel Avenue focuses on creating a pedestrian-oriented experience by providing adequate off-street parking and pedestrian-conscious streetscapes and walkways. The Main Street at Seabright Prototype focuses on creating seating areas, alcoves in building entries, pedestrian connections, and thematic low walls in front of parking areas. The Main Street at Shopper's Corner focuses on preserving and enhancing pedestrian vitality by providing street plantings, rear parking areas, landscaping between parking and sidewalk areas, and consolidated parking areas with cross easements.

Moore Creek Corridor Access and Management Plan

The Moore Creek Corridor Access and Management Plan was created to protect the unique natural area of Moore Creek while also making it more accessible to passive recreational uses. The goal is to provide public access in a manner that is compatible with the needs of private property, existing development, and within the constraints of the watershed's natural setting. Policies and programs aim for new development to not disturb the natural setting, such as development on the bluff tops above Moore Creek or its tributaries are to be set back so that development will not be visible from the creek bed.

Development in the Moore Creek Corridor Plan Area must maintain all post-project runoff at pre-project levels through retention or detention basins with controlled releases in order to regulate stormwater discharge into Moore Creek and its tributaries. All new projects will require the installation of erosion control and grading plans. Plans will require that all exposed slopes to be revegetated immediately after grading activities through the installation of permanent vegetation and other erosion control measures. Programs require that land is developed in increments of workable size that can be completed in a single construction season. All earth-moving activities

between December 1st and March 1st is prohibited. In addition, grading activities shall not begin after September 1st unless grading and plantings are expected to be completed by December 1st. The Plan prohibits grading, vegetation, removal, construction of structures or alternations of the existing contours within twenty feet of any 30% slope. Specific building envelopes shall be designated on all plans submitted for permit processing.

5. Local Coastal Program and Land Use Plan

The Local Coastal Program (LCP) is a coastal management plan that contains land use, development, public access, and resource protection policies and regulations to implement the California Coastal Act (Coastal Act). The LCP is comprised of a Land Use Plan (LUP) and an Implementation Plan (IP). The LUP serves in conjunction with, and is considered a legislative equivalent to, the City's General Plan Land Use Element to identify land uses in the Coastal Zone. The intent of this plan is to provide for land uses and residential density limits that protect coastal resources and public access. The LUP uses the same land use categories and densities as the Land Use Element land uses listed above.

The Coastal Act is administered by the California Coastal Commission. The City of Santa Cruz encompasses roughly 12.7 square miles, of which approximately 3.6 square miles are located within the Coastal Zone and subject to oversight by the California Coastal Commission. Although the City retains permit authority in most of the Coastal Zone, development projects located within the Coastal Zone require the processing of Coastal Development Permits and are subject to appeal by the California Coastal Commission. This additional level of review and approval may extend the review period of development projects and increase the application and discretionary review costs. In addition, any request to increase residential densities or allow new residential housing opportunities requires the processing of a Local Coastal Program amendment through the California Coastal Commission. The Coastal Land Use Plan and Coastal Commission's additional review may inhibit development due to the added review time and costs, and uncertainty of approvals; however, this is universal for all coastal communities.

Housing in the Coastal Zone

The City of Santa Cruz uses Sections 24.08.1310 through 24.08.1380 (Residential Demolition/Conversion Authorization Permits) of the Municipal Code to implement Government Code Section 65590 et seq. regarding demolition of residential units within the Coastal Zone and provision of replacement units for displaced low or moderate income households. Between January 1, 1982, and August 11, 2023, approximately 2,567 new residential units were permitted for construction within the Coastal Zone, based on a permit record search. There are 2,267 restricted affordable units within the City, which is entirely in or within three miles of the Coastal Zone. Of the total affordable units, 791 are located within the Coastal Zone. Since January 1, 1982, the City issued demolition permits for a total of approximately 364 residential units within the Coastal Zone, based on a permit records search, resulting in a net increase of approximately 2,203 units. The vast majority of units demolished were single-family homes being replaced by new single-family homes on the same site and were exempt from replacement housing requirements for moderate and low income households. The following projects included demolition of more than two units and required replacement housing for low and moderate income tenants:

Table E-3: Housing in the Coastal Zone						
Address	**Date project approved**	**# new units constructed**	**Units demolished**	**# displaced low/moderate income households**	**# low/moderate replacement units constructed**	**Location of replacement units**
215 Beach St	8/13/14	0 (new hotel on site)	44	5	5	401 Pacific Ave (In coastal zone)
132 Clay St	9/27/2005	16 on site	6	Unknown*	2	On site
314 Jessie St	1/12/2022	50 on site	14	13	13	On site
136 Leibrandt Ave	11/13/2001	48 on site	47	47	47	124-136 Leibrandt Ave, 505 Leibrandt Ave, 155 Chestnut St (all in Coastal Zone)
716 Seabright Ave	2/22/2005, 5/26/2015	11 on site	3	Unknown*	0**	n/a
916 Seabright Ave	9/22/2020	9 on site	3	2	2	On site
890 West Cliff DR	4/21/2010	18 on site	18	n/a***	n/a	n/a (18 total units reconstructed on site)

**Required by code and conditioned to be implemented. Permit record showed number of affordable units constructed but not number demolished; the number of required inclusionary units resulted the same or more affordable units than those required for replacement units.*

***units were demolished and in-lieu fees were paid as allowed by code but approved 12-unit project was not constructed. A new project was approved on the site in 2015 that constructed 11 units.*

****Building deemed unsafe and was required to be demolished; therefore project was exempt from replacement requirements. New building included 18 units, replacing all demolished units.*

6. Variety of Houses Permitted

Housing Element Law requires jurisdictions to identify sites to be made available through zoning and development standards to facilitate development of a variety of housing types for all socioeconomic levels of the population. Housing types include single-unit dwellings, multi-unit housing, accessory dwelling units, factory-built housing, mobile homes, employee and agricultural work housing, transitional and supportive housing, single-room occupancy units (SROs), and housing for persons with disabilities. Tables E-3a and E-3b show the various housing types permitted throughout the City of Santa Cruz in zoning districts which permit housing or care facility uses. The City is in compliance with all transparency requirements and all zoning information, development standards, and fees are available on the City's website and at the Planning Department Counter.

Table E-3a: Permitted Housing Types by Residential Zoning District										
Housing Type	Residential Zones									
	R-S	R-1	R-L	R-M	R-H	R-T(A)	R-T(B)	R-T(C)	R-T(D)	R-T(E)
Single-Unit Dwellings – Attached	P	P	P	P	P	AUP	P	P	P	AUP
Single-Unit Dwellings – Detached	P	P	P	AUP	P	AUP	P	P	P	AUP
Multi-Unit Dwellings	--	--	P	P	P	P	P	P	P	P
Two-Unit Dwellings	--	P	P	AUP	AUP	P	P	P	P	P
Accessory Dwelling Unit(s)	P	P	P	P	P	P	P	P	P	P
Junior Accessory Dwelling Unit(s)	P	P	P	P	P	P	P	P	P	P
Home Occupation	P	P	P	P	P	--	--	--	--	--
Live-Work Units	--	--	--	--	--	--	--	--	--	--
Short-Term Lodging	SUP	SUP	SUP	SUP	SUP	SUP	SUP	P	SUP	--
Residential Care Facilities – Limited (6 or fewer) Licensed	P	P	P	P	P	P	P	--	AUP	AUP
Residential Care Facilities – Limited (6 or fewer) Unlicensed	P	P	P	P	P	P	P	--	AUP	AUP
Residential Care Facilities – General (7 or More) Licensed	SUP	AUP	SUP	SUP	SUP	SUP	SUP	--	SUP	AUP
Residential Care Facilities – General (7 or More) Unlicensed	SUP	SUP	SUP	SUP	SUP	SUP	SUP	--	SUP	AUP
Retirement Home	SUP	SUP	P	SUP	SUP	SUP	SUP	--	SUP	AUP
Farmworker Housing	--	--	--	--	--	--	--	--	--	--
Supportive Housing	P	P	P	P	P	SUP	SUP	SUP	P	--
Transitional Housing	P	P	P	P	P	SUP	SUP	SUP	P	--
Emergency Shelters	--	--	--	--	--	--	--	--	--	--
Mobile homes	P	P	P	P	P	--	P	P	P	--
Low Barrier Navigation Centers	--	--	--	--	--	--	--	--	--	--
SRO Residential	--	--	P	P	P	P	P	P	--	AUP
AUP – Administrative Use Permit *SUP – Special Use Permit* *P – Permitted by Right* *A – Allowed* *"--" – Not Permitted*										

Table E-3b: Permitted Housing Types by Mixed-Use Zoning District						
Housing Type	Mixed-Use Zones					
	MU-M	MU-OM	MU-OH	MU-H	MU-VH	MU-VA
Single-Unit Dwellings – Attached	--	--	--	--	--	--
Single-Unit Dwellings – Detached	--	--	--	--	--	--
Multi-Unit Dwellings	P	P	P	P	P	P
Two-Unit Dwellings	AUP	--	--	AUP		
Accessory Dwelling Unit(s)	P	P	P	P	P	P
Junior Accessory Dwelling Unit(s)	P	P	P	P	P	P
Home Occupation	P	P	P	P	P	P
Live-Work Units	--	--	--	--	--	--
Short-Term Lodging	AUP	P	--	--	--	--
Residential Care Facilities – Limited (6 or fewer) Licensed	P	P	P	P	P	P
Residential Care Facilities – Limited (6 or fewer) Unlicensed	P	P	P	P	P	P
Residential Care Facilities – General (7 or More) Licensed	SUP	SUP	SUP	SUP	SUP	SUP
Residential Care Facilities – General (7 or More) Unlicensed	SUP	SUP	SUP	SUP	SUP	SUP
Retirement Home	P/	--	--	SUP	SUP	SUP
Farmworker Housing	--	--	--	--	--	--
Supportive Housing	P	P	P	P	P	P
Transitional Housing	P	P	P	P	P	P
Emergency Shelters	--	--	--	--	--	--
Mobile homes	--	--	--	--	--	--
Low Barrier Navigation Centers	--	--	--	--	--	--
SRO Residential	P	P	P	P	P	P

AUP – Administrative Use Permit
SUP – Special Use Permit
P – Permitted by Right
A – Allowed
"--" – Not Permitted

Table E-3c: Permitted Housing Types by Non-Residential Zoning District											
Housing Types	Non-Residential Zones										
	C-C	C-T	C-N	C-B	P-A	I-G	I-G/PER2	PF	E-A	F-P	CBD(E)
Single-Unit Dwellings – Attached	P	AUP	P	P	P	--	--	--	--	--	--
Single-Unit Dwellings – Detached	--	AUP	--	--	AUP	--	--	--	P	--	--
Multi-Unit Dwellings	P	P	P	P	P	SUP	SUP	--	--	--	--
Two-Unit Dwellings	--	AUP	P	P	P	--	--	--	--	--	--
Accessory Dwelling Unit(s)	P	P	P	P	--	--	--	--	P	--	--
Junior Accessory Dwelling Unit(s)	P	P	P	P	--	--	--	--	P	--	--
Home Occupation	--	--	--	--	--	--	--	--	--	--	--
Live-Work Units	--	--	--	--	--	--	--	--	--	--	--
Short-Term Lodging	AUP	P	--	--	--	--	--	--	P	--	--
Residential Care Facilities – Limited (6 or fewer) Licensed	P	AUP	AUP	--	SUP	--	--	--	--	--	P
Residential Care Facilities – Limited (6 or fewer) Unlicensed	P	AUP	AUP	--	SUP	--	--	--	SUP	--	P
Residential Care Facilities – General (7 or More) Licensed	SUP	--	SUP	--	SUP	--	--	--	SUP	--	SUP
Residential Care Facilities – General (7 or More) Unlicensed	SUP	--	SUP	--	SUP	--	--	--	SUP	--	SUP
Retirement Home	SUP	--	SUP	--	--	--	--	--	SUP	--	--
Farmworker Housing	--	--	--	--	--	--	--	--	P/SUP	AUP	--
Supportive Housing	--	--	--	--	--	--	--	--	--	--	--
Transitional Housing	--	--	--	--	--	--	--	--	--	--	--
Emergency Shelters	--	--	--	--	--	SUP	--		--	P	--
Mobile homes	--	--	--	--	AUP	--	--	--	--	--	--
Low Barrier Navigation Centers	--	--	--	--	--	--	--	--	--	--	--
SRO Residential	P	P	P	P	--	SUP	SUP	--	--	--	SUP

AUP – Administrative Use Permit
SUP – Special Use Permit
P – Permitted by Right
A - Allowed

Single-Family Dwelling

A single-family dwelling is defined as a building which is designed or used exclusively as a residence (home occupations may be allowed), including only one dwelling unit, and may also contain one area meeting the standards of a junior accessory dwelling unit complying with Section 24.16.170 of the Municipal Code. A single-family dwelling is a building or portion of a building including one or more rooms which is/are designed or used as a residence by one family or housekeeping unit, with facilities for living, sleeping, eating, sanitation, and food preparation. A single-family dwelling shall have only one domestic food preparation facility, except that a single-family dwelling may also include one area meeting the standards of a junior accessory dwelling unit. A single-family dwelling shall have interior access between all habitable spaces, except that a junior accessory dwelling unit containing all facilities necessary for living, sleeping, eating, food preparation and sanitation need not maintain interior access to the remainder of the dwelling unit.

Single-family dwellings are permitted as a primary use in R-S, R-1, R-L, R-T(B), and R-T(D) zones and are allowed above commercial uses in C-C and C-N zones and in the R-T(C) zone for lots where the lot size does not allow multi-family development. Single-family dwellings are allowed with an administrative use permit in C-T, R-M, R-H, R-T(A), and R-T(E) zones.

Multi-Family Dwelling

A multiple-family dwelling is defined as a building which is designed or used exclusively as a residence, including three or more separate dwelling units or any combination of dwelling unit types.

Multi-family dwellings are permitted as a primary use in R-L, R-M, R-H, R-T(A), R-T(B), R-T(C), R-T(D), AND R-T(E) zones. Multi-family dwellings are also permitted as the primary use in C-C, C-N, C-B, all the Mixed-Use and CDB Subdistrict E zones when located above the first floor of permitted commercial uses. Multi-family dwellings are allowed with an administrative use permit and a design permit in C-C, C-T, C-N, C-B, P-A, I-G, and IG/PER-2 zones.

Accessory Dwelling Unit (ADU)

A dwelling unit accessory to a primary residential use on a parcel of land that meets the requirements of Chapter 24.16, Part 2. An accessory dwelling unit is defined as an attached or detached residential dwelling unit that provides complete independent living facilities for one or more persons and is located on a parcel with a proposed or existing dwelling. It shall include permanent provisions for living, sleeping, eating, cooking, and sanitation on the same parcel as the single-family or multifamily dwelling is or will be situated. An accessory dwelling unit also includes an efficiency unit (as defined in Section 17958.1 of the California Health and Safety Code) and a manufactured home (as defined in Section 18007 of the California Health and Safety Code).

Accessory dwelling units are principally permitted in all zones that allow residential units as long as there is an existing or proposed residential unit. This is addressed in the Policy Plan to review and, as necessary, amend the ADU ordinance to comply with State law as State law is revised.

Manufactured Home

Manufactured homes are defined as single-family housing units, that are certified under the National Mobile Home Construction and Safety Standards Act of 1974, and which are to be placed

on a foundation system, pursuant to Section 18551 of the Health and Safety Code or constructed in accordance with the appropriate Uniform Building Code, Plumbing Code, Electrical Code, etc., that has been adopted and is in effect within the City of Santa Cruz. Manufactured homes are allowed in any district that allows single-family homes. A mobile home is a factory built home constructed before July 1976, when the NMHCSSA went into effect. A mobile home may be located in any district where a single-family home is permitted if the mobile home receives a certificate of compatibility. Manufactured homes are allowed in any district that allows single-family homes.

Residential Community Care Facility

A residential community care facility is any family home, group-care facility, or similar facility determined pursuant to state law, for twenty-four-hour nonmedical care of persons in need of personal service, supervision, or assistance essential for sustaining the activities of daily living or for the protection of the individual. A small residential community care facility is one which serves six or fewer persons while a large residential community care facility serves seven or more persons.

Small Residential Community Care Facilities are permitted as a primary use in R-S, R-1, R-L, R-M, R-H, R-T(A), RK-T(B), C-C, and CBD(E) zones. Small Community Care Residential Facilities are permitted with an administrative use permit and in R-T(D), R-T(E), C-T, and C-N, and with a special use permit in the P-A zone and all the Mixed-Use zones.

Large Residential Community Care Facilities are permitted with an administrative use permit in the R-1 and R-T(E) zones and with a special use permit in the R-S, R-L, R-M, R-H, R-T(A), R-T(B), R-T(D), all the Mixed-use zones, the C-C, C-N, P-A, E-A, and the CBD(E) zones. For these two permits, proposed projects would be subject to objective standards.

Supportive Housing

Supportive Housing is defined as housing with no limit on length of stay, that is occupied by the target population as defined by State Housing Element Law, and that is linked to on-site or off-site services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community. Supportive housing is considered a residential use and is subject only to the restrictions and standards that apply to other residential dwellings of the same type (e.g., single-family residence(s) or multifamily development) in the same zone. Supportive housing is permitted as a primary use in R-S, R-1, R-L, R-M, R-H, R-T(D), and all Mixed-Use zones as a single-family home or duplex, R-T(C), R-T(D), and zones. Supportive Housing is allowed with a special use permit in the R-T(A), R-(T)B, R-(T)C, and R-T(D) zones as multifamily dwellings. Policy Objective 3.4d is included in the Policy Plan to continue facilitating 100 percent affordable supportive housing projects that comply with AB 2162.

Transitional Housing

Transitional Housing is defined as buildings configured as rental housing developments but operated under program requirements that call for the termination of assistance or recirculation of the assisted unit to another eligible program recipient at some predetermined future point in

time, which shall be no less than six months. Transitional Housing is considered a residential use and is subject only to the restrictions and standards that apply to other residential dwellings of the same type (e.g., single-family residence(s) or multi-family development) in the same zone. Transitional Housing is permitted as a primary use in R-S, R-1, R-L, R-M, R-H, R-T(D), and all Mixed-Use zones as a single-family home or duplex, R-T(C), R-T(D), and zones. Transitional Housing is allowed with a special use permit in the R-T(A), R-(T)B, R-(T)C, and R-T(D) zones as multifamily dwellings.

Emergency Shelter

An emergency shelter is defined as housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay. The City's Zoning Code states that an emergency shelter must meet the standards set forth in Section 24 Part 17 "Emergency Shelters" and must be approved ministerially and without discretionary review or a public hearing when proposed within a permitted zone. Applicants must submit a development application to construct an emergency shelter in the Public Facilities District (P-F) and are subject to objective development standards and management standards. All new construction must comply with the commercial and industrial land use regulations under Section 24.12.1620 Development Standards for Emergency Shelters in the City's Zoning Code. The emergency shelter requirements have been analyzed and determined to be objective, mitigating potential constraints to the development of emergency shelters in the City. While objective requirements have been established for emergency shelters, the City understands that State law evolves. Santa Cruz is committed to reviewing emergency shelter requirements periodically and making relevant amendments in response to changes in State law.

An amendment to the Public Facilities District (P-F) during the 5th cycle established emergency shelters as a permitted use within P-F zones. The Public Facilities District (P-F) also allows Farmworker Housing, in compliance with AB 2339. General Industrial District (I-G) also allows emergency shelters with a special use permit. The City's Zoning Code does not specify parking requirements for emergency shelters. This is included in the Policy Plan to update parking requirements to include parking requirements for emergency shelters in compliance with AB 139 and AB 2339, which states jurisdictions may only apply objective standards to proposed emergency shelters that provide sufficient parking to accommodate emergency shelter staff.

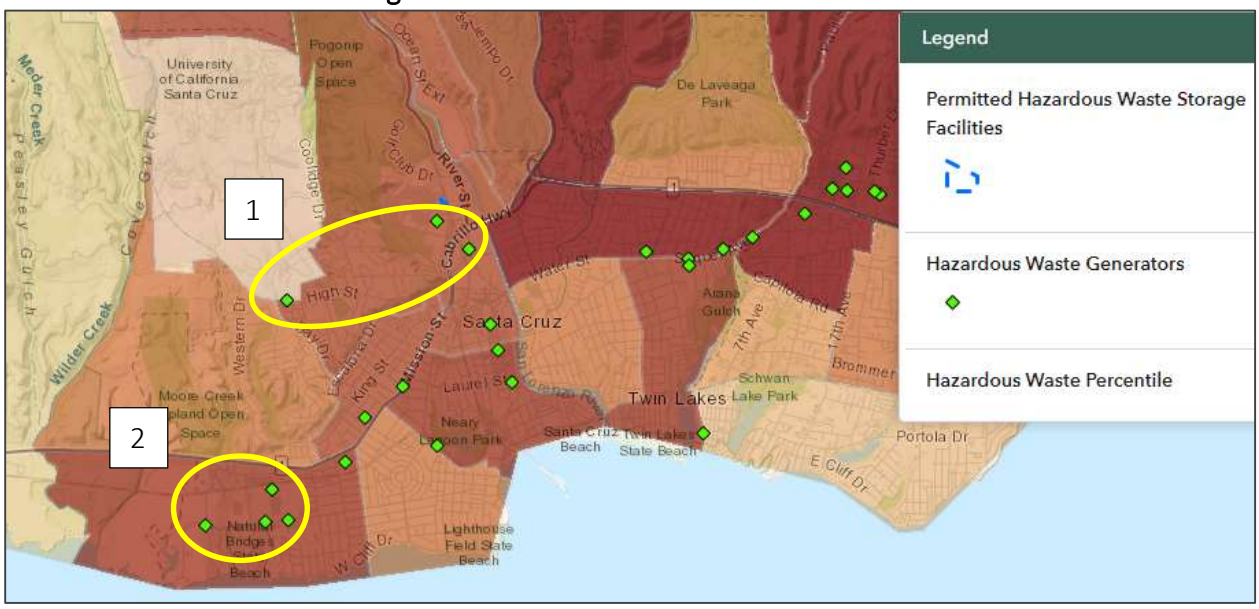
The P-F zone is appropriate to accommodate emergency shelters as they are typically located along major arterial roadways with access to employment centers and near stores and other services. There are currently over 100 acres of land zoned P-F, including sites between .2 and 17.5 acres in size. It is estimated that there are approximately 30 sites zoned P-F which are between .5 to 10 acres which are nonvacant but have characteristics that make the sites viable for the development of an emergency shelter. Many of the sites zones P-F have large areas dedicated for parking which can feasible be subdivided to allow for the development of emergency shelters.

Approximately 30 of the sites between .5 and 10 acres in size have sufficient capacity to accommodate a shelter of approximately 20 beds if one is proposed.

Figure E-6 shows the location of hazardous waste generators in the City. Figure E-2 shows P-F zoned parcels are fairly scattered throughout the City; the I-G zoning district is solely located in two areas of the City. Within these two zoning districts are seven hazardous waste generators listed below. These generators are light industrial uses, research labs, and grocery stores that do not create an environment unfit for human habitation. In fact, existing residential neighborhoods are currently located within close proximity.

- Area 1: Costco Wholesale, Banfield Pet Hospital, and University of California Santa Cruz
- Area 2: Santa Cruz Biotechnology Inc., Santa Cruz Nutritionals, Harmony Foods Corporation, and University of California Santa Cruz

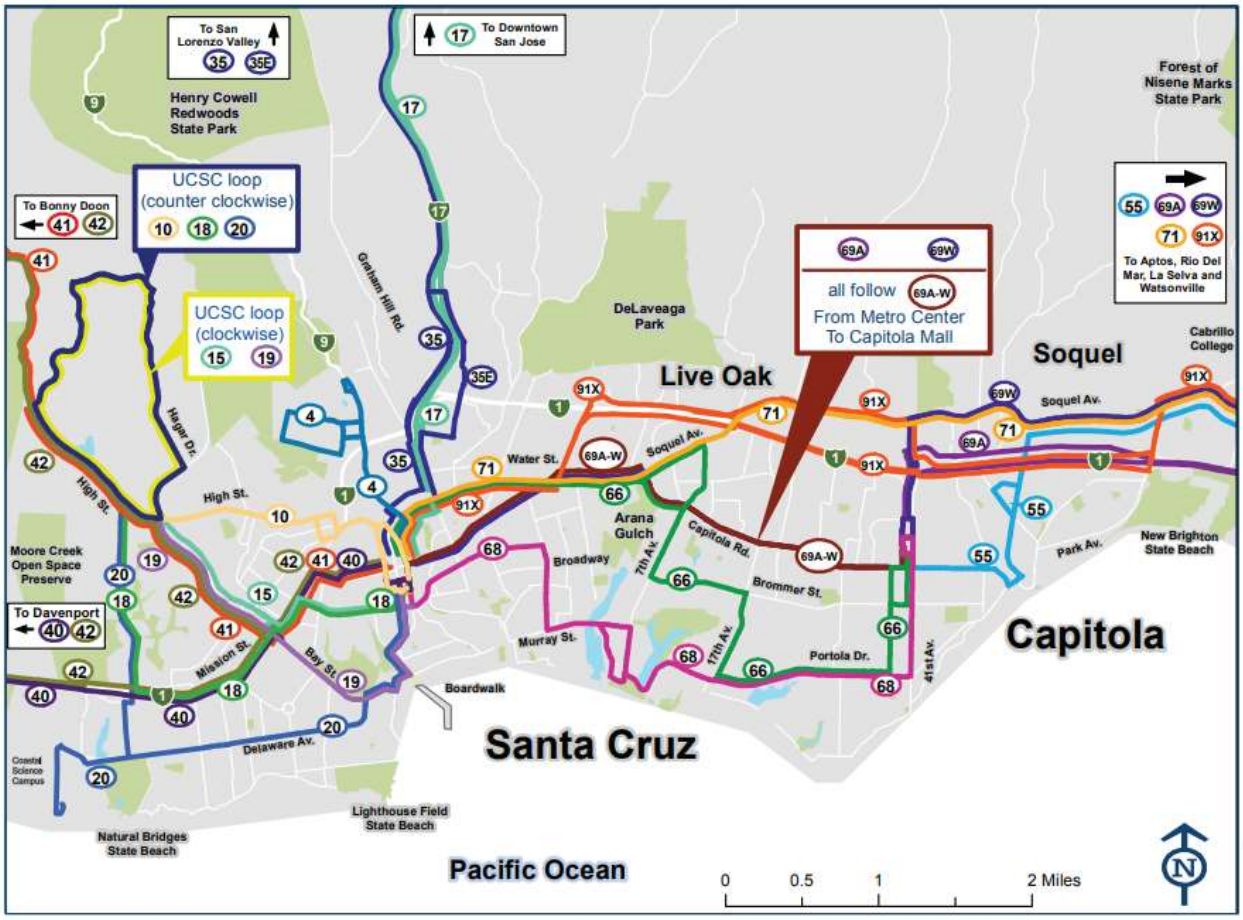
Figure E-6: Hazardous Waste Generators



Source: CalEnviroScreen 4.0 (Accessed December 6, 2022)

Additionally, the City has an extensive bus network that connect the two zoning districts permitting emergency shelters to the rest of the City and nearby communities. The two zoning districts permitting emergency shelters are evenly distributed throughout the City, allowing easy, convenient, and equitable access to transportation, services, and resources in the City. Persons residing at emergency shelters in these zones, or persons seeking to reach those emergency shelters, can find quick transit options. The bus fare within Santa Cruz County for one ride is $2 for adults and children; students with a valid UCSC student ID may ride for free. Santa Cruz METRO also implements a Free Fare Program for COVID-19 vaccine appointments and for legally blind riders. In 2019, Santa Cruz METRO implemented the Free Fare Program for legally blind riders to resolve concerns raised by visually impaired riders who had difficulty using the ticket vending machines. Seniors 62 or older and persons with disabilities are also eligible for discounted fares and passes. These programs may benefit persons seeking to access emergency shelters or areas within the County from the shelters.

Figure E-7: Santa Cruz METRO System Map



Source: Santa Cruz METRO Fall 2022 Bus Rider's Guide

Agricultural and Employee Housing

California Health and Safety Code Sections 17021.5 and 17021.6 requires agricultural housing to be permitted by-right, without a conditional use permit (CUP), in single-family zones for six or fewer persons and in agricultural zones with no more than 12 units or 36 beds. This is included in the Policy Plan to ensure the City's development standards comply with these requirements.

Low-Barrier Navigation Centers

Low-barrier navigation centers are defined as a housing first, low-barrier, service-enriched shelter focused on moving people into permanent housing that provides temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing. Low-barrier navigation centers are required as a use by-right in areas zoned for mixed uses and nonresidential zones permitting multifamily uses if the center meets specified requirements. The Santa Cruz Zoning Code does not address low barrier navigation centers by definition. This is included in the Policy Plan to adopt and implement procedures and regulations to process low-barrier navigation centers, including establishing a ministerial approval process.

Single Room Occupancy (SRO)

Single Room Occupancy (SRO) units are clusters of residential units of a smaller size than normally found in multi-family development within a residential hotel, motel, or facility providing sleeping or living facilities. Kitchen or cooking facilities may be provided within the unit or shared within the housing project. The net area of a SRO unit may range from a minimum of one 150 square feet to a maximum of 400 square feet, with the average unit size being no greater than 345 square feet. SROs of 220 square feet or more must have their own kitchen and a full bathroom. SROs development projects must also comply with the underlying standards of the zoning district in which they are located, except for requirements on the minimum lot area per dwelling unit.

SROs are principally permitted in all mixed-use zones and the following zones: R-L, R-M, R-H, R-T(A), R-T(B), R-T(C), C-C, C-T, C-N, C-B.

In March 2022, the City adopted Flexible Density Units (FDU) to give developers more options for unit sizes and expand the housing stock options in the downtown area and along Soquel Avenue; the measure is currently undergoing review with the Coastal Commission and will go into effect within 30 days once approved. Three housing types will be further facilitated through this measure:

- Single Room Occupancy (SRO): Rental studios measuring 150 to 400 square feet
- Small Ownership Unit (SOU): Studio or 1-bedroom units measuring 400 to 650 square feet with at least 50 percent of units for-sale.
- Flexible Density Unit (FDU): Small family and single-parent household units measuring 220 to 650 square feet available for either rent or sale.

FDUs will not count towards density and developments with FDUs may provide 100 percent residential use in mixed-use zones without having to provide ground floor commercial. The City is committed to facilitating the development of smaller affordable units to address a wide range of the community's housing needs – from seniors looking to downsize, lower income households, to small families.

7. Residential Development Standards

The City's Zoning Code establishes regulations and development standards for each residential district to provide a range of housing types. All information regarding the City's zoning and development standards are available to the public on the Santa Cruz City website pursuant to Government Code §65940.1 (a)(1)(B).

These standards and regulations are intended to create, preserve, and enhance residential neighborhood sites for a range of development types and lifestyles. The residential zoning guidelines and development standards are intended to:

- Provide appropriately located areas for a variety of residential neighborhoods to meet the housing needs of the Santa Cruz community;
- Provide for a range of housing types and housing alternatives for all economic segments of the community;

- Encourage the provision of attractive and stimulating surroundings that will make Santa Cruz's residential areas enjoyable places to live; and
- Protect residential areas from the intrusion of incompatible uses or activities which may impair the livability of a neighborhood.

The City established development standards to regulate development throughout the City through its Zoning Code. The development standards include minimum requirements for lot size and lot widths and maximum construction standards for height, lot coverage, and density. Table E-4 below provides the standards applicable to each zoning district in Santa Cruz that permits residential development.

