

Housing Programs

This section describes the City's housing programs for the 2021-2029 planning period. Housing programs define the specific actions the City will undertake to achieve the goals and policies listed above.

Housing Conservation and Maintenance

1. Owner-Occupied Housing Rehabilitation Program

The Owner-Occupied Housing Rehabilitation Program aims to upgrade the housing stock by facilitating the correction of substandard conditions in owner-occupied homes. Through this CDBG-funded program, the City offers low-interest loans to lower-income homeowners to assist them in making necessary home repairs.

2021-2029 Objectives: 60 Assist 16 owner-households, including 6 very-low- and 10 low-income households.

2. Rental Housing Rehabilitation Program

To help improve the quality of the rental housing stock, the City offers the Rental Housing Rehabilitation Program. This CDBG-funded program provides low-interest improvement loans for rental property owners to address substandard conditions. Due to the limited availability of funds and State contracting requirements, eligible projects are limited to rental properties consisting of four or fewer units with a minimum of 51% of the units occupied by lower-income (80% of Median Family Income) renters.

2021-2029 Objectives: Provide loans to 3 rental housing developments for low-income tenants.

3. Housing Code Enforcement Program

The City has adopted and enforces the Uniform Housing Code which establishes minimum habitability requirements. Potential code violations are identified on a complaint basis. Once a potential violation is identified, Code Enforcement staff performs a property inspection and if necessary, code citations are issued to the property owner. The owner is informed of rehabilitation assistance programs available through the City, and is given a reasonable amount of time to correct the code violation(s). City staff may also meet with property owners to assist in resolving the violations.

2021-2029 Objectives: Continue to implement the Code Enforcement program to bring substandard housing units into compliance with the Uniform Housing Code. The City's objective is to maintain a staffing level of 1 full-time person to continue implementing the Code Enforcement Program. City sponsoring of a neighborhood workshop to inform residents of assistance programs will be conducted.

4. Section 8 Rental Assistance Program

The Section 8 Rental Assistance Program extends rental subsidies to very-low-income households (50% or less of Median Family Income) who spend more than 30% of their gross income on housing. Rental assistance not only addresses housing affordability, but also overcrowding by allowing families that may be “doubling up” to afford their own housing. In addition to tenant-based Section 8 voucher assistance, the Housing Authority owns the 22-unit El Dorado Apartments restricted for occupancy by very-low-income households.

2021-2029 Objectives: Assist the Housing Authority in publicizing the Section 8 rental assistance program and conduct a minimum of two community engagement events to encourage property owners to list available rentals with the Housing Authority.

5. Mobile Home Park Tenant Protections

The City is committed to the preservation of mobile home parks as affordable housing for Santa Paula’s working families and seniors. As part of the Land Use Element update in 1998, the City established the Mobile Home Park residential land use designation for the long-term preservation of mobile home parks. With this designation in place, a park owner seeking closure would have to first justify a zone change to the Planning Commission and City Council, and comply with State regulations governing mobile home closures. Six existing mobile home parks currently have the Mobile Home Park land use designation, including the Anacapa Mobile Home Park (80 mobile home spaces), Rancho Santa Paula (149 spaces), the Santa Paula West Mobile Home Park (195 spaces), The 400 Mobile Estate (165 spaces), The Oaks Mobile Home Estates (92 spaces), the Peppertree (44 spaces) and the Mountain View Mobile Home Park (46 spaces).

For parks not deemed economically viable, most of which are travel trailer parks, the Land Use Element update process defined appropriate long-term use for the sites on which these parks are located. These parks may maintain their current use. However, at such time as a park owner chooses to convert a facility, the City will enforce State-established mobile home park closure requirements (*Government Code* §65863.7), including the preparation of a relocation impact report (RIR) to assess the impact of park closure on park residents. The RIR must address the availability of adequate replacement housing in mobilehome parks and relocation costs.

2021-2029 Objectives: Preserve the existing viable mobile home stock as affordable housing for lower- and moderate-income residents, seniors, and persons on fixed income. Where parks are proposed for closure, the City will ensure adherence to State closure requirements and local relocation requirements to provide appropriate tenant protections.

