

# Assessment of Fair Housing

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December 2016

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## I. Cover Sheet

1. Submission date: January 4, 2017
2. Submitter name: City of Long Beach
3. Type of submission: Joint Submission
4. Type of program participant(s): City of Long Beach as a Consolidated Plan Participant and the Long Beach Housing Authority
5. For PHAs, Jurisdiction in which the program participant is located: Long Beach
6. Submitter members (if applicable):
7. Sole or lead submitter contact information:
  - a. Name: Alem Hagos
  - b. Title: Grants Administration Officer
  - c. Department: Long Beach Development Services
  - d. Street address: 333 West Ocean Blvd., 3<sup>rd</sup> Floor
  - e. City: Long Beach
  - f. State: California
  - g. Zip code: 90802
8. Period covered by this assessment: October 1, 2017 through September 30, 2022
9. Initial, amended, or renewal AFH: Initial AFH
10. To the best of its knowledge and belief, the statements and information contained herein are true, accurate, and complete and the program participant has developed this AFH in compliance with the requirements of 24 C.F.R. §§ 5.150-5.180 or comparable replacement regulations of the Department of Housing and Urban Development;
11. The program participant will take meaningful actions to further the goals identified in its AFH conducted in accordance with the requirements in §§ 5.150 through 5.180 and 24 C.F.R. §§ 91.225(a)(1), 91.325(a)(1), 91.425(a)(1), 570.487(b)(1), 570.601, 903.7(o), and 903.15(d), as applicable.

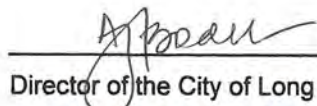
All Joint and Regional Participants are bound by the certification, except that some of the analysis, goals or priorities included in the AFH may only apply to an individual program participant as expressly stated in the AFH.

Assistant City Manager



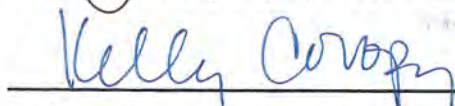
(Signature) 12/22/16 (Date)

City Manager of the City of Long Beach  
Executive Director of the Housing Authority of the City of Long Beach, California



(Signature) 12/20/16 (Date)

Director of the City of Long Beach Department of Development Services



(Signature) 12.19.16 (Date)

Assistant Executive Director of the Housing Authority of the City of Long Beach, California

APPROVED AS TO FORM

12-21-2016  
CHARLES PARKIN City Attorney

By   
RICHARD ANTHONY  
DEPUTY CITY ATTORNEY

## II. Executive Summary

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In conducting this Assessment of Fair Housing (AFH) through the collection of community input and the analyses of HUD-provided and supplemental data, the City of Long Beach identified the fair housing issues that affect individual and household access to housing in the City. Through this process, the leading contributing factors to these fair housing issues have also been identified. Furthermore, goals and milestones have been developed to address each fair housing issue and the related contributing factors. This Executive Summary presents an overview of the process and analyses used to arrive at the fair housing issues, contributing factors, and goals.

### A. Background

Equal access to housing is fundamental to each person in meeting essential needs and pursuing personal, educational, employment, or other goals. In recognition of equal housing access as a fundamental right, the federal government and the State of California have both established fair housing choice as a right protected by law. Accordingly, Long Beach has established a commitment to providing equal housing opportunities for existing and future residents.

Through the federally funded Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnerships (HOME) program, among other state and local programs, Long Beach works to provide a decent living environment for all. Pursuant to CDBG regulations [24 CFR Subtitle A §91.225(a)(1)], to receive CDBG funds, each jurisdiction must certify that it “actively furthers fair housing choice” through the following:

- Completion of an assessment of fair housing.
- Actions to eliminate identified impediments.
- Maintenance of fair housing records.

This AFH report provides an overview of the potential fair housing issues in Long Beach, and the City’s fair housing goals for the next five years.

### B. Summary of Fair Housing Issues

Based on input from the community, stakeholders, fair housing professionals, and City staff, as well as research and analyses of available local and regional data, fair housing issues in Long Beach can be summarized under the following key topics:

- **Disproportionate Housing Needs of Protected Classes and Lack of Affordable Housing:** Minority, elderly, and disabled households in Long Beach are disproportionately represented in the low-income group, which subsequently leads to a lack of housing choice. While the City has been diligently working to expand the affordable housing inventory, the needs in the community remain unmet due to diminished funding and limited vacant and underutilized properties with development potential.
- **Use of Housing Choice Vouchers (Section 8):** A total of 6,666 households in Long Beach rely on the Housing Choice Voucher (HCV) program to afford decent and adequate housing. The HCV program is in high demand with a long waiting list of applicants. Not only do applicants have to wait a long time to receive a voucher, once a voucher is available, it often takes a long time to find a landlord that is willing to accept it.

Voucher use is primarily concentrated in the City's older multi-family neighborhoods. Few single-family property owners are willing to accept vouchers.

- **Need to Provide Affordable Housing Opportunities throughout the City:** Throughout the community outreach process for developing this AFH, a recurring theme is the need to offer affordable housing opportunities Citywide, rather than being concentrated in specific neighborhoods. One possible strategy is increasing density in high-opportunity areas.
- **Displacement:** Similar to many other local communities, the City faces the dilemma of needing to improve deteriorating neighborhoods, such as areas defined as Racial/Ethnic Concentrated Areas of Poverty or R/ECAPs, and the unintended consequence of economically displacing existing residents after improvements are made.

## C. Overview of Process and Analysis

This AFH for the City of Long Beach was developed in collaboration with the Housing Authority of the City of Long Beach (HACLB). Consultation with the community, stakeholders, and housing staff, and professionals was conducted as part of an extensive community outreach program, which includes:

- A comprehensive fair housing survey.
- Numerous community workshops.
- Several neighborhood meetings.
- One-on-one interviews with stakeholders.
- Consultation with City staff of various departments.
- Examination of HUD-provided data.
- Supplemental local and regional data.

The Draft AFH was made available for a 45-day public review and a community workshop was conducted to review the Draft and provide an opportunity for public input. Additional public hearings will be conducted before the Long Beach Community Investment Company (LBCIC), an advisory board for community and housing development, and the City Council prior to its adoption by the City Council. This community outreach process will be detailed in the subsequent section.

To supplement HUD data provided in the AFH Tool, a variety of sources were consulted, including:

- Census and American Community Survey data.
- Data from various State departments: Finance, Employment Development, Social Services, Fair Employment and Housing, and the Environmental Protection Agency.
- Mortgage lending data from [www.lendingpatterns.com](http://www.lendingpatterns.com).
- Review of real estate advertisements from online sources.

This AFH is accompanied by another document that contains more detailed analyses of local data. This document is included as Appendix C: Discussions of Contributing Factors.



## D. Summary of Fair Housing Issues, Contributing Factors, and Fair Housing Goals

A summary of the fair housing issues, their identified contributing factors, and associated fair housing goals are described below. The reader is advised to review pertaining sections throughout this document and Appendix C: Discussions of Contributing Factors for a detailed analysis of supporting data.

Summary of Fair Housing Issues, Contributing Factors, and Goals

Fair Housing Focus	Fair Housing Issues	Contributing Factors	Fair Housing Goal
Housing	<ul style="list-style-type: none"> <li>Disparities in Access to Opportunity.</li> <li>Disproportionate Housing Needs.</li> <li>R/ECAPs.</li> <li>Segregation.</li> </ul>	<ul style="list-style-type: none"> <li>Displacement of residents due to economic pressures.</li> <li>Lack of public investment in specific neighborhoods, including services or amenities.</li> <li>Location and type of affordable housing.</li> </ul>	1. Preserve affordable housing in low-income neighborhoods and expand general affordable housing supply Citywide.
Fair Housing Education, Outreach, Enforcement	<ul style="list-style-type: none"> <li>Disparities in Access to Opportunity.</li> <li>Fair Housing Services.</li> <li>R/ECAPs.</li> <li>Segregation.</li> </ul>	<ul style="list-style-type: none"> <li>Lack of local private fair housing outreach and enforcement.</li> <li>Lack of local public fair housing enforcement.</li> <li>Private discrimination.</li> <li>Source of Income discrimination.</li> </ul>	2. Improve fair housing education and outreach activities by implementing innovative strategies to investigate complaints and enforcement procedures.
Disability and Access	<ul style="list-style-type: none"> <li>Disability and Access Issues.</li> <li>Disparities in Access to Opportunity (persons with disabilities).</li> <li>Segregation.</li> </ul>	<ul style="list-style-type: none"> <li>Lack of affordable, accessible housing in a range of unit sizes.</li> <li>Lack of affordable, integrated housing for individuals who need supportive services.</li> <li>Lack of assistance transitioning from institutional settings to integrated housing.</li> <li>Location of accessible housing.</li> </ul>	3. Provide for additional accessible multifamily and single family units for individuals with disabilities through a comprehensive strategy.

## Summary of Fair Housing Issues, Contributing Factors, and Goals

Fair Housing Focus	Fair Housing Issues	Contributing Factors	Fair Housing Goal
Access to Opportunities	<ul style="list-style-type: none"> <li>Disparities in Access to Opportunities.</li> <li>Disproportionate Housing Needs.</li> <li>R/ECAPs.</li> <li>Segregation.</li> </ul>	<ul style="list-style-type: none"> <li>Deteriorated properties.</li> <li>Displacement of residents due to economic pressures.</li> <li>Lack of public investments in specific neighborhoods, including services or amenities.</li> <li>Location and type of affordable housing.</li> <li>Location of employers.</li> <li>Location of environmental health hazards.</li> <li>Location of proficient schools and school assignment policies.</li> </ul>	4. Reduce disparities in access to opportunity through a comprehensive, holistic, place-based, community-led, data-driven, strategy.
Financial Literacy and Home Ownership	<ul style="list-style-type: none"> <li>Disparities in Access to Opportunities.</li> </ul>	<ul style="list-style-type: none"> <li>Access to financial services.</li> <li>Lack of private investments in specific neighborhoods.</li> <li>Lending discrimination.</li> <li>Private discrimination.</li> </ul>	5. Improve financial literacy and access of financing for homeownership and improvement.
Mobility and Publicly Supported Housing	<ul style="list-style-type: none"> <li>Disparities in Access to Opportunities.</li> <li>Publicly Supported Housing Location and Occupancy.</li> <li>Segregation.</li> </ul>	<ul style="list-style-type: none"> <li>Displacement of residents due to economic pressures.</li> <li>Lack of private investment in specific neighborhoods.</li> <li>Lack of public investment in specific neighborhoods, including services and amenities.</li> <li>Lack of quality affordable housing information programs.</li> <li>Location and type of affordable housing.</li> <li>Source of income discrimination.</li> </ul>	6. Improve mobility and opportunities for Housing Choice Voucher participants and publicly supported housing residents.

### III. Community Participation Process

This AFH has been developed to assess possible obstacles that may affect individual or household access to housing. As part of this effort, through the outreach activities undertaken in the AFH process, the City has encouraged community participation including that of populations typically underrepresented in the planning process. To assure the report responds to community needs, a community outreach program consisting of multilingual community workshops, neighborhood meetings, targeted stakeholder interviews, and a fair housing survey was conducted. Through the consultation with community members and stakeholders, the extensive outreach has helped prioritize the specific factors that most greatly contribute to fair housing issues in Long Beach. This chapter describes the community outreach program implemented. Outreach materials and comments received are provided in Appendix D.

#### A. Community/Neighborhood Workshops and Stakeholder Meetings

The City conducted several community workshops in R/ECAPs to obtain input on fair housing issues and concerns. City staff also attended 11 neighborhood group meetings and 16 stakeholder meetings to discuss the AFH process between the months of May and November 2016. In addition, the City conducted door-to-door outreach in targeted areas, including in all R/ECAPs, to distribute survey and outreach information on various dates. In addition, a workshop was conducted in September to review the Draft AFH.

##### Community Workshops

Date	Location
Saturday, May 14, 2016, 10:00 am	Martin Luther King Jr. Park (R/ECAP) 1950 Lemon Avenue, Long Beach, CA 90806
Saturday, May 28, 2016, 10:00 am	Houghton Park 6301 Myrtle Avenue, Long Beach, CA 90805
Saturday, June 11, 2016, 10:00 am	Admiral Kidd Park (R/ECAP) 2125 Santa Fe Avenue, Long Beach, CA 90810
Saturday, September 17, 2016, 10:00 am	Chavez Park 401 E. Golden Avenue, Long Beach, CA 90813

##### Neighborhood Group Meetings

Date	Location
May 5, 2016	Global Refugee Awareness Healing Center (R/ECAP)
June 28, 2016	College Square Park
July 7, 2016	Houghton Park Neighborhood Association
July 13, 2016	East Village Association (R/ECAP Adjacent)
July 13, 2016	Hamilton Neighborhood Association
July 18, 2016	Wrigley Area Neighborhood Alliance (WANA) (R/ECAP Adjacent)
July 20, 2016	Semillas de Esperanza
July 20, 2016	Washington School Neighborhood Association
July 21, 2016	Deforest Park Association
July 27, 2016	North Alamitos Neighborhood Association (R/ECAP Adjacent)
August 3, 2016	AOC7 Neighborhood Association (R/ECAP)

### Stakeholder Meetings

Date	Location
April 20, 2016	Long Beach Community Investment Company (LBCIC)
June 8, 2016	Carmelitos Housing Development (R/ECAP)
June 9, 2016	Plymouth West Senior Apartments
July 19, 2016	Apartment Association, California Southern Cities
July 21, 2016	Continuum of Care General Membership <ul style="list-style-type: none"> <li>1736 Family Crisis Center</li> <li>Alliance for Housing and Healing</li> <li>City of Long Beach Department of Health and Human Services</li> <li>Century Villages at Cabrillo</li> <li>Children Today</li> <li>Downtown Long Beach Associates</li> <li>Goodwill, Serving the People of Southern California</li> <li>Homeless Services Advisory Committee</li> <li>Housing Authority of the City of Long Beach</li> <li>Interval House</li> <li>Los Angeles County Department of Mental Health</li> <li>Long Beach Rescue Mission</li> <li>Long Beach Unified School District</li> <li>Mental Health America of Los Angeles</li> <li>PATH</li> <li>The Children's Clinic</li> <li>U.S. Veteran's Initiative</li> <li>Veteran's Affairs</li> </ul>
July 26, 2016	Small Business Development Center at Long Beach City College
July 28, 2016	Habitat for Humanity of Greater Los Angeles
August 9, 2016	Long Beach Minister's Alliance
August 16, 2016	The LGBTQ Center Long Beach
August 17, 2016	The Guidance Center
September 1, 2016	City of Long Beach <ul style="list-style-type: none"> <li>Advance Planning</li> <li>Zoning/ Current Planning</li> <li>Housing and Community Improvement Bureau</li> <li>Housing Authority of the City of Long Beach</li> <li>Homeless Services Division</li> <li>Neighborhood Services Bureau</li> </ul>
September 7, 2016	First Bank
September 15, 2016	Housing Long Beach
October 25, 2016	Century Villages at Cabrillo
October 26, 2016	Housing Authority Resident Advisory Board
November 16, 2016	Citizens Advisory Commission on Disabilities
November 21, 2016	Disabled Resource Center
Various Dates	Fair Housing Foundation of Long Beach
Various Dates	Mayor's Affordable and Workforce Housing Study Group

## B. Organizations Consulted

The following organizations were consulted during the preparation of the AFH:

- Long Beach Community Investment Company (April 20, 2016)
- Carmelitos Housing Development (R/ECAP) (June 8, 2016)
- Plymouth West Senior Apartments (June 9, 2016)
- Apartment Association, California Southern Cities (July 19, 2016)
- Continuum of Care General Membership (July 21, 2016)
  - 1736 Family Crisis Center
  - Alliance for Housing and Healing
  - City of Long Beach Department of Health and Human Services
  - Century Villages at Cabrillo
  - Children Today
  - Downtown Long Beach Associates
  - Goodwill, Serving the People of Southern California
  - Homeless Services Advisory Committee
  - Housing Authority of the City of Long Beach
  - Interval House
  - Los Angeles County Department of Mental Health
  - Long Beach Rescue Mission
  - Long Beach Unified School District
  - Mental Health America of Los Angeles
  - PATH
  - The Children's Clinic
  - U.S. Veteran's Initiative
  - Veteran's Affairs
- Small Business Development Center (SBDC) (July 27, 2016)
- Habitat for Humanity of Greater Los Angeles (July 28, 2016)
- Minister's Alliance (August 9, 2016)
- The LGBTQ Center of Long Beach (August 16, 2016)
- The Guidance Center (August 17, 2016)
- City of Long Beach (September 1, 2016)
  - Advance Planning
  - Zoning/ Current Planning
  - Housing and Community Improvement
  - Housing Authority of the City of Long Beach
  - Homeless Services Division
  - Neighborhood Services Bureau
- First Bank (September 7, 2016)
- Housing Long Beach (September 15, 2016)
- Century Villages at Cabrillo (October 25, 2016)
- Housing Authority Resident Advisory Board (October 26, 2016)
- Citizens Advisory Commission on Disabilities (November 16, 2016)
- Disabled Resource Center (November 21, 2016)
- Mayor's Affordable and Workforce Housing Study Group (Various Dates)

Comments received during the consultation are summarized in Appendix D.



## C. Fair Housing Survey

As part of the AFH development, the City conducted a Fair Housing Survey to gain knowledge about the nature and extent of fair housing issues experienced, and to gauge the perception of fair housing needs and concerns of City residents. The survey was available in the City's four Language Access Policy (LAP) languages – which include English; Spanish; Khmer; and Tagalog. Through the City's Language Access Policy (LAP), adopted in August 2013, Long Beach is committed to providing services for individuals who are considered Limited English Proficient (LEP). The survey was made available on the City's website and hard copies of the survey were distributed door-to-door to R/ECAPs. Additionally, the community workshop flyer with links to the online survey was shared via multiple social media platforms, including: Twitter, Facebook, Development Services Website, Nextdoor, and LinkLB. Results of the survey are briefly summarized here; the survey instrument is included in Appendix D.

Because responses to the survey were not controlled<sup>1</sup>, results of the survey are used only to provide some insight regarding fair housing issues, but cannot be treated as a statistically valid survey. Furthermore, the survey asked for respondents of their perception in housing discrimination. A person responding having been discriminated does not necessarily mean discrimination has actually taken place.

### Who Responded to the Survey?

The Fair Housing Survey was conducted in conjunction with the survey about Housing and Community Development Needs. A total of 406 persons responded to the survey – a total of 311 (77 percent) were completed in English, 21 (5 percent) in Spanish, three (less than one percent) in Khmer, and two (less than one percent) in Tagalog. Only 261 respondents actually completed the portions relating to fair housing questions. Of the 261 responses, approximately 74 percent (192 persons) had not experienced housing discrimination. A copy of the survey is included in Appendix D.

### Who Do You Believe Discriminated Against You? <sup>2</sup>

Among the 26 percent of respondents indicating that they had experienced housing discrimination, 85 percent (58 persons) indicated that a landlord or property manager had discriminated against them, while 13 percent (10 persons) of respondents identified a mortgage as the source of discrimination. A government staff person or real estate agent each accounted for 7 percent of identified sources of discrimination. Responses for the Fair Housing Survey are not mutually exclusive; respondents had the option of listing multiple perpetrators of discrimination.

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<sup>1</sup> A survey with a “controlled” sample would, through various techniques, “control” the socioeconomic characteristics of the respondents to ensure that the respondents are representative of the general population. This type of survey would provide results that are statistically valid but is much more costly to administer.

<sup>2</sup> Because respondents could indicate multiple answers on a single questions, the percentages on these multiple choice questions do not add up to 100 percent nor do the total number answers add up to the total number of respondents.

### Perpetrators of Alleged Discrimination

	Number	Percent
Landlord/Property Manager	58	85%
Mortgage Lender	9	13%
Government Staff Person	5	7%
Real Estate Agent	5	7%
Insurance Broker/Company	2	3%
Other	6	9%
Total Respondents	68	--

Notes:

1. Categories are not mutually exclusive.
2. Survey respondents were not required to provide answers for every question; therefore, total responses will vary by question.

### Where Did the Act of Discrimination Occur?

Among the 26 percent of respondents indicating that they had experienced housing discrimination, 62 percent (42 persons) indicated that the discrimination occurred in an apartment complex. About 16 percent (11 persons) indicated that the discrimination occurred in a single-family neighborhood, 15 percent (10 persons) indicated that it took place when applying for City/County programs, and 15 percent (10 persons) indicated that it took place in a public/subsidized housing project. Another four percent (six persons) indicated that the act of took place at a condo/townhome development and one person indicated that the act occurred in a mobile home park.

### Location of Alleged Discrimination

Location	Number	Percent
Apartment Complex	42	62%
Single-Family Neighborhood	11	16%
Applying for City/County Programs	10	15%
Public or Subsidized Housing Project	10	15%
Condo/Townhome Development	4	6%
Mobile Home Park	1	2%
Other	6	9%
Total Respondents	68	--

Notes:

1. Categories are not mutually exclusive.
2. Survey respondents were not required to provide answers for every question; therefore, total responses will vary by question.

## On What Basis Do You Believe You Were Discriminated Against?

Of the 68 people who felt they were discriminated against, the most common causes for alleged discrimination were race, source of income, family status, other, age, and color.

**Basis of Alleged Discrimination**

Basis	Number	Percent
Race	29	43%
Source of Income	21	31%
Family Status	20	29%
Age	12	18%
Color	12	18%
Gender	10	15%
Marital Status	9	13%
Disability	8	12%
National Origin	4	6%
Sexual Orientation	4	6%
Ancestry	3	4%
Religion	1	2%
Other	13	19%
Total Respondents	68	--

Notes:

1. Categories are not mutually exclusive.
2. Survey respondents were not required to provide answers for every question; therefore, total responses will vary by question.

## Requests for Reasonable Accommodation

Among those who responded to the fair housing questions, 19 percent (14 persons) indicated that they had been denied “reasonable accommodation” in rules, policies or practices for their disability. Generally, typical requests for “reasonable accommodation” include residence accessibility modifications or the allowance of a service animal.

## Why Did You Not Report the Incident?

Of the 58 survey respondents who felt they were discriminated against, 17 percent (12 persons) reported the discrimination incident. Many of the respondents who did not report the incident indicated that they don’t believe it makes a difference (19 persons or 33 percent). In addition, 21 percent did not know where to report the incident, 16 percent were afraid of retaliation, and 12 percent felt it was too much trouble.

### Reason for Not Reporting Alleged Discrimination

Reason	Number	Percent
Don't believe it makes a difference	19	33%
Don't know where to report	12	21%
Afraid of Retaliation	9	16%
Too much trouble	7	12%
Other	11	19%
Total	58	--

Notes:

1. Categories are not mutually exclusive.
2. Survey respondents were not required to provide answers for every question; therefore, total responses will vary by question.

### Have You Ever Attended a Fair Housing Training?

Among the 250 respondents who answered this question, the majority (82 percent) have not attended a Fair Housing Training. For those who have attended a training, 93 percent attended a free training.

### What are the Contributing Factors to Fair Housing Issues?

A total of 205 respondents ranked factors they believed to be contributing to fair housing issues. The overall ranking is as follows: 1) Education; 2) Jobs; 3) Safety; 4) Transportation; and 5) Health and Access to Healthcare. The comments received through the community participation process also reiterate this overall survey ranking, and highlight the importance of fair and decent housing that supports better access to other key community assets, such as education, employment, and public health (further elaborated later in this chapter in the Comments Received section).

## D. Effectiveness of Community Outreach

The City's extensive community participation process was successful in obtaining a diverse range of input that has proven crucial to the development of this AFH. The outreach efforts experienced high participation rates, with a combined total of 382 participants that attended workshops, neighborhood and focus group meetings. The Fair Housing Survey was completed by 261 participants and received over 80 unique comments about specific fair housing needs and suggestions to improve housing accessibility and affordability in Long Beach. A total of 1,500 flyers in English, Spanish, Khmer, and Tagalog were distributed door-to-door in all R/ECAP areas.

### Door-to-Door Resident Outreach (1,500 Flyers Distributed)

Date	Location
May 11, 2016	Martin Luther King Jr. Park (R/ECAP)
May 12, 2016	Central Area (R/ECAP)
May 24, 2016	Carmelitos Housing Development (R/ECAP)
May 25, 2016	Houghton Park
June 8, 2016	Admiral Kidd Park (R/ECAP)
June 9, 2016	Silverado Park (R/ECAP)
July 29, 2016	Orizaba Park (R/ECAP)
July 29, 2016	South Wrigley Area (R/ECAP)

Additionally, multiple forms of online media sources were utilized to outreach, including Twitter (1,529 Followers), Facebook (4,262 Likes), Nextdoor.com (18,527 Subscribers), LinkLB (1,148 Subscribers), and the Development Services Webpage. Through the Neighborhood Resource Center, e-mails were sent to approximately 3,519 residents. The Fair Housing Foundation of Long Beach (FHF) mailed hardcopy flyers to approximately 1,000 clients and posted meeting information and survey links on their homepage. Personalized e-mail invitations were also individually sent to 38 active Neighborhood Associations with 6,263 total members in CDBG-Eligible Areas and 45 housing and community stakeholder organizations (listed in Appendix D).

In total approximately over 36,000 discrete outreach touch points occurred during the process leading up to the preparation of the draft AFH.

## E. Comments Received During Outreach Process

In reviewing the comments received through the community participation process, several key issues are noted including the following:

- Need for affordable housing throughout the City.
- High cost of housing disproportionately impacting households with protected characteristics.
- Inadequate housing conditions, requiring increased code enforcement efforts.
- Lack of adequate public and private investment in distressed neighborhoods.
- Need for increased fair housing outreach, education, and enforcement.

The comments received during the community participation process have been incorporated into this AFH, as appropriate. For a more extensive summary of the comments received, refer to Appendix D – Community Participation.

## F. Public Review and Public Hearing

The Draft AFH was available for public review beginning on September 26, 2016. On November 30, 2016, the City conducted a public hearing before the Long Beach Community Investment Company (LBCIC) to receive comments on the Draft AFH. Written comments were received from Habitat for Humanity and The LGBTQ Center Long Beach. Habitat for Humanity requested specific changes to the City's fair housing goals. The Habitat for Humanity letter comment and the City's response are included in Appendix D: Community Participation. Emailed



communications were also received from the LGBTQ Center Long Beach, requesting technical revisions to the Draft AFH. As appropriate, revisions have been incorporated into the Final AFH.

The AFH was reviewed and accepted by the Housing Authority of the City of Long Beach on December 13, 2016 during its regular meeting. While two members of the public spoke on the AFH, the comments were not related to fair housing issues. City Council acceptance of the AFH also occurred on December 13, 2016 during the regular Council meeting.

## IV. Assessment of Past Goals, Actions and Strategies

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This chapter examines the fair housing goals in the City's most recent Analysis of Impediments (AI) to Fair Housing Choice. Specifically, this chapter discusses the progress made toward the achievement of previous goals, success of the City in achieving past goals, additional policies or actions that could be taken to further fair housing, and lessons learned from the City's previous experience that influence the prioritization of goals and actions in this AFH.

### A. Impediments Identified in Previous AI and Progress

The City of Long Beach prepared the Analysis of Impediments (AI) to Fair Housing Choice in 2010 and in 2015 the City updated the status of its fair housing actions. This section provides a summary of the City's accomplishments in addressing the impediments identified in the 2010 AI and 2015 Update.

#### Impediment: Racial/Ethnic and Income Concentration

While Long Beach as a whole is an ethnically diverse community, patterns of ethnic concentration are present within particular areas.

**Action(s) Taken:** The City has undertaken various actions to address racial/ethnic and income concentrations:

- **Fair Housing Audits:** The City continues to contract with the Fair Housing Foundation (FHF) to develop innovative forms of audit testing as a means to address current fair housing concerns. With discrimination against the disabled community being the largest identified group in the nation as well as in the City, FHF uses an Accommodation and Modification 101 Audit Workshop to empower housing providers with the education and knowledge to address the concerns and understand their responsibilities regarding those with disabilities. These workshops address protected classifications, definitions of life activities and impairments, what is reasonable and necessary, difference between an accommodation and modification, examples of common accommodations and modifications, verification of a disability, construction requirements, and hoarding.
- **Fair Housing Outreach and Education:** FHF provides fair housing services to affirmatively further fair housing: fair housing complaint intake, investigation, resolution, general housing (tenant/landlord) counseling, mediations, assistance, referrals, resolution, education, and outreach activities throughout the City, emphasizing target populations likely to experience discrimination, underrepresented communities, housing providers, and the general public. FHF staff provides direct client services in English, Spanish, Vietnamese and American Sign Language, and interpreting services in real time for 86 additional languages.
- **Language Access Policy:** City staff is implementing a Language Access Policy approved by City Council on August 13, 2013. The policy establishes standards and procedures for providing equal access to City services and programs to all residents, including Spanish, Khmer, and Tagalog speakers who have limited proficiency in English.
- **Rental Housing Conditions:** The Proactive Rental Housing Inspection Program (PHRIP) was adopted in accordance with the 2013-2021 Housing Element. PHRIP aims to maintain livability standards, protect against blight, and secure citywide compliance through efficient and effective enforcement of the Long Beach Municipal Code.

- **Celebrating Diversity:** FHF held their 50th Fair Housing Poster Contest and Reception on April 22, 2015. Although the event changes year to year, the theme of Diversity remains constant and will continue. In the Long Beach Unified School District (LBUSD) all 64 schools, with students in the 4 to 8th grades, are invited annually to participate.

Annually, the City of Long Beach proclaims April as Fair Housing Month and recognizes the Federal Fair Housing Law.

In 1998, the City established the Human Dignity Program, which demonstrates the City's commitment to embracing and valuing cultural diversity. The Program helps prevent youth and gang violence, educates the community about cultural awareness and inclusion, responds to hate crimes and tensions before they escalate, mediates inter-cultural conflicts, and promotes community harmony.

The FHF works with the Human Dignity Program Coordinator to provide an annual report of accomplishments as well as discuss any fair housing issues with the Human Relations Commission.

**My Brother's Keeper Long Beach:** In February 2014, President Obama launched the My Brother's Keeper (MBK) initiative to address persistent opportunity gaps faced by boys and young men of color. The Long Beach City Council voted to accept the MBK Community Challenge in January 2015. Mayor Garcia convened the Long Beach MBK Task Force (Task Force), a broad-based group comprised of more than 40 representatives, consisting of City officials, educators, law enforcement; local hospital executives, faith- and community-based organizations. The Task Force is staffed by personnel from the Office of the Mayor, the City's Development Services Department, and the Technology and Innovation Department. Bloomberg Associates, a consulting group whose mission is to help city governments improve the quality of life of their citizens; and PolicyLink, a national research and action institute that advances the creation of sustainable communities of opportunity that enable everyone to participate and prosper, have provided consultation on a pro-bono basis to City staff and the Task Force on the development of the MBK Local Action Plan. The Task Force met several times in 2015 and 2016. During these meetings, Task Force members reviewed the Summit's proceedings, provided input, and through a voting process identified which priorities from among those proposed by the White House were determined to be most appropriate for Long Beach.

- **Community Participation:** The City has also actively solicited the participation of a diverse group of residents (including minorities, seniors, persons with disabilities, and women) to serve on City commissions and committees that influence housing decisions. These include: Board of Examiners, Appeals, and Condemnation; Board of Health and Human Services; Citizens' Advisory Commission on Disabilities; Homeless Services Advisory Committee; Long Beach Community Investment Company; Planning Commission; Senior Citizen Advisory Commission; and Veterans Affairs Commission. These commissions and committees are appointed by the City Council, which currently (2016), is comprised of four women and five men, including five members of minorities. This racially diverse, nine-member City Council is made up of four members of minorities. This racially diverse, nine-member City Council is made up of: two White women, a Persian American woman, a Hispanic woman, a Hispanic man, three African American men, and a White man.
- **Affordable Housing Development:** The City of Long Beach has facilitated the development of a variety of housing options throughout the City. Publicly assisted

housing projects are required to implement Fair Housing Marketing Plans in order to provide equal access to housing for all.

**Promise Zone Applications:** On February 24, 2016, the City submitted the Long Beach Promise Zone application to the U.S. Department of Housing and Urban Development (HUD). The City's proposed Promise Zone includes an area along 7<sup>th</sup> Street that is also designated an R/ECAP. On June 6, 2016, HUD named the final Promise Zone designees for the Third Round Promise Zones Competition. Over 80 cities nationwide submitted applications in this highly competitive final round of the Promise Zone Initiative with only five designations available. The City was not selected for a designation, but owing to the high quality of its application and strategy, Long Beach was recognized as a Promise Zone Finalist. According to HUD, the purpose of selecting Promise Zone Finalists is to recognize communities whose applications reflect high-quality strategies under the criteria set forth in the Application Guide, but are not selected as Promise Zone designees.

Promise Zone Finalists will have the opportunity to participate in HUD's Community Needs Assessment (CNA) Initiative, an initiative modeled after Strong Cities and Strong Communities that provides a forum to solve locally identified issues and achieve locally driven community goals; focuses resources on issue resolution; and provides a venue for increased collaboration across HUD's programs with other federal agencies and local partners to deploy resources and expertise.

### **Impediment: Special Use Permits – Senior Citizen and Handicapped Housing, Transitional/Supportive Housing**

The Zoning Code distinguishes Senior Citizen Housing and Handicapped Housing from other Single-Family Residential and Multi-Family Residential uses by the application of a conditional use permit. This distinction can become an impediment to housing for persons with disabilities or families.

**Actions Taken:** In 2013, the City addressed the provision of housing for persons with disabilities, including transitional and supportive housing. In 2013, the City codified a Zoning Administrator Interpretation to ensure that transitional and supportive housing is regulated as a residential use and subject to the same conditions for similar uses in the same zone.

### **Impediment: VisitAbility**

VisitAbility is a nationwide movement endorsed by HUD to enhance the user-friendliness of all housing to include the needs of everyone, regardless of their physical abilities.

**Actions Taken:** In 2002, the City adopted a VisitAbility Ordinance, which establishes regulations which will make certain dwelling units accessible to disabled persons. The Ordinance applies to all new residential development and requires housing units to have accessible: entrances, routes within the dwelling unit, and bathrooms.

The California Building Code is published every three years by order of the California legislature. The Code applies to all jurisdictions in the State of California unless otherwise annotated. Adoption of the triennial compilation of Codes is not only a legal mandate, it also ensures the highest available level of safety for citizens and that all construction and maintenance of structures meets the highest standards of quality. The accessibility provisions of the 2013 California Building Code (CBC) have been revised to conform to the requirements of the 2010 Americans with Disabilities Act (ADA) Standards for Accessible Design and maintain enhanced California accessibility provisions from the previous building code.

After the adoption of the City's new Land Use and Urban Design Elements, the City will include universal design principles and guidelines in the Zoning Code, as a standalone document, or both.

### **Impediment: Emergency Shelters**

The Zoning Code does not define or incorporate emergency shelters as a use classification in existing zones.

**Actions Taken:** Prior to 2013, the City conditionally permitted the siting of shelters for no more than six persons in two Community Commercial districts – Community R4R (CCR) and Community R4N (CCN). In addition, halfway houses have been conditionally permitted as special group care facilities in R4, CCR, CCN, and CHW (Community Commercial – Regional Highway) districts. Through these provisions, the City has facilitated the siting of many homeless shelters in the community, including Catholic Charities Shelter (54 beds for families), Long Beach Rescue Mission (130 beds for men), Lydia House (40 beds for women and children), Women Shelter (32 beds for domestic violence victims), Project Achieve (59 beds for adults), etc.

In 2013, the City amended the Zoning Code to allow by-right emergency shelters in the IP-Port zone and in PD-31 Villages at Cabrillo. As part of the City's update to the Zoning Code, the City will explore additional opportunities for allowing emergency shelters in the IL (Light Industrial) zone.

### **Impediment: Advertising of Housing Vacancies**

Based on scouting for rental vacancies and audits of rental housing, a significant number of rental vacancies are advertised only in Spanish or Khmer creating a barrier to fair housing choice for households that do not speak these languages.

**Actions Taken:** The City has an Affirmative Fair Housing Marketing Plan that outlines the procedures that are to be followed in selecting tenants for HOME Program Assisted Projects in the City of Long Beach. Under this Plan, Owners are encouraged to undertake certain marketing efforts aimed at creating awareness in the general public and certain community groups as to the availability of apartments for rent. These marketing efforts can include, but are not limited to, promotional brochures, newspaper advertising, billboards, mass mailings, public relations, radio advertising and cable television advertising. It is also encouraged all written material to be provided in English, Spanish, Khmer and Tagalog.

The City continues to contract with the FHF to provide fair housing services that include, but not be limited to: Discrimination Complaint Intake and Investigation, Outreach and Education, and, General Housing (Landlord/Tenant) Counseling. Materials provided are available in English, Spanish, and Khmer. Outreach and Education is targeted to: 1) populations likely to experience discrimination or be underrepresented, 2) housing providers, and 3) the general public.

### **Impediment: Black, Asian, Hispanic, and Female-Headed Households**

Between 2003 and 2008, Blacks accounted for 46 percent of the fair housing complaints received by the FHF and accounted for 50 percent of the race-based fair housing cases. Asian households accounted for three percent of the complaints and Hispanic/Latino households accounted for 23 percent of the complaints. Evidence of discrimination was found in 48 percent of these cases, compared to 33 percent of race cases brought by Whites and 15 percent of race cases brought by Hispanics.



During the same period, female-headed households accounted for 35 percent of the fair housing complaints received by the FHF, when female-headed households with children accounted for just 11 percent of all households in Long Beach.

**Actions Taken:** The City has an Affirmative Fair Housing Marketing Plan that outlines the procedures that are to be followed in selecting tenants for HOME Program Assisted Projects in the City of Long Beach. Under this Plan, all written material is encouraged to be provided in English, Spanish, Khmer, and Tagalog. The City also continues to contract with the Fair Housing Foundation (FHF) to provide fair housing services that include, but are not limited to: Discrimination Complaint Intake and Investigation, Outreach and Education, and, General Housing (Landlord/Tenant) Counseling. Materials provided will be available in English, Spanish, and Khmer. Outreach and Education will be targeted to: 1) populations likely to experience discrimination or be underrepresented, 2) housing providers, and 3) the general public. The City promotes these programs via City newsletters, the City's website, and brochures at public counters.

The City continues to contract with the FHF to provide fair housing services that include, but not be limited to: Discrimination Complaint Intake and Investigation, Outreach and Education, and, General Housing (Landlord/Tenant) Counseling. Materials provided are available in English, Spanish, and Khmer. Outreach and Education is targeted to: 1) populations likely to experience discrimination or be underrepresented, 2) housing providers, and 3) the general public.

FHF's 2007 Strategic Plan included a primary goal to Increases Services to Underserved Communities with an Objective of Increasing Multilingual Capabilities and Services. FHF has 50 years of commitment and experience working for the City as the fair housing service provider. Staff at FHF provides direct client services in English, Spanish, Vietnamese and American Sign Language, and interpreting services in real time for 86 additional languages.

City staff is implementing a Language Access Policy approved by City Council on August 13, 2013. The policy establishes standards and procedures for providing equal access to City services and programs to all residents, including Spanish, Khmer, and Tagalog speakers who have limited proficiency in English.

### **Impediment: Conventional Home Loan Financing**

An examination of HMDA data showed a noticeable gap citywide in home loan origination and denial rates between White applicants and minority applicants favoring White applicants.

**Actions Taken:** Through its website, the City provides a list of homebuyer programs and resources that include information on local lenders, realtors, HUD-approved homebuyer education courses and a variety of loan programs.

### **Impediment: Large Households**

Large households represent a significant portion of all households in the City and the vast majority of these households were experiencing one or more housing problems, including housing overpayment (cost burden), overcrowding and/or substandard housing conditions.

**Actions Taken:** The City continues to work with developers, affordable housing advocate groups to identify and pursue all available funding to develop affordable housing for families. Most recently, the Long Beach Community Investment Company (LBCIC) solicited, via Requests for Proposal, interested developers to provide affordable housing on three City-owned properties. These properties have already been awarded. Two properties have been offered to the Habitat for Humanity to construct two for-sale housing projects for first-time homebuyers –

11 three-bedroom units at the 14<sup>th</sup> Street Park property and four three-bedroom units at 1950-1960 Henderson Avenue. A third property is offered to Clifford Beers Housing to construct affordable 37 rental units of a range of sizes between studio and three-bedroom units.

In June 2016, LBCIC issued a Notice of Funding Availability (NOFA) for the award of approximately \$3.5 million in Housing Funds. For this NOFA, priority will be given to target population groups in the following order:

1. Special needs, supportive housing, veterans, homeless, and households at risk of being homeless.
2. A combination of special needs and large families, or a compatible mix that allows for the maximum leverage of outside funding sources.
3. Large families.

In July 2016, LBCIC issued an RFP for 1900 Long Beach Blvd. Priority will be given to projects that include units set aside for the following target population groups: seniors, disabled, veterans, and families.

### **Impediment: Housing Affordability Disproportionately Impacting Minority Households and Those with Special Needs**

Most of the housing problems in Long Beach are the result of high housing costs and the lack of sufficient affordable housing in the region, relative to the low incomes of many residents. Housing affordability tends to disproportionately affect minority populations.

**Actions Taken:** The City continues to provide housing assistance to lower income households and targeted a portion of its housing resources to benefit households of extremely low incomes (30 percent AMI) and persons with special needs.

1. **Housing Authority Targeted Assistance:** The Housing Authority of the City of Long Beach (HACLB) continues to target assistance to extremely low income households to help meet its HUD-required ratio of assistance for extremely low income households.
2. **Affordable Housing Fee Waivers:** City provides affordable housing fee waivers for the development of affordable housing.
3. **Villages at Cabrillo:** Several projects have been completed at the Villages at Cabrillo. Cabrillo Gateway (Phase IV Project): This project provides 81 units for homeless families and individuals. The City's Health and Human Services Department provided 80 Project-based Vouchers. Development Services Department assisted with amendments to the master covenants on the Villages site, supported and assisted with funding applications, and processed entitlements and building permits/inspections.

Anchor Place (Phase V Project): This project is underway and will provide 120 units. The five-story complex will include 75 units reserved for homeless veterans and 45 units set aside for extremely low income residents. The development will consist of a mix of one-, two-, and three-bedroom units, extensive open space, and courtyard recreational areas. Residents will have access to comprehensive on-site supportive services, including case management, physical and mental health services, employment services, life skills training, and counseling.

4. **Security Deposit Assistance:** Provided assistance to 414 homeless households between 2010 and 2015.

5. **Rehabilitation Assistance:** Provided assistance to rehabilitate 302 rental and 311 owner units between 2010 and 2015.
6. **Lead-Based Paint Hazards:** Between 2009 and 2015, the Lead Hazard Control (LHC) Program received two three-year grants from HUD to eliminate lead-based paint hazards. The City has inspected 398 low and very low income residences (with a focus on families with children under 6 years old), and addressed lead poisoning hazards created by lead-based paint in 356 of those units. The remaining units were found to be lead-free. In FY 2015, the City received \$3,231,609 from HUD for its LHC Program (LHC) for another three-year period from November 2, 2015 through November 1, 2018. The City anticipates inspecting 205 units with this grant and addressing lead hazards for 195 units.
7. **Affordable Housing Development:** As of September 2016, the City has an inventory of over 6,000 publicly assisted housing units for seniors, families, disabled, homeless, and veterans.
8. **Tenant-Based Rental Assistance:** Continue to provide assistance through the Housing Opportunity for Persons with AIDS (HOPWA) Tenant-Based Rental Assistance.
9. **Mobile Home Grant Program:** The City created a Mobile Home Repair Grant program that provides up to \$12,000 per unit in grants for repairs of mobile homes occupied by extremely low income households.

In June 2016, LBCIC issued a Notice of Funding Availability (NOFA) for the award of approximately \$3.5 million in Housing Funds. For this NOFA, priority will be given to target population groups in the following order:

1. Special needs, supportive housing, veterans, homeless, and households at risk of being homeless.
2. A combination of special needs and large families, or a compatible mix that allows for the maximum leverage of outside funding sources.
3. Large families.

### **Impediment: Tenure – Disproportionate Impacts on Renters**

In general, housing discrimination issues are more prevalent in the rental housing market since renters are more likely to be subject to conditions in the housing market that are beyond their control.

**Actions Taken:** The City continues to provide housing assistance to lower income households and targeted a portion of its housing resources to benefit households of extremely low incomes (30 percent AMI) and persons with special needs. See accomplishments discussed under Housing Affordability Disproportionately Impacting Minority Households and Those with Special Needs.

### **Impediment: Conditions of Housing Stock**

Habitability and repair issues were consistently one of the most commonly reported housing issues to the FHF.

**Actions Taken:** The City continues to allocate resources to address housing conditions and habitability issues citywide. In addition, the City uses CDBG funds to conduct targeted code enforcement in CDBG designated code enforcement areas to enforce severe and repeated code violation cases.

In 2015, the City amended its Municipal Code to formalize its Proactive Rental Housing Inspection Program. The Proactive Rental Housing Inspection Program covers properties of four units or more, or about 76,000 units citywide. Landlords who violate safety and health code standards are given a 30-day warning. If they do not resolve maintenance issues after a month, a \$100 fine is levied. Fines increase every 15 calendar days thereafter. Noncompliant landlords can also be referred to the State Franchise Tax Board Substandard Housing Program, which could disallow income tax deductions for interest, taxes, amortization and depreciation for rental units determined to be substandard. The City will also create an annual inspection report and fund an education effort to inform tenants of tenant rights under the law.

The City created the Mobile Home Grant Program that provides up to \$12,000 per unit in grant for repairs of mobile homes occupied by extremely low income households.

### **Impediment: Assisted Housing**

While housing affordability is not a fair housing concern per se, providing opportunities for a variety of housing choice can help lessen the likelihood of housing discrimination by increasing the supply.

**Actions Taken:** The City continue to provide housing assistance to lower income households and target a portion of its housing resources to benefit households of extremely low incomes (30 percent AMI) and persons with special needs. See accomplishments discussed under Housing Affordability Disproportionately Impacting Minority Households and Those with Special Needs.

### **Impediment: Housing and Land Use Policies**

Housing and land use policies impact the range of housing options available for residents, particularly those with special needs. Specifically, the Housing Element identifies the following potential constraints:

- The City's definition of family in the Zoning Code may potentially constrain housing for persons with disabilities.
- The Zoning Code does not contain provisions for Single-Room Occupancy (SRO) units.

**Actions Taken:** As an initial step to incorporate Single Residential Occupancy (SRO) under the provisions for Special Group Residences, on June 16, 2015, the Long Beach City Council adopted an ordinance adding a definition of SRO to the Zoning Code. The specific changes to allow SRO under provisions for Special Group Residences will occur with a Zoning Code update after the adoption of the a new Land Use Element of the General Plan. On June 16, 2015, the Long Beach City Council also adopted an ordinance amending the definition of family.

### **Impediment: Subprime Lending Activity**

The three top lenders in Long Beach for 2007 were Countrywide, Bank of America, and Wells Fargo. All three banking institutions had extremely high approval rates (over 80 percent). Countrywide also had the highest proportion of loans that were withdrawn by the applicant or closed for incompleteness.

**Actions Taken:** Between 2010 and 2012, the City utilized HOME, NSP, and Redevelopment funds to assist 99 households to achieve homeownership through its Second Mortgage Assistance program. Due to the dissolution of redevelopment by the State of California in 2012, significantly reduced HOME allocations, and nonrenewal of the NSP appropriations, the City no longer offers homebuyer assistance. The City continues to monitor lending activities. As part of

the AFH development, detailed assessment of lending data was conducted and presented in Appendix C.

### **Impediment: Type of Discrimination**

Consistent with recent statewide trends, the top three discrimination biases are race (37 percent), followed closely by disability (24 percent), and familial status (14 percent). FHF conducted a total of 677 investigations on 415 fair housing cases between 2003 and 2008.

**Actions Taken:** FHF continues to outreach and educate tenants and landlords regarding fair housing issues including those on the basis of race, disability, and familial status.

After the adoption of the City's new Land Use and Urban Design Elements, the City will include universal design principles and guidelines in the Zoning Code, as a standalone document, or both.

The City continued to work with affordable housing developers to expand its affordable housing inventory, particularly for those with special housing needs. The following websites identify available rental housing:

- FHF's website <http://www.fairhousingfoundation.com> provides a link to Los Angeles County rental listings.
- Households requesting information on Affordable Housing in the City are referred to the City's website as <http://www.lbds.info/civica/filebank/blobdload.asp?BlobID=4075>.

### **Impediment: Administrative Policies**

Due to budgetary constraints, the City has not conducted sensitivity training for staff for a number of years. Many City staff members interact with residents directly, and therefore it is pertinent that staff members are aware of fair housing rights and are sensitive to the cultural differences of the City's diverse population.

**Actions Taken:** In 2016, FHF provided an overview on Impediments to Fair Housing and overall fair housing regulations to Development Services and Housing Authority staff that are involved in all housing activities and programs, including Code Enforcement staff. The City also provides training for staff who speaks the LAP (Language Access Policy) languages on the appropriate techniques and ethics with respect to interpretation and translation. A total of 534 employees have completed the Bilingual Skill Pay Training on techniques and ethics for providing interpretation and translation services.

## **B. Success in Achieving Past Goals**

The City of Long Beach has been diligently working to implement goals and actions identified in its previous Fair Housing Analysis. The City was able to follow through with many of its actions regarding specific impediments such as revising the Zoning Code to remove constraints to housing for persons with disabilities and to facilitate a variety of housing types.

The City's ability to address affordable housing issues, which disproportionately affect certain protected classes (such as minority households and persons with disabilities) has been seriously impacted by the dissolution of redevelopment and reduced state and federal funds for affordable housing. The City will continue its efforts to provide affordable housing in the community.

The City continues to work with the FHF to provide fair housing outreach and education, and complaint investigation services. Based on the service records between 2010 and 2015, the number of fair housing discrimination cases has declined over time. However, discrimination based on disability, familial status, and race persists. Continued and increased outreach and education is needed. Furthermore, FHF indicated that few fair housing attorneys are available in California to pursue legal actions against violators. Most cases are resolved via education and conciliation. When cases are referred to the HUD FHEO or to State DFEH, it is not known if legal actions have ever been taken.

## **C. Additional Policies, Action, or Steps**

The City is convening an Affordable and Workforce Housing Study Group to explore options for expanding the City's affordable housing funds, and policies and actions that can facilitate affordable housing development throughout the City.

## **D. Lessons Learned**

The City of Long Beach recognizes the importance of continuous collaboration with key agencies and organizations, the leveraging of funding, and the continuous assessment and evaluation of housing access in the City. For this AFH, the City interviewed various housing agencies and organizations for their input on fair housing issues and needs in Long Beach. List of organizations is included in Appendix D. The City will continue to collaborate with these agencies for ongoing services and programs.

## V. Fair Housing Analysis

This chapter provides a detailed analysis of the City's fair housing profile, beginning with an overview of the City's demographic and housing characteristics that influence fair housing concerns, followed by an examination of seven fair housing issues. The HUD-required fair housing issues explored in this chapter are:

1. Segregation/Integration
2. Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)
3. Disparities in Access to Opportunity
4. Disproportionate Housing Needs
5. Publicly Supported Housing Location and Occupancy
6. Disability and Access Issues
7. Fair Housing Enforcement, Outreach Capacity, and Resources

### A. Demographic Summary

The following section describes demographic patterns throughout the jurisdiction, including discussions on trends in race/ethnic populations; national origin populations, including any limited English proficient populations; individuals with disabilities by disability type; and families with children. Any notable demographic trends over time (since 1990) will be discussed.

#### 1. Population Trends

Currently, the City of Long Beach is the 7th largest city in the State of California. The past 50 years have seen extensive growth, with population increasing from approximately 250,000 persons in 1950 to over 462,000 by 2010. Table 1 presents population growth trends over the past 25 years in Long Beach and nearby jurisdictions. The California Department of Finance recorded Long Beach's 2016 population at 484,958 persons, a modest five-percent increase from 2010. Both the County and City of Los Angeles grew at similar rates during this time period.

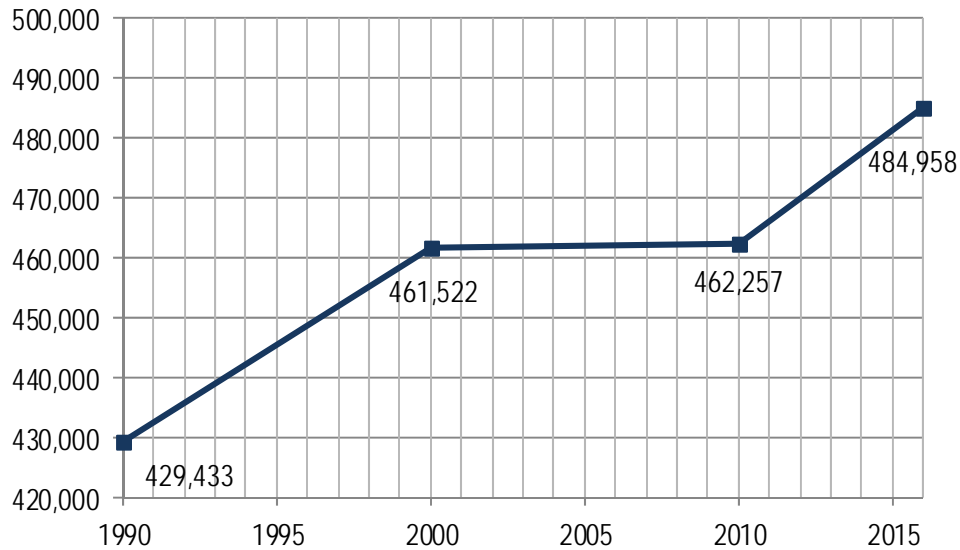
Table 1: Regional Population Growth Trends

Jurisdiction	1990	2000	2010	2016	Percent Change		
					1990-2000	2000-2010	2010-2016
Long Beach	429,433	461,522	462,257	484,958	7.5%	0.2%	5%
Los Angeles	3,485,398	3,694,820	3,792,621	4,030,904	6.0%	2.6%	6%
Los Angeles County	8,863,052	9,519,330	9,818,605	10,241,335	7.4%	3.1%	4%

Sources: U.S. Census Bureau (1990, 2000, 2010); California Department of Finance (2016)



Figure 1: Population Growth (1990 – 2016)



Source: U.S. Census Bureau (1990, 2000, 2010); California Department of Finance (2016)

## Demographic Characteristics by Protected Class and Special Need

The following section provides a discussion of the local demographic profile including: race and ethnicity, national origin populations, limited English proficient populations, individuals with disabilities, large households, families with children, persons with HIV/AIDS, and homeless persons. To the extent that data is available, Table 2 and Table 3 present the City's demographic characteristics for the various protected classes and special needs groups.

Table 2: Demographics (AFFHT Table 1)

City of Long Beach		Total	%
<b>Race/Ethnicity</b>			
White, Non-Hispanic		130,630	28.65
Black, Non-Hispanic		59,785	13.11
Hispanic		187,851	41.19
Asian or Pacific Islander, Non-Hispanic		62,971	13.81
Native American, Non-Hispanic		1,323	0.29
Other, Non-Hispanic		1,106	0.24
<b>National Origin</b>	<b>Country</b>	<b>Total</b>	<b>%</b>
#1 country of origin	Mexico	57,651	12.69
#2 country of origin	Philippines	14,040	3.09
#3 country of origin	Cambodia	10,238	2.25
#4 country of origin	El Salvador	4,612	1.02
#5 country of origin	Guatemala	3,752	0.83
#6 country of origin	Vietnam	3,307	0.73
#7 country of origin	Honduras	2,656	0.58
#8 country of origin	Canada	1,342	0.30

Table 2: Demographics (AFFHT Table 1)

City of Long Beach		Total	%
#9 country of origin	Thailand	1,255	0.28
#10 country of origin	India	1,249	0.27
Limited English Proficiency (LEP) Language	Language	Total	%
#1 LEP Language	Spanish	61,547	14.50
#2 LEP Language	Cambodian	8,539	2.01
#3 LEP Language	Tagalog	5,117	1.21
#4 LEP Language	Vietnamese	1,928	0.45
#5 LEP Language	Chinese	1,517	0.36
#6 LEP Language	Korean	914	0.22
#7 LEP Language	Other Pacific Island Language	756	0.18
#8 LEP Language	Thai	414	0.10
#9 LEP Language	Arabic	382	0.09
#10 LEP Language	Other Indic Language	374	0.09
Disability Type		Total	%
Hearing difficulty		11,088	2.58
Vision difficulty		9,425	2.20
Cognitive difficulty		18,889	4.40
Ambulatory difficulty		25,169	5.86
Self-care difficulty		11,557	2.69
Independent living difficulty		18,299	4.26
Sex		Total	%
Male		223,274	48.96
Female		232,744	51.04
Age		Total	%
Under 18		114,983	25.21
18-64		299,295	65.63
65+		41,740	9.15
Family Type		Total	%
Families with children		50,600	51.59

Note:

1. All % represent a share of the total population within the City, except family type, which is out of total families.
  2. 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.
  3. American Community Survey Data are based on a sample and are subject to sampling variability.
- Source: AFFHT Data Table 1; Decennial Census 2010; American Community Survey (ACS) 2006-2010 and 2008-2012

Table 3: Demographic Trends (AFFHT Table 2)

City of Long Beach	1990		2000		2010	
	Total	%	Total	%	Total	%
<b>Race/Ethnicity</b>						
White, Non-Hispanic	208,041	49.24	152,876	33.11	130,630	28.65
Black, Non-Hispanic	55,455	13.12	70,947	15.37	59,785	13.11
Hispanic	100,783	23.85	165,023	35.74	187,851	41.19
Asian or Pacific Islander, Non-Hispanic	54,876	12.99	66,543	14.41	62,971	13.81
Native American, Non-Hispanic	2,084	0.49	3,456	0.75	1,323	0.29
<b>National Origin</b>						
Foreign-born	103,611	24.52	132,303	28.67	121,161	26.23
<b>LEP</b>						
Limited English Proficiency	69,946	16.55	101,965	22.10	85,135	18.43
<b>Sex</b>						
Male	209,663	49.61	225,681	48.91	223,274	48.96
Female	212,924	50.39	235,772	51.09	232,744	51.04
<b>Age</b>						
Under 18	109,168	25.83	137,466	29.79	114,983	25.21
18-64	267,222	63.23	282,340	61.18	299,295	65.63
65+	46,197	10.93	41,648	9.03	41,740	9.15
<b>Family Type</b>						
Families with children	45,294	47.71	46,536	57.25	50,600	51.59

Note:

1. All % represent a share of the total population within the City for that year, except family type, which is out of total families.
2. American Community Survey Data are based on a sample and are subject to sampling variability.

Source: AFFHT Data Table 2; Decennial Census 2010; ACS

### **Race and Ethnicity**

Housing needs and preferences are often influenced by cultural practices. During the 1970s and 1980s, Long Beach was the destination for thousands of immigrants fleeing wars and political turmoil in Southeast Asia, especially from Cambodia, Vietnam and the Philippines. These migrants were followed by other in-migrants from various Latin American countries. During the 1980s, the City's foreign-born population doubled to over 100,000 persons, with the majority of the immigrants coming from Mexico and Central America. The arrival of large numbers of Asian and Latin American immigrants in Long Beach quickly transformed the City from what had previously been a predominantly White community into a truly multi-ethnic society where there is no major ethnicity.

Table 2 and Table 3 display the racial/ethnic composition of Long Beach's population in 1990, 2000 and 2010. During these two decades, the White population declined from 49 percent to 29 percent of the total population, while the Hispanic population nearly doubled in number, increasing from 24 percent to 41 percent. Between 1990 and 2000, the proportion of Black residents exhibited an increase to 15 percent, but returned to 13 percent by 2010. While increasing in number, the Asian population had remained at approximately 13 percent during the same period. The City of Long Beach has become increasingly diverse. Housing choices among different groups can vary according to cultural practices.

### National Origin

The proportion of the foreign-born population in Long Beach has varied slightly in the last decades. In 1990, one-quarter of the City residents were foreign-born; by 2000, this increased to 28 percent of the overall population. In 2010 the foreign-born population in Long Beach decreased slightly to 26 percent, with the most common foreign-born places of birth to include Mexico (13 percent), the Philippines (three percent), and Cambodia (two percent). Nationwide, housing discrimination and hate crimes based on national origin have increased since 911. Fair housing outreach and education should take into consideration of the national origins of the residents.

### Limited English Proficiency (LEP)

Reflective of the City's demographics, about 46 percent of all Long Beach residents speak languages other than English at home. Individuals who do not speak English as their primary language and who have a limited ability to read, speak, write, or understand English have Limited English Proficiency, or "LEP." The overall number of Long Beach residents that are LEP has increased 22 percent since 1990 (Table 3). Table 2 displays the ten most common languages spoken at home (for the population age five years and over) for those who speak English "less than 'very well.'" The top languages spoken include Spanish (15 percent), Cambodian (two percent), and Tagalog (one percent).

Language barriers can increase the discrimination that immigrant populations may face in accessing housing. Generally, immigrants with their limited resources often face difficulties in acquiring adequate housing as they adjust to their new surroundings and obtain employment. As a result, household problems such as overcrowding and overpayment are often more prevalent among recent immigrants.

### Large Households

Large households are defined as those with five or more members. These households are usually families with two or more children or families with extended family members such as in-laws or grandparents. It can also include multiple families living in one housing unit in order to save on housing costs. Large households are a special needs group because the availability of adequately sized, affordable housing units is often limited. To save for necessities such as food, clothing, and medical care, lower and moderate income large households may reside in smaller units, resulting in overcrowding. Furthermore, families with children, especially those who are renters, may face discrimination or differential treatment in the housing market. During the Community Workshops, participants often commented on the lack of affordable housing options for large families and face discriminatory treatments from landlords.

HUD periodically receives "custom tabulations" of Census data from the U.S. Census Bureau that are largely not available through standard Census products. The most recent estimates are derived from the 2008-2012 ACS. This dataset, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrates the extent of housing problems and needs, particularly for lower income households, within a community. The CHAS cross-tabulates the Census data to reveal household income in a community in relation to the Area Median Income (AMI). As defined by CHAS, housing problems include:

- Units with physical defects (lacking complete kitchen or bathroom).
- Overcrowded conditions (housing units with more than one person per room).
- Housing cost burden, including utilities, exceeding 30 percent of gross income.
- Severe housing cost burden, including utilities, exceeding 50 percent of gross income.

According to the CHAS data, approximately 20,335 large households were living in Long Beach, representing 13 percent of all households in the City. Of these large households, 11,465 (56 percent) were renters, with about 80 percent of these being large renter-households earning low to moderate incomes (9,190 households). The CHAS Databook reports that 91 percent of the City's large renter-households were suffering from one or more housing problems; including housing overpayment, overcrowding and/or substandard housing conditions.

Just over 13,000 rental units in Long Beach contain three or more bedrooms, in general, the appropriate sized unit for a large household of five or more members. In contrast, the City has nearly 12,000 large renter-households – a number that can be accommodated within the stock of large rental units. However, due to economic factors affecting housing affordability, large households may still resort to residing in overcrowded conditions – contributing to 16 percent of the City's renter-households residing in overcrowded conditions.

### **Families with Children and Single Parent Households**

Families with children, especially those who are renters, may face discrimination or differential treatment in the housing market. For example, some landlords may charge large households a higher rent or security deposit, limit the number of children in a complex, confine them to a specific location, limit the time children can play outdoors, or choose not to rent to families with children altogether, which would violate fair housing laws. In Long Beach, the number of families with children has increased 12 percent since 1990 (Table 3). According to the 2010 Census, approximately 52 percent of family households in Long Beach were families with children (Table 2).

According to the 2010 Census, there were 19,833 single-parent family households in Long Beach, representing 12 percent of all households. Single-mother households, in particular, tend to have lower incomes, and as a result, have greater needs for affordable housing and childcare. In 2010, there were 14,864 female-headed households with children in Long Beach. Of particular concern are single-parent households with lower incomes. Data from the 2010-2014 ACS shows that approximately 41 percent of the City's single-parent, female-headed households had incomes below the poverty level. Affordable housing with childcare centers or in close proximity to schools, public transportation and recreation facilities can address critical needs of lower income single-parent families.

### **Same-Sex Couples**

During the community outreach process for developing this AFH, the LGBTQ community commented on their experience in discrimination in the housing market and that they are often targets of hate crimes. According to the 2015 Hate Crime Report by Los Angeles County, sexual orientation-motivated crimes were the second largest category in 2015. Also related were gender hate crimes. California housing laws prohibit housing discrimination based on marital status, sexual orientation, and gender expression/identity. According to the 2015 National Transgender Discrimination Survey, the extent of discrimination, violence, unemployment, and housing insecurity remained unchanged since 2010. Specifically, 30 percent of the respondents to the survey experienced housing discrimination and instability in the past year because they were transgender. Many of those who experienced homelessness in the past year reported that they avoided using a shelter because they feared being mistreated as a transgender person, and those who did use a shelter in the past year faced high rates of mistreatment based on their transgender status.

According to the 2010-2014 ACS, there were approximately 2,300 unmarried same-sex couples residing in Long Beach, representing about 1.5 percent of all households (over 160,000) in the City. In July 2016, persons who identified as lesbian, gay, bisexual, transgender, queer, and/or

questioning and who either lived, worked or received services in the Long Beach area were invited to participate in The Long Beach LGBTQ Healthcare & Social Services Needs Assessment Report – a small survey related to health wellness needs conducted by The LGBTQ Center of Long Beach and St. Mary Medical Center.

A total of 355 LGBTQ individuals participated in this survey, most of whose home zip codes were concentrated in the Long Beach area. The majority of respondents (62 percent) reported that they had been discriminated against because they were LGBTQ. About 51 percent of those who had been discriminated against indicated that this discrimination occurred within the past year. Members of the LGBTQ community may face discrimination based on sexual orientation when searching for housing in the City.

Additionally, discussion groups and key informant interviews were conducted with 38 individuals in order to gather qualitative information about sub-populations within the LGBTQ community. Mentioned in these discussions was the need for special services for the older LGBTQ residents, specifically housing assistance. Respondents highlighted that a lack of housing services is an ongoing issue – in general for LGBTQ individuals, and especially for those that identify as transgender – including a lack of housing programs for HIV-positive persons. Another notable housing issue described was the need for services for homeless LGBTQ youth.

According to the Fair Housing Foundation, housing discrimination against the LGBTQ population is trending up. Increased services are needed to address the fair housing issues faced by this group.

### *Persons with Disabilities*

Fair housing choice for persons with disabilities can be compromised based on the nature of their disability. Persons with physical disabilities may face discrimination in the housing market because of the need for wheelchairs, home modifications to improve accessibility, or other forms of assistance. Landlords/owners may refuse to exempt disabled tenants with service/guide animals from a no-pet policy. A major barrier to housing for people with mental disabilities is opposition based on the stigma of mental disability. Landlords often refuse to rent to tenants with a history of mental illness. Neighbors may object when a house becomes a group home for persons with mental disabilities.

According to disability data available through the 2009-2013 ACS approximately 10 percent of residents (nearly 46,000 persons) in Long Beach, had some type of disability. Of the City's working-age disabled population (ages 16-64), 37 percent were employed. In general, many persons with disabilities have lower incomes since the disability often affects their ability to work. Thus, persons with disabilities have a greater need for affordable housing, as well as supportive services.

According to the ACS data, between 2009 and 2013, half of the persons, or about 23,000 persons, with disabilities in Long Beach had more than a single impairment, making it difficult to assess the true extent of each discrete disability type. Nonetheless, of the City's disabled population, ambulatory disabilities were most prevalent (six percent) followed by cognitive disabilities and independent living disabilities (about four percent each) (Table 2).

### *Persons with HIV/AIDS*

Persons with HIV/AIDS face an array of barriers to obtaining and maintaining affordable, stable housing. For persons living with HIV/AIDS, access to safe, affordable housing is as important to their general health and well-being as access to quality health care. For many, the persistent shortage of stable housing can be the primary barrier to consistent medical care and treatment. In addition, persons with HIV/AIDS may also be targets of hate crimes, which are discussed



later in this document. Despite federal and state anti-discrimination laws, many people face illegal eviction from their homes when their illness is exposed. The Fair Housing Amendments Act of 1988, which is primarily enforced by HUD, prohibits housing discrimination against persons with disabilities, including persons with HIV/AIDS.

The California Code of Regulations, Title 17, Section 2500, requires that all diagnosed or suspected cases of AIDS as defined by the Centers for Disease Control and Prevention (CDC) be reported within seven days to the local Health Officer. To facilitate reporting, the City of Long Beach Department of Health and Human Services maintains an HIV Epidemiology Program (funded by the State of California Department of Health Services Office of AIDS) which is responsible for collecting, analyzing and disseminating AIDS data.

Since the beginning of the HIV epidemic in 1982, there have been a total of 8,162 individuals who lived in Long Beach at the time of diagnosis. There are 4,252 individuals who currently reside in Long Beach and have been diagnosed with HIV/AIDS – less than one percent of the City's total population.

Of the 4,252 individuals with HIV/AIDS who currently reside in Long Beach, more than half (58 percent) are White. Another 21 percent reported as Black/African America. When reporting ethnicity of individuals, as of 2015, 32 percent of those diagnosed with HIV/AIDS and currently residing in Long Beach reported as Hispanic/Latino.

Of those currently residing in Long Beach, 3,817 (89 percent) were identified as males at birth. Slightly over 38 percent of HIV/AIDS cases who are currently residing in Long Beach are residents between the ages of 45 and 54. More than one-quarter of all cases were diagnosed among people between the ages of 55 and 64. Six percent of AIDS cases were diagnosed in people in their twenties, suggesting that a number of people with AIDS became infected during adolescence.

### Homeless Persons

The City of Long Beach, Department of Health and Human Services has been conducting homeless enumerations biannually. A point-in-time, street and service based homeless count and comprehensive assessment was performed on January 29, 2015 where 2,345 homeless persons were identified in the City of Long Beach.

Enumerations from previous homeless surveys in Long Beach indicate a steady decline in the City's homeless population, with over 800 fewer homeless persons found in 2015 compared to the 2011 homeless count. The 2015 count of 2,345 homeless individuals shows an 18-percent reduction in the number of homeless persons compared to the 2013 homeless count (2,847 homeless persons), and a 26-percent decline compared to the 2011 homeless count (3,164 homeless persons). In both the 2011 and 2013 count, nearly 12 percent of all homeless individuals were children, this only slightly declined to 11 percent by the 2015 count.

Homelessness affects all people, regardless of household size, age, race or ethnicity. The 2015 survey found that 37 percent of the homeless are White, 33 percent are Black, 22 percent are Hispanic, and 8 percent are other ethnicities. Males account for 69 percent, females 31 percent, and a 0.3 percent (six individuals) are transgender.

Court decisions have ruled that emergency shelters and transitional housing are also protected by fair housing laws. In addition, State and Federal housing programs for the homeless are advocating the Housing First model. However, attaining housing for the formerly homeless often have to fight the stigma associated with homelessness, as well as source of income discrimination.

## 2. Tenure – Owners versus Renters

The following section describes the overall location of homeowners and renters in Long Beach. This also includes any relevant geographic patterns regarding the distribution of owner-occupied and renter-occupied properties in the City.

Tenure in the housing industry typically refers to the occupancy of a housing unit – whether the unit is owner occupied or an occupied rental unit. Tenure preferences are primarily related to household income, composition, and ages of the household members; and housing cost burden is generally more prevalent among renters than among owners.

Contrary to public perception, home ownership rates in Long Beach have remained stable over the past two decades. From 1990 to 2000, about 41 percent of Long Beach households owned their homes, this slightly increased to 42 percent by 2010. Accordingly, 59 percent rented their homes between 1990 and 2000, and this slightly decreased to 58 percent by 2010 (Table 4).

In general, housing discrimination issues are more prevalent in the rental housing market since renters are more likely to be subject to conditions in the housing market that are beyond their control. Renter-occupied units within Long Beach are mostly concentrated in the west-side neighborhoods, specifically south of the 405 freeway, where more Black and Hispanic residents reside (Figure 2).

While housing discrimination can occur in both the rental and ownership housing markets, renters are usually more vulnerable in that they can face discriminatory practices during their entire tenancy at the units, when homeowners usually encounter discrimination during the purchasing process. With a significant portion of its households being renter-households, the City potentially has a significant need for fair housing outreach and education services.

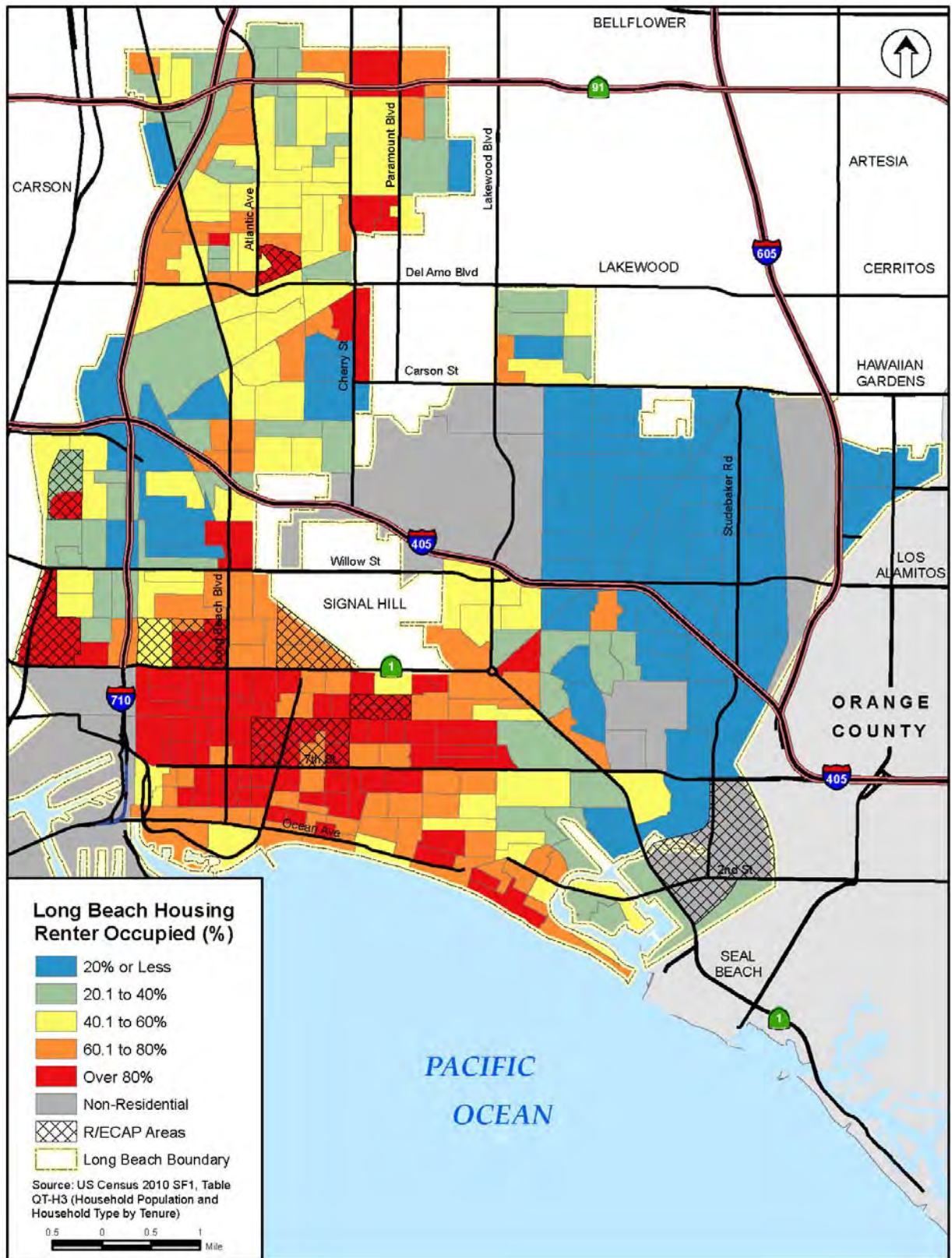
Table 4: Housing Tenure

Tenure	1990		2000		2010		% Change in Units 1990-2000	% Change in Units 2000-2010
	Number	Percent	Number	Percent	Number	Percent		
Owner Occupied	65,117	41%	66,928	41%	67,949	42%	3%	1.5%
Renter Occupied	93,858	59%	96,160	59%	95,582	58%	2%	-0.6%
<b>Total Occupied</b>	<b>158,975</b>	<b>100%</b>	<b>163,088</b>	<b>100%</b>	<b>163,531</b>	<b>100%</b>	<b>3%</b>	<b>0.3%</b>
Owner Vacancy Rate	1.7%		2.2%		2.0%		--	--
Rental Vacancy Rate	7.5%		4.2%		7.2%		--	--

Note: Overall Vacancy Rates include other vacancies in addition to owner/rental, including seasonal, other, and rented or sold but not occupied.

Source: Bureau of the Census, 1990, 2000, and 2010.

Figure 2: Renter-Occupied Housing



## B. General Issues

### 1. Segregation/Integration

This section assesses the levels of segregation in Long Beach, identifying the racial/ethnic groups that experience the highest levels of segregation. In Long Beach, issues of segregation/integration are primarily results of economic factors. When assessing the location of residents by race, the areas where minority populations reside are those areas with the lowest costs of housing in the City (Figure 6 and Figure 40). Minority households correlate with households experiencing the highest levels of poverty, and are therefore generally concentrated in areas where higher intensity and lower-cost housing is more readily available (Figure 28). The most pressing issue regarding segregation in the City is the lack of access to opportunity areas and resources – including quality education, environmental health, and employment – for residents in these parts of the City (as further discussed in detail throughout this chapter).

#### Dissimilarity Index

Dissimilarity Index is a measurement of housing segregation. The index, presented in Table 5, represents the percentage of one group that would have to move into a new neighborhood to achieve perfect integration with another group. An index score can range in value from 0, indicating complete integration, to 100, indicating complete segregation. A value of 60 (or above) is considered very high, values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low. A high value indicates that the two groups tend to live in different census tracts.

In Long Beach, the dissimilarity indices reveal that the City has moderate to high levels of segregation in which people of different racial and ethnic backgrounds live in relative isolation to one another. The overall concentration of racial/ethnic groups is high throughout the City, but is lowest for the Asian or Pacific Islander population.

Table 5: Racial/Ethnic Dissimilarity Trends (AFFHT Table 3)

Racial/Ethnic Dissimilarity Index	City of Long Beach		
	1990	2000	2010
Non-White/White	52.53	57.27	57.85
Black/White	56.60	58.09	59.51
Hispanic/White	54.65	60.92	60.19
Asian or Pacific Islander/White	51.71	52.93	53.95

Sources: AFFHT Data Table 3; Decennial Census

#### Segregation Trends

Segregation levels in the City have changed over time (since 1990). According to the dissimilarity index values measured between 1990 and 2010, Long Beach has generally seen increases in its concentrations of all racial/ethnic groups throughout the City (Table 5). This may indicate increasing segregation of racial/ethnic groups in the City of Long Beach. While today, there are more minority residents residing in historically White neighborhoods, this increase is only a result of an overall increase in minority population in the City.

Historically, some researchers have evaluated the degree of racial and ethnic integration as an important measure or evidence of fair housing opportunity. Whereas the separation of different race and ethnic groups has historically been associated with segregation, people's choice of residence today is complex. The quality of local schools, housing prices, access to transportation, and affiliation with people or friends of similar values are all important factors guiding people's housing choices.

While segregation in Long Beach has a historical context, segregation is primarily a result of economic and cultural factors. Although home prices throughout Long Beach have increased in value, the historical context has resulted in home prices that are considerably higher in the east side than in the west side.

During the consultation process of developing the AFH, the general consensus among community stakeholders is that local policies do not contribute to segregation. The challenge for the City is market influence, including the availability of developable land, particularly in light of the diminishing State and federal funding for affordable housing and loss of redevelopment as an affordable housing tool.

Virtually every city has areas that are zoned exclusively for single-family uses – a typical practice of Euclidean zoning. In Long Beach, the single-family districts are located throughout the City. The moderate level of segregation is a result of economic factors, not due to zoning or other government policies. For example, the northern and western portions of the City also contain single-family neighborhoods where segregation is not an issue.

Therefore, the City's approach is to foster integration by expanding the use of Housing Choice Vouchers and pursuing homebuyer and rehabilitation assistance in the City's single-family neighborhoods. Furthermore, the Mayor's Affordable and Workforce Housing Study Group is exploring tools to increase the housing supply and variety of housing throughout the City.

## **Segregation by Protected Class**

The following section identifies areas in the City with moderately high levels of segregation by race/ethnicity, national origin, and LEP group.

### **a. Race and Ethnicity**

While Long Beach as a whole is an ethnically diverse community, patterns of ethnic concentration are present within particular areas. Concentrations of Hispanic residents are evident in numerous Long Beach neighborhoods, including the majority of Central Long Beach, Downtown, North Long Beach, and the Westside. The majority of neighborhoods with a concentration of Hispanic residents also exhibit concentrations of Black residents (Figure 3).

There is a clear pattern of concentration of White residents living in the eastern parts of the City. These eastern Census tracts with concentrations of White residents also evidence the highest for-sale housing values in Long Beach (Figure 6). These findings are not to diminish the City's steady progress toward a more diverse and integrated community. Census data shows that the City has become increasingly diverse, from 68 percent White in 1980 to just 29 percent White in 2010. The east side of the City is experiencing similar trends, although at a slower pace due to the generally higher costs of housing in the area. Market forces are the primary deterrent for social integration, as a higher proportion of the non-White population is in the lower income groups. Furthermore, many residents in these single-family neighborhoods are retired or close to retirement age. The community's goal is to create a living environment that allows aging in place. Turnover rates in such neighborhoods are naturally slower than in transitioning neighborhoods where integration is more apparent.

b. National Origin

Figure 9 also illustrates the extent of concentrations of residents based on national origin. Those of Mexican, Guatemalan, and Salvadoran national origin appear to concentrate in the western parts of the City just south of the Pacific Coast Hwy, and in North Long Beach just above 48<sup>th</sup> Street.

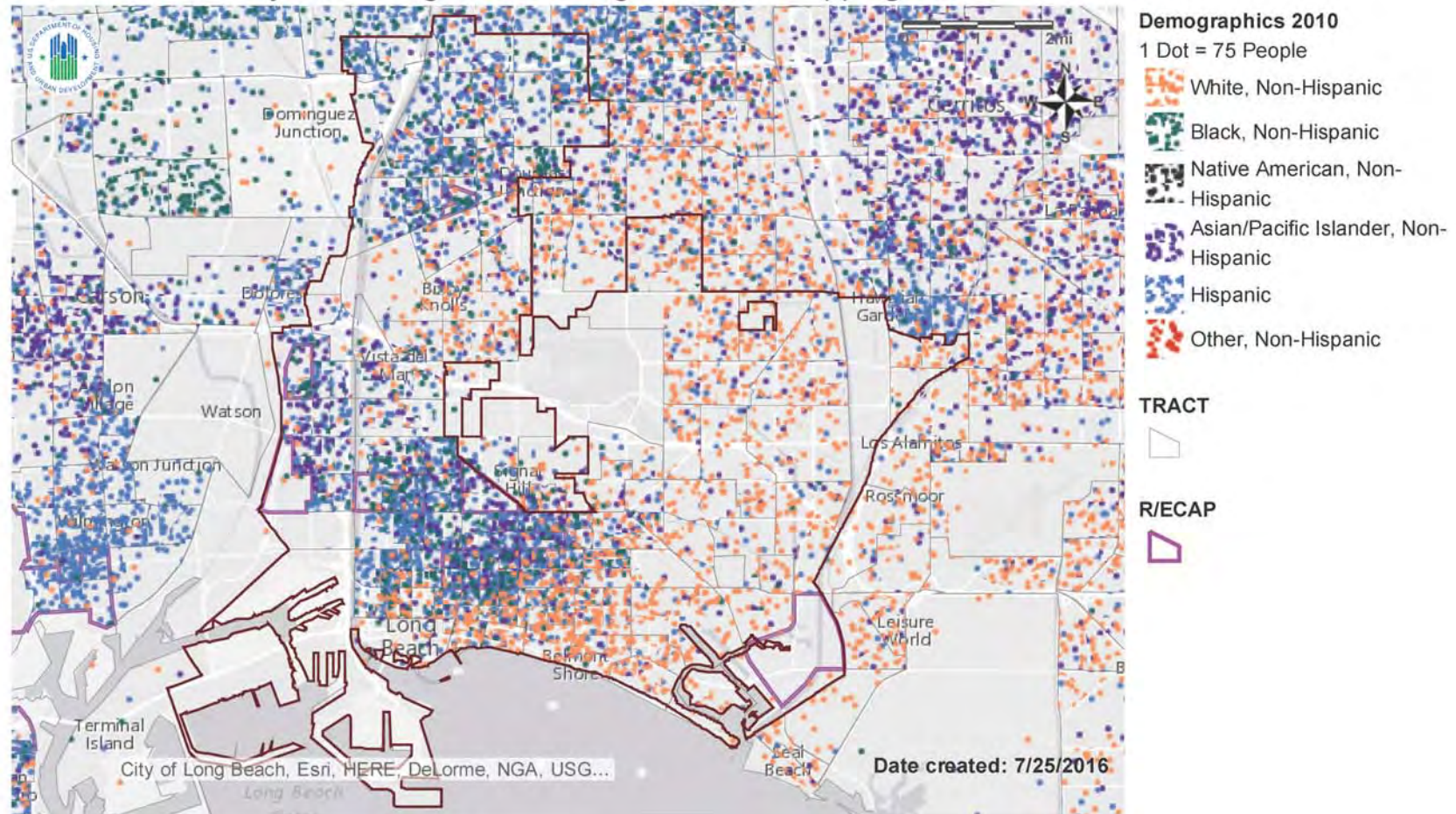
c. Limited English Proficient

Residents who are Limited English Proficient (LEP) may face additional challenges with becoming integrated throughout more varied areas in the City. With limited language abilities they face potential barriers to employment and adequate housing, which may dictate where they may choose to settle and locate. Residents, who have the most limited abilities to read, speak, write or understand English, are concentrated in two areas in western parts of the City, specifically pushing against the northern City boundary, and in the south (Figure 10). Reflective of the City's overall demographics, the majority of these individuals speak the top three most common LEP languages in Long Beach: Spanish (15 percent), Cambodian (two percent), and Tagalong (one percent). All LEP residents, regardless of language spoken at home, notably concentrate in these areas.



Figure 3: Race/Ethnicity (2010) (AFFHT Map 1)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 1 - Race/Ethnicity

**Description:** Current race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

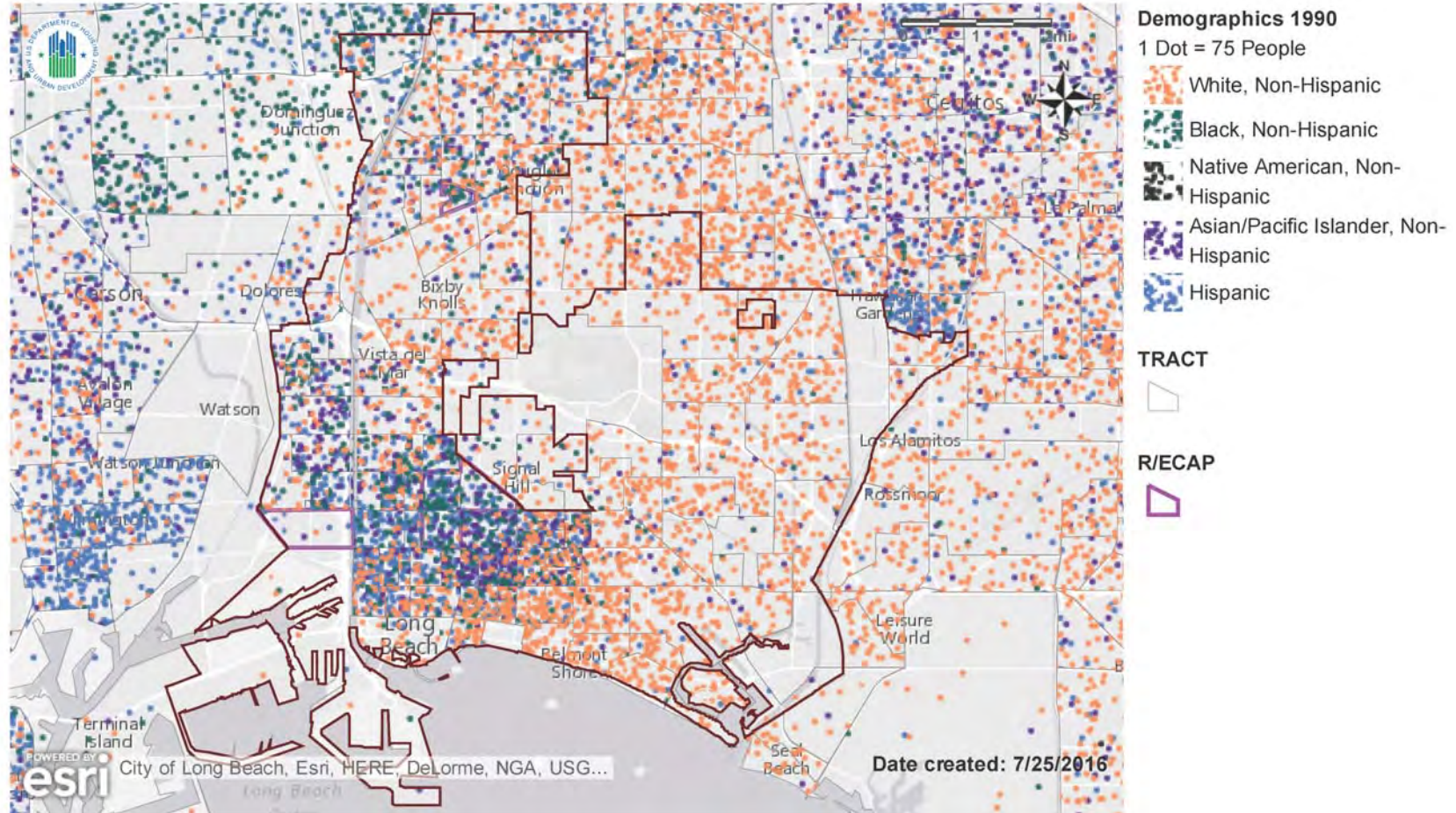
**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA



Figure 4: Race/Ethnicity (1990) (AFFHT Map 2A)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 2 - Race/Ethnicity Trends

**Description:** Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

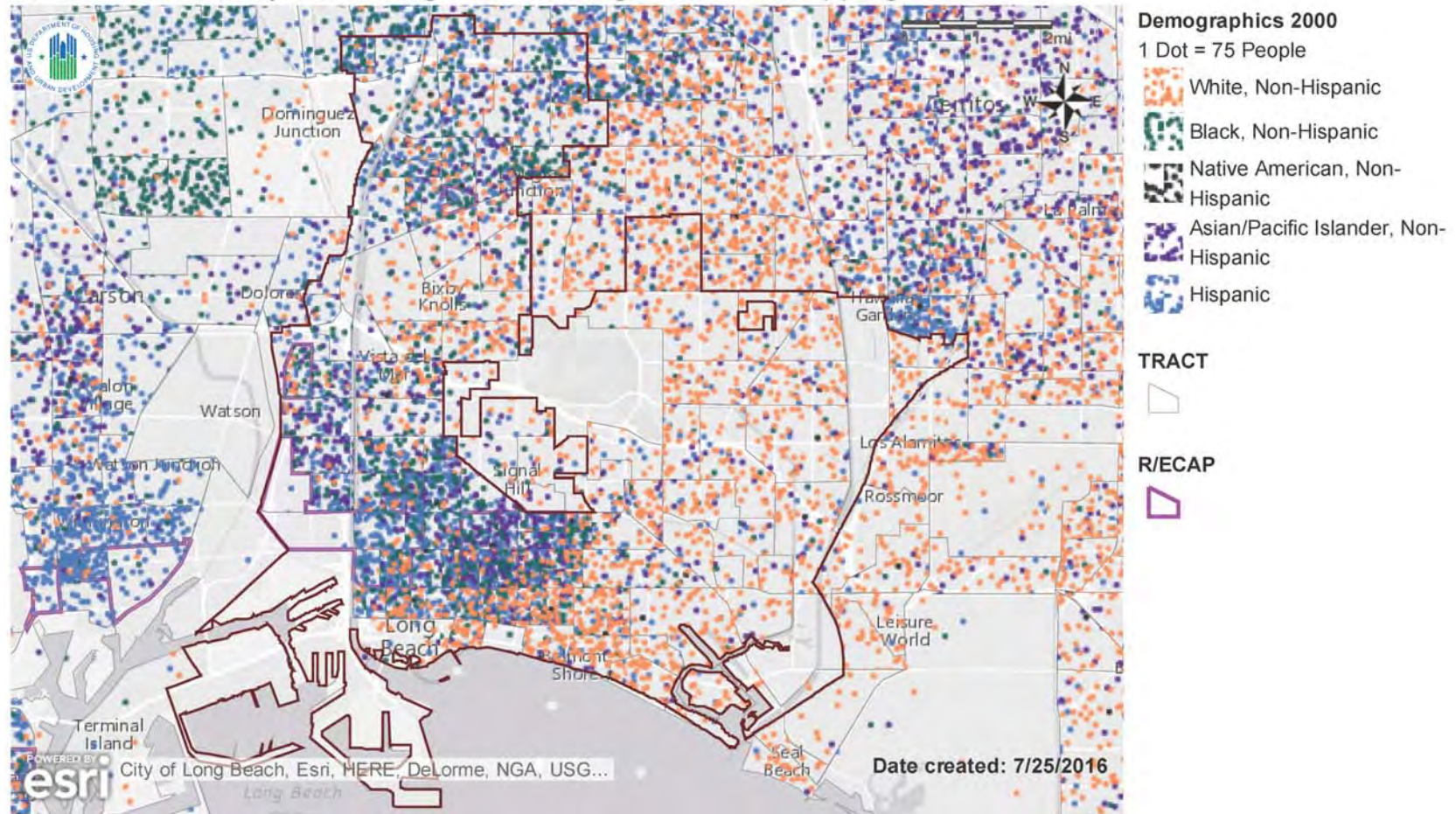
**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA



Figure 5: Race/Ethnicity Trends (2000) (AFFH Map 2B)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 2 - Race/Ethnicity Trends

**Description:** Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA

## Segregation and Tenure Distribution

This section compares the distribution of owner- and renter-occupied housing in the City (as shown in Figure 2) with HUD-provided maps of minority concentrations (Figure 3), and discusses if such housing is located in segregated areas of Long Beach.

