

**AGENDA**  
REGULAR CITY COUNCIL MEETING  
COUNCIL CHAMBERS  
5000 CLARK AVENUE  
LAKEWOOD, CALIFORNIA

April 14, 2015, 7:30 p.m.

**CALL TO ORDER**

**INVOCATION:** Dr. Fardad Mogharabi, Lakewood Baha'i Community

**PLEDGE OF ALLEGIANCE:** Girl Scout Troop 3703

**ROLL CALL:** Mayor Jeff Wood  
Vice Mayor Ron Piazza  
Council Member Steve Croft  
Council Member Diane DuBois  
Council Member Todd Rogers

**ANNOUNCEMENTS AND PRESENTATIONS:**

Presentation by Special Olympics World Games Regarding Host Towns

**ROUTINE ITEMS:**

All items listed within this section of the agenda are considered to be routine and will be enacted by one motion without separate discussion. Any Member of Council may request an item be removed for individual discussion or further explanation. All items removed shall be considered immediately following action on the remaining items.

RI-1 Approval of Minutes of the Meeting held March 24, 2015

RI-2 Approval of Personnel Transactions

RI-3 Approval of Registers of Demands

RI-4 Approval of Report of Monthly Investment Transactions

**PUBLIC HEARINGS:**

1.1 Approval of Adoption of Five-Year Consolidated Plan, One-Year Action Plan and Analysis of Impediments to Fair Housing Choice

**LEGISLATION:**

2.1 Second Reading and Adoption of Ordinance No. 2015-2; Amending a Precise Plan for 3014 South Street

**REPORTS:**

3.1 Approval of Appointments to Governmental Associations, Organizations & Committees

**City Council Agenda**

April 14, 2015

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**AGENDA  
LAKEWOOD SUCCESSOR AGENCY**

1. Approval of Register of Demands

**AGENDA  
LAKEWOOD HOUSING SUCCESSOR AGENCY**

1. Approval of Register of Demands

**ORAL COMMUNICATIONS:**

**CLOSED SESSION:**

PUBLIC EMPLOYEE PERFORMANCE EVALUATION, Pursuant to Government Code §54957

Title: City Attorney

**ADJOURNMENT**

Any qualified individual with a disability that would exclude that individual from participating in or attending the above meeting should contact the City Clerk's Office, 5050 Clark Avenue, Lakewood, CA, at 562/866-9771, ext. 2200; at least 48 hours prior to the above meeting to ensure that reasonable arrangements can be made to provide accessibility to the meeting or other reasonable auxiliary aids or services may be provided.

Copies of staff reports and other writings pertaining to this agenda are available for public review during regular business hours in the Office of the City Clerk, 5050 Clark Avenue, Lakewood, CA 90712

# Routine Items

Routine Item 1 - City Council Minutes  
will be available prior to the meeting

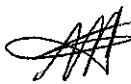
# **D I V I D E R S H E E T**

**COUNCIL AGENDA**


April 14, 2015

**TO:** The Honorable Mayor and City Council**SUBJECT:** Report of Personnel Transactions

<u>Name</u>	<u>Title</u>	<u>Schedule</u>	<u>Effective Date</u>
<b>1. FULL-TIME EMPLOYEES</b>			
<b>A. Appointments</b>			
None			
<b>B. Changes</b>			
Konya Vivanti	Sr. Management Analyst	26B to	03/29/2015
	Environmental Programs Specialist	29B	
<b>C. Separations</b>			
None			
<b>2. PART-TIME EMPLOYEES</b>			
<b>A. Appointments</b>			
Nadhia Flores	Community Services Leader IV	B	03/16/2015
Lisa Marks	Dash Transportation Driver II	B	03/30/2015
Sharon McMullen	Dash Transportation Driver II	B	03/30/2015
Jonathan Siordia	Dash Transportation Driver II	B	03/30/2015
<b>B. Changes</b>			
None			
<b>C. Separations</b>			
Jesse Blakely	Maintenance Trainee II	B	03/11/2015
Jack Burch	Community Services Specialist	B	04/01/2015
Scott Dean	Maintenance Trainee II	B	03/06/2015
John Arvin Pacheco	Maintenance Trainee II	B	03/20/2015



Lisa Novotny  
Assistant City Manager



Howard L. Chambers  
City Manager

# DIVIDER SHEET

**CITY OF LAKEWOOD  
FUND SUMMARY 3/26/2015**

In accordance with section 2521 of the Lakewood Municipal Code there is presented herewith a summary of obligations to be paid by voucher 62764 through 62880. Each of the following demands has been audited by the Director of Administrative Services and approved by the City Manager.

1010	GENERAL FUND	1,301,400.97
1020	CABLE TV	80.00
1050	COMMUNITY FACILITY	868.83
1336	STATE COPS GRANT	14,792.32
1630	USED OIL GRANT	350.00
3070	PROPOSITION "C"	20.29
5010	GRAPHICS AND COPY CENTER	2,882.52
5020	CENTRAL STORES	5,004.64
5030	FLEET MAINTENANCE	2,361.02
7500	WATER UTILITY FUND	272,623.63
8020	LOCAL REHAB LOAN	9.50
8030	TRUST DEPOSIT	175.00
		<hr/>
		<b>1,600,568.72</b>

Council Approval

\_\_\_\_\_  
Date

\_\_\_\_\_  
City Manager

Attest

\_\_\_\_\_  
City Clerk

\_\_\_\_\_  
Director of Administrative Services



# CITY OF LAKEWOOD

## SUMMARY CHECK REGISTER

CHECK #	CHECK DATE	VEND #	VENDOR NAME	GROSS	DISC.	CHECK AMOUNT
62764	03/26/2015	1000	ADVANCED ELECTRONICS INC	290.00	0.00	290.00
62765	03/26/2015	4208	AIRGAS INC	258.76	0.00	258.76
62766	03/26/2015	58000	AMERICAN TRUCK & TOOL RENTAL INC	139.87	0.00	139.87
62767	03/26/2015	4724	ARC DOCUMENT SOLUTIONS. LLC	469.59	0.00	469.59
62768	03/26/2015	35016	ASSOCIATED SOILS ENGINEERING INC	3,760.00	0.00	3,760.00
62769	03/26/2015	48108	BERG. APRIL	14.95	0.00	14.95
62770	03/26/2015	46158	BIO ACOUSTICAL CORP	833.50	0.00	833.50
62771	03/26/2015	4300	CAL-RECYCLE	350.00	0.00	350.00
62772	03/26/2015	6600	CALIFORNIA STATE DEPT OF JUSTICE	5,554.00	0.00	5,554.00
62773	03/26/2015	988	CDW LLC	62.89	0.00	62.89
62774	03/26/2015	45894	CINTAS CORPORATION	62.56	0.00	62.56
62775	03/26/2015	4397	CM SCHOOL SUPPLY	51.68	0.00	51.68
62776	03/26/2015	4348	D&J INTERNATIONAL INC	2,670.50	0.00	2,670.50
62777	03/26/2015	4442	DANIEL'S TIRE SERVICE INC	706.38	0.00	706.38
62778	03/26/2015	27200	DICKSON R F CO INC	43,709.22	0.00	43,709.22
62779	03/26/2015	60797	DUTHIE POWER SERVICES INC	450.00	0.00	450.00
62780	03/26/2015	3199	EDCO WASTE SERVICES LLC	374,497.18	0.00	374,497.18
62781	03/26/2015	4673	FIGHTING CLASSICS AIRCRAFT RESTORATION LTI	16,200.00	0.00	16,200.00
62782	03/26/2015	4196	FOSSIL INDUSTRIES INC	455.00	0.00	455.00
62783	03/26/2015	59433	GANAHL LUMBER COMPANY	40.32	0.00	40.32
62784	03/26/2015	34788	GEORGE CHEVROLET	133,193.21	0.00	133,193.21
62785	03/26/2015	65779	GOLDEN STATE WATER COMPANY	762.06	0.00	762.06
62786	03/26/2015	33150	GRAINGER W W INC	118.02	0.00	118.02
62787	03/26/2015	4205	GRIFFITH AIR TOOL INC	148.99	0.00	148.99
62788	03/26/2015	4662	GROUP 3 AVIATION. INC.	545.00	0.00	545.00
62789	03/26/2015	4723	HANSEN SOFTWARE CORP	250.00	0.00	250.00
62790	03/26/2015	65575	HAP'S AUTO PARTS	89.69	0.00	89.69
62791	03/26/2015	65593	HASS. BARBARA	286.00	0.00	286.00
62792	03/26/2015	49554	HAWK. TRUDY (FAHTIEM)	200.20	0.00	200.20
62793	03/26/2015	49520	HINDERLITER DE LLAMAS & ASSOC	1,916.48	0.00	1,916.48
62794	03/26/2015	42031	HOME DEPOT	467.85	0.00	467.85
62795	03/26/2015	66363	INDUSTRIAL CHEM LABS & SERVICES. INC	212.51	0.00	212.51
62796	03/26/2015	60043	SCHOEPF DANIEL A	1,887.60	0.00	1,887.60
62797	03/26/2015	2956	KICK IT UP KIDZ. LLC	56.55	0.00	56.55
62798	03/26/2015	2822	LAGERLOF SENEAL GOSNEY &	180.00	0.00	180.00
62799	03/26/2015	2323	LAKEWOOD BAHAI	250.00	0.00	250.00
62800	03/26/2015	18300	LAKEWOOD CHAMBER OF COMMERCE	1,833.33	0.00	1,833.33
62801	03/26/2015	53890	AMERICAN GOLF	500.00	0.00	500.00
62802	03/26/2015	18550	LAKEWOOD. CITY OF	100.00	0.00	100.00
62803	03/26/2015	44733	LIEBERT CASSIDY WHITMORE	2,687.15	0.00	2,687.15
62804	03/26/2015	44733	LIEBERT CASSIDY WHITMORE	55.00	0.00	55.00
62805	03/26/2015	280	LITZINGER. LISA	36.67	0.00	36.67
62806	03/26/2015	21600	LOS ANGELES CO SHERIFFS DEPT	768,375.34	0.00	768,375.34
62807	03/26/2015	36844	LOS ANGELES COUNTY DEPT OF PUBLIC WORKS	6,595.40	0.00	6,595.40

# CITY OF LAKEWOOD

## SUMMARY CHECK REGISTER

CHECK #	CHECK DATE	VEND #	VENDOR NAME	GROSS	DISC.	CHECK AMOUNT
62808	03/26/2015	41545	PACIFIC PREMIER RETAIL TRUST	5,158.58	0.00	5,158.58
62809	03/26/2015	3856	MAILFINANCE	473.43	0.00	473.43
62810	03/26/2015	4482	MALTY INTERNATIONAL GROUP INC	58.25	0.00	58.25
62811	03/26/2015	46696	MEYER & ASSOCIATES	33,883.75	0.00	33,883.75
62812	03/26/2015	41831	MIEIR-KING. RICHARD	768.30	0.00	768.30
62813	03/26/2015	52588	MILLER DON & SONS	121.64	2.23	119.41
62814	03/26/2015	52850	MIRACLE RECREATION EQUIPMENT	3,339.78	0.00	3,339.78
62815	03/26/2015	4443	O'REILLY AUTOMOTIVE STORES INC	319.16	5.86	313.30
62816	03/26/2015	48035	OCAJ INC	9.50	0.00	9.50
62817	03/26/2015	47554	OFFICE DEPOT BUSINESS SVCS	732.10	0.00	732.10
62818	03/26/2015	1615	PFM ASSET MANAGEMENT LLC	2,767.41	0.00	2,767.41
62819	03/26/2015	4494	PIERSON. JEREMY L.	327.60	0.00	327.60
62820	03/26/2015	15600	LONG BEACH PUBLISHING CO	913.76	0.00	913.76
62821	03/26/2015	55847	REAL. KIRK	229.28	0.00	229.28
62822	03/26/2015	42754	CERRITOS FORD INC	103.52	0.00	103.52
62823	03/26/2015	57980	RIVARD T.A. INC.	101,368.80	0.00	101,368.80
62824	03/26/2015	4607	ROYAL PAPER CORPORATION	356.20	0.00	356.20
62825	03/26/2015	4730	SADEGHI. KAMELIA	305.50	0.00	305.50
62826	03/26/2015	56957	SALCO GROWERS INC	35.97	0.00	35.97
62827	03/26/2015	240	SGS TESTCOM	8.67	0.00	8.67
62828	03/26/2015	4468	SHERRARD. DONNA HOUSTON	383.50	0.00	383.50
62829	03/26/2015	64790	SKOLNIK STEVEN N	16,777.87	0.00	16,777.87
62830	03/26/2015	52279	SMART & FINAL INC	281.47	0.00	281.47
62831	03/26/2015	29400	SOUTHERN CALIFORNIA EDISON CO	28,820.58	0.00	28,820.58
62832	03/26/2015	29500	SOUTHERN CALIFORNIA GAS CO	2,496.80	0.00	2,496.80
62833	03/26/2015	4026	SPASEFF TED C	223.10	0.00	223.10
62834	03/26/2015	4201	AUDIO MESSAGING SOLUTIONS LLC	217.35	0.00	217.35
62835	03/26/2015	49529	SPICERS PAPER INC	491.74	4.51	487.23
62836	03/26/2015	2559	STANLEY CONVERGENT SECURITY SOLUTIONS IN	3,350.00	0.00	3,350.00
62837	03/26/2015	64602	STAPLES CONTRACT & COMMERCIAL INC	206.00	0.00	206.00
62838	03/26/2015	977	STEVEN ENTERPRISES	82.14	0.00	82.14
62839	03/26/2015	4624	SUNBELT FLOORING. INC.	4,760.00	0.00	4,760.00
62840	03/26/2015	57912	SURI. KAREN	418.60	0.00	418.60
62841	03/26/2015	4726	TACO SURF CANTINA INC.	800.00	0.00	800.00
62842	03/26/2015	59212	TETRA TECH INC	660.00	0.00	660.00
62843	03/26/2015	982	TOSHIBA BUSINESS SOLUTIONS	2,395.29	0.00	2,395.29
62844	03/26/2015	60685	TURF STAR	129.66	0.00	129.66
62845	03/26/2015	1437	U S BANK NATIONAL ASSOCIATION	5.76	0.00	5.76
62846	03/26/2015	1682	VELOCITY AIR ENGINEERING INC	1,129.45	0.00	1,129.45
62847	03/26/2015	60430	VERIZON CALIFORNIA INC	79.99	0.00	79.99
62848	03/26/2015	17640	WAXIE ENTERPRISES INC	1,752.76	0.00	1,752.76
62849	03/26/2015	62628	WELLS C. PIPELINE MATERIALS	329.40	0.00	329.40
62850	03/26/2015	61854	ZAMORA. SILVIE (WARD)	80.00	0.00	80.00
62851	03/26/2015	3699	ALCANTARA. ARNOLD	250.00	0.00	250.00

# CITY OF LAKEWOOD

## SUMMARY CHECK REGISTER

CHECK #	CHECK DATE	VEND #	VENDOR NAME	GROSS	DISC.	CHECK AMOUNT
62852	03/26/2015	3699	ALPHA OMEGA SEMINARS	250.00	0.00	250.00
62853	03/26/2015	3699	ALVARADO. FRANCISCA	250.00	0.00	250.00
62854	03/26/2015	3699	CAMPBELL. JUAN'NISHA	250.00	0.00	250.00
62855	03/26/2015	3699	CASKEY. MARY	250.00	0.00	250.00
62856	03/26/2015	3699	CHAVEZ. ESTHER	250.00	0.00	250.00
62857	03/26/2015	3699	DENNIS. GLENERA	215.00	0.00	215.00
62858	03/26/2015	3699	GANADEN. ANNAROSE	250.00	0.00	250.00
62859	03/26/2015	3699	GARCIA. GLORIA	210.00	0.00	210.00
62860	03/26/2015	3699	GOMEZ. MARIA	250.00	0.00	250.00
62861	03/26/2015	3699	HERMANO. AMELITO	250.00	0.00	250.00
62862	03/26/2015	3699	HO-CHING. TIFFANY	250.00	0.00	250.00
62863	03/26/2015	3699	KING. REGINA	250.00	0.00	250.00
62864	03/26/2015	3699	LOPEZ. JESUS	250.00	0.00	250.00
62865	03/26/2015	3699	LWOOD SPIRIT	282.00	0.00	282.00
62866	03/26/2015	3699	MARTINEZ. LUPE	250.00	0.00	250.00
62867	03/26/2015	3699	NGUON. SUNNAY	15.22	0.00	15.22
62868	03/26/2015	3699	PIPOLY. LARAINÉ	250.00	0.00	250.00
62869	03/26/2015	3699	ROSALES. DESIREE	250.00	0.00	250.00
62870	03/26/2015	3699	SALDANA. GUADALUPE	250.00	0.00	250.00
62871	03/26/2015	3699	SOLACHE. BERONICA	250.00	0.00	250.00
62872	03/26/2015	3699	ST JOSEPH PARISHIONERS. USA	250.00	0.00	250.00
62873	03/26/2015	3699	TALLINO. TANYA H	63.61	0.00	63.61
62874	03/26/2015	3699	THOMPSON. KARI	250.00	0.00	250.00
62875	03/26/2015	3699	VELAZOUEZ. GRICELDA	250.00	0.00	250.00
62876	03/26/2015	3699	VILORIA. MARY-GRACE	250.00	0.00	250.00
62877	03/26/2015	47854	TRUESDAIL LABORATORIES INC	1,824.50	0.00	1,824.50
62878	03/26/2015	66457	BRENNTAG PACIFIC INC	4,094.88	0.00	4,094.88
62879	03/26/2015	21050	LOS ANGELES CO CLERK	75.00	0.00	75.00
62880	03/26/2015	21050	LOS ANGELES CO CLERK	75.00	0.00	75.00
Totals:				<u>1,600,581.32</u>	<u>12.60</u>	<u>1,600,568.72</u>

**CITY OF LAKEWOOD  
FUND SUMMARY 4/2/2015**

In accordance with section 2521 of the Lakewood Municipal Code there is presented herewith a summary of obligations to be paid by voucher 62881 through 62990. Each of the following demands has been audited by the Director of Administrative Services and approved by the City Manager.

1010	GENERAL FUND	366,306.97
1020	CABLE TV	300.00
1030	CDBG CURRENT YEAR	6,088.92
1050	COMMUNITY FACILITY	3,159.95
3060	PROPOSITION "A"	1,000,000.00
5010	GRAPHICS AND COPY CENTER	4,287.66
5020	CENTRAL STORES	3,205.90
5030	FLEET MAINTENANCE	5,540.64
6020	GEOGRAPHIC INFORMATION SYSTEM	135.62
7500	WATER UTILITY FUND	10,271.58
8030	TRUST DEPOSIT	18,415.00
		<hr/>
		<b>1,417,712.24</b>

Council Approval

\_\_\_\_\_  
Date

\_\_\_\_\_  
City Manager

Attest

\_\_\_\_\_  
City Clerk

\_\_\_\_\_  
Director of Administrative Services

# CITY OF LAKEWOOD

## SUMMARY CHECK REGISTER

CHECK #	CHECK DATE	VEND #	VENDOR NAME	GROSS	DISC.	CHECK AMOUNT
62881	04/02/2015	4113	SHAKER NERMINE	1,750.00	0.00	1,750.00
62882	04/02/2015	61142	ADAMS-HILLERY SHARRON	2,658.92	0.00	2,658.92
62883	04/02/2015	2440	ALLIED 100 GROUP. INC	280.00	0.00	280.00
62884	04/02/2015	2701	AIRE RITE A/C & REFRIGERATION INC	157.00	0.00	157.00
62885	04/02/2015	4208	AIRGAS INC	258.76	0.00	258.76
62886	04/02/2015	1700	ALLIED REFRIGERATION INC	367.07	0.00	367.07
62887	04/02/2015	4465	ATALLA. IBRAHIM	84.50	0.00	84.50
62888	04/02/2015	51467	BADGER METER INC	127.15	0.00	127.15
62889	04/02/2015	66012	BARTKUS. KRISTIN	4,359.23	0.00	4,359.23
62890	04/02/2015	48108	BERG. APRIL	195.00	0.00	195.00
62891	04/02/2015	62737	BOYES. GOBIND	45.50	0.00	45.50
62892	04/02/2015	1935	BREA. CITY OF	37,655.40	0.00	37,655.40
62893	04/02/2015	307	CALIF. STATE DISBURSEMENT UNIT	442.60	0.00	442.60
62894	04/02/2015	4700	CALIFORNIA DEPT. OF WATER RESOURCES	11,700.00	0.00	11,700.00
62895	04/02/2015	53983	CALIFORNIA ST OF -FRANCHISE TAX BOARD	414.46	0.00	414.46
62896	04/02/2015	53983	CALIFORNIA ST OF -FRANCHISE TAX BOARD	150.00	0.00	150.00
62897	04/02/2015	59274	CERTIFIED PLANT GROWERS INC	111.18	0.00	111.18
62898	04/02/2015	45894	CINTAS CORPORATION	57.72	0.00	57.72
62899	04/02/2015	4380	CAPITAL ONE NATIONAL ASSOCIATION	165.73	0.00	165.73
62900	04/02/2015	4361	CN SCHOOL AND OFFICE SOLUTIONS INC	370.21	0.00	370.21
62901	04/02/2015	39267	DOG DEALERS INC	877.50	0.00	877.50
62902	04/02/2015	4716	E C CONSTRUCTION CO	191,936.81	0.00	191,936.81
62903	04/02/2015	65202	EDM PUBLISHERS INC	99.49	0.00	99.49
62904	04/02/2015	4665	EGOSCUE LAW GROUP	825.00	0.00	825.00
62905	04/02/2015	4251	PROFIT SYSTEMS INC	2,514.01	0.00	2,514.01
62906	04/02/2015	53706	F & A FEDERAL CREDIT UNION	5,323.50	0.00	5,323.50
62907	04/02/2015	64415	FULLER. LAURA	1,285.05	0.00	1,285.05
62908	04/02/2015	3188	GALLS LLC/OUARMASTER LLC	156.04	0.00	156.04
62909	04/02/2015	52540	GONSALVES JOE A & SON	4,437.00	0.00	4,437.00
62910	04/02/2015	33150	GRAINGER W W INC	373.12	0.00	373.12
62911	04/02/2015	65575	HAP'S AUTO PARTS	2.99	0.00	2.99
62912	04/02/2015	35477	HARA M LAWNMOWER CENTER	276.51	0.00	276.51
62913	04/02/2015	4386	HOLIDAYGOO INC	1,019.10	0.00	1,019.10
62914	04/02/2015	42031	HOME DEPOT	702.26	0.00	702.26
62915	04/02/2015	41897	HOSE-MAN THE	50.50	0.00	50.50
62916	04/02/2015	4149	INFOSEND INC	8,355.05	0.00	8,355.05
62917	04/02/2015	49843	INOUE. MICHAEL JOHN	962.00	0.00	962.00
62918	04/02/2015	4180	JONES RICHARD D. A PROF LAW CORP	4,669.50	0.00	4,669.50
62919	04/02/2015	36167	KARTER. JANET	603.20	0.00	603.20
62920	04/02/2015	4668	SALES. KEVIN	1,500.00	0.00	1,500.00
62921	04/02/2015	60654	ECONOMIC DEVELOPMENT CORP OF LOS ANGELE	1,000.00	0.00	1,000.00
62922	04/02/2015	19450	LEAGUE OF CALIFORNIA CITIES	20,240.00	0.00	20,240.00
62923	04/02/2015	34532	LITZINGER. PAUL	113.75	0.00	113.75
62924	04/02/2015	20300	LONG BEACH CITY GAS & WATER DEPT	171.23	0.00	171.23

# CITY OF LAKEWOOD

## SUMMARY CHECK REGISTER

CHECK #	CHECK DATE	VEND #	VENDOR NAME	GROSS	DISC.	CHECK AMOUNT
62925	04/02/2015	36844	LOS ANGELES COUNTY DEPT OF PUBLIC WORKS	15,870.62	0.00	15,870.62
62926	04/02/2015	36844	LOS ANGELES COUNTY DEPT OF PUBLIC WORKS	1,514.76	0.00	1,514.76
62927	04/02/2015	332	MERRIMAC PETROLEUM INC	911.30	0.00	911.30
62928	04/02/2015	46696	MEYER & ASSOCIATES	3,280.00	0.00	3,280.00
62929	04/02/2015	41831	MIEIR-KING, RICHARD	62.40	0.00	62.40
62930	04/02/2015	52850	MIRACLE RECREATION EQUIPMENT	122.08	0.00	122.08
62931	04/02/2015	3687	MOM'S CLUB OF LAKEWOOD	250.00	0.00	250.00
62932	04/02/2015	4320	NEHRU, ARTI	150.00	0.00	150.00
62933	04/02/2015	2546	NIFTY AFTER FIFTY	76.80	0.00	76.80
62934	04/02/2015	4443	O'REILLY AUTOMOTIVE STORES INC	255.62	4.71	250.91
62935	04/02/2015	47554	OFFICE DEPOT BUSINESS SVCS	279.67	0.00	279.67
62936	04/02/2015	58186	PACIFIC TEK	48.84	0.00	48.84
62937	04/02/2015	3888	RP AUTOMOTIVE UAG CERRITOS 1 LLC	47.13	0.00	47.13
62938	04/02/2015	51171	PERS LONG TERM CARE PROGRAM	268.65	0.00	268.65
62939	04/02/2015	4321	POWERTECH ENGINES INC	41.28	0.00	41.28
62940	04/02/2015	39640	RAYVERN LIGHTING SUPPLY CO INC	162.91	0.00	162.91
62941	04/02/2015	2374	RICHARDS WATSON & GERSHON INC	4,390.00	0.00	4,390.00
62942	04/02/2015	926	RICOH AMERICAS CORPORATION	1,034.68	0.00	1,034.68
62943	04/02/2015	926	RICOH AMERICAS CORPORATION	3,252.98	0.00	3,252.98
62944	04/02/2015	4729	RIZUTO, JOHN	742.34	0.00	742.34
62945	04/02/2015	54204	SHAMROCK SUPPLY CO	635.43	0.00	635.43
62946	04/02/2015	28600	SIMS WELDING SUPPLY CO INC	89.69	0.00	89.69
62947	04/02/2015	52279	SMART & FINAL INC	213.32	0.00	213.32
62948	04/02/2015	61543	COMPUTER & PERIPHERALS GROUP	135.62	0.00	135.62
62949	04/02/2015	29400	SOUTHERN CALIFORNIA EDISON CO	2,952.52	0.00	2,952.52
62950	04/02/2015	50299	SPENCER, GORDON	150.00	0.00	150.00
62951	04/02/2015	2559	STANLEY CONVERGENT SECURITY SOLUTIONS IN	53,740.68	0.00	53,740.68
62952	04/02/2015	60792	STEPHENS, ERIC	405.60	0.00	405.60
62953	04/02/2015	56039	SULLY MILLER	389.61	0.00	389.61
62954	04/02/2015	60359	CNS INDUSTRIES INC	645.94	0.00	645.94
62955	04/02/2015	2372	TGIS CATERING SVCS INC	3,780.00	0.00	3,780.00
62956	04/02/2015	4364	THE RINKS-LAKEWOOD ICE	79.95	0.00	79.95
62957	04/02/2015	60685	TURF STAR	3,529.18	0.00	3,529.18
62958	04/02/2015	4216	U.S. DEPARTMENT OF HUD	125.00	0.00	125.00
62959	04/02/2015	1568	ULINE	142.34	0.00	142.34
62960	04/02/2015	1436	USA MOBILITY WIRELESS INC	6.80	0.00	6.80
62961	04/02/2015	1682	VELOCITY AIR ENGINEERING INC	342.50	0.00	342.50
62962	04/02/2015	33200	WALTERS WHOLESALE ELECTRIC CO	159.61	2.92	156.69
62963	04/02/2015	61019	CHRISTMAN WILLIAM B	175.00	0.00	175.00
62964	04/02/2015	17640	WAXIE ENTERPRISES INC	935.57	0.00	935.57
62965	04/02/2015	41559	WEIGHT WATCHERS	143.84	0.00	143.84
62966	04/02/2015	62628	WELLS C. PIPELINE MATERIALS	456.30	0.00	456.30
62967	04/02/2015	4230	WEST HOLLYWOOD, CITY OF	1,000,000.00	0.00	1,000,000.00
62968	04/02/2015	3699	BENNETT, YOLANDA	250.00	0.00	250.00

# CITY OF LAKEWOOD SUMMARY CHECK REGISTER

CHECK #	CHECK DATE	VEND #	VENDOR NAME	GROSS	DISC.	CHECK AMOUNT
62969	04/02/2015	3699	BROWN. TANZIA	250.00	0.00	250.00
62970	04/02/2015	3699	CUB SCOUT PACK #134	250.00	0.00	250.00
62971	04/02/2015	3699	GIRL SCOUT TROOP #3433/113	250.00	0.00	250.00
62972	04/02/2015	3699	HAMM. IVAN	250.00	0.00	250.00
62973	04/02/2015	3699	JACKSON. ROBAYNEE	250.00	0.00	250.00
62974	04/02/2015	3699	JERNIGAN. SHERRY	250.00	0.00	250.00
62975	04/02/2015	3699	JORDAN. MARTHA	250.00	0.00	250.00
62976	04/02/2015	3699	LEW. HENRY	250.00	0.00	250.00
62977	04/02/2015	3699	LOS ANGELES CHURCH OF CHRIST	250.00	0.00	250.00
62978	04/02/2015	3699	NEAL. AUBREY	250.00	0.00	250.00
62979	04/02/2015	3699	PEREZ. MARIA	250.00	0.00	250.00
62980	04/02/2015	3699	PHO. DARA	250.00	0.00	250.00
62981	04/02/2015	3699	RODRIGUEZ. DEVON	250.00	0.00	250.00
62982	04/02/2015	3699	SAMAYOA. MICHAEL	310.00	0.00	310.00
62983	04/02/2015	3699	SAYER. MARGIE	250.00	0.00	250.00
62984	04/02/2015	3699	SMITH. TONIA	250.00	0.00	250.00
62985	04/02/2015	3699	ST BARTHOLOMEW CHURCH	250.00	0.00	250.00
62986	04/02/2015	3699	TURNER. RAYNARD	250.00	0.00	250.00
62987	04/02/2015	3699	UNAS-SEMIRA. KAY	250.00	0.00	250.00
62988	04/02/2015	3699	WILDER. SAM	250.00	0.00	250.00
62989	04/02/2015	2279	AMERICAN PACIFIC PRINTERS COLLEGES INC	795.71	0.00	795.71
62990	04/02/2015	66457	BRENNTAG PACIFIC INC	773.56	0.00	773.56
<b>Totals:</b>				<u>1,417,719.87</u>	<u>7.63</u>	<u>1,417,712.24</u>

# D I V I D E R S H E E T



## COUNCIL AGENDA

April 14, 2015

**TO:** The Honorable Mayor and City Council

**SUBJECT:** Monthly Report of Investment Transactions

### INTRODUCTION

In accordance with California Government Code Section 53607, the City Council has delegated to the City Treasurer the responsibility to invest or to reinvest funds, or to sell or exchange securities so purchased.

The California Government Code Section 53607 requires that, if such responsibility has been delegated, then the Treasurer "shall make a monthly report of those transactions to the legislative body." In compliance with this requirement, the Monthly Report of Investment Transactions is being rendered to be received and filed.

### STATEMENT OF MONTHLY ACTIVITY


<u>Date</u>	<u>Amount at Cost</u>	<u>Vehicle</u>	<u>Transaction</u>
03-03-2015	\$ 743,519.92	TREAS	Sell
03-04-2015	\$ 1,190.00	CORP	Interest 0.7%
03-04-2015	\$ 945.00	CORP	Interest 0.7%
03-04-2015	\$ 750,000.00	CORP	Purchase
03-10-2015	\$ 756.90	CD	Interest 0.445%
03-10-2015	\$ 332,140.80	TREAS	Sell
03-10-2015	\$ 334,551.10	CORP	Purchase
03-11-2015	\$ 4,984.38	CD	Interest 1.375%
03-12-2015	\$ 300,000.00	LAIF	Withdrawal
03-13-2015	\$ 745.40	CD	Interest 0.45%
03-18-2015	\$ 1,925.00	CORP	Interest 0.7%
03-19-2015	\$ 1,000,000.00	LAIF	Withdrawal
03-22-2015	\$ 1,541.39	CORP	Interest 1.55%
03-26-2015	\$ 140,360.21	TREAS	Sell
03-26-2015	\$ 234,814.37	TREAS	Sell
03-26-2015	\$ 808,805.06	TREAS	Sell
03-26-2015	\$ 697,508.72	TREAS	Purchase
03-26-2015	\$ 1,000,000.00	LAIF	Withdrawal
03-26-2015	\$ 1,145,862.25	TREAS	Purchase
03-27-2015	\$ 5,646.88	FHLMC	Interest 1.625%
03-27-2015	\$ 695,000.00	FHLMC	Called
03-28-2015	\$ 1,750.00	FNMA	Interest 1.25%
03-28-2015	\$ 2,437.50	FHLMC	Interest 0.5%
03-28-2015	\$ 2,593.75	FNMA	Interest 1.25%

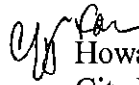
Monthly Report of Investment Transactions  
April 14, 2015  
Page Two

03-31-2015	\$	3,500.00	TREAS	Interest	1%
03-31-2015	\$	10,312.50	TREAS	Interest	1.875%
03-31-2015	\$	2,625.00	TREAS	Interest	1.25%
03-31-2015	\$	5,868.75	TREAS	Interest	0.75%
03-31-2015	\$	4,312.50	TREAS	Interest	0.75%
03-31-2015	\$	2.40	CAMP	Interest	0.07%
03-31-2015	\$	37-13	CAMP	Interest	0.07%

**STAFF RECOMMENDATION**

It is recommended that the City Council receive and file the Monthly Report of Investment Transactions rendered for the month of March 2015.

  
Diane Perkin  
Director of Administrative Services

  
Howard L. Chambers  
City Manager

# DIVIDER SHEET

# Public Hearings

## **COUNCIL AGENDA**

April 14, 2015

**TO:** Honorable Mayor and City Council

**SUBJECT:** Five-Year Consolidated Plan (2015-2020), One-Year Action Plan (2015-2016), and Analysis of Impediments to Fair Housing Choice.

### **INTRODUCTION**

The U.S. Department of Housing and Urban Development (HUD) requires all Community Development Block Grant (CDBG) Entitlement Cities to submit a Five-Year Consolidated Plan, an annual Action Plan, and to conduct an Analysis of Impediments to Fair Housing Choice.

The Consolidated Plan is a five-year strategic plan and process to implement a unified vision for housing, alleviating homelessness, community development and economic development activities. It defines the strategy for carrying out these programs and provides the basis for assessing program performance. Included with the Consolidated Plan is the One-Year Action Plan that includes the intended use of federal funds in the upcoming year (2015-2016). The Analysis of Impediments to Fair Housing Choice is a HUD regulation required for all entitlement cities to affirmatively further fair housing as a part of the obligations assumed when HUD program funds are accepted. The Analysis of Impediments to Fair Housing Choice will bring this plan into the five-year Consolidated Plan cycle

The draft Consolidated Plan, Action Plan and Analysis of Impediments were presented at a public hearing during the Planning and Environment Commission on March 5, 2015, which started a 30-day public comment period. No public comments were received during the 30-day comment period. Staff is now requesting the City Council conclude the 30-day comment period and approve the draft Consolidated Plan, Action Plan and Analysis of Impediments to Fair Housing Choice. The Plans, along with the CDBG Funding Application and Certifications, are due to HUD no later than May 15, 2015.

### **STATEMENT OF FACTS**

A Consolidated Plan is required by HUD in order for state and local governments to receive federal funds under the Community Development Block Grant (CDBG), Home Investments Partnership Program (HOME), Emergency Shelter Grant (ESG), and Housing Opportunities for Persons with Aids (HOPWA) programs.

The Consolidated Plan consists of a five-year assessment of the housing and community development needs of the City and a one-year action plan to address those needs utilizing federal, state, and local resources. The Consolidated Plan is updated annually to reflect changes in priorities, programs, or resources that may be available to effectively carry out the plan. These changes are reflected in the annual Action Plan, which addresses priority needs and local objectives using anticipated program income and CDBG funds to be received for the upcoming fiscal year.

The Consolidated Plan describes the City's housing and community development needs and market conditions and is comprised of four main components:

1. **Housing and Homeless Needs Assessment** – This section covers the existing and projected housing needs of Lakewood residents based upon 2010 Census data.
2. **Housing Market Strategy** – This section includes the significant characteristics of the housing market and identifies areas of low-income and minority concentrations.
3. **Strategic Plan** – In this section is a description of the City's priority needs for affordable housing, homelessness, non-housing community development with specific objectives and proposed actions for addressing those needs.
4. **Action Plan** – This section describes available public and private resources for addressing priority needs.

For Fiscal Year 2015-2016 HUD allocated \$539,459 to the City for its CDBG Program. The City also anticipates receiving approximately \$30,000 in Program Income during the program year. These funds are allocated for use in carrying out activities that meet the mandates of the Housing and Community Development Act. These mandates are the development of viable urban communities, the provision of decent housing, a suitable living environment, and the expansion of economic opportunities, principally for persons of low and moderate income. This Act also requires that no less than 70% of CDBG funds are used for activities that benefit low and moderate income persons, or are to support activities to eliminate slums and blight, or are designed to meet community development needs having a particular urgency.

Based on the objectives of the Housing and Community Development (HCD) Act, the City's short-term goals are:

- A. To conduct a program of Community Conservation (code enforcement) in conjunction with rehabilitation to arrest deterioration and potential blight.
- B. To provide a program to increase public awareness for Federal laws relating to fair housing and equal opportunity.
- C. To maintain programs that provide for the service needs of the low and moderate-income senior and handicapped residents of Lakewood.
- D. To provide for improvements to public facilities and streets in neighborhoods that contains a predominance of low and moderate income persons.
- E. To make improvements to parks and recreational areas and provide access for disabled individuals.

In an attempt to meet these goals, staff recommends the following activities for Fiscal Year 2015-2016:

- Code Enforcement –\$44,644 - Provides code enforcement activities in eligible CDBG program

areas.

- Capital Improvements – Burns Center – \$246,557 - Provides includes costs associated with all repairs and the replacement and relocation of existing elevator, overall building flooring, and building's exterior. Removal of slope from exterior of the building's first floor to create airspace, waterproof the first floor's walls and the replacement of all interior and exterior water damage around building's perimeter are also provided for in this project. In addition, construction of a retaining wall up to 10 feet from building's exterior and adjacent to slopes, replacement of damaged landscape and irrigation system as necessary, installation of a security system, and necessary improvements to meet ADA accessibility requirements
- Rehabilitation Delivery Costs – \$119,961 - Provides funds for administrative costs associated with loan payback.
- Public Services – \$67,707 - Meals on Wheels, Community Family Guidance, Fair Housing, Adaptive Recreation, Pathways Volunteer Hospice, and Human Services Association.
- Program Administration - \$91,590 -- Provides for costs for overall administration of the CDBG Program
- Program Delivery – \$119,691 - Partially paid from projected budget-year Program Income.

In preparing the Five Year Consolidated Plan, HUD requires that a minimum of one public meeting be held during the development of the draft Consolidated Plan. A public community meeting was held on Monday, January 26, 2015, at 5:00 p.m. in the Executive Board Room. A public hearing was also held before the Planning and Environment Commission on March 5, 2015.

### **ANALYSIS OF IMPEDIMENTS**

Staff is also requesting public input on the Analysis of Impediments to Fair Housing Choice (AI). The AI is a comprehensive review of fair housing choice within the community and evaluates laws, regulations, administrative policies and procedures, and practices affecting the location, availability, and accessibility of housing, as well as, an assessment of conditions, both public and private, affecting fair housing choice.

In May 2010, the City Council certified the Analysis of Impediments to Fair Housing Choice that is required by HUD CDBG recipients and was most recently updated in 2015.

The recommended action items contained in the 2015 AI are to support expanded housing for all income levels, encourage policies that promote equal access to housing, work with institutions to support fair lending practices, and to continue to distribute fair housing information.

A public meeting was held on March 5, 2015, at 5:00 pm in the Executive Board Room in the Centre

at Sycamore Plaza to obtain input from the community on fair housing choice in Lakewood.

### **ACTION PLAN**

The Action Plan satisfies the statutory HUD requirements for the CDBG Program. The Action Plan provides a directory of programs and actions, and projects to be undertaken by the City to address the priority needs and specific objectives of the Five Year Consolidated Plan. The Action Plan identifies anticipated levels of funding for the program year, describes the geographic distribution of funds and provides the rationale use. A public community meeting was held on Monday, January 26, 2015, at 5:00 p.m. in the Executive Board Room.

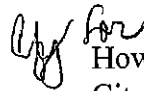
### **SUMMARY**

The Consolidated Plan submittal is a requirement for all local, county, and state governments to receive Community Development Block Grant funds. The current draft plan outlines a five-year strategic plan for the period of July 1, 2015, through June 30, 2020, that addresses the housing and community development needs for low and moderate-income residents and a one year action plan that prioritizes those needs for the period of July 1, 2015, through June 30, 2016. The Analysis of Impediments to Fair Housing Choice (AI) is required by HUD and shows that the City of Lakewood affirmatively furthers fair housing and is committed to providing homeownership opportunities to all persons wishing to reside in Lakewood. A public comment period commenced after the hearing before the Planning Commission and appropriate modifications to the draft plan were completed prior to the review by City Council. Once all current drafts are completed, final versions of these drafts will be submitted to HUD directly via Integrated Disbursement & Information System (IDIS).

### **RECOMMENDATION**

It is recommended that the City Council hold a public hearing for citizen input of the Five-Year Consolidated Plan, One-Year Action Plan for Fiscal Year 2015-2016, and certify the Analysis of Impediment to Fair Housing Choice. Following the hearing, conclude the 30-day comment period and direct staff to include all comments received by the public in the plan and authorize the City Manager to submit the Five-Year Consolidated Plan, Action Plan, and funding application along with the required CDBG certifications to HUD no later than May 15, 2015.

Sonia Southwell, AICP  
Community Development Director

  
Howard L. Chambers  
City Manager



# **5-YEAR CONSOLIDATED PLAN**

## **FY2015-2020**

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CDBG Grantee Number: B-08-MC-08-0521

DUNS Number: 076943638

Prepared By:  
City of Lakewood  
Community Development Department  
5050 Clark Avenue  
Lakewood, CA 90712

April 14, 2015

## **Executive Summary**

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

#### **1. Introduction**

The 2015-2020 Consolidated Plan for the City of Lakewood satisfies the statutory Department of Housing and Urban Development (HUD) requirements for the Community Development Block Grant Program (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG), and Housing Opportunities for People with Aids (HOPWA) programs. Under federal regulations and program guidelines established by HUD, the planning, application, and reporting requirements for these programs must be combined into one consolidated submission. The process reduces the burden of administering housing and community development programs and strengthens partnerships among all levels of government and the private sector to better enable the City to provide decent housing, establish and maintain a suitable living environment, and expand economic opportunities for all Americans, particularly those that are low and moderate-income.

The strategy and action plan(s) contained within the City of Lakewood 2015-2020 Consolidated Plan (Consolidated Plan) are provided to establish a specific course of action for Lakewood's revitalization or community development. To this end, residents and other members of the community, neighboring jurisdictions, Los Angeles County and other stakeholders play a vital role in meeting the needs and goals of the City and in shaping Lakewood's future.

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

The City of Lakewood has prepared a strategy for addressing the housing and community development needs described in the Consolidated Plan during the next five years. By law, the strategy must be designed to achieve the following, principally for low and moderate-income households:

- Provide decent housing;
- Promote a suitable living environment; and
- Expand economic opportunities.

The plan also addresses:

- Elimination of slums and blight.
- Elimination of conditions which are detrimental to health, safety, and public welfare.
- Conservation and expansion of housing stock.
- Expansion and improvement of the quantity and quality of community services.

- Better utilization of land and other natural resources.
- Reduction of the isolation of income groups within communities/ geographical areas.
- Alleviation of physically and economically distressed areas.

For more details regarding the specific listed objectives and outcome identified in this Plan, please see Section III: Housing and Community Development Strategic Plan. This section discusses the goals, policies, and quantified objectives of the community as listed in the City's Housing Element as well as other Lakewood Planning and policy documents.

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

The Lakewood Consolidated Plan embodies the City's current Housing Element. Much of the background data, housing issues, goals, objectives, policies and programs of the Consolidated Plan are consistent with the Housing Element, which was last updated on August 13, 2013. The 2010 US Census and updated data from the 2008-2012 American Community Survey were also used to accurately reflect current demographics and market and inventory conditions. Based upon the Housing Element's goals and objectives, they are then carried forward into the Consolidated Plan as well as the Annual Action Plan for implementation.

### **4. Summary of citizen participation process and consultation process**

Citizen participation in the development, implementation and review of the Consolidated Plan is key to the CDBG process. The City has developed a detailed Citizen Participation Plan, which encourages and solicits the participation of its residents and emphasizes the involvement of low to moderate income persons, particularly where housing and community development funds are spent.

The City provides citizens with advance notice of all related materials available for public review as soon as the notice is published. The citizen participation process includes a 30-day public review period of the Consolidated Plan to obtain citizen input on the projects or strategy proposed. In addition, citizens are invited to attend public hearings regarding the Consolidated Plan. Notices of all Consolidated Plan hearings are published in the local newspaper at least 14 days prior to the hearing date. Citizen comments received will be included in the final draft of the Consolidated Plan document.

In accordance with the Lakewood Participation Plan, the following hearings were conducted for the development of the 2015-2020 Consolidated Plan:

- Public Hearing #1: March 5, 2015
- Public Hearing #2: April 14, 2015
- 30-Day Public Review Period: March 5, 2015 - April 6, 2015

Prior to these hearings, one community meeting to address the issues and/or needs of the Consolidated Plan was conducted. This meeting is summarized as follows:

Consolidated Plan Community Forum: January 20, 2015 During the preparation of this Plan, a community forum to obtain the views of the community concerning the housing needs of children, elderly persons, persons with disabilities, homeless persons, and others with special needs in the City was held at The Centre at Sycamore Plaza, Executive Board Room, 5000 Clark Avenue, Lakewood, CA, on Tuesday, January 20, 2015, from 5:00 p.m. to 6:00 p.m. It was advertised in the Press Telegram on January 16, 2015.

**5. Summary of public comments**

The City has not received any public comments at this time.

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

The City has not rejected any public comments or view presented.

**7. Summary**

See above comments

## The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	LAKEWOOD	Community Development
CDBG Administrator	LAKEWOOD	Community Development

Table 1 – Responsible Agencies

### Narrative

The City of Lakewood, Community Development Department, is the lead agency responsible for overseeing the development of the Consolidated Plan and the significant impacts of the process by which the Plan has been developed, including but not limited to, the citizen participation process and the needs analysis.

The Community Development Department is also responsible for the ongoing administration of CDBG and housing programs covered by the Consolidated Plan. This includes public information, monitoring activities under the Action Plan, financial administration, annual performance reports and amendments to the Action Plan and Consolidated Plan.

As the lead agency responsible for the Consolidated Plan, the Community Development Department monitors the progress of all housing community development objectives. The Community Development Department coordinates with the Housing Authority of the County of Los Angeles, in the administration of various housing projects. In addition, the Community Development Department coordinates with regional groups including the County of Los Angeles on various Community Development and housing services.

### Consolidated Plan Public Contact Information

Sonia Dias Southwell, AICP

Director of Community Development Department

City of Lakewood, Ca 90712

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

### **Introduction**

The Consolidated Plan was prepared by the Lakewood Community Development Department (Department). In preparing the Plan, input was sought from a variety of public agencies and non-profit and for-profit housing groups to determine the housing needs for the community. The Department facilitated consultation with, and participation of, public and private social and homeless services agencies as well as citizens concerned with these services.

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

The City of Lakewood identifies and addresses the human service needs of residents by providing services, collaborating with other agencies and networking with colleagues who are delivering services in the community. Several times annually city staff coordinates a Lakewood Human Services Agency meeting inviting various community service organizations to come together to meet and exchange ideas and information. Agencies that are invited to attend include Community Family Guidance Center; Homeless Outreach staff from the City of Long Beach Multi-Service Center; Pathways Volunteer Hospice; Su Casa Family Crisis and Support Center; Human Services Association; Long Beach Non-Profit Partnership; Retired Senior Volunteer Program (RSVP); Lakewood Meals on Wheels; and Wise and Healthy Aging Ombudsman. This round-table meeting provides the opportunity for human service providers to give up-to-date information on any new programs and services or share any issues and/or concerns. The meeting location rotates so that attendees have an opportunity to visit the location of other non-profit agencies in the community.

Many households, especially those headed by females, typically need affordable housing located near schools, day care centers, and recreation facilities and services. Many households find this a severe constraint, particularly for the single parent who is unable to work. As a result of not working, the parent cannot provide for basic necessities such as food and housing for their children. The City coordinates with Su Casa Family Crisis and Support Center that provides a 24-hour hotline, emergency shelter, counseling, and assistance with restraining orders. The City also coordinates with Mothers at Work Children's Center, a non-profit organization that is located at the City of Lakewood's Burns Community Center that provides child care for children.

The City of Lakewood has addressed the needs of the elderly through a variety of projects and services including a number of senior public housing projects. Currently, federal housing

assistance is provided through Section 8 and other federal housing assisted senior citizens projects. Eligible seniors pay no more than 30% of their income for rent with the remainder paid by HUD through a housing assistance payment.

Support services provided to the elderly in Lakewood include Meals on Wheels, DASH Transportation, and Dial-A-Ride. In addition, the Recreation and Community Services Department and the Weingart Senior Center provide a number of human service programs, nutrition programs, case management, and myriad of other services to further enhance the quality of life for seniors.

The City of Lakewood coordinates with Pathways Volunteer Hospice to provide in-home long-term volunteer care and support to isolated seniors. Pathways joined forces with local congregations and agencies to develop a coalition designed to meet the needs of Lakewood's aging population. The common goal is to identify older populations within Lakewood that can benefit from a Caregiver's Program. Services available through the program include respite care, weekly companionship/socialization, billing assistance, shopping errands, handyman services, transportation assistance, light housekeeping and meal preparation.

Other agencies that the City coordinates with are Human Services Association and Community Family Guidance Center. Human Service Association serves congregate meals to seniors at Weigart Senior Center in Lakewood. Community Family Guidance Center is a non-profit health agency that provides counseling to families and children.

The City offers the Single-Family Residential Rehabilitation Loan Program for low and moderate (0 to 110% MFI) income families of owner occupied single-family homes that provides deferred loans up to \$18,000 for home improvements. Many of Lakewood's senior citizens benefit from this program. Additionally, the City provides landlord/tenant information and assistance through contract with Fair Housing Consultants, Inc.

The City of Lakewood currently contracts with the Housing Authority of the County of Los Angeles for the administration of its Section 8 program. This program provides rental assistance vouchers to low and very low (0 to 50% MFI) handicapped persons.

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

The Continuum of Care system for Lakewood is a partnership of local government entities, community based organizations, health care providers, and the private sector. The Los Angeles Homeless Services Authority (LAHSA) is the umbrella organization for the Continuum of Care System in Los Angeles County. LAHSA is an independent unit of local government created in

1993 by the City and County of Los Angeles to address the problems of homelessness on a regional basis. LAHSA's mission is to support, create and sustain solutions to homelessness by providing leadership, advocacy, planning and management of program funding. LAHSA works toward the development of a system that nurtures and strengthens the services available for homeless persons. Ultimately, the goal of LAHSA is to give homeless persons an opportunity to become self-sufficient members of the community.

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

The Los Angeles Continuum of Care (LACoC) includes all areas of the County except for the cities of Long Beach, Glendale, and Pasadena. To ensure local control and planning, LAHSA has divided the County into eight geographic areas designated as Service Planning Areas (SPAs). Each Service Planning Area is expected to have a balance of homeless services. LAHSA helps coordinate efforts among agencies, businesses, community leaders, government agencies, and elected officials to determine priority needs and services from an individual, regional, and countywide basis.

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

Community Family Guidance Center; Homeless Outreach staff from the City of Long Beach Multi-Service Center; Pathways Volunteer Hospice; Su Casa Family Crisis and Support Center; Human Services Association; Long Beach Non-Profit Partnership; Retired Senior Volunteer Program (RSVP); Lakewood Meals on Wheels; and Wise and Healthy Aging Ombudsman



## Table 2 – Agencies, groups, organizations who participated

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

Public Housing Agencies were not consulted since the City does not have any Public Housing agencies within its jurisdiction.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?

Table 3 – Other local / regional / federal planning efforts

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

The Lakewood Consolidated Plan embodies the City's current Housing Element. Much of the background data, housing issues, goals, objectives, policies and programs of the Consolidated Plan are consistent with the Housing Element, which was last updated on August 13, 2013. The 2010 US Census and updated data from the 2008-2012 American Community Survey were also used to reflect current demographics and market and inventory conditions. In addition, other widely used documents were also used in the development of the Consolidated Plan:

- US Census Bureau, 2000 and 2010 Summary Files 1, 2, 3, 4
- 2008-2012 American Community Survey 5-Year Estimate
- US Department of Housing and Urban Development, CHAS Databook, 2010 Census.
- Lakewood General Plan
- Lakewood Housing Element 2008-2014, August 2013
- Lakewood Zoning Code
- State of California Department of Finance, 2014 Population and Housing Estimates
  - - Lakewood Community Development Department
    - Lakewood Housing Authority
    - Southern California Association of Governments
    - Department of Housing and Urban Development
    - Fair Housing Consultants, Inc.
    - County of Los Angeles Department of Health Services -- Child and Adolescent Health Program
    - Gateway Cities Council of Governments

- Los Angeles County Department of Health Services

**Narrative (optional):**

## **PR-15 Citizen Participation**

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

The City of Lakewood provides citizens with advance notice of all related materials available for public review as soon as the notice is published. The citizen participation plan includes a 30-day public review period of the Consolidated Plan to obtain citizen input on the projects or strategy proposed. Citizens are invited to attend public hearings regarding the Consolidated Plan. Notices of all hearings are published in the local newspaper, posted on the City's website, in the City parks and the City Clerk's office at least 14 days prior to the hearing date. The first public hearing is scheduled for March 5, 2015 with the Planning and Environment Commission. The second public hearing is scheduled for April 14, 2015 with the Lakewood City Council. The 30-day review period will occur between March 5 and April 6, 2015.

On Tuesday, January 20, 2015, the City held a community forum to obtain the views of the community concerning the housing needs of children, elderly persons, persons with disabilities, homeless persons, and others with special needs in the City was held at The Centre at Sycamore Plaza, Executive Board Room, 5000 Clark Avenue, Lakewood, CA from 5:00 p.m. to 6:00 p.m. The community forum was advertised in the Press Telegram on January 16, 2015. No comments were received from any agency or the community at this public meeting. Because no comments were received, there was not impact on goal-setting.

### **Citizen Participation Outreach**

<b>Sort Order</b>	<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/attendance</b>	<b>Summary of comments received</b>	<b>Summary of comments not accepted and reasons</b>	<b>URL (If applicable)</b>
1	Local Newspaper	Public	No public attendance	N/A	N/A	

**Table 4 – Citizen Participation Outreach**

## **Needs Assessment**

### **NA-05 Overview**

#### **Needs Assessment Overview**

The section addresses the existing and projected housing needs of residents based on 2010 Census data, including updated census data from the 2008-2012 American Community Survey, and a housing market analysis, which inventories affordable housing in Lakewood and discusses barriers to the expansion of affordable housing. The section also includes discussion on the nature and extent of homelessness in Lakewood and the need for facilities and services for homeless persons and special needs groups.