6. Rent Stabilization and Just Cause Eviction Protections

Recognizing that mobile homes are often owned by seniors, persons on fixed incomes, and low- and moderate-income persons, the City maintains the Mobile Home Rent Stabilization Program to protect residents of mobile home

parks from excessive rent increases. The program regulates the amount of an allowable space rent increase upon vacation, either by sale or when a resident leaves a mobile home space in a park, while at the same time providing a just and reasonable return to park owners. A three-member Mobile Home Rent Review Commission was established to review and determine rent adjustment applications, to adjust maximum rents either upward or downward or maintain rents. The maximum permitted rent is the rent in effect on December 31, 1991, plus adjustments made since then. Under this program, annual rent adjustments based on the consumer price index (CPI) are permitted. In February of each year, the rent may be increased to an amount equal to the rent in effect on January 31st of the prior year adjusted by 75% of the increase in the CPI. Rent adjustments may also be made based on capital improvements, upon vacancy, on discontinuance or reduction of a service or amenity, or by appeal.

In addition to mobile home residents, other low- and moderate-income tenants may have difficulty affording increasing rents.

2021-2029 Objectives:

Continue to implement the Mobile Home Rent Stabilization Program to maintain the affordability of mobile home spaces.

[The City will conduct a study of maintaining affordable rental housing through a variety of means, including expanding the Mobile Home Rent Stabilization Program to other residential rentals and adopting local just cause eviction regulations.](#)

7. Mobile Home Park Resident Ownership Program

The State Mobile Home Park Resident Ownership Program (MPROP) assists resident organizations, non-profit housing providers, or local public agencies in acquiring mobile home parks in order to preserve their long-term affordability.

2021-2029 Objectives: Provide information on the MPROP program to interested mobile home park tenants. Where parks are deemed economically viable, the City will support tenant applications for funding through MPROP.

Assisting in the Provision of Housing

8. Mortgage Credit Certificate

The Mortgage Credit Certificate (MCC) program is a federal program that allows qualified first-time homebuyers to take an annual credit against federal income taxes of up to 15% of the annual interest paid on the applicant's mortgage. This enables homebuyers to have more income available to qualify for a mortgage loan and make the monthly mortgage payments. The value of the MCC must be taken into consideration by the mortgage lender in underwriting the loan and may be used to adjust the borrower's federal income tax withholding. The MCC program has covenant restrictions to ensure

the affordability of the participating homes for a period of 15 years. The City of Santa Paula participates in the MCC program through the County of Ventura.

2021-2029 Objectives: Through the County, the Successor Agency will continue to provide MCCs to qualified first-time homebuyers. The objective is to provide a minimum of eight MCCs over the planning period, subject to availability through the County. The Successor Agency will advertise the availability of this program through program brochures at the public counter and posting on the City's website.

9. Workforce and Senior Housing Development

A significant number of Santa Paula households are lower-income. Most of these are working families with wage earners in low-paying occupations, including farm laborers, factory workers, and service workers. Because of their limited incomes, many families live in overcrowded and/or substandard conditions. Seniors also have significant housing needs.

Non-profit housing organizations have played a key role in providing affordable housing for working families and seniors in Santa Paula. The City can provide financial and regulatory incentives to developers of affordable housing for lower- and moderate-income households, including working families, seniors or persons with disabilities.

The City will work with non-profit developers and self-help housing organizations to provide additional rental and ownership housing opportunities for extremely-low-income and very-low-income households, such as agricultural workers. The City may assist developers in acquiring and assembling properties and in subsidizing on- and off-site improvements. The City may also use a combination of Affordable Housing Trust Fund, [the Housing Trust Fund of Ventura County](#) and State or federal grant funds to write down the cost of land to facilitate affordable housing development. Underutilized multi-family parcels provide opportunities for infill affordable housing projects in existing neighborhoods. Such projects can not only provide quality housing to needy residents, but also help to stabilize and improve older neighborhoods.