Table E-4: Santa Cruz Development Standards - Dimensions							
Zone	Min. Dimensions (Sq. Ft.)		Min. Yard Setbacks (Feet)			Max. Height (Feet)	Min. Open Space per Unit (Sq. Ft.)
	Lot Size[1]	Lot Width[1]	Front	Side [2]	Rear		
RS-10A (SFR)	10 ac	250	40[3]	25	30	30	n/a
RS-5A (SFR)	5 ac	200	40[3]	20[3]	30	30	n/a
RS-2A (SFR)	2 ac	150	40[3]	20[3]	30	30	n/a
RS-1A (SFR)	1 ac	100	40[3]	15[3]	30	30	n/a
R-1-10	10,000	70	25[3]	20[2]	30	30	n/a
R-1-7	7,000	70	20[3]	14[2]	25	30	n/a
R-1-5	5,000	50	20[3]	10[2]	20	30	n/a
R-L (SFR detached)	5,000	50	15	5	10	30	n/a
R-L (2+ units)	5,500	50	15	5	10	30	400
R-M duplex	4,400	50	15	5	10	30	n/a
R-M (3+ units)	5,500	65	15	5	10	35	400 (200 studios/ 1 beds)
R-H (duplex)	4,000	50	15	5	10	30	n/a
R-H (3+ units)	5,000	50	15	5	10	48	250
R-T(A) (SFR detached)	5,000	50	15	5	10	30	n/a
R-T(A) (duplex)	5,000	50	15	5	10	30	n/a
R-T(A) (3+ units)	8,000	65	15	5	10	36	400
R-T(A) (Other)	8,000	65	15	5	10	36	n/a
R-T(B) (SFR detached, duplex)	5,000	50	15	5	10	30	n/a
R-T(B) (3+ units, other)	8,000	65	15	5	10	36	400 (n/a for other)
R-T(C) Subdistrict C (SFR Detached)	5,000	50	0	6 or 1 ft/2 feet height		30	n/a
R-T(C) Subdistrict C (Duplex)	5,000 (2,500/ du)	50	0	6 or 1 ft/2 feet height		30	n/a
R-T(C) Subdistrict C (3+ units)	8,000 (1,450/ du)	65	0	6 or 1 ft/2 feet height		36	400
R-T(C) Subdistrict C (Other)	5,000	65	0	6 or 1 ft/2 feet height		36	n/a
R-T(D) (SFR Detached)	3.000	40	15 on 2nd St. 10 on Cliff St.	6 or 1 ft/2 feet height		22	n/a
R-T(D) (Duplex)	3,600 (1,800/ du)	40		4		22	400

Table E-4: Santa Cruz Development Standards - Dimensions							
Zone	Min. Dimensions (Sq. Ft.)		Min. Yard Setbacks (Feet)			Max. Height (Feet)	Min. Open Space per Unit (Sq. Ft.)
	Lot Size[1]	Lot Width[1]	Front	Side [2]	Rear		
R-T(D) (Triplex)	7,200 (1,600/ du)	80	1st Story: 5[4] 2nd Story: 10[4] Other Uses: 10[4]	4	1st Story: 10 2nd Story/ Other uses: 15	22	400
R-T(D) (4+ units)	8,000 (1,600/ du)	80		4		30	400
R-T(D) (Other)	8,000	80		4		30	n/a
R-T(E) (Duplex)	3,400 (1,700/ du)	40	1st Story: 5 2nd Story: 10 3rd Story: 10[5]	1st Story: 3 2nd Story: 5 3rd Story: 5[5]	1st Story: 10 2nd Story: 10 3rd Story: 10[5]	22	400
R-T(E) (3+ units)	6,800 (1,450/ du)	65				22	400
R-T(E) (7+ units)	10,200 (1,200/ du)	80				36	400
R-T(E) (Other Uses)	10,200	80				36	n/a

1. Standard. Minimum lot area (net).
2. Interior side yard, both yards total.
3. For any attached or detached garage or carport fronting on a front of exterior side property line, the setback shall be a minimum of twenty feet from the property line or setback, whichever is greater.
4. For any attached or detached garage or carport fronting on a front or exterior side property line, the setback shall be 20 feet.
5. Front and rear yards are subject to building envelope, per SCMC Section 24.0.640 subsection (2)(a).

Source: City of Santa Cruz Zoning Code

Yard Requirements

The Santa Cruz Zoning Code defines a yard as an open space, other than a court, on the same lot with a building. Open space is occupied and unobstructed from the ground to the sky. The yard extends the full width of the lot and is measured perpendicular from the line, on a horizontal plane, to the wall of the facility including the front yard, side yard and rear yard, or space between structures. The yard requirements, as established in Table E-4 above, are not considered a constraint to development of housing and are similar to those of the region. Alone and cumulatively, yard requirements do not impact cost, supply, or the ability to achieve maximum densities without exceptions.

Lot Coverage and FAR

The Santa Cruz Zoning Code defines lot coverage as the percentage of total site area covered by the main building and all accessory buildings, open or enclosed. Lot coverage is regulated in order to avoid nuisances from inappropriate and excessive massing or density in a particular zoning district. Floor area is defined as the entire floor area of a building. The floor area includes not only the ground floor area but also any additional stories or basement of the building. All horizontal dimensions shall be taken from the exterior faces of walls, including enclosed porches. The lot

coverage and FAR requirements, as established in the Zoning Code, are not considered a constraint to development of housing and are similar to those of the region. Alone, lot coverage and FAR requirements do not impact cost, supply, or the ability to achieve maximum densities without exceptions. Cumulatively with other land use controls, lot coverage requirements may be a constraint to development in the R-H and R-T(C) zones as well as other higher density zones, depending on specific requirements. The City has added Policy Program 1.3g to review development standards and adopt changes with the ultimate goal of achieving maximum densities without exceptions.

Maximum Building Heights

The building height refers to the vertical distance above the average finished grade and is measured to the midpoint of roof planes. Setting limits to the height of buildings avoids bulking and potential nuisances on neighboring properties – relating to privacy and/or sunlight and shade. This requirement also ensures a compatibility and similar aesthetic amongst uses. The height requirements, as established in Table E-4 above, are not considered a constraint to development of housing and are similar to those of the region. Alone, height requirements do not impact cost, supply, or the ability to achieve maximum densities without exceptions. Cumulatively with other land use controls, height requirements may be a constraint to development, specifically in higher density residential zones. The City has added Policy Program 1.3g to review development standards and adopt changes with the ultimate goal of achieving maximum densities without exceptions.

Open Space

The Santa Cruz Zoning Code defines open space as outdoor area on the ground, roof, balcony, deck, or porch which is designed and used for outdoor living, recreation, pedestrian access, or landscaping. Open space does not include off-street parking, driveway areas, or areas with a slope greater than ten percent or a dimension of less than ten feet. The term may include private balconies if their smallest dimension is four linear feet or more. Alone and cumulatively, open space requirements do not impact cost, supply, or the ability to achieve maximum densities without exceptions.

Parking Standards

Sufficient off-street parking must be provided to avoid street overcrowding. This is maintained through the establishment on parking requirements, which fluctuate depending on the land use/housing type and the number of bedrooms. Table E-5 provides the parking requirements specific to the City of Santa Cruz. Parking standards in Santa Cruz are similar, and less in certain instances, to those of the neighboring communities. While parking standards are not currently considered a constraint to housing development, the Chapter 2: Policy Plan establishes actions for the City to reduce the requirements with the ultimate goal of eliminating parking minimums city-wide.

Table E-5: Required Parking Spaces for Residential Uses			
Residential Uses	**Minimum Number of Spaces Required per Unit**		
Number of Bedrooms	**Efficiency (Studio)**	**One**	**Two**
Single-Family Dwelling (including townhomes), houseboat, duplex, triplex, mobile homes, community housing projects, other multifamily dwelling units.	1	1	2
Community Housing Projects, Townhomes, and Multifamily Projects of 5 units or more	In addition to meeting above residential parking requirements, guest parking spaces shall be provided at a rate 10% of the above standards. Fractional spaces will be rounded up to the next whole number.		
Accessory Dwelling Units	No off-street parking shall be required for any ADU with exceptions found in Zoning Code Section 24.12.240.		
Senior Housing (congregate care, senior apartments, subsidized housing, residential care)	1 for each 3 dwelling units intended for separate occupancy.		
Emergency Shelters	One space per staff member plus one space per six occupants allowed at maximum capacity.		
Lodging, rooming houses, and bed-and-breakfast inns	2 spaces, plus 1 for each bedroom that is rented.		
SRO	0.75 space for units less than 300 square feet. 1 space for units 300 square feet or more.		

Construction costs can be higher for covered parking, parking structures, and/or below ground parking; however, the City's parking standards do not require covered parking for residential developments. The required parking standards are consistent or lower than neighboring jurisdictions, but the cost of land in the City is more expensive than some surrounding jurisdictions. The cost of developing parking based on the City's requirements for multi-family housing can be considered a constraint to the development of housing. However, developers may receive concessions or incentives in the form of parking reduction for the development of housing affordable to low- and very low-income households as provided in the State Density Bonus Law section. In addition, recent State law prohibits local jurisdictions from requiring parking for residential projects that are within one-half mile of a major transit stop, which includes large portions of the City.

8. Objective Zoning Standards

On November 15, 2022, the Santa Cruz City Council voted to adopt Objective Standards for Multifamily Housing. As of April 2023, the standards are in effect for all new multifamily development proposals located outside the coastal zone; they are anticipated to go into effect in the coastal zone mid-2023. The Objective Standards create many new design standards and are more specific than most existing standards. Additionally, the proposed new zone districts set various building standards, such as heights, setbacks, and open space requirements, that the City can use to control development, where these standards either do not exist or State law currently overrides the City's standards. The Objective Standards project makes it possible for the City to require architectural features and building materials that reflect the existing mix of characteristics that give Santa Cruz its unique sense of place.

The Objective Standards work together with other regulations in each zone district to control new development in a way that will enhance the existing character of different types of neighborhoods. Exclusively residential development is subject to different standards than areas where mixed-use development (residential and commercial development together in one building or on one property) is planned. This differentiation between districts is part of the effort to maintain a distinctly Santa Cruz eclecticism as new housing is built over the coming decades. Reflecting this value is important because it was mentioned in so many of the City's community engagement events. Other community values like dark-sky lighting, seeking ways to keep more existing trees as new development occurs, providing height transitions to adjacent low-density neighborhoods, and creating new pedestrian connections through large development sites are also included in the Objective Standards based on community input.

New Mixed-Use Zone Districts

An important part of implementing the City's 2030 General Plan is creating zone districts that accommodate the development intensities planned for in that document. Recent changes to California State Law have required the City to begin implementing these development intensities, and the new zone districts now create more clarity around the development standards that apply to conforming development applications. (Applications using the State Density Bonus Law will continue to have the option to request waivers of site standards, as is currently the case.)

The new zoning districts adopted in November 2022 and their locations include those listed below. Permitted uses for each of the six new zones are listed in Table E-3b.

- Mixed-Use Medium Density (MU-M) – Mission Street
- Mixed-Use High Density (MU-H) – Soquel Avenue/Branciforte Drive/Water Street
- Mixed-Use Districts for Ocean Street:
    - Mixed-Use Ocean Medium Density (MU-OM)
    - Mixed-Use Ocean High Density (MU-OH)
    - Mixed-Use Visitor High Density (MU-VH)
    - Mixed-Use Visitor Additional Height (MU-VA)

9. Housing for Persons with Disabilities

Both the Federal Fair Housing Amendment Act (FHAA) and the California Fair Employment and Housing Act require local governments to make reasonable accommodations (that is, modifications or exceptions) in their zoning laws and other land use regulations to afford disabled persons an equal opportunity to housing. State law also requires cities to analyze potential and actual constraints to the development, maintenance, and improvement of housing for persons with disabilities.

Housing for persons with disabilities may include independent housing units with access to supportive services or facilities (licensed or unlicensed) that provide care and services. The following lists housing types for persons with disabilities and the zones in which they are permitted:

- Licensed Residential Care Facilities (6 or fewer residents) – permitted by-right in the R-S, R-1, R-L, R-M, R-H, R-T(A), R-T(B), C-C, CBD(E), and all mixed-use zones. Permitted with approval of a AUP permit in the R-T(D), R-T(E), C-T, and C-N zones. Permitted with approval of a SUP permit in the P-A zone.
- Unlicensed Residential Care Facilities (6 or fewer residents) – permitted by-right in the R-S, R-1, R-L, R-M, R-H, R-T(A), R-T(B), C-C, CBD(E), and all mixed-use zones. Permitted with approval of a AUP permit in the R-T(D), R-T(E), C-T, and N-N zones. Permitted with approval of an SUP permit in the P-A and E-A zones.
- Licensed Residential Care Facilities (7 or more residents) – permitted with approval of an SUP permit in the R-S, R-L, R-M, R-H, R-T(A), R-T(B), R-T(D), C-C, C-N, P-A, E-A, CBD(E), and all mixed-use zones. Permitted with approval of a AUP permit in the R-1 and R-T(E) zones.
- Unlicensed Residential Care Facilities (7 or more residents) – permitted with approval of an SUP permit in the R-S, R-1, R-L, R-M, R-H, R-T(A), R-T(B), R-T(D), C-C, C-N, P-A, E-A, CBD(E), and all mixed-use zones. Permitted with approval of a AUP permit in the R-T(E) zone.
- Supportive Housing – permitted by-right in the R-S, R-1, R-L, R-M, R-H, R-T(D) and all mixed-use zones. Permitted with approval of an SUP permit in the R-T(A), R-T(B), and R-T(C) zones.
- Transitional Housing – permitted by-right in the R-S, R-1, R-L, R-M, R-H, R-T(D) and all mixed-use zones. Permitted with approval of an SUP permit in the R-T(A), R-T(B), and R-T(C) zones.

Reasonable Accommodations

Reasonable accommodation in the land use and zoning context means providing individuals with disabilities, or developers of housing for people with disabilities, flexibility in the application of land use and zoning and building regulations, policies, practices, and procedures, or even waiving certain requirements, when it is necessary to eliminate barriers to housing opportunities. For example, it may be reasonable to accommodate requests from persons with disabilities to waive a setback requirement or other standard of the Zoning Code to ensure that homes are accessible for the mobility impaired. Whether a particular modification is reasonable depends on the circumstances.

The Santa Cruz Zoning Code does not establish a Reasonable Accommodations application or formal review process; however, it allows for deviations from design permit standards and waives setback requirements for persons with physical challenges. A policy objective is included in the Policy Plan to establish formal reasonable accommodations procedures and make information readily available for the public.

Definition of Family

Under the right of privacy, the California Constitution prohibits a restrictive definition of "Family" which limits the number of unrelated persons and differentiates between related and unrelated individuals living together. The City's Zoning Code defines "Family" as "an individual, or two or more persons living together and occupying a dwelling which is not a rooming house, lodging house, or residential institutional use." This definition does not limit the number of unrelated persons, nor does it differentiate between related and unrelated individuals living together.

10. Local Ordinances

An ordinance is a law passed by a municipal government. Local ordinances are enacted to maintain or improve public safety, health, and general welfare. Locally adopted ordinances such as inclusionary ordinances or short-term rental ordinances may directly impact the cost and supply of residential development. Impacts may create governmental constraints to the development of housing and may hinder the City from meeting its share of the regional housing need and the need for housing for persons with disabilities, supportive housing, transitional housing, and emergency shelters.

Inclusionary Housing Program

Inclusionary Housing program are local zoning ordinances which either mandate or encourage housing developers to include a specified percentage of units affordable to lower and moderate-income households. Inclusionary Housing programs bring affordable housing to market and increase types of housing available to people of different income levels.

In 1979, Measure O, a voter initiative to require a greenbelt around the City and to require developers to include a percentage of affordable housing in all housing developments was approved by the voters. The City of Santa Cruz adopted an Inclusionary Ordinance to codify the affordability requirements of Measure O. The Inclusionary Housing Program is designed to:

- Enhance the public welfare and assure that further housing development contributes to the attainment of the City's housing goals as described in the Housing Element of the General Plan, by creating, preserving, maintaining, and protecting housing affordable for households of very low-, low- and moderate-income;
- Assure that the remaining developable land in the City's planning area is utilized in a manner consistent with the City's housing policies and needs;
- Improve the feasibility of rental housing development within the City;
- Meet the City's share of regional housing needs while making housing available to all income levels;
- Assure compatibility between market rate units and inclusionary units.

The Inclusionary Housing Program may work in conjunction with the Density Bonus Ordinance. For a development project subject to the inclusionary requirements and applying for a Density Bonus, the highest affordable requirement of the two would be applied. For example, if ten low-income units are required through the City's inclusionary program and two very low-income units are required for the Density Bonus – the development would then provide eight low-income units (in perpetuity) and two very low-income units, which upon expiration (typically about 55 years) would then convert to low-income units.

Applicability

The Inclusionary Housing Program applies to all new residential developments that create two or more new and/or additional dwelling units or FDU or SRO units at one location by construction or alteration of structures, or creating two or more lots through approval of a parcel map or tentative map.

Residential developments that are exempt from the Inclusionary Housing Program requirements are detailed in the City's Zoning Code Section 24.16.020 and include:

- Residential developments developed pursuant to the terms of a Development Agreement executed prior to the effective date of the ordinance codified in chapter 24.16 of the Municipal Code; provided, that such residential developments comply with any affordable housing requirements included in the Development Agreement or any predecessor inclusionary housing requirements in effect on the date the Development Agreement was executed.
- Residential developments for which a complete application was filed with the City prior to the effective date of the ordinance codified in in chapter 24.16 of the Municipal Code; provided, that such residential developments comply with any predecessor inclusionary housing requirements in effect on the date the application for the residential development was deemed complete.
- Residential developments if exempted by California Government Code Section 66474.2 or 66498.1; provided, that such residential developments comply with any predecessor inclusionary housing requirements in effect on the date the application for the residential development was deemed complete.
- Residential developments replacing dwelling units that have been destroyed by fire, flood, earthquake, or other acts of nature, so long as no additional dwelling units are created by the residential development; and provided, that such residential developments comply with any inclusionary housing requirements previously applied to the dwelling units being replaced.
- Accessory dwelling units.
- Rental residential developments with two to four dwelling units.

Developers of ownership residential developments of two to four dwelling units designed and intended for residential occupancy must either 1) make one inclusionary unit available for sale at an affordable ownership cost, 2) make one inclusionary unit available at an affordable rent for low-income households, or 3) pay an in-lieu fee calculated pursuant to section 24.16.030 of the Santa Cruz Municipal Code.

Developers of ownership or rental residential developments consisting of five or more dwelling units must make 20 percent of the dwelling units available for sale or rent to low- and moderate-income households at an affordable ownership cost. In a rental residential development comprised of SRO units, 20 percent of the units must be made available for rent to very low-income households at an affordable rent.

By mutual agreement by the developer, the Planning and Community Development Director, and the Economic Development Director, the percentage of inclusionary units may be increased in exchange for reduced parking and/or other development requirements. If the developer agrees to make at least 40 percent of the residential project available for rent at an affordable rate to low-income households, in addition to reduction of development requirements, by mutual agreement by the developer, the Planning and Community Development Director, and the Economic Development Director, the City may also provide financial incentives to increase the

number of inclusionary units in a project. The inclusionary requirements have participated in the City's success in meeting its 5th Cycle RHNA. Appendix G provides a list of projects currently in the pipeline which also include inclusionary units.

Alternatives

As part of the first approval for any residential development subject to the inclusionary housing requirements an applicant may choose to use an alternative method of compliance. For all alternative methods of compliance, the approval body must make the following findings: 1) the proposal for the alternative method of compliance is consistent with the Santa Cruz General Plan and all of its elements, and 2) the proposal conforms to the standards established for inclusionary units in Section 24.16.025 of the Municipal Code, unless the alternative method does not require compliance with that section.

The alternative options include:

- Off-site construction of inclusionary units
- Conversion of existing market-rate units or upper floors of commercial/office buildings to inclusionary units
- Transfer of credits
- In-lieu housing fees under the following circumstances:
    - For all ownership residential developments or residential subdivisions that would create two, but no more than four, additional dwelling units or parcels at one location, the applicant may elect to pay an in-lieu fee for the fraction of an inclusionary unit equal to 0.15 times the number of units or parcels in the residential development or subdivision reduced by 60 percent.
    - For ownership residential developments where any dwelling units are offered for sale, or where all dwelling units are offered for rent, but where a subdivision map has been recorded to create parcels containing single dwelling units, the applicant may elect to pay an in-lieu fee for any fraction of an inclusionary unit equal to 0.7 or less.
    - For rental residential developments that would create five, but no more than ten, additional dwelling units at one location, the applicant may elect to pay an in-lieu fee for any inclusionary unit as required by Section 24.16.020(5).
    - For residential developments that the approval body determines are assisted living units, co-housing developments, congregate living units, or live/work units the applicant may elect to pay an in-lieu fee for the entire inclusionary unit requirement.
    - Except as provided in subsection (6)(c), for all other residential developments creating five or more units, in-lieu fees may be paid for all or a portion of the required inclusionary units at the discretion of the approval body if the approval body makes the findings required by subsection (2), accompanied by a staff report with a recommendation from the planning and community development director and the economic development director, except that conformance with Section 24.16.025 is not required. The approval body must also find that either the in-lieu

fees will provide for the greater of one affordable unit or at least thirty percent more inclusionary units or affordable housing than would be provided by the on-site provision of inclusionary units by providing matching funds for state or federal grants or otherwise. It is the city council's intent that, except as provided in subsections (6)(a)(1) through (4), in-lieu fees be infrequently approved.

- Land dedication
- Congregate living units or assisted living units
- Rental to tenant-based subsidy holders
- Employer sponsored housing
- Other alternative compliance methods upon approval or conditional approval if the approval body finds that 1) such alternative compliance will provide as many or more affordable units at the same or lower income levels; and 2) financing has been committed to ensure that the affordable units will be constructed.

Short-Term Rental (STR) Ordinance

Short-term rentals are commonly defined as an accessory use of a primary residence for the purposes of providing temporary lodging for compensation for up to 30 days or less. The purpose of the Short-Term Rental (STR) Ordinance is to establish regulations, standards, and a permitting process governing the renting or leasing of privately owned, visitor-serving dwelling units on a short-term basis. STRs are often established to safeguard residents by ensuring that short-term rental activities do not threaten the character of neighborhoods and that such short-term rental activities do not become a nuisance, or threaten the public health, safety, or welfare of neighboring properties. In addition, limits on the number of short-term rentals minimizes the impacts on housing by ensuring that a large number of housing units, both rental and ownership, are not removed from the housing market.

The City implements the STR Ordinance through Chapter 24.12, Part 18 of the Municipal Code. All owners of STR units are required to obtain a STR permit and Transient Occupancy Tax (TOT) Certificate to use their property for STR purposes. Owners of STRs that were legally operating before the STR Ordinance went into effect were eligible to apply for short-term rental permits. In addition to the approximately 300 existing STRs, 250 additional owner-occupied/hosted STR permits were made available on a first come, first served basis. Properties with a single-family home and an ADU are not approved to receive an STR permit for either the single-family home or the ADU.

Density Bonus Ordinance

In accordance with California State Government Code Section 65915, a housing development may increase the number of units above the maximum permitted and/or receive reductions in development standards in exchange for reserving units for very low-, low-income, and/or moderate-income households or for seniors. These units must be restricted to their level of affordability for at least 55 years through a deed-restricted affordable housing covenant. In addition, the City's Density Bonus Ordinance contains some provisions not included in State Density Bonus law. The Density Bonus Ordinance is part of the City's Municipal Code and is available to the public in Chapter 24.16 Affordable Housing Provisions. According to the City's

Zoning Code, qualifying housing developments that satisfy at least one of the following categories or land dedication provisions listed below will be granted a 20 percent density bonus:

- At least 10 percent of total units of housing development for lower income households;
- At least 5 percent of total units of a housing development for very low- or extremely low-income households;
- At least 10 percent of the total dwelling units in a common interest development, as defined in Civil Code Section 4100, are for households; and
- A senior citizen project or mobile home park that limits residency based on age requirements for housing older persons in compliance with Civil Code Section 51.3, 798.76, or 799.5. (Senior citizen projects shall be restricted to occupancy by senior citizens in perpetuity.)

AB 2345 states that all jurisdictions in California are required to process projects proposing up to 50 percent additional density provided those projects produce the additional below market rate (BMR) units in the "base" portion of the project, unless the locality already allows a bonus above 35 percent. The bill also lowered the BMR thresholds for concessions and incentives for projects with low-income BMRs. As of 2023, Government Code Section 65915 authorizes an applicant to receive two incentives or concessions for projects that include at least 17 percent of the total units for lower-income households, at least 10 percent of the total units for very low-income households, or at least 20 percent moderate-income households in a development in which the units are for sale. It also allows an applicant to receive up to three incentives or concessions for projects that include at least 24 percent of the total units for lower income households, at least 15 percent of the total units for very low-income households, or at least 30 percent for persons or families of moderate-income households in a development in which the units are for sale. This is included in the Policy Plan to update the Ordinance in compliance with State law updates.

Growth Management Measures

Growth management measures may be adopted by jurisdictions or voted into law by a vote of the people to control local growth. Requiring voter approval for legislative actions, such as General Plan or Zoning Code amendments which increase density, floor area ratio (FAR), or building height, would be considered a growth control measure and may constrain housing production, as it would decrease approval certainty and increase cost. The same could be true if a vote of the people were to be required for uses over a specified square footage or unit count.

Through a growth management measure such as those noted above, a vote could occur at a General Election or a Special Election, both of which would result in timing delays and additional costs. A Special Election typically costs over $200,000, based on the City's cost to have an election conducted by the County Elections Department. If the vote were held during a General Election, the cost may only slightly decrease, with the costs typically starting at about $170,000. Given this process, cost, and overall approval uncertainty, housing developers and property owners may be discouraged from pursuing housing developments in the jurisdiction if a vote is necessary before the project can be approved, thereby constraining the production of both market-rate and affordable housing units.

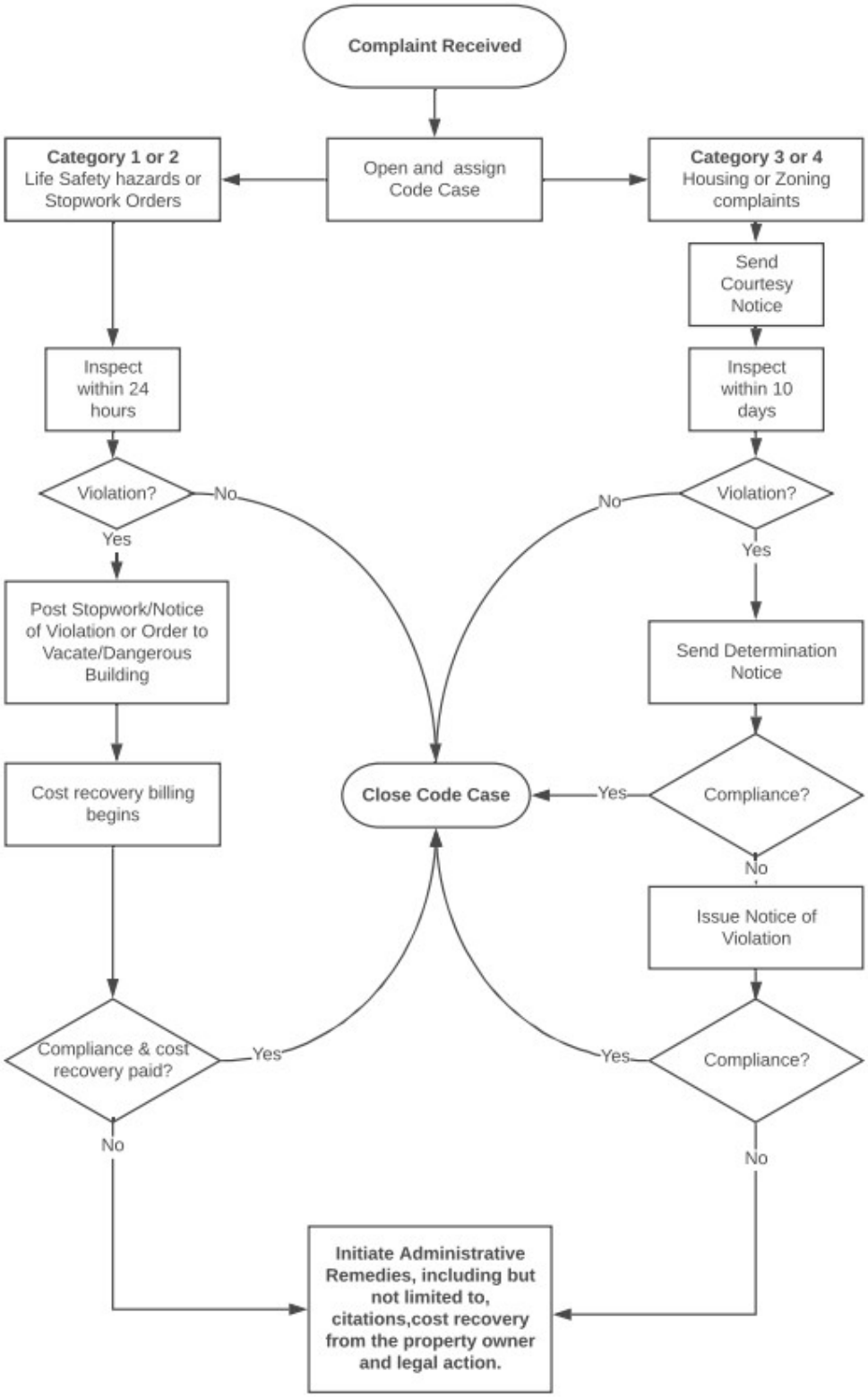
A growth management measure could also include indirect actions. Given that the City's inclusionary rate is already 20 percent, a measure raising the inclusionary housing rate further, without first conducting a market analysis to determine feasibility and efficacy of the new rate, could be considered a constraint to housing. This is because an increased inclusionary rate that is infeasible for housing developers may discourage future housing applications.

The City does not currently have an adopted growth management measure, and as such, this is not considered a constraint to housing development, and particularly affordable housing development, in the City.

11. Code Enforcement

The Planning and Community Development Department provides Code Enforcement services for a variety of concerns. Code Enforcement is run on a complaint basis with the goal of coordinating with property owners to bring issues into compliance. The ultimate priority is to ensure life and safety protection. Figure E-8 details how complaints are processed.

Figure E-8: Code Compilance Process



12. Local Processing and Permit Procedures

The development community commonly cites the permit processing time as a contributor to the high cost of housing. Depending on the magnitude and complexity of the development proposal, the time that elapses from application to project approval may vary considerably. Factors that can affect the length of development review of a proposed project include the completeness of the development application and the responsiveness of developers to staff comments and requests for information. Approval times are substantially lengthened for projects that are not exempt from the California Environmental Quality Act (CEQA), require rezoning or general plan amendments, or encounter community opposition.

The City works to streamline permit application review as staffing and resources are available. Specifically, the City is working to streamline projects that include lower income units. Through its development processes and procedures, the City complies with the statutory requirements of the Permit Streamlining Act. The City processes all development applications within the statutory processing and timing requirements of the Permit Streamlining Act.

In the State of California, developments deemed a project are required to undergo a CEQA analysis, independent of the City's development review process. The City complies with all CEQA timing requirements, including streamlining determinations.

All permit applications are first reviewed by City Staff for completeness, and, once determined to be complete, discretionary applications must receive a recommendation through a staff report prior to a review by the appropriate authority. The City has within 30 calendar days to determine if the application is "complete" or "incomplete" for further processing. Typically, an "incomplete" application will require revisions and/or additional materials. The City staff has 30 calendar days to review each subsequent submittal. Applications deemed "complete" may continue to be processed for consideration by appropriate decision-making body, including the appropriate level of CEQA review.

Various applications may also require public noticing and a public hearing. Single- and multi-family developments are subject to the following submittal requirements:

1. Submittal of application including the following information:
    a. A legal description of the property;
    b. A location map showing the project site and the general vicinity of the site;
    c. A completed environmental information form as prescribed by the City;
    d. Site plans, elevation plans, floor plans and other maps and data as may be necessary to describe the existing conditions on and surrounding the property and the proposed plans for the future development of the property; and
    e. Such other information specified in the Zoning Ordinance for the particular entitlement(s) requested.
2. Payment of fees for permit plan check and application processing.
3. Plan check completed by all applicable departments and agencies. Timeline and number of reviews can vary.
4. Permit issued once all comments are satisfied.

Table E-6 provides a list of Planning applications and the reviewing body for each, and Table E-7 provides example residential developments from the 5th cycle. The typical timeline for permit review processing and approval for single-family and multi-family developments is 3 months to 1 year or longer, depending on the complexity of the project and the responsiveness of the applicant to requests for information.