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

### Summary of Housing Needs

The Housing Element is one of several methods the City uses to assess community opinions and concerns about the housing needs in Lakewood. Public participation plays an important role in the formulation of goals, policies, and programs promulgated by the Housing Element. Public participation includes public meetings with the Planning and Environment Commission, focus meetings with planners, developers, housing groups, and other stakeholders, and public hearing before the Lakewood City Council. Various segments of the community contribute insight and vision into the planning efforts and helped develop the goals and policies contained in the Housing Element.

The Consolidated Plan is consistent with the Lakewood Housing Element, which was updated in August 2013, and certified by the California Department of Housing and Community Development (HCD). Like the Consolidated Plan, the Housing Element analyzes the City's housing needs through a review of population and housing stock characteristics, and sets forth housing goals and policies for Lakewood to address these needs. In addition, the Housing Element evaluates the current and potential constraints in meeting those needs, including identifying the constraints that are due to the marketplace and those imposed by the government.

The Housing Element is prepared in accordance with applicable State laws and Lakewood's General Plan. It includes the community's vision of its housing needs and objectives.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	79,345	79,994	1%
Households	26,790	26,030	-3%
Median Income	\$58,214.00	\$78,360.00	35%

Table 1 - Housing Needs Assessment Demographics

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

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,020	2,610	4,570	3,460	13,370
Small Family Households *	500	995	2,140	1,800	8,290
Large Family Households *	170	330	575	675	1,755
Household contains at least one person 62-74 years of age	470	410	815	470	1,945

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Household contains at least one person age 75 or older	615	700	790	275	885
Households with one or more children 6 years old or younger *	274	465	855	765	590
* the highest income category for these family types is >80% HAMFI					

**Table 2 - Total Households Table**

**Data Source:** 2007-2011 CHAS

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	25	40	65	45	175	0	4	4	0	8
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	60	100	100	60	320	4	4	15	0	23
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	90	125	60	90	365	20	40	130	80	270
Housing cost burden greater than 50% of income (and none of the above problems)	590	395	140	30	1,155	490	655	940	395	2,480
Housing cost burden greater than 30% of income (and none of the above problems)	40	295	645	505	1,485	125	110	655	660	1,550

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Zero/negative Income (and none of the above problems)	45	0	0	0	45	70	0	0	0	70

**Table 3 – Housing Problems Table**

Data 2007-2011 CHAS

Source:

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

	Renter					Owner				
	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	765	660	360	225	2,010	515	710	1,090	475	2,790
Having none of four housing problems	230	440	1,215	1,065	2,950	395	810	1,900	1,695	4,800
Household has negative income, but none of the other housing problems	45	0	0	0	45	70	0	0	0	70

**Table 4 – Housing Problems 2**

Data 2007-2011 CHAS

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	255	460	505	1,220	165	454	775	1,394
Large Related	135	180	80	395	34	100	370	504
Elderly	230	120	110	460	365	180	370	915
Other	149	175	225	549	70	80	195	345



	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50-80% AMI	Total
Total need by income	769	935	920	2,624	634	814	1,710	3,158

**Table 5 – Cost Burden > 30%**

Data 2007-2011 CHAS

Source:

#### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	245	285	35	565	165	450	480	1,095
Large Related	120	145	0	265	30	45	170	245
Elderly	190	70	25	285	240	110	195	545
Other	145	90	80	315	70	70	140	280
Total need by income	700	590	140	1,430	505	675	985	2,165

**Table 6 – Cost Burden > 50%**

Data 2007-2011 CHAS

Source:

#### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	140	235	160	120	655	4	40	95	60	199
Multiple, unrelated family households	10	10	4	60	84	19	8	50	20	97
Other, non-family households	0	0	20	0	20	0	0	0	0	0
Total need by income	150	245	184	180	759	23	48	145	80	296

**Table 7 – Crowding Information – 1/2**

Data 2007-2011 CHAS

Source:

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
Households with Children Present								

Table 8 – Crowding Information – 2/2

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

According to 2009-2013 ACS estimates, there are approximately 5219 single households the City of Lakewood. Of this number, 3,237 are single senior households (persons 65 years or older). The minor increase in single person households is a reflection of the City's slow population growth in the last decade and changing demographics, including the escalation of the Hispanic and Asian populations whose cultural preferences tend greater toward family households. In addition, like vacancy rates, single person households are a reflection of the adequacy or inadequacy of the supply of housing relative to demand. Single person households have no unmet special needs, as they are generally the most adaptable of all housing groups--they are able to absorb oversupply when available or join with other households in tight housing markets.

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

According to the 2010 Census, there are approximately 8,115 self-identified disabled individuals in the City of Lakewood.

**What are the most common housing problems?**

The most common housing problem is finding affordable housing for special needs such as large families (defined as five or more persons in a household), the elderly and the disabled (including persons living with HIV).

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

Households with special needs such as large families, the elderly and disabled are more affected than others in finding affordable housing because of their disadvantage in finding decent, affordable housing.

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

Low-income individuals, such as seniors, and extremely low-income families with children, such as large families, may encounter some risk of becoming unsheltered because of the lack of affordable housing for each population. However, the affordability needs of these households can be addressed through rent subsidies, affordable childcare, and family housing in proximity to commercial uses, recreational facilities and public transit. The City of Lakewood encourages the use of these programs and services particularly among female-headed households with children.

The City of Lakewood does not continue to receive rapid re-housing assistance.

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

The City of Lakewood does not provide estimates of the at-risk populations.

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

Many persons (including Lakewood residents) are at risk of becoming homeless as a result of their living in poverty, poor health, disability, and other conditions which negatively impact their income and/or their ability to maintain decent housing.

### **Discussion**

The City of Lakewood recognizes that while there are no significant homeless issues in Lakewood, the regional needs for homeless programs are considerable, as evidenced by increases in the homeless population in Los Angeles County and by the presence of homeless persons, shelters, and programs in nearby Long Beach. The City of Lakewood will continue to coordinate with LAHSA in building a continuum of care system for the homeless in the southeast Los Angeles County region. In addition, the City of Lakewood will continue its efforts to fund public services offered by the City and other nonprofit public service organizations to meet the needs of special needs populations as well as of the extremely low-income populations.

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

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

### Introduction

The City of Lakewood does not have a disproportionate greater need for members of a particular racial or ethnic group when it comes to housing problems.

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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,445	460	115
White	575	295	85
Black / African American	180	0	4
Asian	240	55	10
American Indian, Alaska Native	0	45	0
Pacific Islander	4	0	0
Hispanic	440	70	15

Table 9 - Disproportionately Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

\*The four housing problems are:

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

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,770	845	0
White	725	610	0
Black / African American	235	0	0
Asian	230	65	0
American Indian, Alaska Native	10	0	0
Pacific Islander	30	0	0
Hispanic	535	135	0

Table 10 - Disproportionately Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

\*The four housing problems are:

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

#### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,750	1,820	0
White	1,045	1,120	0
Black / African American	415	30	0
Asian	335	150	0
American Indian, Alaska Native	30	0	0
Pacific Islander	30	15	0
Hispanic	885	470	0

Table 11 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

\*The four housing problems are:

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

#### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,870	1,590	0
White	915	910	0
Black / African American	215	135	0
Asian	210	200	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	20	0
Hispanic	440	300	0

Table 12 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

\*The four housing problems are:

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

### **Discussion**

The City of Lakewood does not have a disproportionate greater need for members of a particular racial or ethnic group when it comes to housing problems.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

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

### Introduction

The City of Lakewood does not have a disproportionate greater need for members of a particular racial or ethnic group when it comes to Severe Housing Problems.

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

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,280	625	115
White	485	385	85
Black / African American	165	15	4
Asian	220	75	10
American Indian, Alaska Native	0	45	0
Pacific Islander	4	0	0
Hispanic	400	105	15

Table 13 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

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

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,365	1,245	0
White	540	800	0
Black / African American	200	35	0
Asian	155	140	0
American Indian, Alaska Native	0	10	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	15	15	0
Hispanic	460	210	0

**Table 14 – Severe Housing Problems 30 - 50% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

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

#### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,450	3,115	0
White	460	1,700	0
Black / African American	250	195	0
Asian	140	340	0
American Indian, Alaska Native	10	20	0
Pacific Islander	30	15	0
Hispanic	565	795	0

**Table 15 – Severe Housing Problems 50 - 80% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

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

#### 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	700	2,760	0
White	270	1,555	0
Black / African American	130	220	0
Asian	65	340	0



Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	0	0	0
Pacific Islander	0	20	0
Hispanic	195	545	0

**Table 16 -- Severe Housing Problems 80 - 100% AMI**

Data Source: 2007-2011 CHAS

\*The four severe housing problems are:

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

### Discussion

The City of Lakewood does not have a disproportionate greater need for members of a particular racial or ethnic group when it comes to Severe Housing Problems.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

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

### Introduction:

Housing needs are also determined by analyzing housing problems based on the household's level of cost burdened. HUD's definition of cost burdened is households that pay more than 30% of their annual income for housing expenses. Cost burdened is measured based on the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payments, taxes, insurance, and utilities. Lakewood used the 2007-2011 CHAS tables which analyzes the levels of cost burdened as less than or equal to 30%, severely cost burdened where households are paying 30-50% for housing expenses and extremely cost burdened where households are paying more than 50% of their annual income for housing expenses.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	5,100	3,395	4,015	155
White	9,000	2,575	1,860	85
Black / African American	760	655	680	4
Asian	2,125	850	555	50
American Indian, Alaska Native	120	30	10	0
Pacific Islander	85	15	50	0
Hispanic	3,175	1,640	1,310	15

Table 17 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

### Discussion:

The 2007 median housing sales price of single-family homes in Lakewood was approximately \$515,000, which was below the Los Angeles County median price of \$520,000. The median Los Angeles County home sold for more than four percent higher than Lakewood's median priced home in 2007. The housing market peaked in 2006, and in 2012 the median price for a home in Lakewood had declined to \$356,000. The median home price in Los Angeles County was \$340,000. This indicates that, with respect to home prices, Lakewood fared better than the County as a whole. This demonstrates that Lakewood is a stable community as further reflected by a homeownership rate of 73% according to the U.S. Census 2005-2009 American Community Survey. In 2007, the median asking rental rate in Lakewood was \$1480 per month as compared to Los Angeles County rents of \$1848 per month. Lakewood's median rent was

\$368 lower than the County. In 2012, the median rent in Lakewood was \$1401, which was lower than the Los Angeles County median rent of \$1725.

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

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

Table 2-6 shows the income distribution of households by race and ethnicity as a percentage of median family income (MFI). As the table shows, the income distribution is similar among all racial groups. However, Asians were represented the most in the middle and upper (100+% MFI) group. More than 58% of all groups fall into the middle or upper categories. The proportions for the extremely low and low income groups were similar across all races. There is no racial or ethnic group that has disproportionately greater need than the needs of that income category as a whole.

**Table 2-6: Household Income Distribution by Race/Ethnicity**

Race/Ethnicity	Income Group (% of MFI)				
	Extremely Low (0-30%)	Low (31-50%)	Moderate (51-80%)	Middle (81-100%)	Upper (100+%)
Asian	8.5%	8.2%	13.2%	11.6%	58.4%
African American	8.7%	11.2%	21.2%	16.6%	42.3%
Hispanic	8.5%	10.9%	22.2%	12.1%	46.3%
White	7.1%	9.9%	16.0%	13.5%	53.6%
Other	7.3%	10.8%	18.2%	19.1%	44.5%
<b>Total</b>	<b>7.8%</b>	<b>10.0%</b>	<b>17.6%</b>	<b>13.3%</b>	<b>51.4%</b>

Source: 2011 CHAS Databook, Table 1

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

All needs are identified above.

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

For the purposes of the Consolidated Plan, the City defines an area of minority concentration as a census tract in which there exists a greater proportion of total households than the County average, while a high concentration is defined as a proportion of more than twice the County average. The County averages for the racial groups are as follows:

- African American: 8.3%
- Asian: 13.5%
- Hispanic: 47.7%

There are areas where African Americans with low and moderate incomes are concentrated and are high concentrated.

Concentrated Census Tracts include:

5550.01, 5550.02, 5551.02, 5551.03, 5551.04, 5700.01, 5700.02, 5700.03, 5707.01, 5707.02, 5708.00, 5709.02, 5713.00, 5714.00 and 5715.03.

High Concentrated Census Tracts include:

5550.01, 5550.02, 5551.02, 5551.03, 5700.01, 5700.03, 5707.01, 5707.02, 5714.00 and 5715.03.

Areas where Asians with low and moderate incomes are concentrated include the following census tracts:

5550.01, 5550.02, 5551.02, 5551.03, 5551.04, 5700.01, 5700.02, 5700.03, 5707.01, 5707.2, 5708.00, 5709.01, 5709.02, 5714.00 and 5715.03.

Areas where Asians with low and moderate incomes are high concentrated and include the following census tracts:

5550.01, 5551.02, 5551.03, 5551.04, 5700.01, 5700.03, 5707.01, 5707.2, 5709.01, 5714.00 and 5715.03.

Areas where Hispanics with low and moderate incomes are concentrated and include the following census tracts:

5550.01, 5550.02, 5551.02, 5700.01, 5700.02, 5700.03, 5707.01, 5707.02, 5708.00, 5709.02, 5710.00, 5713.00, 5714.00, and 5714.00

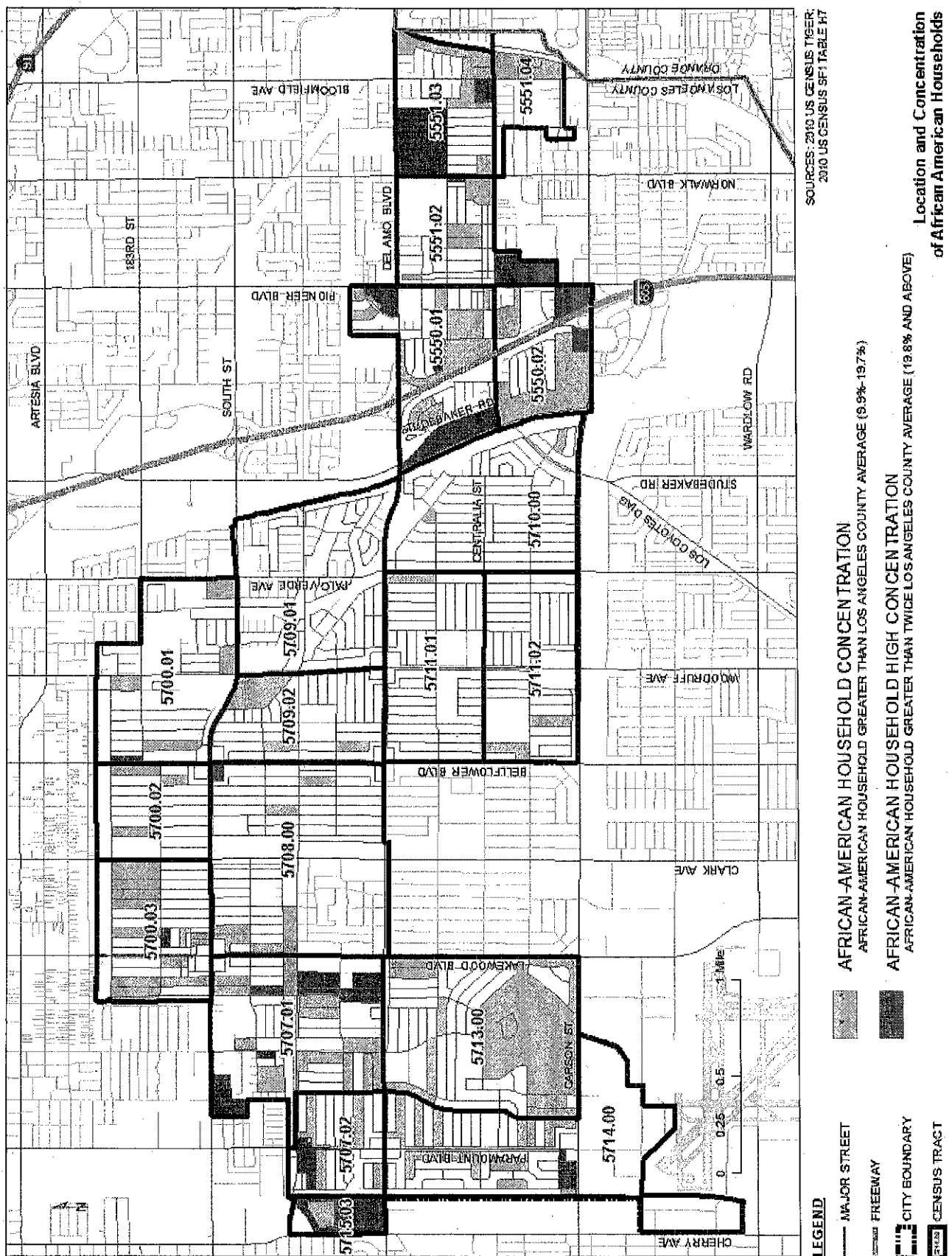
Areas where Hispanics with low and moderate incomes are high concentrated and include the following census tracts:

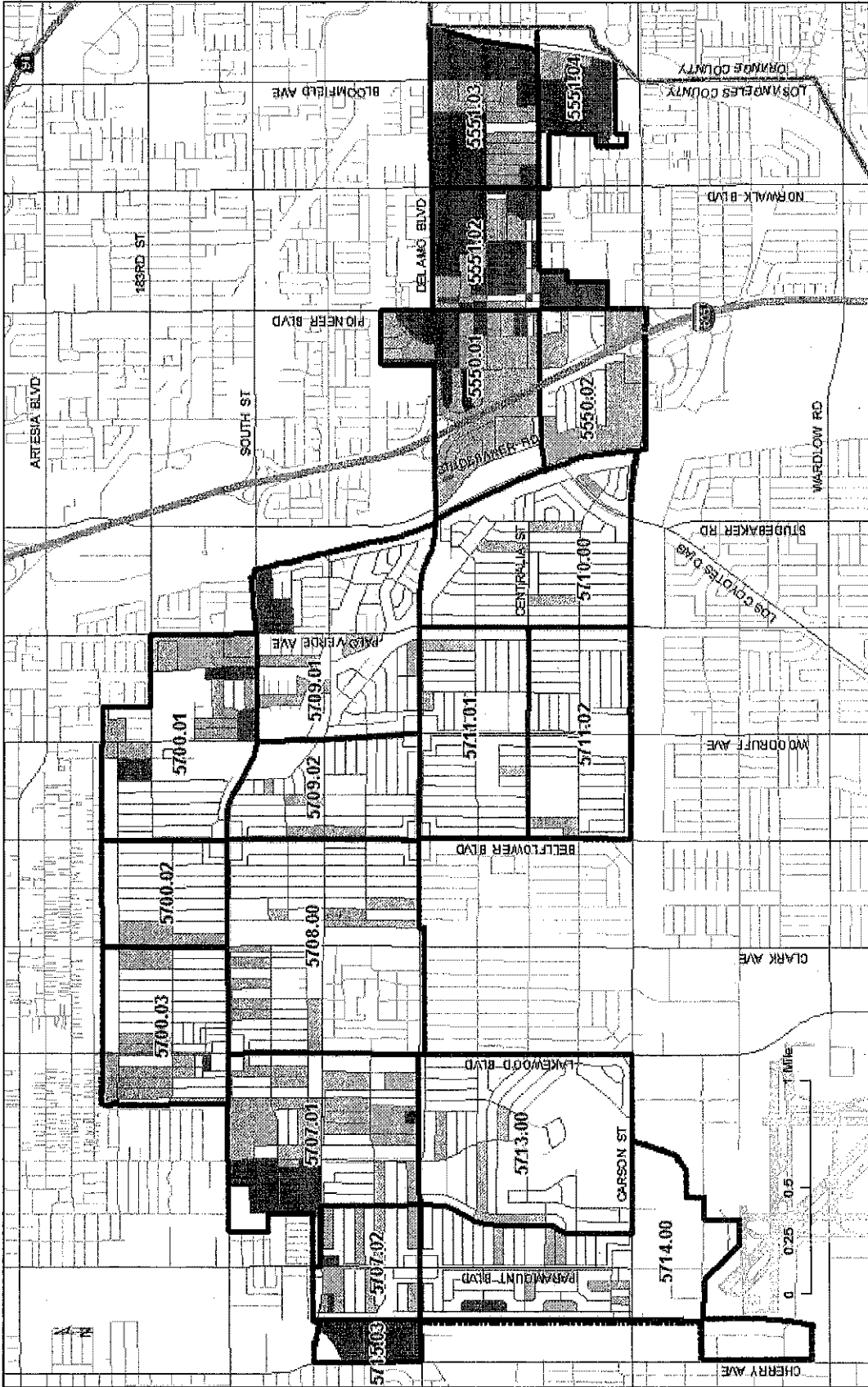
5551.02 and 5700.03

The following maps illustrate the concentration of African American, Hispanic, and Asian households by U.S. Census Tracts and Blocks in the City. A concentration is defined as a greater proportion of total households than the County average, while a high concentration is defined as a proportion of more than twice the County average. The County averages for the racial or ethnic groups are as follows:

- Asian: 13.5%
- African American: 8.3%
- Hispanic or Latino (of any race) 47.7%

As the figures illustrate, most African American households are located in the eastern portion of the City near Cerritos and Hawaiian Gardens, as well as in the western portion of the City near Lakewood Center mall and the City of Long Beach. No high concentrations of African American households exist in the City. Hispanic households have high concentrations in several blocks located in the eastern portion of Lakewood near Cerritos and Hawaiian Gardens and various smaller areas of high concentration throughout the rest of the City. Several blocks have a high concentration of Asian households. These block groups are located in the eastern portion of the City, bordering Cerritos and Hawaiian Gardens, as well as two areas in the western portion of the City near Long Beach. Concentrations of Asian households are also located in the northern portion of the City bordering Bellflower.

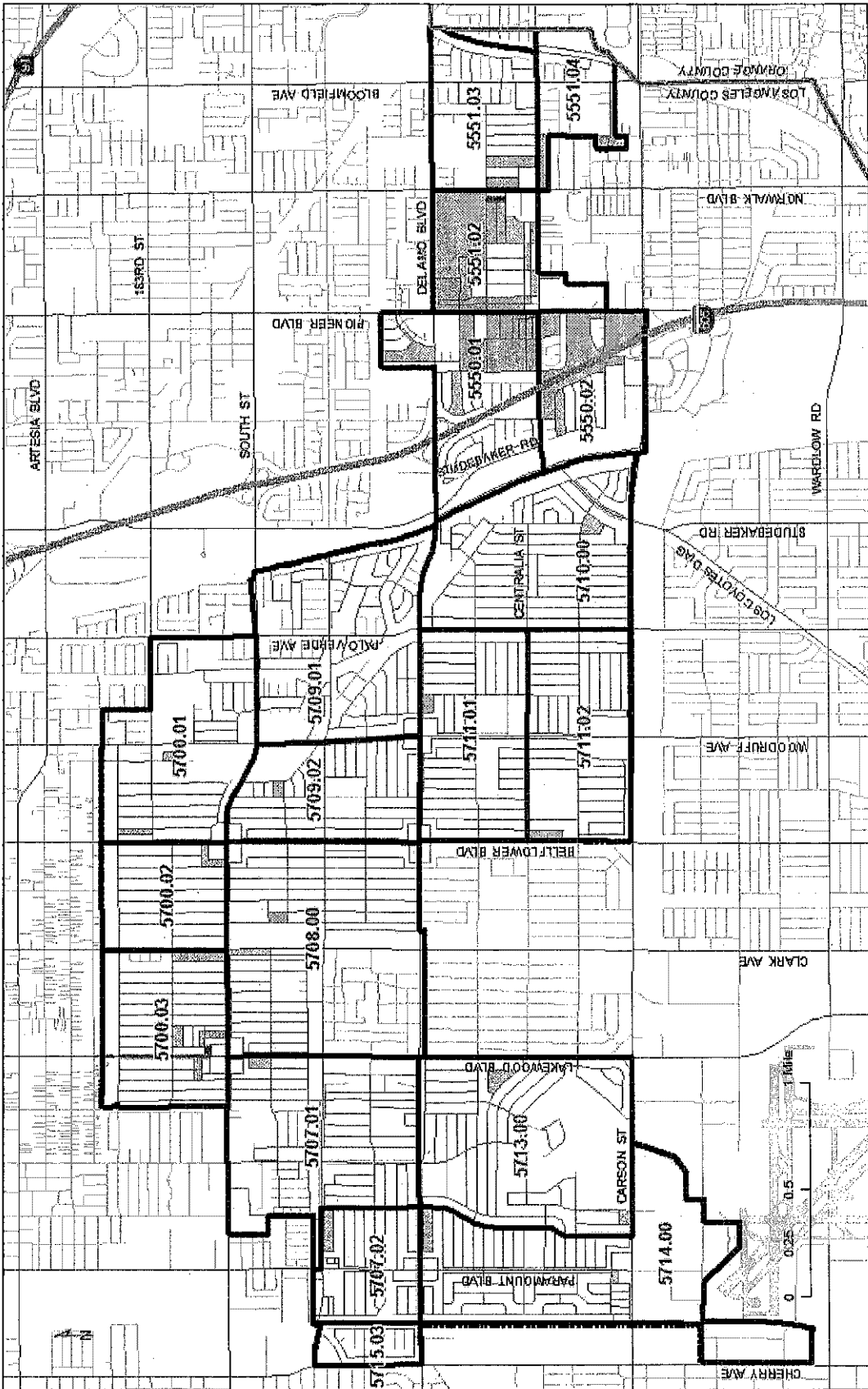




SOURCES: 2010 US CENSUS TIGER;  
2010 US CENSUS SF1 TABLE HT

# Location and Concentration of Asian Households





SOURCES: 2010 US CENSUS TIGER;  
2010 US CENSUS SF1 TABLE H7

**HISPANIC HOUSEHOLD CONCENTRATION**  
HISPANIC HOUSEHOLD GREATER THAN LOS ANGELES COUNTY AVERAGE (35.0%-71.1%)

**HISPANIC HOUSEHOLD HIGH CONCENTRATION**  
HISPANIC HOUSEHOLD GREATER THAN TWICE LOS ANGELES COUNTY AVERAGE (71.2% AND ABOVE)

**Location and Concentration  
of Hispanic Households**

## NA-35 Public Housing – 91.205(b)

### Introduction

This section estimates the total number of public and assisted housing units in the City and assesses the potential for the loss of these units.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	253	2,883	21,087	47	20,550	268	163	59

**Table 18 - Public Housing by Program Type**

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

Data Source: PIC (PIH Information Center)

### Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	14,341	13,522	14,839	15,746	14,816	14,829	17,842
Average length of stay	0	6	8	8	0	8	0	6
Average Household size	0	3	2	2	2	2	1	4
# Homeless at admission	0	0	0	184	0	42	142	0
# of Elderly Program Participants (>62)	0	48	1,138	6,753	15	6,670	38	2

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
# of Disabled Families	0	40	534	4,416	17	4,269	83	16
# of Families requesting accessibility features	0	253	2,883	21,087	47	20,550	268	163
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 19 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	148	1,710	10,344	33	10,071	80	120	40
Black/African American	0	60	1,035	8,432	12	8,188	179	38	15
Asian	0	8	120	2,181	1	2,173	3	1	3
American Indian/Alaska Native	0	0	11	76	1	67	6	2	0
Pacific Islander	0	37	7	54	0	51	0	2	1
Other	0	0	0	0	0	0	0	0	0

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

**Table 20 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	124	1,121	7,293	11	7,122	40	105	15
Not Hispanic	0	129	1,762	13,794	36	13,428	228	58	44
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 21 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

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

The City of Lakewood does not have any Public Housing units.

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

The City of Lakewood does not have any Public Housing units.

### Discussion

See above

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

### **Introduction:**

This section describes the nature and extent of homelessness in Lakewood as well as a summary of persons and families at-risk of becoming homeless. This section also includes an inventory of programs and facilities available to serve the homeless and those threatened by homelessness. Service and facility gaps in the continuum of care are also identified.

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

In fiscal year 2014-2015 three Lakewood Homeless persons received housing benefits through Gateway Cities Connections program in which the City of Lakewood is a partner. They were placed in permanent housing and are receiving ongoing case monitoring through Gateway.

In Lakewood, some of the most "at-risk" of homelessness are the low income households that pay between 30-50% of their income on housing expenses. Any disruption to their income, such as the loss of employment, a rent increase, or medical expenses, could impair their ability to pay for housing.

The at-risk population also includes persons who are in danger of residing in shelters or being unsheltered. This is due primarily to the lack of permanent housing and the absence of an adequate support network, such as parental family or relatives in whose homes they could temporarily reside. These individuals, especially those being released from penal, mental, or substance abuse facilities, and some foster homes require a variety of services including counseling, rental assistance and job training to help them make a positive transition into society.

The results of the 2013 Homeless count in Lakewood revealed 62 homeless unsheltered persons. The total includes 14 unsheltered units (cars, vans, campers, tents). Thirty-seven people were confirmed to be single adults. The results of the January, 2015 homeless count will not be available until May, 2015.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

This section examines the housing needs of different categories of households that are disadvantaged in finding decent, affordable housing. These households include large families, single persons, the elderly, and the disabled (including persons with HIV).

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

The characteristics of special needs populations in Lakewood include: large households, single person households, female-headed households, elderly and frail elderly, persons with disabilities, people with HIV infections and AIDS, and persons with drug/alcohol addictions.

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

Housing supportive services needs of the special needs populations includes access to more affordable housing units. Lakewood will continue to act to alleviate these problems in variety of ways, including preserving Section 8 units, and making density bonuses an option for multi-family developers in accordance with State Law.

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

The total number of HIV/ AIDS persons who are homeless or at-risk of becoming homeless is unknown. The National Commission on AIDS estimates that up to 50 percent of AIDS patients and 15 percent of HIV victims are homeless or at-risk of becoming homeless. The greatest need for this population, according to the Ryan White Title II Consortia, is long-term subsidized housing and supportive housing services such as short-term rent, mortgage, and utility payments, transitional housing, and single-room occupancy housing.

### **Discussion:**

See discussion above.

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

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

Housing need is defined as the gap between the type of housing required by the City's existing and projected residents and the type of housing available. Housing needs for Lakewood are based on Census data, surveys, and information and community input. Based on this information, areas of local housing needs in Lakewood include:

- Housing preservation and improvement to the existing affordable housing supply and nature of Lakewood's residential neighborhoods.
- Development of new housing on sites suitable for residential use to expand the supply and choice of units for all household incomes.
- Housing assistance to low and moderate-income households and households with special needs.
- Equal housing opportunity.

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

Through data collected for the 2013-2021 Housing Element, 2010-2015 Consolidated Plan data, the Housing Strategy, and the annual Action Plan.

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

**Lakewood is in the process of improving the Burn's Center.** This project provides for necessary costs associated with all repairs and the replacement and relocation of existing elevator, overall building flooring, and building's exterior. Removal of slope from exterior of the building's first floor to create airspace, waterproof the first floor's walls, and the replacement of all interior and exterior water damage around building's perimeter are also provided for in this project. In addition, construction of a retaining wall up to 10 feet from building's exterior and adjacent to slopes, replacement of damaged landscape and irrigation system as necessary, installation of a security system, and necessary improvements to meet ADA accessibility requirements are included in the project.

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

The Lakewood CDBG Committee meets once a month to review federally funded projects. The committee will continue to meet to determine the needs of the community and distribution of allocated funds.

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

Community Family Guidance Center provides counseling services for emotionally disturbed children. Through this program, an estimated 24 children who are emotionally disturbed will receive counseling annually.

Meals on Wheels provides in-home meal delivery to low income, senior, and disabled persons. Under this program, the City will serve an estimated 100 low income and special needs individuals.

Pathways Volunteer Hospice provides in-home non-medical services to terminally ill persons. Through this program, the City will serve 20 low and moderate income households annually with in-home services for terminally ill persons.

Human Services Association support senior citizen congregate meals at the Weingart Senior Center and home delivered meals to Lakewood residents. Through this program, the City will provide congregate and home delivered meals to 45 seniors annually.

The need for these services in Lakewood is ongoing.

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

The Lakewood CDBG Committee meets once a month to review public service needs. The committee will continue to meet to determine the needs of the community and distribution of federal allocated funds.



# **Housing Market Analysis**

## **MA-05 Overview**

### **Housing Market Analysis Overview:**

The City of Lakewood is a highly urbanized community that is virtually built out. There is less than eight acres of land available for residential development which creates a challenge to meet the housing needs of Lakewood residents who are in the low, very low and extremely low income category as defined by HUD. Although the City of Lakewood actively targets these residents with housing assistance; the availability of housing does not meet the housing needs of the population. The population that is generally assisted consists of elderly, small and large households, female-headed households, and those households with persons with disabilities. To accomplish assisting these residents, the City maintains a contract with Los Angeles County Housing Authority Section 8 to provide various services to these groups.

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

### Introduction

#### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	22,165	82%
1-unit, attached structure	1,004	4%
2-4 units	422	2%
5-19 units	1,331	5%
20 or more units	1,837	7%
Mobile Home, boat, RV, van, etc	112	0%
<b>Total</b>	<b>26,871</b>	<b>100%</b>

Table 1 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

#### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	39	0%	596	8%
1 bedroom	152	1%	1,282	18%
2 bedrooms	3,416	18%	2,603	36%
3 or more bedrooms	15,133	81%	2,809	39%
<b>Total</b>	<b>18,740</b>	<b>100%</b>	<b>7,290</b>	<b>101%</b>

Table 2 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

A significant number of households in Lakewood, 6,059, or nearly 25% of all households in Lakewood remain in the low, very low or extremely low-income category, indicating a continued need for housing that is affordable and accessible to people of limited economic means. The household types are generally elderly, small and large families, female-headed households, and those households with persons with disabilities. These households are targeted for assistance of federal, state and local programs.

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

Lakewood does not anticipate a loss of affordable housing inventory as Lakewood's contract with Los Angeles County Housing Authority is current and it is anticipated that the contract will be renewed.

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

The availability of housing units does not meet the needs of the population. This is evident by HUD's report which states that 395 (2%) of the households in Lakewood were units with physical defects, 10,385 (40%) had overpayment issues, and 1,535 (6%) households had overcrowded conditions. Despite the 72% to 28% ratio of homeowners to renters in Lakewood, the housing assistance needs of renters are much greater than owners. Among the household types, an average of 65% of the low and moderate income households experienced some type of housing issue. The biggest impact in Lakewood was housing cost burden to the extremely low income, particularly for renter (100%) and owner (97.1%) households of 5 or more persons.

Other evidence of the housing availability not meeting the needs of Lakewood's population is SCAG's 2012 Regional Housing Needs Assessment (RHNA) which reports 9,814 households or approximately 40% of Lakewood's total households overpaid for housing. More than two-thirds (70.1%) of the overpaying households were owners. Over two-thirds of the renter households who overpaid for rent were extremely low income as compared to two-thirds of owner households who were extremely low income. Thus, the available housing does not meet the needs of the population of Lakewood. Providing for this need involves making affordable units available to very low and low income households or providing government subsidies to lower income households.

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

Housing need is defined as the gap between the type of housing required by the City's existing and projected residents and the type of housing available. Housing needs for Lakewood are based on Census data, surveys, and information and community input. Based on this information, areas of local housing needs in Lakewood include:

- Housing preservation and improvement to the existing affordable housing supply and nature of Lakewood's residential neighborhoods.
- Development of new housing on sites suitable for residential use to expand the supply and choice of units for all household incomes.
- Housing assistance to low and moderate income households and households with special needs.
- Equal housing opportunity.

The housing assistance need of low and moderate-income households in the City is based on information provided by CHAS 2011 data. Households with housing problems are defined by HUD and include:

- Occupying units with physical defects (lacking complete kitchen or bathroom)
- Living in overcrowded conditions (more than one person per room); and
- Experiencing a housing cost burden, including utilities, exceeding 30% of gross income.

**Discussion**

In 2010, the majority of Lakewood households were owner-occupied, with a large majority of the owners concentrated in the above moderate-income category. The lower-income residents were more likely to rent than their higher income neighbors. There were almost as many renters as owners among very low-income households, and a slim majority of extremely low-income households lived in rented units.

In 2011 there were 2,020 extremely low income households in Lakewood. Of those households 71.5% had a housing cost burden where at least 30% of their income paid for rent or mortgage. There were 2,610 low income households and of those households 67.6% had a housing cost burden where at least 30% of their income paid for rent or mortgage. There were 4,570 moderate income households and of those households 60.2% had a housing cost burden where at least 30% of their income paid for rent or mortgage.

According to the 2010 Census, there were 3,710 female-headed households with two or more persons in the household. This represents 14% of Lakewood's total households. Approximately 54% of the households headed by a female lived with related children under 18 years of age and approximately 15.6% of these female-headed families with children were living below poverty level.

Affordability needs of female-headed households can be addressed through rent subsidies, affordable childcare, and family housing in proximity to schools, commercial uses, recreational facilities and public transit. The City of Lakewood encourages the use of these programs and services particularly among female-headed households with children.

Local and regional programs provide housing and social services that can help stabilize female-headed households. The following organizations serve female-headed households in Lakewood:

**Su Casa-** Su Casa is a domestic violence prevention program providing services for victims of domestic violence. Services include a 24-hour hotline, emergency shelter, counseling, and assistance with restraining orders.

**Mothers at Work Children's Center-** The MAW program, located at the Burns Community Center, provides childcare for children ages 2-5 years old. Services include instruction and experience in language development, math, art, music and more. An after school child care program is also available for children ages 6 – 12.

The City of Lakewood has attempted to address the needs of the elderly through a variety of projects and services, including a number of senior housing projects. Currently, federal housing assistance is provided through Section 8 and other federal housing assisted senior citizens projects. Eligible seniors pay no more than 30% of their income for rent with the remainder paid by HUD through a housing assistance payment. Currently, the waiting list is closed.

The following three senior housing developments are located within the City:

- Candlewood Apartments, 81- One Bedroom Units

- Whispering Fountains, 201 Units
- Seasons Senior Apartments, 85 Units

The Candlewood Apartments development consists of 81 one-bedroom senior citizen units. Eligible seniors are subsidized by HUD's Housing Assistance Payment program. In addition, according to the City's 2013-2021 Housing Element, the City contracts with the Los Angeles County Housing Authority to administer its Section 8 Rental Assistance Program which provides rental assistance vouchers to very low and low (0 to 50% MFI) income seniors. Such persons do not pay more than 30% of their income for rent. There are currently no vacancies at this facility, and the waiting list is closed.

Whispering Fountains is a 201 unit Housing Revenue Bond financed development with one and two bedroom units. The units are available to senior citizen households and require that at least 20 percent of the units be rented out to very low and low-income households. This facility accepts Section 8 Choice Vouchers for seniors and/or disabled persons.

Seasons Senior Apartments is an 85-unit development with no less than 42 units made affordable to low and very low-income persons.

According to American Census Survey 2008-2012 the number of disabled persons living in Lakewood is 7,460 or 9.3% of the population. Disabilities are classified as hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty and independent living difficulty. There are 35 persons under the age of five living with a disability (0.7% of the population under five); 399 persons between the ages of five and 17 (2.7% of the population between five and 17); 3,279 persons between the ages of 18 and 64 (6.4% of the population between 18 and 64); and 3,747 persons over the age of 65 (40.7% of the population over 65).

The City of Lakewood is currently contracted with the Housing Authority of the County of Los Angeles for the administration of its Section 8 program. This program provides rental assistance vouchers to low and very low (0 to 50% MFI) income disabled persons.

The City offers many services to assist persons with disabilities, including the Meals on Wheels Program, which provides meals to the disabled and homebound residents. The City's DASH Transportation Program and Long Beach Transit Dial-A-Ride also provide free transportation to people with disabilities. In addition, the City offers a Single-Family Rehabilitation Loan Program and the Fix-Up Paint-Up Grant Program to help improve deteriorated housing conditions. The City of Lakewood coordinates with Pathways Volunteer Hospice to provide in-home services to seniors with disabilities.

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

### Introduction

Although the cost of housing in Lakewood is below the county average, the cost of housing in Lakewood is a problem for moderate, low and extremely low income Lakewood residents.

Housing costs are directly related to the quality of life in a given community. If housing costs are high in comparison to the resident's income, a community will experience higher levels of overcrowding and overpayment.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	201,800	460,000	128%
Median Contract Rent	811	1,342	65%

Table 3 - Cost of Housing

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

Rent Paid	Number	%
Less than \$500	518	7.1%
\$500-999	1,195	16.4%
\$1,000-1,499	3,152	43.2%
\$1,500-1,999	1,804	24.8%
\$2,000 or more	621	8.5%
Total	7,290	100.0%

Table 4 - Rent Paid

Data Source: 2007-2011 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	245	No Data
50% HAMFI	575	120
80% HAMFI	2,845	405
100% HAMFI	No Data	690
Total	3,665	1,215

Table 5 - Housing Affordability

Data Source: 2007-2011 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$913	\$1,103	\$1,424	\$1,926	\$2,145
High HOME Rent					
Low HOME Rent					

**Table 6 – Monthly Rent**

Data Source: FY 2015 HUD FMR and HOME Rents

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

The Table below illustrates the maximum price for housing an individual or family can afford based on income level. The Table above demonstrates the rental prices in Los Angeles County. The fair market rent for an efficiency unit is \$913 a month. An extremely low income family could only afford a rent of \$419 before the family must spend more than one-third of their income to pay their rent. Very low income families can only afford to pay \$698 a month before the family spends more than one-third of their income on housing. Lower income families could only spend \$838. Median income families can afford \$913 monthly rent for an efficiency unit as well as a one bedroom unit for \$1,103. Moderate income families can afford a two-bedroom unit without spending more than one-third of their income. Although affordable housing may be available for medium and moderate income families, this does not take into consideration the likelihood that overcrowding would be an issue for the majority of those families. This discrepancy between income and cost of housing demonstrates that there is insufficient housing for extremely low income families, very low income families, lower income families, median income families and moderate income families.

Income Category	Max. Home Purchase Price	Max. Home Rental Rate
Extremely Low Income (0-30% MFI) Less than \$23,800	\$90,900	\$419/month
Very Low Income (31%- 50% MFI) Less than \$39,650	\$148,000	\$698/month
Lower Income (51%- 80% MFI) Less than \$63,450	\$205,400	\$838/month
Median Income (100%) Less than \$62,100	\$335,200	\$1,281/month
Moderate Income (101-120%) Less than \$74,500	\$372,400	\$1,537/month

\*Based on County Median Family Income of \$59,200. Calculation of affordable rent is based on 30% of gross household income. Calculation of affordable home purchase is based on down payment of 10%, annual interest rate of 5.75%, 30-year mortgage, and monthly payment of 30% of gross income.

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

The City of Lakewood is a highly urbanized community that is virtually built-out. There is less than eight acres of vacant land available for residential development citywide, and therefore, most of the opportunities for affordable housing growth lie in the recycling of existing residential land to higher densities in the M-F-R zone. Because there is a deficiency of land to develop, the premiums for land tend to rise. Affordability of housing is expected to become more and more difficult as the population increases and less land is available to develop for residential uses.

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

The table below lists the median rents for both Lakewood and L.A. County. As compared to Fair Market Rent, Lakewood 2012 median rent closely resembles Fair Market Rent where L.A. County 2012 median rent is slightly higher.

**Average Rent in Lakewood and L.A. County 2012**

Rental Unit Types	Lakewood (2012)	L.A. County (2012)
Studio	\$987	\$1,262
1 Bed - 1 Bath	\$1,170	\$1,533
2 Bed - 1 Bath	\$1,424	\$1,443
2 Bed - 2 Bath	\$1,582	\$2,012
2 Bed - Townhouse	\$1,593	\$2,074
3 Bed - 2 Bath	\$1,825	\$2,172
Median Rent	\$1,401	\$1,725

Source: Average Rent: RealFacts; Median Home Prices: <http://www.dqnews.com>.

Note: Rent figures are for average asking rent; they do not apply to detached, single-family houses that are rented.

**Discussion:**

Lakewood's strategy to produce or preserve affordable housing will not be impacted as Lakewood's rents are lower than the County Median. Additionally, Lakewood is committed to providing affordable housing by maintaining its contract with the Los Angeles County Housing Authority. The City intends to construct several affordable housing projects within the next two years providing additional units for low-moderate income families.



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

### Introduction

Although the majority of Lakewood's housing stock is in good condition, the City is expecting a large percentage of the housing to require maintenance within the next ten years due to the age of the housing stock.

Accurate assessment of housing conditions can provide the basis for developing appropriate programs to maintain the quality of living in Lakewood. Housing like any other tangible asset is susceptible to deterioration over time. Declining housing conditions can lower property values and discourage reinvestment as well as increase crime and promote slum and blight.

Common repairs needed include new roofs, wall plaster and stucco. Homes thirty years or over with deferred maintenance require more substantial repairs, such as new siding, plumbing or multiple repairs to the roof, walls, etc.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation:"The California Health and Safety Code define a substandard condition as being an endangerment to the occupants for the building or the public. The City of Lakewood considers a substandard condition suitable for rehabilitation when the estimated cost of rehabilitation does not exceed the estimated cost of new construction.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	7,180	38%	3,333	46%
With two selected Conditions	343	2%	514	7%
With three selected Conditions	7	0%	39	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	11,210	60%	3,404	47%
<i>Total</i>	<i>18,740</i>	<i>100%</i>	<i>7,290</i>	<i>101%</i>

Table 7 - Condition of Units

Data Source: 2007-2011 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	72	0%	64	1%
1980-1999	827	4%	1,134	16%
1950-1979	15,193	81%	5,296	73%
Before 1950	2,648	14%	796	11%
<i>Total</i>	<i>18,740</i>	<i>99%</i>	<i>7,290</i>	<i>101%</i>

Table 8 – Year Unit Built

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	17,841	95%	6,092	84%
Housing Units build before 1980 with children present	195	1%	204	3%

**Table 9 – Risk of Lead-Based Paint**

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	145	0	145
Abandoned Vacant Units	4	0	4
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 10 - Vacant Units**

### Need for Owner and Rental Rehabilitation

The majority of the City's housing stock is in good condition. However, homes built more than 30 years ago are likely to require renovation and maintenance. According to information available from the U.S. Census and County Assessor, more than two-thirds (84.3%) of the existing housing stock in Lakewood was built prior to 1970. Age of the current housing stock in Lakewood strongly suggest there will be an increased need for structural improvements to Lakewood's residential structures during the next decade. In general, older homes require greater maintenance which results in higher costs. This leads to deferred maintenance that further deteriorates the physical conditions of the homes in the City. In addition, older deteriorated structures often violate building code standards and lack safety features such as fire suppression, home security devices and seismic safety retrofits.

Only 15.7% of Lakewood's housing stock was built after 1970. These homes should meet most of the building code standards.

Lakewood will continue to offer Residential Rehabilitation loans and grants to qualified homeowners in the city. Additionally, the City will continue code enforcement activities that target deteriorated and/or deteriorating areas and properties. The City's Community Conservation Representatives responded to 1,328 Service Request during 2014 reporting violations of the municipal code that includes property maintenance, structural violations, and other unsafe conditions.

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

According to the Los Angeles County Health Department, approximately 2,602 low and moderate income households in the City of Lakewood may occupy units with lead-based paint. Of these units, properties most at risk include deteriorated units with leaky roofs and plumbing and rehabilitated units where there was not a thorough cleanup with high-phosphate wash after the improvements were completed.

### **Discussion**

Based on a sampling of cases, the CLPPP has identified paint as the most commonly associated source of lead based poisoning. The majority of homes that contain this exposure or paint were built prior 1978. It is estimated that 77% of all residential structures built prior to 1978 contain lead-based paint and that older structures have the highest percentage. In order to estimate the number of extremely low and low income households occupying lead-based paint units, the number of households occupying pre-1979 units is combined with an estimated lead-based paint factor. The lead-based paint factor is highest for pre-1940 units, at 90%, and decreases with newer units.

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

### Introduction:

The City of Lakewood does not have public housing units located within city limits. The City continues its participation of the Section Housing Voucher Program through the County of Los Angeles.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled
# of units vouchers available	0	261	2,962	21,798	1	21,797	1,264	1,357	558
# of accessible units									

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

Table 11 – Total Number of Units by Program Type

Data PIC (PIH Information Center)  
Source:

### Describe the supply of public housing developments:

The City of Lakewood does not have public housing units located within city limits. The City continues its participation of the Section Housing Voucher Program through the County of Los Angeles.

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

The City of Lakewood does not have public housing units located within city limits. The City continues its participation of the Section Housing Voucher Program through the County of Los Angeles.

**Public Housing Condition**

Public Housing Development	Average Inspection Score
0	N/A

**Table 12 - Public Housing Condition****Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

The City of Lakewood does not have public housing units located within city limits. The City continues its participation of the Section Housing Voucher Program through the County of Los Angeles.

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

The City of Lakewood does not have public housing units located within city limits. The City continues its participation of the Section Housing Voucher Program through the County of Los Angeles.

**Discussion**

None

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

### Introduction

The United States Department of Housing and Urban Development's Continuum of Care model recognizes that all homeless persons are not at the same level of stability and they address a variety of needs. Recognized components of the Continuum of Care include: Prevention, Outreach & Assessment, Emergency Shelter, Transitional Housing, Permanent Housing and Permanent Supportive Housing, and Supportive Services.

It is the goal of the City of Lakewood to coordinate services and facilities available for the homeless as a continuum of care. A continuum of care begins with a point of entry in which the needs of a homeless individual or family are assessed. Once a needs assessment is completed, the person/ family may be referred to permanent housing or transitional housing where supportive services are provided to prepare them for independent living.

This section describes the nature and extent of homelessness in Lakewood as well as a summary of persons and families at-risk of becoming homeless. This section also includes an inventory of programs and facilities available to serve the homeless and those threatened by homelessness. Service and facility gaps in the continuum of care are also identified.

### Facilities and Housing Targeted to Homeless Households-

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	143		224		
Households with Only Adults	17		164	208	
Chronically Homeless Households	45				
Veterans	102		47	66	
Unaccompanied Youth	12		12		

Table 13 - Facilities and Housing Targeted to Homeless Households

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

The Gateway Cities Council of Governments COG program and the SPA 7 Coordinated Entry System provide services to those experiencing homelessness in Lakewood. Services are aimed at reducing homelessness through coordination with Lakewood's human service providers, COG outreach, case management and linkages to permanent housing placement.

Services begin with outreach and continue up to 6 months after a person is permanently housed. Activities in the outreach phase are focused on decreasing the barriers to housing and include:

- **Assistance obtaining documents** necessary for housing i.e. social security card, picture identification, DD214, proof of income, disability verification etc.
- **Access** to medical and mental health, substance addiction treatment services, and primary care home establishment i.e. Department of Mental Health, Mental Health America-Housing Innovations Program, Veterans Administration, and local medical clinics.
- **Benefit establishment assistance** for General Relief, Social Security programs, Temporary Assistance to Needy Families, and Veteran's Administration.
- **Referral** to employment and education services i.e. Goodwill Industries and local centers of the Workforce Investment Board.

Once a person or family is housed the focus is housing retention which is provided through case management services, coordination and referral. Services are available for up to six months. Activities are concentrated on lease adherence, maintenance of services, increased income, maintenance of income, and community reintegration and family reunification (where appropriate). These activities are carried out through:

- **Transportation** assistance to include bus tokens and passes and obtaining a disabled bus pass if required.
- **Case Coordination** with established providers to coordinate ongoing care and access to new services if needed.
- **Community Re-integration** activities surrounding good neighbor policies, support groups in the area, age related services like senior centers, community class offerings and social events.

Health Services		
Los Angeles County Department of Health	Bellflower Health Center (Personal Health Center) 10005 East Flower Street Bellflower, CA 90706-5473 562-804-8112	Immunizations, health information, testing, screening, referrals and information.
Harbor UCLA Medical Center	1000 W. Carson Torrance, CA 90509 310-222-2345	Emergency treatment, health information, referrals.
Long Beach Comprehensive Health Center	1333 Chestnut Ave. Long Beach, CA 90813 (562) 599-2153	The center provides healthcare for low income adults and families including family medicine, adults, pediatrics, dental, women's care, HIV, and walk-in services
Lakewood Regional Medical Center: New Beginnings	3700 East South Street Lakewood, CA 90712 800-451-1131	Mental health services, substance abuse treatment, detox. Hospital Inpatient.
Positive Steps Services, Inc.	5230 N. Clark Ave. Lakewood, CA 90712 562-804-2700	Mental health services and substance abuse treatment services. Outpatient.
Replacement Resource	5230 Clark Avenue Suite 14 Lakewood, CA 90712 562-461-9446	Substance abuse treatment. Outpatient.
Employment Services		
Cerritos Career Center Selaco Workforce Investment Board	10900 E. 183 <sup>rd</sup> Street, Ste. 350 Cerritos, CA 800-481-6555	Job training
California Employment Development Department	3447 Atlantic Ave. Long Beach, CA 562-570-3700	Skills development and youth development
Other Services		
Long Beach Rescue Mission	1430 Pacific Ave Long Beach, CA 90801 562-591-1292	Food, Shelter, Clothing, Substance Abuse Treatment, Support and Guidance
Los Angeles County Welfare DPSS South Special District	17600 Santa Fe Ave., Ste. B Rancho Dominguez, CA 90221 866-613-3777	CalWorks, Food Stamps, Cash Assistance, General Relief, GAIN, In-Home Support Services, MediCal
Burns Community Center	5510 Clark Ave. Lakewood, CA 562-925-7512	The hub of social services for the city featuring senior nutrition, the Volunteers in Action program, the Mother's at Work child care program, Meals on Wheels, DASH Transportation, emergency food assistance and other essential programs

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40**



**Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Services include:

- **Basic Needs** including: clothing, hygiene products and showers and transportation.
- **Emergency and temporary housing** via motel voucher programs.
- **Liaison and referral** to subsidy providers that include: Los Angeles Homeless Services Authority, Veteran's Administration, Department of Mental Health and non-profit providers like PATH, the lead agency of the COG program.
- **Referral** to employment and education services i.e. Goodwill Industries and local centers of the Workforce Investment Board.
- Housing location and re-location assistance.
- Move in assistance.
- **Assistance** with subsidy and lease compliance i.e. annual reviews, inspections, income reporting.
- **Transportation** assistance to include bus tokens and passes and obtaining a disabled bus pass if required.
- **Case Coordination** with established providers to coordinate ongoing care and access to new services if needed.
- **Community Re-integration** activities surrounding good neighbor policies, support groups in the area, age related services like senior centers, community class offerings and social events.

Direct services including assistance with Activities of Daily Living such as budgeting, nutrition, cooking and housekeeping, establishing service with utilities and telecommunications providers and support during the initial phase of housing and the adjustment that come with being housed are provided.

The Burns Community Center, which is the headquarters for homeless assistance in the City, estimates that the Center assists approximately 25-30 homeless persons a year. Though the number of persons seeking assistance is low, the City has prepared staff to adequately respond to the needs of the homeless. At the Burns Community Center, the homeless receive assistance, information, and referral to address their immediate needs, including shelter, food, health services, transportation, and employment.

