# FEDERAL FUNDING FOR HOUSING & COMMUNITY DEVELOPMENT

## VIRTUAL COMMUNITY MEETING SEPTEMBER 2024

Notice: This meeting will be recorded and posted on the Economic Development and Housing Department's website.







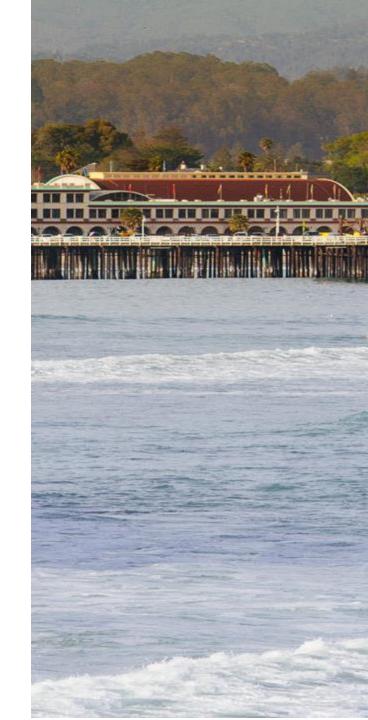
### AGENDA

- 1 WELCOME & INTRODUCTION
- 2 CONSOLIDATED PLAN & FAIR HOUSING
- 3 NEIGHBORHOOD REVITALIZATION STRATEGY AREA
- 4 LOCAL DATA
- 5 NEXT STEPS & SURVEY
- 6 QUESTIONS & DISCUSSION

#### Welcome & Introduction

#### **Speakers:**

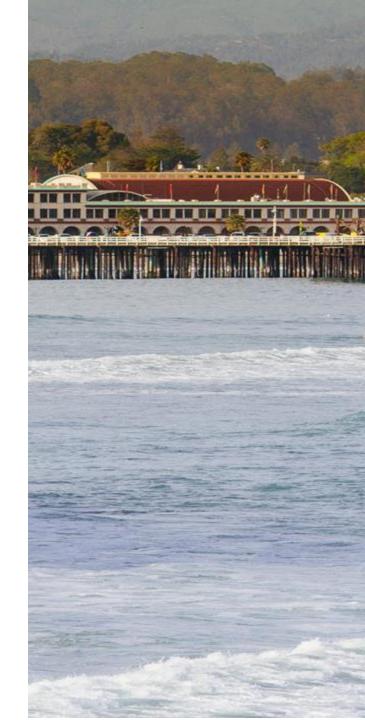
- Jessica Mellor, City of Santa Cruz
- Virginia Flores, Grow America
- Carl Spikner, Grow America
- Peter Bicher, Interpreter, City of Santa Cruz



### **Icebreaker**

## What's your favorite thing about Santa Cruz?

- Mountains
- Beach
- Downtown
- Food



### What's a Consolidated Plan?

- The U.S. Department of Housing and Urban Development (HUD) requires communities to assess community needs and market conditions to guide the investment of grant funds
- Santa Cruz is collecting public input to identify housing and community development priorities for the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs
- This Consolidated Plan will cover the five-year period of 2025 - 2030



#### Flow of Consolidated Plan Funds













Neighborhoods & Partner Organizations

Housing &
community
development funds
to benefit low to
moderate income
residents

Obtain public feedback to help decide how to use funding

Develop & submit
Plan to use funds to
HUD and administer
the funding

Programs & projects are funded throughout Santa Cruz

### Community Development Block Grant (CDBG)

#### **2024 ALLOCATION: \$527.8K**



SUPPORTS COMMUNITY
DEVELOPMENT ACTIVITIES TO
BUILD STRONGER AND MORE
RESILIENT COMMUNITIES



BENEFIT TO LOW- AND MODERATE-INCOME PERSONS



PUBLIC SERVICES CAP (INCLUDED IN 70%)

#### **NATIONAL OBJECTIVES**

- Benefit to low- and moderate-income persons
- Elimination of slums and blight
- Urgent Need



#### **ELIGIBLE ACTIVITIES**

Housing Preservation
Other Real Property Improvements
Public Facilities
Public Services
Economic Development
Other