Table E-6: Decision-Making Body with Final Approval Authority

Permits/Action	No Public Hearing	Public Hearing		Appeal Bodies (in order)	Typical Review Time
	Action	Recommend-ation	Action		
Coastal Permit	ZA (ADU*)		ZA*	CPC/CC/CCC*	6-8 weeks
Administrative Use Permit: Large Family Daycare Homes, Temporary Uses, and half baths in accessory buildings	ZA			CPC/CC	6-8 weeks
Administrative Use Permit: Variations to parking design requirements or variations to number of required spaces	ZA			CPC/CC/CCC	8-12 weeks
Other uses as listed by individual zoning districts as requiring an Administrative Use Permit			ZA	CPC/CC	8-12 weeks
Design Permit	ZA			CPC/CC	6-8 weeks
Substandard lots: new two-story structures and second-story additions, excluding ADUs			ZA	CPC/CC	8-12 weeks
Large homes per Section 24.08.450			ZA	CPC/CC	8-12 weeks
New structures or improvements to existing structures in the WCD Overlay which are exempt or excluded from coastal permit requirements	ZA			CPC/CC	6-8 weeks
New structures or improvements to existing structures in the WCD Overlay which require a coastal permit			ZA	CPC/CC	6-8 weeks
Demolition Authorization Permit					
1. Single-family residential	ZA			CPC/CC	6-8 weeks
2. Multifamily residential			CPC	CC	8-12 weeks
3. Historic demolition permit			HPC	CC	8-12 weeks
4. Nonresidential	ZA**		ZA**	CPC/CC	6-12 weeks
General Plan Text and Map Amendments					4-8 months
Historic Alteration Permit			HPC	CC	8-12 weeks
Administrative Historic Alteration Permit					

Table E-6: Decision-Making Body with Final Approval Authority					
Permits/Action	No Public Hearing	Public Hearing		Appeal Bodies (in order)	Typical Review Time
	Action	Recommend-ation	Action		
	ZA			HPC/CC	6-8 weeks
Mobile Homes (Certificate of Compatibility)	ZA			CPC/CC	8-12 weeks
Mobile Home Park Conversion			CPC	CC	4-6 months
Planned Development Permit		CPC	CC		3-6 months
Project (Major) Modification	Hearing by ZA or body approving application			Appeal to next highest body(ies)	8-12 weeks
Project (Minor) Modification	ZA			CPC/CC	6-8 weeks
Relocation of Structures Permit	ZA			CPC/CC	6-12 weeks
Revocation Permit	Hearing by ZA or body approving application			Appeal to next highest body(ies)	3-6 months
Variance			ZA	CPC/CC	2-4 months
Watercourse Variance			CPC	CC	2-4 months
Watercourse Development Permit	ZA			CPC/CC	2-4 months
Zoning Ordinance Text and Map Amendments: Amendments recommended by CPC Amendments not recommended by CPC		 CPC CPC	 CC/CCC***	 CC/CCC***	 4-6 months 6-8 months

CCC = California Coastal Commission CC = City Council CPC = City Planning Commission
HPC = Historic Preservation Commission ZA = Zoning Administrator

* For projects seaward of the mean high tide line, and in the case of appealable actions, the California Coastal Commission shall be the decision-making body which can finally approve an application. In the coastal zone, all proposed accessory dwelling units shall require a coastal permit (unless they are exempt or excluded from coastal permit requirements) and shall be processed in the manner described in Chapter 24.04 and Section 24.08.200 et seq., (including in terms of public noticing and process for appeal to the Coastal Commission) except that no public hearing shall be required. In addition to all other applicable LCP requirements, standards for ADUs in the coastal zone are specified in Section 24.12.140(10).

** Such permits shall be issued administratively, without a public hearing, unless a cultural resources evaluation, prepared by a qualified consultant as determined by the zoning administrator, determines that the building or structure is eligible for listing on the city historic building survey.

*** California Coastal Commission in case of CLUP policy, CLIP elements.

**** At a regularly scheduled meeting, a majority of the council may take an action to direct any project or amendment to be called from a lower hearing body prior to a final action or during an appeal period in accordance with Section 24.04.175(2).

Table E-7: Example Planning Project Review Timelines				
Project	**Planning Application Submission Date**	**Planning Application Approval Date**	**Building Permit Submission Date**	**Building Permit Issuance Date**
130 Center St. Density Bonus Project with 233 total units (35 very low-income deed restricted units)	9/14/2021	1/25/2022	5/16/2022	NA
831 Water St. SB 35 streamlined Density Bonus Project with 140 total units (55 low-income deed restricted units)	8/17/2021	12/16/2021	NA	NA
727 Hanover St. 11 total units (2 low-income deed restricted units)	6/22/2021	7/7/2021	7/15/2021	7/27/2022
126 Eucalyptus Ave. 76 unit senior living facility with 15 independent living units (2 moderate-income deed-restricted units)	11/19/2021	11/29/2022	NA	NA
508 Front St. 175 total units (15 vey low-income and 5 low-income deed restricted units)	7/19/2019	1/12/2021	10/27/2021	NA
902 Pacific Ave. 95 total units (56 very low-income and 37 low-income deed restricted units)	4/5/2021	6/2/2021	NA	NA
100 Laurel St. 205 total units	10/26/2018	12/11/2018	10/01/2020	5/18/2021
818 Pacific Ave. 85 total units (84 low-income deed restricted units) with Housing Authority Vouchers for very low-income households and 22 units reserved for persons experiencing or at-risk of homelessness	11/13/2020	12/2/2020	9/20/2021	6/28/2022
119 Coral St. Supportive housing project with 121 total units (84 low-income deed restricted units)	10/28/2020	11/19/2020	12/21/2021	NA
190 West Cliff Dr. 89 total units (8 very low-income and 2 low-income deed restricted units)	4/7/2019	10/22/2019		
350 Ocean St. 60 total units (45 very low-income and 15 low-income deed restricted units)	2/3/2011; 5/31/2013; 5/29/2017	4/10/2012; 7/18/2013; 8/22/2017	1/23/2019	4/22/2019

Design Permit

A design permit is required for multi-family residential development projects with three or more units; and single-family homes over 4,000 square feet in the R-1-10 zone, 3,500 square feet in the R-1-7 zone, and 3,000 square feet in the R-1-5 zone. Design Permit applications are approved by the Zoning Administrator, unless it is accompanied by an application which must be heard by Planning Commission or City Council. The following residential projects must also be approved by the Zoning Administrator but also require a Public Hearing:

- New two-story structures and/or second-story additions on substandard residential lots;
- Large homes per Section 24.08.450 of the Municipal Code; and
- New structures or improvements to existing structures in the West Cliff Drive Overlay District that require a coastal permit.

All Design Permit applications must conform with the following criteria to receive approve:

- The site plan and building design are consistent with design and development policies of the General Plan, any element of the General Plan, and any area plan, specific plan, or other city policy for physical development. If located in the Coastal Zone, the site plan and building design are also consistent with policies of the Local Coastal Program.
- For nonresidential projects, the project's location, size, height, operations, and other significant features and characteristics are compatible with and do not adversely affect or further degrade adjacent properties, the surrounding neighborhood, or the public health, safety, and welfare. For residential projects, the project complies with the objective standards and requirements of the zoning district in which it is located, as well as any objective standards of any area plan or other regulatory document that applies to the area in which the project is located.
- For nonresidential projects, the project provides for an arrangement of uses, buildings, structures, open spaces, and other improvements that are compatible with the scale and character of the adjacent properties and surrounding neighborhood.
- The exterior design and appearance of buildings and structures and the design of the site plan shall be compatible with design and appearance of other existing buildings and structures in neighborhoods which have established architectural character worthy of preservation.
- Design of the site plan respects design principles in terms of maintaining a balance of scale, form and proportion, using design components which are harmonious, and materials and colors which blend with elements of the site plan and surrounding areas. Location of structures takes into account maintenance of public views; rooftop mechanical equipment is incorporated into roof design or screened from public rights-of-way to the extent possible. Utility installations such as trash enclosures, storage units, traffic-control devices, transformer vaults and electrical meters are accessible and screened.
- Where a site plan abuts, or is in close proximity to, uses other than that proposed, the plan shall take into account its effect on other land uses. Where a nonresidential use abuts or is in close proximity to a residential use, the effect of the site plan should maintain the residential quality of adjacent or nearby areas.

- To the extent feasible, the orientation and location of buildings, structures, open spaces and other features of the site plan maintain natural resources including significant trees and shrubs, minimize impacts to solar access of adjacent properties, and minimize alteration of natural land forms; building profiles, location, and orientation must relate to natural land forms.
- The site plan ensures that the scale, bulk, and setbacks of new development preserves important public views along the ocean and of designated scenic coastal areas. Where appropriate and feasible, the project shall restore and enhance visual quality of visually degraded areas.
- The site plan shall reasonably protect against external and internal noise, vibration and other factors which may tend to make the environment less desirable. The site plan should respect the need for privacy of adjacent residents.
- Building and structures shall be designed and oriented to make use of natural elements such as solar radiation, wind, and landscaping for heating, cooling, ventilation, and lighting.

Planned Development

The purpose of the Planned Development permit is to provide more flexibility on particular parcels than what conventional zoning regulations allow for. Additionally, the intent of the application is to insure that:

- Planned development permits will be issued only where the subject parcel is large enough to make innovative and creative site planning possible (at least 20,000 square feet[3]);
- Applicants for planned development permits have the professional capability to produce a creative plan;
- The public's interest in achieving goals stated in the General Plan will be served more fully through the planned development process than through application of conventional zoning regulations;
- The advantages to landowners afforded by the planned development process will be balanced by public benefits; and,
- Natural or man-made features and resources of the site such as topography, trees, watercourses, and the like are preserved.

The City does not pre-zone parcels as Planned Development and development standards are not pre-established either. As this application provides property owners and developers with additional opportunities, it is not considered a constraint to residential development.

Objective Development Standards

Senate Bill (SB) 35, SB 330, and SB 9, requires multi-family projects to be reviewed only against objective design and development standards. According to the Government Code (Sections 65913.4 and 66300[a][7]), objective development standards "involve no personal or subjective

[3] Except for: 1) residential projects or mixed-use projects where all units are affordable according to City standards, the minimum land area must be the minimum lot area requirement of the district in which the project is located, or 2) applications involving conversions of cooperatives to condominiums, the minimum lot area must be the minimum lot area requirement of the district in which the project is located.

judgment by a public official and are uniformly verifiable by reference to an external and uniform benchmark or criterion available and knowable" by development applicants and public officials before submittal of a project application. In other words, objective standards allow applicants to know the requirements that will apply to a proposed project so that they can design a project that meets those standards. Objective development standards can therefore make development more predictable and easier to interpret for all stakeholders, including decision makers, City staff, applicants, and members of the public.

While the City has many design guidelines that promote best practices, many are subjective or optional, and therefore cannot currently be enforced under State law. The adopted objective development standards work as a baseline, creating city-wide standards that apply to all new multi-family and mixed-use residential projects. The standards work in tandem with other City standards already in place, as detailed below:

- General Plan – The General Plan contains objective standards related to floor-area-ratio (FAR) and/or development density for all land uses in the City. The adopted objective development standards are consistent with the General Plan and dictate the bulk, mass, and design of buildings in a more fine-grained way than the General Plan.
- Area Plans – The Area Plans will continue to set a vision and best practices for specific geographic areas/neighborhoods in Santa Cruz. Where applicable, the objective development standards have drawn on standards and guidelines that exist in the Area Plans. Objective standards that exist in Area Plans will continue to apply. Objective standards can be identified in Area Plans by reviewing guidelines and standards for words like "must," "shall," "will" or "will not."
- Zoning – The Zoning District Standards contain objective standards that define the building envelope such as setbacks, heights, parking, and open space requirements. These district-by-district standards will continue to dictate basic development standards, and the objective development standards will apply in addition to these requirements, providing refinement in terms of site and building design. In order to maximize opportunities for housing, zoning standards relating to required open space are proposed to be amended with the objective standards.
- Other Municipal Code Sections – The City also maintains and enforces standards related to stormwater drainage, roadway and traffic requirements, and standards for working within the public right of way to install sidewalks, street trees, and lighting. These standards will continue to apply, and City departments are evaluating the need to make some of the existing standards more objective in order to ensure they continue to apply in the necessary manner.
- Building Standards Codes – All construction in the State of California is subject to the California Building Standards Codes which dictate health, safety, and energy and water efficiency standards for new and remodeled structures. In Santa Cruz, the City's Green Building Program also requires additional green building features of every new housing unit and requiring responsible disposal of construction waste products.

The adopted objective standards relate to building design and site design for new development and redevelopment projects (including all multi-family proposals that meet the definition of demolition in the Municipal Code). The standards are incorporated into Chapter 24.12.185 of the Santa Cruz Municipal Code as part of the City's zoning regulations – they are required of all new multi-family developments and may be waived or granted as a concession through a State Density Bonus application or other regulated process such as a variation for alternative design, a variance, or a Planned Development. Like other zoning standards, review for compliance takes place during the development review process, and ongoing maintenance of required conditions are a matter of code enforcement.

Senate Bill 330

Senate Bill 330 (SB 330) seeks to address the California housing crisis and help meet the housing need by facilitating housing construction and protecting lower income residents from displacement over a ten year period by:

- Suspending enactment of local downzoning and housing construction moratoriums
- Requiring timely processing of housing permits following existing local zoning rules
- Lifting required parking minimums
- Eliminating certain fees on low income units
- Postponing requirements for voter approval of zoning, general plan changes
- Protecting rent controlled or Section 8 units from demolition
- Requiring resettlement benefits and first right of refusal in new units or compensation for rehousing for renters who may be displaced

California State Law requires that any proposal for a Housing Development Project[4] that includes the demolition of one or more existing housing units must include at least as many housing units as were demolished. (Government Code section 66300). All types of housing units, including single-family dwellings, accessory dwelling units and junior accessory dwelling units are included in this requirement and must be replaced, including unpermitted units if the unpermitted units are occupied or were occupied in the last five years. A proposal for demolition of a housing unit absent a Housing Development Project is still subject to replacement housing requirements, relocation assistance requirements, and offer to move requirements in the City of Santa Cruz Zoning Ordinance, Chapter 24.08, part 14. The local ordinance requires the replacement of housing when a project includes the demolition of three or more housing units. The ordinance section clearly establishes the process for determining if replacement housing must be made affordable and alternatives available, such as the payment of fees in-lieu of replacement units.

The City complies with the statutory requirements of SB 330.

[4] A Housing Development Project consists of the construction of at least two residential units. The demolition and replacement of a single residential unit, such as a single-family residence, a townhouse, or an ADU, does not constitute a Housing Development Project.

Senate Bill 35

Senate Bill 35 (SB 35), codified as Government Code Section 65913.41, was signed on September 29, 2017, became effective January 1, 2018, and will sunset on January 1, 2026. The intent of the Bill is to expedite and facilitate construction of affordable housing. SB 35 applies to jurisdictions that have not made sufficient progress towards meeting their affordable housing goals as mandated by the State. In an effort to meet the affordable housing goals, SB 35 requires jurisdictions to streamline the review and approval of certain qualifying affordable housing projects through a ministerial process.

When a jurisdiction has made insufficient progress towards their above moderate-income RHNA and/or has not submitted the latest Housing Element Annual Progress Report (APR) it is subject to the streamlined ministerial approval process for proposed developments with at least 50 percent affordability. The latest SB 35 Statewide Determination Summary for 2023 is based on 2022 APRs received by HCD as of June 1, 2023. The City submitted its APR to the State on April 1, 2023, and proceeded to meet its 5th Cycle RHNA on April 15th. As such, while the City did meet its 5th Cycle RHNA, it remains subject to SB 35 streamlined ministerial approval for proposed developments with at least 50 percent affordability. Required objective standards for SB 35 eligibility include all of the following:

- A multifamily housing development (at least two residential units) in an urbanized area;
- Located where 75 percent of the perimeter of the site is developed;
- Zoned or designated by the general plan for residential or mixed use residential;
- In a location where the locality's share of regional housing needs has not been satisfied by building permits previously issued;
- One that includes affordable housing in accordance with SB 35 requirements;
- Consistent with the local government's objective zoning and design review standards; and
- Willing to pay construction workers the state-determined "prevailing wage."

If a project is located in any of the following areas, it cannot qualify for SB 35 streamlining:

- A coastal zone, conservation lands, or habitat for protected species;
- Prime farmland or farmland of statewide importance;
- Wetlands or lands under conservation easement;
- A very high fire hazard severity zone;
- Hazardous waste site;
- Earthquake fault zone;
- Flood plain or floodway;
- A site with existing multi-family housing that has been occupied by tenants in the last ten years or is subject to rent control; or
- A site with existing affordable housing.

Policy Objective 2.2h is included in the Policy Plan to adopt review processes that meet the requirements established in Government Code Section 65913.41.

13. Development Fees

Residential developers are subject to a variety of permitting, development, and impact fees in order to access services and facilities as allowed by State law. The additional cost to develop, maintain, and improve housing due to development fees result in increased housing unit cost, and therefore is generally considered a constraint to housing development. However, fees are necessary to provide planning and public services, including necessary infrastructure, in Santa Cruz. All information regarding the City's development fees is available to the public on the City of Santa Cruz website as pursuant to Government Code §65940.1 (a)(1)(B).

The location of projects and housing types results in varying levels of development fees. The presumed total cost of development is also contingent on the project meeting City policies and regulations and the circumstances involved in a particular development project application. Some of the City planning fees, mainly for larger or more complex projects, operate on a deposit account basis where time and materials are charged against the established account as the project is processed. Table E-8 provides the planning fees and Table E-9 provides the development impact fees. The development fees associated with each project are dependent on the housing type, density, intensity of use, and location. In addition to these direct fees, the total cost of development is contingent on the project meeting the City's policies and standards, as well as the project applicant submitting necessary documents and plans in a timely manner.

In comparison to neighboring communities (Cities of Scotts Valley and Watsonville), the City of Santa Cruz has lower impact fees; planning processing fees in Santa Cruz are comparable to those of Scotts Valley – some applications are higher but some are lower. Permit application fees for the City of Capitola are lower than they are for the City of Santa Cruz, but due to differences in the size of the cities, capacity, and development activity, these differences do not indicate a constraint for residential development in Santa Cruz.

Table E-8: Planning Processing Fees

Application Type	Fee
Permit Applications	
Appeals	$741
Boundary Adjustment	$1,725
Coastal Permit	$2,174
Coastal Permit Exclusion	$154
Design Permits: - Large House/Substandard Lot (Public Hearing) - Remodel/Site Alteration (No Public Hearing) - New Nonresidential/Residential	 $3,397 $2,174 $472/1,000 sq. ft.
Development Agreements	$5, 829
Development Agreements – Annual Review	$1, 252
Final Map Amendment	$3,225
Final Subdivision Map	$1,486
Fire Review Fee	$128
General Plan/Zoning Map Amendment	$6,222
General Plan Maintenance Fee (Non-ADU)	1.22%, $250,000 maximum
General Plan Maintenance Fee (ADU)	0.61%, $250,000 maximum
Modification to Approved Plans:	

Table E-8: Planning Processing Fees	
Application Type	**Fee**
- Minor - Major	$2,174 $3,236
Planned Development	$9,234
Police Review Fee	$387
Pre-Application Review	$3,495
Pre-Application Review (Planning Only)	$692
Residential Short-Term Rental Permit	$316
Specific Plan	$6,622
Subdivision (Includes Condo Conversions): - 4 Lots or Less - 5 Lots or More - Plus per Lot	 $9,453 $18,978 $472
Time Extension	$2,099
Use Permit: Administrative	$3,118
Use Permit: Special	$3,778
Environmental Review	
Archaeological Review	$81
Biotic Review	$159
Arborist Review	$675
Categorical Exemption	$154
EIR Review	25% of Consultant's Contract
Negative Declaration/Initial Study	$5,538
Statutory Exemption	$5,913
Rental Inspection Program	
Annual Registration Fee	$60
Annual Self-Certification Fee	20% of the units at $27 per unit
Annual Inspection Fee	$27
Re-Inspection Fee	$138 per hour
Source: City of Santa Cruz – July 2022 to December 2022 Fee Schedule.	

Table E-9: Development Impact Fees		
Development Fees	**Per Dwelling Unit Max**	**Per Square Foot**
Childcare Impact Fee - Single-Family Residential - Multi-Family Residential	 $339 -	 $0.592 $0.444
Public Safety Impact Fee: Fire - Single-Family Residential - Multi-Family Residential	 $841 $627	 $0.56 $0.951
Public Safety Impact Fee: Police - Single-Family Residential - Multi-Family Residential	 $852 $635	 $0.56 $0.96
Other Development Fees	**Single-Family**	**Multi-Family**
Santa Cruz School District Fees		
Residential	$4.79 per sf	
Fire District		
Fire Impact Fee	$1,317.97	$935.33
Source: City of Santa Cruz 2023 Unified Master Fee schedule, Santa Cruz City Schools Developer Fee Rates 2021.		

A typical single-family development permit costs an average of $45,581 for land use entitlements and development impact fees for a 2,500 square-foot home. This total includes sewer connection fees and traffic impact fees, which are not required for infill development with existing uses. Removing these fees would cut the cost to approximately half of the cost provided above.

In comparison, a typical multi-family development project cost around $11,977 per unit for land use entitlements plus development impact fees. It should also be noted that not all single-family developments require land use entitlements; of the seven single-family permits issued last year, one required only a building permit with no land use entitlement permits.

Cost estimates are illustrative in nature and actual costs are contingent upon unique circumstances of individual development project applications. Considering the average cost of land in Santa Cruz (approximately $219 per square foot of vacant land) and the ICC's estimate for cost of labor and materials ($160.35 for single-family developments and $144.50 for multi-family developments[5]), the combined cost of permits and fees would be approximately 3.1 percent of the direct cost of development for a single-family project on a 5,000 square-foot lot and 1.6 to 2 percent for a multi-family project on a 43,560 square-foot lot. Direct costs do not include building permit fees (which averaged around $37,000 in 2022), landscaping, on-/off-site improvements, shell construction or amenities; therefore, the percentage of development and impact fees charged by the City may be smaller if all direct and indirect costs are included.

14. On-/Off-Site Improvements

Site improvements in the City consist of those typically associated with development for on-site improvements (street frontage improvements such as curbs, gutters, and sidewalks, sewer/water hookups, on-site drainage, and landscaping), and off-site improvements to offset project impacts (off-site drainage, parks, traffic, schools, and sewer/water infrastructure). Because residential development cannot take place without the addition of adequate infrastructure, site improvement requirements are considered a regular component of the development of housing within the City and may also influence the sale or rental price of housing. Some of the costs associated with on- and off-site improvements are undertaken by the City and recovered through development and impact fees.

For single-family residential development on vacant land, examples of typical on-site improvements might include new curbs, gutters, and sidewalks, stormwater detention facilities (required by the Clean Water Act), and landscaping. Multi-family developments might also include common open space and recreation areas, emergency access drives, and lockable storage areas.

Typical off-site improvements for both single-family and multi-family developments might include: recreational trail facilities, road improvements and traffic control needed to serve the development, and street trees. Utilities may need to be updated or installed to serve the development, including water mains, sewer mains, stormwater pollution prevention measures, and undergrounding of electric utilities.

[5] The cost of labor and materials is detailed in Section A.1 of this Appendix E and is not reflective of Santa Cruz data alone. As such, the cost may be higher.

Infill residential projects may be required to install any of the improvements listed above, depending on site-specific circumstances and neighborhood needs.

The City has standard improvements required for subdivisions that can be found in the City's Municipal Code. General improvements include the following:

- The thoroughfare and/or collector adjoining the proposed development shall be improved as approved by the City engineer. All lots created by a subdivision shall abut an improved street which is developed to City standards.
- At the time of the approval of the final map, City Council shall accept or reject any or all offers of dedication. As a condition precedent to acceptance of such dedications, the City Council shall enter into an agreement with the subdivider requiring that s/he shall improve the streets, easements, and other dedications in accordance with the standards established in the City's Municipal Code unless such streets, easements, and other dedications have already been improved.

The subdivider shall improve or agree to improve all streets, public and private, thoroughfares, public ways, or easements in, or adjacent to the subdivision as needed to meet the requirements of the Municipal Code. Specific design standards for streets can be found in the City's Municipal Code as well as Master Plans and Specific Plans on the City's website. While they do present an additional cost for development, the requirements are consistent with the region and do not present a constraint to the development of housing in Santa Cruz.

15. Building Codes and Code Compliance

The City has adopted the 2022 California Building Code, including the ancillary information within the tables, attachments, addendums, and footnotes. This would include the California Administrative Code, Building Code, Residential Code, Electrical Code, Mechanical Code, Plumbing Code, Energy Code, Historical Building Code, Fire Code, Existing Building Code, Green Building Standards Code, and California Referenced Standards Code. The adoption California Building Code therefore ensures a consistent development standard that would be promoted throughout the State. The Code's intent is to safeguard the public health, safety, and general welfare through structural strength, means of egress facilities, stability, sanitation, adequate light and ventilation, energy conservation, and safety to life and property from fire and other hazards attributed to the built environment and to provide safety to firefighters and emergency responders during emergency operations.

The City has amended, modified, and deleted sections of the adopted building code to provide needed clarification and to improve existing codes. These adopted building code amendments expand on the minimum requirements to safeguard the public health, safety, and general welfare; however, they are not significantly different from the existing California Building Standards Code and therefore do not have any impact on housing production. Amendments were adopted as allowed for local climatic, geological, and topographic conditions to address and better protect against natural hazards. Increased standards may require developers to utilize materials that are more expensive than default materials. While material may be more expensive, most developers already utilize materials that exceed the minimum standards set by the building code

amendments. The City has not received complaints of burdensome building code requirements and does not see code amendments precluding development in Santa Cruz. Because the amendments are not significantly different from the existing California Building Standards Code, they do not significantly impact the cost and supply of housing in Santa Cruz. Amendments to the building codes can be found in Section 18.04.040 of the Santa Cruz Municipal Code.

D. Infrastructure Constraints

Another factor that could constrain new residential construction is the requirement and cost of providing adequate infrastructure (major and local streets; water and sewer lines; and street lighting) needed to serve new residential development. In most cases, where new infrastructure is required, it is funded by the developer and then dedicated to the City, which is then responsible for its maintenance. Because the cost of these facilities is generally borne by developers, it increases the cost of new construction, with much of that increased cost often "passed on" in as part of home rental or sales rates. As virtually all new development within the City is infill development, new infrastructure is not generally required; however, larger and even some smaller projects may require infrastructure improvements or payment for future improvements.

1. Dry Utilities

Dry utilities include electric, telephone, TV, internet, and gas services. The various utility providers are responsible for providing these necessary resources to new housing units.

Electrical

Central Coast Community Energy (3CE) is the default service providing electrical energy in the City of Santa Cruz through PG&E infrastructure. C3E supports clean and renewable energy and community reinvestment and provides access to 3CE Energy Program rebates and incentives. With 3Cchoice, the default program, 31% of the energy mix comes from eligible renewables (based on the California Renewables Portfolio Standard). 3CE and its customers are on a pathway to 100% clean and renewable energy by 2030 and 60% by 2025.Pacific Gas and Electric Company (PG&E) provides the electricity infrastructure, which is located aboveground on utility poles and belowground. The power mix delivered to customers includes the following greenhouse gas-free technologies:

- Eligible renewable resources, such as wind, geothermal, biomass, solar and small hydro (38.4 percent)
- Large hydroelectric facilities (11.6 percent)
- Unspecified Power (49.8%) (Unspecified power is electricity that has been purchased through open market transactions and is not traceable to a specific generation source.)

Natural Gas

PG&E also provides natural gas services in Santa Cruz. As a public utility, PG&E is under the jurisdiction of the California Public Utilities Commission (CPUC) which regulates natural gas rates and natural gas services, including in state transportation over the utilities' transmission and

distribution pipelines system, storage, procurement, metering, and billing. PG&E is responsible for providing service to residential, industrial, and commercial customers in Santa Cruz.

2. Water Supply

The Santa Cruz Water Department serves a population of approximately 100,000 within a service area of approximately 30 square miles. This includes areas within City limits, Live Oak, portions of the City of Capitola, and along Highway 1 north of the City. The Department is responsible for providing a safe and reliable source of water to Santa Cruz households and maintains the City's water mains and underground valves. The City serves an average of almost 7.3 million gallons of water per day to the Department's service area. The City's latest Urban Water Management Plan, approved by the state in November 2021, demonstrates that the City has planned for water supply for all planned growth. As the state requires through the regular Urban Water Management Plan updates, the City is able to provide sufficient water capacity to accommodate the regional housing need.

Santa Cruz Water Source

The City receives its water supply from four main supply sources: North Coast sources (including Laguna, Majors, and Reggiardo Creeks, and Liddell Spring), San Lorenzo River, Loch Lomond Reservoir, and Live Oak Wells. The City's supply of drinking water is primarily supplied through surface water collected through local rainfall. The City's only reservoir, Loch Lomond Reservoir, holds 2.8 billion gallons of drinking water supply from Newell Creek watershed and the San Lorenzo River, which is piped to the Graham Hill Water Treatment Plant. The rest of the City's supply comes from groundwater, all of which is extracted from the Beltz Well system in the Purisima Formation in the Santa Cruz Mid-County Groundwater Basin.

The City does not currently operate a recycled water system in its service area; however, the Pasatiempo Golf Course, located within the City's service area, now receives disinfected secondary effluent from the City of Scotts Valley that it treats to tertiary standards for use as irrigation.

Water Quality

The Santa Cruz Water Department is responsible for providing residents with reliable, safe, clean, and potable domestic water supply. The Department is required to test the quality of the water it serves in order to guard the health of its customers and the general public. Federal, State, and local agencies all have a role to play in setting water quality standards. Water quality samples results are compiled in monthly reports and forwarded to the State Water Resources Control Board, Division of Drinking Water.

The Santa Cruz Municipal Utilities (SCMU) assists customers with any questions regarding water quality, water pressure, consumption usage, any concern with water meters, leak detection, utilities inspections and underground utility locating. The City's Water Systems Department webpage provides tips and information for proper water systems care for property owners as well as additional resources.

Water Demand

Santa Cruz's drinking water is supplied primarily through surface water collected from local rainfall. Almost 100,000 people rely on the Santa Cruz Water Department for water service. The City operates a system that includes more than 300 miles of pipes to bring water to customers, pumps and lift stations to move water where it is needed, and both an untreated water storage reservoir that captures the City's water supply before the water is purified and multiple treated water storage tanks that send it to consumers' faucets.

In 2020, the City's total water demand was approximately 2,606 MGY of potable water. The City's single-family and multi-family residential usage was projected at 1,540 MGY in 2020, with an estimated increase by 3 percent through 2045.

The City's newly adopted Securing Our Water Future policy, has supply augmentation as its focus because, given the already highly efficient level of water use by most customers, demand reduction through mandatory restrictions or water rationing are no longer relatively low cost and simple to implement solutions. The policy establishes both a supply reliability goal of planning for climate change conditions and meeting customer water demand given the assumption of ongoing water use efficiency. Growth in water demand has only a marginal impact on overall water system demand. Climate driven supply variability in which there is an increase in the frequency and length of back-to-back droughts is making the system's long-standing vulnerability to droughts a critical priority for action.

Wastewater

The Santa Cruz Public Works Department regularly maintains and improves the City's public sanitary sewer system. The Wastewater Treatment Facility provides sanitary sewer services and maintains the sewer main lines.

The Public Works Department's main wastewater responsibilities include:

- 24-hour emergency response;
- Line construction and repair of sewer and storm piping systems and manholes;
- Inspection and repair of sewer and stormwater pumping stations including river flood control slide gates and discharge valves;
- Preventative and emergency sewer and storm line hydro flushing;
- Closed Circuit TV inspection of collection system to determine Capital Improvement Project and maintenance needs;
- Operation and maintenance of Sanitary Landfill Lechate Pumping Facility and 2.5 miles of Lechate force main.

Adequate Wastewater Treatment Facility capacity is available to serve the planned Regional Housing Needs Allocation for the City. Sufficient conveyance capacity is typically available for new projects; however, as projects are proposed, evaluation of the sanitary sewer collection system pipe capacity is conducted, and conveyance upgrades are initiated in coordination with the developer, if necessary.

3. Fire and Emergency Services

Fire services are provided by the Santa Cruz Fire Department, which has four fire stations and one lifeguard headquarters. The Fire Department is a full-service agency providing fire suppression, fire prevention, emergency medical, rescue, ambulance transport, and public education programs. The Fire Department provides the following services:

- Structure Fire Suppression
- Wildland Fire Suppression
- Emergency Medical Services (Paramedic)
- Hazardous Materials Incident Response
- Marine Rescue Services
- Technical Rescue

In 2021, the Fire Department received 8,701 calls for service, a 12.3 percent increase from 2020. The Fire Department also conducted 661 life safety inspections in 2021.

Emergency Medical Services (EMS)

The Fire Department is responsible for keeping up with emergency medical mandates, equipment, and program development for both advanced and basic life support education and training. Every firefighter in the district has some level of EMS training, which requires recertification and continued education.