**City of Lakewood  
Homeless Resources**

<b>Facility</b>	<b>Address</b>	<b>Services Provided</b>
Long Beach Multi-Services Center	1301 W. 12 <sup>th</sup> Street Long Beach, CA 562-432-4700	Housing referrals, health care, job placement, showers, laundry, and toilet facilities.
Catholic Charities	1233 E. 14 <sup>th</sup> Street Long Beach, CA 562-591-1351	Screening and placement in emergency shelter; information and referrals; food and clothing.
Disabled Resource Center	2750 E. Spring St. #100 Long Beach 562-427-1000	Screening and referrals to emergency shelter; information and referral for food and transportation; housing search assistance; benefits counseling and advocacy; attendant registry, peer counseling. For physically and mentally disabled.
Lutheran Social Services	1611 Pine Avenue Long Beach, CA 562-426-8262	Emergency food and clothing; referral for emergency shelters; classes in literacy.
National Council of Alcoholism in Long Beach	3750 Long Beach Blvd. Long Beach, CA 562-426-8262	Detox referrals for drug and alcohol treatment; crisis intervention; residential and outpatient treatment for women and children.
Christian Outreach Appeal	515 E. Third Street Long Beach, CA 562-432-1440	Emergency food and clothing; information and referral.
The Salvation Army; Family Service	180 E ocean st Long Beach, CA (562) 436-7000	Emergency food, transportation; shelter for single adults.
Travelers Aid Society	996 Redondo Ave, suite 118 310-438-9903	Food and transportation, emergency shelter, assistance in returning to work and residence, crisis counseling, advocacy and referrals
Emmanuel Church of Lakewood	11844 E. Centralia St. Lakewood, CA 562-865-2065	Emergency food on Saturdays.
United States Veterans Initiative, INC.	2001 River Ave. Long Beach, CA 90810 310-348-7600	Provides outreach services to veterans in the community, including clinical case management, career services, workforce development, and counseling to homeless veterans in long term transitional housing.
Institute for Urban Research and Development	5600 Linden Long Beach, CA 90813-05 562-984-2727	Provides emergency shelter, breakfast and dinners, access to showers and toilets, case management, and referrals.
Mental Health Association: Homeless Assistance Program	456 Elm Ave. Long Beach, CA 562-437-6717	Outreach, drop-in center, psychiatric treatment, service planning, housing, substance abuse recovery services, and money management.
Birch Grove Homes	Homes for Life Foundation 11401	Supportive services to 20 persons in an existing

	Bloomfield Ave., Bldg. 303 Norwalk CA 90650 310-337-7417.	permanent housing program for persons with disabilities. The Supportive Services include case management, life-skills training, money management, group therapy, clinical assessments, psychiatric and medication support, vocational rehabilitation and transportation services.
Long Beach Emergency Shelter and Assessment Center (Boys)	Girls and Boys Town Administrative Offices 2223 E Wellington Ave Suite 350. Santa Ana, CA 92705 714-558-0303	Programs for 11- to17-year-old boys in crisis – runaways, homeless, court-placed or abused children.

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

### **Introduction**

Certain segments of Lakewood's population have special housing needs. Those segments are in need of various forms of specialized housing assistance that is not needed by the typical Lakewood household. These groups may include households with physically, mentally and/or developmentally disabled persons, elderly individuals, homeless persons, large families, and female-headed households.

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

### **Physically Disabled**

Disabled persons need housing assistance, including features such as wider doorways, access ramps in place of stairs, and elevators for units with multiple stories.

### **Mentally and Developmentally Disabled**

Some of the more common disabilities that are associated as mental and physical disabilities are developmental disabilities. Lakewood residents with developmental disabilities also need to be considered for supportive housing services. According to Section 4512 of the California Welfare and Institutions Code, a developmental disability "originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual, which includes mental retardation, cerebral palsy, epilepsy and autism." This term shall also include disabling conditions found to be closely related to mental retardation, but shall not include other handicapping conditions that are solely physical in nature.

### **Elderly and Frail Elderly**

The U.S. Census defines persons 65 years of age and older as elderly. Lakewood's elderly population has special housing needs associated with affordability, maintenance and upkeep of their homes, and physical access. An estimated 9,086 persons or 11.4% of the City's population of 80,048 is 65 or older. This proportion was essentially the same in 1990 (12.1%) and 2000 (11.9%). Lakewood's population of poor (people whose income was below the poverty line) remained the same. According to 2010 Census information, approximately 6.5% of Lakewood's seniors fell below the poverty line, compared to about 7% in 2000.

### **Large Families**

Large families are defined as five or more persons in a household. Large households are usually included as a special needs group because they require larger dwelling units than the market normally provides, but larger homes typically are higher-cost units. In addition, trends

in new housing construction indicate a movement towards smaller units; thus, large families have difficulty finding larger units at affordable prices, which result in families living in overcrowded conditions.

Difficulties in securing housing large enough to accommodate all members of a household are heightened for renters because rental units are typically smaller than single-family units. According to the 2010 Census, the average household size of owner-occupied units was 3.01 persons, and rent-occupied units housed an average of 3.02 persons in Lakewood.

The increase of households spending more than 30% of their gross income towards rents, the small amount of housing stock with four or more bedrooms (13.5% of total housing stock), and the ability for large families to find affordable housing has become increasingly difficult.

### **Female Headed Households**

According to the 2010 Census, there were 3,975 female-headed households living in the City of Lakewood. This represents 15% of Lakewood's total households. Approximately 6.2% of the households headed by a female had children under 18 years of age, and approximately 11% of these female-headed families were living below poverty. All family households, especially those headed by females, typically need affordable units located near schools, day care centers, and recreation facilities and services. Many households find this a severe constraint, particularly for the single parent who is unable to work. As a result of not working, the parent cannot provide for basic necessities such as food and housing for their children.

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

Many developmentally disabled persons can live and work independently in conventional housing. However, individuals who are more severely disabled may require an institutional environment where medical attention and physical therapy is provided. Since developmental disabilities are present before adulthood, supportive housing for disabled individuals during childhood can be beneficial as the individual grows and becomes a more independent adult. There are a number of housing types appropriate for people living with a developmental disability including rent subsidized homes, licensed single-family homes, and Section 8 vouchers. 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 this need. Incorporating barrier-free designs in all new multi-family housing, as required by California and Federal Fair Housing laws, along with affordability is especially important in housing for disabled residents.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals 91.315(e).**

The City will continue with the Meals on Wheels, DASH Transportation, and Dial-A-Ride supportive services. The City will also continue with the Single-Family Residential Rehabilitation Loan and Grant programs that assist owner occupied single-family homes with deteriorating structures. Coordination with Pathways Volunteer Hospices that provides in-home long-term volunteer care and support to isolated seniors will continue. The contract with the County of Los Angeles for the administration of its Section 8 program will continue while the City continues to support financially support Fair Housing services, Community Family Guidance Center and the Human Services Association. The City will also continue to fund one full-time Sheriff Deputy to assist the continuum of care with homeless outreach.

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

**City of Lakewood**

***Proposed 2015-2016 CDBG Projects***

<b>CDBG Activity</b>	<b>Priority</b>	<b>AMOUNT</b>
Code Enforcement/ Community Conservation	Housing Preservation and Improvement	\$ 44,644.
Rehabilitation Delivery Costs:	Housing Preservation and Improvement	\$119,961
<b><u>Capital Improvements</u></b> Burns Center Improvements	Community Facility Improvement	\$246,557
<b><u>Public Service Programs</u></b>  Fair Housing Community Family Guidance Center Meals on Wheels Pathways Volunteer Hospice Human Services Association	Community Services	 \$ 33,707.00 \$ 9,000.00 \$ 10,500.00 \$ 9,000.00 \$ 4,500.00
Program Administration		\$ 91,590.00
<b>TOTAL</b>		<b>\$569,459</b>

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

**Describe any negative effects of public policies on affordable housing and residential investment.**

Governmental constraints are defined as government decisions or actions that have the unintended potential to impede the market's ability to satisfy demand for affordable housing. Categories of governmental constraints may include appropriately zoned land, zoning ordinances, and the availability of infrastructure. Each of these is discussed in further detail below:

### **1. Land Use Controls**

The City of Lakewood has a General Plan and an effective zoning ordinance that contains standards pertaining to development and the density of residentially zoned property. The General Plan land use map and zoning ordinance identify those areas of the City that are to be developed with residential uses, and what standards apply to the different types of residential uses. Such standards are understood as being a necessary tool in an effort to promote and ensure a healthy, compatible, and high-quality living environment.

Lakewood does allow the placement of manufactured homes, including mobile homes, on vacant sites in residential areas. The designs of all new low-density residential uses, including manufactured homes, are reviewed by the Development Review Board (DRB). Reviews by the DRB are consistent with Government Code Section 65852.3 which regulates the application of local zoning regulations on manufactured homes.

In addition, the City allows the development of "second units" as specified by Government Code Sections 65852.1 and 65852.2. However, to date, the City has not received an application for the development of a second unit.

The maximum density allowed in the M-F-R zone is based on a formula that allows for more dwelling units as the size of the property increases. For properties less than 12,500 square feet, the minimum lot area per dwelling unit is 1,920 square feet (22 dwelling units per acre). For properties ranging in size from 12,500 square feet to 25,000 square feet, the minimum lot area per dwelling unit is 1,750 square feet (24 dwelling units per acre). For properties greater than 25,000 square feet, the minimum lot area is 1,452 square feet per dwelling unit, or 30 dwelling units per acre. For new subdivisions, the minimum lot size for properties in the R-1 zone is 6,000 square feet and 15,000 square feet for properties in the M-F-R zone. Developers are encouraged to combine parcels to create land for projects of greater density; however, a legally created lot with less than the above minimum sizes may be developed under the same density regulations as a conforming lot.

Parking requirements for new projects in the M-F-R zone are based on the number of bedrooms in each dwelling unit. Units with one or two bedrooms require two parking spaces,

units with three bedrooms require 2.5 parking spaces, and units with four or more bedrooms require three parking spaces. An additional 10% on top of the total off-street parking spaces is required for guest parking. Where the residential project is for elderly or persons with disabilities, these requirements may be reduced with a conditional use permit to not less than one parking space for each three dwelling units plus one parking space for every three employees. The required 10% additional parking for guests would apply as well. Road dedications are seldom required for residential projects as adequate right-of-ways were dedicated as the City developed. The roadway widths within these right-of-ways are usually adequate in width to accommodate the future growth allowed by current zoning regulations. When road or alley dedications are required, such dedications are typically five feet or less and are not enough to render a project economically infeasible. Other land use controls, such as off-site improvements, are reviewed by the City's Public Works Department and/or the Los Angeles County Department of Public Works to ensure compliance with current standards.

According to the service providers and utility companies, the City's present infrastructure is adequate to accommodate planned growth levels, and since the City is fully developed, streets, sidewalks and curbs are already in place. However, there are several neighborhoods in eastern Lakewood where the street rights-of-way are of substandard width and require improvements. If the City determines that a street dedication or improvement is required, the street shall be widened in accordance with the width, standards and right-of-way lines of the City's General Plan or the Circulation Element of the General Plan.

## **2. Development Standards**

Since properties in the R-1 and R-A zones are nearly built out, it is not the zoning regulations that restrict the construction of low-density residences; rather, it is the lack of land to build low-density residential projects. As mentioned above, construction of a significant number of new, low-density residential projects is infeasible.

The M-F-R zoning ordinance allows the development of medium- to high-density multi-family projects. The M-F-R zoning ordinance requires that certain features be included in new projects, such as adequate off-street parking, common and private open space areas, utility rooms (including those used for laundry facilities), trash enclosures and internal walkways. These features should not be viewed as luxury items; rather, they are amenities that seek to improve the quality of life for the residents by creating a clean, functional, and safe development.

Planned Developments (PD-SF and PD-MF), both for low-density residential and for multi-family housing, has been built on land that had been previously cleared. Planned Development projects have a defined project boundary and are "built-out" based on the density approved under each particular planned development. Any new developments of this nature would not be constrained by zoning ordinances, but they would be faced with a lack of available land and planning fees to change the zoning.



### **3. Building Codes, Permits, and Processing Procedures**

The high cost of housing is often attributed to the lengthy processing time required to obtain development permits and approvals. Lakewood has established a streamline process that eliminates duplication efforts and reduces the processing time for approval. To assist a developer in obtaining the required permits and final approval of a housing project, the City's Community Development staff provides service at the counter from 7:00 a.m. to 5:30 p.m., Monday through Thursday. On Fridays, the Community Development Department counter is open from 7:00 a.m. to 5:00 p.m., and is closed on alternating Fridays. The lead staff person is also responsible for monitoring the project through completion. The staff person and the developer have easy access to the City's geographic information system, which is linked to the counter computer in order to provide information on the project site.

The City's time frame for project approval depends on the type and scale of the development project. Under normal conditions, the average residential development project that does not require entitlements may only require one to two weeks for a final plan check and building permit approval, which is reviewed by the County of Los Angeles under contract with the City. During the approval process, the project will also be reviewed by the Development Review Board and by the staff of the Community Development Department.

Residential development projects that require an entitlement (variance, conditional use permit, zone change) or other discretionary actions and environmental clearance may require approximately six to eight months for final project approval. The City has prepared a Master Environmental Impact Report (EIR) and Master Environmental Assessment (MEA) for the General Plan which simplifies the environmental documentation and reduces the environmental clearance process for major residential developments. Large-scale residential projects (i.e., projects that involve a new subdivision and require a new parcel or tract map under the Subdivision Map Act) will require review by the Community Development Department and the Development Review Board and approval by the Planning Commission and the City Council.

### **4. Development Fees and Exactions**

As shown in the Table below, Lakewood's total residential development fees are on average \$16,030 for a single-family project, \$7,254 per apartment unit, and \$12,294 per condominium unit. The largest single fee for any residential development is the fee for Parks or Recreational Purposes.

School fees vary depending on which school district a residential development will be constructed. Lakewood is served by four school districts, which are shown below accompanied by the per square foot fee assessed by each district:

School District	Price Per Square Foot for New Construction	Price Per Square Foot for Additions
Bellflower	No Fee	No Fee
ABC	\$4.85	\$3.36
Long Beach	\$4.85	\$3.36
Paramount	\$2.97	\$2.97

Compared to most of Lakewood those portions of the City served by the Long Beach and ABC Unified School Districts have the highest school impact fee for new residential development. Given the current school district schedule, school fees for dwelling units in the Long Beach and ABC Unified School Districts would be approximately 10% higher than units developed in areas served by the Paramount Unified School District and even higher than the areas served by Bellflower Unified School District, having no school fees associated with residential construction.

#### Residential Development Fees

Fees	Single-Family Units (1)	Multiple-Family Units (2)	Condominiums (3)
Building Plan Permits	\$5,255.10	\$4,791.10	\$4,791.10
Electrical Permits	\$324.10	\$241.70	\$241.70
HVAC Permits	\$121.10	\$121.10	\$121.10
Plumbing Permits	\$320.90	\$282.50	\$282.50
Sewer Connection Fee	\$2,480.00	\$1,488.00	\$1,860.00
Fee for Parks or Recreational Purposes (4)	\$7,529.13	\$330.00/unit	\$4,997.75
Total Fees per Unit (5)	\$16,030.33	\$7,254.4	\$12,294.15

Source: Lakewood Community Development Department

(1) Fees based on a single-family detached dwelling of 1,400 sq. ft. of living area, 400 sq. ft. garage, 3-bedrooms and 2-baths, building valuation \$207,000.

(2) Fees based on a multiple-family unit of 1,200 sq. ft. of living area, 400 sq. ft. garage, 2-bedrooms and 1.5-baths, building valuation \$180,000.

(3) Fees based on a condominium unit of 1,200 sq. ft. of living area, 400 sq. ft. garage, 2-bedrooms and 1.5-baths, building valuation \$180,000.

(4) Based on Lakewood's 2012 Median SFR Home Price of \$356,250 minus \$200,000 construction costs, and a 5,000 square foot lot. Condominium fee based on a realistic density of 22 units per acre and a land value of \$1,072,423 per acre per Section 4.A.4 of this Housing Element. Note that Park and Recreation Fees do not apply to

*land that has already been subdivided.*

*Cost is per unit for identical floor plans. Differing floor plans require additional plan check fees and must be assessed individually. School fees not included and may vary from \$0 to \$7,168 depending on type of construction. Proof of school fee payment must be shown prior to issuance of any construction permits. Additions to existing vary in cost depending on size and other factors.*

## **5. Constraints Due to Limitations of Public Facilities, Services, and/or Infrastructure**

Areas in Lakewood identified by the General Plan and the approved Master Environmental Assessment (MEA) have been reviewed by all service providers, including, but not limited to school districts, water departments, utility providers, law enforcement, the fire department, all City of Lakewood departments, other city and county agencies, and the waste disposal company. Comments received during the preparation of the General Plan indicate that resources are available to accommodate the maximum build out of the City.

Although the implementation of the General Plan would increase usage of the existing public infrastructure, the MEA did not identify any significant impacts.

- **Water:** Development under the adopted General Plan will result in greater demand for water. However, the General Plan policies require managed growth and promote the development of adequate infrastructure prior to new development. Therefore, the gradual increase in demand for water services per year in conjunction with implementation of the policies is not anticipated to result in significant impacts on existing services. The MEA indicated that most areas served by the City have adequate fire flows that meet Los Angeles County Fire Department Standards.
- **Sewer:** The MEA concluded that the sewer trunk lines to the Long Beach Water Reclamation Plant operated by the County Sanitation Districts of Los Angeles County and the treatment capacity of the reclamation plant are adequate to handle the level of wastewater generated within the City.
- **Storm Drain:** Future growth consistent with the General Plan will not increase the percentage of the City covered with impervious ground cover. As a result, existing conditions relating to site run-off due to storms will likely remain for the foreseeable future. Future development in the City will provide on-site drainage control systems to lessen the drainage needs of the City.

Two common methods for addressing actual and projected inadequacies in public facilities, services, and/or infrastructure, are dedications and in-lieu fees. In Lakewood, dedications typically come in the form of street dedications. The cost to a developer for street dedications is very low, usually consisting of only a minimal Los Angeles County Recorder's fee. Infrequently, the services of a civil engineer may be necessary to prepare a legal description of the land to be dedicated. The loss of acreage available for development reduces the developer's flexibility in project design options and may also be a constraint.

## **6. Constraints on Housing for Persons with Disabilities**

### **Residential Care Facilities**

State law requires that residential care facilities that serve six or fewer residents be considered a residential property and be treated the same as a single-family home. This means that local government can impose on these facilities only those local use restrictions or fees which apply to other single-family residences. The City currently complies with State law and permits residential care facilities serving six or fewer residents by right in all single-family residential zones (R-1, R-A, A, PD-SF). However, the City currently does not grant such facilities any formal exceptions to the development standards for these zones. Residential care facilities serving more than six residents are not allowed in the R-1 zone.

The M-F-R zone allows residential care facilities subject to a conditional use permit (CUP) and imposes special development standards as described below. For facilities that call for six or fewer residents, it is the City's policy to comply with State law and allow such facilities by right. Further, the City applies the underlying development standards of the zone as they are less restrictive than the special development standards (namely with respect to lot size). Facilities serving seven or more residents with disabilities are defined as Adult Care Facilities in the Zoning Ordinance. The Zoning Ordinance permits such facilities only in the M-F-R zone, and only with a CUP. The special development standards for Adult Care Facilities are:

- Minimum lot size of 0.5 acre
- Maximum lot coverage of 60%
- Minimum unit size of 200 square feet, with no more than two beds per room and each unit consisting of at least a bedroom with a private or shared bath, with an optional separate sitting room
- Two-bedroom units require a minimum bedroom size of 120 square feet
- Minimum 15 square feet of common indoor recreation area per unit, totaling at least 450 square feet
- Minimum usable open space of 200 square feet per unit
- Off-street parking at a rate of six-tenths of a space per unit

There is no maximum density for residential care facilities; the number of units is limited only by lot coverage and the size of the units alone.

Although the CUP requirement for facilities of seven or more may lengthen the approval process for these facilities, the City considers this requirement appropriate. These uses are often commercial ventures by nature and a CUP is the mechanism by which the City can ensure that the facilities' living standards are adequate and their residents' welfare is being protected.

## **Multi-family Housing for Elderly and Disabled Persons**

In addition to residential care facilities, the Zoning Ordinance contains some special development standards for new multi-family projects intended to house elderly and/or disabled persons and that require modifications to normal M-F-R development standards. The Ordinance contains these requirements in order to ensure that such residents are safe in their dwellings and that their needs are served. Any development proposing to depart from standard M-F-R development requirements may do so with a CUP. In reviewing the CUP application, the Planning and Environment Commission must consider whether there are services (such as grocery stores, drug stores and laundry facilities) within a reasonable distance; whether the applicant has established a need for such housing within the community; and whether the proposed housing is compatible with adjoining uses.

In addition, the Commission must find that the modified development standards meet a set of certain minimum requirements. For example, the M-F-R zone requires ramps, elevators, and emergency signals, and includes standards related to handrails, the height of electrical outlets, and placement of disabled units on the ground floor. Other restrictions include:

- Minimum lot size of one acre
- Maximum lot coverage of 60 percent
- Minimum one-bedroom unit size of 450 square feet
- Minimum two-bedroom unit size of 650 square feet

## **Requests for Reasonable Accommodation**

All visitors to the Community Development Department are informed that they are entitled to request a reasonable accommodation with respect to zoning, permit processing and building code standards if they feel that they qualify for such an accommodation under the federal Fair Housing Act, and that their requests will be reviewed by City staff. The request will be approved or denied once the Department has made determinations as to the following:

- The qualifying status of the individual,
- The necessity of the accommodation, and
- The financial or administrative burden on the City.

## **7. Other Governmental Constraints**

Developers consider time delays to be significant governmental induced constraints. When approving agencies take an unnecessarily long time to review development proposals, costs rise as additional interest must be paid on loans, and equipment, and employees are idle. Furthermore, the development community views approving agencies as not being accountable for delays caused by inaction. This in turn may cast a negative light on local government.

Lakewood's permit process and staff expedites projects to prevent unnecessary delays. Residential construction in Lakewood typically consists of room additions, not new dwelling units. Room additions often receive "over the counter" approval.

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

### **Introduction**

The economic recession of the early 1990s contributed to the employment decline in Southern California; but by the mid-1990s, the regional economy began to recover. SCAG estimated the City's 2003 employment total at 16,700 and increased to 17,000 jobs in 2005 and then down to 15,700 in 2008. Due in part by the economic downturn following the "housing bubble," the City's employment total is projected to be 16,800 by 2020 and in 2035 it is projected to be 17,800. This is a projected increase of 6.6 percent between 2003 and 2035. During the same period, the Gateway Cities Subregion is projected to increase by 38% and countywide by 10.8 percent.

The state of the economy and its effect on employment and job growth plays a significant role in housing demand, housing costs, and vacancy rates. During the post housing bubble recession, the median home price of homes dropped in Lakewood, and the vacancy rate increased. As the economy recovers, employment will increase which will improve the City's jobs/housing balance. In 2007, the SCAG RTP noted that the 2005 jobs/housing ratio was 0.61 which was less than one job per housing unit. This ratio indicates a jobs-poor and housing-rich city. In comparison, the countywide ratio of jobs to housing was 1.32 – more than one job located in the county for each housing unit.

### **Economic Development Market Analysis**

The U.S. Census estimated the 2010 labor force for the City of Lakewood at 41,699. The labor force by definition includes the working population and those wishing to work. There were an estimated 2,326 persons unemployed. The resulting unemployment rate was 5.6%. This rate was higher than the 5.0% witnessed during 2000 and more than the unemployment rates from 1980 and 1990. The increase in unemployment is due to a prolonged recession. Employment and the labor force have increased dramatically since 1960. The City labor force grew from 23,900 to an estimated 45,800 in 2007, an increase of more than 21,900 persons or 91.6%. This increase is due primarily to: (a) population increase; (b) the entrance of numerous women into the labor force; and (c) the demographic shift in age distribution from young to working age residents. Each of these three factors will continue to cause increases in the labor force, although at lower rates than in the last few decades.

Unemployment in Lakewood has historically been lower than the region and the nation. According to the U.S. Census 2005-2009 American Community Survey 5-Year Estimates, Lakewood's 2010 unemployment rate reached 5.6% compared to 7.7% for the County, 7.8% for the State and 7.2% for the nation. The stability of the population and labor force is an important factor in keeping the local unemployment rate low.

Table 17 below shows the median income for occupations of Lakewood residents based on ACS Survey 2007-2011. The largest segment of the residents is in sales and office occupations (11,971), followed by management business and financial occupations (10,171), the number of people in service occupations fell sharply to 3,287 residents.

## Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	586	14	2	0	-2
Arts, Entertainment, Accommodations	3,884	3,574	12	22	11
Construction	1,426	326	4	2	-2
Education and Health Care Services	5,138	2,268	15	14	-1
Finance, Insurance, and Real Estate	2,067	726	6	5	-2
Information	851	279	3	2	-1
Manufacturing	3,990	413	12	3	-9
Other Services	1,866	1,128	6	7	1
Professional, Scientific, Management Services	2,844	451	9	3	-6
Public Administration	1	0	0	0	0
Retail Trade	4,062	4,698	12	29	17
Transportation and Warehousing	1,843	42	6	0	-5
Wholesale Trade	2,256	199	7	1	-6
Total	30,814	14,118	--	--	--

**Table 14 - Business Activity**

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	43,280
Civilian Employed Population 16 years and over	39,968
Unemployment Rate	7.65
Unemployment Rate for Ages 16-24	21.90
Unemployment Rate for Ages 25-65	5.17

**Table 15 - Labor Force**

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	10,171
Farming, fisheries and forestry occupations	1,741
Service	3,287
Sales and office	11,971



Occupations by Sector	Number of People
Construction, extraction, maintenance and repair	3,001
Production, transportation and material moving	2,193

**Table 16 - Occupations by Sector**

Data Source: 2007-2011 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	21,325	56%
30-59 Minutes	13,366	35%
60 or More Minutes	3,053	8%
<i>Total</i>	<i>37,744</i>	<i>100%</i>

**Table 17 - Travel Time**

Data Source: 2007-2011 ACS

## Education:

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

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,478	251	1,140
High school graduate (includes equivalency)	7,095	741	2,061
Some college or Associate's degree	12,888	940	2,962
Bachelor's degree or higher	11,327	319	1,270

**Table 18 - Educational Attainment by Employment Status**

Data Source: 2007-2011 ACS

### Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	50	193	290	1,172	1,089
9th to 12th grade, no diploma	571	506	706	1,002	941
High school graduate, GED, or alternative	2,687	2,110	2,806	4,998	2,971
Some college, no degree	3,316	3,078	3,395	5,877	1,896
Associate's degree	504	1,104	1,117	2,244	559
Bachelor's degree	560	2,702	2,439	4,083	802

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Graduate or professional degree	22	830	901	1,992	545

**Table 19 - Educational Attainment by Age**

Data Source: 2007-2011 ACS

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

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	24,656
High school graduate (includes equivalency)	37,935
Some college or Associate's degree	43,456
Bachelor's degree	58,694
Graduate or professional degree	73,149

**Table 20 – Median Earnings in the Past 12 Months**

Data Source: 2007-2011 ACS

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

According to the Business Activity table above, the major employment sector in Lakewood are education and health care services with 5,138 workers within those sectors. Lakewood has 4,062 within the retail trade sector and the third major employment sector is manufacturing with 3,990 workers.

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

There are 30,814 members of the workforce in Lakewood. More than half (56%) of the workforce of Lakewood has a commute time that is less than 30 minutes, indicating that there are a number places of employment that are in close proximity to Lakewood residents. Approximately one-third (35%) has a commute time of 30-59 minutes. Only 8% of the workforce has a commute time of more than hour. Although the majority of the workforce enjoys a relatively short commute, there is still a large population, (16,419) who spends more than 30 minutes commuting to work.

A comparatively small percentage of Lakewood's land is devoted to commercial and industrial uses which lends to a dependence on other communities for employment. It is in the interest of the economic health of Lakewood to maintain the existing stock of non-residential uses. As employment figures indicate, the City is housing-rich and jobs-poor.

### Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect

**job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The shift of the nation's economy to a service economy is clearly reflected in the City of Lakewood. According to the 2012 ACS estimates, Lakewood is predominantly a "public services" community, as evidenced by the high percentage (22.6%) of its residents working in the educational, health, and social services industry. This is a significant shift from the employment trends of the 1980's, which showed the highest portion of the labor force in the manufacturing sector. Even within the last ten years (2000-2010), the manufacturing industry declined from being 16.3% to 14.1% of the total labor force population. The reduction is due primarily to a combination of three key issues: (1) less dependence on Boeing Company's operations in Long Beach; (2) more labor sector options in the City of Lakewood over the last 34 years; and (3) the entrance of numerous women into the labor force. In 2012, an estimated 63.6% of the City's female population was in the labor force, as compared to the County's 58.2% and the State's 58.2%.

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

As indicated in Table 18, Educational Attainment by Employment Status, the majority of the workforce (12,888) have some college or an Associate's degree. There are 11,327 residents with a Bachelor's or Graduate degree. The workforce is defined by as a population aged 16 or older. According to ACS, the largest segment of the residents is in sales and office (11,971) the second largest is management and professional occupations (10,171).

The skills and education of the current workforce corresponds with Lakewood's employment opportunities as the majority of the population has some college or an associate's degree and a majority of the population is in the sales and office sector, a career type that does not necessarily require a college degree. The second largest population of the workforce has a bachelors or graduate degree and the second largest population in Lakewood is in management and professional career which typically does require a college degree.

More current data (ACS 2012 data) shows the workforce of Lakewood slightly different with 14,608 residents within the management and professional occupations and sales and office occupations coming in second with 12,057 residents in that field of work. None the less, these types of occupations demonstrate that Lakewood is predominately a public service community.

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

Southeast Los Angeles County Workforce Investment Board (SELACO WIB) and the Greater Lakewood Chamber of Commerce are two organizations affiliated with the City of Lakewood that provide workforce training initiatives for residents of Lakewood. SELACO WIB's mission is two-fold. As a workforce development agency, they support a pool of quality job seekers in

addition to promoting the growth of local businesses. SELACO WIB has a menu of specialized programs that support the needs of our job seekers and local employers. They are recognized by both the U.S. Department of Labor and the State of California as a national model for community-based workforce and employment development. SELACO Wib receives funding in the form of grants that allow them to develop new and innovative programs designed to meet the employment needs of the community.

SELACO WIB provides the tools and support to assist the community in job search. The Career Center in Cerritos and the Career Center at the Norwalk EDD office offer a wide variety of no cost workshops, programs and assistance to those who are laid off, unemployed or underemployed.

SELACO Wib Career Centers offer a comprehensive array of resources and information available on everything from occupation and career exploration, current labor market information, financial aid information to how to conduct an effective job search campaign. SELACO WIB clients have immediate access to computers for Internet job search, to create resumes, covers letters, or other business and job application correspondence. Job seekers also have immediate access to current job openings via the Internet, California Employment Development Department's (EDD) CalJOBS Website, local newspapers and periodicals and a roomful of job listings.

Job seekers may also access partner services such as Employment Development Department, Veteran Services, 55+ Employment Services, Disability Services, and more.

Additional assistance is available if clients are not finding success in their job search efforts. Clients have access to trained professionals called Career Development Specialists (CDS). CDSs can help in the following areas:

- Make appropriate and practical career decisions
- Provide up-to-date labor market information.
- Provide information about educational and vocational training programs.
- Provide information on facilities and financial aid assistance.
- Help develop practical action plans to achieve career goals.
- Provide testing services to determine career interests, aptitudes, etc.

The SELACO WIB, along with training partners, provide assistance to employers by making sure that employers receives the most current, comprehensive and cost-effective education and training available. SELACO WIB's services include:

- Staffing and recruitment
- On-the-Job Training
- Layoff and outplacement assistance
- Employee training and professional development

The Greater Lakewood Chamber of Commerce supports several councils for employment. The Chamber's focus is Women in Business Council, Homebased Business Council, and a Veteran's Home Based business council. The Homebased business councils provide training for start up businesses. These efforts support the Consolidated Plan by facilitating networking through meetings, referrals and leads, workshops, job training, and assistance.

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

The City of Lakewood is a member of Gateway Cities Council of Governments (COG). COG is considering implementing CEDS, the first CEDS strategy meeting was held on March 16, 2015.

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

As mentioned above, SELACO WIB and the Greater Lakewood Chamber of Commerce are two organizations affiliated with the City of Lakewood that provide workforce training initiatives for residents of Lakewood. SELACO WIB's mission is two-fold. As a workforce development agency, they support a pool of quality job seekers in addition to promoting the growth of local businesses. SELACO WIB has a menu of specialized programs that support the needs of our job seekers and local employers. They are recognized by both the U.S. Department of Labor and the State of California as a national model for community-based workforce and employment development. SELACO Wib receives funding in the form of grants that allow them to develop new and innovative programs designed to meet the employment needs of the community.

The Greater Lakewood Chamber of Commerce supports several councils for employment. The Chamber's focus is Women in Business Council, Homebased Business Council, and a Veteran's Home Based business council. The Homebased business councils provide training for start up businesses. These efforts support the Consolidated Plan by facilitating networking through meetings, referrals and leads, workshops, job training, and assistance.

In addition, the City of Lakewood provides economic incentive to the Lakewood Center Mall, which is a regional mall, for development of economic opportunities within the mall by leasing parking spaces.

**Discussion**

See discussion above

## **MA-50 Needs and Market Analysis Discussion**

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

The City defines low and moderate income concentrations as census block groups with more than 28.9% low and moderate income concentration. Low and moderate income high concentration is defined as census block group with more than 51% low and moderate income population.

According to 2010 Census, areas where there are concentrated households with multiple problems include the following census tracts:

5550.01, 5550.02, 5551.02, 5551.03, 5700.01, 5700.03, 5707.01, 5708.00, 5709.01, 5709.02, 5710.00, 5711.02, 5713.00, 5714.00, and 5715.03

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

For the purposes of the Consolidated Plan, the City defines an area of minority concentration as a census tract in which there exists a greater proportion of total households than the County average, while a high concentration is defined as a proportion of more than twice the County average. The County averages for the racial groups are as follows:

- African American: 8.3%
- Asian: 13.5%
- Hispanic: 47.7%

There are areas where African Americans with low and moderate incomes are concentrated and area where there are high concentrations.

Concentrated Census Tracts include:

5550.01, 5550.02, 5551.02, 5551.03, 5551.04, 5700.01, 5700.02, 5700.03, 5707.01, 5707.02, 5708.00, 5709.02, 5713.00, 5714.00 and 5715.03.

High Concentrated Census Tracts include:

5550.01, 5550.02, 5551.02, 5551.03, 5700.01, 5700.03, 5707.01, 5707.02, 5714.00 and 5715.03.

Areas where Asians with low and moderate incomes are concentrated and include the following census tracts:

5550.01, 5550.02, 5551.02, 5551.03, 5551.04, 5700.01, 5700.02, 5700.03, 5707.01, 5707.2, 5708.00, 5709.01, 5709.02, 5714.00 and 5715.03.

Areas where Asians with low and moderate incomes are high concentrated and include the following census tracts:

5550.01, 5551.02, 5551.03, 5551.04, 5700.01, 5700.03, 5707.01, 5707.2, 5709.01, 5714.00 and 5715.03.

Areas where Hispanics with low and moderate incomes are concentrated and include the following census tracts:

5550.01, 5550.02, 5551.02, 5700.01, 5700.02, 5700.03, 5707.01, 5707.02, 5708.00, 5709.02, 5710.00, 5713.00, 5714.00, and 5714.00

Areas where Hispanics with low and moderate incomes are high concentrated and include the following census tracts:

5551.02 and 5700.03

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

The characteristics in many of these neighborhoods are multiple-family residential dwelling units and an aging population.

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

There are community assets in all census tracts in Lakewood. The following table describes the distribution of those assets.

Table – Community Assets Distributed by Census Tract

Census Tracts	Assets	City Hall	Fire Stations	Libraries	Lic. Care Facilities	Parks	Ass. Housing	Post Office	Schools	Sheriff	Mall	Senior Centers
5550.01					1				1			
5550.02						1			1			
5551.02					1				1			
5551.03					1	1			1			
5551.04							1		1			
5700.01					1				2			
5700.02					2				1			
5700.03					1							
5707.01			1		1		1		3			1
5707.02					1	1						
5708.00		1		1	4	1		1	2	1	1	1
5709.01					5	2						
5709.02						1			1			
5710.00			1	1		4			2			
5711.01						1			1			
5711.02					2				1			
5713.00						2			3			
5714.00						1						
5715.13						2						



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

There are other strategic opportunities in these areas. All areas have access to Long Beach Transit public transportation which provides transportation to community facilities. Other forms of public transportation include Metropolitan Transportation Authority and Orange County Transportation Authority.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The City of Lakewood has prepared a strategy for addressing the housing and community development needs described in the Consolidated Plan during the next five years. By law, the strategy must be designed to achieve the following, principally for low and moderate-income households:

- Provide decent housing;
- Promote a suitable living environment; and
- Expand economic opportunities.

The plan must also address:

- Elimination of slums and blight.
- Elimination of conditions which are detrimental to health, safety, and public welfare.
- Conservation and expansion of housing stock.
- Expansion and improvement of the quantity and quality of community services.
- Better utilization of land and other natural resources.
- Reduction of the isolation of income groups within communities/ geographical areas.
- Alleviation of physically and economically distressed areas.

Lakewood's Housing and Community Development Strategy includes the goals, policies, and quantified objectives of the community, and the City's Housing Element as well as other Lakewood planning and policy documents. The goals and objectives established therein and in the Consolidated Plan provide a practical and workable framework in which the Planning and Environment Commission and the City Council may take action and affect the housing and neighborhood conditions of the community.

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

### Geographic Area

Table 1 - Geographic Priority Areas

2000 Household Concentration	Location
Low-Moderate Income Concentration	Census Tract 5550.01 BG 1 (53.2%) Census Tract 5707.01 BG 2 (53.4%) Census Tract 5714.00 BG 3 (51.2%)  Census Tract 5550.01 (40%) BG 1, 2, 3 Census Tract 5550.02 (31.8%) BG 1, 2 Census Tract 5551.02 (44.9%) BG 1, 2 Census Tract 5551.03 (29.9%) BG 1 Census Tract 5700.01 (31.9%) BG 3, 4 Census Tract 5700.03 BG 4 (33.1%) Census Tract 5707.01 (38%) BG 2, 3, 5 Census Tract 5707.02 BG 2 (32.6%) Census Tract 5714 BG 3 (51.2%) BG 4 (28.9%)
High Concentration of Low Moderate Income (75% or more)	None

Source: U.S. Department of Housing and Urban Development, Low and Moderate Income Population, May 2003.

### General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA):

Lakewood's Housing and Community Development Strategy includes general priorities for allocating funds geographically in the City; the rationale for assigning the priority; the quantifiable objective to meet the priority; the funding sources used to meet the objective; and the activities approved to meet the objectives. To prevent the concentration of low-income persons, the majority of the City's programs are provided throughout the City and marketed to all neighborhood areas. However, based on federal eligibility issues for low-income households, some areas of the City may experience greater CDBG investment than others.

HUD defines a community's priority need levels as follows:

- *High Priority:* Activities to address this need will be funded by the City during the five-year period.
- *Medium Priority:* If funds are available, activities to address this need may be funded during the five-year period. Also, the City may take other actions to help this group locate other sources of funds.
- *Low Priority:* The City will not directly fund activities using funds to address this need during the five-year period, but other agencies' applications for federal assistance might be supported and found to be consistent with this plan.

- *No Such Need:* The City finds there is no need or that this need is already substantially addressed. The City will not support other entities applications for federal assistance for activities where no such need has been identified.

The Lakewood Consolidated Plan Strategy is outlined and presented as follows:

- Affordable Housing, Homeless, and Other Special Needs Strategy
- Non-Housing Community Development Strategy Plan
- Summary of Eligible Housing and Non-Housing Community Development Block Grant

#### Activities

- Anti-Poverty Strategy
- Reduction of Barriers to Affordable Housing
- Institutional Structure and Intergovernmental Cooperation

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

### **Priority Needs**

**Table 2 – Priority Needs Summary**

#### **Priority 1: Housing Preservation and Improvement**

**Description:** Preserve and improve the existing affordable housing supply and preserve the nature of Lakewood's residential neighborhoods.

**Goal 1.1:** Preserve and Improve the Existing Affordable Housing Stock

**Goal 1.2:** Preserve and Improve the Residential Neighborhoods Environments that Provide a High Quality of Life for All Lakewood Residents

**Rationale:** Preservation and rehabilitation of existing housing, particularly housing that is affordable to low and moderate households is essential to meeting the housing needs of the community. The Needs Assessment section of this Consolidated Plan identified a considerable need for residential rehabilitation, property maintenance, and code enforcement, based on the age of the City's housing stock. In general, maintenance and improvement help preserve and protect homes while providing decent and suitable living environments. When the community is able to improve and maintain existing, structurally sound housing units, the housing stock is maintained and new construction efforts are targeted at projects that increase housing stock, rather than replace units lost through neglect.

The programs identified in this section address issues of housing affordability, condition, quantity, and accessibility. The City of Lakewood will pursue Federal funding to implement programs that will encourage the preservation and improvement of housing.

#### **Narrative (Optional)**

#### **Priority 2: Housing Development**

**Description:** Development of new housing on sites suitable for residential use to expand the supply and choice of units for all household incomes.

**Goal 2.1:** Developing Housing to Meet the Identified Local Housing Needs of the Community While Maintaining and Providing a High Quality of Life for All Lakewood Residents

**Goal 2.2:** Develop the Maximum Number of New Housing Units Possible to Meet Lakewood's Fair Share of Regional Housing Needs as Identified in the SCAG Regional Housing Needs Assessment

**Goal 2.3:** Achieve Compliance with Energy Conservation Measures to be Included in New Housing Developments

**Goal 2.4:** Provide Suitable Sites for Housing Development

**Rationale:** The County of Los Angeles is in the midst of a housing crisis. During the past 20 years, the County's housing prices have steadily outpaced its residents' incomes. In 1996, 39 percent of all households in Los Angeles County could afford to purchase an average home at \$163,370. In 2000, that average price increased by approximately 28 percent, which reduced the number of households (33%) being able to afford a home in Los Angeles County. In 2012, the median price was \$340,000-- representing a 108 percent increase in the price of homes since 1996. Although household incomes have also increased, homeownership in Los Angeles County (50%) remains far below the national average (67%), particularly among low and very low income households whose monthly mortgages would exceed considerably the 30 percent threshold recommended for affordability.

The underproduction of homes and a slowing economy during the last decade are mostly to blame for the area's unaffordable home prices and for making homeownership opportunities for working families nearly non-existent. According to California's Department of Finance, building more housing - particularly in existing urban areas where jobs are located -- is essential to improving the quality of life. In addition, housing production can serve as a no-cost stimulus for the economy. Housing production continues at just half of what the state recommends for accommodating California's growing population.

The City of Lakewood recognizes the need for more housing construction; however, the City is limited by the little land available for development. In addition, the market constraints of financing housing projects make new construction more difficult. Nonetheless, the City is committed to producing more housing through the following detailed programs.

### **Priority 3: Housing Assistance**

**Description:** Assistance to low and moderate income households with special needs.

**Goal 3.1:** Provide for the Housing Assistance Needs of Lakewood Residents

**Goal 3.2:** Preserve and Increase the Number of Assisted Housing units

**Rationale:** The high cost of housing has made it difficult for many households to find safe, sanitary, and decent housing at an affordable rate. The City of Lakewood recognizes the need to provide assistance to lower income households who cannot afford the market rate costs of housing. If affordable housing cannot be readily produced or constructed, then rental and home acquisition subsidies are needed to facilitate homeownership and/or rental occupancy in the City's existing housing stock.

#### **Priority 4: Equal Housing Opportunity**

**Description:** All housing in the City will be available equally to all persons without restrictions based on race, color, ethnicity, national origin, religion, sex, marital status, disability, or familial status.

**Rationale:** The sale and purchase of a home is one of the most significant events that an individual will experience in their lifetime. It is more than the simple purchase of housing, because it directly impacts the hopes, dreams, aspirations, and economic destiny of those involved. For this reason, the Fair Housing Act and other federal and state laws were enacted to guarantee a right to a national housing market free from discrimination based on race, color, religion, sex, disability, familial status, and national origin.

Equally important is the acquisition of safe and decent rental housing. Everyone has a right to obtain housing, but too often it is barred because of insufficient low-income housing and discrimination against those who want to live in it.

Everyone has a right to housing without discrimination or other limitations. This includes the right to expect equal professional service, the opportunity to consider a broad range of housing choices, no discriminatory limitations on communities or locations of housing, no discrimination in the pricing or financing of housing, reasonable accommodations in rules, practices and procedures for persons with disabilities, freedom from harassment or intimidation for exercising your fair housing rights.

**Federal Laws:** The Department of Housing and Urban Development enforces the Fair Housing Act and other laws that prohibit discrimination and the intimidation of people from their homes. The laws cover virtually all housing in the United States—private homes, apartment buildings, and condominiums—and nearly all housing transactions, including the rental and sale of housing and mortgage loans.

**Civil Rights Act of 1866:** The Civil Rights Act of 1866 prohibits all racial discrimination in the sale or rental of property.

**Fair Housing Act:** The Fair Housing Act declares a national policy of fair housing throughout the United States. The law makes illegal any discrimination in the sale, lease or rental of housing, or making housing otherwise unavailable, because of race, color, religion, sex, handicap, familial status, or national origin.

**Americans with Disabilities Act:** Title III of the Americans with Disabilities Act prohibits discrimination against persons with disabilities in places of public accommodations and commercial facilities.

**Equal Credit Opportunity Act:** The Equal Credit Opportunity Act makes discrimination unlawful with respect to any aspect of a credit application on the basis of race, color, religion, national origin, sex, marital status, age or because all or part of the applicant's income derives from public assistance program.

**State and Local Laws:** State and local laws often provide broader coverage and prohibit discrimination based on additional classes not covered by federal law. California's Department of Fair Employment and Housing enforces laws designed to protect persons from illegal discrimination and harassment in housing. The most common violations include refusal to rent, lease, or sell housing; sexual harassment; discriminatory policies, practices, and conditions; denial of a home loan or insurance; failure to provide reasonable accommodation; and refusal to permit reasonable modification. In addition, it is illegal for cities, counties, or local government agencies to make zoning or land use decisions or policies that unlawfully discriminate against persons based on the categories described herein.

The City of Lakewood recognizes the effects that discrimination can have on housing choice and equal opportunity in renting, selling, and financing housing. To address any potential discrimination, Lakewood has developed a Fair Housing Program.

#### **Priority 5: Improve and Provide Public and Community Facilities**

**Description:** Make necessary infrastructure improvements to serve low and moderate income persons.

**Rationale:** The provision of a suitable living environment is the goal of CDBG. Adequate community facilities and infrastructure must be available to serve all residents, including those who are low and moderate income.

As articulated in the non-housing community development needs assessment, there are older areas of the City that have deteriorating public infrastructure, particularly old sewage and drainage, streets and sidewalks. The delay of infrastructure improvements affects the areas in several ways. Public safety issues, blight conditions, poor accessibility, are not uncommon. While infrastructure improvements are CDBG eligible activities, expenditure of CDBG funds can only take place in income-eligible areas. CDBG funds may continue to be used for infrastructure improvements in the income-eligible areas.

In addition, many of the City's public facilities, although abundant, are old and require rehabilitation to adequately address the needs of special needs groups and low and moderate-income neighborhoods. The City may use CDBG funds to assist in the construction, expansion, and/or rehabilitation of non-City owned community facilities serving low and moderate-income households as well as persons with special needs. Special needs populations include youth, elderly, and frail elderly, persons with disabilities, low income families with dependent children, and low and moderate-income households in general.

#### **Priority 6: Provide Needed Public and Community Services for Low and Moderated Income Persons and Those with Special Needs**

**Description:** Assist the community by educating residents on services provided.

**Rationale:** The Lakewood community has indicated that maintaining a quality level of community service is important. Community services are especially important to low and



moderate income households who tend to be unaware of services responding to their special circumstances, and who may have difficulty with enrollment and eligibility procedures.

The City of Lakewood will continue its efforts to fund public service programs offered by the City and other nonprofit public service organizations to meet the needs of the low and moderate income families and individuals. Those served by these programs include youth, illiterate persons, senior citizens, people with disabilities, battered spouses and homeless persons.

#### **Priority 7: Assistance to the Continuum of Care**

**Description:** Continuum of Care

**Rationale:** The City of Lakewood recognizes that while there are no significant homeless issues in Lakewood, the regional needs for homeless programs are considerable, as evidenced by increases in the homeless population in Los Angeles County and by the presence of homeless persons, shelters, and programs in nearby Long Beach. In addition, many persons (including Lakewood residents) are at risk of becoming homeless as a result of their living in poverty, poor health, disability, and other conditions, which negatively impact their income and/or their ability to maintain decent housing.

#### **Priority 8: Provide for the Economic Needs of the Community**

**Description:** LAKEWOOD BUSINESS DEVELOPMENT PROGRAM (LBDP): The City of Lakewood has implemented a commercial loan program entitled the Lakewood Business Development Program to address the need for continued economic opportunities and job growth. Through this program, the City of Lakewood hopes to create or retain private sector jobs, by stimulating private sector investment in small businesses through leveraging the use of revolving loan funds. The minimum loan amount is \$50,000. The average loan will be approximately \$175,000, with most loans falling into the \$100,000 to \$175,000 range.

**Rationale:** The City of Lakewood has implemented a (2015-2019) to encourage the elimination of blight and the promotion of economic development in focus areas throughout the community. The strategy includes a plan for affordable housing and housing production, which programs have already been discussed in the City's housing strategy. In addition, the strategy includes a number of objectives, which are intended to achieve the changing needs of the community including commercial rehabilitation and essential planning which improves the overall economic conditions of the City.

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

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Overpaying for housing and overcrowding
TBRA for Non-Homeless Special Needs	Population of Special Needs
New Unit Production	Overpaying for and shortage of housing
Rehabilitation	Sub-standard housing conditions
Acquisition, including preservation	Overpaying for and shortage of housing

Table 3 – Influence of Market Conditions

**TBRA-** Lakewood is comprised of 24,912 households. Of those households, 9,814 households or 39.4% are overpaying. Of those households that are overpaying, 29.8% are renters. Given the composition of Lakewood's zoning, the majority of land dedicated to single-family residential, the number of renters overpaying for housing is high. Most families who are overpaying for housing are also overcrowded (more than 1 occupant per room). Approximately 70% of Lakewood's extremely-low income households experience overpaying and overcrowding.

**TBRA WITH SPECIAL NEEDS-** There are approximately 7,912 disabled residents in the City of Lakewood. Age is a factor in the likelihood of having a disability. Persons over the age of 65 have the highest percentage of disabilities (36.2%).

**New Unit Production-** Lakewood has a vacancy rate of approximately 2% which creates competition for housing and driving the cost of rents up. Alleviating some of the cost burden for new unit construction provides housing for extremely low to moderate income families and helps alleviate competition by adding more units to the market.

**Rehabilitation-** Although the majority (54.1%) of Lakewood's housing stock was built between 1950 and 1959, the housing stock is in good condition. Providing deferred, not interest loans and grants to Lakewood residents who qualify for this service has certainly attributed to the quality of Lakewood's housing stock. The Rehabilitation Loan pays for upgrades such as roofing, windows, plumbing, and electrical. The Fix-Up Paint-Up grant pays for exterior painting and other minor exterior repair and maintenance.

**Acquisition-** Under the former Redevelopment Agency, the City acquired lots throughout the city with the intention of combining lots that are adjacent to one another to create a larger lot and thereby increasing density to provide more affordable housing.

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

### Introduction

A variety of local, state and Federal programs are available to cities to help them achieve their housing and community development goals. Many of these programs are competitive and contingent on the demographics or low income status of the community. The low concentration of low income persons in Lakewood often limits the City's opportunity to apply for programs. The following chart summarizes these programs.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	<ul style="list-style-type: none"><li>• Public Service</li><li>• Homeless Assistance</li><li>• Home Buyer Programs</li><li>• Rent Subsidies</li><li>• Home and Commercial Improvements</li><li>• Economic Development</li><li>• Code Enforcement</li><li>• Acquisition</li><li>• Infrastructure Improvements</li><li>• Public Facilities</li></ul>	\$30,000	\$539,459				Formula-based grants for housing and community development activities

Table 4 - Anticipated Resources

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

Lakewood's sole funding source is CDBG, therefore, leveraging additional resources and satisfying matching requirements is non-applicable to Lakewood.

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

The City of Lakewood operates many of the CDBG funded programs from City property. For example, Meals on Wheels is operated out of the Burn's Center and LAHSA homeless count is operated out of the Mayfair Park Swim Pavilion,

**Discussion**

See discussion above

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

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served

Table 5 - Institutional Delivery Structure

### Assessment of Strengths and Gaps in the Institutional Delivery System

The limited availability of land and public funding sources for affordable housing construction represent the major gaps in Lakewood's housing delivery system. Generally, affordable housing construction requires suitable land and some form of financial incentive and/or government subsidy.

To remedy these gaps, the City of Lakewood routinely inventories its existing dwelling units to evaluate the potential for residential growth. Existing properties are analyzed by zone designation to determine the maximum number of units that could be constructed, despite the development standards for each respective zone. Currently all residential properties can accommodate affordable housing. Properties in the M-F-R zone have the greatest potential for the development of new dwellings. Such units may be the result of building on vacant land, or by recycling underutilized M-F-R parcels. An example of this is the development of 3.59 acre vacant site into a 72-unit condominium development.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy		x	
Legal Assistance			
Mortgage Assistance			
Rental Assistance			
Utilities Assistance			
<b>Street Outreach Services</b>			
Law Enforcement	x	x	
Mobile Clinics			
Other Street Outreach Services	x	x	

<b>Supportive Services</b>			
Alcohol & Drug Abuse		X	
Child Care			
Education			
Employment and Employment Training		X	
Healthcare		X	
HIV/AIDS		X	
Life Skills		X	
Mental Health Counseling		X	
Transportation			
<b>Other</b>			
Other			

**Table 6 - Homeless Prevention Services Summary**

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

The Gateway Cities Council of Governments COG program and the SPA 8 Coordinated Entry System provide services to those experiencing homelessness in Lakewood. Services are aimed at reducing homelessness through coordination with Lakewood's human service providers, COG outreach, case management and linkages to permanent housing placement.

Services begin with outreach and continue up to 6 months after a person is permanently housed. Activities in the outreach phase are focused on decreasing the barriers to housing and include:

- Basic Needs including: clothing, hygiene products and showers and transportation.
- Assistance obtaining documents necessary for housing i.e. social security card, picture identification, DD214, proof of income, disability verification etc.
- Emergency and temporary housing via motel voucher programs.
- Liaison and referral to subsidy providers that include: Los Angeles Homeless Services Authority, Veteran's Administration, Department of Mental Health and non-profit providers like PATH, the lead agency of the COG program.
- Access to medical and mental health, substance addiction treatment services, and primary care home establishment i.e. Department of Mental Health, Mental Health America-Housing Innovations Program, Veterans Administration, and local medical clinics.

- Benefit establishment assistance for General Relief, Social Security programs, Temporary Assistance to Needy Families, and Veteran's Administration.
- Referral to employment and education services i.e. Goodwill Industries and local centers of the Workforce Investment Board.
- Housing location and re-location assistance.
- Move in assistance.

Once a person or family is housed the focus is housing retention and is provided through case management services, coordination and referral. Services are available for up to 6 months. Activities are concentrated on lease adherence, maintenance of services, increased income, maintenance of income, community reintegration and family reunification (where appropriate). These activities are carried out through:

- Direct services that include assistance with Activities of Daily Living such as budgeting, nutrition, cooking and housekeeping. Establishing service with utilities and telecommunications providers. Support during the initial phase of housing and the adjustment that come with being housed.
- Assistance with subsidy and lease compliance i.e. annual reviews, inspections, income reporting.
- Transportation assistance to include bus tokens and passes and obtaining a disabled bus pass if required.
- Case Coordination with established providers to coordinate ongoing care and access to new services if needed.
- Community Re-integration activities surrounding good neighbor policies, support groups in the area, age related services like senior centers, community class offerings and social events.