### Home Investment Partnerships (HOME)

#### **2024 ALLOCATION: \$276K**



SUPPORTS INCREASED HOMEOWNERSHIP AND AFFORDABLE HOUSING



BENEFIT TO LOW- AND VERY LOW-INCOME PERSONS



PROGRAM ADMINISTRATION

#### **PROGRAM OBJECTIVES**

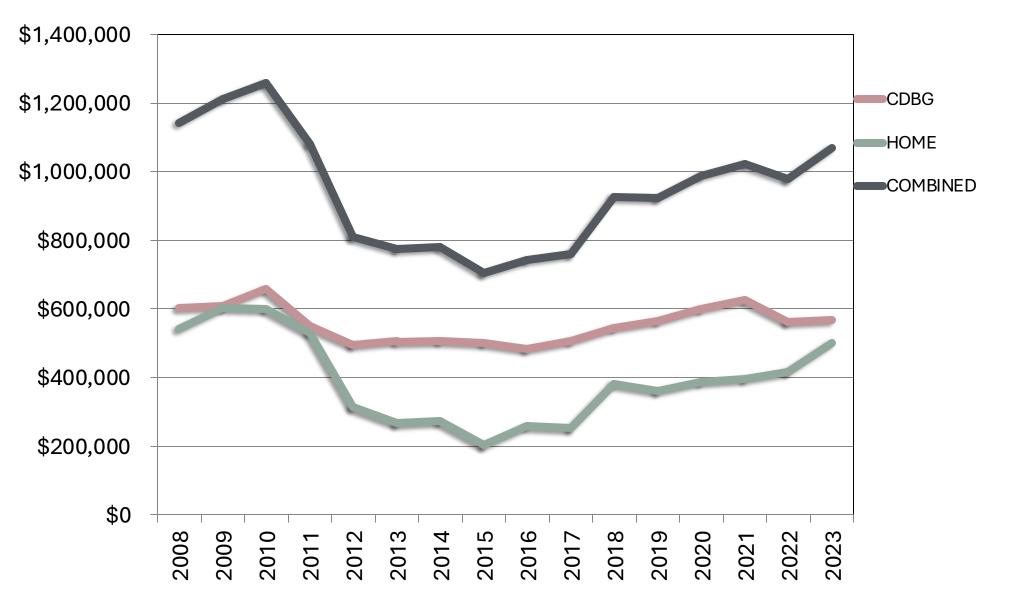
- Benefit to low- and very low-income persons
- Increased home ownership and affordable housing
- Local matching funds and community development



#### **ELIGIBLE ACTIVITIES**

Rental Assistance
Housing Rehabilitation
Site Acquisition and Preparation
Construction of New Housing for
Rent or Homeownership
Homebuyer Assistance

### **Funding Since 2008**



#### 2020-2025 Goals

- Support Countywide Homelessness Strategic Plan
- Increase and Preserve Affordable Housing
- Revitalize Community Facilities and Infrastructure
- Provide Community and Supportive Services



# What does Santa Cruz fund with these dollars?

• **Community Programs:** City Parks & Recreation Teen Center, Housing and Economic Rights Advocates legal services, Nueva Vista Community Resources child and adult programs, Second Harvest Food Bank, security deposit assistance

#### **YES**

- Revitalization of Community Facilities: Parks & Recreation Central Park/Civic Auditorium ADA improvements, Boys & Girls Club Downtown Clubhouse repairs, Public Works ADA ramp and pedestrian improvements
- Affordable Housing Development: Downtown Library & Affordable Housing, Pacific Station North Affordable Housing, Water Street Apartments

#### NO

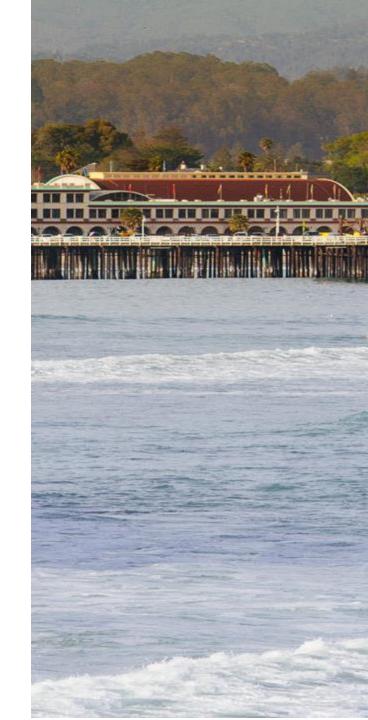
- Police and Public Safety
- Public Transportation
- Schools



### Live Poll

Which of these goals is the most important in your community?