2021-2029 Objectives: Provide financial and regulatory incentives to developers to increase the supply of affordable housing in Santa Paula, including infill projects in underutilized multi-family neighborhoods. The City will focus a portion of assistance towards rental and ownership projects meeting the needs of extremely-low-, very-low- and low-income renters, including large families, agricultural workers, and persons with developmental disabilities. [The City will support the efforts of the Housing Trust Fund of Ventura County contributing funds \(from sources such as in-lieu fees, development agreements, inclusionary housing and/or grant funding\) to support its provision of short-term, pre-development, acquisition, and construction funding to developers of affordable housing. In addition, the City will support creation of a county-wide dedicated source of funding for affordable housing.](#)

10. Multi-Family Housing Acquisition and Rehabilitation

The acquisition and rehabilitation of existing duplexes and apartment complexes can assist in stemming neighborhood deterioration and in providing decent affordable housing to lower-income households. Under this program, the City provides funds from such programs as CDBG, HOME, or Rural Housing and Economic Development funds to a developer (typically a non-profit organization) to purchase a deteriorated multi-family rental property. Typically, City staff would work with a developer to assist in securing grant funds from these entities. City involvement could include review of pro forma analyses, provision of available demographic or other background data necessary to complete applications, letters of support, City Council actions in support of the application, and willingness to monitor compliance with provisions of the grant within the limitations of existing workload. Many “third-party” grants require some form of local financial commitment. In such cases, the City would review the financial terms of the transaction and, within legal limits that may apply, would work to provide such financial commitment.

At such time as the financing is completed, the property is then rehabilitated and the units are made available to lower-income households for a minimum period of time. Successful implementation of this program depends upon the availability of outside funding sources, City staff resources, the interest of local non-profits, and a developer to secure such funding. The 56-unit Santa Paula Village provides an example of a deteriorated project that was acquired by a non-profit, rehabilitated and made available at affordable rents.

2021-2029 Objectives: Identify deteriorated apartment complexes and cooperate with non-profit housing corporations to acquire and rehabilitate units with long-term affordability controls.

11. Affordable Housing Funding Sources

To effectively implement Housing Element programs that create affordable housing depends on a variety of county, state, federal, and local funding sources. The various funding programs available to Santa Paula are outlined in Chapter IV, Resources and Opportunities. The City will assist affordable housing developers in seeking grant funds by providing background data necessary to complete applications, review and comment on draft applications, providing letters of support, City Council resolutions or other actions in support of applications, and assistance in monitoring compliance with grant requirements to the extent feasible.

Other affordable housing funding options the City will explore include:

- City and County affordable housing trust funds in collaboration with other Ventura County jurisdictions and housing organizations.
- Housing Land Trust Ventura County to facilitate the donation of land suitable for development in the short-term (5-8 years) for permanent affordable housing sites.

- A local rental assistance program funded through sources including inclusionary in-lieu fees, housing trust funds, CDBG and HCD, and
- Affordable housing linkage fees on large-scale commercial or industrial developments that significantly increase the need for affordable housing.

2021-2029 Objectives: Actively pursue state, federal and private funding sources as a means of leveraging local funds and maximizing assistance. The City will support housing grant applications both through regulatory relief offered through the Density Bonus Ordinance and through City Council endorsement/support of funding applications.

The city will partner with Housing Land Trust Ventura County (HLTV) (incorporated December 17, 2020, 501 (c) 3 status pending.) HLTV will acquire and hold property indefinitely, primarily for conveyance under long-term ground leases to low and moderate income households and organizations operating affordable rental housing and whereby these same households and organizations will own the improvements located on leased properties. This allows key community assets to be preserved and kept accessible and affordable forever. Land Trust homeowners are able to build personal wealth, which creates security and stability. Renters gain security from long-term affordable rental rates. Communities benefit by not being vulnerable to gentrification and displacement. Local governments have the assurance that affordability covenants associated with the developments are monitored and enforced.

Study the feasibility of establishing a local rental assistance program including baseline affordability survey, landlord workshops, inclusionary in-lieu fees, project-based vouchers (HUD, HCD), commercial linkage fees, housing trust funds, recalculate California "Fair Market Rents."

Study the feasibility of requiring large-scale commercial or industrial developments that significantly increase the need for affordable housing to contribute to affordable housing funds.

When jurisdictions defer the payment of development impact fees more than 15 years, affordable housing projects can count that as a public funding sources, which helps increase competitiveness when applying for an award of tax credit allocation.