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

The limited availability of land and public funding sources for affordable housing construction represent the major gaps in Lakewood's housing delivery system. Generally, affordable housing construction requires suitable land and some form of financial incentive and/or government subsidy. This is true for either private developers or community housing development organizations. To remedy these gaps, the City of Lakewood routinely inventories its existing dwelling units to evaluate the potential for residential growth.

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

The City will continue to work with developers and non-profit groups in the development of affordable housing projects and will continue to seek state and federal funds and other similar financial incentives, when available, to facilitate the construction of affordable housing projects.

The City will engage in the following activities to enhance its coordination with other agencies:

- The City will continue to coordinate with Los Angeles County and other social service providers to provide needed housing and community services for its residents.
- The City will encourage the cooperation and participation of property owners, public agencies, and community organizations in the planning of programs or projects and in their implementation to promote community development and address the needs of Lakewood's residents.
- The City will encourage private sector investments in Lakewood.



## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Goal 1	Housing Preservation and Improvement	2015	2020				CDBG	
Goal 2	Housing Development	2015	2020				CDBG	
Goal 3	Housing Assistance	2015	2020				CDBG	
Goal 4	Equal Housing Opportunity	2015	2020				CDBG	

Table 7 – Goals Summary

### Goal Descriptions

#### 1. Housing Preservation and Improvement

Preservation and improvement of the existing housing stock, particularly housing that is affordable to low- and moderate-income households, is an essential element of meeting the housing needs of the community. It is important to the health, safety, and welfare of the City's residents that their dwellings be maintained. Proper maintenance helps preserve and protect the home while providing a decent and suitable living environment. The following goals, policies and quantified objectives shall guide the on-going preservation and improvements of the City's existing housing stock.

**GOAL 1.1**      **Preserve and Improve the Existing Affordable Housing Stock**

**GOAL 1.2**      **Preserve and Improve the Residential Neighborhood Environments that Provide a High Quality of Life for All Lakewood Residents**

**Policy 1.1**      Reduce the amount of substandard housing units through measures such as rehabilitation, code enforcement, and new construction.

**Policy 1.2**      Actively engage in identifying substandard and deteriorating housing and take appropriate actions to ensure correction of these deficiencies, such as initiating rehabilitation, maintenance, or replacement programs.

- Policy 1.3**      Protect viable housing and the continued maintenance and stabilization of healthy neighborhoods.
- Policy 1.4**      Encourage and/or stimulate conservation of existing residential areas and, where possible, minimize or prevent the intrusion of incompatible uses into the neighborhoods.
- Policy 1.5**      Promote rehabilitation which maximizes the utility of the existing housing stock.
- Policy 1.6**      Provide or assist in obtaining rehabilitation loans and grants, counseling and other follow-up services as needed.
- Policy 1.7**      Support revisions of income and property tax laws to encourage housing stock rehabilitation and to discourage the continuation of substandard housing.
- Policy 1.8**      Encourage private, and as appropriate, public investment in existing housing through home improvements that expand and enhance the functionality and beauty of the home as well as extend the life of the home.
- Policy 1.9**      Encourage a full range of public improvements and services to provide for the needs of all residential neighborhoods.
- Policy 1.10**    Maintain existing liberal regulations concerning non-conforming buildings and setbacks to encourage low cost expansion of existing housing.
- Policy 1.11**    Maintain and refurbish the City's hardscape and landscape in order to preserve and enhance neighborhood ambience and safety.
- Policy 1.12**    Maintain and ensure the continued existence of valuable amenities which provide beauty, identity and form to the City and all neighborhoods within the community.

## **2.    Housing Development**

In adopting these goals, policies and objectives, the City is communicating to both the community at large and the home building industry the guidelines in developing new housing within the City. The goals and policies for housing development have been refined and updated to reflect current resources and constraints. The adopted goals

and policies for housing development reflect the community's desires for the City relative to the development of housing in numbers, type, density, and other qualities of importance to the residents of this community.

**GOAL 2.1**      **Develop Housing to Meet the Identified Local Housing Needs of the Community While Maintaining and Providing a High Quality of Life for All Lakewood Residents.**

**GOAL 2.2**      **Develop the Maximum Number of New Housing Units Possible to Meet Lakewood's Fair Share of Regional Housing Needs as Identified in the SCAG Regional Housing Needs Assessment.**

**GOAL 2.3**      **Achieve Compliance with Energy Conservation Measures to be included in New Housing Developments.**

**GOAL 2.4**      **Provide Suitable Sites for Housing Development**

**Policy 2.1**      New housing construction should be oriented to both the ownership and rental markets and should strive towards meeting Lakewood's housing needs.

**Policy 2.2**      Attain new housing construction over a range of prices and rents in accordance with projected housing demand.

**Policy 2.3**      Encourage development under the provisions of the zoning regulations.

**Policy 2.4**      Encourage a variety of housing arrangements and densities, each appropriately located with reference to traffic circulation, community facilities, and aesthetic considerations.

**Policy 2.5**      Assure that new housing development has design and appearance consistent with standards established by the City's Development Review Board.

**Policy 2.6**      Encourage the remodeling of and additions to existing housing as a means of providing "new" housing in existing subdivisions.

**Policy 2.7**      Insist that all new housing units have those qualities and amenities that will continue to make them competitive on the private market and compatible with the community.

- Policy 2.8** Encourage a balance of housing in a variety of types which provide a range of housing affordable to households at all economic levels. The balance of housing promoted would include townhouses, cluster developments, condominiums, apartments, and single-family dwellings.
- Policy 2.9** Encourage and increase the variety and supply of housing available and at costs affordable to the various income levels of the population.
- Policy 2.10** Encourage continued and new investment in the established communities of Lakewood.
- Policy 2.11** Encourage the assemblage and consolidation of existing small parcels in areas which permit higher density. Larger parcels can better accommodate increased density housing, through a more efficient use of space, while allowing for aesthetic amenities and greater use of open space.
- Policy 2.12** Encourage the consolidation of multiple land ownership by private or public means into single ownership. This will facilitate the use of contemporary planning techniques in providing multiple-family residences with greater amenities and enhance the quality of life for the citizens of Lakewood.
- Policy 2.13** Cooperate with private housing producers wherever justifiable to reduce the overall cost of housing units.
- Policy 2.14** Support efforts to develop and implement cooperative ownership and other nonprofit mechanisms as a means of reducing construction, selling, and reselling housing costs.
- Policy 2.15** Encourage the design and construction of new homes and rehabilitation of existing homes in accordance with energy saving criteria.

### **3. Housing Assistance**

The inclusion of programs designed to provide housing assistance is an integral component of the Housing Element. The City of Lakewood recognizes that there are un-

met housing assistance needs within the community and will continue to focus efforts in providing housing assistance to the City residents.

**GOAL 3.1     Provide Housing Assistance Needs of Lakewood Residents**

**GOAL 3.2     Preserve and Increase the Number of Assisted Housing**

- Policy 3.1**     Make provisions for all low-income families to receive or to be advised of the existence of any of a variety of special housing subsidies which are now available or are expected to be available in the future. Maximum advantage will especially be taken of home ownership programs.
- Policy 3.2**     Urge private developers to include the maximum number of publicly-assisted housing units determined to be economically and socially feasible within all future development programs.
- Policy 3.3**     Discourage overcrowding by directing existing housing subsidies to families whose income would otherwise prevent them from occupying sound housing of the proper size.
- Policy 3.4**     Encourage the production of a sufficient number of assisted and market rate large-size housing units to meet reasonable projections for large-size families.
- Policy 3.5**     Develop elderly housing throughout the City. Where both publicly-assisted family and elderly housing may be developed, elderly housing should have priority, since site locations available for this kind of household are limited.
- Policy 3.6**     Meet resident housing needs to the maximum extent possible, with appropriate emphasis on the special needs of elderly, persons with disabilities, and disadvantaged population.
- Policy 3.7**     Encourage and enable others to provide assistance and necessary support services to residents and persons with special needs to successfully function as full members of the community.

#### **4. Equal Housing Opportunity**

The preservation of housing is different than housing maintenance in that it is concerned with preserving the number of housing units that currently exist. It is also concerned about preserving the level of affordability that currently exists. The following goal, policy and quantified objective shall guide the City in the area of housing preservation.

**GOAL 4.0      Promote Housing Opportunities for All Persons Regardless of Race, Color, Ethnicity, National Origin, Religion, Sex or Marital Status.**

**Policy 4.1**      Continue to support the City's Fair Housing program to provide a comprehensive community education program on fair housing issues and laws and counseling pertaining to fair housing and landlord-tenant issues.

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

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

The City of Lakewood does not have public housing units located within city limits. The City continues its participation of the Section Housing Voucher Program through the County of Los Angeles.

### **Activities to Increase Resident Involvements**

**N/A**

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

**N/A**

### **Plan to remove the 'troubled' designation**

**N/A**

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

### **Barriers to Affordable Housing**

A variety of factors adds to the cost of housing in Lakewood and constrains the provision of affordable units. These include market, governmental, infrastructure and environmental constraints. While the City may have no direct control over most of these issues, policies, programs, and ordinances may be adopted that can influence property values.

#### **Market Constraints**

The high cost of renting or purchasing housing is the primary ongoing constraint to providing adequate housing in the Lakewood. High construction costs, labor costs, land costs, and market financing constraints all contribute to limit the availability of affordable housing.

#### **Construction Costs**

Construction costs can be a major impediment to the ability of a community to augment its housing stock and influence rents and sale prices when new units are placed on the market. A major component of these costs is the price of building materials, which has seen a significant increase so far this decade but is showing signs of leveling off. An analysis of the construction market published in the *Construction Industry Market Report—2012 Fourth Quarter* by Davis Langdon found that the continuing economic conditions “should create an environment that encourages investment in construction, since the cost of financing developments is low, and successful developments can offer far higher rates of return than available in many other forms of investment.” Consequently, short term construction costs are stable, however, costs may increase in the mid to long term as economic conditions improve.

- In general, the Los Angeles County standard for construction costs by type of residential product range as follows:
  - Apartment with on-grade parking: \$80.54 per square foot.
  - Attached housing with parking garage: \$131.28 per square foot.
  - Attached housing with underground parking: \$162.11 per square foot.

Other costs such as labor and material can vary substantially based upon the time of the year, complexity or uniqueness of the project, good or bad economic times, jobsite conditions, regional markets, the unemployment rate, local building codes, construction moratoriums, zoning laws, covenants and restrictions, availability of supplies and workers, weather conditions, natural disasters, public or private water and sewer, and other factors.

#### **Financial Constraints**

Financial constraints affect the decisions of consumers and developers alike. Nearly all homebuyers must obtain a loan to purchase property, and loan variables such as interest rates and insurance costs play an important role in the decisions of homebuyers. Homeowners also give consideration to the initial costs of improvements following the purchase of a home. These costs could be related to making necessary repairs or tailoring a home to meet individual



tastes. While the City does not control these costs directly, City activities, such as code enforcement, are related to the maintenance of housing stock.

Mortgage rates also have a strong influence over the affordability of housing. The availability of financing affects a person's ability to purchase or make improvements on a home. Increases in interest rates decrease the number of persons able to afford a home purchase, while decreases result in more potential homebuyers being introduced into the market.

Interest rates are determined by economic conditions and policies developed at the national level. Since local jurisdictions cannot affect interest rates, they can offer interest rate write-downs to extend home purchase opportunities to targeted resident segments, such as lower income households. Local governments may also insure mortgages, which would reduce down payment requirements.

Currently, mortgage interest rates for new home purchases were in the three-to-four percent range for a conventional 30-year fixed-rate loan. According to the Federal Home Loan Mortgage Corporation's (Freddie Mac) interest rate survey from 2002 to 2012 presented in Table 8, annual average mortgage interest rates have ranged from well under five percent for the past three years. Interest rates may begin to increase as the economy gains strength, but for now, interest rates are at an all-time low as reflected in the Freddie Mac survey which dates back to 1971.

**Table 8: National Annual Average Mortgage Interest Rates**

<b>Year<sup>1</sup></b>	<b>Average Interest Rates</b>
2002	6.54%
2003	5.83%
2004	5.84%
2005	5.87%
2006	6.41%
2007	6.34%
2008	6.03%
2009	5.04%

2010	4.69%
2011	4.45%
2012	3.66%

Source: Freddiemac.com

<sup>1</sup> January to December of each year. Based on 30-year fixed rate mortgages.

## Governmental Constraints

Actions of the City can have an impact on the price and availability of housing in the City. Land use regulatory controls, site improvement requirements, building codes, fees, and other local programs to improve the quality of housing may serve as a constraint to housing development. The following public policies can affect overall housing availability, adequacy, and affordability.

### Land Use Controls

The City of Lakewood has an effective zoning ordinance, which contains standards pertaining to development and densities of residential properties. The City's General Plan identifies which sites in the City are to be residentially and commercially developed and the zoning ordinance provides standards for that development. As with most cities, the development standards are deemed necessary to ensure a healthy, compatible, and high quality living environment.

Through the preparation of the City's Housing Element 2013-2021, land use issues such as density, parking requirements, and minimum lot sizes, on and off-site improvements, street design, utility connections, and circulation improvements were found to be fair and consistent with current development standards and practices throughout the region.

The maximum density allowed in a Multi-Family Residential (MFR) zone is based on a formula that allows for more units as the size of the property increases. For properties less than 12,500 square feet, the minimum lot area per dwelling is 1,920 square feet (22 dwelling units per acre). For properties ranging in size from 12,500 square feet to 25,000 square feet, the minimum lot area per dwelling unit is 1,750 square feet (24 dwelling units per acre). For properties greater than 25,000 square feet, the minimum lot area is 1,580 square feet per dwelling unit, or 27 dwelling units per acre. The recently adopted Housing Element included a new program to amend the MFR zone to increase the maximum density for lots greater than 25,000 square feet from 27 to 30 units per acres. The amendment to the MFR zone was completed in February 2012.

For new subdivisions, the minimum lot size for properties in the Single Family Residential (R-1) zone is 6,000 square feet and 15,000 square feet for properties in the MFR zone. Developers are encouraged to combine parcels to create land for projects of greater density; however, a legally created lot with less than the above minimum sizes may be developed under the same density regulations as a conforming lot.

Parking requirements for new projects in the MFR zone are based on the number of bedrooms in each dwelling unit. Units with one or two bedrooms require two parking spaces, units with three bedrooms require 2.5 parking spaces, and units with four or more bedrooms require three parking spaces. An additional 10 percent on top of the total off-street parking spaces is required for guest parking. Where the residential project is for elderly or persons with disabilities, these requirements may be reduced with a conditional use permit to not less than one parking space for each three dwelling units plus one parking space for every three employees. The required 10 percent additional parking for guests would apply as well.

Road dedications are very seldom required for residential projects as adequate right of way was dedicated when the City developed. The roadway widths within these right-of-ways are usually adequate in width to accommodate the future growth allowed by current zoning regulations. When road or alley dedications are required, such dedications are typically five feet or less and are not enough to render a project economically infeasible.

Other land use controls, such as off-site improvements, are reviewed by the City's Public Works Department and/or the Los Angeles County Department of Public Works to ensure compliance with current standards. According to the service providers and utility companies, the City's present infrastructure is adequate to accommodate planned growth levels, and since the City is fully developed, streets, sidewalks and curbs are already in place. However, there are several neighborhoods in eastern Lakewood where the street rights-of-way are of substandard width, and require improvements. If the City determines that a street dedication or improvement is required, the street shall be in accordance with the width, standards and right-of-way lines of the City's General Plan or the Circulation Element of the General Plan.

In addition, the City permits development of second units as specified by Government Code Sections 65852.1 and 65852.2. According to the Community Development Department, as of 2May, 2015, applications of this type have yet to be received.

Table 9 presents the development standards for each residential zone. Based on the existing vacant and underutilized residentially-zone land and their development standards, the City could accommodate the future housing needs of Lakewood. The SCAG RHNA established a need for 673 additional dwelling units. Based on the Housing Element, Lakewood has the capacity for up to 855 more dwelling units under realistic build-out conditions.

**Table 9**  
**City of Lakewood Development Code**  
**Residential Development Standards**

Standards	R-1	R-A	MFR	MHP <sup>1</sup>
Min. Lot Size	6,000 SF	6,000 SF	15,000 SF	4 acres
Min. Width	60 feet	60 feet	100 feet for interior lots 125 feet for corner lots	N/A
Min. Depth	100 feet	100 feet	At least 100 feet	N/A
Max. Density	1 unit/min. lot area	1 unit/min. lot area	22 units/acre on lots <12,500 SF 24 units/acre on lots 12,500-25,000 SF 27 units/acre on lots >25,000 SF	10 units/acre
Max. Building Height	2.5 stories or 35 feet	2.5 stories or 35 feet	2 stories or 25 feet, taller allowed with CUP	N/A
Min. Front Yard	20 feet;  10 feet on cul-de-sac or knuckle intersections	20 feet  10 feet on culs-de-sac or knuckle intersections	20 feet	10 feet each space
Min. Side Yard	5 feet	5 feet	5 feet for interior lots 10 feet for corner lots	5 feet each space
Min. Rear Yard	10 feet	10 feet	10 feet	5 feet each space
Min. Usable Open Space	750 SF	750 SF	650 SF/unit	25% of each space
Min. Landscaping	N/A	N/A	5%/lot	5% of total lot area  750 SF of each space, plus one 15-gallon tree
Parking within a Garage	2 enclosed spaces	2 enclosed spaces	1 enclosed garage parking space/unit.	N/A

Source: Lakewood Municipal Code

<sup>1</sup> CUP required for establishing or reconstructing a mobile home park

As shown in Table 10, Lakewood's total residential development fees are on average \$16,030 for a single-family project, \$7,254 per apartment unit, and \$12,294 per condominium unit. The largest single fee for any residential development is the fee for Parks or Recreational Purposes.

The costs shown in Table 9 do not include school fees as the fees vary depending on which school district a residential development will be constructed. Lakewood is served by four school districts, which are shown below accompanied by the per square foot fee assessed by each district:

- ABC Unified School District: \$2.97 per square foot
- Bellflower Unified School District: Does not assess school fees
- Long Beach Unified School District: \$3.20 per square foot
- Paramount Unified School District: \$2.97 per square foot

Compared to most of Lakewood, that portion of the City served by the Long Beach Unified School District has the highest school impact fee for new residential development. Given the current school district schedule, school fees for dwelling units in the Long Beach Unified School District would be approximately eight percent higher than units developed in areas served by the ABC or Paramount Unified School District.

**Table 10: Residential Development Fees**

<b>Fees</b>	<b>Single-Family Units</b>	<b>Multiple-Family Units</b>	<b>Condominiums</b>
Building Plan Permits	\$5,255.10	\$4,791.10	\$4,791.10
Electrical Permits	\$324.10	\$241.70	\$241.70
HVAC Permits	\$121.10	\$121.10	\$121.10
Plumbing Permits	\$320.90	\$282.50	\$282.50
Sewer Connection Fee	\$2,480.00	\$1,488.00	\$1,860.00
Fee for Parks or Recreational Purposes (4)	\$7,529.13	\$330.00/unit	\$4,997.75
Total Fees per Unit (5)	\$16,030.33	\$7,254.4	\$12,294.15

Source: Lakewood Community Development Department

- (1) Fees based on a single-family detached dwelling of 1,400 sq. ft. of living area, 400 sq. ft. garage, 3-bedrooms and 2-baths, building valuation \$207,000.
- (2) Fees based on a multiple-family unit of 1,200 sq. ft. of living area, 400 sq. ft. garage, 2-bedrooms and 1.5-baths, building valuation \$180,000.
- (3) Fees based on a condominium unit of 1,200 sq. ft. of living area, 400 sq. ft. garage, 2-bedrooms and 1.5-baths, building valuation \$180,000.
- (4) Based on Lakewood's 2012 Median SFR Home Price of \$356,250 minus \$200,000 construction costs, and a 5,000 square foot lot. Condominium fee based on a realistic density of 22 units per acre and a land value of \$1,072,423 per acre per Section 4.A.4 of this Housing Element. Note that Park and Recreation Fees do not apply to land that has already been subdivided.
- (5) Cost is per unit for identical floor plans. Differing floor plans require additional plan check fees and must be assessed individually. School fees not included and may vary from \$0 to \$7,168 depending on type of construction. Proof of school fee payment must be shown prior to issuance of any construction permits. Additions to existing vary in cost depending on size and other factors.

## Residential Care Facilities

State law requires that residential care facilities that serve six or fewer residents be considered a residential property and be treated the same as a single-family home. This means that local government can impose on these facilities only those local use restrictions or fees which apply to other single-family residences. The City currently complies with State law and permits residential care facilities serving six or fewer residents by right in all single-family residential zones (R-1, R-A, A, PD-SF). However, the City currently does not grant such facilities any formal exceptions to the development standards for these zones. Residential care facilities serving more than six residents are not allowed in the R-1 zone.

The M-F-R zone allows residential care facilities subject to a conditional use permit (CUP) and imposes special development standards as described below. For facilities with six or fewer residents, the City complies with State law and allows such facilities by right. Further, the City applies the underlying development standards of the zone as they are less restrictive than the special development standards (namely with respect to lot size). Facilities serving seven or more residents with disabilities are defined as Adult Care Facilities in the Zoning Ordinance. The Zoning Ordinance permits such facilities only in the M-F-R zone, and only with a CUP. The special development standards for Adult Care Facilities are:

- Minimum lot size of 0.5 acre
- Maximum lot coverage of 60 percent
- Minimum unit size of 200 square feet, with no more than two beds per room and each unit consisting of at least a bedroom with a private or shared bath, with an optional separate sitting room
- Two-bedroom units require a minimum bedroom size of 120 square feet
- Minimum 15 square feet of common indoor recreation area per unit, totaling at least 450 square feet
- Minimum usable open space of 200 square feet per unit
- Off-street parking at a rate of six-tenths of a space per unit

There is no maximum density for residential care facilities; the number of units is limited only by lot coverage and the size of the units alone.

Although the CUP requirement for facilities of seven or more may lengthen the approval process for these facilities, the City considers this requirement appropriate. These uses are often commercial ventures by nature and a CUP is the mechanism by which the City can ensure that the facilities' living standards are adequate and their residents' welfare is being protected.

### **Multi-family Housing for Elderly and Disabled Persons**

In addition to residential care facilities, the Zoning Ordinance contains some special development standards for new multi-family projects intended to house elderly and/or disabled persons and that require modifications to normal M-F-R development standards. The Ordinance contains these requirements in order to ensure that such residents are safe in their dwellings and that their needs are served. Any development proposing to depart from standard M-F-R development requirements may do so with a CUP. In reviewing the CUP

application, the Planning and Environment Commission must consider whether there are services (such as grocery stores, drug stores and laundry facilities) within a reasonable distance; whether the applicant has established a need for such housing within the community; and whether the proposed housing is compatible with adjoining uses.

In addition, the Commission must find that the modified development standards meet a set of certain minimum requirements. For example, the M-F-R zone requires ramps, elevators, and emergency signals, and includes standards related to handrails, the height of electrical outlets, and placement of disabled units on the ground floor. Other restrictions include:

- Minimum lot size of one acre
- Maximum lot coverage of 60 percent
- Minimum one-bedroom unit size of 450 square feet
- Minimum two-bedroom unit size of 650 square feet

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

Lower housing costs can be achieved with the following factors: a) reduction in amenities and quality of building materials; b) availability of skilled construction workers who will work for less than union wages; c) use of manufactured housing, such as mobile homes and modular homes. However, because these costs are all market driven (including labor), it is very difficult to control the costs or reduce them.

Two common methods for addressing actual and projected inadequacies in public facilities, services, and/or infrastructure, are dedications and in-lieu fees. In Lakewood, dedications typically come in the form of street dedications. The cost to a developer for street dedications is very low, usually consisting of only a minimal Los Angeles County Recorder's fee. Infrequently, the services of a civil engineer may be necessary to prepare a legal description of the land to be dedicated. The loss of acreage available for development reduces the developer's flexibility in project design options and may also be a constraint.

All visitors to the Community Development Department are informed that they are entitled to request a reasonable accommodation with respect to zoning, permit processing and building code standards if they feel that they qualify for such an accommodation under the federal Fair Housing Act, and that their requests will be reviewed by City staff. The request will be approved or denied once the Department has made determinations as to the following:

- The qualifying status of the individual,
- The necessity of the accommodation, and



- The financial or administrative burden on the City.

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

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

The City of Lakewood participates in the Los Angeles Continuum of Care to address the needs of the homeless in a continuum of care model. This model includes the following components: outreach intake assessment, emergency shelter, transitional housing, permanent supportive housing, and employment support services.

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

In February 2012, the City amended the Zoning Ordinance to permit emergency shelters by right in the M-2 zone. This is to comply with State law (SB2) requiring that a zone be identified to permit emergency shelters by right. This was also identified as a program in the certified Housing Element.

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

The Gateway Cities Council of Governments COG program and the SPA 8 Coordinated Entry System provide services to those experiencing homelessness in Lakewood. Services are aimed at reducing homelessness through coordination with Lakewood's human service providers, COG outreach, case management and linkages to permanent housing placement.

Services begin with outreach and continue up to 6 months after a person is permanently housed. Activities in the outreach phase are focused on decreasing the barriers to housing and include: Housing location and re-location assistance, move in assistance, assistance with subsidy and lease compliance i.e. annual reviews, inspections, income reporting, and community Re-integration activities surrounding good neighbor policies, support groups in the area, age related services like senior centers, community class offerings and social events.

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

In Lakewood, some of the most "at-risk" of homelessness are the low income households that pay more than 30 percent or 50 percent of their income on housing expenses. Any disruption to

their income, such as the loss of employment, a rent increase, or medical expenses, could impair their ability to pay for housing.

The at-risk population also includes person who are in danger of residing in shelters or being unsheltered. This is due primarily to the lack of permanent housing and the absence of an adequate support network, such as parental family or relatives whose homes they could temporarily reside. These individuals, especially those being released from the penal, mental, or substance abuse facilities, and some foster homes require a variety of services including counseling, rental assistance and job training to help them make a positive transition into society.

Section 8 Housing Choice Voucher Program was voluntarily transferred back to the Housing Authority of the County of Los Angeles (HACoLA) as of July 1, 2011. Residents on the program's waiting list who are seeking Section 8 Housing Assistance are still given priority over non-residents, even though affordable housing within the city limits is difficult to find. New potential participants who are not currently on the waiting list are referred to the HACoLA for further assistance.

The Assistance Directory at the Burns Community Center enables staff to assist the low-income individuals and families, especially extremely low-income individuals and families, who are likely to become homeless or who are receiving assistance from public or private agencies to address housing, health, social services, employment, education or youth needs.

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

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

To reduce lead-base paint hazard in Lakewood, the City will continue to disseminate information and monitor the lead-poisoning data provided by the County. In addition, the City's Residential Rehabilitation Program will provide funding to low and moderate-income households in making necessary improvements and correcting code violations. Finally, the City will continue to attend HUD training on lead based paint reduction requirements and continue to evaluate City programs to address lead hazards.

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

The housing stock in Lakewood is relatively old—the majority (over 90%) of the housing stock was built before 1979. Out of the 90%, there are an estimated 2,600 low and moderate income households that may be at-risk for lead exposure.

The Los Angeles County Department of Public Health, Child Lead Poisoning Prevention Program, receives funds for various educational and outreach activities regarding lead-based hazards and abatement. The Community Development Department will coordinate with the County to ensure information and resources are available to the community.

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

Lakewood's Community Conservation Program, Code Enforcement, and Residential Rehabilitation Program have literature available relative to lead-based paint hazard. Part of the City's strategy is to increase awareness of the dangers of lead-base paint and encourage the community to obtain screening. The City coordinates with the County Childhood Lead Poisoning Prevention Program and County Environmental Health Inspectors for information, abatement, and follow-up.

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

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

A fundamental way to reduce poverty is through job creation and enhancement. There are a number of local, state and Federal programs that focus on job creation and retention. The most notable is the State of California's welfare reform plan, known as CalWORKS. CalWORKS is designed to move welfare recipients from dependency to self-sufficiency through employment, and to divert potential recipients from dependency. Job related education and training are provided through the County of Los Angeles, Department of Public Social Services.

The County's Department of Public Social Services also administers various programs that provide cash aid and other benefits and services to individuals and families in need. These programs are designed to alleviate hardship and promote family health, personal responsibility, and economic independence. According to the County, the majority of persons who seek these programs are primarily in need of medical assistance and in-home support services.

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

The City's Recreation and Community Services Department refers many persons to the County anti-poverty programs described above. The City will continue this endeavor during the five-year planning period.

The City of Lakewood will also continue to work with the Los Angeles County Housing Authority to encourage full participation in the Family Self-Sufficiency Program (FSS). The National Affordable Housing Act amended the US Housing Act of 1937 to add this program. Under this Act, housing authorities that receive Section 8 vouchers during federal fiscal year 1993 and thereafter must operate a Family Self-Sufficiency Program. The program is intended to assist families in gaining financial self-sufficiency through participation in employment training programs. The trainings help persons develop job skills, further their education, receive their high school diploma, and/or improve their literacy to enable them to become more employable.

The City will continue to coordinate efforts with public and private organizations providing economic development and job training opportunities. Some of these are summarized as follows:

- Southeast Los Angeles County Workforce Investment Board
- California Trade and Commerce Agency- Team California
- California Employment Development Department
- Los Angeles County Regional Occupation Program (ROP)

In addition, as described in the housing priorities, the City will continue with efforts to preserve, rehabilitate, and expand affordable housing. Maintaining and expanding affordable housing

improves the quality of housing and neighborhood involvement, particularly for households in poverty. Programs include the Residential Rehabilitation Program and Section 8 Housing Choice Voucher Program.

## **SP-80 Monitoring – 91.230**

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

The Consolidated Plan provides the City with a number of benchmarks for measuring its progress toward the five-year goals. The FY annual Action Plan is developed with this progress in mind, with quantifiable objectives and measurable outcomes for each of the proposed activities to adequately assess the City's Housing and Community Development accomplishments.

The City follows the monitoring requirements for the use of federal funds as established by HUD. The Community Development Department tracks the City's progress in implementing all of the strategies outlined in the Consolidated Plan. The lead person responsible for the Consolidated Plan preparation and yearly reporting is the Housing Specialist, under the supervision of the Neighborhood Preservation Manager and Director of Community Development.

Careful evaluation of the housing and public service delivery system can be the most effective tool in detecting gaps and making appropriate modifications. The City notifies all sub-recipients that annual monitoring of their agency's day-to-day operations will take place to ensure compliance with all CDBG rules and regulations. The City also coordinates with the Fair Housing Consultants in the administration of the Fair Housing Program.

The Department's loan portfolio, including loan administration and servicing functions, is managed and tracked by the Community Development Department. Loans are monitored for compliance and regulatory requirements such as affordability restrictions, occupancy and rent requirements, maintenance requirements, and loan repayments.

In addition to this monitoring, the Community Development Department tracks housing unit production through a housing database, which identifies housing projects from concept to completion. This database provides opportunity for staff to respond to City Council and public inquiries regarding the City's progress toward its Regional Housing Needs Goals.

In September 2003, HUD issued a notice to all entitlement grantees encouraging the development and use of a local performance measurement system. This performance measurement system has two critical components - productivity and program impact. Productivity reflects the level of efficiency (quantity, quality, and pace) and program impact reflects the desired outcomes in the community or in the lives of persons assisted.

The City's performance measurement system, as requested by HUD, is modeled from the City of Los Angeles' Matrix of Goals versus Accomplishments by Priority. The matrix collects an array of data, including priority, activity, funding source and amount spent, strategy, goals, and annual and long-term accomplishments. In addition, a performance indicator for each activity is defined. These performance indicators help the City identify if goals are being met and/or if

outcomes are being produced. Generally, the performance indicators relate to people, housing units, public facilities, and jobs.

The required tracking matrix will be attached to the City's Consolidated Annual Performance Evaluation Report (CAPER). The matrix is expected to yield the following outcomes over a five-year period:

- Improved quality of life for CDBG program participants and low and moderate income persons
- Maintained current property values
- Increased percentage of housing units that are standard
- Increased business sales volume



# **CDBG ANNUAL ACTION PLAN**

## **FY2015-2016**

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CDBG Grantee Number: B-08-MC-08-0521

DUNS Number: 076943638

Prepared By:  
City of Lakewood  
Community Development Department  
5050 Clark Avenue  
Lakewood, CA 90712

April 14, 2015

**City Lakewood  
FY 2015-2016 Action Plan**

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### HUD-424-M Funding Matrix

The applicant must provide the funding matrix shown below, listing each program or program component for which HUD funding is being requested and submit this information with the application for federal financial assistance.

Grant Program*	HUD Share	Matching Funds	Carry-over CDBG Funds	Other Federal Share	State Share	Local/Tribal Share	Other Funds	Program Income	Total
CDBG	\$539,459							\$30,000	\$569,459
<b>Grand Totals</b>	\$539,459							\$30,000	\$569,459

## **II. INTRODUCTION**

The FY 2015-2016 Action Plan ("Action Plan") for the City of Lakewood ("City") satisfies the statutory Department of Housing and Urban Development (HUD) requirements for the Community Development Block Grant Program (CDBG). The Action Plan is prepared as an annual implementing tool for the 2015-2020 Consolidated Plan to establish current year priorities, resources and strategies.

The City is an entitlement community for the CDBG Program. The CDBG Program is authorized under Title I of the Housing and Community Development Act of 1974, as amended. Pursuant to the Act, the primary objective of the CDBG Program is to develop viable urban communities by providing decent housing, promoting a suitable living environment, and expanding economic opportunities, primarily for low and moderate income persons. To achieve these goals, CDBG activities must meet at least one of the three national objectives:

- Benefit low to moderate income persons.
- Aid in the prevention of slum and blight.
- Meet other community development needs having a particular urgency.

CDBG activities implemented by the City are used to pursue the above-listed statutory goals for CDBG as detailed by the community development and housing programs listed in the City's FY 2015-2020 Consolidated Plan. These activities are designed to improve Lakewood's neighborhoods and increase its capacity to address the needs of low and moderate income households, including special needs groups, seniors, and persons with disabilities.

The Action Plan provided herein (FY 2015-2016) represents the City's fifth year increment of the FY 2015-2020 Consolidated Plan. The Action Plan provides a directory of programs and actions and projects to be undertaken by the City to address the priority needs and specific objectives of the FY 2015-2020 Consolidated Plan. The Action Plan identifies anticipated levels of funding for the program year, describes the geographic distribution of funds and provides the rationale used.

## **III. SUMMARY OF THE DEVELOPMENT PROCESS**

The Action Plan was prepared by the Lakewood Community Development Department (Department). In preparing the Action Plan, input was sought from a variety of public agencies and non-profit and for-profit housing groups to determine the housing needs for the community. The Department facilitated consultation with, and participation of, public and private social and homeless services agencies as well as citizens concerned with these services. The following outline details the citizen participation activities implemented during the preparation process of the Action Plan.

During the preparation of this Action Plan, two public hearings were conducted to obtain the views of the community concerning the proposed use of funds on housing needs of children, senior persons, persons with disabilities, homeless persons, and others with special needs in the City. The first was held before the Planning and Environment Commission on March 5, 2015 and the second was before the City Council on April 14, 2015; both in the City Council Chambers at the Civic Center, 5000 N. Clark Avenue, Lakewood, California.

Notices of the hearings and 30-day public comment period were advertised in the Press Telegram on February 18, 2015. Three notices of the hearing were also posted within the City. Submittal of the Action Plan will be made to HUD by the May 15, 2015 deadline.

#### **IV. SUMMARY OF THE CITIZEN PARTICIPATION PROCESS**

The City has developed a detailed Citizen Participation Plan, which encourages the participation of all citizens and emphasizes the involvement of low to moderate income persons, particularly where housing and community development funds are spent. The citizen participation process includes a public review period of a minimum of 30 days to obtain citizen input on the projects or strategy proposed. The Citizen Participation Plan is available for public inspection through the Department, Lakewood's City Clerk's Office, and the Angelo M. Iacoboni Library.

In accordance with the Lakewood Citizen Participation Plan, the following hearings were conducted for the development of the Action Plan:

- Public Hearing #1 (Planning and Environment Commission): March 5, 2015
- Public Hearing #2 (Lakewood City Council): April 14, 2015
- 30-Day Public Review Period: March 6, 2015 – April 14, 2015

#### **V. PUBLIC COMMENTS**

On February 18, 2015, a notice was published in the Press Telegram announcing the public hearing before the Planning and Environment Commission on March 5, 2015 and announced a 30-day public comment period that will conclude on April 14, 2015. Public hearing notices were also posted in three locations within the City.

The Draft Action Plan was available for public review at the following locations:

- Lakewood City Hall, Community Development Department, 5050 Clark Avenue, Lakewood, CA 90712
- Lakewood City Hall, City Clerk's Office, 5050 Clark Avenue, Lakewood, CA 90712
- Angelo M. Iacoboni Library, 4990 N. Clark Avenue, Lakewood, CA 90712

The City welcomed any written recommendations, suggestions, or other input. Any opinions or comments related to the Action Plan were to be addressed to the following person:

Sonia Dias Southwell, AICP  
Director of Community Development  
City of Lakewood  
5050 North Clark Avenue  
Lakewood, CA 90712  
(562) 866-9771 extension 2301

All comments received during the Planning and Environment Commission public hearing and the 30-day comment period will be submitted to City Council for consideration and recommendation prior to being submitted to HUD.

#### **VI. 2015-2016 ACTION PLAN: ONE-YEAR USE OF FUNDS**

The Action Plan describes available public and private resources for addressing priority needs. At the end of this section are tables that describe the proposed projects the City plans to undertake during the Fiscal Year July 1, 2015, through June 30, 2016. The proposed projects will be funded all or in part with CDBG funds.

#### **A. SOURCES OF FUNDS**

**Federal Resources:** CDBG Funds are a key source of funds available to the City during the FY 2015-2016 program year. The City's estimated entitlement amount of \$539,459 will be available to meet the identified needs within Lakewood. The City also expects to receive \$30,000 in program income funds to be used during the program year. A total of \$569,459 in CDBG funds (entitlement and program income) will be available to complete the listed projects for FY 2015-2016. The City may use 20% of the total allocation towards Administrative costs and 15% of the total allocation towards Public Service programs. At least 70% or more of the FY 2015-2016 entitlement total must be used for activities benefiting low and moderate income residents of Lakewood.

**Other Resources:** The City intends to leverage to the maximum extent possible the use of funds available to the City for the development and preservation of affordable housing and for the provision of community development activities, which serve the identified needs of the residents of Lakewood.

#### **City of Lakewood**

##### **Projected FY 2015-2016 Financial Resources**

<b>Federal Funding Source</b>	<b>Description</b>	<b>Amount</b>
Community Development Block Grant/ Entitlement (CDBG)	Lakewood receives an annual allocation from HUD to be used for activities that benefit low and moderate income people, eliminate slum and blight, and address an urgent need.	\$539,459
<b>TOTAL</b>	<b>CDBG Funds Total</b>	<b>\$539,459</b>

#### **City of Lakewood**

##### **FY 2015-2016 CDBG Entitlement Funding Sources**

Entitlement Grant 2015-2016:	\$539,459
Non programmed Prior Year Income	\$0
Surplus Funds	\$0
Total Estimated Program Income (from below)	\$30,000
<b>Total Funding Sources</b>	<b>\$569,459</b>
<b>Submitted Proposed Projects</b>	<b>\$569,459</b>
Non submitted Proposed Projects	\$0

#### **City of Lakewood**

##### **2013-2014 Estimated CDBG Program Income**

Description	Grantee	Subrecipient
1. Loan Paybacks	\$30,000	\$0
<b>Total</b>	<b>\$30,000</b>	<b>\$0</b>

## **B. STATEMENT OF SPECIFIC ANNUAL OBJECTIVES**

The Consolidated Plan is a five-year planning document designed to establish a unified vision for community development actions. It offers opportunities for local jurisdictions to shape the various housing and community development programs into effective, coordinated neighborhood and community development strategies. It also creates the opportunity for strategic planning and citizen participation to take place in a comprehensive context and to reduce duplication of effort at the local level.

The Lakewood five-year Consolidated Plan covers the period of July 1, 2015, through June 30, 2020. In it, the following priorities are identified.

- PRIORITY 1: Provide Housing Preservation and Improvement
- PRIORITY 2: Provide for Housing Development
- PRIORITY 3: Provide Housing Assistance
- PRIORITY 4: Encourage Equal Housing Opportunity
- PRIORITY 5: Improve and Provide Public and Community Facilities and Make Necessary Infrastructure Improvements to Serve Low and Moderate Income Persons
- PRIORITY 6: Provide Needed Community Services for Low and Moderate Income Persons and Special Needs Groups
- PRIORITY 7: Provide Assistance to the Continuum of Care
- PRIORITY 8: Provide for the Economic Development Needs of the Community

These priorities are consistent with the City's Housing Element and the General Plan. To develop these priorities, the City encouraged public participation process, prior to and during the development of the Consolidated Plan. In addition, the City consulted with outside agencies and service providers to determine the extent of need. Input from these various sources is the culmination of the Consolidated Plan.

According to the 2000 Census, the City has about 26.3% of its households earning low and moderate incomes. Among the household types, an average of 62% of the low and moderate income households experienced some type of housing issue. Approximately 56% had overpayment issues greater than 30% of their annual income. Also 22% of the households had a cost burden greater than 50% of their annual income. The housing assistance needs of renters were much greater than owners, despite the ratio of 72% homeowner units to 28% of rental units in Lakewood. The biggest impact in Lakewood is the housing cost burden to the extremely low income, particularly for renter (96.9%) and owner (100%) households of five or more persons. Small households consisting of 2 to 4 members reported the lowest incidence of housing problems.

HUD reports the median family income for families of four located in the Los Angeles-Long Beach area for February, 2015 is \$64,800. This, coupled with current market trends in Los Angeles County, has made Housing affordability a key issue in Lakewood. According to the Housing Needs Analysis:

- Extremely low income households cannot afford housing of adequate size in the City. In particular, extremely low income households cannot afford rental or homeownership in Lakewood.
- Low and moderate income households are able to rent one and two bedroom apartments. Homeownership is not affordable to the low income or moderate income households; however, some moderate income households might be able to locate and afford a small single-family detached house in Lakewood.

Programs like the Housing Authority of the County of Los Angeles (HACOLA), County mortgage assistance programs, and local rehabilitation programs are available to maintain affordable housing in Lakewood. The Consolidated Plan priorities described above are intended to alleviate these and other types of conditions for low and moderate income households. Activities relative to these priorities are specifically discussed in the following section.

#### C. ACTIVITIES TO BE UNDERTAKEN AND DESCRIPTION OF PROJECTS

Included in this Action Plan is a Listing of Proposed Projects identifying activities that will be undertaken during the FY 2015-2016 using CDBG funds. Anticipated accomplishments for each activity are also listed. All activities are expected to start and/or be completed during FY 2015-2016. Each activity identified in the following table includes a description of the FY 2015-2020 Consolidated Plan priority and local Action Plan objectives that will be addressed during the FY 2015-2016

#### City of Lakewood Proposed 2015-2016 CDBG Projects

CDBG Activity	Priority	Amount
Code Enforcement/ Community Conservation	Housing Preservation and Improvement	\$ 44,644.00
Rehabilitation Delivery Costs:	Housing Preservation and Improvement	\$119,961
<b><u>Capital Improvements</u></b> Burns Center Improvements	Community Facility Improvement	\$246,557
<b><u>Public Service Programs</u></b> Fair Housing Community Family Guidance Center Meals on Wheels Pathways Volunteer Hospice Human Services Association	Community Services	\$ 33,707.00 \$ 9,000.00 \$ 10,500.00 \$ 9,000.00 \$ 4,500.00
Program Administration		\$ 91,590.00
<b>TOTAL</b>		<b>\$569,459.00</b>



## **PRIORITY 1: Housing Preservation and Improvement**

### **Activity 1: Code Enforcement & Community Conservation** **\$44,644**

**Description:** Lakewood has an active Community Conservation Program, which takes place in areas that are deteriorating and/or deteriorated, and is dedicated to preserving and improving the environmental quality of the City. The City has been divided into three areas, each with a Community Conservation Representative who responds to citizen service requests regarding building, planning, zoning, and property maintenance issues. The City receives approximately 683 service requests monthly, over 110 are referred to this section.

A primary concern of the Community Conservation program is unsafe and/or unsightly properties. Notification is delivered to property owners and/or tenants for accumulated refuse or debris, inoperative vehicles, graffiti, building, zoning and other violations. In a move against graffiti, the City will provide the labor and a choice of three colors of paint to remove any markings. If a color other than chocolate, beige, or white is required, the City will use the property owner's paint for coverage.

A second concern is unauthorized rental units, often a result of an illegal garage conversion into rental units. Illegal rentals may pose health and safety problems as the units may not be constructed or converted according to minimum health and safety standards.

The Community Conservation Program will continue to work closely with the Home Improvement Loan and Fix-Up Paint-Up Grant Program of the Housing Section. This program makes available funds to low and moderate income households for maintenance and rehabilitation. The Community Conservation Representatives will continue providing information on the loan programs at the time of notification of certain Code violations to households who may be eligible. Violations for which loans may be appropriate include overgrown vegetation, unsightly residences, or other dilapidated conditions.

The City has also assembled a Crime, Public Nuisance and Property Abatement Team. The Team consists of a specially assigned Sheriff's Deputy, the Neighborhood Preservation Manager, three Community Conservation Representatives, and the City Prosecutor.

The team's mission is to find and clean up nuisance residences and businesses that are a haven for criminal activity and have become rundown in appearance. The goal is to eliminate crime and the blighted conditions that often occur hand in hand with crime.

**One-Year Objective:** Under this program, the City will continue to enforce existing building codes with Community Conservation Officers working in conjunction with the Crime, Public Nuisance, and Property Abatement Team serving CDBG-eligible areas. Approximately 500 low to moderate income households will be served per year or 2,500 in five years in accordance with the consolidated plan.

**Funding Source:** Community Development Block Grant and General Fund

**Benefit:** Low to moderate income households and the elimination/ prevention of slum and blight.

**Geographic Distribution:** Citywide

**Responsible Agency:** Community Development Department

**Priority:** High

### **Activity 2: Single Family Residential Rehabilitation Loan Program** **\$180,000**

**Description:** The program provides a deferred loan of up to \$18,000, for the improvement of single-family units, including ADA improvements. Other restrictions also apply. The loan is secured with a non-

interest Deed of Trust and is not due until the property is sold, transferred, refinanced or equity is utilized for other financing purposes.

**One-Year Objective:** Under this program, the City will provide a total of 10 loans to low income homeowners during FY 2015-2016. This number has increased from the previous year due to greater community need for a program that offers a greater amount of funds for more costly repairs that cannot be done via the Grant Program. The number of loans provided in the final year of the Consolidated Plan will depend upon the number of eligible applicants and the availability of funds from payback of Lakewood Housing Successor Agency loan Paybacks.

**Funding Source:** Housing Successor Agency Loan Paybacks.

**Benefit:** Low income households

**Geographic Distribution:** Citywide

**Responsible Agency:** Community Development Department

**Priority:** High

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**Activity 3: Fix-Up Paint-Up Program \$19,000**

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**Description:** The Fix-Up Paint-up Program provides grants of approximately \$3,000, to seniors, the disabled and families of low income owner occupiers of single family homes who do not own additional property. This assistance is available to make minor exterior and interior repairs, limited wood replacement, and replacement of vent covers. Residents who qualify for the Fix-Up Paint-Up Program and receive funds are not required to repay the grant.

**One-Year Objective:** Under this program, the City will provide up to 6 grants to low income homeowners during FY 2015-2016. This number has been reduced due to the lack of eligible participants who only need minor repair work. As explained above, there has been an increase in the number of loans needed due to the number of participants who have costly repairs that cannot be completed via the Grant Program. The number of grants provided in the final year of the Consolidated Plan will depend upon the number of eligible applicants and the availability of funds from payback of Lakewood Housing Successor Agency loan Paybacks.

**Funding Source:** Housing Successor Agency Loan Paybacks.

**Benefit:** Low income households

**Geographic Distribution:** Citywide

**Responsible Agency:** Community Development Department

**Priority:** High

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**Activity 4: Rehabilitation Delivery Costs \$119,961**

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**Description:** This program provides funds for the payment of reasonable administrative costs and carrying charges such as rehabilitation counseling, work specifications, loan processing, site inspections, reporting, processing loan paybacks and all administrative work related to loan and grant processing.

**One-Year Objective:** Under this program, the City will process approximately 11 loan paybacks, approve 10 loans, and up to 6 grants to qualified low income residents.

**Funding Source:** Community Development Block Grant

**Benefit:** Low income households

**Geographic Distribution:** Citywide

Responsible Agency: Community Development Department  
Priority: High

**Activity 5: Development Review Board**

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Description: The Development Review Board (DRB), which is composed of the Director of Community Development, a registered A.I.A architect or equivalent, and a qualified landscape architect or equivalent, is available to Lakewood property owners. A fee is charged during the Building Permit process based on 0.085% of project valuation. The DRB, which serves as both a City advisory and approval body, assists commercial property owners and homeowners with new projects, remodels, room additions, and the technical aspects of property improvement.

The primary goal of the DRB is to ensure that physical property improvement projects are designed and constructed in accordance with the City's aesthetic goals of the General Plan.

One-Year Objective: The Development Review Board will continue to review residential development projects on the second and fourth Wednesday of each month to ensure that the design of new, remodeled and additions to homes are compatible with the surrounding neighborhood/community. In FY 2014-2015, the DRB approved approximately 93 residential projects and expect that figure to remain constant in FY 2015-2016.

Funding Source: General Fund  
Benefit: All Lakewood households  
Geographic Distribution: Citywide  
Responsible Agency: Community Development Department  
Priority: High

**Activity 6: Mobile Home Parks**

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Description: The City has one mobile home park and one trailer park that provide a combined total of 88 spaces. The residents of these parks benefit from a relatively low housing cost. In the late 1970's, economic pressure was building to redevelop these parks into more expensive housing. In 1979, the City adopted the Mobile Home Park Residential Zone to protect and preserve this affordable housing for persons and families of low and moderate income. The City will continue to monitor the viability of the Mobile Home Park Residential Zone to preserve this type of affordable housing.

One-Year Objective: The City will continue to monitor the viability of the Mobile Home Park Residential Zone to preserve the existing 88 spaces for this type of affordable housing.

Funding Source: General Fund  
Benefit: Low to moderate income households  
Geographic Distribution: Mobile home park zone  
Responsible Agency: Community Development Department  
Priority: Low

**Activity 7: Apartment Conversion and Maintenance Regulations**

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Description: In 1979, the City adopted an ordinance, which prohibits the conversion of apartments to condominiums, stock cooperatives, or similar uses when the vacancy rate for the City is below 5% of the total number of available rental units. This ordinance helps the City protect or preserve the level of

rental units in the City. In addition, in 1988, the City amended the Municipal Code to allow for "Investment Apartments," which allows large apartment properties to be broken up into smaller ownership while requiring that property owners provide for the continued maintenance of their units and assures that the units will remain rental units.

One-Year Objective: The City will continue to enforce the regulations prohibiting apartment conversion to condominiums and enforce the maintenance and rental requirements of Investment Apartments.

Funding Source: General Fund

Benefit: Low to moderate income households

Geographic Distribution: Citywide

Responsible Agency: Community Development Department

Priority: Low

**Activity 8: Federally Subsidized Senior Housing**

Description: **Section 9490.T.3, Parking Requirements for Housing for Elderly or Handicapped**, of the Lakewood Municipal Code, allows for the modification and reduction in the number of required parking spaces for (elderly) senior and (handicapped) disabled housing unit projects with an approved Conditional Use Permit (CUP). Housing projects, which meet the City's required criteria, may be approved with reduced parking up to a ratio of one parking space for every three units, plus one parking space for every three employees, and one guest parking space for every ten units.

As part of the project's approval (under Section 9490.T.3), the City requires the preparation of an alternative parking plan that demonstrates the project could provide the required parking spaces should it ever convert to any other use other than senior housing. If this situation occurs, the required parking spaces (in accordance with Section 9490) for the new use will be required.

In addition, senior and disabled housing projects are required to provide adequate security in the form of a surety bond, cash, or bank deposit with the City to guarantee the construction and maintenance of the alternate parking plan in the event the CUP is revoked in whole or in part. In most cases, it is cost prohibitive to convert units, built with reduced parking requirements, back to market rate units.

It is the City's intent to continue using the above described parking use restrictions for senior and disabled assisted housing projects.

One-Year Objective: The City will continue enforcing the parking use restrictions for senior and disabled assisted housing projects. Because a majority of projects receive federal, state, and local assistance and primarily serve lower income households, parking use restrictions is a valuable tool in the preservation of affordable housing.

Funding Source: General Fund

Benefit: Low income households

Geographic Distribution: Citywide

Responsible Agency: Community Development Department

Priority: High

**Activity 9: Neighborhood Clean Up Program \$3,500**

Description: The program provides assistance to tenants and property owners in disposing of unsightly and unwanted debris in neighborhoods identified as needing assistance. Each year a total of six clean-up events are scheduled and each event has two or more roll-off bins available to the residents

in area. Neighborhood residents are notified of the event date and community volunteer assistance is provided.

One-Year Objective: The City will continue to identify specific areas that can benefit from this program, and the City will continue to assist residents in collecting and disposing of unwanted items, trash and debris.

Funding Source: General Fund

Benefit: All Lakewood households

Geographic Distribution: Eligible Census Tracts

Responsible Agency: Community Development Department

Priority: High

## **PRIORITY 2: Housing Development**

### **Activity 10: Density Bonus Program**

Description: The City's Municipal Code allows for density bonus for residential developments of not less than 35% above the base zoning density if the developer agrees to construct at least: (1) 20% of the total units of a housing development for lower income households; (2) 10% of the total units of a housing development for very low income households; or (3) 50% of the units for qualifying senior residents. In addition, the City may also provide an additional incentive if a housing project exceeds the percentages for low and very low income or senior residents.

One-Year Objective: The City will continue to promote density bonus provisions for residential development projects. Density bonus will provide incentive for needed affordable housing projects.

Funding Source: General Fund

Benefit: Low income households

Geographic Distribution: Citywide

Responsible Agency: Community Development Department

Priority: High

### **Activity 11: Neighborhood Stabilization Program (NSP)**

Description: In 2009, the City participated in a collaborative with the City of Paramount in order to qualify for NSP federal funding. In 2010, the City used its portion of NSP funds to purchase a blighted home that was subsequently demolished in preparation for new construction. In 2012, the City entered into an agreement with a developer for the construction of three new housing units. One of the units is to be offered at market value to be owner-occupied, and the other two units are to be available as affordable housing rental units to families/individuals with income not to exceed 120% of the area median income per household size.

The Community Development Department was responsible in overseeing the construction and development of the NSP project. Construction of the three units was completed in August 2013. By the beginning of September 2013, all three units were rented to three eligible moderate income families.

One-Year Objective: Continue offering three affordable housing units to Lakewood families.

Funding Source: Private Funding

Benefit: Low to moderate income households

Geographic Distribution: Citywide

Responsible Agency: Community Development Department

Priority:

High

### **PRIORITY 3: Housing Assistance**

#### **Activity 12: Section 8 Rental Assistance**

**Description:** The Housing Authority of the County of Los Angeles (HACOLA) provides rental assistance to low income households in the City and the County of Los Angeles. Staff continues to refer all interested residents to HACOLA for housing assistance.