- Support Countywide Homelessness Strategic Plan
- Increase and Preserve Affordable Housing
- Revitalize Community Facilities and Infrastructure
- Provide Community and Supportive Services
- Climate Resilience Investments



### Fair Housing Requirements

- Federal requirements: recipients of federal funding to remedy fair housing issues such as racially segregated neighborhoods and unequal access to housing
- An Assessment of Fair Housing (AFH) identifies fair housing issues, priorities, goals, and actions to remedy issues
- California requirements: AFH as part of its Housing Element process
- Santa Cruz will submit a summary of its fair housing goals and actions to HUD together with its Consolidated Plan



### Neighborhood Revitalization Strategy Area (NRSA)

- Area targeted for revitalization by City since 2007
- Designation provides enhanced flexibility to promote innovative programs in economically disadvantaged areas
- Area must be primarily residential neighborhood and have a significant percentage of low- and moderate-income residents
- City thinking about extending boundaries to include more housing development projects





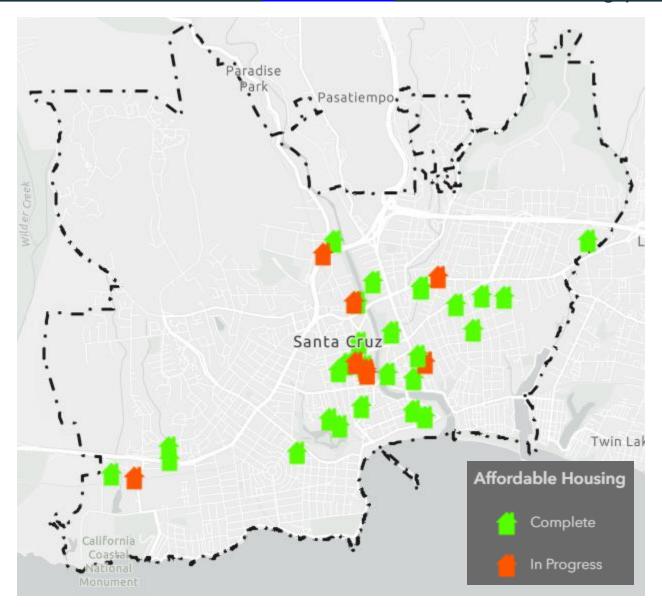


### Focusing Investment in the NRSA

- Boys & Girls Club Downtown Branch Rehab & Safety Improvements
- Teen Center (Parks and Recreation Department)
- Depot Park Freight Building Renovations
- Nueva Vista Community Resources
- Homeless Garden Project Office Renovations
- Bicycle Trip Bike Park Revitalization and Maintenance



# Housing Investments <a href="https://www.choosesantacruz.com/resources/affordable-housing-projects-map">https://www.choosesantacruz.com/resources/affordable-housing-projects-map</a>





### **Housing Cost Burden**

Cost-burdened households pay more than 30% of their income on housing costs, including rent/mortgage and utilities Remaining for Non-**Housing Expenses** Remaining for Non-Total **Housing Expenses** Income **Total** Income 30% Spent 30% Spent on on Housing Housing **Household with Lower Income Household with Higher Income** 

### Calculating Housing Affordability

2022 Santa Cruz Median Household Income: \$102,146

Household Budget		Income
30%	Housing, utilities and related expenses (rent and renter's insurance)	\$30,644
20%	Transportation, groceries	\$20,430
20%	Savings, retirement, and consumer debt payments	\$20,430
30%	Personal entertainment, cell phone, cable, gym membership, eating out, leisure travel	\$30,644
100%		\$102,146



Annual Rental Payment For Housing, Utilities & Related Expenses

\$30,644

Divided by 12 Months



Max Monthly Rental Payment

\$2,554

### Household Income & Affordability

2022 Santa Cruz Median Rent: \$3,742

ANNUAL WAGE	AFFORDABLE HOUSING PAYMENT
\$117,120	\$2,928
\$90,070	\$2,252
\$76,340	\$1,909
\$45,470	\$1,137
\$38,540	\$964
	WAGE \$117,120 \$90,070 \$76,340 \$45,470

#### **Homelessness Data**

- 1,850 individuals are experiencing homelessness in Santa Cruz County, +2.6% rise since 2023
  - Down from 2022 high of 2,299
  - 20% sheltered, 80% unsheltered
  - 26% had some form of employment
  - 55% have a disabling condition
- Populations that saw decreases: families, youth and children (under 24), veterans



### Live Poll

What was most surprising to you?