12. Inclusionary Housing

In 2005 the City adopted inclusionary housing regulations that require developers constructing 10 or more dwelling units to provide one of the following or a hybrid combination as a condition of approval: 1) Reserve at least 15% of all dwelling units in a project for low-income households; or, 2) Reserve at least 10% of all dwelling units in a project for very-low-income households; or, 3) Construct off-site inclusionary housing for low-income households equivalent to 17% of all dwelling units in a project; or, 4) Construct

off-site inclusionary housing for very-low-income households equivalent to 12% of all dwelling units in a project; or, 5) Pay an in-lieu fee as established by City Council resolution.

In the tracts of land remaining to be developed in the City's Sphere of Influence, the inclusionary housing regulations will ensure that a portion of this new development is made affordable to lower- and moderate-income households.

2021-2029 Objectives: Continue to implement the inclusionary housing regulations and annually monitor both affordable units produced and the potential adverse impacts on the cost and supply of market-rate housing. If monitoring reveals that the cost and supply of market-rate housing is being impacted, this program will be expanded to process an amendment to the inclusionary housing regulations in a timely manner.

The City will study the feasibility of increasing these inclusionary requirements (without posing a constraint to housing development) in 2022-23.

13. Accessory Dwelling Units

Accessory dwelling units (ADUs) provide an important source of affordable housing for seniors, young adults and other low- and moderate-income households. The City is currently processing an amendment to the Development Code to incorporate recent changes to State ADU law, and will continue to encourage ADU production through public information available at City Hall and on the City website. As part of the Code amendment process the City will also consider additional provisions to incentivize ADU development that exceed the minimum requirements of State law. The City will also evaluate the feasibility of adopting requirements on short-term ADU rentals.

2021-2029 Objectives: Process a Development Code amendment consistent with current ADU law in 2021/22 and continue to encourage construction of ADUs through an informational handout available at City Hall and on the City website throughout the planning period.

Consider additional incentives for ADU construction as permanent long-term housing via programs such as pre-approved ADU plans, grant-funded financial assistance to construct ADUs (if the homeowner agrees to deed restrict the unit and cap the rent at rents affordable to very low income households), monitoring ADU rents and regulating short-term ADU rentals. Also, encourage the County to prepare a case study template ordinance that all jurisdictions could adopt to regulate use of ADUs as short term rentals.

14. Short-term Rentals

The use of privately owned residential dwellings as short-term rentals can negatively impact housing affordability by reducing permanent long-term housing supply. Restrictions on short-term rentals range from outright prohibition to licensure and taxation – regulating to strictly to preserve local culture and keep local residents from being priced out, or taking a more

permissive approach allowing it to thrive and reap the financial benefits of tourism.

2021-2029 Objective: Study the feasibility of implementing short-term rental regulations.

15. Adequate Sites for Housing Development

The 2040 General Plan update significantly expanded the potential for additional housing by adding housing as an allowable use in commercial land use designations.

The housing sites analysis (Appendix B) demonstrates that Santa Paula has adequate capacity to accommodate its assigned share of regional housing needs for all income categories.

The City will continue to encourage consolidation of small parcels by offering incentives such as reduced processing fees, density bonus and modified development standards to enhance the feasibility of multi-family and mixed-use infill development.

The City will also review City-owned properties to determine whether any are no longer needed and could be made available for affordable housing development.

2021-2029 Objectives: Continue to facilitate residential and mixed-use development to meet the City's RHNA objectives for new housing. The City will encourage lot consolidation by granting incentives. Review City-owned properties to determine whether any are no longer needed and could be made available for affordable housing.

16. Phased Annexation of Sphere of Influence

To accommodate additional residential growth, the City will continue to pursue the phased annexation of areas in its Sphere of Influence. The annexation of these areas will increase the City's capacity to accommodate future housing growth. The Sphere of Influence includes opportunities for the development of both workforce and "move-up" or higher-end housing, thereby allowing Santa Paula to move towards the goal of a more economically balanced community.

Two additional Expansion Areas are Fagan Canyon (2,173 acres, 450 units) and Adams Canyon (5,413 acres, 495 single-family units). The annexation of these areas will be initiated by developers and may occur in any order. The remaining Expansion Areas are unsuitable for residential development. The General Plan designates West Area 2, South Mountain, and East Area 2 for industrial, recreational or commercial uses.