**One-Year Objective:** HACOLA will continue to provide rental assistance to its 216 low income households.

**Funding Source:** HUD

**Benefit:** Low income households

**Geographic Distribution:** Citywide

**Responsible Agency:** Housing Authority of the County of Los Angeles

**Priority:** High

#### **Activity 13: First Time Homebuyers Mortgage Assistance**

**Description:** Since April 1995, the City has participated with the Community Development Commission for the County of Los Angeles in the Mortgage Credit Certificate (MCC) Program. The MCC Program is a federal income tax credit that reduces the Borrowers' potential federal income tax liability. The MCC program is designed to make buying a home in Lakewood more affordable for first-time homebuyers by offering a federal income tax credit. This tax credit reduces the amount of federal taxes the holder of the certificate is required to pay. It helps the first-time homebuyer to qualify for a loan by allowing a lender to reduce the housing expense ratio by the amount of the tax savings. The MCC Program encourages home ownership opportunities for many households with low to moderate incomes.

**One-Year Objective:** Under this program, the City will continue to offer information on mortgage assistance and refer interested and qualified families. An estimated five households are expected to be served.

**Funding Source:** California Housing Finance Agency (CalHFA)

**Benefit:** Low to moderate income households

**Geographic Distribution:** Citywide

**Responsible Agency:** Community Development Department

**Priority:** Low

### **PRIORITY 4: Equal Housing Opportunity**

#### **Activity 14: Fair Housing Program** **\$33,707**

**Description:** The City recognizes the effect that discrimination has in limiting housing choice and equal opportunity in renting, selling, and financing housing. In an effort to eliminate discrimination based on race, sex, religion, national origin, disability, or age, Lakewood will continue to contract with a fair housing organization to implement its Fair Housing Program.

The City is currently under a year-to-year contract with a Fair Housing Consultant, who prepares and administers a Fair Housing Counseling Program for the City. The Fair Housing Counseling Program administered by the Fair Housing Consultant provides the following:

- a. A central source for fair housing information and education;
- b. Investigation and informal conciliation of housing discrimination complaints; and
- c. Makes referrals to appropriate sources for the formal resolution of discrimination complaints when informal conciliation efforts fail.

The Fair Housing Consultant will provide the following services to implement the Fair Housing Counseling Program:

- a. Provide Fair Housing Client Services – The Fair Housing Consultant documents, investigates and reviews complaints received and reports to the City the recommendations for actions.
- b. Process Client Service complaints.
- c. Provide Client Service follow-up.
- d. Refer clients to Client Services for additional assistance when the client's needs cannot be provided by the Fair Housing Consultant.
- e. Distribute public education publications regarding Fair Housing to community organizations, owners, managers, realtors, and all residents of the community.
- f. Deliver public education media to newspapers and radio stations for continuous public service announcements.
- g. Produce a cable access video regarding Fair Housing to be televised on the City's cable-access channel.
- h. Arrange for public education speaking engagements on Fair Housing Program Goals and Services.
- i. Conduct educational workshops on Fair Housing.
- j. Hold an open house during Fair Housing Month (usually in April).

Other Housing Counseling and Assistance – The Fair Housing Consultant will also provide information on tenant-landlord rights and assist low and moderate income housing consumers in finding suitable housing. Unless specified otherwise, efforts will be made to make placement outside of areas that have high concentrations of low-income and/or minority residents.

Reporting Activities – Annual reports are made to the City Council on Fair Housing Consultant activities.

One-Year Objective:	The City will actively implement the Fair Housing Programs, including conducting education, counseling, and special projects. A total of 250 households shall be assisted annually or 1,250 households over the course of five years. The City recently updated the Analysis of Impediments to Fair Housing for the current Consolidated Plan FY 2015-2020.
Funding Source:	Community Development Block Grant
Benefit:	Low to moderate income households
Geographic Distribution:	Citywide
Responsible Agency:	Community Development Department
Priority:	High

## PRIORITY 5: Community Facilities and Infrastructure

<b>Activity 15</b>	<b>Burns Center Improvements</b>	<b>\$246,557</b>
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**Description:** This project provides for necessary costs associated with all repairs and the replacement and relocation of existing elevator, overall building flooring, and building's exterior. Removal of slope from exterior of the building's first floor to create airspace, waterproof the first floor's walls, and the replacement of all interior and exterior water damage around building's perimeter are also provided for in this project. In addition, construction of a retaining wall up to 10 feet from building's exterior and adjacent to slopes, replacement of damaged landscape and irrigation system as necessary, installation of a security system, and necessary improvements to meet ADA accessibility requirements are included in the project.

**One-Year Objective:** This is a multi-year project to complete the necessary public park improvements by the end of FY 2017-2018.

**Funding Source:** Community Development Block Grant

## **PRIORITY 6: Community Services**

### **Activity 16      Community Family Guidance Center      \$9,000**

**Description:** This program provides counseling services for emotionally disturbed children.

**One-Year Objective:** Through this program, an estimated 24 children who are emotionally disturbed will receive counseling annually. This is 120 children served over the course of five years in accordance with the Five-Year Consolidated Plan.

**Funding Source:** Community Development Block Grant

**Benefit:** Low to moderate income households

**Geographic Distribution:** Citywide

**Responsible Agency:** Recreation and Community Services Department

**Priority:** High

### **Activity 17:      Meals on Wheels      \$10,500**

**Description:** This program provides in-home meal delivery to low income, senior, and disabled persons.

**One-Year Objective:** Under this program, the City will serve an estimated 100 low income and special needs individuals. This is 500 individuals served over the course of five years in accordance with the Five-Year Consolidated Plan.

**Funding Source:** Community Development Block Grant

**Benefit:** Low to moderate income households

**Geographic Distribution:** Citywide

**Responsible Agency:** Recreation and Community Services Department

**Priority:** High



**Activity 18: Pathways Volunteer Hospice** **\$9,000**

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Description: This program provides in-home non-medical services to terminally ill persons.

One-Year Objective: Through this program, the City will serve 20 low and moderate income households annually with in-home services for terminally ill persons. This is 100 individuals served over the course of five years in accordance with the Five-Year Consolidated Plan.

Funding Source: Community Development Block Grant  
Benefit: Low to moderate income households  
Geographic Distribution: Citywide  
Responsible Agency: Recreation and Community Services Department  
Priority: High

**Activity 19: Human Services Association** **\$4,500**

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Description: This activity will support senior citizen congregate meals at the Weingart Senior Center and home delivered meals to Lakewood residents.

One-Year Objective: Through this program, the City will provide congregate and home delivered meals to 45 seniors annually. This is 225 seniors served over the course of five years in accordance with the Five-Year Consolidated Plan. These meals will assist the seniors in remaining in their homes and in sustaining a safe and manageable level of nutritional health.

Funding Source: Community Development Block Grant  
Benefit: Low to moderate income households  
Geographic Distribution: Citywide  
Responsible Agency: Recreation and Community Services Department  
Priority: High

**Activity 20: Planning and Administration** **\$91,590**

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Description: This program ensures the effective use of limited CDBG funds, per the community's priorities and federal regulations. Activities include the preparation of the Consolidated Plan, Action Plan, and Annual Performance Report, and continuous outreach to address the changing needs of the community. Staff is trained on CDBG requirements and future program development.

One-Year Objective: The City will implement the Community Development Block Grant program in compliance with federal regulations.

Funding Source: Community Development Block Grant  
Benefit: Low and moderate income households  
Geographic Distribution: Citywide  
Responsible Agency: Community Development Department  
Priority: High

## **PRIORITY 7: Continuum of Care Assistance**

### **Activity 21: Burns Community Center**

**Description:** The City currently provides support services to homeless persons in need. The Burns Community Center is the City's cornerstone for assisting the homeless. Support services include emergency food, referrals to qualified social service providers, and transportation to their facilities, and use of the telephone when persons are calling for assistance.

**One-Year Objective:** The City will continue to serve the needs of approximately six homeless individuals through support services provided at the Burns Community Center. This is 30 individuals served over the course of five years in accordance with the Five-Year Consolidated Plan. Individuals will be assisted as needed during the FY 2015-2016 performance period.

**Funding Source:** General Fund

**Benefit:** Low and moderate income households

**Geographic Distribution:** Citywide

**Responsible Agency:** Recreation and Community Services

**Priority:** High

## **PRIORITY 8: Economic Development**

The City has implemented a commercial loan program entitled the Lakewood Business Development Program (LBDP) to address the need for continued economic opportunities and job growth. This program is funded with a \$764,050 Federal Economic Development Administration (EDA) grant. In addition, there is a \$253,275 local match for a total of \$1,017,325 in available funds. Through this program, the City hopes to create or retain private sector jobs, by stimulating private sector investment in small businesses through leveraging the use of revolving loan funds. The minimum loan amount is \$50,000. Potential loan projects shall meet the general intent and purpose of the LBDP. In evaluating applicants, the Board shall consider the degree that the project/loan does the following:

- Creates/saves at least one job per \$35,000 of investment.
- The quality of jobs created/retained (higher paying jobs are generally more desirable because they stimulate increased spending and generate larger tax revenues);
- Meets or exceeds the minimum portfolio leverage ratio of 1.5:1, (with a goal of 2:1);
- Presents a reasonable assurance of repayment of the loan; and
- Meets eligibility and other selection, targeting criteria and portfolio standards.

**One-Year Objective:** During FY 2015-2016, the program expects to fund one loan and create or save one job per every \$35,000 of investment.

**Funding Sources:** EDA Grant

**Benefit:** Low and moderate income households

**Geographic Distribution:** Citywide

**Responsible Agency:** Community Development Department

**Priority:** High

#### **D. GEOGRAPHIC DISTRIBUTION**

The City's policy regarding housing programs is to market and make them available throughout the City. The City promotes a balanced and integrated community. The programs are not directed to any one geographical area in the City, but rather to all persons and families with extremely low to low income. The eligible income range is 0 to 80% of the Median Family Income (MFI).

The only exception to this policy is that some activities (Code Enforcement, Public Facilities and Street Improvements) are limited to special CDBG Eligible Areas, which are known as area benefit activities. An area benefit activity is an activity that meets the identified needs of low income persons residing in an area where at least 51% of the residents are low income persons (or less if the exception criteria are applicable). The exception criteria are applied in an area where at least 28.9% of the residents are low to moderate income persons. The benefits of the activity are available to everyone in that area despite their income.

A map of these Eligible Areas is included in the Action Plan Appendices. The City has traditionally used 80% or more of its CDBG resources to benefit these special areas and/or to operate programs available exclusively to low and moderate income people. HUD regulations only require a minimum 70% low and moderate benefit for CDBG activities. The City will continue to target CDBG resources to these special geographic areas and continue to exceed HUD regulations in benefitting the low and moderate income families of Lakewood. The HUD Listing of Proposed Projects (Table 3C) indicates the location of each proposed activity.

#### **E. HOMELESS AND SPECIAL POPULATIONS**

**Homeless and Special Needs Activities:** The Burns Community Center, which is the headquarters for homeless assistance in the City, reported that during the last fiscal year, 2013-2014, the Center assisted 15 homeless persons.

In addition, the Los Angeles Homeless Services Authority (LAHSA) conducted a bi-annual count of the homeless population in Los Angeles County. On the evening of January 27, 2015, the City of Lakewood participated with LAHSA to conduct a count of homeless individuals living in the City either unsheltered or in cars or motor homes. The survey was conducted to coordinate and improve delivery of community services and other resources to the homeless. At this time, the City is still currently awaiting the official count results to be provided by LAHSA.

#### **F. CONTINUUM OF CARE**

**Continuum of Care Model.** The City will continue to work with LAHSA to address homeless issues in the area through the Continuum of Care Model. Though the City has a homeless presence, there are residents at risk of becoming homeless due to current economic problems, housing market downturn, poverty, domestic violence, drug and alcohol abuse, AIDS or HIV, and other special circumstances.

The Continuum of Care Model for Los Angeles County includes outreach, intake assessment, emergency shelter, transitional housing, permanent supportive housing, permanent housing, employment services and other supportive services. A recent analysis of the Continuum of Care Model has identified the following gaps in service within the County: permanent housing, transitional housing, and supportive services. These gaps are particularly prevalent in the southeast Los Angeles region among African Americans, middle-aged men, female-headed families, and substance abusers. The City will generally support applications for programs and resources for eligible non-profits and other entities when the application is limited to such entities. However, when the jurisdiction is also an eligible applicant, it will take the lead and apply directly for funding.

A 2011 study by LAHSA shows that there are 8,359 transitional housing beds available in Los Angeles County. The City will continue its work with community non-profit groups and community based organizations interested in providing transitional housing services to the homeless. The City does not directly provide transitional housing for the homeless; however, the City will continue to coordinate efforts to provide information and resources for transitional housing through the Burns Community Center. Also they will continue to provide support services such as job training and counseling. The County of Los Angeles also offers an array of work training programs, housing placement assistance, and other support resources

Currently, the City provides the following informal support services to homeless individuals and families when specific needs arise as part of the Continuum of Care Model:

- **Burns Center.** The staff at Burns Community Center provides the following supportive services to approximately six individuals at the Burns Center each year:
  - 1) Information and referral to appropriate social service agencies;
  - 2) Emergency food (canned goods and can openers) to Lakewood residents;
  - 3) Assistance for transportation on local bus service; and
  - 4) Use of the telephone for local calls when persons are seeking assistance.
- **Gateway Connections.** Gateway Cities Council of Government formed a Homelessness Initiative in August of 2012. Goals and milestones of Gateway Connections consist of the following:
  - 1) **Hot Spots:** Serve 500 people (area wide) and serve five Lakewood residents per year who are living on the streets. The focus is on housing these individuals as quickly as possible. Gateway Connections provides training and technical assistance to the LAHSA bi-annual homeless count.
  - 2) **Permanent Housing:** Create 665 units of permanent supportive housing in the next five years (area wide). This includes scattered-site leasing of existing units or building new units.
  - 3) **Building Regional capacity:** Pursue additional resources for housing and supportive services.

Gateway Connections is the result of the collaborative efforts of four partner organizations, under the leadership of PATH Partners, which is in the PATH family of agencies. There are four partner organizations comprised of Local Coordinating Areas (LCAs). The City of Lakewood is a member of LCA 4 which is led by the City of Long Beach.

**Su Casa Family Crisis and Support Center** is a private non-profit organization in the City that provides both short-term emergency housing and transitional housing in two different locations within the City.

- The short-term emergency housing location allows a maximum stay of 30 days providing supportive services to battered women and their children. At this facility, Su Casa has 20 beds and a shelter capacity of 22 to 24 persons. Their support services include food, shower facilities, laundry facilities, mail drop (the site is used as a mailing address), clothing, childcare, transportation, and intensive individual and group counseling for children.
- At the second location, Su Casa provides transitional housing for up to one year in an apartment complex, which facilitates residents' ability to adapt to independent living and break the cycle of abuse. The maximum capacity at this facility is 16 persons and

they are provided counseling, assistance in seeking jobs, schooling, and assistance with the location of permanent housing. Those persons who are employed while residing in the shelter are charged a small percentage of their income, which is saved in an escrow account and used for the costs associated with securing permanent housing.

- Admittance to the program is strictly on a referral basis. The City has provided funding for Su Casa operations in the past. Also the City has secured the transitional shelter with affordable housing convents, which will expire in December 2025.
- **The Community Family Guidance Center** will provide counseling to emotionally disturbed children who live in the City of Lakewood.
- ▣ **Meals on Wheels** will provide in home meal delivery to low income persons, disabled residents, and the senior.
- ▣ **Pathways Volunteer Hospice** will provide in-home non-medical services to families living with illness and loss.
- ▣ **Human Services Association (HSA)** will provide congregate meals at the Weingart Senior Center. They also provide Home Delivered Meals. In addition, they have a variety of other services seniors can access. These services include integrated Care Management, Caregiver Support, as well as a Registry for Home Based Care.
- ▣ **Adult Residential Facilities, Residential Care Facilities for the Elderly, Group Homes and Small Family Homes.** Another form of transitional housing in the City are Adult Residential Facilities, Residential Care Facilities for the Elderly, Group Homes and Small Family Homes and are described as follows:
  - The City has 16 Adult Residential Facilities that house up to six adults aged 18-59. The facilities provide 24-hour non-medical care to individuals who may be physically, mentally or developmentally disabled.
  - The City has 10 Residential Care Facilities for the Elderly, which house up to six persons aged 60 or older. These facilities were accepted as transitional housing by the State Department of Housing and Community Development during the FY 2013-2021 Housing Element update.
  - The City has one Small Family Home that provides 24-hour care for families with less than six children who are in need of assistance because of a physical, mental or developmental disability.

#### **G. NEEDS OF PUBLIC HOUSING**

There are no public housing developments in the City; therefore, this section does not apply.

#### **H. ANTI-POVERTY STRATEGY**

According to the 2009-2013 American Community Survey (ACS) 5-Year Estimates it is estimated that approximately 8.1% of the City's population were living below the poverty level. This includes 5.2% in families and 12.1% in female householder. Lakewood's rate of poverty is significantly lower, when compared to the 17.8% in Los Angeles County and 15.4% in the nation overall.

The County's Department of Public and Social Services administers various programs that provide cash aid and other benefits and services to individuals and families in need. These programs are designed to alleviate hardship and promote family health, personal responsibility, and economic independence.

According to the County, the majority of persons who seek these programs are primarily in need of medical assistance and in-home support services.

A fundamental way to reduce poverty is through job creation and enhancement. There are a number of local, state, and federal programs that focus on job creation and retention. The most notable is the State of California's welfare reform plan, known as CalWORKS. CalWORKS is designed to move welfare recipients from dependency to self-sufficiency through employment, and to divert potential recipients from dependency. Job related education and training are provided through the County of Los Angeles, Department of Public and Social Services, as well as the State of California.

The City's Recreation and Community Services Department will continue to refer persons to the County anti-poverty programs described above. In addition, the City will continue to coordinate efforts with public and private organizations providing economic development and job training opportunities. Some of these are summarized as follows:

- Southeast Los Angeles County Workforce Investment Board
- California Trade and Commerce Agency-Team California
- California Employment Development Department
- Los Angeles County ROP

The City plans to foster employment growth through the expansion and rehabilitation of commercial centers located throughout the City. The new and improved commercial centers will enhance the economic vitality of the City and work to attract and retain employment opportunities for Lakewood's residents.

As described in the housing priorities, the City will continue efforts to preserve, rehabilitate, and expand affordable housing. Maintaining and expanding affordable housing improves the quality of housing and neighborhood involvement, particularly for households in poverty. Programs include the Single Family Residential Rehabilitation Loan and Fix-Up Paint-Up Grant Program.

The National Affordable Housing Act (NAHA) amended the U. S. Housing Act of 1937 by adding a section to the Act creating the Family Self-Sufficiency (FSS) Program. Each housing authority that receives funding for rental Vouchers in and after Federal Fiscal Year 1993 must operate a Section 8 FSS Program equal to the number of certificates received in these years. The City refers any Section 8 requests to the Housing Authority for the County of Los Angeles (HACOLA) for processing. The purpose of the program is to promote coordination of local private and public supportive services with the use of housing assistance in order to enable eligible families to achieve economic independence. The FSS Program is designed for motivated family members over 18 years of age who are either receiving Aid to Families with Dependent Children (AFDC)/General Relief (GR) benefits, working for low paying wages, or currently are without income and are physically able to obtain and maintain employment.

HACOLA has developed a family self-sufficiency program for families on the waiting list who are interested in developing job skills to further their education, receiving their high school diploma, or improving their literacy in order to become employed. The Authority will apply to HUD for any certificates or vouchers that are being allocated for this specific purpose. The City will also use Housing Successor Agency Loan Payback funds to assist those homeowners with income below the poverty level in making needed rehabilitation improvements with an approximate \$3,000 grant for exterior repairs and/or a maximum \$18,000 loan for interior and exterior repairs. Beneficiaries of the programs will include very low income (0 to 80% of MFI) senior and/or disabled persons, and families. This owner occupied single family residential rehabilitation loan program will be used to eliminate substandard conditions and remove architectural barriers for the disabled. The loan is free of interest and is paid

back through the sale or refinancing of the home. The grant is for exterior cosmetic repairs and does not have to be repaid.

#### **I. LEAD-BASED PAINT HAZARDS**

No specific actions concerning lead-based paint are planned for the next year. In general, to reduce lead-based paint hazards in Lakewood, the City will continue to disseminate information and monitor the lead-poisoning data provided by the County. In addition, the City's Residential Rehabilitation Program will provide funding to low and moderate income households in making necessary improvements and correcting code violations. Finally, the City will continue to attend HUD and State trainings on lead based paint reduction requirements and continue to evaluate City programs to address lead hazards.

#### **J. OTHER ACTIONS**

**Address Obstacles to Meeting Underserved Needs:** Like most communities, a major obstacle to meeting the needs of the community is funding. Over the years, community partnerships with county, state, and federal agencies have been integral to meeting the needs of the underserved community. During the FY 2015-2016 program year, the City intends to aggressively continue these relationships as well as foster new ones to ensure that the needs of the community are adequately fulfilled.

The City promotes its housing and community service programs in the areas with the highest concentration of low and moderate income households to address the continuing needs of the underserved population. The City will use the Chamber of Commerce, local newspaper, City newsletter, and community events to promote these services. The City will continue to provide the following services for low and moderate income Renter Households and Owner-occupied Households:

**Planned Actions to Foster and Maintain Affordable Housing:** As articulated in the Consolidated Plan, the City will implement Coordination with Los Angeles County Housing Authority and will collaborate with the Los Angeles County Community Development Department for the following actions to foster and maintain affordable housing:

- For mortgage assistance programs
- Coordination with neighborhood networks to elaborate on the needs of the community
- Code enforcement
- Home Improvement Programs
- Infrastructure improvements
- Provision of Fair Housing Services

**Planned Actions to Remove Barriers to Affordable Housing:** The City is committed to addressing the negative effects of public policies over which it has control. In order to promote integration and prevent low income concentrations, the City has designed its affordable housing programs to be available Citywide. This priority also serves to make sure that the City does not have any policies, rules, or regulations that would lead to minority or racial concentrations.

Since 1989, Lakewood has demonstrated a willingness to encourage housing development of all types. It has approved several zone changes including C-4 (General Commercial) to MFR (Multiple Family Residential) to allow for the building of a 201-unit senior citizen apartment complex in 1989, M-1 (Light Manufacturing) to PDSF (Planned Development Single Family), to allow for the building of 184 single family residences in 1994, OS (Open Space) to MFR, to allow for the building of a 85-unit senior citizen apartment complex in 1996, C-4 to MFR, to allow for the conversion of the Cloud Motel into apartments in 1999, and Code amendments to allow for development of a variety of housing types, including those that benefit low and moderate income people. The City makes an effort to fast track projects and

process permits in a timely manner. The City intends to maintain its current posture of openness and willingness to consider new ideas and eliminate any regulatory barriers under its control in the provision of a variety of housing to meet the needs of all income groups.

During the next year, the City will continue to work cooperatively within existing legislatively mandated constraints to develop or encourage public policies that foster affordable housing development and assistance.

**Planned Actions to Develop Institutional Structure:** The institutions involved in carrying out the aforesaid Priority actions include the Lakewood Community Development Department, the Housing Authority of the County of Los Angeles, and private sector owners of rental property. The City, for its part, will promote and encourage fair housing, housing assistance and single-family home rehabilitation through:

- Continued utilization of the services of a Fair Housing Contractor or organization to promote, educate and enforce fair housing in the community.
- Continued use of the Los Angeles County Housing Authority to refer residents who are interested in receiving affordable housing assistance.
- Continued use of CDBG funds to assist low income homeowners in rehabilitating their homes and in eliminating substandard conditions. The City will continue to encourage the Single Family Residential Rehabilitation Loan Program by advertising in local publications to attract qualified applicants.

The programs mentioned herein are not in need of remedial actions. Therefore, no remedial actions are planned at this time.

**Planned Action to Enhance Coordination:** The City's housing programs, which will be administered over the next year, are limited by resources to housing rehabilitation and rental assistance (Section 8). These two programs do not require a lot of coordination efforts.

The Single Family Residential Rehabilitation Loan and Fix-Up Paint-Up Grant Program are funded with Housing Successor Agency Loan Payback funds. The Section 8 Existing Housing Program is federally funded and is administered entirely by Housing Authority of County of Los Angeles. City staff continues to refer residents who are interested in affordable housing to contact HACOLA.

No other special coordination efforts will be required during the next Federal Fiscal Year to administer these programs.

**Planned Actions to Foster Public Housing Improvements and Resident Initiatives:** There are no public housing units in Lakewood; therefore, this section does not apply.

**Planned Actions to Address Obstacles to Fair Housing:** The City has a contract with Sharron Hillery, Fair Housing Consultant, to provide fair housing services. The City and the Fair Housing Consultant realize there is a great need to educate landlord and tenants on their rights and responsibilities as well as reducing the number of discrimination and landlord/tenant complaints.

For the fiscal year FY 2015-2016, the City, along with the Fair Housing Consultant, propose the following to affirmatively further fair housing and address impediments to fair housing:

1. Hold quarterly workshops for tenants and landlords to educate them on their rights and responsibilities.



2. Provide Public Education publications in both English and Spanish outlining the objectives and services of the Fair Housing Program. Information will be available at City Hall and will be distributed to community organizations.
3. Provide speaking engagements four times a year to Lakewood audiences who want to learn about the Fair Housing Program goals and services.
4. Placement or referral assistance to low and moderate income housing consumers, especially those who are disabled, members of minority groups, the senior, and those who have been unable to find decent, safe, and sanitary housing.

## **K. MONITORING**

The Consolidated Plan provides the City with a number of benchmarks for measuring its progress toward the five-year goals. The FY 2015-2016 Action Plan is developed with this progress in mind, with quantifiable objectives and measurable outcomes for each of the proposed activities to adequately assess the City's Housing and Community Development accomplishments.

The City follows the monitoring requirements for the use of federal funds as established by HUD. The Community Development Department tracks the City's progress in implementing all of the strategies outlined in the Consolidated Plan. The lead person responsible for the Consolidated Plan preparation and yearly reporting is the Housing Specialist, under the supervision of the Neighborhood Preservation Manager and Director of Community Development.

Careful evaluation of the housing and public service delivery system can be the most effective tool in detecting gaps and making appropriate modifications. The City notifies all subrecipients that annual monitoring of their agency's day-to-day operations will take place to ensure compliance with all CDBG rules and regulations. The City also coordinates with the Fair Housing Organization in the administration of the Fair Housing Program.

The Department's loan portfolio, including loan administration and servicing functions, is managed and tracked by the Community Development Department. Loans are monitored for compliance and regulatory requirements such as affordability restrictions, occupancy and rent requirements, maintenance requirements, and loan repayments.

In addition to this monitoring, the Community Development Department tracks housing unit production through a housing database, which identifies housing projects from concept to completion. This database provides opportunity for staff to respond to City Council and public inquiries regarding the City's progress toward its Regional Housing Needs Goals.

In September 2003, HUD issued a notice to all entitlement grantees encouraging the development and use of a local performance measurement system. This performance measurement system has two critical components - productivity and program impact. Productivity reflects the level of efficiency (quantity, quality, and pace) and program impact reflects the desired outcomes in the community or in the lives of persons assisted.

The City's performance measurement system, as requested by HUD, is modeled from the City of Los Angeles' Matrix of Goals versus Accomplishments by Priority. The matrix collects an array of data, including priority, activity, funding source and amount spent, strategy, goals, and annual and long-term accomplishments. In addition, a performance indicator for each activity is defined. These performance indicators help the City identify if goals are being met and/or if outcomes are being produced. Generally, the performance indicators relate to people, housing units, public facilities, and jobs.

The required tracking matrix will be attached to the City's Consolidated Annual Performance Evaluation Report (CAPER). The matrix is expected to yield the following outcomes over a five-year period:

- Improved quality of life for CDBG program participants and low and moderate income persons
- Maintained current property values
- Increased percentage of housing units that are standard
- Increased business sales volume

#### **L. URGENT NEEDS**

The rules governing CDBG allow up to 30% of the City's annual allocation to be used to alleviate emergency conditions that pose a serious threat and immediate threat to the health or welfare of the community. The condition must be of recent origin (generally within the past 18 months).

None of the activities on the following pages are qualified for, nor are intended to meet an urgent need, as defined. However, this plan makes the following provision for emergency utilization of CDBG funds to meet an urgent need that could arise.

In the event of an emergency, CDBG funds may be reprogrammed by action of the City Council to meet an urgent need. Such reprogramming is hereby pre-authorized without having to amend this plan or provide an additional citizen comment period before the funds are utilized.

## **VII. CERTIFICATIONS**



CPMP

Certifications

Non-State

Grantee

☐ This certification does not apply.

☒ This certification is applicable.

### NON-STATE GOVERNMENT CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing --** The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

**Anti-displacement and Relocation Plan --** It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

**Drug Free Workplace --** It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about --
  - a. The dangers of drug abuse in the workplace;
  - b. The grantee's policy of maintaining a drug-free workplace;
  - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
  - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will --
  - a. Abide by the terms of the statement; and
  - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction.
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted --
  - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
  - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency.
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

**Anti-Lobbying** -- To the best of the jurisdiction's knowledge and belief:

▫ No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

▫ If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

▫ It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Signature/Authorized Official

Date

Howard L. Chambers

Name

City Manager

Title

5050 North Clark Avenue

Address

Lakewood, CA 90712

City/State/Zip

562-866-9771

Telephone Number

☐ This certification does not apply.  
☒ This certification is applicable.

## SPECIFIC CDBG CERTIFICATIONS

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

**Following a Plan** -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

- **Maximum Feasible Priority** - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
- **Overall Benefit** - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2015-2016 (a period specified by the grantee consisting of one program year), shall principally benefit persons of low- and moderate-income in a manner that ensures that at least 70% of the amount is expended for activities that benefit such persons during the designated period;
- **Special Assessments** - It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

- A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
- A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

**Compliance With Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24;

**Compliance with Laws** -- It will comply with applicable laws.

\_\_\_\_\_  
Signature/Authorized Official

\_\_\_\_\_  
Date

Howard L. Chambers

Name

City Manager

Title

5050 North Clark Avenue

Address

Lakewood, CA 90712

City/State/Zip

562-866-9771

Telephone Number



<input type="checkbox"/>	This certification does not apply.
<input checked="" type="checkbox"/>	This certification is applicable.

## APPENDIX TO CERTIFICATIONS

### Instructions Concerning Lobbying and Drug-Free Workplace Requirements

#### Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

#### Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
  - The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
  - Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
  - Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
  - If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
2. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code) Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip
City of Lakewood	5050 N. Clark Ave.	Lakewood	Los Angeles	CA	90712

- Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of nolo contendere) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including: All "direct charge" employees; all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).



Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

1. **Analysis of Impediments to Fair Housing**
2. **Citizen Participation Plan**
3. **Anti-displacement and Relocation Plan**

Signature/Authorized Official

Date

Howard L. Chambers

Name

City Manager

Title

5050 North Clark Avenue

Address

Lakewood, CA 90712

City/State/Zip

562-866-9771

Telephone Number

## VIII. HUD-LISTING OF PROPOSED PROJECTS

Table 3C  
Consolidated Plan Listing of Projects

Jurisdiction's Name CITY OF LAKEWOOD

Priority Need PUBLIC SERVICES

Project COMMUNITY FAMILY GUIDANCE CENTER

Activity 16

Description Provide funds toward the operation of a public service program, which provides counseling services for emotionally disturbed children. An estimated 24 unduplicated participants will receive services throughout the fiscal year.

Objective Category: ☒ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity  
Outcome Category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location:  
10929 South Street #208B, Cerritos, CA 90701

Objective Number 6.1	Project ID 003
HUD Matrix Code 050	CDBG Citation 570.201 (e)
Type of Recipient Non-profit	CDBG National Objective 570.208(a)(2)
Start Date (mm/dd/yyyy) 07/01/2015	Completion Date (mm/dd/yyyy) 06/30/2016
Performance Indicator	Annual Units 24
Local ID	Units Upon Completion

Funding Sources:

CDBG	\$9,000.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$9,000.00

The primary purpose of the project is to help the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs ☐

Table 3C  
Consolidated Plan Listing of Projects

Jurisdiction's Name CITY OF LAKEWOOD

Priority Need HOUSING PRESERVATION AND IMPROVEMENT

Project COMMUNITY CONSERVATION PROGRAM

Activity 1

Description

Provide funds for a community conservation program (code enforcement) in eligible low and moderate income deteriorated and/or blighted neighborhoods.

Objective Category: ☒ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity  
Outcome Category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location:

Census Tracts and Block Groups

CT: 5707.02 BG: 2; CT: 5714.00 BG: 4; CT: 5707.01 BG: 2, 3 and 5; CT: 5700.03 BG: 4; CT: 5700.01 BG: 4;  
CT: 5709.01 BG: 3; CT: CT: 5550.01 BG: 2 and 3; CT: 5550.02 BG: 1 and 2; CT: 5551.02 BG: 1 and 2; CT:  
5551.03 BG: 1

Objective Number 1.1	Project ID 0002
HUD Matrix Code 15	CDBG Citation 570.202(c)
Type of Recipient Local Government	CDBG National Objective 570.208(a)(1)
Start Date (mm/dd/yyyy) 07/01/2015	Completion Date (mm/dd/yyyy) 06/30/2016
Performance Indicator	Annual Units 500 Households
Local ID	Units Upon Completion

Funding Sources:

CDBG	\$44,644.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$44,644.00

The primary purpose of the project is to help the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs ☐

Table 3C  
Consolidated Plan Listing of Projects

Jurisdiction's Name CITY OF LAKEWOOD

Priority Need PUBLIC SERVICES

Project FAIR HOUSING PROGRAM

Activity 14

**Description** Provide funds for a fair housing counseling program and landlord tenant services for residents and property owners. The Fair Housing Consultant will function as a central source for fair housing information and education; investigate and conciliate housing discrimination complaints; make referrals to appropriate sources for the formal resolution of complaints when information conciliation efforts fail. Provide public education publications and media for distribution throughout the City and in newspapers and on radio stations. It is expected that a total of 250 households will receive information through the Fair Housing Program during the program year.

**Objective Category:** ☒ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity  
**Outcome Category:** ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

**Location:**  
Community Wide

Objective Number 4.1	Project ID 004
HUD Matrix Code 05J	CDBG Citation 570.201(e)
Type of Recipient Local Government	CDBG National Objective 570.208(a)(2)
Start Date (mm/dd/yyyy) 07/01/2015	Completion Date (mm/dd/yyyy) 06/30/2016
Performance Indicator	Annual Units 250 Households
Local ID	Units Upon Completion

**Funding Sources:**

CDBG	\$33,707.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$33,707.00

The primary purpose of the project is to help the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs ☐

Table 3C  
Consolidated Plan Listing of Projects

Jurisdiction's Name CITY OF LAKEWOOD

Priority Need PUBLIC SERVICES

Project MEALS ON WHEELS

Activity 17

Description Provide funds toward the operation of a public service program, which provides in home meal delivery to low-income, senior and disabled residents. The City will serve an estimated 100 low-income (unduplicated numbers) and special needs persons throughout the fiscal year.

Objective Category: ☒ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity  
Outcome Category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location:  
Community Wide

Objective Number 6.1	Project ID 005
HUD Matrix Code 05A	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective 570.208(a)(2)
Start Date (mm/dd/yyyy) 07/01/2015	Completion Date (mm/dd/yyyy) 06/30/2016
Performance Indicator	Annual Units 100
Local ID	Units Upon Completion

<b>Funding Sources:</b>	
CDBG	\$10,500.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$10,500.00

The primary purpose of the project is to help the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs ☐

Table 3C  
Consolidated Plan Listing of Projects

Jurisdiction's Name CITY OF LAKEWOOD

Priority Need PUBLIC SERVICES

Project PATHWAYS VOLUNTEER HOSPICE

Activity 18

Description Provide funds for the operation of a public service program, which provides in-home non-medical services to individuals and/or families living with illness or loss. It is expected 20 households will receive services throughout the fiscal year.

Objective Category: ☒ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity  
Outcome Category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location:  
Community Wide

Objective Number 6.1	Project ID 007
HUD Matrix Code 05M	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective 570.208(a)(2)
Start Date (mm/dd/yyyy) 07/01/2015	Completion Date (mm/dd/yyyy) 06/30/2016
Performance Indicator	Annual Units 20
Local ID	Units Upon Completion

Funding Sources:

CDBG	\$9,000.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$9,000.00

The primary purpose of the project is to help the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs ☐

Table 3C  
Consolidated Plan Listing of Projects

Jurisdiction's Name CITY OF LAKEWOOD

Priority Need COMMUNITY FACILITIES AND INFRASTRUCTURE

Project BURNS CENTER IMPROVEMENTS

Activity 15

**Description** This project provides for necessary costs associated with all repairs and the replacement and relocation of existing elevator, overall building flooring, and building's exterior. Removal of slope from exterior of the building's first floor to create airspace, waterproof the first floor's walls, and the replacement of all interior and exterior water damage around building's perimeter are also provided for in this project. In addition, construction of a retaining wall up to 10 feet from building's exterior and adjacent to slopes, replacement of damaged landscape and irrigation system as necessary, installation of a security system, and necessary improvements to meet ADA accessibility requirements are included in the project.

**Objective Category:** ☒ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity  
**Outcome Category:** ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location:  
Community Wide

Objective Number 5.3	Project ID 009
HUD Matrix Code 3	CDBG Citation 570.201(c)
Type of Recipient Local Government	CDBG National Objective 570.208(a)(1)
Start Date (mm/dd/yyyy) 07/01/2015	Completion Date (mm/dd/yyyy) 06/30/2016
Performance Indicator	Annual Units
Local ID	Units Upon Completion

**Funding Sources:**

CDBG	\$246,557.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$ 246,557.00

The primary purpose of the project is to help the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs ☒



**Table 3C**  
**Consolidated Plan Listing of Projects**

**Jurisdiction's Name** CITY OF LAKEWOOD

**Priority Need** PUBLIC SERVICES

**Project** HUMAN SERVICES ASSOCIATION (HSA)

**Activity** 19

**Description** This activity will support senior citizen congregate meals at two Lakewood locations and home delivered meals to Lakewood residents. It is expected that approximately 45 unduplicated frail and isolated Lakewood seniors will receive meals. Human Services Association (HSA) will also provide home delivered meals. In addition, they have a variety of other services seniors can tap into. These services include integrated Care Management, Caregiver Support, as well as a Registry for Home Based Care.

**Objective Category:** ☒ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity  
**Outcome Category:** ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

**Location:**  
Community Wide

Objective Number 6.1	Project ID 0015
HUD Matrix Code 05A	CDBG Citation 570.201(e)
Type of Recipient Subrecipient	CDBG National Objective 570.208(a)(2)
Start Date (mm/dd/yyyy) 07/01/2015	Completion Date (mm/dd/yyyy) 06/30/2016
Performance Indicator	Annual Units 45
Local ID	Units Upon Completion

**Funding Sources:**

CDBG	\$4,500.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$4,500.00

The primary purpose of the project is to help the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs ☐

Table 3C  
Consolidated Plan Listing of Projects

Jurisdiction's Name CITY OF LAKEWOOD

Priority Need HOUSING PRESERVATION AND IMPROVEMENT

Project REHABILITATION DELIVERY COSTS

Activity 4

Description Provide funds for the payment of administrative costs for carrying charges such as rehabilitation counseling, work specifications, loan processing, inspections and processing loan paybacks. It is expected that approximately 11 loan paybacks will be processed and 10 loans and up to 6 grants funded will be approved.

Objective Category: ☒ Suitable Living Environment ☐ Decent Housing ☐ Economic Opportunity  
Outcome Category: ☒ Availability/Accessibility ☐ Affordability ☐ Sustainability

Location:  
Community Wide

Objective Number 1	Project ID 0011
HUD Matrix Code 03A	CDBG Citation 570.201(c)
Type of Recipient Local Government	CDBG National Objective 570.208(a)(2)
Start Date (mm/dd/yyyy) 07/01/2015	Completion Date (mm/dd/yyyy) 06/30/2016
Performance Indicator	Annual Units 19 Housing Units
Local ID	Units Upon Completion

Funding Sources:

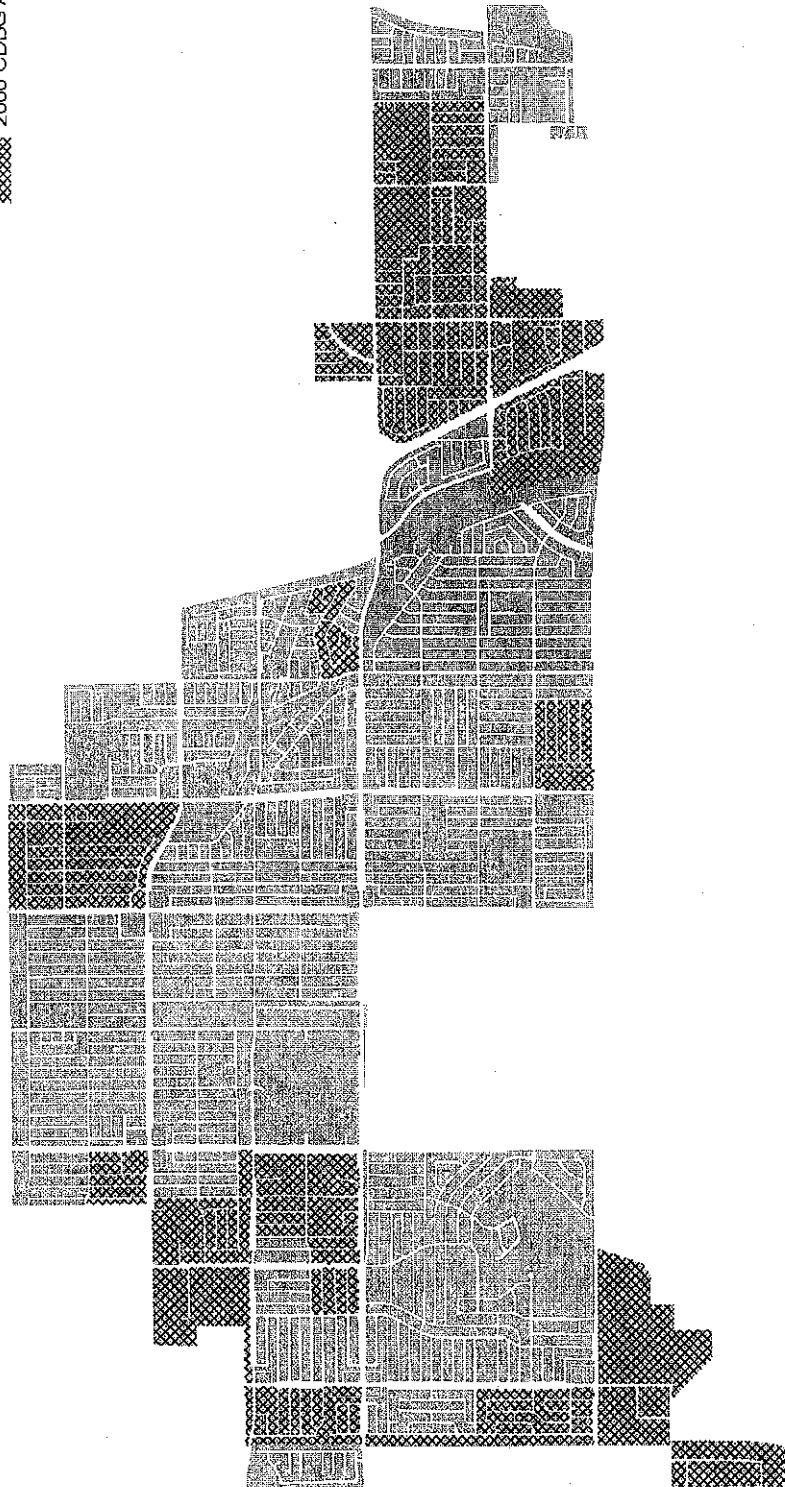
CDBG	\$119,961.00
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	
Assisted Housing	
PHA	
Other Funding	
Total	\$119,961.00

The primary purpose of the project is to help the Homeless ☐ Persons with HIV/AIDS ☐ Persons with Disabilities ☐ Public Housing Needs ☐

## IX. SITE LOCATION MAPS

# COMMUNITY CONSERVATION PROGRAM IN CDBG ELIGIBLE AREAS

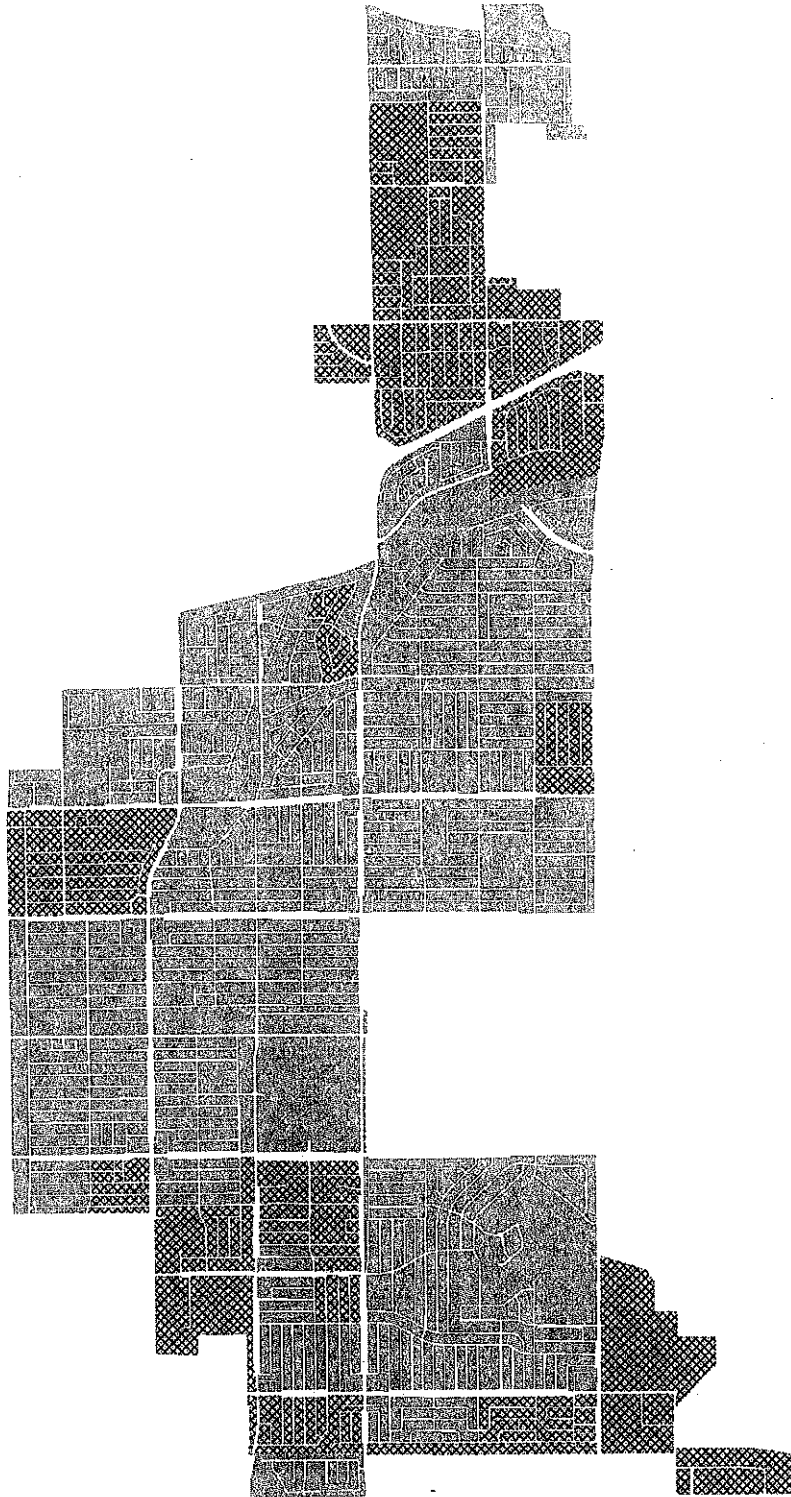
XXXX 2000 CDBG AREA



Action Plan 2015-2016

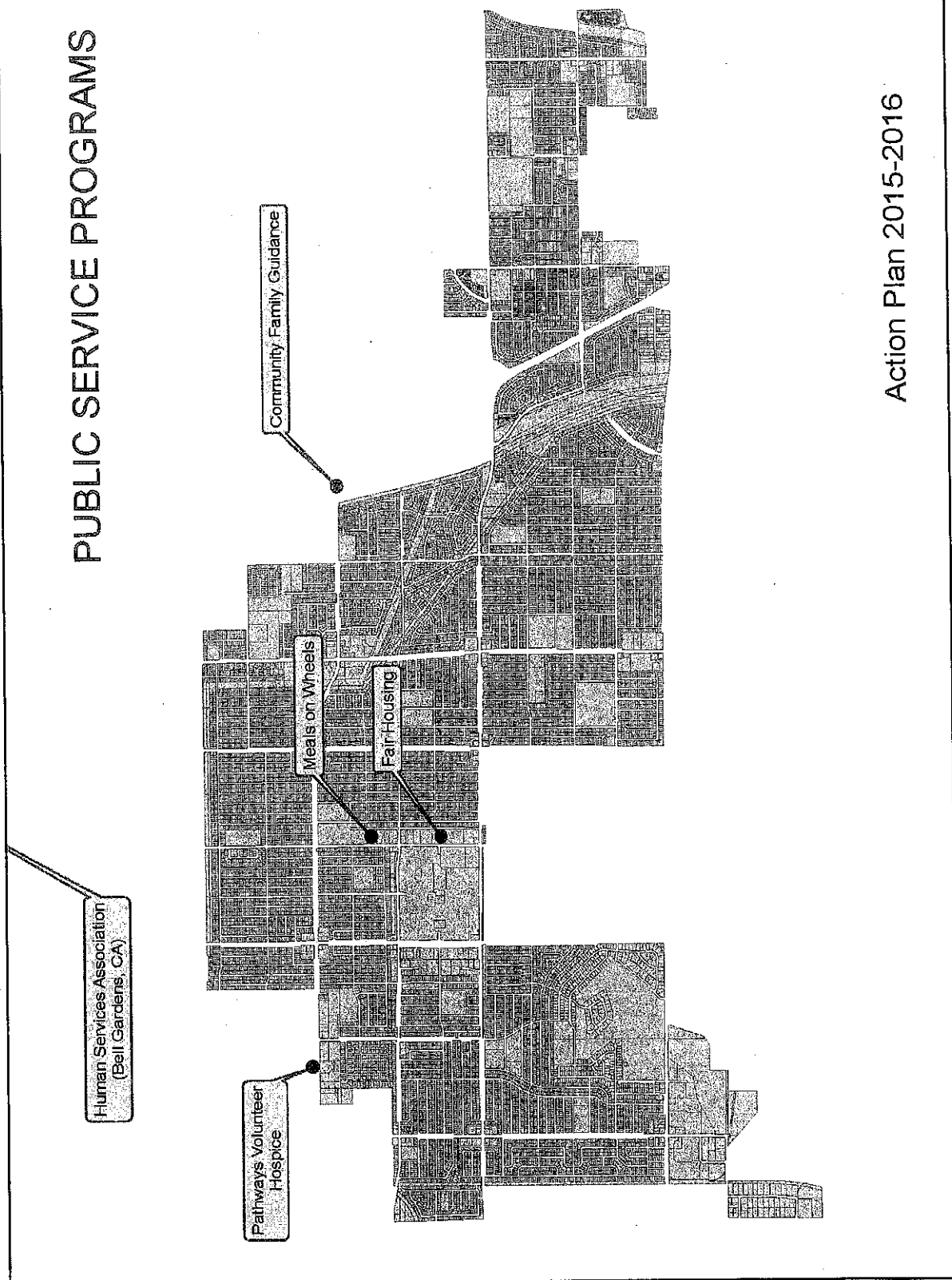
# CDBG ELIGIBLE AREAS

2000 CDBG AREA



Action Plan 2015-2016

# PUBLIC SERVICE PROGRAMS



Action Plan 2015-2016

## **X. CITIZEN PARTICIPATION PLAN**

**CITY OF LAKEWOOD**  
**CITIZEN PARTICIPATION PLAN**  
**(For all Federally Funded Grant Programs)**

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**A. INTRODUCTION**

Pursuant to Section 104(a)(3) of the Housing and Community Development Act of 1974, as amended, the City adopted this Citizen Participation Plan in July 1978 (revised October 1981, June 1988, June 1995, May 2001, and May 2005.) By doing so, the City acknowledges the integral role of citizen participation in the process of planning and development and the execution of the Community Development Block Grant Program (CDBG) and all other Federally funded grant programs.

The plan outlines basic tenets of the citizen participation process and regulations. The citizen participation regulations remain in effect throughout the implementation of the City's entitlement award from the federal government, or until the funds are completely exhausted.

The Lakewood's Citizen Participation Plan is composed of the following parts:

- A. Lakewood Citizen Participation Plan (Purpose)
- B. Definitions
- C. Role of Citizens
- D. Guidelines for Citizen Participation
  - 1. Consolidated Plan and Action Plan
  - 2. Consolidated Annual Performance and Evaluation Report (CAPER)
  - 3. Public Hearings
  - 4. Information Access
  - 5. Non-English Speaking Residents
  - 6. Persons with Disabilities
  - 7. Program Amendments
  - 8. Technical Assistance
- E. Citizen Service Requests and Grievance Procedure

**B. LAKEWOOD CITIZEN PARTICIPATION PLAN**

The Citizen Participation Plan is designed to facilitate two-way communication between the City and its residents on matters pertaining to the use of all Federal Grant funding from the US Department of Housing and Urban Development (HUD). Under this plan, citizens are encouraged to participate in application development, program implementation, assessment of performance, submission of views and proposals, consideration of objections to applications, complaints, technical assistance, public hearings, bilingual dissemination, when appropriate, and program amendments.



The Lakewood Citizen Participation Plan:

- Provides greater visibility of the City of Lakewood Community Development Department's improvement programs;
- Encourages citizen involvement in neighborhood improvement activities;
- Ensures equitable representation of all segments of the population; and
- Describes the process to enlist citizen participation in the development of the City's Five-year Consolidated Plan, the Annual Action Plan, the Consolidated Annual Performance and Evaluation Report (CAPER), and any Substantial Amendments to the Consolidated Plan or Action Plan.

<b>DEFINITIONS</b>
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Five-Year Consolidated Plan: This document is submitted to HUD every five years and serves as the 5-year planning document of the City and application for funding for CDBG, HOME, and other federally funded programs. The Consolidated Plan consists of the following primary components: a needs assessment and an analysis which identifies priorities and a strategy which establishes goals and objectives for addressing priority needs and time frames for achievements.

One-Year Action Plan: This document is submitted to HUD every year and updates the Consolidated Plan and allocates one year's CDBG funding, including any program income generated from CDBG. The Action Plan is developed to identify the actions that will be taken and projects that will be funded to meet the strategy's goals and objectives.

Consolidated Annual Performance and Evaluation Report (CAPER): This document reports on the progress made in carrying out the Consolidated Plan and Action Plan.

Public Hearing: A public hearing is a public meeting that has been publicly noticed in a local newspaper of general circulation, or noticed in a fashion which otherwise follows local procedures for formal noticing of public hearings. Public hearings are required prior to the adoption of the Consolidated Plan, Action Plan, and Substantial Amendments to either plan.