Santa Cruz Regional 9-1-1 (NetCom) was created in 1996 as a Joint Powers Authority (JPA) to provide public safety and 9-1-1 dispatch services for Santa Cruz County Sheriff's Office, Santa Cruz Police and Fire Departments, Watsonville Police and Fire Departments, and Capitola Police Department. Along with these "owners" of the JPA, NetCom also provides services to all the Fire Districts in Santa Cruz County and American Medical Response (the local paramedic and ambulance transport provider). In 2021, NetCom received 521,702 total calls for emergency and non-emergency assistance.

Community Emergency Response Team (CERT)

The Community Emergency Response Team (CERT) Program educates people about disaster preparedness for hazards that may impact their area and trains them in basic disaster response skills, such as fire safety, light search and rescue, team organization, and disaster medical operations. Using the training learned in the classroom and during exercises, CERT members can assist others in their neighborhood or workplace following an event when professional responders are not immediately available to help. CERT members also are encouraged to support emergency response agencies by taking a more active role in emergency preparedness projects in their community. The Fire Department offers CERT training for community members interested in this type of community service.

4. Police Services

The Santa Cruz Police Department (SCPD) serves the City's 63,789 residents over 12.7 square miles. In 2015, SCPD issued its first annual report. At the time of release of the report, the police department had 119 employees, 94 sworn police officers, and 25 non-sworn civilian staff. SCPD

works diligently to meet the unique challenges of public safety in a city that plays host to a large tourist population, special events, and seasonal attractions. With a finite number of resources, the city is divided into five "patrol beats:" West, East, Beach, Central, and Downtown. The beats are designed to maximize coverage and provide efficient response to calls for service.

Additionally, SCPD includes three Neighborhood Policing Team (NPT) zones within the City. The NPTs put more SCPD personnel on the streets to increase community policing and activate crime-fighting strategies. SCPD officers are an integral part of their neighborhoods and, in partnership with the community, look to tackle the underlying causes of crime and safety issues and put sustainable solutions in place. NPT is designed to address the distinct needs of each community. The plan brings together community engagement, crime data, and police services.



Appendix F

Housing Resources



Housing Resources

The City of Santa Cruz provides a variety of resources and services to assist the community in accessing housing which meets their needs and income levels. This Appendix provides a summary of those resources and services.

A. Neighborhood Assets

Historically, the City has focused many resources in the Beach Flats, South of Laurel, and Lower Ocean Street neighborhoods which make up the City's Neighborhood Revitalization Strategy Area (NRSA). These areas have the highest concentrations of lower income households, with approximately 36 percent of households at or below the poverty limit. Community resources in the NRSA, and elsewhere in the City that serve the NRSA, include the following:

- Nueva Vista Resource Center: which includes a service center and food/clothing bank in the Lower Ocean Street neighborhood and the Beach Flats Community Center with youth programs in the Beach Flats neighborhood. Nueva Vista Resource Center is the only Community Based Development Organization (CBDO) serving the City's NRSA.
- London Nelson Community Center and Laurel Street Park: The Community Center provides a wide range of community uses including a Teen Center and a Senior Center. The Center is located in the NRSA.
- Park Facilities: Depot Park (a major City park with playing fields and an activity center); Mike Fox Skate Park; Beach Flats Park; Poet's Park and Community Garden; and pedestrian/bike paths along the San Lorenzo River. The municipal wharf and Ocean View Park are also located adjacent to the NRSA.
- Wednesday Farmers Market: Year-round market currently located at Lincoln and Cedar Streets, adjacent to the NRSA. This site is part of the area planned for development with the Library Mixed-Use project, which includes finding a new permanent location for the Farmers Market.
- Metro Center Bus Depot: Located on Pacific Avenue/Front Street between Cathcart and Laurel Streets.

B. Resources for Special Housing Needs Groups

1. Seniors

Seniors (persons 65 years of age and older) typically prefer to stay in their own homes as long as possible. If family members are nearby, they can also assist with basic care needs, enabling seniors to remain in their homes longer. However, this is not always possible. Senior Network Services helps match seniors in shared housing arrangements. In addition, the City partners with Habitat for Humanity Monterey Bay in the My House My Home (MHMH) program where Habitat works with a senior homeowner to build an accessory dwelling unit (ADU) on their property to provide either a place for the senior to downsize into or a rental unit to provide the additional

supplementary income needed for them to remain in their current home. Almost 70% of senior householders own their homes.

Additional resources are available for seniors throughout the community, including:

- Senior Center at London Nelson Community Center: provides elderly with social network opportunities through a variety of activities such as computer classes, social events, and weekday lunches.
- The Market Street Senior Center: located in a City-owned building at 222 Market Street, also provides activities and programs for seniors.
- Housing Choice Voucher Program: The Housing Choice Voucher (HCV) program provides subsidies to low-income, senior, and disabled households at varying levels based on household income. Through the Housing Authority of the County of Santa Cruz, Santa Cruz residents may receive HCV voucher assistance.
- Other resources include:
    - Home delivery by Meals on Wheels.
    - Advocacy, Inc. provides a Long-Term Care Ombudsman Program and the Patients' Rights Advocate Program for seniors and disabled individuals living in residential care facilities.
    - ParaCruz senior transportation service.



London Nelson Community Center Senior Computer Class

2. Persons with Disabilities

The County of Santa Cruz Human Resources Agency coordinates Federal, State, and County government funding for programs and services for disabled populations in Santa Cruz. The following are supportive housing options for persons with psychiatric disabilities:

- Grace Commons: 13 units of supportive housing operated by the Encompass Community Services.
- Other Encompass Housing: Scattered site housing with support services including services coordinators, county coordinators and peer support.
- Darwin House: a 15-bed transitional Social Rehabilitation Program operated by Front Street Inc. is designed to prepare people for success in a more independent living.
- Front St. Residential Care: a 44-bed adult facility serving individuals with mental disabilities.
- Water Street Apartments: a 41-unit affordable development that provides housing for very low- and low-income individuals and families. Eight (8) units are reserved for disabled persons, with a preference for individuals who would benefit from developmental disability support services provided by Housing Choice and San Andreas Regional Center.
- 36 Redwood Commons project: affordable housing for the physically disabled designed to be 100 percent wheelchair accessible. The development includes 13 units that are affordable to extremely low- and very low-income persons. Priority is given to mobility impaired individuals and their caregivers.
- 314 Jessie Street: a 50-unit, 100 percent affordable supportive multifamily development to replace a 14-unit apartment complex. The project includes 48 units for very-low-income households and 2 manager units.

A network of non-profit organizations serves the disabled population. Social services that receive City assistance include:

- Doran Center for the Blind and Visually Impaired.
- Central Coast Center for Independent Living.
- Liftline (Community Bridges): Provides transportation services.
- Meals On Wheels (Community Bridges): Provides a daily visit and a nutritious meal. In addition, Santa Cruz Metro's ParaCruz program provides transportation services for persons with disabilities.

Lastly, persons living with HIV/AIDS in the City have access to the following resources and housing:

- Federal EIS Program/HIV Early Intervention Services Program: Federal program that funds a variety of medical, mental health, nutrition, and dental services.
- CARE Team/Community Advocacy Resources Team: Assists in accessing a variety of resources; provides nurse and case management, which includes assistance with medication, medication adherence, and facilitate doctor visits. Social workers conduct psychosocial assessments, follow up and referrals into appropriate mental health services.
- Santa Cruz AIDS Project (SCAP): Provides referrals and advocacy to legal services, assistance in obtaining permanent housing, financial assistance in order to maintain

permanent housing, food bank, benefits advocacy, and financial assistance with insurance co-pays.

- Pearlman House: Four-bed transitional housing program for persons with HIV/AIDs.

3. Persons Experiencing Homelessness

The City of Santa Cruz has a long history of countywide collaboration with Santa Cruz County, its cities, and nonprofit organizations to prevent and end homelessness through the provision of housing and services to persons experiencing homelessness and those at immediate risk of homelessness. A wide range of homeless assistance programs are implemented to form a coordinated, countywide Continuum of Care (CoC) system, which works to resolve the crisis of homelessness, to house people as quickly as possible, and meet service needs along the way. Homeless housing facilities within the City of Santa Cruz include emergency shelters, transitional housing programs, rapid rehousing (RRH) programs, and permanent supportive housing (PSH) programs. Homeless-targeted supportive service programs include outreach and engagement, extreme weather shelter (seasonal), housing location assistance, health services, employment assistance, substance abuse recovery, legal aid, mental health care, Veteran services, youth and transition-age youth (TAY) services, youth host homes, public assistance benefits and referrals, family support and childcare, domestic violence support, personal good storage, personal care/hygiene services, parking programs, and ID assistance. The City allocated a total of $4 million from the General Fund in 2022 for homelessness services, prevention, and cleanup, in addition to expenditures from State and federal funding. The City is also investing substantial police and fire resources in response to homelessness-related concerns for housed and unhoused members of the community.

Table F-1: Facilities and Housing Targeted to Homeless Households (2019)

Type of Homeless Person/Household Served	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds
	Year-Round Beds	Voucher/ Seasonal/ Overflow Beds		
Households with Adult(s) and Child(ren)	117	0	76	0
Adult-Only Households	105	110	56	22
Chronically Homeless Households	0	0	0	0
Veterans	12	0	33	0
Unaccompanied Youth	0	17	2	0

Source: 2019 Santa Cruz County Housing Inventory Chart (HIC) – the numbers report includes only HIC bed inventory with site addresses in the City of Santa Cruz, and in the case of scattered tenant-based RRH and PSH, an extrapolation of the number of beds in the City of Santa Cruz.

Three-Year Homelessness Response Action Plan

The 2022 Homelessness Response Action Plan provides "a roadmap for working to proactively address individual needs and community impacts related to homelessness," says City Manager Matt Huffaker. The Plan focuses on the values of collaboration, health, safety, economic vitality, practicality, resource stewardship, and transparency. The Plan also details specific actions the City will take under the following topic areas:



- Building partnerships and capacity
- Permanent affordable and supportive housing
- Basic support services
- Care and stewardship
- Community safety

City Overlook Emergency Shelter

The City Overlook Emergency Shelter is a tent-based managed camp located on the National Guard Armory property and operated by the Salvation Army. The City funds this 24/7 shelter with two meals per day, shower facilities, 135 private (60 interior and 75 outside) tent-spaces, and transportation to and from the site. As a low barrier site, it allows pets, possessions, and partners.

River Street Transitional Camp

The River Street Transitional Community Camp provides 27 tent spaces on City-owned property. This City-funded camp provides access to basic services such as showers, cooking facilities, and staff to provide daily oversight and support. Persons staying at the camp are required to meet with City staff once a week and work with them to complete an Individual Service Plan, which helps identify steps to move towards more stable, permanent, and affordable housing. The camp is also low barrier and allows pets, possessions, and partners.

Safe Parking Program

The City has also developed a 3-tier safe parking program for people residing in oversized vehicles to park safely overnight.

- Tier 1: Emergency Overnight Parking – offers short-term access to overnight parking when individuals need an immediate place to stay before they can register for the Tier 2 program. Trash and hygiene facilities are available.
- Tier 2: Night-Only Parking Program – offers access to overnight parking for up to 30 days, with extensions granted when capacity allows. Program parking spots are located in City operated lots and participants are given permits to display on windshields that match designated parking spaces. Trash and hygiene facilities are available at overnight parking sites.
- Tier 3: 24/7 Parking Program – provides 24/7 parking, plus more stability through support services. The program has capacity for 15 or more oversized vehicles and provides

participants access to hygiene services, electrical charging, transportation to and from the program site, and connections to support services, including housing navigation services.

Additional Services and Facilities

The following lists services and facilities in place to address the needs of persons experiencing homelessness:

- Housing Matters: Is the City's and the County's largest provider of services for persons experiencing homelessness. The City owns approximately two-thirds of the site and leases it to Housing Matters at below-market rates. Programs located on its Coral Street campus include the following:
  - The Paul Lee Loft (PLL) – 30- to 90-day 40 bed emergency shelter.
  - Rebele Family Shelter (RFS) – 180-day emergency shelter for 28 households (up to 90 individuals) with children, also providing case management, parenting education, counseling, arts enrichment programs, and after school supportive programs.
  - Page Smith Community House (PSCH) – transitional housing and rapid rehousing (RRH) program up to 18 months for an estimated 40 individuals. PSCH also provides intensive case management services.
  - The Recuperative Care Center (RCC) – serves up to 12 homeless adults through a partnership with HOUSING MATTERS, the County Health Services Agency, and local healthcare providers.
  - 180/2020 – a multi-agency initiative to provide the chronically and medically vulnerable homeless with permanent supportive housing.
  - CalFresh Employment Training Project – provides intake, assessment, case management, and employment services to homeless clients.
  - Hygiene Bay – Shower facilities installed at Housing Matters. Open 10am-2pm, seven days a week. Restroom facilities in the same space are open to the public 24/7. The City funded a $1.3 million rehabilitation of the hygiene bay that was competed in March 2023.
  - Youth RRH Program – YHDP-funded RRH program for youth and young adults
- City Homelessness Response Team: The City funds a variety of positions that provide direct assistance to people experiencing homelessness and indirect assistance through coordination with the CoC, County, non-profits, and others, including but not limited to a Deputy City Manager, Homelessness Response Manager, Homelessness Response Coordinator, three outreach workers (two full-time equivalent), and many individuals who assist with daily response efforts as part of the encampment assessment and management team.
- Encompass Community Services (ECS): Encompass is a non-profit organization with about forty programs county-wide providing services in behavioral health, family and social well-being, early childhood education, housing, and more. They provide access to housing, counseling for individuals, families, and youth, substance abuse recovery programs, Head Start and pre-k, re-entry services, and health and financial services. Encompass also operates the Transition-Aged Youth (TAY) Drop-In Center, which assists current and former

foster, probation placement, and homeless youth ages 15-24 in building skills, self-esteem, and a support system. The Drop-In Center is equipped with a cozy living room, kitchen, laundry facility, and computer lab, and offers counseling services, food, and clothing donations, as well as a daily hot meal.

- The Homeless Persons Health Project (HPHP): also located on the Housing Matters Campus, HPHP furnishes health and related services. In addition to medical care and treatment, HPHP provides information and referrals, alcohol and drug use support, health education, homelessness prevention and rapid re-housing, and case management. HPHP also coordinates and provides wraparound health and social services in the following PSH projects all targeting chronically homeless, medically vulnerable adults:
    - 41-bed Shelter Plus Care Program (partnering with the Housing Authority)
    - 42-bed scattered site MATCH program (partnering with Front St., Inc.)
    - 11-bed Nuevo Sol SRO (partnering with South County Housing).
- Downtown Santa Cruz Outreach: Two City-funded full-time Downtown Outreach Workers work with homeless individuals to connect them with resources seven days per week, ten hours per day.
- HERO: The Homeless Engagement Resources Officers: links two police officers with the County's Homeless Outreach, Proactive Engagement Services (HOPES) Team, to better engage homeless people on the streets and connect them with appropriate behavioral health and other services.
- County Office of Education Students in Transition Project: provides a homeless project specialist to ensure educational rights and protections for children and youth experiencing homelessness. The program provides services for 1,500 students who are homeless and serves as an educational liaison for all public and private districts and schools.
- Community Action Board Shelter Project: daily hotline with information and referral to shelters and other services. The Project also provides a countywide homeless housing and service resource guide, voicemail for homeless people, emergency motel vouchers for medical emergencies, and rental/eviction/foreclosure assistance. The Project also partners with County Office of Education (above) to implement the Youth Homelessness Response Team, providing an integrated services team approach for youth experiencing homelessness.
- Association of Faith Communities (AFC): Faith-Based safe parking program for persons living in vehicles.
- Other Population-Specific Shelters:
    - Pagett Center, 12 beds for homeless veterans;
    - Siena House, 10 beds for pregnant/newly parenting women;
    - Monarch Services, Mariposa House 18 beds for women/children fleeing domestic violence;
    - Jesus, Mary, and Joseph Home, 12 beds families with children and terminally ill persons.
- Homeless Garden Project: job training and transitional employment for 30 to 50 homeless people in organic gardens and related enterprises.

- Downtown Streets Team: job training and transitional employment in streets cleanup and community beautification projects.
- HUD-Veterans Affairs Supportive Housing Program (VASH): combines HUD rental assistance for 200 homeless veterans with case management and clinical services provided by a Veterans Affairs caseworker.
- Supportive Services for Veterans Families (SSVF): prevention and rapid rehousing services programs provided by Housing Matters (above) and the Veterans Resource Center.
- Families in Transition (FIT): operates a series of prevention and RRH programs for families experiencing homelessness, funded by HUD HCV, HUD CoC, County CHAMPS Program, CalWorks Welfare-to-Work, and the California Bringing Families Home Program.

4. Extremely Low Income (ELI) Households

Housing and support services for ELI households continues to be a critical need in the City. As the private sector offers limited housing opportunities for affordable, ELI housing, the City and non-profit partners, typically capitalizing on various state and federal funding assistance, provide the vast majority of new ELI housing in the City. The City has employed a wide range of strategies to make great strides in producing ELI housing, on both City-owned properties with City-led developments and in partnership with non-profit developers on privately-held lands. The "Financial Resources" section below speaks to many of the City's funding strategies that often support ELI households.

The City has entitled four projects (Jessie Street, Pacific Station South, Pacific Station North, and Cedar Street Apartments) through AB 2162's streamlining of 100 percent affordable projects that contain at least 25 percent supportive housing units. Those four projects total over 300 units, including approximately 91 ELI units including approximately 80 supportive housing units. While the City's population only requires that projects up to 50 units in size be streamlined through AB 2162, the City Council authorized three of the aforementioned projects to use AB 2162 streamlining even though they exceeded 50 units in size.

The City regularly pursues property acquisitions or assists non-profits in acquiring properties as one way to promote ELI and supportive housing production. The City recently acquired a property at 125 Coral Street and completed a visioning exercise where the preferred uses of that property include physical and mental health clinic space targeted at people experiencing homelessness, a navigation center (homeless shelter with wrap-around services), and affordable housing. While the income levels for the affordable housing component are still to be determined, it is expected that a portion of the units will serve ELI households, offering a place where such households can transition from an entitled 120-unit PSH project on the adjacent parcel that is expected to begin construction in Fall 2023. The City also recently assisted a non-profit developer with their acquisition of 136 River Street by loaning the developer funds for their purchase, and it is expected that a portion of the new homes constructed on that site will serve ELI households. The City also owns property at the northeast corner of Highways 1 and 9, and the City is actively negotiating with Caltrans for acquisition of the property they own at that intersection. The site will ultimately be developed with affordable housing, again, with a significant number of ELI units expected. The City has also entitled a project downtown that includes a new library, childcare facilities, and a 100

percent affordable housing project containing approximately 124 units, of which 19 are expected to serve ELI households. Construction of that project could start as soon as Fall 2024.

The City also provides a variety of other supports that directly benefit ELI households. The City funds programs that provide tenants with eviction prevention services and legal advice. The City's Rental Inspection Service ensures that all tenants, including ELI tenants, regardless of the amount of rent they pay, have safe and healthy housing. The City funds rental assistance programs that provide first and last months' rent and/or emergency funding for qualifying low-income households, administered through Community Action Board. The City encourages landlords to accept Section 8 Housing Choice Voucher tenants, including ELI tenants, by providing funding to the Housing Authority for mediation services and expanded damage deposits. Chapter 2 of the Housing Element recognizes the great work that the City is doing to protect ELI tenants and expand housing choices for ELI tenants by establishing policies and programs for expanding, promoting, and/or maintaining many of these ELI household supports.

C. City-Owned Land

The City has long-term leases of City-owned property with non-profit organizations. Programs operating on leased City-owned properties include:

- Housing Developments including Neary Lagoon, Nueva Vista, Sycamore Commons, the Tannery, and Gault Street Senior Housing; affordable housing and PSH developments in process on City property include Pacific Station South (under construction – includes Extremely Low Income and supportive housing units), Pacific Station North (entitled and pursuing building permits – includes supportive housing), and the Library Affordable Housing Project (entitled);
- Housing Matters property on Coral Street;
- Beach Flats Community Center;
- Homeless Services Center;
- Market Street Senior Center;
- River Street Transitional Community Camp;
- London Nelson Community Center, which includes the City-operated Senior Center and Teen Center; and
- Depot Park building, which serves as one of the extreme weather shelter sites.

D. Financial Resources

Providing an adequate supply of decent and affordable housing requires funding from various sources. The following funding sources are utilized to provide financial and other assistance related to the provision of affordable housing.

1. Affordable Housing Trust Fund (AHTF)

The City has adopted an Affordable Housing Trust Fund (AHTF) to assist the development and preservation of low- to moderate-income housing units. The types of projects eligible for AHTF assistance include the following:

- Creation of new affordable units.
- Preservation of existing affordable housing.
- Assistance with multifamily rehabilitation programs.
- Conversion of market rate units to affordable housing.
- Construction of accessory dwelling units.
- Acquisition and rehabilitation of potential limited equity cooperatives.
- First time homebuyer loans.
- Predevelopment loans/grants to assist nonprofit and for profit developers with project feasibility studies, site acquisition and design studies for potential affordable housing projects.

In addition, on June 22, 2021, the Santa Cruz City Council approved Resolutions NS-29,841 (Library & Pac South) and NS-29,842 (Pac North) authorizing the City to apply for a Local Housing Trust Fund (LHTF) Matching Grant from HCD. In that Resolution, the Metro Pacific Station North Affordable Housing Development was identified as one of the developments eligible to receive funding. As of August 2021, 100 percent affordable rental housing projects eligible to receive Housing Trust funding include:

- 119 Coral Street (New Way Homes)
- Pacific Station North (First Community Housing)
- Pacific Station South (SC Pacific Associates)
- 350 Ocean Street Apartments (For the Future Housing)
- Cedar Street Apartments (Pacific Union Housing Group)
- Jessie Street Apartments (MidPen Housing)
- 415 Natural Bridges (County Housing Authority)
- Downtown Library and Affordable Housing Project (EDEN Housing/ For the Future Housing)
- Library Affordable Housing
- 801 River
- 831 Water

2. Housing Choice Vouchers (HCV)

The Housing Choice Voucher (HCV) program is a Federal government program to assist very low-income families, the elderly, and the disabled with rent subsidy payments in privately owned rental housing units. HCV participants are able to choose any housing that meets the requirements of the program and are not limited to units located within subsidized housing projects. They typically pay 30 to 40 percent of their income for rent and utilities. The Housing Authority of the County of Santa Cruz (HA) administers and manages the HCVs within the City of Santa Cruz. The City shares information about HCVs and other resources available on the City website and at the public counter.

In addition to the HCV program, HUD also has a Project Based Voucher Program. Under the project-based voucher program, the HA enters into an assistance contract with the property owner for specified units and for a specified term. The PHA refers families from its waiting list to the project owner to fill vacancies. Because the assistance is tied to the unit, a family who moves from the project-based unit does not have any right to continued housing assistance. However, they may be eligible for a tenant-based voucher when one becomes available.

Community feedback throughout the Housing Element update indicates that HCVs are difficult to acquire and include long wait times with uncertainty of success. Additionally, while State law bans source-of-income discrimination, community members reported that there are rental ads circulating online stating property owners will not accept HCVs. As a result, the City has included actions in the Chapter 2: Policy Plan to address these issues.

3. Community Development Block Grants (CDBG)

The Community Development Block Grant (CDBG) program provides annual grants on a formula basis to cities to develop viable urban communities by providing a suitable living environment and by expanding economic opportunities, principally for low- and moderate-income.

Eligibility for participation as an entitlement community is based on population data provided by the U.S. Census Bureau and metropolitan area descriptions published by the Office of Management and Budget. HUD determines the amount of each entitlement grantee's annual funding allocation by a statutory dual formula which uses several objective measures of community needs, including the extent of poverty, population, housing overcrowding, age of housing and population growth lag in relationship to other metropolitan areas.

CDBG funds can be used for a wide array of activities, including:

- Housing rehabilitation;
- Lead-based paint screening and abatement;
- Acquisition of buildings and land;
- Construction or rehabilitation of public facilities and infrastructure; and
- Public services for low-income households and those with special needs.

Each year, the City of Santa Cruz receives Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development (HUD). The City's Economic Development and Housing Department is responsible for administering these funds. These funds must be used to develop viable communities by promoting integrated approaches that provide items such as decent housing, a suitable living environment, and expand economic opportunities for low- and moderate-income persons.

The City of Santa Cruz administers its own CDBG program and provides additional application information on the City website. The City receives approximately $586,000 in CDBG funds each year from HUD. To obtain funding, applicant projects or programs must meet eligibility requirements and demonstrate that they benefit very low- and low-income persons within the City. The funds are distributed on a competitive basis.

4. Permanent Local Housing Allocation (PLHA)

Through the State HCD, the City is eligible for $1,588,464 in Permanent Local Housing Allocation (PLHA) funds between 2020 and 2025. The funding is intended to assist local governments in addressing their affordable housing needs. For jurisdictions like the City that receive federal CDBG funds directly from HUD, the actual annual amount allocated by HCD will be proportionally based on CDBG funding formulas. For the first year of funding (2020-2021), HCD allocated $264,744 to the City of Santa Cruz. The remaining allocation of funds that is allowed by PLHA grant requirements is $330,930 annually through FY 2024-2025.

The City places the PLHA funds in the AHTF to assist in developing affordable housing. As affordable housing development projects require multiple sources of funding to compile enough funding to be developed, PLHA grant funds are leveraged with several other funding sources including Federal and State Low Income Housing Tax Credit (LIHTC) financing. The City's Five-Year PLHA Plan details which activities may be funded through the PLHA.

5. HOME Investment Partnership Program (HOME)

The HOME program provides federal funds for the development and rehabilitation of affordable rental and ownership housing for households with incomes not exceeding 80 percent of area median income. The program gives local governments the flexibility to fund a wide range of affordable housing activities through housing partnerships with private industry and non-profit organizations. HOME funds can be used for activities that promote affordable rental housing and homeownership by low-income households. The City of Santa Cruz receives approximately $436,000 in HOME entitlement funds each year. The City provides additional application information to participate in the HOME program on the City website.

6. SB 2 Grant

To supplement the cost of the City's effort to update the streamlining process for affordable housing, the City has been awarded an SB 2 Planning Grant Program grant from HCD. The SB 2 program includes improvements to expedite local planning processes. In 2020, the City received $310,000 from the SB 2 Grant.

Furthermore, the City has constantly pursued the Regional Early Action Planning (REAP), Local Early Action Planning (LEAP), and the Infill Infrastructure Grant (IIG) as additional funding sources to accelerate housing production. The City also pursues the Affordable Housing and Sustainable Communities Program (AHSC) to fund land-use, housing, transportation, and land preservation projects to support infill and compact development.

7. Inclusionary Housing (Measure O)

Measure O is a 1979 voter-approved initiative that requires residential developers to provide a percentage of the total number of units as affordable to moderate-, low-, or very low-income households. Developers may choose to build the units and designate them as for-sale or as rental units or propose to use an alternative method of compliance to meet the requirement, one of which is the payment of an in-lieu fee. The City's Inclusionary Ordinance codifies the requirements of Measure O. Under the Inclusionary Ordinance, Under limited circumstances, developers can

pay in lieu fees rather than providing the required inclusionary housing units. Those fees are deposited into the AHTF and help support affordable housing development in other projects.

E. Opportunities for Energy Conservation

1. Energy Use and Providers

Central Coast Community Energy (3CE), through delivery by Pacific Gas and Electric Company (PG&E), provides electricity for the City, with natural gas service provided by PG&E. Natural gas is a "fossil fuel" and is a non-renewable resource. The natural gas transmission pipelines within the City are owned and operated by PG&E. Pacific Gas and Electric Company has the capacity and resources to deliver gas except in certain situations that are noted in state law. As development occurs, PG&E will continue to extend its service to accommodate development and supply the necessary gas lines, where such service is necessary. However, the City has a prohibition on installation of natural gas in most new construction, with some minor exceptions. Electricity is provided on an as-needed basis to customers within existing structures in the City. Every year, PG&E expands and improves existing facilities according to demand.

3CE and PG&E offer programs to promote the efficient energy use and assist lower-income customers. PG&E participates in the Low-Income Home Energy Assistance Program and Energy Savings Assistance Program to help homeowners and renters conserve energy and control costs. Eligible customers receive no-cost weatherization, including attic insulation, energy efficient refrigerators, energy-efficient furnaces, weather stripping, caulking, low-flow showerheads, water heater blankets, and door and building envelope repairs which reduce air infiltration.

2. Energy Conservation

The primary uses of energy in urban areas are for transportation, lighting, water heating, and space heating and cooling. The high cost of energy demands that efforts be taken to reduce or minimize the overall level of urban energy consumption. Energy conservation is important in preserving non-renewable fuels to ensure that these resources are available for use by future generations. There are also a number of benefits associated with energy conservation including improved air quality and lower energy costs.

Energy conservation strategies can help reduce the consumption of energy, which reduces monthly costs to homeowners and renters. Examples of energy conservation strategies include weatherization (installation of insulation, more energy-efficient window, and other measures to maintain comfortable interior temperature); installation of more efficient appliances; and installation of solar energy systems. Buildings can also be designed to incorporate energy conservation strategies such as cooling materials and building orientation. The City encourages energy conservation strategies, for example, through its green building program, and has seen an increase in solar energy system installations. The City is in the process of expanding an existing building decarbonization and electrification program to improve energy efficiency in existing buildings, to remove natural gas, and to replace the natural gas with energy-efficient electric appliances such as heat pumps.



Appendix G

Housing Sites Inventory



A. Introduction

The Housing Element is required by Government Code Section 65583.2 to include an inventory of parcels (or sites) suitable for residential development through the 6th planning cycle to accommodate the regional housing needs allocation for all income levels, as shown in Table G-1.

Table G-1: City of Santa Cruz 6th Cycle RHNA by Income Category

Income Category	Percent of Area Median Income (AMI)	RHNA
Very Low-Income	0-50% AMI	859
Low-Income	51-80% AMI	562
Moderate-Income	81-120% AMI	709
Above Moderate-Income	>120% AMI	1,606
	TOTAL RHNA	**3,736**

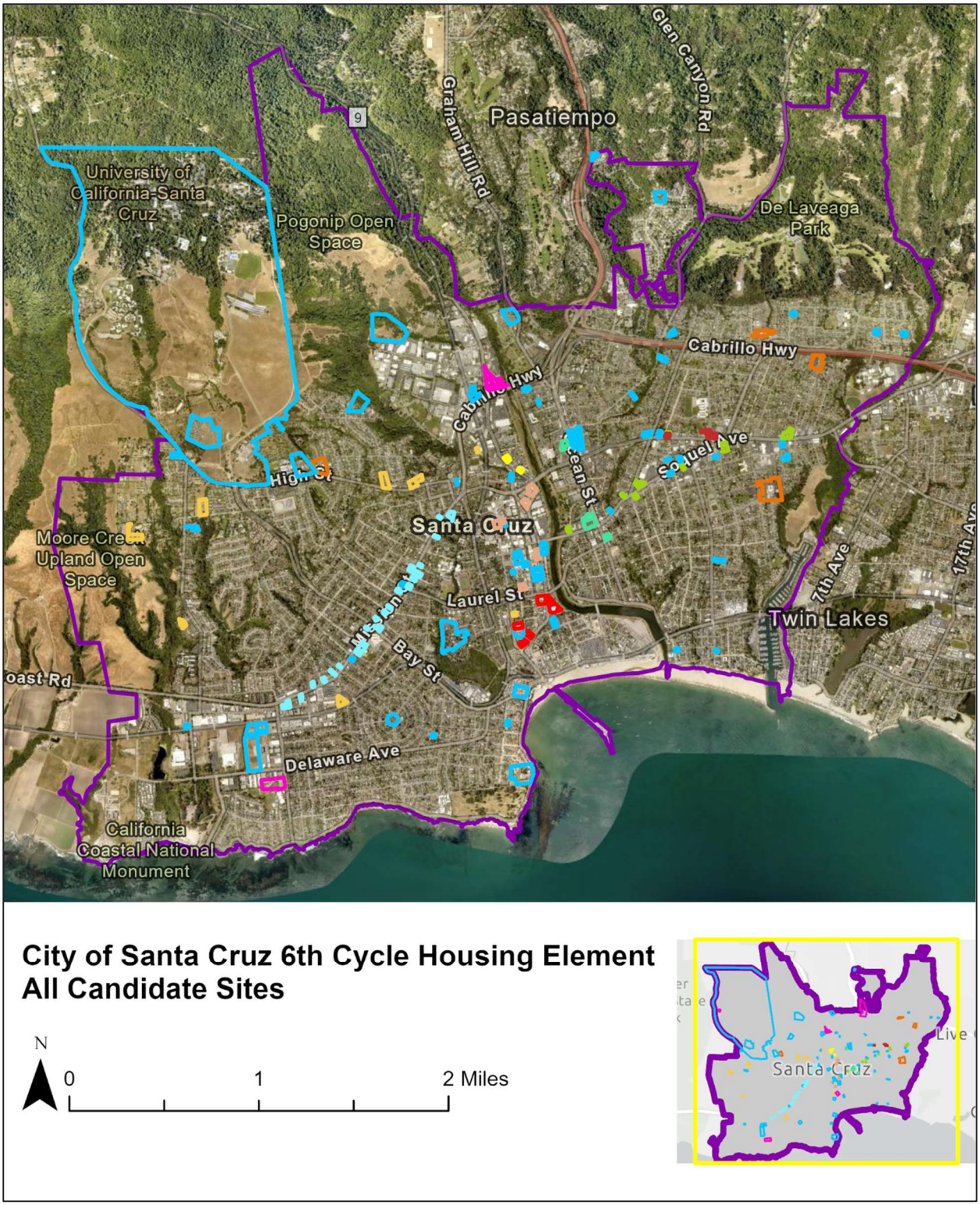
**The Santa Cruz County AMI is $119,300 for a family of four, according to 2022 HCD Income Limits.*

Figure G-1 illustrates the sites identified to meet the RHNA shown in Table G-1 above and their projected capacity. These include projects currently in the pipeline, vacant residentially zoned sites, underutilized sites, and infill opportunities – as shown in Table G-2. These sites have been identified throughout the City to provide future development opportunities equitably in areas with high accessibility to resources, public transportation, and employment.