Areas annexed by the City in the future will be subject to the Inclusionary Housing regulations. Under these regulations, all new developments over 10 units in size are generally required to deed-restrict a certain percentage of units as affordable. In those circumstances where on-site provision of affordable

units is deemed economically infeasible, provisions will be made for development of units off-site or payment of an in-lieu housing fee. Thus future development of annexed areas will assist the City in addressing its low- and moderate-income housing needs either through direct development of affordable units or contribution of funds in support of affordable development.

2021-2029 Objective: Continue to pursue the phased annexation of areas within the Sphere of Influence and integrate affordable units within market rate development. The annexation and development schedule will be dependent on the landowners' business plans and the real estate market.

Removing Governmental Constraints

17. Zoning for Transitional and Supportive Housing, Emergency Shelters and Farmworker Housing

Emergency Shelters, Transitional and Supportive Housing

An emergency shelter is a facility that provides shelter to homeless families and/or individuals on a limited short-term basis (generally up to 6 months). Transitional housing is temporary (often six months to two years) housing for a homeless individual or family who is transitioning to permanent housing or for youth that are moving out of the foster care system. Supportive housing includes a services component (e.g. job skills training, rehabilitation counseling, etc.) to allow individuals to gain necessary life skills in support of independent living.

Emergency shelters are permitted by-right in the Commercial/Light Industrial (C/LI) zone, consistent with State law. The Municipal Code also provides that transitional and supportive housing are considered residential uses that are only subject to those requirements and procedures that apply to other residential uses of the same type in the same zone. The City will continue to encourage the provision of emergency shelters and transitional/supportive housing consistent with State law and support the Ventura County Continuum of Care to end homelessness within Ventura County.

AB 101 (2019) added the requirement that low barrier navigation centers meeting specified standards be allowed by-right in areas zoned for mixed use and in non-residential zones permitting multi-family uses pursuant to Government Code §65660 et seq.

In 2018 AB 2162 amended State law to require that supportive housing be a use by-right in zones where multi-family and mixed uses are permitted, including non-residential zones permitting multi-family uses, if the proposed housing development meets specified criteria.

The City is currently processing a Code amendment to allow supportive housing and low barrier navigation centers consistent with State law.

Farm Worker Housing

The majority of farm laborers in the greater Santa Paula area are permanent non-migrant and seasonal laborers. As such, the housing needs of farmworkers are primarily addressed through the provision of permanent affordable housing, such as apartments, lower-cost single-family homes, and mobile homes. Nevertheless, to provide additional sites for farmworker housing, especially for migrant farm workers, the City permits migrant farm labor camps/housing in the R-4 and C/LI and LI zones, subject to a CUP. Such farm labor housing is typified by (but not exclusively) dormitory style structures, and not individual dwelling units, designed for temporary occupancy by migrant workers. Housing for migrant families and single male farmworkers is accommodated through this process. The SPMC establishes standards for farm labor housing to ensure livability and compatibility with surrounding uses tied to the use and not the user, and is not a constraint to development. In compliance with the Employee Housing Act (Health and Safety Code Sections 17021.5 and 17021.6), the Municipal Code also allows farmworker housing for up to 12 units or 36 persons in group quarters by-right (i.e., without a CUP or other discretionary approval) in zones allowing agricultural uses, as well as group quarters in single-family zones for up to six persons.

In addition to these regulations, the City will (1) work cooperatively with the County of Ventura, advocacy groups, and agricultural organizations to plan, fund, and implement a countywide survey of farmworkers, employers, and housing providers to further define housing conditions, needs and barriers; 2) participate in the development of targeted programs and strategies to address farmworker housing needs.

2021-2029 Objectives: Code amendments in 2021; Continue to encourage the provision of emergency shelters, transitional/supportive housing, and farmworker housing consistent with State law; participate in countywide efforts to address farmworker housing needs.

18. Measure L6 and Growth Management Ordinance

The City will annually monitor the effects of Measure L6 and the Growth Management Ordinance (GMO) on housing development. Should these ordinances be triggered, the Housing Element will be amended to include an analysis of the impacts and address potential constraints to housing production.