## **C. ROLE OF CITIZENS**

Citizen involvement is vital to assure that neighborhood improvement policies, procedures, programs and activities are well suited to local needs. Individual neighborhoods possess unique qualities that are more fully understood at the community level among those who reside, own property, or work within these areas. This knowledge is invaluable to the successful revitalization of communities.

Residents' concerns and ideas may be articulated to the City's Planning and Environment Commission (PEC). The PEC is an advisory body to the City Council regarding community development improvement issues. The PEC addresses itself to the development, review, and adoption of the following ideas:

- The City's Consolidated Plan and Action Plan (includes all Federal Grant Applications);
- The submission of the City's Performance Report (CAPER);
- Community development strategies, programs, policies, and procedures;
- The Citizen Participation Plan

Regular meetings of the PEC are conducted on a monthly basis, and special meetings may also be held during any month at the order the Commission Chairperson, should the need arise. A current schedule of PEC meetings can be

obtained from the City Clerk's office located at City Hall, 5050 North Clark Avenue, Lakewood, California 90712, or by calling (562) 866-9771.

All meetings take place in the Council Chambers at the Civic Center, 5000 Clark Avenue, Lakewood, California 90712 at 7:00 p.m., unless another location and/or time is publicized in advance. The agenda for each PEC meeting is posted at the Council Chambers at least 72 hours prior to the meeting. Public hearing notices for PEC meetings are posted at the following locations at least 72 hours prior to any hearing:

Lakewood City Hall  
City Clerk's Office  
5050 Clark Avenue  
Lakewood, CA 90712

Bloomfield Park  
21420 Pioneer Blvd.  
Lakewood, CA 90715

Mayfair Park  
5720 N. Clark Avenue  
Lakewood, CA 90712

#### **D. GUIDELINES FOR CITIZEN PARTICIPATION**

The Citizen Participation Plan process provides residents of the City the formal opportunity to take part in the development of community development programs and amendments to adopted plans, at the community wide-level in a public forum, before the PEC. The specific guidelines governing information access, public notices, and technical assistance, among others, that the City will follow to encourage citizen participation in the preparation of the Consolidated Plan and submission of the Performance Report are listed below:

##### **Consolidated Plan and Action Plan:**

Following the preparation of the Consolidated Plan/Action Plan, the following steps will be taken to afford the public and adequate opportunity to review and comment on the document:

1. Summary describing the contents of the purpose of the proposed Consolidated Plan/Action Plan will be public in at least one local City newspaper of general circulation. The summary will also include a list of locations where a complete draft of the Consolidated Plan/Action Plan can be obtained.
2. The publication of the summary will commence a 30-day public review period during which citizens will have the opportunity to examine the proposed Consolidated Plan/Action Plan and submit comments regarding the draft document. Complete copies of the draft Consolidated Plan/Action Plan will be available for review at the following locations:

Lakewood City Hall  
Community Development Department  
5050 Clark Avenue  
Lakewood, CA 90712

Lakewood City Hall  
City Clerk's Office  
5050 Clark Avenue  
Lakewood, CA 90712

Iacoboni Library  
4990 N. Clark Avenue  
Lakewood, CA 90712

3. A public hearing before the PEC will be held to further provide citizens an opportunity to comment on the draft Consolidated Plan/Action Plan. All guidelines set forth under the Public Hearing section of this document will be followed to ensure and encourage citizen participation.

### **Performance Report**

Upon completion of the Performance Report, and prior to its submission to HUD, a public notice will be published in at least one local newspaper servicing the residents of Lakewood announcing the availability of the report for review and comment. Publication of this notice will commence a 15-day period during which citizens will have the opportunity to examine the Performance Report and submit comments regarding the document.

### **Public Hearings:**

Public hearings shall provide the major source of citizen input on the proposed community development program, activities, policies, and procedures. At a minimum, the City will conduct two separate public hearings—one for the purpose of reviewing the draft Consolidated Plan and the second for the purpose of reviewing program performance and progress through the submission of the Performance Report. All public hearings will be made accessible to persons with disabilities upon request.

To ensure that all City residents have ample opportunity to take notice of all scheduled public hearings, all notices regarding such hearings, including the date, time, and location shall be published in at least one local City newspaper of general circulation a minimum of 14 days prior to the date of the public hearing.

### **Information Access**

Included in the Consolidated Plan will be the estimated amount of federal funding available to the City, and the range of eligible activities, programs, and projects designed to utilize these available funds. Copies of the Consolidated Plan, Action Plan, Citizen Participation Plan, CAPER, and documents regarding other important program requirements, including contracting procedures, environmental policies, fair housing/equal opportunity requirements, and relocation provisions will be available to the public during the regular business hours of 7:30 a.m. to 5:30 p.m., Monday through Thursday and alternative Fridays from 7:30 a.m. to 5:00 p.m. City Hall is closed every other Friday.

The City's Community Development Department is located at 5050 N. Clark Avenue, Lakewood, CA 90712. Additional information and assistance may be obtained by calling 562-866-9771.

### **Non-English Speaking Residents**

It is the intent of the City to also allow for input by all non-English speaking persons, as well as English speaking residents, in the public hearing process. The City will provide bilingual assistance whenever it has been determined necessary to adequately allow persons to express their views regarding the planning, implementation, monitoring, and evaluation of community development improvement activities. All advertisement for public hearing will note that arrangements for an interpreter can be made by contacting the City's Community Development Department.

### **Persons with Disabilities**

To provide full access under the Consolidated Plan for persons with disabilities, the City will select public meeting sites that are accessible for persons with physical disabilities. In addition, the City will make the Consolidated Plan available in a format that is accessible to persons with disabilities upon request.

### **Program Amendments**

Federal regulations require an amendment to the Consolidated Plan whenever the jurisdiction decides not to carry out an activity as described in the Consolidated Plan, to carry out an activity not previously described, or to substantially change the purpose, scope, location, or beneficiaries of an activity. Furthermore, the jurisdiction or grantee is required to develop and make public its criteria for what constitutes a substantial change.

A substantial change is herein defined as any amendment that exceeds 25% of the entitlement award for that program year. In the event that an amendment to the Consolidated Plan qualifies as a substantial change, citizens will be given an opportunity to participate in the planning process. The opportunity will be afforded to citizens by following the same steps as provided under the Guidelines for Citizen Participation for the preparation of the Consolidated Plan. If an amendment is made to the current Consolidated Plan, notification of the amendment and the citizen participation process and input received will be submitted to HUD.

All substantial amendments to the Consolidated Plan, Action Plan, and all amendments to the Citizen Participation Plan will be reviewed by and must receive approval from the City Council.

**Emergency Situations** - If the City anticipates an emergency or disaster response activity and a key public official declares such a disaster, a substantial amendment will not be required, and CDBG funds may be used to cover those projects resulting from said emergency or disaster response activity.

**Technical Assistance** - To encourage the submission of views and proposals regarding the Consolidated Plan, particularly from residents of target areas and groups representative of persons of low and moderate income, the City shall provide technical assistance in the development of proposals for funding assistance under any of the programs covered by the Consolidated Plan. Such assistance will include but is not limited to the provision of sample proposals, and program regulations and guidelines.

To facilitate a high level of citizen participation, technical assistance will be provided to citizen groups, which register their interest in the program with the City Clerk, to ensure that they adequately participate in planning, implementing, and assessing the program.

Technical assistance will also be directed at assisting citizens in organizing and operating neighborhood and project area organizations and in carrying out Community Development Program activities.

Technical assistance by the City will be in the form of written material and consultations to inquirers. When inquirers consist of ten or more persons from a group or neighborhood, the City may arrange for staff to facilitate a meeting.

To the extent feasible by the City, target group residents will be assisted in development concise proposals and statement of views.

City specialists and HUD specialists will be utilized to provide technical assistance. Because of limited City and HUD staffing, specialists will be limited to those designated by the City Manager.

#### **E. CITIZEN SERVICES REQUESTS AND GRIEVANCE PROCEDURE**

Citizens should be aware that any questions or grievances, regarding any facet of City operations, can be submitted to the Community Development Department located at 5050 N. Clark Avenue, Lakewood, CA 90712. During the development of the Consolidated Plan submission, written concerns or complaints regarding the Plan shall initiate a written response indicating assessment of the complaint and/or proposals and actions taken to address the complaints and/or proposals before the final submission of the Consolidated Plan to HUD. The City shall ensure that reasonable attempts are made to respond to questions or complaints in a timely manner, usually within 15 working days after receipt of the inquiry. If the content of the complaint is based on a probable misunderstanding (i.e., scope of block grant activities), the response communication will so state and give the complaining party the opportunity of alternative forms of redress.

Although HUD will consider objections submitted at any time, such objections should be submitted within 30 days of the submission of the Consolidated Plan, Action Plan, or CAPER to HUD. Any written inquiries submitted to HUD should be addressed as follows:

US DEPT. OF HOUSING AND URBAN DEVELOPMENT  
Los Angeles Area Office  
Community Planning and Development Division  
611 W. Sixth Street, Suite 800  
Los Angeles, CA 90017-3801

Objections submitted to HUD must meet one or more of the following criteria:

- The description of the needs and objectives are plainly inconsistent with available facts and data.
- The activities to be undertaken are plainly inappropriate to meeting the needs and objectives defined by jurisdiction.
- The submission does not comply with specific requirements or law.
- The submission proposed the undertaking of ineligible activities.

**XI. RESIDENTIAL ANTI-DISPLACEMENT AND RELOCATION ASSISTANCE PLAN –  
CITY OF LAKEWOOD FISCAL YEAR 2015-2016**

## **I. INTRODUCTION**

Section 509 of the Housing and Community Development Act of 1987 amended Section 104 of the Housing and Community Development Act of 1974 by adding a new subsection.

The new Section 104(d) of the Act became effective October 1, 1988, and provides that a grant under Section 106, Community Development Block Grant (CDBG) Programs may be made only if the grantee certifies that it is following a residential anti-displacement and relocation assistance plan. The residential anti-displacement and relocation assistance plan under Section 104(d) must contain two components: (1) A requirement to replace all low and moderate income dwelling units that are demolished or converted to a use other than low and moderate income housing as a direct result of the use of CDBG assistance and, (2) a relocation assistance component.

A certification and plan is required even if the grant will not result in demolition or in the conversion of a low and moderate income unit to use other than low and moderate income housing.

The document serves as the residential anti-displacement and relocation assistance plan for the 2010-2011 fiscal year. In implementation of the relocation activities related to this plan, Section 104(d) of the Housing and Community Development Act of 1974, as amended and the Uniform Relocation Assistance and Real Property Acquisitions Policies Act of 1970 as amended will be followed. The following details the City of Lakewood's Plan.

## **II. RESIDENTIAL ANTI DISPLACEMENT AND RELOCATION ASSISTANCE PLAN UNDER SECTION 104 (D) OF THE HOUSING AND COMMUNITY DEVELOPMENT ACT OF 1974, AS AMENDED.**

- A. The City of Lakewood will replace all occupied and vacant unoccupied low and moderate income dwelling units demolished or converted to a use other than as low and moderate income housing as a direct result of activities assisted with funds provided under the Housing and Community Development Act of 1974, as amended, as described in 24 CFR, 570.606 (b)(1).
- B. All replacement housing will be provided within three (3) years of the commencement of the demolition or rehabilitation relating to conversion. Before obligating or expending funding that will directly result in such demolition or conversion, the City of Lakewood will make public and submit to the HUD Field Office the following information in writing.
  - 1. A description of the proposed assisted activity;
  - 2. The general location on a map and approximate number of dwelling units by size (number of bedrooms) that will be demolished or converted to a use other than low and moderate income dwelling units as a result of the assisted activity;
  - 3. A time schedule for the commencement and completion of the demolition or conversion;
  - 4. The general location on a map and approximate number of dwelling units by size (number of bedrooms) that will be provided as replacement dwelling units;

5. The source of funding and a time schedule for the provision of replacement dwelling units, and
  6. The basis for concluding that each replacement dwelling unit will remain a low and moderate income dwelling unit for at least ten (10) years from the date of initial occupancy.
- C. The City of Lakewood will provide relocation assistance, as described in 24 CFR 570.606 (b)(2), to each low and moderate income household displaced by the demolition of housing or by the conversion of a low and moderate income dwelling unit to another use as a direct result to assisted activities.
- D. Consistent with the goals and objectives of activities assisted under the Act, the City of Lakewood will take the following steps to minimize the displacement of persons from their homes:
1. Provide replacement housing as described in 24 CFR 570.606 (b)(1) and outlined as follows:
 

One for One replacement units – all occupied and vacant low and moderate income dwelling units (units that could be occupied) that are demolished or converted to a use other than low and moderate income dwelling units as a direct result of CDBG activities will be replaced by the City by private developers with low and moderate income dwelling units.

The replacement of low and moderate income dwelling units may include public housing or existing housing receiving Section 8 project-based assistance.

The replacement of low and moderate income dwelling units will be provided within three years of the commencement of the demolition or rehabilitation related to the conversion and will meet the following requirements;

    - a. The unit will be located within the City's jurisdiction.
    - b. The units will be sufficient in number and size to house the number of occupants that could have been housed in the units that are demolished or converted. The number of occupants that may be housed shall be determined in accordance with local housing occupancy codes.
    - c. The units will be provided in standard condition and may include units which have been raised from substandard to standard.

### **III. RELOCATION ADVISORY ASSISTANCE**

- A. The City will administer its relocation program, including providing relocation assistance and the preparation of claims for processing by the Community Development Department, City of Lakewood.
- B. The Relocation Program will provide maximum assistance to minimize the hardship of displacement to all persons displaced from their dwellings and to displaced businesses to assure their re-establishment with a minimum of delay.



- C. Personal and continuing contact will be maintained with those to be displaced until they are satisfactorily relocated, and where hardship is evident, a follow-up call will be made to ease the transition of the move.
1. The following specific services will be provided;
    - a. Each person or business required to move will be personally interviewed, and a detailed and clear explanation of benefits will be made. The interview will be conducted in the language most easily understood by the displaced person.
    - b. The U. S. Department of Housing Development informational brochures will be delivered to residential and commercial owners and tenants in a timely manner.
    - c. A member of the staff will continuously make field surveys to locate housing resources and business vacancies for referrals. Referrals will be made to standard housing comparable to the occupied housing and in close proximity to employment, medical, shopping, transportation and eating facilities. Additionally, real estate brokers will be informed of the displacement and their cooperation will be solicited in making referrals. Referrals to commercial sites will be made relative to commercial operators' needs in location, square footage requirements, trade area, and other business location criteria. Inspection of housing resources will be undertaken prior to referral and after the move of the displaced person.
    - d. If transportation is needed to field check referrals, the staff member or consultant will provide such transportation.
    - e. Assistance will be given by explaining procedures to purchase a home, including the purpose of and charges made through escrow.
    - f. If social service agencies in the community could provide a needed service, referrals will be made and follow-up programs will be instituted. The referral services could be Social Security Administration, Department of Public Social Services, Veteran's Administration, Lakewood Housing Authority, and other local service agencies.
    - g. Where necessary, efforts will be made to trace self-relocatees.
    - h. Assistance will be given in filing relocation claims, and these claims will be submitted to the Community Development Department, City of Lakewood.
    - i. Delivery of benefit check will be made promptly and follow-up claims will be made.

#### **IV. RELOCATION ASSISTANCE**

Each low and moderate income household that is displaced as a direct result of CDBG assisted activities shall be provided with relocation assistance. The low and moderate income household may elect to receive assistance described in 24 CFR Part 49 (HUD's regulations implementing the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970) or assistance as described under Section 104 (d) of the Housing and Community Development Act of 1974, as amended by Section 509 of the 1987 HCD Act provisions.

Displaced low and moderate income households will receive relocation assistance provided to displaced persons required under 24 CFR 49, Subpart C (General Relocation Requirements) and Subpart D (Payment for Moving and Related Expenses) whether the households receive assistance under the CFR or Section 104 (d) of the Act. Briefly, those benefits are as follows:

**Residential Benefits:**

1. Actual moving and related expenses, as the Agency determines to be reasonable and necessary, including expenses outlined in 49 CFR 24.301.
2. Fixed payment for moving expenses as described in 49 CFR 24.302.

**Non Residential Benefits:**

1. Payment for actual reasonable moving and related expenses as described in 49 CFR 24.303.
2. Reestablishment expense as described in 49 CFR 24.304.
3. Ineligible moving and related expenses as described in 49 CFR 24.304 (b) and 49 CFR 24.305 will not be provided.
4. Fixed payments for moving expenses as described in 49 CFR.306.

**V. COST ESTIMATE OF RELOCATION BENEFITS**

Since no relocation activity is contemplated, it is not possible to provide a cost estimate of relocating payment at this time. However, should it become necessary to make relocation payments, these payments will be funded with CDBG funds.

**VI. PLAN FOR DISBURSEMENTS OF RELOCATION BENEFITS**

The disbursement of relocation benefits will be made in an orderly and readily available manner.

All claims for relocation payments must be submitted within 18 months after the displacement of the claimant. Relocation claim forms will be prepared by the relocation staff; the forms will be explained in detail to the claimant. Once the signature of the displacee has been obtained, the prepared forms, accompanied by a memorandum explaining the particular need, etc., of the claimant will be promptly delivered to the Community Development Department, City of Lakewood, for review, approval and preparation of warrants. Upon verification of vacating the acquired property, the relocation benefits will be delivered.

Advanced payments will be processed when it is evident that there is a hardship. These payments will be delivered in a timely way to assure ease in securing relocated housing commitments.

A claim must be supported by the necessary documentation which may include itemized receipted moving bills, income tax returns, opening/closing escrow statements, verification of rental data and any other information deemed appropriate and necessary to support the claim.

All claim papers and related evidence will become permanent records of the Community Development Department, City of Lakewood, as part of the individual files maintained for each displaced person or business.

If a business does not file a claim for any of the above benefits, it may file for In-Lieu of Moving and Related Expenses Payment. No payment of this kind shall be made unless the Community Development Department, City of Lakewood, is satisfied that the business cannot be relocated without substantial loss

of patronage and is not part of a commercial enterprise having at least one other establishment not being acquired, which is engaged in the same or similar business.

This payment represents the average annual net income for the two years prior to displacement, except that the payment may not be less than \$1,000 or more than \$20,000 (49 FR 24.306 {a}).

Payments will be processed in a timely manner to minimize hardship.

## **VII. LAST RESORT HOUSING**

Last resort housing is not contemplated as it has been determined comparable replacement housing will be available for project residents within a reasonable period prior to displacement. However, if it is necessary, procedures as referenced in the Uniform Act will be followed.



City of Lakewood  
Analysis of Impediments to  
Fair Housing Choice

April 14, 2015

City of Lakewood  
5050 Clark Avenue  
Lakewood, California 90712

# City of Lakewood 2015-2019 Analysis of Impediments to Fair Housing Choice

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# **Executive Summary**

## **Background**

The Analysis of Impediments (AI) to Fair Housing Choice provides an overview of laws, regulations, conditions or other possible obstacles that may affect an individual or a household's access to housing in Lakewood. The AI presents a demographic profile of the community. It assesses the extent of housing needs among specific income groups, and evaluates the availability of a range of housing choices for residents. This report also contains an analysis of the conditions in the private market and the public sector that may limit the range of housing choices or impede a person's access to housing.

Incorporated in 1954, Lakewood experienced most of its population growth during the 1950s and 1960s. By 1970, Lakewood had approximately 83,000 residents. In 1990 the population had declined to approximately 73,500. In 2000 the population increased to 79,345 residents and in 2011 Lakewood's population was estimated to be 79,994.

The decrease in population during the 1970s was not accompanied by a decrease in housing units (single-family homes, apartments, condominiums, and mobile homes). The number of housing units has been slowly and consistently increasing over several decades, due to new construction. The reduction in population was due instead to decreases in household size. Many of the young couples who moved to Lakewood in the 1940s, 50s and 60s to raise their families became one- or two-person households again as their children moved out of the home. This demographic transition is reflected in the changes in the City's average household size, which declined from 3.77 in 1960 to 3.03 in 2000, and subsequently rose to 3.10 in 2010. The subsequent population increase over the past two decades has come from an increase in the number of persons per household as younger families again move into the City. The increase in the residential population is also due in part to the conversion of single-family properties in the M-F-R zone being redeveloped into multi-family residences.

Along with this new growth, the ethnic and racial composition of the community has changed. Over the past decade, the percentage of White residents decreased while the proportion of Hispanic, Asian, and African American residents increased.

The City has been approaching build-out for several years. As a result, housing growth has been minimal compared to other jurisdictions with surplus land. The housing stock has increased by fewer than 3,000 units since 1970, with an increase of 600 units since 1990. Ownership housing in the City is affordable only to above moderate income households, while moderate income households can afford most rental units throughout the City.



## **Lending Issues**

Though the City has become increasingly diverse since 1990, significant differences are present in the loan approval rates among the different racial and ethnic groups. Conventional home purchase loan approval rates for African American and Hispanic applicants are significantly lower than rates for White and Asian applicants. Similar patterns are also found in the approval rates of government assisted home purchase loans and all home improvement loans.

Loan approval rates in Census tracts with high minority concentration were similar to approval rates in tracts with low minority concentration. Therefore, minority concentration does not appear to be a factor in the loan approval rates of the Census tracts. Loan approval correlates most closely with Census tract income.

## **Fair Housing Issues**

Lakewood contracts with Fair Housing Consultants Inc. to provide fair housing services to City residents. Fair Housing Consultants, Inc. received five housing discrimination complaints in 2014, with four pertaining to racial discrimination and one based on familial status. Fair Housing Consultants referred all four cases to DFEH for further investigation after consulting with the clients.

## **Landlord/Tenant Disputes**

During FY 2014-2015, Fair Housing Consultants Inc. responded to 270 complaints regarding various tenant/landlord disputes. The most common complaint dealt with eviction. Complaints pertaining to repairs, security deposits, and rent increases were also common. Section 5 contains discussion and tables on this topic.

## **Recommendations and Actions**

This AI proposes several recommendations and actions for the City of Lakewood, lending institutions, and service agencies to address these fair housing concerns. The actions are identified below:

### ***A. Expanding Affordable Housing Opportunities***

The availability of affordable housing is not a Fair Housing issue. Fair Housing concerns arise only when affordability interacts with any issues regulated under Fair Housing Law. Furthermore, Hispanic and African American households are disproportionately impacted by lower and moderate incomes and, therefore, have fewer housing options than other racial/ethnic groups. The following actions will continue to assist the City in expanding affordable housing opportunities for City residents.

## **1. Homeownership Assistance**

**Action 1.1:** The City will continue to provide and expand home ownership opportunities for low and moderate income households. Specifically, the City will explore the use of different funding programs to assist households with income between 80 and 110 percent of County Median Family Income (MFI), as such funding sources become available. This group has the most difficulty in obtaining conventional home purchase financing.

*Time Frame: Ongoing*

## **2. Rehabilitation Assistance**

**Action 2.1:** The City will continue to provide and expand assistance for low and moderate income households in meeting housing rehabilitation needs. Specifically, the City will explore the use of different funding programs to assist households with income between 80 and 100 percent of County MFI. This group has the most difficulty in obtaining conventional home improvement financing. Rehabilitation assistance is also accomplished using the City's Home Improvement Loan and Fix-Up Paint-Up Grant programs.

*Time Frame: Ongoing*

## **3. Section 8 Rental Assistance**

**Action 3.1:** In July 2011, the City voluntarily transferred its budget authority and baseline units from the Lakewood Housing Authority (LHA) to the Housing Authority of the County of Los Angeles (HACoLA) for administration of the program. The City does retain the option of transferring the Section 8 program back to LHA in the future.

*Time Frame: Completed*

**Action 3.2:** Currently, the City continues to provide contact information for, and refers the elderly, large families and low-income families to, HACoLA for participation in the Section 8 program.

*Time Frame: Ongoing*

## **4. Affordable Housing Resources**

**Action 4.1:** The City will identify and pursue other funding sources for the development of affordable housing.

*Time Frame: At least once a year, assess the feasibility of applying to different funding programs.*

## ***B. Public Policies and Programs Affecting Housing Development***

The City has identified several public policies and programs that have the potential to restrict equal access to housing. However, many City programs, including programs contained in the General Plan Housing Element, contain actions that actively promote equal access to housing. As a City committed to ensuring Fair Housing Choices for all residents, Lakewood has identified the following actions:

### **5. Incentives for Affordable Housing Development**

**Action 5.1:** The City will continue to provide financial and development incentives to owners or developers of multi-family housing to set aside units that are affordable to low and moderate income residents, such as the City's Home Improvement Loan and Fix-Up Paint-Up Grant programs.

*Time Frame: Ongoing*

### **6. Housing Element**

**Action 6.1:** The City will continue to implement the policies and program identified in the certified Housing Element.

*Time Frame: Lakewood's Housing Element was adopted on August 13, 2013 and implementation will be ongoing until the 2021 update.*

## ***C. Access to Financing***

The analysis of lending data revealed that there are some differences exist in the approval rates of loans by the race of the applicant. The City will take the following actions to improve access to financing for residents.

### **7. Outreach to Lenders**

**Action 7.1:** The City will contact local lenders with homebuyer assistance programs to explore ways to expand participation by potential homebuyers.

*Time Frame: Ongoing*

**Action 7.2:** The City will work with local lenders and government institutions, such as Fannie Mae, to provide information about government-backed financing for low and moderate income residents. The City will encourage local lenders to provide information in both English and Spanish.

*Time Frame: Ongoing*

## **8. Education and Resources**

**Action 8.1:** The City will encourage workshops to be held in Lakewood by local lending institutions and Fair Housing Consultants regarding the home loan process and the resources available to low and moderate income homebuyers. The City will encourage local lenders and Fair Housing Consultants to hold workshops in both English and Spanish.

*Time Frame: Conduct a homebuyer workshop at least once a year.*

**Action 8.2:** The City will provide brochures or information on homeownership, rental assistance, and rehabilitation assistance programs in English and Spanish.

*Time Frame: Ongoing*

## **9. Unfair Lending Practices**

**Action 9.1:** The City will work with Fair Housing Consultants, Inc. to monitor complaints regarding unfair lending and assess lending patterns using the Home Mortgage Disclosure Act (HMDA) and other data sources.

*Time Frame: Monitor HMDA and other data at least once a year to identify potential issues with unfair lending practices.*

**Action 9.2:** The City and Fair Housing Consultants, Inc. will participate with HUD and other agencies in investigating predatory lending in the home purchase, home improvement, and mortgage refinancing markets.

*Time Frame: Ongoing*

**Action 9.3:** Periodically, the City will use *Lakewood Living*, the City newsletter, or other media to alert residents of predatory lending practices, or other unfair lending practices that surface in the City.

*Time Frame: Ongoing*

## **D. Public Outreach**

### **10. Fair Housing Services**

**Action 10.1:** The City will continue to distribute information regarding the services provided by Fair Housing Consultants, Inc. The City will provide a description of the services on the City website.

*Time Frame: Ongoing*

**Action 10.2:** Fair Housing Consultants, Inc. will continue conducting fair housing workshops for residents, real estate professionals, apartment owners, and property managers. Specific efforts should be made to expand community participation in these workshops, including a greater awareness among property owners and managers.

*Time Frame: Ongoing*

**Action 10.3:** Fair Housing Consultants, Inc. will continue to work with the local boards of realtors to distribute fair housing information to member agencies in Lakewood.

*Time Frame: Ongoing*

# Chapter 1

## Introduction

---

Over the past three decades, Lakewood experienced significant changes in its demographic profile, evolving from a primarily White community to one with more than one half of its population comprised of minority persons. Along with the demographic shifts have been changes in the housing market. In recent years, the housing market has experienced a downturn, resulting in lower housing values; however, home prices are still higher than the recessionary period of the early 1990s. Generally, limited housing stock and the uncertain housing market, particularly in the rental housing market, may raise fair housing concerns.

Federal Fair Housing laws prohibit discrimination in the sale, rental, lease, or negotiation of real property based on race, color, religion, sex, national origin, familial status, and disability. California Fair Housing laws are built upon the federal laws and add marital status, ancestry, and “any arbitrary discrimination” as the protected categories under the laws.

To affirmatively promote equal housing opportunity, a community must strive to remove impediments in the private and public sectors that may work to impede fair housing choice. Impediments to fair housing choice are:

- *Any actions, omissions, or decisions taken because of race, color, ancestry, national origin, religion, sex, disability, marital status, familial status, or any other arbitrary factor which restrict housing choices or the availability of housing choices; or*
- *Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, ancestry, national origin, religion, sex, disability, marital status, familial status, or any other arbitrary factor.*

### 1.1 Purpose of Report

This Analysis of Impediments (AI) to Fair Housing Choice provides an overview of laws, regulations, conditions or other possible obstacles that may affect an individual or a household’s access to housing in Lakewood. The AI involves:

- A review of Lakewood's laws, regulations, and administrative policies, procedures, and practices;
- An assessment of how those laws affect the location, availability, and accessibility of housing; and

- An assessment of conditions, both public and private, affecting fair housing choice.

The scope of analysis and the format used for this AI adhere to recommendations contained in the *Fair Housing Planning Guide* developed by the U.S. Department of Housing and Urban Development (HUD).

## 1.2 Organization of Report

This AI is divided into seven chapters:

1. ***Introduction*** defines “fair housing” and explains the purpose of the report.
2. ***Community Profile*** presents the demographic, housing, and income characteristics in Lakewood. It also presents major employers and identifies transportation access to job centers. Lastly, the relationships among these variables are discussed.
3. ***Mortgage Lending Practices*** analyzes private lending activities that may impede fair housing in Lakewood.
4. ***Public Policies*** City policies are evaluated to determine if they impede Fair Housing Choice in Lakewood.
5. ***Assessment of Fair Housing Practices*** evaluates the fair housing services available to residents and identifies fair housing complaints and violations in the City.
6. ***Findings, Recommendations, and Actions*** provides conclusions and recommendations about fair housing in Lakewood.
7. ***Signature Page*** which includes the signature of the Chief Elected Official and a statement certifying that the AI represents Lakewood’s official conclusions regarding impediments to Fair Housing Choice and the actions necessary to address identified impediments.

## 1.3 Preparers of Report and Data Sources

This report was prepared by City of Lakewood Community Development Department staff and is funded by Community Development Block Grant (CDBG) administration funds.

The following data sources were used to complete this Analysis of Impediments to Fair Housing Choice. Sources of specific information are identified in the text, tables, and figures.

- 1990, 2000, and 2010 U.S. Census
- American Community Survey
- City of Lakewood Comprehensive General Plan, including the 2013-2021 Housing Element
- City of Lakewood Municipal Code
- Housing Authority of Los Angeles County, Section 8 data
- Home Mortgage Disclosure Act (HMDA) data regarding lending patterns
- Dataquick housing sales activity data
- Metropolitan Transportation Authority (MTA), Orange County Transportation Authority (OCTA) and Long Beach Transit (LBT) routes and schedules
- Interviews with Fair Housing service providers and other agencies
- Lakewood 2010-2015 Consolidated Plan
- 2007-2011 Comprehensive Housing Affordability Strategy (CHAS) Databook

## 1.4 Public Participation

The preparation of this AI involved public outreach, participation, and incorporation of comments relative to meeting the fair housing needs of Lakewood. On March 3, 2015 a consultation workshop on the AI was conducted in the Executive Board Room located at The Centre at Sycamore Plaza in Lakewood. Public notice of the meeting was published in the *Press Telegram*, was posted in three public locations, and was published on the City's website ([www.lakewoodcity.org](http://www.lakewoodcity.org)). The meeting was attended by City staff and Fair Housing Consultants, Inc.

On March 5, 2015, the City held a community forum in conjunction with the Planning and Environment Commission to solicit input from service providers and residents. Public notice of the meeting was published in the *Press Telegram*, was posted in three public locations, and was published on the City's website ([www.lakewoodcity.org](http://www.lakewoodcity.org)). The meeting was attended by members of the City of Lakewood Planning and Environment Commission, City staff, and Fair Housing Consultants, Inc.

The Draft AI was made available for public review from February 26, 2015 through April 14, 2015. A public hearing will be held before the City Council on April 14, 2015. Public notice of the meeting was published in the *Press Telegram*, was posted in three public locations, and was published on the City's website. The meeting was attended by members of the City of Lakewood City Council, City staff, and Fair Housing Consultants, Inc. The Draft AI was published on the City's website for public review and comment.



## Chapter 2

# Community Profile

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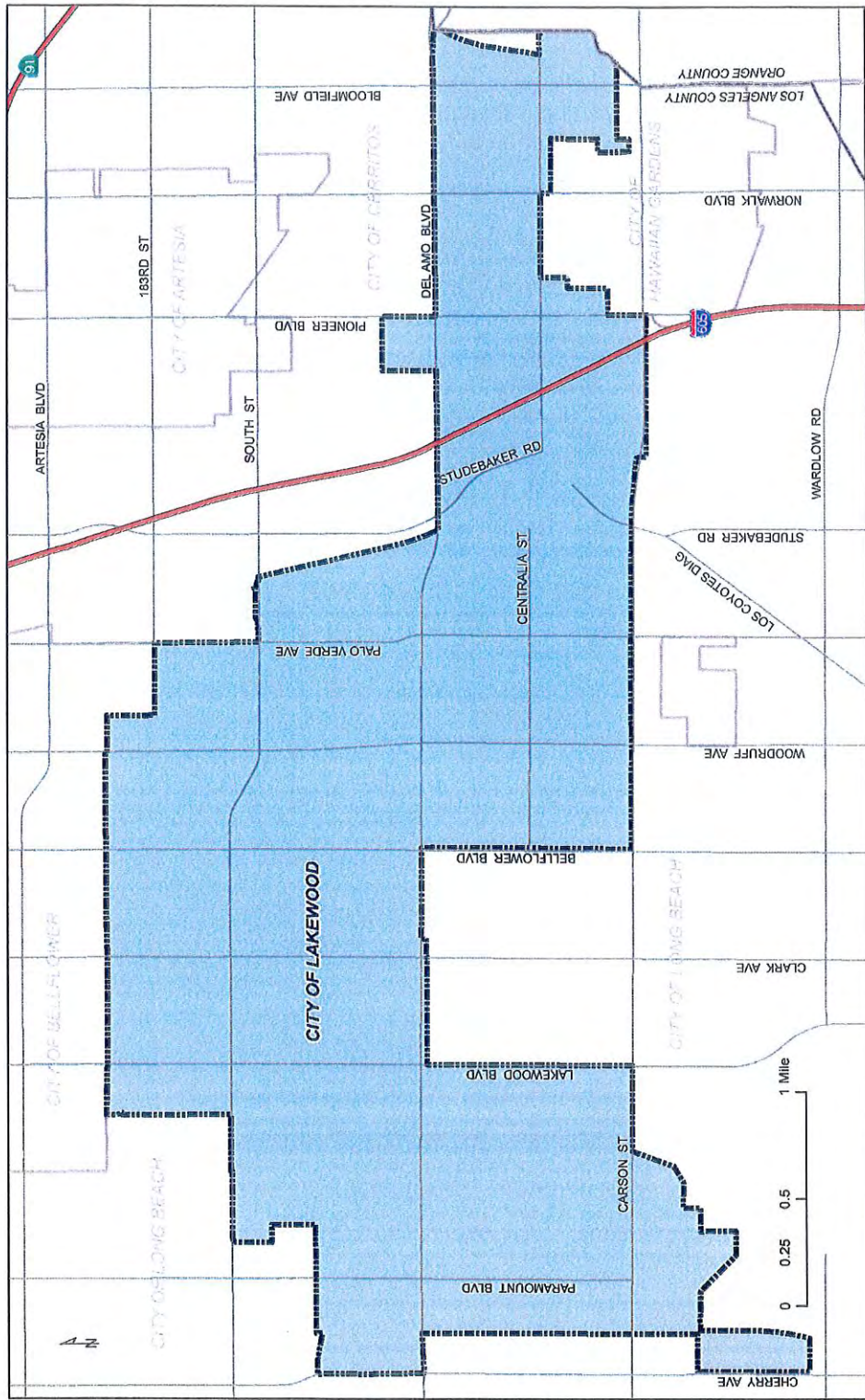
This chapter analyzes the demographic profile, income distribution, housing stock characteristics, and access to public transportation in Lakewood. The location of community facilities, such as group homes, in relation to low and moderate income areas is also analyzed. By assessing this information, the development of housing patterns within the City in relation to race, ethnicity, income, and other characteristics can be determined. This chapter discusses the various characteristics that may affect the ability of households with similar income levels in the same housing market to have a like range of housing choice.

### 2.1 Demographic Profile

Examination of demographic characteristics provides insight into the extent of equal access to housing in a community. Factors such as population growth and changes in age characteristics and racial/ethnic composition help determine a community's housing needs and assist in identifying potential impediments to Fair Housing Choice.

#### *Population Growth*

Lakewood is an older, developed community located in southeast Los Angeles County (See Figure 2.1). Between 1960 and 2015, the population of Lakewood increased from approximately 67,000 to 82,129 persons, representing an increase of 18.4 percent. Over this 55-year period, the population of the City had risen to 83,000 in 1970 and declined to 73,500 in 1990, and rebounded to an estimated 79,994 persons in 2011 (See Table 2-1).



SOURCES: 2010 US CENSUS TIGER

- LEGEND**
- MAJOR STREETS
  - FREEWAY
  - CITY BOUNDARY
  - ADJACENT CITY BOUNDARY

**Figure 2.1**  
**Lakewood and Adjacent Cities**

**Table 2-1: Population Trends**

Year	Population	Percent Change
1960	67,126	-
1970	82,973	23.6%
1980	74,654	-10.0%
1990	73,557	-1.5%
2000	79,345	7.9%
2011	79,994	0.8%

Source: U.S. Census 1960-2010, 2007-2011 ACS (Most Recent Year)

### ***Household Size***

Household size is the average number of persons occupying a dwelling unit. As a result of the changing demographics and the shift in the ethnic composition of the City and the County as a whole, household size has been increasing.

The decrease in population between 1970 and 1990 was attributed to a decrease in household size. Lakewood has been a relatively stable community where residents have essentially “aged in place”; families that moved to Lakewood in the 1950s and 1960s remained in the City. As the children in these families grew up and left home, the population of the City decreased. This is evidenced by the decrease in household size from 3.77 persons per household in 1960 to 2.75 persons per household in 1990. Since 1990 the household size increased from 2.8 in 1990 to 3.1 in 2011, which is still below the 1960 level. The increase in household size starting in 1990 is attributed to new families with children moving into the community, but some of those children grew older and left home.

### ***Age Characteristics***

The age characteristics of the population are important indicators of the type of housing needed in the community. For example, a younger population may indicate a high proportion of families with young children and, therefore, the need for larger homes. In contrast, a large elderly population may indicate a need for an increased number of senior housing units.

Table 2-2 shows the age characteristics for Lakewood residents. The table shows that in the age characteristics changed only slightly between 1990 and 2010 but has had an increasing trend. Persons age 10 to 19, 20 to 44, and 45-64 account for a larger share of the total population. In the meantime, the proportion of persons age 20-44 and persons 9 and under decreased while the overall population slightly increased. This may be due to young child-less couples and individuals moving into Lakewood, an increase in households lacking a family relationship, or a combination of these factors.

**Table 2-2: Age Distribution**

Age Groups	1990	2000	2010
65 and over	8,879	9,414	9,086
45 to 64	14,379	17,003	21,776
20 to 44	30,250	29,007	27,297
10 to 19	9,317	11,766	12,045
9 and under	10,732	12,155	9,844
<b>Total Persons:</b>	<b>73,557</b>	<b>79,345</b>	<b>80,048</b>

Source: U.S. Census 1990, 2000, and 2010

### ***Race and Ethnic Characteristics***

The race and ethnic composition of a population influence fair housing issues to the extent that certain racial and ethnic groups may experience discrimination. These influences are due to factors such as race, ethnicity, language spoken, or other cultural factors.

Table 2-3, presents the racial and ethnic characteristics of Lakewood residents. As shown, the City has undergone significant changes in racial and ethnic composition since 1990. The proportion of White residents decreased from 72 percent in 1990, to 41 percent in 2010. During these same reporting periods, the proportion of Hispanic residents increased from 15 percent to 30 percent during. In addition, the proportion of Asian residents increased from 9 percent to 17 percent, while the proportion of African American residents increased from 4 percent to 8 percent.

The increase in “Other” households is due in large part to the inclusion of persons of two or more races. The 2000 Census marked the first time that residents could declare more than one race, and these persons were placed in the “Other” category for the purposes of this analysis.

**Table 2-3: Race and Ethnicity**

Race and Ethnicity	1990	2000	2010	1990-2010 % Change
Non-Hispanic White	72.3%	45.1%	40.9%	-43.4%
African American	3.5%	7.3%	8.3%	137.8%
American Indian	0.5%	0.6%	0.3%	-41.5%
Asian/Pacific Islander	9.0%	14.1%	16.9%	87.3%
Hispanic/Latino (any race)	14.6%	22.8%	30.1%	106.2%
Other*	0.1%	10.1%	3.5%	3,371.7%
<b>Total:</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>--</b>

Source: 1980, 1990 and 2010 Census

\*Starting in 2000, included persons identifying as two or more races.

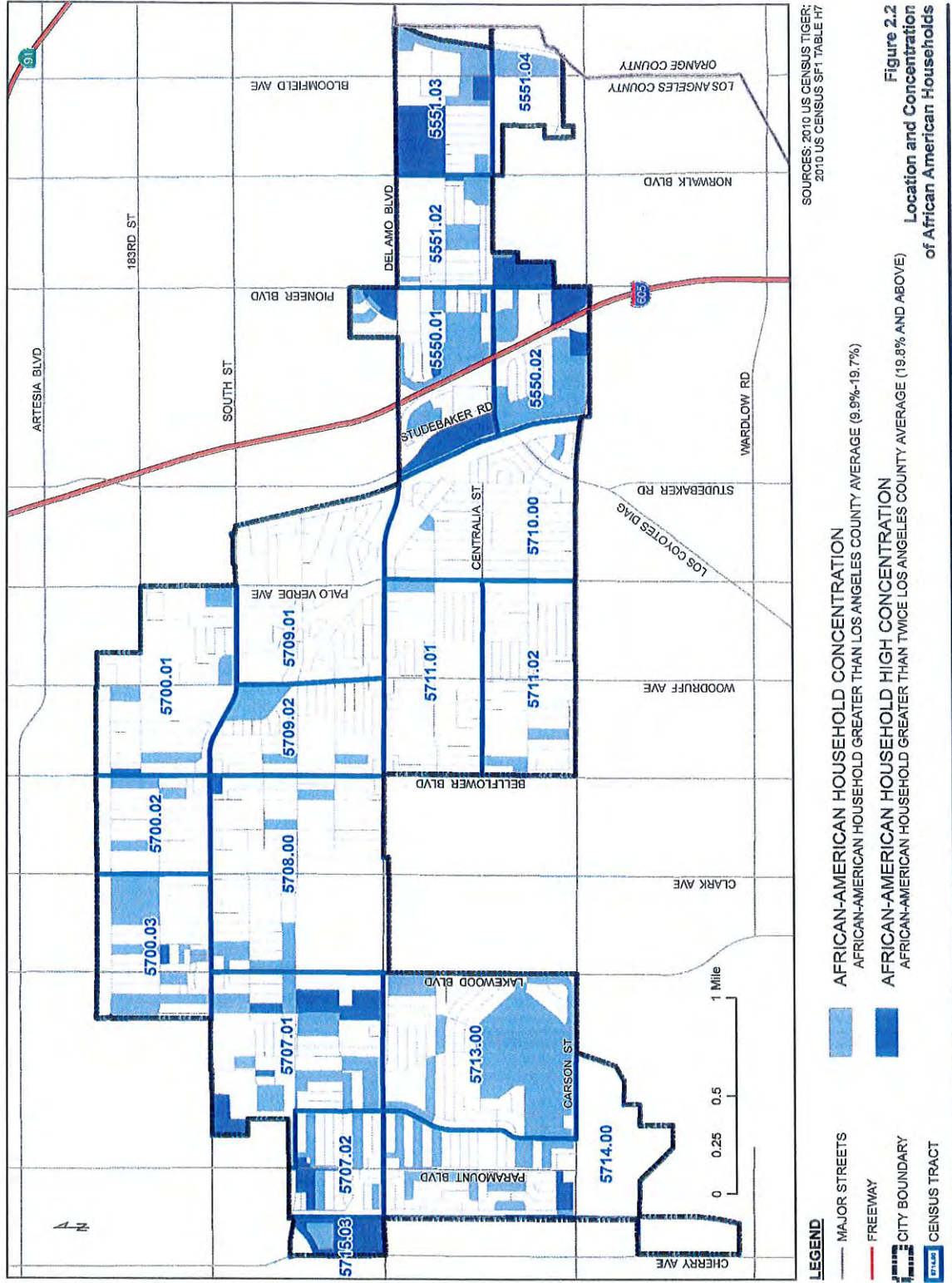
### ***Racial and Ethnic Concentrations***

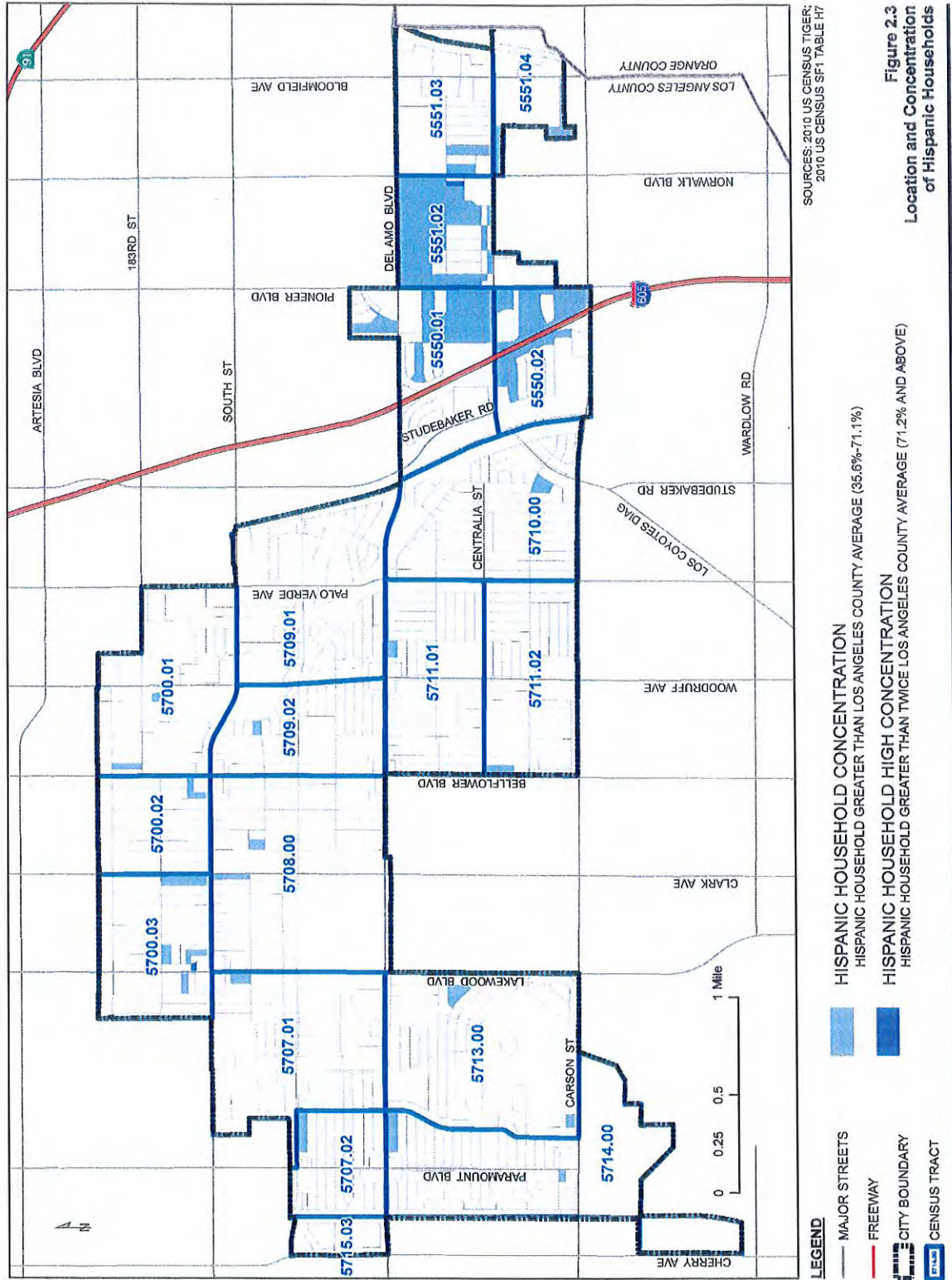
Figures 2.2, 2.3, and 2.4 below illustrate the concentration of African American, Hispanic, and Asian households by U.S. Census Tracts and Blocks in the City. A concentration is defined as a greater proportion of total households than the County average, while a high concentration is defined as a proportion of more than twice the County average. The County averages for the racial or ethnic groups are as follows:

- Asian: 13.5%
- African American: 8.3%
- Hispanic or Latino (of any race) 47.7%

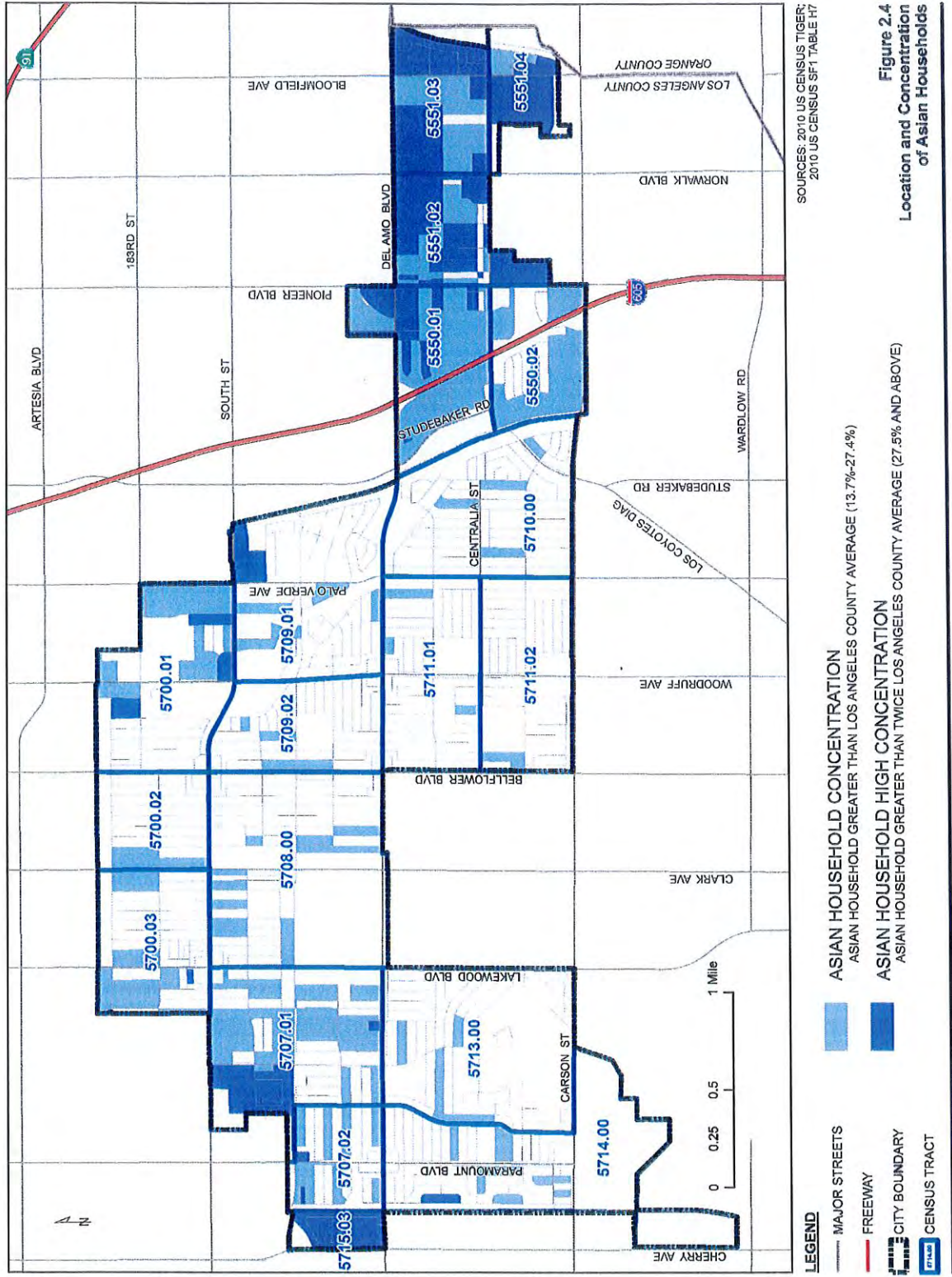
As the figures illustrate, most African American households are located in the eastern portion of the City near Cerritos and Hawaiian Gardens, as well as in the western portion of the City near Lakewood Center mall and the City of Long Beach. No high concentrations of African American households exist in the City. Hispanic households have high concentrations in several blocks located in the eastern portion of Lakewood near Cerritos and Hawaiian Gardens and various smaller areas of high concentration throughout the rest of the City. Several blocks have a high concentration of Asian households. These block groups are located in the eastern portion of the City, bordering Cerritos and Hawaiian Gardens, as well as two areas in the western portion of the City near Long Beach. Concentrations of Asian households are also located in the northern portion of the City bordering Bellflower.













## 2.2 Household Characteristics

Household type and size, income level, the presence of persons with special needs, along with other household characteristics may affect a household's access to housing. This section details the various household characteristics that may affect equal access to housing.

### *Household Composition and Size*

According to Table 2-4 below, there are slightly less than 27,000 households in the City of Lakewood. In 2000 there were 26,853 households which decreased slightly to 26,543 in 2010. According to the 2007-2011 CHAS, households decreased to 26,030 by 2011. By 2012, households had increased upward again to 26,172.

**Table 2-4: Household Type Distribution**

Household Type	2000		2010		2012	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Families	20,550	76.5%	20,382	76.8%	19,917	76.1%
Single Persons	4,950	18.4%	4,719	17.8%	5,051	19.3%
Other	1,353	5.0%	1,442	5.4%	1,204	4.6%
<b>Total</b>	<b>26,853</b>	<b>100%</b>	<b>26,543</b>	<b>100%</b>	<b>26,172</b>	<b>100%</b>

Source: 2000 and 2010 U.S. Census; 2008-2012 American Community Survey

Specific characteristics may affect individual household access to housing in the community. The following discussion highlights the characteristics that may affect access to housing in Lakewood.

### *Large Households*

Large households are defined as households with five or more members. These households are usually families with two or more children, and/or with extended family members. Large households are a special needs group because the availability of adequately sized, affordable housing units is often limited. In order to save for basic necessities such as food, clothing, and medical care, low and moderate income large households typically reside in smaller units, resulting in overcrowding. Furthermore, families with children, especially those families who are renters, may face discrimination or differential treatment in the housing market. For example, landlords may charge such families a higher rent or security deposit than they normally would, limit the number of children in a complex, confine families to a specific location, or choose not to rent to families with children.

A large household is defined as a household with five or more members. The 2005 Census reported that there were 4,209 large households in the City, which accounted for approximately 15.7 percent of the total households in the City. Of those large households, 34.0 percent are occupied by renters, while 66.0 percent are owner occupied. According to the 2010 Census, there were 4,458 large households in the City, which equated to approximately 16.8 percent of all households. Of these large households, 29.3 percent are occupied by renters, while 70.7 percent are owner occupied. As the number of large households increase, many renter households may not be able to find adequately sized housing due to the limited number of large rental units, and may be more likely to experience discrimination when trying to rent a smaller unit.