As previously shown in Table 4, the majority (58 percent) of Long Beach residents reside in renter-households. The creation of new housing units by itself is not enough to satisfy fair housing choice demands. It is also necessary to supply the types and quantities of housing needed within the community. As Figure 2 illustrates, renter-occupied households within Long Beach are mostly concentrated in the lower west-side neighborhoods, where concentrations of Black and Hispanic communities are also located. Racial/ethnic concentrations in the City continue to reflect the impacts of economic and market forces, such as housing costs, availability of land, development costs of affordable housing, and regional and statewide strategies for emphasizing housing surrounding and supporting transit oriented design.

## Patterns of Segregation

Patterns of segregation have changed over time (since 1990). The following section provides an overview of changes in racial/ethnic distribution in Long Beach between 1990 and 2010. Although Hispanic residents have always been present in Long Beach, during the 1990s they supplanted White residents as the City's largest racial/ethnic community. In some respects, the City is the final 'frontier' being settled by a flow of Latinos moving southward along the Los Angeles River from their traditional East Los Angeles core through the Gateway Cities sub-region. This movement has culturally transformed cities located closer to its source, such as Huntington Park, Bell, Bell Gardens, and Cudahy, which are now populated almost entirely by Hispanic residents. Many of these migrants to Long Beach – many recently arrived in the United States and characteristically young families having low incomes, few linguistic or educational skills, and limited employment – have settled in many of the same Long Beach neighborhoods once occupied by Cambodian and Black residents.

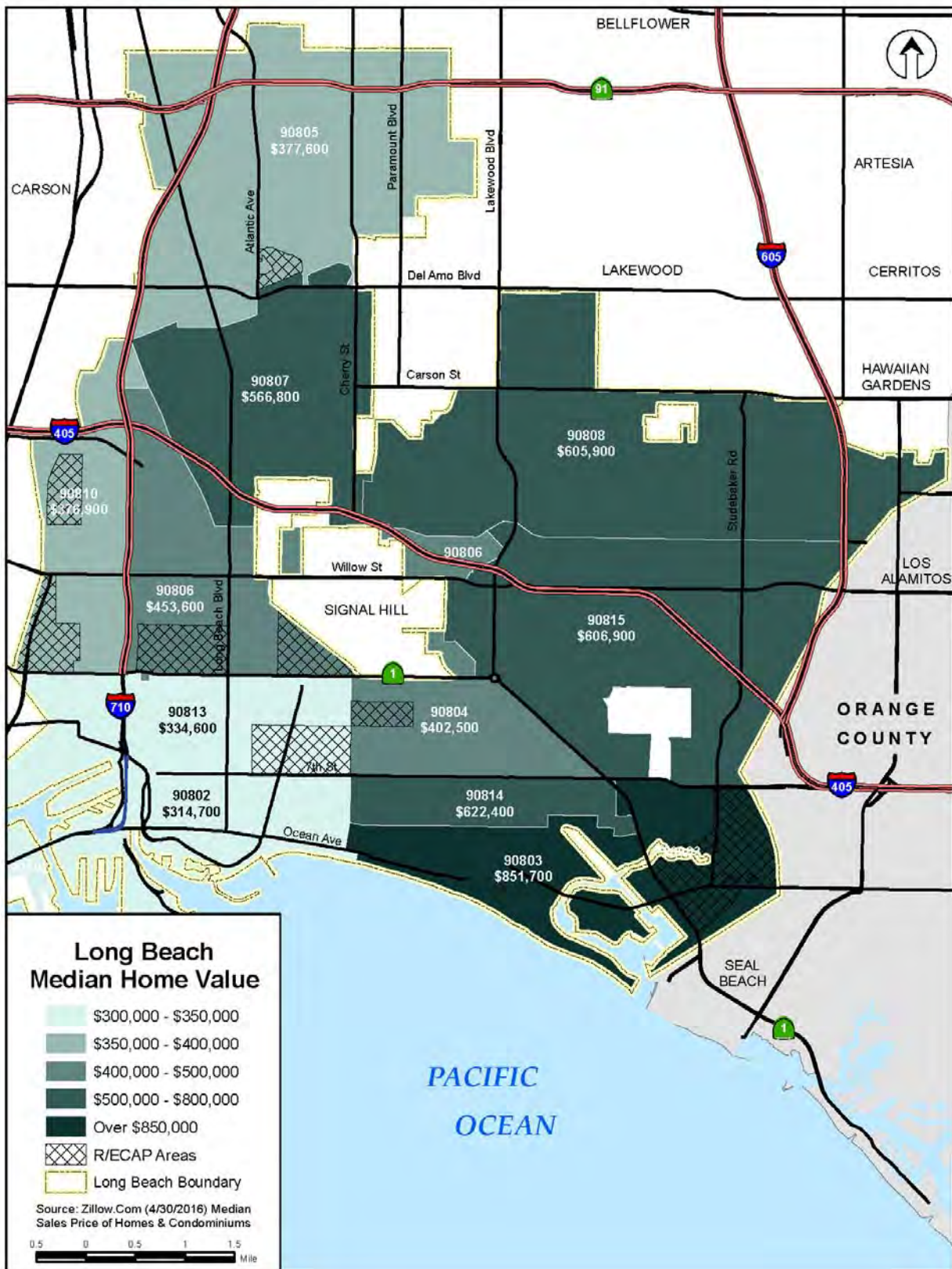
The Black community in Long Beach was traditionally located just northeast of Downtown in the vicinity of the Pacific Coast campus of the Long Beach City College at the intersection of the Pacific Coast Highway and Alamitos (Figure 5). According to historical income data, this location was primarily a low income neighborhood in the mid-1970s, it soon attracted the impoverished Cambodians beginning to arrive in the City. As the numbers of Cambodians continued to grow, they gradually displaced Black residents, who relocated first to the periphery of their original community, then to the City's upper West Side, and increasingly to various portions in North Long Beach.

Long Beach's Filipino populations traditionally settled in the West Side near the naval facilities and, as they have acculturated and become more affluent, have expanded across the Los Angeles River into the Wrigley neighborhood. The City's highest concentration of Cambodians has historically been at the Anaheim/Cherry Avenue core, and has now spread out into the neighborhoods surrounding this core. More recently, Cambodians have also begun relocating to apartments in North Long Beach.

Figure 3, Figure 4, and Figure 5 illustrate the racial distribution of residents in Long Beach and how these have changed between 1990 and 2010. Between 1990 and 2010, a notable increase is seen in the concentrations of Hispanic and Black populations in the western half of the City, specifically in the most northern areas of Long Beach (Figure 3 and Figure 5).



Figure 6: Median Home Value



## Local Factors Leading to Segregation

In general, segregation in Long Beach is not a result of recent policies or practices that lead to higher levels of segregation, but more due to historic segregation and socio-economic factors producing specific demographic trends. As mentioned earlier, neighborhoods in Long Beach's west side, specifically the northern and southern areas of the City, have concentrations of Hispanic, Black, and Asian minorities. These particular areas are zoned for a variety of residential uses including single-family housing, and low to high density multi-family housing. Currently most lower-income, rental housing in the City is located in the City's west side, mainly in areas of south Long Beach (Figure 42). The geographic location of affordable housing in the City is particularly limited by the cost of development of affordable units, so that a concentration generally occurs to keep high costs of development low. Therefore the obvious concentration of these populations can be majorly attributed to socio-economic reasons, considering the limited availability of affordable housing in the City. In Long Beach's more affluent areas, specifically the City's east side, affordable units are limited and the highest home values are notably located in this portion of Long Beach (Figure 6).

## Additional Information

This section provides additional information that contributes to segregation of the protected classes.

### *Source of Income*

Housing discrimination based on source of income can be a notable factor that encourages segregation, as it places added housing choice limitations on households with economic restrictions. Limited geographic acceptance of Housing Choice Vouchers (HCV) throughout the City, for example, was a reoccurring topic in Fair Housing Workshops conducted in Long Beach. The racial/ethnic composition of voucher recipients reflects the City's historical development and migration patterns of various groups. Blacks were among the earliest residents of Long Beach, followed by the immigration of Vietnamese, Cambodians, and other Asian groups during the 1970s and 1980s. Influx of Latinos occurred primarily during the last 30 years. As a household can continue to receive HCV assistance as long as it remains income-eligible, many early voucher recipients have remained in the system. In recent years, Congressional appropriations for the HCV program have not kept up in pace with needs. Therefore, newer residents in the City have more difficulty in obtaining assistance, as evidenced by the long waiting list. Participants at the Fair Housing Workshops conducted for this AFH commented on the lengthy wait for assistance.

Figure 7 illustrates the geographic distribution of the City's HCV households. The majority of HCV households are clustered in the City's west side, specifically in the northern and southern neighborhoods.

A consistent issue cited by Fair Housing Community Workshop participants was the unwillingness of property owners to accept the vouchers, especially owners of single-family homes for rent, and thus limiting the locational choices of voucher users. It may also take a voucher recipient several months before they can find a landlord willing to accept the voucher. The administrative burden perceived by landlords is one impediment but the lower payment standards than market rents is another impediment to expanding the use and locational choice for voucher holders.

The Housing Authority of the City of Long Beach (HACLB) administers the Housing Choice Voucher (HCV) Program for Long Beach residents. The HCV Program provides rental subsidies

to low income families which spend more than 30 percent of their gross income on housing costs. With this program, an income-qualified household can use the voucher at any rental unit that accepts the vouchers. Voucher tenants' rent is based on 30 percent of monthly household income and HACLB makes up the difference. HACLB establishes the payment standards based on HUD-established Fair Market Rents (FMR). The owner's asking price must be supported by asking rents in the area, and any rental amount in excess of the payment standard is paid for by the tenant. Based on HUD regulations, of those new households admitted to the voucher program, 75 percent must have incomes of less than 30 percent of the area median, while 25 percent may have incomes up to 50 percent of the median.

According to the HACLB, 6,565 Long Beach households were receiving HCV in April 2016. As indicated in Table 6, Black residents comprise the majority of the HCV recipients, followed by Asian residents. This distribution is inconsistent with the racial/ethnic composition of income eligible households (50 percent or less of AMI) in the City. At 38 percent, Hispanic households represent the largest group among the lower income households eligible for HCV assistance, but represent the smallest group among the HCV recipients. In contrast, Black households' representation among the voucher recipients is almost three times their proportion among the income-eligible households.

**Table 6: Housing Choice Vouchers**

Race/Ethnicity	Income-Eligible Households	Voucher Users				
		Total	% of Total	Female-Headed	Elderly	Disabled
Black	18.7%	3,145	47.9%	2,353	717	1,404
American Indian/Alaska Native	--	48	0.7%	29	13	26
Asian	11.9%	1,487	22.7%	1,161	656	1,033
Hispanic	38.1%	851	13.0%	641	226	321
White	21.2%	986	15.0%	472	489	579
Native Hawaiian/Pacific Islander	--	48	0.7%	32	17	15
<b>Total</b>	<b>100.0%</b>	<b>6,565</b>	<b>100%</b>	<b>4,688</b>	<b>2118</b>	<b>3,378</b>

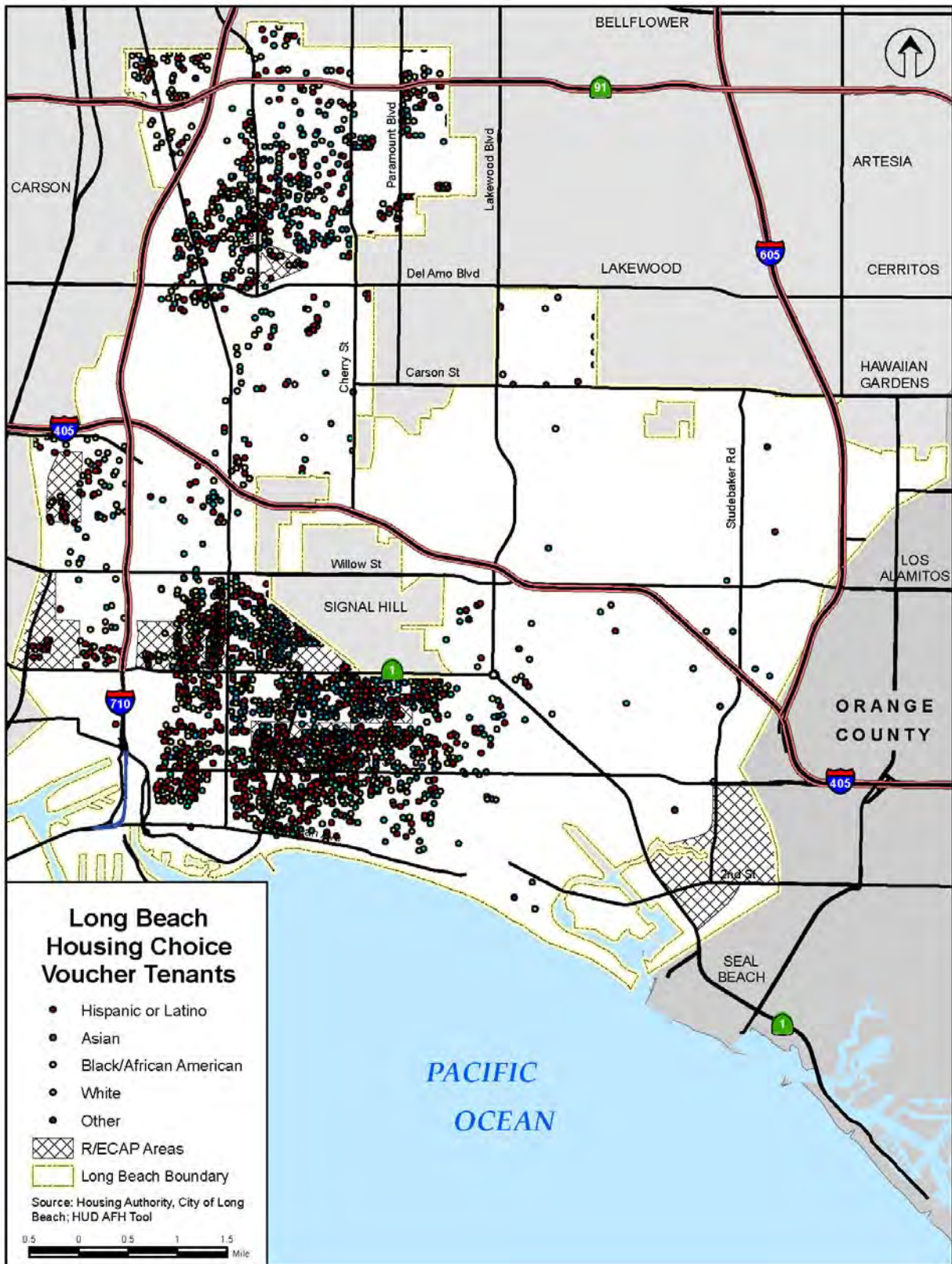
Note: AFH data on household income by race does include information for American Indian/Native American or Native Hawaiian/Pacific Islander.

Source: Housing Authority of the City of Long Beach, 2016.

The racial/ethnic composition of voucher recipients reflects the City's historical development and migration patterns of various groups. Blacks were among the earliest residents of Long Beach, followed by the immigration of Vietnamese, Cambodians, and other Asian groups during the 1970s and 1980s. Influx of Latinos occurred primarily during the last 30 years. As a household can continue to receive HCV assistance as long as it remains income-eligible, many early voucher recipients have remained in the system. In recent years, Congressional appropriations for the HCV program have not kept up in pace with needs. Therefore, newer residents in the City have more difficulty in obtaining assistance, as evidenced by the long waiting list. Participants at the Fair Housing Workshops conducted for this AFH commented on the lengthy wait for assistance.



Figure 7: Location of Housing Choice Vouchers





## Other information

Other information relevant to the assessment of segregation, including activities such as place-based investments and mobility options for protected class groups, is discussed below.

### *Neighborhood Improvement Strategy (NIS)*

Several older low-income neighborhoods in the City have been designated as Neighborhood Improvement Strategy (NIS) areas. The Neighborhood Improvement Strategy (NIS) concentrates resources and tailors services to meet the needs of neighborhoods identified as having some of the most severe problems including poverty, crime, and property maintenance issues. The NIS program is based on three overarching principles:

- Delivery of services must be tailored to deal with the specific problems of the target area.
- Coordination among City departments is improved to provide services to target neighborhoods.
- Active participation by neighborhood residents is necessary for any lasting improvements to be achieved.

The overall idea of the Neighborhood Improvement Strategy is to – at a minimum – connect scattered City resources to arrest neighborhood blight in an aging infrastructure and develop residents' skills and capacity to institute lasting neighborhood improvement.

Since inception of the NIS program in 1990, ten neighborhoods have been designated as NIS areas by the Long Beach City Council (Table 7). These are:

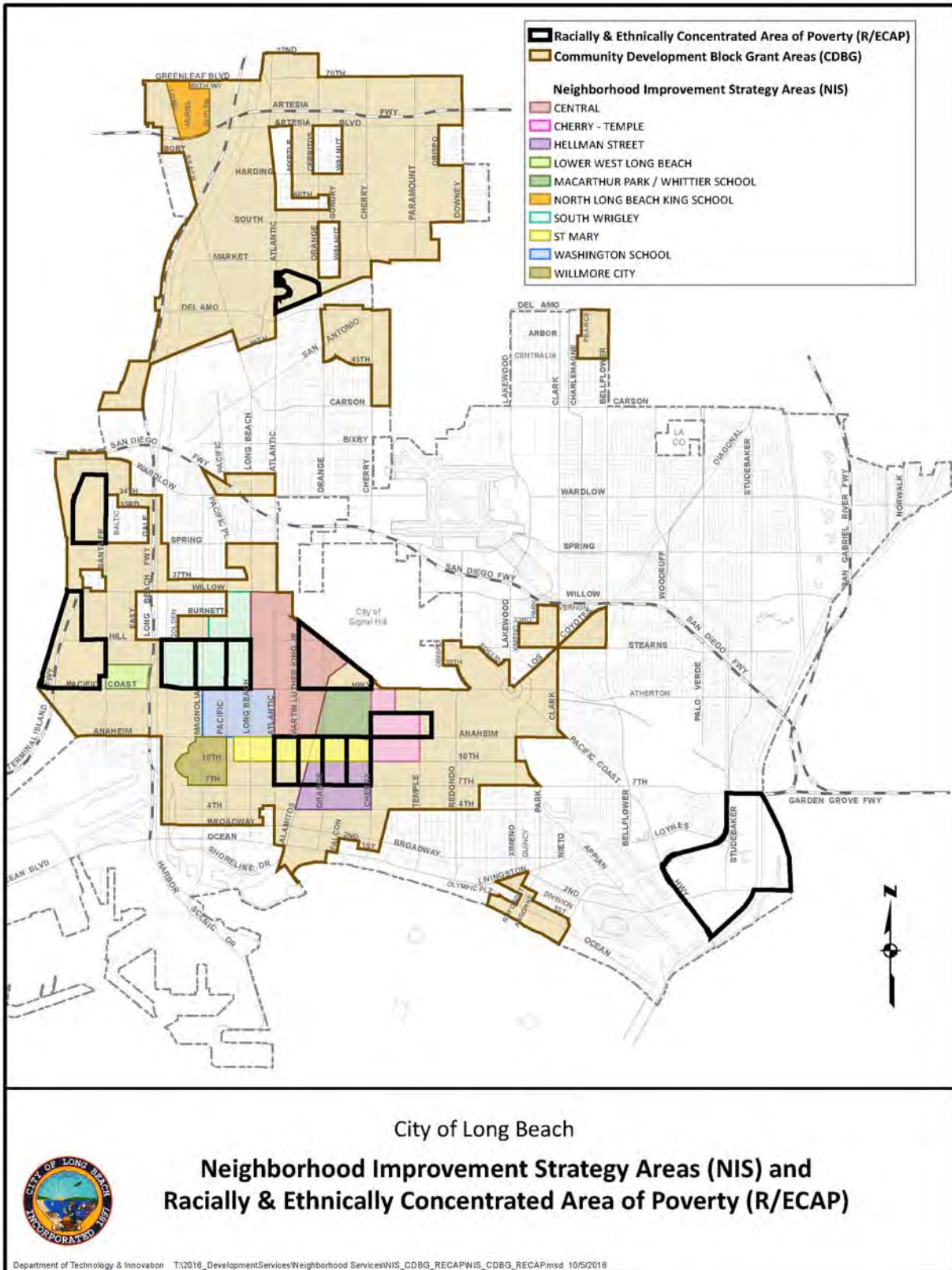
1. Central
2. Cherry – Temple
3. Hellman
4. Lower West
5. MacArthur Park
6. North Long Beach
7. South Wrigley
8. St. Mary
9. Washington
10. Willmore

Central, Cherry-Temple, Hellman, and St. Mary (40 percent of NIS areas) are also identified as R/ECAPs (Figure 8). Criteria for designating as a NIS area include, but are not limited to, poverty, income, unemployment and age of housing stock. The City is in the process of updating the NIS areas as part of its new Consolidation Plan preparation in 2017. As part of this update, the City will identify new or expand existing NIS areas to cover more R/ECAP neighborhoods as an effort to refocus its available resources to the City's R/ECAPs. This update may provide a coordinated improvement of aging housing units, public improvements and, acting in lieu of the current NIS strategy, the new approach will empower active Neighborhood Associations in R/ECAPs and adjacent areas. The new strategy will emphasize a balanced approach that includes place-based and mobility strategies – making investments in the City's R/ECAPs that improve conditions and eliminate disparities in access to opportunity between residents of these neighborhoods and the rest of the Long Beach jurisdiction.

Table 7: Neighborhood Improvement Strategy (NIS) Areas

NIS Area	Boundaries				Census Tracts
	North	East	South	West	
Central	Willow Street; City Boundary	Alamitos Ave.	Anaheim St.	Atlantic Ave; LB Blvd.	573201 573202 573300 575201 575300
Cherry – Temple	Pacific Coast Highway	Temple Ave.	10 <sup>th</sup> Street	Cherry Ave.	575101 575102 576901 576902
Hellman Street	10 <sup>th</sup> Street	Cherry Ave.	4 <sup>th</sup> Street	Alamitos Ave.	576401 576402 576403 576501 576502 576503
Lower West	20 <sup>th</sup> Street	L B Freeway.	Pacific Coast Highway	Santa Fe Ave.	572900
MacArthur Park	Pacific Coast Highway	Cherry Ave.	Anaheim St.	Alamitos Ave.	575201 575202
North Long Beach	City Boundary	L B Freeway.	Artesia Freeway	Long Beach Blvd.	570401
South Wrigley	Hill St.	Pacific Ave.	Pacific Coast Highway	Los Angeles River	573100 573001 573002
St. Mary	Anaheim St.	Cherry Ave.	10 <sup>th</sup> Street	Pine Ave.	576300 576401 576402 576403
Washington	Pacific Coast Highway	Atlantic Ave.	Anaheim St.	Magnolia Ave.	575300 575401 575402
Willmore	Anaheim St.	Pacific Ave.	7 <sup>th</sup> St.	Loma Vista	575801 575802 575803

Figure 8: Neighborhood Improvement Strategy (NIS) Areas



## Contributing Factors of Segregation

In summary, the contributing factors that significantly create, contribute to, perpetuate, or increase the severity of segregation in the City of Long Beach are listed below. For supporting data and analysis in regards to the prioritization of each contributing factor, please refer to Appendix C: Discussions of Contributing Factors.

	Contributing Factors of Segregation
✓	Displacement of residents due to economic pressures
✓	Lack of regional cooperation
✓	Lending discrimination
✓	Location and type of affordable housing
✓	Private discrimination
✓	Source of income discrimination*

\* Source of income discrimination: a property owner cannot choose to reject an applicant based on where their income comes from as long as it is a lawful source (e.g., alimony, child support or other compensation). This also includes Section 8 housing subsidies.

## **2. Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)**

### R/ECAPs in Long Beach

In an effort to identify racially/ethnically concentrated areas of poverty (R/ECAPs), the U.S. Department of Housing and Urban Development (HUD) has identified census tracts with a majority non-White population (greater than 50 percent) and a poverty rate that exceeds 40 percent or is three times the average tract poverty rate for the metropolitan area.

In 2010, HUD classified eight areas within the City of Long Beach with a high poverty concentration, as racially/ethnically-concentrated areas of poverty (RECAPs). These areas include tracts in the City's Westside, South Wrigley, and Central neighborhoods. R/ECAP areas are generally distributed south of Wardlow Road and west of Redondo Avenue., but are also located in northern Long Beach in the Carmelitos neighborhood (Census Tract 5716) and one other is located in Southeast Long Beach, partially in the City's Southeast Area Development and Improvement Plan area. It should be noted that the R/ECAP detailed in the HUD-provided AFFH Mapping Tool in southeast Long Beach is located in a wetland and has no residential population and therefore, for the purpose of this analysis, is not analyzed as an R/ECAP.

### R/ECAPs by Protected Class

This section reviews the representation of various protected classes (race/ethnicity, national origin, Limited English Proficiency (LEP), and family status) in R/ECAPs in the City.

#### a. Race/Ethnicity

Over 45,000 individuals reside within the City's R/ECAPs, comprising nearly 10 percent of the City's overall population. Of those residing within Long Beach's R/ECAP boundaries, Hispanic residents account for over half (55 percent), compared to only 42 percent citywide (Table 2). An additional 18 percent are Black, another 17 percent are Asian or Pacific Islander, and only seven percent are White (Figure 3).

b. National Origin

In these areas, similar to the City overall, the top countries of origin of City residents are Latin American and Asian countries. In the R/ECAPs these countries include Mexico and Cambodia, making up 18 percent and six percent of the entire population in these areas, respectively (Table 8).

c. Limited English Proficiency (LEP)

The majority of Limited English Proficiency (LEP) individuals in the City speak Spanish. LEP residents are heavily concentrated in the City's R/ECAPs, specifically those found in the southwestern portions of the City.

d. Family Status

As of 2010, the majority of Long Beach households are family households (61 percent) and a significant proportion of these households include children (52 percent) (Table 2). While Families with children account for about 52 percent of all households in the City, they account for 65 percent of households in the City's R/ECAPs, showing they are disproportionately represented in the City's most ethnically diverse and impoverished areas.

Table 8: R/ECAP Demographics (AFFHT Table 4)

City of Long Beach		Total	%
<b>R/ECAP Race/Ethnicity</b>			
Total Population in R/ECAPs		45,115	-
White, Non-Hispanic		3,266	7.24
Black, Non-Hispanic		8,026	17.79
Hispanic		25,201	55.86
Asian or Pacific Islander, Non-Hispanic		7,551	16.74
Native American, Non-Hispanic		138	0.31
Other, Non-Hispanic		89	0.20
<b>R/ECAP Family Type</b>			
Total Families in R/ECAPs		9,378	-
Families with children		6,046	64.47
<b>R/ECAP National Origin</b>	<b>Country</b>		
Total Population in R/ECAPs		45,115	-
#1 country of origin	Mexico	8,092	17.94
#2 country of origin	Cambodia	2,903	6.43
#3 country of origin	Honduras	855	1.90
#4 country of origin	Philippines	811	1.80
#5 country of origin	Guatemala	545	1.21
#6 country of origin	El Salvador	500	1.11
#7 country of origin	Vietnam	300	0.66
#8 country of origin	Korea	211	0.47
#9 country of origin	Thailand	114	0.25
#10 country of origin	Bangladesh	107	0.24

Note:

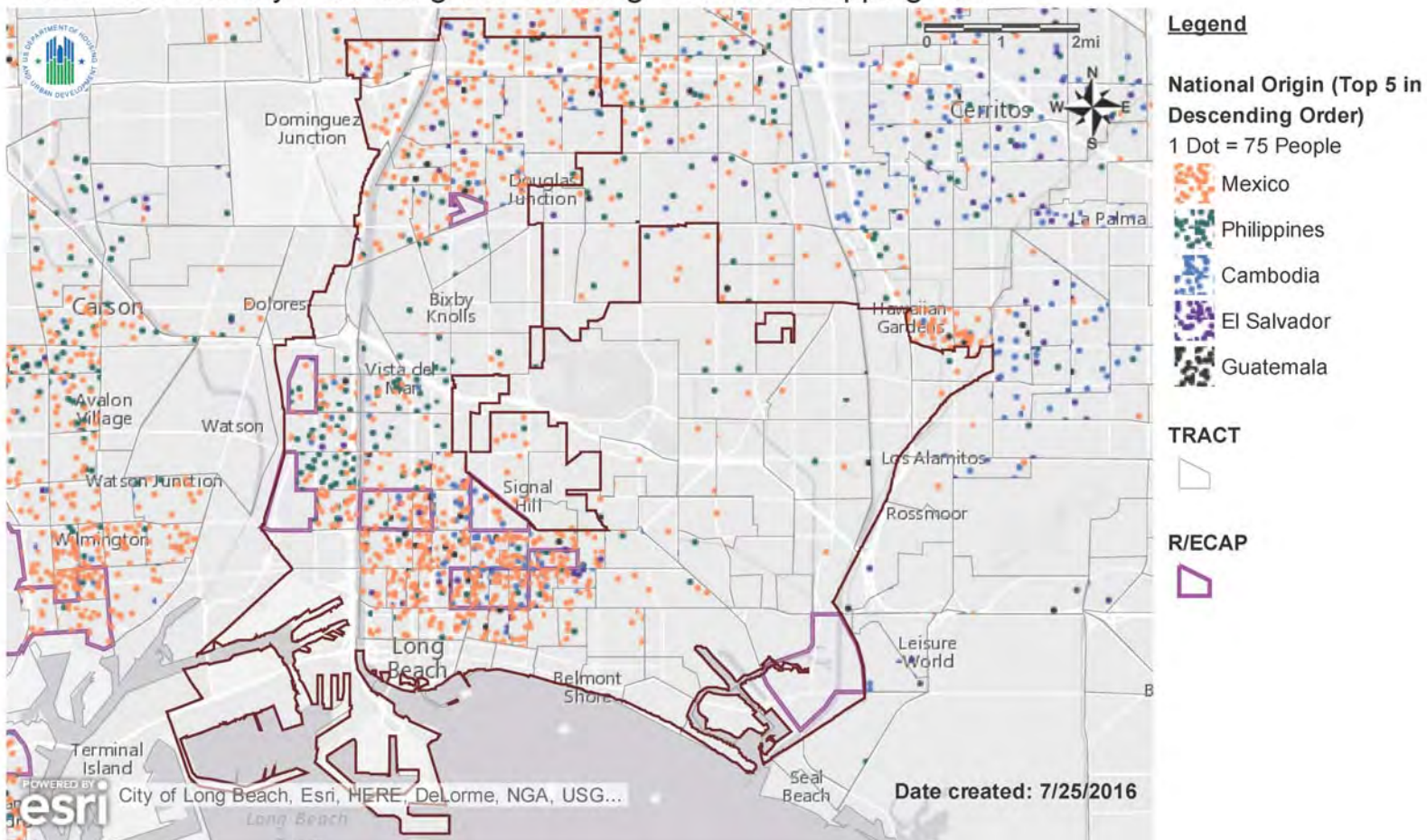
1. 10 most populous groups at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.
2. American Community Survey Data are based on a sample and are subject to sampling variability.

Sources: AFFHT Data Table 4; Decennial Census 2010; ACS



Figure 9: National Origin (AFFHT Map 3)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 3 - National Origin

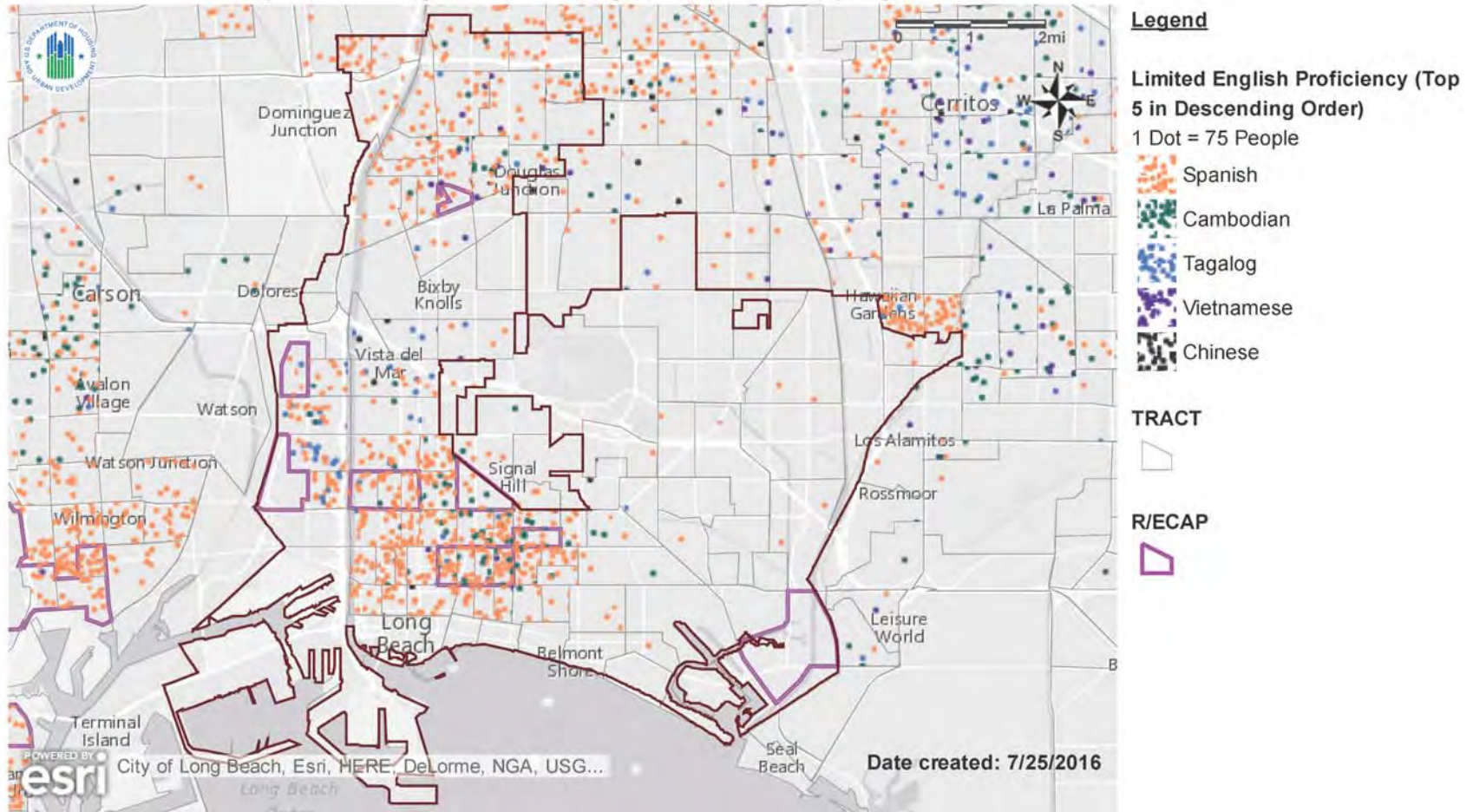
**Description:** Current national origin (5 most populous) dot density map for Jurisdiction and Region with R/ECAPs

**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA

Figure 10: Limited English Proficiency (LEP) (AFFHT Map 4)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 4 - LEP

**Description:** LEP persons (5 most commonly used languages) for Jurisdiction and Region with R/ECAPs

**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA



## R/ECAP Trends

The locations of the identified R/ECAPs in Long Beach have changed over time (since 1990). Though the majority of City's R/ECAPs have varied in their geographic placement over the last two decades, they have generally been identified in the southwestern portion of the City. The Carmelitos neighborhood (Census Tract 5716) has continuously been identified as an R/ECAP since 1990, as it contains the 743-unit Carmelitos Public Housing Development, owned and managed by the Housing Authority of the County of Los Angeles (HACoLA).

In 1990, only three areas in the City were considered R/ECAPs (Figure 4), and four in 2000 (Figure 5). In 2000, two previously identified R/ECAPs grew to extend further east, covering a large portion of the City's southern area and a newly identified R/ECAP was located on the City's western boundary (Figure 5). By 2010, the number of R/ECAPs doubled to eight areas, still mostly scattered among the City's southwest neighborhoods (Figure 3).

In regards to race, Black, Hispanic and Asian/Pacific Islander residents have consistently resided in the City's R/ECAPs (Figure 3, Figure 4, and Figure 5). In 2010, residents of Mexican and Cambodian national origin predominantly resided in the City R/ECAP area, and accordingly, a majority of households with limited English proficiency identified to primarily speak Spanish and Cambodian.

## Additional Information

For additional relevant information, beyond the HUD-provided data, that affects other protected characteristics, refer to the discussions on the City's Neighborhood Improvement Strategy described earlier.

## Other Information

For other information relevant to the assessment of R/ECAPs, including activities such as place-based investments and mobility options for the protected classes, refer to the discussions on the City's Neighborhood Improvement Strategy described earlier.

## Contributing Factors of R/ECAPs

In summary, the contributing factors that significantly create, contribute to, perpetuate, or increase the severity of R/ECAPs in Long Beach are listed below. For supporting data and analysis in regards to the prioritization of each contributing factor, please refer to Appendix C: Discussions of Contributing Factors.

	Contributing Factors of R/ECAPs
✓	Deteriorated properties
✓	Displacement of residents due to economic pressures
✓	Lack of private investments in specific neighborhoods
✓	Lack of public investments in specific neighborhoods, including services or amenities
✓	Location and type of affordable housing
✓	Private discrimination
✓	Lending discrimination
✓	Location of environmental hazards

### 3. Disparities in Access to Opportunity

HUD has developed a series of indices for the purpose of this AFH to help inform communities about segregation in their jurisdiction and region, as well as disparities in access to opportunity. HUD-provided index scores are based on nationally available data sources and assess City residents' access to key opportunity assets in Long Beach. Table 9 provides index scores or values (the values range from 0 to 100) for the following opportunity indicator indices:

- **Low Poverty Index:** The low poverty index captures poverty in a given neighborhood. The poverty rate is determined at the census tract level. *The higher the score, the less exposure to poverty in a neighborhood.*
- **School Proficiency Index:** The school proficiency index uses school-level data on the performance of 4<sup>th</sup> grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. *The higher the score, the higher the school system quality is in a neighborhood.*
- **Labor Market Engagement Index:** The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in a census tract. *The higher the score, the higher the labor force participation and human capital in a neighborhood.*
- **Transit Trips Index:** This index is based on estimates of transit trips taken by a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region (i.e. the Core-Based Statistical Area (CBSA)). *The higher the transit trips index, the more likely residents in that neighborhood utilize public transit.*
- **Low Transportation Cost Index:** This index is based on estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region/CBSA. *The higher the index, the lower the cost of transportation in that neighborhood.*
- **Jobs Proximity Index:** The jobs proximity index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a region/CBSA, with larger employment centers weighted more heavily. *The higher the index value, the better the access to employment opportunities for residents in a neighborhood.*
- **Environmental Health Index:** The environmental health index summarizes potential exposure to harmful toxins at a neighborhood level. The higher the index value, the less exposure to toxins harmful to human health. *Therefore, the higher the value, the better the environmental quality of a neighborhood, where a neighborhood is a census block-group.*

### Educational Opportunities

#### Proximity to Quality Schools

In assessing a resident's access to schools, a higher index score would indicate a higher level of school proficiency, here used as an indicator of school system quality in a neighborhood. HUD's measure of school performance reflects specifically elementary school proficiency,

considering it as an indicator more directly tied to a neighborhood's geography, versus a comparison that includes higher grades of education.

a. Race/Ethnicity

According to Table 9, in the City of Long Beach, White residents, both above and below the poverty line, receive the highest index scores in regards to school proficiency when compared to other race/ethnicities with similar household incomes.

In the City's overall population, Black and Hispanic residents reflect the lowest school proficiency scores. In the City's population below the poverty line, Black and Hispanic residents continue to reflect the lowest scores, falling below 40 index points. According to Figure 11, census tracts found within R/ECAPs generally have low index scores, between zero and 50 index points, and also correlates with areas primarily occupied by Black and Hispanic residents.

b. National Origin

In the City, those Long Beach residents whose national origin is from Mexico, the Philippines, or Cambodia typically reside in areas with the lowest school proficiency index scores (Figure 12).

c. Family Status

Access to proficient schools is particularly important to a community with high proportions of families with children. In Long Beach, families with children may be facing hardships in obtaining quality educations for their young children. According to Figure 13, 60 to 100 percent of households in areas that generally received low scores (less than 50 index points) in the school proficiency index are families with children.

Table 9: Opportunity Indicators, by Race/Ethnicity (AFFHT Table 12)

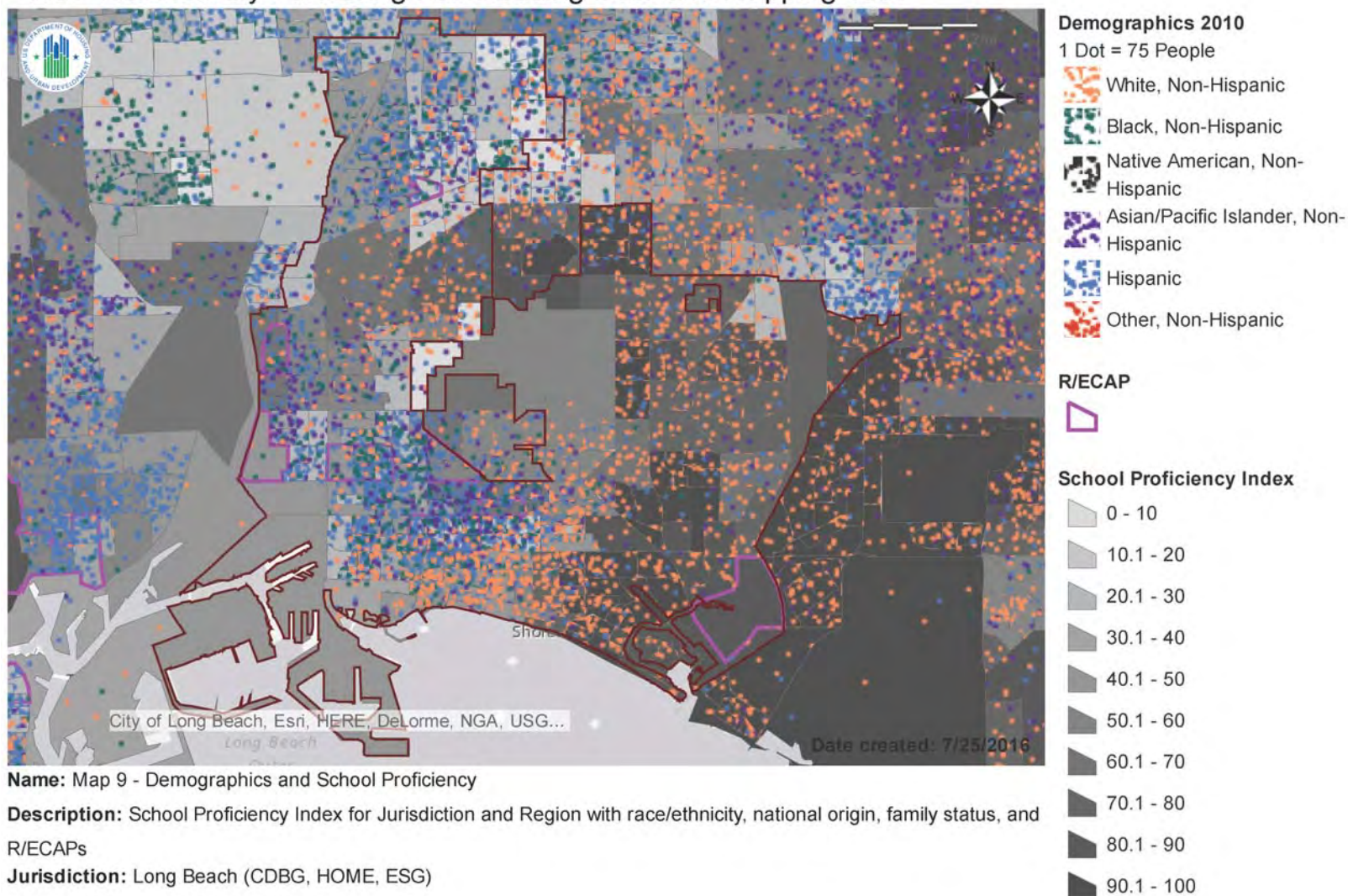
City of Long Beach	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
<b>Total Population</b>							
White, Non-Hispanic	64.93	65.24	67.55	81.52	83.01	50.00	4.59
Black, Non-Hispanic	32.07	40.94	33.56	85.47	88.43	41.75	3.71
Hispanic	30.76	42.50	31.65	85.53	88.22	39.96	3.67
Asian or Pacific Islander, Non-Hispanic	41.42	47.24	39.11	83.75	85.79	43.52	3.65
Native American, Non-Hispanic	42.32	49.42	46.46	84.71	87.29	44.75	4.06
<b>Population below federal poverty line</b>							
White, Non-Hispanic	50.99	56.34	58.06	84.73	87.59	48.25	4.62
Black, Non-Hispanic	20.93	38.60	24.96	87.26	90.71	38.34	3.55
Hispanic	18.75	38.29	23.31	87.90	91.15	38.47	3.75
Asian or Pacific Islander, Non-Hispanic	29.16	45.62	32.25	87.04	89.58	40.73	4.16
Native American, Non-Hispanic	23.25	40.84	26.55	87.30	90.80	46.07	4.47

Note: American Community Survey Data are based on a sample and are subject to sampling variability.

Source: AFFHT Data Table 12; Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA

Figure 11: Demographics and School Proficiency – Race/Ethnicity (AFFHT Map 9A)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 9 - Demographics and School Proficiency

**Description:** School Proficiency Index for Jurisdiction and Region with race/ethnicity, national origin, family status, and R/ECAPs

**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA



Figure 12: Demographics and School Proficiency – National Origin (AFFHT Map 9B)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

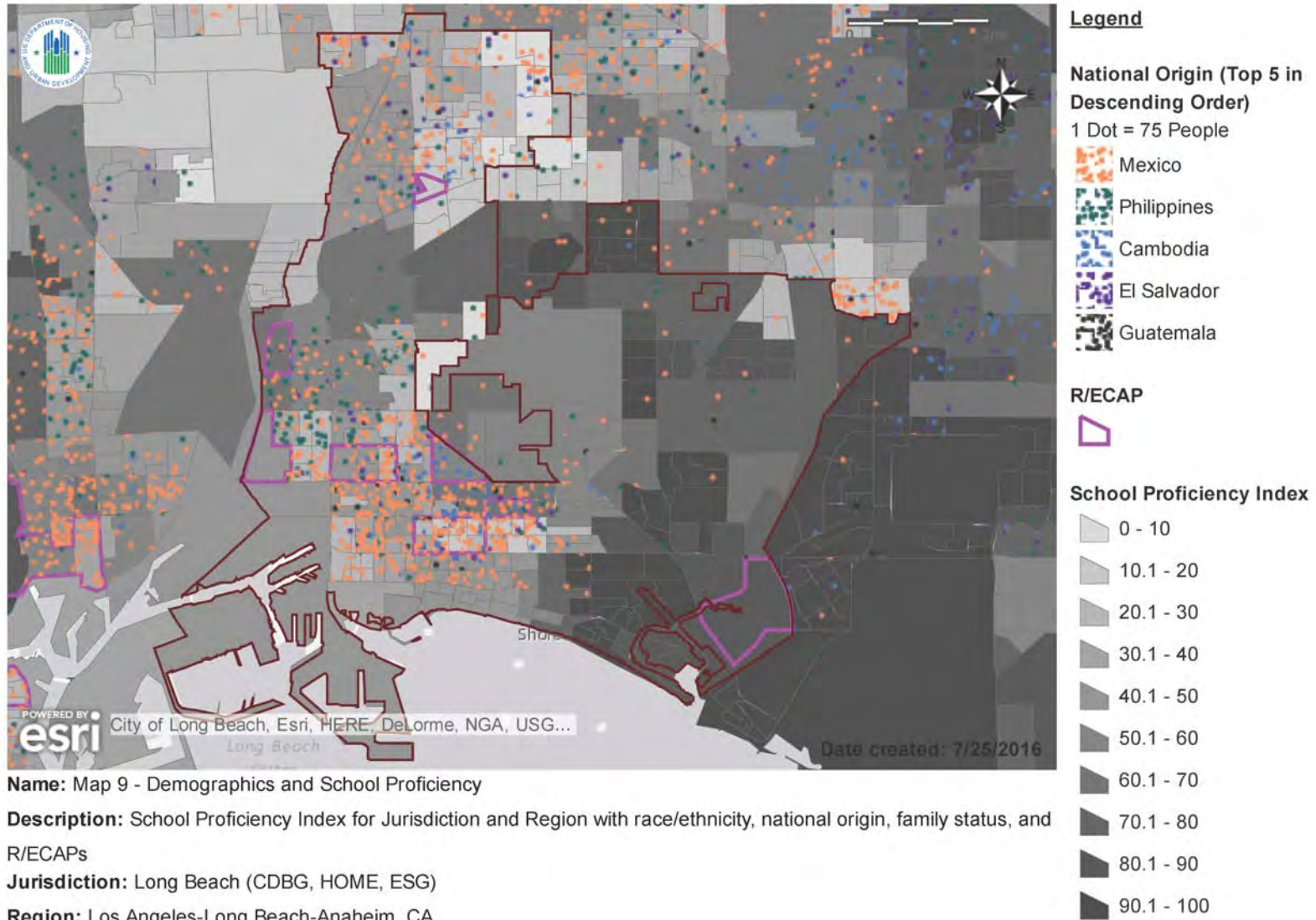
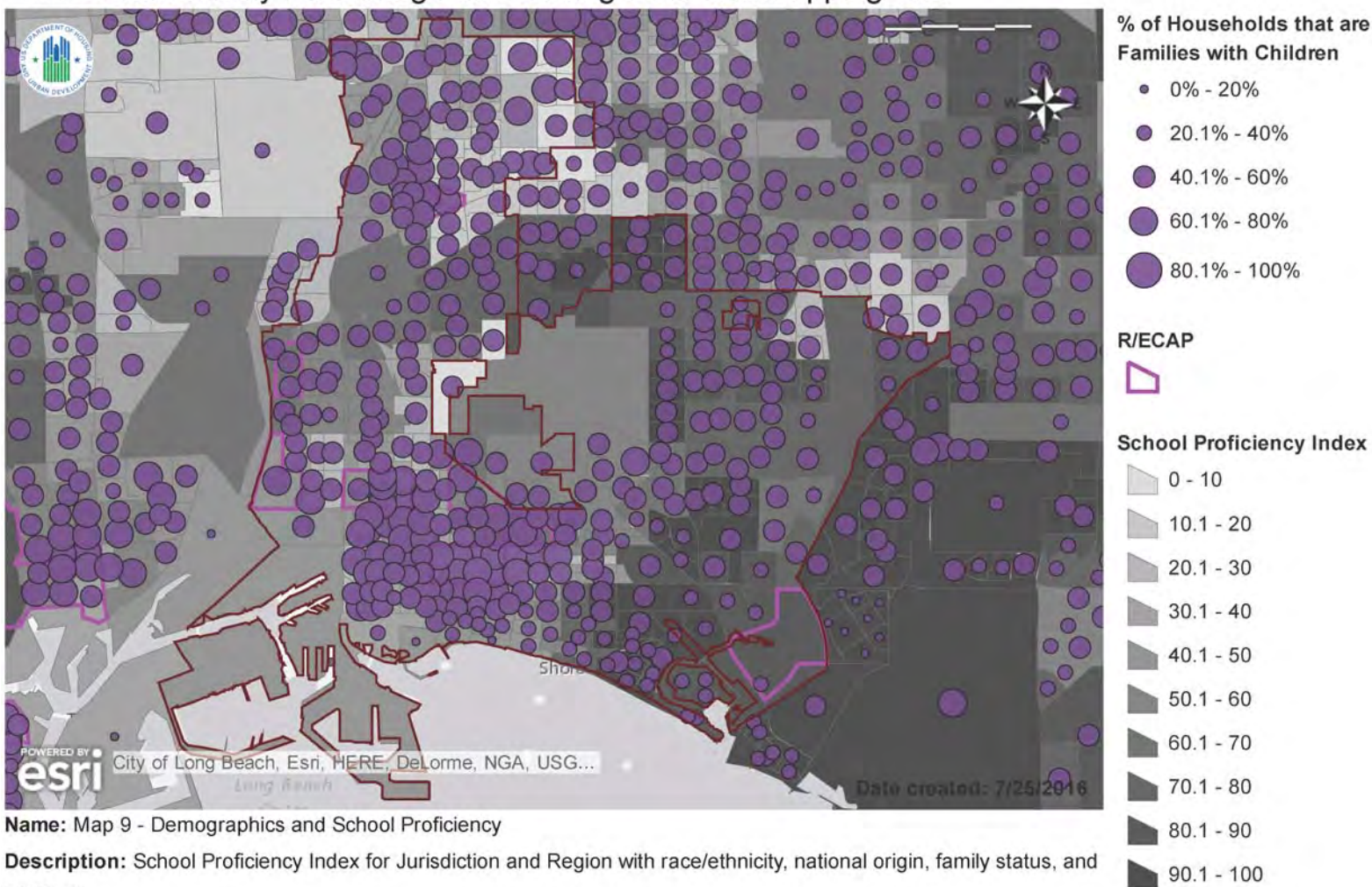


Figure 13: Demographics and School Proficiency – Family Status (AFFHT Map 9C)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 9 - Demographics and School Proficiency

**Description:** School Proficiency Index for Jurisdiction and Region with race/ethnicity, national origin, family status, and R/ECAPs

**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA

### Access to Title I Programs

The ability to access quality education is a key resource in an individual's capacity to overcome obstacles of poverty and marginalization. As part of President Johnson's "War on Poverty," the Elementary and Secondary Education Act (ESEA) was passed in 1965. It is often regarded as the most far-reaching federal legislation affecting education ever passed by Congress. The act is an extensive statute that funds primary and secondary education, while emphasizing equal access to education and establishing high standards and accountability. A major component of ESEA is a series of programs typically referred to as "Title I." Title I programs distribute funding to schools and school districts with a high percentage of students from low income families. To qualify as a Title I school, a school typically must have around 40 percent or more of its students coming from families who are low income. The programs also give priority to schools that are in obvious need of funds, low-achieving schools, and schools that demonstrate a commitment to improving their education standards and test scores. Public education in the City of Long Beach is administered by the Long Beach Unified School District (LBUSD). Figure 14 illustrates the location of Non-Title I and Title I LBUSD schools in the City. For Title I schools, the map also identifies the Program Improvement (PI) status of each school. In California, PI is the formal designation for Title I-funded schools and local education agencies (LEAs) that fail to make Adequate Yearly Progress (AYP) for two consecutive years. Once in PI, a school that fails to make AYP will advance further in PI status (e.g., Year 1, Year 2, Year 3, Year 4, or Year 5) — with Year 5 schools being the most under-performing schools. Those that fail to make AYP toward statewide proficiency goals are subject to improvement and corrective action measures.

Individual schools receive discretionary funding, beyond funding for regular operational expenses, providing schools additional flexibility to meet the specific needs of their students. Discretionary resources from the federal and state governments include Lottery, Common Core, Title I, Economic Impact Aid and Local Control Funding Formula funds. The funding is administered through School Expenditure Plans including Parent Involvement, Intervention, Supplemental Materials and Professional Development Plans. Without funding beyond operational expenses, the schools would be in a more precarious position.

According to the data available in the 2015-2016 Program Improvement School Report provided by the California Department of Education, of the 70 LBUSD schools (Elementary through High School level) in Long Beach, 43 schools (61 percent) are designated as Title I and another 27 schools (39 percent) have *not* been designated as Title I. Statewide, 5,601 schools (54 percent) are eligible to be designated as Title I of the total 10,393 schools. The other 4,792 (46 percent) are not eligible to be designated as Title I.

Of all the Title I schools in the City, 38 schools (88 percent) have been identified for PI. A total of 24 Title I schools have continuously moved forward in PI status, (into Year 4 or Year 5). Of the three Title I schools located *within* a City R/ECAP, one is in PI Year 5. Overall, one-third of schools in the City in Year 4 or Year 5 PI are located within or adjacent (within a quarter mile) to an R/ECAP, largely in the City's north and west side neighborhoods. Statewide, of the 4,751 schools in PI, 251 exited PI, 207 advanced PI, and 4,533 (95 percent) have remained in PI and have not moved forward in PI status.

Overall R/ECAP and R/ECAP adjacent schools include:

1. Hudson K-8
2. Lincoln Elementary
3. Barton Elementary
4. Garfield Elementary



5. Willard Elementary
6. Stephens Middle
7. Bobbie Smith Elementary
8. Lee Elementary
9. Burbank Elementary
10. Stevenson Elementary
11. Webster Elementary
12. Lindbergh STEM Academy
13. Whittier Elementary
14. Franklin Classical Middle
15. New City

Of the 24 schools that have not been designated as Title I, 18 (75 percent) are located in eastern portions of the City, east of Redondo Avenue, in areas that have notably higher housing costs and are generally more populated by White residents.

According to the 2015-16 California Longitudinal Pupil Achievement Data System (CALPADS), nearly 24 percent of students in LBUSD schools are English Learners (EL) (formerly referred to as limited-English-Proficient (LEP)) – a proportion only slightly higher when compared to Los Angeles County (23 percent) and the State (22 percent). However, within schools in R/ECAPS or adjacent to R/ECAPs (within a quarter mile), this proportion nearly doubles to 42 percent.

a. Race/Ethnicity

When looking at Race/Ethnicity and access to quality schools in Long Beach, it's notable that Hispanic and Black residents have the lowest school proficiency scores (Figure 11). Hispanic and Black residents primarily reside in neighborhoods that have greatest access to under-performing schools, specifically Title I schools that have not met their AYP and continue to advance in PI status (Figure 14).

b. National Origin

When comparing the foreign-born population's access to proficient schools, Long Beach residents whose national origin is from Mexico, the Philippines, or Cambodia typically reside in areas with the lowest proficiency scores and access to the lowest quality schools in the City (Figure 12 and Figure 14).

c. Family Status

In the City of Long Beach, 60 to 100 percent of households in areas with the lowest school proficiency index scores are households of families with children (Figure 13). These low index scores also correlate with the location under-performing Title I schools in the City (Figure 14), and their accessibility and proximity to families with children.

Figure 14: Title I Schools



### School of Choice Program

School policies, such as enrollment policies, affect a student's ability to attend a proficient school. LBUSD offers a School of Choice program that allows parents to select up to ten Elementary School of Choice Schools. Assignment of schools is conducted randomly at schools with available space, with the following priority order:

- Neighborhood students in a school's attendance boundaries have first priority for enrollment.
- Students whose home school is overcrowded.
- Brothers and sisters of students already enrolled in a school and continuing next year at the same school.

While the School of Choice program offers opportunities for low income households to select quality schools outside of their neighborhoods, the priority order for neighborhood students often means limited space available for transfer.

### Employment Opportunities

The following section describes disparities in access to employment by protected class, including race/ethnicity, national origin, and family status as identified by HUD indices. According to the California State Employment Development Department (EDD), Long Beach had an estimated labor force of 238,800 people and an unemployment rate of 7.4 percent (approximately 17,600 workers) for 2015, which is slightly higher than the County's unemployment rate of 6.7 percent during the same timeframe.

The Long Beach-Los Angeles metropolitan region, like other metropolitan areas across the southland, underwent significant economic changes during the 1990s. Base closures, defense industry layoffs, a slowdown in the manufacturing and construction sectors and rising levels of unemployment characterized the regional economy through the early 1990s.

The type of jobs held by residents of Long Beach remained relatively stable from 1980 to 1990 (Table 10). All occupation types increased significantly (21 percent), but the changes did not greatly alter the relative distribution of any occupation to total employment. However, the 1990s ushered in a new trend where the faster growing occupations were managerial/professional (34 percent increase), followed by sales and office occupations (27 percent increase), service occupation (16 percent increase) and production/transportation (15 percent increase).

According to the 2010-2014 ACS, about 36 percent of the City's labor force was employed in managerial/professional occupations. Employment in the construction/extraction/maintenance sector declined 41 percent between 1980 and 2014.

Table 10: Employment Profile

Occupation of Residents	1980		1990		2000		2010-2014	
	Persons	Percent	Persons	Percent	Persons	Percent	Persons	Percent
Managerial/Professional	40,823	25%	56,860	29%	65,060	34%	76,499	36%
Sales and Office Occupations	53,625	33%	63,671	32%	51,516	27%	54,312	25%
Service Occupations	21,754	13%	27,346	14%	30,019	16%	41,902	19%
Production/Transportation	20,482	13%	21,284	11%	27,967	15%	27,492	18%
Construction/Extraction/Maintenance	24,546	15%	26,049	13%	14,649	8%	14,510	7%
Farming/Fishing/Forestry	1,587	1%	1,908	1%	276	0.10%	512	0.20%
<b>Total</b>	<b>162,817</b>	<b>100%</b>	<b>197,118</b>	<b>100%</b>	<b>189,487</b>	<b>100%</b>	<b>215,227</b>	<b>100%</b>

Note: American Community Survey Data are based on a sample and are subject to sampling variability

Source: Bureau of the Census, 1980-2000, 2010-2014 American Community Survey

### *Job Proximity and Labor Market Engagement*

The HUD-developed indices related to job proximity and labor market engagement assess disparities in access to jobs and labor market by protected class groups. HUD's AFFH Jobs Proximity Index measures the physical distances between place of residence and jobs by race/ethnicity. The jobs proximity index quantifies the accessibility of a residential area's distance to job location. A higher index would indicate better access to employment opportunities for residents in a neighborhood. In a further assessment of employment in the City, the HUD's Labor Market Engagement Index, provides a measure for rates of unemployment, labor-force participation, and educational attainment (percent of the population ages 25 and above with at least a bachelor's degree), by neighborhood. In assessing a resident's labor force engagement, a higher index score would indicate a higher level of labor force participation in a neighborhood.

#### a. Race/Ethnicity

According to Figure 16 and Figure 19, in the City of Long Beach, Black and Hispanic residents disproportionately face more barriers to employment based on the neighborhoods in the City in which they reside. Black and Hispanic residents are located in areas in Long Beach that have scored the lowest in the job proximity and labor force engagement indices. In comparison, White residents in Long Beach generally reside in areas with the highest index scores, representative of greater access to employment opportunities.

#### b. National Origin

Long Beach residents of Mexican, Philippine or Cambodian national origin are located in areas in the City that reflect the lowest index scores and therefore the least access to employment, and also generally reside in areas with low index scores for labor force engagement (Figure 17 and Figure 20).

#### c. Family Status

When comparing household access to employment centers and engagement in the labor force based on familial status, large proportions of households with children reside in areas with the lowest index scores. In Long Beach, families with children reside in neighborhoods that have low access to sources of employment (Figure 18 and Figure 21).

## Access to Employment Centers

The accessibility of a given residential neighborhood as a function of its distance to employment centers affects an individual's possibility in obtaining employment. Public transit information is important to the assessment of fair housing, as access to public transit is of paramount importance to households affected by low incomes and rising housing prices. Public transit should link lower income persons, who are often transit dependent, to major employers where job opportunities exist. Access to employment via public transportation can reduce welfare usage rates and increase housing mobility, which enables residents to locate housing outside of traditionally lower and moderate income neighborhoods. The lack of relationship between public transit, employment opportunities, and affordable housing may impede fair housing choice because persons who depend on public transit will have limited choices regarding places to live. In addition, elderly and disabled persons also often rely on public transit to visit doctors, go shopping, or attend activities at community facilities. Public transit that provides a link between job opportunities, public services, and affordable housing helps to ensure that transit-dependent residents have adequate opportunity to access housing, services, and jobs.

According to City records, the top employer in the Long Beach for 2015 was the Long Beach Unified School District, employing close to six percent of City's labor force. Table 11 lists the 18 largest employers in the City in 2015. The Boeing Company, though listed in the 2015 list of top employers, has since closed, resulting in thousands of jobs lost in the City. A two-year project, developed and administered in partnership with the City's Pacific Gateway Workforce Development Board, will focus on three key areas: future uses for the now closed C-17 military transport plane plant and surrounding site; diversifying the regional supply chain for continued growth; and the development of a workforce skills platform to assist impacted workers looking to transition into new employment.

Figure 15 shows the location of these major employers in relation to public transportation routes in the City of Long Beach. In the City, major employers are generally located in close proximity to transportation routes in the City.

### a. Race/Ethnicity

According to HUD's jobs proximity and labor market engagement indices (Table 9), in Long Beach White residents have the highest index scores in regards to job proximity when compared to groups of other race/ethnicities (in the overall population and also when comparing scores by race/ethnicity for those below the federal poverty line).

In the City's overall population, Black and Hispanic residents reflect the lowest scores. In the City's population below the poverty line, Black and Hispanic residents continue to reflect the lowest scores overall, each scoring about 38 index points. Among race/ethnic groups in the overall population and for those below the poverty line, about a ten index point difference exists when comparing White residents to Black and Hispanic residents.

According to Figure 16, R/ECAPs generally have low index scores, scoring between zero and 50 index points, and also correlating with areas primarily occupied by Hispanic, Black and Asian residents.

### b. National Origin

In the City, those Long Beach residents who are of Mexican national origin typically reside in areas with the lowest labor index scores in regards to job proximity and labor market engagement (Figure 17 and Figure 20).

c. Family Status

Figure 18 and Figure 22 shows the residency patterns of families with children overlaid by the jobs proximity index and the labor market engagement index. These overlays show that areas with the lowest index scores also notably have the largest concentrations of family households with children.

**Table 11: Major Employers in Long Beach (2015)**

Rank	Employer	Number of Employees
1	Long Beach Unified School District	12,143
2	Long Beach Memorial Medical Center	5,143
3	City of Long Beach	5,074
4	Boeing	3,556
5	California State University Long Beach (CSULB)	2,881
6	Veteran Affairs Medical Center	2,480
7	Long Beach City College	2,456
8	St. Mary Medical Center	1,420
9	CSULB Research Foundation	1,420
10	Molina Healthcare Inc.	1,184
11	Toyota	732
12	USPS	708
13	Jet Blue	660
14	Scan Health Plan	650
15	Epson	521
16	AAA	493
17	The Queen Mary	484
18	Target	413

Source: City of Long Beach, Fall 2015



Figure 15: Transit Accessibility to Employment Centers

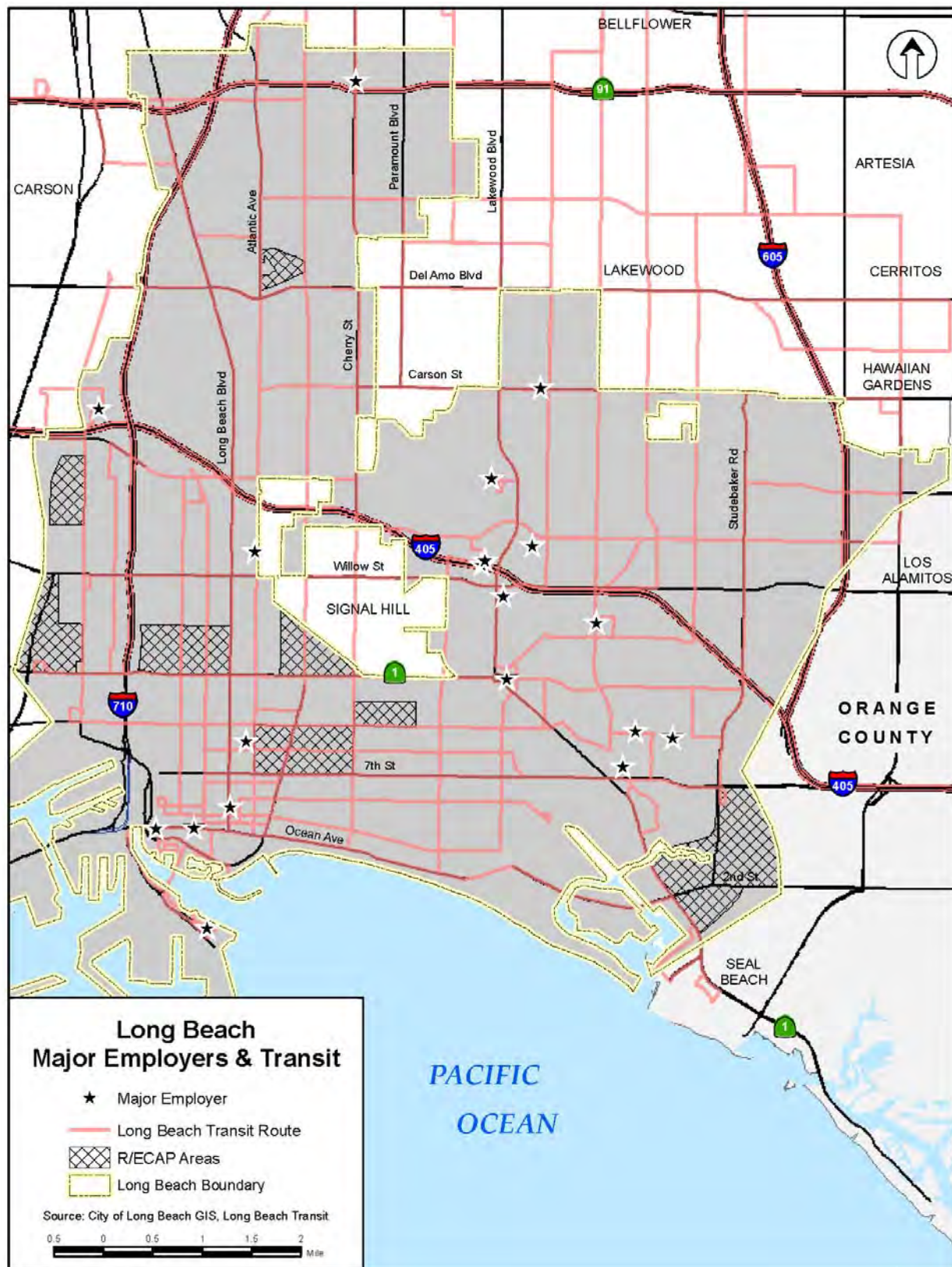
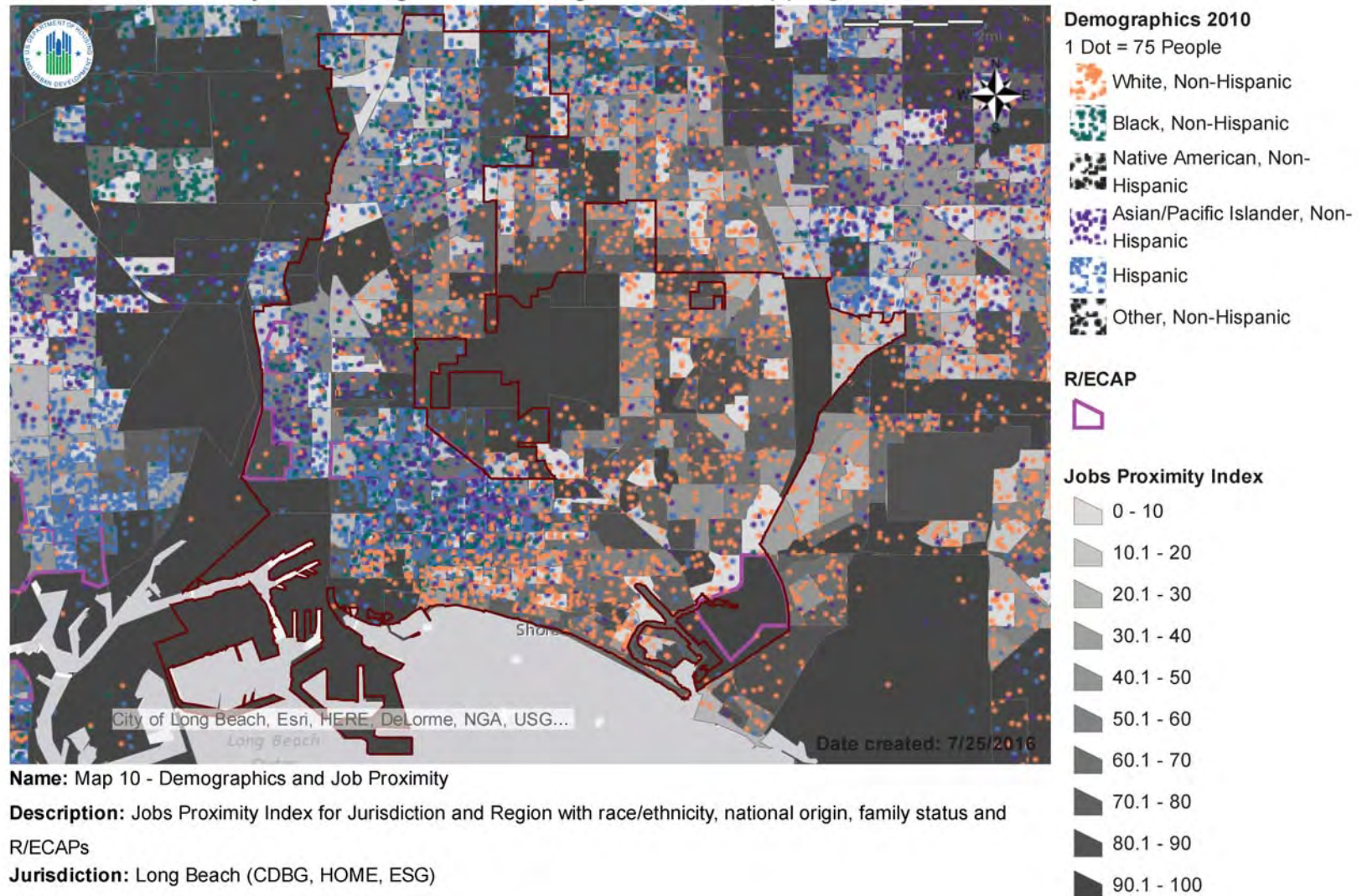




Figure 16 : Demographics and Job Proximity – Race/Ethnicity (AFFHT Map 10A)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 10 - Demographics and Job Proximity

**Description:** Jobs Proximity Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA

Figure 17: Demographics and Job Proximity – National Origin (AFFHT Map 10B)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

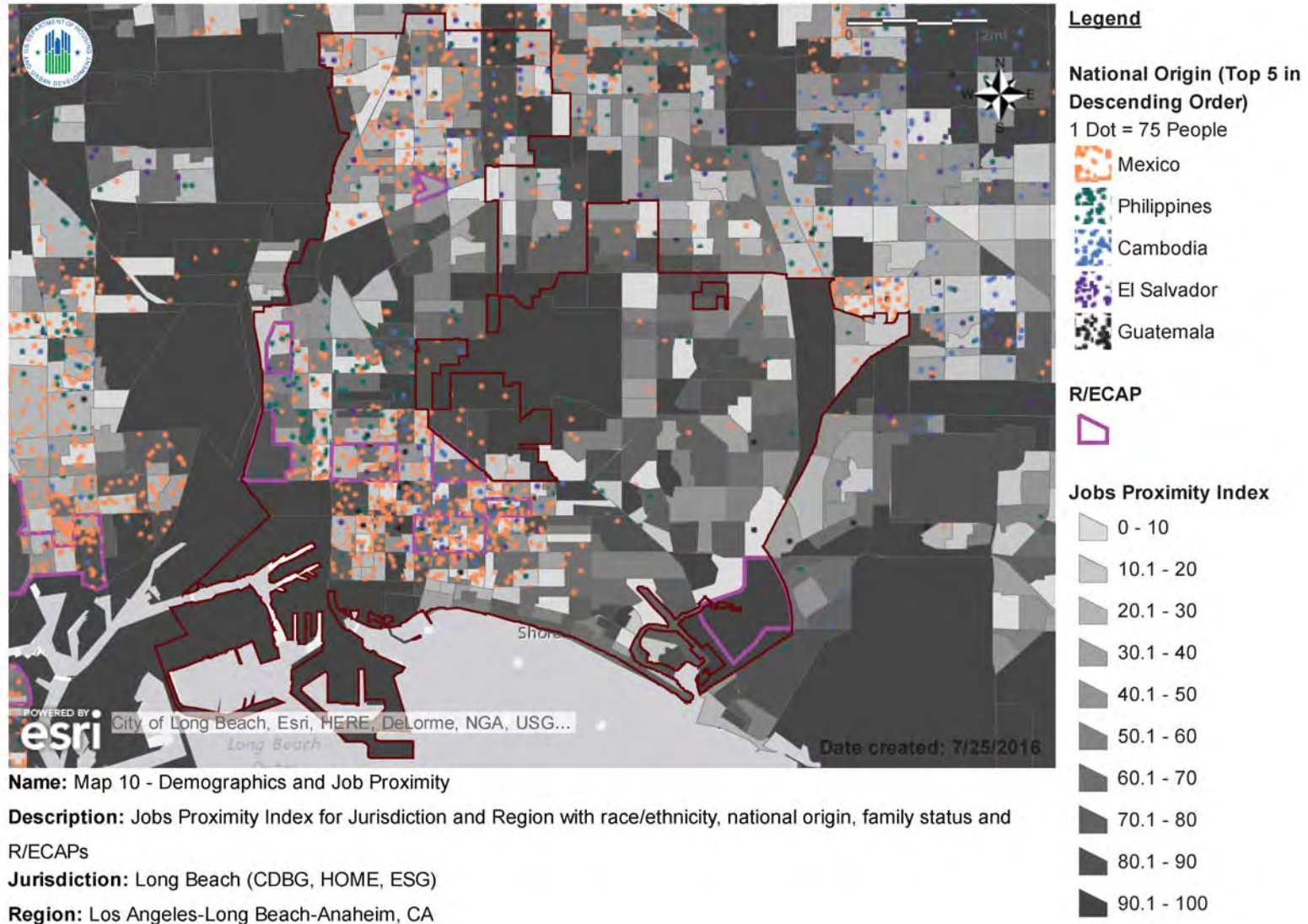




Figure 18: Demographics and Job Proximity – Family Status (AFFHT Map 10C)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 10 - Demographics and Job Proximity

**Description:** Jobs Proximity Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA

Figure 19: Demographics and Labor Market – Race/Ethnicity (AFFHT Map 11A)

### HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

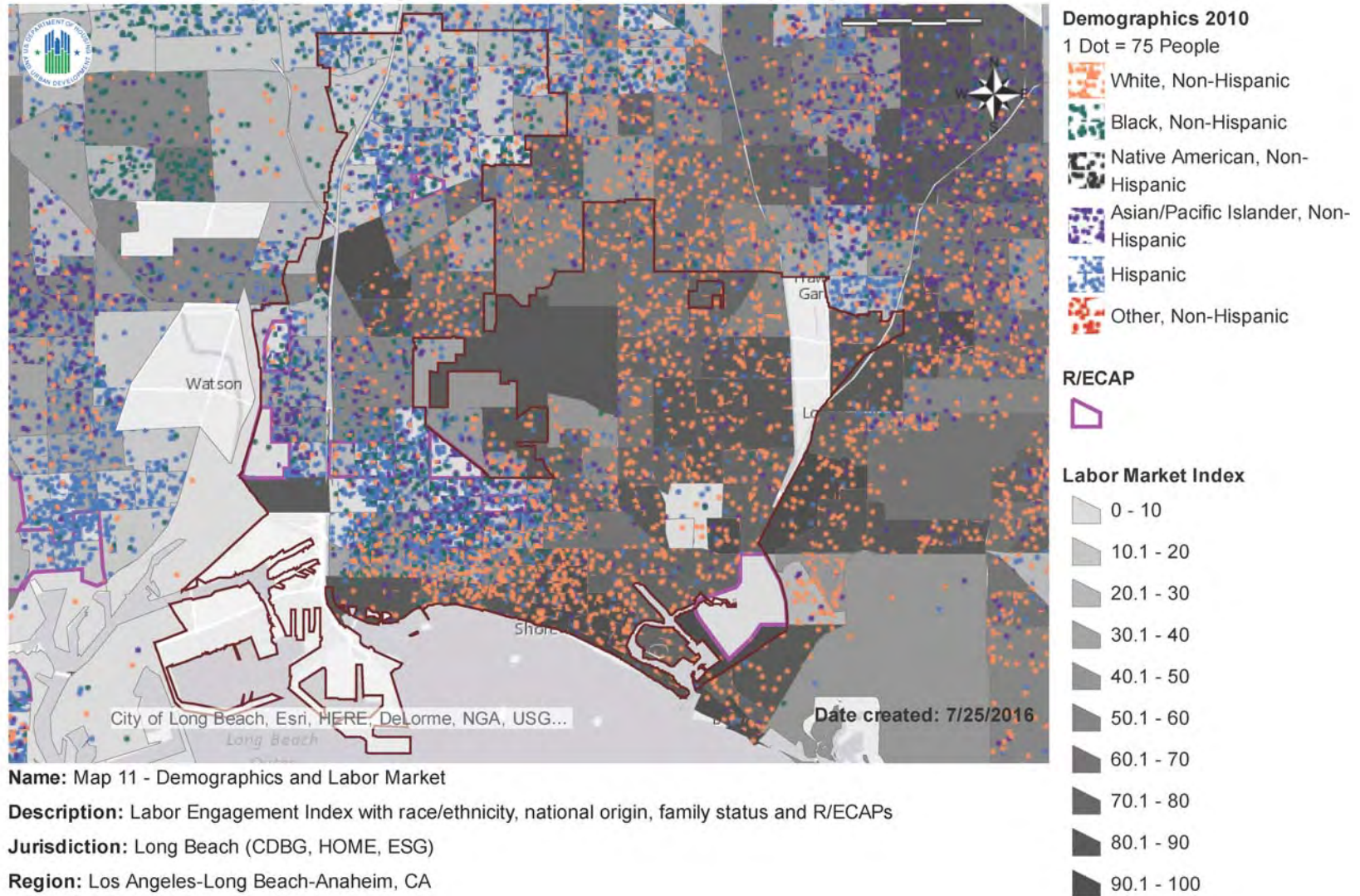




Figure 20: Demographics and Labor Market – National Origin (AFFHT Map 11B)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

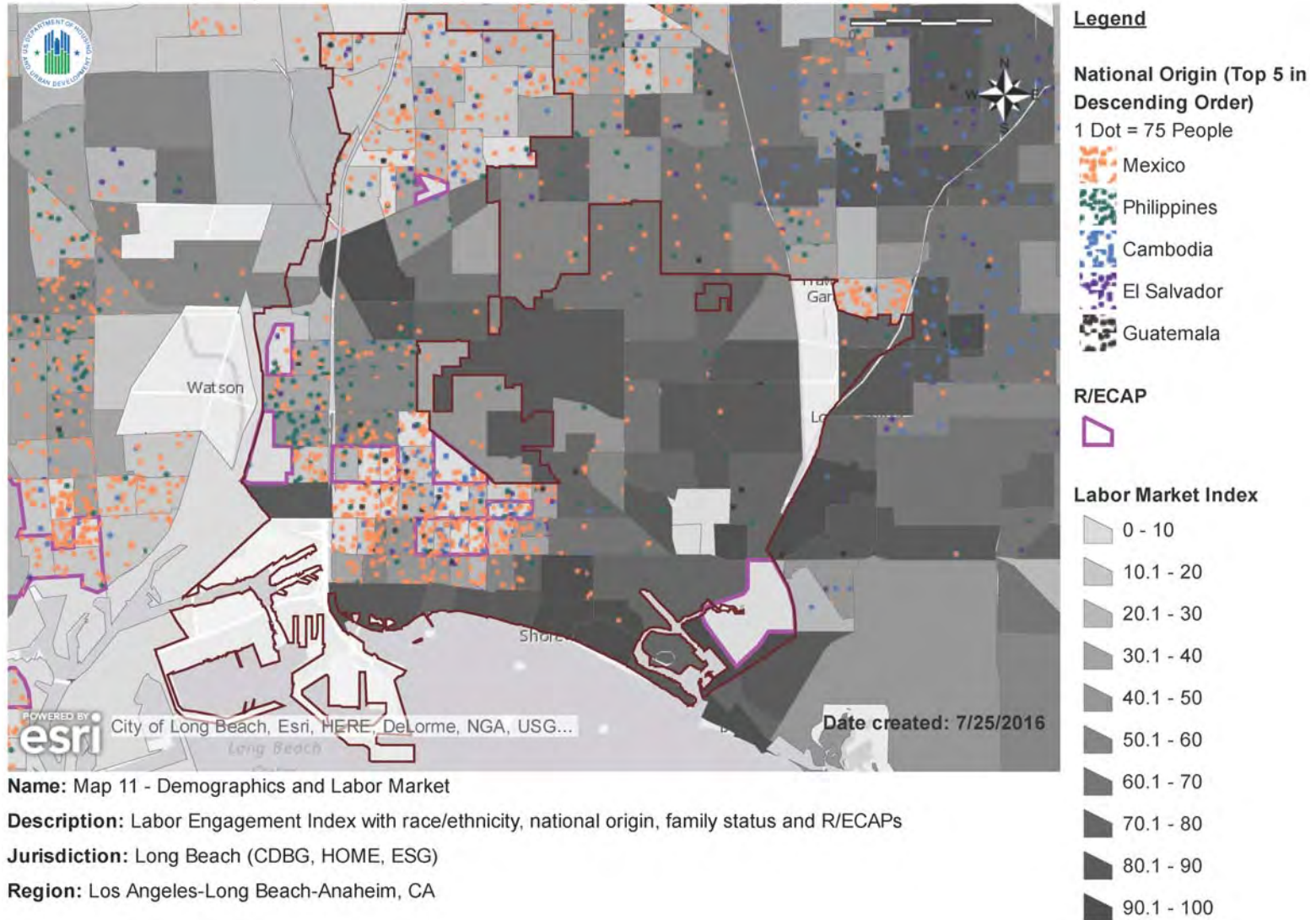




Figure 21: Demographics and Labor Market – Family Status (AFFHT Map 11C)

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 11 - Demographics and Labor Market

**Description:** Labor Engagement Index with race/ethnicity, national origin, family status and R/ECAPs

**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA

## Transportation Opportunities

Transportation has the potential to physically linking residents to a number of key resources in the City and in the region, including education and employment. Disparities in access to transportation based on place of residence, cost, or other transportation-related factors may disproportionately limit lower income residents' access to various opportunities. This section assesses if protected classes (race/ethnicity, national origin, or family status) are impacted by the lack of a reliable, affordable transportation connection between their place of residence and opportunities.

The HUD-developed indices related to transit trip and low transportation cost indices assess disparities in access to transit by protected class groups. The Transit Trips Index measures how often low-income families in a neighborhood use public transportation. In assessing a resident's access to transportation in the City, a higher index score would indicate residents in that neighborhood are more likely to utilize public transit, and can also reflect a higher level of access for those in a particular neighborhood. HUD's Low Transportation Cost Index provides a measure of cost of transport and proximity to public transportation by neighborhood. Values provided for this index are inverted, so that *high* index scores actually reflect *low* transportation costs. The higher the index score, the lower the cost of transportation in that neighborhood. Both indices are based on estimates of transit trips taken by and transportation costs for a three-person single-parent family with income at 50% of the median income for renters for the region.

In the City's R/ECAPs, the transportation index scores are particularly low, expressive of barriers to transportation for those residents in these specific census tracts. Figure 22, Figure 23, and Figure 24 display demographics and transit trips index scores throughout the City. Long Beach generally shows index scores ranging in between 50 to 100 throughout its neighborhoods, with its lowest index scores in the City's east side neighborhoods. According to HUD's transportation index scores displayed in Figure 25, Figure 26, and Figure 27, Long Beach neighborhoods near the City's downtown area tend to have the highest scores in the city, above 50 points, reflecting that those areas have the lowest transportation costs.

### a. Race/Ethnicity

According to HUD's transit trips index (Table 9), in the City of Long Beach, regardless of race/ethnicity, City residents have high transit trip index scores (between 81 and 85 points). Hispanic and Black residents have only slightly higher index scores when compared to those of other race/ethnicities, while White residents have the lowest scores. When comparing transit trip index scores by race/ethnicity for residents below the federal poverty line, all residents have similar scores except White residents who again have the lowest index scores. This might reflect that generally White residents are less likely to use public transportation than their neighboring counterparts.