2021-2029 Objective: Monitor the effects of Measure L6 and the GMO on an annual basis.

19. Density Bonus Ordinance

The Santa Paula Municipal Code describes density bonus regulations (SPMC Sections 16.13.310, et seq.). The City will continue to monitor changes to State density bonus law and process Code amendments as necessary to ensure conformance with Government Code Section 65915. The City will continue to encourage the provision of affordable housing consistent with density bonus law.

2021-2029 Objective: Continue to encourage the provision of affordable housing consistent with State density bonus law.

20. Objective Development Standards

Objective development and design standards help to reduce the cost of housing by reducing the time and uncertainty of the permit process. In some circumstances, cities are limited to using only objective standards in reviewing housing developments.

2021-2029 Objective: Adopt objective residential development standards in FY 2021-22.

21. Affordability by Design

Housing cost may be reduced through design or construction features such as reduced size, varied product types, or alternative materials and construction methods (e.g., multiplexes, "tiny houses" or container housing) where such techniques do not conflict with building code or public health and safety requirements. The City will explore potential alternative design and construction techniques and amend the Municipal Code to allow such housing alternatives where feasible.

Excessive parking standards that are not reflective of actual parking demand can pose a significant constraint to housing development by increasing development costs and reducing the potential land available for project amenities or additional units.

2021-2029 Objective: Evaluate housing design alternatives in FY 2021-22. Conduct periodic updates of parking standards by zones permitting residential to ensure that parking standards

- do not impede a developer's ability to achieve maximum densities,
- contain joint-use (shared parking) provisions to maximize parking utilization rates, particularly for infill housing development,
- provide for parking reductions where less demand is demonstrated, particularly for persons with disabilities, the elderly, affordable housing, and infill and transit-oriented development,
- comply with density bonus ordinance parking requirements per Government Code Section 65915, and
- ensure implementation of safety and security measures – specifically, Public Services & Utilities Element program (PSU 1.b) Crime Prevention through Environmental Design.

Promoting Equal Housing Opportunity

22. Fair Housing Program

As a participating jurisdiction in the Ventura Urban County CDBG program, the City is provided fair housing services through a contract with the Fair Housing Council of San Gabriel Valley. The Fair Housing Council offers a variety of services promoting fair housing, including counseling and investigative services for instances of housing discrimination, public education and outreach sessions for community groups, and housing discrimination prevention program.

Jurisdictions are generally required to analyze constraints to the development of housing for persons with disabilities and take measures to remove the constraints. Santa Paula has conducted an initial review of zoning code and building code requirements and has not identified any barriers to the provision of accessible housing. In addition, the SPMC establishes procedures to ensure reasonable accommodation for persons with disabilities.

2021-2029 Objectives: Continue to promote fair housing practices, and provide educational information on fair housing to the public through its newsletter, website, and distribution of fair housing brochures in both English and Spanish at the public counter, library, post office, and other community locations such as Community Based Organizations, churches and laundromats. The City will refer fair housing complaints to the Fair Housing Council. In addition, the City will continue to fund the activities of the Fair Housing Council. The City will also continue to implement the provisions of the Reasonable Accommodation Ordinance to facilitate full access to housing for persons with disabilities.

Sustainable Growth

23. Promote Triple-Bottom-Line Sustainability

The City recognizes and supports the value of enhancing livability through three types of sustainability measures incorporated into housing projects:

Cultural

Establish zoning provisions and in-lieu fee structure for forms of cultural expression within large housing and commercial developments, such as

- public art
- spaces for celebration
- gathering, etc.

Built

Establish zoning provisions to encourage sustainable measures are incorporated into the built environment, such as

- integrating new housing growth into existing communities,
- diversifying affordable housing near employment centers,
- reallocating road space to more climate friendly forms of transportation,

- enhance local accessibility via walking, biking and transit more optimal.

Environmental

Establish zoning provisions for compact housing that recognize and preserve, and/or provide connectivity to our environmental assets, such as

- open space
- watersheds
- environmental habitats, and
- agricultural lands.

2021-2029 Objectives: Promote sustainability through City development policies, plans and regulations.