### ***Single-Parent Households***

The Census reports an insignificant increase in the number of single-person households between 2000 (18.4% of all households) and 2012 (19.3% of all households). The minor increase in single person households is a reflection of the City's slow population growth in the last decade and changing demographics, although there has been an increase of Hispanic and Asian populations, those households are typically not single person households. In addition, as with vacancy rates, single person households can be a reflection of the adequacy or inadequacy of the supply of housing relative to demand. Single person households have no unmet special needs, as they are generally the most adaptable of all housing groups-- they are able to absorb oversupply when available or join with other households in tighter housing markets.

### ***Persons with Disabilities***

Lakewood is home to a number of people with disabilities that prevent employment, restrict mobility, or make self-care difficult. Disabilities are defined as mental, physical or health conditions that last over six months. Persons with disabilities may face discrimination in the housing market because of the need for wheelchairs, home modifications to improve accessibility, or other forms of assistance. More common examples of discrimination against persons with physical and/or other limitations include refusal to rent to a person in a wheelchair for fear a unit might be damaged. Discrimination may also occur by prohibiting service/guide animals of disabled applicants because of a no-pet policy. The ACS 2008-2012 documented the following:

- 399 disabled persons aged 5 to 17 representing (2.7 percent of total population between five and 17).
- 3,279 disabled persons aged 18 to 64 representing (6.4 percent of total population between 18 to 64;
- 3,747 disabled persons aged 65 and over representing 40.7 percent of total population over 65.

The City offers many services to assist persons with disabilities, especially elderly persons. The City coordinates with Pathways Volunteer Hospice to provide in-home non-medical services to seniors with disabilities. The City also operates a Meals-on-Wheels Program, which provides meals to disabled persons of any age, as well as homebound seniors. In addition, the City's DASH transportation system is free to persons with disabilities, and Long Beach Transit offers a Dial-A-Ride service for elderly persons and persons with disabilities.

### ***Persons with HIV/AIDS***

Persons with HIV/AIDS sometimes face bias and misunderstanding about their illness that affect their access to housing. Such persons may also be targets for hate crimes. According to the AIDS Epidemiology Unit of the Los Angeles County Department of Health Services, 138 cumulative AIDS cases have been recorded in Lakewood through December 31, 2009, representing a decrease of seven percent in the number of AIDS cases from 2004 (149 cumulative cases). Of the 138 cases reported as of 2009, 124 cases (90%) were male and 14 cases (10%) female. There were 62 persons reported to be living with AIDS, while the remaining 76 persons had succumbed to the virus.

The City of Lakewood also contracts with Pathways Volunteer Hospice to provide in-home non-medical services to terminally ill AIDS patients. Pathways Volunteer Hospice was originally a community outreach program established in 1985 by the Lakewood Regional Medical Center and has operated independently as a State agency since 1987. Services include physical, psychological, social and spiritual support to patients and family members.

The County of Los Angeles Department of Health Services funds AIDS services through Title I of the Comprehensive AIDS Resources Emergency (CARE) Act of 1990. Services include primary health care, mental health counseling, in-home care and treatment services, dental, case management, recreation/social, outreach and education, and transportation services.

### ***Homeless Persons***

Homeless persons often have a difficult time finding housing once they have gone through a transitional housing or other assistance program. Aside from the limited availability of affordable housing, some landlords may be unwilling to rent to someone who was formerly homeless. The difficulties may be even greater for homeless families and single-parent families who need larger affordable units to accommodate children.

According to the Lakewood Sheriff's Office and the City's Code Enforcement Program, there are no homeless colonies in Lakewood. As such, the City does not provide supportive services to the homeless population through formal programs. The City does, however, offer assistance when specific needs arise. The City's Recreation and Community Services Department has provided its park staff with instructions to direct the

needy and homeless to the City's Burns Community Center for assistance. At the Burns Community Center, which is the headquarters for homeless assistance in the City, the homeless receive information and access to referral services to address their immediate needs (food, shelter, etc.), as well as long-term guidance (health services, employment, etc.). The Burns Community Center estimates that the Center assists approximately 30 homeless persons a year. The City will continue to support its existing services as well as those provided by the County and other nearby jurisdictions. In February 2012, the City amended the Zoning Ordinance to permit emergency shelters by right in the M-2 zone. This is to comply with State law (SB2) requiring that a zone be identified to permit emergency shelters by right. This was also identified as a program in the certified Housing Element.

## **2.3 Income Profile**

Household income is the most important factor affecting housing opportunity, determining a household's ability to balance housing costs with basic necessities. While economic factors limiting housing choice are not fair housing issues, the relationship between household income, household type, race/ethnicity, and other factors often create misconceptions and biases that raise fair housing concerns.

According to 2008-2012 ACS, Lakewood residents earned a median household income of \$78,876, which is significantly higher than the median family income in Los Angeles County was \$62,100. Historically, the median family income in Lakewood has consistently been higher than that of the County as a whole. Using updated income guidelines, current housing affordability in terms of home ownership can be estimated for the various income groups. The Department of Housing and Urban Development requires reporting on four income categories for the Consolidated Plan, based on the 2010 County median family income for a family of four persons, which was \$54, 828:

- Extremely Low Income: 0-30% of the County MFI (Less than \$16, 448)
- Low Income: 31%-50% of the County MFI (Less than \$27,414)
- Moderate Income: 51%- 80% of the County MFI (Less than \$43,826)
- Middle Income: 81%- 95% of the County MFI (Less than \$52,086)

The 2005-2009 ACS Combined, the extremely low and low income groups are collectively referred to as lower income groups. Most federal programs provide assistance to only those households in the lower and moderate income categories. It is estimated that approximately 75 percent of households in the City of Lakewood fall in the moderate income and above category, 11.6 percent fall in the low income category, 7.5 percent in the very low income categories, and 5.9 percent in the extremely low income category (Note that this description of households by income category is from the 2005-2009 ACS due to differences between the data collection and reporting methodologies of the Census Bureau, and income categories delineated by HUD). As reported in the 2011 CHAS Databook, prepared by HUD, approximately 65 percent of households in the City of Lakewood fall in the middle and upper income categories (earning from 81 to 95 percent,

and over 95 percent of County MFI, respectively), while 35 percent of households fall in the extremely low, low, and moderate income categories (earning up to 30 percent, from 31 to 50 percent, and from 51 and 80 percent of County MFI, respectively). Within the extremely low income groups, about 51 percent are elderly households. (See Table 2-5). Figure 2.5 below shows the concentration of low and moderate-income households.

**Table 2-5: Income by Household Type**

Household Type	Income Group			
	Extremely Low (0-30%)	Low (31-50%)	Moderate (51-80%)	Middle (81-95%) and Upper (95%+)
Elderly (62 and over)	51.2%	37.5%	27.0%	12.4%
Small Related (2 to 4)	25.0%	38.1%	46.8%	60.0%
Large Related (5+)	8.4%	12.6%	12.6%	14.4%
Other	15.3%	11.7%	13.6%	13.2%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>% of Total Households</b>	<b>7.8%</b>	<b>10.0%</b>	<b>17.6%</b>	<b>64.7%</b>

Source: 2011 CHAS Databook, Tables 7 and 16

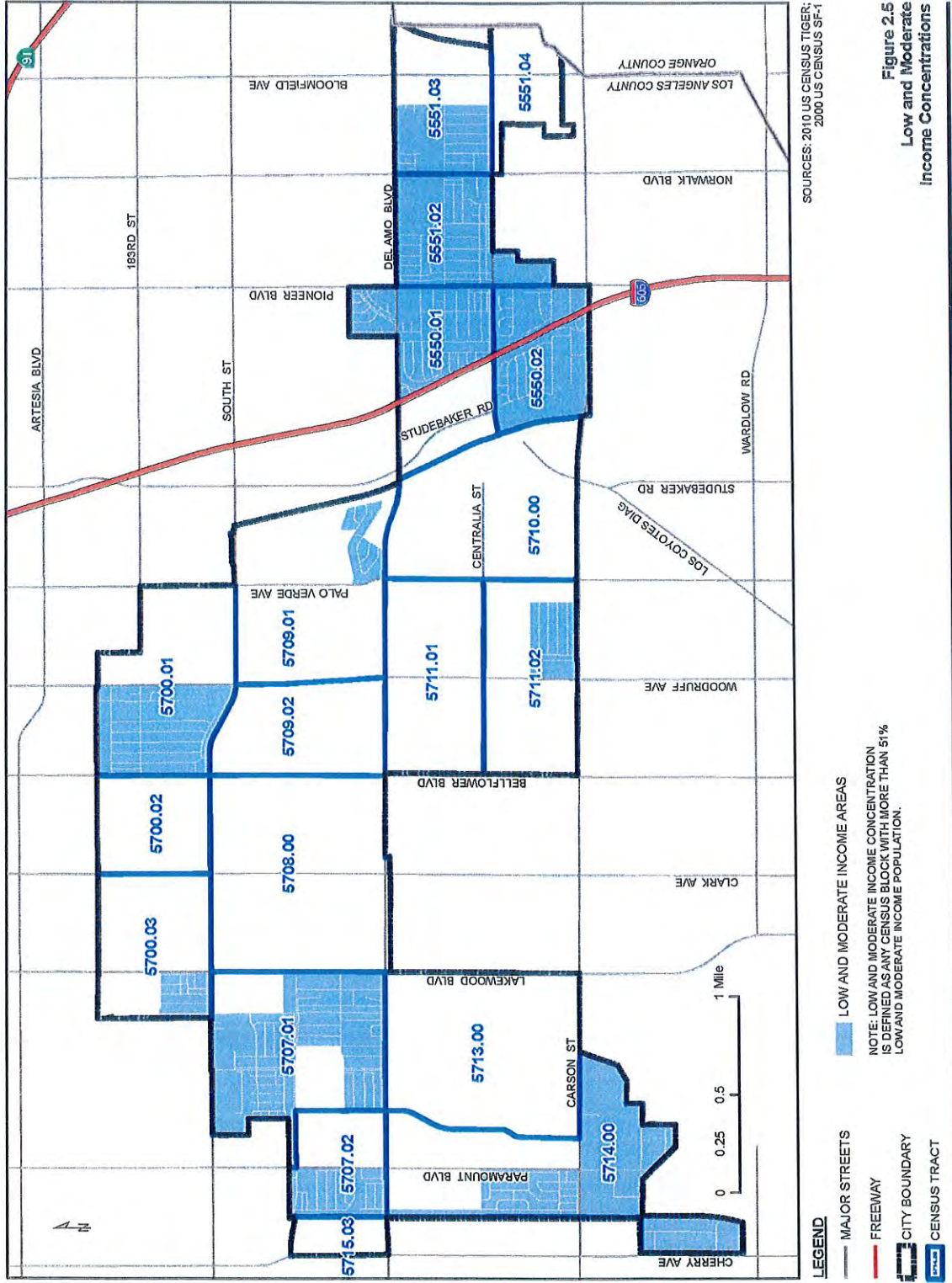
### *Income by Race/Ethnicity*

Table 2-6 shows the income distribution of households by race and ethnicity as a percentage of median family income (MFI). As the table shows, the income distribution is similar among all racial groups. However, Asians were represented the most in the middle and upper (100+% MFI) group. More than 58% of all groups fall into the middle or upper categories. The proportions for the extremely low and low income groups were similar across all races.

**Table 2-6: Household Income Distribution by Race/Ethnicity**

Race/Ethnicity	Income Group (% of MFI)				
	Extremely Low (0-30%)	Low (31-50%)	Moderate (51-80%)	Middle (81-100 %)	Upper (100+ %)
Asian	8.5%	8.2%	13.2%	11.6%	58.4%
African American	8.7%	11.2%	21.2%	16.6%	42.3%
Hispanic	8.5%	10.9%	22.2%	12.1%	46.3%
White	7.1%	9.9%	16.0%	13.5%	53.6%
Other	7.3%	10.8%	18.2%	19.1%	44.5%
<b>Total</b>	<b>7.8%</b>	<b>10.0%</b>	<b>17.6%</b>	<b>13.3%</b>	<b>51.4%</b>

Source: 2011 CHAS Databook, Table 1



## 2.4 Housing Profile

An assessment of the housing market in question must precede any discussion of Fair Housing Choice. This section provides an overview of the characteristics of the local and regional housing markets.

### *Housing Growth*

During the 24-year period from 1990 to 2014, the increase in housing units has been minimal in Lakewood, with an increase of approximately 689 dwelling units. As shown in Table 2-7, a majority of the housing growth in Lakewood occurred prior to 1960. The City has been essentially built out since 1970, therefore, creating limited opportunities for future housing growth. As the table shows, the number of housing units increased by less than three percent during the 1990-2000 period, and about two percent during the 2000-2014 period. The ratio between single-family and multi-family units remained fairly constant during these periods. In 2000, 84% of units were single-family residences and 16% multi-family residential. In 2014, 87% of units were single-family residences and 13% multi-family residential. These figures do not include mobile homes and trailers, which has remained at 88 units over the past 14 years.

**Table 2-7: Housing Stock Growth**

Year	Number of Units	Percent Change
1960	18,301	--
1970	24,208	32.3%
1980	26,250	8.4%
1990	26,795	2.1%
2000	27,310	1.9%
2013	27,385	0.3%

Source: 1960 through 2000 U.S. Census; 2005-2009 and 2009-2013 ACS.  
City of Lakewood 2013-2021 Housing Element.

Table 2-8 provides a summary of the housing stock by type within Lakewood in 2009 and 2013. Because of Lakewood's slow housing growth, its housing type has remained fairly consistent. Of the housing units added to the housing stock from 2009 to 2013, a little over one-half (53.7%) were the result of the development of multi-family units (2-4 units in size). The remaining increase was from single-family detached and multi-family developments greater than five units. The number of mobile homes and trailers has remained stable at 88 units over this period.

**Table 2-8: Housing Stock**

Housing Type	Number of Units 2009	Number of Units 2013	Percent Change
Single-Family Detached	21,095	22,434	6.3%
Single-Family Attached	950	958	0.8%
Multi-Family (2-4 Units)	335	515	53.7%
Multi-Family (5 or more Units)	3,154	3,390	7.5%
Mobile Homes	88	88	0.0%
Total	25,622	27,385	6.9%

Source: 2005-2009 and 2009-2013 ACS.

Mobile Home data from City of Lakewood 2013-2021 Housing Element.

### ***Tenure***

Housing tenure refers to whether the inhabitant of a unit owns or rents the occupied unit. Housing tenure is important because it reflects the income levels of residents, the relative cost of various housing opportunities and also the ability to afford housing. The majority of Lakewood's households live in owner-occupied units. According to the 2008-2012 American Community Survey, 72 percent of the households were owners and 28 percent were renters. The owner to renter ratio is higher than Los Angeles County's 47 percent owner to 53 percent renter ratio. Lakewood's tenure distribution has remained relatively the same since 1990.

### ***Overcrowding***

Overcrowding can be caused by a number of factors; however, it is also an indicator of a lack of affordable housing. Generally, unit overcrowding results from a combination of low earnings and high housing costs in the community. This is a reflection of the inability of households to buy or rent housing, which forces families to have extended family members or non-family members rent space from the primary family. The Census defines overcrowded households as units with greater than 1.01 persons per room, excluding bathrooms, hallways, and porches. Severely overcrowded households have greater than 1.5 persons per room.

As shown in Table 2-9, from 2000 to 2010, overcrowded housing in Lakewood decreased significantly from 12.2% in 2000 to 5.7% in 2010. However, conditions of overcrowding in the City increased moderately from 2010 to 2012 to 7.2%. The increase of overcrowding may be the result of the housing mortgage crisis where household sized increased to either help pay for a mortgage, or because they lost their home in foreclosure. The same trend applies to severe overcrowding for the same time period.



**Table 2-9: City of Lakewood Overcrowded Housing**

Overcrowded Conditions	2000		2010		2012	
	Over-crowded Housing	% of Over-crowded Housing	Over-crowded Housing	% of Over-crowded Housing	Over-crowded Housing	% of Over-crowded Housing
Overcrowded (Greater than 1.01 – 1.50 persons per room)	1,659	6.2%	956	3.7%	1,154	4.4%
Severely Overcrowded (Greater than 1.5 persons per room)	1,619	6.0%	539	2.1%	737	2.8%
Total	3,278	12.2%	1,495	5.71%	1,891	7.2%

Source: 2000 Census: Profile of Selected Housing Characteristics, 2006-2010 and 2008-2012 ACS

### ***Housing Cost and Affordability***

Many housing problems are directly related to the cost of housing in a community. If housing costs are relatively high in comparison to household income, a correspondingly high prevalence of housing cost burden and overcrowding occurs. This section evaluates the affordability of the housing stock in Lakewood to low and moderate income households.

### ***Owner-Occupied Housing***

The value of homes varies substantially within the City of Lakewood, depending on the age, size and location of the home. In 2000, Lakewood's homes had an estimated overall median value of \$210,000 and increased to \$550,000 in 2006. By 2010 the median home price for existing single-family homes in Lakewood had fallen to \$390,000. The median price bottomed out at 352,200 in 2011. In December 2014, the median asking sales price for a single-family home in Lakewood had increased to \$438,500. For the same time period, the median home value for surrounding jurisdictions was \$415,500 and the average was \$417,357. The median home price in Lakewood is slightly above the median and the average for the surrounding area:

Paramount	\$245,000
Bellflower	\$360,000
Long Beach	\$390,000
Downey	\$415,500
Lakewood	\$438,500
Cypress	\$490,000
Cerritos	\$582,500

### ***Renter Occupied Housing***

The rental housing market in Lakewood is comprised primarily of apartments and single-family homes. As shown in Table 2-10, apartment rents range from \$987 - \$1,533 for a studio or one-bedroom apartment and \$1,424 - \$2,074 for a two-bedroom unit. Single-family home rates range from \$1,800 to \$2,550 for three-bedroom units.

In 2012 the median price for a home in Lakewood was \$356,250 but by the end of 2014, it has risen to \$438,500 as noted above. In 2012 the median home price in Los Angeles County was \$340,000. This indicates that, with respect to home prices, Lakewood fared better than the County as a whole. This demonstrates that Lakewood is a stable community as further reflected by a homeownership rate of 73% according to the U.S. Census 2005-2009 American Community Survey.

In 2012, the median rent in Lakewood was \$1,401, which was lower than the Los Angeles County median rent of \$1,725. Table 2-10 presents a summary of rental rates and median home prices for both Lakewood and the County for 2012.

**Table 2-10: 2012 Rental Rates**

<b>Rental Unit Types</b>	<b>Lakewood (2012)</b>	<b>L.A. County (2012)</b>
Studio	\$987	\$1,262
1 Bed - 1 Bath	\$1,170	\$1,533
2 Bed - 1 Bath	\$1,424	\$1,443
2 Bed - 2 Bath	\$1,582	\$2,012
2 Bed - Townhouse	\$1,593	\$2,074
3 Bed - 2 Bath	\$1,825	\$2,172
Median Rent	\$1,401	\$1,725
<b>Median Home Prices</b>	<b>Lakewood (2012)</b>	<b>L.A. County (2012)</b>
Single-Family	\$356,250	\$340,000

Source: Average Rent: RealFacts; Median Home Prices: <http://www.dqnews.com>.

Note: Rent figures are for average asking rent; they do not apply to detached, single-family houses that are rented.

### ***Housing Affordability***

Based on Federal and State guidelines that households should not spend more than 30 percent of their gross income on housing, the following table estimates the maximum housing costs affordable to very low income, low income, and moderate income households in Lakewood. The affordability threshold is adjusted based upon the size of the households.

Using updated income guidelines, current housing affordability in terms of home ownership can be estimated for the various income groups.

HUD requires reporting on four income categories for the Consolidated Plan, based on the 2010 County median family income for a family of four persons, which was \$54, 828:

- Extremely Low Income: 0-30% of the County MFI (Less than \$16, 448)
- Low Income: 31%-50% of the County MFI (Less than \$27,414)
- Moderate Income: 51%- 80% of the County MFI (Less than \$43,826)
- Middle Income: 81%- 95% of the County MFI (Less than \$52,086)

Assuming that the potential homebuyer for each income group has sufficient down payment, credit, and maintains housing expenses no greater than 30% of their income, the maximum affordable home prices can be calculated. As shown in Table 2-11, comparing the affordability with current market data on rents and mortgages indicates that:

- Extremely low-income households cannot afford housing of adequate size in the City of Lakewood. In particular, extremely low-income households cannot afford rental or homeownership in Lakewood.
- Lower, Moderate and Median income households are able to rent one and two-bedroom apartments. Homeownership is not affordable to these income groups.
- For Moderate Income households, however, though they still cannot afford a median priced home in Lakewood, they are very close to home ownership.

**Table 2-11: 2010 Affordable Housing Prices and Rents by Income Groups**

Income Category	Max. Home Purchase Price	Max. Home Rental Rate
Extremely Low Income (0-30% MFI) Less than \$23,800	\$90,900	\$419/month
Very Low Income (31%- 50% MFI) Less than \$39,650	\$148,000	\$698/ month
Lower Income (51%- 80% MFI) Less than \$63,450	\$205,400	\$838/ month
Median Income (100%) Less than \$62,100	\$335,200	\$1,281 month
Moderate Income (101-120%) Less than \$74,500	\$372,400	\$1,537/ month

\*Based on County Median Family Income of \$62,100. Calculation of affordable rent is based on 30% of gross household income. Calculation of affordable home purchase is based on down payment of 10%, annual interest rate of 5.75%, 30-year mortgage, and monthly payment of 30% of gross income.

### ***Housing Cost Burden***

According to HUD, 395 (2%) of Lakewood households were units with physical defects, 10,385 (40%) had overpayment issues, and 1,535 households had overcrowded

conditions (6%). The housing assistance needs of renters were greater than owners, despite the 72% to 28% ratio of homeowners to renters. Among the household types, an average 65% of the low and moderate income households experienced some type of housing issue. The biggest impact was housing cost burden to the extremely low income, particularly for renter (100%) and owner (97.1%) households of 5 or more persons.

According to the 2012 SCAG Regional Housing Needs Assessment, 9,814 households or approximately 40% of Lakewood's total households overpaid for housing. More than two-thirds (70.1%) of the overpaying households were owners. Two-thirds of the renter households who overpaid for rent were low income as compared to one-third of owner households were low income. Providing for this need involves making affordable units available to very low and low income households or providing government subsidies to lower income households. The distinction between renter and owner overpayment is important, because while homeowners may overextend themselves financially to purchase a home, they retain the option of selling. Renters, however, are limited to the rental market and are generally required to pay the rent established in that market.

### ***Housing Condition***

Accurate assessment of housing conditions can provide the basis for developing appropriate programs to maintain the quality of living in Lakewood. Housing units like any other tangible asset is susceptible to deterioration over time. Declining housing conditions can lower property values and discourage reinvestment as well as increase crime and promote slum and blight. Common repairs needed include new roofs, wall plaster and stucco. Homes 30 years or older with deferred maintenance require more substantial repairs, such as new siding, plumbing or multiple repairs to the roof, walls, etc. According to the recent estimates, approximately 90 percent of the City's housing stock or units are older than 30 years.

**Table 2-12: City of Lakewood, Age of Housing Stock 2009**

<b>Year Built</b>	<b>Percent Share</b>
2000-2009	0.7%
1990-1999	3.1%
1980-1989	4.3%
1970-1979	7.6%
1960-1969	14.5%
1940-1959	56.4%
1930-1949	11.5%
< 1929	1.8%
<b>Total</b>	<b>100.0%</b>

Source: 2005-2009 ACS 5-Year Estimates

## ***Code Enforcement***

The City has a complaint-based code enforcement program known as the Community Conservation Program. The program divides the City into three areas, each with a Community Conservation Representative who responds to citizen service requests regarding building, planning and zoning, and other property maintenance issues. More than 150 service requests are handled per month. The Community Conservation representatives work closely with the Housing Section of the Community Development Department to direct eligible property owners to City-sponsored rehabilitation programs to correct any code violations.

A primary concern of the Community Conservation Program is unsightly property. The property owners and/or tenants are notified by the City of accumulated refuse or debris, inoperative vehicles, overgrown vegetation, graffiti, building and/or zoning violations. In a move against graffiti, the City provides the labor and a choice of three colors of paint (chocolate, beige, or white) to remove any markings. If a color other than the three available colors is requested, the City will use the property owner's paint for coverage.

A second concern is unauthorized rentals, often a result of the illegal conversion of garages to rental units. Illegal rentals may pose health and safety problems as the units may not be constructed or converted according to minimum health and safety standards.

The City also employs a Public Nuisance and Property Abatement Team, which consists of an assigned Sheriff's deputy, three Community Conservation Program representatives and a City prosecutor. Since 1999, the Team has worked to identify and "clean-up" residential and commercial properties that created a nuisance or provided a haven for crime, or otherwise disturbed the peace and safety of Lakewood residents. The program representatives handle notices for code violations, which are generally simple for property owners to correct. When there is criminal activity taking place on the property, the Los Angeles County Sheriff may become involved and the City Prosecutor may prosecute the person(s) responsible.

## **2.5 Public and Assisted Housing**

The availability and location of public and assisted housing is a fair housing concern if such housing is concentrated in one area of a city and, therefore, a household's access to housing may be limited to that area. In addition, public/assisted housing, including Section 8 rental assistance, should be accessible to lower income households regardless of race/ethnicity, disability or other special needs populations.

### ***Section 8 Tenant-Based Vouchers***

The Los Angeles Housing Authority administers the Section 8 Rental Assistance Program for the City. The Section 8 Program is a federally funded rental assistance program for families who are low income, elderly and disabled. Under this program, housing choice vouchers are provided to allow very low income families to choose and

lease safe, decent, and affordable privately-owned rental housing. A housing subsidy is paid to the landlord directly by the Housing Authority on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

Eligibility for a housing voucher is determined by the Housing Authority based on the total annual gross income and family size and is limited to US citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live.

### ***Affordable Housing Projects***

Apartment projects can receive housing assistance from a variety of sources in order to ensure that rents are affordable to low and moderate Income households. In exchange for public assistance, project owners are required to reserve a portion or all of the units for low and moderate income households, with the length of use restrictions dependent upon the funding program. The City currently contains three assisted housing projects that provide 367 units of affordable housing:

- Candlewood Park - 81 units
- Whispering Fountains - 201 units
- Seasons - 85 units

## **2.6 Licensed Community Care Facilities**

Persons with special needs, such as the elderly and those with disabilities, must also have access to housing in a community. Community care facilities provide a supportive housing environment to persons with special needs in a group situation. Restrictions that prevent this type of housing represent a fair housing concern since lack of such housing impedes special needs groups from access to adequate housing. There are currently 20 community care facilities in the City of Lakewood, including 11 adult care facilities, seven senior care facilities, and two group home facilities. Figure 2-7 shows the location of these facilities.

## **2.7 Accessibility of Public Transit**

Public transit is often the only travel option for lower income households. Public transit should link lower income households to major employment centers. A lack of relationships between public transit, job centers, and affordable housing may impede Fair Housing Choice because persons who depend on public transit will be limited in the choice of where they can live.

Elderly persons and persons with disabilities are more likely than other groups to be transit dependent. Many rely on public transit to visit doctors, go shopping, or attend activities offered at the community centers. Housing for the elderly and persons with

disabilities should be located near transit routes, or alternative transit should be made available for persons with special needs. This section discusses the accessibility of public transit to major employers, medical facilities, and other community facilities from lower income areas and housing for persons with special needs.

### ***Public Transit***

The Los Angeles County Metropolitan Transportation Authority (MTA), Long Beach Transit (LBT), Orange County Transportation Authority (OCTA) and Lakewood DASH provide transit services within the City. The combination of these agencies provides access within Lakewood and to other communities throughout the region. For passengers unable to use the regular bus service, the MTA-sponsored Access Paratransit service and the Long Beach Transit Dial-A-Ride provide services throughout the City. Lakewood Center mall serves as the transit hub for the City, with several different bus lines providing service to and from the mall.

#### ***Los Angeles County Metropolitan Transportation Authority (MTA)***

MTA supports the needs of the disabled community by ensuring that all bus lines are accessible through wheelchair lifts and that rail systems are ADA-compliant for passengers with hearing, mobility, and visual impairments. Also, MTA offers reduced fares to disabled passengers. To assist riders with visual impairments, MTA provides Braille-encoded and large type "Metro Flash Books" for signaling the correct bus.

Five MTA bus routes provide service to Lakewood residents:

**Line 130** provides service along Artesia Boulevard north of the City. This bus route has connections to the Fullerton Park and Ride lot, the Metro Blue Line light rail, and the Artesia Transit Center.

**Line 265** originates at Lakewood Center mall and continues to the City of Pico Rivera. The route provides a connection to the Metro Green Line light rail, which provides service to Los Angeles International Airport (LAX).

**Line 266** provides service from Lakewood Center mall to the City of Pasadena. En route to Pasadena, the bus route serves the communities of Bellflower, Downey, Pico Rivera, South El Monte, and Temple City. The route also provides a connection to the Metro Green Line light rail.

**Line 275** provides service from the Los Cerritos Mall in the City of Cerritos through the communities of Santa Fe Springs, Whittier, and Pico Rivera.

**Line 62** runs from the City of Hawaiian Gardens to downtown Los Angeles. The route also provides service to the communities of Cerritos, Norwalk, Santa Fe Springs, Pico Rivera, and Commerce. MTA also provides funding to Access Services Incorporated, a paratransit service offered to individuals whose disabilities prevent them from using

regular buses or rail service. Access Para-transit operates seven days a week, 24 hours a day, in most areas of Los Angeles County. It is a shared ride service that operates curb-to-curb and utilizes a fleet of small buses, mini-vans, and taxis. Trip reservations can be made from 45 minutes to 14 days prior to the desired pick-up time.

### **Long Beach Transit (LBT)**

LBT operates several bus lines throughout Lakewood and the surrounding communities, with connections to MTA bus and rail service and OCTA bus service. LBT offers both fixed-route and Dial-A-Ride services in Lakewood.

Fifteen LBT lines provide service within the City of Lakewood:

**Routes 21 and 22** originate at Alondra Boulevard in the City of Bellflower and run through Lakewood to the Long Beach Transit Mall, where a connection to the Metro Blue Line and several Long Beach Transit lines is provided.

**Route 23** originates at Carson Street in Lakewood.

**Routes 91, 92, and 93** provide service from the City of Bellflower to the Long Beach Transit Mall, where a connection with the Metro Blue Line light rail and several Long Beach Transit lines is provided. Stops within Lakewood include Lakewood Center mall, the Lakewood Civic Center, and Lakewood High School.

**Route 101** runs from Santa Fe Avenue to the Long Beach Towne Center. The route provides a connection to the Metro Blue Line light rail and makes stops at Long Beach City College, Lakewood Center mall, and Lakewood High School.

**Route 102** provides service along Willow Street in Long Beach from Santa Fe Avenue to the Long Beach Towne Center. The route provides a connection to the Metro Blue Line light rail, which provides service to downtown Los Angeles.

**Route 103** follows the same route as **Route 101**, but ends at Lakewood Center mall.

**Routes 111 and 112** connect Lakewood Center mall to the Long Beach Transit Mall. Stops include Lakewood Medical Center, Long Beach City College, and Long Beach Airport.

**Routes 172 and 173** provide service from the Long Beach Transit Mall to the Norwalk Green Line Station. The buses also make stops at Long Beach City College, CSU Long Beach, Long Beach Towne Center, and Cerritos College.

**Route 191** runs from the Long Beach Transit Mall to Artesia High School. The bus makes stops at the Del Amo Blue Line Station and the Lakewood Center mall.



**Route 192** provides service from the Long Beach Transit Mall to the Los Cerritos Center in the City of Cerritos. The bus also makes stops at the Del Amo Blue Line Station and the Lakewood Regional Medical Center.

#### **Orange County Transportation Authority (OCTA)**

OCTA supports the needs of the disabled community by providing wheelchair lifts on buses and by offering reduced fares for elderly passengers and passengers with disabilities. In addition, OCTA offers the ACCESS service, which provides door-to-door service for passengers who are unable to board regular fixed-route buses.

One OCTA line serves Lakewood:

**Route 38** runs from Del Amo Boulevard and Pioneer Boulevard in Lakewood to the Anaheim Hills area. The bus stops at the Buena Park Mall and the Anaheim Hills Metrolink station.

#### ***Major Employers***

Table 2-13 shows the top ten employers in the City. Overall, 27 businesses in Lakewood had 100 or more employees, and nine had more than 200 employees. Figure 2.6 shows the location of these employers in relation to the City's employment centers. As the figure shows, most of the major employers are located near Lakewood Center mall, which serves as the City's transit hub. All other employers are located in close proximity to bus routes traversing the City.

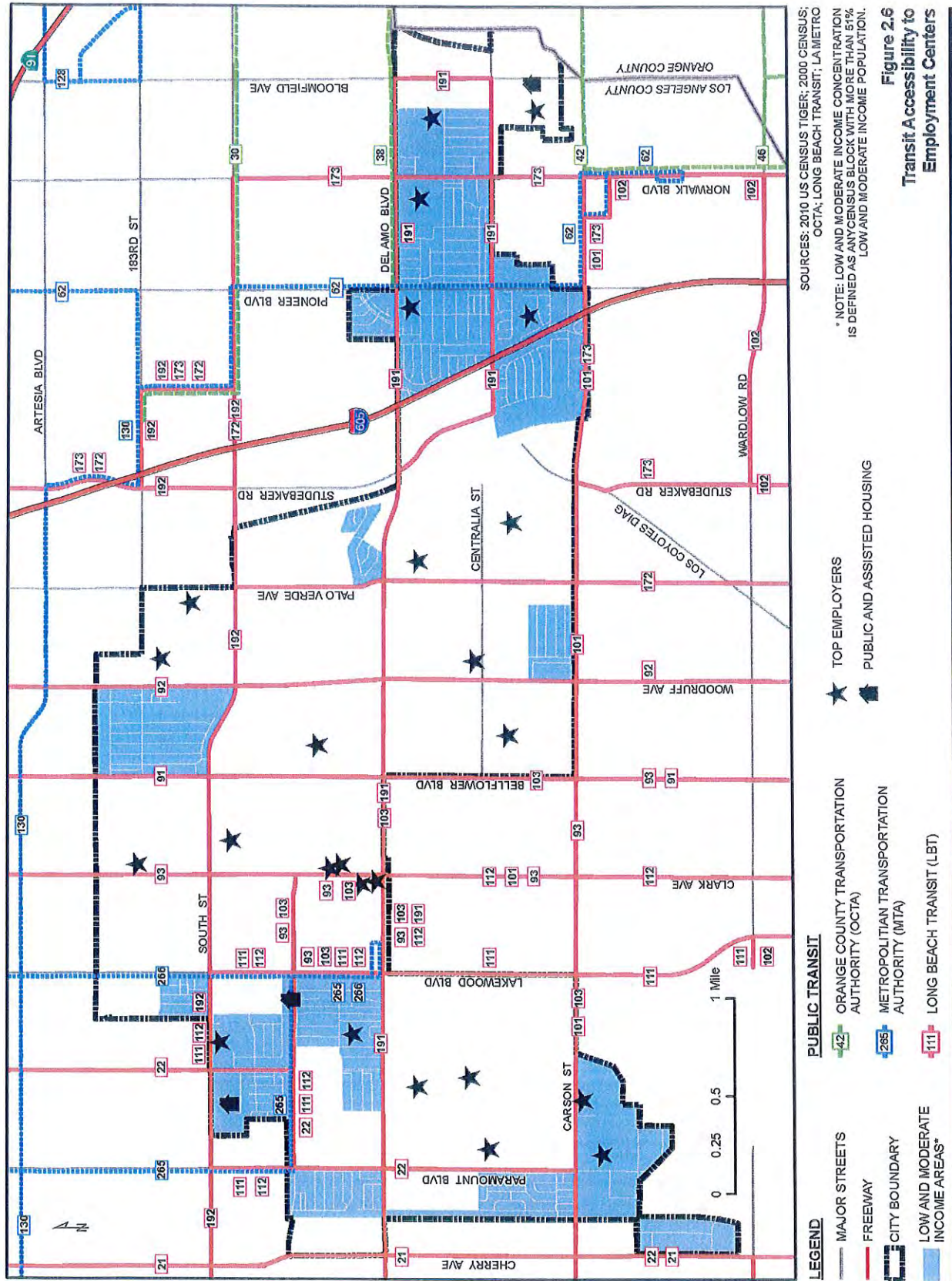
**Table 2-13: Major Employers**

<b>Business</b>	<b>Number of Employees</b>
Long Beach Unified School District	917
Lakewood Regional Medical Center	782
City of Lakewood	601
Dept. of Children and Family Services	491
Bellflower Unified School District	419
Los Angeles County Sheriff's Department	345
Wal-Mart	331
ABC Unified School District	329
Albertson's	301
Home Depot	292

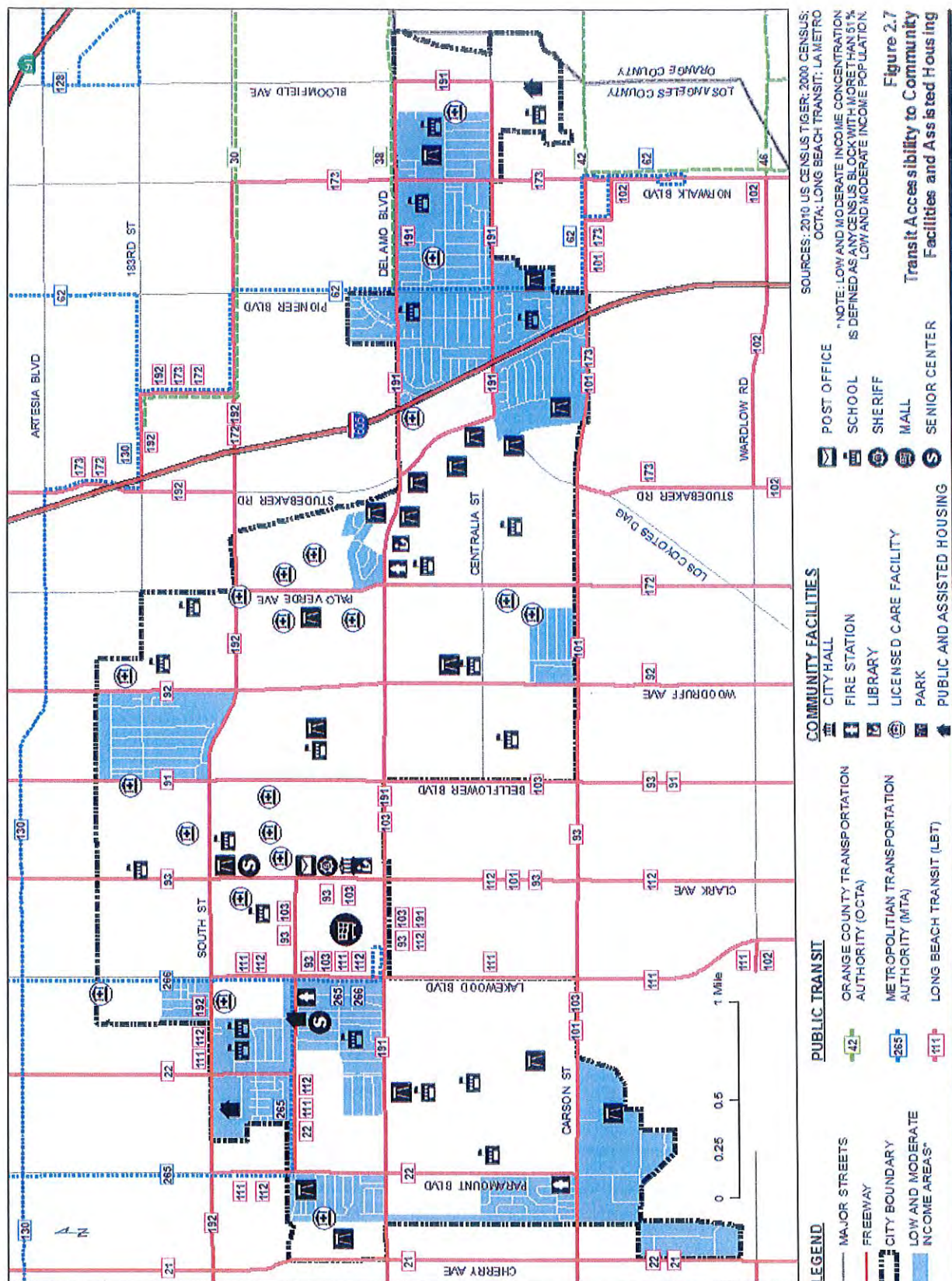
Source: Lakewood Community Development Department

### ***Community Facilities***

Many lower income households, elderly, and persons with disabilities depend on public transit to reach community facilities, such as hospitals/clinics, community centers, public libraries, parks, and schools. Figure 2.7 shows the location of the community facilities, along with the location of transit routes and the assisted housing complex. As the figure shows, most of the community facilities are located immediately adjacent to public transportation routes.







**Figure 2.7**  
**Transit Accessibility to Community Facilities and Assisted Housing**

# Chapter 3

## Mortgage Lending Practices

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An essential aspect of Fair Housing Choice is equal access to credit for the purchase or improvement of a home. In the past, fair lending practices were not always employed by financial institutions. Credit market distortions and other activities such as redlining<sup>1</sup> prevented some groups from equal access to credit. The passage of the Community Reinvestment Act (CRA) in 1977 and the Home Mortgage Disclosure Act (HMDA) in 1979 was designed to improve access to credit for all members of the community. This section reviews the lending practices of financial institutions and the access minorities and all income groups have to home loans.

### *Community Reinvestment Act*

The Community Reinvestment Act (CRA) is intended to encourage regulated financial institutions to help meet the credit needs of entire communities, including low and moderate income neighborhoods. Depending on the type of institution and total assets, a lender may be examined by different supervising agencies for its CRA performance. A search in the Federal Reserve Board (FRB), Federal Financial Institutions Examination Council (FFIEC), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), and Office of Thrift Supervision (OTS) databases was performed.

### *Home Mortgage Disclosure Act*

In tandem with the CRA, the Home Mortgage Disclosure Act (HMDA) requires lending institutions to make annual public disclosures of their home mortgage lending activity. Under HMDA, lenders are required to disclose information on the disposition of home loan applications and on the race or national origin, gender, and annual income of loan applicants.

Detailed HMDA data for conventional and government-backed home purchase and home improvement loans in Lakewood were examined. HMDA data provides some insight into the lending patterns that exist in a community. However, the HMDA data is used only to indicate the potential for unfair lending practices; the data cannot be used to reach definite conclusions on discriminatory practices.

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<sup>1</sup> The word "redlining" refers to the practice whereby a lender provides unequal access to credit or unequal credit terms to a person because of their race, creed, color or national origin or other characteristic(s) of the residents of the area where the applicant resides or will reside.

### **3.1 Disposition of Conventional Home Loan Applications by Race and Income of Applicant**

#### ***Conventional Home Purchase Loans***

Approximately 4,498 conventional home purchase loan applications were processed for homes in Lakewood in 2013 (Table 3-1). White applicants accounted for the largest portion of applications, with 57.9 percent of the total loans processed. Of all loans processed, 13.6% did not provide race information, and 9.6% of loans were marked as not applicable (such as financial institutions, not profit groups, REOs, etc).

Overall, 55.4 percent of conventional loan applications were approved, 16.7 percent were denied, 12.3 percent were denied, 8.4 percent were withdrawn, 3.8 percent were not used, and 20.1% were closed or were REO. Approval rates for conventional home purchase loans varied by applicant race. A review of the data found that White applicants were the largest group whose loan was originated (59.7%) followed by Asian applicants (8.5%). However, the loan denial rate was more equally balanced among Asian, African American, and White applicants (19.7%, 12.1%, and 15.4%, respectively). This reveals that White applicants had more equity, income, or other assets to obtain a conventional loan than other races, but the proportion of White applicants who had their loan denies was not significantly disproportionate from Asian and African American/Hispanic applicants.

Approval rates for Hispanic or Latino loan applicants were 59.4% and for Non-Hispanic or Latino applicants the rate was 62.1%. The difference is less than three percentage points, which is not a significant difference between these two ethnic groups.

Table 3-1: Disposition of Conventional Home Purchase Loan Applications by Race, 2013

	Total		Approved		Denied		Withdrawn		Not Used/ Closed/REO	
Race	#	%	#	%	#	%	#	%	#	%
American Indian or Alaska Native	25	0.6%	18	0.7%	0	0.0%	1	0.3%	6	0.6%
Asian	587	13.1%	212	8.5%	109	19.7%	96	25.5%	170	15.8%
African American	177	3.9%	68	2.7%	67	12.1%	23	6.1%	19	1.8%
Native Hawaiian/ Pacific Islander	64	1.4%	32	1.3%	0	0.0%	28	7.4%	4	0.4%
White	2,603	57.9%	1,488	59.7%	85	15.4%	164	43.6%	866	80.4%
Information not provided	612	13.6%	254	10.2%	292	52.8%	55	14.6%	11	1.0%
Not applicable	430	9.6%	420	16.9%	0	0.0%	9	2.4%	1	0.1%
<b>Total</b>	<b>4,498</b>	<b>100%</b>	<b>2,492</b>	<b>100%</b>	<b>553</b>	<b>100%</b>	<b>376</b>	<b>100%</b>	<b>1,077</b>	<b>100%</b>
<b>Ethnicity</b>										
Hispanic or Latino	754	16.7%	448	18.0%	106	19.2%	70	18.6%	130	11.8%
Not Hispanic or Latino	2,717	60.1%	1,688	67.7%	338	61.1%	205	54.5%	486	44.3%
Information not provided	647	14.3%	349	14.0%	109	19.7%	101	26.9%	88	8.0%
Not applicable	401	8.9%	7	0.3%	0	0.0%	0	0.0%	394	35.9%
<b>Total</b>	<b>4,519</b>	<b>100%</b>	<b>2,492</b>	<b>100%</b>	<b>553</b>	<b>100%</b>	<b>376</b>	<b>100%</b>	<b>1,098</b>	<b>100%</b>

Sources: Consumer Financial Protection Bureau <http://www.consumerfinance.gov/hmda/explore>  
Federal Financial Institutions Examination Council [http://www.ffiec.gov/hmda/hmdaproducts.htm#LAR\\_TS](http://www.ffiec.gov/hmda/hmdaproducts.htm#LAR_TS)

While Table 3-1 provides an overall illustration of the loan disposition among different races for conventional loans, Table 3-2 below provides a more detailed analysis of loan approval rate by race and income of the applicant. As shown in Table 3-2, approval rates vary both by income and among racial groups of the same income level. As can be expected, approval rates are relatively low for applicants earning less than 80 percent of MFI. However, it is noteworthy that some applicants earning 80 to 100 percent and 100 to 120 percent of MFI had higher approval rates than applicants earning more than 120 percent of MFI.

Among the racial groups, Asians and Whites tend to have higher approval rates while African American and Native Hawaiian/Pacific Islander had the lowest in three income categories. Among applicants earning more than 120 percent of MFI, most applicants have approval rates between 59 percent and 61 percent. Native Hawaiian/Pacific Islanders had an approval rate of 50 percent for the 80-100 percent MFI category.

In examining the approval rates among the races, all races combined had only a 50% approval rate for incomes less than 80 percent of MFI. The reasons why approval rates differ is clouded by the fact that a large number of loans did not have racial information, yet those groups had approval rates above 60 percent of MFI.

Table 3-2: Approval Rates for Conventional Home Purchase Loan, 2013

Race	Loan Approval Rate by Income Level				
	< 50%	50 - 80%	80 - 100%	100 - 120%	> = 120%
American Indian or Alaska Native	0%	0%	50%	0%	61%
Asian	0%	0%	71%	56%	59%
African American	0%	0%	0%	50%	59%
Native Hawaiian/ Pacific Islander	0%	0%	0%	100%	52%
White	25%	38%	60%	51%	68%
Info Not Provided	0%	100%	42%	69%	61%
Not Applicable	0%	0%	0%	0%	0%
All Applications	50%	50%	53%	51%	59%

Sources: Consumer Financial Protection Bureau <http://www.consumerfinance.gov/hmda/explore>Federal Financial Institutions Examination Council [http://www.ffiec.gov/hmda/hmdaproducts.htm#LAR\\_TS](http://www.ffiec.gov/hmda/hmdaproducts.htm#LAR_TS)

### 3.2 Disposition of Conventional Home Loan Applications by Lender

In 2013, the top 10 lenders in Lakewood processed 2,571 of all home purchase loan applications (Table 3-3). The top lender was Wells Fargo Bank NA which accounted for 26.4 percent of all loan applications. Wells Fargo approved 364 loans in the City during this period. It should be noted that there are many smaller lenders that processed just a handful of loans to 20 or 30 loans. The top three lenders in Lakewood, Wells Fargo, JP Morgan Chase, and Bank of America have highest approval rates (origination) of the top 10 lenders. Together, these three lenders have approved just over half of all approved loans. All of the top ten banks had denial rates of less than two percent, except for Wells Fargo which had a denial rate of three percent.

Table 3-3: Disposition of Conventional Home Purchase Loan Applications by Top 10 Lending Institutions by Market Share, 2013

Lender	Disposition of Loan									
	Total		Originated		Denied		Withdrawn		Closed	
	#	Market Share	#	Market Share	#	Market Share	#	Market Share	#	Market Share
Wells Fargo	679	26.4%	364	14.2%	76	3.0%	64	2.5%	22	0.9%
JP Morgan Chase	382	14.9%	213	8.3%	45	1.8%	29	1.1%	11	0.4%
Bank of America	279	10.9%	152	5.9%	29	1.1%	25	1.0%	8	0.3%
Citibank	220	8.6%	120	4.7%	28	1.1%	20	0.8%	7	0.3%
Flagstar Bank FSB	186	7.2%	106	4.1%	21	0.8%	13	0.5%	8	0.3%
CashCall, Inc.	183	7.1%	95	3.7%	25	1.0%	16	0.6%	4	0.2%
Nationstar Mortgage	178	6.9%	104	4.0%	22	0.9%	19	0.7%	3	0.1%
Citimortgage	174	6.8%	109	4.2%	9	0.4%	11	0.4%	7	0.3%
Quicken Loans, Inc.	150	5.8%	75	2.9%	20	0.8%	14	0.5%	7	0.3%
Greenlight Financial	140	5.4%	73	2.8%	18	0.7%	14	0.5%	1	0.0%
<b>Total</b>	<b>2,571</b>	<b>100%</b>	<b>1,411</b>	<b>100%</b>	<b>293</b>	<b>100%</b>	<b>225</b>	<b>100%</b>	<b>78</b>	<b>100%</b>

Sources: Consumer Financial Protection Bureau <http://www.consumerfinance.gov/hmda/explore>Federal Financial Institutions Examination Council [http://www.ffiec.gov/hmda/hmdaproducts.htm#LAR\\_TS](http://www.ffiec.gov/hmda/hmdaproducts.htm#LAR_TS)



### ***Homebuyer Assistance Programs***

A common obstacle for first-time homebuyers in achieving homeownership is inadequate savings to make a down payment. Also, it is difficult for some buyers to obtain financing, especially when they have little or no funds towards a down payment. For this reason, many lenders offer first time home buyer programs. These programs vary from lender to lender, and can change from year to year. It is prudent for first time home buyers to spend extra time shopping and comparing the programs and rates that each lender has to offer.

### **3.3 Disposition of Government-Backed Home Loan Applications**

Government-backed financing represents an alternative to conventional financing. Sources of government-backed financing include loans insured by the Federal Housing Administration (FHA), the Department of Veterans Affairs (VA), and the Rural Housing Services/Farm Service Agency (RHS/FSA).

Table 3-4 compares the total applications, approvals, and denials for conventional and government-backed home purchase loans. Relative to conventional loans, government-assisted loans had a slightly lower approval rate than conventional lenders, and a higher denial rate. This is the inverse of lending conditions offered in 2008. Overall, government-assisted applications account for 19.2 percent of all home purchase applications in Lakewood.

Table 3-4: Comparison of Conventional and Government-Backed Home Purchase Loan Applications, 2013

Disposition	Loan Type			
	Conventional		Government-Backed	
	# of Applications	% of Total	# of Applications	% of Total
Loans Approved	2,482	78.8%	580	77.4%
Loans Denied	527	16.7%	143	19.1%
Loans Closed	142	4.5%	26	3.5%
<b>Total</b>	<b>3,151</b>	<b>100%</b>	<b>749</b>	<b>100%</b>

Sources: Consumer Financial Protection Bureau <http://www.consumerfinance.gov/hmda/explore>

Federal Financial Institutions Examination Council [http://www.ffiec.gov/hmda/hmdaproducts.htm#LAR\\_TS](http://www.ffiec.gov/hmda/hmdaproducts.htm#LAR_TS)

### **3.4 Lending by Census Tract and Tract Income by Minority Concentration**

To identify potential geographic differences in mortgage lending activities, an analysis of the HMDA data was conducted by Census Tract and tract income levels. Based on the 2000 Census, HMDA defines a tract based on the following income levels:

- Low and Very Low Income Tract – median income < 50% County MFI
- Moderate Income Tract – median income between 51 and 80% County MFI
- Middle Income Tract – Tract income between 81 and 120% County MFI
- Upper Income Tract – Tract income >=120% County MFI

Table 3-5 shows the total number of applications, the origination rate, and the denial rate by Census tract for conventional home purchase loans in 2013. As shown, the origination rates varied widely among Census tracts from 2.4 percent to 9.7. The median origination rate is 5.5 percent.

Table 3-5: Comparison of Conventional Home Purchase Loans by Census Tract, 2013

Census Tract	Loan Applications by Census Tract									
	Total		Originated		Denied		Withdrawn		Closed	
	# of Loans	% of Total	# of Loans	% of Total	# of Loans	% of Total	# of Loans	% of Total	# of Loans	% of Total
5550.01	274	4.9%	132	4.3%	38	5.7%	34	7.1%	9	5.4%
5550.02	146	2.6%	73	2.4%	24	3.6%	14	2.9%	4	2.4%
5551.03	186	3.3%	86	3.1%	31	4.6%	12	2.5%	8	4.8%
5551.04	204	3.7%	102	3.3%	30	4.5%	16	3.3%	7	4.2%
5700.01	280	5.0%	154	5.0%	33	4.9%	24	5.0%	10	6.0%
5700.02	233	4.2%	125	4.1%	25	3.7%	18	3.8%	7	4.2%
5700.03	324	5.8%	186	6.1%	34	5.1%	22	4.6%	14	8.3%
5707.01	366	6.6%	195	6.4%	60	9.0%	31	6.5%	10	6.0%
5707.02	236	4.2%	122	4.0%	30	4.5%	18	3.8%	10	6.0%
5708	463	8.3%	243	7.9%	60	9.0%	48	10.0%	12	7.1%
5709.01	413	7.4%	241	7.9%	50	7.5%	35	7.3%	16	9.5%
5709.02	260	4.7%	151	4.9%	24	3.6%	20	4.2%	5	3.0%
5710	509	9.1%	297	9.7%	42	6.3%	45	9.4%	14	8.3%
5711.01	379	6.8%	221	7.2%	30	4.5%	38	7.9%	6	3.6%
5711.02	352	6.3%	200	6.5%	45	6.7%	23	4.8%	8	4.8%
5713	391	7.0%	209	6.8%	52	7.8%	38	7.9%	11	6.5%
5714	291	5.2%	180	5.9%	26	3.9%	18	3.8%	1	0.6%
5715.3	277	5.0%	135	4.4%	36	5.4%	24	5.0%	16	9.5%
<b>Total</b>	<b>5,584</b>	<b>100%</b>	<b>3,062</b>	<b>100%</b>	<b>670</b>	<b>100%</b>	<b>478</b>	<b>100%</b>	<b>168</b>	<b>100%</b>

Sources: Consumer Financial Protection Bureau <http://www.consumerfinance.gov/hmda/explore>  
Federal Financial Institutions Examination Council [http://www.ffiec.gov/hmda/hmdaproducts.htm#LAR\\_TS](http://www.ffiec.gov/hmda/hmdaproducts.htm#LAR_TS)

### 3.5 Mortgage Refinancing

In recent years, the real estate market has undergone a major shake-up. Although prices declined precipitously a few years ago, the median home price rose significantly over the since then. Purchasing and refinancing a home has become more difficult following the national housing crisis. Lending standards have become more stringent, compared to how the standards of the mid-2000's.