Table G-2: 6th Cycle RHNA Sites Inventory Analysis

Strategies		Very Low Income	Low Income	Moderate Income	Above Moderate Income	TOTAL
6th Cycle RHNA		**859**	**562**	**709**	**1,606**	**3,736**
1. Pipeline Projects	City of Santa Cruz	702		70	1,560	2,332
	UC Santa Cruz	0		242	0	242
	Total	**702**		**312**	**1,560**	**2,574**
2. Projected Housing	ADUs	292		234	58	584
	Vacant Residential Land	3		8	63	74
	Mission Street Corridor	48		36	219	303
	Ocean Street Corridor	96		32	106	234
	Soquel Avenue Corridor	40		32	120	192
	Water Street Corridor	12		9	38	59
	River Street Corridor	0		0	17	17
	Downtown	139		52	210	401
	Church Properties	32		26	76	134
	South of Laurel Area	141		111	320	572
	Other In-Fill	270		32	8	310
	Total	**1,073**		**572**	**1,235**	**2,880**
TOTAL UNIT POTENTIAL		**1,775**		**884**	**2,795**	**5,454**
Buffer Over RHNA		25%		25%	74%	46%

Figure G-1: 6th Cycle Housing Element Sites Inventory – All Sites



1. General Plan Consistency

The City's 2030 General Plan was adopted in 2012 and amended in October 2019.

In 2022, the City Council approved the "Objective Development Standards for Multi-Family and Mixed-Use Housing" project that, among other things, created six new Mixed-Use Zoning Districts affecting 387 parcels and encourages new and higher-density housing development. These rezonings created consistency between the 2030 General Plan and the Zoning Code.

2. Zoning Consistency

Sites identified as part of this 6th Cycle Housing Element inventory are consistent with the City's existing zoning. No rezoning is proposed.

3. CEQA Streamlining

The 2030 General Plan Environmental Impact Report (EIR), adopted in April 2012, evaluated the impacts of 3,350 new residential units constructed through 2030. CEQA review for the 6th Cycle Housing Element will be included with the project review and adoption.

Generally, projects found to be consistent with site zoning and objective design standards are exempt from further review under the California Environmental Quality Act (CEQA).

4. Transportation

Future residential development in Santa Cruz is supported by current and future planned transportation programs, services, and improvements. The City will continue to work with Santa Cruz Metro to ensure that new residential development is adequately served.

5. Infrastructure and Public Services Capacity

Sites identified as part of this Housing Sites Inventory are located in areas that are adequately served by existing and planned infrastructure and public services. The Policy Plan establishes requirements for adequate infrastructure and public services for developments that include housing units affordable to lower-income households.

As described in Appendix E, the Santa Cruz Water Department is responsible for ensuring an adequate water supply to accommodate future water demand requirements to accommodate additional housing development to meet the City's RHNA requirements through the 6th planning cycle.

6. Public Input

The strategies established in this Appendix are a result of extensive public engagement through meetings with stakeholders, community workshops, comment letters, conversations with property owners and developers, as well as guidance from elected officials.

B. Development Analysis

1. Development Trends and Demand

Residential development has been very strong during the 5th cycle. The City was successfully able to accommodate well over the entirety of its 5th cycle RHNA with a variety of housing types at all income categories, including a number of SRO developments and supportive housing projects. Table G-3 below provides examples of the types of residential developments that have been approved and developed in the past few years. It should be noted that the City does not receive development applications with densities below that permitted for the zone.

Santa Cruz is a fairly built-out city with limited vacant land opportunities outside of the UC Santa Cruz campus and environmentally constrained areas. As a coastal community with sensitive environmental areas, development is generally restricted to areas that are currently developed. Following development and community interest, the City is focusing its 6th cycle candidate sites in areas that are considered underutilized, aging, and in need of rehabilitation. Additionally, General Plan Policy LU3.7.1 "[allows] and [encourages] development that meets the high end of the General Plan Land Use designation density unless constraints associated with site characteristics and zoning development standards require a lower density." The goal is to continue providing property owners and developers with additional opportunities to maximize use of their properties and create rehabilitated corridors that provide current and future residents with a variety of housing options in walking distance to commercial uses, community resources, employment, and access to transportation. Table G-3 shows that existing uses on recently-developed sites did not create constraints to development. The City has established development classes with characteristics that are applicable to the candidate sites identified. These classifications are based on past development projects, and while some comparisons may not be exact matches for the sites identified, they show a strong correlation with the understanding that every parcel is unique in terms of site characteristics, existing use, ownership, and other factors which can affect future development. The development classes are generally defined as:

- **Development Class A**: Aging commercial uses with revitalization intentions
- **Development Class B**: Vacant parking lot land
- **Development Class C**: Existing, aging housing units on underutilized parcels
- **Development Class D**: A religious institution
- **Development Class E**: Various other uses such as a historic commercial building and an existing homeless shelter

The City's Inclusionary Ordinance has been utilized in the development of affordable units and will continue to play an important part in future developments. Density bonus incentives have also resulted in the development of additional units beyond what the City's density limits establish. Additional details on both the Inclusionary Ordinance and the density bonus ordinance are provided in Appendix E.

As it relates to the development of ADUs, the City has seen a steady increase year-over-year and continues to receive inquiries and applications. A survey conducted by the City found that approximately 90 percent of ADUs are currently rented to lower income households. More than half the units in the survey responses are utilized by property-owner family members, at affordable rates or for no rent. More analysis on projected ADU development is provided in the Section 3.3 of this Appendix.

As detailed in the Transportation Corridor Opportunity Sites section ahead, the City has identified a number of existing commercial properties with capacity to accommodate additional units or be fully redeveloped with mixed-use or solely residential. These properties were recently rezoned in 2022 to new mixed-use zones to encourage new and higher-density housing development along the City's main transportation corridors. Existing uses on non-vacant sites in the corridors include predominantly older commercial uses and service-oriented businesses, as well as small auto shops, parking lots, and some office uses. These sites were selected for a variety of reasons, including:

- Underutilization – large surface parking area, capacity to accommodate a greater use of the parcels, and/or an improvement value that is lower than the value of the land.
- No recent improvements.
- No parking requirements for future redevelopment.
- Potential for lots to be consolidated to accommodate a larger residential/mixed-use development.
- Property owner and/or developer interest.
- No large chains or national corporations with potentially long leases, such as Safeway or CVS.

As Table G-3 shows, the City has been seeing significant numbers of redevelopment projects on sites with existing uses, and this trend is expected to continue or accelerate as a result of the greater level of certainty provided through the 2022 mixed-use rezonings and new objective standards. Seven projects listed have recently successfully moved forward with entitlements or construction for the redevelopment of previously commercial parcels. The uses previously included active commercial and service-oriented businesses. While the City does not have access to lease information for non-vacant candidate sites, existing uses have not shown to pose a constrain to development feasibility due to incentives and greater development opportunities. This included uses owned by nation-wide corporations such as Hertz and Wells Fargo (see Table G-3). Furthermore, the City has recently received inquiries from developers on sites not included in the candidate sites inventory with existing uses such as duplex/triplex residential buildings, general offices, medical offices, a bank, and an auto dealership. While the candidate sites were screened to only include parcels with older structures, the bank that is expected to redevelop with a mixed-use project with upper floor residential uses in the near-term underwent a substantial remodel and completed an over-2,000-square-foot addition in 2016 – further showing that recently improved and active commercial uses are still gathering interest and may not be a constraint to redevelopment potential.

Additionally, the City has seen redevelopment interest for converting existing parking lots to residential or mixed-use. Table G-3 details two recent projects which have resulted in 154 total units. Of the two, one did not need to include parking nor replace lost spaces given its location downtown and AB 2097. Newly added Government Code Section 65863.2 eliminates parking minimums for residential, commercial, or other development projects within one-half mile of a major transit stop. This new legislation applies to all candidate sites located downtown or along/near high quality transit corridors – meaning existing parking proposed for redevelopment will not need to be replaced on those sites.

Lastly, two groups of parcels have been identified for lot consolidation and redevelopment with some existing residential units. Both groupings are under common ownership and existing, older structures are in major need of rehabilitation. This includes 407 & 415 Pacific Avenue and 218, 222, and 228 River Street. Properties adjacent to the 218 River Street group of parcels has recently been subject to a residential development inquiry; these parcels include duplex/triplex buildings and offices, and while they are not included in the sites inventory, they show promise for redevelopment of parcels with existing residential uses as well as redevelopment interest within the neighborhood. As such, existing residential uses are not considered to be a constraint to development.

Table G-3: Residential Development Trends (2019-2022)

Project	Acreage	Density	Units	Prior Use	New Development Type
Prior Commercial Use (Development Class A)					
130 Center St	1.19	195.8	233	Commercial – older auto body shop and Hertz auto rental center	Mixed-use SRO units which received 50% density bonus under AB 2345. The project includes 35 very low income units.
150 Felker St	0.412	23 (x 1.5 density bonus)	32	Commercial – older office building	Apartment building with 4 very-low-income units through density bonus
Pacific Front Mixed-Use Development	1.44	142.36	205	Commercial – existing (public transit) Metro Center, restaurants, parking lot, and small commercial store fronts	Mixed-use residential and commercial
Pacific Station South	2.14	32.7	70	Commercial – parking lot, retail building, and an office building	100% affordable residential mixed-use development with commercial and medical offices on City-owned land
Front St/ Riverfront Project (428,	1.04	168.7	175	Commercial – older buildings with retail, services,	Mixed-use development with 20 affordable units and commercial uses, which received a 32% density bonus.

Table G-3: Residential Development Trends (2019-2022)					
Project	**Acreage**	**Density**	**Units**	**Prior Use**	**New Development Type**
440, 504, 418, 508 Front)				dance studio and surface parking	
831 Water St	0.91	Max FAR: 1.75 (x density bonus = 2.625)	140	Commercial – older strip mall with a mini mart, MetroPCS, massage services, laundromat, a car wash facility, and surface parking	Mixed-use SB 35 streamlining project with 50% affordable residential and commercial.
530 Front St	1.06	260.4	276	Wells Fargo home mortgage office building, surface parking, and restaurants, retail, and office building	Demolition of existing Wells Fargo building and restaurant/retail/office building and consolidation of four parcels to construct a mixed-use building with residential units (including a 50% density bonus) and 6,865 square feet of commercial space. Of the 276 units, 28 will be affordable to very low-income households and 9 affordable to low-income households.
Prior Parking Lot (Development Class B)					
190 West Cliff	2.18	30	89	Parking lot	Mixed-use development with 10 affordable units and commercial uses, which received a 35% density bonus. New development included three levels of subgrade parking and a small number of surface parking.
532 Center St	0.77	84.4	65	Parking lot - Calvary Church owned the site and leased it to the City for use a parking lot.	Affordable housing project with 16 very low-income units and 49 low-income unit. No parking was included for the residential and commercial uses, due to the project's location downtown and AB 2097, but the project did add parking for the church use only.
Prior Residential Use (Development Class C)					
119 Coral St	0.77	157	120	6-unit Transitional Housing	Supportive housing
727 Hanover St	0.476	23	11	Single-family home	Market-rate multi-family rental development with 2 inclusionary units
314 Jessie St	0.43	116.28	50	14 apartments with accessory structures	100% affordable multi-family development with supportive services
Prior Religious Use (Development Class D)					
111 Errett Cir	1.62	9.88	12	Church	12 single-family parcels.

Table G-3: Residential Development Trends (2019-2022)					
Project	**Acreage**	**Density**	**Units**	**Prior Use**	**New Development Type**
532 Center St	0.77	84.4	65	Parking lot - Calvary Church owned the site and leased it to the City for use a parking lot.	Affordable housing project with 16 very low-income units and 49 low-income unit. No parking was included for the residential and commercial uses, due to the project's location downtown and AB 2097, but the project did add parking for the church use only.
900 High St	2 (existing parcel size is 5.9)	20[1]	40	Church	Affordable housing project with 4 low-income and 5 very low-income units on a site with an existing church (Peace United Church) in the R-1-10 (Single Family) zoning district. The Project includes a lot split to separate the church use and the proposed residential development – resulting in 2 acres dedicated to just residential. Approximately 20 parking spaces will be provided for the 40 units.
126 Eucalyptus Ave	3.97 (existing parcel size is 6.97)	3.27	13[2]	School owned by Shrine of St. Joseph	Demolition of a school on a church site for a community care residential facility consisting of 15 memory care and 61 assisted living units, support spaces and amenities in the R-1-5 (Single Family) zoning district. The Project includes a lot split to separate the existing church use and the proposed community care facility. Parking will be provided per the City's community care residential facility use requirements.
Other Prior Use (Development Class E)					
350 Ocean St	1.59	50.93 (x 1.275 density bonus)	63	Dilapidated, long-vacant residential structures	100% very low-income mixed-use

Notes:
1. The new lot has a max of 20 units allowed based on the density of the lot. However, the density was calculated over the entire 5.9 acre site with condition to restrict development on the church site so the overall density remains in the range.
2. The Project has 13 full dwelling units that count towards the density but also provides an additional 61 assisted living units.

This analysis of recent development projects shows that residential development occurs within the City on sites that have existing non-residential uses. As indicated, these example sites share many characteristics with the candidate housing sites in Table G-3. This demonstrates that there is development potential on these sites as well as interest in developing these types of sites for residential uses within Santa Cruz.

2. Smaller Sites

AB 1397 identifies parcels measuring between half an acre and ten acres to be appropriate for the development of affordable housing units. Parcels that are less than half an acre ("smaller") or above ten acres ("larger") are not deemed adequate to accommodate lower income housing needs unless past performance shows a tendency for affordable housing projects to develop on

those types of sites. The City has not identified any larger sites as part of the candidate sites inventory.

The City has, however, identified sites that are considered smaller due to consolidation interest for neighboring properties, as well as larger sites with parcelization potential. Affordable units on smaller sites are assumed through the City's Inclusionary Housing Program. As detailed in Appendix E, developers of ownership or rental residential developments consisting of five or more dwelling units must make 20 percent of the dwelling units available for sale or rent to low- and moderate-income households at an affordable ownership cost. For example, the City has identified the 0.22-acre 2120 Mission Street property as a candidate site with an expected density of 89 units per acre for a potential of 14 net units, including 3 units affordable to lower income. Through the Inclusionary Housing Program, a 14 unit development would need to set aside 2.8 units at affordable rates, which equals the assumed 3 units reported in the candidate sites inventory. All smaller sites in the inventory which include affordable units meet the unit minimum for the Inclusionary Housing Program.

Furthermore, Table G-3 and G-5 show the City has a history of development interest in both smaller and larger parcels. For instance, 908 Ocean Street is a 377-unit pipeline project that recently consolidated 20 parcels. This was done following the adoption of the 2030 General Plan and the Ocean Street Area Plan which support higher density development on this corridor. Program 1.1e is also included in the Policy Plan to adopt ordinance amendments to further facilitate lot consolidation as a method of promoting the development of affordable units on smaller sites.

3. Replacement Units

The inventory of sites includes parcels with existing residential units. As Table G-3 shows, the City has a history of redeveloping and consolidating sites with existing housing units for the development of high density residential projects and mixed-use projects.

A program is included in the Housing Plan to ensure demolished residential units occupied by lower income households, or households subject to affordability requirements within the last five years, are replaced in compliance with Government Code Section 65915.

4. Review Process

The City is committed to ensuring development occurs appropriately and efficiently. Table G-4 provides the review times for residential projects with affordable units. The average time between the submission of a complete application and the completion of entitlements is approximately 4.5 months. The average time between submission of an application and the granting of building permits is approximately a year and a half; while out of the City's control, the average time between a project receiving entitlements and submitting for building permits is approximately 16 months. It takes an average of a year for projects to receive Certificates of Occupancy. The review process timeframe is not considered a constraint to development, especially when considering that the above does not take into account the amount of time it takes for an applicant to respond to an incomplete determination, nor does it take into account the amount of time it takes an applicant to prepare detailed working drawings for the building permit submittal.

Further evidence that the City's review and permitting process is not a constraint on development is the large development interest and number of projects proposed throughout the entire community. Market-rate and affordable housing developers alike have shown great interest in developing in Santa Cruz and working with the City to create projects that address the needs of the community.

Table G-4: Review Process Timeframe Trends (2018-2022)							
Project	**Units**	**Application Submitted**	**Entitlement Complete**	**Building Permits**	**Certificate of Occupancy**	**Review Time**	**Affordability**
Completed Entitlement							
335 Golf Club Dr	10	5/1/2018	7/18/18	-	-	2.5 months	• 1 deed-restricted L
190 West Cliff Dr	89	4/7/19	10/22/19	-	-	6 months	• 8 deed-restricted VL • 2 deed-restricted L
111 Errett Cir	16	2/12/20	5/12/20	-	-	3 months	• 2 deed-restricted L
916 Seabright Ave	9	4/2/2020	9/22/20	-	-	5.5 months	• 1 deed-restricted L
508 Front St	175	7/19/2019	1/12/21	-	-	18 months	• 15 deed-restricted VL • 5 deed-restricted L
902 Pacific Ave	95	5/6/21	6/2/21	-	-	1 month	• 56 deed-restricted VL (27 extremely low) • 37 deed-restricted L
727 Hanover St	11	6/22/21	7/7/21	-	-	2 weeks	• 2 deed-restricted L
831 Water St	140	8/17/21	12/16/21	-	-	4 months	• 55 deed-restricted L
130 Center St	233	9/14/21	1/25/22	-	-	4 months	• 35 deed-restricted VL
415 Natural Bridges Dr	20	12/15/21	4/26/22	-	-	4 months	• 20 deed-restricted VL
314 Jessie St	50	11/15/21	1/2/22	-	-	6 weeks	• 48 deed-restricted VL
					Average Review Time	**4.5 months**	
Building Permits Granted							
801 River St	7	9/16/19	11/6/19	1/27/21	-	27 months	• 1 deed-restricted L
100 Laurel St	205	10/26/18	12/11/18	5/18/21	-	31 months	• Market-rate only
448 May Ave	4	5/22/20	6/23/20	7/8/21	-	19 months	• Market-rate only
532 Center St	65	N/A	5/12/22	8/24/22	-	3 months*	• 16 deed-restricted VL • 48 deed-restricted L
818 Pacific Ave	70	11/13/20	12/2/20	6/28/22	-	19 months	• 59 deed-restricted VL • 10 deed-restricted L
202 Frederick St	7	4/11/22	N/A	7/21/22	-	3 months	• 1 deed-restricted L • 2 L
					Average Review Time	**17 months**	
Certificates of Occupancy Granted							
555 Pacific Ave	94	N/A	N/A	N/A	4/26/18	N/A	• 14 deed-restricted M
630 Water St	20	N/A	N/A	1/18/18	1/7/20	24 months*	• 11 deed-restricted L • 6 L • 2 M
708 Water St	41	N/A	N/A	4/9/18	4/23/20	24 months*	• 11 deed-restricted VL • 29 deed-restricted L
1547 Pacific Ave	79	N/A	N/A		8/3/20	Approx. 3 yrs.	• 12 deed-restricted L
711 Pacific Ave	7	N/A	N/A	8/13/19	9/21/20	19 months	• 7 L
350 Ocean St	63	N/A	N/A	4/22/19	2/16/22	34 months*	• 62 deed-restricted VL
					Average Review Time	**27.4 months**	

Notes:
VL – Very Low-Income
L – Low-Income
M – Moderate-Income
*Based on earliest available date

C. Pipeline Projects

1. City of Santa Cruz

"Projects in the pipeline" are defined as projects that have applied for entitlements, have recently received Planning approval, and/or have submitted for Building permits that have not yet been approved and issued. As shown in Table G-5 and Figure G-2, there are currently 51 projects in the pipeline that will provide additional residential units that will contribute towards meeting the City's 6th Cycle RHNA requirements. These projects range from single-family to large large-scale mixed-use developments with multi-family units. Many of these projects include affordable units as a component of the development, through deed restrictions as a result of the Inclusionary Ordinance, and/or as part of a density bonus application. Projects listed as "Applied" are currently going Planning review to ensure compliance with the City's Zoning Code and projects listed as "Entitled" are either currently working with the Building Department to receive building permits or they have just recently received entitlements and will be submitting building plans shortly. Pipeline projects generally move forward quickly without obstacles, except for rare occasions. For entitlements that have been approved during approximately the past six years, only two projects have had their entitlements expire, and one those resubmitted with more proposed units due to the City's newly adopted flexible density units ordinance. Projects listed below do not have any known barriers or phasing requirements, and they should thus move forward without delays.

Table G-5: Pipeline Projects

Address	Net Dwelling Units	Lower	Moderate	Above Moderate	Affordability	Status (as of July 2023)
1800 Soquel	84	7	6	71	Lower	Applied
515 Soquel	43	7	0	36	Lower	Applied
908 Ocean	377	55	0	322	Lower	Applied
915 Water	104	14	0	91	Lower	Entitled
119 Lincoln	124	123	0	1	Lower	Entitled
902 Third	32	12	0	20	Lower	Applied
1013 Pacific	17	2	0	15	Lower	Entitled, Applied for building permit
1024 Soquel	12	1	0	11	Lower	Entitled
109 S Rapetta	1	0	0	1	Above Moderate	Entitled, Applied for building permit
111 Errett	12	0	2	10	Above Moderate	Entitled, project seeking funding for building permit stage
1129 Soquel	2	0	0	2	Above Moderate	Entitled
1133 East Cliff	3	0	0	3	Above Moderate	Entitled, applied for building permit
118 Ortalon	3	0	0	3	Above Moderate	Entitled
119 Coral	121	120	0	1	Lower	Entitled, Applied for building permit

Table G-5: Pipeline Projects						
Address	Net Dwelling Units	Lower	Moderate	Above Moderate	Affordability	Status (as of July 2023)
122 Benito	2	0	0	2	Above Moderate	Entitled, Applied for building permit
126 Eucalyptus	13	2	0	11	Lower	Entitled, in CEQA litigation
130 Center	233	35	0	198	Lower	Entitled, Applied for building permit
135 Gharkey	1	0	0	1	Above Moderate	Applied
137 Pryce	3	0	0	3	Above Moderate	Applied
140 Fairland	2	0	0	2	Above Moderate	Entitled
1459 High	2	0	0	2	Above Moderate	Entitled
150 Felker	32	4	0	28	Very Low	Entitled, Applied for modification to add 3 additional units
1811 Mission St	25	4	0	23	Lower	Entitled
190 West Cliff	89	10	0	79	Lower	Entitled, approved by Coastal Commission
1930 Ocean Street Ext	32	5	0	27	Above Moderate	Entitled
2035 N Pacific	26	5	0	21	Lower	Applied
300 Ingalls Alley	161	24	0	137	Lower	Applied
218 Seabright	1	0	0	1	Above Moderate	Entitled, Applied for building permit
247 High	7	1	0	6	Above Moderate	Applied
352 Market	5	0	0	5	Above Moderate	Applied
415 Natural Bridges	20	20	0	0	Lower	Under construction
446 La Fonda	1	0	0	1	Above Moderate	Entitled
501 Cedar	2	0	0	2	Above Moderate	Entitled, Applied for building permit
530 Front	276	37	0	239	Lower	Entitled, Applied for building permit
600 Encinal	2	0	0	2	Above Moderate	Entitled
719 Darwin	6	1	0	5	Above Moderate	Entitled, Applied for building permit
726 San Juan	2	0	0	2	Above Moderate	Entitled
831 Water St	140	0	55	85	Lower	SB35 ministerial review approved, project seeking

Table G-5: Pipeline Projects						
Address	Net Dwelling Units	Lower	Moderate	Above Moderate	Affordability	Status (as of July 2023)
						funding for building permit stage
900 High	40	9	0	31	Above Moderate	Applied
902 Pacific	127	125	0	2	Lower	Applied
912 Western	3	0	0	3	Above Moderate	Entitled, Applied for building permit
916 Seabright	9	1	0	8	Above Moderate	Entitled
1130 Mission St	59	8	0	51	Lower	Applied
162 Hagemann Ave	7	1	0	6	Above Moderate	Applied
903 Cedar	3	0	0	3	Above Moderate	Applied
101 Felix	80	14	2	0	Lower	Applied
624 Isbel	3	0	0	3	Above Moderate	Entitled
415 Linden	1	0	0	1	Above Moderate	Entitled
409 Linden	1	0	0	1	Above Moderate	Entitled
135 Vista Branciforte	1	0	0	1	Above Moderate	Entitled
716 Monterey	2	0	0	2	Above Moderate	Entitled

2. University of California, Santa Cruz (UCSC)

In addition to projects currently in the City's review pipeline as shown in Table G-5, the University of California Board of Regents have granted project approval and financing of approximately $146 million for the development of the on-campus 3,000-bed Student Housing West (SHW) Project. The March 16, 2023, UCSC Regents meeting described the housing project in detail and is the basis for the City's unit and affordability calculations. There are two phases to the SHW Project with different types of housing in each. More detail on these two phases and the types of units they will produce is provided below:

- Hager Development: 140 two-bedroom apartments for students with families and a childcare center. Construction is set to begin in early 2024, with families moving into the units as early as fall 2025. In 2025-2026 projected costs, each unit would cost renters approximately $28,800. The 2022 Area Median Income (AMI) for a two-person household is currently $114,500; housing costs would need to be set below $34,350 to be considered Below Market Rate (BMR). Assuming that the AMI will increase by 2025, the projected annual cost of $28,800 would be considered BMR. As such, rental costs may be affordable to very low- and low-income households. Following input from the community and given

the estimated cost projections, the City is considering all 140 units towards meeting the moderate-income RHNA category, instead of the lower income RHNA category.

- Heller Development: Six new buildings that will provide housing for about 2,700 undergraduate students and 220 graduate students. These buildings will include approximately 780 apartment-style undergraduate units and approximately 165 units for graduate student housing – resulting in about 945 new housing units. This phase is anticipated to be completed in fall 2028. The University anticipates approximately half of the undergraduate units to be BMR; however, rental costs are calculated on a per-bed basis, and thus the total unit cost may increase to market rate. Feedback from UCSC students and stakeholders included reports of students seeking more affordable, shared housing off-campus instead of on-campus undergraduate housing. Additionally, it is not certain at this time that these apartment-style undergraduate units would meet the State's current definition of a unit for Housing Element purposes. Given these factors, the 780 undergraduate units have not been included in the inventory of sites. The 165 graduate apartment units would cost renters $20,916 annually and are considered BMR. However, the census definition of a unit reduces the number of countable graduate units to just apartment units for couples and families, resulting in a final 102 graduate family units. Similar to the Hagar Development, these graduate units may include rates affordable to lower income households once constructed, but for the purposes of this Housing Element they are being considered at the moderate-income category.

A total of 242 moderate-income units are counted towards RHNA as a result of these two UCSC projects. The City will continue to track the development of the SHW Project and engage the UCSC campus to provide for the needs of students on- and off-campus. As noted in Appendix C, the City has an estimated 20,635 total students enrolled in undergraduate and graduate programs.

Figure G-2: Pipeline Projects



D. Projected Housing

1. Accessory Dwelling Units

Throughout the 5th Cycle, the City of Santa Cruz has been an award-winning leader in promoting and permitting the development of Accessory Dwelling Units (ADUs) and Junior ADUs (JADUs) in the City. This includes efforts to incentivize ADUs, waiving permitting fees for deed-restricted low-income units, legalizing unpermitted units, and a streamlined review process. These efforts, in addition to State mandates, are anticipated to further increase ADU production.

HCD has supported a strategy for estimating future development of ADUs based on the average number of ADUs from past performance (2018 to 2023). As shown in Table G-6, the City has over tripled ADU production between 2018 and 2023. Based on this past performance, it is anticipated an additional 584 ADUs can be accommodated during the 2023-2031 planning period.

Table G-6: Past Performance and Projection of ADU Development

Year	ADU Permitted and Projected
2018	35
2019	46
2020	67
2021	80
2022	99
2023	119*
Annual Projection	**73 ADUs per year**
2024	73
2025	73
2026	73
2027	73
2028	73
2029	73
2030	73
2031	73
Projection Period Total	**584**

* Based on the number of applications submitted and reported in the 2022 APR.

Affordability Assumptions

The City assumed a percentage of ADUs will be affordable based on the Association of Bay Area Governments (ABAG) *Using ADUs to Satisfy RHNA Technical Memo,* which consists of the following steps:

1. Calculate maximum rent limits for RHNA income categories for one-person and two person households by county.
2. Survey rents for ADUs in the ABAG region.
3. Use survey data to determine proportion of ADUs within each income category.
4. Create assumptions of how many persons will occupy each ADU, finalize proportions.

Using ABAG's method, and an added conservative factor of ten percent for lower income units, Table G-7 shows estimated ADU projections for Santa Cruz by income category.