As seen in Figure 25 the highest index scores, and therefore lowest transportation costs, are reflected in the neighborhoods surrounding the City's downtown area. Low transportation costs may be due to a range of reasons, including greater access to public transportation and the density of homes, services, and jobs in the neighborhood and surrounding community. Lower scores, and higher transportation costs, are found in the City's east side neighborhoods, reflecting that public transportation might not be as accessible to these areas. Hispanic, Black, and Asian residents appear to specifically reside in areas with the highest transportation index scores, and therefore the lowest transportation costs (Figure 25), while White residents reside in the City's eastside and downtown area neighborhoods, regardless of index score. This could

reflect a trend that Hispanic, Black and Asian households, in factoring transportation into the economics of a household, may need to prioritize access to public transportation when locating in the City.

According to the low transportation score index found in Table 9, Hispanic and Black (both obtaining scores over 88), obtained the highest scores among other race/ethnicities in the City. The low transportation scores of Hispanic and Black residents increase to above 90 points for residents whose incomes fall below the federal poverty line.

b. National Origin

According to Figure 23 and Figure 26, those of Mexican, Cambodian, and Guatemalan national origin reside in areas that have high scores for transit trips and also for low transportation cost.

c. Family Status

Like noted earlier, as of 2010, the majority of Long Beach households are family households (61 percent) and a significant proportion of these households include children (52 percent) (Table 2). According to Figure 24 and Figure 27, census tracts with a high percentage of families with children, are also areas that receive high index scores for transit trips and high index scores for low transportation cost. This could reflect a trend that family households with children prioritize access to public transportation when locating in the City and is also indicative of public investment in increasing routes in communities to meet these households' transportation needs.

## Public Transportation System

As shown earlier, the protected classes in Long Beach have access to low cost transportation. This section further describes the available transportation resources in the City.

### Metro Services

The Los Angeles County Metropolitan Transportation Authority (MTA) provides public transportation services in Long Beach and to other communities throughout Los Angeles County, with linkages to Orange County. For disabled passengers who are unable to use the regular bus service, the MTA-sponsored Access Paratransit Service provides door-to-door transportation in Long Beach. Long Beach is the southern terminus for the Los Angeles Metro Blue Line light rail corridor. Blue Line trains run from Long Beach City Hall to Downtown Los Angeles. An Amtrak Thruway bus shuttle starting in San Pedro, also serves the City with stops at the Queen Mary and downtown Long Beach, before continuing on to Union Station in downtown Los Angeles, and eventually ending in Bakersfield. Metro currently has four regional bus lines that serve downtown Long Beach:

- **Metro Local 60** – which runs from downtown Los Angeles to Artesia Station via Long Beach Boulevard.
- **Metro Local 232** – which runs from downtown Long Beach to LAX via Sepulveda Boulevard and Pacific Coast Highway.
- **Metro Express 577** – which runs from El Monte to Long Beach VA Medical Center via I-605 Freeway.
- **Metro Local 760** – which runs from Downtown Los Angeles to Metro Green Line Station via Long Beach Boulevard

Metro supports the needs of the disabled community by ensuring that all bus lines are accessible through wheelchair lifts and by ensuring that the rail system is ADA-compliant for

passengers with hearing, mobility, and visual impairments. In addition, Metro offers reduced fares to disabled passengers. To assist persons with visual impairments, Metro provides Braille-encoded and large type Metro Flash Books for signaling the correct bus.

### *Long Beach Transit*

Public transportation in Long Beach is provided primarily by Long Beach Transit. Long Beach Transit offers 34 bus routes that provide fast, reliable service to residents in air-conditioned comfort. Each route is computer-scheduled with pick-up points nearly every two blocks and most Long Beach Transit routes run seven days a week. All of Long Beach Transit's routes are wheelchair accessible and connect with the Metro light rail service to Los Angeles, El Segundo and Norwalk. The service also provides access to all of Long Beach's neighboring cities: Carson, Compton, Paramount, Bellflower, Artesia, Cerritos, Hawaiian Gardens, Norwalk, and Seal Beach. Long Beach Transit also operates specialty Passport Routes that provide access to the City's more popular recreational destinations free of charge. Passport Lines A through D run circular routes serving downtown Long Beach, these lines include the following destinations: downtown Long Beach, The Pike Outlets, City Place Mall, The Pike at Rainbow Harbor, East Village Arts Districts, Convention Center, Shoreline Village, Aquarium of the Pacific, Queen Mary, Metro Blue Line, many downtown hotels, and Long Beach Transit's water taxis, the AquaLink and AquaBus.

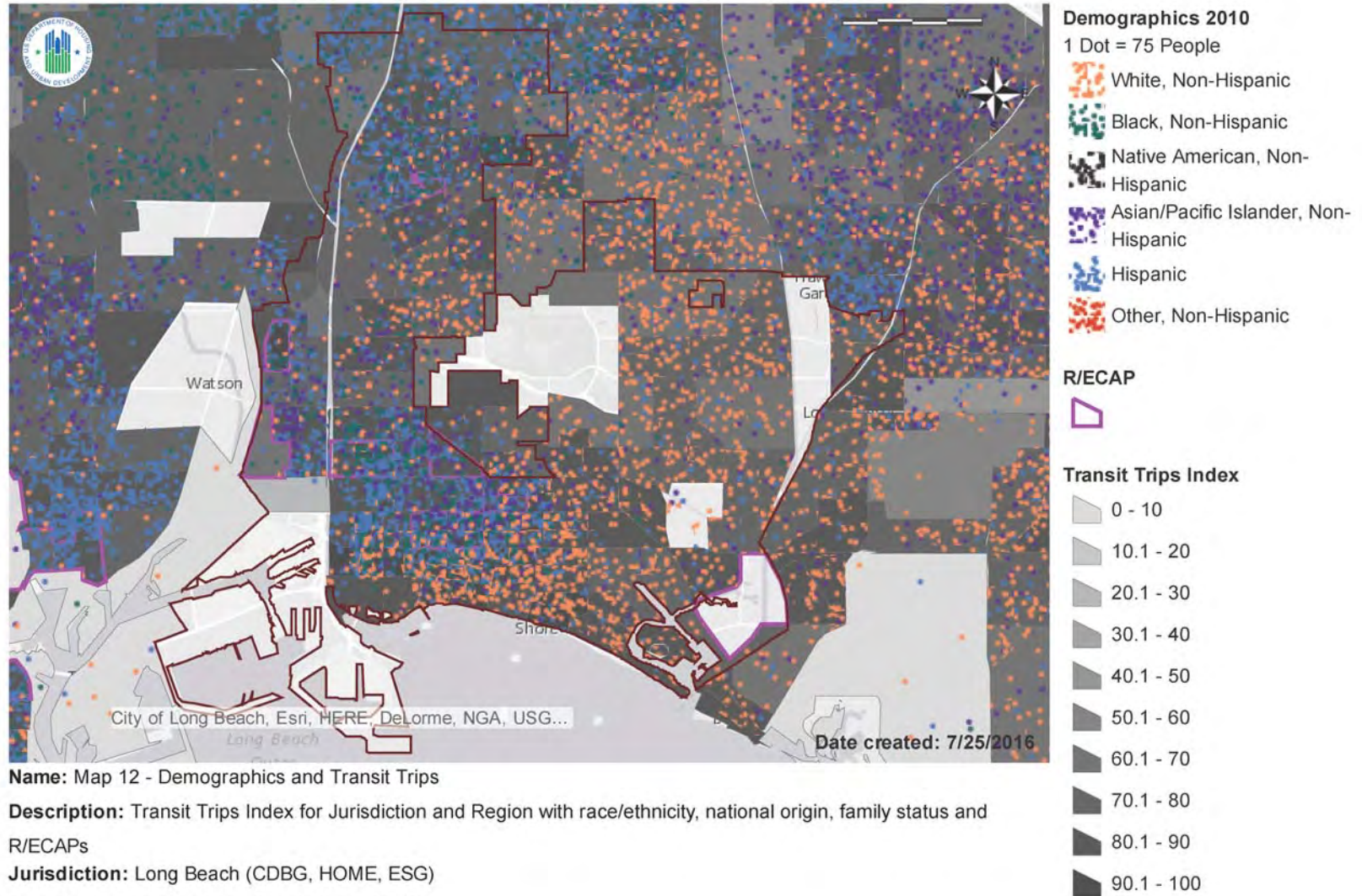
### *Miscellaneous Transit Services*

There is also limited bus service to Orange County through Orange County Transportation Authority (OCTA) buses, including Route 1, from Long Beach to San Clemente. Torrance Transit operates one line (Line 3) that travels from downtown Long Beach to the South Bay. The Los Angeles Department of Transportation (LADOT) operates a commuter express service (LADOT Commuter Express 142) from downtown to San Pedro.



Figure 22: Demographics and Transit Trips – Race/Ethnicity (AFFHT Map 12A)

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 12 - Demographics and Transit Trips

**Description:** Transit Trips Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA



Figure 23: Demographics and Transit Trips – National Origin (AFFHT Map 12B)

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

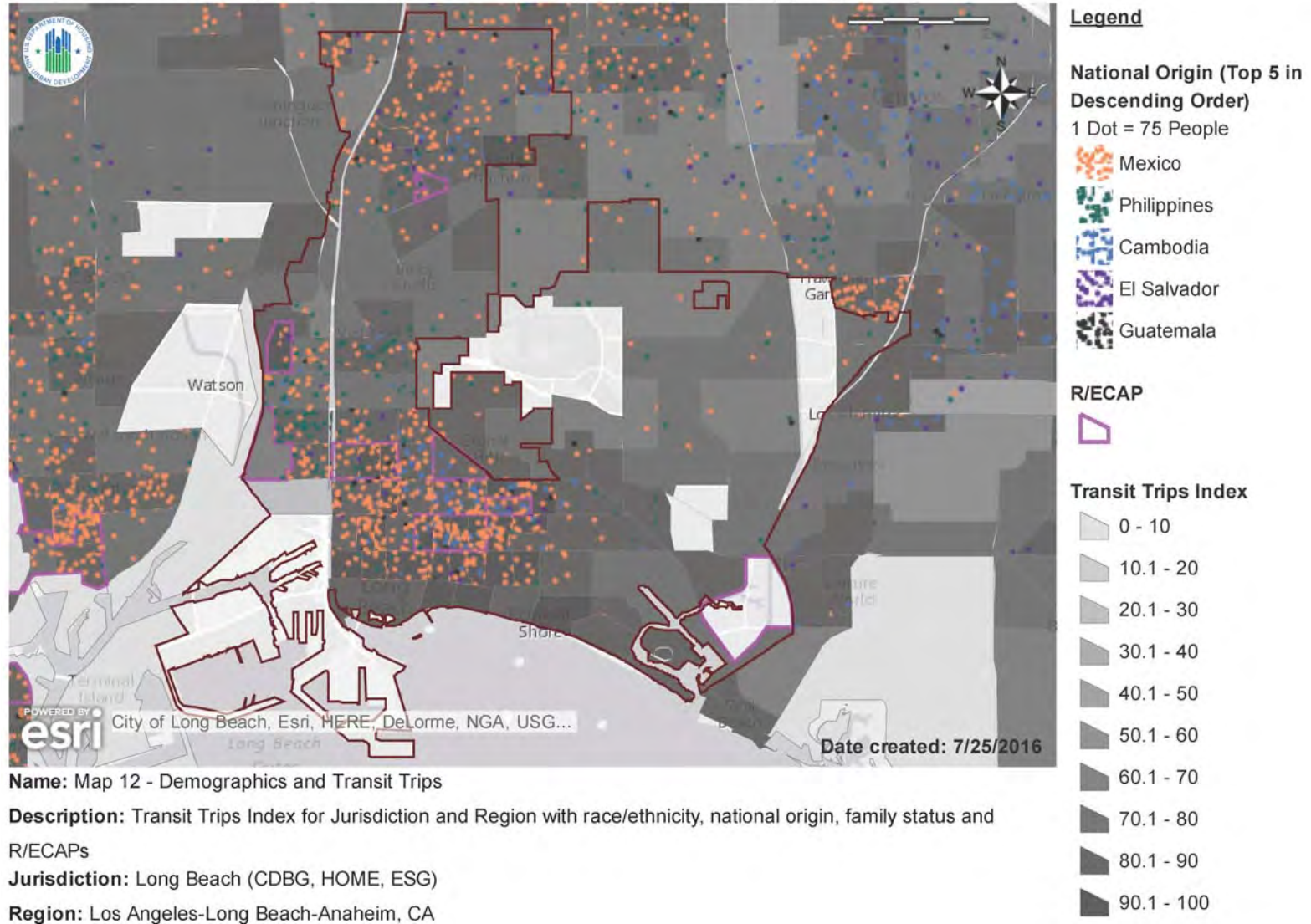
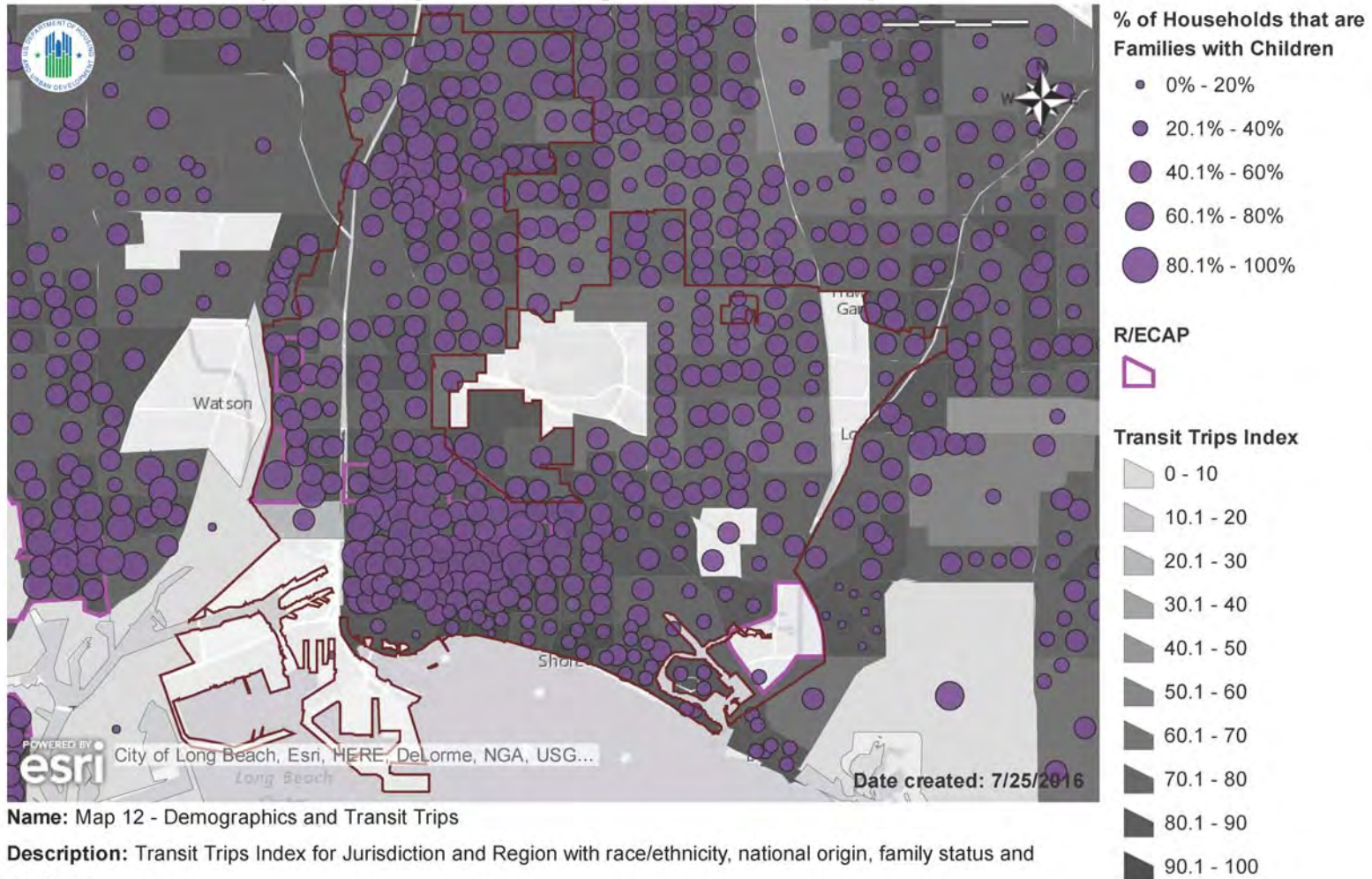


Figure 24: Demographics and Transit Trips – Family Status (AFFHT Map 12C)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 12 - Demographics and Transit Trips

**Description:** Transit Trips Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA



Figure 25: Demographics and Low Transportation Cost – Race/Ethnicity (AFFHT Map 13A)

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

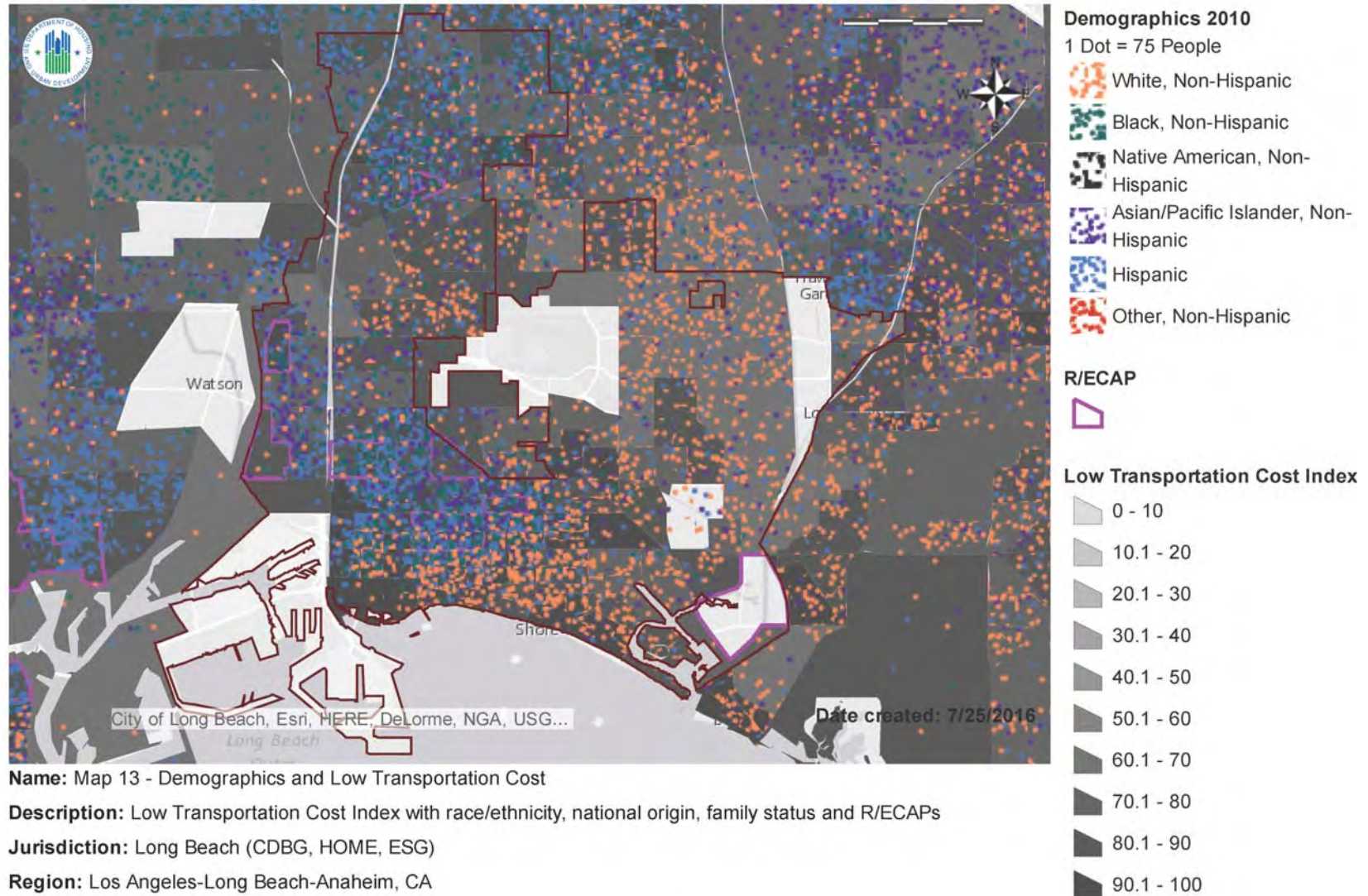


Figure 26: Demographics and Low Transportation Cost – National Origin (AFFHT Map 13B)

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

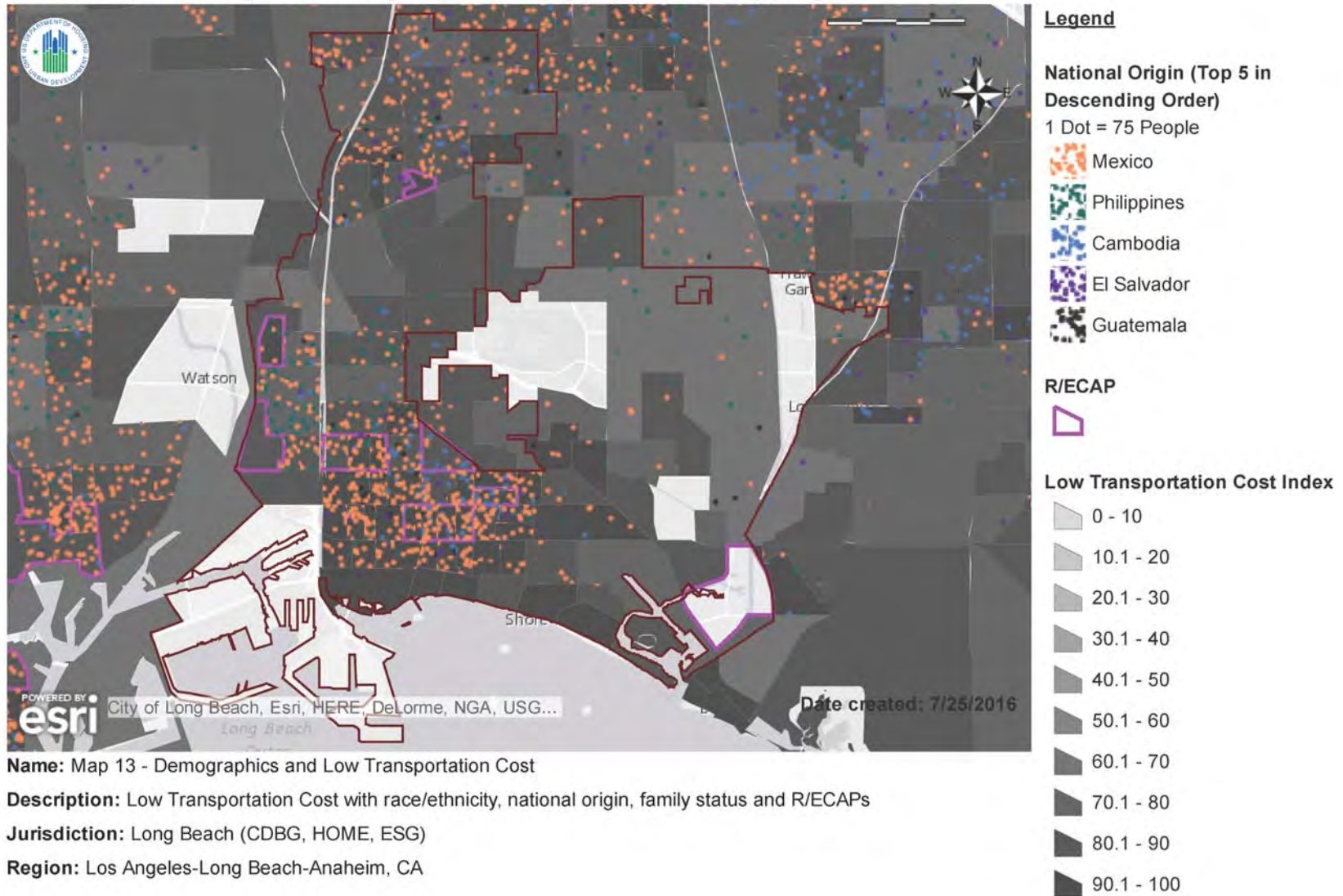
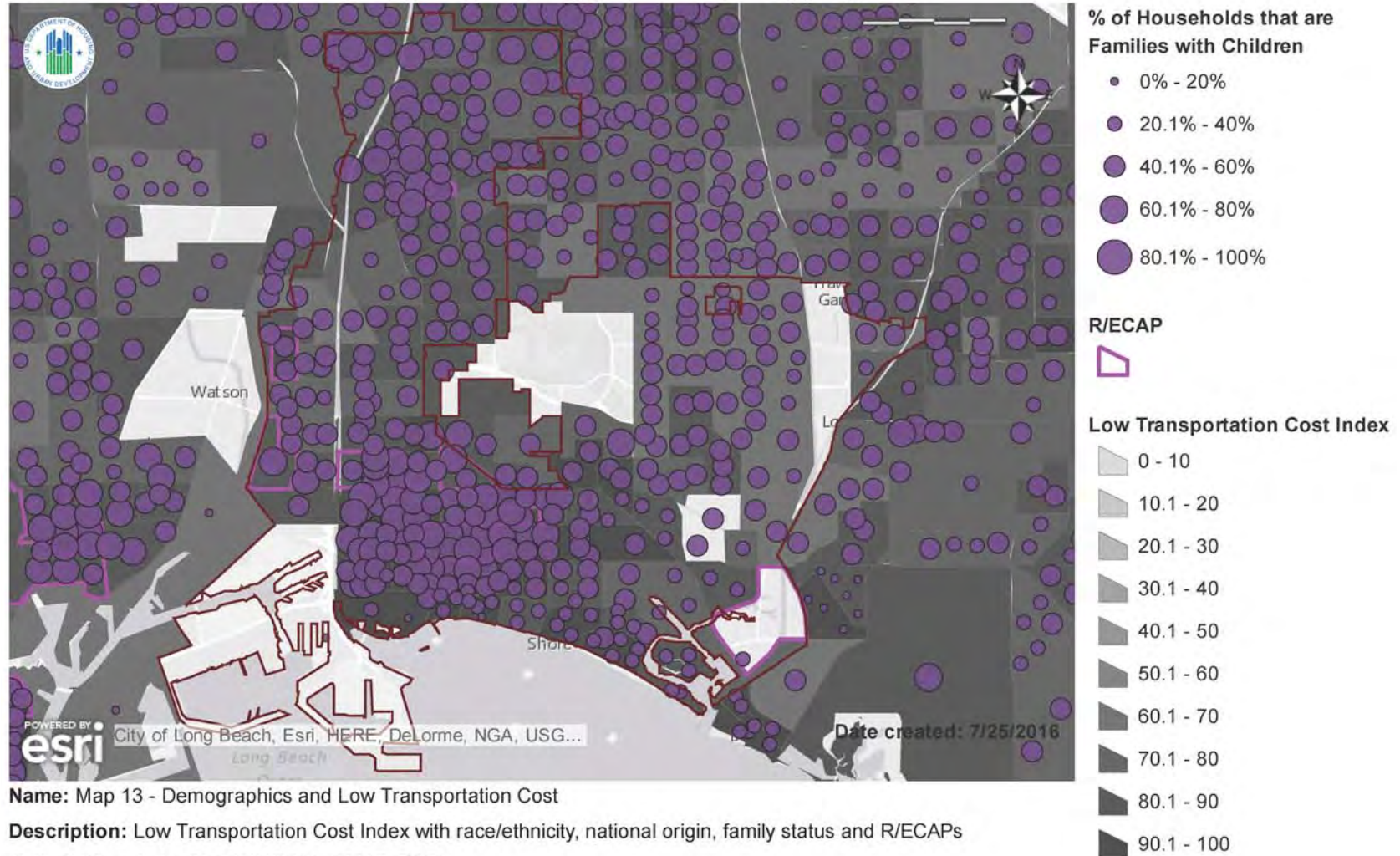




Figure 27: Demographics and Low Transportation Cost – Family Status (AFFHT Map 13C)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool





## Low Poverty Exposure Opportunities

HUD's Low Poverty Exposure index measures poverty rates (based on the federal poverty line) to assess exposure to poverty by neighborhood. A higher score would indicate less exposure to poverty at the neighborhood level. According to this index, Hispanic and Black residents in Long Beach experience the highest exposures to poverty. According to Figure 28, Figure 29, and Figure 30, the highest levels of exposure to poverty occur in the city's west side neighborhoods, in the farthest north and south areas of Long Beach.

### Place of Residence and Poverty

An individual's place of residence plays a role in the exposure to poverty. Particular neighborhoods may be burdened with previous long term disinvestment, and generally continue to cycle through increased poverty rates and a lack of resources for their residents, such as a lack of proficient schools and employment opportunities. Households with economic burdens generally may have few options but to live in areas with high poverty rates due to few options in housing choice.

### Poverty by Protected Class

This section describes the racial/ethnic, national origin, or family status groups that are most affected by poverty.

#### a. Race/Ethnicity

A notable correlation exists between high concentrations of minority residents and high levels of poverty in the City. According to Table 9, a discrepancy is visible when comparing the HUD-provided low poverty index scores. White residents have notably higher scores (65 index points), in comparison to other race/ethnicities in the City whose scores range between 30 and 42 index points. When comparing scores for the population below the federal poverty line, a similar gap exists. White residents score roughly 51 index points, while Hispanic (19 index points) and Black (21 index points) residents score the lowest among all racial/ethnic groups (Table 9). Overall, White residents are less likely to reside in areas in the City with exposure to high poverty rates, while Hispanic and Black residents are the most exposed to poverty in their respective neighborhoods.

#### b. National Origin

The majority of foreign-born population found in the City of Long Beach, regardless of national origin, is located in the City's areas with the lowest poverty index scores (highest areas of poverty) (Figure 29). Only a small number of residents of Mexican national origin reside in the City's eastern portion of the City where index scores are high, and are therefore exposed to lower rates of poverty.

#### c. Family Status

A high percentage of families in areas with the lowest poverty index scores in the City have children, in some tracts as many as 80 to 100 percent of all families in the area are families with children. These families with children reside within areas with the lowest poverty index scores in the City (between 0 and 30 index points). Their location similarly correlates within boundaries of the City's R/ECAP areas, and the City's highest rates of poverty.

## City Policies

It is the conclusion of this report that the distribution of Long Beach households impacted by poverty is primarily a function of economics, not City policies. Poverty-level households are generally concentrated in areas where higher intensity housing (and therefore lower costs) and access to public transportation is more readily available. The City continues to expand its affordable housing inventory through new construction, preservation, and acquisition/rehabilitation in order to offer choices for to lower income households.

Figure 28: Demographics and Poverty – Race/Ethnicity (AFFHT Map 14A)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

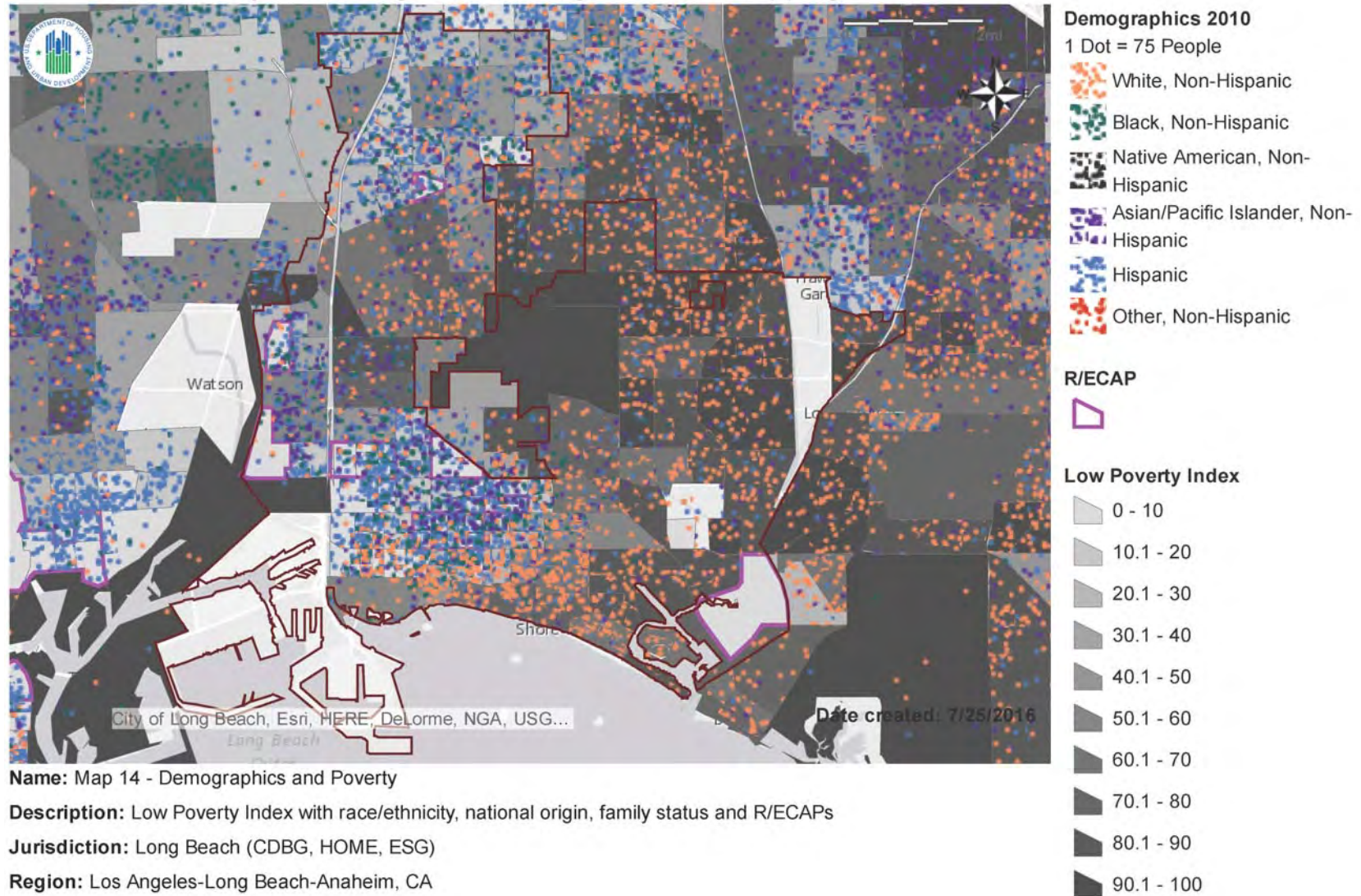




Figure 29: Demographics of Poverty – National Origin (AFFHT Map 14B)

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

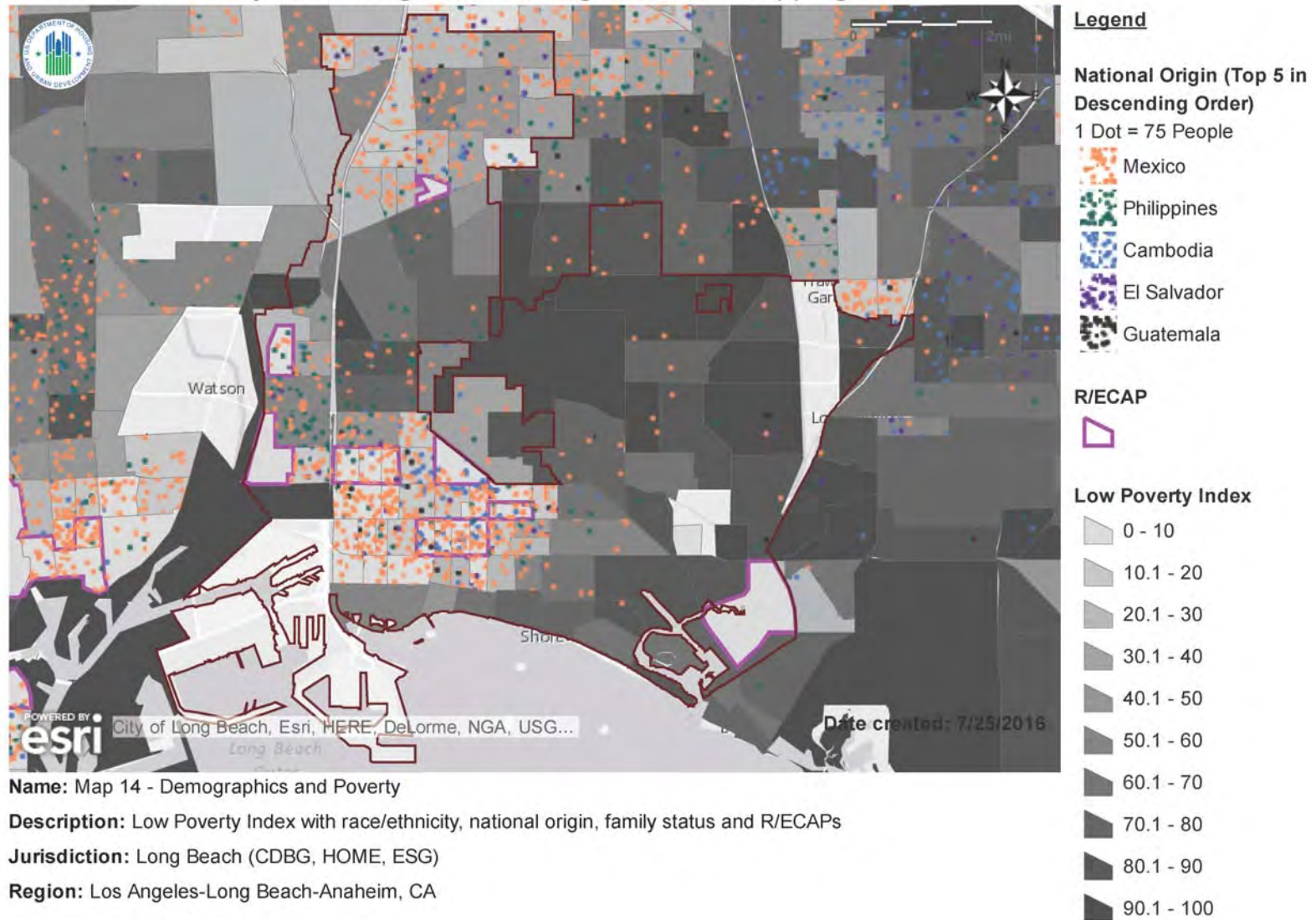
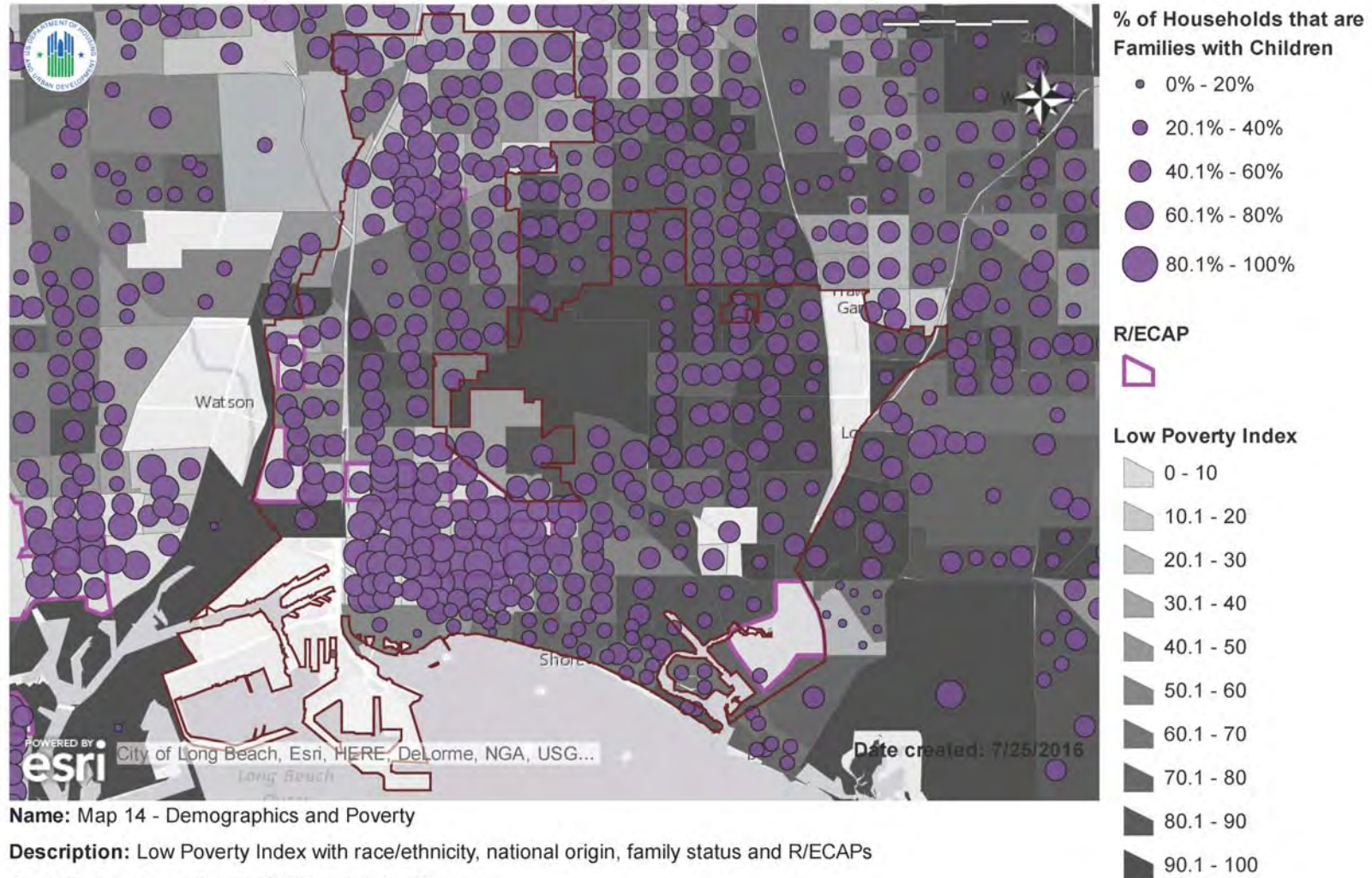


Figure 30: Demographics and Poverty – Family Status (AFFHT Map 14C)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool





## Environmentally Healthy Neighborhood Opportunities

The following section describes any disparities in access to environmentally healthy neighborhoods by protected class.

### *HUD Environmental Health Index*

The HUD-provided environmental health index summarizes potential exposure to harmful toxins at a neighborhood level. The index is a linear combination of standardized Environmental Protection Agency estimates of air quality carcinogenic, respiratory, and neurological hazards within census tracts (Table 9). The higher the index value, the less exposure that households residing in that neighborhood have to toxins harmful to human health. Therefore, the higher the index value, the better the environmental quality of a neighborhood.

In Long Beach, the index scores obtained by each census tract are generally very low across the entire City (0-10 index points), equally affecting households of all racial backgrounds, nation origins, and familial status (Figure 31 through Figure 33). Table 9 shows that regardless of race/ethnicity and poverty level, households in Long Beach generally score no more than five index points on the environmental health index (Table 9).

Figure 31: Demographics and Environmental Health – Race/Ethnicity (AFFHT Map 15A)

### HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

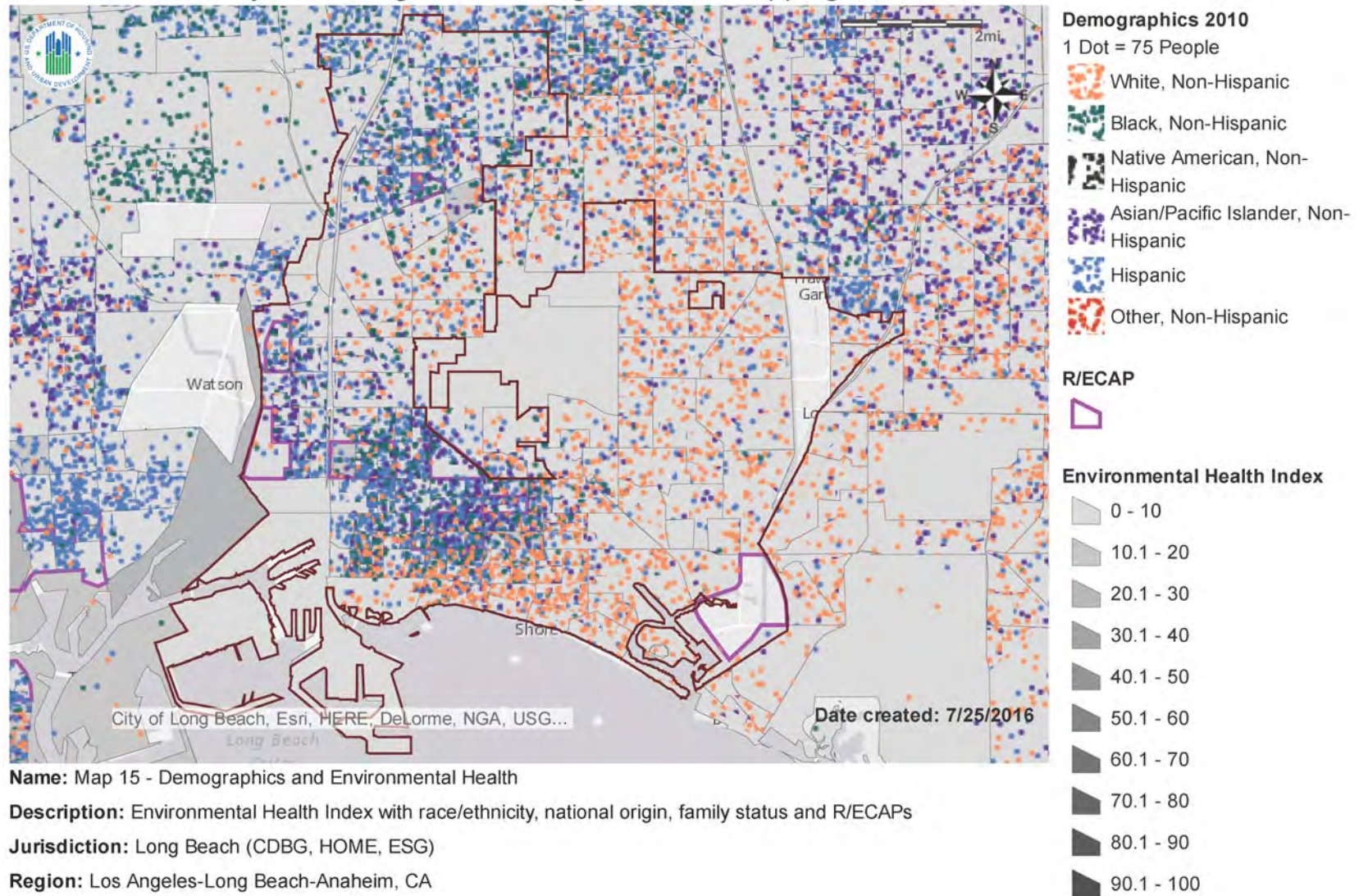




Figure 32: Demographics and Environmental Health – National Origin (AFFHT Map 15B)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

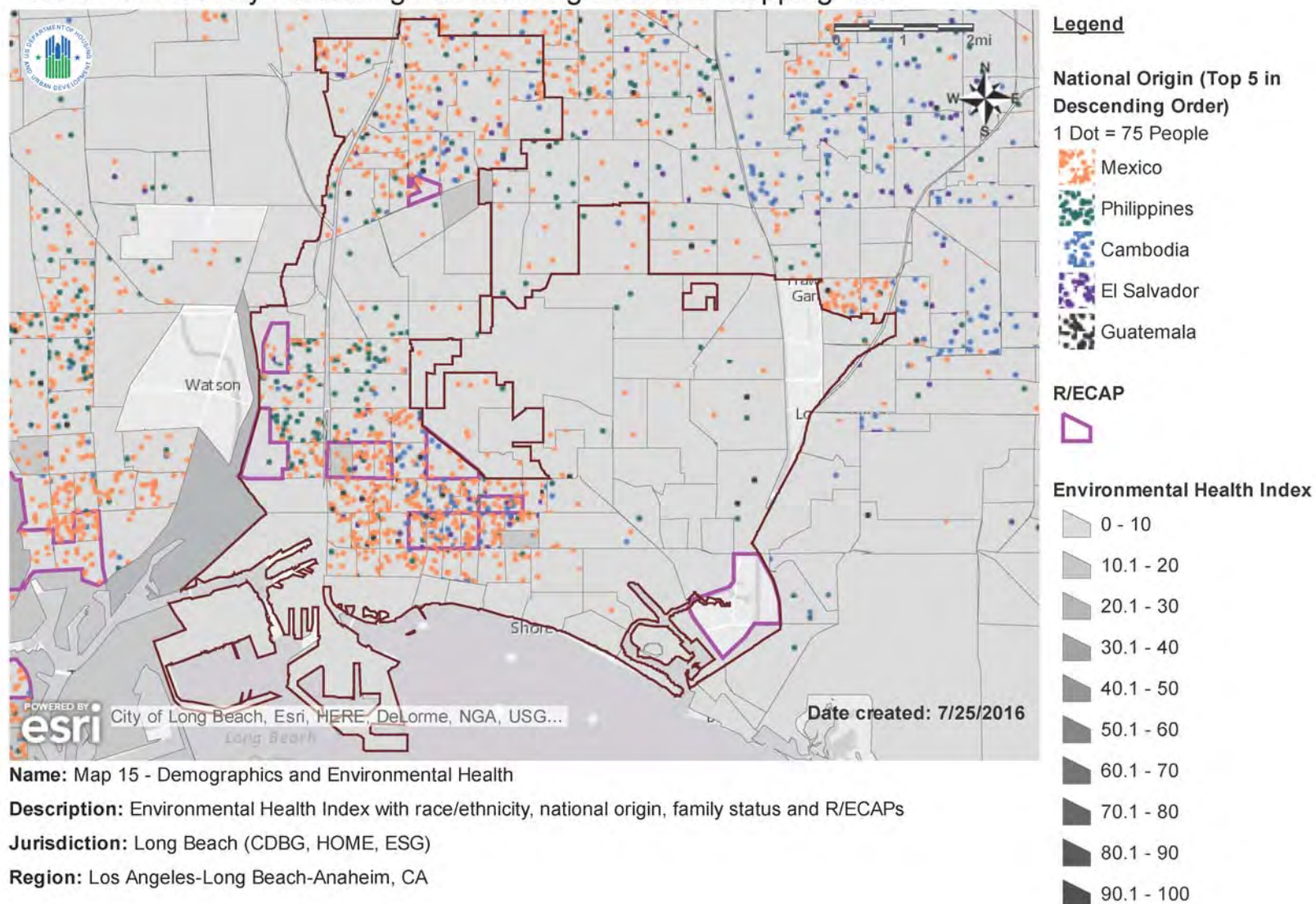
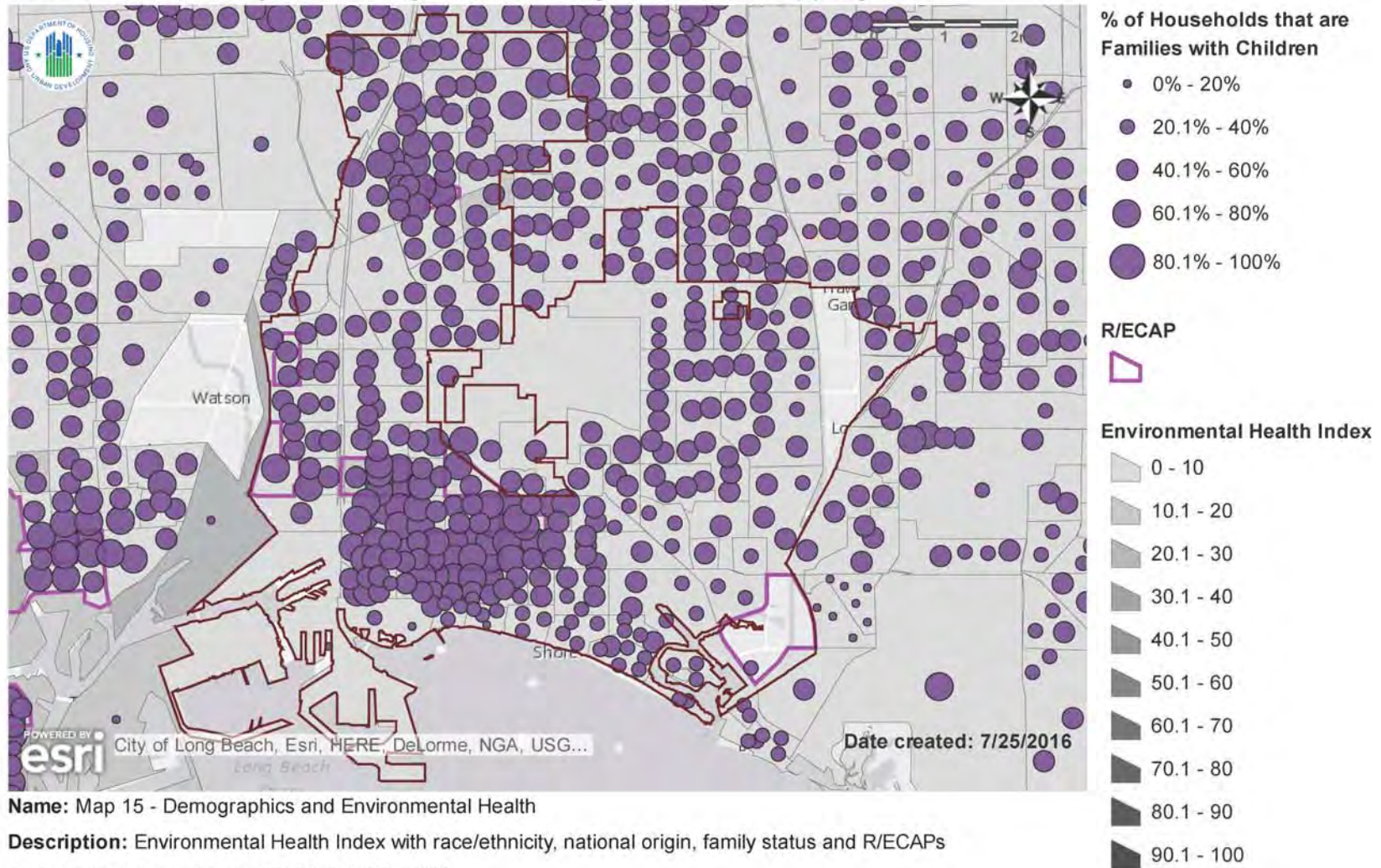




Figure 33: Demographics and Environmental Health – Family Status (AFFHT Map 15C)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool





### California Communities Environmental Health Screening

While HUD Environmental Health Index does not show much of a discrepancy among different protected classes, local data from the State shows a different picture.

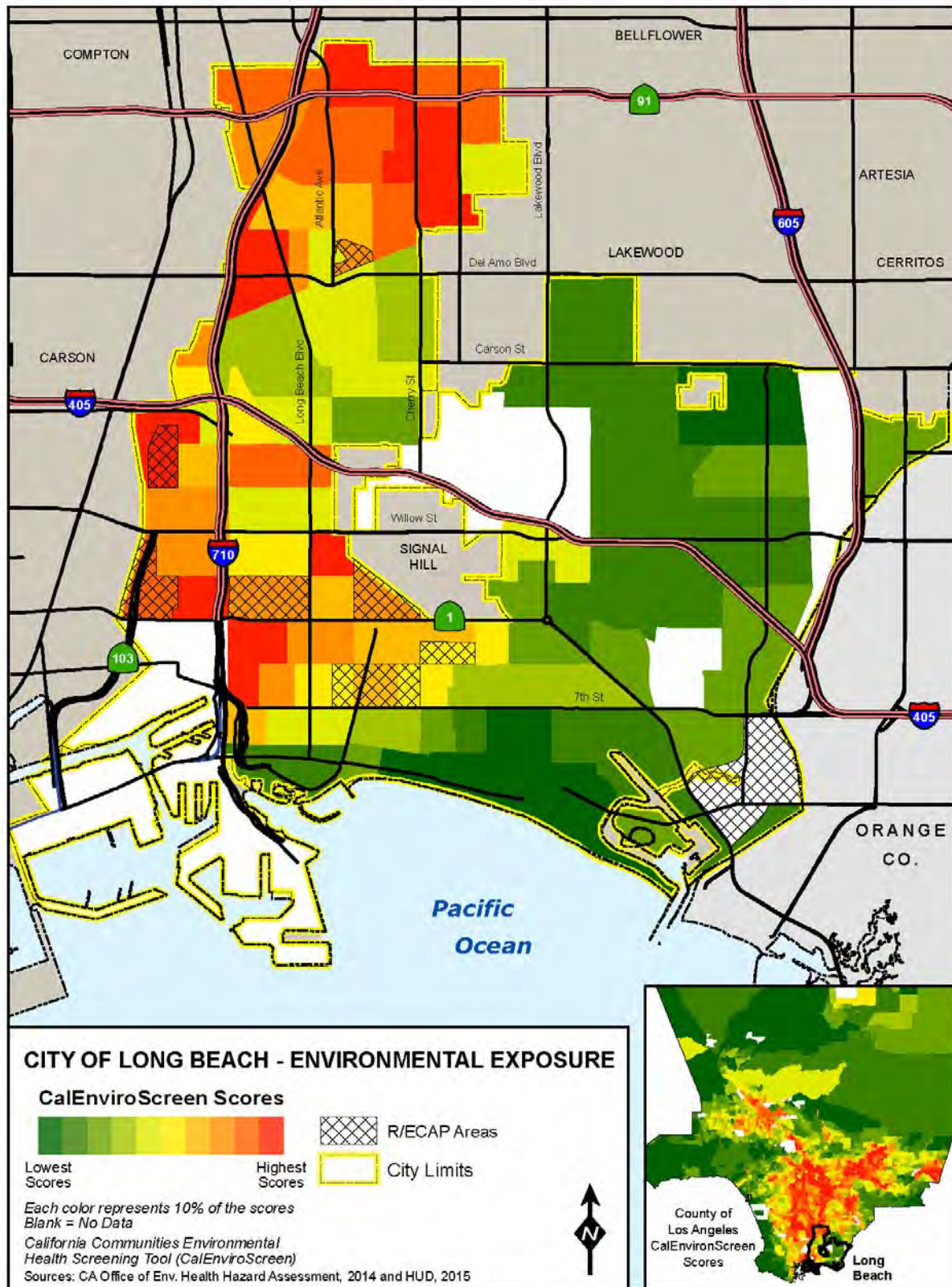
California state law defines environmental justice to mean “the fair treatment of people of all races, cultures, and incomes with respect to the development, adoption, implementation, and enforcement of environmental laws, regulations, and policies.”<sup>3</sup> As a first step to assuring that all persons have access to environmental justice, the State of California is working to identify the areas of the State that face multiple pollution burdens so programs and funding can be targeted appropriately toward improving the environmental and economic health of impacted communities. Many residents live in the midst of multiple sources of pollution and some people and communities are more vulnerable to the effects of pollution than others. The California Environmental Protection Agency and the Office of Environmental Health Hazard Assessment (OEHHA) developed a screening methodology to help identify California communities that are disproportionately burdened by multiple sources of pollution called the California Communities Environmental Health Screening Tool (CalEnviroScreen 2.0). In addition to environmental factors (pollutant exposure, groundwater threats, toxic sites, and hazardous materials exposure) and sensitive receptors (elderly, children, persons with asthma, and low birth weight infants), CalEnviroScreen 2.0 also takes into consideration socioeconomic factors. These factors include educational attainment, linguistic isolation, poverty, and unemployment. A growing body of literature shows a heightened vulnerability of people of color and lower socioeconomic status to environmental pollutants. For example, a study found that individuals with less than a high school education who were exposed to particulate pollution had a greater risk of mortality.

**Error! Not a valid bookmark self-reference.** shows the City’s CalEnviroScreen scores. High scoring areas tend to be more burdened by pollution from multiple sources and most vulnerable to its effects, taking into account their socioeconomic characteristics and underlying health status. Countywide, northern and central/inland areas of the County had higher EnviroScreen scores. In Long Beach the areas R/ECAP areas are located in areas of moderately high to high environmental exposure.

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<sup>3</sup> California Senate Bill 115 (Chapter 690, Statutes of 1999).

Figure 34: Environmental Exposure



## Patterns in Disparities in Access to Opportunity

This section identifies any overarching patterns of access to opportunity and exposure to adverse community factors based on race/ethnicity, national origin or family status.

### a. Race/Ethnicity

In the City's overall population, Black and Hispanic residents are the racial/ethnic groups most negatively impacted by their exposure to adverse factors in Long Beach. Black and Hispanic residents reflect the lowest school proficiency scores (Table 9).

According to Figure 16 and Figure 19, in the City of Long Beach, Black and Hispanic residents disproportionately face more barriers to employment based on the neighborhoods in the City in which they reside. Black and Hispanic residents are located in areas in Long Beach that have scored the lowest in the job proximity and labor force engagement indices. In comparison, White residents in Long Beach generally reside in areas with the highest index scores, representative of greater access to employment opportunities.

According to HUD's transit trips index (Table 9), in the City of Long Beach, regardless of race/ethnicity, City residents have high transit trip index scores (between 81 and 85 points). Hispanic and Black residents have only slightly higher index scores when compared to those of other race/ethnicities, while White residents have the lowest scores. When comparing transit trip index scores by race/ethnicity for residents below the federal poverty line, all residents have similar scores except White residents who again have the lowest index scores. This might reflect that generally White residents are less likely to use public transportation than their neighboring counterparts.

### b. National Origin

In the City, those Long Beach foreign-born residents originating from Mexico, the Philippines, or Cambodia typically reside in areas with the lowest school proficiency index scores. They are also located in areas in the City that reflect the lowest job proximity index scores and therefore the least access to employment, and also generally reside in areas with low index scores for labor force engagement (Figure 17 and Figure 20).

According to Figure 23 and Figure 26, those of Mexican, Cambodian, and Guatemalan national origin reside in areas that have high scores for transit trips and also for low transportation cost.

The majority of foreign-born population found in the City of Long Beach, regardless of national origin, is located in the City's areas with the lowest poverty index scores (highest areas of poverty) (Figure 29). Notable are also a correlation between high concentrations of minority residents and high levels of poverty in the City.

### c. Familial Status

Access to proficient schools is particularly important to a community with high proportions of families with children. In Long Beach, families with children may be facing additional hardships in obtaining quality education. According to Figure 13, 60 to 100 percent of households in areas that generally received low scores (less than 50 index points) in the school proficiency index are families with children.

When comparing household access to employment centers and engagement in the labor force based on familial status, large proportions of households with children reside in areas with the lowest index scores.

According to Figure 24 and Figure 27, census tracts with a high percentage of families with children, are also areas that receive high index scores for transit trips and high index scores for low transportation cost. This could reflect a trend that family households with children prioritize access to public transportation when locating in the City.

Families with children are heavily exposed to high poverty rates. In some tracts with the highest poverty rates, as many as 80 to 100 percent of all families in the area are families with children.

### Additional Information

For additional relevant information, beyond the HUD-provided data, regarding disparities in access to opportunity in Long Beach, refer to discussions on California Communities Environmental Health Screening presented above.

### Other Information

This section addresses the City's strategies for improving access to opportunity.

#### *HUD Promise Zone*

In 2016, the City resubmitted its application for designating a portion of the City as the Promise Zone (see Figure 35). The proposed Long Beach Promise Zone (LBPZ) is an area bounded by the Pacific Coast Highway to the north, the Los Angeles River to the west, 7th Street to the south, and Cherry Avenue to the east. The proposed Long Beach Promise Zone (LBPZ) is an area of great need experiencing disproportionately high rates of poverty, unemployment, crime, and other risk factors in comparison to the rest of the city and other communities:

- **High Poverty Rate:** The poverty rate in the LBPZ is 41.8 percent, double the city average of 20.7 percent; it is significantly higher than Los Angeles County's rate of 18.7 percent, and the statewide average of 16.4 percent. Contributing to the poverty rate is a lack of education; 46.2 percent of Promise Zone adults have no high school degree or equivalent, compared to a city average of 20.7 percent.
- **Lower Employment Rate:** The unemployment rate within the Promise Zone Boundaries is high, at 14.8 percent of working adults compared with the city average of 8.0 percent.
- **Nature and Scope of Crime:** Compared with the city at-large, LBPZ experiences elevated levels violence. Despite accounting for only four percent of the City's geography and 12 percent of the population, more than 25 percent of all violent crime, and 28 percent of 2015 murders in the City occurred in LBPZ.

Since the 1970s, Long Beach has been significantly impacted by reductions in the manufacturing and aerospace industries, military base closures and a lack of private investment in urban cores. The resulting exodus of employees and job losses still severely affects the City, the LBPZ in particular, where waves of mass migrations have been historically concentrated for the past hundred years, including Blacks from the segregated south, Latino immigrants, and Cambodian refugees fleeing the Khmer Rouge. Devastated commercial corridors, a lack of investment from the business community, and crime have contributed to the lack of economic activity and job availability in the LBPZ. A lack of affordable housing and healthy lifestyle options have left this community with a life expectancy of 76.8 years, seven years shorter than wealthier parts of Long Beach just 1.5 miles away. The Promise Zone also experiences severe renter overcrowding and high population density. Citywide, Long Beach has a population rate of 9,132 per square mile, while the LBPZ population per square mile rate is almost three times that at 27,366.



The area is home to a number of immigrant communities, and lack of English-language proficiency is another major barrier to educational attainment and employment outcomes. About 41 percent of Promise Zone residents are foreign born, compared to 26 percent citywide. Immigrant and refugee families live difficult lives as they adjust to new communities and new cultures. These challenges include access to health care services, the education system, jobs, housing, emotional isolation, prejudice and basic cultural differences. Language barriers are a fundamental hurdle for immigrants and refugees and can prevent them from making vital connections in their communities and to social and community service agencies.

A total 73.1 percent of residents in LBPZ speak a language other than English at home, and 37.8 percent of all residents in LBPZ speak English less than “very well.” The most common languages spoken, other than English, are: Spanish; Khmer; Tagalog; and Vietnamese. Thus, in addition to traditional areas of focus under the LBPZ, there is substantial need to ensure services, meetings, and vital documents are accessible to Limited English Proficiency (LEP) speakers. Through a cooperative effort between the Long Beach City Council and the Language Access Coalition (a collaborative of community groups), the City of Long Beach established the Language Access Policy (LAP) in 2013, which provides translation services, with a \$1.2 million investment.

Hispanic/Latino residents account for 66.6 percent of the LBPZ residents, compared with 41.7 percent citywide, and includes a diverse Latino population including Central and South Americans. The area also encompasses Cambodia Town, home to the largest concentration of Cambodians in the world, outside of Cambodia. The Cambodian community is one with unique needs, given the recent and extensive histories of trauma and mistrust.

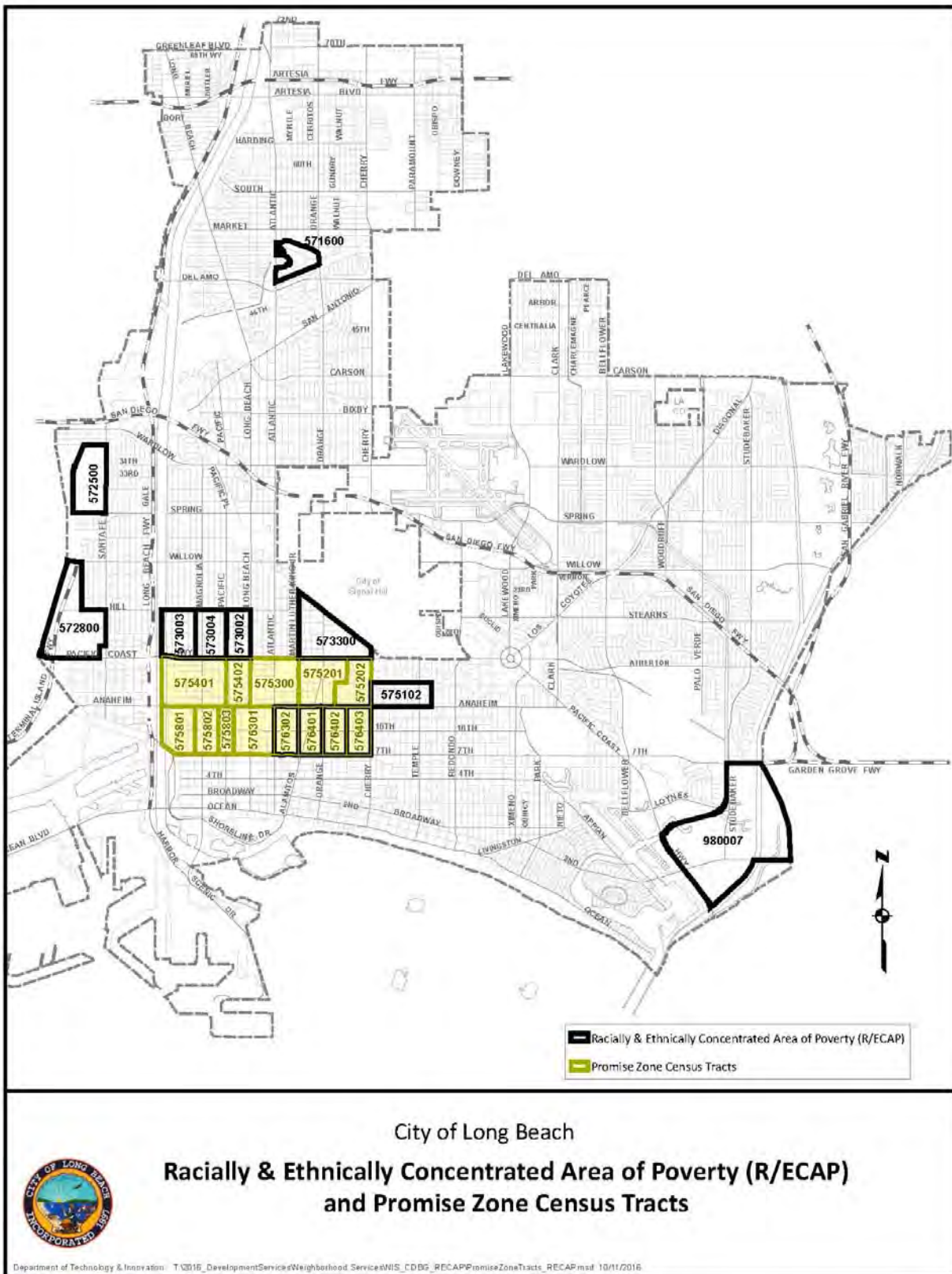
Despite challenges, the LBPZ contains an abundance of community assets upon which to build a strong, dynamic plan. Among the greatest assets the LBPZ draws from is its culture of collaboration. For example, a collective impact approach to violence prevention—Safe Long Beach, a broad safety agenda focused on highest crime neighborhoods—has partnerships with over eighty (80) city, county, and non-profit organizations. A majority of the implementing and supporting partners for the LBPZ are already engaged in Safe Long Beach, giving them experience working within the collective impact model to affect change, and existing collaborative relationships among and between partners from which to draw. The dynamic non-profit community is yielding innovative cross-disciplinary, place-based approaches such as the Habitat for Humanity Neighborhood Revitalization effort, First 5 LA’s Best Start Central Long Beach and Building Health Communities: Long Beach (BHC-LB), a collaborative initiative focused in Central and West Long Beach, which contains all of the proposed LBPZ. Funded by the California Endowment, BHC:LB is a 10-year, \$35-million investment that began in 2010 as a vibrant hub for non-profit organizations and coalitions. They share goals of reducing health disparities and improving community health through systemic changes fueled by adult and youth resident engagement, collaboration and resource sharing, and communication about community needs and solutions.

The LBPZ contains the newly established Anaheim Opportunity Zone and the Midtown Business Improvement District, both focused on community redevelopment, innovative economic development, and jobs creation. The Opportunity Zone focuses on supporting entrepreneurs and those with traditional barriers to employment. Through its contract with Beacon Economics to provide research to support a long-term Economic Development Blueprint for Long Beach, the city will receive a detailed section specific to the LBPZ as part of the scope of work, which will provide an economic profile, detailed employment and demographic analysis. This valuable research will inform continued economic development work in LBPZ.

On June 6, 2016, HUD named the final Promise Zone designees for the Third Round Promise Zones Competition. Over 80 cities nationwide submitted applications in this highly competitive final round of the Promise Zone Initiative with only five designations available. The City was not selected for a designation, but owing to the high quality of its application and strategy, Long Beach was recognized as a Promise Zone Finalist. According to HUD, the purpose of selecting Promise Zone Finalists is to recognize communities whose applications reflect high-quality strategies under the criteria set forth in the Application Guide, but are not selected as Promise Zone designees.

Promise Zone Finalists will have the opportunity to participate in HUD's Community Needs Assessment (CNA) Initiative, an initiative modeled after Strong Cities and Strong Communities that provides a forum to solve locally identified issues and achieve locally driven community goals; focuses resources on issue resolution; and provides a venue for increased collaboration across HUD's programs with other federal agencies and local partners to deploy resources and expertise.

Figure 35: R/ECAP and Promise Zone Census Tracts



## Contributing Factors of Disparities in Access to Opportunity

In summary, the contributing factors that significantly create, contribute to, perpetuate, or increase the severity of disparities in access to opportunity in the City of Long Beach are:

	Contributing Factors of Disparities in Access to Opportunity
✓	Access to financial services
✓	Displacement of residents due to economic pressures
✓	Lack of private investments in specific neighborhoods
✓	Lack of public investments in specific neighborhoods, including services or amenities
✓	Lending Discrimination
✓	Location and type of affordable housing
✓	Location of employers
✓	Location of environmental health hazards
✓	Location of proficient schools and school assignment policies
✓	Private discrimination

## 4. Disproportionate Housing Needs

Minority groups in Long Beach, as discussed in detail in this section, experience higher rates of housing cost burden, overcrowding, or substandard housing conditions when compared to non-minority groups.

### Housing Problems

Table 12 shows the percentage of race/ethnicity groups and families with children experiencing two potential categories of housing need. The first category is households experiencing “one of four housing problems”:

- Housing cost burden (defined as paying more than 30 percent of income for monthly housing costs including utilities).
- Overcrowding (HUD defines overcrowding as more than one person per room – which includes all habitable rooms in the unit, i.e. bedroom, living room, dining room, but excludes bathroom and kitchen, etc.).
- Lacking a complete kitchen.
- Lacking plumbing.

The second category is households experiencing “one of four severe housing problems” which are:

- Severe housing cost burden (defined as paying more than half (50 percent) of one’s income for monthly housing costs including utilities).
- Severe overcrowding (HUD defines severe overcrowding as more than 1.5 persons per room – which includes habitable rooms in the unit, i.e. bedroom, living room, dining room, but excludes bathroom and kitchen, etc.).
- Lacking a complete kitchen.
- Lacking plumbing.

In the City, large family households (5 or more persons) are more likely to experience any of the four above mentioned housing problems. Hispanic households are the racial group most likely to experience severe housing problems in Long Beach (Table 12). In Long Beach, the most prevalent housing problem is housing cost burden (Table 14), with nearly half of all City



households overpaying for housing. The input collected through community participation efforts expressed a need for affordable housing that supports a variety of household types, including: low-income families, single-parents, working poor, veterans, persons with disabilities, persons with mental health issues, large families, homeless adults, and youth.

**Table 12: Demographics of Households with Disproportionate Housing Needs (AFFHT Table 9)**

Disproportionate Housing Needs	City of Long Beach		
Households experiencing any of 4 housing problems <sup>1</sup>	# with problems	# households	% with problems <sup>2</sup>
<b>Race/Ethnicity</b>			
White, Non-Hispanic	26,860	66,215	40.56%
Black, Non-Hispanic	14,515	23,470	61.84%
Hispanic	32,190	48,000	67.06%
Asian or Pacific Islander, Non-Hispanic	10,500	18,620	56.39%
Native American, Non-Hispanic	269	394	68.27%
Other, Non-Hispanic	2,345	4,925	47.61%
<b>Total</b>	<b>86,665</b>	<b>161,590</b>	<b>53.63%</b>
<b>Household Type and Size</b>			
Family households, <5 people	36,080	74,995	48.11%
Family households, 5+ people	18,205	22,650	80.38%
Non-family households	32,385	63,950	50.64%
Households experiencing any of 4 Severe Housing Problems <sup>1</sup>	# with severe problems	# households	% with severe problems
<b>Race/Ethnicity</b>			
White, Non-Hispanic	14,105	66,215	21.30%
Black, Non-Hispanic	9,315	23,470	39.69%
Hispanic	23,045	48,000	48.01%
Asian or Pacific Islander, Non-Hispanic	6,850	18,620	36.79%
Native American, Non-Hispanic	150	394	38.07%
Other, Non-Hispanic	1,500	4,925	30.46%
<b>Total</b>	<b>54,960</b>	<b>161,590</b>	<b>34.01%</b>

Notes:

1. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1.5 persons per room, and cost burden greater than 50%.
2. All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Source: AFFHT Data Table 9; CHAS

### **Overcrowding**

Some households may not be able to accommodate high cost burdens for housing, but may instead choose to reside in smaller housing units or with other individuals or families in a single home. Potential fair housing issues emerge if non-traditional households are discouraged or denied housing due to a perception of overcrowding. Household overcrowding is reflective of various living situations: (1) a family living in a home that is too small; (2) a family choosing to

house extended family members; or (3) unrelated individuals or families doubling up to afford housing. Not only is overcrowding a potential fair housing concern, it can strain physical facilities and the delivery of public services, reduce the quality of the physical environment, contribute to a shortage of parking, and accelerate the deterioration of homes. As a result, some landlords or apartment managers may be hesitant to rent to larger families, thus making access to adequate housing even more difficult.

Between 2010 and 2014, about 12 percent of all households in Long Beach were overcrowded and about five percent were severely overcrowded. Overcrowding was similarly common in Long Beach to the County as a whole (Table 13). Figure 36 illustrates the highest concentrations of overcrowding in renter-occupied housing occurring in the City's north and west neighborhoods. Specifically, between 10 and 35 percent of all renter-occupied housing in the City's R/ECAPs experience household overcrowding.

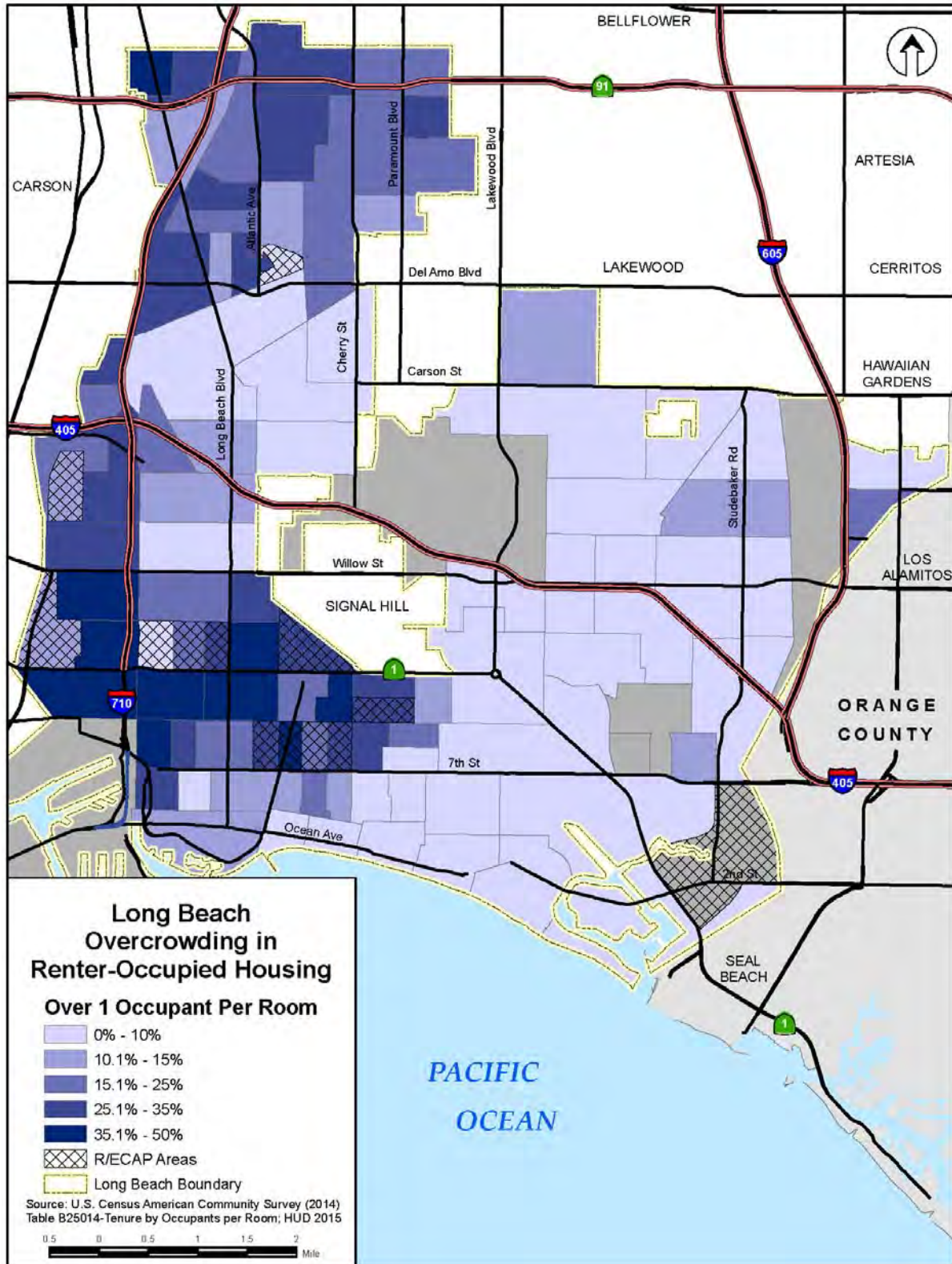
**Table 13: Overcrowding by Tenure**

Jurisdiction	Overcrowded (1+ occupants per room)			Severely Overcrowded (1.5+ occupants per room)		
	Renter	Owner	Total	Renter	Owner	Total
Long Beach	16.2%	6.1%	12.2%	6.9%	1.6%	4.8%
Los Angeles County	17.5%	6.0%	12.1%	7.8%	1.6%	4.9%

Note: American Community Survey Data are based on a sample and are subject to sampling variability.

Source: ACS 2010-2014

Figure 36: Overcrowding in Renter-Occupied Housing

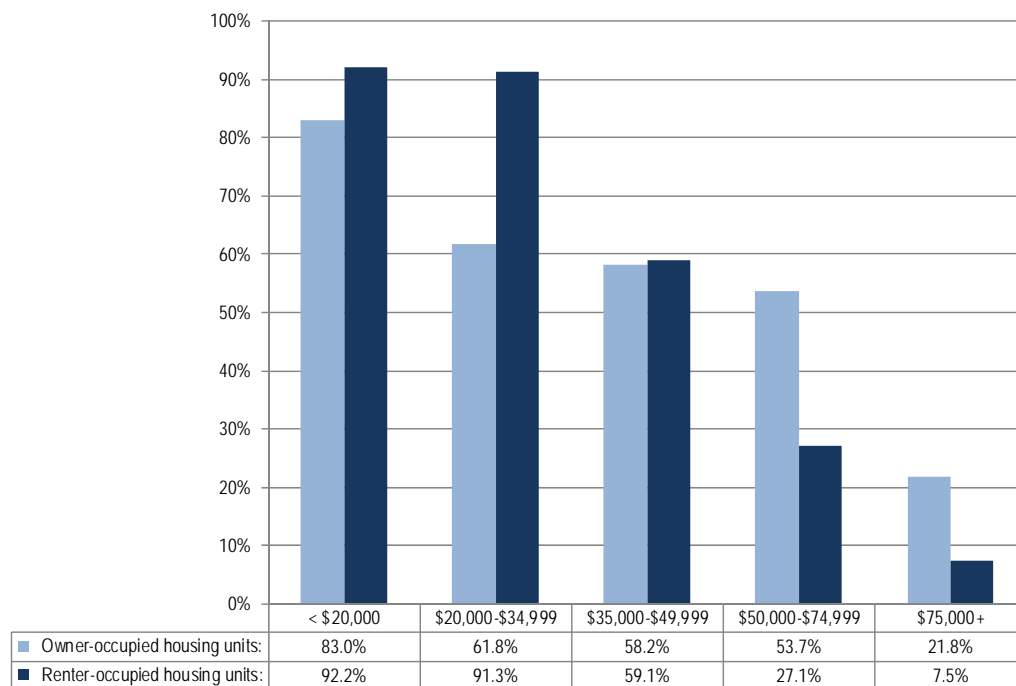


## Cost Burden

Cost burden is an important housing issue because paying a high proportion of one's income for housing leaves less money available for other basic necessities, such as food and health care. Housing cost burden is typically linked to household income. Generally, the proportion of a household's income dedicated to housing costs increases as overall income decreases. Cost burden by low income households tends to occur when housing costs increase faster than income. State and federal standards specify that a household experiences a housing cost burden if it pays 30 percent or more of its gross income on housing. A severe housing cost burden is when a household pays 50 percent or more of its gross income on housing.

**Error! Not a valid bookmark self-reference.** shows how dramatically household income levels affect housing cost burden for owner- and renter-households. Among the City's lower income residents (less than \$35,000), the vast majority of households overpaid for housing. This rate of cost burden, however, declined sharply as household incomes increased.

Figure 37: Housing Cost Burden by Income and Tenure



Note: American Community Survey Data are based on a sample and are subject to sampling variability.

Source: ACS 2010-2014

According to the HUD CHAS data, about 48 percent of all City households experience a housing cost burden, while about 25 percent of all City households experience a *severe* housing cost burden. In Long Beach, housing cost burden is more prevalent among renter-households (53 percent) than owner-households (41 percent). Renter-households were also more likely to experience severe housing cost burden, with 29 percent of renters experiencing severe housing cost burden compared to 18 percent of owners (Table 14).

Housing cost burden typically is linked to income levels. Lower and moderate income renters (<80 percent AMI) were the most affected by cost burden. Of over 65,000 low and moderate income renter-households in the City, nearly 47,000 (72 percent) were paying more than 30 percent of their incomes on housing; compared to 53 percent of all renter-households citywide. According to comments received through the AFH outreach process, community members



expressed concern that the rental prices in the City are rapidly escalating, and expressed a need for equitable housing to alleviate the income disparity in accessing housing.

According to Table 15, Black households are the most affected by severe housing cost burden, with 33 percent of all Black households paying 50 percent or more of their gross income on housing. Non-family households (27 percent) in the City were slightly more affected than family households (22 percent) by severe housing cost burden.

**Table 14: Housing Cost Burden by Tenure**

Households	Cost Burden (30%+)	Severe Cost Burden (50%+)
<b>Low and Moderate Income Households</b>		
Owner-Occupied	64.8%	42.3%
Renter-Occupied	71.7%	42.0%
All Households	70.0%	42.1%
<b>All City Households</b>		
Owner-Occupied	40.9%	17.9%
Renter-Occupied	52.5%	29.0%
All Households	47.7%	24.5%

Note: Cost burden (30-50%) is not available for specific income categories, cost burden (30%+) is shown instead.

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2008-2012

**Table 15: Demographics of Households with Severe Housing Cost Burden (AFFHT Table 10)**

City of Long Beach	Households with Severe Housing Cost Burden*		
	# with severe cost burden	# of households	% with severe cost burden
<b>Race/Ethnicity</b>			
White, Non-Hispanic	12,705	66,215	19.19%
Black, Non-Hispanic	7,820	23,470	33.32%
Hispanic	13,165	48,000	27.43%
Asian or Pacific Islander, Non-Hispanic	4,605	18,620	24.73%
Native American, Non-Hispanic	120	394	30.46%
Other, Non-Hispanic	1,130	4,925	22.94%
<b>Total</b>	<b>39,545</b>	<b>161,590</b>	<b>24.47%</b>
<b>Household Type and Size</b>			
Family households, <5 people	17,015	74,995	22.69%
Family households, 5+ people	5,029	22,650	22.20%
Non-family households	17,505	63,950	27.37%

Notes:

1. \*Severe housing cost burden is defined as greater than 50% of income.
2. All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.
3. The # of households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems.

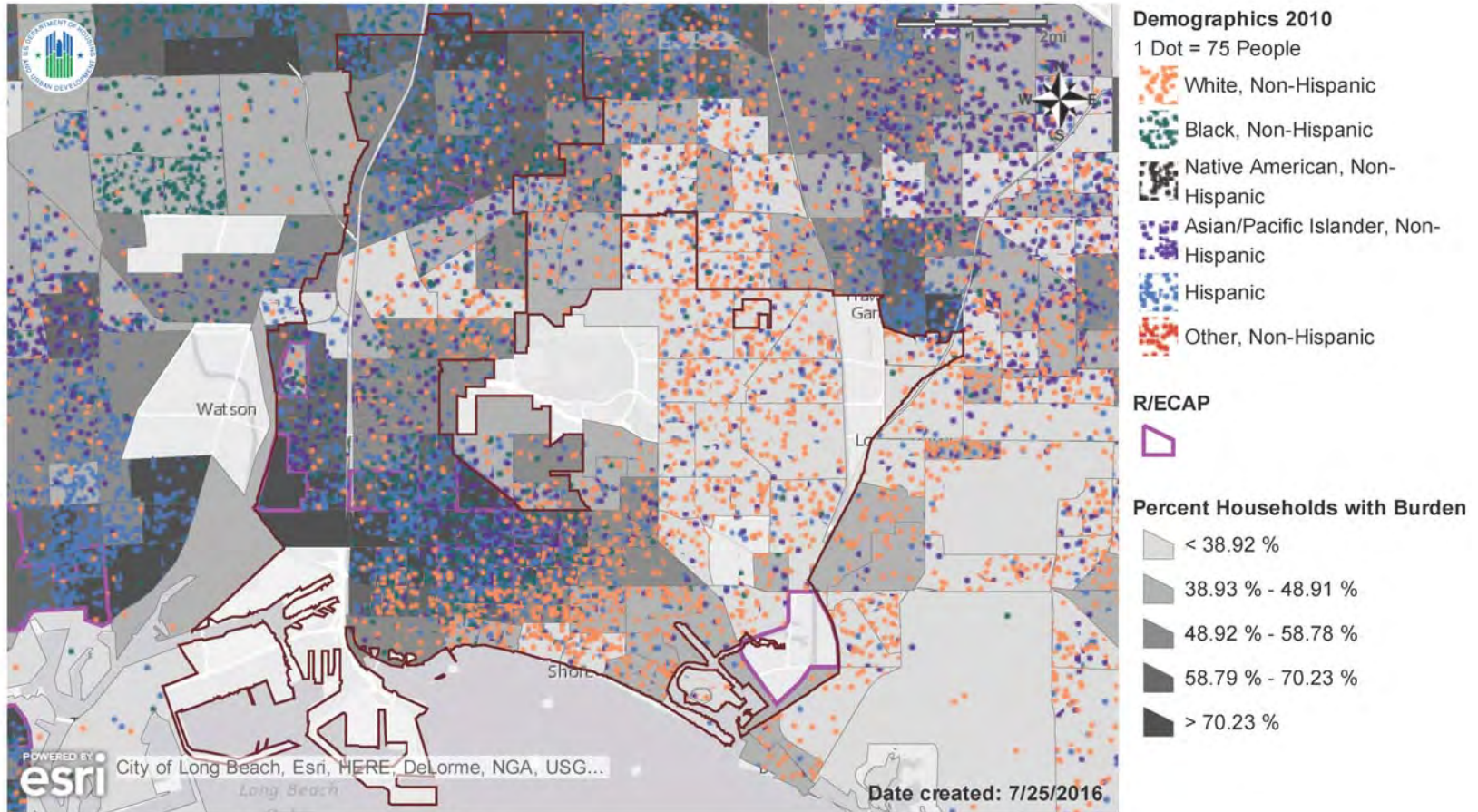
Source: AFFHT Data Table 10; CHAS

## Concentration of Housing Problems

The areas in Long Beach with the highest proportions of households experiencing housing cost burden also align with the City's most segregated areas and R/ECAPs. Long Beach's west side, specifically the furthest northern and southern portions of the City, has the highest percentage of households experiencing housing problems (**Error! Not a valid bookmark self-reference.**). The location of residences that are most affected by housing problems correlate with areas in the City with the highest concentrations of minority residents. These areas are also described with the highest rates of poverty in the City (Figure 28). The City's R/ECAPs show the highest proportions of households experiencing housing problems. Long Beach's foreign-born population, especially those originating from Mexico, Guatemala, El Salvador, and Cambodia, are greatly affected by housing problems. As show in Figure 39, these households of foreign national origin are heavily concentrated in areas with the highest percentages of households experience housing burdens the City. According to the comments received through the community outreach process, a strong need exists for affordable housing that supports various types of households. Rental prices in the City are rising rapidly and have become increasingly unaffordable to lower income residents. Notably, a rise in household income could potentially offset the housing cost burdens. Access to higher-pay employment would potentially allow City residents to keep pace with cost increases in the housing market.