Relative to home purchase applications, approval rates for mortgage refinancing applications are very low for all groups, with only 52.9 percent of refinancing applications being approved in 2013. As Table 3-6 shows, White applicants comprised the largest

portion of applicants whose race was known. White applicants had the highest approval rate (66.2 percent) while Pacific Islander applicants had the lowest (15.6 percent). The loan approval rates for Asian (29.2 percent), American Indian or Native Alaskan persons (0.6 percent). Applicants of Hispanic origin (16.4 percent) were significantly lower than applicants of non-Hispanic origin (60.6 percent) in obtaining approval of a refinancing loan. Since several factors influence the approval of refinance applications, it is difficult to determine the reasons for the disparity between White applicants and applicants of other races. Perhaps White applicants, who purchased or inherited their homes in much earlier times than other groups, had more home equity, and could more easily qualify for a loan.

Table 3-6: Trends of Conventional Mortgage Refinancing Applications by Race, 2013.

	Total		Originated		Denied		Withdrawn		Closed	
Race	# of Loans	% of Total	# of Loans	% of Total	# of Loans	% of Total	# of Loans	% of Total	# of Loans	% of Total
American Indian or Alaska Native	12	0.5%	7	0.6%	4	1.9%	0	0.0%	0	0.0%
Asian	275	12.2%	168	14.1%	30	14.4%	18	11.1%	8	18.2%
African American	74	3.3%	40	3.4%	12	5.8%	8	4.9%	0	0.0%
Native Hawaiian or Other Pacific Islander	42	1.9%	21	1.8%	6	2.9%	4	2.5%	2	4.5%
White	1,196	53.2%	788	66.2%	117	56.3%	93	57.4%	27	61.4%
Info. Not Provided	271	12.0%	166	13.9%	39	18.8%	39	24.1%	7	15.9%
N/A	379	16.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>2,249</b>	<b>100%</b>	<b>1,190</b>	<b>100%</b>	<b>208</b>	<b>100%</b>	<b>162</b>	<b>100%</b>	<b>44</b>	<b>100%</b>
<b>Ethnicity</b>										
Hispanic	679	16.4%	415	18.3%	90	18.7%	64	18.0%	17	14.7%
Not Hispanic	2,501	60.6%	1,543	68.2%	305	63.3%	203	57.0%	72	62.1%
Info. Not Provided	544	13.2%	296	13.1%	87	18.0%	89	25.0%	27	23.3%
N/A	405	9.8%	8	0.4%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4,129</b>	<b>100%</b>	<b>2,262</b>	<b>100%</b>	<b>485</b>	<b>100%</b>	<b>356</b>	<b>100%</b>	<b>116</b>	<b>100%</b>

Sources: Consumer Financial Protection Bureau <http://www.consumerfinance.gov/hmda/explore>

Federal Financial Institutions Examination Council [http://www.ffiec.gov/hmda/hmdaproducts.htm#LAR\\_TS](http://www.ffiec.gov/hmda/hmdaproducts.htm#LAR_TS)

### 3.6 Predatory Lending and Housing Fraud

With an active housing market, potential predatory lending practices by financial institutions may arise. Predatory lending involves abusive loan practices usually targeting minority homeowners or those with less-than-perfect credit histories. The predatory practices typically include high fees, hidden costs, unnecessary insurance, and larger repayments due in later years. One of the most common predatory practices is placing

borrowers into higher interest rate loans than called for by their credit status. Although the borrowers may be eligible for a loan in the “prime” market, they are directed into more expensive and higher fee loans in the “subprime” market. In other cases, fraudulent appraisal data were used to mislead homebuyers into purchasing over-valued homes, or fraudulent or misrepresented financial data is used to encourage homebuyers into assuming a larger loan than can be afforded. Both cases almost inevitably result in foreclosure or undesired sale of the property.

Predatory lending has also penetrated the home improvement financing market. Seniors and minority homeowners are the usual targets. In general, home improvement financing is more difficult to obtain than home purchase financing. Many homeowners have too high a debt-to-income ratio to qualify for home improvement loans in the prime market and become targets of predatory lending in the subprime market. Seniors are often swindled into installing unnecessary devices or making unnecessary improvements that are bundled with unreasonable financing terms.

Predatory lending is a growing fair housing issue. Predatory lenders who discriminate get some scrutiny under the Fair Housing Act of 1968, which requires equal treatment in terms and conditions of housing opportunities and credit regardless of race, religion, color, national origin, family status, or disability. This applies to loan originators as well as the secondary market. The Equal Credit Opportunity Act of 1972 requires equal treatment in loan terms and availability of credit for all of the above categories, as well as age, sex, and marital status. Lenders that engage in predatory lending would violate these acts, if they target African American, Hispanic or elderly households to buy higher-priced and unequal loan products; treat loans for protected classes differently than those of comparably credit-worthy Whites; or have policies or practices that have a disproportionate effect on the protected classes. Examples of fair lending violations include giving an African American borrower a higher-cost loan than a White borrower with a comparable credit rating, or buying such a loan in the secondary market.

In 1998, HUD began an initiative to address fraud in programs administered by the federal agency. The “Housing Fraud Initiative” investigation involved the Federal Bureau of Investigation, Internal Revenue Service and U.S. Attorney’s Office, and uncovered over \$110 million in fraud involving three types of schemes:

- Originating fraudulent loans that allowed unqualified borrowers to obtain mortgages insured by the Federal Housing Administration;
- A scam in which real estate professionals obtain mortgages in the names of fictitious borrowers; and
- Equity skimming, in which an owner sells a property to a so-called “straw buyer” at an inflated price. The straw buyer then defaults, but the seller has already profited.

An example of equity skimming is when a person buys a \$100,000 HUD foreclosed home and resells it for \$200,000 to a buyer who does not exist, but is made “real” through false or forged documents. This person makes a \$100,000 profit from the fraudulent loan, money that should have been awarded to deserving HUD applicants.

HUD targeted Southern California first under the program to a large extent because the default rate in the 7 Southern California counties is 50 percent higher than the national rate. In particular, Los Angeles, Riverside, and San Bernardino counties are known to have the highest concentration of FHA foreclosures. In Lakewood, no FHA foreclosed property is currently listed on HUD’s web page.

In addition, HUD, in conjunction with the U.S. Department of Treasury, formed the Joint-Task Force on Predatory Lending in 2000. The Task Force conducted an in-depth investigation of the problem and issued recommendations to Congress regarding improving consumer literacy and disclosure, reforming sales practices, improving market structure, and restricting abusive terms and conditions.

The State of California has also enacted additional measures designed to stem the tide of predatory lending practices. A new law (Senate Bill 537) signed by former Governor Gray Davis provided a new funding mechanism for local District Attorney’s offices to establish special units to investigate and prosecute real estate fraud cases. The law enabled county governments to establish real estate fraud prosecution units.<sup>2</sup> Furthermore, former Governor Davis signed AB 489 in October 2001, a predatory lending reform bill. The new law prevents a lender from basing the loan strictly on the borrower’s home equity as opposed to the ability to repay the loan. The law also outlaws some balloon payments and prevents refinancing unless it results in an identifiable benefit to the borrower.<sup>3</sup>

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<sup>2</sup> Consumers Union, *The Hard Sell: Combating Home Equity Lending Fraud in California - Part I*, 1998.

<sup>3</sup> Consumers Union, “Governor Davis Signs Predatory Lending Reform, October 11, 2001.”

## Chapter 4

# Public Policies

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Public policies, particularly land use controls, zoning regulations, and housing policies have the potential to impact the location and availability of housing choices. This chapter of the AI reviews the public policies of Lakewood in relation to fair housing choices.

### 4.1 Covenants, Conditions, and Restrictions (CC&Rs)

In the past, Covenants, Conditions, and Restrictions (CC&Rs) were used to exclude certain groups such as minorities from equal access to housing in a community. Today, the California Department of Real Estate reviews CC&Rs for all subdivisions of five or more lots, or condominiums of five or more units. This review is authorized by the Subdivided Lands Act and mandated by the Business Professions Code, Section 11000. The review includes a wide range of issues, including compliance with fair housing law.

The review must be completed and approved before the Department of Real Estate will issue a final subdivision public report. This report is required before a real estate broker can sell the units, and each prospective buyer must be issued a copy of the report. If the CC&Rs are not approved, the Department of Real Estate will issue a “deficiency notice”, requiring the real estate broker to revise the CC&Rs.

### 4.2 Public Policies and Programs Affecting Housing Development

The City’s Housing Element, General Plan, Planning and Zoning Code, Consolidated Plan and other documents have been reviewed to evaluate the following potential impediments to fair housing choice and affordable housing development:

- Local zoning, building, occupancy, health, and safety codes
- Public policies and building approvals that add to the cost of housing development
- Moratoriums or growth management plans
- Residential development fees
- Administrative policies affecting housing activities
- Policies that restrict housing or community development resources for areas of minority concentration, or policies that inhibit employment of minorities or individuals with disabilities
- Interdepartmental coordination between local agencies that provide housing or community development resources to areas of minority concentration or to individuals with disabilities
- Availability of public transportation and social services for persons with disabilities
- Community representation on planning and zoning boards and commissions

## ***Local Zoning, Building, Occupancy, Health and Safety Codes***

### ***Zoning Ordinance***

Higher density housing reduces land costs on a per-unit basis and thus facilitates the development of affordable housing. Restrictive zoning that requires unusually large lot and building size can increase housing costs and can impede housing production. Zoning Code regulations accommodate a wide range of housing types, including mobile homes, second units, group care facilities, and senior housing. Development standards such as density, height, setbacks, and parking are also specified in the Zoning Code. Table 4-1 identifies residential zone districts and development standards.

**Table 4-1: Residential Zone Districts**

<b>Zone</b>	<b>Maximum Density</b>	<b>Maximum Height</b>	<b>Minimum Lot Size</b>	<b>Typical Residential Type</b>
R-A	8.7 du/acre	35 feet	6,000 sq. ft.	Low-Density single family dwellings and accessory buildings; limited agriculture
R-1	8.7 du/acre	35 feet	6,000 sq. ft.	Low-Density single family dwellings and accessory buildings
M-F-R	22 du/ac <sup>1</sup> 24 du/ac <sup>2</sup> 30 du/ac <sup>3</sup>	25 feet	15,000 sq. ft.	Multi-family dwelling units and accessory buildings
MHP	10 du/ac	N/A	4 acres	Mobile Home

<sup>1</sup>For parcels less than 12,500 square feet.

<sup>2</sup>For parcels 12,500 square feet to 25,000 square feet.

<sup>3</sup>For parcels greater than 25,000 square feet.

Source: Lakewood Land Use Element, Lakewood Municipal Code.

### ***Definition of a Family***

A community's zoning ordinance can restrict access to housing for relations failing to qualify as a "family" by the definition specified in the zoning ordinance. Even if the code provides a broad definition, deciding what constitutes a "family" should be avoided by cities to prevent confusion or give the impression of restrictiveness.

California court cases<sup>4</sup> have ruled that an ordinance that defines a "family" as (a) an individual, (b) two or more persons related by blood, marriage or adoption, or (c) a group of not more than a certain number of unrelated persons as a single housekeeping unit is invalid. Court rulings stated that defining a family does not serve any legitimate or useful objective or purpose recognized under the zoning and land planning powers of the city, and therefore violates rights of privacy under the California Constitution. A zoning

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<sup>4</sup> *City of Santa Barbara v. Adamson. (1980), City of Chula Vista v. Pagard (1981), among others.*

ordinance also cannot regulate residency by discrimination between biologically related and unrelated persons.

The Lakewood Zoning Code defines a family as follows:

*“One or more persons living as a single housekeeping unit as distinguished from a group occupying a boarding, rooming, or lodging house, hotel, or club. A family may include domestic servants.” (Lakewood Municipal Code, Section 9302.23)*

Though the use of “family” in the Lakewood Zoning Code does not appear to be restrictive, the mere presence of the definition can be confusing and could lead to the perception of restrictiveness.

### ***Community Care Facilities***

The Lanterman Developmental Disabilities Services Act of the California Welfare and Institutions Code (Sections 5115 and 5116) declares that mentally and physically disabled persons are entitled to live in normal residential surroundings. The use of property for the care of 6 or fewer disabled persons is a residential use for the purpose of zoning. A State-authorized, certified or licensed family care home, foster home, or a group home serving six or fewer disabled persons or dependent and neglected children on a 24-hour-a-day basis is considered a residential use that is permitted in all residential zones for single-family dwellings. No local agency can impose more restrictive zoning or building and safety standards on these homes. There are 20 community care facilities in the City of Lakewood. All facilities are located within residential zones.

### ***Second Units***

Second units are attached or detached dwelling units that provide complete independent living facilities for one or more persons and that are secondary to the primary dwelling unit on a lot. The units must include permanent provisions for living, sleeping, cooking and sanitation. Second units may be an alternative source of affordable housing for low income households, particularly for seniors. In February 2012, the City amended the Zoning Ordinance to permit second units by right in the single-family residential zones, subject to certain development standards. State law requires local jurisdictions to either adopt ordinances that establish the conditions under which second units will be permitted or to adopt the State law provisions governing second units (Government Code, Section 65852.2).

### ***Mobile Homes/Manufactured Housing***

State legislation mandates the inclusion of mobile home/manufactured housing in a jurisdiction’s land use policy. The City permits mobile homes or manufactured housing on single-family lots. In addition, the City has a Mobile Home Park zone, which allows for the establishment of mobile home parks.



### ***Density Bonuses***

In October 2014 the City amended its municipal code to comply with State Density Bonus law. The amendment repealed old density bonus language and replaced it with a section that references the State law and any amendments thereto. The City will continue to promote density bonus provisions for residential development projects.

### ***Parking Requirements***

The Lakewood Zoning Code requires two covered parking spaces for each single-family unit. In the Multi-Family Residential (M-F-R) zone, dwelling units with two or fewer bedrooms require two parking spaces, units with three bedrooms require two and one-half parking spaces, and units with four or more bedrooms require three spaces. In addition, the zoning code requires that guest parking be provided in the M-F-R zone at a ratio of 10 percent of the spaces required for the units.

For senior housing or housing for persons with disabilities, parking requirements can be reduced to one parking space per three units plus one parking space for every three employees. The 10 percent additional guest parking is also required for these units.

### ***Senior/Affordable Housing***

Lakewood has three senior assisted-housing projects totaling 367 units. The City provides flexible development standards, including reduced parking standards and smaller unit sizes, in order to encourage the development of senior and affordable housing projects. The City also encourages preservation of these units as affordable housing, as conversion to a market-rate use requires additional on-site parking, development of larger units, and other standards to comply with the Zoning Code.

### ***Building Codes***

The City has adopted the State Uniform Building and Housing Codes. These codes are considered to be the minimum necessary to protect the public health, safety, and welfare. No local amendment has either been initiated or approved that directly affects housing standards or processes.

### ***Public and Administrative Policies Concerning Community Development and Housing Activities***

Important criteria of the State Department of Housing and Community Development's (HCD) approval of any housing element includes a determination that the local jurisdiction's policies do not unduly constrain the maintenance, improvement, and development of a variety of housing choices for all income levels. The City's 2013-2021 Housing Element was approved by the City in August 2013. The 2013-2021 Housing Element identifies the following goals:

- 1.1 Preserve and improve the existing affordable housing stock.
- 1.2 Preserve and improve the residential neighborhood environments that provide a high quality of life for all Lakewood residents.
- 2.1 Develop housing to meet the identified local housing needs of the community while maintaining and providing a high quality of life for all Lakewood residents.
- 2.2 Develop the maximum number of new housing units possible to meet Lakewood's fair share of regional housing needs as identified in the SCAG regional housing needs assessment.
- 2.3 Achieve compliance with energy conservation measures to be included in new housing developments.
- 2.4 Provide suitable sites for housing development.
- 3.1 Provide housing assistance needs of Lakewood residents.
- 3.2 Preserve and increase the number of assisted housing.
- 4.1 Promote housing opportunities for all persons regardless of race, color, ethnicity, national origin, religion, sex or marital status.

The following are summaries of key programs contained in the 2013-2021 Housing Element that facilitate the provision of quality housing and a range of housing choices:

- *Code Enforcement and Community Conservation* - The City has an active code enforcement program dedicated to preserving and improving the environmental quality of the City. Community Conservation Officers receive approximately 150 service requests each month. Community Conservation Program staff will continue to work closely with the Housing Section to refer eligible property owners to the rehabilitation loan programs offered through the City.
- *Home Rehabilitation Loan Programs* - The City offers home rehabilitation loan programs for low income household and senior household properties. The maximum loan amount for single-family homes is \$18,000. This program helps provide quality housing for seniors and lower income households. The City also offers a Fix-Up Paint-Up Program, whereby households can receive minor home repairs up to \$3,000. In addition, the Teens in Lakewood Care (TLC) program provides general landscape maintenance and light housekeeping services to qualified low income property owners through a cooperative program between the City of Lakewood, the Lakewood Jaycees, and area high school students.
- *Condominium Conversion Regulations* - The Lakewood Municipal Code contains a Condominium Conversion Ordinance that restricts the conversion of rental units

to owner-occupied units when the vacancy rate for the City is below five percent. By restricting the conversion of rental units, the City ensures that a variety of housing choices exist for residents.

- *Density Bonus* – Pursuant to State law, the City allows density bonuses for residential development projects. The City provides information regarding density bonuses and other housing incentives on the City website.
- *Section 8 Rental Assistance* – In July 2011 the City voluntarily transferred its budget authority and baseline units from the Lakewood Housing Authority to the Housing Authority of Los Angeles County (HACoLA) for administration of the program. The City continues to provide information and refers the elderly, large families and lower-income families to this program.
- *Lakewood Housing Strategy* - The Lakewood Housing Strategy has been designed to develop a comprehensive housing program for the portion of Lakewood east of the San Gabriel River. The formulation of a housing strategy for this portion of Lakewood entailed surveying each parcel within the area and determining the condition, occupancy, ownership patterns, housing types, available parking, condition of public improvements, traffic counts, population density, student generation, code enforcement history, fire and public safety concerns and other factors which help describe the quality and state of the housing. This data is being utilized in conjunction with economic statistics on property re-sales and leasing in the area to describe the current state of Lakewood's housing stock. From the data collected, a housing strategy is formulated for the sub-areas of greatest need.
- *Homebuyer Assistance Programs* – The California Housing Finance Agency's Mortgage Credit Certificate (MCC) tax credit program functions as a federal income tax credit that reduces the borrower's potential federal income tax liability. The credit may be used by first-time home buyers to convert a portion of the annual mortgage interest into a direct income tax credit, and therefore lowering the amount of federal taxes the holder of the MCC would have to pay for the duration of the loan. The credit is subtracted dollar-for-dollar from the homebuyer's federal income taxes. Qualified buyers are awarded a tax credit of up to 15 percent and the remaining 85 percent may be taken as a deduction from the income in the usual manner.

This program encourages more owner-occupied housing and provides greater home ownership opportunities for families in Lakewood, particularly those that are low and moderate income. Interested residents go through the normal process of choosing a realtor and arranging financing through a program participating lender. If the home selected is eligible for the program, the lender applies for the MCC on behalf of the buyer. Home prices, location and other participant restrictions apply.

- *Fair Housing Program* - The City contracts with a fair housing consultant to provide a variety of fair housing services, including education, counseling, dispute

investigation and resolution, case referrals, and training. The City reviews the Fair Housing Program quarterly to identify specific areas of need in the City and to focus programs toward meeting these needs.

### ***Moratoriums/Growth Management***

Lakewood does not have building moratoriums or growth management plans that limit housing construction.

### ***Development Fees/Assessments***

Development fees and taxes charged by local governments also contribute to the cost of housing. In Lakewood, the fees charged for residential developments are designed to offset the cost of permit processing. Examples of fees include Site Plan Review, Special Use Permit application, Environmental Assessment, and Design Review among others. In addition, school impact fees are assessed by the State. Fees charged by the City are lower than most of the surrounding communities and thus do not unduly restrict the provision of a range of housing choices.

### ***Community Representation***

An important strategy for expanding housing choices for all residents is to ensure that residents' concerns are heard. A jurisdiction must create avenues through which residents can voice concerns. Lakewood's commissions and committees are populated by members from the community. The role of these commissions and committees is discussed below. Overall, the City provides for sufficient community representation in the decision-making process of housing-related matters.

### ***Planning and Environment Commission***

The Planning and Environment Commission reviews and makes decisions on a variety of land use matters such as subdivisions, conditional use permits, community plans, design reviews, and variances. The Commission also reviews and makes recommendations to the City Council on issues pertaining to the General Plan, Specific Plans, zone changes, annexations, and other policy issues regarding development. The Planning and Environment Commission consists of five members appointed by the City Council to serve two-year terms.

### ***Development Review Board***

The Development Review Board (DRB) is composed of an architect, a landscape architect, and the Director of Community Development. The Development Review Board serves as both an advisory and approval body that reviews aspects of project design. The primary goal of the Development Review Board is to ensure that physical property improvement projects are designed and constructed in accordance with the City's high standards of quality. The DRB conducts the review process and applies conditions of

approval in a judicious manner so as not to cause undue burden on any development. DRB meetings are informal and open to the public.

### ***Recreation and Community Services Commission***

The Recreation and Community Services Commission studies issues related to Lakewood's recreational programs and social services. The Commission consists of five members appointed by the City Council to serve two-year terms. All meetings are open to the public in order to give residents adequate opportunity to voice opinions.

### ***Community Safety Commission***

The Community Safety Commission has the responsibility of studying, planning, and recommending appropriate action to the City Council on matters pertaining to traffic, public safety, fire prevention, law enforcement services, public health, animal control, civil defense, and disaster planning and control. All meetings are open to the public in order to give residents adequate opportunity to voice opinions.

# Chapter 5

## Assessment of Fair Housing Practices

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This chapter provides an overview of current fair housing practices in Lakewood. Recent fair housing complaints, violations, and suits are evaluated to determine trends or patterns of impediments to fair housing in the City.

### 5.1 Fair Housing Practices of Realtors and Other Housing Associations

A number of professional organizations for housing services are engaged in the maintenance and furthering of fair housing choices. These include real estate associations and apartment associations. This section provides an overview of the fair housing commitments of these organizations and the services they provide to promote the awareness of fair housing among its membership.

#### *Real Estate Associations*

On December 6, 1996, HUD and the National Association of Realtors (NAR) entered into a Fair Housing Partnership. The partnership requires HUD and NAR to develop a Model Affirmative Fair Housing Action Plan for use by members of NAR to satisfy HUD's Affirmative Fair Housing Marketing regulations. The NAR has developed a Fair Housing Program to provide resources and guidance to Realtors in ensuring equal professional services for all people.

#### *Fair Housing Declaration*

The term "realtor" identifies a licensed professional in real estate who is a member of the NAR. Not all licensed real estate brokers and salespersons are members of the NAR. However, realtors who are members of NAR must pledge to conduct business in keeping with the spirit and letter of the Code of Ethics. Specifically, Article 10 of the Code of Ethics obligates realtors to affirmatively further fair housing as follows:

*Realtors shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, or national origin. Realtors shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, or national origin. (Amended 1/90)*

*Realtors, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, or national origin. (Amended 1/00)*

Article 10 is a firm statement of support for equal opportunity in housing. In accordance with Article 10, Code of Ethics, each realtor is required to sign the following pledge per the HUD-NAR agreement:

I agree to:

- *Provide equal professional service without regard to race, color, religion, sex, handicap, familial status, or national origin of any prospective client, customer, or of the residents of any community.*
- *Keep informed about fair housing law and practices, improving my clients' and customers' opportunities and my business.*
- *Develop advertising that indicates that everyone is welcome and no one is excluded, expanding my client's and customer's opportunities to see, buy, or lease property.*
- *Inform my clients and customers about their rights and responsibilities under the fair housing laws by providing brochures and other information.*
- *Document my efforts to provide professional service, which will assist me in becoming a more responsive and successful Realtor.*
- *Refuse to tolerate non-compliance.*
- *Learn about those who are different from me, and celebrate those differences.*
- *Take a positive approach to fair housing practices and aspire to follow the spirit as well as the letter of the law.*
- *Develop and implement fair housing practices for my firm to carry out the spirit of this declaration.*

### ***Diversity Certification***

The NAR has created a diversity certification, "At Home with Diversity: One America" to be granted to licensed real estate professionals who meet eligibility requirements and complete the NAR "At Home with Diversity" course. The certification will signal to customers that the real estate professional has been trained on working with diversity in today's real estate markets. The coursework provides valuable business planning tools to assist real estate professionals in reaching out and marketing to a diverse housing market. The NAR course focuses on diversity awareness, building cross-cultural skills, and developing a business diversity plan. In July 1999, the NAR Diversity Program received the HUD "Best Practices" award.

### ***California Association of Realtors (CAR)***

The California Association of Realtors (CAR) includes more than 110 local member Associations and more than 155,000 REALTORS®, REALTOR®-Associates, and affiliate members. As members of organized real estate, realtors subscribe to a strict code of ethics and have access to numerous services and programs to enhance their professionalism. Preventative legal programs provide members with the latest in legal information to give them the competitive edge. CAR's extensive legislative advocacy program means members are well-represented on local, State, and federal issues. Educational programs and year-round seminars help members gain new skills and professional designations like the prestigious Graduate Realtor Institute.

The CAR created the Equal Opportunity/Cultural Diversity Coordinator position. In addition, the CAR conducted a survey of realtors regarding cultural diversity issues and concerns. CAR has three meetings per year, which include sessions on fair housing issues. CAR directs outreach efforts Southern California area to underserved communities, State-licensed brokers, and sales persons who are not CAR members.

### ***Pacific West Association of Realtors***

The Pacific West Association of Realtors serves realtors in Lakewood and surrounding communities, including Long Beach, La Mirada, and several communities in Northern Orange County. The Pacific West Association of Realtors provides many continuing education opportunities to members, including courses on the topics of ethics and professional conduct, trust funds, fair housing, and real estate agency. The Association also has trained mediators on staff that provide extensive mediation services for unresolved issues relating to financial disputes and fair housing issues. Realtors with fair housing questions, or who are in need of additional information, are usually referred to the California Association of Realtors. The Pacific West Association of Realtors also provides resource information on ethics and standards of practice.

### ***California Department of Real Estate (DRE)***

The California Department of Real Estate (DRE) is the licensing authority of real estate brokers and salespersons. As noted earlier, not all licensed brokers and salespersons are members of the National or California Association of Realtors.

The DRE has adopted education requirements that include courses in ethics and in fair housing. In order to renew a real estate license, each licensee is required to complete 45 hours of continuing education courses, including three hours in each of the four mandated areas: agency, ethics, trust fund, and fair housing. The fair housing course contains information that will enable an agent to identify and avoid any discriminatory practices when providing real estate services to clients.



## ***California Department of Consumer Affairs***

The Department of Consumer Affairs (DCA) exists to promote and protect the interests of California consumers. The DCA helps consumers learn how to protect themselves from unscrupulous and unqualified individuals. The Department also protects professionals from unfair competition by unlicensed practitioners.

The Department of Consumer Affairs is dedicated to enhancing individual consumer access to services and resources. To help fulfill its mission of promoting and protecting the interests of consumers, DCA will continue to build and maintain effective relationships with:

- consumer and public interest groups
- the business and professional community
- law enforcement agencies
- other government agencies

The Department of Consumer Affairs assists renters by publishing *A Guide to Residential Tenants' and Landlords' Rights and Responsibilities*. The booklet focuses on California laws that govern the landlord-tenant relationship and suggests things that both the landlord and tenant can do to make the relationship a good one. Although the booklet is written from the tenant's point of view, landlords can also benefit from its information.

## ***Apartment Associations***

The California Apartment Association is the country's largest statewide trade association for rental property owners and managers. The CAA incorporated in 1941 to serve rental property owners and managers throughout California. CAA represents rental housing owners and professionals who manage more than 800,000 rental units. Under the CAA umbrella, numerous other apartment associations cover specific geographic areas throughout the State, including Lakewood.

The CAA supports the spirit and intent of all local, State, and federal fair housing laws for all residents without regard to color, race, religion, sex, marital status, mental or physical disability, age, familial status, sexual orientation, or national origin. Members of the California Apartment Association agree to abide by the following provisions of their Code for Equal Housing Opportunity:

- *We agree that in the rental, lease, sale, purchase, or exchange of real property, owners and their employees have the responsibility to offer housing accommodations to all persons on an equal basis;*
- *We agree to set and implement fair and reasonable rental housing rules and guidelines and will provide equal and consistent services throughout our resident's tenancy;*

- *We agree that we have no right or responsibility to volunteer information regarding the racial, creed, or ethnic composition of any neighborhood, and we do not engage in any behavior or action that would result in steering; and*
- *We agree not to print, display, or circulate any statement or advertisement that indicates any preference, limitations, or discrimination in the rental or sale of housing.*

The Apartment Association of Greater Los Angeles (AAGLA) serves all of Southern California and has approximately 14,000 members. The Association publishes a monthly magazine, *Apartment Age*, and provides information packets to owners and managers interested in joining the organization. The magazine periodically features articles that aim at educating its members regarding fair housing laws. Through a variety of seminars, workshops, and educational courses, AAGLA provides members with information and training on such topics as ethics, credit checks, addressing code enforcement violations, property management and pre-inspection training, etc. AAGLA has a fair housing representative who conducts a fair housing workshop and provides information on fair housing. In addition to workshops and seminars, the Association offers its Registered Residential Manager Course. The course is a California Apartment Association-approved program that offers a series of classes on landlord/tenant issues, ethics, marketing, property management, fair housing, and other issues.

#### ***Apartment Association - California Southern Cities***

The Apartment Association - California Southern Cities serves the City of Long Beach and the surrounding communities, including Lakewood. Similar to the other apartment associations throughout the region, the Apartment Association - Southern California Cities provides seminars, workshops, information, and training to members on a variety of topics, including fair housing.

## **5.2 Fair Housing Services**

This section provides an overview of the fair housing services available to Lakewood residents, as well as an analysis of recent fair housing complaints, violations, and suits to determine trends or patterns in the City. Typically, fair housing services include the investigation and resolution of housing discrimination complaints, discrimination auditing/testing, and education and outreach, including the dissemination of fair housing information such as written material, workshops, and seminars. Landlord/tenant counseling services involves informing landlords and tenants of their rights and responsibilities under the California Civil Code and mediating conflicts between tenants and landlords.

#### ***Fair Housing Consultants, Inc.***

The City contracts with Fair Housing Consultants, Inc. to provide fair housing services to residents. Fair Housing Consultants Inc. is highly dedicated to promoting equal housing

opportunity, has provided fair housing services to the City since 1999. Services include education and outreach materials, fair housing training, complaint services, complaint processing, tenant/landlord mediation, and case referral. This section includes a detailed description of the services provided by Fair Housing Consultants, Inc.

### ***Training, Education, and Outreach***

During 2014-2015, Fair Housing Consultants, Inc. conducted several trainings, outreach, and education activities throughout the City, including speaking engagements, training sessions, and distribution of fair housing materials. Speaking engagements included the Apartment Association meetings and seminars, bi-weekly Southwest Board of Realtors meetings, a fair housing summit, NAHRO Fair Housing trainings, and SPA 7 Monthly meetings. Fair Housing Consultants, Inc. also conducted a training session for realtors at the annual Laws and Litigation Conference.

Fair Housing Consultants, Inc. distributed the following informational materials during 2014-2015:

- 1,520 fair housing flyers. The flyers were mailed to consumer groups, realtors, banks, placed in the City libraries and at City Hall. Tenants requesting fair housing information and tenants who filed complaints also received the flyer.
- 160 California tenants' rights booklets
- 183 fair housing brochures
- 37 predatory lending brochures
- 5 Homebuyer brochures

### **Fair Housing Complaints, Violations, and Suits**

Fair Housing Consultants, Inc. received five housing discrimination complaints in 2014, with four pertaining to racial discrimination and one based on familial status. Fair Housing Consultants referred all four cases to DFEH for further investigation after consulting with the clients.

### ***Landlord/Tenant Services***

In addition to fair housing complaints, Lakewood residents sought assistance from Fair Housing Consultants, Inc., for landlord/tenant resolution services. During 2014-2015, Fair Housing Consultants, Inc. responded to 270 complaints from 259 households regarding various tenant/landlord disputes. The most common complaint dealt with eviction, accounting for 23.7 percent of all complaints. Complaints regarding repairs were also common, representing 21.8 percent of all complaints. Among the complainants, 91 were White, 79 were African American, and six were Asian. There were 83 persons of Hispanic origin that were complainants. Table 5-1 categorizes all of the landlord/tenant complaints received during 2014-2015.

**Table 5-1: Landlord/Tenant Services FY 2014-2015**

Type of Complaint	Number
Eviction	64
Security Deposit	63
Rent Increase	43
Repairs	59
Harassment	10
Rental Terms	16
Code Enforcement	15
<b>Total</b>	<b>270</b>

Source: Fair Housing Consultants, March 2014

### 5.3 Hate Crimes

Hate crimes are crimes that are committed because of a bias against race, religion, disability, ethnicity, or sexual orientation. In an attempt to determine the scope and nature of hate crimes, the Federal Bureau of Investigation's (FBI) Uniform Crime Reporting Program collects statistics on these incidents. According to the FBI, there were 53 reported hate crimes in Lakewood from 1999 to 2008, with an average of 5.3 hate crimes per year during that 10-year period. Between 2009 and 2013, there were 13 hate crimes with an average of 2.6 hate crimes per year during that five-year period.

**Table 5-2: Hate Crimes in Lakewood 1999-2013**

Year	Race	Religion	Sexual Orientation	Ethnicity	Disability (1)	Gender (2)	Gender Identity (2)	Total
1999	2	1	0	1	0	0	0	4
2000	2	1	0	1	0	0	0	4
2001	5	0	1	0	0	0	0	6
2002	3	0	0	0	0	0	0	3
2003	Data Not Available from FBI website at this time.							8
2004	6	0	1	1	0	0	0	8
2005	6	1	1	0	0	0	0	8
2006	3	0	0	0	0	0	0	3
2007	3	1	0	0	0	0	0	4
2008	2	0	0	3	0	0	0	5
2009	2	0	1	0	0	0	0	3
2010	2	1	1	0	0	0	0	4
2011	1	0	0	0	0	0	0	1
2012	3	0	0	0	0	0	0	3
2013	2	0	0	0	0	0	0	2
<b>Total</b>	<b>34</b>	<b>4</b>	<b>3</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>0</b>	

Source: Federal Bureau of Investigation website (<http://www.fbi.gov/stats-services/crimestats>)

# Chapter 6

## Identification of Impediments and Actions

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The City of Lakewood is committed to ensuring equal access to housing for all residents. Based on the analysis described previously in this report, the City has made several findings regarding issues that influence equal access to housing. This section presents the findings, and contains recommendations and actions designed to address the findings.

### 6.1 Findings

#### *Demographic Characteristics*

Changes in the demographics of a community can influence equal access to housing. The City has become more racially and ethnically diverse since 1990, with the proportion of Asian, African American, and Hispanic residents increasing, while the proportion of White residents has decreased. Changing racial and ethnic characteristics may influence fair housing issues to the extent that certain racial and ethnic groups may experience discrimination in the housing market due to factors such as color, language spoken, or other cultural factors.

#### *Household and Housing Characteristics*

Household type and size, income level, the presence of persons with special needs, housing price, and household characteristics may affect a household's access to housing. The following household and housing characteristics are prominent in the City.

- Household size increased from 2.81 persons per household to 2.95 persons per household during the 1990s. Since then, the average household size in Lakewood has grown with the City's population and as of 2012 the estimated average household size has increased to 3.06 persons. This indicates that an increase in families with children in the community. An increase in household size can contribute to fair housing issues in the sense that large household sizes and the presence of children may make landlords wary of renting to certain households.
- As shown in Table 2-6, African American and Hispanic households have a larger proportion of lower and moderate income households than White or Asian households; therefore, housing affordability issues disproportionately affect these groups.

- The number of housing units in the City has remained relatively stable, increasing by less than three percent since 1990. The limited increase in housing units coupled with the population increase led to a tight housing market, which may result in increased fair housing issues as some landlords could potentially afford to be discriminatory in selecting tenants.
- Overcrowding is relatively low in the City, but is prominent among large households (five or more members). Not only does overcrowding create problems for those families living in inadequately sized units, overcrowding also results in greater and more rapid deterioration of homes than would otherwise occur. As a result, some landlords or apartment managers may be more hesitant about renting to larger families, thus making access to adequate housing even more difficult.
- As of December 2014 the median price for homes in the City was approximately \$438,500 which is affordable only to above-moderate income households. Lower and moderate income households are essentially priced out of the homeownership market. A majority of rental units are affordable to low and moderate income households.
- A majority of housing units in the City are more than 50 years of age. Most residential structures over 30 years of age typically require minor repairs and modernization improvements. Though the housing stock is generally in good condition, an increase in the number of units requiring rehabilitation is likely given the age of the structures.
- Housing cost burden is prevalent among elderly renters and large households. More often than not, housing cost is disproportionately burdening the most vulnerable members of the community. Therefore, maintaining a reasonable level of housing cost burden is an important goal of Lakewood.
- A majority of community facilities and employment centers in the City are easily accessible using public transportation. MTA, Long Beach Transit, and OCTA all provide bus service in the City. The City's DASH system and Long Beach Transit's Dial-A-Ride provide transportation options to disabled and elderly persons. The relationship between public transit, job centers, and affordable housing does not impede Fair Housing Choice in Lakewood because persons who depend on public transit are not limited as to where they can live due to the access provided in the City.

### ***Access to Home Purchase and Home Improvement Financing***

An essential aspect of fair housing choice is equal access to credit for the purchase or improvement of a home. The analysis of lending patterns in the City reveals the following issues:

- Approval rates for conventional home purchase loans varied by applicant race. A review of the data found that White applicants were the largest group whose loan was originated (59.7%) followed by Asian applicants (8.5%). However, the loan denial rate was more equally balanced among Asian, African American, and White applicants (19.7%, 12.1%, and 15.4%, respectively). This reveals that White applicants had more equity, income, or other assets to obtain a conventional loan than other races, but the proportion of White applicants who had their loan denials was not significantly disproportionate from Asian and African American/Hispanic applicants.
- Approval rates for Hispanic or Latino loan applicants were 59.4% and for Non-Hispanic or Latino applicants the rate was 62.1%. The difference is less than three percentage points, which is not a significant difference between these two ethnic groups.
- Among the racial groups, Asians and Whites tend to have higher approval rates while African American and Native Hawaiian/Pacific Islander had the lowest in three income categories. Among applicants earning more than 120 percent of MFI, most applicants have approval rates between 59 percent and 61 percent. Native Hawaiian/Pacific Islanders had an approval rate of 50 percent for the 80-100 percent MFI category.
- The top three lenders in Lakewood, Wells Fargo, JP Morgan Chase, and Bank of America have highest approval rates (origination) of the top 10 lenders. Together, these three lenders have approved just over half of all approved loans. All of the top ten banks had denial rates of less than two percent, except for Wells Fargo which had a denial rate of three percent.
- Relative to conventional loans, government-assisted loans had a slightly lower approval rate than conventional lenders, and a higher denial rate. This is the inverse of lending conditions offered in 2008. Overall, government-assisted applications account for 19.2 percent of all home purchase applications in Lakewood.

### ***Public Policies and Programs***

Public policies and programs can affect the availability of housing choice. To ensure that City policies and programs promote equal housing opportunities, the City has reviewed all housing policies and programs and has identified the following potential fair housing issues:

- *Definition of a family* - The Zoning Code contains a definition of a family. While the definition does not appear to be restrictive, the City may consider removing this definition to avoid the impression of restrictiveness.

- *Density Bonus* – The City currently allows density bonuses when requested by developers. The City continues to promote density bonus provisions for residential development projects. In conjunction with implementation of the Housing Element, the City has amended the Municipal Code to conform to State law allowing density bonuses for residential development projects.

## **6.2 Actions to Further Fair Housing Choice in Lakewood**

The preceding sections of the AI have reviewed background information, analyzed lending data, assessed the fair housing services, and provided findings of potential impediments in the City. The paragraphs below set forth the City's actions to further access to fair housing for all Lakewood residents.

### ***Expanding Affordable Housing Opportunities***

Housing affordability alone is not a fair housing issue. Fair housing concerns arise only when affordability interacts with any issues covered under Fair Housing Law. Furthermore, Hispanic and African American households are disproportionately impacted by lower and moderate incomes, and therefore have fewer housing options than other racial/ethnic groups. The following actions will assist the City in expanding affordable housing opportunities for City residents.

#### ***1. Homeownership Assistance***

**Action 1.1:** The City will continue to provide and expand home ownership opportunities for low and moderate income households. Specifically, the City will explore the use of different funding programs to assist households with income between 80 and 100 percent of County MFI. This group has the most difficulty in obtaining conventional home purchase financing.

*Time Frame: Ongoing*

#### ***2. Rehabilitation Assistance***

**Action 2.1:** The City will continue to provide and expand assistance for low and moderate income households in meeting the housing rehabilitation needs. Specifically, the City will explore the use of different funding programs to assist households with income between 80 and 100 percent of County MFI. This group has the most difficulty in obtaining conventional home improvement financing.

*Time Frame: Ongoing*



### **3. Section 8 Rental Assistance**

**Action 3.1:** The City will continue to provide information and refer the elderly, large families, and lower-income families to Housing Authority of Los Angeles County (HACoLA) for assistance with the Section 8 program.

*Time Frame: Ongoing*

### **4. Affordable Housing Resources**

**Action 4.1:** The City will identify and pursue other funding sources for the development of affordable housing.

*Time Frame: At least once a year, assess the feasibility of applying to different funding programs.*

## **Public Policies and Programs Affecting Housing Development**

The City has identified several public policies and programs that have the potential to restrict equal access to housing. However, many City programs, including programs contained in the General Plan Housing Element, contain actions that actively promote equal access to housing. As a City committed to ensuring Fair Housing Choice for all residents, the City has identified the following actions:

### **5. Incentives for Affordable Housing Development**

**Action 5.1:** The City will continue to provide financial and development incentives to owners or developers of multi-family housing to set aside units that are affordable to low and moderate income residents.

*Time Frame: Ongoing*

### **6. Housing Element Update**

**Action 6.1:** The City will continue to implement the policies and program identified in the certified Housing Element.

*Time Frame: Ongoing through 2021*

## **Access to Financing**

The analysis of lending data revealed that significant differences exist in the approval rates of loans by the race of the applicant. The City will take the following actions to improve access to financing for residents.

## **7. Outreach to Lenders**

**Action 7.1:** The City will contact local lenders with homebuyer assistance programs to explore ways to expand participation by potential homebuyers.

*Time Frame: Ongoing*

**Action 7.2:** The City will work with local lenders and government institutions, such as Fannie Mae, to provide information about government-backed financing for low and moderate income residents. The City will encourage local lenders to provide information in both English and Spanish.

*Time Frame: Ongoing*

## **8. Education and Resources**

**Action 8.1:** The City will encourage workshops to be held in Lakewood by local lending institutions and Fair Housing Consultants regarding the home loan process and the resources available to low and moderate income homebuyers. The City will encourage local lenders and Fair Housing Consultants to hold workshops in both English and Spanish.

*Time Frame: Conduct a homebuyer workshop at least once a year.*

**Action 8.2:** The City will provide brochures or information on homeownership, rental assistance, and rehabilitation assistance programs in English and Spanish.

*Time Frame: Ongoing*

## **9. Unfair Lending Practices**

**Action 9.1:** The City will work with Fair Housing Consultants to monitor complaints regarding unfair lending, and assess lending patterns using the Home Mortgage Disclosure Act Data (HMDA) and other data sources.

*Time Frame: Monitor HMDA and other data at least once a year to identify potential issues with unfair lending practices.*

**Action 9.2:** The City and Fair Housing Consultants will participate with HUD and other efforts in investigating predatory lending in the home purchase, home improvement, and mortgage refinancing markets.

*Time Frame: Ongoing*

**Action 9.3:** Periodically, the City will use *Lakewood Living*, the City newsletter, or other media to alert residents of predatory lending practices, or other unfair lending practices that surface in the City.

*Time Frame: Ongoing*

## **Public Outreach**

### **10. Fair Housing Services**

**Action 10.1:** The City will continue to distribute information regarding the services provided by Fair Housing Consultants. The City will provide a description of the services on the City website.

*Time Frame: Ongoing*

**Action 10.2:** Fair Housing Consultants will continue conducting fair housing workshops for residents, real estate professionals, apartment owners, and property managers. Specific efforts should be made to expand community participation and increase a greater awareness among property owners and managers.

*Time Frame: Ongoing*

**Action 10.3:** Fair Housing Consultants will continue to work with the local boards of realtors to distribute fair housing information to member agencies in Lakewood.

*Time Frame: Ongoing*

## Chapter 7

# Signature Page

I, \_\_\_\_\_, hereby certify that this Analysis of Impediments to Fair Housing Choice for the City of Lakewood represents the City's conclusions about impediments to fair housing choice, as well as actions necessary to address any identified impediments.

\_\_\_\_\_  
Mayor  
City of Lakewood

\_\_\_\_\_  
Date

# **D I V I D E R S H E E T**

*Legislation*

ORDINANCE NO. 2015-2

AN ORDINANCE OF THE CITY COUNCIL OF THE CITY OF LAKEWOOD  
MODIFYING THE PRECISE PLAN FOR THAT PROPERTY LOCATED AT  
3014 SOUTH STREET.

THE CITY COUNCIL OF THE CITY OF LAKEWOOD DOES HEREBY ORDAIN AS  
FOLLOWS:

SECTION 1. On June 25, 2014, the City Council of the City of Lakewood adopted Ordinance No. 2013-1 thereby approving Zone Change No. 112, which changed the official zoning from M-F-R (Multiple Family Residential) to PD-MF (Multiple-Family Dwelling Unit Planned Development) for the property located at 3014 South Street, Lakewood, California. Ordinance No. 2013-1 and which included Exhibits "P and "Q" which established a wall height of 36" within the required front yard.

SECTION 2. The proposed Modification of Precise Plan allows fences, gates and walls within the required front yard to be not more than seven feet in height as measured from the public sidewalk.

SECTION 2. The Modification of Precise Plan was made pursuant to Section 9474 of the Lakewood Municipal Code.

SECTION 3. Pursuant to the terms and provisions of the California Environmental Quality Act Guidelines and Resolution No. 73-29 and the City's environmental clearance procedures, the proposed project was found to be Categorically Exempt from the California Environmental Quality Act (CEQA) based on Section 15303.(e) of the CEQA Guidelines of 1970, as amended. Section 15303.(e) exempts certain accessory structures, including fences and walls.

SECTION 5. The aforementioned Modification of Precise Plan has been adopted pursuant to a public hearing held before the City Council on the 24<sup>th</sup> day of March, 2015 following published, posted, and mailed notice in accordance with the Government Code and local ordinances.

SECTION 6. The Modification of Precise Plan as set forth in Exhibits "AA" and "BB" are hereby approved.

SECTION 7. No person shall violate any provision, or fail to comply with any of the requirements of this Ordinance. Any person violating any of the provisions, or failing to comply with any of the mandatory requirements of this Ordinance shall be guilty of a misdemeanor. Any person convicted of a misdemeanor under the provisions of this Ordinance shall be punished by a fine equal to the maximum amount allowed under state law, or by imprisonment in the City

or County Jail for a period not exceeding six months, or by both fine and imprisonment. Each such person shall be guilty of a separate offense for each and every day during any portion of which any violation of any provisions of this Ordinance is committed, continued, or permitted by such person, and shall be punished accordingly.

In addition to the penalties hereinabove provided, any condition caused or permitted to exist in violation of any provisions of this Ordinance shall be deemed a public nuisance, and may be by this City summarily abated as such, and each day such condition continues shall be regarded as a new and separate offense.

SECTION 8. The City Council hereby declares it would have passed this Ordinance sentence by sentence, paragraph by paragraph, and section by section, and does hereby declare the provisions of this Ordinance are severable and, if, for any reason, any section of this Ordinance should be held invalid, such decision shall not affect the validity of the remaining parts of this Ordinance.

SECTION 9. The City Clerk shall certify to the adoption of this ordinance. The City Council hereby finds and determines there are no newspapers of general circulation both published and circulated within the City, and incompliance with Section 36933 of the Government Code, directs the City Clerk to cause said ordinance within fifteen (15) days after its passage to be posted in at least three public places within the City. This ordinance shall take effect thirty (30) days after its adoption.

ADOPTED AND APPROVED this \_\_\_\_ day of \_\_\_\_\_, 2015, by the following roll call vote:

	AYES	NAYS	ABSENT
Council Member Croft	_____	_____	_____
Council Member DuBois	_____	_____	_____
Council Member Piazza	_____	_____	_____
Council Member Wood	_____	_____	_____
Mayor Rogers	_____	_____	_____

\_\_\_\_\_  
Mayor

ATTEST:

\_\_\_\_\_  
City Clerk



# **D I V I D E R S H E E T**

*Reports*

## ORGANIZATIONAL APPOINTMENTS

ORGANIZATIONS	2014-15	2015-16
California Contract Cities Association	Wood – Rep. DuBois – Alt.	_____ – Rep. _____ – Alt.
California Joint Powers Insurance Authority	Wood – Rep. Piazza – Alt.	_____ – Rep. _____ – Alt.
Council of Governments Organizations		
1. Southern California Association of Governments (SCAG)		
a. Representative		
b. General Assembly (Annual Conference) <sup>2</sup>	DuBois – Rep. Piazza – Alt.	_____ – Rep. _____ – Alt.
2. Gateway Cities COG Board	DuBois – Rep. Piazza – Alt.	_____ – Rep. _____ – Alt.
Greater Los Angeles County Vector Control District <sup>3</sup>	Croft – Rep.	_____ – Rep.
Job Training Partnership Act SELACO WIB	Wood – Policy Bd	_____ – Policy Bd
League of California Cities		
1. L.A. County Division	Piazza – Rep. Wood – Alt.	_____ – Rep. _____ – Alt.
2. L.A. County City Selection Committees <sup>4</sup>	Wood – Rep. Piazza – Alt.	_____ – Rep. _____ – Alt.
3. Annual League Conference <sup>2</sup>	DuBois – Rep. Rogers – Alt.	_____ – Rep. _____ – Alt.
L.A. County Sanitation Districts 3 & 19 <sup>1</sup>	Rogers – Rep. Wood – Alt.	Wood – Rep. _____ – Alt.
Southeast Water Coalition	Rogers – Rep. Croft – Alt.	_____ – Rep. _____ – Alt.

1 - Representative must be the Mayor. For City Selection Committees, Mayor must designate an alternate for each meeting where required.

2 - If neither can attend, delegate may be appointed by Mayor prior to annual conference

3 - Two-year term expiring in January 2016

4 - Committees appoint City representatives to boards, commissions, and agencies specified by law (e.g., AQMD, MTA, and Library Commission). Committees meet on an "as needed" basis during League (County Division) Meetings

## COMMITTEE APPOINTMENTS

STANDING COMMITTEES	2014-15	2015-16
Intergovernmental Relations	Rogers - Chair Wood - Member	_____ - Chair _____ - Member
Lakewood Schools	Rogers - Chair Wood - Member	_____ - Chair _____ - Member
Environmental Management	Piazza - Chair DuBois - Member	_____ - Chair _____ - Member
Public Safety <sup>1</sup>	Croft - Chair DuBois - Member	_____ - Chair _____ - Member
Park Development	Wood - Chair Rogers - Member	_____ - Chair _____ - Member
Water Resources	Croft - Chair Piazza - Member	_____ - Chair _____ - Member
Community Promotion	DuBois - Chair Piazza - Member	_____ - Chair _____ - Member
Economic Development <sup>2</sup>	Rogers - Chair Croft - Member	Wood - Chair Rogers - Member

1 - Includes License & Permit Hearing Board

2 – Current Mayor and Previous Mayor

## AD HOC COMMITTEES

Paramount Unified School District  
*Formed 9/28/2004*

Rogers  
Croft

Audit  
*Formed 3/25/2014*

Croft - Chair  
Piazza - Member

**NOTE:** Ad Hoc Committees have not been included with the annual appointments for organizational/standing committees since the establishment of the standing committees in 1994. The Ad Hoc Committees are formed to meet for a limited time period and/or are limited to a single-subject matter and report their findings directly to the City Council without taking any action on their own.

# DIVIDER SHEET

*Successor  
Agency*

**CITY OF LAKEWOOD SUCCESSOR AGENCY - PROJECT AREAS  
FUND SUMMARY 4/2/2015**

In accordance with section 2521 of the Lakewood Municipal Code there is presented herewith a summary of obligations to be paid by voucher 56 through 56. Each of the following demands has been audited by the Director of Administrative Services and approved by the City Manager.

2902	ENFORCEABLE OBLIGATIONS	1,419.00
		<b>1,419.00</b>

Council Approval

\_\_\_\_\_  
Date

\_\_\_\_\_  
City Manager

Attest

\_\_\_\_\_  
City Clerk

\_\_\_\_\_  
Director of Administrative Services



**CITY OF LAKEWOOD SUCCESSOR AGENCY - PROJECT AREAS  
SUMMARY CHECK REGISTER**

<u>CHECK #</u>	<u>CHECK DATE</u>	<u>VEND #</u>	<u>VENDOR NAME</u>	<u>GROSS</u>	<u>DISC.</u>	<u>CHECK AMOUNT</u>
56	04/02/2015	4428	COLANTUONO HIGHSMITH & WHATLEY PC	1,419.00	0.00	1,419.00
<b>Totals:</b>				<u>1,419.00</u>	<u>0.00</u>	<u>1,419.00</u>

# DIVIDER SHEET

# *Housing Successor*

**CITY OF LAKEWOOD SUCCESSOR AGENCY - HOUSING  
FUND SUMMARY 3/26/2015**

In accordance with section 2521 of the Lakewood Municipal Code there is presented herewith a summary of obligations to be paid by voucher 56 through 56. Each of the following demands has been audited by the Director of Administrative Services and approved by the City Manager.

3901	HOUSING SUCCESSOR AGENCY	2,900.00
		<hr/>
		<b>2,900.00</b>

Council Approval

\_\_\_\_\_  
Date

\_\_\_\_\_  
City Manager

Attest

\_\_\_\_\_  
City Clerk

\_\_\_\_\_  
Director of Administrative Services

**CITY OF LAKEWOOD SUCCESSOR AGENCY - HOUSING  
SUMMARY CHECK REGISTER**

<u>CHECK #</u>	<u>CHECK DATE</u>	<u>VEND #</u>	<u>VENDOR NAME</u>	<u>GROSS</u>	<u>DISC.</u>	<u>CHECK AMOUNT</u>
56	03/26/2015	2177	SINDAHA SAMIR	2,900.00	0.00	2,900.00
<b>Totals:</b>				<u>2,900.00</u>	<u>0.00</u>	<u>2,900.00</u>