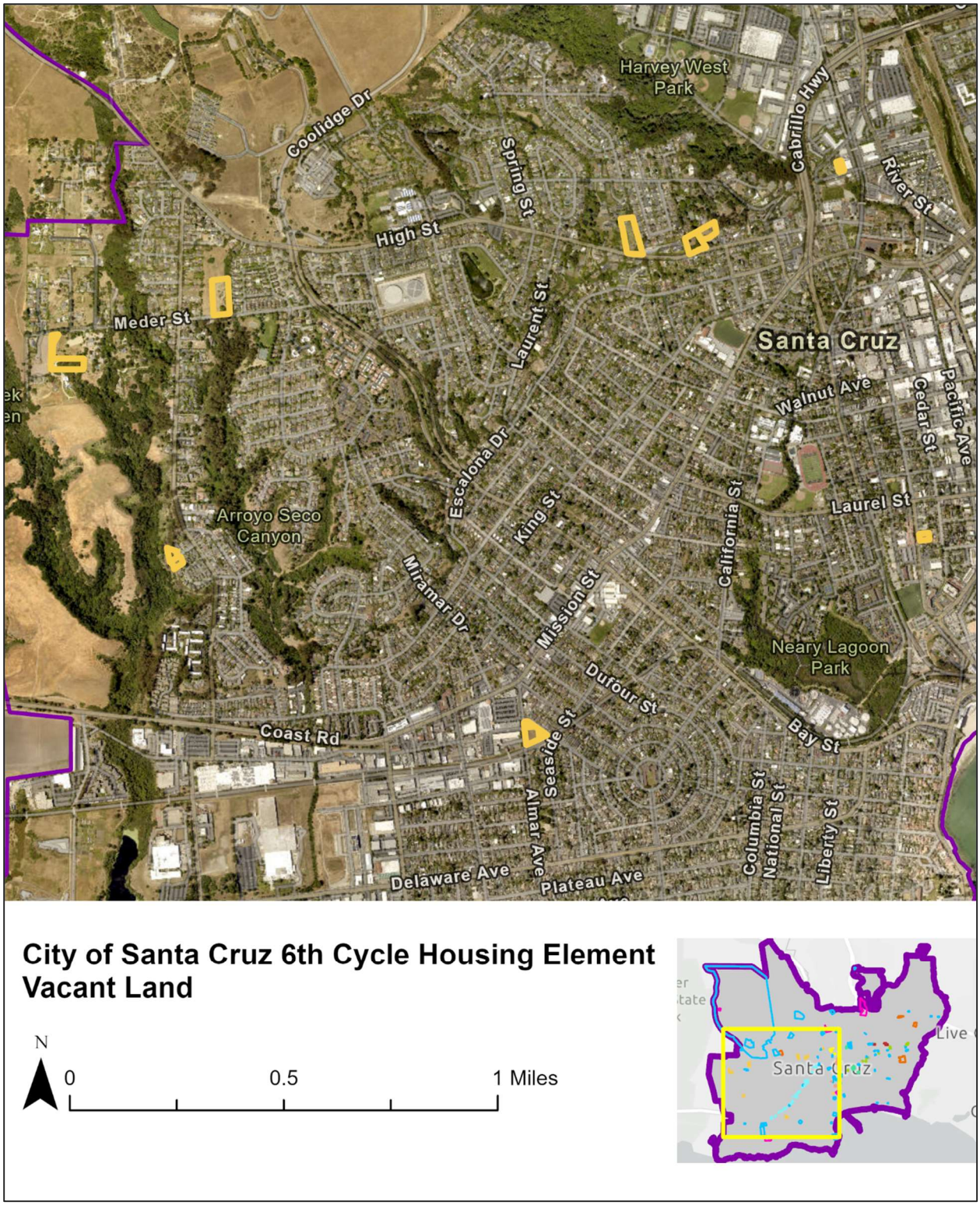
Table G-7: ADU Projections by Income Category		
Income Category	**Percentage**	**Units**
Low- and Very Low-Income	50%	292 units
Moderate-Income	40%	234 units
Above Moderate-Income	10%	58 units
	Total	**584 units**

The City has performed informal, voluntary surveys of rental pricing for ADUs annually for the past three years. These surveys have indicated that a significant percentage of ADUs are provided at no or low cost to family members or friends and that in general, the majority of ADUs are rented at low-income rents or below. For the 2022 survey, 89 percent of respondents who provided rental cost data were charging at or below the low income rent for their units.

2. Vacant Residential Land

The City has an estimated 15 parcels that are currently vacant and residentially zoned. These parcels have a density range from five to 152 dwelling units per acre. Conservatively, a redevelopment capacity of 80 percent was applied to each of the sites; however, given the development trends described in this Appendix, it is possible that actual capacity could be greater. Affordability assumptions include 25 percent of potential units for lower income units and 20 percent for moderate income units.

Figure G-3: Vacant Residential Land



3. Infill Opportunity Areas

As part of the sites inventory analysis, the City has identified a number of "Opportunity Areas" to accommodate additional units based on existing zoning. This includes permitted residential re-development in the areas listed in Table G-8. The table provides a summary of the residential unit and affordability capacity for each Opportunity Area category.

Table G-8: Infill Opportunity Areas

Site Areas	Buildable Acreage	Assumed Density	Realistic Capacity	Net Units			
				Lower	Moderate	Above Moderate	Total Units
Transportation Corridors	13.97	Varies	80%	25% **196 units**	20% **109 units**	55% **483 units**	**788**
Downtown and River Street	4.46	Varies	80%	25% **139 units**	20% **52 units**	55% **227 units**	**418**
Church Properties	14.59	10/ 20	50%	75% **32 units**	20% **26 units**	5% **76 units**	**134**
Other Sites	7.95	30/ 5	100%/ 30%	25% **270 units**	20% **32 units**	55% **8 units**	**310**
TOTAL	**59.34**	-	-	**637**	**219**	**794**	**1,650**

Transportation Corridor Opportunity Sites

In 2022, the City Council approved the "Objective Development Standards for Multi-Family and Mixed-Use Housing" project that, among other things, created six new Mixed-Use Zoning Districts affecting 387 parcels and encourages new and higher-density housing development. These rezonings also created consistency between the 2030 General Plan and the Zoning Ordinance. These mixed-use areas are in close proximity to commercial uses, community resources, and public transportation; namely, along the Ocean Street, Mission Street, Water Street, and Soquel Avenue corridors.

These corridors were analyzed previously by the City as part of their effort to make the development intensities between the General Plan and Zoning Ordinance consistent subsequent to the City's adoption of the updated General Plan in 2012. The initial effort to correct this discrepancy was known as the Corridors Plan. This work was paused in 2017 and then stopped by the City Council in August of 2019 due to concern over the level of housing intensity included in the adopted General Plan. The City's adoption of the Objective Development Standards in 2022 created six new mixed-use zoning districts, thereby addressing the development intensity inconsistencies between the General Plan and the Zoning Ordinance.

Further review of these corridors was done as part of this Housing Element update to identify additional underutilized properties that have the most potential to redevelop during the 6th Cycle. These properties were screened based on a number of criteria. First, using assessor's data from the County of Santa Cruz, commercial, surface parking, and vacant parcels were identified as "underutilized" where the land value exceeded improvement value. Parcels were further screened based have one or more of the following factors; 1) a review of aerial and street view imagery to identify successful business unlikely to be redeveloped in the 6th Cycle, 2) ownership patterns, 3)

expressed developer interest, 4) recent development trends along each corridor, and 5) City planning staff knowledge.

During the Objective Standards project in 2020, Strategic Economics studied six projects [1] submitted to the City and determined that the average unit size was a gross 860 square feet[2]. The mix included 33 percent studios, 49 percent one-bedrooms units, 16 percent two-bedroom units, and two percent three-bedroom units. These findings show the typical development standard is 1000 sf per unit gross and that Santa Cruz attracts lower bedroom counts and smaller unit sizes in projects. This assessment has been applied to development areas that use Floor Area Ratios (FAR) to govern intensity of the site. For example, in mixed-use corridors where the most common FAR is 2.75, the density would be approximately 139 dwelling units per acre. The development capacity is assumed at 80 percent to consider any commercial components and potential parking area, as established above.

This realistic capacity of 80 percent also takes into account the potential for 100 percent non-residential development in infill areas. The City analyzed projects in mixed use zones since 2018. There was a single 100 percent non-residential project out of eighteen projects (6 percent), a car dealership located at 1605 Soquel Avenue. However, the entitlement for that project has since expired so there have been no exclusively non-residential projects in mixed use infill areas since 2018. The City left 1605 Soquel Avenue off of the Sites Inventory should the property seek another entitlement for the same use. Based on this approach, the 80 percent realistic capacity for infill areas is sufficient to account for non-residential ground floor uses and for potential 100 percent non-residential uses.

Table G-9 identifies about 14 acres with existing capacity to produce 788 additional units. The locations of these sites are shown in Figures G-4 through Figure G-7. The parcels in these corridors predominantly include underutilized sites with older commercial uses such as small store fronts, service-oriented businesses, office buildings, as well as surface parking lots. All non-vacant parcels were screened for property owner/developer interest in redevelopment and/or potential for greater use of aging, un-improved, and underutilized parcels. Existing commercial and office uses are not deemed to cause potential future constraints to redevelopment, and should a mixed-use project be proposed on the site, existing businesses may have the opportunity to remain. A number of surface parking lots were also identified due to shared ownership and lot consolidation potential. Parking spaces lost to redevelopment along the corridors will not require replacement due to AB 2097 (2023), the City's local ordinance implementing AB 2097, and the availability of on-street parking, transit access, and growing walkability/active transportation improvements. Furthermore, the City maintains open communication with developers and property owners to discuss opportunities and resources. This allows the City to provide specific technical assistance

[1] 350 Ocean Street, 418 Pennsylvania Avenue, 908 Ocean Street, 1024 Soquel Avenue, 1800 Soquel Avenue, and 2415 Mission Street

[2] Following public comment, the City conducted another analysis of seven additional projects (524, 532, 538 Center Street; 130 Center Street; 150 Felker Street; 119 Coral Street; 530 Front Street; Pacific Front Laurel; 247 High Street) and found the average unit size was 826 gross square feet. As such, the conservative assumption of a larger 860 square feet remains appropriate.

and facilitate development which ultimately serves the greater vision for Santa Cruz. For example, developers recently inquired about acquisition of two adjacent parcels with separate ownership, collectively totaling two-thirds of an acre, with existing medical office, general office, service, and surface parking uses. Neither site is currently listed on the 6th Cycle Sites Inventory. The developer indicated that they were going to put down a deposit on the purchase of the sites based on the feedback City staff provided as to the mixed-use development potential with upper floor residential. This demonstrates the assistance staff provides in facilitating housing development, even outside of formal application or pre-application processes, and it demonstrates the viability of mixed-use redevelopment, even when active uses are present on commercial sites and even in the high-interest rate environment that has arisen over the past year.

Table G-9: Corridor Opportunity Sites

Corridors	Buildable Acreage	FAR	Assumed Density*	Realistic Capacity	Net Units			
					Lower	Moderate	Above Moderate	Total
Mission Street	6.32	1.75	89	80%	48	36	219	**303**
Ocean Street	2.73	1.75	89	80%	96	32	106	**234**
Soquel Avenue	3.59	2.75	139	80%	40	32	120	**192**
Water Street	1.33	2.75	139	80%	12	9	38	**59**
TOTAL	**13.97**	**Varies**		**100%**	**196**	**109**	**483**	**788**

Mission Street Corridor

The Mission Street Corridor is the primary arterial corridor on the "West Side." This corridor supports a high level of traffic as the primary access north up the Pacific Coast (Highway 1), the UCSC campus, and a number of residential neighborhoods. A number of high density residential and mixed-use developments have been proposed along and near Mission Street over the past several years. These include:

- 1130 Mission Street: This SB 330 pre-application review consists of the demolition of two existing commercial buildings on two parcels zoned C-C for the construction of 2,627 square feet of commercial space with 59 SROs above. The project would include a request for density bonus waivers to exceed building height, setbacks, and FAR, increasing from a base density of 40 units to a total of 59 units.
- 1811 and 1815 Mission Street: The project includes the demolition of two single-family units for the construction of a three-story, 27 SRO development with ground floor commercial on two parcels in the C-C zoning district.

The City has identified 6.32 acres along the Mission Street Corridor with the potential to accommodate 303 new residential units.

Figure G-4: Mission Street In-Fill Opportunity Sites



Ocean Street Corridor

Ocean Street is a primary north-south arterial and is the primary access route for visitors arriving from Highway 17, particularly in the summer months. This corridor is characterized by a mix of commercial uses that includes hotels and motels, restaurants, convenience services, and gas stations. The Santa Cruz County Government Center which includes government services and the County courthouse, is located on Ocean Street.

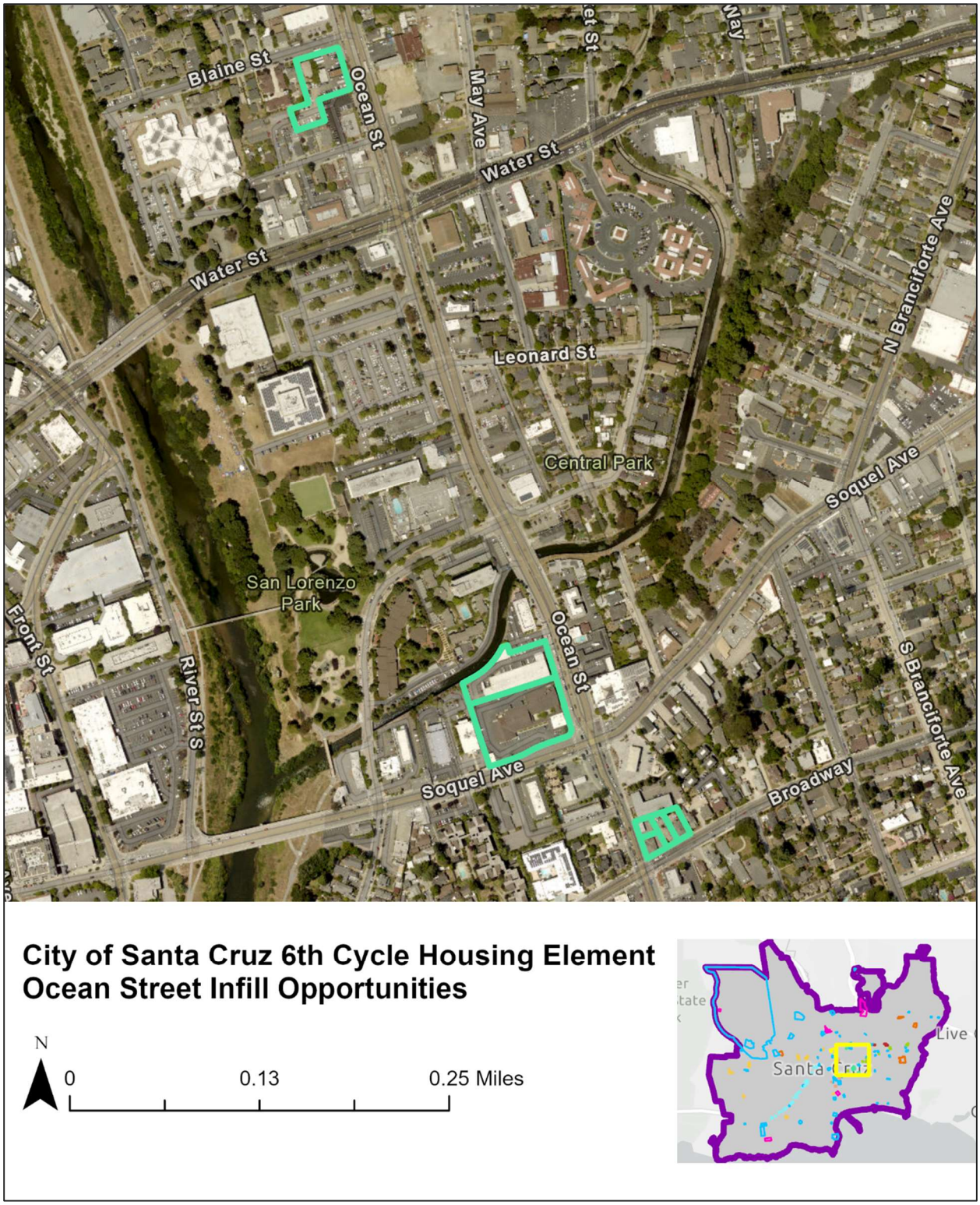
In 2014, the City adopted the Ocean Street Area Plan. The Plan seeks to revitalize the Ocean Street corridor as a vibrant gateway to Santa Cruz and includes policy guidance, development standards and design guidelines to realize this goal.

The Ocean Street Plan has helped stimulate economic and real estate development over the past ten years which is expected to continue into the future. Significant planned projects include:

- 350 Ocean Street: This project was recently completed and included the demolition of existing commercial uses and construction of a mixed-use development comprised of ground floor commercial space and 63 affordable housing units. The project received a density bonus to increase the base density from 30 dwelling units per acre to 43.75 dwelling units per acre.
- 908 Ocean Street: This pending project proposes the demolition of commercial and residential buildings (12 units), the combination of 20 parcels, and the construction of a mixed-use development with 378 units and 7,430 square feet of commercial space. The project would include a request for a density bonus from a base density of 273 units.
- 701 Ocean Street: This site is located on a portion of the County of Santa Cruz Government Center. This is based on the County's Long Range Facilities Plan (2020) which recommends excising 4.5 acres for private development along the Ocean Street frontage as part of a large site redevelopment plan.

The City has identified 2.73 acres along the Ocean Street Corridor with the potential to accommodate 234 new residential units.

Figure G-5: Ocean Street In-Fill Opportunity Sites



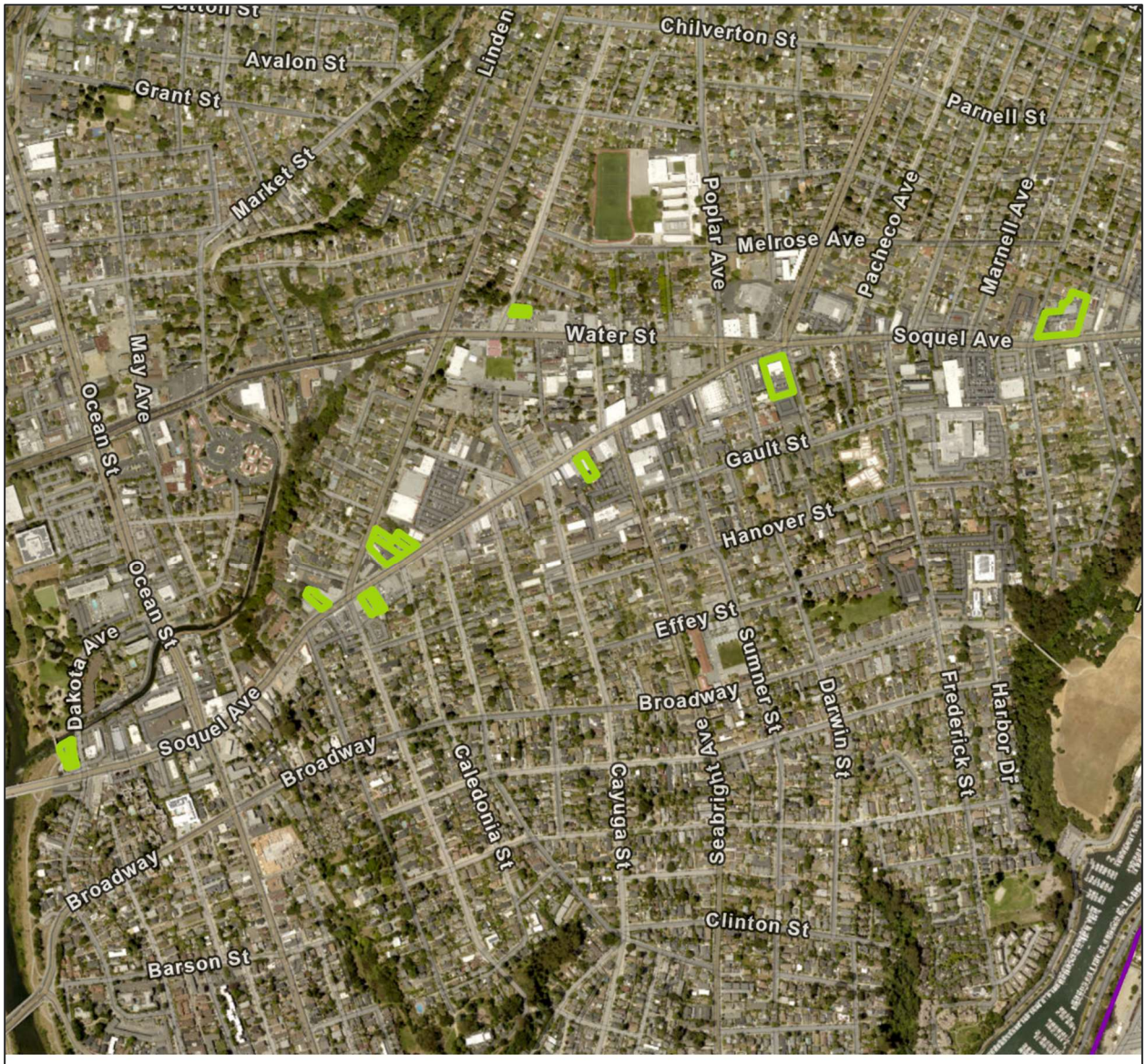
Soquel Avenue Corridor

The Soquel Avenue Corridor is an important east-west arterial corridor that is predominantly made of up single-story commercial buildings and some multi-story mixed- uses. This corridor has experienced significant redevelopment interest over the past few years. Recent significant project applications include:

- **515 Soquel Avenue:** This project proposes to demolish the existing structures and construct three new buildings, including a five-story, mixed-use building; a five-story residential building; and a three-story residential building consisting of 43 residential units and 1,166 square feet of commercial space.
- **1129 Soquel Avenue:** This approved project proposes to construct a 5,420 square feet mixed-use building with two apartment units.
- **1800 Soquel Avenue:** This project proposes to construct a four-story mixed-use project consisting of 1,497 square feet of ground level commercial space, and 84 residential units.

The City has identified 3.59 acres along the Soquel Avenue Corridor with the potential to accommodate 192 new residential units.

Figure G-6: Soquel Avenue In-Fill Opportunity Sites



Water Street Corridor

Water Street is another east-west corridor that extends from Ocean Street to Soquel Avenue. Predominant land uses include one-story commercial. There are a number of used car lots and some vacant parcels. Recent significant project applications include:

- **915 Water Street:** This recently approved project proposes the demolition of existing commercial and residential buildings and the construction of a four-story, 74,290 square feet, mixed-use building with 1,079 square feet of commercial space and 105 SROs. The project includes a request for a 50 percent Density Bonus to allow for 50 density bonus units (105 total) and incentives/concessions and waivers to FAR, Height, and Setbacks, in exchange for providing 14 very low-income units.
- **831 Water Street:** This recently approved SB 35 project consists of a mixed-use building with 140 residential units and 4,336 square feet of ground floor commercial space. Two units will be set aside as Manager Units. Of the remaining 138 units, 50 percent (69 units) will be deed-restricted affordable units with rents formulated to qualify for those earning 80 percent or less of Area Median Income (AMI).

The City has identified 1.33 acres along the Water Street Corridor with the potential to accommodate 59 new residential units.

Figure G-7: Water Street In-Fill Opportunity Sites



Downtown and River Street Opportunity Sites

Additional underutilized sites have been identified in the downtown area and on River Street to the north. These sites can be characterized as aging commercial uses where the land value is greater than the improvements and therefore have a greater likelihood of being developed in the near future. Some of these sites are also included due to past development activity, ownership patterns, and expressed owner/developer interest. A number of these parcels could be consolidated to allow for more economically viable residential and mixed-use development projects.

Table G-8 identifies a future capacity on these about 4.46 acres of underutilized parcels as detailed below:

- Downtown Sites: Assumed density of 121, 141 or 202 dwelling units per acre, depending on the site, with a development capacity of 80 percent. The 2020 amended Downtown Plan allows for upper floor residential developments with up to 60 units as principally permitted uses. Development history and interest in the downtown area shows a strong interest in residential development over other uses such as commercial. As such, the development capacity of 80 percent was deemed appropriate.
- River Street Sites: Assumed density of 111 dwelling units per acre with a density capacity of 80 percent.

The locations of these sites are shown in Figure G-8 and Figure G-9.

Figure G-8: Downtown In-Fill Opportunity Sites



Figure G-9: River Street In-fill Opportunity Sites



Church Properties Opportunity Sites

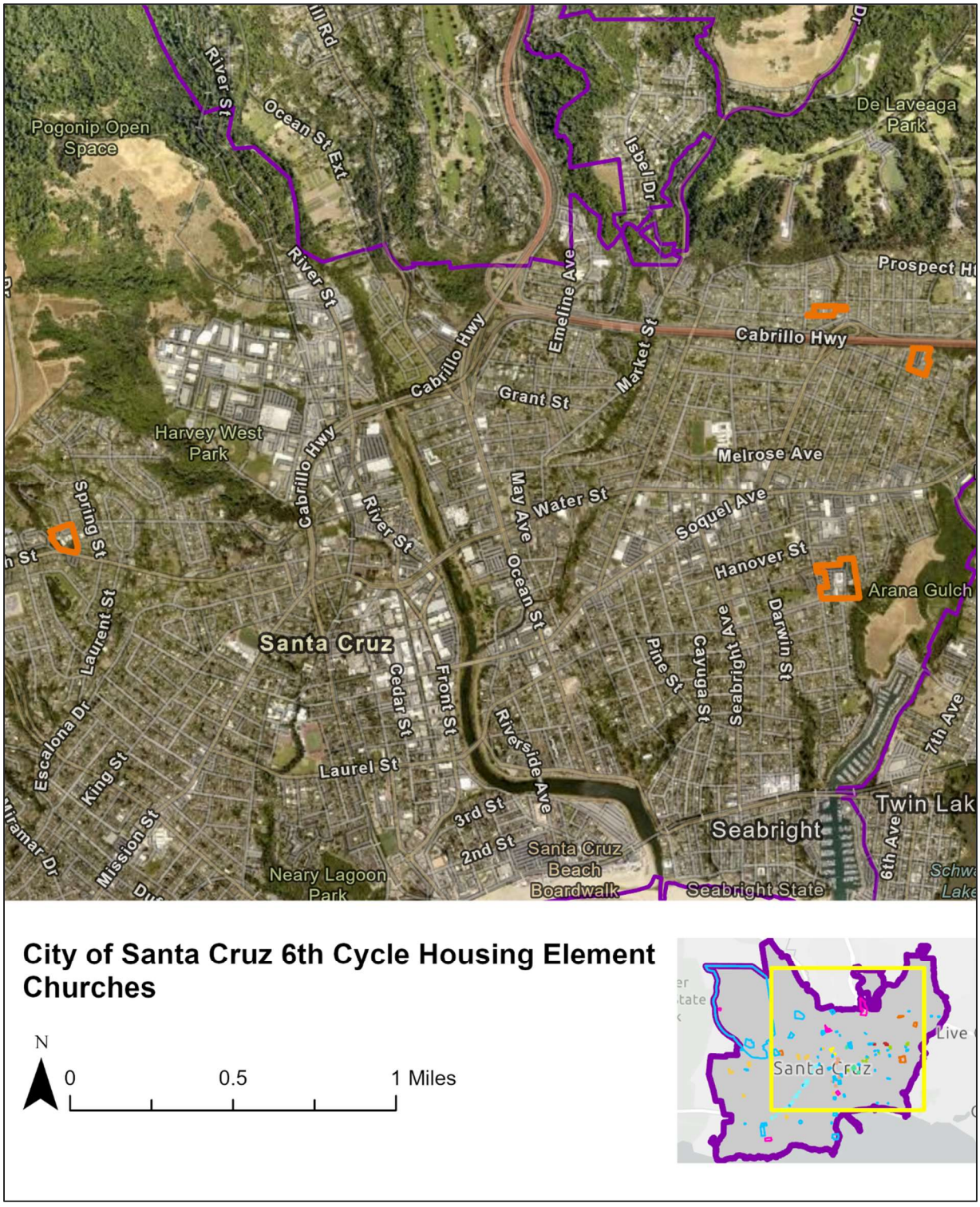
Throughout the State, there has been increased interest in the redevelopment of religious institutions to include affordable housing units, primarily on underutilized open space and uncovered parking lots. Religious institutions in close proximity to single-family neighborhoods have zoning that allows residential uses at lower densities. Recent examples in the City where residential development has occurred on church properties include:

- Calvary Episcopal Church (530 Center Street): Currently under construction (March 2023), the Calvary Episcopal Church is transforming of the surface parking lot adjacent to the Church into a mixed-use development with 65 dwelling units and 3,400 square feet ground-floor retail and leasing space. The project includes 16 very low-income units, 48 low-income units, with one manager's unit considered to be above moderate.
- 111 Errett Circle: Identified as a Pipeline project, the project was approved with two alternative designs to subdivide a 1.62 acre property zoned R-1 into either 1) 12 single-family lots or 2) ten single-family parcels and six condominium units. The application includes demolition of the existing church. The applicant has submitted a Final Map application that reflects the 12 single-family lot option.
- 900 High Street: Identified as a Pipeline project, the project proposes to divide the church parcel, currently zoned R-1-10, into two separate lots to construct a 40-unit (4 low- and 5 very low-income units), four-story apartment building. The application includes a Density Bonus request with requested concessions related to building height and number of stories.

As shown in Figure G-10, the City has conservatively identified four church properties with the potential to accommodate 134 units through existing zoning. The income category breakdown of these units is shown in Table G-8. The development capacity is limited to 50 percent of the total property area to account for the existing primary religious and parking uses.

The City recognizes that the exact parcels identified may or may not be developed, but has made a reasonable assumption that, consistent with past trends, over the next 8-year 6th Cycle, some additional church properties will be developed with affordable housing units.

Figure G-10: Church Properties Opportunity Sites



Other In-fill Opportunity Sites

In addition to the seven opportunity areas listed above, the City has identified a number of other sites throughout the City with property owner and/or developer interest for residential development. As shown in Table G-10, these sites include 890 River Street and 313 Swift Street. The locations of these Other In-fill Opportunity Sites are shown on Figure G-11.

Table G-10: Other In-fill Opportunity Sites

Areas	Buildable Acreage	Assumed Density	Realistic Capacity	Net Units			
				Lower	Moderate	Above Moderate	Total
890 River St.	3.87	30	100%	270	30	0	300
313 Swift St.	4.08	5	30%	0	2	8	10
TOTAL	**7.95**	**30/ 5**	**100%/ 30%**	**270**	**32**	**8**	**310**

Figure G-11: Other In-fill Opportunity Sites



4. South of Laurel Area

As shown in Figure G-12, the South of Laurel Area (SOLA) includes several sites south of Laurel Street adjacent to Downtown Santa Cruz. For the purposes of the Housing Element, sites have been selected based on existing capacity and development potential.

In addition, a Downtown Plan Expansion Project is currently underway to expand the existing Downtown Plan into this area and that project will include:

- Additional affordable and market-rate housing in the downtown
- Public amenities including parks, public plazas, and pedestrian improvements
- Improved connection to the San Lorenzo River and Beach area
- New economic opportunities for local businesses and employees
- Coordination with the Santa Cruz Warriors to construct a new permanent arena

The SOLA District currently contains a mix of commercial and residential land uses and is generally underdeveloped. Existing uses include: the temporary Kaiser Permanente Arena, various commercial retail uses including restaurants and bars, multi-family housing, and visitor-serving motels and hotels. The City is partnering with the Santa Cruz Warriors, property owners, and the community in the development of the Plan, which is scheduled for adoption by June of 2024.

As currently envisioned, the Downtown Plan Expansion Project would rezone the SOLA District to allow for the creation of 1,200 new affordable and market-rate units. Additional affordable and market-rate units will be added through density bonuses and the City's Inclusionary Ordinance, providing a potential of approximately 1,600 total units. City Council direction is to provide 20 percent of the total 1,600 units as affordable.

For the purpose of the Housing Element, only the existing capacities of sites in the South of Laurel Area are accounted for. This existing capacity includes 582 total units with units affordable at all income levels. Once the Downtown Plan Expansion project is finalized and adopted, capacity for residential units will increase. Past performance shows that the City has already had great success in facilitating high density and affordable housing developments in the area; the Downtown Expansion Plan project will continue to further this effort in combination with new commercial resources, employment opportunities, and placemaking for community building.