- Median Income
- Affordable Housing Payments
- Homelessness Count



### Next Steps & Survey

- Another Virtual Meeting like this one on Friday September 20, 2024 at 12PM PT
- Public Survey: encourage family and friends that live, work, or do business in Santa Cruz to complete the survey
  - English: <a href="https://www.surveymonkey.com/r/MG55556">https://www.surveymonkey.com/r/MG55556</a>
  - Spanish: <a href="https://www.surveymonkey.com/r/BVDH596">https://www.surveymonkey.com/r/BVDH596</a>
- You can find all this information on the City's website:
   https://www.cityofsantacruz.com/government/city departments/economic-development/housing-assistance information/hud-programs/hud-consolidated-plan-documents



#### Timeline

- **Survey Open:** August 12, 2024 November 1, 2024
- Community Meetings: September 11 & 20, 2024
- Focus Groups: September and October 2024
- Draft Consolidated Plan for Public Comment: early April 2025
- Community Meetings on Survey Results and Funding Recommendations: late April 2025
- City Council Meeting on Draft Con Plan: May 2025
- Final Consolidated Plan Submitted: May 2025





#### For more information:

https://www.cityofsantacruz.com/government/city-departments/economic-development/housing-assistance-information/hud-programs/hud-consolidated-plan-documents





#### **Discussion**

- 1. What are the most urgent needs in your communities?
- 2. Increasing housing and economic instability are major concerns in Santa Cruz. How is this issue affecting the community you live in?
- 3. Which program have you seen be most effective in supporting the needs of low-income communities?
- 4. Which public facilities and improvements would you most like to see in your neighborhood?
- 5. What areas of Santa Cruz should be prioritized for more investment?



### **ADDITIONAL QUESTIONS?**

#### For more information:

https://www.cityofsantacruz.com/government/city-departments/economic-development/housing-assistance-information/hud-programs/hud-consolidated-plan-documents

#### Survey Links:

English: <a href="https://www.surveymonkey.com/r/MG55556">https://www.surveymonkey.com/r/MG55556</a>

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#### The City of Santa Cruz wants your input!



The City of Santa Cruz is developing its 2025-2030 Consolidated Plan and Neighborhood Revitalization Strategy Area (NRSA). The Consolidated Plan guides the City's use of funding received from the U.S. Department of Housing and Urban Development (HUD) for the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs for the next five years. Santa Cruz is also planning to designate the Beach Flats neighborhood and part of downtown as a NRSA so that it has more flexibility in how it uses these funds.

The City's Economic Development and Housing Department will be holding community meetings to gather input on community needs, identify resources, and develop goals and strategies to address these needs.

# WHAT DO YOU THINK THE CITY SHOULD DO WITH \$1M IN COMMUNITY DEVELOPMENT FUNDS?



#### How can I participate?

#### **Attend Community Meetings**

In-person: Wednesday, September 11 at 5:00PM

Location: London Nelson Community Center, 301 Center Street

Registration link: <a href="https://forms.gle/BZW74FpjbaRQBYJP8">https://forms.gle/BZW74FpjbaRQBYJP8</a>

Virtual: Friday, September 20 at 12:00PM

Registration link: TBA

#### Take the Community Survey

English: https://www.surveymonkey.com/r/MG55556



Spanish: <a href="https://www.surveymonkey.com/r/BVDH596">https://www.surveymonkey.com/r/BVDH596</a>



For more information visit the City's Consolidated Planning page at <a href="https://bit.ly/46HSf8S">https://bit.ly/46HSf8S</a>

To request an accommodation or language interpretation, please email <a href="mailto:imellor@santacruzca.gov">imellor@santacruzca.gov</a>