Figure 38: Housing Burden and Race/Ethnicity (AFFHT Map 7)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 7 - Housing Burden and Race/Ethnicity

**Description:** Households experiencing one or more housing burdens in Jurisdiction and Region with R/ECAPs and race/ethnicity dot density

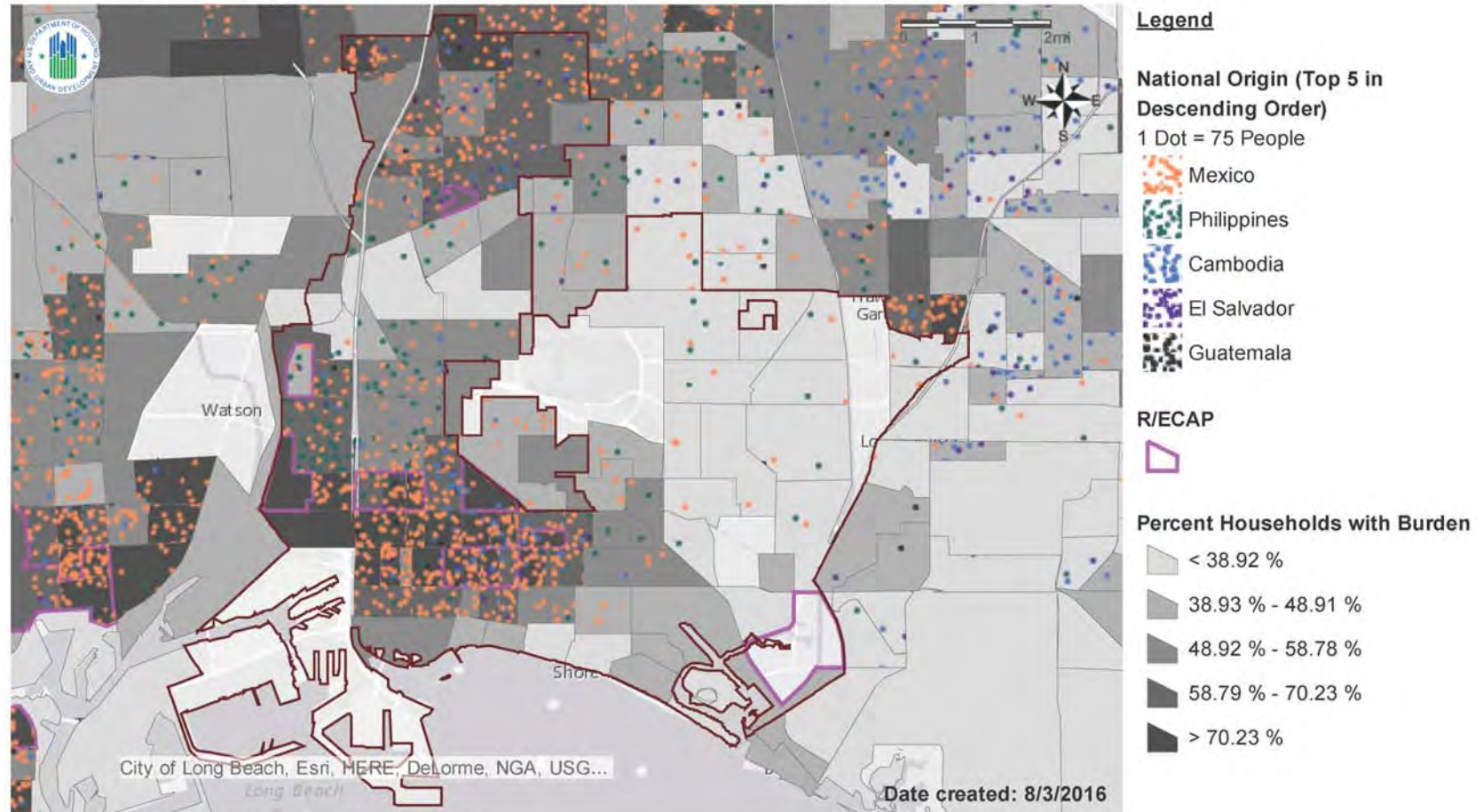
**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA



Figure 39: Housing Burden and National Origin (AFHHT Map 8)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 8 - Housing Burden and National Origin

**Description:** Households experiencing one or more housing burdens in Jurisdiction and Region with R/ECAPs and national origin dot density

**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA



## Housing Opportunities for Families with Children

While the language in federal law about familial status discrimination is clear, the guidelines landlords can use to establish occupancy can be very vague. Although landlords can create occupancy guidelines based on the physical limitations of the housing unit, landlords often impose strict occupancy limitations precluding large families with children. Nationally, HUD data shows that familial status discrimination ranks third in discrimination of protected classes, behind discrimination due to disability and race.<sup>4</sup>

Families with children often face similar problems as large households. These households can be families with two or more children, or families with extended family members such as in-laws or grandparents. According to the HUD CHAS data set, approximately 20,335 large households were living in Long Beach during the 2008-2012 period, representing 13 percent of all households in the City. The majority of these large households were renters (56 percent), and nearly half of these were earning low to moderate incomes (45 percent). Over 90 percent of the City's large renter-households reported suffering from one or more housing problems, including cost burden for housing, overcrowding and/or substandard living conditions.

According to the CHAS data, the City has approximately 12,000 large renter-households – a number that cannot be accommodated within the stock of large rental units (just over 13,000 units according to the ACS). This contributes to 16 percent of the City's renter-households residing in overcrowded conditions.

Table 12 shows housing needs experienced by families with five or more persons (used to approximate the population of families with children). According to Table 12, 80 percent of families with five or more persons experienced a housing burden, while only about 50 percent of small households (with less than five persons) and 50 percent of non-family households were experiencing similar housing burdens.

In Long Beach, a total of 2,353 households with children are housed in some form of publicly supported housing program. Table 16 shows the number of households occupying units of various sizes (0-1 bedrooms, 2 bedrooms, 3 or more bedrooms) in four publicly supported housing program categories (Public Housing, Section 8 Project-based Rental Assistance (PBRA), Other HUD Multifamily, and HCV). While families with children accounted for 52 percent of all households in the City (Table 2), in Long Beach nearly 55 percent of all households in public housing were families with children (Table 16). About 37 percent (2,353 households) of families in the Housing Choice Voucher program, and another 17 percent (378 households) of families in the Project-based Section 8 program, were households with children. This table, however, does not include affordable housing created by local and state funds, which does not maintain or release the same level of tenant data to be included in this assessment.

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<sup>4</sup> U.S. Department of Housing and Urban Development. "Annual Report on Fair Housing FY 2012-2013."

Table 16: Publicly Supported Housing: Units by Number of Bedrooms and Number of Children  
(AFFHT Table 11)

City of Long Beach	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
Housing Type	Total	%	Total	%	Total	%	Total	%
Public Housing	232	32.86	338	47.88	134	18.98	388	54.96
Project-based Section 8	1,621	74.15	416	19.03	142	6.50	378	17.29
Other Multifamily	268	92.41	20	6.90	0	0.00	7	2.41
HCV Program	2,235	35.08	2,764	43.38	1,267	19.89	2,353	36.93

Source: AFFHT Data Table 11; APSH

### Tenure Distribution by Race/Ethnicity

Discrepancies in homeownership rates based on race/ethnicity are notable. Homeownership rates in the City have remained stable over the past two decades. From 1990 to 2000, about 41 percent of Long Beach households owned their homes, this slightly increased to 42 percent by 2010. Accordingly, 59 percent rented their homes between 1990 and 2000, while this only slightly decreased to 58 percent by 2010 (Table 4).

Despite maintaining a consistent level of homeownership over the past decades, the homeownership rate in Long Beach is still relatively low in comparison to both the County (48 percent) and the State (56 percent), and is particularly low among Black and Hispanic residents. The 2010 Census documents the following homeownership rates by race/ethnicity in Long Beach: 27 percent for Black residents; 35 percent for Hispanic residents; 45 percent for Asian residents and 60 percent for White residents.

### Additional Information

For additional relevant information, beyond the HUD-provided data, regarding disproportionate housing needs in Long Beach affecting the protected classes, see Appendix C: Discussions of Contribution Factors.

### Other Information

The Housing Authority of the City of Long Beach plays a key role in providing affordable housing in the City.

#### *Housing Authority of the City of Long Beach*

The HACLB administers various housing assistance programs, each with a long waiting list. According to HACLB records, the waiting lists are as follows:

- Housing Choice Vouchers (HCV) – 18,450 applicants
- Village at Cabrillo Gateway Project – 10,623 applicants (Project-based Section 8)
- 21<sup>st</sup> Long Beach Boulevard – 4,083 applicants (Project-based Section 8)
- HOPWA Assistance – 296 applicants
- Palace Apartments – 2,174 applicants (Project-based Section 8)

The majority of the applicants on these waiting lists are extremely low income households, averaging over 80 percent of all applicants. Persons with disabilities also account for a

significant portion of the applicants – 26 percent of HCV applicants; 38 percent of applicants for the Gateway project; and 57 percent of applicants for HOPWA assistance. The need for affordable housing far exceeds the resources available to HACLB. In July 2016, HACLA opened its HCV waiting list since it was last opened in 2003.

### Contributing Factors of Disproportionate Housing Needs

In summary, the contributing factors that significantly create, contribute to, perpetuate, or increase the severity of disproportionate housing needs in the City of Long Beach are listed below. For supporting data and analysis in regards to the prioritization of each contributing factor, please refer to Appendix C: Contributing Factors.

Contributing Factors of Disproportionate Housing Needs	
✓	Availability of affordable units in range of sizes
✓	Displacement of residents due to economic pressures
✓	Lack of private investments in specific neighborhoods
✓	Lack of public investments in specific neighborhoods, including services or amenities
✓	Lending Discrimination

## C. Publicly Supported Housing Analysis

This section provides an analysis of any disparities in access to each category of publicly supported housing, including: public housing, Project-based Section 8, other HUD Multifamily Assisted Developments, and Housing Choice Vouchers (HCV).

### Publicly Supported Housing Demographics

Table 17 presents the total number of units in publicly supported housing programs and their share of the total number of housing units within the jurisdiction. The HCV program alone provides nearly 7,000 units of publicly supported housing, almost four percent of total units in the City. This data is provided by HUD's Affirmatively Furthering Fair Housing (AFFH) Tool. However, it may not include some affordable housing projects that were funded with local, State, or other federal funds not monitored by HUD. Table 20 presented later provides a more comprehensive listing of affordable housing projects and voucher use in Long Beach, for a total of nearly 14,000 units, or eight percent of all units citywide, including projects funded by local, state, and other federal programs (Table 20).

**Table 17: Publicly Supported Housing Units by Program Category  
(AFFHT Table 5)**

City of Long Beach	Housing Units	
	#	%
Total housing units	171,138	-
Public Housing	713	0.42%
Project-based Section 8	2,592	1.51%
Other Multifamily	867	0.51%
HCV Program	6,666	3.90%

Notes:

Refer to the Data Documentation for details ([www.hudexchange.info](http://www.hudexchange.info)).

Source: AFFHT Data Table 5; Decennial Census 2010; APSH

In the City, Black households make up the largest group residing in most types of publicly supported housing (Table 18). The exception being HUD assisted multifamily properties, where White households make up the largest racial group (43 percent) in these housing units.

Of those residing in the City's only Public Housing development (the HACoLA-owned Carmelitos Housing Development), about 56 percent are Black and another 32 percent are Hispanic, while less than ten percent are White and only about three percent are Asian or Pacific Islander. Similarly, Black households also make up a little more than half of Long Beach households in the HCV Program, while Asian or Pacific Islander households (23 percent) make up the second largest group of voucher recipients. Of those households in the Project-based Section 8 program, about 32 percent are Black and 24 percent are White households.

**Table 18: Publicly Supported Housing Residents by Race/Ethnicity (AFFHT Table 6)**

City of Long Beach	Race/Ethnicity							
	White		Black		Hispanic		Asian or PI	
Housing Type	Total	%	Total	%	Total	%	Total	%
Public Housing	63	8.95%	395	56.11%	225	31.96%	21	2.98%
Project-based Section 8	520	24.21%	678	31.56%	403	18.76%	480	22.35%
Other Multifamily	119	43.27%	59	21.45%	31	11.27%	64	23.27%
HCV Program	749	12.06%	3,211	51.71%	764	12.30%	1,457	23.46%
0-30% of AMI	8,655	26.64%	6,745	20.76%	11,740	36.13%	4,335	13.34%
0-50% of AMI	14,305	25.19%	10,605	18.67%	21,645	38.11%	6,780	11.94%
0-80% of AMI	24,670	28.45%	14,870	17.15%	32,490	37.47%	10,040	11.58%
City of Long Beach	130,630	28.65%	59,785	13.11%	187,851	41.19%	62,971	13.81%

Note:

1. #s presented are numbers of households not individuals

Source: AFFHT Data Table 6; Decennial Census; APSH; CHAS

### **Public Housing**

The Carmelitos Housing Development – the HACoLA -owned and only public housing project located in Long Beach – is located in the northernmost R/ECAP in the City. A disproportionate number of Black households are living in public housing compared to the number of Black households in the City as a whole. More than half of households residing in this development are Black (56 percent) (Table 19), while Black households only represent about 15 percent of all City households. Within this quadrant of the City (21 census tracts bounded by Virginia Country Club and San Antonio Drive), 22.4 percent of the population are Black residents. This pattern reflects the City's changing demographic profile over time.

### **Project-Based Section 8**

Senior-headed households had the highest proportion of lower and moderate income households (i.e. households earning less than 80 percent of AMI); about 59 percent were categorized as lower and moderate income households. According to 2008-2012 CHAS data, elderly households only made up 18 percent of all City households; however, in Long Beach's non-R/ECAPs, a high number of all Project-based Section 8 recipients are elderly households (84 percent).

According to the 2010 Census, approximately 52 percent of family households in Long Beach were families with children (Table 2). Of the Section 8 program households receiving assistance within R/ECAPs, 42 percent are families with children.



While between 2008 and 2012 approximately 10 percent of residents in Long Beach had some type of disability, more than double that proportion (25 percent) of all recipients of Project-based Section 8 rental assistance in non-R/ECAPs reported a disability. However, in R/ECAPs, about five percent of households reported a disability (Table 19).

#### *Other HUD Multifamily Assisted Housing*

According to data available in Table 19, White households (47 percent) represent the largest racial/ethnic group residing in HUD multifamily assisted housing. Hispanic households, while making up 30 percent of all households in the City in 2010, make up less than ten percent of all households in HUD assisted housing. HUD-assisted multi-family housing is geographically more dispersed, compared to other forms of publicly assisted housing, with some available units serving eastern portions of Long Beach (Figure 40).

#### *Housing Choice Vouchers (HCV)*

The distribution of vouchers in use in the City is heavily focused in areas that also have high minority concentrations, specifically in the south side and in the furthest northern portions of Long Beach. Housing Choice Vouchers are least used in other areas of the City, which is evident in Figure 41, as the lowest percentages of HCV are consistently noted in the areas of eastern Long Beach. Potentially a marker of a less dense rental housing market in that area, and single-family homeowners not willing to rent to HCV recipients due to a payment standard that is considered too low or the stigma associated with HCV holders. This lack of participation by landlords to accept HCV is subsequently limiting housing choice to specific households, those with the most need for affordable housing, and likely members of a protected class.

The majority of housing choice vouchers available in the City are distributed in non-R/ECAP tracts (82 percent). While Black households represent only about 15 percent of the overall households in the City, they represent over half (53 percent) of all vouchers in use in non-R/ECAP tracts and just over 44 percent in the City's R/ECAPs. Similarly, Asian or Pacific Islander households represent roughly 12 percent of households in the City; however, these make up nearly 36 percent of vouchers in R/ECAP tracts and 21 percent of vouchers in non-R/ECAP tracts.

About 30 percent of all households in the City are Hispanic households; however, these only represent 12 percent of vouchers in both the City's non-R/ECAP and R/ECAP areas, respectively.

Table 19: R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category  
(AFFHT Table 7)

City of Long Beach	Total # units (occupied)	% Elderly	% with a disability*	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families w/children
<b>Public Housing</b>								
R/ECAP tracts	705	22.95%	14.87%	8.95%	56.11%	31.96%	2.98%	54.96%
Non R/ECAP tracts	--	--	--	--	--	--	--	--
<b>Project-based Section 8</b>								
R/ECAP tracts	1,012	36.98%	5.35%	5.07%	49.32%	30.41%	--	41.97%
Non R/ECAP tracts	1,503	84.31%	24.49%	35.77%	20.84%	11.73%	26.66%	2.42%
<b>Other HUD Multifamily</b>								
R/ECAP tracts	331	--	--	--	--	--	--	--
Non R/ECAP tracts	175	54.48%	47.01%	47.20%	26.40%	9.60%	16.00%	--
<b>HCV Program</b>								
R/ECAP tracts	1,175	26.49%	28.36%	8.12%	44.07%	11.61%	35.69%	37.73%
Non R/ECAP tracts	5,187	25.03%	31.67%	12.95%	53.44%	12.46%	20.70%	36.75%

Notes:

1. Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.
2. -- : not applicable/available

Source: AFFHT Data Table 7; APSH

## Publicly Supported Housing Location and Occupancy

In assessing the geographic location of publicly supported housing, patterns that contribute to segregation are evident. The majority of publicly supported housing according to HUD AFFHT data (Figure 40) is located in areas most densely populated by minority residents. The location of these units also correlates with the location of the majority of the city's R/ECAPs. Apartment projects can receive housing assistance from a variety of sources to ensure that rents are affordable to lower income households. In exchange for public assistance, owners are typically required to reserve a portion or all of the units as housing affordable to lower income households. The length of use restrictions is dependent upon the funding program.

Long Beach has a sizable stock of publicly assisted rental housing, particularly when accounting for projects that are funded with local, state, and other federal sources. This comprehensive inventory is presented in Table 20 and Figure 42. This housing stock includes all multi-family rental units assisted under federal, state, and local programs, including HUD, state/local bond programs, density bonus and Long Beach redevelopment programs. Assisted rental projects include both new construction, as well as rehabilitation projects with affordability covenants. A total of 6,477 publicly assisted multi-family units are located in the City, in addition to 713 units of Public Housing (Carmelitos), and 6,666 HCV that are in use citywide (Table 20).

Most of the City's affordable housing developments are concentrated in the downtown area partly due to the City's downtown revitalization efforts and partly because the most appropriate locations for affordable housing are where services are concentrated.

The majority of project-based Section 8 housing is clustered together in south Long Beach, while the HUD assisted multifamily units are slightly more dispersed, as some are located in east Long Beach and consequently located in areas more populated by White residents (Figure

40). According to the data presented earlier in Table 18, notably 43 percent of HUD assisted multifamily units were occupied by White households.

Affordable housing properties funded through the assistance of Low Income Housing Tax Credits (LIHTC) are also predominantly located in Long Beach's south side with a few scattered sites in the north Long Beach area.

High concentrations of HCV recipients are located in the western half of the City, specifically in the furthest north and south portions, also correlating with areas of high minority concentrations. As shown in Figure 41, the density of use of Housing Choice Vouchers is layered over a race/ethnicity dot density map. Darker shading represents a heavier concentration of vouchers. There are two tracts in Long Beach that display the highest concentrations of vouchers in the City (22 to 52 percent of all housing units in the area); both tracts are located near the City's western boundary and in its south side. One of these areas displaying the highest voucher concentrations is an R/ECAP tract. In Long Beach's east side, the majority of tracts have less than six percent of HCV units.

## HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

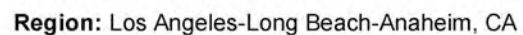
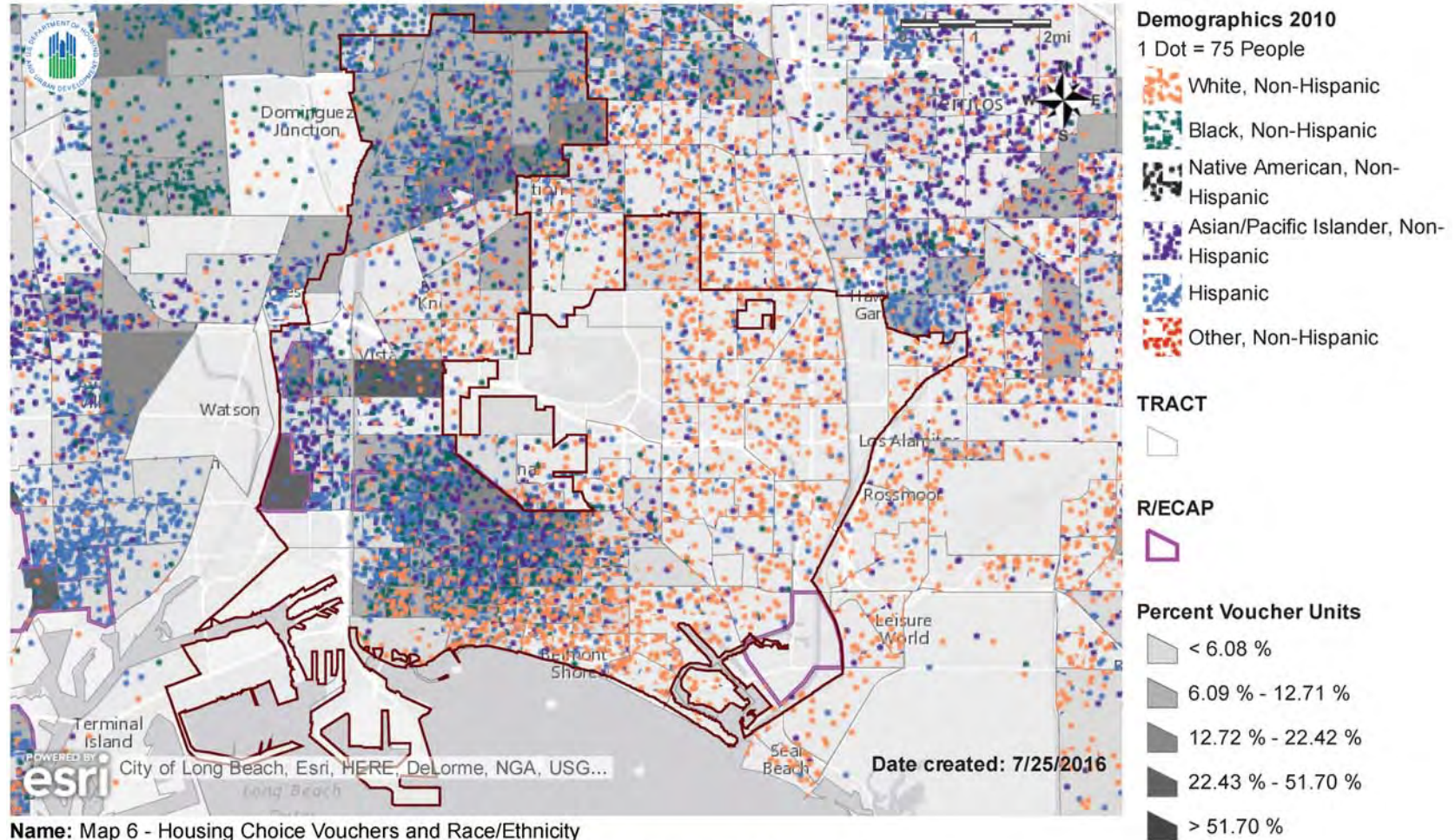




Figure 41: Housing Choice Vouchers and Race/Ethnicity (AFFHT Map 6)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 6 - Housing Choice Vouchers and Race/Ethnicity

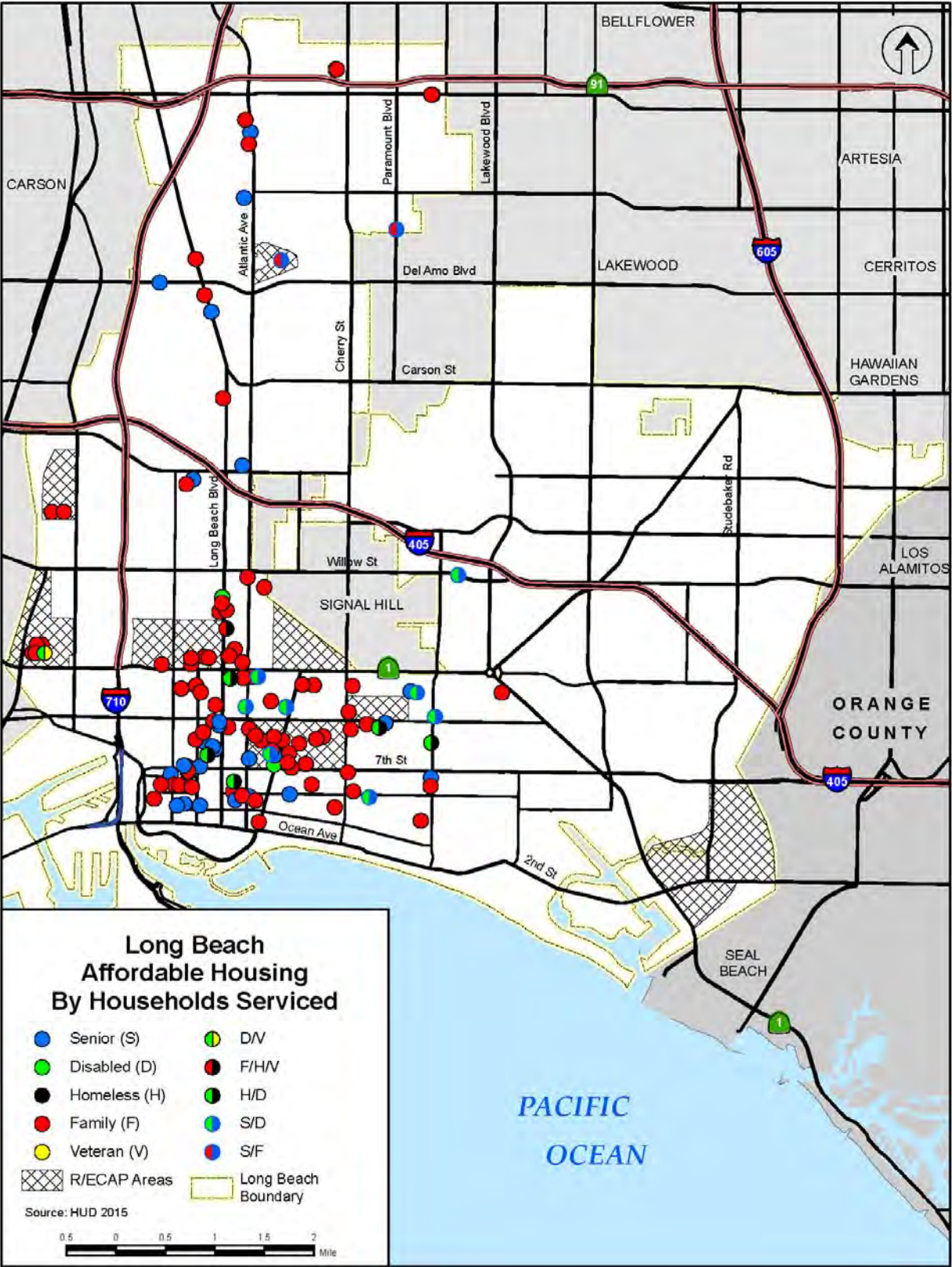
**Description:** Housing Choice Voucher map with race/ethnicity dot density map and R/ECAPs

**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA



Figure 42: Publicly Supported Housing Projects (Inclusive of Local/State-Funded Projects)



**Table 20: Publicly Supported Housing (Inclusive of Local/State-Funded Projects)**

Project Name and Address	Tenant Type	Affordable	Total Units	Funding Source(s)
<b>Publicly Assisted Housing Projects</b>				
New Hope Home 1150 New York Street	S/D	139	140	LIHTC
				Project-based Section 8 Section 202/811
Federation Tower 3801 E. Willow Street	S/D	50	50	Project-based Section 8 Section 202
Providence Gardens (formerly Baptist Gardens) 1011 Pine Avenue	S	198	200	LIHTC
				Project-based Section 8
Northpointe Apts. I & II (formerly Parwood Apts.) 5441 Paramount Blvd.	S/F	167	528	Project-based Section 8
		526		LIHTC
Del Amo Gardens 225 Del Amo Blvd.	S	230	230	Project-based Section 8 Section 221(d)(3)
Scherer Park Apts. 4676 Long Beach Blvd.	S	58	58	Section 8 Section 221(d)(4)
Plymouth West 240 Chestnut Avenue	S	195	196	LIHTC
				Project-based Section 8 Section 236(j)(1)/202
Beachwood Apts. 505 W. 6th Street	S	44	45	Project-based Section 8
Lutheran Towers 2340 4th Street	S/D	92	93	Section 8 Section 202/811
Covenant Manor (Sycamore Terrace) 600 E 4th Street	S	100	100	Project-based Section 8 Section 202
Springdale West I, II & III - Springdale West I & II 2095 W. Spring St - Springdale West III 2095 W. Spring St.	F	406	410	LIHTC
		186	232	Project-based Section 8 Section 221(d)(4)
		178	178	Project-based Section 8
Casitas Del Mar I-IV - 1324 Hellman St. - 1030 Olive Ave. - 1430 E. 17th St. - 851 MLK Blvd.	F	12	12	Project-based Section 8
St. Mary's Tower 1120 Atlantic Ave.	S/D	148	149	Project-based Section 8 Section 207/223(f)
Pacific Coast Villa 690 E. PCH	F	50	50	Project-based Section 8
Merit Hall Apts. 1035 Lewis Ave	S/D	19	20	Section 8 Section 202/162 LBCIC <sup>1</sup>
Sea Mist Towers 1451 Atlantic Blvd.	S	74	75	Project-based Section 8 Section 202 LBCIC <sup>1</sup>

**Table 20: Publicly Supported Housing (Inclusive of Local/State-Funded Projects)**

Project Name and Address	Tenant Type	Affordable	Total Units	Funding Source(s)
Casa Corazon 408 Elm Avenue	S/D	25	25	Section 8/202/162 LBHDC
Mental Health Atlantic Apts. 240 W. 7th Street	D	29	29	HOME
Mental Health Atlantic Apts. 814 Atlantic Avenue	D	13	13	MHSA
Brethren Manor 3333 Pacific Place	S	296	296	Section 202
Lois Apartments 321 W. 7th Street	S	24	24	LBCIC <sup>1</sup>
Evergreen Apartments (The Sage; formerly Love Manor) (Site A) 1801 E. 68th Street	F	26	26	LBCIC <sup>1</sup> /HOME/LIHTC
Evergreen Apartments (The Palm) 1823 E. 68th Street	F	36	36	LBCIC <sup>1</sup>
Evergreen Apartments (The Jasmine; formerly Freeman Apts) 1528 Freeman Ave.	F	78	81	LIHTC LBCIC <sup>1</sup>
Seagate Village 1450 Locust Avenue	S/D	44	44	LIHTC
Cambridge Place 421 W. 33rd Street	F	24	24	LBAHC / LIHTC
Beechwood Terr. 1117 Elm Avenue	F	25	25	LBAHC / LIHTC
Grisham Community Housing 11 W. 49th Street	F	94	96	LIHTC
				LBCIC <sup>1</sup>
Pacific City Lights 1643 Pacific Avenue	F	41	42	LIHTC
				HOME
Puerto Del Sol 745 W. 3rd Street	F	63	64	LBCIC <sup>1</sup>
Pacific Courts Apartments 250 Pacific Avenue	F	29	142	LIHTC
Long Beach and 21 <sup>st</sup> Apts. 2114 Long Beach Blvd.	S	41	41	LIHTC
Villages at Cabrillo 2001 River Avenue	F/H/V	196	196	LIHTC
Cabrillo Gateway 2001 River Avenue	F	80	81	LIHTC
Anchor Place 2000 River Avenue	D/V	119	120	LIHTC
Casa de Cabrillo 2111 W. William Street	V	200	204	LIHTC
Decro Long Beach 745 Alamitos Avenue	F	307	321	LIHTC
Family Commons at Cabrillo 2111 W. William Street	F	80	81	LIHTC



**Table 20: Publicly Supported Housing (Inclusive of Local/State-Funded Projects)**

Project Name and Address	Tenant Type	Affordable	Total Units	Funding Source(s)
Elm Avenue Apartments 530 Elm Avenue	D	16	17	LIHTC
Long Beach Burnett 2355 Long Beach Blvd.	F	36	46	LIHTC
Palace Hotel <sup>1</sup> 2640 E. Anaheim Street	D	13	13	LIHTC
Long Beach Senior Artists' Colony 200 E. Anaheim Street	S	160	161	LIHTC
Meta Housing LB Regal/Long Beach & Anaheim 225 E. 12 <sup>th</sup> Street	S	38	39	LIHTC
Belwood Arms Apts. 6301 Atlantic Ave.	F	33	34	LIHTC
Ramona Park Senior Apts. 3290 East Artesia Blvd.	S	60	61	LIHTC
Renaissance Terrace 926 Locust Avenue	S	29	102	Density Bonus
Redondo Plaza 645 Redondo Avenue	S	40	59	Density Bonus
Magnolia Manor 1128 E. 4th Street	S	54	54	Density Bonus
Vintage Apartments 1330 Redondo Avenue	S	20	20	Density Bonus
1542 Orizaba Avenue	S	16	16	Density Bonus
City Terrace 425 E. 3rd St.	S/D	93	98	Density Bonus
3485 Linden Avenue	S	29	29	Density Bonus
3945 Virginia Road	S	25	25	Density Bonus
Village Chateau 518 E. 4th Street	S	28	28	Density Bonus
Alamitos Apartments 1034 Alamitos Avenue	F	30	30	HOME
American Gold Star Manor 3021 Gold Star Drive	F	348	348	HUD 236
Beach Wood Apartments 475 W. 5 <sup>th</sup> Street	F	21	21	Section 202
Chestnut Manor 1585 Chestnut Avenue	F	24	24	HOME
Collage Apartments 1895 Pine Avenue	F	13	14	Redevelopment Set-Aside, HOME, NSP1
Lime Street Apartments 1060 Lime Avenue	F	16	16	HOME
Orange Apartments 1000 Orange Avenue	F	19	19	HOME
Ocean Gate Apartments 1070 Martin Luther King Blvd.	F	20	20	HOME

**Table 20: Publicly Supported Housing (Inclusive of Local/State-Funded Projects)**

Project Name and Address	Tenant Type	Affordable	Total Units	Funding Source(s)
Cedar Court Apts. - South 1843-1849 Cedar Avenue	F	32	32	HOME
Cedar Court Apts. – North 1855, 1865, 1895 Cedar Ave.	F	42	42	HOME
Artesia Court Apartments 3281-3283 E. Artesia Blvd.	F	36	36	HOME
Linden Garden Court Apts. 6371 Ave. & 531 E. 64 <sup>th</sup> St.	F	24	24	HOME
Valentine Apartments 6185 Linden Avenue	F	18	18	HOME
Cerritos Court Apartments 842-858 Cerritos Avenue	F	23	23	HOME
Ocean Breeze Apartments 854 Martin Luther King Blvd.	F	16	16	HOME
1368 Cherry Ave	F	10	10	HOME
Immanuel Senior Housing 3215 E. 3rd Street	S	24	25	HOME
Lyon West Gateway 421 W. Broadway	F	26	291	Density Bonus
Meadow Wood (Archstone) Village 1613 Ximeno Avenue	F	42	206	Density Bonus
Long Beach Senior Housing - Menorah Housing 575 E. Vernon St.	S	65	66	Section 202
Esther Apartments 700 E. Esther Street	F	75	78	HUD 236
Pine Terrace 838 Pine Avenue	F	8	38	Density Bonus
Park Pacific Towers 714 Pacific Avenue	F	183	183	Project-based Section 8 LMSA
Shelter for the Homeless 1568 Pacific Avenue	H	10	10	HOME
Walnut Pacifica 1070 Walnut Avenue	S	41	41	HOME
The Courtyards in Long Beach Site A: 1027 Redondo Avenue Site B: 1134 Stanley Avenue Site C: 350 E. Esther St.	H/D	44	46	LIHTC
Long Beach and Anaheim 1235 Long Beach Blvd.	S	38	39	LIHTC
1027 Pacific Avenue	F	7	7	HOME
1125 E. 7 <sup>th</sup> Street	F	3	4	HOME
1131 St. Louis Avenue	F	10	10	HOME
1133 Pine Avenue	F	11	20	HOME
1228-1244 Raymond Ave.	F	6	12	HOME

**Table 20: Publicly Supported Housing (Inclusive of Local/State-Funded Projects)**

Project Name and Address	Tenant Type	Affordable	Total Units	Funding Source(s)
1240 E. 17th Street	F	12	12	HOME
1483 Martin Luther King Blvd.	F	8	8	HOME
1503 E. Sunshine Ct.	F	2	2	HOME
1623 Sherman Place	F	10	14	HOME
1880 Pine Avenue	F	11	12	HOME
1971 Pasadena Avenue	F	2	2	HOME
2012 E. 7 <sup>th</sup> Street	F	10	10	HOME
2440 Olive Avenue	F	2	2	HOME
2266 Locust Avenue	F	8	11	HOME
2284 Long Beach Blvd.	F	11	12	HOME
2337 Long Beach Blvd.	F	4	4	HOME
310 Lime Avenue	F	14	14	HOME
319 Hermosa Avenue	F	10	18	HOME
325 E. 19 <sup>th</sup> Street	F	4	4	HOME
327 W. Pacific Coast Hwy	F	5	10	HOME
333 E. 19 <sup>th</sup> Street	F	2	4	HOME
419 W. 5th Street	F	11	12	HOME
430 St. Louis Avenue	F	9	9	HOME
442 Cedar Avenue	F	11	11	HOME
473 E. 57 <sup>th</sup> Street	F	3	3	HOME
5173 Long Beach Blvd.	F	11	12	HOME
532 E. Esther Street	F	6	10	HOME
532 Nebraska Avenue	S	14	14	HOME
547 E. Dayman Street	F	10	10	HOME
555 Redondo Avenue	F	43	43	HOME
633 W. 5th Street	F	6	6	HOME
635 Cedar Avenue	F	1	1	HOME
641 Cedar Avenue	F	1	1	HOME
67 Alamitos Avenue	F	10	10	HOME
718 Chestnut Avenue	F	8	14	HOME
765 Cerritos Avenue	F	9	11	HOME
908 Martin Luther King Blvd.	F	8	16	HOME
956 Locust Avenue	S	15	15	HOME
<b>Public Housing Development</b>				
Carmelitos (HACoLA)	F/S/D	713	713	PHA/HACoLA
<b>Tenant-Based Vouchers</b>				
Housing Choice Vouchers	F/S/D	6,666	6,666	HACLB
<b>Total</b>		<b>13,856</b>	<b>14,654</b>	

**Table 20: Publicly Supported Housing (Inclusive of Local/State-Funded Projects)**

Project Name and Address	Tenant Type	Affordable	Total Units	Funding Source(s)
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Sources:

1. City of Long Beach
2. LBCIC (Long Beach Community Investment Company) formerly LBHDC (Long Beach Housing Development Corporation)
3. HUD Inventory of Section 8 projects, 2016.
4. HUD Inventory of LIHTC projects, 2016
5. California Tax Credit Allocation Committee (TCAC) inventory of LIHTC projects, 2016

Tenant Type: S = Senior; F = Family; D = Disabled; V = Veteran; H = Homeless

LBAHC: Long Beach Affordable Housing Coalition; LIHTC: Low Income Tax Credits; HOME: HOME Investment

Partnerships Program; HUD 236: Preservation Program; HUD 202: Supportive Housing for Elderly Program

### **Publicly Supported Housing for Special Needs Populations**

As previously noted, patterns of segregation are evident in the geographic location of publicly supported housing in the City, especially for those units that primarily serve families with children, elderly persons, or persons with disabilities. Among the affordable housing units available in the City, about 49 percent is available to seniors (including those with disabilities), 42 percent for families, five percent for homeless and disabled, and another three percent dedicated for veterans. The geographic distribution of affordable housing by special needs group is shown in Figure 42. Generally, senior housing projects are clustered around the southwestern portion of the City.

### **Composition of Occupants**

There are notable differences in the demographic composition of occupants of publicly supported housing depending on whether those households reside within or outside of the City's R/ECAPs.

#### **a. Race/Ethnicity**

Black households (56 percent) are more likely to occupy Public Housing units in the City's R/ECAPs than any other racial group; this refers specifically to the Carmelitos Housing Development, the only public housing project in the City (owned by HACoLA) and located in the north Long Beach area.

Black and Hispanic households in the project-based Section 8 program are disproportionately represented in the City's R/ECAPs. Of households receiving rental assistance through the project-based Section 8 program and residing in non-R/ECAPs, only 20 percent are Black and 12 percent are Hispanic. However, demographics for similar project-based Section 8 households, yet residing within the City's R/ECAPs, show that nearly 50 percent of all households are Black and 30 percent are Hispanic. This may describe potential segregation of these minority households in R/ECAPs (Table 19).

In available HUD multifamily assisted housing units, the largest proportion of households are White (47 percent); while only 26 percent are Black, 16 percent are Asian/Pacific Islander, and only about ten percent were Hispanic.



Of the City's Housing Choice Vouchers in use, about 44 percent of households in R/ECAPs are Black; within non-R/ECAPs, the proportion is higher, over half (53 percent) of vouchers in use are by Black households (Table 19).

b. Elderly

Elderly households make up nearly 23 percent of all households in Public Housing in Long Beach. In the project-based Section 8 program, in the City's R/ECAPs about 37 percent of units are occupied by elderly households. In non-R/ECAPs this number more than doubles to 84 percent. In HUD assisted multifamily properties located within non-R/ECAPs, nearly 60 percent of units are occupied by elderly households (Table 19). For the HCV program, similarly in both the City's R/ECAPs and non-R/ECAPs, elderly households make up about a quarter of all households.

c. Families with Children

According to the 2010 Census, approximately 52 percent of family households in Long Beach were families with children (Table 2). Families with children make up 57 percent of the households residing in Public Housing located within the City's R/ECAPs (Table 19).

Of the Project-based Section 8 units available within the City's R/ECAP tracts, 42 percent of households are families with children; while in non-R/ECAP tracts, families with children in the Project-based Section 8 program make up less than three percent of households. This suggests that families with children, specifically in Project-based Section 8 housing units, are segregated in the City's R/ECAPs in areas that are exposed to high levels of poverty.

In the HCV program, similarly in both the City's R/ECAPs and non-R/ECAPs, family households with children make up about 37 percent of all households.

*Demographics of Publicly Supported Housing by Program Category*

In Long Beach, a number of publicly supported housing developments serve significantly different demographic groups than other similarly-financed developments (Table 21). According to HUD-provided data, a number of Project-based Section 8 developments show that they disproportionately serve either high or low proportions of minority residents. In Long Beach, developments that serve a majority of Black households include: Pacific Coast Villa (71 percent), La Brea Gardens (66 percent), Springdale West Apartments I & II (59 percent), Northpointe Apartments I (59 percent), Beachwood Apartments (58 percent), and the Springdale West Apartments III (58 percent). While the majority of residents at Fajardo Housing for the Elderly are Hispanic (86 percent). In Long Beach, Seamist Tower (86 percent) and Del Amo Gardens (54 percent) serve a majority of Asian residents. Boucher Apartments (90 percent), Federation Tower (67 percent), Plymouth West (58 percent), Covenant Manor (57 percent) and Park Pacific Tower (53 percent) serve a majority of White residents, and significantly low percentages of minority residents.

The Carmelitos Housing Development is the only public housing development in the City – owned and operated by HACoLA – and is located in the Carmelitos neighborhood in north Long Beach. Of its households, 56 percent are Black, 32 percent are Hispanic, only nine percent are White, and three percent are Asian. Over more than half (55 percent) of all their households are households with children.

**Table 21: Demographics of Publicly Supported Housing Developments, by Program Category  
(AFFHT Table 8)**

Development Name	# Units	White	Black	Hispanic	Asian	Households with Children
<b>Public Housing</b>						
Carmelitos	713	9%	56%	32%	3%	55%
<b>Project-Based Section 8</b>						
Seamist Tower	75	3%	11%	0%	86%	0%
Springdale West Apartments I & II	232	1%	59%	27%	13%	66%
Casitas Del Mar II	3	--	--	--	--	--
Pacific Coast Villa	50	0%	71%	14%	12%	59%
Del Amo Gardens	230	10%	22%	15%	54%	0%
Springdale West Apartments III	178	3%	58%	27%	12%	73%
Alaska House	105	72%	7%	3%	16%	2%
Candlewood Park	81	49%	11%	32%	9%	0%
St. Mary's Tower	148	17%	15%	16%	52%	0%
La Brea Gardens	185	1%	66%	32%	0%	27%
New Hope Home	140	5%	33%	4%	13%	0%
Casitas Del Mar III	3	--	--	--	--	--
Plymouth West	196	58%	23%	11%	7%	0%
Federation Tower	50	67%	2%	22%	6%	0%
Fajardo Housing For The Elderly	60	5%	9%	86%	0%	0%
Casitas Del Mar I	4	--	--	--	--	--
Park Pacific Tower	183	53%	9%	10%	28%	0%
Covenant Manor	100	57%	11%	15%	17%	0%
Northpointe Apartments I	248	10%	59%	27%	4%	56%
Beachwood Apartments	45	19%	58%	19%	2%	9%
Casitas Del Mar IV	2	--	--	--	--	--
Providence Gardens	200	25%	28%	13%	34%	0%
Boucher Apartments	74	90%	2%	2%	2%	0%
<b>Other HUD Multifamily Assisted Housing</b>						
Long Beach Senior Housing	66	26%	35%	13%	24%	0%
Long Beach Manor	6	--	--	--	--	--
Hope Condos	4	--	--	--	--	--
Eucalyptus Apartments/Sea Breeze Manor	23	32%	27%	18%	23%	14%
Casa Corazon	24	46%	33%	8%	13%	0%
Boucher Apartments	74	79%	7%	7%	7%	7%
American Gold Star Manor	348	37%	15%	13%	34%	0%
Belmeno Manor	6					
Merit Hall Apartments	20	63%	26%	11%	0%	11%

Table 21: Demographics of Publicly Supported Housing Developments, by Program Category  
(AFFHT Table 8)

Development Name	# Units	White	Black	Hispanic	Asian	Households with Children
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Notes:

1. For LIHTC properties, this information will be supplied by local knowledge.
2. Percentages may not add to 100 due to rounding error.
3. Data Sources: APSH
4. Refer to the Data Documentation for details ([www.hudexchange.info](http://www.hudexchange.info)).

Source: AFFHT Data Table 8

### Publicly Supported Housing and Area Demographics

For a comparison between the demographic profile of the publicly supported housing tenants and that of the citywide population, see responses provided previously under section of Publicly Supported Housing Demographics.

### Disparities in Access to Opportunity

This section describes any disparities in access to opportunity for residents of publicly supported housing by program category and housing type.

#### Public Housing

Public Housing in Long Beach is located in the Carmelitos neighborhood in north Long Beach area, in a City R/ECAP. A disproportionate number of Black households are living in public housing (56 percent) compared to the number of Black households in the City as a whole (15 percent).

In assessing a resident's access to schools, a higher index score would indicate a higher level of school proficiency, here used as an indicator of school system quality in a neighborhood (Figure 11). The Carmelitos neighborhood is characterized by a low school proficiency score (10-20 index points), and consequently a lack of access to schools with adequate performance for those families with children (55 percent of all households) residing in the Carmelitos Housing Development.

#### Project-Based Section 8

In the City's R/ECAP tracts, Black and Hispanic households are disproportionately represented in the Section 8 program. Of all households receiving rental assistance through the project-based Section 8 program, 50 percent are Black households and 30 percent are Hispanic households. By comparison, only 20 percent and 12 percent of Black and Hispanic households, respectively, reside in non-R/ECAP tracts, which may describe potential segregation of these minority households in these areas (Table 19). According to Figure 40, project-based Section 8 housing is clustered together in south Long Beach, in areas with the lowest index scores in the City for job proximity and labor market engagement. This could signify low accessibility to employment opportunities for residents in these neighborhoods.

### Other Multifamily Assisted Housing

HUD multifamily assisted housing is generally more dispersed compared to other types of publicly supported housing, with some units in eastern portions of Long Beach. Located in these neighborhoods, residents have access to areas with higher school proficiency scores as well as higher labor market engagement and job proximity scores, indicating more accessibility to employment possibilities (Figure 40). These areas also display higher scores in HUD-provided low poverty index, indicating lower poverty rates in these neighborhoods, compared to sites located further west (Figure 28).

### Housing Choice Vouchers

Housing Choice Vouchers in the City are clustered in the City's west side, specifically in Long Beach's northern and southern neighborhoods (Figure 41). Black households make up a little more than half of Long Beach households in the HCV Program, while Asian or Pacific Islander households (23 percent) make up the second largest group of voucher recipients. Due to limited housing properties accepting vouchers throughout Long Beach, HCV recipients are limited in their housing options within the city, and reside generally in neighborhoods with low school proficiency scores. This describes an important lack of access to adequate and proficient schooling opportunities, considering nearly 40 percent of voucher recipients (in R/ECAP and non-R/ECAP tracts) are families with children (Table 19).

### Additional Information

See information presented in previous sections and in Appendix C: Discussions of Contributing Factors for additional relevant information, beyond the HUD-provided data.

### Other Information

For other information relevant to the assessment of publicly supported housing see additional information presented in previous sections and in Appendix C: Discussions of Contributing Factors.

### Contributing Factors of Publicly Supported Housing Location and Occupancy

In summary, the contributing factors that significantly create, contribute to, perpetuate, or increase the severity of publicly supported housing location and occupancy in Long Beach are listed below. For supporting data and analysis in regards to the prioritization of each contributing factor, please refer to Appendix C: Contributing Factors.

Contributing Factors of Publicly Supported Housing Location and Occupancy	
✓	Lack of private investment in specific neighborhoods
✓	Lack of public investment in specific neighborhoods, including services and amenities
✓	Quality of affordable housing information programs
✓	Source of income discrimination



## D. Disability and Access Analysis

Persons with disabilities are generally dispersed throughout Long Beach, including throughout R/ECAPs and other segregated areas. This section provides a greater analysis of the disabled population and their housing needs.

### 1. Population Profile

Persons with physical disabilities may face discrimination in the housing market because of the use of wheelchairs, need for home modifications to improve accessibility, or other forms of assistance.

While housing discrimination is not covered by the ADA, the Fair Housing Act prohibits housing discrimination against persons with disabilities, including persons with HIV/AIDS. In their 2013 Fair Housing Trends Report, the National Fair Housing Alliance indicated that disability complaints were the most prevalent type of housing discrimination complaints. The report stated that apartment owners made direct comments refusing to make reasonable accommodations or modifications for people with disabilities, making discrimination based on disability easier to detect.

Federal laws define a person with a disability as "Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such an impairment." In general, a physical or mental impairment includes hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex, and mental retardation that substantially limit one or more major life activities. Major life activities include walking, talking, hearing, seeing, breathing, learning, performing manual tasks, and caring for oneself.<sup>5</sup>

The U.S. Census Bureau classifies disabilities into the following categories:

- **Hearing difficulty:** Deaf or having serious difficulty hearing.
- **Vision difficulty:** Blind or having serious difficulty seeing, even when wearing glasses.
- **Cognitive difficulty:** Because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions.
- **Ambulatory difficulty:** Having serious difficulty walking or climbing stairs.
- **Self-care difficulty:** Having difficulty bathing or dressing.
- **Independent living difficulty:** Because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping.

According to the 2009-2013 ACS approximately 10 percent of residents in Long Beach, had some type of disability.

Table 22 provides detailed information on the specific types of disabilities affecting Long Beach residents. The elderly represent only 18 percent of the City's total population but represent four

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<sup>5</sup> U.S. Department of Housing and Urban Development. "Disability Rights in Housing." [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/disabilities/inhousing](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/disabilities/inhousing). Accessed December 23, 2014.

percent of all disabilities (Table 20). Ambulatory difficulties were the most common type of disability reported.

Persons with disabilities reside in areas that are geographically dispersed throughout Long Beach; however, the densest concentration of the City's disabled population resides in the City's west side, specifically in the southern portion of Long Beach (Figure 44 and Figure 45).

**Table 22: Disability by Type (AFFHT Table 13)**

Disability Type	Total	%
Hearing difficulty	11,088	2.58%
Vision difficulty	9,425	2.20%
Cognitive difficulty	18,889	4.40%
Ambulatory difficulty	25,169	5.86%
Self-care difficulty	11,557	2.69%
Independent living difficulty	18,299	4.26%

Note:

1. All % represent a share of the total population within the jurisdiction or region.
2. American Community Survey Data are based on a sample and are subject to sampling variability.

Source: AFFHT Data Table 13; ACS

**Table 23: Disability by Age Group (AFFHT Table 14)**

Age of People with Disabilities	Total	%
age 5-17 with Disabilities	3,186	0.74%
age 18-64 with Disabilities	25,365	5.91%
age 65+ with Disabilities	17,273	4.02%

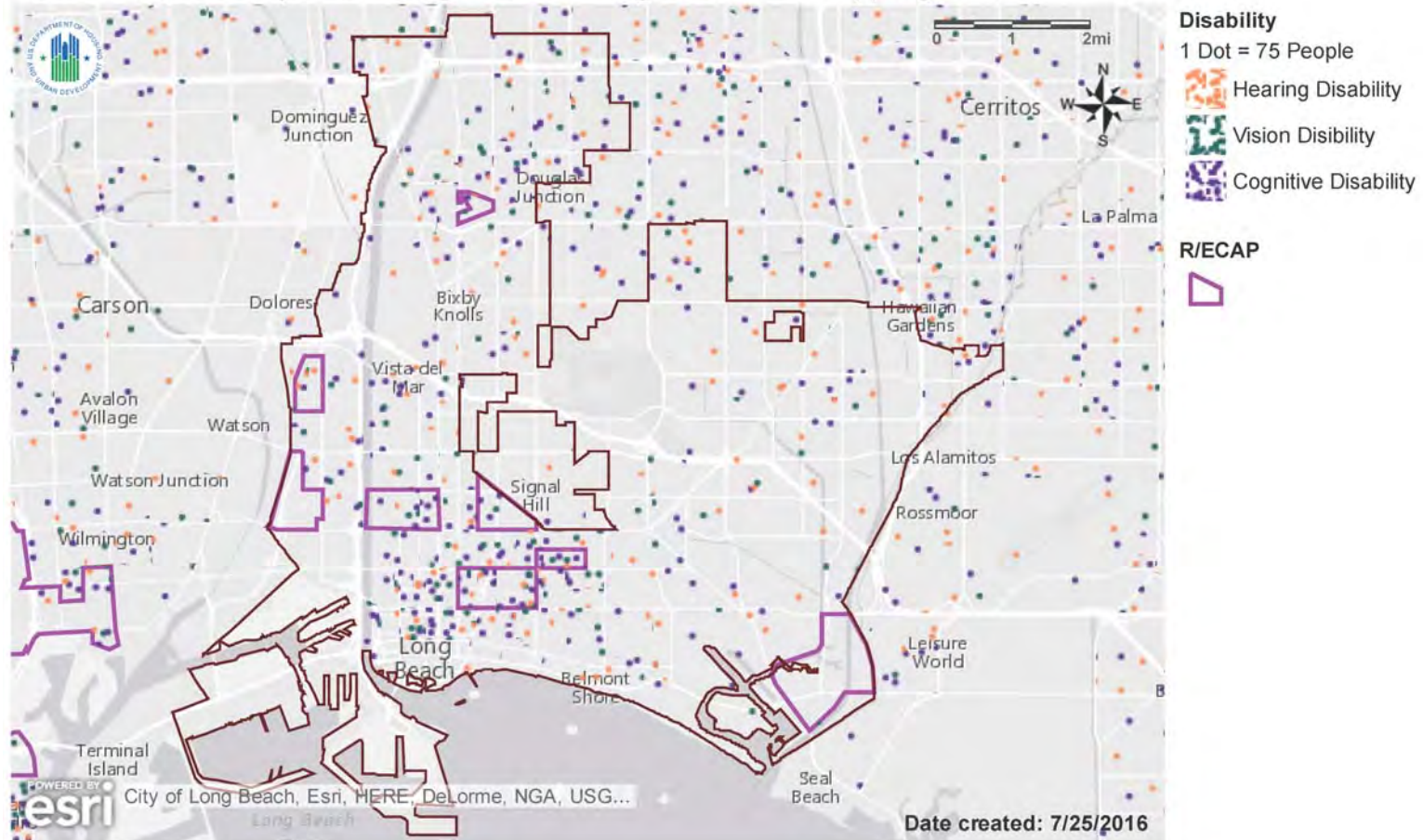
Notes:

1. All % represent a share of the total population within the jurisdiction or region.
2. American Community Survey Data are based on a sample and are subject to sampling variability.

Source: AFFHT Data Table 14; ACS

Figure 43: Disability by Type (Hearing, Vision, Cognitive) (AFFHT Map 16A)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 16 - Disability by Type

**Description:** Dot density map of the population of persons with disabilities by persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region

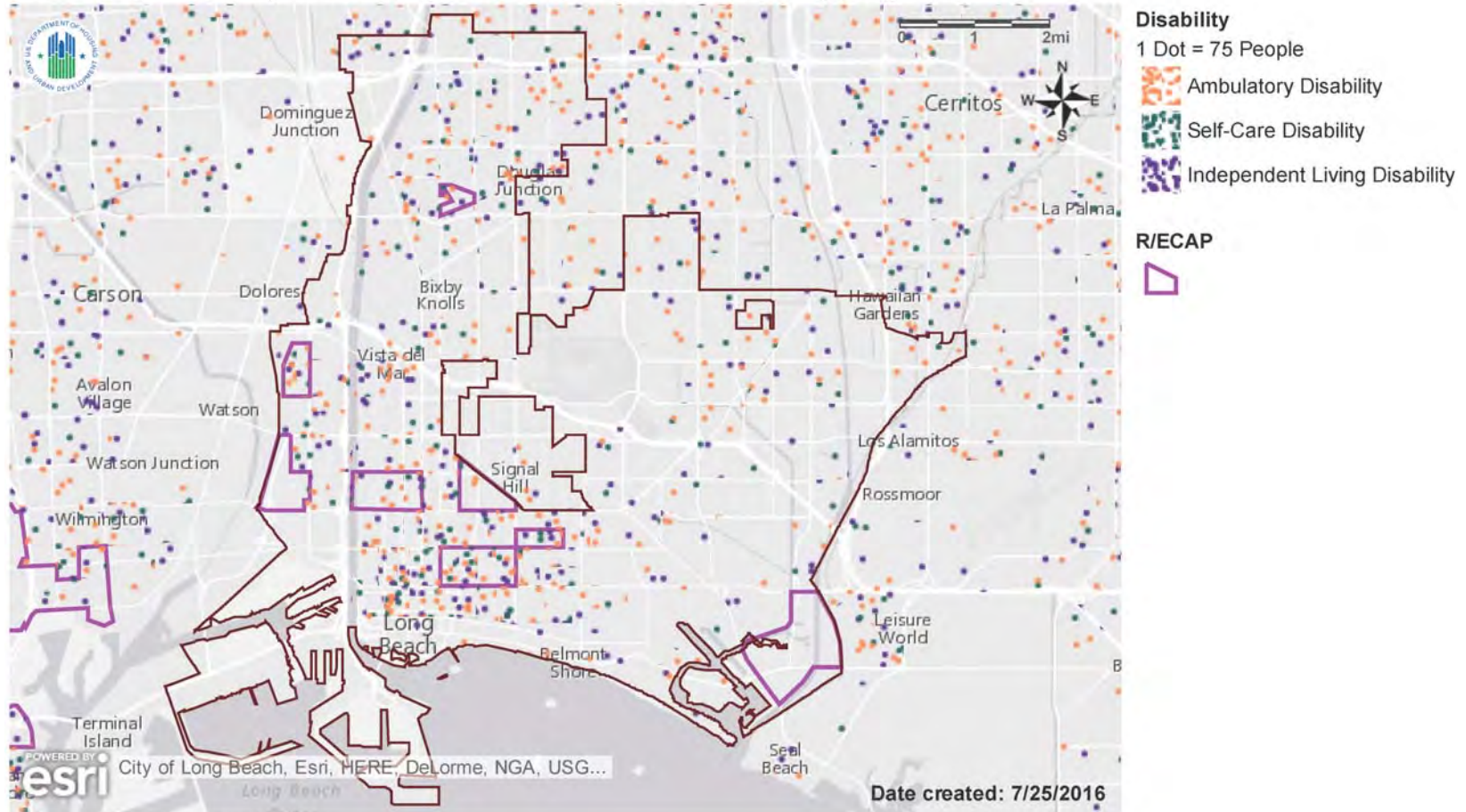
**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA



Figure 44: Disability by Type (Ambulatory, Self-Care, Independent Living) (AFFHT Map 16B)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 16 - Disability by Type

**Description:** Dot density map of the population of persons with disabilities by persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region

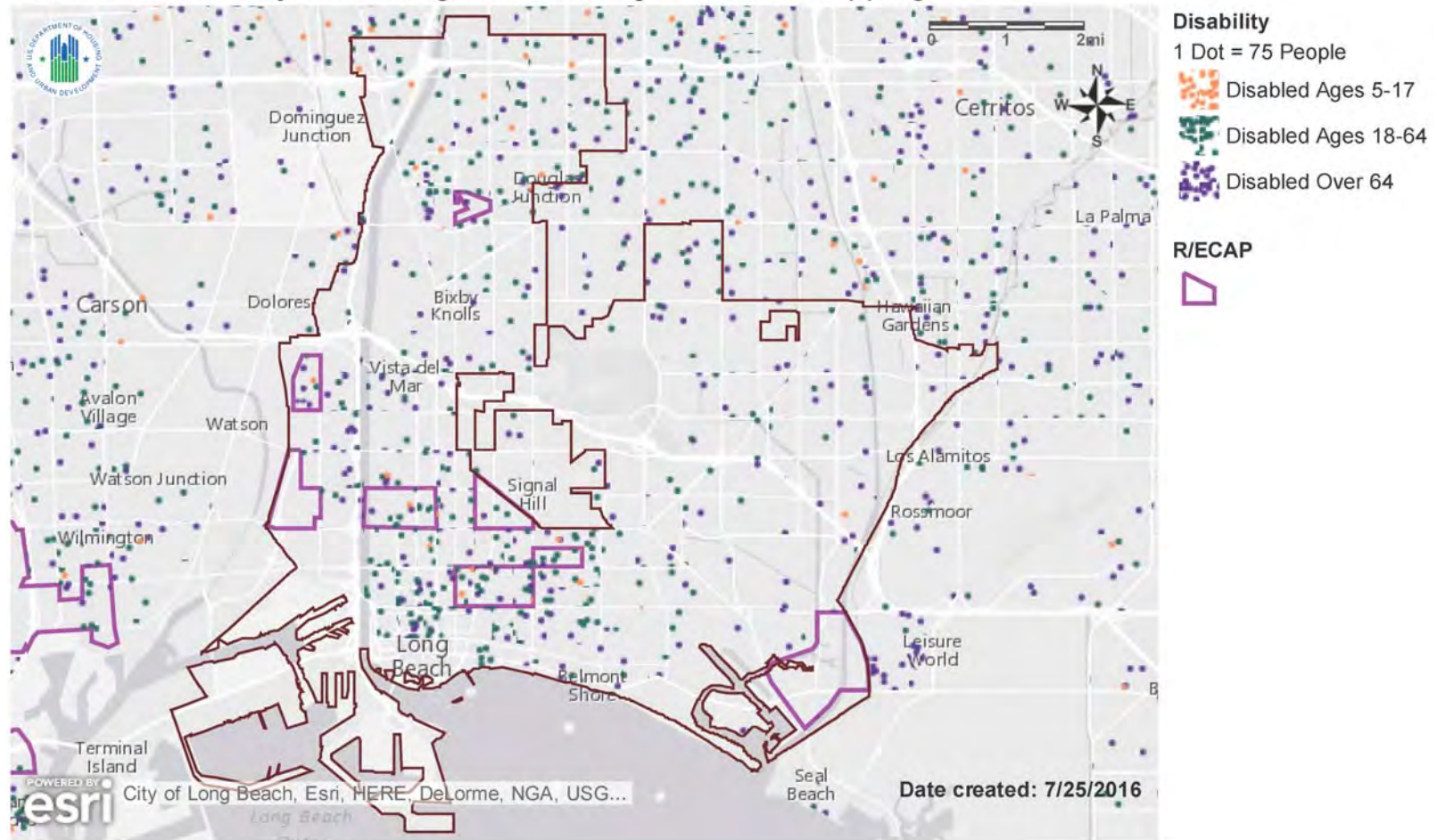
**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA



Figure 45: Disability by Age Group (AFFHT Map 17)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 17 - Disability by Age Group

**Description:** All persons with disabilities by age range (5-17)(18-64)(65+) with R/ECAPs

**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA

## 2. Geographic Patterns

Geographic patterns of persons with disabilities do not vary by type of disability or age. The living arrangement of persons with disabilities depends on the severity of the disabilities. Many persons live at home in an independent arrangement or with other family members. To maintain independent living, persons living with disabilities may need assistance. This can include special housing design features to accommodate wheelchairs and persons with mobility limitations, income support for those not able to work, and in-home supportive services for persons with medical conditions among others. Services can be provided by public or private agencies. Due to their specific housing needs, persons with disabilities are vulnerable to discrimination by landlords who may not be familiar with the reasonable accommodation protections contained in the Fair Housing Act. Similarly, some landlords may be hesitant to rent to persons with an assistive animal, such as a guide dog.

Persons with more severe disabilities may require supportive housing. For those who may require additional care and supervision, licensed community care facilities offer special residential environments for persons with disabilities including physical, mental and emotional disabilities. As of July 2016, 115 State-licensed community care facilities were located in Long Beach (Figure 46).

In Long Beach, regardless of disability type or age, persons with disabilities appear similarly distributed across the City, with slightly notable concentrations in areas in south Long Beach, where more affordable housing for seniors and disabled is located.

## 3. Housing Accessibility

This section provides an analysis of the location and availability of affordable accessible units in Long Beach that serve the City's disabled population.

### Age of Housing Stock and ADA Compliance

Table 24 summarizes the age distribution of Long Beach's occupied housing stock by owner/renter tenure. About six percent of the City's overall population reports having an ambulatory disability, and present a need for ADA accessible units. The majority (almost 90 percent) of housing available in the City is dated pre-1990, so the majority of units in the City were not likely constructed up to ADA accessibility standards. The advanced age of the majority of Long Beach's housing stock indicates the significant need for continued code enforcement, property maintenance, and housing rehabilitation programs to stem housing deterioration and provide ADA compliant upgrades.

Table 24: Age of Housing Stock

Year Structure Built	Renter- Occupied Housing	% Renter	Owner- Occupied Housing	% Owner	Total	Total %
2010 or Later	457	0.5%	133	0.2%	590	0.4%
2000-2009	2991	3.1%	2117	3.2%	5108	3.1%
1990-1999	3991	4.1%	2393	3.6%	6384	3.9%
1980-1989	10289	10.5%	4050	6.2%	14339	8.8%
1970-1979	14328	14.7%	5248	8.0%	19576	12.0%
1960-1969	16714	17.1%	6412	9.8%	23126	14.2%
1950-1959	16092	16.5%	19136	29.2%	35228	21.6%
1940-1949	11914	12.2%	13170	20.1%	25084	15.4%
1939 or earlier	20881	21.4%	12916	19.7%	33797	20.7%
<b>Total</b>	<b>97,657</b>	<b>100%</b>	<b>65,575</b>	<b>100%</b>	<b>163,232</b>	<b>100%</b>

Notes:

1. This table reflects only occupied housing in the City and does not include vacant units.
2. Data source for this table is the American Community Survey data based on a sample (not the 100 percent 2010 Census) and are therefore subject to sampling variability. Depending on the sampling errors, the total number of units could have a margin of error that is +/- 2 to 3 percent.

Source: ACS 2010-2014

## Location of Affordable Accessible Units

Figure 42 shows the distribution of the City's affordable housing by special needs group. Housing projects targeted for persons with disabilities do not show any specific concentrations. However, some senior housing projects also offer units for persons with disabilities. Senior housing projects are generally concentrated in the southwestern part of the City, not necessarily aligning with any R/ECAPs.

## Access to Publicly Supported Housing

In Long Beach, persons with disabilities have access to publicly supported housing, representing close to one-third of those receiving Housing Choice Vouchers and residing in affordable housing units, according to HUD records.

Table 25: Disability by Publicly Supported Housing Program Category (AFFH Table 15)

City of Long Beach	People with a Disability*	
	Total	%
Public Housing	105	14.87%
Project-Based Section 8	378	17.29%
Other Multifamily	105	36.21%
Housing Choice Voucher Program	1,979	31.06%

Note:

1. The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.
2. American Community Survey Data are based on a sample and are subject to sampling variability.

Sources: AFFHT Table 15, ACS

#### 4. Integration of Persons with Disabilities Living in Institutions and Other Segregated Settings

Long Beach residents with disabilities reside in a range of housing accommodations that are dispersed throughout the City. This section discusses the variety of housing options available to persons with disabilities.

##### Community Care Facilities and Supportive Housing

Persons with special needs, such as the elderly and those with disabilities, may require housing that incorporates or has access to supportive services. 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.

According to the State of California Community Care Licensing Division of the State's Department of Social Services, there are 115 State-licensed community care facilities located in Long Beach. The locations of these facilities are shown in Figure 46. Long Beach's care facilities are distributed throughout the entire City with visible concentrations located in the City's downtown area and in the northern half of the City. These are not specifically located in R/ECAPs, except in the City's downtown own area.

Table 26 summarizes the facilities by type and capacity. Long Beach currently contains three types of licensed community care facilities: adult day care, adult residential care, and residential care for the elderly. These facilities have a total capacity for 2,623 persons in 24-hour care and 535 adults in day care programs. A majority of the facilities (40) and beds (1,985) are for elderly residential care. Given the size of the City's senior population, 19,353 frail elderly (75 years and above), about three percent of the overall population, this level of capacity can potentially be well below the need (Table 2).

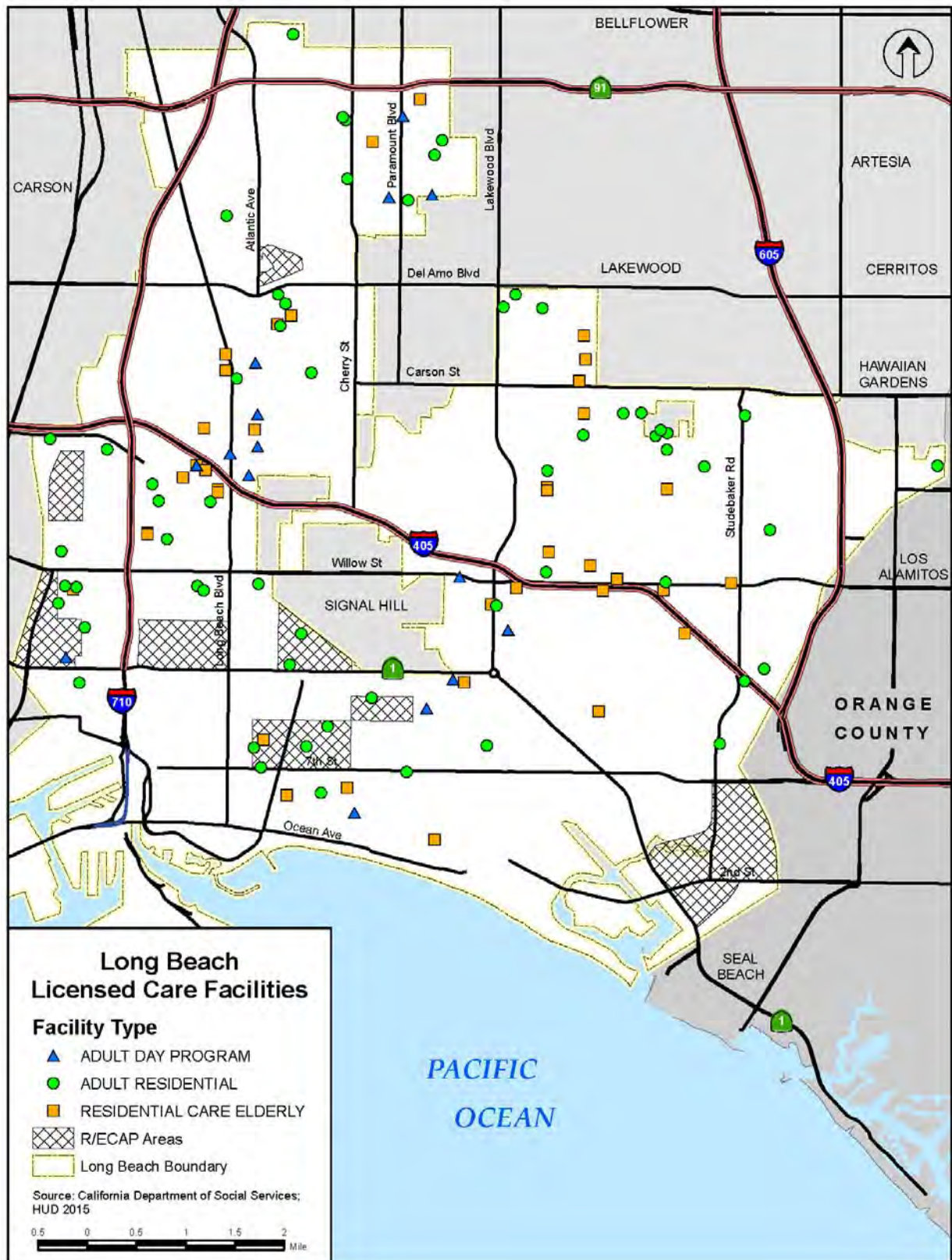
Table 26: Licensed Community Care Facilities

Type of Facility	Description	Facilities	
		No.	Capacity
Adult Day Care	Day care programs for frail elderly or developmentally/mentally disabled adults	16	535
Adult Residential Care	Facilities that provide 24-hour non-medical care for disabled adults ages 18 through 59, who are unable to provide for their daily needs	59	638
Residential Care - Elderly	Provides care, supervision, and assistance with activities of daily living for persons older than 60 years of age	40	1,985
<b>Total</b>		<b>115</b>	<b>3,158</b>

Source: State of California Community Care Licensing Division, 2016.



Figure 46: Licensed Community Care Facilities



## Housing Options for Persons with Disabilities

In Long Beach, a range of housing options with supportive services are available to persons with disabilities. The living arrangement of persons with disabilities depends on the severity of the disabilities. Many persons live at home in an independent arrangement or with other family members. To maintain independent living, persons living with disabilities may need assistance. This can include special housing design features to accommodate wheelchairs and persons with mobility limitations, income support for those not able to work, and in-home supportive services for persons with medical conditions among others. Services can be provided by public or private agencies.

Due to their specific housing needs, persons with disabilities are vulnerable to discrimination by landlords who may not be familiar with the reasonable accommodation protections contained in the Fair Housing Act. Similarly, some landlords may be hesitant to rent to persons with an assistive animal, such as a guide dog. Persons with more severe disabilities may require supportive housing. For those who may require additional care and supervision, licensed community care facilities offer special residential environments for persons with disabilities including physical, mental and emotional disabilities.

As of June 2016, 115 licensed community care facilities were located in Long Beach (Figure 46). More than 2,600 disabled persons can be accommodated in the residential care facilities, in addition to the affordable housing projects targeted for persons with disabilities. However, overall the housing needs of persons with disabilities far exceed the available resources.

## **5. Disparities in Access to Opportunity**

This section elaborates on the accessibility of government services and facilities, public infrastructure, and transportation for the disabled population in Long Beach.

### Accessibility of Public and Community Facilities

Many lower income, elderly, and disabled persons depend on public transit to access employment centers, hospitals and clinics, community centers, public facilities, and schools. Figure 15 shows that nearly all parts of the City are located within one-quarter mile of a transit line. In addition to the geographic locations of public facilities in relation to public transit routes, accessibility issues also relate to the individual structures. The City of Long Beach working in partnership with the Citizens' Advisory Commission on Disabilities evaluated all public facilities for compliance with the ADA and produced an ADA Transition Plan that identifies necessary improvements and estimated the time frame and cost involved with completion of these improvements. The ADA Transition Plan identifies millions of dollars in improvements needed to ensure all public facilities are ADA compliant. The City has committed CDBG funding annually towards ADA compliance for the past 15 years. More than 95 percent of all City ADA facilities identified have been addressed and/or completed.

The City has several citywide programs to improve public and community facilities. Some of the facilities and programs serving low and moderate income households as well as persons with special needs are owned and operated by nonprofit organizations. Programs include:

- **Parks and Recreation Improvements.** The Parks, Recreation and Marine Department implements a program to expand and upgrade its facilities. Several of these programs involve parks located in Neighborhood Improvement Strategy (NIS) areas.
- **Nonprofit Assistance Program.** On an annual and competitive basis, the City makes funds available to nonprofit agencies providing a community benefit or serving a defined

clientele. These funds can be used for facility improvements with a particular focus on correcting code violations and physical upgrades that enhance service.

In a built out urban environment such as Long Beach, infrastructure improvements are largely a function of public sector investments and activities. The City is not alone among California cities which are constantly constrained by limited or diminishing funding but increasing needs for capital improvements. Prior to the dissolution of redevelopment in California, redevelopment funds can be used as catalysts to jumpstart the revitalization of deteriorated neighborhoods, enticing investments from private developers. Without redevelopment funds, revitalization efforts often rely on the limited public funds available.

The poorest areas of the City are usually the oldest areas that require major, as opposed to routine, infrastructure improvements. The high population density of these areas places a high demand on the deteriorating infrastructure, which further exacerbates the need for improvements. The high cost of making these improvements in low and moderate income areas often warrants the use of CDBG funds.

Through the capital improvement planning (CIP) process, the City prioritizes needed infrastructure improvements throughout the City and allocates funding to pursue improvement projects. Water and sewer improvements are provided using funding sources other than CDBG funds. Some street and sidewalk improvements, particularly those related to improving accessibility, are funded under the CDBG program.

### **Elimination of Barriers to Accessibility**

The following describes the process available in the City of Long Beach for persons with disabilities to request reasonable accommodation in the application of land use policies and zoning regulations in order to facilitate the development of accessible housing.

#### **Reasonable Accommodation**

Under State and federal law, local governments are required to “reasonably accommodate” housing for persons with disabilities when exercising planning and zoning powers. Jurisdictions must grant variances and zoning changes if necessary to make new construction or rehabilitation of housing for persons with disabilities feasible, but are not required to fundamentally alter their Zoning Ordinance. The failure to allow for reasonable accommodations in policies to allow persons with disabilities to live in the community will violate the Fair Housing Act regardless of whether or not there is discriminatory intent.

The City of Long Beach is committed to ensuring that people with disabilities are able to take part in, benefit from and have an equal opportunity to enjoy the full range of public programs, services and activities offered by the City. The City has modified, and will continue to modify, its facilities, programs, policies and/or practices, as necessary, to ensure such access is provided.

### **Homeownership Opportunities**

In assessing any disparities in achieving homeownership by persons with disabilities, it should be noted that the home prices in Long Beach are generally beyond the reach of lower income households. Persons with disabilities typically earn lower incomes and therefore have difficulty achieving homeownership. While older homes may sell for less, they are not required to comply with ADA accessibility requirements.

With the elimination of redevelopment agencies in California, and reduced HOME allocations for the City, Long Beach has limited financial resources for homebuyer assistance programs.

## 6. Disproportionate Housing Needs

As shown in Figure 43 and Figure 44, most disabled households reside in areas of the City that experience the highest levels of housing cost burden, due primarily to their lower incomes.

### Additional Information

See information presented in previous sections and in Appendix C: Discussions of Contributing Factors.

### Other Information

See additional information presented in previous sections and in Appendix C: Discussions of Contributing Factors.

## 7. Disability and Access Issues Contributing Factors

In summary, the contributing factors that significantly create, contribute to, perpetuate, or increase the severity of disability and access issues in the City of Long Beach are listed below. For supporting data and analysis in regards to the prioritization of each contributing factor, please refer to Appendix C: Contributing Factors.

	Contributing Factors of Disability and Access
✓	Lack of affordable, accessible housing in range of unit sizes
✓	Lack of affordable, integrated housing for individuals who need supportive services
✓	Lack of assistance for transitioning from institutional settings to integrated housing
✓	Location of accessible housing

## E. Fair Housing Enforcement, Outreach Capacity, and Resource Analysis

### 1. Charge or Finding from HUD and DFEH

There have been no findings against the City of Long Beach from the U.S. Department of Housing and Urban Development (HUD) Office of Fair Housing and Equal Opportunity (FHEO) or from the State Department of Fair Employment and Housing (DFEH).

### 2. California and Local Laws

This section elaborates on the State of California and local fair housing laws, and the specific characteristics protected under each law.

#### State Fair Housing Laws

The State Department of Fair Employment and Housing (DFEH) enforces California laws that provide protection and monetary relief to victims of unlawful housing practices. The **Fair Employment and Housing Act** (FEHA) (Gov. Code §§12955 et seq.) prohibits discrimination and harassment in housing practices, including:

- Advertising
- Application and selection process



- Unlawful evictions
- Terms and conditions of tenancy
- Privileges of occupancy
- Mortgage loans and insurance
- Public and private land use practices (zoning)
- Unlawful restrictive covenants

The following categories are protected by FEHA:

- Race or color
- Ancestry or national origin
- Sex
- Gender identify or expression
- Genetic information
- Marital status
- Source of income
- Sexual Orientation
- Familial status (households with children under 18 years of age)
- Religion
- Mental/Physical Disability
- Medical Condition
- Age
- Arbitrary discrimination

In addition, the FEHA contains similar reasonable accommodations and accessibility provisions as the Federal Fair Housing Amendments Act.

The **Unruh Civil Rights Act** provides protection from discrimination by all business establishments in California, including housing and accommodations, because of age, ancestry, color, disability, national origin, race, religion, sex, and sexual orientation. While the Unruh Civil Rights Act specifically lists “sex, race, color, religion, ancestry, national origin, disability, or medical condition” as protected classes, the California Supreme Court has held that protections under the Unruh Act are not necessarily restricted to these characteristics.

Furthermore, the **Ralph Civil Rights Act** forbids acts of violence or threats of violence because of a person’s race, color, religion, ancestry, national origin, age, disability, sex, sexual orientation, political affiliation, or position in a labor dispute (California Civil Code section 51.7). Hate violence can be: verbal or written threats; physical assault or attempted assault; and graffiti, vandalism, or property damage.

The **Bane Civil Rights Act** (California Civil Code Section 52.1) provides another layer of protection for fair housing choice by protecting all people in California from interference by force or threat of force with an individual’s constitutional or statutory rights, including a right to equal access to housing. The Bane Act also includes criminal penalties for hate crimes; however, convictions under the Act are not allowed for speech alone unless that speech itself threatened violence.

And, finally, **California Civil Code Section 1940.3** prohibits landlords from questioning potential residents about their immigration or citizenship status. Landlords in most states are free to inquire about a potential tenant’s immigration status and to reject applicants who are in the United States illegally. In addition, this law forbids local jurisdictions from passing laws that direct landlords to make inquiries about a person’s citizenship or immigration status.

In addition to these acts, **Government Code Sections 111135, 65008, and 65580-65589.8** prohibit discrimination in programs funded by the State and in any land use decisions. Specifically, recent changes to Sections 65580-65589.8 (Housing Element law) require local jurisdictions to address the provision of housing options for special needs groups, including: housing for persons with disabilities; housing for homeless persons; and housing for extremely low income households.

## City Policies and Regulations

### Variety of Housing Options

To ensure fair housing choice in a community, a zoning ordinance should provide for a range of housing types, including single-family, multi-family, second dwelling units, mobile homes, licensed community care facilities, assisted living facilities, emergency shelters, and transitional housing. Table 27 summarizes the housing types permitted within Long Beach's primary residential zone districts.

Table 27: Housing Types by Residential Zone

	R-1	R-2	R-3	R-4	RM	CNR	CCR	CCN	CHW
Single-Family Detached	P	P	P <sup>3</sup>	P	P	P	P	P	■
Single-Family Attached	■	P	P	P	■	P	P	P	■
Duplex (2 units)	■	P	P	P	■	P	P	P	■
Three-Family Dwelling	■	■	P <sup>3</sup>	P	■	P	P	P	■
Four-Family Dwelling	■	■	P <sup>3</sup>	P	■	P	P	P	■
Multi-Family (5 or more)	■	■	■	P	■	P	P	P	■
Townhouse	■	■	P	P	■	P	P	P	■
Manufactured Home	P	P	■	■	P	P	P	P	■
Mobile Home Park	C	C	C	C	P	■	■	■	■
Secondary Units	A <sup>1</sup>	A <sup>2</sup>	A	A	■	■	■	■	■
Senior/Handicapped Housing	■	■	■	C	■	■	C	C	■
Small Group Home	P	P	P	P	P <sup>4</sup>	P	P	P	■
Residential Care (7 or more)	■	■	■	C	■	■	C	C	C
Special Group Residence/ SRO <sup>5</sup>	■	■	■	C	■	■	C	C	C

Source: Municipal Code, City of Long Beach

P = Permitted C = Conditionally Permitted A = Permitted Accessory Use (by right) ■ = Not Permitted

Notes:

1. Except the R-1-S, R-1-M, and R-1-T zones
2. Except the R-2-S and R-2-I zones
3. Except the R-3-T zone
4. Except the R-4-M zone
5. For classification purposes, the City Municipal Code defines a Single Room Occupancy facility to be considered a Special Group Residence (Sec 21.15.2667)

### Group Care Facilities

The City facilitates the development of housing for persons with disabilities via provisions for group care facilities. The Zoning Code provides for group care facilities through either Small Group Care Facilities or Special Group Residences, depending on the size.

- **Small Group Care Facilities.** The Long Beach Zoning Code defines a group home as any residential care facility serving six or fewer persons who are mentally disordered or otherwise handicapped or supervised. A group home must be licensed by the State pursuant to Section 1400 of the Health and Safety Code. In compliance with the Lanterman Developmental Disabilities Services Act, the City of Long Beach permits the siting of State-licensed small group homes serving six or fewer persons by right in all residential zones.
- **Special Group Residences.** The Zoning Code defines special group residences to include (but not be limited to): housing for seniors and the disabled, residential care facilities, communal housing, convalescent hospitals, half-way houses, and boarding houses/lodging houses. These are housing options that meet the census definition of group quarters, but not housing units.
  - Special group residences are permitted in the higher density R-4 zones, Community Commercial CCR and CCN zones subject to a conditional use permit, and in three Planned Development Districts. Group housing for seniors and other special group housing are also conditionally permitted in the R-4, CCR and CCN zones.
  - Social services in support of housing for persons with disabilities are classified in the Zoning Code as Institutional uses. Social services with food distribution are conditionally permitted in the CHW zone. Social services without food distribution are permitted in the following zones: Neighborhood Commercial (CNA), Community Commercial (CCA), Commercial Pedestrian (CP), Community R-4-R Commercial (CCR) and Community R-4-N Commercial (CCN) through an Administrative Use Permit process. Such uses are also permitted in the Regional Commercial (CHW) zone. The City of Long Beach has an aggressive program for facilitating and encouraging the development of special group residences as noted below:
- Special group residences are entitled to apply for a density bonus incentive of up to 100 percent above the density allowed in the underlying zone district. In a nonresidential zone, density shall be limited to one unit per 200 square feet of lot area, which translates into a density of approximately 217 units per acre.

### Emergency Shelters

Emergency shelters provide short-term shelter (usually for up to six months of stay) for homeless persons or persons facing other difficulties, such as domestic violence. In 2013, the City amended the Zoning Code to allow by-right emergency shelters in the IP-Port zone and in PD-31 Villages at Cabrillo. The City will explore additional opportunities for allowing emergency shelters in the IL (Light Industrial) zone.

### *Transitional and Supportive Housing*

Under Housing Element law, “transitional housing” refers to buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance (California Government Code Section 65582(h)).

Supportive housing means housing with no limit on length of stay, that is occupied by the target population, and that is linked to an onsite or offsite service that assists the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community. Target population means persons with low incomes who have one or more disabilities, including mental illness, HIV or AIDS, substance abuse, or other chronic health condition, or individuals eligible for services provided pursuant to the Lanterman Developmental Disabilities Services Act (Division 4.5 (commencing with Section 4500) of the Welfare and Institutions Code) and may include, among other populations, adults, emancipated minors, families with children, elderly persons, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, and homeless people (California Government Code Sections 65582[f] and [g]).

In 2013, the City codified a Zoning Administrator Interpretation to ensure that transitional and supportive housing is regulated as a residential use and subject to the same conditions for similar uses in the same zone.

### *Single-Room Occupancy Units*

Single-Room Occupancy (SRO) units are one of the most traditional forms of affordable private housing for lower income individuals, including seniors and persons with disabilities. An SRO unit is usually small, between 80 and 250 square feet. These units provide a valuable source of affordable housing and can serve as an entry point into the housing market for formerly homeless people.

As an initial step to incorporate Single Residential Occupancy (SRO) under the provisions for Special Group Residences, on June 16, 2015, the Long Beach City Council adopted an ordinance adding a definition of SRO to the Zoning Code. The specific changes to allow SRO under provisions for Special Group Residences will occur with a Zoning Code update after the adoption of the a new Land Use Element of the General Plan.

### *Reasonable Accommodation*

It is the policy of the City, pursuant to the Federal Fair Housing Amendments Act of 1988, to provide people with disabilities reasonable accommodation in rules, policies, practices and procedures that may be necessary to ensure equal access to housing. The City has adopted specific procedures in the Zoning Code for processing reasonable accommodation requests.

In order to make specific housing available to persons with disabilities, a disabled person or representative may request reasonable accommodation relating to the various land use, zoning, or building laws, rules, policies, practices and/or procedures of the City. If an individual needs assistance in making the request for reasonable accommodation, or appealing a determination regarding reasonable accommodation, the Development Services Department will provide the assistance necessary to ensure that the process is accessible to the applicant or representative. The applicant is entitled to be represented at all stages of the proceeding by a person designated by the applicant.