Figure G-12: South of Laurel Area

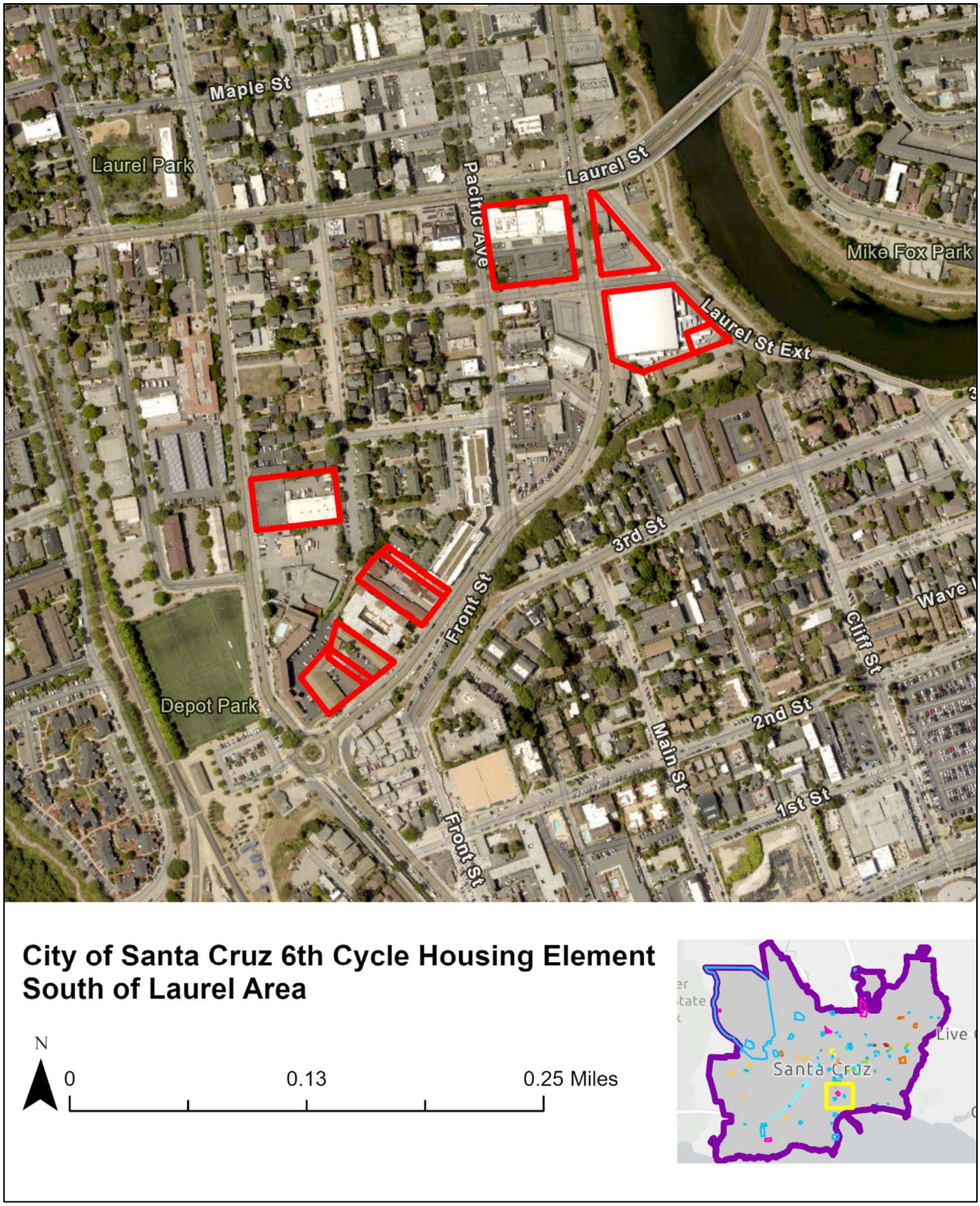


Table B-11: Santa Cruz 6th Cycle Sites Inventory

APN	Street Address	Property Owner	Existing Units	Vacancy	Acreage	5th / 4th Cycles	Zoning	GPLU	Expected Density	Gross Potential Units	Net Potential Units	Net Units by Income Category			Assumed Income Category	Category	Existing Use and Additional Information	Development Class
												Low	Mod.	Above Mod.				
001-133-34	574 High St	Mapstead Lars & Marin A Trustees	0	YES	1.74	5TH	R15	L	10	13	13	0	2	11	Moderate	Vacant Res. Land	Vacant parcel.	-
001-141-03		Alexander Walter F Jr & Janet K Trustees Etal	0	YES	0.68	5TH	R15	L	10	5	5	0	0	5	Above Moderate	Vacant Res. Land	Vacant parcel.	-
002-312-22	625 Meder St		0	YES	1.46	-	RS1A	VL	1	1	1	0	0	1	Above Moderate	Vacant Res. Land	Vacant parcel.	-
002-591-28	175 Westview Ct	Westview Terrace Llc Etal	1	YES	0.16	-	RL	LM	27	3	2	0	0	2	Above Moderate	Vacant Res. Land	Vacant parcel.	-
002-593-07	190 Westview Ct	Jacobs William H/W Etal Jt	0	YES	0.31	5TH	RL	LM	27	6	6	0	0	6	Above Moderate	Vacant Res. Land	Vacant parcel.	-
003-052-08	850 Almar Ave	Rittenhouse Louis Emmet Etal	0	YES	0.16	5TH	RL	MXMD	27	3	3	0	0	3	Above Moderate	Vacant Res. Land	Vacant parcel.	-
003-052-09		Rittenhouse Louis Emmet Etal	0	YES	0.15	5TH	RL	MXMD	27	3	3	0	0	3	Above Moderate	Vacant Res. Land	Vacant parcel.	-
003-052-10	840 Almar Ave Meter	Rittenhouse Louis Emmet Etal	0	YES	0.71	5TH	RL	MXMD	27	15	15	3	3	9	Lower	Vacant Res. Land	Vacant parcel.	-
007-023-31		Ocean Pacific Lodge Inc	0	YES	0.23	5TH	RL	LM	27	4	4	0	0	4	Above Moderate	Vacant Res. Land	Vacant parcel.	-
001-121-07	206 Mora St	Saffarian Shadi Rosemary	0	YES	0.19	5TH	RM	M	10	1	1	0	0	1	Above Moderate	Vacant Res. Land	Vacant parcel.	-
002-012-39	422 Meder St	Barbic Hildegard G	1	NO	1.99	-	R110	L	10	15	14	0	2	12	Moderate	Vacant Res. Land	Vacant parcel.	-
001-141-07	434 High St	Alexander Walter F Jr & Janet K Trustees Etal	0	YES	0.92	5TH	R15	L	10	7	7	0	1	6	Moderate	Vacant Res. Land	Vacant parcel.	-
001-022-38	850 High St	High Street Community Church Of Santa Cruz	0	NO	3.13	-	R110	L	10	15	15	3	3	9	Lower	Infill - Churches	High Street Community Church on High St. Parcel was selected due to its available parking lot, development trends, and space to develop.	D
009-051-65	637 Pacheco Ave	Church Of Christ Of Santa Cruz The	0	NO	1.49	-	R15	L	10	7	7	1	1	5	Lower	Infill - Churches	Church of Christ of Santa Cruz. Parcel was selected due to its available parking lot, development trends, and space to develop.	D
011-081-62	440 Frederick St	Santa Cruz Bible Church	0	NO	7.42	-	RL	LM	27	100	100	25	20	55	Lower	Infill - Churches	Santa Cruz Bible Church along Arana Gulch Open Space Park, church is interested in redeveloping a portion of the parcel for low/very low income housing.	D
009-282-42	411 Roxas St	First Baptist Church Of Santa Cruz	0	NO	2.55	-	R15	L	10	12	12	3	2	7	Lower	Infill - Churches	Santa Cruz Community Church south of Cabrillo Hwy. Parcel was selected due to its available parking lot, development trends, and space to develop.	D
005-052-26	25 River St	Comerica Bank Calif	1	NO	0.65	-	CBD	RVC	152	79	78	19	15	44	Lower	Infill - Downtown	Older Comerica Bank site, large parking lot and redevelopment potential for residential. Site is 32% improved – the existing use could remain or the whole site redeveloped. Parking lost through redevelopment	A and B

Table B-11: Santa Cruz 6th Cycle Sites Inventory

APN	Street Address	Property Owner	Existing Units	Vacancy	Acreage	5th / 4th Cycles	Zoning	GPLU	Expected Density	Gross Potential Units	Net Potential Units	Net Units by Income Category			Assumed Income Category	Category	Existing Use and Additional Information	Development Class
												Low	Mod.	Above Mod.				
																	will not need to be replaced given AB 2097.	
005-052-32	75 River St	Associates 1	1	NO	1.12	-	CBD	RVC	152	136	135	33	27	75	Lower	Infill - Downtown	Santa Cruz County bank site, large parking lot and redevelopment potential for residential. A developer has purchased the parcel and is inquiring about developing a residential project with ground-floor commercial.	A and B
005-144-13	121 Maple St	Lissner Properties Inc	3	NO	0.56	-	CBD	RVC	152	68	65	16	13	36	Lower	Infill - Downtown	Parcel is considered underutilized. Adjacent to other underutilized parcels. The parcel is 49% improved; the whole site could be redeveloped. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
005-153-02	523 FRONT ST	SANTA CRUZ CITY OF	0	YES	0.02	-	CBD	RVC	152	2	2	0	0	2	Above Moderate	Infill - Downtown	City lot 7	B
005-153-03	521 FRONT ST	CITY OF SANTA CRUZ	0	YES	0.02	-	CBD	RVC	152	2	2	0	0	2	Above Moderate	Infill - Downtown	City Lot 7	B
005-153-28	515 FRONT ST	SANTA CRUZ CITY OF	0	YES	0.14	-	CBD	RVC	152	17	17	0	0	17	Above Moderate	Infill - Downtown	City Lot 7	B
005-153-29		SANTA CRUZ CITY OF	0	YES	0.20	-	CBD	RVC	152	24	24	0	0	24	Above Moderate	Infill - Downtown	City Lot 7	B
005-153-05	511 FRONT ST	SANTA CRUZ CITY OF	0	YES	0.08	-	CBD	RVC	152	9	9	0	0	9	Above Moderate	Infill - Downtown	City Lot 7	B
005-153-17	505 FRONT ST	SANTA CRUZ CITY OF	0	YES	0.10	-	CBD	RVC	152	11	11	0	0	11	Above Moderate	Infill - Downtown	City Lot 7	B
005-048-13, 005-048-11, 005-048-12	224 Church St	SANTA CRUZ CITY OF	0	NO	1.36	-	PF	CF	55	75	75	75	0	0	Lower	Infill – Downtown	Existing Library Site Includes APNs 005-048-11 and 005-048-12. City owned site to be redeveloped with housing after the new library is completed. Community outreach has already taken place and it is conservatively estimated by the City that 75 LI units will be in the new project.	E
002-218-14	2222 Mission St	Magan Bhupen & Saroj B	1	NO	0.19	-	CC	CM	71	13	13	0	0	13	Above Moderate	Infill – Mission St	Parcel is considered underutilized; land value exceeds value of residential structure on parcel. Shared ownership with adjacent parcel (APN 002-218-22), enabling consolidation. Adjacent to other vacant and underutilized parcels. The parcel is 9% improved. Redevelopment could occur with the existing use or parcel-wide. Parking lost through redevelopment will not need to be replaced given AB 2097.	A

Table B-11: Santa Cruz 6th Cycle Sites Inventory

APN	Street Address	Property Owner	Existing Units	Vacancy	Acreage	5th / 4th Cycles	Zoning	GPLU	Expected Density	Gross Potential Units	Net Potential Units	Net Units by Income Category			Assumed Income Category	Category	Existing Use and Additional Information	Development Class
												Low	Mod.	Above Mod.				
002-222-10	1912 Mission St	Williams Larry & Christine H/W Cp Rs	0	NO	0.13	-	CC	CM	40	5	5	0	0	5	Above Moderate	Infill - Mission St.	Parcel is considered underutilized; land value exceeds value of commercial structure on site. The parcel is 45% improved. Redevelopment could occur with the existing use or parcel-wide. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
003-041-08	2403 Mission St	221 Raymond Street Llc	0	NO	0.10	-	CC	CM	40	4	4	0	0	4	Above Moderate	Infill - Mission St.	Parking lot. Adjacent to other parking lots and older retail on block. Shared ownership with adjacent parcels (APNs 003-041-09, 003-041-14 and 003-041-17), enabling consolidation. Parking lost through redevelopment will not need to be replaced given AB 2097.	B
003-041-09	2403 Mission St	221 Raymond Street Llc	0	NO	0.10	-	CC	CM	40	4	4	0	0	4	Above Moderate	Infill - Mission St.	Parking lot. Adjacent to other parking lots and older retail on block. Shared ownership with adjacent parcels (APNs 003-041-08, 003-041-14 and 003-041-17), enabling consolidation. Parking lost through redevelopment will not need to be replaced given AB 2097.	B
003-041-10	-	CAROLLO JOSEPH & SHARON	0	YES	0.10	-	CC	CM	40	4	4	0	0	4	Above Moderate	Infill - Mission St.	Parking lot. Adjacent to other parking lots and older retail on block. Shared ownership with adjacent parcels (APNs 003-041-11, 003-041-12 and 003-041-15), enabling consolidation. Parking lost through redevelopment will not need to be replaced given AB 2097.	B
003-041-11	-	CAROLLO JOSEPH & SHARON	0	YES	0.10	-	CC	CM	40	4	4	0	0	4	Above Moderate	Infill - Mission St.	Parking lot. Adjacent to other parking lots and older retail on block. Shared ownership with adjacent parcels (APNs 003-041-10, 003-041-12 and 003-041-15), enabling consolidation. Parking lost through redevelopment will not need to be replaced given AB 2097.	B
003-041-12	-	CAROLLO JOSEPH & SHARON	0	YES	0.10	-	CC	CM	40	4	4	0	0	4	Above Moderate	Infill - Mission St.	Parking lot. Adjacent to other parking lots and older retail on block. Shared ownership with adjacent parcels (APNs 003-041-10, 003-041-11 and 003-041-15), enabling consolidation. Parking lost through redevelopment will not need to be replaced given AB 2097.	B
003-041-14	2403 Mission St	221 Raymond Street Llc	0	NO	0.09	-	CC	CM	40	3	3	0	0	3	Above Moderate	Infill - Mission St.	Parking lot. Adjacent to other parking lots and older retail on block. Shared	B

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APN	Street Address	Property Owner	Existing Units	Vacancy	Acreage	5th / 4th Cycles	Zoning	GPLU	Expected Density	Gross Potential Units	Net Potential Units	Net Units by Income Category			Assumed Income Category	Category	Existing Use and Additional Information	Development Class
												Low	Mod.	Above Mod.				
																	ownership with adjacent parcels (APNs 003-041-08, 003-041-09 and 003-041-17), enabling consolidation. Parking lost through redevelopment will not need to be replaced given AB 2097.	
003-041-17	2403 Mission St	221 Raymond Street Llc	2	NO	0.10	-	CC	CM	40	4	2	0	0	2	Above Moderate	Infill - Mission St.	Older retail building. Adjacent to parking lots and other older retail on block. Shared ownership with adjacent parcels (APNs 003-041-08, 003-041-09 and 003-041-14), enabling consolidation. The parcel is 32% improved. Redevelopment could occur with the existing use or parcel-wide. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
003-042-28	2311 Mission St	Wolfsen Lawrence J & Diane M Trustees	1	NO	0.19	-	CC	CM	40	7	6	0	0	6	Above Moderate	Infill - Mission St.	Older commercial building on block with parking lots and other older retail buildings. Shared ownership with adjacent parcel (APN 003-042-29), enabling consolidation. The parcel is 89% improved. Redevelopment would replace the existing use. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
004-043-28	1521 Mission St	Markasky Evelyn & Albert Edward	2	NO	0.09	4TH	CC	MXMD	89	6	4	0	0	4	Above Moderate	Infill - Mission St.	Older commercial building. Rezoned to a new mixed-use zone in 2022 and adjacent to other parcels that were recently rezoned mixed-use to allow for residential use. The parcel is 50% improved. Redevelopment could occur with the existing use or parcel-wide. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
004-441-22	1612 Mission St	Dong Ventures Llc Etal	8	NO	0.76	4TH	CC	MXMD	89	53	45	11	9	25	Lower	Infill - Mission St.	Older Palm Center with existing commercial uses. Adjacent to other parcels that were recently rezoned to a new mixed-use in 2022. Shared ownership with adjacent parcels (APNs 004-441-23 and 004-441-25), enabling consolidation. The parcel is 61% improved. Redevelopment would likely replace the existing use. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
006-181-88	311 Laurent St	Sawaya Joyce Trustee	0	NO	0.15	-	CC	CM	40	6	6	0	0	6	Above Moderate	Infill - Mission St.	Older commercial building. Adjacent to other underutilized parcels and recently rezoned parcels that allow for	A

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												Low	Mod.	Above Mod.				
																	residential uses. The parcel is 54% improved. Redevelopment could occur with the existing use or parcel-wide. Parking lost through redevelopment will not need to be replaced given AB 2097.	
006-193-54	1324 Mission St	Yurich Richard C & Melinda V Trustees	2	NO	0.16	-	CC	CM	40	6	4	0	0	4	Above Moderate	Infill - Mission St.	Adjacent to parking lots and other underutilized parcels on block. Adjacent to parcels that were recently rezoned mixed-use to allow for residential uses. The parcel is 51% improved. Redevelopment could occur with the existing use or parcel-wide. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
006-202-08	1008 Mission St	De Jonge Marten Jr Trustee	1	NO	0.14	-	PA	OF	40	5	4	0	0	4	Above Moderate	Infill - Mission St.	Parcel is considered underutilized; land value exceeds value of structure on parcel. Near other parcels with potential for infill development. The parcel is 43% improved. Redevelopment could occur with the existing use or parcel-wide. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
006-202-10	1016 Mission St	Price Adam Christopher	1	NO	0.14	-	PA	OF	40	5	4	0	0	4	Above Moderate	Infill - Mission St.	Parcel is considered underutilized; land value exceeds value of structure on parcel. Near other parcels with potential for infill development. The parcel is 13% improved. Redevelopment could occur with the existing use or parcel-wide. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
006-221-13	526 Mission St	Cleary Mark D S/M	1	NO	0.10	-	PA	OF	40	4	3	0	0	3	Above Moderate	Infill - Mission St.	Underutilized parcel. Near other parcels with potential for infill development. The parcel is 53% improved. Redevelopment could occur with the existing use or parcel-wide. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
006-401-02	501 Mission St	Marietti Trust Etal	0	NO	0.60	-	PA	OF	40	24	24	6	4	14	Lower	Infill - Mission St.	Older commercial building with large parking lot on parcel. Owner interested in redeveloping parcel for residential uses. The parcel is 59% improved. Redevelopment could occur with the existing use or parcel-wide. Parking lost through	A

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												Low	Mod.	Above Mod.				
																	redevelopment will not need to be replaced given AB 2097.	
006-412-14	715 Mission St	Stanek Craig J	1	NO	0.16	-	PA	OF	40	6	5	0	0	5	Above Moderate	Infill - Mission St.	Parcel is considered underutilized; land value exceeds value of existing structure on parcel. The parcel is 21% improved. Redevelopment could occur with the existing use or parcel-wide. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
006-481-18	931 Mission St	Neuwald George Peter	0	NO	0.12	-	PA	OF	40	4	4	0	0	4	Above Moderate	Infill - Mission St.	Parcel is considered underutilized. Near other parcels with potential for infill development. The parcel is 22% improved. Redevelopment could occur with the existing use or parcel-wide. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
006-491-18	1015 Mission St	Santa Cruz Dental Building	1	NO	0.52	-	PA	OF	40	20	19	4	3	12	Lower	Infill - Mission St.	Older commercial building with large parking lot on parcel. Near other parcels with potential for infill development. The parcel is 77% improved. Redevelopment would replace the existing use. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
006-493-04	1107 Mission St	Anderson Rozanne U/W	1	NO	0.16	-	PA	OF	40	6	5	0	0	5	Above Moderate	Infill - Mission St.	Parcel is considered underutilized; land value exceeds value of existing structure on parcel. Near other parcels with potential for infill development. The parcel is 47% improved. Redevelopment could occur with the existing use or parcel-wide. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
002-223-31	2012 Mission St	Todd Todd & Daintry Marie Trustees	0	NO	0.23	4TH	MU-M	MXMD	89	16	16	4	3	9	Lower	Infill - Mission St.	Parking lot for adjacent office building. Recently rezoned to a new mixed-use zone in 2022. Parking lost through redevelopment will not need to be replaced given AB 2097.	B
002-223-35	2120 Mission St	Orlando Giovanna Trustee Etal	1	NO	0.22	4TH	MU-M	MXMD	89	15	14	3	2	9	Lower	Infill - Mission St.	Parcel is considered underutilized; land value of parcel exceeds value of residential structure on parcel. Shared ownership with vacant adjacent lots, enabling consolidation. Recently rezoned to a new mixed-use zone in 2022. The parcel is 32% improved. Redevelopment could occur with the existing use or parcel-wide. Parking	A

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APN	Street Address	Property Owner	Existing Units	Vacancy	Acreage	5th / 4th Cycles	Zoning	GPLU	Expected Density	Gross Potential Units	Net Potential Units	Net Units by Income Category			Assumed Income Category	Category	Existing Use and Additional Information	Development Class
												Low	Mod.	Above Mod.				
																	lost through redevelopment will not need to be replaced given AB 2097.	
002-235-21	1610 Mission St	Dong Larry Shung & Catherine Lau Co-Trustees	1	NO	0.11	4TH	MU-M	MXMD	89	7	6	0	0	6	Above Moderate	Infill - Mission St.	Parcel is considered underutilized; land value of parcel exceeds value of residential structure on parcel. Recently rezoned to a new mixed-use zone in 2022. The parcel is 42% improved. Redevelopment could occur with the existing use or parcel-wide. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
004-043-30	1242 Bay St	Markasky Albert & Evelyn	0	NO	0.21	-	MU-M	MXMD	89	14	14	3	2	9	Lower	Infill - Mission St.	Parcel is considered underutilized; land value of parcel exceeds value of commercial structure on parcel. Adjacent to other underutilized parcels. Recently rezoned to a new mixed-use zone in 2022. The parcel is 0% improved and includes a portion of a parking lot for a commercial use. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
004-441-23	1701 Mission St	Dong Ventures Llc Etal	0	NO	0.28	4TH	MU-M	MXMD	89	19	19	4	3	12	Lower	Infill - Mission St.	Parcel is considered underutilized; land value of parcel exceeds value of commercial structure on parcel. Adjacent to other underutilized parcels. Recently rezoned to a new mixed-use zone in 2022. Redevelopment would require replacement of the existing commercial uses. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
004-441-25	1725 Mission St	Westside Gas Inc	1	NO	0.27	4TH	MU-M	MXMD	89	19	18	4	3	11	Lower	Infill - Mission St.	Parking lot adjacent to underutilized parcels. Recently rezoned to a new mixed-use zone in 2022. Parking lost through redevelopment will not need to be replaced given AB 2097.	B
006-181-33	309 Trescony St	Goodwill Central Coast	0	YES	0.07	4TH	MU-M	MXMD	89	4	4	0	0	4	Above Moderate	Infill - Mission St.	Parcel is considered underutilized. Office building has multiple APNs. Recently rezoned to a new mixed-use zone in 2022. The parcel is 0% improved and includes a portion of a parking lot for a commercial use. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
006-181-89	1500 Mission St	Goodwill Central Coast	1	NO	0.09	4TH	MU-M	MXMD	89	6	5	0	0	5	Above Moderate	Infill - Mission St.	Parcel is considered underutilized; land value of parcel exceeds value of	A

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												Low	Mod.	Above Mod.				
																	office building on parcel. Office building has multiple APNs. Recently rezoned to a new mixed-use zone in 2022. The parcel is 25% improved. Redevelopment could occur with the existing use or parcel-wide. Parking lost through redevelopment will not need to be replaced given AB 2097.	
006-192-26	1212 Mission St	Chang Jun Sheng & King C H/W Etal All Jt	0	NO	0.23	4TH	MU-M	MXMD	89	16	16	4	3	9	Lower	Infill - Mission St.	Parking lot for adjacent underutilized commercial structures. Shared ownership with adjacent parcels (APNs 006-192-14 and 006-192-24), enabling consolidation. Recently rezoned to a new mixed-use zone in 2022. The parcel is 5% improved. Redevelopment could occur with the existing use or parcel-wide. Parking lost through redevelopment will not need to be replaced given AB 2097.	B
006-493-27	1129 Mission St	Marietti Gary	0	NO	0.31	4TH	MU-M	MXMD	89	22	22	5	4	13	Lower	Infill - Mission St.	Parcel is considered underutilized; land value of parcel exceeds value of commercial structure on parcel. Shared ownership with adjacent parcels (APNs 006-192-12 and 006-192-14), enabling consolidation. Recently rezoned to a new mixed-use zone in 2022. The parcel is 27% improved. Redevelopment could occur with the existing use or parcel-wide. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
005-282-48	333 Soquel Ave	Mcphail Ian	11	NO	1.56	4TH	CC	MXVC	89	110	99	24	19	56	Lower	Infill - Ocean St.	Owner interested in redeveloping parcel for residential uses. Large parking lot on site. Adjacent to Ocean Inn pipeline project, potential for spillover development. Site increased in maximum intensity allowed under SB 330.	A and B
008-322-43	919 Ocean St	Panattoni Cheryl E	0	NO	0.72	4TH	MU-OH	MXMD	89	51	51	12	10	29	Lower	Infill - Ocean St.	Parking lot. Shared ownership with adjacent parking lot (APN 008-253-19). Land use is vacant in parcel dataset. Recently rezoned to a new mixed-use zone in 2022. The parcel is 23% improved. Redevelopment could occur with the existing use or parcel-wide. Parking lost through redevelopment will not need to be replaced given AB 2097.	B

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												Low	Mod.	Above Mod.				
010-051-31	404 Ocean St A	Rkms Investments Llc	0	NO	0.11	4TH	MU-OH	MXMD	89	7	7	1	1	5	Lower	Infill - Ocean St.	Parcel is considered underutilized; land value of parcel exceeds value of commercial structure on parcel. Recently rezoned to a new mixed-use zone in 2022. The parcel is 35% improved. Redevelopment could occur with the existing use or parcel-wide. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
010-051-32	410 Ocean St	Battey Barry C A & Jennifer J Trustee	0	NO	0.09	4TH	MU-OH	MXMD	89	6	6	0	0	6	Above Moderate	Infill - Ocean St.	Owner interest in redeveloping parcel for residential purposes. Parcel is currently vacant. Recently rezoned to a new mixed-use zone in 2022.	B
010-051-37	509 Broadway	Mclaughlin Quinn M	1	NO	0.12	4TH	MU-OH	MXMD	89	8	7	1	1	5	Lower	Infill - Ocean St.	Parcel is considered underutilized; land value of parcel exceeds value of commercial structure on parcel. Shared ownership with adjacent underutilized parcels (APNs 010-022-22, 010-022-21 and 010-022-28), enabling consolidation. Recently rezoned to a new mixed-use zone in 2022. The parcel is 30% improved. Redevelopment could occur with the existing use or parcel-wide. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
010-051-38	515 Broadway	Lutter Michael	1	NO	0.13	4TH	MU-OH	MXMD	89	9	8	2	1	5	Lower	Infill - Ocean St.	Parcel is considered underutilized; land value of parcel exceeds value of commercial structure on parcel. Adjacent to other underutilized parcels. Recently rezoned to a new mixed-use zone in 2022. The parcel is 30% improved. Redevelopment could occur with the existing use or parcel-wide. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
005-282-42	525 Ocean St		0	NO	0.85	-	CC	MCVC	65	56	56	56	0	0	Lower	Infill - Ocean St.	Existing motel with interest in redeveloping.	A
010-022-22	807 Soquel Ave	Zuckswert Allan Peter & Ivette Survivors Trust A	0	NO	0.15	-	CC	CM	40	6	6	0	0	6	Above Moderate	Infill - Soquel Ave.	This parcel is in East Santa Cruz and located along Soquel Avenue. The parcel is zoned for Community Commercial (C-C). Surrounding zones include Multiple Residence - Low Density and Public Facilities. The parcel is currently used as a parking lot for a car dealership. This parcel is adjacent to another candidate site and can be consolidated into one. The	B

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												Low	Mod.	Above Mod.				
																	owner of this and adjacent parcels are the same. The parcel is 6% improved. Redevelopment could occur with the existing use or parcel-wide. Parking lost through redevelopment will not need to be replaced given AB 2097.	
010-022-21	809 Soquel Ave	Zuckswert Ivette F	0	NO	0.15	-	CC	CM	40	6	6	0	0	6	Above Moderate	Infill - Soquel Ave.	This parcel is in East Santa Cruz and located along Soquel Avenue. The parcel is zoned for Community Commercial (C-C). Surrounding zones include Multiple Residence - Low Density and Public Facilities. The parcel is currently used as a parking lot for a car dealership. This parcel is adjacent to another candidate site and can be consolidated into one. The owner of this and adjacent parcels are the same. The parcel is 6% improved. Redevelopment could occur with the existing use or parcel-wide. Parking lost through redevelopment will not need to be replaced given AB 2097.	B
010-022-28	738 N Branciforte Ave	Zuckswert Ivette F	1	NO	0.14	-	CC	CM	40	5	4	0	0	4	Above Moderate	Infill - Soquel Ave.	This parcel is in East Santa Cruz and located along N Branciforte Avenue. The parcel is zoned for Community Commercial (C-C). Surrounding zones include Multiple Residence - Low Density and Public Facilities. The parcel is currently used as an auto body shop. This parcel is adjacent to another candidate site and can be consolidated into one. The owner of this and adjacent parcels are the same. The parcel is 78% improved. Redevelopment would likely replace the existing use. Parking lost through redevelopment will not need to be replaced given AB 2097.	B
011-025-01	147 S Morrissey Ave	Oka Betsy Haruye Trustee Etal	0	NO	0.71	4TH	CC	MXHD	139	78	78	19	15	44	Lower	Infill - Soquel Ave.	This parcel is in East Santa Cruz and located along Soquel Avenue. The parcel is zoned Mixed Used High Density. Surrounding zones include Community Commercial and Multiple Residence - Medium Density. The current parcel is used for a variety of commercial stores and a parking lot. Site increased in maximum intensity allowed under SB 330. The owner expressed interest to include this parcel as a candidate site.	A

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												Low	Mod.	Above Mod.				
009-233-17	114 Stanford Ave	Green Valley Corp	0	YES	0.11	-	CC	CM	40	4	4	0	0	4	Above Moderate	Infill - Soquel Ave.	This parcel is currently used as a parking lot for an auto repair shop. The parcel is zoned for community commercial. Surrounding zones include Public Facilities and Mixed Use High Density. The owner expressed interest to include this parcel as a candidate site. Shared ownership with adjacent parcels (APNs 009-233-14, 009-233-15, 009-233-16, and 009-233-17), enabling consolidation.	B
009-381-73	1815 Soquel Ave	Santa Cruz Barrios Unidos Inc	0	NO	1.07	-	R15	L	0	0	0	0	0	0	Lower	Infill - Soquel Ave.	This parcel was included because the owner expressed interest. The parcel is currently used for commercial purposes.	A
005-541-05	111 Dakota Ave Cmn	Owners Of Ca Of Pm 38-7	0	NO	0.25	4TH	MU-VH	MXVC	139	27	27	6	5	16	Lower	Infill - Soquel Ave.	Parcel is considered underutilized; land value of parcel exceeds value of commercial structure on parcel. Recently rezoned to a new mixed-use zone in 2022. Redevelopment would likely replace the existing commercial use. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
010-012-07	613 Soquel Ave	Rittenhouse Building And Investment Ass	0	YES	0.17	4TH / 5TH	MU-H	MXHD	71	12	12	3	2	7	Lower	Infill - Soquel Ave.	Parking lot. Shared ownership with adjacent parking lot (APN 008-253-17). Land use is vacant in parcel dataset. Recently rezoned to a new mixed-use zone in 2022.	B
010-022-23	725 Soquel Ave	Zuckswert Ivette F	0	NO	0.36	4TH	MU-H	MXHD	71	25	25	6	5	14	Lower	Infill - Soquel Ave.	Parcel is considered underutilized; land value of parcel exceeds value of commercial structure on parcel. Recently rezoned to a new mixed-use zone in 2022. The parcel is 35% improved. Redevelopment would likely replace the existing use. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
010-062-10	712 Soquel Ave	Ghielmetti Franca M Trustee	2	NO	0.12	4TH	MU-H	MXHD	71	8	6	1	1	4	Lower	Infill - Soquel Ave.	Parcel is considered underutilized; land value of parcel exceeds value of commercial structure on parcel. Adjacent to other underutilized parcels. Recently rezoned to a new mixed-use zone in 2022. The parcel is 35% improved. Redevelopment would likely replace the existing use. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
010-062-17	710 Soquel Ave	Boumis Spilios & Vicki	0	YES	0.15	4TH / 5TH	MU-H	MXHD	71	10	10	2	2	6	Lower	Infill - Soquel Ave.	Parcel is considered underutilized; land value of parcel exceeds value of	A