A request for reasonable accommodation in laws, rules, policies, practices and/or procedures may be filed on an application form provided by the Development Services Department at any



time that the accommodation may be necessary to ensure equal access to housing. When a request for reasonable accommodation is filed with the Development Services Department, it will be referred to the Zoning Officer or Building Official for review and consideration. The Zoning Officer or Building Official will issue a written determination within 30 days and may (1) grant the accommodation request; (2) grant the accommodation request subject to specified nondiscriminatory conditions; or (3) deny the request. All written determinations will give notice of the right to appeal and the right to request reasonable accommodation on the appeals process, if necessary.

### 3. Fair Housing Service Providers

This section identifies local and regional agencies and organizations that provide fair housing information, outreach, and enforcement in the jurisdiction and region; including discussions of their capacity and the resources available.

#### U.S. Department of Housing and Urban Development

The mission of the Office of Fair Housing and Equal Opportunity (FHEO) is to eliminate housing discrimination, promote economic opportunity, and achieve diverse, inclusive communities by leading the nation in the enforcement, administration, development, and public understanding of federal fair housing policies and laws. FHEO offers the following programs:

- **Fair Housing Initiatives Program (FHIP):** The Fair Housing Initiatives Program provides funding to public and private organizations that develop programs that are designed to prevent or eliminate discriminatory housing practices.
- **Fair Housing Assistance Program (FHAP):** The Fair Housing Assistance Program strengthens nationwide fair housing efforts by helping individual State and local governments administer laws of their own that are consistent with the Federal Fair Housing Act.
- **Economic Opportunities (Section 3):** The Section 3 program requires that recipients of certain HUD financial assistance, to the greatest extent possible, provide job training, employment, and contract opportunities for low- or very-low income residents in connection with projects and activities in their neighborhoods.

#### Fair Housing Act Enforcement Activity

HUD investigates complaints of housing discrimination based on race, color, religion, national origin, sex, disability, or familial status. At no cost to the complainants, HUD will investigate the complaint and try to conciliate the matter with both parties.

#### California Department of Fair Employment and Housing

The mission of the Department of Fair Employment and Housing (DFEH) is to protect Californians from employment, housing and public accommodation discrimination, and hate violence. To achieve this mission, DFEH keeps track of and investigates complaints of housing discrimination, as well as complaints in the areas of employment, housing, public accommodations and hate violence.

#### Fair Housing Foundation

Since 1969, the City of Long Beach has contracted with the Fair Housing Foundation to affirmatively further fair housing through a comprehensive fair housing program. The Fair

Housing Foundation (FHF) was founded in Long Beach in 1964 by a diverse group of citizens who organized against Proposition 14, a state ballot initiative seeking to nullify California's fair housing laws. The mission of FHF is: "Dedicated to eliminating discrimination in housing and promoting equal access to housing choices for everyone." The services offered by FHF and provided for the City of Long Beach are described below.

- Discrimination Complaint Intake and Investigation: FHF provides fair housing services to tenants, home-seekers and housing providers which include:
  - Responding to discrimination inquiries and complaints - screening and counseling.
  - Documenting discrimination complaints - opening fair housing cases.
  - Investigating discrimination complaints - extensive testing.
  - Resolving discrimination complaints - conciliation, mediation, administrative agency referrals, and litigation.
- Education and Outreach Program: FHF provides a comprehensive, extensive and viable education and outreach program:
  - Increasing public awareness - participating in community and school events, attending conventions, providing staff and information at trainings, staffing clinics, and media exposure.
  - Conduct training sessions for consumers - conducting two-hour Tenant Workshops, staffing booths, and conducting community presentations.
  - Conducting training sessions for housing providers - conducting two-hour Landlord Workshops, four-hour Certificate Management Trainings, and Realtor trainings.
- General Housing (Tenants and Landlords) Services: FHF counsels tenants, landlords, and housing providers on their rights and responsibilities which includes:
  - Responding to general housing inquiries - screening and counseling.
  - Documenting general housing inquiries - maintaining data on every client, the problem and the resolution.
  - Resolving general housing inquiries - counsel, pursue habitability cases, provide unlawful detainer assistance, conduct mediations, and provide appropriate referrals.

According to comments provided by community members through the outreach program conducted for this AFH, further fair housing services are needed. Specifically, community members mentioned a need to prepare a more effective strategy for advertising the availability of fair housing services (refer to Appendix C: Discussions of Contributing Factors – Fair Housing Enforcement, Outreach Capacity, and Resources). Other comments provided also mentioned the need for additional fair housing education for both landlords and tenants, specifically regarding discrimination issues based on source of income.

### **Additional Information**

See information presented in previous sections and in Appendix C: Discussions of Contributing Factors.

## Other Information

See additional information presented in previous sections and in Appendix C: Discussions of Contributing Factors.

### 4. Fair Housing Enforcement, Outreach Capacity, and Resources Contributing Factors

In summary, the contributing factors that significantly create, contribute to, perpetuate, or increase the severity of fair housing enforcement, outreach capacity, and resources in the City of Long Beach are listed below. For supporting data and analysis in regards to the prioritization of each contributing factor, please refer to Appendix C: Contributing Factors.

Contributing Factors of Fair Housing Enforcement, Outreach Capacity, and Resources	
✓	Lack of local private fair housing outreach and enforcement
✓	Lack of local public fair housing enforcement

## VI. Fair Housing Goals and Priorities

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In the previous sections, as well as in Appendix C: Discussions of Contributing Factors, the City assessed the impacts of various contributing factors to fair housing issues. The City Fair Housing Action Plan prioritizes the contributing factors that can be substantiated with statistical or empirical data, or supported by other primary or secondary sources of information obtained during the consultation process. Another consideration of the prioritization is authority – whether the City of Long Beach has any ability to address the contributing factors directly or via collaboration with community partners. The following matrix summarizes the fair housing goals established to address the high priority contributing factors to fair housing issues.



Fair Housing Goal	Contributing Factors	Fair Housing Issue(s)	Metrics, Milestones, and Timeframe for Achievement	Responsible Program Participant(s)
<b>Goal 1:</b> Preserve affordable housing in low-income neighborhoods and expand general and affordable housing supply citywide.	<ul style="list-style-type: none"> <li>• Displacement of residents due to economic pressures</li> <li>• Lack of public investment in specific neighborhoods, including services or amenities</li> <li>• Lack of regional cooperation</li> <li>• Location and type of affordable housing</li> </ul>	<ul style="list-style-type: none"> <li>• Disparities in Access to Opportunity</li> <li>• Disproportionate Housing Needs</li> <li>• R/ECAPs</li> <li>• Segregation</li> </ul>	<ul style="list-style-type: none"> <li>• By 2022, in line with the City's Housing Element goals and specifically, in line with the City's Housing Action Plan (HAP), the City will continue to implement a comprehensive strategy to preserve and create affordable housing stock throughout the City by increasing housing supply by 452 units for the targeted populations as outlined in the HAP.</li> <li>• By 2018, establish a strategy for the development of sites currently owned by the Long Beach Community Investment Company (LBCIC), particularly in neighborhoods near transit.</li> <li>• By 2018, evaluate the City Zoning Ordinance for compliance with the State Accessory Dwelling Units law, and make appropriate modifications to facilitate accessory dwellings in single-family neighborhoods as an affordable housing option.</li> <li>• By 2018, market the recently adopted Midtown Specific Plan to produce new market-rate and income-restricted housing units in close proximity to transit and major employment centers along Long Beach Boulevard.</li> <li>• Before the end of calendar year 2017, adopt the General Plan Land Use Element update. The update enhances the ability to construct new multifamily housing along major commercial corridors and streamlines development throughout the City.</li> <li>• Before the end of calendar year 2022, complete the zoning changes contemplated in the General Plan Land Use Element (Implementation Chapter). These changes create new place types that facilitate the development of multifamily housing along major commercial corridors. Specifically, the new Land Use Element proposes new placetypes – Neighborhood-Serving Centers and Corridors -- in the eastside. These placetypes allow high-density residential uses up to 54 units per acre, thereby increasing multifamily housing opportunities and integration in the eastside.</li> <li>• Use the City's Annual Housing Element Progress Report to the State Department of Housing and Community Development (HCD) to report to HUD on the number and geographic distribution of affordable units created.</li> <li>• Annually, through the CAPER or any other future AFH reporting mechanisms, report on the following:               <ul style="list-style-type: none"> <li>- The progress of the Land Use Element update;</li> <li>- Progress of implementing new City policies that focus on revenue tools and incentives for the production of affordable and workforce housing citywide; and</li> <li>- Demographic shifts using American Community Survey (ACS) data as proxy measure for integration.</li> </ul> </li> </ul>	Long Beach Development Services Department (Housing, Grants Administration, Planning)
Discussion: Segregation due to limited access to affordable housing throughout the City is a recognized concern in Long Beach. There are also concerns regarding economic displacement as the housing prices in the City continue to escalate. To a large extent, such segregation and displacement are due primarily to economic factors and market conditions, not discrimination. As a result,				

Fair Housing Goal	Contributing Factors	Fair Housing Issue(s)	Metrics, Milestones, and Timeframe for Achievement	Responsible Program Participant(s)
<p>minority households and persons with disabilities have limited access to decent and affordable housing and are disproportionately impacted by housing problems. To address this issue, the City works to expand affordable housing opportunities throughout the community. Given the housing market in Southern California, the location of affordable housing is less important than increasing general housing supply. Central and West Long Beach are becoming more integrated as a result of increased affordable and market-rate rental housing. Furthermore, increase in integration (high income persons [Whites] moving into lower-opportunity areas) is evident. Therefore, the City's AFH is focused more on place-based improvements than increasing mobility. The City will continue to improve Central and West Long Beach based on HUD place-based improvement strategy and take into consideration anti-displacement efforts. Also, in the long-term, the contemplated inclusionary housing strategy may help address segregation and continue to increase integration in low-opportunity areas.</p> <p>The Housing Element identifies an inventory of sites available to facilitate the development of housing in the community. This inventory represents only those sites that are vacant and underutilized, and with marginally operating existing uses, that would present the most immediate potential for development in the future. As such, sites in the Housing Element are often concentrated in areas considered to be "ripe for redevelopment" and contribute to the City's anti-displacement strategy, as investments and integration are enhanced in the R/ECAP areas.</p>				
<b>Goal 2:</b> <b>Improve fair housing education and outreach activities by implementing innovative strategies to investigate complaints and implement enforcement procedures.</b>	<ul style="list-style-type: none"> <li>• Lack of local private fair housing outreach and enforcement</li> <li>• Lack of local public fair housing enforcement</li> <li>• Private discrimination</li> <li>• Source of Income discrimination</li> </ul>	<ul style="list-style-type: none"> <li>• Disparities in Access to Opportunity</li> <li>• Fair Housing Services</li> <li>• R/ECAPs</li> <li>• Segregation</li> </ul>	<ul style="list-style-type: none"> <li>• By 2018, study best practices and models around fair housing ordinances.</li> <li>• By 2022, the Fair Housing Foundation of Long Beach (FHF) will implement a strategy to conduct 30 separate steering and false-denial tests with appropriate written follow-up to alleged violators.</li> <li>• The FHF will continue to conduct outreach to private fair housing organizations, property managers, and real estate broker organizations.</li> <li>• The FHF will continue to implement a fair housing strategy to forward fair housing cases with evidence of housing discrimination to the federal and state (HUD &amp; California Dept. of Fair Employment and Housing), and private fair housing attorneys.</li> <li>• By 2018, the FHF will implement a fair housing strategy to expand the investigation of transgender community fair housing complaints.</li> <li>• By 2018, the FHF will develop and implement a plan to conduct a Voucher study to document differential terms, conditions, treatment and location.</li> <li>• Support Fair Housing Foundation of Long Beach, a HUD approved Housing Counseling Agency, to receive HUD certification, when it becomes available, in the areas of Financial Management, Housing Affordability, Fair Housing, Homeownership, Foreclosure, and Tenancy as a one-stop agency for the City.</li> <li>• By 2018, the FHF will implement a strategy, utilizing current Microsoft Power BI Technology database, to report and analyze fair housing client demographics, mapping, service achievements and outcomes based on the AFH.</li> </ul>	<ul style="list-style-type: none"> <li>• Long Beach Development Services Department (Housing, Grants Administration)</li> <li>• Fair Housing Foundation</li> <li>• Housing Authority of the City of Long Beach</li> </ul>
<p>Discussion: Discriminatory practices in the housing market continue to occur, although the basis for discrimination has shifted from race and familial status to disability. While the City continues to offer fair housing services to residents, landlords, and other housing professionals through a contract with the Fair Housing Foundation, increased efforts, particularly relating to outreach, education, and enforcement, are needed. Most involved in the housing market, whether as consumers or providers, are not familiar with their rights and responsibilities and are not aware of the various resources available. Fear of retaliation also deters many tenants to report their experience when facing discrimination. As rental housing is concentrated in the segregated and R/ECAP areas of the City, fair housing issues also tend to occur more frequently in these areas.</p>				

Fair Housing Goal	Contributing Factors	Fair Housing Issue(s)	Metrics, Milestones, and Timeframe for Achievement	Responsible Program Participant(s)
<p>Historically, the City of Long Beach has always been a renter-oriented community. As early as 1940s, the City was comprised of 68 percent renters, according to the Census Bureau. This proportion had come down during the 1950s and 1960s to 50 percent renters. However, by the 1970s, the proportion of renters increased again and has since stabilized somewhat at between 57 and 59 percent. As shown in Figure 2 of the AFH, renter-households are present also in the eastside of the City, with some eastside neighborhoods being made up of more than 40 percent renters.</p>				
<p><b>Goal 3:</b> Provide for additional accessible multifamily and single family units for individuals with disabilities through comprehensive strategies.</p>	<ul style="list-style-type: none"> <li>• Lack of affordable, accessible housing in a range of unit sizes</li> <li>• Lack of affordable, integrated housing for individuals who need supportive services</li> <li>• Lack of assistance transitioning from institutional settings to integrated housing</li> <li>• Location of accessible housing</li> </ul>	<ul style="list-style-type: none"> <li>• Disability and Access Issues</li> <li>• Disparities in Access to Opportunity (persons with disabilities)</li> <li>• Segregation</li> </ul>	<ul style="list-style-type: none"> <li>• Continue to ensure architectural requirements are consistent with the federal law.</li> <li>• By 2018, expand marketing efforts for loan programs for in conjunction with existing multi-family and single-family rehabilitation programs when feasible to encourage accessibility conversion of existing units.</li> <li>• By 2022, expand the City's VisitAbility Ordinance to multi-family units.</li> <li>• Begin implementation of the City's Housing Action Plan in 2017, benefiting target populations established for various housing programs, i.e. senior, disabled, veterans, families, etc. (See Goal 1)</li> <li>• In 2017, pursue the acquisition and development of a minimum 50-bed housing project for homeless, transitioning the homeless (including the elderly and disabled) from emergency shelters to permanent housing arrangements. This combination of a permanent shelter and full-service housing for the homeless will be funded with \$5 million in federal and state funds (\$3 million for property acquisition and site preparation. \$2 million for rehabilitation). While a significant portion (36 percent) of the City's homeless suffers from a serious mental illness, this housing is open to all homeless persons.</li> <li>• Biannually, review the Zoning Ordinance for impediments to providing housing for persons with special needs and make approximate modifications.</li> </ul>	<ul style="list-style-type: none"> <li>• Long Beach Development Services Department (Housing, Planning)</li> </ul>
<p>Discussion: Housing discrimination against persons with disabilities has increased in recent years. A key obstacle to providing adequate housing for the disabled is the lack of accessible housing units due to the age of the City's housing stock. A range of housing options should also be available to the disabled to accommodate their special needs, especially the need for housing that incorporates supportive services.</p> <p>As part of the City's recent Housing Element Update, the City has already completed a series of Zoning Ordinance amendments to address housing for persons with disabilities and special needs. The City will continue to monitor the effectiveness of the Zoning Ordinance in facilitating housing for persons with special needs.</p>				

Fair Housing Goal	Contributing Factors	Fair Housing Issue(s)	Metrics, Milestones, and Timeframe for Achievement	Responsible Program Participant(s)
<b>Goal 4:</b> Reduce disparities in access to opportunity through a comprehensive, holistic, place-based, community-led, data-driven, strategy.	<ul style="list-style-type: none"> <li>• Deteriorated properties</li> <li>• Displacement of residents due to economic pressures</li> <li>• Lack of public investments in specific neighborhoods, including services or amenities</li> <li>• Location and type of affordable housing</li> <li>• Location of employers</li> <li>• Location of environmental health hazards</li> <li>• Location of proficient schools and school assignment policies</li> </ul>	<ul style="list-style-type: none"> <li>• Disparities in Access to Opportunities</li> <li>• Disproportionate Housing Needs</li> <li>• R/ECAPs</li> <li>• Segregation</li> </ul>	<ul style="list-style-type: none"> <li>• By 2018, market the recently adopted Midtown Specific Plan to produce new market-rate and income-restricted housing units in close proximity to transit and major employment centers along Long Beach Boulevard.</li> <li>• Before the end of calendar year 2017 adopt the General Plan Land Use Element update. The update enhances the ability to construct new multifamily housing along major commercial corridors, connecting housing to jobs and opportunities.</li> <li>• As part of the new FY 2017-FY 2021 Consolidated Plan, utilize a Collective Impact Strategy as discussed in the City's Promise Zone Application to expand opportunities in low-opportunity areas.</li> <li>• Beginning in FY 2017, Implement the City's new place-based, data-driven strategy – Place-Based Neighborhood Improvement Strategy (PBNIS) which focuses improvements in the R/ECAP and adjacent areas. The First Year Action Plan will include specific locations of neighborhood improvements within the R/ECAPs and PBNIS (R/ECAP focused areas). Through the Action Plan process, the City will work to transform places considered liabilities in R/ECAPs to areas of opportunity. Specifically, implement Measure A projects in R/ECAPS (such as sidewalk, alley, and street improvements.)</li> <li>• Annually, through the Consolidated Annual Performance Evaluation Report (CAPER), provide specific outcomes and accomplishments for infrastructure and community development activities in R/ECAPs.</li> <li>• By 2022, replicate Long Beach Promise Zone collective impact efforts to R/ECAP neighborhoods to provide for access to opportunities.</li> </ul>	<ul style="list-style-type: none"> <li>• Long Beach Development Services Department (Housing, Grants Administration, and Planning)</li> </ul>
Discussion: HUD-provided and local data demonstrated that the segregated and R/ECAP areas in Long Beach are disproportionately impacted by the lack of decent and affordable housing, limited access to opportunities (proficient school and employment), concentration of environmental hazards, as well as the lack of public and private investments which impact neighborhood conditions. The City intends to address the disparities in access to opportunities using comprehensive neighborhood revitalization strategies by replicating the implementation actions available to the Long Beach Promise Zone to other R/ECAP areas. By using a place-based strategy to improve the R/ECAP areas, the City's intent is to enhance the conditions in these neighborhoods to attract new residents into the areas, thereby fostering integration.				



Fair Housing Goal	Contributing Factors	Fair Housing Issue(s)	Metrics, Milestones, and Timeframe for Achievement	Responsible Program Participant(s)
<b>Goal 5:</b> <b>Improve financial literacy and access of financing for homeownership and improvement.</b>	<ul style="list-style-type: none"> <li>• Lending discrimination</li> <li>• Access to financial services</li> <li>• Lack of private investments in specific neighborhoods</li> <li>• Lending Discrimination</li> <li>• Private discrimination</li> </ul>	<ul style="list-style-type: none"> <li>• Disparities in Access to Opportunity</li> </ul>	<ul style="list-style-type: none"> <li>• By 2018, increase marketing of resources for homebuyer and rehabilitation assistance, as well as financial literacy programs, specifically focused on credit score improvement.</li> <li>• By 2018, work with SBDC bank institutions and educational institutions to provide financial literacy training for residents and students in R/ECAPs, to increase economic development and job opportunities.</li> <li>• By 2022, provide opportunities for linkages to available down-payment assistance and second mortgage assistance programs for first-time homebuyers.</li> <li>• By 2022, partner with community agencies, such as Habitat for Humanity, to increase homeownership.</li> <li>• Continue to limit further concentration of cash checking and payday lender businesses in the City through implementation of location restrictions and special development standards in 21.45.116 and 21.52.212 of the Long Beach Municipal Code, adopted in 2013 and 2009, respectively.</li> <li>• Continue to offer financial literacy resources to low income residents enrolled in the Housing Authority's Family Self Sufficiency Program through such programs as Operation Hope.</li> </ul>	<ul style="list-style-type: none"> <li>• Long Beach Development Services Department (Housing, Grants Administration, Planning)</li> <li>• Housing Authority of the City of Long Beach</li> </ul>
<p>Discussion: The majority of the City's segregated and R/ECAP areas offer primarily rental housing. With home prices in Long Beach being out of reach of lower income households, minority households are underrepresented in the ownership housing market. Furthermore, analysis of HMDA data points to patenting lending discrimination in Long Beach. While lending practices are beyond the influence of local jurisdictions, the City can expand its efforts on providing financial literacy services and increase the supply of affordable ownership housing.</p>				

Fair Housing Goal	Contributing Factors	Fair Housing Issue(s)	Metrics, Milestones, and Timeframe for Achievement	Responsible Program Participant(s)
<b>Goal 6:</b> Improve mobility and opportunities for Housing Choice Voucher participants, Project-Based Voucher participants, and publicly supported housing residents.	<ul style="list-style-type: none"> <li>• Displacement of residents due to economic pressures</li> <li>• Lack of private investment in specific neighborhoods</li> <li>• Lack of public investment in specific neighborhoods, including services and amenities</li> <li>• Lack of quality affordable housing information programs</li> <li>• Location and type of affordable housing</li> <li>• Source of income discrimination</li> </ul>	<ul style="list-style-type: none"> <li>• Disparities in Access to Opportunity</li> <li>• Publicly Supporting Housing Location and Occupancy</li> <li>• Segregation</li> </ul>	<ul style="list-style-type: none"> <li>• Annually, re-evaluate payment standards in respective zip codes to ensure that consideration is given regarding local market conditions and rent reasonableness in an effort to increase voucher utilization.</li> <li>• Continue to develop incentives through City policies to encourage landlord participation in the voucher program.</li> <li>• Host monthly mobility counseling to better educate program participants, provide resources and increase awareness of fair housing rights.</li> <li>• Host ongoing monthly owner orientation meetings in conjunction with the Apartment Association and California Southern Cities in Long Beach with the intent of providing a forum for new and existing owners to receive meaningful and informative updates and information, which will allow them to better access and navigate the Housing Choice Voucher (HCV) Program.</li> <li>• Provide a monthly newsletter to property owners to recruit new owners, raise awareness of HCV program requirements for owners, and reduce the stigma associated with accepting program participants.</li> <li>• Offer financial literacy resources to low income residents enrolled in the Housing Authority's Family Self Sufficiency Program through such programs as Operation Hope.</li> <li>• Encourage all program participants to enroll in the voluntary Family Self Sufficiency Program to promote financial independence through local employment and training programs such as Work Force Development and Pacific Gateway.</li> <li>• Actively seek out opportunities to enhance owner services at the Housing Authority in an effort to better market the HCV Program.</li> <li>• Explore the opportunity of an owner portal that would allow for greater access, regular updates and education of owners participating in the HCV Program.</li> <li>• Continue to extend initial voucher search days to 180 days to allow program participants additional time needed to secure affordable housing.</li> <li>• Work in collaboration with the City's First Time Homeownership Program and such partners as Operation Hope to promote the HCV Homeownership Program, and homeownership opportunities.</li> <li>• Partner with community agencies, such as Habitat for Humanity, to increase homeownership.</li> <li>• Provide opportunities for down-payment assistance and second mortgage assistance for first-time homebuyers.</li> <li>• Annually, utilize GIS to track the following:               <ul style="list-style-type: none"> <li>- Geographic distribution of Housing Choice Vouchers; and</li> <li>- Housing choices of Family Self-Sufficiency program participants.</li> </ul> </li> </ul>	Housing Authority of the City of Long Beach

Fair Housing Goal	Contributing Factors	Fair Housing Issue(s)	Metrics, Milestones, and Timeframe for Achievement	Responsible Program Participant(s)
<p>Discussion: More than 6,700 households in the City rely on the Housing Choice Vouchers (HCV) to access affordable housing and many more are on the Housing Authority's waiting list for assistance. However, with the high rents and tight rental housing market, voucher holders are limited in their locational choices to primarily the west side of the City in areas of segregation and R/ECAP. The Housing Authority is actively pursuing strategies to incentivize the use of HCV throughout the City, including in single-family and multi-family neighborhoods on the east side of the City. Expanding the use of Housing Choice Vouchers would allow more lower income households to move into the east side.</p> <p>Historically, the City of Long Beach has always been a renter-oriented community. As early as 1940s, the City was comprised of 68 percent renters, according to the Census Bureau. This proportion had come down during the 1950s and 1960s to 50 percent renters. However, by the 1970s, the proportion of renters increased again and has since stabilized somewhat at between 57 and 59 percent. As shown in Figure 2 of the AFH, renter-households are present also in the eastside of the City, with some eastside neighborhoods being made up of more than 40 percent renters.</p>				

## VII. Appendices

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This section contains a series of appendices that provide additional detailed information regarding the process and results of the Assessment of Fair Housing.



## Appendix A: Figures, AFFHT and Supplemental Maps

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Figure 1: Population Growth (1990 – 2016)

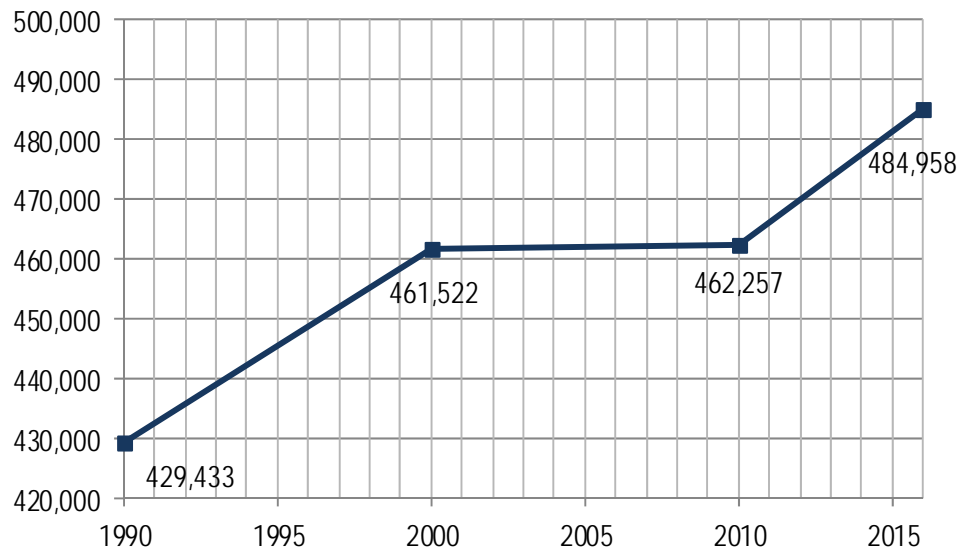


Figure 2: Renter-Occupied Housing

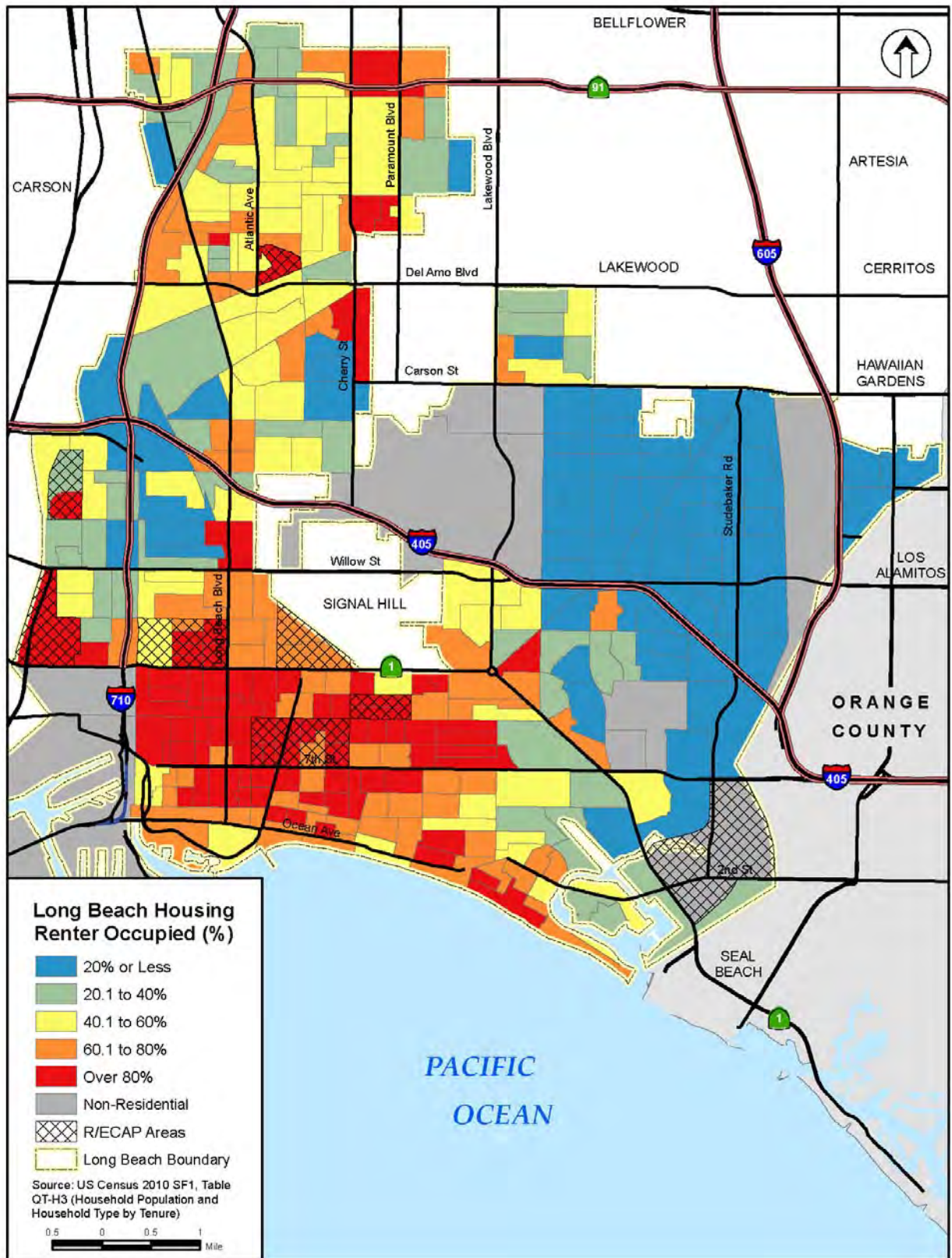
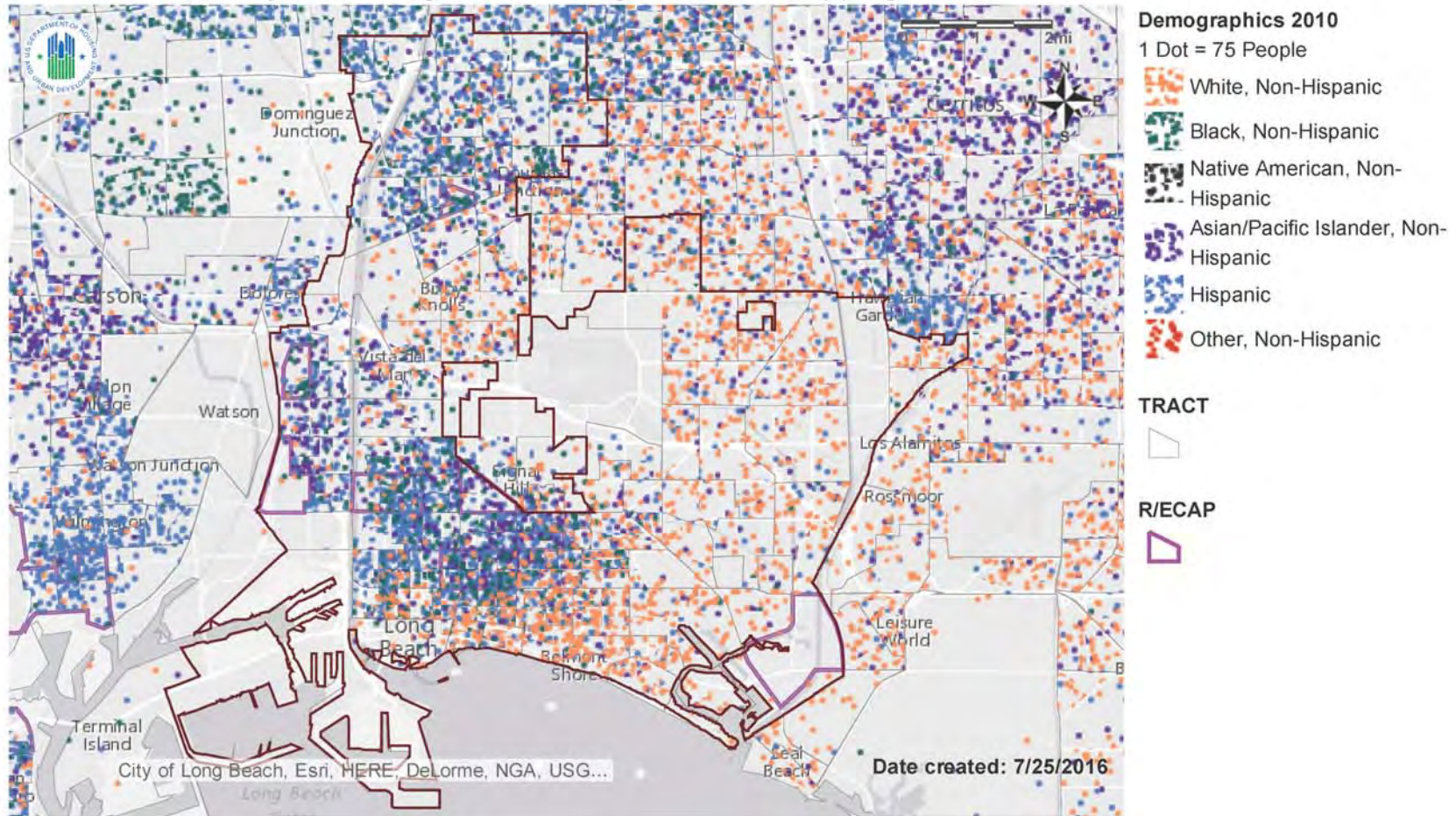




Figure 3: Race/Ethnicity (2010) (AFFHT Map 1)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 1 - Race/Ethnicity

**Description:** Current race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

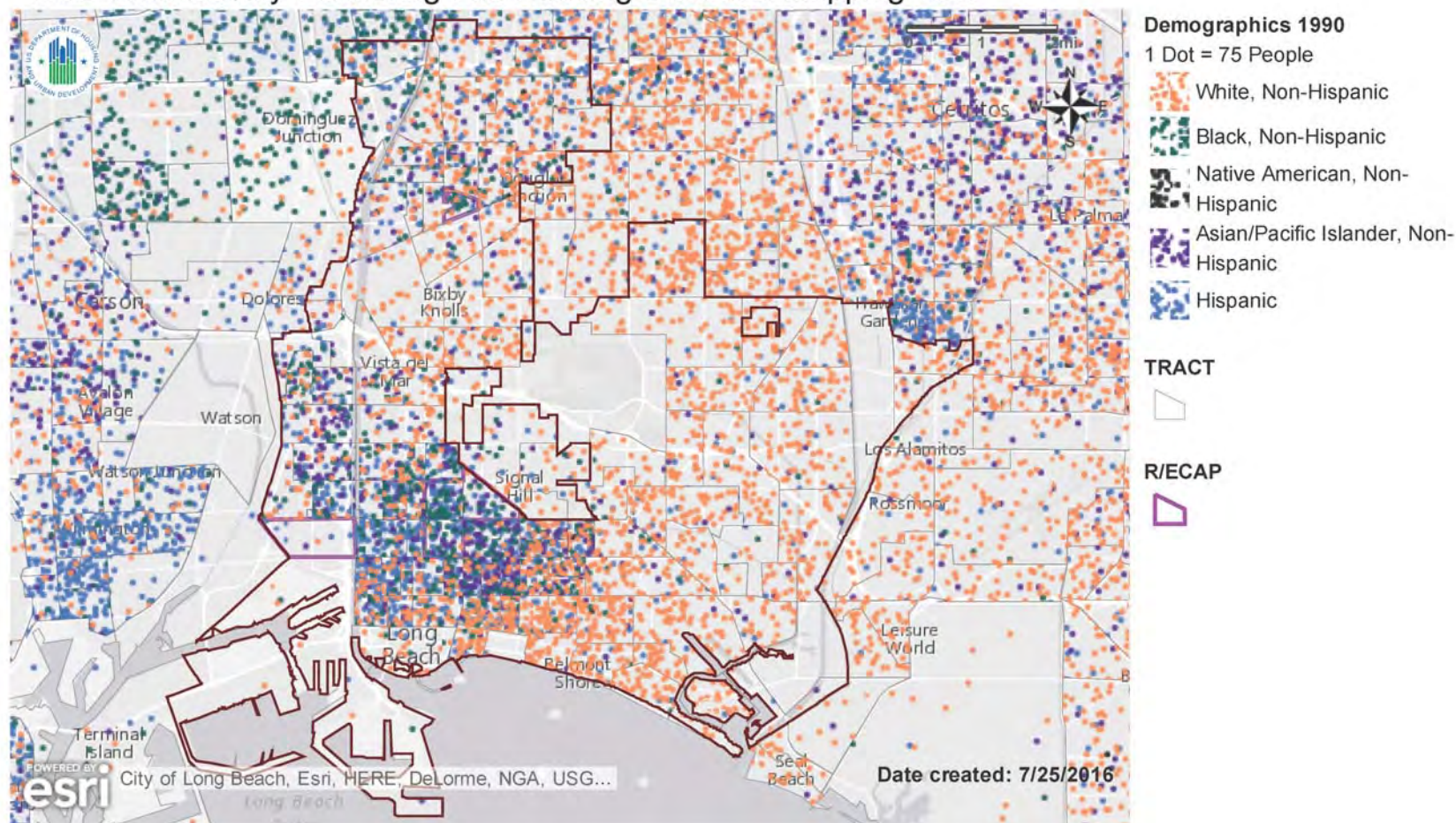
**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA



Figure 4: Race/Ethnicity (1990) (AFFHT Map 2A)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 2 - Race/Ethnicity Trends

**Description:** Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

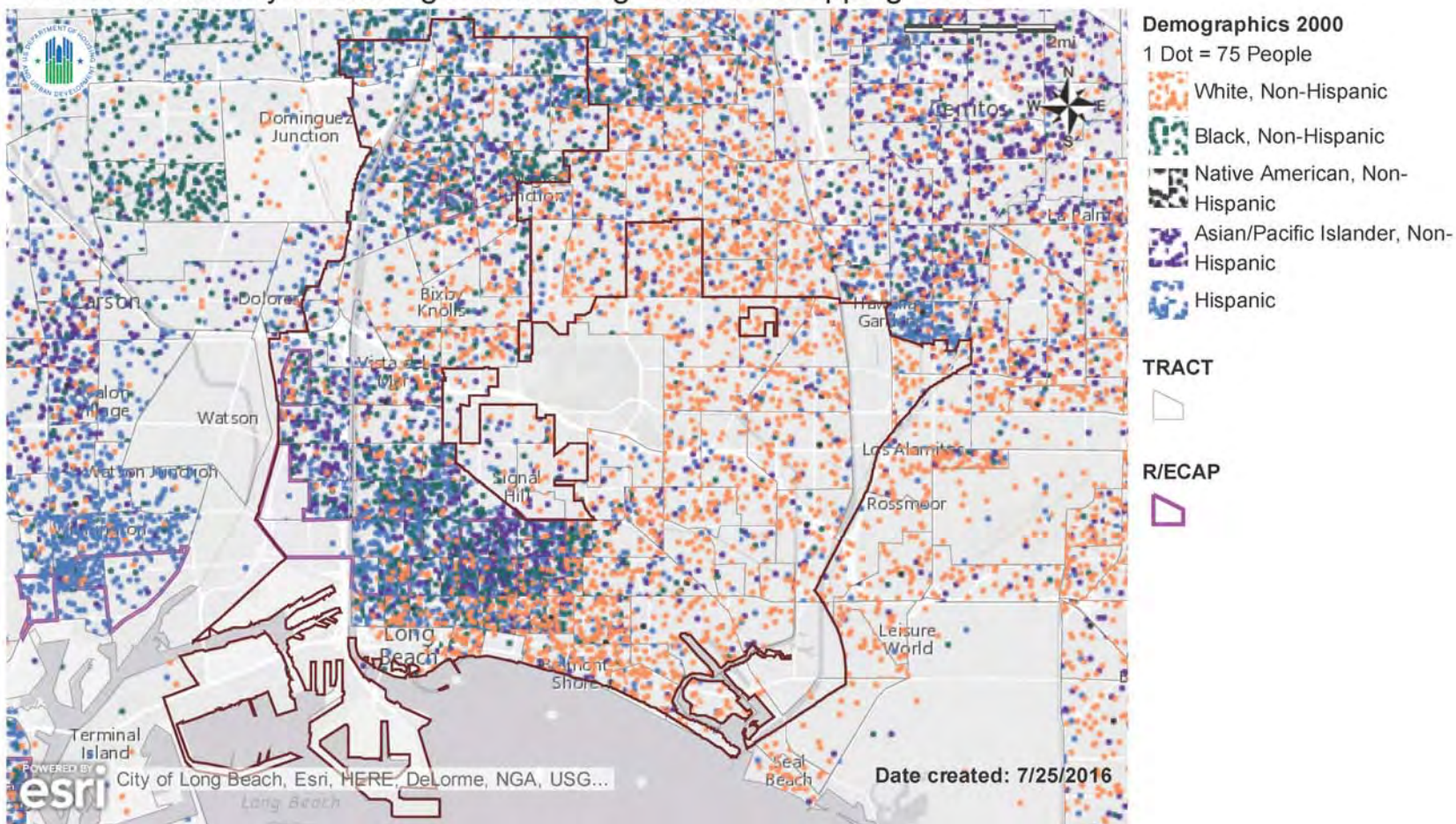
**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA



Figure 5: Race/Ethnicity Trends (2000) (AFFH Map 2B)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 2 - Race/Ethnicity Trends

**Description:** Past race/ethnicity dot density map for Jurisdiction and Region with R/ECAPs

**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA



Figure 6: Median Home Value

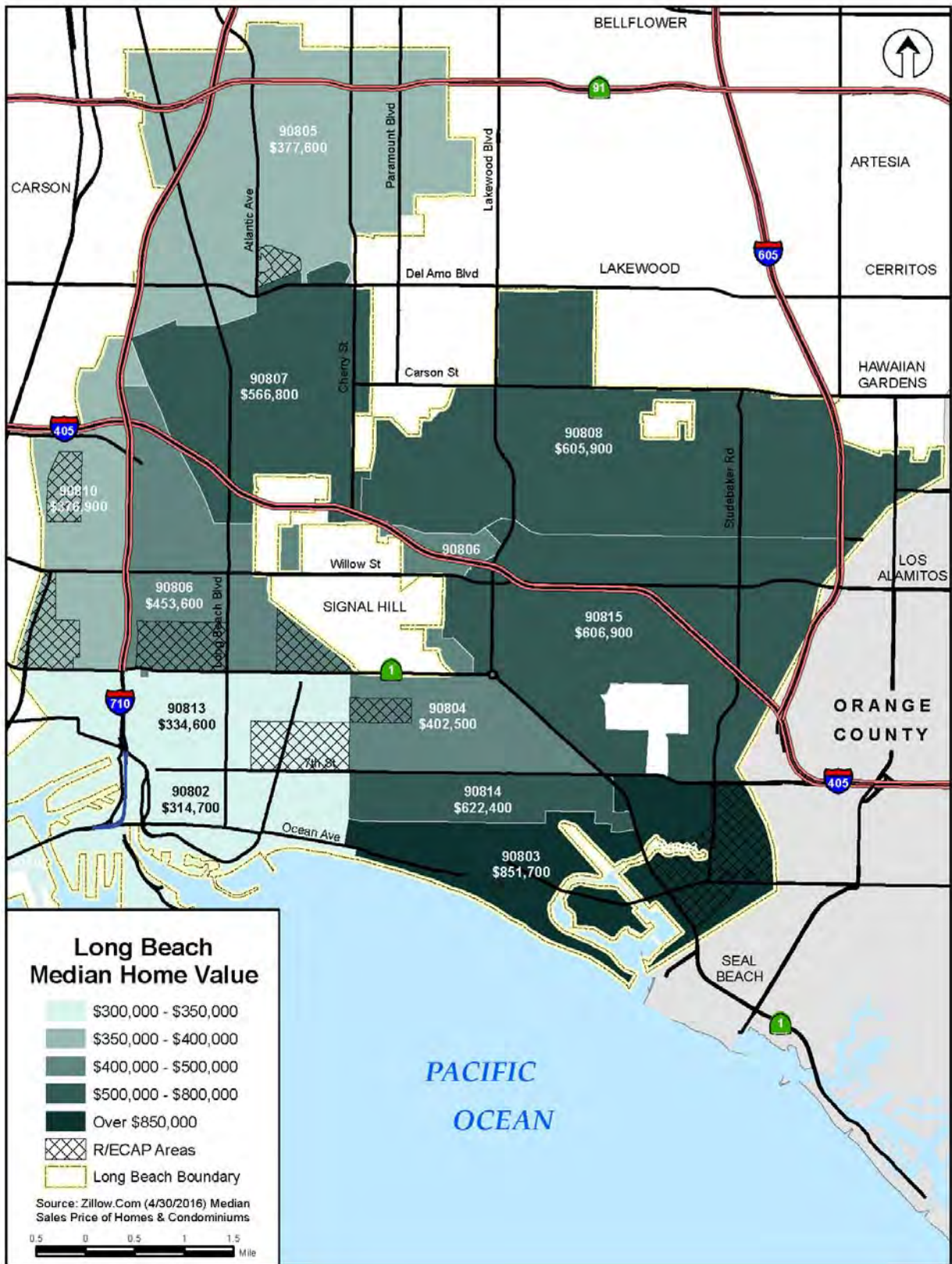


Figure 7: Location of Housing Choice Vouchers

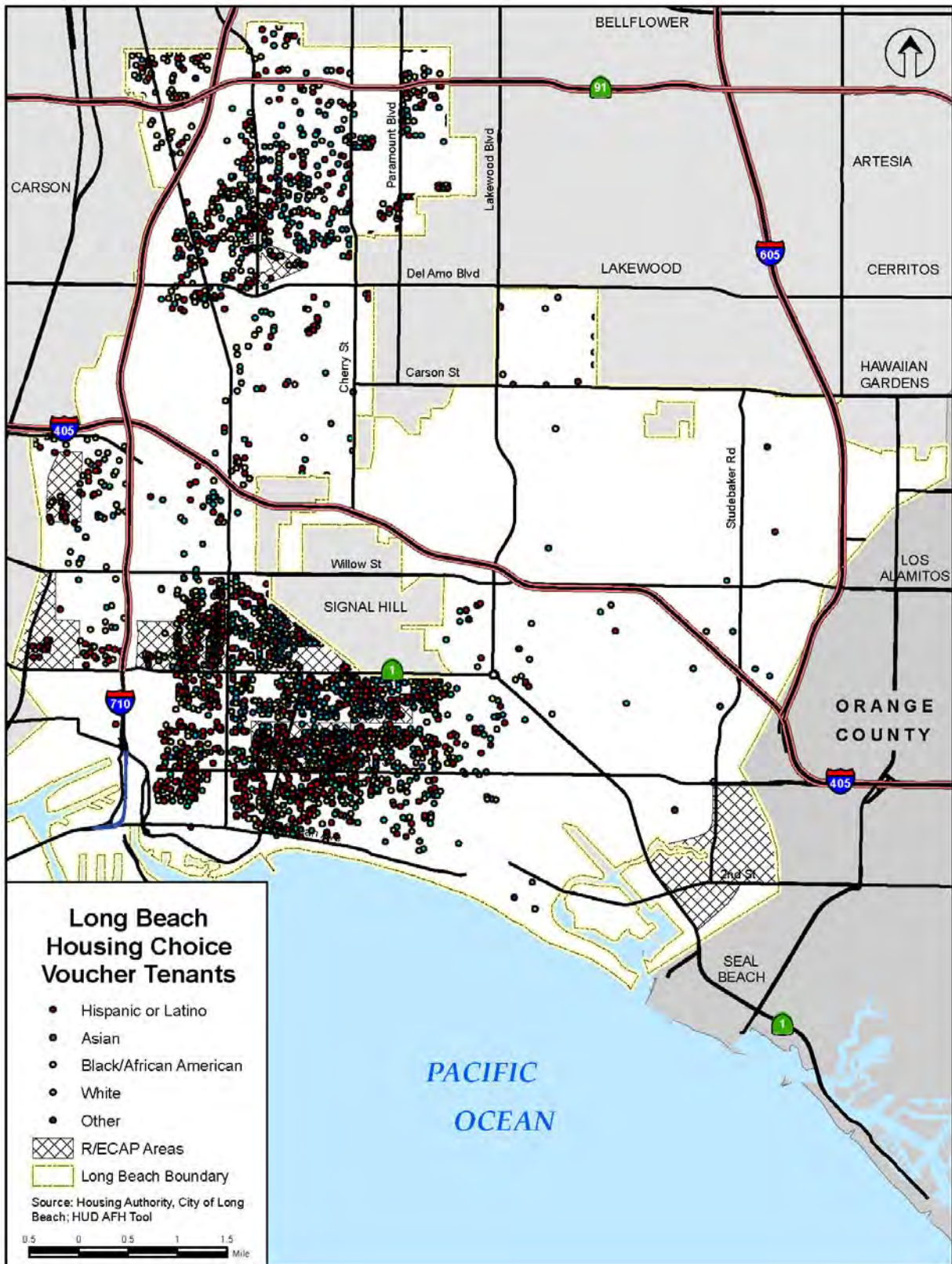




Figure 8: Neighborhood Improvement Strategy (NIS) Areas

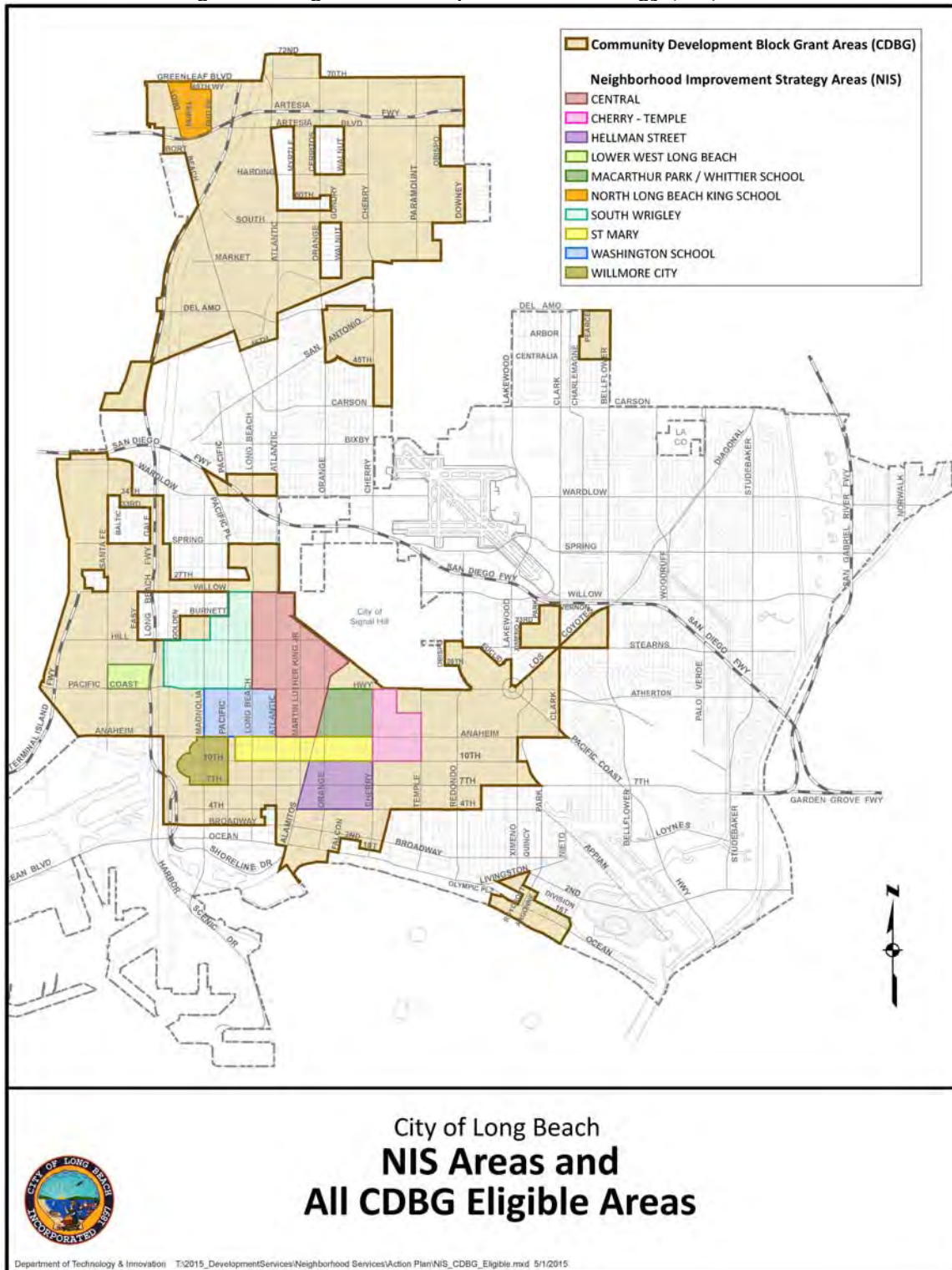
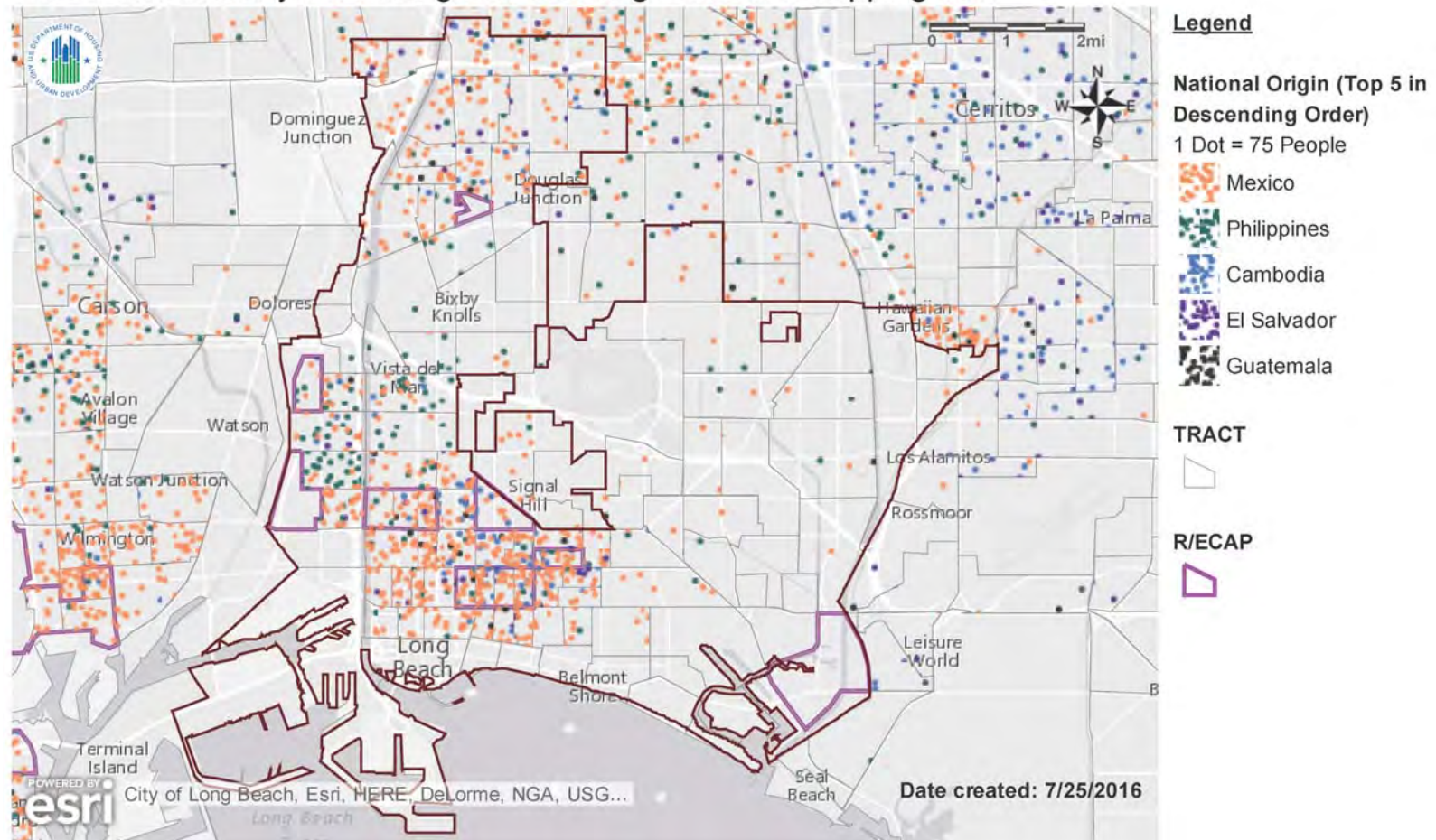




Figure 9: National Origin (AFFHT Map 3)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 3 - National Origin

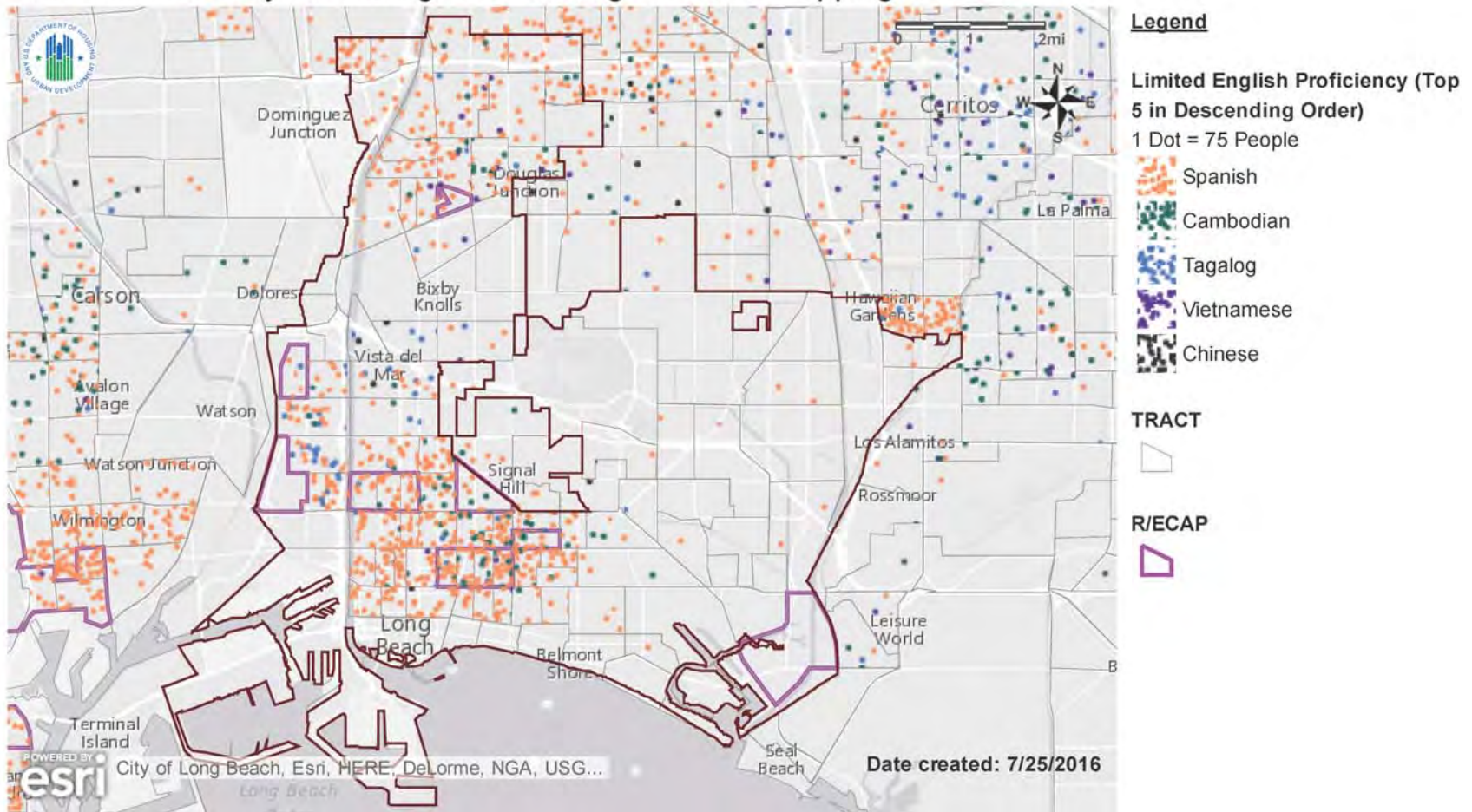
**Description:** Current national origin (5 most populous) dot density map for Jurisdiction and Region with R/ECAPs

**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA

Figure 10: Limited English Proficiency (LEP) (AFFHT Map 4)

## HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 4 - LEP

**Description:** LEP persons (5 most commonly used languages) for Jurisdiction and Region with R/ECAPs

**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA

City of Long Beach  
Assessment of Fair Housing



Figure 11: Demographics and School Proficiency – Race/Ethnicity (AFFHT Map 9A)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

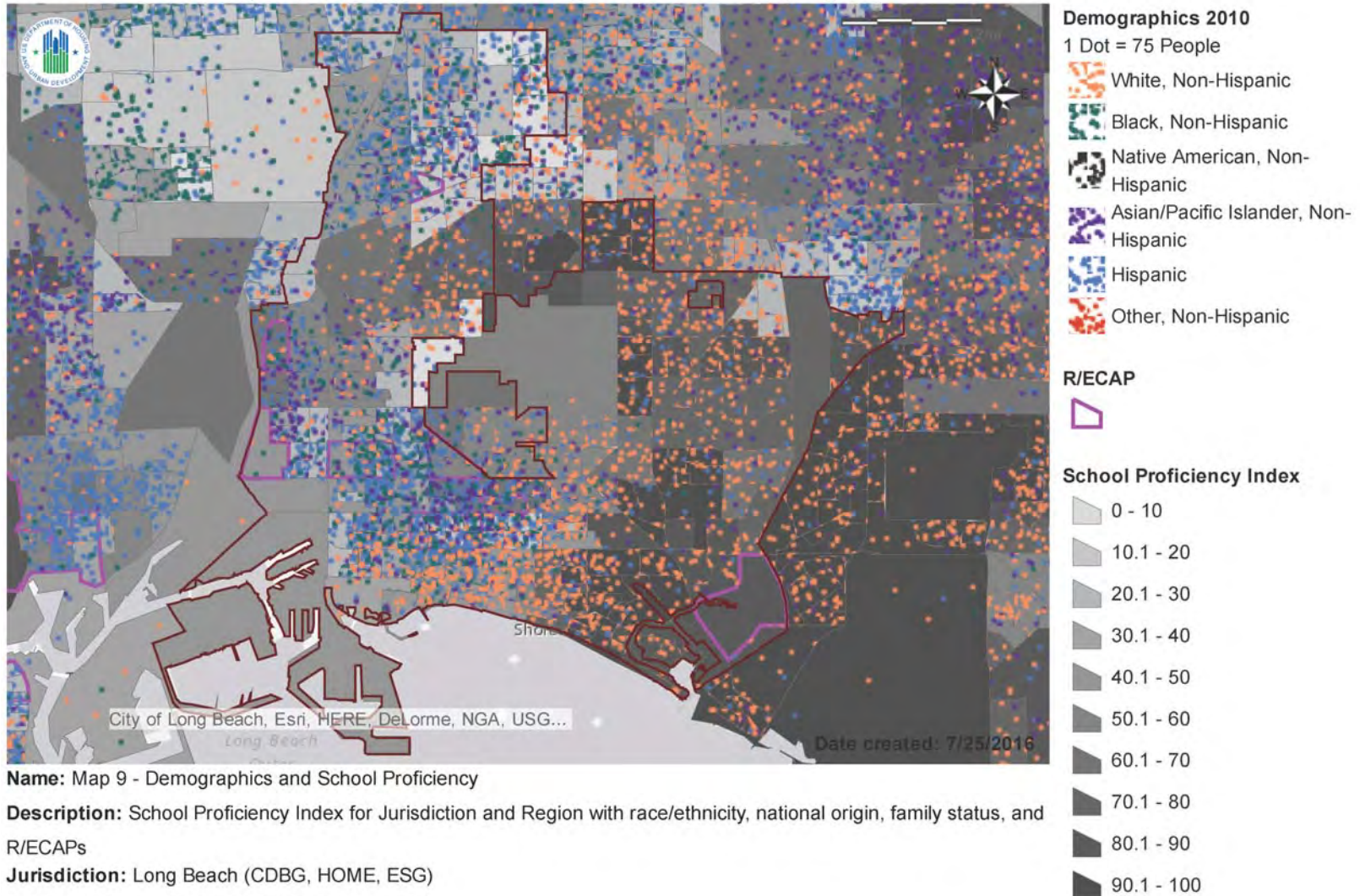
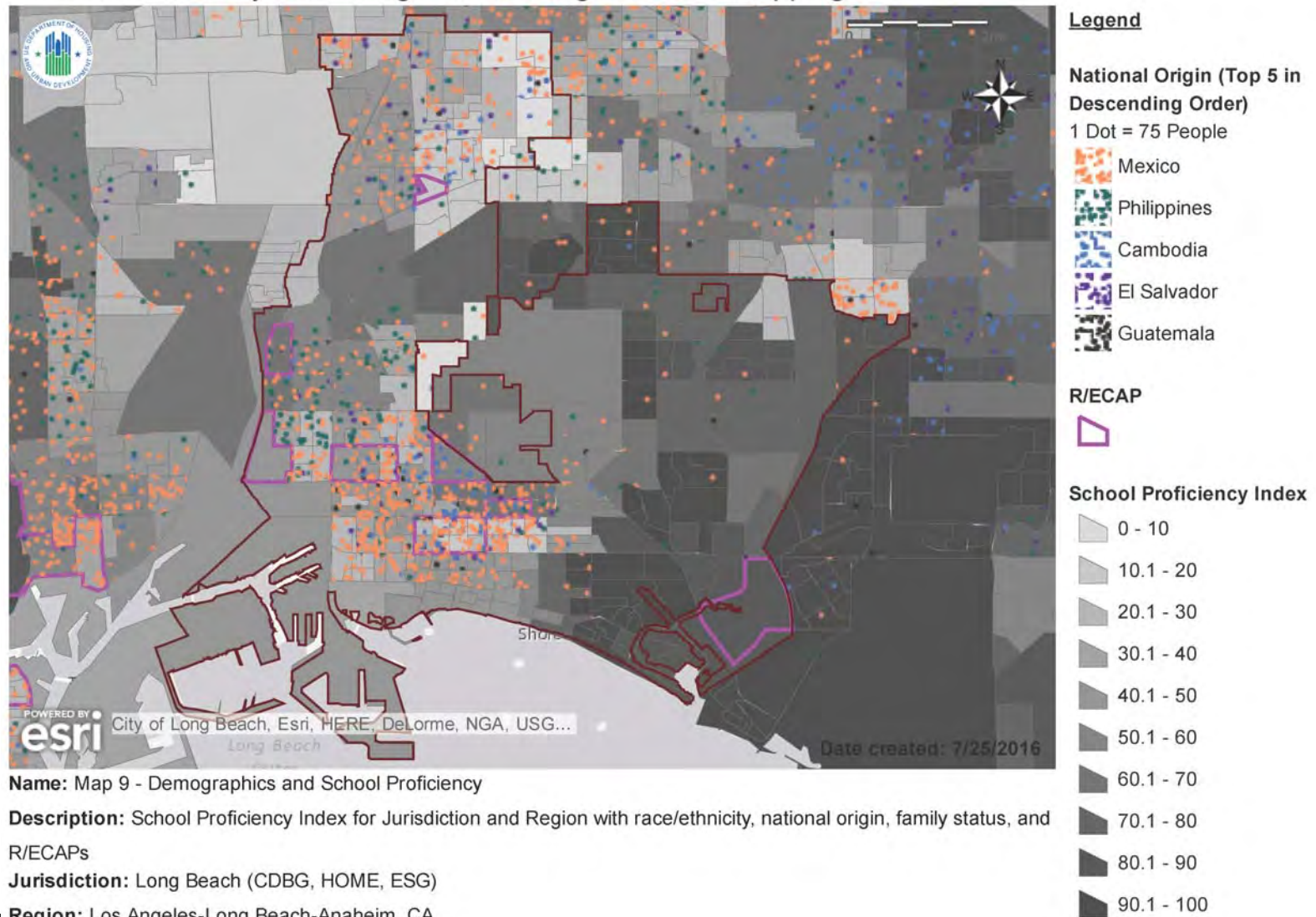


Figure 12: Demographics and School Proficiency – National Origin (AFFHT Map 9B)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 9 - Demographics and School Proficiency

**Description:** School Proficiency Index for Jurisdiction and Region with race/ethnicity, national origin, family status, and R/ECAPs

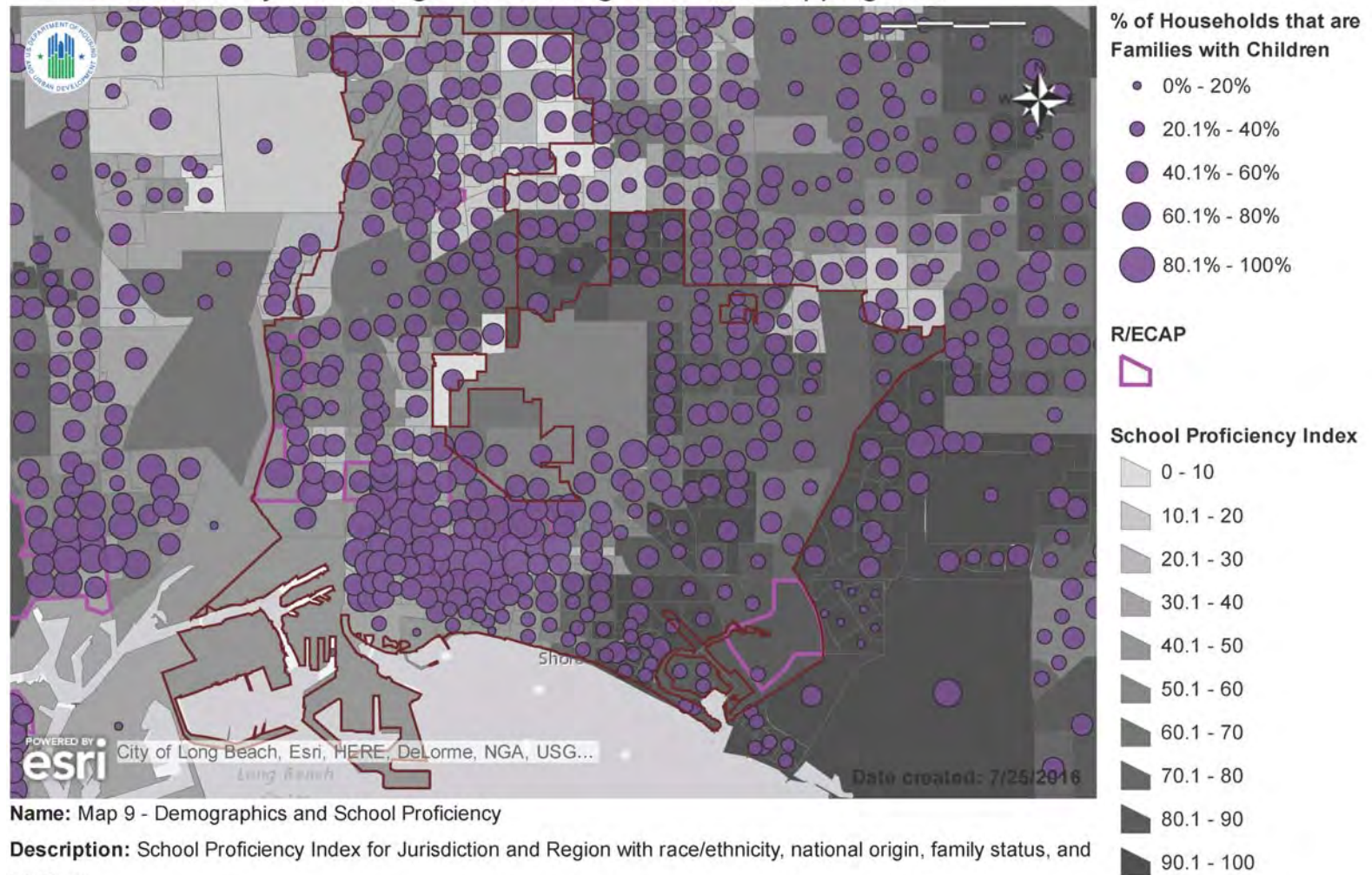
**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA  
 City of Long Beach  
 Assessment of Fair Housing



Figure 13: Demographics and School Proficiency – Family Status (AFFHT Map 9C)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 9 - Demographics and School Proficiency

**Description:** School Proficiency Index for Jurisdiction and Region with race/ethnicity, national origin, family status, and R/ECAPs

**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA

City of Long Beach  
Assessment of Fair Housing

Figure 14: Title I Schools





Figure 15: Transit Accessibility to Employment Centers

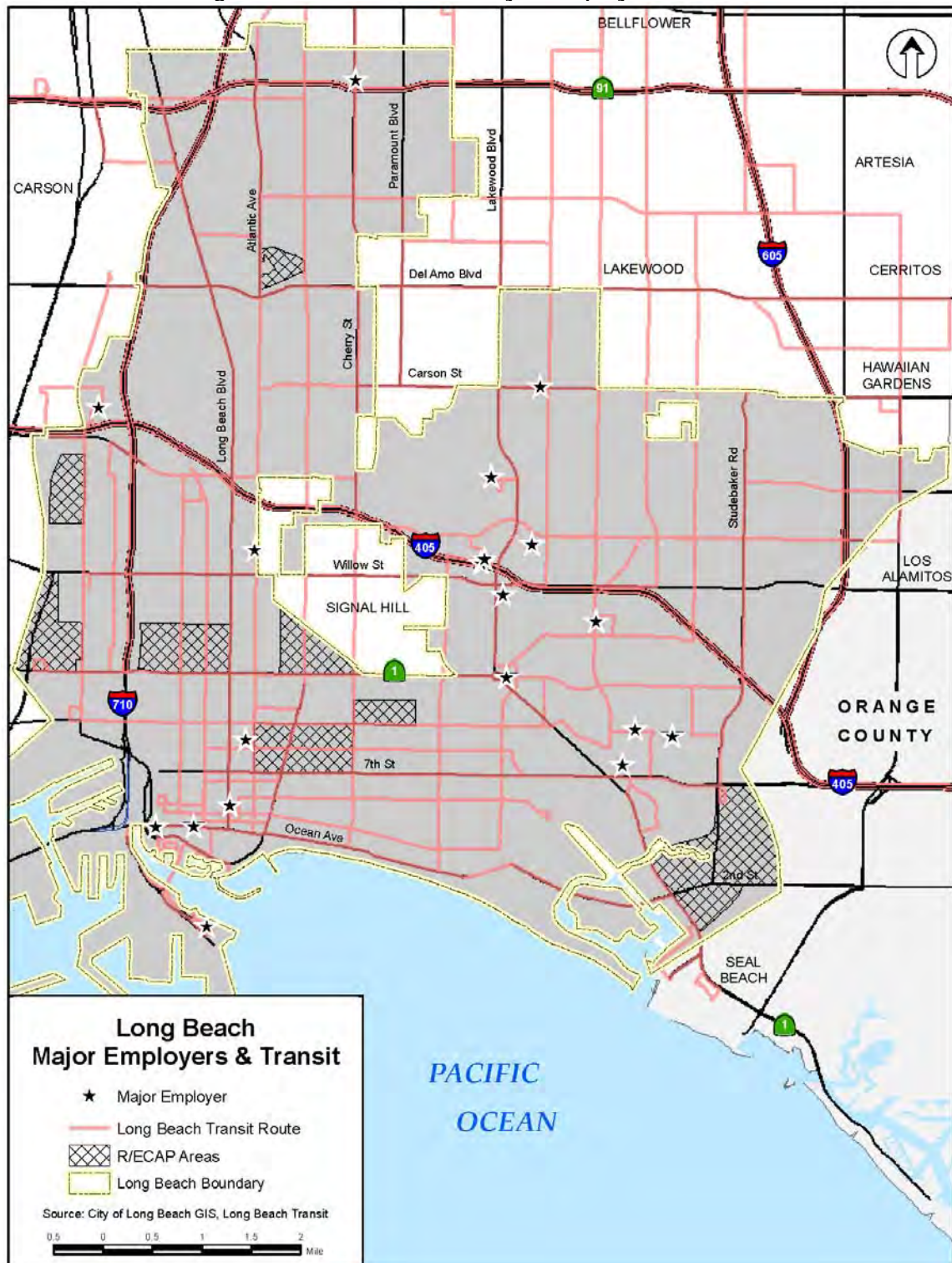


Figure 16: Demographics and Job Proximity – Race/Ethnicity (AFFHT Map 10A)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool





Figure 17: Demographics and Job Proximity – National Origin (AFFHT Map 10B)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

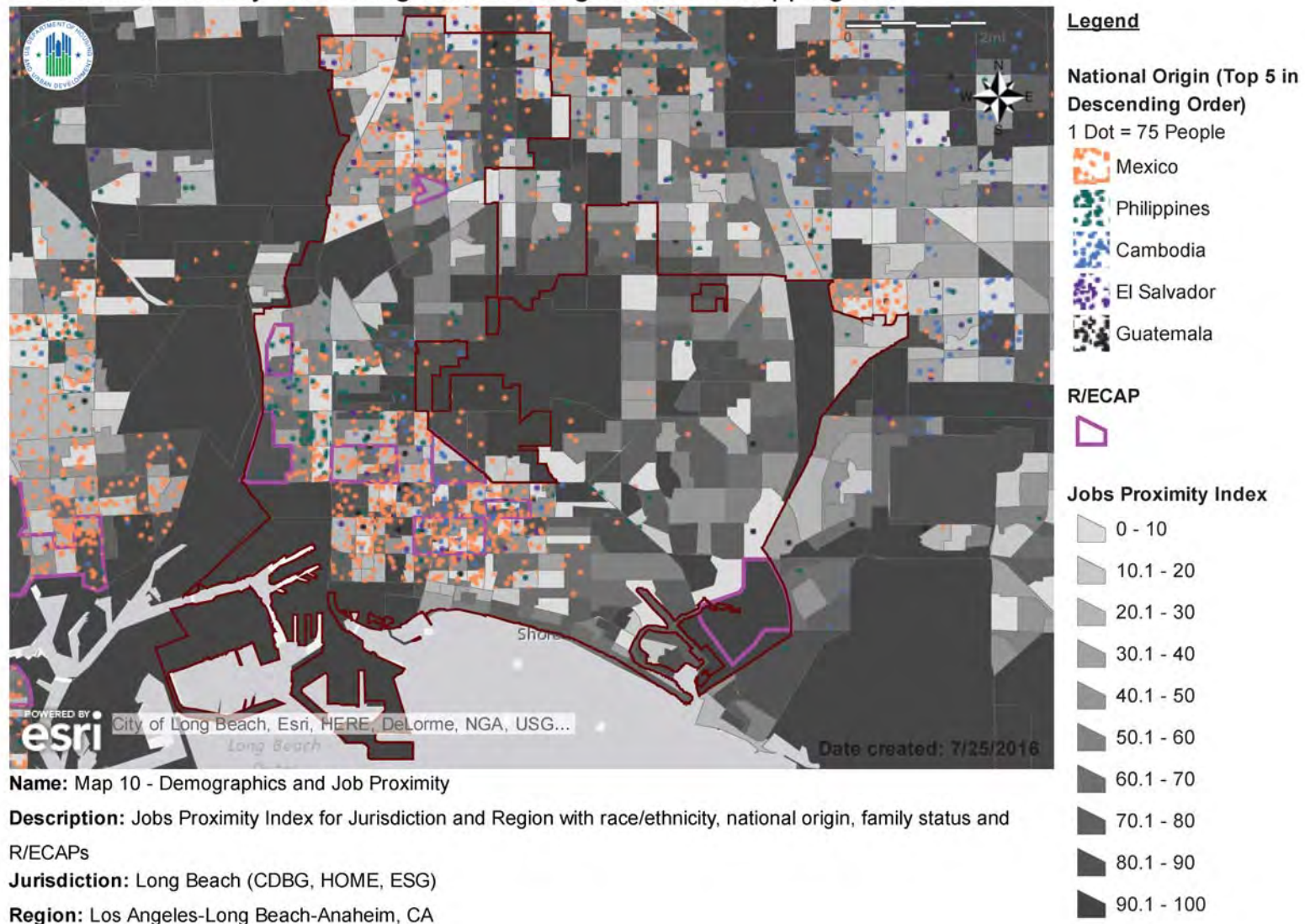
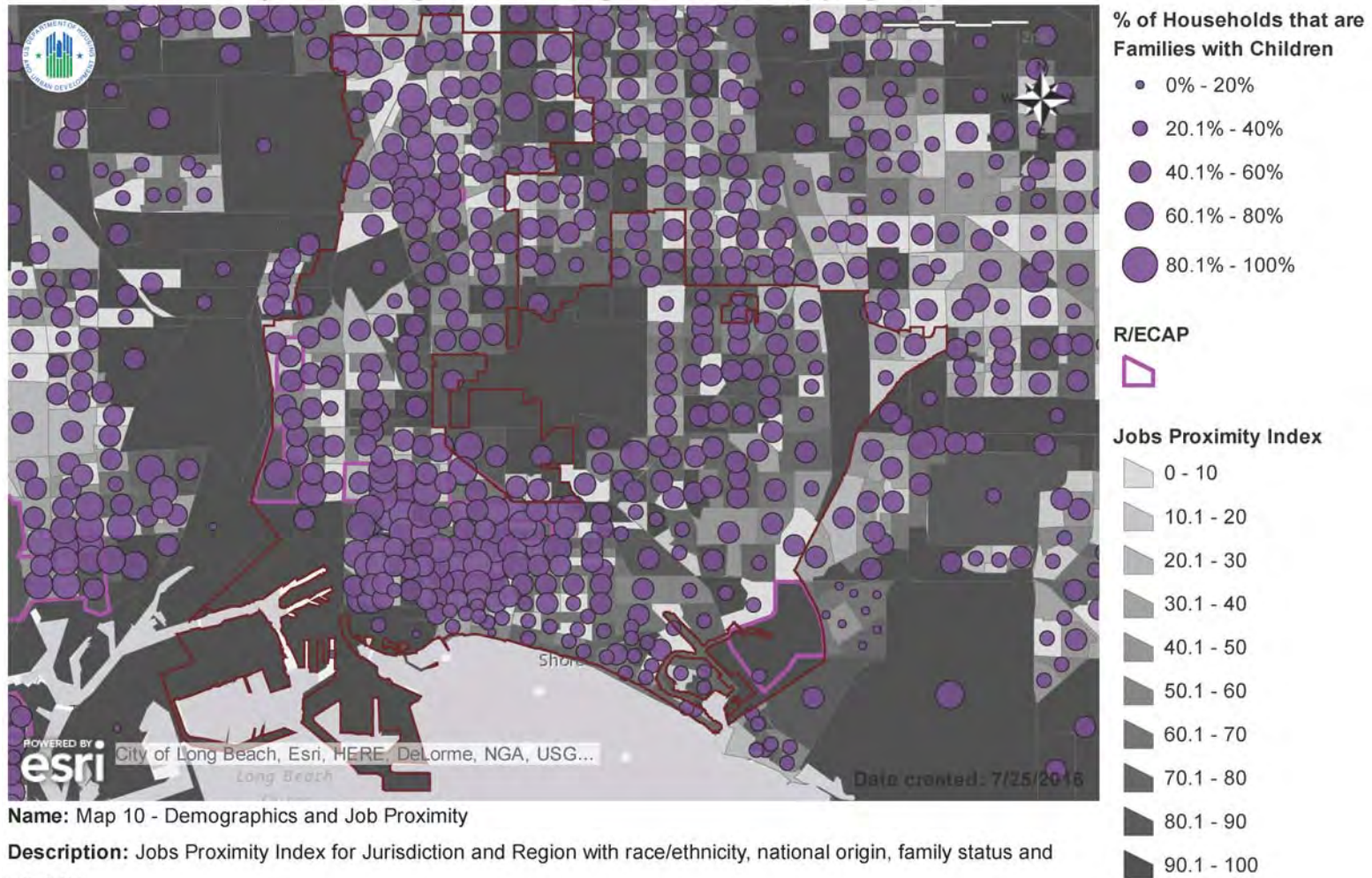


Figure 18: Demographics and Job Proximity – Family Status (AFFHT Map 10C)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 10 - Demographics and Job Proximity

**Description:** Jobs Proximity Index for Jurisdiction and Region with race/ethnicity, national origin, family status and R/ECAPs

**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA



Figure 19: Demographics and Labor Market – Race/Ethnicity (AFFHT Map 11A)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

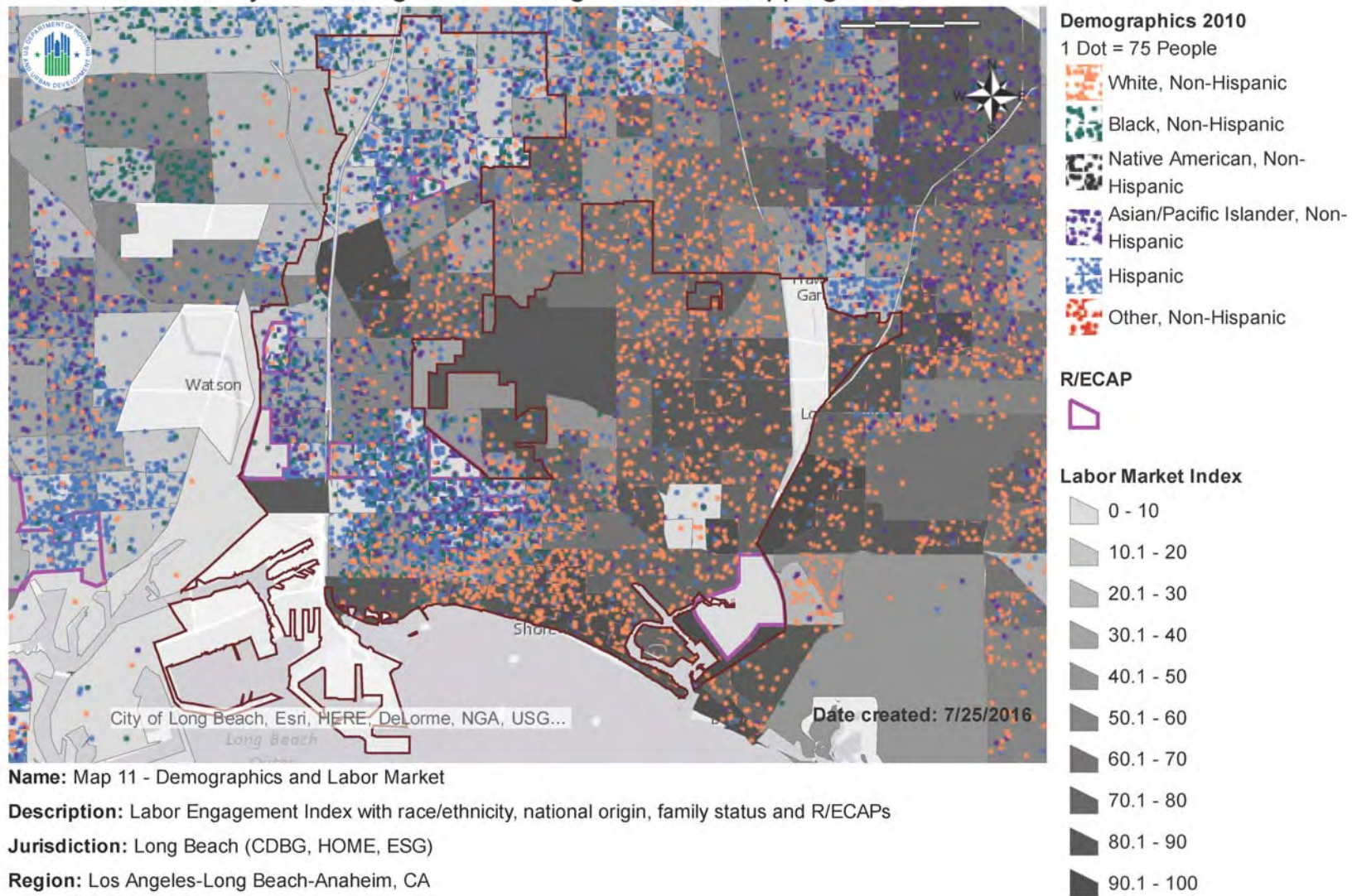


Figure 20: Demographics and Labor Market – National Origin (AFFHT Map 11B)

### HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

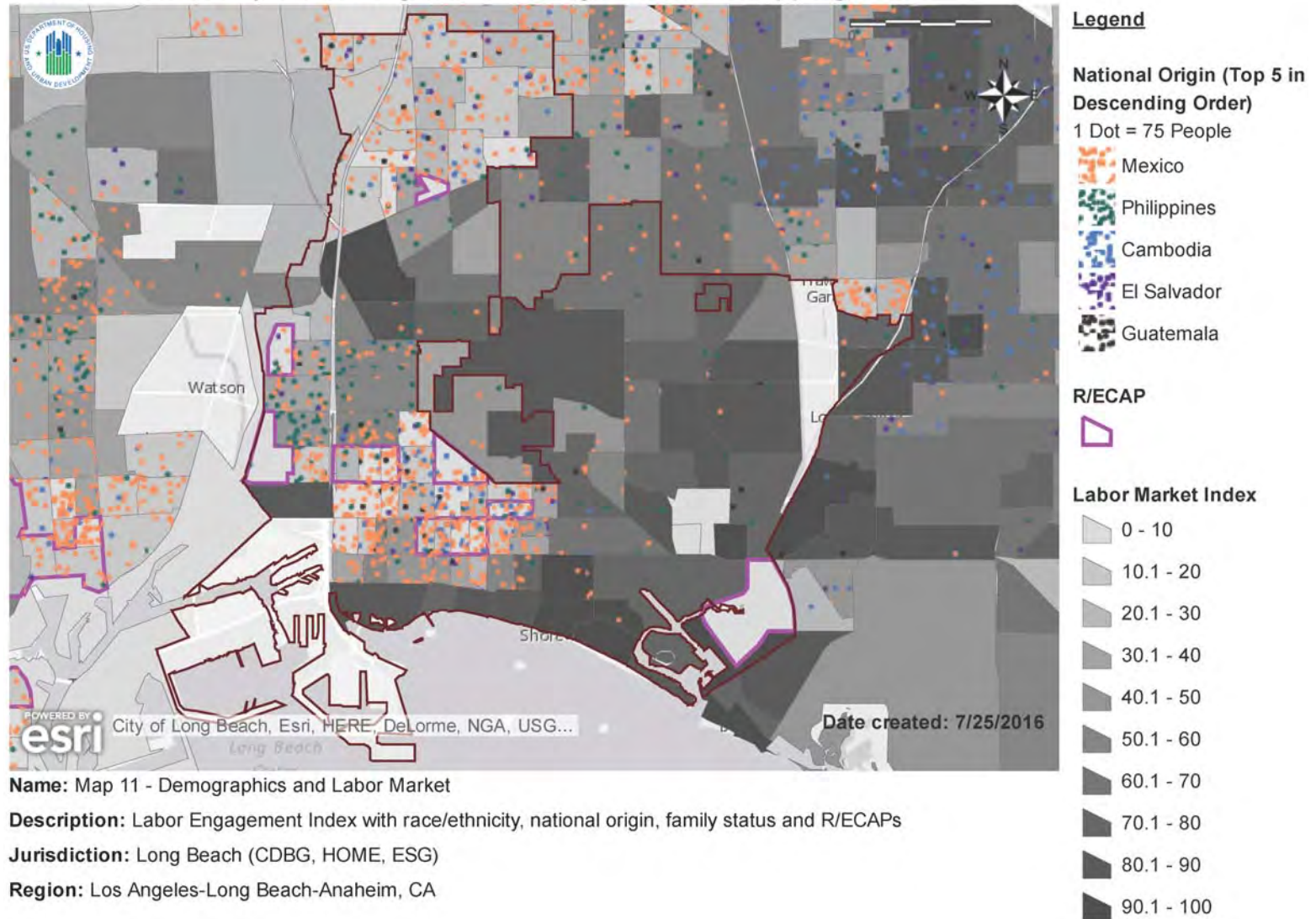




Figure 21: Demographics and Labor Market - Family Status (AFFHT Map 11C)

### HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

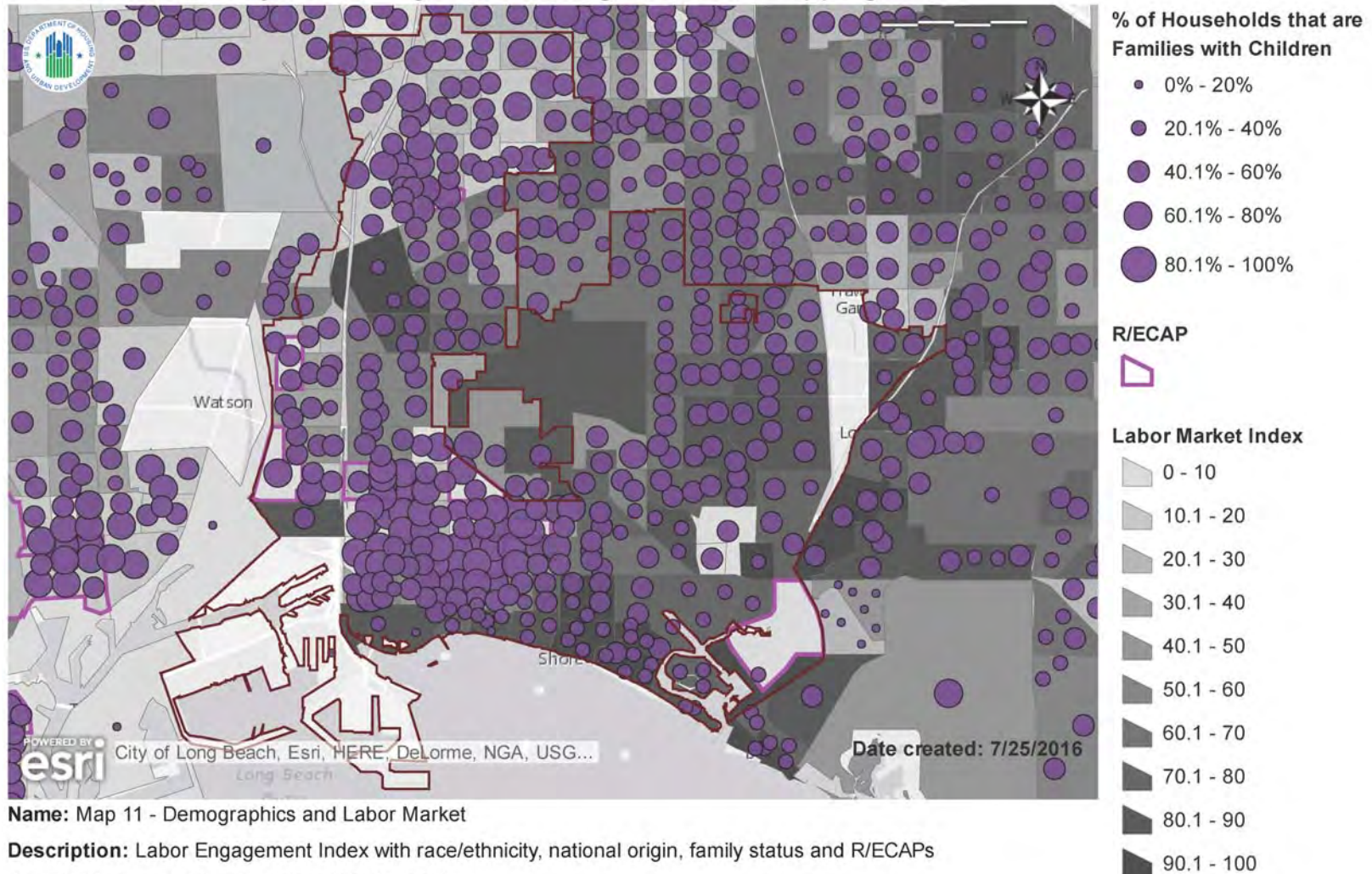




Figure 22: Demographics and Transit Trips – Race/Ethnicity (AFFHT Map 12A)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

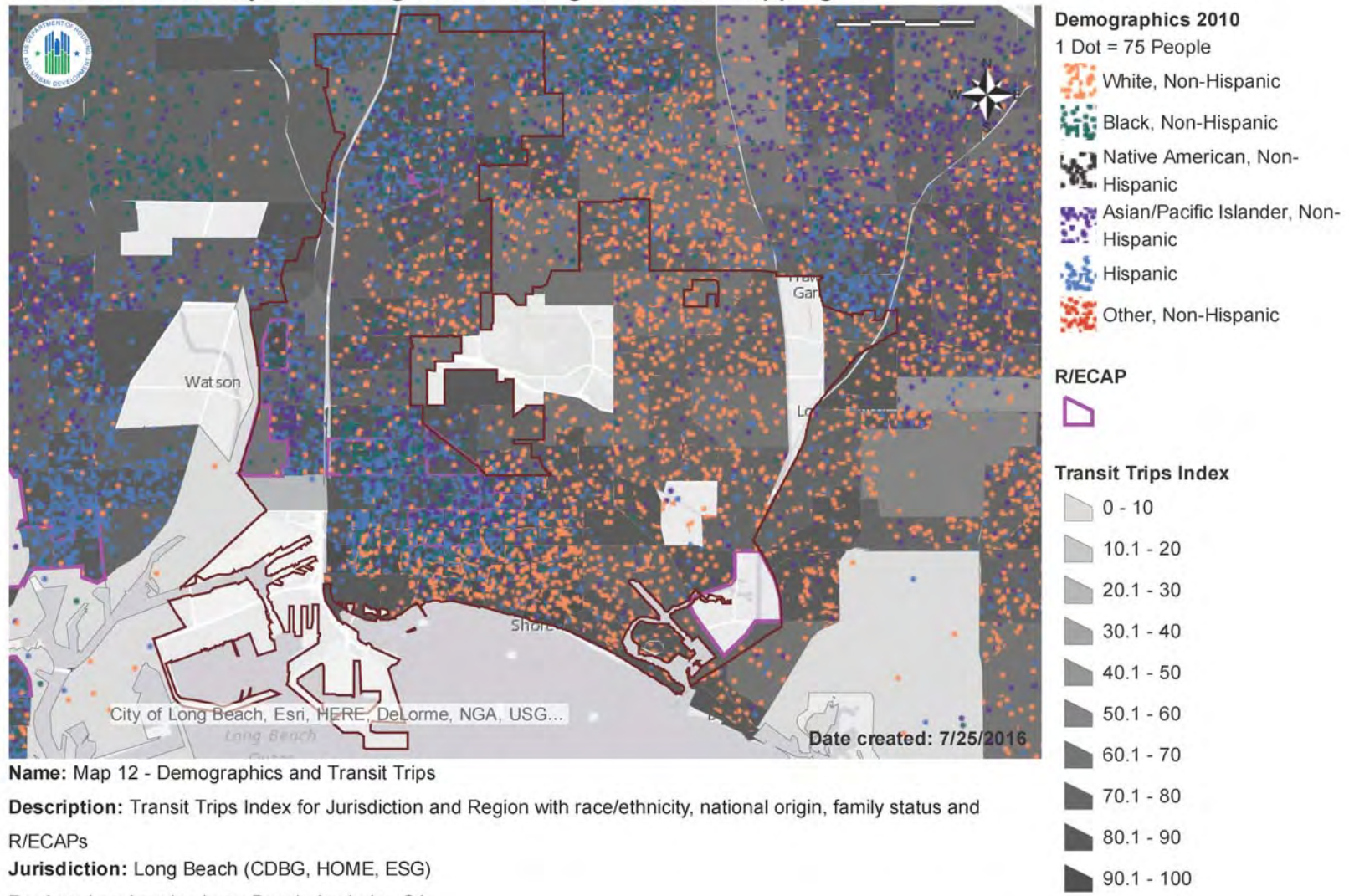


Figure 23: Demographics and Transit Trips – National Origin (AFFHT Map 12B)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

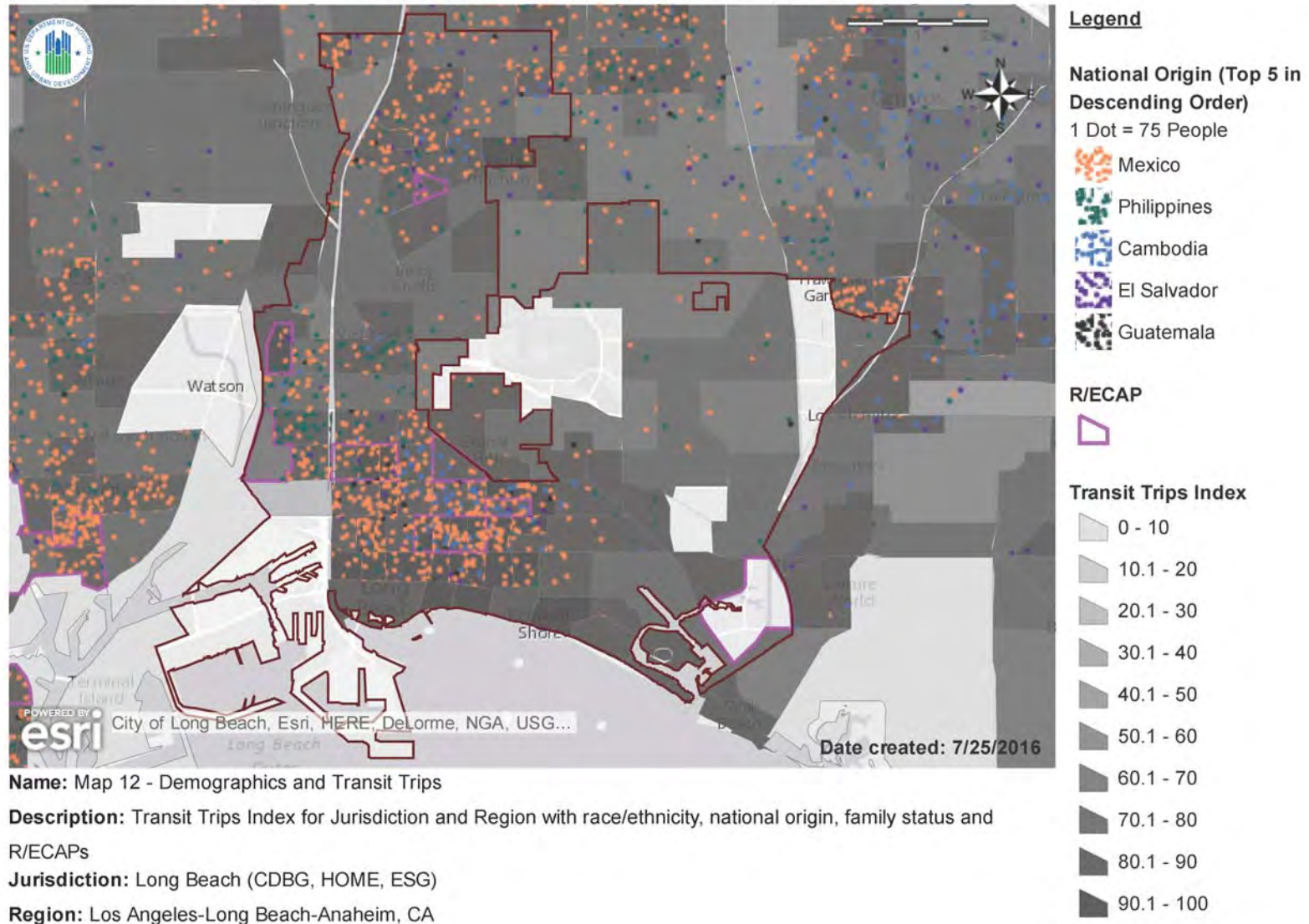




Figure 24: Demographics and Transit Trips – Family Status (AFFHT Map 12C)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

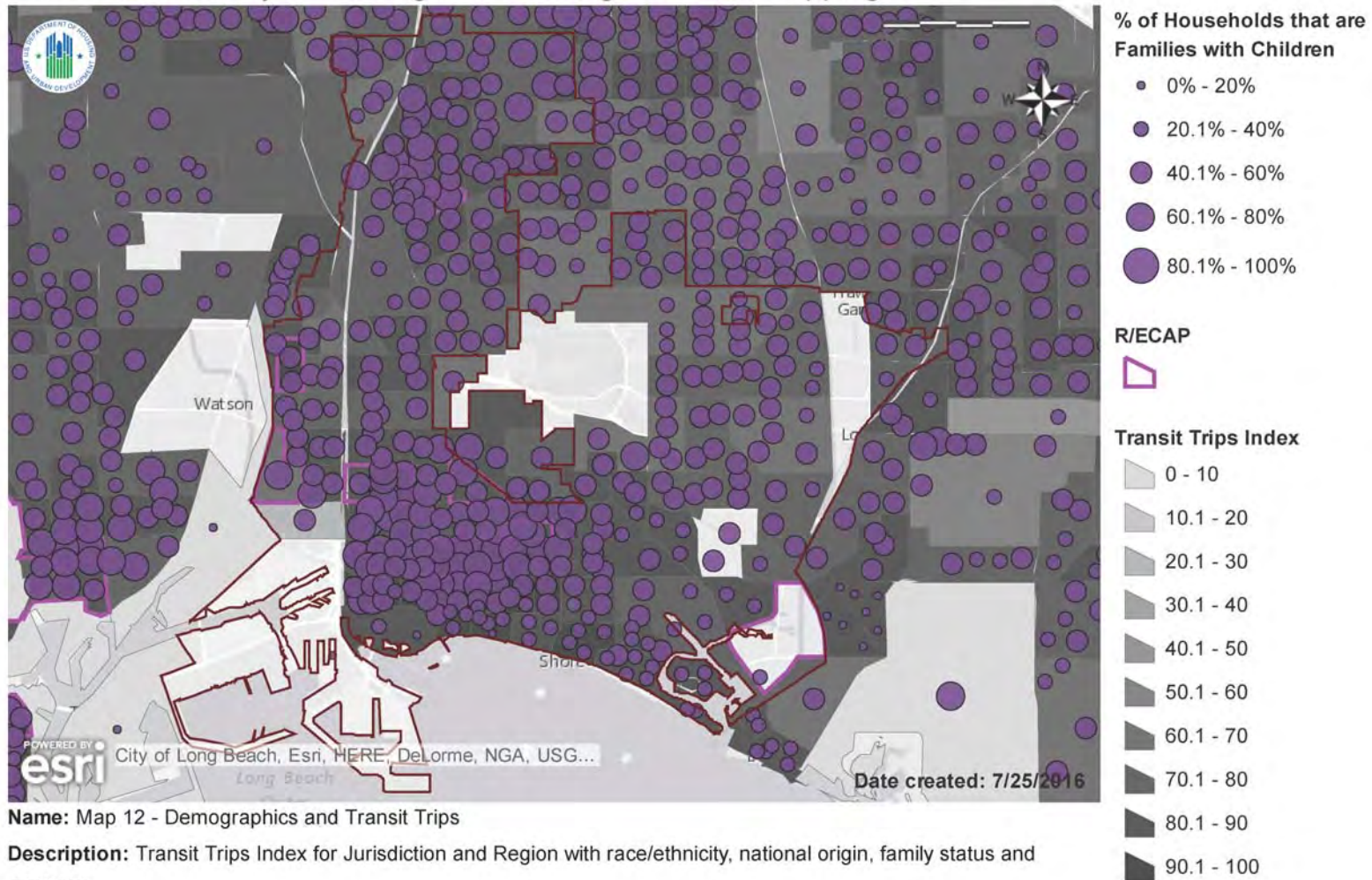




Figure 25: Demographics and Low Transportation Cost – Race/Ethnicity (AFFHT Map 13A)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

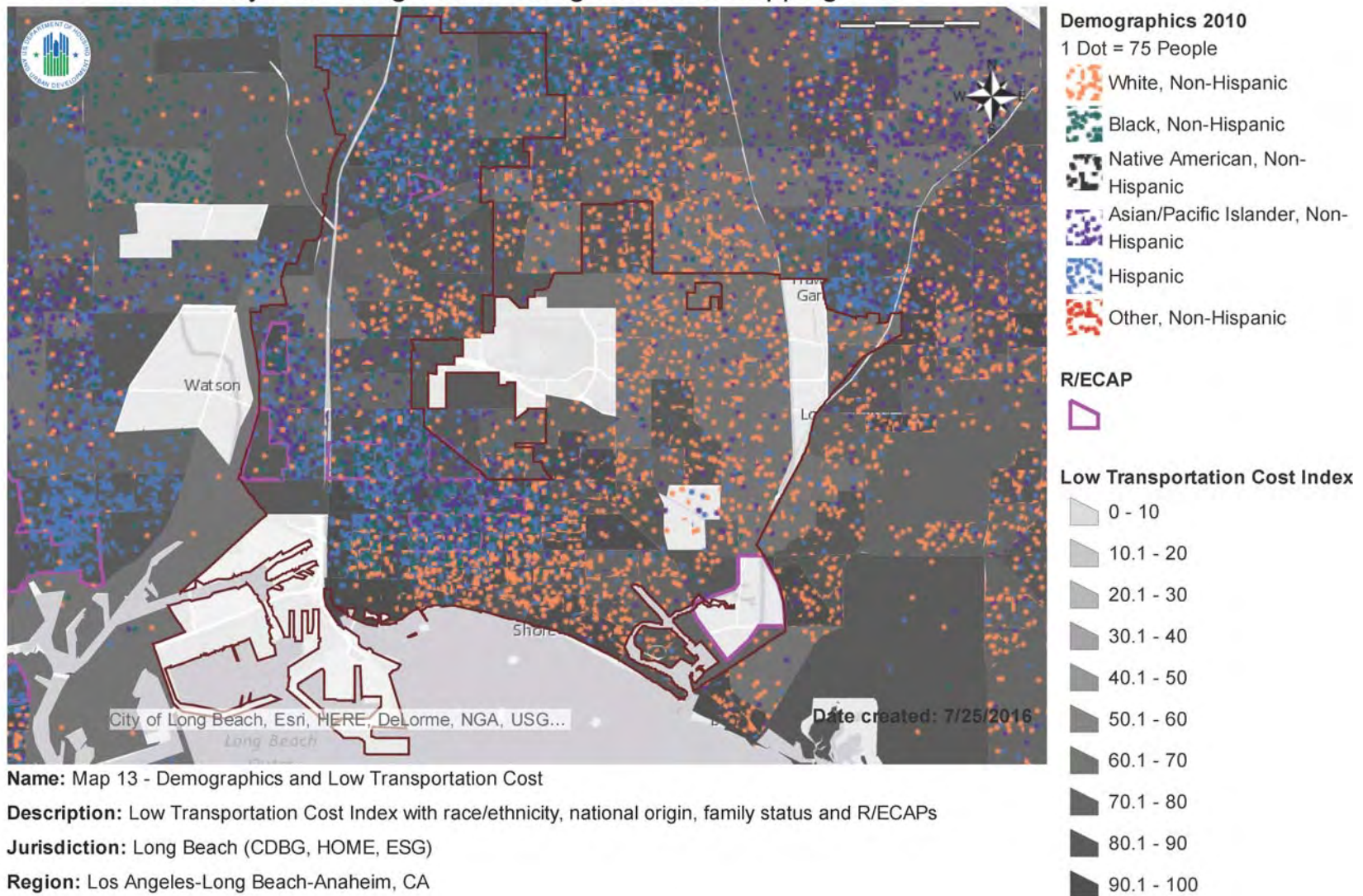


Figure 26: Demographics and Low Transportation Cost – National Origin (AFFHT Map 13B)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

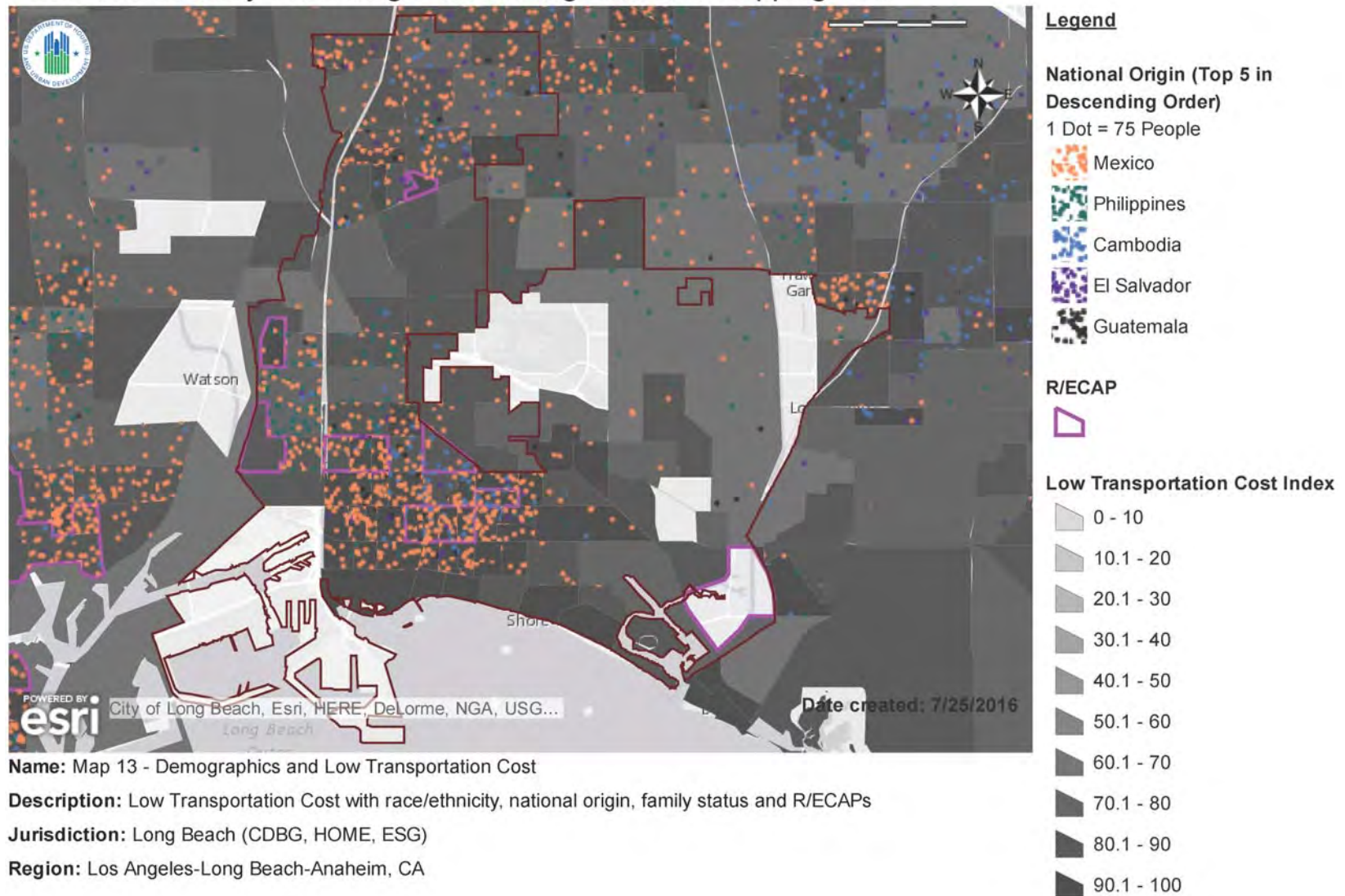




Figure 27: Demographics and Low Transportation Cost – Family Status (AFFHT Map 13C)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool





Figure 28: Demographics and Poverty – Race/Ethnicity (AFFHT Map 14A)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

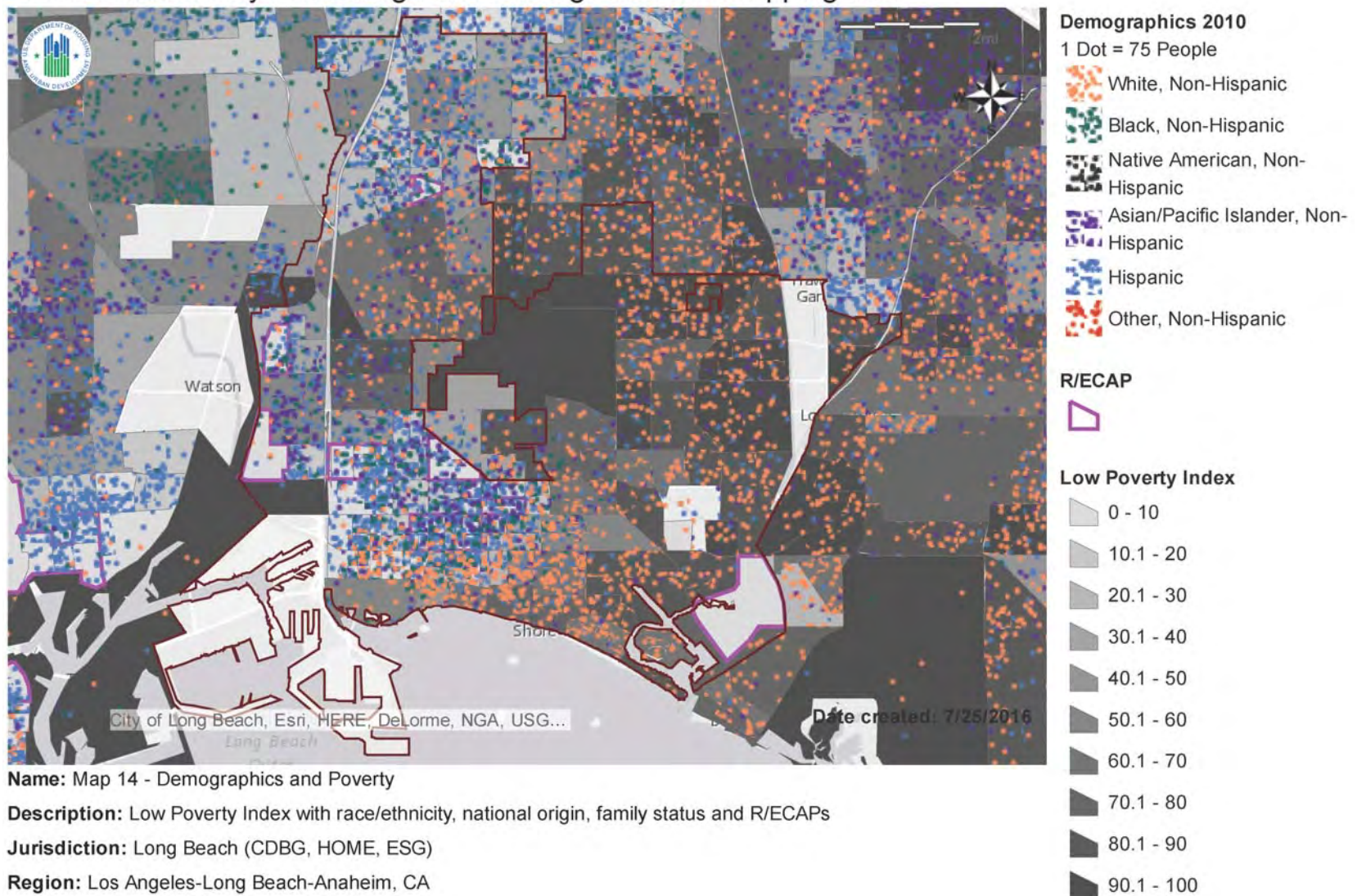
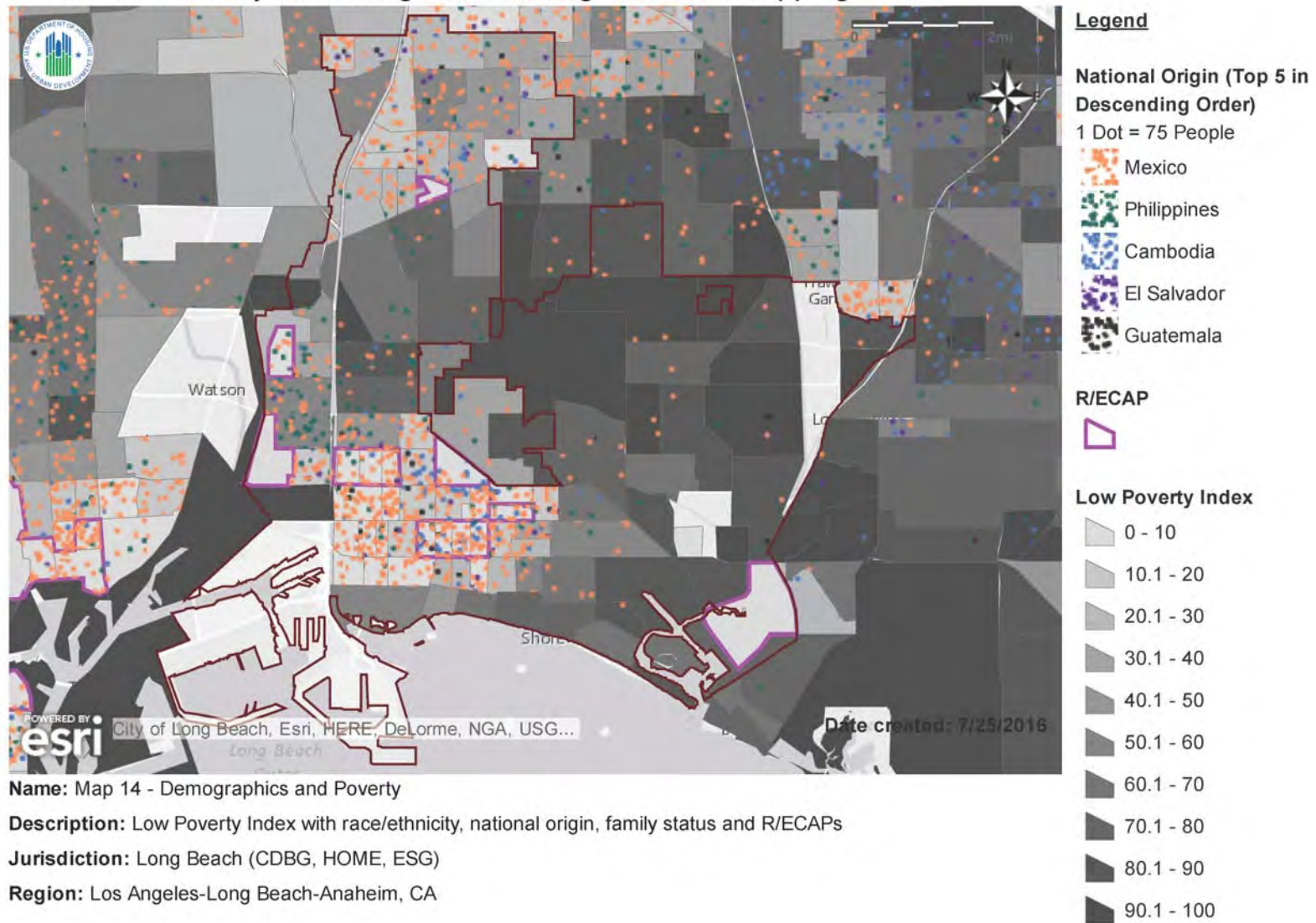




Figure 29: Demographics of Poverty – National Origin (AFFHT Map 14B)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 14 - Demographics and Poverty

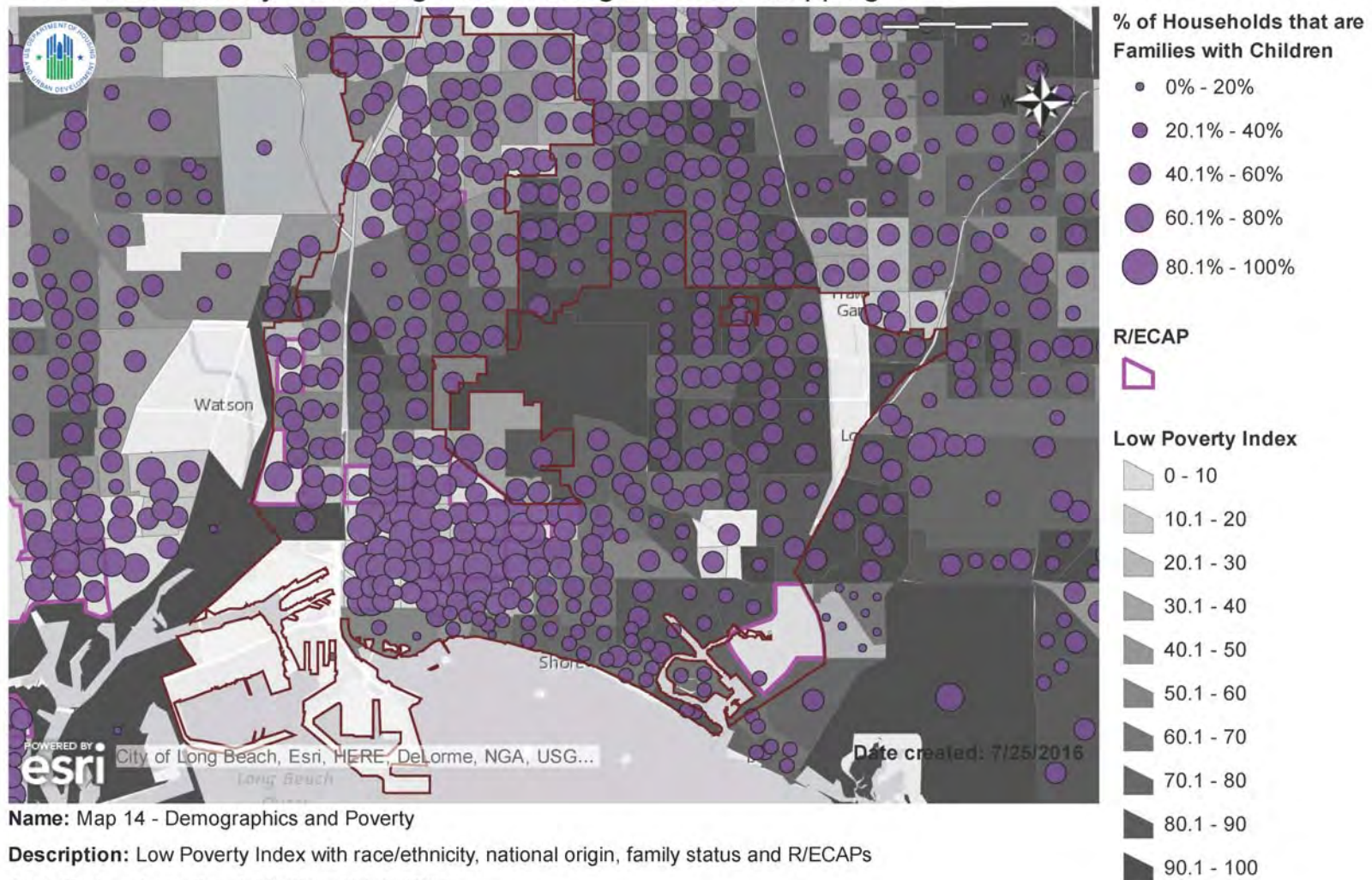
**Description:** Low Poverty Index with race/ethnicity, national origin, family status and R/ECAPs

**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA

Figure 30: Demographics and Poverty – Family Status (AFFHT Map 14C)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 14 - Demographics and Poverty

**Description:** Low Poverty Index with race/ethnicity, national origin, family status and R/ECAPs

**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA



Figure 31: Demographics and Environmental Health – Race/Ethnicity (AFFHT Map 15A)

### HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

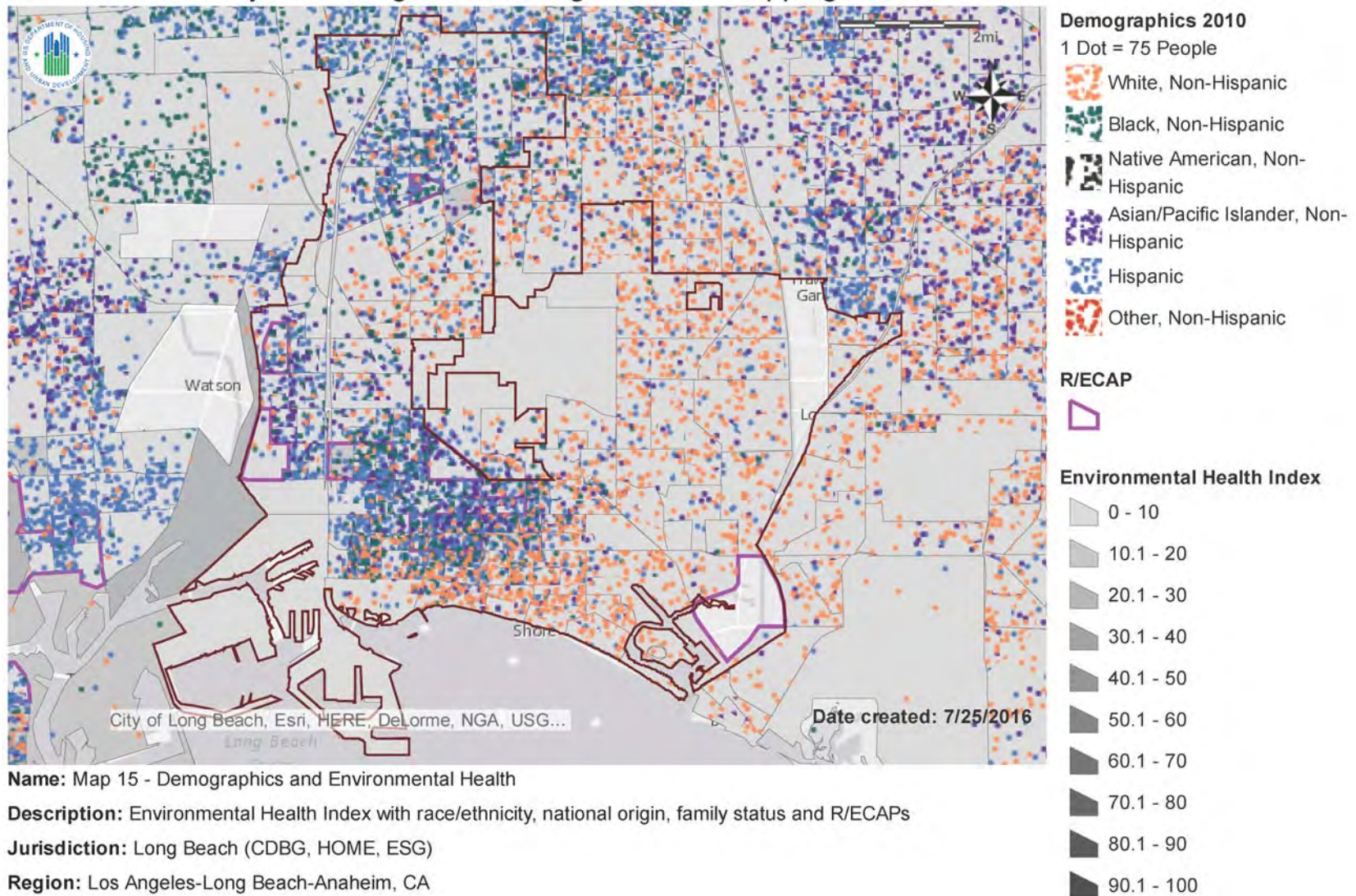




Figure 32: Demographics and Environmental Health – National Origin (AFFHT Map 15B)

### HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

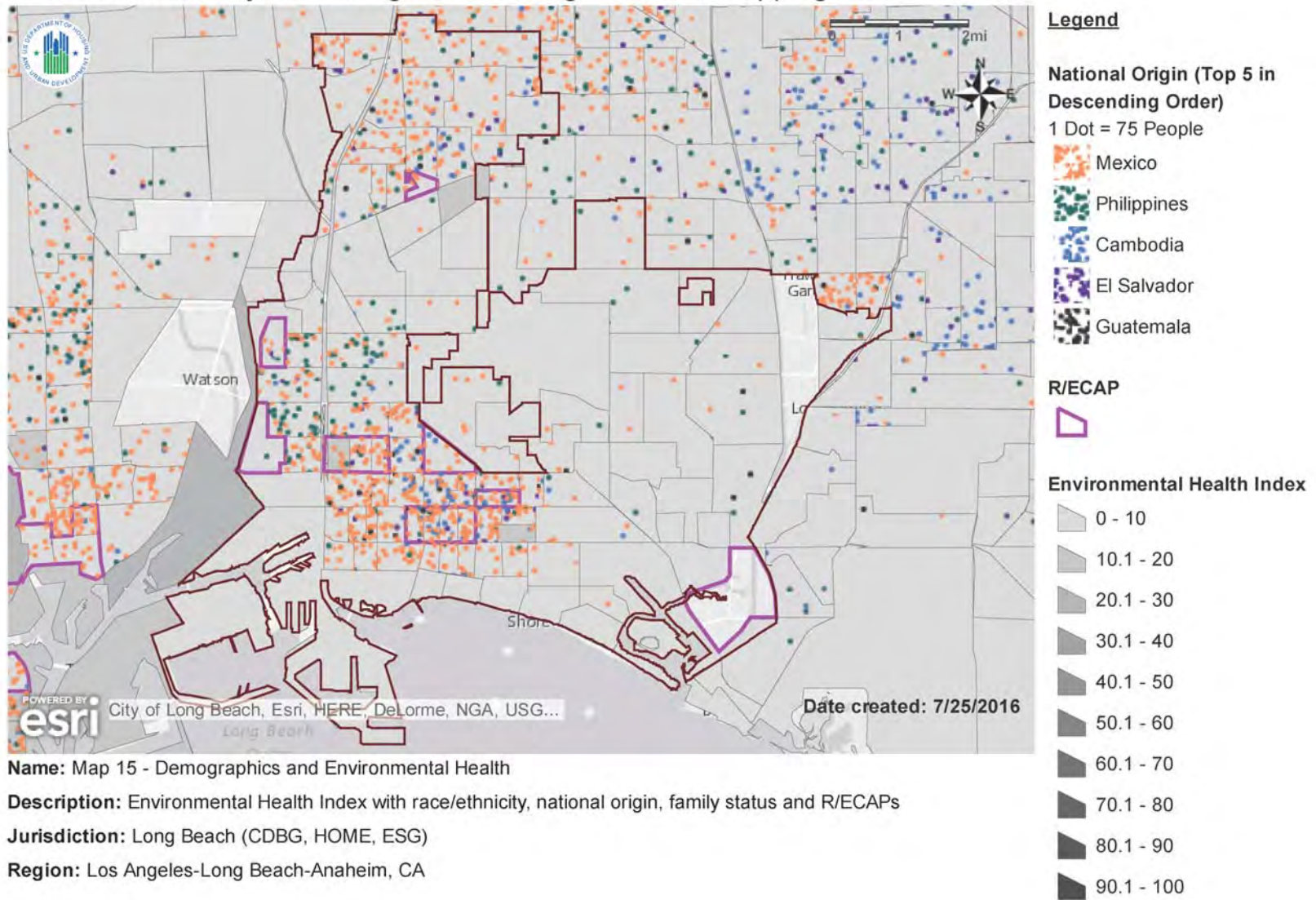




Figure 33: Demographics and Environmental Health – Family Status (AFFHT Map 15C)

### HUD Affirmatively Furthering Fair Housing Data and Mapping Tool

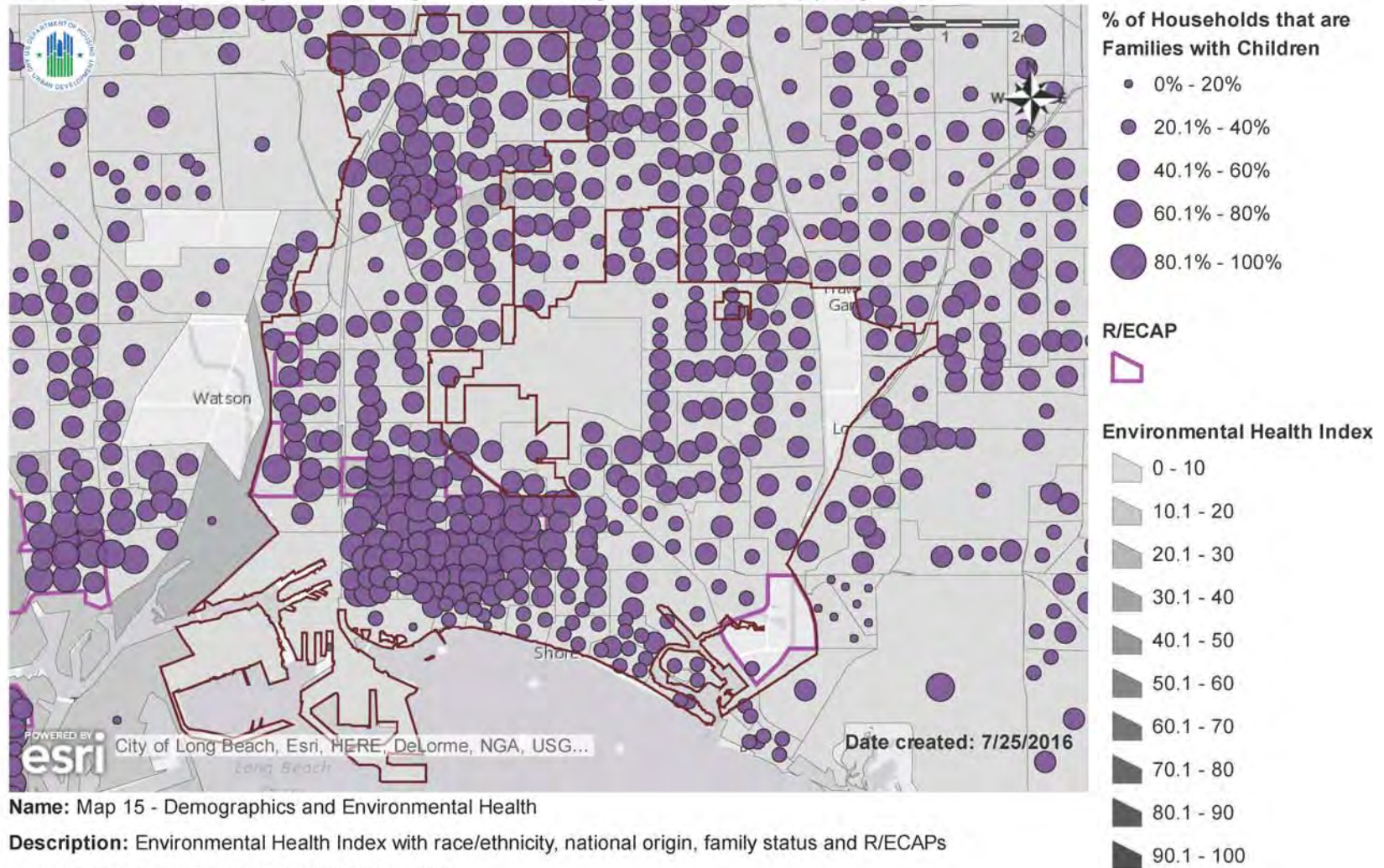
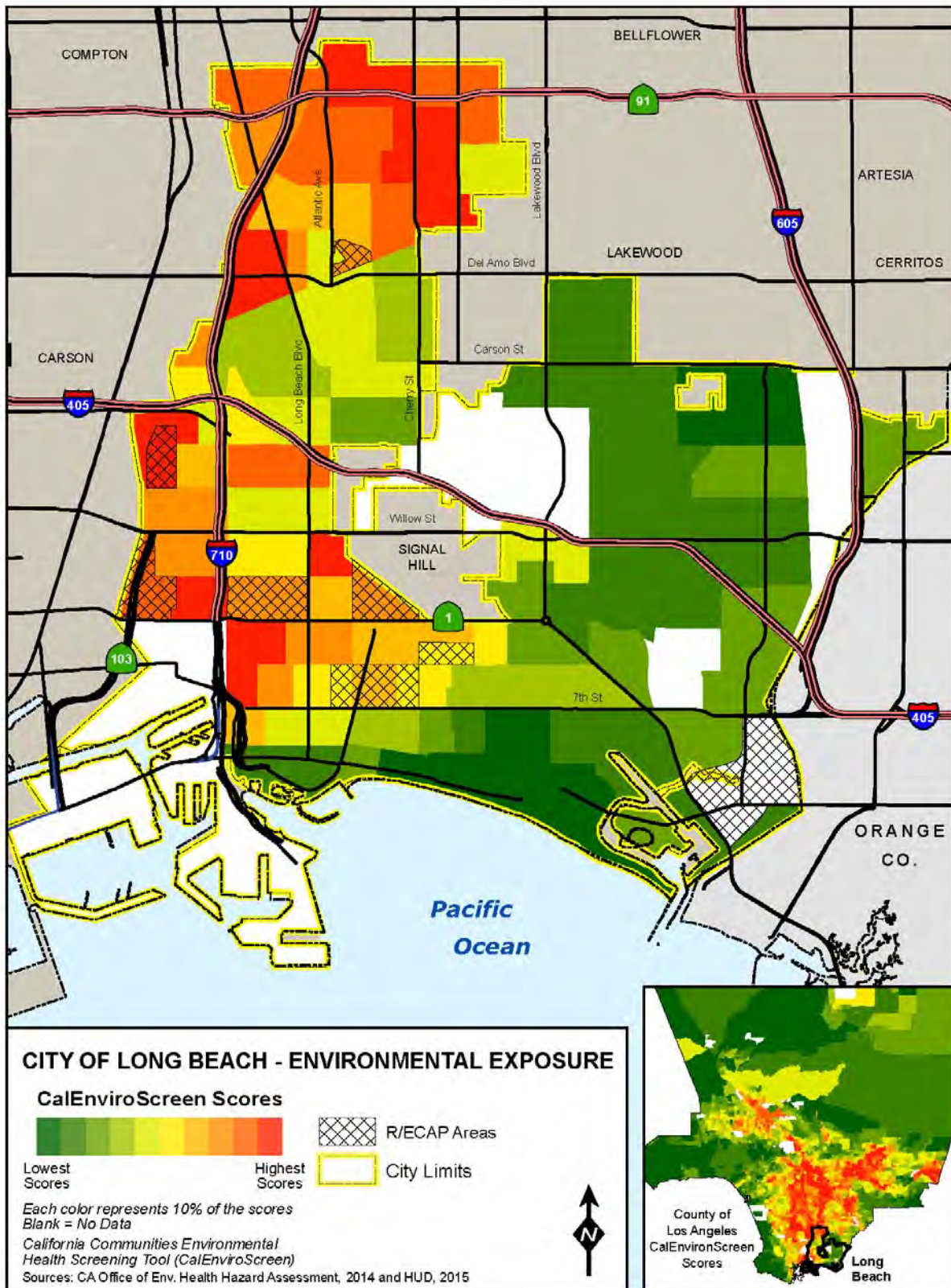




Figure 34: Environmental Exposure



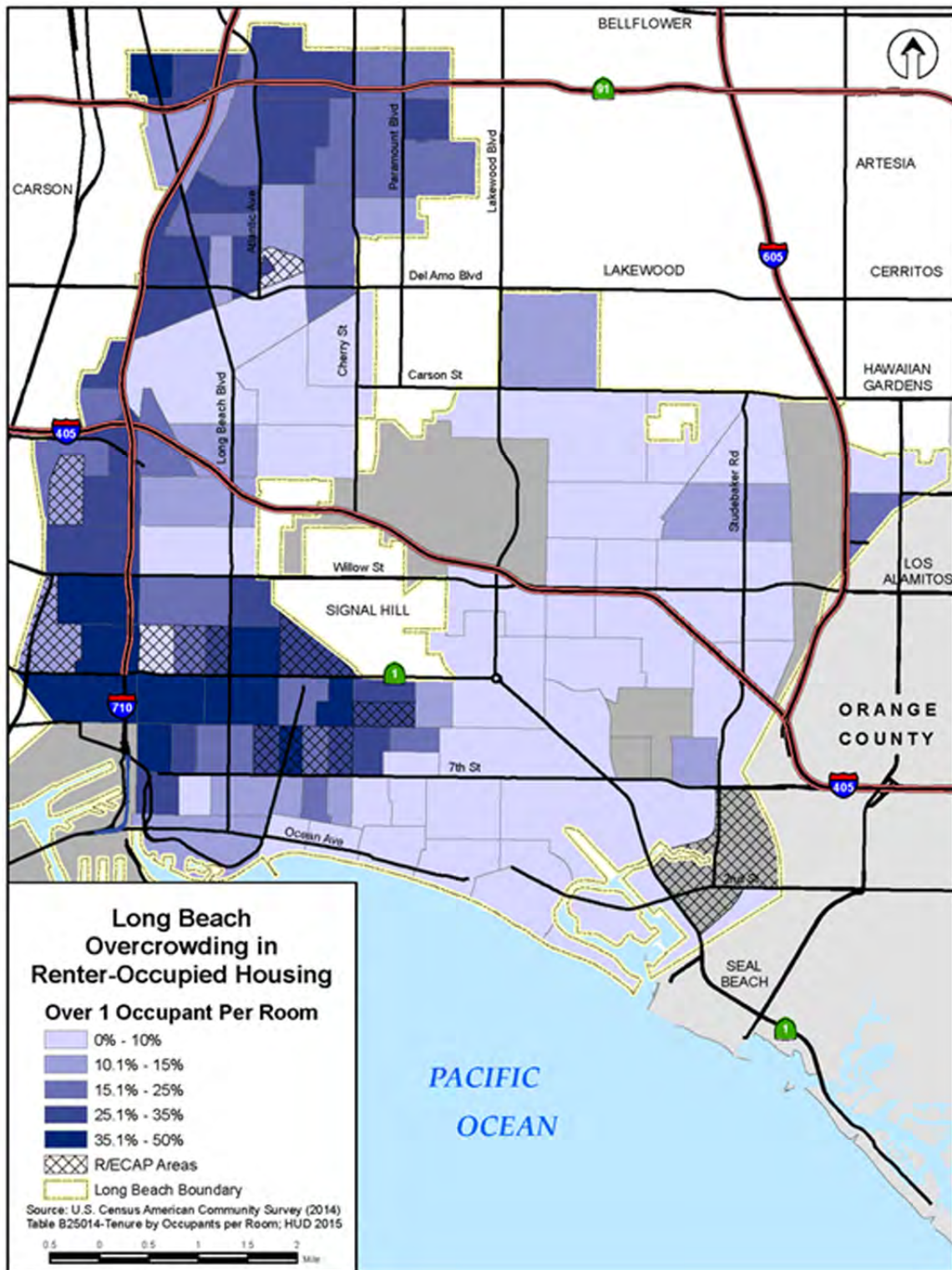
**City of Long Beach**

**Racially & Ethnically Concentrated Area of Poverty (R/ECAP)**  
**and Promise Zone Census Tracts**

Department of Technology & Innovation | 1/2016\_DevelopmentServices/Neighborhood Services/NIS\_CDBG\_RECAP/PromiseZoneTracts\_RECAP.mxd 10/1/2016



Figure 36: Overcrowding in Renter-Occupied Housing





**Figure 37: Housing Cost Burden by Income and Tenure**

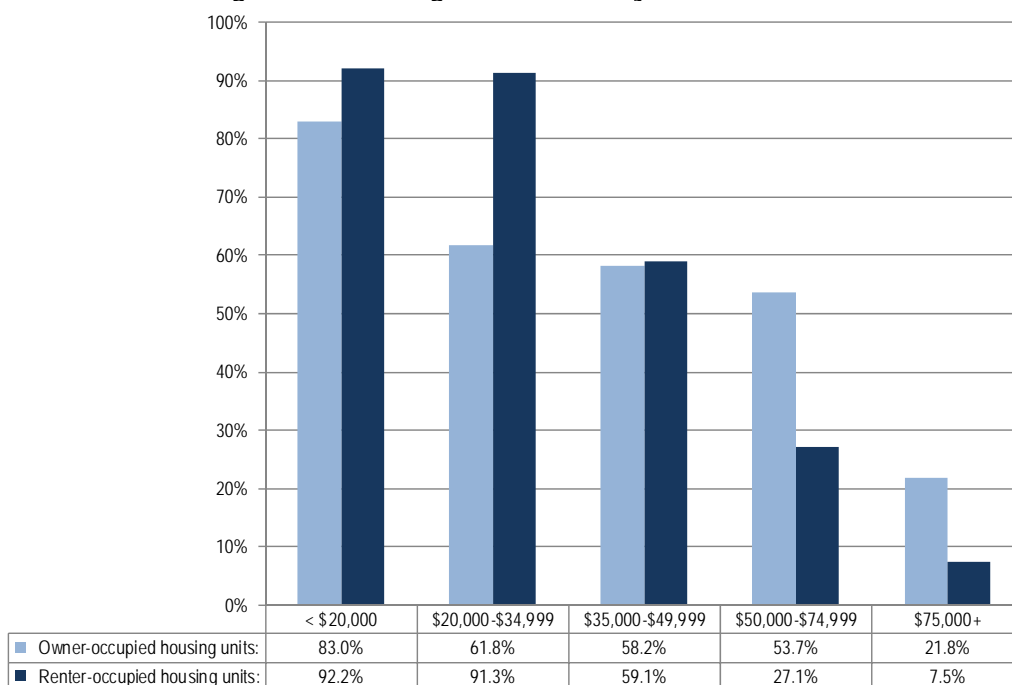
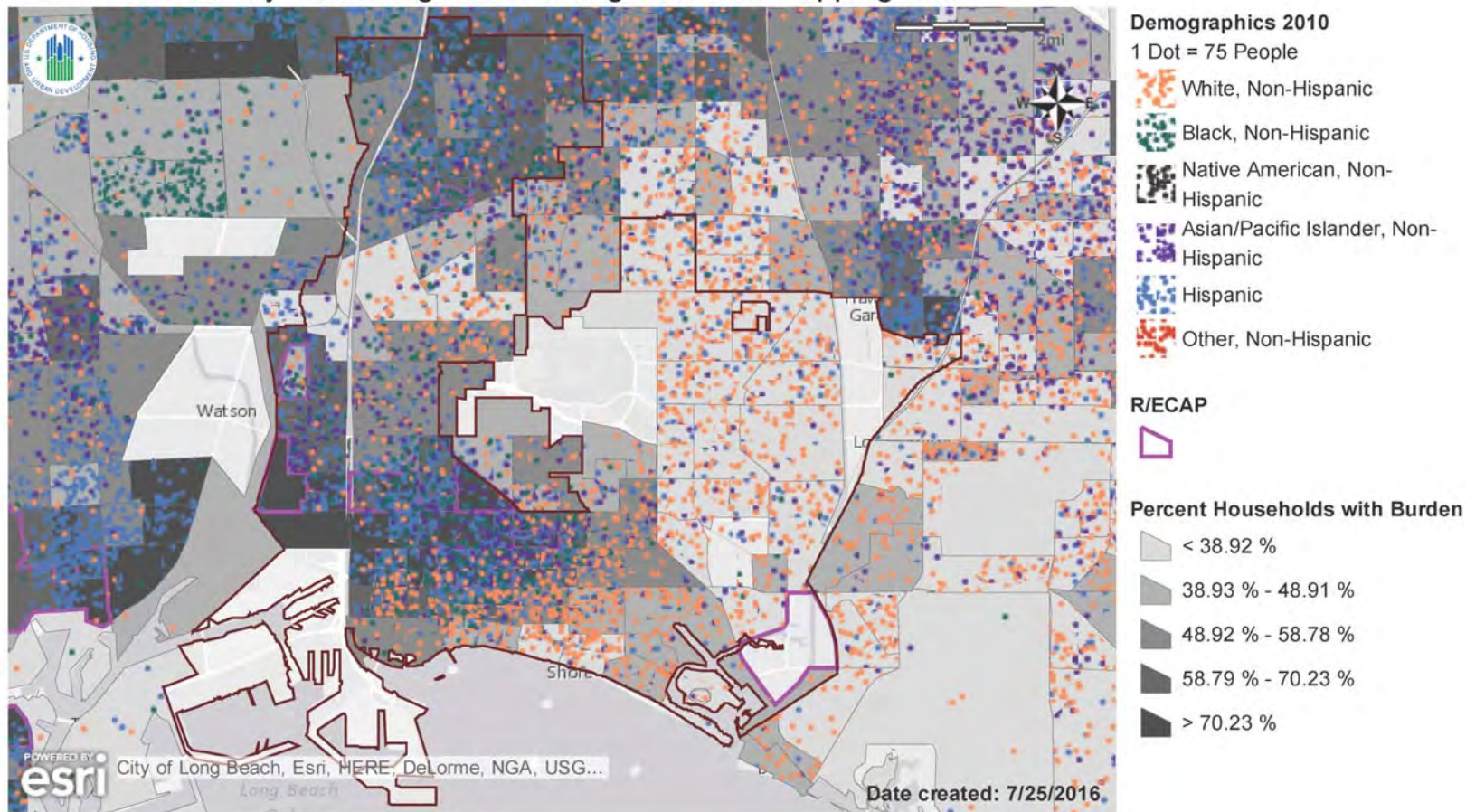


Figure 38: Housing Burden and Race/Ethnicity (AFFHT Map 7)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 7 - Housing Burden and Race/Ethnicity

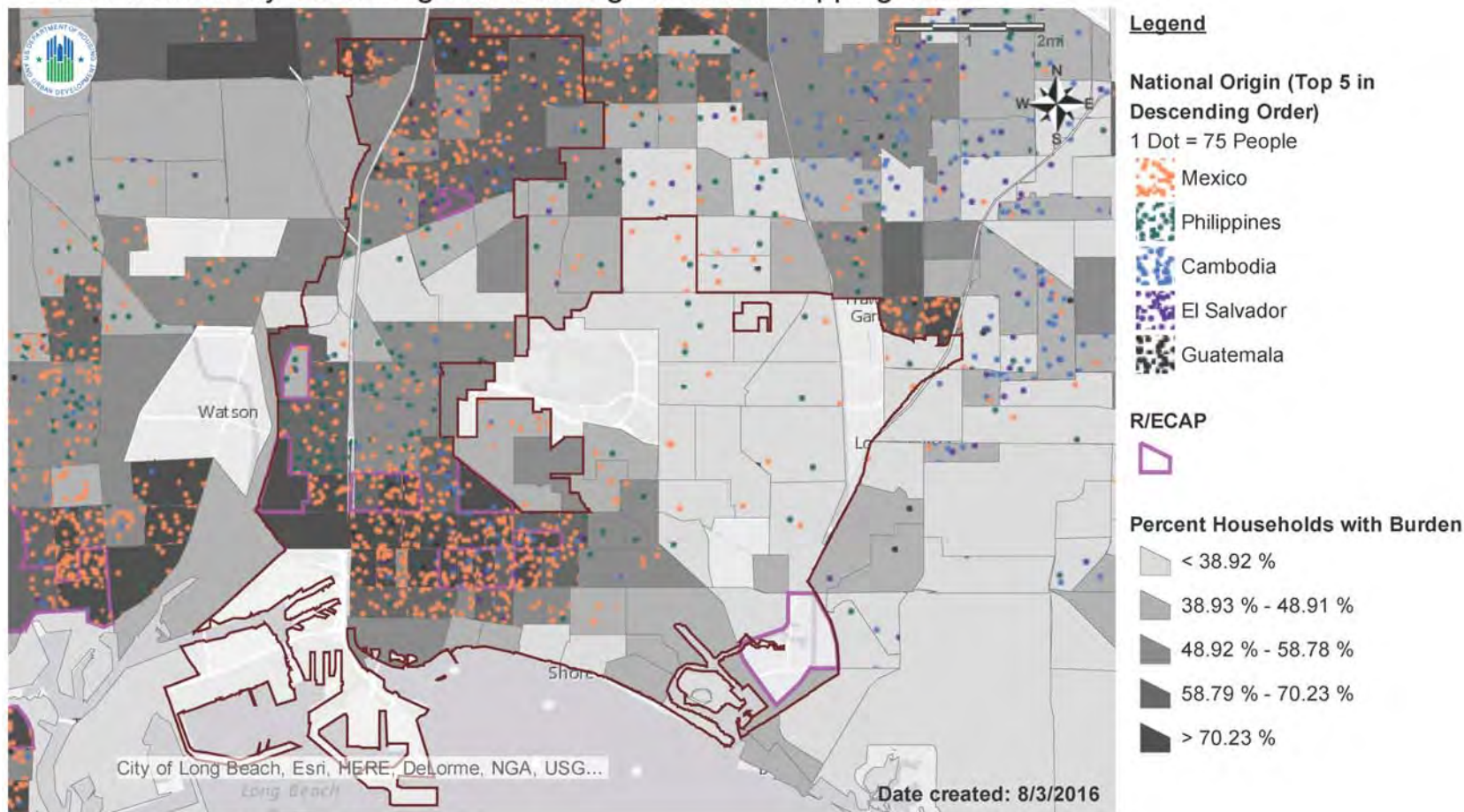
**Description:** Households experiencing one or more housing burdens in Jurisdiction and Region with R/ECAPs and race/ethnicity dot density

**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA

Figure 39: Housing Burden and National Origin (AFFHT Map 8)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 8 - Housing Burden and National Origin

**Description:** Households experiencing one or more housing burdens in Jurisdiction and Region with R/ECAPs and national origin dot density

**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

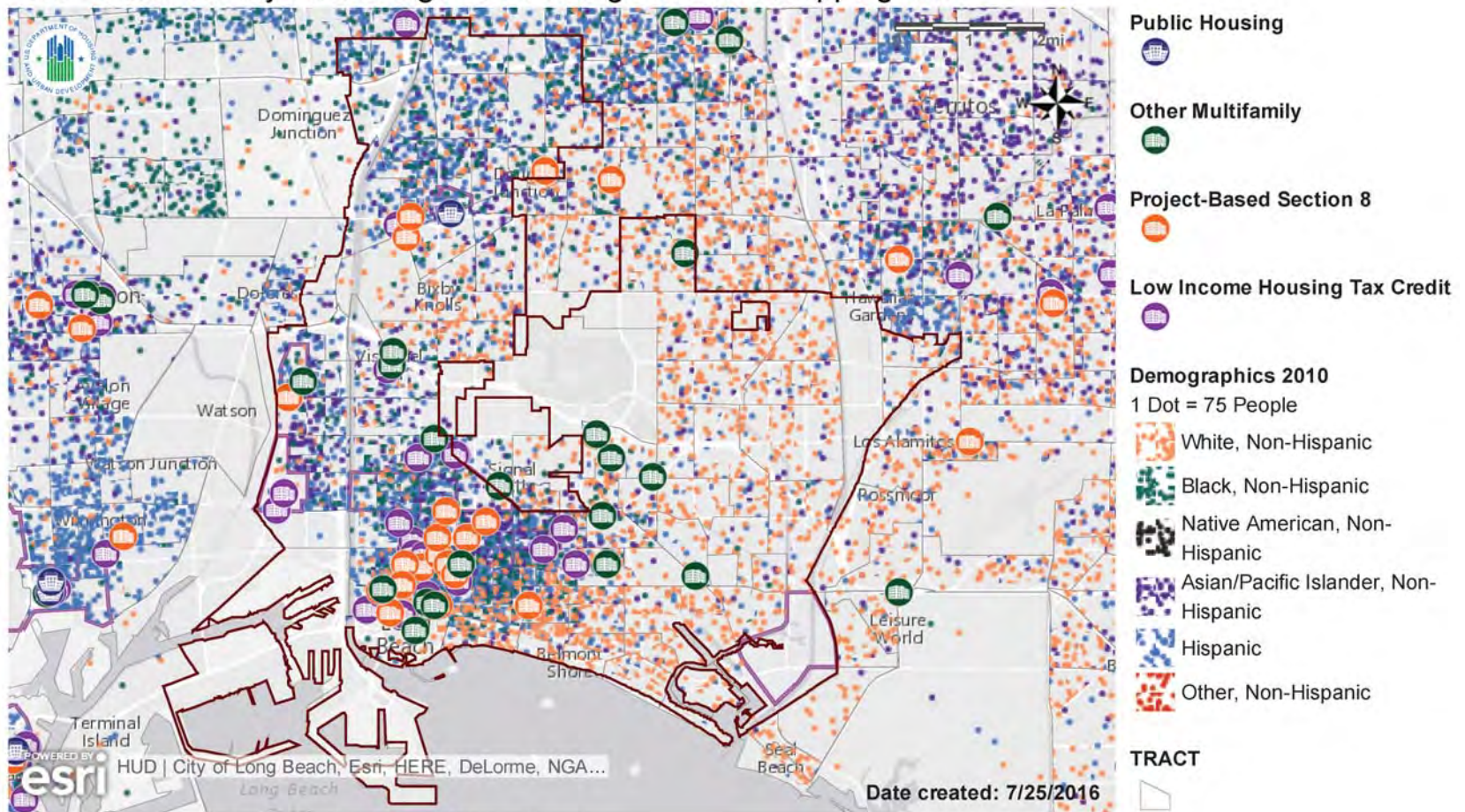
**Region:** Los Angeles-Long Beach-Anaheim, CA

City of Long Beach  
 Assessment of Fair Housing



Figure 40: Publicly Supported Housing and Race/Ethnicity (AFFHT Map 5)

### HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 5 - Publicly Supported Housing and Race/Ethnicity

**Description:** Public Housing, Project-Based Section 8, Other Multifamily, and LIHTC locations mapped with race/ethnicity dot density map with R/ECAPs, distinguishing categories of publicly supported housing by color

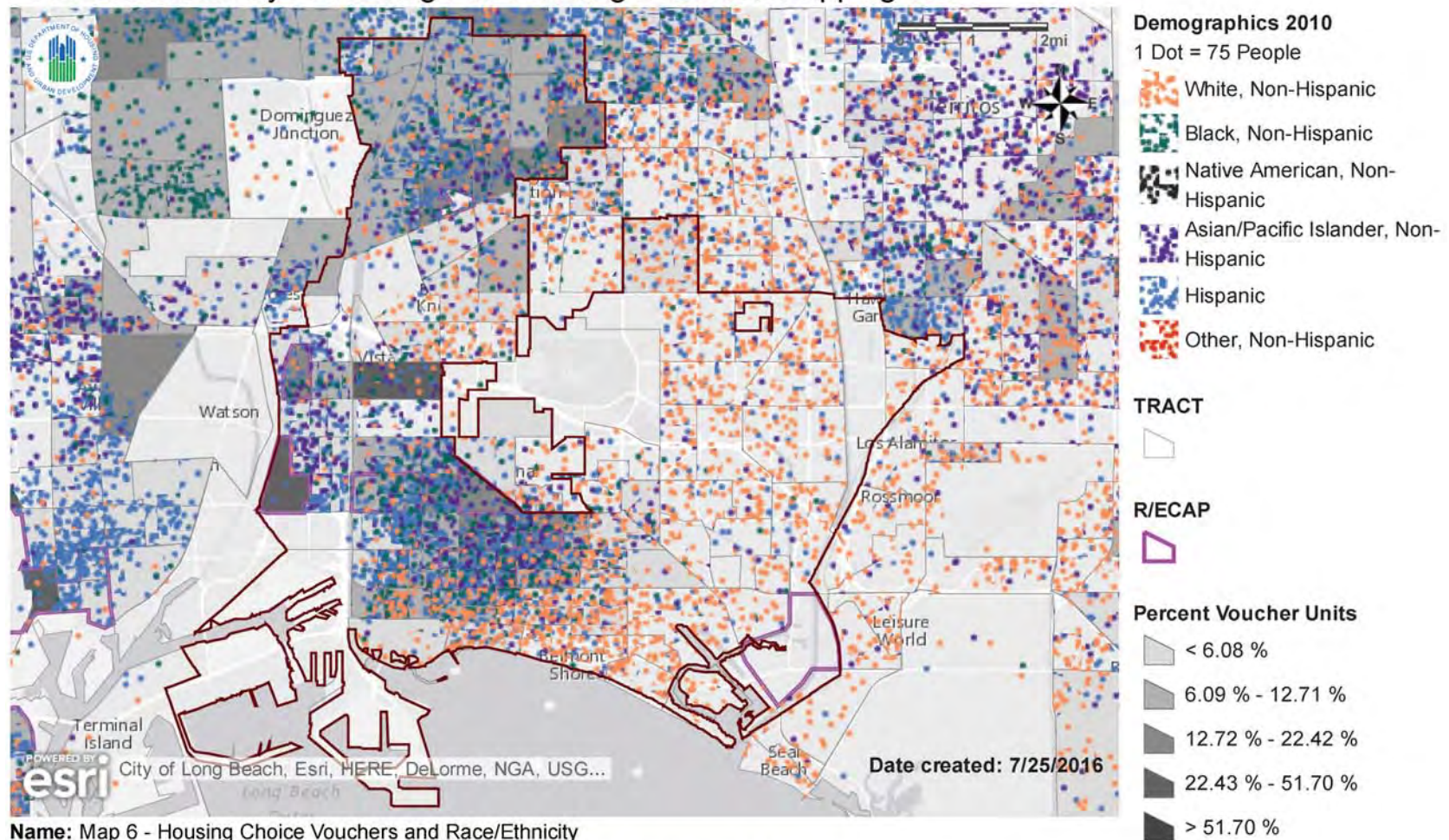
**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA



Figure 41: Housing Choice Vouchers and Race/Ethnicity (AFFHT Map 6)

### HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 6 - Housing Choice Vouchers and Race/Ethnicity

**Description:** Housing Choice Voucher map with race/ethnicity dot density map and R/ECAPs

**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA

City of Long Beach  
Assessment of Fair Housing



Figure 42: Publicly Supported Housing Projects (Inclusive of Local/State-Funded Projects)

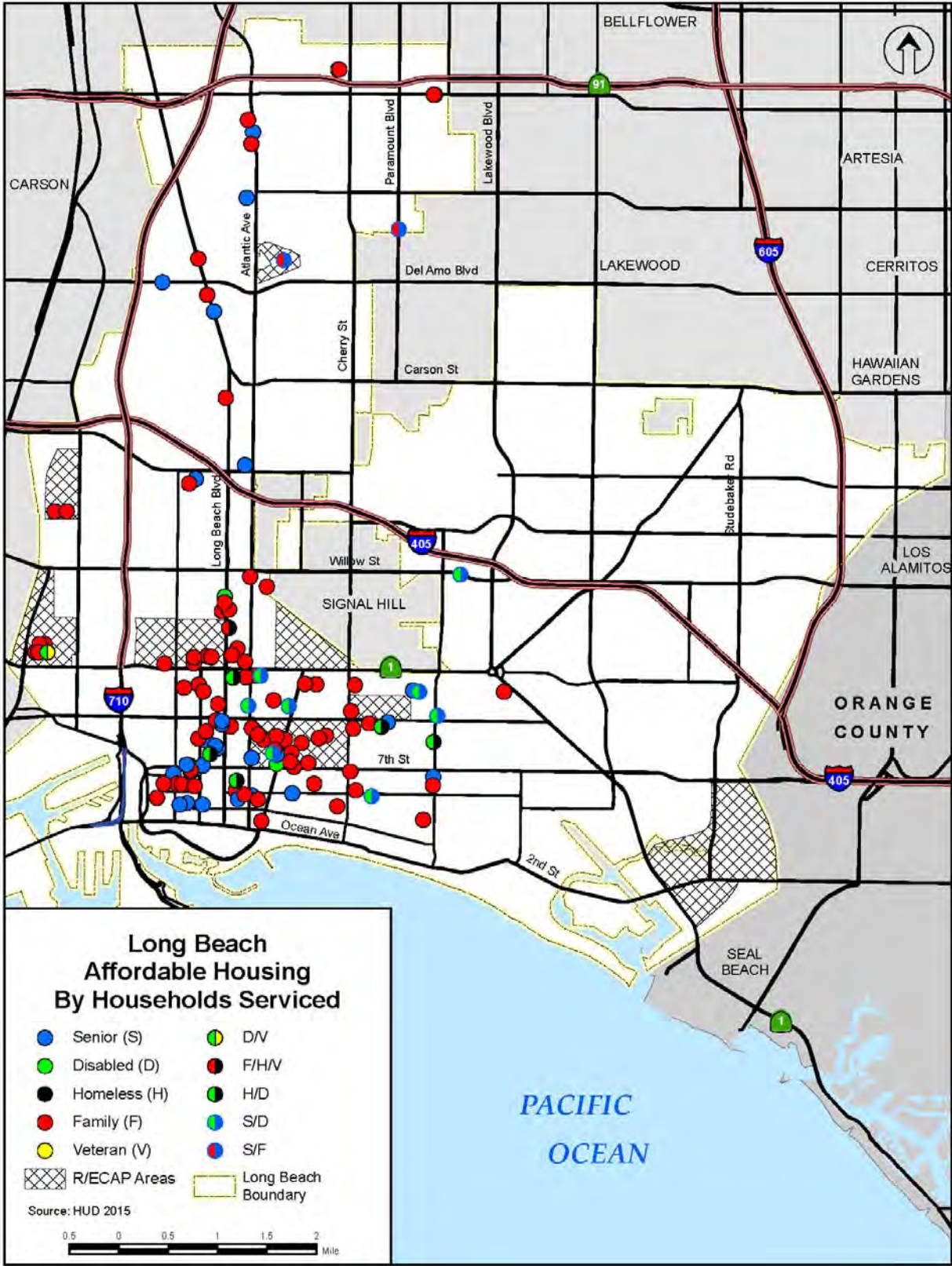
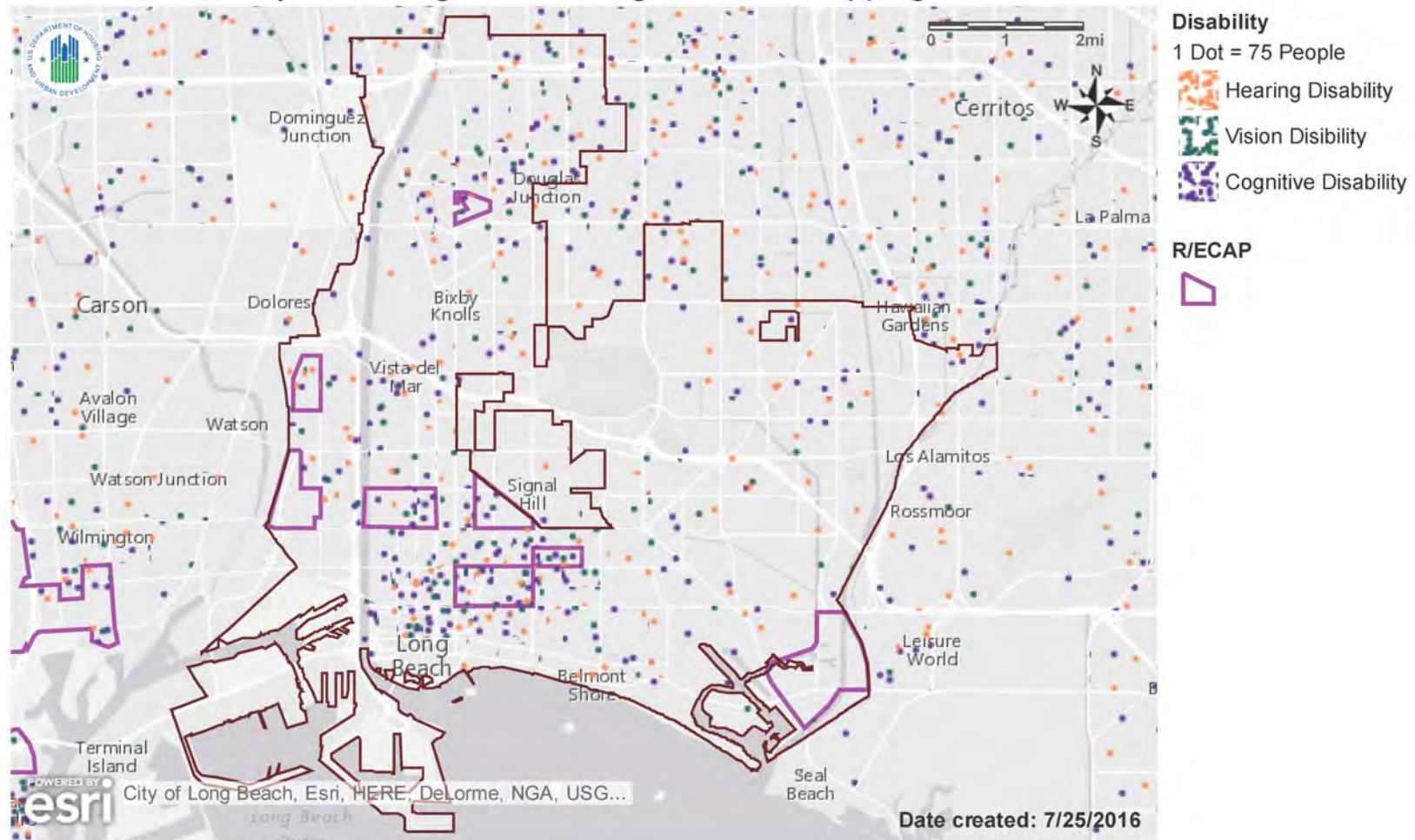


Figure 43: Disability by Type (Hearing, Vision, Cognitive) (AFFHT Map 16A)

## HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 16 - Disability by Type

**Description:** Dot density map of the population of persons with disabilities by persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region

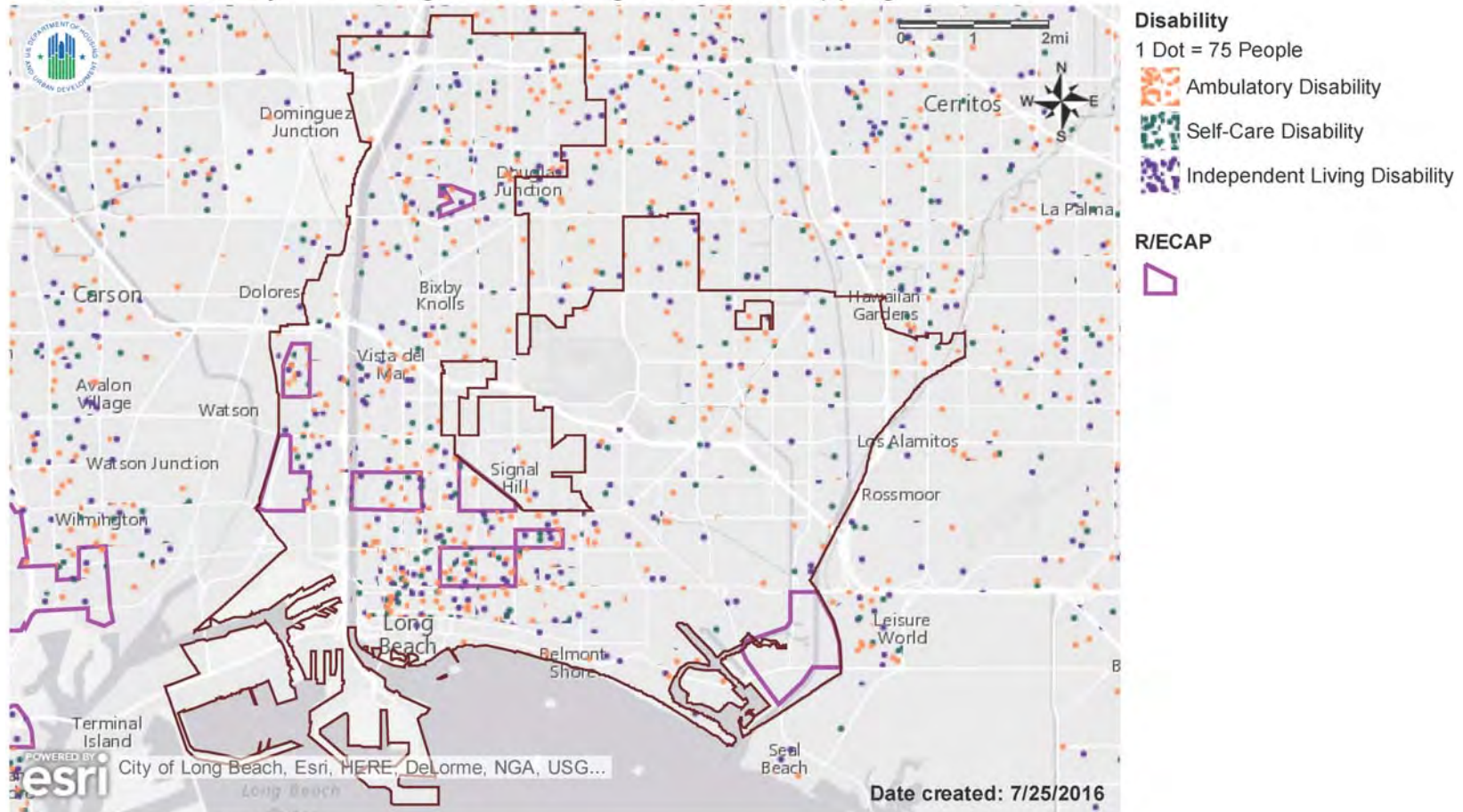
**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA



Figure 44: Disability by Type (Ambulatory, Self-Care, Independent Living) (AFFHT Map 16B)

### HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 16 - Disability by Type

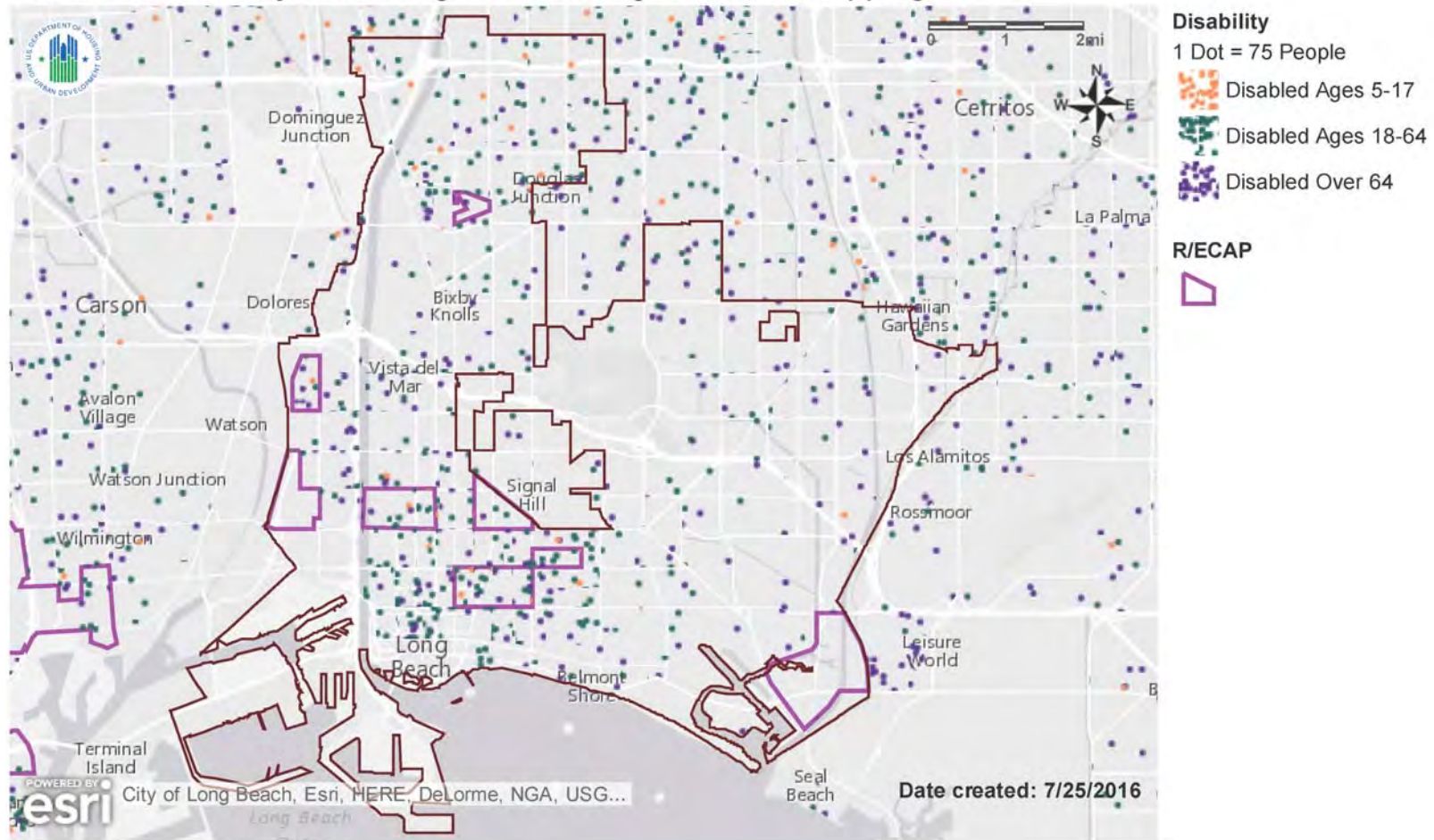
**Description:** Dot density map of the population of persons with disabilities by persons with vision, hearing, cognitive, ambulatory, self-care, and independent living difficulties with R/ECAPs for Jurisdiction and Region

**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA

Figure 45: Disability by Age Group (AFFHT Map 17)

# HUD Affirmatively Furthering Fair Housing Data and Mapping Tool



**Name:** Map 17 - Disability by Age Group

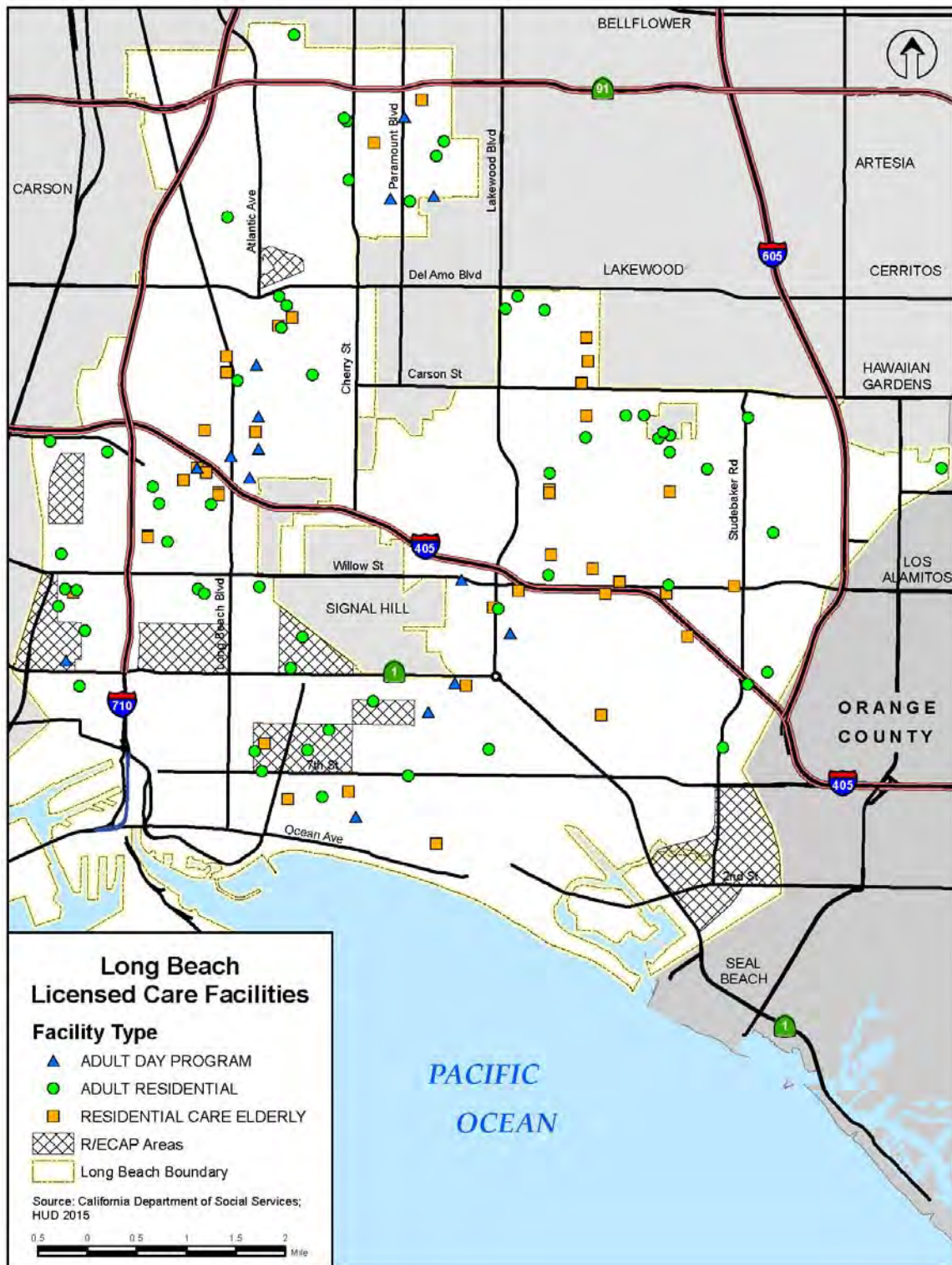
**Description:** All persons with disabilities by age range (5-17)(18-64)(65+) with R/ECAPs

**Jurisdiction:** Long Beach (CDBG, HOME, ESG)

**Region:** Los Angeles-Long Beach-Anaheim, CA



Figure 46: Licensed Community Care Facilities





## Appendix B: AFFHT and Supplemental Data Tables

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Table 1: Regional Population Growth Trends

Jurisdiction	1990	2000	2010	2016	Percent Change		
					1990-2000	2000-2010	2010-2016
Long Beach	429,433	461,522	462,257	484,958	7.5%	0.2%	5%
Los Angeles	3,485,398	3,694,820	3,792,621	4,030,904	6.0%	2.6%	6%
Torrance	133,107	137,946	145,438	147,175	3.6%	5.4%	1%
Carson	83,995	89,730	91,714	93,993	6.8%	2.2%	2%
Los Angeles County	8,863,052	9,519,330	9,818,605	10,241,335	7.4%	3.1%	4%

Source: U.S. Census Bureau (1990, 2000, 2016); California Department of Finance (2016)

Table 2: Demographics (AFFHT Table 1)

City of Long Beach		Total	%
<b>Race/Ethnicity</b>			
White, Non-Hispanic		130,630	28.65%
Black, Non-Hispanic		59,785	13.11%
Hispanic		187,851	41.19%
Asian or Pacific Islander, Non-Hispanic		62,971	13.81%
Native American, Non-Hispanic		1,323	0.29%
Other, Non-Hispanic		1,106	0.24%
<b>National Origin</b>	<b>Country</b>	<b>Total</b>	<b>%</b>
#1 country of origin	Mexico	57,651	12.69%
#2 country of origin	Philippines	14,040	3.09%
#3 country of origin	Cambodia	10,238	2.25%
#4 country of origin	El Salvador	4,612	1.02%
#5 country of origin	Guatemala	3,752	0.83%
#6 country of origin	Vietnam	3,307	0.73%
#7 country of origin	Honduras	2,656	0.58%
#8 country of origin	Canada	1,342	0.30%
#9 country of origin	Thailand	1,255	0.28%
#10 country of origin	India	1,249	0.27%
<b>Limited English Proficiency (LEP) Language</b>	<b>Language</b>	<b>Total</b>	<b>%</b>
#1 LEP Language	Spanish	61,547	14.50%
#2 LEP Language	Cambodian	8,539	2.01%
#3 LEP Language	Tagalog	5,117	1.21%
#4 LEP Language	Vietnamese	1,928	0.45%
#5 LEP Language	Chinese	1,517	0.36%
#6 LEP Language	Korean	914	0.22%
#7 LEP Language	Other Pacific Island Language	756	0.18%
#8 LEP Language	Thai	414	0.10%
#9 LEP Language	Arabic	382	0.09%
#10 LEP Language	Other Indic Language	374	0.09%
<b>Disability Type</b>		<b>Total</b>	<b>%</b>
Hearing difficulty		11,088	2.58%
Vision difficulty		9,425	2.20%
Cognitive difficulty		18,889	4.40%
Ambulatory difficulty		25,169	5.86%
Self-care difficulty		11,557	2.69%
Independent living difficulty		18,299	4.26%
<b>Sex</b>		<b>Total</b>	<b>%</b>
Male		223,274	48.96%

Female	232,744	51.04%
<b>Age</b>	<b>Total</b>	<b>%</b>
Under 18	114,983	25.21%
18-64	299,295	65.63%
65+	41,740	9.15%
<b>Family Type</b>	<b>Total</b>	<b>%</b>
Families with children	50,600	51.59%

Note:

1. All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.
2. 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.
3. American Community Survey Data are based on a sample and are subject to sampling variability.

Source: Decennial Census; American Community Survey (ACS) 2006-2010 and 2008-2012

**Table 3: Demographic Trends (AFFHT Table 2)**

City of Long Beach	1990		2000		2010	
	Total	%	Total	%	Total	%
<b>Race/Ethnicity</b>						
White, Non-Hispanic	208,041	49.24%	152,876	33.11%	130,630	28.65%
Black, Non-Hispanic	55,455	13.12%	70,947	15.37%	59,785	13.11%
Hispanic	100,783	23.85%	165,023	35.74%	187,851	41.19%
Asian or Pacific Islander, Non-Hispanic	54,876	12.99%	66,543	14.41%	62,971	13.81%
Native American, Non-Hispanic	2,084	0.49%	3,456	0.75%	1,323	0.29%
<b>National Origin</b>						
Foreign-born	103,611	24.52%	132,303	28.67%	121,161	26.23%
<b>LEP</b>						
Limited English Proficiency	69,946	16.55%	101,965	22.10%	85,135	18.43%
<b>Sex</b>						
Male	209,663	49.61%	225,681	48.91%	223,274	48.96%
Female	212,924	50.39%	235,772	51.09%	232,744	51.04%
<b>Age</b>						
Under 18	109,168	25.83%	137,466	29.79%	114,983	25.21%
18-64	267,222	63.23%	282,340	61.18%	299,295	65.63%
65+	46,197	10.93%	41,648	9.03%	41,740	9.15%
<b>Family Type</b>						
Families with children	45,294	47.71%	46,536	57.25%	50,600	51.59%

Note:

1. All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.
2. American Community Survey Data are based on a sample and are subject to sampling variability

Source: AFFHT Data Table 2; Decennial Census 2010; ACS



**Table 4: Housing Tenure**

Tenure	1990		2000		2010		% Change in Units 1990-2000	% Change in Units 2000-2010
	Number	Percent	Number	Percent	Number	Percent		
Owner Occupied	65,117	41%	66,928	41%	67,949	42%	3%	1.5%
Renter Occupied	93,858	59%	96,160	59%	95,582	58%	2%	-0.6%
<b>Total Occupied</b>	<b>158,975</b>	<b>100%</b>	<b>163,088</b>	<b>100%</b>	<b>163,531</b>	<b>100%</b>	<b>3%</b>	<b>0.3%</b>
Owner Vacancy Rate	1.7%		2.2%		2.0%		--	--
Rental Vacancy Rate	7.5%		4.2%		7.2%		--	--

Note: Overall Vacancy Rates include other vacancies in addition to owner/rental, including seasonal, other, and rented or sold but not occupied.

Source: Bureau of the Census, 1990, 2000, and 2010.

**Table 5: Racial/Ethnic Dissimilarity Trends (AFFHT Table 3)**

Racial/Ethnic Dissimilarity Index	City of Long Beach		
	1990	2000	2010
Non-White/White	52.53	57.27	57.85
Black/White	56.60	58.09	59.51
Hispanic/White	54.65	60.92	60.19
Asian or Pacific Islander/White	51.71	52.93	53.95

Source: AFFHT Data Table 3; Decennial Census

**Table 6 : Housing Choice Vouchers**

Race/Ethnicity	Income-Eligible Households	Voucher Users				
		Total	% of Total	Female-Headed	Elderly	Disabled
Black	18.7%	3,145	47.9%	2,353	717	1,404
American Indian/Alaska Native	--	48	0.7%	29	13	26
Asian	11.9%	1,487	22.7%	1,161	656	1,033
Hispanic	38.1%	851	13.0%	641	226	321
White	21.2%	986	15.0%	472	489	579
Native Hawaiian/Pacific Islander	--	48	0.7%	32	17	15
<b>Total</b>	<b>100%</b>	<b>6,565</b>	<b>100%</b>	<b>4,688</b>	<b>2118</b>	<b>3,378</b>

Note: AFH data on household income by race does include information for American Indian/Native American or Native Hawaiian/Pacific Islander.

Source: Housing Authority of the City of Long Beach, 2016.

**Table 7: Neighborhood Improvement Strategy (NIS) Areas**

NIS Area	Boundaries				Census Tracts
	North	East	South	West	
Central	Willow Street; City Boundary	Alamitos Ave.	Anaheim St.	Atlantic Ave; LB Blvd.	573201 573202 573300 575201 575300
Cherry – Temple	Pacific Coast Highway	Temple Ave.	10 <sup>th</sup> Street	Cherry Ave.	575101 575102 576901 576902
Hellman Street	10 <sup>th</sup> Street	Cherry Ave.	4 <sup>th</sup> Street	Alamitos Ave.	576401 576402 576403 576501 576502 576503
Lower West	20 <sup>th</sup> Street	L B Freeway.	Pacific Coast Highway	Santa Fe Ave.	572900
MacArthur Park	Pacific Coast Highway	Cherry Ave.	Anaheim St.	Alamitos Ave.	575201 575202
North Long Beach	City Boundary	L B Freeway.	Artesia Freeway	Long Beach Blvd.	570401
South Wrigley	Hill St.	Pacific Ave.	Pacific Coast Highway	Los Angeles River	573100 573001 573002
St. Mary	Anaheim St.	Cherry Ave.	10 <sup>th</sup> Street	Pine Ave.	576300 576401 576402 576403
Washington	Pacific Coast Highway	Atlantic Ave.	Anaheim St.	Magnolia Ave.	575300 575401 575402
Willmore	Anaheim St.	Pacific Ave.	7 <sup>th</sup> St.	Loma Vista	575801 575802 575803

Table 8: R/ECAP Demographics (AFFHT Table 4)

		Total	%
<b>R/ECAP Race/Ethnicity</b>			
Total Population in R/ECAPs		45,115	-
White, Non-Hispanic		3,266	7.24%
Black, Non-Hispanic		8,026	17.79%
Hispanic		25,201	55.86%
Asian or Pacific Islander, Non-Hispanic		7,551	16.74%
Native American, Non-Hispanic		138	0.31%
Other, Non-Hispanic		89	0.20%
<b>R/ECAP Family Type</b>			
Total Families in R/ECAPs		9,378	-
Families with children		6,046	64.47%
<b>R/ECAP National Origin</b>	<b>Country</b>	<b>Total</b>	<b>%</b>
Total Population in R/ECAPs		45,115	-
#1 country of origin	Mexico	8,092	17.94%
#2 country of origin	Cambodia	2,903	6.43%
#3 country of origin	Honduras	855	1.90%
#4 country of origin	Philippines	811	1.80%
#5 country of origin	Guatemala	545	1.21%
#6 country of origin	El Salvador	500	1.11%
#7 country of origin	Vietnam	300	0.66%
#8 country of origin	Korea	211	0.47%
#9 country of origin	Thailand	114	0.25%
#10 country of origin	Bangladesh	107	0.24%

Note:

1. 10 most populous groups at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.
2. American Community Survey Data are based on a sample and are subject to sampling variability.

Source: AFFHT Data Table 4; Decennial Census 2010; ACS



Table 9: Opportunity Indicators, by Race/Ethnicity (AFFHT Table 12)

City of Long Beach	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
<b>Total Population</b>							
White, Non-Hispanic	64.93	65.24	67.55	81.52	83.01	50.00	4.59
Black, Non-Hispanic	32.07	40.94	33.56	85.47	88.43	41.75	3.71
Hispanic	30.76	42.50	31.65	85.53	88.22	39.96	3.67
Asian or Pacific Islander, Non-Hispanic	41.42	47.24	39.11	83.75	85.79	43.52	3.65
Native American, Non-Hispanic	42.32	49.42	46.46	84.71	87.29	44.75	4.06
<b>Population below federal poverty line</b>							
White, Non-Hispanic	50.99	56.34	58.06	84.73	87.59	48.25	4.62
Black, Non-Hispanic	20.93	38.60	24.96	87.26	90.71	38.34	3.55
Hispanic	18.75	38.29	23.31	87.90	91.15	38.47	3.75
Asian or Pacific Islander, Non-Hispanic	29.16	45.62	32.25	87.04	89.58	40.73	4.16
Native American, Non-Hispanic	23.25	40.84	26.55	87.30	90.80	46.07	4.47

Note: American Community Survey Data are based on a sample and are subject to sampling variability

Source: AFFHT Data Table 12; Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA

Table 10: Employment Profile

Occupation of Residents	1980		1990		2000		2010-2014	
	Persons	Percent	Persons	Percent	Persons	Percent	Persons	Percent
Managerial/Professional	40,823	25%	56,860	29%	65,060	34%	76,499	36%
Sales and Office Occupations	53,625	33%	63,671	32%	51,516	27%	54,312	25%
Service Occupations	21,754	13%	27,346	14%	30,019	16%	41,902	19%
Production/Transportation	20,482	13%	21,284	11%	27,967	15%	27,492	18%
Construction/Extraction/Maintenance	24,546	15%	26,049	13%	14,649	8%	14,510	7%
Farming/Fishing/Forestry	1,587	1%	1,908	1%	276	0.10%	512	0.20%
<b>Total</b>	<b>162,817</b>	<b>100%</b>	<b>197,118</b>	<b>100%</b>	<b>189,487</b>	<b>100%</b>	<b>215,227</b>	<b>100%</b>

Note: American Community Survey Data are based on a sample and are subject to sampling variability

Source: Bureau of the Census, 1980-2000, 2010-2014 American Community Survey

**Table 11: Major Employers in Long Beach (2015)**

Rank	Employer	Number of Employees
1	Long Beach Unified School District	12,143
2	Long Beach Memorial Medical Center	5,143
3	City of Long Beach	5,074
4	Boeing	3,556
5	California State University Long Beach (CSULB)	2,881
6	Veteran Affairs Medical Center	2,480
7	Long Beach City College	2,456
8	St. Mary Medical Center	1,420
9	CSULB Research Foundation	1,420
10	Molina Healthcare Inc.	1,184
11	Toyota	732
12	USPS	708
13	Jet Blue	660
14	Scan Health Plan	650
15	Epson	521
16	AAA	493
17	The Queen Mary	484
18	Target	413

Source: City of Long Beach, Fall 2015



Table 12: Demographics of Households with Disproportionate Housing Needs (AFFHT Table 9)

Disproportionate Housing Needs	City of Long Beach		
Households experiencing any of 4 housing problems*	# with problems	# households	% with problems
<b>Race/Ethnicity</b>			
White, Non-Hispanic	26,860	66,215	40.56%
Black, Non-Hispanic	14,515	23,470	61.84%
Hispanic	32,190	48,000	67.06%
Asian or Pacific Islander, Non-Hispanic	10,500	18,620	56.39%
Native American, Non-Hispanic	269	394	68.27%
Other, Non-Hispanic	2,345	4,925	47.61%
<i>Total</i>	<i>86,665</i>	<i>161,590</i>	<i>53.63%</i>
<b>Household Type and Size</b>			
Family households, <5 people	36,080	74,995	48.11%
Family households, 5+ people	18,205	22,650	80.38%
Non-family households	32,385	63,950	50.64%
Households experiencing any of 4 Severe Housing Problems**	# with severe problems	# households	% with severe problems
<b>Race/Ethnicity</b>			
White, Non-Hispanic	14,105	66,215	21.30%
Black, Non-Hispanic	9,315	23,470	39.69%
Hispanic	23,045	48,000	48.01%
Asian or Pacific Islander, Non-Hispanic	6,850	18,620	36.79%
Native American, Non-Hispanic	150	394	38.07%
Other, Non-Hispanic	1,500	4,925	30.46%
<i>Total</i>	<i>54,960</i>	<i>161,590</i>	<i>34.01%</i>

Notes:

1. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.
2. All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Source: AFFHT Data Table 9; CHAS

Table 13: Overcrowding by Tenure

Jurisdiction	Overcrowded (1+ occupants per room)			Severely Overcrowded (1.5+ occupants per room)		
	Renter	Owner	Total	Renter	Owner	Total
Long Beach	15.7%	5.8%	11.7%	6.7%	1.5%	4.6%
Los Angeles County	17.5%	6.1%	12.1%	8.1%	1.6%	5.0%

Note: American Community Survey Data are based on a sample and are subject to sampling variability

Source: ACS 2010-2014

Table 14: Housing Cost Burden by Tenure

Households	Cost Burden (30%+)	Severe Cost Burden (50%+)
<b>Low and Moderate Income Households</b>		
Owner-Occupied	64.8%	42.3%
Renter-Occupied	71.7%	42.0%
All Households	70.0%	42.1%
<b>All City Households</b>		
Owner-Occupied	40.9%	17.9%
Renter-Occupied	52.5%	29.0%
All Households	47.7%	24.5%

Note: Cost burden (30-50%) is not available for specific income categories, cost burden (30%+) is shown instead.

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2008-2012

Table 15: Demographics of Households with Severe Housing Cost Burden (AFFHT Table 10)

City of Long Beach	Households with Severe Housing Cost Burden*		
	# with severe cost burden	# households	% with severe cost burden
<b>Race/Ethnicity</b>			
White, Non-Hispanic	12,705	66,215	19.19%
Black, Non-Hispanic	7,820	23,470	33.32%
Hispanic	13,165	48,000	27.43%
Asian or Pacific Islander, Non-Hispanic	4,605	18,620	24.73%
Native American, Non-Hispanic	120	394	30.46%
Other, Non-Hispanic	1,130	4,925	22.94%
<b>Total</b>	<b>39,545</b>	<b>161,590</b>	<b>24.47%</b>
<b>Household Type and Size</b>			
Family households, <5 people	17,015	74,995	22.69%
Family households, 5+ people	5,029	22,650	22.20%
Non-family households	17,505	63,950	27.37%

Notes:

1. Severe housing cost burden is defined as greater than 50% of income.
2. All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.
3. The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems.

Source: AFFHT Data Table 10; CHAS

Table 16: Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Number of Children (AFFHT Table 11)

City of Long Beach	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
	Total	%	Total	%	Total	%	Total	%
Public Housing	232	32.86%	338	47.88%	134	18.98%	388	54.96%
Project-Based Section 8	1,621	74.15%	416	19.03%	142	6.50%	378	17.29%
Other Multifamily	268	92.41%	20	6.90%	0	0.00%	7	2.41%
HCV Program	2,235	35.08%	2,764	43.38%	1,267	19.89%	2,353	36.93%

Source: AFFHT Data Table 11; APSH

Table 17: Publicly Supported Housing Units by Program Category (AFFHT Table 5)

City of Long Beach	Housing Units	
	Total	%
Total housing units	171,138	-
Public Housing	713	0.42%
Project-based Section 8	2,592	1.51%
Other Multifamily	867	0.51%
HCV Program	6,666	3.90%

Source: AFFHT Data Table 5; Decennial Census 2010; APSH

Table 18: Publicly Supported Housing Residents by Race/Ethnicity (AFFHT Table 6)

City of Long Beach	Race/Ethnicity							
	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	Total	%	Total	%	Total	%	Total	%
Public Housing	63	8.95%	395	56.11%	225	31.96%	21	2.98%
Project-Based Section 8	520	24.21%	678	31.56%	403	18.76%	480	22.35%
Other Multifamily	119	43.27%	59	21.45%	31	11.27%	64	23.27%
HCV Program	749	12.06%	3,211	51.71%	764	12.30%	1,457	23.46%
0-30% of AMI	8,655	26.64%	6,745	20.76%	11,740	36.13%	4,335	13.34%
0-50% of AMI	14,305	25.19%	10,605	18.67%	21,645	38.11%	6,780	11.94%
0-80% of AMI	24,670	28.45%	14,870	17.15%	32,490	37.47%	10,040	11.58%
(Long Beach, CA CDBG, HOME, ESG) Jurisdiction	130,630	28.65%	59,785	13.11%	187,851	41.19%	62,971	13.81%

Notes:

1. #s presented are numbers of households not individuals.

Source: AFFHT Data Table 6; Decennial Census; APSH; CHAS



**Table 19: R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category (AFFHT Table 7)**

(Long Beach, CA CDBG, HOME, ESG) Jurisdiction	Total # units (occupied)	% Elderly	% with a disability*	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families with children
<b>Public Housing</b>								
R/ECAP tracts	705	22.95%	14.87%	8.95%	56.11%	31.96%	2.98%	54.96%
Non R/ECAP tracts	--	--	--	--	--	--	--	--
<b>Project-based Section 8</b>								
R/ECAP tracts	1,012	36.98%	5.35%	5.07%	49.32%	30.41%	--	41.97%
Non R/ECAP tracts	1,503	84.31%	24.49%	35.77%	20.84%	11.73%	26.66%	2.42%
<b>Other HUD Multifamily</b>								
R/ECAP tracts	331	--	--	--	--	--	--	--
Non R/ECAP tracts	175	54.48%	47.01%	47.20%	26.40%	9.60%	16.00%	--
<b>HCV Program</b>								
R/ECAP tracts	1,175	26.49%	28.36%	8.12%	44.07%	11.61%	35.69%	37.73%
Non R/ECAP tracts	5,187	25.03%	31.67%	12.95%	53.44%	12.46%	20.70%	36.75%

Notes:

1. Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.
2. -- : not applicable/available

Source: AFFHT Data Table 7; APSH

**Table 20: Publicly Supported Housing Projects (Inclusive of Local/State-Funded Projects)**

Project Name and Address	Tenant Type	Affordable	Total Units	Funding Source(s)
New Hope Home 1150 New York Street	S/D	139	140	LIHTC
				Project-based Section 8 Section 202/811
Federation Tower 3801 E. Willow Street	S/D	50	50	Project-based Section 8 Section 202
Providence Gardens (formerly Baptist Gardens) 1011 Pine Avenue	S	198	200	LIHTC
				Project-based Section 8
Northpointe Apts. I & II (formerly Parwood Apts.) 5441 Paramount Blvd.	S/F	167	528	Project-based Section 8
		526		LIHTC
Del Amo Gardens 225 Del Amo Blvd.	S	230	230	Project-based Section 8 Section 221(d)(3)
Scherer Park Apts. 4676 Long Beach Blvd.	S	58	58	Section 8 Section 221(d)(4)
Plymouth West 240 Chestnut Avenue	S	195	196	LIHTC
				Project-based Section 8 Section 236(j)(1)/202
Beachwood Apts. 505 W. 6th Street	S	44	45	Project-based Section 8
Lutheran Towers 2340 4th Street	S/D	92	93	Section 8 Section 202/811
Covenant Manor (Sycamore Terrace) 600 E 4th Street	S	100	100	Project-based Section 8 Section 202
Springdale West I, II & III - Springdale West I & II 2095 W. Spring St - Springdale West III 2095 W. Spring St.	F	406	410	LIHTC
		186	232	Project-based Section 8 Section 221(d)(4)
		178	178	Project-based Section 8
Casitas Del Mar I-IV - 1324 Hellman St. - 1030 Olive Ave. - 1430 E. 17th St. - 851 MLK Blvd.	F	12	12	Project-based Section 8
St. Mary's Tower 1120 Atlantic Ave.	S/D	148	149	Project-based Section 8 Section 207/223(f)
Pacific Coast Villa 690 E. PCH	F	50	50	Project-based Section 8
Merit Hall Apts. 1035 Lewis Ave	S/D	19	20	Section 8 Section 202/162 LBCIC <sup>1</sup>
Sea Mist Tower 1451 Atlantic Blvd.	S	74	75	Project-based Section 8 Section 202 LBCIC <sup>1</sup>
Casa Corazon 408 Elm Avenue	S/D	25	25	Section 8/202/162 LBHDC

Project Name and Address	Tenant Type	Affordable	Total Units	Funding Source(s)
Evergreen Apartments (The Sage; formerly Love Manor) 1801 E. 68th Street	F	26	26	LBCIC <sup>1</sup> /HOME
Mental Health Atlantic Apts. 240 W. 7th Street	D	29	29	HOME
Mental Health Atlantic Apts. 814 Atlantic Avenue	D	13	13	MHSA
Brethen Manor 3333 Pacific Place	S	296	296	Section 202
Lois Apartments 321 W. 7th Street	S	24	24	LBCIC <sup>1</sup>
Evergreen Apartments (The Palm) 1823 E. 68th Street	F	36	36	LBCIC <sup>1</sup>
Evergreen Apartments (The Jasmine; formerly Freeman Apts) 1528-32 Freeman Ave.	F	78	81	LIHTC LBCIC <sup>1</sup>
Seagate Village 1450 Locust Avenue	S/D	44	44	LIHTC
Cambridge Place 421 W. 33rd Street	F	24	24	LBAHC / LIHTC
Beechwood Terr. 1117 Elm Avenue	F	25	25	LBAHC / LIHTC
Grisham Community Housing 11 W. 49th Street	F	94	96	LIHTC
				LBCIC <sup>1</sup>
Pacific City Lights 1643 Pacific Avenue	F	41	42	LIHTC
				HOME
Puerto Del Sol 745 W. 3rd Street	F	63	64	LBCIC <sup>1</sup>
Pacific Courts Apartments 250 Pacific Avenue	F	29	142	LIHTC
Long Beach and 21 <sup>st</sup> Apts. 2114 Long Beach Blvd.	S	41	41	LIHTC
Villages at Cabrillo 2001 River Avenue	F/H/V	196	196	LIHTC
Casa de Cabrillo 2111 W. William Street	V	200	204	LIHTC
Decro Long Beach 745 Alamitos Avenue	F	307	321	LIHTC
Family Commons at Cabrillo 2111 W. William Street	F	80	81	LIHTC
Elm Avenue Apartments 530 Elm Avenue	D	16	17	LIHTC
Long Beach Burnett 2355 Long Beach Blvd.	F	36	46	LIHTC
Palace Hotel <sup>1</sup> 2640 E. Anaheim Street	D	13	13	LIHTC

Project Name and Address	Tenant Type	Affordable	Total Units	Funding Source(s)
Long Beach Senior Artists' Colony 200 E. Anaheim Street	S	160	161	LIHTC
Meta Housing LB Regal/Long Beach & Anaheim 225 E. 12 <sup>th</sup> Street	S	38	39	LIHTC
Belwood Arms Apts. 6301 Atlantic Ave.	F	33	34	LIHTC
Ramona Park Senior Apts. 3290 East Artesia Blvd.	S	60	61	LIHTC
Renaissance Terrace 926 Locust Avenue	S	29	102	Density Bonus
Redondo Plaza 645 Redondo Avenue	S	40	59	Density Bonus
Magnolia Manor 1128 E. 4th Street	S	54	54	Density Bonus
Vintage Apartments 1330 Redondo Avenue	S	20	20	Density Bonus
1542 Orizaba Avenue	S	16	16	Density Bonus
City Terrace 425 E. 3rd St.	S/D	93	98	Density Bonus
3485 Linden Avenue	S	29	29	Density Bonus
3945 Virginia Road	S	25	25	Density Bonus
Village Chateau 518 E. 4th Street	S	28	28	Density Bonus
Alamitos Apartments 1034 Alamitos Avenue	F	30	30	HOME
American Gold Star Manor 3021 Gold Star Drive	F	348	348	HUD 236
Beach Wood Apartments 475 W. 5 <sup>th</sup> Street	F	21	21	Section 202
Chestnut Manor 1585 Chestnut Avenue	F	24	24	HOME
Collage Apartments 1895 Pine Avenue	F	13	14	Redevelopment Set-Aside, HOME, NSP1
Lime Street Apartments 1060 Lime Avenue	F	16	16	HOME
Orange Apartments 1000 Orange Avenue	F	19	19	HOME
Ocean Gate Apartments 1070 Martin Luther King Blvd.	F	20	20	HOME
Cedar Court Apts. - South 1843-1849 Cedar Avenue	F	32	32	HOME
Cedar Court Apts. – North 1855, 1865, 1895 Cedar Ave.	F	42	42	HOME
Artesia Court Apartments 3281-3283 E. Artesia Blvd.	F	36	36	HOME



Project Name and Address	Tenant Type	Affordable	Total Units	Funding Source(s)
Linden Garden Court Apts. 6371 Ave. & 531 E. 64 <sup>th</sup> St.	F	24	24	HOME
Valentine Apartments 6185 Linden Avenue	F	18	18	HOME
Cerritos Court Apartments 842-858 Cerritos Avenue	F	23	23	HOME
Ocean Breeze Apartments 854 Martin Luther King Blvd.	F	16	16	HOME
1368 Cherry Ave	F	10	10	HOME
Immanuel Community Housing 3215 E. 3rd Street	S	24	25	HOME
Lyon West Gateway 421 W. Broadway	F	26	291	Density Bonus
Meadow Wood (Archstone) Village 1613 Ximeno Avenue	F	42	206	Density Bonus
Long Beach Senior Housing - Menorah Housing 575 E. Vernon St.	S	65	66	Section 202
Esther Apartments 700 E. Esther Street	F	75	78	HUD 236
Pine Terrace 838 Pine Avenue	F	8	38	Density Bonus
Park Pacific Towers 714 Pacific Avenue	F	183	183	Project-based Section 8 LMSA
Shelter for the Homeless 1568 Pacific Avenue	H	10	10	HOME
Walnut Pacifica 1070 Walnut Avenue	S	41	41	HOME
1027 Pacific Avenue	F	7	7	HOME
1125 E. 7 <sup>th</sup> Street	F	3	4	HOME
1131 St. Louis Avenue	F	10	10	HOME
1133 Pine Avenue	F	11	20	HOME
1228-1244 Raymond Ave.	F	6	12	HOME
1240 E. 17th Street	F	12	12	HOME
1483 Martin Luther King Blvd.	F	8	8	HOME
1503 E. Sunshine Ct.	F	2	2	HOME
1623 Sherman Place	F	10	14	HOME
1880 Pine Avenue	F	11	12	HOME
1971 Pasadena Avenue	F	2	2	HOME
2012 E. 7 <sup>th</sup> Street	F	10	10	HOME
2440 Olive Avenue	F	2	2	HOME
2266 Locust Avenue	F	8	11	HOME
2284 Long Beach Blvd.	F	11	12	HOME
2337 Long Beach Blvd.	F	4	4	HOME
310 Lime Avenue	F	14	14	HOME

Project Name and Address	Tenant Type	Affordable	Total Units	Funding Source(s)
319 Hermosa Avenue	F	10	18	HOME
325 E. 19 <sup>th</sup> Street	F	4	4	HOME
327 W. Pacific Coast Hwy	F	5	10	HOME
333 E. 19 <sup>th</sup> Street	F	2	4	HOME
419 W. 5th Street	F	11	12	HOME
430 St. Louis Avenue	F	9	9	HOME
442 Cedar Avenue	F	11	11	HOME
473 E. 57 <sup>th</sup> Street	F	3	3	HOME
5173 Long Beach Blvd.	F	11	12	HOME
532 E. Esther Street	F	6	10	HOME
532 Nebraska Avenue	S	14	14	HOME
547 E. Dayman Street	F	10	10	HOME
555 Redondo Avenue	F	43	43	HOME
633 W. 5th Street	F	6	6	HOME
635 Cedar Avenue	F	1	1	HOME
641 Cedar Avenue	F	1	1	HOME
67 Alamitos Avenue	F	10	10	HOME
718 Chestnut Avenue	F	8	14	HOME
765 Cerritos Avenue	F	9	11	HOME
908 Martin Luther King Blvd.	F	8	16	HOME
956 Locust Avenue	S	15	15	HOME
Carmelitos (HACoLA)	F/S/D	713	713	PHA/HACoLA
Housing Choice Vouchers	F/S/D	6,666	6,666	HACLB
<b>Total</b>		<b>13,856</b>	<b>14,654</b>	

Source:

1. City of Long Beach
2. LBCIC (Long Beach Community Investment Company) formerly LBHDC (Long Beach Housing Development Corporation)
3. HUD Inventory of Section 8 projects, 2016.
4. HUD Inventory of LIHTC projects, 2016
5. California Tax Credit Allocation Committee (TCAC) inventory of LIHTC projects, 2016

Tenant Type: S = Senior; F = Family; D = Disabled; V = Veteran; H = Homeless

LBAHC: Long Beach Affordable Housing Coalition; LIHTC: Low Income Tax Credits; HOME: HOME Investment Partnerships Program; HUD 236: Preservation Program; HUD 202: Supportive Housing for Elderly Program

**Table 21: Demographics of Publicly Supported Housing Developments, by Program Category (AFFHT Table 8)**

Public Housing						
Development Name	# Units	White	Black	Hispanic	Asian	Households with Children
Carmelitos	713	9%	56%	32%	3%	55%
Project-Based Section 8						
Seamist Tower	75	3%	11%	0%	86%	0%
Springdale West Apartments I & II	232	1%	59%	27%	13%	66%
Casitas Del Mar II	3	--	--	--	--	--
Pacific Coast Villa	50	0%	71%	14%	12%	59%
Del Amo Gardens	230	10%	22%	15%	54%	0%
Springdale West Apartments III	178	3%	58%	27%	12%	73%
Alaska House	105	72%	7%	3%	16%	2%
Candlewood Park	81	49%	11%	32%	9%	0%
St. Mary's Tower	148	17%	15%	16%	52%	0%
La Brea Gardens	185	1%	66%	32%	0%	27%
New Hope Home	140	5%	33%	4%	13%	0%
Casitas Del Mar III	3	--	--	--	--	--
Plymouth West	196	58%	23%	11%	7%	0%
Federation Tower	50	67%	2%	22%	6%	0%
Fajardo Housing For The Elderly	60	5%	9%	86%	0%	0%
Casitas Del Mar I	4	--	--	--	--	--
Park Pacific Tower	183	53%	9%	10%	28%	0%
Covenant Manor	100	57%	11%	15%	17%	0%
Northpointe Apartments I	248	10%	59%	27%	4%	56%
Beachwood Apartments	45	19%	58%	19%	2%	9%
Casitas Del Mar IV	2	--	--	--	--	--
Providence Gardens	200	25%	28%	13%	34%	0%
Boucher Apartments	74	90%	2%	2%	2%	0%
Other HUD Multifamily Assisted Housing						
Long Beach Senior Housing	66	26%	35%	13%	24%	0%
Long Beach Manor	6	--	--	--	--	--
Hope Condos	4	--	--	--	--	--
Eucalyptus Apartments/Sea Breeze Manor	23	32%	27%	18%	23%	14%
Casa Corazon	24	46%	33%	8%	13%	0%
Boucher Apartments	74	79%	7%	7%	7%	7%
American Gold Star Manor	348	37%	15%	13%	34%	0%

Belmeno Manor	6					
Merit Hall Apts	20	63%	26%	11%	0%	11%

Notes

1. For LIHTC properties, this information will be supplied by local knowledge.
2. Percentages may not add to 100 due to rounding error.
3. Data Sources: APSH
4. Refer to the Data Documentation for details ([www.hudexchange.info](http://www.hudexchange.info)).

Source: AFFHT Data Table 8



**Table 22: Disability by Type (AFFHT Table 13)**

Disability Type	Total	%
Hearing difficulty	11,088	2.58%
Vision difficulty	9,425	2.20%
Cognitive difficulty	18,889	4.40%
Ambulatory difficulty	25,169	5.86%
Self-care difficulty	11,557	2.69%
Independent living difficulty	18,299	4.26%

Note:

1. All % represent a share of the total population within the jurisdiction or region.
2. American Community Survey Data are based on a sample and are subject to sampling variability

Source: AFFHT Data Table 13; ACS

**Table 23: Disability by Age Group (AFFHT Table 14)**

Age of People with Disabilities	Total	%
age 5-17 with Disabilities	3,186	0.74%
age 18-64 with Disabilities	25,365	5.91%
age 65+ with Disabilities	17,273	4.02%

Notes:

1. All % represent a share of the total population within the jurisdiction or region.
2. Note: American Community Survey Data are based on a sample and are subject to sampling variability

Source: AFFHT Data Table 14; ACS

**Table 24: Age of Housing Stock**

Year Structure Built	Renter- Occupied Housing	% Renter	Owner- Occupied Housing	% Owner	Total	Total %
2010 or Later	457	0.5%	133	0.2%	590	0.4%
2000-2009	2991	3.1%	2117	3.2%	5108	3.1%
1990-1999	3991	4.1%	2393	3.6%	6384	3.9%
1980-1989	10289	10.5%	4050	6.2%	14339	8.8%
1970-1979	14328	14.7%	5248	8.0%	19576	12.0%
1960-1969	16714	17.1%	6412	9.8%	23126	14.2%
1950-1959	16092	16.5%	19136	29.2%	35228	21.6%
1940-1949	11914	12.2%	13170	20.1%	25084	15.4%
1939 or earlier	20881	21.4%	12916	19.7%	33797	20.7%
<b>Total</b>	<b>97,657</b>	<b>100%</b>	<b>65,575</b>	<b>100%</b>	<b>163,232</b>	<b>100%</b>

Note:

1. American Community Survey Data are based on a sample and are subject to sampling variability
2. This table reflects only occupied housing in the City and does not include vacant units

Source: ACS 2010-2014

**Table 25: Disability by Publicly Supported Housing Program Category (AFFHT Table 15)**

City of Long Beach	People with a Disability*	
	Total	%
Public Housing	105	14.87%
Project-Based Section 8	378	17.29%
Other Multifamily	105	36.21%
HCV Program	1,979	31.06%

Note:

1. The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.
2. American Community Survey Data are based on a sample and are subject to sampling variability.

Source: AFFHT Data Table 15; ACS

**Table 26: Licensed Community Care Facilities**

Type of Facility	Description	Facilities	
		No.	Capacity
Adult Day Care	Day care programs for frail elderly or developmentally/mentally disabled adults	16	535
Adult Residential Care	Facilities that provide 24-hour non-medical care for disabled adults ages 18 through 59, who are unable to provide for their daily needs	59	638
Residential Care - Elderly	Provides care, supervision, and assistance with activities of daily living for persons older than 60 years of age	40	1,985
<b>Total</b>		<b>115</b>	<b>3,158</b>

Source: State of California Community Care Licensing Division, 2016.

**Table 27: Housing Types by Residential Zone**

	R-1	R-2	R-3	R-4	RM	CNR	CCR	CCN	CHW
Single-Family Detached	P	P	P <sup>3</sup>	P	P	P	P	P	■
Single-Family Attached	■	P	P	P	■	P	P	P	■
Duplex (2 units)	■	P	P	P	■	P	P	P	■
Three-Family Dwelling	■	■	P <sup>3</sup>	P	■	P	P	P	■
Four-Family Dwelling	■	■	P <sup>3</sup>	P	■	P	P	P	■
Multi-Family (5 or more)	■	■	■	P	■	P	P	P	■
Townhouse	■	■	P	P	■	P	P	P	■
Manufactured Home	P	P	■	■	P	P	P	P	■
Mobile Home Park	C	C	C	C	P	■	■	■	■
Secondary Units	A <sup>1</sup>	A <sup>2</sup>	A	A	■	■	■	■	■
Senior/Handicapped Housing	■	■	■	C	■	■	C	C	■
Small Group Home	P	P	P	P	P <sup>4</sup>	P	P	P	■
Residential Care (7 or more)	■	■	■	C	■	■	C	C	C
Special Group Residence/SRO <sup>5</sup>	■	■	■	C	■	■	C	C	C

Source: Municipal Code, City of Long Beach

P = Permitted C = Conditionally Permitted A = Permitted Accessory Use (by right) ■ = Not Permitted

Notes:

1. Except the R-1-S, R-1-M, and R-1-T zones
2. Except the R-2-S and R-2-I zones
3. Except the R-3-T zone
4. Except the R-4-M zone
5. For classification purposes, the City Municipal Code defines a Single Room Occupancy facility to be considered a Special Group Residence (Sec 21.15.2667)

## Appendix C: Discussion of Potential Contributing Factors

The AFH provides a list of potential contributing factors to fair housing issues. This Appendix C provides further details that elaborate the issues and/or provides information on resources currently available in the City and programs and policies in place. Table C-1 below provides a matrix of the identified contributing factors to key fair housing issue. Through conclusions supported by the data analysis encouraged by this AFH, Table C-1 summarize the factors perceived to be creating, contributing, perpetuating, or increasing the severity of each fair housing issue.

Table C-1: Potential Contributing Factors to Fair Housing Issues

Potential Contributing Factors	1. Segregation/Integration	2. R/ECAPs	3. Disparities in Access to Opportunity	4. Disproportionate Housing Needs	5. Publicly Supported Housing Location and Occupancy	6. Disability and Access Issues	7. Fair Housing Enforcement, Outreach Capacity, and Resources
<b>Access to Decent, Affordable, and Adequate Housing</b>							
Access to publicly supported housing							
Availability of affordable units in range of unit sizes				✓			
Community opposition							
Displacement of residents due to economic pressures	✓	✓	✓	✓			
Lack of affordable, integrated housing with supportive services						✓	
Lack of assistance for housing accessibility modifications							
Lack of assistance for transitioning from institutional settings to integrated housing						✓	
Location and type of affordable housing	✓	✓	✓				
Lack of affordable, accessible housing in range of unit sizes						✓	
Location of affordable, accessible housing						✓	
Quality of affordable housing information system					✓		
<b>Public Policies and Regulatory Constraints to Housing Options</b>							
Lack of regional cooperation	✓						
Land use and zoning laws							
Occupancy codes and restrictions							
Regulatory barriers to providing housing and supportive services for persons with disabilities							
State or local laws, policies, or practices that discourage individuals with disabilities from being placed in integrated settings							



Table C-1: Potential Contributing Factors to Fair Housing Issues

Potential Contributing Factors	1. Segregation/Integration	2. R/ECAPs	3. Disparities in Access to Opportunity	4. Disproportionate Housing Needs	5. Publicly Supported Housing Location and Occupancy	6. Disability and Access Issues	7. Fair Housing Enforcement, Outreach Capacity, and Resources
<b>Public/Private Investment</b>							
Deteriorated properties		✓					
Lack of community revitalization strategies							
Lack of private investments in specific neighborhoods		✓	✓	✓	✓		
Lack of public investments in specific neighborhoods		✓	✓	✓	✓		
<b>Fair Housing Services, Outreach/Education, and Enforcement</b>							
Lack of local private fair housing outreach and enforcement							✓
Lack of local public fair housing enforcement							✓
Lack of resources for fair housing agencies and organizations							
Lack of state or local fair housing laws							
Private discrimination	✓	✓	✓				
Unresolved violations of fair housing or civil rights law							
Source of income discrimination	✓				✓		
<b>Transportation and Access to Services</b>							
Access to financial services			✓				
Availability, type, and frequency of public transportation							
Inaccessible government facilities or services							
Inaccessible sidewalks, pedestrian crossings, or other infrastructure							
Lack of affordable in-home or community-based supportive services							
Lending discrimination	✓	✓	✓	✓			
Location of employers			✓				
Location of environmental health hazards		✓	✓				
Location of proficient schools and school assignment policies			✓				

\*R/ECAPs: Racially or Ethnically Concentrated Areas of Poverty

## A. Segregation/Integration

The top contributing factors identified – based on consultation, community outreach, and data analysis – that significantly create, contribute to, perpetuate, or increase the severity of **segregation/integration** includes:

	Contributing Factors of Segregation/Integration
✓	Displacement of residents due to economic pressures
✓	Lack of regional cooperation
✓	Lending discrimination
✓	Location and type of affordable housing
✓	Private discrimination
✓	Source of income discrimination

While geographic separation has historically occurred by race and ethnicity, choice of residence today is more complex. The quality of local resources, transportation access, and housing prices, are all factors affecting a household's housing choice. Today, segregation occurs by race and income in an interconnected manner. The particular significance of segregation is reflected in the adverse consequences it may have for those households marginalized in low-opportunity areas, and how this specifically causes disadvantages by race and ethnicity.

### 1. Displacement due to Economic Pressures

Households facing financial hardships are limited in their options in housing and reside in neighborhoods with the most affordable housing costs, typically older neighborhoods that have seen limited private investments and where public investments are inadequate to rescue the conditions. Due to economic pressures, households not able to afford cost of housing in the City's high-opportunity areas will continue to move to low-opportunity neighborhoods.

Reinvestments in these neighborhoods, whether private or public, would improve the neighborhood conditions and naturally attract new households into the areas. While this would subsequently create more integration, without an adequate supply of affordable housing, these new investments would likely cause increases in housing prices and a displacement of the current residents.

### 2. Lack of Regional Cooperation

The lack of affordable housing is a regional issue, requiring the collaboration of jurisdictions in the region to address the balance between jobs and housing growth. However, many communities in the region have no real commitment to providing affordable housing. With the dissolution of redevelopment agencies, the mandate to provide affordable housing is further compromised.

As an attempt to foster regional cooperation in addressing affordable housing needs, State law mandates the Regional Housing Needs Assessment (RHNA) process to assign a share of the region's affordable housing needs to each community. Each community is required to make good faith efforts to facilitate and encourage the development of affordable housing. However, State law does not include any significant sanctions to compel a community to produce affordable housing. As such, many of Long Beach's neighboring jurisdictions are creating new jobs but not enough, or any, affordable housing to accommodate the increase in low income,

working-class families. This lack of housing production in the region results in an additional burden on the City of Long Beach, where its housing market offers comparatively more affordable housing options.

### 3. Discrimination

#### Private Discrimination and Source of Income Discrimination

In Long Beach, private discrimination is considered a top contributing factor in perpetuating segregation. California Fair Housing law prohibits housing discrimination based on source of income. Discrimination against renters based on verifiable and legitimate sources of income – which includes, but is not limited to, Social Security, Supplemental Security Income (SSI), unemployment insurance, or veteran's benefits – is an unfair and discriminatory practice. However, currently under California law, Housing Choice Vouchers are not considered a source of income and is therefore, not protected under the Source of Income protection.

In Long Beach, landlords are reluctant to accept Housing Choice Vouchers (HCV). Specifically in the City's eastern neighborhoods (Figure C-2), the lowest proportions of HCV households per tract are consistently noted. The use of HCV in Long Beach is concentrated in the farthest south and north portions of the City; specifically in the southern neighborhoods of Central (Cherry-Temple), Sunrise, Zaferia (Macarthur Park/Whittier School), Washington School, St. Mary's, West and East Village, Willmore City, and Hellman Street, and in the northern neighborhoods of Lindbergh, Sutter, Addams, and Paramount. The highest concentrations of vouchers in use (22 to 52 percent as a proportion of all housing units available in each census tract), are located in a tract that overlaps the Memorial Heights and North Wrigley neighborhoods; and a tract in the Westside neighborhood.

This uneven use distribution of vouchers reflects a segregation that is based on the economics of housing affordability. In this case, this economic segregation also perpetuates segregation by race and ethnicity, as these areas with high voucher concentrations are also reflective of high minority concentrations. Meanwhile, concentrations of White residents live in eastern parts of the City, in census tracts that also evidence the highest for-sale housing values in Long Beach.

#### 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.

To a certain degree, hate crimes are an indicator of the environmental context of discrimination. These crimes should be reported to the police or sheriff's department. On the other hand, a hate incident is an action or behavior that is motivated by hate but is protected by the First Amendment right to freedom of expression. Examples of hate incidents can include name-calling, epithets, distribution of hate material in public places, and the display of offensive hate-motivated material on one's property. The freedom guaranteed by the U.S. Constitution, such as the freedom of speech, allows hateful rhetoric as long as it does not interfere with the civil rights of others. Only when these incidents escalate can they be considered an actual crime.

Hate crime statistics compiled for the City of Long Beach from 2012 through 2014 indicate that the number of hate crimes in the City declined significant from the previous decade, from an annual average of 30 cases during the previous decade to an annual average of six cases over

the past few years. Over the three-year period, 19 hate crimes were recorded in Long Beach. Race was the top motivator, followed by sexual orientation and religion.

Table C-2: Hate Crimes

Bias	2012	2013	2014	Total
Race	1	3	4	8
Religion	2	1	2	5
Sexual Orientation	1	1	4	6
Total	4	5	10	19

Source: U.S. Department of Justice Federal Bureau of Investigation, 2012-2014

## Lending Discrimination

An alternate form of discrimination described is through lending practices. Lending discrimination can include in any part of the lending process, including during advertising/outreach, pre-application inquiries, loan approval/denial and terms/conditions, and loan administration. Further areas of potential discrimination include differences in the level of encouragement, financial assistance, types of loans recommended, amount of down payment required, and level of customer service provided. Details on lending patterns and practices are provided later in this appendix.

## 4. Location and Type of Affordable Housing

### Affordable Housing Projects

Apartment projects can receive housing assistance from a variety of sources to ensure that rents are affordable to lower income households. In exchange for public assistance, owners are typically required to reserve a portion or all of the units as housing affordable to lower income households. The length of use restrictions is dependent upon the funding program.

Long Beach has a sizable stock of publicly assisted rental housing. This housing stock includes all multi-family rental units assisted under federal, state, and local programs, including HUD, state/local bond programs, density bonus and Long Beach redevelopment programs. Assisted rental projects include both new construction, as well as rehabilitation projects with affordability covenants. Overall, 6,240 publicly assisted multi-family units are located in the City. A total of 6,477 publicly assisted multi-family units are located in the City, in addition to 713 units of Public Housing (Carmelitos), and 6,666 HCV that are in use citywide. Table C-3 summarizes multi-family projects in Long Beach that are rent-restricted as affordable to lower income households.

Table C-3: Publicly Supported Housing (Inclusive of Local/State-Funded Projects)

Project Name and Address	Tenant Type	Affordable	Total Units	Funding Source(s)
<b>Publicly Assisted Housing Projects</b>				
New Hope Home 1150 New York Street	S/D	139	140	LIHTC
				Project-based Section 8 Section 202/811
Federation Tower 3801 E. Willow Street	S/D	50	50	Project-based Section 8 Section 202
Providence Gardens (formerly	S	198	200	LIHTC



**Table C-3: Publicly Supported Housing (Inclusive of Local/State-Funded Projects)**

Project Name and Address	Tenant Type	Affordable	Total Units	Funding Source(s)
Baptist Gardens) 1011 Pine Avenue				Project-based Section 8
Northpointe Apts. I & II (formerly Parwood Apts.) 5441 Paramount Blvd.	S/F	167	528	Project-based Section 8
		526		LIHTC
Del Amo Gardens 225 Del Amo Blvd.	S	230	230	Project-based Section 8 Section 221(d)(3)
Scherer Park Apts. 4676 Long Beach Blvd.	S	58	58	Section 8 Section 221(d)(4)
Plymouth West 240 Chestnut Avenue	S	195	196	LIHTC
				Project-based Section 8 Section 236(j)(1)/202
Beachwood Apts. 505 W. 6th Street	S	44	45	Project-based Section 8
Lutheran Towers 2340 4th Street	S/D	92	93	Section 8 Section 202/811
Covenant Manor (Sycamore Terrace) 600 E 4th Street	S	100	100	Project-based Section 8 Section 202
Springdale West I, II & III - Springdale West I & II 2095 W. Spring St - Springdale West III 2095 W. Spring St.	F	406	410	LIHTC
		186	232	Project-based Section 8 Section 221(d)(4)
		178	178	Project-based Section 8
Casitas Del Mar I-IV - 1324 Hellman St. - 1030 Olive Ave. - 1430 E. 17th St. - 851 MLK Blvd.	F	12	12	Project-based Section 8
St. Mary's Tower 1120 Atlantic Ave.	S/D	148	149	Project-based Section 8 Section 207/223(f)
Pacific Coast Villa 690 E. PCH	F	50	50	Project-based Section 8
Merit Hall Apts. 1035 Lewis Ave	S/D	19	20	Section 8 Section 202/162 LBCIC <sup>1</sup>
Sea Mist Towers 1451 Atlantic Blvd.	S	74	75	Project-based Section 8 Section 202 LBCIC <sup>1</sup>
Casa Corazon 408 Elm Avenue	S/D	25	25	Section 8/202/162 LBHDC
Mental Health Atlantic Apts. 240 W. 7th Street	D	29	29	HOME

**Table C-3: Publicly Supported Housing (Inclusive of Local/State-Funded Projects)**

Project Name and Address	Tenant Type	Affordable	Total Units	Funding Source(s)
Mental Health Atlantic Apts. 814 Atlantic Avenue	D	13	13	MHSA
Brethren Manor 3333 Pacific Place	S	296	296	Section 202
Lois Apartments 321 W. 7th Street	S	24	24	LBCIC <sup>1</sup>
Evergreen Apartments (The Sage; formerly Love Manor) (Site A) 1801 E. 68th Street	F	26	26	LBCIC <sup>1</sup> /HOME/LIHTC
Evergreen Apartments (The Palm) 1823 E. 68th Street	F	36	36	LBCIC <sup>1</sup>
Evergreen Apartments (The Jasmine; formerly Freeman Apts) 1528 Freeman Ave.	F	78	81	LIHTC LBCIC <sup>1</sup>
Seagate Village 1450 Locust Avenue	S/D	44	44	LIHTC
Cambridge Place 421 W. 33rd Street	F	24	24	LBAHC / LIHTC
Beechwood Terr. 1117 Elm Avenue	F	25	25	LBAHC / LIHTC
Grisham Community Housing 11 W. 49th Street	F	94	96	LIHTC
				LBCIC <sup>1</sup>
Pacific City Lights 1643 Pacific Avenue	F	41	42	LIHTC
				HOME
Puerto Del Sol 745 W. 3rd Street	F	63	64	LBCIC <sup>1</sup>
Pacific Courts Apartments 250 Pacific Avenue	F	29	142	LIHTC
Long Beach and 21 <sup>st</sup> Apts. 2114 Long Beach Blvd.	S	41	41	LIHTC
Villages at Cabrillo 2001 River Avenue	F/H/V	196	196	LIHTC
Cabrillo Gateway 2001 River Avenue	F	80	81	LIHTC
Anchor Place 2000 River Avenue	D/V	119	120	LIHTC
Casa de Cabrillo 2111 W. William Street	V	200	204	LIHTC
Decro Long Beach 745 Alamitos Avenue	F	307	321	LIHTC
Family Commons at Cabrillo 2111 W. William Street	F	80	81	LIHTC

**Table C-3: Publicly Supported Housing (Inclusive of Local/State-Funded Projects)**

Project Name and Address	Tenant Type	Affordable	Total Units	Funding Source(s)
Elm Avenue Apartments 530 Elm Avenue	D	16	17	LIHTC
Long Beach Burnett 2355 Long Beach Blvd.	F	36	46	LIHTC
Palace Hotel <sup>1</sup> 2640 E. Anaheim Street	D	13	13	LIHTC
Long Beach Senior Artists' Colony 200 E. Anaheim Street	S	160	161	LIHTC
Meta Housing LB Regal/Long Beach & Anaheim 225 E. 12 <sup>th</sup> Street	S	38	39	LIHTC
Belwood Arms Apts. 6301 Atlantic Ave.	F	33	34	LIHTC
Ramona Park Senior Apts. 3290 East Artesia Blvd.	S	60	61	LIHTC
Renaissance Terrace 926 Locust Avenue	S	29	102	Density Bonus
Redondo Plaza 645 Redondo Avenue	S	40	59	Density Bonus
Magnolia Manor 1128 E. 4th Street	S	54	54	Density Bonus
Vintage Apartments 1330 Redondo Avenue	S	20	20	Density Bonus
1542 Orizaba Avenue	S	16	16	Density Bonus
City Terrace 425 E. 3rd St.	S/D	93	98	Density Bonus
3485 Linden Avenue	S	29	29	Density Bonus
3945 Virginia Road	S	25	25	Density Bonus
Village Chateau 518 E. 4th Street	S	28	28	Density Bonus
Alamitos Apartments 1034 Alamitos Avenue	F	30	30	HOME
American Gold Star Manor 3021 Gold Star Drive	F	348	348	HUD 236
Beach Wood Apartments 475 W. 5 <sup>th</sup> Street	F	21	21	Section 202
Chestnut Manor 1585 Chestnut Avenue	F	24	24	HOME
Collage Apartments 1895 Pine Avenue	F	13	14	Redevelopment Set- Aside, HOME, NSP1
Lime Street Apartments 1060 Lime Avenue	F	16	16	HOME

**Table C-3: Publicly Supported Housing (Inclusive of Local/State-Funded Projects)**

Project Name and Address	Tenant Type	Affordable	Total Units	Funding Source(s)
Orange Apartments 1000 Orange Avenue	F	19	19	HOME
Ocean Gate Apartments 1070 Martin Luther King Blvd.	F	20	20	HOME
Cedar Court Apts. - South 1843-1849 Cedar Avenue	F	32	32	HOME
Cedar Court Apts. – North 1855, 1865, 1895 Cedar Ave.	F	42	42	HOME
Artesia Court Apartments 3281-3283 E. Artesia Blvd.	F	36	36	HOME
Linden Garden Court Apts. 6371 Ave. & 531 E. 64 <sup>th</sup> St.	F	24	24	HOME
Valentine Apartments 6185 Linden Avenue	F	18	18	HOME
Cerritos Court Apartments 842-858 Cerritos Avenue	F	23	23	HOME
Ocean Breeze Apartments 854 Martin Luther King Blvd.	F	16	16	HOME
1368 Cherry Ave	F	10	10	HOME
Immanuel Senior Housing 3215 E. 3rd Street	S	24	25	HOME
Lyon West Gateway 421 W. Broadway	F	26	291	Density Bonus
Meadow Wood (Archstone) Village 1613 Ximeno Avenue	F	42	206	Density Bonus
Long Beach Senior Housing - Menorah Housing 575 E. Vernon St.	S	65	66	Section 202
Esther Apartments 700 E. Esther Street	F	75	78	HUD 236
Pine Terrace 838 Pine Avenue	F	8	38	Density Bonus
Park Pacific Towers 714 Pacific Avenue	F	183	183	Project-based Section 8 LMSA
Shelter for the Homeless 1568 Pacific Avenue	H	10	10	HOME
Walnut Pacifica 1070 Walnut Avenue	S	41	41	HOME



**Table C-3: Publicly Supported Housing (Inclusive of Local/State-Funded Projects)**

Project Name and Address	Tenant Type	Affordable	Total Units	Funding Source(s)
The Courtyards in Long Beach Site A: 1027 Redondo Avenue Site B: 1134 Stanley Avenue Site C: 350 E. Esther St.	H/D	44	46	LIHTC
Long Beach and Anaheim 1235 Long Beach Blvd.	S	38	39	LIHTC
1027 Pacific Avenue	F	7	7	HOME
1125 E. 7 <sup>th</sup> Street	F	3	4	HOME
1131 St. Louis Avenue	F	10	10	HOME
1133 Pine Avenue	F	11	20	HOME
1228-1244 Raymond Ave.	F	6	12	HOME
1240 E. 17 <sup>th</sup> Street	F	12	12	HOME
1483 Martin Luther King Blvd.	F	8	8	HOME
1503 E. Sunshine Ct.	F	2	2	HOME
1623 Sherman Place	F	10	14	HOME
1880 Pine Avenue	F	11	12	HOME
1971 Pasadena Avenue	F	2	2	HOME
2012 E. 7 <sup>th</sup> Street	F	10	10	HOME
2440 Olive Avenue	F	2	2	HOME
2266 Locust Avenue	F	8	11	HOME
2284 Long Beach Blvd.	F	11	12	HOME
2337 Long Beach Blvd.	F	4	4	HOME
310 Lime Avenue	F	14	14	HOME
319 Hermosa Avenue	F	10	18	HOME
325 E. 19 <sup>th</sup> Street	F	4	4	HOME
327 W. Pacific Coast Hwy	F	5	10	HOME
333 E. 19 <sup>th</sup> Street	F	2	4	HOME
419 W. 5 <sup>th</sup> Street	F	11	12	HOME
430 St. Louis Avenue	F	9	9	HOME
442 Cedar Avenue	F	11	11	HOME
473 E. 57 <sup>th</sup> Street	F	3	3	HOME
5173 Long Beach Blvd.	F	11	12	HOME
532 E. Esther Street	F	6	10	HOME
532 Nebraska Avenue	S	14	14	HOME
547 E. Dayman Street	F	10	10	HOME
555 Redondo Avenue	F	43	43	HOME
633 W. 5 <sup>th</sup> Street	F	6	6	HOME
635 Cedar Avenue	F	1	1	HOME
641 Cedar Avenue	F	1	1	HOME
67 Alamitos Avenue	F	10	10	HOME

**Table C-3: Publicly Supported Housing (Inclusive of Local/State-Funded Projects)**

Project Name and Address	Tenant Type	Affordable	Total Units	Funding Source(s)
718 Chestnut Avenue	F	8	14	HOME
765 Cerritos Avenue	F	9	11	HOME
908 Martin Luther King Blvd.	F	8	16	HOME
956 Locust Avenue	S	15	15	HOME
<b>Public Housing Development</b>				
Carmelitos (HACoLA)	F/S/D	713	713	PHA/HACoLA
<b>Tenant-Based Vouchers</b>				
Housing Choice Vouchers	F/S/D	6,666	6,666	HACLB
<b>Total</b>		<b>13,856</b>	<b>14,654</b>	

Sources:

1. City of Long Beach
2. LBCIC (Long Beach Community Investment Company) formerly LBHDC (Long Beach Housing Development Corporation)
3. HUD Inventory of Section 8 projects, 2016.
4. HUD Inventory of LIHTC projects, 2016
5. California Tax Credit Allocation Committee (TCAC) inventory of LIHTC projects, 2016

Tenant Type: S = Senior; F = Family; D = Disabled; V = Veteran; H = Homeless

LBAHC: Long Beach Affordable Housing Coalition; LIHTC: Low Income Tax Credits; HOME: HOME Investment Partnerships Program; HUD 236: Preservation Program; HUD 202: Supportive Housing for Elderly Program

## Location of Affordable Housing

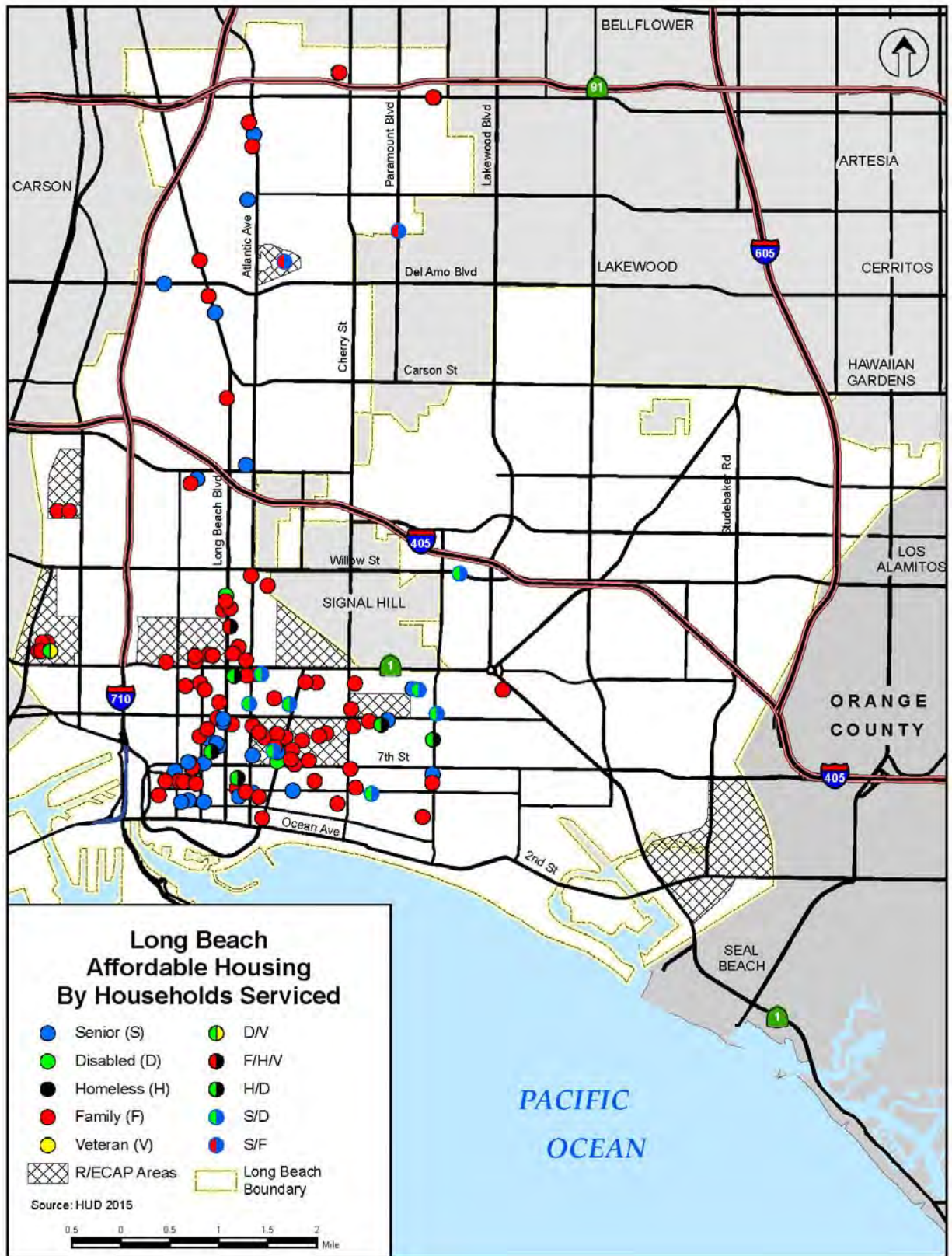
The availability and location of public and assisted housing may be a fair housing concern. If such housing is concentrated in one area of a community, a household seeking affordable housing is limited to choices within the area. Public/assisted housing and housing assistance must be accessible to qualified households regardless of race/ethnicity, disability, or other special characteristics.

Affordable units in segregated areas continue to perpetuate segregation; highlighting the importance of diversifying the geographic location and availability of affordable housing throughout the City. Affordable housing in the City of Long Beach is concentrated in the City's southern neighborhoods, specifically in the neighborhoods of Central, Washington School, Macarthur Park/Whittier School, St. Mary's, West and East Village, Cherry-Temple, South Wrigley, Willmore City, and Hellman Street. The concentration of housing restricts housing choice for those with limited economic resources.

The majority of publicly supported housing (Figure C-1) is located in areas most densely populated by minority residents. Most of the City's affordable housing developments are concentrated in the downtown area, partly due to the City's downtown revitalization efforts and partly because the most appropriate locations for affordable housing are where services are concentrated.

Considering most of these units are located in segregated and R/ECAP areas near Downtown, it would be beneficial to work with Downtown Long Beach Association, the City's Economic Development Department, and neighborhood associations in facilitating the connection of jobs and resources to the low-opportunity areas.

Figure C-1: Publicly Supported Housing Projects (Inclusive of Local/State-Funded Projects)



## Housing Authority of the City of Long Beach

The Housing Authority of the City of Long Beach (HACLB) administers the Housing Choice Voucher (HCV) Program for Long Beach residents. Generally, the HCV Program provides rental subsidies to low income families that spend more than 30 percent of their gross income on housing costs. With this program, an income-qualified household can use the voucher at any rental complex that accepts the vouchers. HCV tenants' rent is based on 30 percent of monthly household income and HACLB makes up the difference. HACLB establishes the payment standards based on HUD-established Fair Market Rents (FMR). The owner's asking price must be supported by asking rents in the area, and any rental amount in excess of the payment standard is paid for by the tenant. Based on current HUD regulations, of those new households admitted to the HCV program, 75 percent must have incomes of less than 30 percent of the area median, while 25 percent may have incomes up to 50 percent of the median. As of 2016, HACLB has updated to a new, HUD-approved 2015-16 Payment Standard/Small Area Fair Market Rents (FMR) which sets payment standards by ZIP Code, allowing payment standards higher in low poverty/high rent areas, and lower in high poverty/low rent areas. This pilot program has the potential to allow HCV holders to access housing in higher opportunity areas.

According to the HACLB, 6,565 Long Beach households were receiving HCV in April 2016. In regards to the geographic location of the City's HCV households, the majority of HCV households are clustered in the City's west side, specifically in the northern and southern neighborhoods. Black residents comprise the majority of the HCV recipients, followed by Asian residents. This distribution is inconsistent with the racial/ethnic composition of income eligible households (50 percent or less of AMI) in the City. At 38 percent, Hispanic households represent the largest group among the lower income households eligible for HCV assistance, but represent the smallest group among the HCV recipients. In contrast, Black households' representation among the voucher recipients is almost three times their proportion among the income-eligible households.

**Table C-4: Housing Choice Vouchers**

Race/Ethnicity	Income-Eligible Households	Voucher Users				
		Total	% of Total	Female-Headed	Elderly	Disabled
Black	18.7%	3,145	47.9%	2,353	717	1,404
American Indian/Alaska Native	--	48	0.7%	29	13	26
Asian	11.9%	1,487	22.7%	1,161	656	1,033
Hispanic	38.1%	851	13.0%	641	226	321
White	21.2%	986	15.0%	472	489	579
Native Hawaiian/Pacific Islander	--	48	0.7%	32	17	15
<b>Total</b>	<b>100.0%</b>	<b>6,565</b>	<b>100.0%</b>	<b>4,688</b>	<b>2118</b>	<b>3,378</b>

Note: AFH data on household income by race does include information for American Indian/Native American or Native Hawaiian/Pacific Islander.

Source: Housing Authority of the City of Long Beach, 2016.

The racial/ethnic composition of voucher recipients reflects the City's historical development and migration patterns of various groups. Black persons were among the earliest residents of Long Beach, followed by the immigration of Vietnamese, Cambodians, and other Asian groups during the 1970s and 1980s. Influx of Latinos occurred primarily during the last 30 years. As a household can continue to receive HCV assistance as long as it remains income-eligible, many



early voucher recipients have remained in the system. In recent years, Congressional appropriations for the HCV program have not kept up in pace with needs. Therefore, newer residents in the City have more difficulty in obtaining assistance, as evidenced by the long waiting list. Participants at the Fair Housing Workshops conducted for this AFH commented on the lengthy wait for assistance.

### Admission Policies

HUD allows Housing Authorities to develop local preferences to prioritize Section 8 assistance. HACLB has developed the following ranking preferences to prioritize the eligible applicants on the Section 8 waiting list:

- **Residency Preference:** Families who live or work in Long Beach or have been hired to work in Long Beach.
- **Veteran Preference:** Members of the US armed forces, and veterans or their surviving spouses.
- **Elderly Households:** A family whose head or sole member is at least 62 years old.
- **Disabled Households:** A family whose head or sole member is a person with a disability or handicap as defined in the Social Security Act.
- **Families:** Two or more persons residing together or intending to reside together whose incomes are available to meet the family's needs.
- **Other singles:** One-person households in which the individual member is not elderly, disabled, or displaced by government action.<sup>1</sup>

HACLB has assigned the following points to organize the waiting list and order ranking preferences:

- Live or work in Long Beach (8 points)
- Veterans (6 points)
- Elderly/disabled/family (4 points)
- Other singles (1 points)

The order of selection is based on HACLB's point system for weighing preferences and the HUD requirement that elderly and disabled families and displaced singles will always be selected before other singles. The following illustrates HACLB's Waiting List rankings:

Lives or works in Long Beach:

1. Head of household or spouse is a Veteran (or family of a Veteran).
2. Head of household or spouse is elderly, disabled, and "families".
3. Other singles, a one-person household in which the individual member is neither, elderly or disabled.

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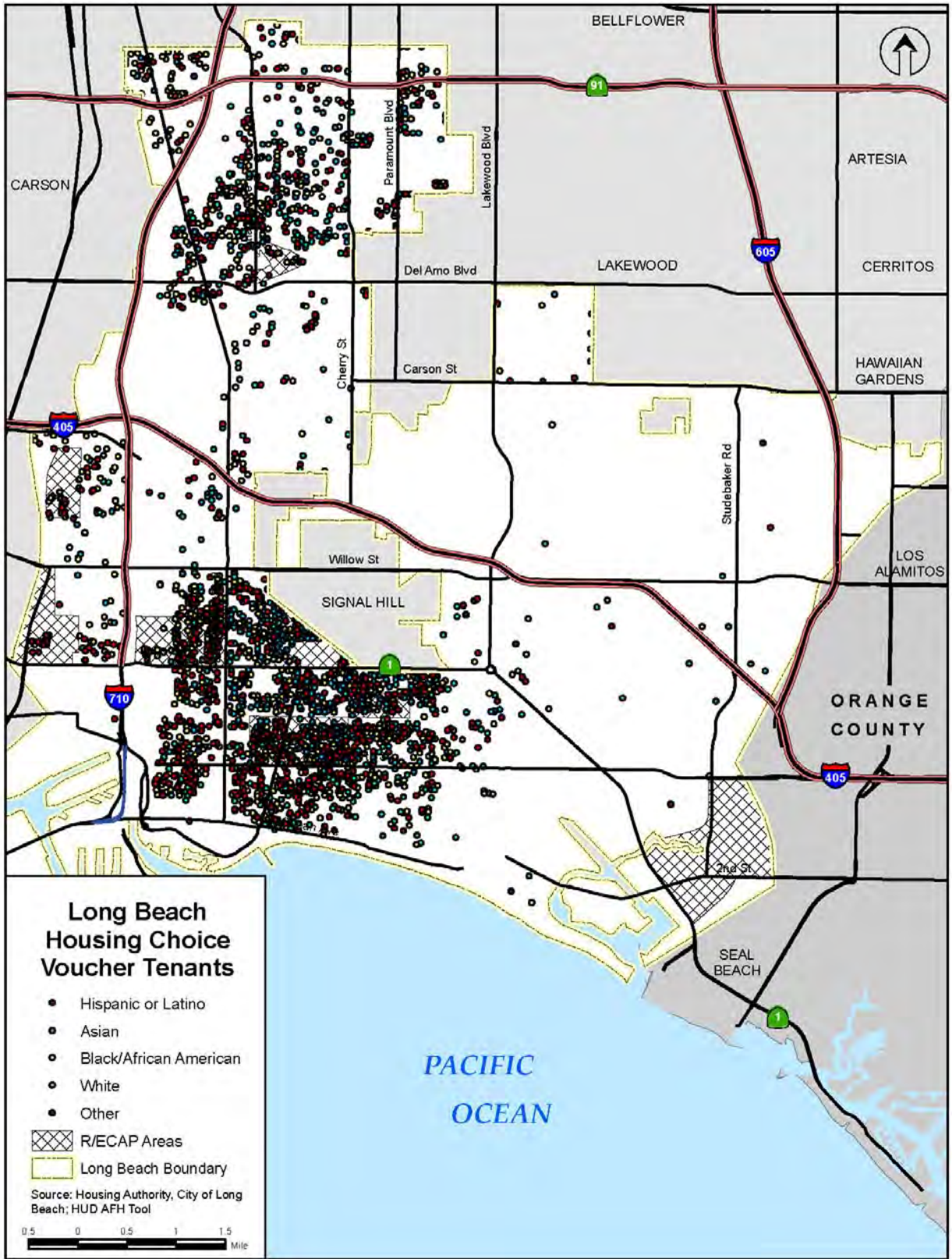
<sup>1</sup> Applicants who are elderly or disabled households (whether single or not), "families" and single persons displaced by government action will be given a selection priority over all "other single" applicants. "Other Singles" denotes a one-person household in which the individual member is not elderly, disabled, or displaced by government action. Such applicants will be placed on the waiting list in accordance with their ranking preferences, but cannot be selected for assistance before any elderly family, disabled, family or displaced single.

Do not live or work in Long Beach:

4. Head of household or spouse is a Veteran (or family of a Veteran).
5. Head of household or spouse is elderly, disabled, and “families”.
6. Other singles, a one-person household in which the individual member is neither, elderly or disabled.

As discussed earlier, the concentration of voucher use is primarily a result of the unwillingness of property owners, especially owners of single-family rentals, to accept HCVs. The perceived administrative burden and the low payment standards compared to market rents are two main reasons for their reluctance.

Figure C-2: Location of Housing Choice Vouchers



## B. Racial/Ethnic Concentrated Areas of Poverty (R/ECAPs)

The top contributing factors identified – based on consultation, community outreach, and data analysis – that significantly create, contribute to, perpetuate, or increase the severity of **R/ECAPs** includes:

	Contributing Factors of R/ECAPs
✓	Deteriorated properties
✓	Displacement of residents due to economic pressures
✓	Lack of private investments in specific neighborhoods
✓	Lack of public investments in specific neighborhoods, including services or amenities
✓	Location and type of affordable housing
✓	Private discrimination
✓	Lending discrimination
✓	Location of environmental hazards

In 2010, HUD classified eight areas within the City of Long Beach with a high poverty concentration, as racially/ethnically-concentrated areas of poverty (RECAPs). These areas include tracts in the City's Westside, South Wrigley, Sunrise and Central neighborhoods. R/ECAP areas are generally distributed south of Wardlow Road and west of Redondo Avenue., but are also located in northern Long Beach in the Carmelitos neighborhood (Census Tract 5716) and one other is located in Southeast Long Beach, partially in the City's Southeast Area Development and Improvement Plan area. However, the R/ECAP located in the City's southeast area is a wetland with no residential population.

The majority of the identified R/ECAPs in Long Beach have varied in their geographic placement over the last two decades; however, they have generally been identified in the southwestern portion of the City. The Carmelitos neighborhood (Census Tract 5716) has continuously been identified as an R/ECAP since 1990, as it contains the 743-unit Carmelitos Housing Development.

### 1. Public/Private Investment and Displacement due to Economic Pressures

Lack of public and private investment, the presence of deteriorated properties, and displacement due to economic pressures, are factors that correlate to one another, and are considered contributing factors to R/ECAPs.

The lack of public and private investments in City neighborhoods is often evident by physical appearance of the buildings and infrastructure. Based on the City's Building Bureau data on permits, it is evident property owners infuse less capital into maintaining their properties compared to other parts of the City in R/ECAPs. However, intensive code enforcement and enticing CDBG-funded beautification and revitalization programs can improve the infusion of capital by owners to improve deteriorated buildings. Anecdotally, through public outreach and discussion with area residents, residents are concerned that such improvements would increase rents and home prices and may cause displacement of current low income residents.



## Neighborhood Improvement Strategy Areas

Several older low-income neighborhoods in the City have been designated as Neighborhood Improvement Strategy (NIS) areas. The Neighborhood Improvement Strategy (NIS) concentrates resources and tailors services to meet the needs of neighborhoods identified as having some of the most severe problems including poverty, crime, and property maintenance issues. Several resources, listed below, are harnessed to improve livability in NIS areas.

Bilingual NIS coordinators work in NIS neighborhoods to assist residents to organize with their neighborhoods and to provide information in multiple languages to educate and outreach to residents to participate in NIS activities and services. In order to ensure that language differences are not a barrier to residents in NIS neighborhoods, NIS coordinators, translators and other Neighborhood Services Bureau staff bilingual in either Spanish or Khmer are available to assist all residents to provide training, information, and resources to help residents become more effective leaders in their community. All written materials about CDBG and other programs are distributed in English, Spanish, Khmer, and Tagalog.

NIS coordinators help develop community leaders to represent their neighborhoods and to become capable neighborhood problem-solvers able to address the neighborhood's wants as well as needs. NIS coordinators work with residents to build capacity to address neighborhood conditions and to create networks and organizations that help stabilize and improve their communities.

The NIS program is based on three overarching principles:

- Delivery of services must be tailored to deal with the specific problems of the target area.
- Coordination among City departments is improved to provide services to target neighborhoods.
- Active participation by neighborhood residents is necessary for any lasting improvements to be achieved.

Since inception of the NIS program in 1990, ten neighborhoods have been designated as NIS areas by the City. These are:

1. Central
2. Cherry – Temple
3. Hellman
4. Lower West
5. MacArthur Park
6. North Long Beach
7. South Wrigley
8. St. Mary
9. Washington
10. Willmore

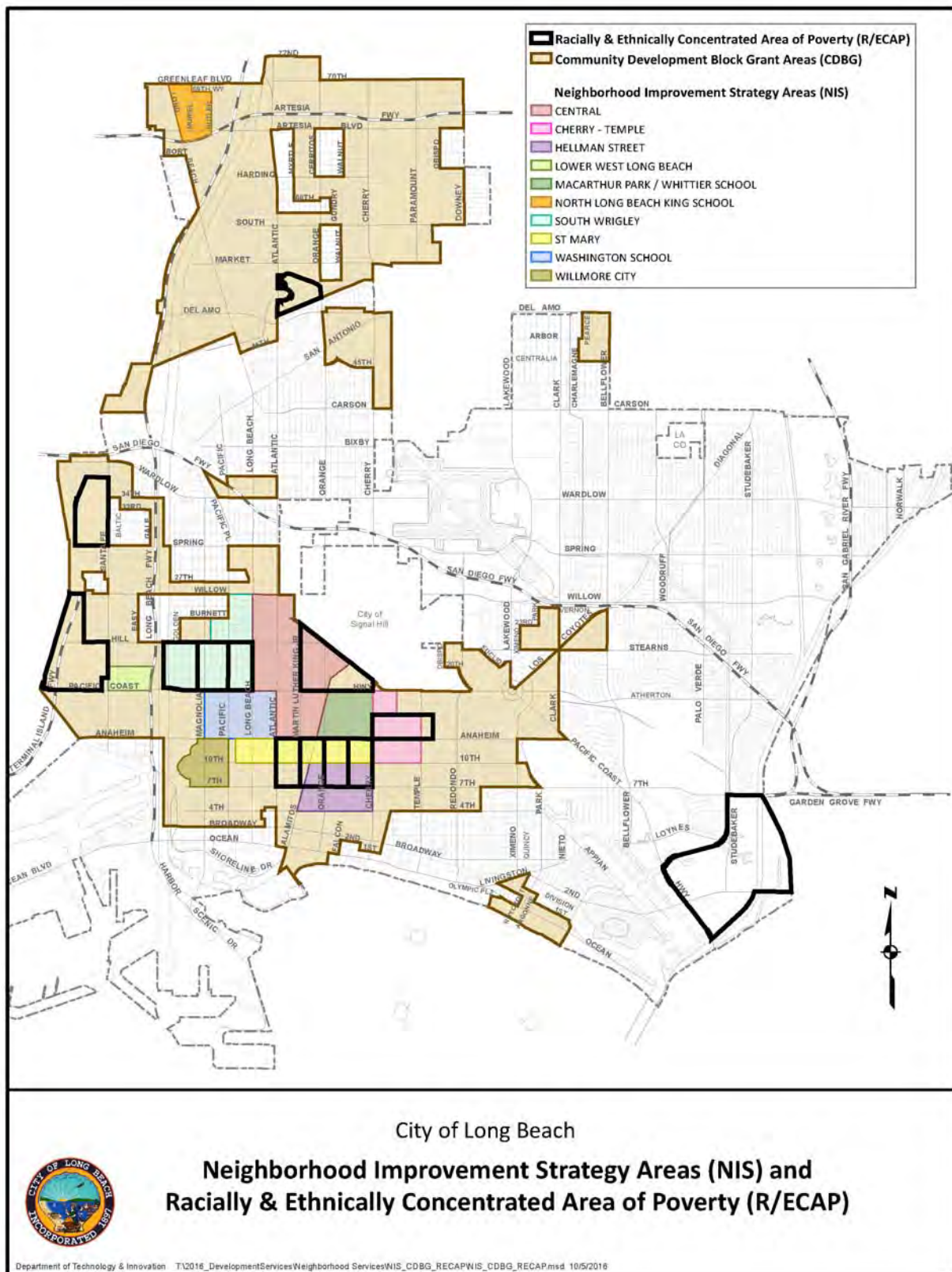
The idea of the Neighborhood Improvement Strategy is to, at a minimum, connect scattered City resources to arrest neighborhood blight in an aging infrastructure and develop residents' skills and capacity to institute lasting neighborhood improvement. Central, Cherry-Temple, Hellman, and St. Mary (40 percent of NIS areas) are also identified as R/ECAPs. Table C-5 and Figure

C-3 illustrate the geographic location of NIS areas. The City is in the process of updating the NIS areas as part of its new Consolidation Plan preparation in 2017. As part of this update, the City will identify new or expand existing NIS areas to cover more R/ECAP neighborhoods as an effort to refocus its available resources to the City's R/ECAPs. This update may provide a coordinated improvement of aging housing units, public improvements and, acting in lieu of the current NIS strategy, the new approach will empower active Neighborhood Associations in R/ECAPs and adjacent areas. The new strategy will emphasize a balanced approach that includes place-based and mobility strategies – making investments in the City's R/ECAPs that improve conditions and eliminate disparities in access to opportunity between residents of these neighborhoods and the rest of the Long Beach jurisdiction. Criteria for designating as a NIS area include, but are not limited to, poverty, income, unemployment and age of housing stock.

**Table C-5: Neighborhood Improvement Strategy (NIS) Areas**

NIS Area	Boundaries				Census Tracts
	North	East	South	West	
Central	Willow Street; City Boundary	Alamitos Ave.	Anaheim St.	Atlantic Ave; LB Blvd.	573201 573202 573300 575201 575300
Cherry – Temple	Pacific Coast Highway	Temple Ave.	10 <sup>th</sup> Street	Cherry Ave.	575101 575102 576901 576902
Hellman Street	10 <sup>th</sup> Street	Cherry Ave.	4 <sup>th</sup> Street	Alamitos Ave.	576401 576402 576403 576501 576502 576503
Lower West	20 <sup>th</sup> Street	L B Freeway.	Pacific Coast Highway	Santa Fe Ave.	572900
MacArthur Park	Pacific Coast Highway	Cherry Ave.	Anaheim St.	Alamitos Ave.	575201 575202
North Long Beach	City Boundary	L B Freeway.	Artesia Freeway	Long Beach Blvd.	570401
South Wrigley	Hill St.	Pacific Ave.	Pacific Coast Highway	Los Angeles River	573100 573001 573002
St. Mary	Anaheim St.	Cherry Ave.	10 <sup>th</sup> Street	Pine Ave.	576300 576401 576402 576403
Washington	Pacific Coast Highway	Atlantic Ave.	Anaheim St.	Magnolia Ave.	575300 575401 575402
Willmore	Anaheim St.	Pacific Ave.	7 <sup>th</sup> St.	Loma Vista	575801 575802 575803

Figure C-3: Neighborhood Improvement Strategy (NIS) and CDBG Eligible Areas





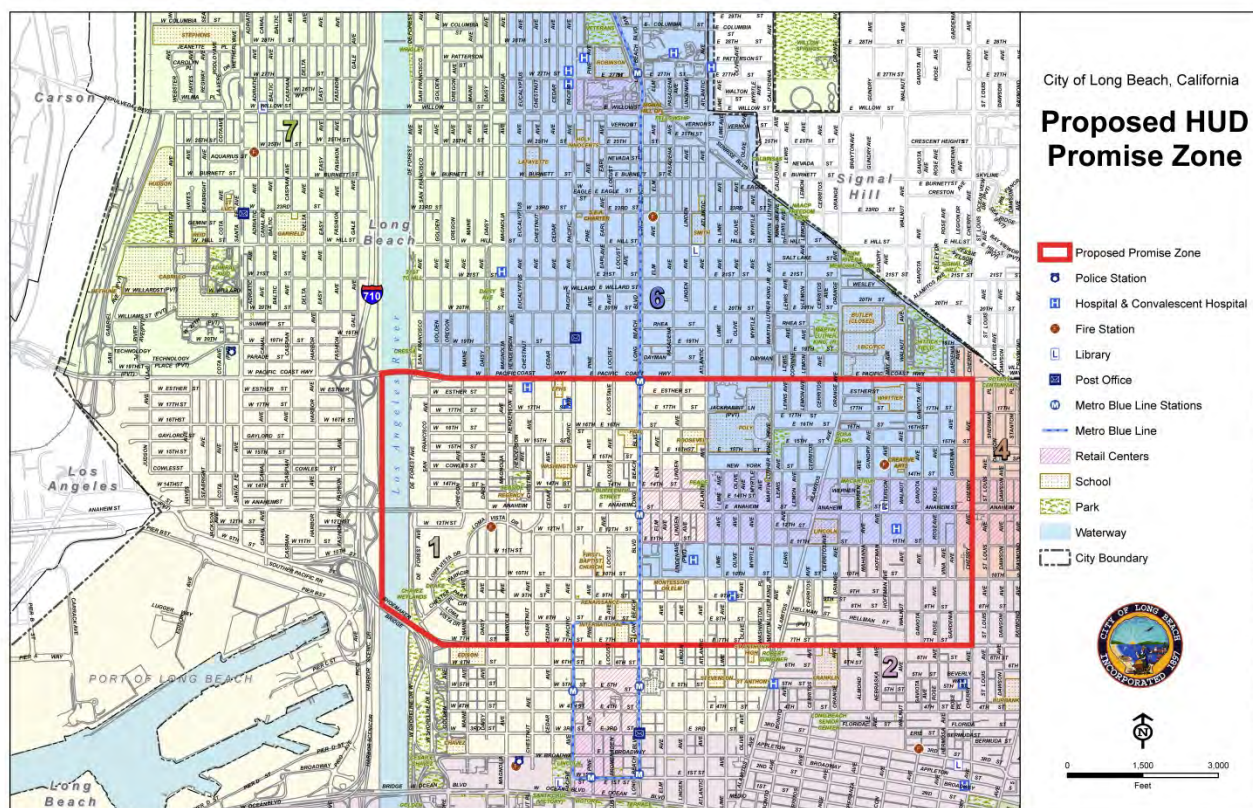
## Long Beach Promise Zone (LBPZ)

In 2016, the City resubmitted its application for designating a portion of the City as the Promise Zone (see Figure C-4). The proposed Long Beach Promise Zone (LBPZ) is an area bounded by the Pacific Coast Highway to the north, the Los Angeles River to the west, 7<sup>th</sup> Street to the south, and Cherry Avenue to the east.