Table B-11: Santa Cruz 6th Cycle Sites Inventory																		
APN	Street Address	Property Owner	Existing Units	Vacancy	Acreage	5th / 4th Cycles	Zoning	GPLU	Expected Density	Gross Potential Units	Net Potential Units	Net Units by Income Category			Assumed Income Category	Category	Existing Use and Additional Information	Development Class
												Low	Mod.	Above Mod.				
																	commercial structure on parcel. Adjacent to other underutilized parcels. Recently rezoned to a new mixed-use zone in 2022. Redevelopment would likely replace the existing use. Parking lost through redevelopment will not need to be replaced given AB 2097.	
010-081-31	1130 Soquel Ave	Dunton Dan	0	NO	0.21	4TH	MU-H	MXHD	71	14	14	3	2	9	Lower	Infill - Soquel Ave.	Parcel is considered underutilized; land value of parcel exceeds value of commercial structure on parcel. Adjacent to other underutilized parcels. Recently rezoned to a new mixed-use zone in 2022. The parcel is 38% improved. Redevelopment would likely replace the existing use. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
009-233-15	1009 Water St	Green Valley Corp	0	YES	0.17	-	CC	CM	40	6	6	0	0	6	Above Moderate	Infill - Water St.	This parcel is currently used as a parking lot for an auto repair shop. The parcel is zoned for community commercial. Surrounding zones include Public Facilities and Mixed Use High Density. Shared ownership with adjacent parcels (APNs 009-233-14, 009-233-15, 009-233-16, and 009-233-17), enabling consolidation.	B
009-233-16	110 Stanford Ave	Green Valley Corp	1	NO	0.10	-	CC	CM	40	4	3	0	0	3	Above Moderate	Infill - Water St.	There is existing retail building on this parcel. Shared ownership with adjacent parcels (APNs 009-233-14, 009-233-15, 009-233-16, and 009-233-17), enabling consolidation. Parcel is considered underutilized; land value of parcel exceeds value of commercial structure on parcel. The parcel is 36% improved. Redevelopment would likely replace the existing use. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
009-242-26	1215 Water St	Canepa Bruce S/M	0	NO	0.74	-	CC	CM	40	29	29	7	5	17	Lower	Infill - Water St.	The parcel is currently used for automotive uses. The owner expressed interest to include this parcel to be part of the candidate sites. The parcel is considered underutilized, land value of parcel exceeds value of commercial structure on parcel.	A
009-253-10	1305 Water St	Gibson Jeannine Marie Trustee	1	NO	0.32	4TH	MU-H	MXHD	71	22	21	5	4	12	Lower	Infill - Water St.	Parcel is considered underutilized; land value of parcel exceeds value of commercial structure on parcel.	A

Table B-11: Santa Cruz 6th Cycle Sites Inventory

APN	Street Address	Property Owner	Existing Units	Vacancy	Acreage	5th / 4th Cycles	Zoning	GPLU	Expected Density	Gross Potential Units	Net Potential Units	Net Units by Income Category			Assumed Income Category	Category	Existing Use and Additional Information	Development Class
												Low	Mod.	Above Mod.				
																	Adjacent to other underutilized parcels. Recently rezoned to a new mixed-use zone in 2022. The parcel is 47% improved. Redevelopment would likely replace the existing use. Parking lost through redevelopment will not need to be replaced given AB 2097.	
008-311-14	218 River St	Qi Mike Yun & Jenny Mazhenlu	1	NO	0.10	-	CT	CM	40	3	2	0	0	2	Above Moderate	Infill - River St.	This parcel has an existing multiple family residential unit. The parcel is zoned Thoroughfare Commercial. Surrounding zones include Community Commercial, Multiple Residence - Medium Density, Public Facility, Single Family Residence, and Central Business District. The residential unit was built in 1910 and is in need of major rehabilitation. Shared ownership with adjacent parcels (APNs 008-311-14, 008-311-15, and 008-311-29), enabling consolidation. The parcel is considered underutilized, land value of parcel exceeds value of residential structure on parcel. Improvement value is 13% and redevelopment would likely replace the existing structure.	C
008-311-15	222 River St	Qi Mike Yun & Jenny Mazhenlu	1	NO	0.14	-	CT	CM	40	4	3	0	0	3	Above Moderate	Infill - River St.	This parcel has an existing residential unit. The parcel is zoned Thoroughfare Commercial. Surrounding zones include Community Commercial, Multiple Residence - Medium Density, Public Facility, Single Family Residence, and Central Business District. The residential unit was built in 1900 and is in need of major rehabilitation. Shared ownership with adjacent parcels (APNs 008-311-14, 008-311-15, and 008-311-29), enabling consolidation. The parcel is considered underutilized, land value of parcel exceeds value of residential structure on parcel. Improvement value is 24% and redevelopment would likely replace the existing structure.	C
008-311-29	228 River St	Qi Mike Yun & Jenny Mazhenlu	0	NO	0.21	-	CT	CM	40	6	6	0	0	6	Above Moderate	Infill - River St.	This parcel has an existing multiple family residential unit. The parcel is zoned Thoroughfare Commercial. Surrounding zones include Community Commercial, Multiple Residence -	C

Table B-11: Santa Cruz 6th Cycle Sites Inventory																		
APN	Street Address	Property Owner	Existing Units	Vacancy	Acreage	5th / 4th Cycles	Zoning	GPLU	Expected Density	Gross Potential Units	Net Potential Units	Net Units by Income Category			Assumed Income Category	Category	Existing Use and Additional Information	Development Class
												Low	Mod.	Above Mod.				
																	Medium Density, Public Facility, Single Family Residence, and Central Business District. The residential unit was built in 1900 and is in need of major rehabilitation. Shared ownership with adjacent parcels (APNs 008-311-14, 008-311-15, and 008-311-29), enabling consolidation. The parcel is considered underutilized, land value of parcel exceeds value of residential structure on parcel. Improvement value is 4% and redevelopment would likely replace the existing structure.	
008-311-07	136 River St	Thomas Bobby James & Elizabeth June Trustees	0	NO	0.18	-	CC	CM	40	5	5	0	0	5	Above Moderate	Infill - River St.	Outdoor World Site. The interested developer owns adjacent affordable housing project. The City has loaned money to the developer to facilitate land purchase for future housing development. They have submitted plans but have not yet paid for the Design Permit.	A
008-311-06		Thomas Bobby James & Elizabeth June Trustees	0	NO	0.06	-	CC	CM	40	1	1	0	0	1	Lower	Infill - River St.	Outdoor World Site. The interested developer owns adjacent affordable housing project. The City has loaned money to the developer to facilitate land purchase for future housing development. They have submitted plans but have not yet paid for the Design Permit.	A
008-661-11	890 River St	Santa Cruz City Of Etal	0	NO	3.87	-	IG	IND	30	300	300	270	30	0	Lower	Infill - Other Sites	Other associated parcels: 008-172-18, 008-163-07, 008-163-06, 008-172-08, 008-172-16, 008-172-19, 007-422-09. Existing industrially-zoned parcel with development interest. Zoned for industrial but allows for residential development at 30 dwelling units per acre. City owns part of the property and the Economic Development has had discussions with Caltrans on developing the site, all affordable. A conservative estimate for the number of units on the site is 300 with an overall average of 60% AMI so we can use a breakdown of 90% Lower (270) and 10% Mod (30) for the 300 units.	A
003-161-32	313 Swift St	Santa Cruz City School District	0	YES	4.08	-	PF	CF	5	10	10	0	2	8	Moderate	Infill - Other Sites	Parcel owned by the Santa Cruz City School District. School district is interested in redeveloping the existing building on-site to support housing.	E

Table B-11: Santa Cruz 6th Cycle Sites Inventory

APN	Street Address	Property Owner	Existing Units	Vacancy	Acreage	5th / 4th Cycles	Zoning	GPLU	Expected Density	Gross Potential Units	Net Potential Units	Net Units by Income Category			Assumed Income Category	Category	Existing Use and Additional Information	Development Class
												Low	Mod.	Above Mod.				
007-031-04	201 Front St	421 E 18 Street Property Partnership	0	NO	1.20	-	CBD	RVC	141	169	169	42	33	94	Lower	South of Laurel Area	This parcel is listed as Opportunity Site A in the draft Downtown Plan Expansion. There is developer interest in the site and the City has been in coordination with the property owner. Existing capacity shown.	A
007-032-01	220 Front St	Santa Cruz Seaside Company	0	NO	0.45	-	RH	H	55	24	24	6	4	14	Lower	South of Laurel Area	This parcel is listed as Opportunity Site B in the draft Downtown Plan Expansion. There is developer interest in the site and the City has been in coordination with the property owner. Existing capacity shown.	A
007-032-27	140 Center St	Prolo Stanley E & Muriel M Trustee et al.	0	NO	0.78	-	RM	M	30	23	23	5	4	14	Lower	South of Laurel Area	Included as Opportunity Site H in the draft Downtown Plan Expansion. Property owner interest in inclusion of site in plan as a development opportunity.	A
007-033-01	140 Front St	Santa Cruz Seaside Company	0	NO	1.15	-	RH	H	141	162	162	40	32	90	Lower	South of Laurel Area	Shared ownership with APN 007-033-01. This parcel is listed as Opportunity Site D in the draft Downtown Plan Expansion. Site of existing Santa Cruz Warriors Arena which will be moved to make this site a development opportunity. City has been in coordination with property owner through the expansion process. Existing capacity shown.	E
007-033-02	203 Laurel St	Santa Cruz Seaside Company	0	NO	0.13	-	RH	H	141	17	17	4	3	10	Lower	South of Laurel Area	Shared ownership with APN 007-033-02. This parcel is listed as Opportunity Site D in the draft Downtown Plan Expansion. Site of existing Santa Cruz Warriors Arena which will be moved to make this site a development opportunity. City has been in coordination with property owner through the expansion process. Existing capacity shown.	E
007-023-18	415 Pacific Ave	Victorino Ronald J & Patricia M Co-Trustees et al.	0	NO	0.11	-	RTC	RVC	141	16	16	4	3	9	Lower	South of Laurel Area	Shared ownership with APN 007-023-19. This parcel is listed as Opportunity Site I in the draft Downtown Plan Expansion. Site is developed with a single story, 10-unit residential building. Parcel is considered underutilized; land value of parcel exceeds value of residential structure on parcel and improvement value is 34%. Parking lost through redevelopment will not need to be replaced given AB 2097.	C

Table B-11: Santa Cruz 6th Cycle Sites Inventory																		
APN	Street Address	Property Owner	Existing Units	Vacancy	Acreage	5th / 4th Cycles	Zoning	GPLU	Expected Density	Gross Potential Units	Net Potential Units	Net Units by Income Category			Assumed Income Category	Category	Existing Use and Additional Information	Development Class
												Low	Mod.	Above Mod.				
007-023-19	407 Pacific Ave	Victorino Ronald J & Patricia M Co-Trustees et al.	10	NO	0.50	-	RTC	RVC	141	70	60	15	12	33	Lower	South of Laurel Area	Shared ownership with APN 007-023-18. This parcel is listed as Opportunity Site I in the draft Downtown Plan Expansion. Site is developed with a single story, 10-unit residential building. Parcel is considered underutilized; land value of parcel exceeds value of residential structure on parcel and improvement value is 54%. Parking lost through redevelopment will not need to be replaced given AB 2097.	C
007-023-21	325 Pacific Ave	Rupesh Enterprises Inc	0	NO	0.29	-	RTC	RVC	141	40	40	10	8	22	Lower	South of Laurel Area	Shared ownership with APNs 007-023-22 and 007-023-23. This parcel is listed as Opportunity Site J in the draft Downtown Plan Expansion. Site is developed with a single story motel. Parcel is considered underutilized; land value of parcel exceeds value of residential structure on parcel and improvement value is 61%. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
007-023-22	311 Pacific Ave	Rupesh Enterprises Inc	0	NO	0.08	-	RTC	RVC	141	10	10	2	2	6	Lower	South of Laurel Area	Shared ownership with APNs 007-023-21 and 007-023-23. This parcel is listed as Opportunity Site J in the draft Downtown Plan Expansion. Site is developed with a single story motel. Parcel is considered underutilized; land value of parcel exceeds value of residential structure on parcel and improvement value is 51%. Parking lost through redevelopment will not need to be replaced given AB 2097.	A
007-023-23	311 Pacific Ave	Rupesh Enterprises Inc	0	NO	0.36	-	RTC	RVC	141	51	51	13	10	28	Lower	South of Laurel Area	Shared ownership with APNs 007-023-21 and 007-023-22. This parcel is listed as Opportunity Site J in the draft Downtown Plan Expansion. Site is developed with a single story motel. Parcel is considered underutilized; land value of parcel exceeds value of residential structure on parcel and improvement value is 57%. Parking lost through redevelopment will not need to be replaced given AB 2097.	A

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Appendix H

Glossary



Glossary

Above Moderate-Income Household. A household with an annual income greater than 120 percent of the area median income adjusted by household size, as determined by a survey of incomes conducted by a city or a county, or in the absence of such a survey, based on the latest available eligibility limits established by the U.S. Department of Housing and Urban Development (HUD) for the Section 8 housing program.

Accessory Dwelling Unit (ADU). An accessory dwelling unit (ADU) is a dwelling unit that is accessory to one or more primary residences that has complete independent living facilities for one or more persons. A "conversion accessory dwelling unit" is any accessory dwelling unit created primarily by the conversion of any permitted or legal nonconforming structure, or portion of such a structure. On property developed with multifamily structures, only areas that are not used as livable space, including, but not limited to, storage rooms, boiler rooms, passageways, attics, basements, or garages, are eligible to become conversion accessory dwelling units. Consistent with zoning standards, conversion accessory dwelling units are permitted to expand the existing footprint of the structure by up to one hundred fifty square feet, and the existing height by up to two feet, and must be in conformance with all requirements of Section 24.16.142 of the Santa Cruz Municipal Code. A "new construction accessory dwelling unit" is any accessory dwelling unit that includes new construction and which does not meet the definition and requirements for a conversion accessory dwelling unit.

Affirmatively Furthering Fair Housing (AFFH). Affirmatively Furthering Fair Housing (AFFH) is a legal requirement that federal agencies and federal grantees further the purposes of the Fair Housing Act. AFFH means "taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws" (Affirmatively Furthering Fair Housing Guidance for All Public Entities and for Housing Elements).

Area Median Income (AMI). Area median income for Santa Cruz County as published by the State of California pursuant to California Code of Regulations, Title 25, Section 6932, or successor provision. Commonly abbreviated as AMI. Area median income is the median or average income of a specific area and is based on household size.

Assisted Housing. Generally multi-family rental housing, but sometimes single-family ownership units, whose construction, financing, sales prices, or rents have been subsidized by federal, state, or local housing programs including, but not limited to Federal Section 8 (new construction, substantial rehabilitation, and loan management set-asides), Federal Sections 213, 236, and 202, Federal Sections 221 (d) (3) (below-market interest rate program), Federal Sections 101 (rent supplement assistance), CDBG, FHA Sections 515, multi-family mortgage revenue bond programs, local redevelopment and in lieu fee programs, and units developed pursuant to local inclusionary housing and density bonus programs.

Below-Market-Rate Housing (BMR). Any housing unit specifically priced to be sold or rented to low- or moderate-income households for an amount less than the fair-market value of the unit. Both the State of California and the U.S. Department of Housing and Urban Development set standards for determining which households qualify as "low income" or "moderate income." The financing of housing at less than prevailing interest rates.

Community Care Facility. Any facility, place, or building which is maintained and operated to provide nonmedical residential care, daycare (other than family daycare homes), or home-finding agency services for children, adults or children and adults, including, but not limited to, the physically handicapped, mentally impaired, or incompetent persons. All community care facilities shall be appropriately licensed or registered pursuant to state law, unless exempted therefrom by state law. This definition and all other definitions relating to community care facilities shall be interpreted so as to be consistent with definitions found in state law or state administrative regulations.

Community Development Block Grant (CDBG). A grant program administered by the U.S. Department of Housing and Urban Development (HUD) on a formula basis for entitled communities and administered by the State Department of Housing and Community Development (HCD) for non-entitled jurisdictions. This grant allots money to cities and counties for housing rehabilitation and community development, including public facilities and economic development.

Condominium. A multi-family building where the units are individually owned, and the common space is owned collectively by condominium unit owners. A condominium structure may have two or more units.

Covenants, Conditions, and Restrictions (CC&Rs). A term used to describe restrictive limitations that may be placed on property and its use, and which usually are made a condition of holding title or lease.

Deed. A legal document which affects the transfer of ownership of real estate from the seller to the buyer.

Density Bonus. The allocation of development rights that allow a parcel to accommodate additional square footage or additional residential units beyond the maximum for which the parcel is zoned, usually in exchange for the provision or preservation of an amenity such as affordable rent for lower income residents at the same site or at another location.

Density, Residential. The number of permanent residential dwelling units per acre of land. Densities specified in the General Plan may be expressed in units per gross acre or per net developable acre.

Discretionary Action. An action or approval which requires the exercise of judgment or deliberation when the City decides to approve or disapprove a project.

Down Payment. Money paid by a buyer from his own funds, as opposed to that portion of the purchase price which is financed.

Duplex. A building on a single lot containing two dwelling units, each of which is totally separated from the other by a shared wall that extends from the foundation to the roof.

Dwelling Unit (DU). A dwelling unit is a building or portion of a building including one or more rooms which is/are designed or used as a residence by one family or housekeeping unit, with facilities for living, sleeping, eating, sanitation, and food preparation. A dwelling unit shall have only one domestic food preparation facility, except that a single-family dwelling may also include one area meeting the standards of a junior accessory dwelling unit complying with Section 24.16.170 of the Santa Cruz Municipal Code. A dwelling unit shall have interior access between all habitable spaces, except that a junior accessory dwelling unit containing all facilities necessary for living, sleeping, eating, food preparation and sanitation need not maintain interior access to the remainder of the dwelling unit.

Dwelling, Townhouse. A single dwelling unit in a townhouse group, located or capable of being located on a separate lot; and being separated from the adjoining dwelling unit by an approved wall, extending from the foundation through the roof and structurally independent of the corresponding wall of the adjoining unit.

Emergency Shelter. Housing with minimal supportive services that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter in any facility because of an inability to pay. Emergency shelter operators are not obligated to accept individuals if the shelter is at capacity.

Extremely Low-Income Household. A household with an annual income that is less than 30 percent of the area median family income adjusted by household size, as determined by a survey of incomes conducted by a city or a county, or in the absence of such a survey, based on the latest available eligibility limits established by the U.S. Department of Housing and Urban Development (HUD) for the Section 8 housing program.

Fair Market Rent. The rent, including utility allowances, determined by the United States Department of Housing and Urban Development for purposed of administering the Section 8 Program.

Family. An individual, or two or more persons living together and occupying a dwelling which is not a rooming house, lodging house, or residential institutional use.

General Plan. A comprehensive, long-term plan mandated by State Planning Law for the physical development of a city or county and any land outside its boundaries which, in its judgment, bears relation to its planning. The plan shall consist of seven required elements: land use, circulation, open space, conservation, housing, safety, and noise. The plan must include a statement of development policies and a diagram or diagrams illustrating the policies.

Goal. A general, overall, and ultimate purpose, aim, or end toward which the City will direct effort.

Historic Preservation. The preservation of historically significant structures and neighborhoods until such time as, and in order to facilitate, restoration and rehabilitation of the building(s) to a former condition.

Historic Property. A historic property is a structure or site that has significant historic, architectural, or cultural value.

HOME Investment Partnership Program (HOME). A grant program administered by the U.S. Department of Housing and Urban Development (HUD) on a formula basis for states and localities. HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. HOME funds are awarded annually as formula grants to participating jurisdictions (PJs). This grant allots money for building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people.

Household. All those persons—related or unrelated—who occupy a single housing unit. (See "Family.")

Housing and Community Development Department (HCD). The State agency that has principal responsibility for assessing, planning for, and assisting communities to meet the needs of low- and moderate-income households.

Housing Element. One of the seven State-mandated elements of a local general plan, it assesses the existing and projected housing needs of all economic segments of the community, identifies potential sites adequate to provide the amount and kind of housing needed, and contains adopted goals, policies, and implementation programs for the preservation, improvement, and development of housing. Under State law, Housing Elements must be updated every five years.

Housing Payment. For ownership housing, this is defined as the mortgage payment, property taxes, insurance, and utilities. For rental housing, this is defined as rent and utilities.

Housing and Urban Development, U.S. Department of (HUD). A cabinet-level department of the federal government that administers housing and community development programs.

Implementing Policies. The City's statements of its commitments to consistent actions.

Implementation. Actions, procedures, programs, or techniques that carry out policies.

Infill Development. The development of new housing or other buildings on properties in a built-up area or on new building parcels created by permitted lot splits.

Integration. A condition in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability when compared to a broader geographic region.

Junior Accessory Dwelling Unit (JADU). A unit that is no more than 500 square feet in size and contained entirely within a single-family residence. A junior accessory dwelling unit may share sanitation facilities with the existing structure.

Labor Supply Camp. An area or place containing living quarters including dwellings, tents, bunkhouses, trailer coaches, or other housing accommodations, and any accessory dining, sanitary or recreational facilities, maintained by a labor contractor for the housing of farm laborers, for hire for work off the site.

Land Use Classification. A system for classifying and designating the appropriate use of properties.

Live-Work Units. Buildings or spaces within buildings that are used jointly for commercial and residential purposes where the residential use of the space is secondary or accessory to the primary use as a place of work.

Lot Coverage. The maximum lot area which may be covered with buildings and structures. Buildings and structures include all land covered by Principal Buildings, garages and carports, Accessory Structures, covered decks and gazebos, and other enclosed and covered areas, but not including standard roof overhangs, cornices, eaves, uncovered decks, swimming pools, paved areas such as walkways, driveways, patios, uncovered parking areas or roads. All areas of coverage are computed in terms of net lot area at ground level.

Low-Income Household. A household with an annual income usually between 51 and 80 percent of the area median income adjusted by household size, as determined by a survey of incomes conducted by a city or a county, or in the absence of such a survey, based on the latest available eligibility limits established by the U.S. Department of Housing and Urban Development (HUD) for the Section 8 housing program.

Low-Income Housing Tax Credits (LIHTC). Tax reductions provided by the federal and State governments for investors in housing for low-income households.

Manufactured Housing. Residential structures that are constructed entirely in the factory, and which since June 15, 1976, have been regulated by the federal Manufactured Home Construction and Safety Standards Act of 1974 under the administration of the U.S. Department of Housing and Urban Development (HUD).

Ministerial Action. A non-discretionary action or approval where the City merely has to determine whether a project conforms with applicable statutes, ordinances, or regulations.

Mixed-Use. Properties on which various uses such as office, commercial, institutional, and residential, are combined in a single building or on a single site in an integrated development project with significant functional interrelationships and a coherent physical design. A “single site” may include contiguous properties.

Mobile Home. A structure that was constructed prior to June 15, 1976, transportable in one or more sections, which, in a travel mode, is eight feet or more in width, or forty feet in length, or, when erected on site, is three hundred twenty square feet or more, and which is built on a permanent chassis and designed to be used as a single-family dwelling with or without a foundation when connected to the required utilities, and includes the plumbing, heating, air conditioning, and electrical systems contained therein. “Mobile home” includes any structure that meets all the requirements of this section and complies with the state standards for mobile homes in effect at the time of construction. “Mobile home” does not include a commercial modular, as defined in Section 18001.8, factory-built housing, as defined in Section 19971, a manufactured home, as defined in Section 18007, a multifamily manufactured home, as defined in Section 18008.7, or a recreational vehicle, as defined in Section 18010, of the California Health and Safety Code.

Mobile Home/Manufactured Home Park. Any parcel of land or portion thereof which is used or offered for use as a location for two or more mobile homes.

Moderate-Income Household. A household with an annual income usually between 81 and 120 percent of the area median income adjusted by household size, as determined by a survey of incomes conducted by a city or a county, or in the absence of such a survey, based on the latest available eligibility limits established by the U.S. Department of Housing and Urban Development (HUD) for the Section 8 housing program.

Monthly Housing Expense. Total principal, interest, taxes, and insurance paid by the borrower on a monthly basis for an ownership unit or total rent, utilities, and renters' insurance paid by a tenant on a monthly basis. Used with gross income to determine affordability.

Multi-Family Dwelling. A multifamily dwelling is a building which is designed or used exclusively as a residence that includes three or more separate dwelling units or any combination of dwelling unit types

Ordinance. A law or regulation set forth and adopted by a governmental authority, usually a city or county.

Overcrowded Housing Unit. A housing unit in which the members of the household or group are prevented from the enjoyment of privacy because of small room size and housing size. The U.S. Bureau of Census defines an overcrowded housing unit as one which is occupied by more than one person per room.

Parcel. A lot or tract of land.

Disability. A physical or mental impairment that substantially limits one or more of the major life activities of the individual; a record of such an impairment; or being regarded as having such an impairment.

Policy. A specific statement of principle or of guiding action that implies clear commitment but is not mandatory. A general direction that a governmental agency sets to follow, in order to meet its objectives before undertaking an action program. (See "Program.")

Poverty Level. As used by the U.S. Census, families and unrelated individuals are classified as being above or below the poverty level based on a poverty index that provides a range of income cutoffs or "poverty thresholds" varying by size of family, number of children, and age of householder. The income cutoffs are updated each year to reflect the change in the Consumer Price Index.

Program. An action, activity, or strategy carried out in response to adopted policy to achieve a specific goal or objective. Policies and programs establish the "who," "how" and "when" for carrying out the "what" and "where" of goals and objectives.

Redevelop. To demolish existing buildings; or to increase the overall floor area existing on a property; or both; irrespective of whether a change occurs in land use.

Regional. Pertaining to activities or economies at a scale greater than that of a single jurisdiction and affecting a broad geographic area.

Regional Housing Needs Allocation. A quantification by the local council of governments of existing and projected housing need, by household income group, for all localities within a region.

Rehabilitation. The repair, preservation, and/or improvement of substandard housing.

Residential. Land designated in the General Plan and zoning ordinance for building consisting of dwelling units. May be improved, vacant, or unimproved. (See "Dwelling Unit.")

Retirement Home or Center. Multiple dwelling units containing not less than four dwelling units which are designated and intended to provide suitable living quarters and specialized services to elderly, or retired, ambulatory persons. These units are designed to serve elderly persons, and may include such special facilities and services as, but not limited to, communal cooking and eating areas, special dietary programs, wheelchair ramps, hallway handrails, and other special features and programs intended to serve the needs of elderly, retired persons.

Retrofit. To add materials and/or devices to an existing building or system to improve its operation, safety, or efficiency. Buildings have been retrofitted to use solar energy and to strengthen their ability to withstand earthquakes, for example.

Rezoning. An amendment to the zoning map to effect a change in the nature, density, or intensity of uses allowed in a zoning district and/or on a designated parcel or land area; a change in the zoning designation.

Housing Choice Voucher Program (HCV). A federal (HUD) rent-subsidy program that is one of the main sources of federal housing assistance for low-income households, operates by providing "housing assistance payments" to owners, developers, and public housing agencies to make up the difference between the "Fair Market Rent" of a unit (set by HUD) and the household's contribution toward the rent, which is calculated at 30 percent of the household's adjusted gross monthly income (GMI). "Section 8" includes programs for new construction, existing housing, and substantial or moderate housing rehabilitation.

Segregation. A condition in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or type of disability in a particular geographic areas when compared to a broader geographic area.

Single-Family Dwelling. A single-family dwelling is a building which is designed or used exclusively as a residence, including only one dwelling unit, and may also contain one area meeting the standards of a junior accessory dwelling unit.

Single-Room Occupancy Units (SRO). A cluster of residential units of a smaller size than normally found in multiple dwellings within a residential hotel, motel, or facility providing sleeping or living facilities in which sanitary facilities may be provided within the unit and/or shared, and kitchen or cooking facilities may be provided within the unit or shared within the housing project.

Special Housing Needs. Special housing needs are those associated with specific demographic or occupational groups that call for specific Housing Element program responses. State law specifically requires Housing Element analysis of the special housing needs of people who are elderly or disabled (including developmental disabilities), female-headed households, large families, farmworkers, and people experiencing homelessness. These special-needs groups often spend a disproportionate amount of their

income to secure safe and decent housing and are sometimes subject to discrimination based on their specific needs or circumstances.

Special Needs Populations. Disabled Households, agricultural workers, single-parent households, victims or survivors of domestic or physical abuse, households enrolled in Welfare-to-Work programs, homeless persons or persons at risk of becoming homeless, chronically ill persons including those with HIV and mental illness, displaced dependent parents (or expectant dependent parents), emancipated foster youth, individuals exiting from institutional settings, chronic substance abusers, or other specific groups with unique housing needs as determined by the Housing and Community Development Department. "Special Needs Populations" do not include seniors or the frail elderly unless they otherwise qualify as a Special Needs Population.

Subsidize. To assist by payment of a sum of money or by the granting to terms or favors that reduces the need for monetary expenditures. Housing subsidies may take the forms of mortgage interest deductions or tax credits from federal and/or state income taxes, sale, or lease at less than market value of land to be used for the construction of housing, payments to supplement a minimum affordable rent, and the like.

Substandard Housing. Residential dwellings that, because of their physical condition, do not provide safe and sanitary housing.

Supportive Housing. Housing with no limit on length of stay, that is occupied by the target population as defined by State Housing Element Law, and that is linked to on-site or off-site services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.

Target Areas. Specifically, designated sections of the community where loans and grants are made to bring about a specific outcome, such as the rehabilitation of housing affordable by very low- and low-income households.

Target Population. Target population refers to people with low incomes who have one or more disabilities, including mental illness, HIV or AIDS, substance abuse, or other chronic health condition, or individuals eligible for services provided pursuant to the Lanterman Developmental Disabilities Services Act (Division 4.5 (commencing with Section 4500) of the Welfare and Institutions Code and may include, among other populations, adults, emancipated minors, families with children, elderly people, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, and people experiencing homelessness.

Tenure. Tenure refers to whether a dwelling unit is owner-occupied or renter-occupied. A housing unit is owner-occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is owner-occupied only if the owner or co-owner lives in it. All other occupied units are classified as renter-occupied including units rented for cash rent and those occupied without payment of cash rent.

Transitional Housing. Transitional housing is intended to move individuals needing temporary assistance with their housing needs and consist of buildings configured as rental housing developments but operated

under program requirements that require the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time that shall be no less than six months from the beginning of the assistance.

Undevelopable. Specific areas where topographic, geologic, and/or superficial soil conditions indicate a significant danger to future occupants and a liability to the City should the site be developed.

Acronyms Used

AB: Assembly Bill
ACS: American Community Survey
ADU: Accessory Dwelling Unit
AFC: Association of Faith Communities
AFFH: Affirmatively Furthering Fair Housing
AFH: Assessment of Fair Housing
AI: Analysis of Impediments
AMBAG: Association of Monterey Bay Area Governments
AMFI: Area Median Family Income
AMI: Area Median Income
BMR: Below Market Rate
CAR: California Association of Realtors
CBDO: Community Based Development Organization
CDBG: Community Development Block Grant
CDDS: California Department of Developmental Services
CERT: Community Emergency Response Team
CEQA: California Environmental Quality Act
CHAS: Comprehensive Housing Affordability Strategy
CoC: Continuum of Care
CPUC: California Public Utilities Commission
DFEH: California Department of Fair Employment and Housing
DU/AC: Dwelling Units Per Acre
DU: Dwelling Unit
EDD: California Employment Development Department
ELI: Extremely Low-Income
EMS: Emergency Medical Services
FAR: Floor Area Ratio
FEMA: Federal Emergency Management Agency
FHA: Federal Housing Administration
FHAA: Federal Fair Housing Amendment Act
FHEO: Office of Fair Housing and Equal Opportunity
FIT: Families in Transition
FMR: Fair Market Rate
HAMI: HUD Area Median Income
HAMFI: HUD Area Median Family Income
HCD: California Department of Housing and Community Development
HCVP: Section 8 Housing Choice Voucher Program
HH: Household(s)
HMDA: Home Mortgage Disclosure Act
HOA: Homeowners Association
HOME: HOME Investment Partnership Program
HOPES: Homeless Outreach, Proactive Engagement Services
HPHP: Homeless Persons Health Project
HUD: Department of Housing and Urban Development
ICC: International Code Council
JADU: Junior Accessory Dwelling Unit
LCP: Local Coastal Program
LI: Low-Income
LIHTC: Low Income Housing Tax Credit
MFI: Median Family Income
MHMH: My House My Home Program
MSA/MD: Metropolitan Statistical Area/Metropolitan Division
NFIP: National Flood Insurance Program
NPT: Neighborhood Policing Team
NRSA: Neighborhood Revitalization Strategy Area
OEHHA: California Office of Environmental Health Hazard Assessment
PG&E: Pacific Gas and Electric Company
PLL: Paul Lee Loft
PSCH: Page Smith Community House
R/ECAP: Racially and Ethnically Concentrated Areas of Poverty

RCAA: Racially and Ethnically Concentrated Areas of Affluence
RCC: Recuperative Care Center
RFS: Rebele Family Shelter
RHNA: Regional Housing Needs Allocation
RHND: Regional Housing Needs Determination
ROI: Regional Opportunity Index
SB: Senate Bill
SCMU: Santa Cruz Municipal Utilities
SCPD: Santa Cruz Police Department
SRO: Single-Room Occupancy Unit
SSVF: Supportive Services for Veterans Families
TCAC/HCD: California Tax Credit Allocation Committee/HCD
TOD: Transit-Oriented Development
VASH: HUD-Veterans Affairs Supportive Housing Program
VLI: Very Low-Income



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