The proposed Long Beach Promise Zone (LBPZ) is an area of great need experiencing disproportionately high rates of poverty, unemployment, crime, and other risk factors in comparison to the rest of the city and other communities:

- **High Poverty Rate:** The poverty rate in the LBPZ is 41.8 percent, double the city average of 20.7 percent; it is significantly higher than Los Angeles County's rate of 18.7 percent, and the statewide average of 16.4 percent. Contributing to the poverty rate is a lack of education; 46.2 percent of Promise Zone adults have no high school degree or equivalent, compared to a city average of 20.7 percent.
- **Lower Employment Rate:** The unemployment rate within the Promise Zone Boundaries is high, at 14.8 percent of working adults compared with the city average of 8.0 percent
- **Nature and Scope of Crime:** Compared with the city at-large, LBPZ experiences elevated levels violence. Despite accounting for only four percent of the City's geography and 12 percent of the population, more than 25 percent of all violent crime, and 28 percent of 2015 murders in the City occurred in LBPZ.

Figure C-4: Proposed HUD Promise Zone





Since the 1970s, Long Beach has been significantly impacted by reductions in the manufacturing and aerospace industries, military base closures and a lack of private investment in urban cores. The resulting exodus of employees and job losses still severely affects the City, the LBPZ in particular, where waves of mass migrations have been historically concentrated for the past hundred years, including Black persons from the segregated south, Latino immigrants, and Cambodian refugees fleeing the Khmer Rouge. Devastated commercial corridors, a lack of investment from the business community, and crime have contributed to the lack of economic activity and job availability in the LBPZ. A lack of affordable housing and healthy lifestyle options have left this community with a life expectancy of 76.8 years, seven years shorter than wealthier parts of Long Beach just 1.5 miles away. The Promise Zone also experiences severe renter overcrowding and high population density. Citywide, Long Beach has a population rate of 9,132 per square mile, while the LBPZ population per square mile rate is almost three times that at 27,366.

The area is home to a number of immigrant communities, and lack of English-language proficiency is another major barrier to educational attainment and employment outcomes. About 41 percent of Promise Zone residents are foreign born, compared to 26 percent citywide. Immigrant and refugee families live difficult lives as they adjust to new communities and new cultures. These challenges include access to health care services, the education system, jobs, housing, emotional isolation, prejudice and basic cultural differences. Language barriers are a fundamental hurdle for immigrants and refugees and can prevent them from making vital connections in their communities and to social and community service agencies.

A total 73.1 percent of residents in LBPZ speak a language other than English at home, and 37.8 percent of all residents in LBPZ speak English less than “very well.” The most common languages spoken, other than English, are Spanish, Khmer, Tagalog, and Vietnamese. Thus, in addition to traditional areas of focus under the LBPZ, there is substantial need to ensure services, meetings, and vital documents are accessible to Limited English Proficiency (LEP) speakers. Through a cooperative effort between the Long Beach City Council and the Language Access Coalition (a collaborative of community groups), the City of Long Beach established the Language Access Policy (LAP) in 2013, which provides translation services, with a \$1.2 million investment.

Hispanic/Latino residents account for 66.6 percent of LBPZ residents, compared with 41.7 percent citywide, and includes a diverse Latino population – including Central and South Americans. The area also encompasses Cambodia Town, home to the largest concentration of Cambodians in the world, outside of Cambodia. The Cambodian community is one with unique needs, given the recent and extensive histories of trauma and mistrust.

Despite challenges, LBPZ contains an abundance of community assets upon which to build a strong, dynamic plan. Among the greatest assets the LBPZ draws from is its culture of collaboration. For example, a collective impact approach to violence prevention—Safe Long Beach, a broad safety agenda focused on highest crime neighborhoods—has partnerships with over eighty (80) city, county, and non-profit organizations. A majority of the implementing and supporting partners for the LBPZ are already engaged in Safe Long Beach, giving them experience working within the collective impact model to affect change, and existing collaborative relationships among and between partners from which to draw. The dynamic non-profit community is yielding innovative cross-disciplinary, place-based approaches such as the Habitat for Humanity Neighborhood Revitalization effort, First 5 LA’s Best Start Central Long Beach and Building Health Communities: Long Beach (BHC-LB), a collaborative initiative focused in Central and West Long Beach, which contains all of the proposed LBPZ. Funded by the California Endowment, BHC-LB is a ten-year, \$35-million-dollar investment begun in 2010 serving as a vibrant hub for many non-profit organizations and coalitions. They share goals of

reducing health disparities and improving community health through systemic changes fueled by adult and youth resident engagement, collaboration and resource sharing, and communication about community needs and solutions.

The LBPZ contains the newly established Anaheim Opportunity Zone and the MidTown Business Improvement District, both focused on community redevelopment, innovative economic development, and jobs creation. The Opportunity Zone focuses on supporting entrepreneurs and those with traditional barriers to employment. Through its contract with Beacon Economics to provide research to support a long-term Economic Development Blueprint for Long Beach, the city will receive a detailed section specific to the LBPZ as part of the scope of work, which will provide an economic profile, detailed employment and demographic analysis. This valuable research will inform continued economic development work in LBPZ.

## 2. Location of Affordable Housing in Relation to R/ECAPs

The majority of publicly supported housing (Figure C-1) is located in areas most densely populated by minority residents. The location of these units also correlates with the location of the majority of the City's R/ECAP tracts.

About half of Project-based Section 8 and the majority of HUD-assisted multifamily units are located within the City's eight R/ECAPs. The only public housing development in the City, the Carmelitos Housing Development, is located in north Long Beach in the Carmelitos neighborhood and R/ECAP area. However, the majority of housing choice vouchers available in the City are distributed in non-R/ECAP tracts (82 percent).

Low income households and minorities are segregated in these areas of high poverty and low access to opportunities. Families with children make up 57 percent of the households residing in Public Housing located within the City's R/ECAPs. Of the Project-based Section 8 units available within the City's R/ECAP tracts, 42 percent of households are families with children; while in non-R/ECAP tracts, families with children in the Project-based Section 8 program make up less than three percent of households. This suggests that families with children, specifically in project-based Section 8 housing units, are segregated in the City's R/ECAPs that are exposed to high levels of poverty and low levels of access to proficient schools.

## 3. Discrimination

### Private Discrimination

The highest concentrations of Housing Choice Vouchers in use are found in portions of Long Beach that also correlate with high minority concentrations, specifically in the south side of Long Beach and in the furthest northern portions of the City. Landlords are reluctant to accept Housing Choice Vouchers in other areas of the City, and notably the lowest proportions of vouchers in the City are consistently found in the areas of eastern Long Beach where the highest for-sale housing values are evident. In Long Beach's east side, the majority of tracts have less than six percent of HCV units. The majority of housing choice vouchers available in the City are distributed in non-R/ECAP tracts (82 percent).

Two tracts in Long Beach display the highest concentrations of vouchers in the City (22 to 52 percent of all housing units in the area); both tracts are located near the City's western boundary and in its south side. One of these areas displaying the highest voucher concentrations is an R/ECAP tract.

## Lending Discrimination

As previously discussed, residents might face discrimination through the mortgage lending process – including during advertising/outreach, pre-application inquiries, loan approval/denial and terms/conditions, and loan administration. Details on lending patterns and practices are provided later in this appendix within the discussion of Disparities in Access to Opportunity.

## **4. Location of Environmental Hazards**

Residents living in the City's R/ECAPs, or residing in the City's general west side, are the most impacted by environmental health hazards. Their proximity to the 710 Freeway, a major route that transports goods to LA and beyond, the Port of Los Angeles, the Port of Long Beach, manufacturing, and the refineries that are close to the area, expose these households to the highest levels of environmental pollution in the City. The Port of Long Beach and Port of Los Angeles have several programs to mitigate pollution and hazardous particles including diesel emission and have shown great success in reducing pollutants. There might be more opportunity to build affordable housing on the City's west side, but environmental health hazards have to be considered.

## C. Disparities in Access to Opportunity

The top contributing factors identified – based on consultation, community outreach, and data analysis – that significantly create, contribute to, perpetuate, or increase the severity of **disparities in access to opportunity** includes:

	Contributing Factors of Disparities in Access to Opportunity
✓	Access to financial services
✓	Lack of private investments in specific neighborhoods
✓	Lack of public investments in specific neighborhoods, including services or amenities
✓	Lending Discrimination
✓	Location of employers
✓	Location of environmental health hazards
✓	Location of proficient schools and school assignment policies
✓	Location and type of affordable housing
✓	Private discrimination
✓	Displacement of residents due to economic pressures

The most affordable housing opportunities are located in the City's southern neighborhoods. Analysis of the HUD-provided indices reflects that these areas are also neighborhoods highly impacted by adverse factors that contribute to a household's lack of accessibility to opportunities.

### 1. Access to Financial Services/Lending Discrimination/Private Discrimination

Facing lending discrimination in obtaining home loans further limits a household's possibilities in accessing homeownership. Ideally, the applicant pool for mortgage lending would be reflective of a municipality's demographics. An overrepresentation/underrepresentation of a racial/ethnic group in the loan applicant pool could indicate unequal access to housing opportunities. This could imply that access to mortgage lending is not equal for all individual. This section reviews the lending practices of financial institutions and the access to financing for all households, particularly minority households and those with lower incomes. Lending patterns in lower and moderate income neighborhoods and areas of minority concentration are also examined.

#### Legislative Protection

In the past, financial institutions did not always employ fair lending practices. Credit market distortions and other activities such as "redlining" were prevalent and prevented some groups from having equal access to credit. The Community Reinvestment Act (CRA) in 1977 and the subsequent Home Mortgage Disclosure Act were designed to improve access to credit for all members of the community and hold the lender industry responsible for community lending.

#### Community Reinvestment Act

The CRA is intended to encourage regulated financial institutions to help meet the credit needs of their entire communities, including lower- 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. CRA ratings are provided by the Federal Reserve Board



(FRB), Federal Financial Institutions Examination Council (FFIEC), Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC). However, the CRA rating is an overall rating for an institution and does not provide insights regarding the lending performance at specific locations by the institution.

### Home Mortgage Disclosure Act

In tandem with the CRA, the 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. This section examines detailed 2008 and 2014 HMDA data for Long Beach, which includes an analysis of data collected under the Home Mortgage Disclosure Act (HMDA).<sup>2</sup>

### Conventional versus Government-Backed Financing

Conventional financing involves market-rate loans provided by private lending institutions such as banks, mortgage companies, savings and loans, and thrift institutions. To assist lower and moderate income households that may have difficulty in obtaining home mortgage financing in the private market, due to income and equity issues, several government agencies offer loan products that have below market rate interests and are insured (“backed”) by the agencies. 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 (RHA/FSA). Such government-backed loans are offered to the consumers through private lending institutions. Local programs such as first-time homebuyer and rehabilitation programs are not subject to HMDA reporting requirements.

### Financial Stability Act

The Financial Stability Act of 2009 established the Making Home Affordable Program, which assists eligible homeowners who can no longer afford their home with mortgage loan modifications and other options, including short sale or deed-in-lieu of foreclosure. The program is targeted toward homeowners facing foreclosure and homeowners who are unemployed or “underwater” (i.e., homeowners who owe more on their mortgage than their home is worth). The Making Home Affordable Program includes several options for homeowners in need of assistance:

- The Home Affordable Modification Program (HAMP) reduces a homeowner’s monthly mortgage payment to 31 percent of their verified gross (pre-tax) income to make their payments more affordable.
- The Second Lien Modification Program (2MP) offers homeowners a way to lower payments on their second mortgage.
- The Home Affordable Refinance Program (HARP) assists homeowners whose mortgages are current and held by the Federal National Mortgage Association (Fannie Mae) or the Federal Home Loan Mortgage Corporation (Freddie Mac) refinance into a more affordable mortgage.
- An Unemployment Program provides eligible homeowners a forbearance period during which their monthly mortgage payments are reduced or suspended while they seek re-

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<sup>2</sup> HMDA typically releases annual data for the prior year in the fall of each year. As such, 2014 HMDA data was not available at the time of this AI preparation.

employment. The minimum forbearance period is three months, although a mortgage servicer may extend the term depending on applicable investor and regulatory guidelines.

- The Principal Reduction Program offers homeowners who are underwater the opportunity to earn principal reductions over a three-year period by successfully making payments in accordance with their modified loan terms.
- For homeowners who can no longer afford their homes, but do not want to go into foreclosure, the Home Affordable Foreclosure Alternatives Program (HAFA) offers homeowners, their mortgage servicers, and investors, incentives for completing a short sale or deed-in-lieu of foreclosure. HAFA enables homeowners to transition to more affordable housing while being released from their mortgage debt. The program also includes a “cash for keys” component whereby a homeowner receives financial assistance to help with relocation costs in return for vacating their property in good condition.

### Helping Families Save Their Homes Act

The Helping Families Save Their Homes Act was passed by Congress in May 2009 and expands the Making Home Affordable Program. This Act includes provisions to make mortgage assistance and foreclosure prevention services more accessible to homeowners and increases protections for renters living in foreclosed homes. It also establishes the right of a homeowner to know who owns their mortgage and provides over two billion dollars in funds to address homelessness.

The Act targets underwater borrowers by easing restrictions on refinance and requiring principal write-downs to help these homeowners increase the equity in their homes. The new law also provides federally guaranteed Rural Housing loans and FHA loans as part of the Making Homes Affordable Program. In addition to expanding the Making Homes Affordable Program, the Act extends the temporary increase in deposit insurance, increases the borrowing authority of the FDIC and National Credit Union Administration (NCUA), and creates a Stabilization Fund to address problems in the corporate credit union sector.

Under this bill, tenants also have the right to stay in their homes after foreclosure for 90 days or through the term of their lease. The bill also provides similar protections to housing voucher holders. Prior to this bill, tenants were only guaranteed 60 days of notice before eviction and any current lease was considered terminated in the event of a foreclosure. This Act extends the 60-day notification period to 90 days and requires banks to honor any existing lease on a property in foreclosure.

### Fraud Enforcement and Recovery Act

The Fraud Enforcement and Recovery Act (FERA) enhances the criminal enforcement of federal fraud laws by strengthening the capacity of federal prosecutors and regulators to hold accountable those who have committed fraud. FERA amends the definition of a financial institution to include private mortgage brokers and non-bank lenders that are not directly regulated or insured by the federal government, making them liable under federal bank fraud criminal statutes. The new law also makes it illegal to make a materially false statement or to willfully overvalue a property in order to manipulate the mortgage lending business. In addition, FERA includes provisions to protect funds expended under TARP and the Recovery Act and amends the Federal securities statutes to cover fraud schemes involving commodity futures and options. Additional funds were also made available, under FERA, to a number of enforcement agencies in order to investigate and prosecute fraud.

## Data and Methodology

The availability of financing affects a person's ability to purchase or improve a home. Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications by the income, gender, and race of the applicants. This applies to all loan applications for home purchases, improvements and refinancing, whether financed at market rate or with government assistance.

The analyses of HMDA data presented in this AFH were conducted using Lending Patterns™. Lending Patterns is a web-based data exploration tool that analyzes lending records to produce reports on various aspects of mortgage lending. It analyzes HMDA data to assess market share, approval rates, denial rates, low/moderate income lending, and high-cost lending, among other aspects.

Table C-6 summarizes the disposition of loan applications submitted to financial institutions in 2008 and 2014 (most recent HMDA data available) by residents (or prospective residents) of Long Beach. Included is information on loan types and outcomes. As indicated in Table C-6, the total number of loan applicants has declined since 2008.

Table C-6: Disposition of Home Loans (2008 and 2014)

Loan Type	Total Applicants		Percent Approved		Percent Denied		Percent Other <sup>1</sup>	
	2008	2014	2008	2014	2008	2014	2008	2014
Conventional Purchase	4,333	3,244	65.5%	77.6%	21.0%	9.0%	13.5%	13.4%
Gov't-Backed Purchase	1,125	1,070	64.8%	74.6%	19.0%	10.7%	16.2%	14.8%
Home Improvement	1,235	681	45.0%	56.8%	40.7%	31.1%	14.3%	12.0%
Refinance	9,391	7,635	49.2%	60.1%	34.4%	20.6%	16.4%	19.3%
Total	16,084	12,630	54.4%	65.6%	30.2%	17.4%	15.4%	17.0%

Note: "Other" = Withdrawn/Incomplete applications.

Source: [www.lendingpatterns.com](http://www.lendingpatterns.com), 2016.

## Home Purchase Loans

In 2014, 3,244 households applied for conventional loans to purchase homes in the City, a decrease of approximately 25 percent from 2008. This decrease in lending activity is reflective of lending trends throughout the country. Housing prices, both in the region and nationwide, peaked in 2006, and 2007 marked the start of the housing market's steep decline. Mortgage lending in 2008, while not as vigorous as in the previous year, was still active. However, in the following years, lending activity slowed down dramatically, reflecting a collapsed housing market that began its slow recovery in 2013.

The approval rate in 2014 for conventional home purchase loans was approximately 78 percent, while only nine percent of applications were denied. In 2008, 66 percent of conventional home loan applications were approved and 21 percent were denied. When the housing market began to show signs of collapse and foreclosures were on the rise in 2007, many financial institutions instituted stricter approval criteria for potential borrowers, which caused approval rates to drop somewhat. However, as time passed, the applicant pool for mortgage lending became smaller and increasingly selective. Applicants from recent years have generally been in much better shape financially than pre-2010 applicants, which has led to increased approval rates.

As an alternative to conventional home loans, potential homeowners can also choose to apply for government-backed home purchase loans when buying their homes. In a conventional loan, the lender takes on the risk of losing money in the event a borrower defaults on a mortgage. For

government-backed loans, the loan is insured, either completely or partially, by the government. The government does not provide the loan itself, but instead promises to repay some or all of the money in the event a borrower defaults. This reduces the risk for the lender when making a loan. Government-backed loans generally have more lenient credit score requirements, lower down payment requirements, and are available to those with recent bankruptcies. However, these loans may also carry higher interest rates and most require homebuyers to purchase mortgage insurance. The number of applications in Long Beach for government-backed home purchase loans remained constant between 2008 and 2014. Approval rates increased from 65 percent in 2008 to 75 percent in 2014.

### **Home Improvement Loans**

Reinvestment in the form of home improvement is critical to maintaining the supply of safe and adequate housing. Historically, home improvement loan applications have a higher rate of denial when compared to home purchase loans. Part of the reason for this is that an applicant's debt-to-income ratio may exceed underwriting guidelines when the first mortgage is considered with consumer credit balances. Another reason is that many lenders use the home improvement category to report both second mortgages and equity-based lines of credit, even if the applicant's intent is to do something other than improve the home (e.g., pay for a wedding or college). Loans that will not be used to improve the home are viewed less favorably since the owner is divesting in the property by withdrawing accumulated wealth. From a lender's point of view, the reduction in owner's equity represents a higher risk.

In 2014, 681 applications for home improvement loans were submitted by Long Beach households. Of these applications, 57 percent were approved and 31 percent were denied. Home improvement financing in the City was noticeably more active in 2008, when 1,235 applications for home improvement loans were filed. However, approval rates for this type of loan were even lower in 2008 (45 percent).

### **Refinancing**

Homebuyers will often refinance existing home loans for a number of reasons. Refinancing can allow homebuyers to take advantage of better interest rates, consolidate multiple debts into one loan, reduce monthly payments, alter risk (i.e. by switching from variable rate to fixed rate loans), or free up cash and capital.

The majority of loan applications submitted by Long Beach households in 2014 were for home refinancing (7,635 applications). However, this level represents a decrease of 19 percent from 2008. About 60 percent of home refinance applications were approved and 21 percent were denied, a considerable improvement from 2008 when just 49 percent of refinance applications were approved.

### **Lending Patterns by Race/Ethnicity and Income Level**

The federal Fair Housing Act prohibits discrimination in mortgage lending based on race, color, national origin, religion, sex, familial status or handicap (disability). Therefore, it is important to look at not only overall approval and denial rates for a jurisdiction, but also whether or not the rates vary by other factors such as race/ethnicity.

In an ideal situation, the applicant pool for mortgage lending would be reflective of a municipality's demographics. When one racial/ethnic group is overrepresented or underrepresented in the total applicant pool, it could be an indicator of unequal access to housing opportunities. Such a finding may be a sign that access to mortgage lending is not



equal for all individuals. As shown in Table C-7 White applicants were noticeably overrepresented in the loan applicant pool during 2014, while Hispanics, Black, and Asian households were underrepresented.

**Table C-7: Demographics of Loan Applicants vs. Total Population (2014)**

	Percent of Applicant Pool	Percent of Total Population	Variation
White	45.21%	29.36%	15.85%
Black	6.63%	12.96%	-6.33%
Hispanic	19.60%	40.76%	-21.16%
Asian	10.51%	12.61%	-2.10%
Other	18.05%	4.32%	13.74%

Note: Percent of total population estimates are based on 2014 applicant data and compared to total population estimates from the 2010 Census. Comparison does not include Other or Multi-Racial individuals.

Source: Bureau of the Census, 2010; [www.lendingpatterns.com](http://www.lendingpatterns.com), 2016.

In addition to looking at whether access to lending is equal, it is important to analyze lending outcomes for any signs of potential discrimination by race/ethnicity. Approval rates for loans tend to increase as household income increases; however, lending outcomes should not vary significantly by race/ethnicity among applicants of the same income level.

Table C-8 below summarizes lending outcomes by race/ethnicity and income in the City. In Long Beach, White and Asian applicants of upper income level tend to be the most likely to be approved for loans, compared to Hispanic and Black applicants within the same income level. While this analysis provides a more in-depth look at lending patterns, it does not conclusively explain any of the discrepancies observed. Aside from income, many other factors can contribute to the availability of financing, including credit history, the availability and amount of a down payment, and knowledge of the home buying process. HMDA data does not provide insight into these other factors.

**Table C-8: Lending Patterns by Race/Ethnicity (2008 and 2014)**

	Approved		Denied		Withdrawn/ Incomplete	
	2008	2014	2008	2014	2008	2014
<b>White</b>						
Low (0-49% AMI)	52.1%	55.9%	35.4%	29.9%	12.5%	14.2%
Moderate (50-79% AMI)	52.1%	60.6%	33.7%	20.5%	14.2%	18.8%
Middle (80-119% AMI)	61.8%	68.6%	24.7%	16.5%	13.6%	14.9%
Upper (≥120% AMI)	64.3%	72.3%	21.7%	13.1%	14.0%	14.6%
<b>Black</b>						
Low (0-49% AMI)	15.8%	41.5%	73.7%	39.6%	10.5%	18.9%
Moderate (50-79% AMI)	39.9%	43.4%	47.8%	37.3%	12.3%	19.3%
Middle (80-119% AMI)	40.3%	58.2%	45.2%	22.4%	14.5%	19.4%
Upper (≥120% AMI)	38.8%	58.2%	44.3%	20.7%	16.8%	21.1%
<b>Hispanic</b>						
Low (0-49% AMI)	31.3%	51.0%	62.7%	28.8%	6.0%	20.2%
Moderate (50-79% AMI)	44.5%	55.3%	40.8%	24.4%	14.7%	20.3%
Middle (80-119% AMI)	49.9%	61.8%	35.3%	19.6%	14.8%	18.6%

Upper (≥120% AMI)	48.2%	66.6%	36.2%	17.0%	15.6%	16.4%
<b>Asian</b>						
Low (0-49% AMI)	19.0%	34.9%	71.4%	37.2%	9.5%	27.9%
Moderate (50-79% AMI)	47.5%	56.8%	41.3%	22.5%	11.3%	20.7%
Middle (80-119% AMI)	57.7%	64.1%	28.6%	18.1%	13.7%	17.8%
Upper (≥120% AMI)	54.8%	69.2%	25.9%	14.3%	19.3%	16.5%

Source: www.lendingpatterns.com, 2016

## Lending Patterns by Census Tract Characteristics

### Income Level

To identify potential geographic differences in mortgage lending activities, an analysis of the HMDA data was conducted by census tract. Based on the Census, HMDA defines the following income levels:<sup>3</sup>

- Low Income Tract – Tract Median Income less than or equal to 49 percent AMI
- Moderate Income Tract – Tract Median Income between 50 and 79 percent AMI
- Middle Income Tract – Tract Median Income between 80 and 119 percent AMI
- Upper Income Tract – Tract Median Income equal to or greater than 120 percent AMI

The majority of loan applications submitted in both 2008 and 2014 were by residents from the City's middle and upper income tracts. Table C-9 summarizes the loan approval and denial rates by tract income level in 2008 and 2014. Loan approval rates increased significantly as the income level of the census tract increased. Specifically in 2014, approval rate in high income tracts more than tripled those in low, moderate, and middle income tracts.

Table C-9: Outcomes Based on Census Tract Income (2008 and 2014)

Tract Income Level	Total Applicants		Approved		Denied		Other <sup>1</sup>	
	#	%	#	%	#	%	#	%
2008								
Low	1,931	12.0%	937	10.7%	677	13.9%	317	12.8%
Moderate	3,607	22.4%	1,691	19.3%	1,330	27.4%	586	23.6%
Middle	4,095	25.5%	2,093	23.9%	1,390	28.6%	612	24.7%
Upper	6,434	40.0%	4,017	45.9%	1,457	30.0%	960	38.7%
Not Available	17	0.1%	5	0.1%	6	0.1%	6	0.2%
Total	16,084	100%	8,743	54.4%	4,860	30.2%	2,481	15.4%

<sup>3</sup> These income definitions are different from those used by HUD to determine Low and Moderate Income Areas.

Table C-9: Outcomes Based on Census Tract Income (2008 and 2014)

Tract Income Level	Total Applicants		Approved		Denied		Other <sup>1</sup>	
	#	%	#	%	#	%	#	%
2014								
Low	756	6.0%	452	5.5%	173	7.9%	131	6.1%
Moderate	2,742	21.7%	1,753	21.1%	492	22.4%	497	23.1%
Middle	2,210	17.5%	1,418	17.1%	392	17.9%	400	18.6%
Upper	6,919	54.8%	4,664	56.3%	1,136	51.8%	1,119	52.1%
Not Available	3	0.0%	2	0.0%	0	0.0%	1	0.0%
Total	12,630	100%	8,289	65.6%	2,193	17.4%	2,148	17%

Note:

<sup>1</sup>Other= Withdrawn/Incomplete applications.

Source: www.lendingpatterns.com, 2016

### Minority Concentration

HMDA also records lending outcomes by the proportion of minority residents residing in a census tract. Table C-10 summarizes lending outcomes by a census tract's minority population in 2008 and 2014. In both 2008 and 2014, approval rates were inconsistent among tracts with different minority concentrations. In general, areas with moderately high concentrations (60-79 percent minority) had the lowest approval rates.

Table C-10: Outcomes Based on Minority Population of Census Tract (2008 and 2014)

Tract Income Level	Total Applicants		Approved		Denied		Other <sup>1</sup>	
	#	%	#	%	#	%	#	%
2008								
0-19% Minority	787	4.9%	486	5.6%	170	3.5%	131	5.3%
20-39% Minority	4,741	29.5%	3,008	34.4%	1062	21.9%	671	27.0%
40-59% Minority	1,858	11.6%	1,075	12.3%	512	10.5%	271	10.9%
60-79% Minority	2,881	17.9%	1523	17.4%	912	18.8%	446	18.0%
80-100% Minority	5,813	36.1%	2649	30.3%	2202	45.3%	962	38.8%
Not Available	4	0.0%	2	0.0%	2	0.0%	0	0.0%
Total	16,084	100.0%	8,743	54.4%	4,860	30.2%	2,481	15.4%
2014								
0-19% Minority	211	1.7%	142	1.7%	42	1.9%	27	1.3%
20-39% Minority	3,924	31.1%	2677	32.3%	611	27.9%	636	29.6%
40-59% Minority	2,766	21.9%	1881	22.7%	445	20.3%	440	20.5%
60-79% Minority	1,219	9.7%	795	9.6%	209	9.5%	215	10.0%
80-100% Minority	4,509	35.7%	2794	33.7%	886	40.4%	829	38.6%
Not Available	1	0.0%	0	0.0%	0	0.0%	1	0.0%
Total	12,630	100.0%	8,289	65.6%	2,193	17.4%	2,148	17.0%

Note

1: "Other"= Withdrawn/Incomplete applications.

Source: www.lendingpatterns.com, 2015.

## Major Lenders

A diverse number of banks provide financial services in Long Beach. In 2014, the top ten mortgage lenders in the City received 38 percent of all loan applications. Of these top lenders, Wells Fargo, JP Morgan Chase Bank, and Bank of America received the most applications – about 18 percent of the total market share. These top three lenders, as well as Flagstar Bank, were also considered major lenders in 2008.

Table C-10 identifies the City's top lenders in 2014 and summarizes their underwriting outcomes. As previously noted, many of the City's major lenders in 2008 were no longer active in Long Beach by 2014. Overall approval rates in the City increased significantly—from 34 percent in 2008 to 53 percent in 2014. Approval rates by specific lender, though, varied notably. Two lenders in particular had significantly higher approval rates Flagstar Bank (83 percent) and Quicken Loans (73 percent) than the average for all lenders (62 percent). While high approval rates do not necessarily indicate wrongdoing by a specific institution, they can be a sign of aggressive lending practices on the part of the lender. In particular, smaller, less prominent financial institutions with significantly high approval rates may be a concern. On the other hand, the top lender, Wells Fargo Bank, had an approval rate below the overall rate for all lenders (56 percent versus 62 percent overall).

Table C-11: Top Lenders (2008 and 2014)<sup>1</sup>

	Overall Market Share		Approved		Denied		Withdrawn or Closed	
	2008	2014	2008	2014	2008	2014	2008	2014
Wells Fargo Bank NA	9.3%	7.5%	46.4%	55.6%	18.8%	25.3%	34.7%	19.1%
JP Morgan Chase Bank NA	4.2%	4.6%	49.0%	72.6%	39.5%	15.8%	11.6%	11.7%
Bank of America NA	7.7%	4.6%	53.7%	62.5%	28.3%	19.9%	18.0%	17.5%
Loandepot.com	--	3.8%	--	46.8%	--	26.4%	--	26.8%
Nationstar Mortgage LLC	--	3.5%	--	24.8%	--	45.5%	--	29.7%
Quicken Loans, Inc.	--	3.2%	--	73.3%	--	24.9%	--	1.7%
Broker Solutions, Inc.	--	3.1%	--	68.7%	--	5.7%	--	25.6%
Flagstar Bank FSB	2.6%	2.9%	52.2%	82.7%	25.4%	16.2%	22.5%	1.1%
Pinnacle Capital Mortgage Corp.	--	2.8%	--	65.7%	--	10.4%	--	23.9%
Citibank NA	--	2.2%	--	45.6%	--	22.1%	--	32.4%
All Lenders	100%	100%	43.3%	62.1%	30.2%	17.4%	26.4%	20.5%

Notes:

The table identifies the top ten lenders of 2014. Some of these lenders were not top lenders in 2008 and market share data is not available. Furthermore, not all top lenders from 2008 are identified above.

All (89) of Citimortgage, Inc.'s loans were purchased in 2014; no data is available

Source: [www.lendingpatterns.com](http://www.lendingpatterns.com), 2016.

Under current banking regulations, lenders are required to hold a given interest rate for a borrower for a period of 60 days. Borrowers, however, are under no obligation to follow through on the loan during this time and can withdraw their application. In mortgage lending, fallout refers to a loan application that is withdrawn by the borrower before the loan is finalized.

Closed applications refer to applications that are closed by the lender due to incompleteness. In instances where a loan application is incomplete, lenders are required to send written notification to the applicant and request the missing information be turned over within a designated timeframe. If this notice is given and the applicant does not comply within the specified time, the lender can close the application for incompleteness. A high rate of



incomplete loans can indicate a lack of financial literacy on the part of the borrower. Several studies have correlated financial literacy with a borrower's income level. Specifically, lower income individuals were the least knowledgeable about finance.<sup>4</sup> Insufficient lender assistance during the application process can also lead to high levels of incomplete applications.

During 2014, half of the City's top lenders had significantly higher than average rates of withdrawn and incomplete applications: Citibank (32 percent); Nationstar (30 percent); Loandepot.com (27 percent); Broker Solution (26 percent); and Pinnacle Capital Mortgage (24 percent). A significant disparity in fallout could be an indicator of an overly complicated application process for a particular lender or suggest something even more troubling, such as screening, differential processing, HMDA Action misclassification, and/or the potential of discouragement of minority applications.

### Top Lenders by Race/Ethnicity

Certain lending institutions in Long Beach appeared to be only slightly more popular among particular racial/ethnic groups. For example:

- White applicants comprised about 45 percent of the City's total applicants in 2014. However, they made up 52 percent of the applicant pool of Broker Solutions, Inc.
- Hispanic applicants comprised about 20 percent of the City's total applicant pool in 2014. However, Broker Solutions, Inc. had a slightly higher proportion of Hispanic applicants (27 percent).
- Asian applicants comprised approximately 11 percent of the total applicant pool in the City. However, Asian applicants made up 17 percent of the applicant pool for Flagstar Bank.
- Black applicants represented less than seven percent of the City's total applicant pool. However, Black applicants made up nine percent of the application pool for Nationstar Mortgage.

Table C-12: Top Lenders by Minority Race/Ethnicity of Applicant (2014)

White		Hispanic		Asian		Black	
Lender	% of Total Applicants	Lender	% of Total Applicants	Lender	% of Total Applicants	Lender	% of Total Applicants
Broker Solutions, Inc.	52.2%	Broker Solutions, Inc.	27.1%	Flagstar Bank FSB	17.2%	Nationstar Mortgage, LLC	9.2%
Stearns Lending, Inc.	50.8%	Loandepot.com	26.2%	Union Bank NA	14.6%	Wells Fargo Bank NA	7.6%
Flagstar Bank FSB	50.1%	Bank of America, NA	23.6%	Bank of America NA	13.4%	Loandepot.com	7.3%
Pinnacle Capital Mortgage Corp.	45.5%	Wells Fargo Bank NA	21.2%	Stearns Lending, Inc.	13.1%	Bank of America NA	7.1%
Wells Fargo Bank Na.	45.4%	Nationstar Mortgage LLC	20.6%	Pinnacle Capital Mortgage Corp.	12.4%	Broker Solutions, Inc.	6.7%
All Lenders	40.2%	All Lenders	17.8%	All Lenders	9.6%	All Lenders	5.9%

Source: www.lendingpatterns.com, 2016.

<sup>4</sup> Collins, Michael. "Education Levels and Mortgage Application Outcomes: Evidence of Financial Literacy." University of Wisconsin-Madison, Department of Consumer Science, (2009).

## Subprime Lending

According to the Federal Reserve, “prime” mortgages are offered to persons with excellent credit and employment history and income adequate to support the loan amount. “Subprime” loans are loans to borrowers who have less-than-perfect credit history, poor employment history, or other factors such as limited income. By providing loans to those who do not meet the critical standards for borrowers in the prime market, subprime lending can and does serve a critical role in increasing levels of homeownership. Households that are interested in buying a home but have blemishes in their credit record, insufficient credit history, or non-traditional income sources, may be otherwise unable to purchase a home. The subprime loan market offers these borrowers opportunities to obtain loans that they would be unable to realize in the prime loan market.

Subprime lenders offer interest rates that are higher than those in the prime market and often lack the regulatory oversight required for prime lenders. According to a joint HUD/Department of the Treasury report, subprime lending generally has the following characteristics:<sup>5</sup>

- **Higher Risk:** Lenders experience higher loan defaults and losses by subprime borrowers than by prime borrowers.
- **Lower Loan Amounts:** On average, loans in the subprime mortgage market are smaller than loans in the prime market.
- **Higher Costs to Originate:** Subprime loans may be more costly to originate than prime loans since they often require additional review of credit history, a higher rate of rejected or withdrawn applications and fixed costs such as appraisals, that represent a higher percentage of a smaller loan.
- **Faster Prepayments:** Subprime mortgages tend to be prepaid at a much faster rate than prime mortgages.
- **Higher Fees:** Subprime loans tend to have significantly higher fees due to the factors listed above.

Subprime lending can both impede and extend fair housing choice. On the one hand, subprime loans extend credit to borrowers who potentially could not otherwise finance housing. The increased access to credit by previously underserved consumers and communities contributed to record high levels of homeownership among minorities and lower income groups. On the other hand, these loans left many lower income and minority borrowers exposed to default and foreclosure risk. Since foreclosures destabilize neighborhoods and subprime borrowers are often from lower income and minority areas, mounting evidence suggests that classes protected by fair housing faced the brunt of the recent subprime and mortgage lending market collapse.<sup>6</sup>

While HMDA data does not classify loans as subprime, it does track the interest rate spread on loans. In 2005, the Federal Reserve Board required lenders to report rate spreads for loans whose APR was above the Treasury benchmark. Loans with a reported spread are typically referred to as higher-priced or subprime loans.

The frequency of loans with reported spread has decreased substantially since 2008. About seven percent of loans in 2008 had a reported spread, but by 2014, only about five percent of

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<sup>5</sup> U.S. Department of Housing and Urban Development. Unequal Burden In Los Angeles: Income and Racial Disparities in Subprime Lending. April 2000.

<sup>6</sup> Foreclosure Exposure: A Study of Racial and Income Disparities in Home Mortgage Lending in 172 American Cities. Association of Community Organizations for Reform Now. September 2007.

loans were considered sub-prime (Table C-13). What appears to be most troubling, however, is that Hispanic and Black applicants seem to be significantly more likely to receive these higher-priced loans. In 2008, Asian applicants were significantly less likely than all other applicants to receive a subprime loan. By 2014, the likelihood of receiving a higher-priced loan decreased substantially overall, however Hispanic and Black applicants in Long Beach were still more likely to get sub-prime loans than White and Asian applicants.

Not only has there been a decline in the number of subprime loans issued since 2008, there has also been a decrease in the magnitude of spread reported on these loans. Generally, the higher the reported spread on a loan, the worse that loan is compared to a standard prime loan. In 2008, the average reported spread for a subprime loan was 4.14 points; by 2014, the average reported spread had dropped to just 2.17 points. For the most part, the magnitude of spread for subprime loans was consistent among applicants of all races/ethnicities.

**Table C-13: Reported Spread on Loans by Race/Ethnicity (2008 and 2014)**

	Frequency of Spread		Average Spread	
	2008	2014	2008	2014
White	5.8%	3.7%	4.29	2.32
Black	13.4%	6.9%	3.99	1.98
Hispanic	11.1%	9.0%	4.16	2.03
Asian	5.1%	3.2%	3.64	1.93
Total	7.1%	4.9%	4.14	2.17

Source: [www.lendingpatterns.com](http://www.lendingpatterns.com), 2016.

## **Predatory Lending**

With an active housing market, potential predatory lending practices by financial institutions may arise. Predatory lending involves abusive loan practices usually targeting minority applicants or those with less-than-perfect credit histories.

Data available to investigate the presence of predatory lending is extremely limited. At present, HMDA data are the most comprehensive data available for evaluating lending practices. However, as discussed before, HMDA data lack the financial details of the loan terms to conclude that any kind of predatory lending has actually occurred.

The State of California has enacted additional measures designed to stem the tide of predatory lending practices. Senate Bill 537 provided a funding mechanism for local district attorneys' offices to establish special units to investigate and prosecute real estate fraud cases. The law enabled county governments to establish real estate fraud protection units. Furthermore, AB 489, a predatory lending reform bill, 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.

Predatory lending and unsound investment practices, central to the recent home foreclosure crisis, led to a credit crunch that spread well beyond the housing market and affected the cost of credit for local government borrowing and local property tax revenues. In response, the U.S. House of Representatives passed legislation H.R.3915 in 2007, which would prohibit certain predatory lending practices and make it easier for consumers to renegotiate predatory mortgage loans. The U.S. Senate introduced similar legislation in late 2007 (S.2454). The Mortgage Reform and Anti-Predatory Lending Act (H.R.1728) was passed in the House in May 2009 and amends the Truth in Lending Act to specify duty of care standards for originators of residential

mortgages. The law also prescribed minimum standards for residential mortgage loans and directs the Secretary of Housing and Urban Development (HUD) to establish a grants program to provide legal assistance to lower and moderate income homeowners and tenants, and prohibits specified practices, including:

- Certain prepayment penalties;
- Single premium credit insurance;
- Mandatory arbitration (except reverse mortgages);
- Mortgage loan provisions that waive a statutory cause of action by the consumer; and
- Mortgages with negative amortization.<sup>7</sup>

In addition, the Mortgage Forgiveness Debt Relief Act of 2007 allows for the exclusion of income realized due to modification of mortgage terms or foreclosure on a taxpayer's principal residence.

While subprime lending cannot be described in and of itself as "predatory," studies have shown a high incidence of predatory lending in the subprime market.<sup>8</sup> Unlike in the prime lending market, overly high approval rates in the subprime market is a potential cause for concern when the target clients are considered high risk. High approval rates may indicate aggressive lending practices. Table C-11 summarizes the approval rates of top lenders in Long Beach. Of these top lenders, Flagstar Bank (83 percent), Quicken Loans, Inc. (73 percent), JP Morgan Chase (73 percent), Broker Solutions, Inc. (69 percent), Pinnacle Capital Mortgage Corp. (66 percent) and Bank of America (63 percent) had approval rates that were noticeably higher than the overall approval rate for all lenders (62 percent).

### Review of Lending Patterns by Specific Lender

Because the applicant profiles of some of the top lenders in Long Beach differ so significantly, this section looks at the underwriting outcomes of some of the major lenders in both jurisdictions.

#### Wells Fargo

Wells Fargo was a top lender in the City in 2008 and 2014. In 2014, the lender captured about nine percent of the market share in Long Beach. The overall approval rate for this institution was 56 percent, which was lower than the average for all lenders (62 percent). Black and Hispanic applicants had lower approval rates (around 50 percent) than White applicants (68 percent) at this lending institution. Fallout rates for this bank were moderate (19 percent), and only slightly higher among Hispanic applicants.

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<sup>7</sup> In negative amortization, a borrower pays monthly mortgage payments that are lower than the required interest payments and include no principal payments. The shortage in monthly payments is added to the principle loan. Therefore, the longer the borrower holds that loan, the more they owe the lender despite making monthly payments.

<sup>8</sup> Stolen Wealth, Inequities in California's Subprime Mortgage Market. California Reinvestment Committee. November 2001.



### *JP Morgan Chase Bank*

JP Morgan Chase Bank was also a top lender in the City in both 2008 and 2014. In 2014, JP Morgan Chase Bank captured approximately five percent of the market share in Long Beach. The approval rate for this institution (73 percent) was noticeably higher than the average for all lenders. However, Asian applicants had a lower average approval rate (64 percent). Fallout rates among this lender were low overall, but highest among Asian applicants (18 percent).

### *Bank of America*

Bank of America was the third most prolific lender in the City in 2014 and a top lender in 2008. The average approval rate for this lender (73 percent) was significantly higher than the average for all lenders (62 percent). For this lender, approval rates for black applicants were of the lowest (55 percent) among all other applicants. Additionally, the fallout rate for black applicants among this lender was about double (35 percent) the lender's overall average fallout rate of 17 percent.

### *Loandepot.com*

Loandepot.com was a top lender in the City in 2014. The overall approval rate for this institution (47 percent) was lower than the average for all lenders (62 percent). This lender was the second most prolific lender among Hispanic applicants—nearly 24 percent of its loan applicants were Hispanic. Black applicants had some of the lowest approval rates (29 percent); however only a small portion of loan applicants were Black; therefore, no real conclusions can be inferred. Approval rates were highest for White applicants (53 percent).

### *Nationstar Mortgage LLC*

Nationstar Mortgage LLC was a top lender in the City in 2014. The overall approval rate (25 percent) for this institution was the lowest among all major lenders in Long Beach, and significantly lower than the average for all lenders (62 percent). For this lender, the approval rate was highest for White applicants (33 percent), and lowest among black applicants (16 percent). This lender also had the highest overall denial rate (46 percent) among top lenders.

### *Quicken Loans*

Quicken Loans was a top lender in the City in 2014. The overall approval rate for this institution (73 percent) was significantly higher than the average for all lenders (62 percent). Approval rates for this lender were also noticeably high (73 percent) compared to the average for all lenders (62 percent). The overall fallout rate for this lender was also low at less than two percent.

## **2. Public/Private Investment and Displacement due to Economic Pressures**

The lack of investment in neighborhoods limits the quality resources available to City residents. In Long Beach, the households residing in these areas are primarily minority residents, and subsequently have been the most affected by lack of access to resources. City of Long Beach has developed the Neighborhood Improvement Strategy for selected areas in throughout the City. The criteria for designating as a NIS area include, but are not limited to, poverty, income, unemployment and age of housing stock. The overall idea of the Neighborhood Improvement Strategy is to connect scattered City resources to arrest neighborhood blight in an aging infrastructure and develop residents' skills and capacity to institute lasting neighborhood improvement. Table C-5 and Figure C-3 illustrate the geographic location of NIS areas; most

are located in the City's west side. Considering that new investment often perpetuates an increase in housing values, without anti-displacement strategies set in place, subsequent economic pressures may displace existing residents and further encourage a move of low income residents to low opportunity areas.

### 3. Location of Employers

The HUD-developed indices related to job proximity and labor market engagement assess disparities in access to jobs and labor market by protected class groups. HUD's AFFH Jobs Proximity Index measures the physical distances between place of residence and jobs by race/ethnicity. The jobs proximity index quantifies the accessibility of a residential area's distance to job location. A higher index would indicate better access to employment opportunities for residents in a neighborhood. In a further assessment of employment in the City, the HUD's Labor Market Engagement Index, provides a measure for rates of unemployment, labor-force participation, and educational attainment (percent of the population ages 25 and above with at least a bachelor's degree), by neighborhood. In assessing a resident's labor force engagement, a higher index score would indicate a higher level of labor force participation in a neighborhood.

According to the HUD data, Black and Hispanic residents disproportionately face more barriers to employment based on the neighborhoods in the City in which they reside. Long Beach residents of Mexican, Philippine or Cambodian national origin are located in areas with the lowest index scores and therefore the least access to employment, and generally reside in areas with low index scores for labor force engagement. In Long Beach, families with children reside in neighborhoods that have low access to sources of employment and where residents are least likely to be engaged in the City's labor force. Other data indicates that the City has a good transportation system and therefore, accessing employment is not a significant issue. However, access to job training and good education may be barriers to obtaining higher-paying jobs.

### 4. Location of Environmental Hazards

The HUD-provided environmental health index summarizes potential exposure to harmful toxins at a neighborhood level. In Long Beach, the index scores obtained by each census tract are generally very low across the entire City (0-10 index points), equally affecting all City households.

While HUD's Environmental Health Index does not show any differences among protected classes, local data from the State shows a different picture. The California Environmental Protection Agency and the Office of Environmental Health Hazard Assessment (OEHHA) developed a screening methodology to help identify California communities that are disproportionately burdened by multiple sources of pollution called the California Communities Environmental Health Screening Tool (CalEnviroScreen 2.0). In addition to environmental factors (pollutant exposure, groundwater threats, toxic sites, and hazardous materials exposure) and sensitive receptors (elderly, children, persons with asthma, and low birth weight infants), CalEnviroScreen 2.0 also takes into consideration socioeconomic factors. In Long Beach, the City's west side, which includes the highest concentrations of minorities in the City, is burdened with highest levels of environmental hazard exposure in the City (from moderately high to high environmental exposure).

## 5. Location of Proficient Schools

As mentioned previously, a household's geographic location affects their access to quality resources. In assessing a resident's access to schools, a higher HUD School Proficiency Index score would indicate a higher level of school proficiency (an indicator of school system quality in a neighborhood). While residing in the City's west side neighborhoods and in the identified R/ECAPs, households have access to the City's least proficient schools.

According to the data available in the 2015-2016 Program Improvement School Report provided by the California Department of Education, of the 70 LBUSD schools (Elementary through High School level) in Long Beach, 43 schools (61 percent) are designated as Title I and another 27 schools (39 percent) have not been designated as Title I. Statewide, 5,601 schools (54 percent) are eligible to be designated as Title I of the total 10,393 schools. The other 4,792 (46 percent) are not eligible to be designated as Title I. Title I programs distribute funding to schools and school districts with a high percentage of students from low income families. The programs also give priority to schools that are in obvious need of funds, low-achieving schools, and schools that demonstrate a commitment to improving their education standards and test scores.

In California, Program Improvement (PI) is the formal designation for Title I-funded schools and local education agencies (LEAs) that fail to make Adequate Yearly Progress (AYP) for two consecutive years.

Of all the Title I schools in the City, 38 schools (88 percent) have been identified for PI. A total of 24 Title I schools have continuously moved forward in PI status, (into Year 4 or Year 5). Of the three Title I schools located within a City R/ECAP, one is in PI Year 5. Overall, one-third of schools in the City in Year 4 or Year 5 PI are located within or adjacent (within a quarter mile) to an R/ECAP, largely in the City's north and west side neighborhoods. Statewide, of the 4,751 schools in PI, 251 exited PI, 207 advanced PI, and 4,533 (95 percent) have remained in PI and have not moved forward in PI status.

## D. Disproportionate Housing Need

The top contributing factors identified – based on consultation, community outreach, and data analysis – that significantly create, contribute to, perpetuate, or increase the severity of **disproportionate housing need** includes:

	Contributing Factors of Disproportionate Housing Need
✓	Availability of affordable units in range of sizes
✓	Displacement of residents due to economic pressures
✓	Lack of private investments in specific neighborhoods
✓	Lack of public investments in specific neighborhoods, including services or amenities
✓	Lending Discrimination

### 1. Availability of Affordable Units

A lack of an appropriate range and size of affordable units can cause a disproportionate impact on protected classes within a jurisdiction. The 2008-2012 "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrates the extent of housing problems and needs, particularly for lower-income households, within a community. The CHAS cross-tabulates the

Census data to reveal household income in a community in relation to the Area Median Income (AMI). As defined by CHAS, housing problems include:

- Units with physical defects (lacking complete kitchen or bathroom);
- Overcrowded conditions (housing units with more than one person per room);
- Housing cost burden, including utilities, exceeding 30 percent of gross income; and
- Severe housing cost burden, including utilities, exceeding 50 percent of gross income.

Table C-14 shows the percentage of race/ethnicity groups and families with children experiencing two potential categories of housing need. The first category is households experiencing one of four housing problems: housing cost burden (defined as paying more than 30% of income for monthly housing costs including utilities), overcrowding, lacking a complete kitchen, or lacking plumbing. The second category is households experiencing “one of four severe housing problems” which are: severe housing cost burden (defined as paying more than half of one’s income for monthly housing costs including utilities), overcrowding, and lacking a complete kitchen, or lacking plumbing.

In the City, large family households (5 or more persons) are more likely to experience any of the four housing problems. Hispanic households are the racial group most likely to experience severe housing problems in Long Beach (Table C-14). According to Table C-14, 80 percent of families with five or more persons experienced a housing burden, while only about 50 percent of small households (with less than five persons) and 50 percent of non-family households were experiencing similar housing burdens.

Some households may not be able to accommodate high cost burdens for housing, but may instead choose to reside in smaller housing units or with other individuals or families in a single home. Potential fair housing issues emerge if non-traditional households are discouraged or denied housing due to a perception of overcrowding. Household overcrowding is reflective of various living situations: (1) a family living in a home that is too small; (2) a family choosing to house extended family members; or (3) unrelated individuals or families doubling up to afford housing. Not only is overcrowding a potential fair housing concern, it can strain physical facilities and the delivery of public services, reduce the quality of the physical environment, contribute to a shortage of parking, and accelerate the deterioration of homes. As a result, some landlords or apartment managers may be more hesitant to rent to larger families, thus making access to adequate housing even more difficult.

According to the 2009-2013 ACS, nearly 12 percent of all households in Long Beach were overcrowded and about five percent were severely overcrowded. Overcrowding was similarly common in Long Beach to the County as a whole. The City has over 20,000 large renter-households – a number that cannot be accommodated within the stock of large rental units available (just over 13,000 units).

In regards to cost burden, according to the CHAS data in Long Beach housing cost burden was more prevalent among renter-households (53 percent) than owner-households (41 percent). Renter-households were also more likely to experience severe housing cost burden, with 29 percent of renters experiencing severe housing cost burden compared to 18 percent of owners



Table C-14: Demographics of Households with Disproportionate Housing Needs

Disproportionate Housing Needs	City of Long Beach		
Households experiencing any of 4 housing problems <sup>1</sup>	# with problems	# households	% with problems
<b>Race/Ethnicity</b>			
White, Non-Hispanic	26,860	66,215	40.56%
Black, Non-Hispanic	14,515	23,470	61.84%
Hispanic	32,190	48,000	67.06%
Asian or Pacific Islander, Non-Hispanic	10,500	18,620	56.39%
Native American, Non-Hispanic	269	394	68.27%
Other, Non-Hispanic	2,345	4,925	47.61%
<i>Total</i>	<i>86,665</i>	<i>161,590</i>	<i>53.63%</i>
<b>Household Type and Size</b>			
Family households, <5 people	36,080	74,995	48.11%
Family households, 5+ people	18,205	22,650	80.38%
Non-family households	32,385	63,950	50.64%
Households experiencing any of 4 Severe Housing Problems <sup>1</sup>	# with severe problems	# households	% with severe problems
<b>Race/Ethnicity</b>			
White, Non-Hispanic	14,105	66,215	21.30%
Black, Non-Hispanic	9,315	23,470	39.69%
Hispanic	23,045	48,000	48.01%
Asian or Pacific Islander, Non-Hispanic	6,850	18,620	36.79%
Native American, Non-Hispanic	150	394	38.07%
Other, Non-Hispanic	1,500	4,925	30.46%
<i>Total</i>	<i>54,960</i>	<i>161,590</i>	<i>34.01%</i>

Notes:

1. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%.
2. All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households.

Source: AFFHT Data Table 9: CHAS

## 2. Public/Private Investment and Displacement due to Economic Pressures

As rents and home prices continue to increase, many existing residents, especially renters, may no longer be able to afford to reside in their current neighborhoods and are displaced to the more affordable areas of the City. This displacement, however, is primarily a result of market conditions, not due to discrimination. However, lower income households are disproportionately affected by economic displacements because they have far fewer choices.

Lower income households displaced by development assisted with federal funds are required to adhere to the relocation and displacement requirements under the Uniform Relocation Act. The City has also adopted an ordinance that provides a right of first refusal to tenants displaced due to condominium conversion. Tenants are given an exclusive right of 90 days to purchase or

rent the new units under the same or more favorable terms and conditions that such units will be initially offered to the public. Furthermore, the City of Long Beach has adopted a Local Housing Preference Policy that requires developers to give preference and priority to people who live and/or work in Long Beach when selling or renting affordable housing units created through the assistance of the LBCIC or the City.

### 3. Lending Discrimination

A key aspect of fair housing choice is equal access to credit for the purchase or improvement of a home. Even though approval rates tend to increase as a household's income increases, approval rates should not vary significantly by race/ethnicity among applicants of the same income level. When analyzing approval rates in Long Beach, White and Asian applicants of upper income level tend to be the most likely to be approved for loans, compared to Hispanic and Black applicants within the same income level.

Additionally, when comparing loan approval and denial rates by tract income level in 2008 and 2014, it is notable that as tract income increased so did home loan approval rates (Table C-9). Specifically in 2014, approval rates in high income tracts more than tripled those in low, moderate, and middle income tracts.

## E. Publicly Supported Housing Location and Occupancy

The top contributing factors identified – based on consultation, community outreach, and data analysis – that significantly create, contribute to, perpetuate, or increase the severity of **publicly supported housing** includes:

	Contributing Factors of Publicly Supported Housing
✓	Lack of private investment in specific neighborhoods
✓	Lack of public investment in specific neighborhoods, including services and amenities
✓	Quality of affordable housing information programs
✓	Source of income discrimination

### 1. Public/Private Investment

Publicly supported housing in the City of Long Beach is concentrated in the western half of the City, specifically in the northern and southern portions. These areas correlate with high minority concentrations and are the same areas burdened by disinvestment. Consequently, these areas provide limited key resources to residents in these particular areas – including quality education and employment.

### 2. Quality of Affordable Housing Information System

An important factor in providing fair access to affordable housing is making information available to those households most in need for affordable units. In Long Beach, reflective of the City's demographics, about 46 percent of all Long Beach residents speak languages other than English at home. Over 85,000 persons in Long Beach (18 percent) are Limited English Proficient (LEP), meaning they do not speak English as their primary language and have a limited ability to read, speak, write, or understand English. This could be a potential issue in the

dispersal of information additional to general issues of inconsistent informational procedures to maintain households informed about the availability of units and housing services in Long Beach. According to public outreach, not all public housing tenants are receiving information from management. The Long Beach community additionally reports that they are not being made well aware of the opportunities available for senior housing and housing for disabled residents.

### 3. Source of Income Discrimination

As previously noted, source of income discrimination affects a household's available housing choices in terms of the type and location. In Long Beach, this is identified as a top contributing factor. A consistent issue cited by Fair Housing Community Workshop participants was the unwillingness of property owners to accept the vouchers, especially owners of single-family homes for rent, and thus limiting the locational choices of voucher users. Voucher holders have difficulty locating housing where their vouchers would be accepted. The administrative burden perceived by landlords is one impediment but the lower payment standards compared to market rents is another impediment.

The use of Housing Choice Vouchers in Long Beach is disproportionately distributed in the City's west side, specifically in the furthest northern and southern neighborhoods. These limitations in housing choice disproportionately affect minorities concentrated in these areas in Long Beach.

As long as household remains income-eligible, it can continue to receive HCV assistance. Many early voucher recipients have remained in the system and newer residents in the City have more difficulty in obtaining assistance, as evidenced by the long waiting list.

As of August 2016, on the HACLB HCV Section 8 waiting list nearly 43 percent of all households were family households, 27 percent were single households, about 26 percent were disabled households, and about four percent were senior households. The majority of households on the waiting list (68 percent) were Black/African American households, while only 21 percent were White households and less than six percent reported as Asian households. When comparing by ethnicity, less than 17 percent reported as Hispanic or Latino.

Table C-15: HACLB HCV(Section 8) Waiting List

Household	Total	%
<b>Race</b>		
White	3,946	21.39%
Black/African American	12,501	67.76%
Asian	1,053	5.71%
Native Hawaiian/Other Pacific Isla.	335	1.82%
American Indian/Alaskan Native	420	2.28%
Other <sup>1</sup>	195	1.06%
<b>Ethnicity</b>		
Hispanic or Latino	3,111	16.86%
Not Hispanic or Latino	15,339	83.14%
<b>Family Composition</b>		
Disabled	4,833	26.20%
Elderly	771	4.18%
Family	7,926	42.96%
Single	4,920	26.67%
<b>Total</b>	<b>18,450</b>	<b>100%</b>

Note:

1. Other: Eligible Citizen; Eligible Non-Citizen; Head; Not Assigned

Source: HACLB, August 2016

## F. Disability and Access Issues

The top contributing factors identified – based on consultation, community outreach, and data analysis – that significantly create, contribute to, perpetuate, or increase the severity of **disability and access** includes:

Contributing Factors of Disability and Access	
✓	Lack of affordable, accessible housing in range of unit sizes
✓	Lack of affordable, integrated housing for individuals who need supportive services
✓	Lack of assistance for transitioning from institutional settings to integrated housing
✓	Location of accessible housing

Disabled persons with physical limitations may face discrimination in the housing market due to accessibility issues. This can include the need for wheelchair accessible space, home modifications to improve accessibility, or other forms of assistance. Landlords often fear unforeseen damages to the unit by wheelchair use or by permitting service/guide animals.

Individuals with mental disabilities often face discrimination based on the stigma of their mental limitations. Landlords may discriminate by refusing to rent based on a history of mental illness or local neighborhood objections to the conversion of houses into group homes for those with mental disabilities.

### 1. Availability of Affordable, Accessible Units

Among the City's 6,240 affordable housing units, only 71 units are dedicated for persons with disabilities and another 54 units for homeless persons with disabilities. In addition, 610 senior



housing units can also accommodate some persons with disabilities. Overall, affordable units that can accommodate the special needs of persons with disabilities are limited in Long Beach. (Refer also to discussions under previous sections.)

## 2. Location of Accessible Housing

### ADA Accessible Units

About six percent of the City's overall population reports having an ambulatory disability, and present a need for ADA accessible units. The majority (almost 90 percent) of housing available in the City is dated pre-1990, so the majority of units in the City were not likely constructed up to ADA accessibility standards. The advanced age of the majority of Long Beach's housing stock indicates the significant need for continued code enforcement, property maintenance and housing rehabilitation programs to stem housing deterioration and provide ADA compliant upgrades.

In Long Beach, regardless of disability type or age, persons with disabilities appear similarly distributed across the City, with slightly notable concentrations in areas in south Long Beach, where more affordable housing for seniors and disabled is located.

## 3. Location and Availability of Integrated Housing with Supportive Services

### Licensed Community Care Facilities

Persons with special needs, such as the elderly and those with disabilities, may require housing that is integrated with or has access to supportive services. 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.

According to the State of California Community Care Licensing Division of the State's Department of Social Services, there are 115 State-licensed community care facilities located in Long Beach. The locations of these facilities are shown in Figure C-5. Long Beach's care facilities are distributed throughout the entire City with visible concentrations located in the City's downtown area and in the northern half of the City.

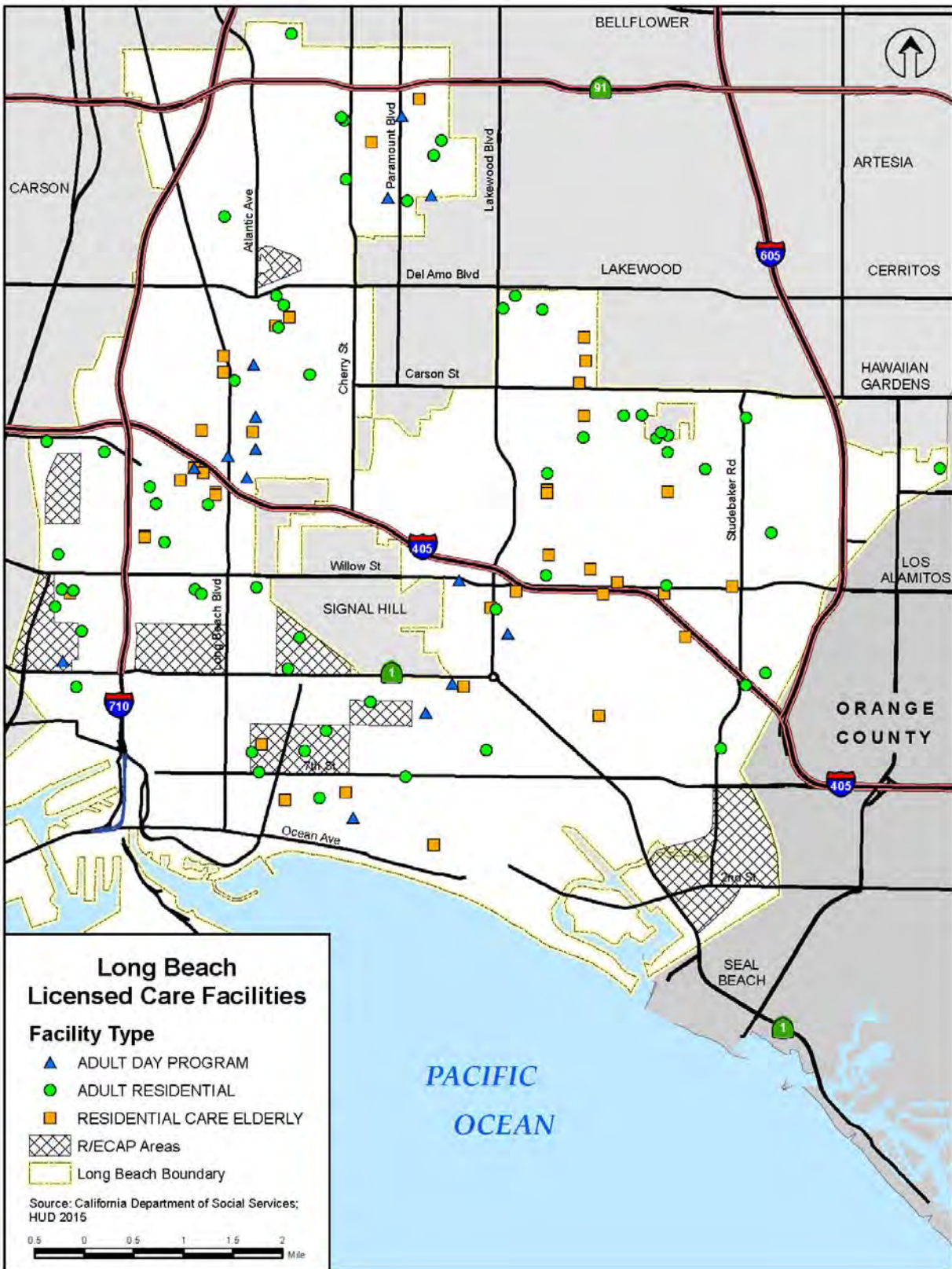
Table C-16 summarizes the facilities by type and capacity. Long Beach currently contains three types of licensed community care facilities: adult day care, adult residential care, and residential care for the elderly. These facilities have a total capacity for 2,623 persons in 24-hour care and 535 adults in day care programs. A majority of the facilities (40) and beds (1,985) are for elderly residential care. Given the size of the City's population, this level of capacity is well below the need.

**Table C-16: Licensed Community Care Facilities**

Type of Facility	Description	Facilities	
		No.	Capacity
Adult Day Care	Day care programs for frail elderly or developmentally/mentally disabled adults	16	535
Adult Residential Care	Facilities that provide 24-hour non-medical care for disabled adults ages 18 through 59, who are unable to provide for their daily needs	59	638
Residential Care - Elderly	Provides care, supervision, and assistance with activities of daily living for persons older than 60 years of age	40	1,985

Source: State of California Community Care Licensing Division, 2016.

Figure C-5: Licensed Care Facilities



#### 4. Supportive Services for Independent Living

According to the 2009-2013 American Community Survey (ACS) approximately 10 percent of residents in Long Beach had some type of disability (including any of the following: a hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty or independent living difficulty). An individual's ability to work is often limited if they are affected by a disability so that, in general, many persons with disabilities have lower incomes and thus have a greater need for affordable housing and supportive services.

Supportive services are needed in the City to assist in transitioning persons with disabilities into more independent living situations, which including publicly supported units. According to data provided by the AFFHT, currently in Long Beach, about 36 percent of residents in HUD-assisted multifamily, 31 percent of HCV recipients, 17 percent of those in Project-based Section 8 units, and 15 percent of those residing in public housing have a disability (Table C-17). This data does not include housing funded with local and State funds not reported in the HUD system. Supportive services for the disabled community can include: job training; independent living skills; rapid re-housing financial assistance such as, rental deposit assistance, short-term rental assistance; case management; financial planning; information and referral to and assistance in obtaining any qualifying benefits (veteran's assistance etc.).

Table C-17: Disability by Publicly Supported Housing Program Category

City of Long Beach	People with a Disability*	
	Total	%
Public Housing	105	14.87
Project-Based Section 8	378	17.29
Other Multifamily	105	36.21
HCV Program	1,979	31.06

Note:

1. The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.

Sources: AFFH Data Table 15; ACS



## G. Fair Housing Enforcement, Outreach Capacity, and Resources Analysis

The top contributing factors identified – based on consultation, community outreach, and data analysis – that significantly create, contribute to, perpetuate, or increase the severity of **fair housing enforcement, outreach capacity, and resources** includes:

	Contributing Factors of Disability and Access
✓	Lack of local private fair housing outreach and enforcement
✓	Lack of local public fair housing enforcement

This section provides an overview of the institutional structure of the housing industry with regard to fair housing practices. In addition, this section discusses the fair housing services available to residents, as well as the nature and extent of fair housing complaints received by the fair housing provider. Typically, fair housing services encompass the investigation and resolution of housing discrimination complaints, discrimination auditing/testing, and education and outreach, including the dissemination of fair housing information. Tenant/landlord counseling services are usually offered by fair housing service providers but are not considered fair housing services.

### 1. Fair Housing Practices in the Homeownership Market

#### The Homeownership Process

One of the main challenges in owning a home versus renting a home is the process. Buying a house takes considerably more time and effort than finding a home to rent. The major legal and financial implications surrounding the process also intimidate potential buyers. Typically, people are overwhelmed by the unique terminology, number of steps required, and financial considerations involved. The process is costly and fair housing issues may surface at any time during this process.

#### Advertising

The first thing a potential buyer is likely to do when they consider buying a home is search advertisements either in magazines, newspapers, or the Internet to get a feel for what the market offers. Advertisements cannot include discriminatory references such as the use of words describing:

- Neighbors or the neighborhood in racial or ethnic terms;
- Perfect for empty nesters;
- Conveniently located by a Catholic church; or
- Ideal for married couples without kids.

Advertising has become a sensitive area in real estate. In some instances advertisements published in non-English languages may make those who speak English uncomfortable, yet when ads are only placed in English they place non-English speaking residents at a disadvantage. While real estate advertising can be published in other languages, by law, an English version of the ad must also be published. However, monitoring this requirement is difficult, if not impossible.

Even if an agent does not intend to discriminate in an ad, it would still be considered a violation to suggest to a reader whether a particular group is preferred. Litigation has also set

precedence for violations in advertisements that hold publishers, newspapers, Multiple Listing Services, real estate agents, and brokers accountable for discriminatory ads.

During July 2016, 150 homes listed as available for sale in Long Beach were surveyed. This survey identified 17 ads (11 percent) with potentially discriminatory language. Most of these questionable ads contained references other than the physical description of the home, or included amenities and services that implied preferences for certain types of prospective residents. The majority of the potentially discriminatory advertisements found during the survey were targeted specifically at families through the identification of nearby schools and other family amenities, such as play areas. Others involved references to California State Long Beach or Long Beach City College, indicating preferences for students or university employees (Table C-18).

**Table C-18: Potential Discrimination in Listings of For-Sale Homes**

Discrimination Type	Number of Listings	Potentially Discriminatory Language
No Discriminatory Language	131	N/A
Household Size/Family Related	13	<ul style="list-style-type: none"> <li>• Bay Harbour is close to great restaurants, shopping, movie theaters, CSULB &amp; award winning schools.</li> <li>• This home is located next to award winning elementary and middle schools,</li> <li>• Centrally located in one of the best neighborhoods of Long Beach with its in proximity to Airport, Golf Course, City College, University, Award winning schools,</li> <li>• Nice Property Close to Freeway Schools, Shopping Centers.</li> <li>• Longfellow Elementary School has been recognized as one of the California's distinguished schools. Polytechnic (AKA Poly) High School has been recognized for its academics, athletics, and music with its magnet programs, the PACE.</li> <li>• Great Schools!</li> <li>• Bus route to CSULB.</li> <li>• lots of potential for future owner with growing family.</li> <li>• great for your family to enjoy all year long.</li> <li>• Walk to schools</li> <li>• near Long Beach City College</li> <li>• This area is known for many of it's large beautiful homes, wide streets, and good schools</li> <li>• Walk to Cal State Long Beach</li> <li>• with close proximity to...California State University. You'll enjoy this quiet, family-friendly neighborhood for years to come.</li> <li>• the backyard offers plenty of room for play and relaxing with the family</li> <li>• minutes from FWY access, beach, shopping, schools and bustling downtown</li> </ul>

Table C-18: Potential Discrimination in Listings of For-Sale Homes

Discrimination Type	Number of Listings	Potentially Discriminatory Language
Age	4	<ul style="list-style-type: none"> <li>• Bus route to CSULB.</li> <li>• Walk to schools</li> <li>• Walk to Cal State Long Beach</li> <li>• with close proximity to...California State University.</li> </ul>

Note: Examples are direct quotes from the listings (including punctuation and emphasis).

Source: www.realtor.com, accessed July 2016.

### Lending

Initially, buyers must find a lender that will qualify them for a loan. This part of the process entails an application, credit check, documentation of ability to repay, calculation of amount eligible to borrow, choosing the type and terms of the loan, etc. Applicants are requested to provide a lot of sensitive information including their gender, ethnicity, income level, age, and familial status. Most of this information is used for reporting purposes required of lenders by the Community Reinvestment Act (CRA) and the Home Mortgage Disclosure Act (HMDA). However, the recent mortgage lending crisis has demonstrated widespread misuse of the information, where lower income households and minorities have been targeted for predatory lending.

Lending discrimination can occur during advertising/outreach, pre-application inquiries, loan approval/denial and terms/conditions, and loan administration. Further areas of potential discrimination include differences in the level of encouragement, financial assistance, types of loans recommended, amount of down payment required, and level of customer service provided.

### Real Estate Agents

Real estate agents may act as agents of discrimination. Some unintentionally, or possibly intentionally, may steer a potential buyer to particular neighborhoods by encouraging the buyer to look into certain areas; others may choose not to show the buyer all choices available. Agents may also discriminate by whom they agree to represent and whom they turn away.

The City of Long Beach has a racially diverse population; however, a real estate agent may assume that some buyers may not be interested in living in certain portions of the City based on the existing demographic makeup of the neighborhood.

The California Association of REALTORS® (CAR) has included language on many standard forms disclosing fair housing laws to those involved. Many REALTOR® Associations also host fair housing trainings/seminars to educate members on the provisions and liabilities of fair housing laws, and the Equal Opportunity Housing Symbol is printed on all CAR forms as a reminder.

### Appraisals

Banks order appraisal reports to determine whether a property is worth the amount of the loan they will be giving. Appraisals are based on the comparable sales of properties surrounding the neighborhood of the property being appraised. Other factors are taken into consideration, such as the age of the structure, any improvements made, location, etc. Some neighborhoods with higher concentrations of minorities may appraise lower than like properties in neighborhoods with lower concentrations. Unfortunately, this practice is geared toward a neighborhood and not

an applicant, and therefore is not a direct violation of fair housing law that can easily be addressed. One effect of this practice, however, is that it tends to keep property values lower in a given neighborhood, thereby restricting the amount of equity and capital available to those residents.

### *Covenants, Conditions, and Restrictions*

Covenants, Conditions, and Restrictions (CC&Rs) are restrictive covenants that involve voluntary agreements that run with the land with which they are associated. The Statute of Frauds (Civil Code Section 1624) requires CC&Rs to be in writing, because they involve real property. CC&Rs must also be recorded in the County where the property is located in order to bind future owners. Owners of parcels may agree amongst themselves as to the restrictions on use, but in order to be enforceable, restrictions must be reasonable.

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 or anyone 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 CC&Rs be revised. CC&Rs are void if they are unlawful, impossible to perform or are a “restraint on alienation” (a clause that prohibits someone from selling or transferring his/her property). However, older subdivisions and condominium/townhome developments may contain illegal clauses that are still enforced by the homeowners associations. Furthermore, board members of homeowners associations are not required to attend fair housing training. Most are not aware that fair housing laws also apply to homeowners.

### *Homeowners Insurance Industry*

Many insurance companies have applied strict guidelines, such as not insuring older homes, that disproportionately affect lower income and minority families that can only afford to buy in older neighborhoods.

### *Credit and FICO Scores*

Credit history is one of the most important factors in obtaining a home purchase loan. Credit scores determine loan approval, interest rates associated with the loan, as well as the type of loan an applicant will be given. Applicants with high credit scores are generally given conventional loans, while those with lower and moderate range scores often utilize government-backed loans or sub-prime loans. Applicants with lower scores also receive higher interest rates on the loans as a result of being perceived as a higher risk to the lender, and may even be required to pay points depending on the type of lending institution used. However, the recent mortgage lending crisis was in part a result of lenders providing mortgage financing to borrowers who are not credit worthy, or steering borrowers who can qualify for lower cost loans to the subprime market.

### *National Association of Realtors*

The National Association of REALTORS® (NAR) has developed a Fair Housing Program to provide resources and guidance to REALTORS® in ensuring equal professional services for all people. The term REALTOR® identifies a licensed professional in real estate who is a member



of the NAR; however, not all licensed real estate brokers and salespersons are members of the NAR.

### Code of Ethics

Article 10 of the NAR Code of Ethics provides that “REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. 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, national origin, sexual orientation, or gender identity.”

A REALTOR® pledges to conduct business in keeping with the spirit and letter of the Code of Ethics. Article 10 imposes obligations upon REALTORS® and is a firm statement of support for equal opportunity in housing. A REALTOR® who suspects discrimination is instructed to call the local Board of REALTORS®, i.e. Monterey County Association of REALTORS® (MCAR). Local Boards of REALTORS® will accept complaints alleging violations of the Code of Ethics filed by a home seeker who alleges discriminatory treatment in the availability, purchase or rental of housing. Local Boards of REALTORS® have a responsibility to enforce the Code of Ethics through professional standards procedures and corrective action in cases where a violation of the Code of Ethics is proven to have occurred.

Additionally, Standard of Practice Article 10-1 states “When involved in the sale or lease of a residence, REALTORS® shall not volunteer information regarding the racial, religious or ethnic composition of any neighborhood nor shall they engage in any activity which may result in panic selling, however, REALTORS® may provide other demographic information.” Standard of Practice 10-3 adds that “REALTORS® shall not print, display or circulate any statement or advertisement with respect to selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity.”

### Diversity Certification:

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.

### California Department of Real Estate (DRE)

The California Department of Real Estate (DRE) is the licensing authority for 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. To renew a real estate license, each licensee is required to complete 45 hours of continuing education, including five mandatory three-hour courses in Agency, Ethics, Trust Fund Handling, Fair Housing and Risk Management. The fair housing course contains information that will enable an agent to identify and avoid discriminatory practices when providing real estate services to clients. These licensees will also be required to complete a minimum of 18 additional hours of courses related to consumer protection. The remaining hours required to fulfill the 45

hours of continuing education may be related to either consumer service or consumer protection, at the option of the licensee.

### **California Association of Realtors (CAR)**

The California Association of Realtors (CAR) is a trade association of realtors statewide. As members of organized real estate, realtors also subscribe to a strict code of ethics as noted above. CAR has recently created the position of Equal Opportunity/Cultural Diversity Coordinator. CAR holds three meetings per year for its general membership, and the meetings typically include sessions on fair housing issues. Current outreach efforts are directed to underserved communities, and state-licensed brokers and sales persons who are not members of the CAR.

### **Realtor Associations Serving Long Beach**

Realtor Associations are generally the first line of contact for real estate agents who need continuing education courses, legal forms, career development, and other daily work necessities. Realtor Associations serving Long Beach include:

- Pacific West Association of Realtors®
- Rancho Southeast Association of Realtors ®
- Downey Association of Realtors®
- Women's Council of Realtors® Long Beach

Complaints against members are handled by the associations as follows. First, all complaints must be in writing. Once a complaint is received, a grievance committee reviews the complaint to decide if it warrants further investigation. If further investigation is necessary, a professional standards hearing with all parties involved takes place. If the member is found guilty of a violation, the member may be expelled from the association, and the California Department of Real Estate is notified. Monitoring of services by these associations is difficult as statistics of the education/services the agencies provide or statistical information pertaining to the members is rarely available to the public.

## **2. Fair Housing Practices in the Rental Housing Market**

### **The Apartment Rental Process**

While the process of renting an apartment may be less expensive and burdensome up front than the home-buying process, it may still be just as time-consuming and potential renters may still face discrimination during various stages of the rental process.

#### **Advertising**

Like finding a home to purchase, the main sources of information are the classified advertisements in local newspapers, word of mouth, signs, apartment guides, the Internet, and apartment brokers. The same types of discriminatory language previously described under the Homeownership Process may be used by landlords or apartment managers to exclude “undesirable elements.”

During July 2016, 150 listings of housing units available for rent in Long Beach were posted on craigslist.com. Among the ads surveyed, 36 (24 percent) contained potentially discriminatory

language. Most of the problematic language stated a no-pet policy without explicitly recognizing an exception for service or companion animals (19 ads). Others typically involved references to Cal State Long Beach or Long Beach City College and Long Beach Unified schools—indicating a preference for local students or university employees (8 ads) and references to schools or children (9 ads)—indicating a preference for families (Table C-19).

**Table C-19: Potential Discrimination in Listings of Homes for Rent**

Discrimination Type	Number of Listings	Potentially Discriminatory Language
No Discriminatory Language	114	N/A
Disability Related	19	<ul style="list-style-type: none"> <li>• Pet Policy - Cats and Dogs under 30lbs fully grown okay. Breed Restrictions Apply.</li> <li>• No dogs but cats will be considered</li> <li>• sorry no pets</li> <li>• sorry no pets</li> <li>• Small dog ok, under 15 lbs.</li> <li>• Pets Policy: Small Pet Ok</li> <li>• No Pets</li> <li>• NO PETS!</li> <li>• No Pets</li> <li>• No pets</li> <li>• No Pets</li> <li>• Pets are not allowed.</li> <li>• Cats and dogs up to 30 lbs. are welcome. Breed limitations apply.</li> <li>• Sorry, no pets!</li> <li>• No Pets,, sorry.</li> <li>• Pets under 25lb full grown are ok w</li> <li>• Sorry, no pets</li> <li>• No pets please..</li> <li>• No pets</li> </ul>
Age	8	<ul style="list-style-type: none"> <li>• Close CSULB and LBCC.</li> <li>• you're just a bike ride from Cal State Long Beach</li> <li>• A few blocks from civic center, Pine Ave Shops, Cal State Long Beach.</li> <li>• Minutes from CSULB</li> <li>• Close to CSULB!</li> <li>• Ideal home for Cal State Dominguez Hills and Long Beach students, grad students, students, and professionals international</li> <li>• Near Cal State Long Beach</li> </ul>
Household Size/Family Related	9	<ul style="list-style-type: none"> <li>• Property is close to Long Beach Transit, schools, parks, restaurants, entertainment and markets. Within minutes of Cal State Long Beach, CSLB, LBCC, LBC,</li> <li>• walking distance to mark twain grade school, bancroft middle school and Lakewood high school.</li> <li>• Close to Bixby Elementary and Long Beach's soon-to-open Browning High School.</li> <li>• closely located to California State University Long Beach. Nearby schools include Fremont Elementary School, Wilson High School and Jefferson Leadership Academies Middle School.</li> <li>• Great location with easy access to shopping, bus stop, schools etc.</li> </ul>

Table C-19: Potential Discrimination in Listings of Homes for Rent

Discrimination Type	Number of Listings	Potentially Discriminatory Language
		<ul style="list-style-type: none"> <li>located in prime area of Long Beach within award winning school district, blocks from Cal State Long Beach</li> <li>close to schools.</li> <li>just minutes away from local schools,</li> <li>Military Veterans are encouraged to apply.</li> </ul>

Note: Examples are direct quotes from the listings (including punctuation and emphasis).

Source: www.craigslist.com, accessed July 2016

### Credit/Income Check

Landlords may ask potential renters to provide credit references, lists of previous addresses and landlords, and employment history/salary. The criteria for tenant selection, if any, are typically not known to those seeking to rent. Many landlords often use credit history as an excuse when trying to exclude certain groups. Legislation provides for applicants to receive a copy of the report used to evaluate applications. However, landlords are only required to consider legitimate incomes and therefore proofs of incomes must be provided.

### The Lease

Most apartments are rented under either a lease agreement or a month-to-month rental agreement. A lease is favorable from a tenant's point of view for two reasons: the tenant is assured the right to live there for a specific period and the tenant has an established rent during that period. Most other provisions of a lease protect the landlord. Information written in a lease or rental agreement includes the rental rate, required deposit, length of occupancy, apartment rules, and termination requirements.

Typically, the lease or rental agreement is a standard form completed for all units within the same building. However, the enforcement of the rules contained in the lease or agreement may not be standard for all tenants. A landlord may choose to strictly enforce the rules for certain tenants based on arbitrary factors, such as race, presence of children, or disability. In recent years, complaints regarding tenant harassment through strict enforcement of lease agreements as a means of evicting tenants have increased significantly due to reduced vacancy rates and increased rents, offering landlords "opportunities" to choose their tenants.

Lease-related language barriers can impede fair housing choice if landlords and tenants do not speak the same language. In California, applicants and tenants have the right to negotiate lease terms primarily in Spanish, Chinese, Tagalog, Vietnamese or Korean. If a language barrier exists, the landlord must give the tenant a written translation of the proposed lease or rental agreement in the language used in the negotiation before the tenant signs it.<sup>9</sup> This rule applies to lease terms of one month or longer and whether the negotiations are oral or in writing. In addition, the landlord must provide the translation whether or not the tenant requests it. The translation must include every term and condition in the lease or rental agreement. A translation is not required if the tenant provides his or her own adult interpreter.

<sup>9</sup> California Civil Code Section 1632(b)



### *Security Deposit*

A security deposit is typically required to rent a housing unit. To deter “less-than-desirable” tenants, a landlord may ask for a security deposit higher than usual. Tenants may also face differential treatment when vacating the units. The landlord may choose to return a smaller portion of the security deposit to some tenants, claiming excessive wear and tear. A landlord may require that persons with disabilities with service animals pay an additional pet rent, a monthly surcharge for pets, or a deposit, which is also a discriminatory act.

### *During the Tenancy*

During tenancy, the most common forms of discrimination a tenant may face are based on familial status, race, national origin, sex, disability, or immigration status. Usually this type of discrimination appears in the form of varying enforcement of rules, overly strict rules for children, excessive occupancy standards, refusal to make a reasonable accommodation for handicapped access, refusal to make necessary repairs, eviction notices, illegal entry, rent increases, or harassment. These actions may be used as a way to make a constructive eviction, in other words to force undesirable tenants to move on their own without the landlord having to make an eviction.

### *Apartment Association*

The California Apartment Association (CAA) is the country's largest statewide trade association for rental property owners and managers. The CAA was incorporated in 1941 to serve rental property owners and managers throughout California. CAA represents rental housing owners and professionals who manage more than 1.5 million rental units. Under the umbrella agency, various apartment associations cover specific geographic areas.

The California Apartment Association has developed the California Certified Residential Manager (CCRM) program to provide a comprehensive series of courses geared towards improving the approach, attitude and professional skills of on-site property managers and other interested individuals. The CCRM program consists of 31.5 hours of training that includes fair housing and ethics along with the following nine course topics:

- Preparing the Property for Market
- Professional Leasing Skills and the Application Process
- The Move-in Process, Rent Collection and Notices
- Resident Issues and Ending the Tenancy
- Professional Skills for Supervisors
- Maintenance Management: Maintaining a Property
- Liability and Risk Management: Protecting the Investment
- Fair Housing: It's the Law
- Ethics in Property Management

In order to be certified one must successfully score 75 percent or higher on the comprehensive CCRM final exam.

The CAA supports the 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 CAA agree to abide by the provisions of their Code for Equal Housing Opportunity.

### **Apartment Owners Association of California**

The Apartment Owners Association (AOA) provides professional guidance and resources for apartment owners throughout California. Five of its offices are located in Southern California, in the cities of Los Angeles, Van Nuys (San Fernando Valley), Long Beach, Garden Grove (Orange County), and San Diego. The AOA offers fair housing seminars for its members. Its “How to Avoid Fair Housing & Discrimination Lawsuits” seminar covers the following topics:

- Properly screen tenant applications
- Minimize a fair housing complaint
- Understand fair housing laws
- Know who the protected classes are and avoid discriminating against them

### **The National Association of Residential Property Managers (NARPM)**

The National Association of Residential Property Managers promotes a high standard of property management business ethics, professionalism and fair housing practices within the residential property management field. NARPM is an association of real estate professionals who are experienced in managing single-family and small residential properties. There is an annual state conference with training opportunities. Members of the association adhere to a strict Code of Ethics to meet the needs of the community, which include the following duties:

- Protect the public from fraud, misrepresentation, and unethical practices of property managers.
- Adhere to the Federal Fair Housing Statute.
- Protect the fiduciary relationship of the Client.
- Treat all Tenants professionally and ethically.
- Manage the property in accordance with the safety and habitability standards of the community.
- Hold all funds received in compliance with state law with full disclosure to the Client.

In addition to promoting high standards of business ethics, professionalism and fair housing practices, the Association also certifies its members in the standards and practices of the residential property management industry and promotes continuing professional education.

NARPM offers three designations to qualified property managers and property management firms:

- Residential Management Professional, RMP ®
- Master Property Manager, MPM ®
- Certified Residential Management Company, CRMC ®

Various educational courses are offered as part of attaining these designations including the following fair housing and landlord/tenant law courses:

- Ethnicity (required for all members every four years)
- Habitability Standards and Maintenance

- Marketing
- Tenancy
- ADA Fair Housing
- Lead-Based Paint Law

### 3. Fair Housing Outreach, Education, and Enforcement

#### U.S. Department of Housing and Urban Development

The mission of the Office of Fair Housing and Equal Opportunity (FHEO) is to eliminate housing discrimination, promote economic opportunity, and achieve diverse, inclusive communities by leading the nation in the enforcement, administration, development, and public understanding of federal fair housing policies and laws. FHEO offers the following programs:

- **Fair Housing Initiatives Program (FHIP):** The Fair Housing Initiatives Program provides funding to public and private organizations that develop programs that are designed to prevent or eliminate discriminatory housing practices.
- **Fair Housing Assistance Program (FHAP):** The Fair Housing Assistance Program strengthens nationwide fair housing efforts by helping individual State and local governments administer laws of their own that are consistent with the Federal Fair Housing Act.
- **Economic Opportunities (Section 3):** The Section 3 program requires that recipients of certain HUD financial assistance, to the greatest extent possible, provide job training, employment, and contract opportunities for low- or very-low income residents in connection with projects and activities in their neighborhoods.

#### Fair Housing Act Enforcement Activity

HUD investigates complaints of housing discrimination based on race, color, religion, national origin, sex, disability, or familial status. At no cost to the complainants, HUD will investigate the complaint and try to conciliate the matter with both parties. From January 1, 2010 to March 8, 2016, 135 fair housing complaints in Long Beach were filed with HUD. Overall, disability-related discrimination (51 allegations), familial status discrimination (37 allegations), and race discrimination (37 allegations) were the most commonly reported (Table C-20).

Table C-20: Fair Housing Complaints filed with HUD (2010-2016)

Basis of Complaints	2010	2011	2012	2013	2014	2015	2016	Total
Number of Complaints	29	13	22	20	22	23	6	135
Basis of Complaints								
Race	5	6	5	5	10	5	1	37
Color	1	0	0	1	2	0	0	4
National Origin	6	1	0	2	1	0	0	10
Sex	7	0	2	1	0	2	0	12
Disability	10	6	10	8	5	9	3	51
Religion	0	0	1	0	0	0	0	1
Familial Status	4	5	9	4	6	7	2	37
Retaliation	3	2	4	5	3	1	2	20
<b>Total</b>	<b>36</b>	<b>20</b>	<b>31</b>	<b>26</b>	<b>27</b>	<b>24</b>	<b>8</b>	<b>172</b>

Notes:

1. Each complaint can involve more than one basis.
2. Data for 2016 covers through March 8, 2016.

Source: HUD, 2016

Among the 135 complaints filed, 112 complaints have been closed, with 23 complaints still under investigation. The disposition of these 112 closed complaints was as follows:

- 60 complaints were determined to have no probable cause
- 23 complaints withdrawn by the complainants or closed due to lack cooperation from the complainants
- 23 complaints reached were successfully conciliation or settlement
- 3 complaints dismissed for lack of jurisdiction
- 2 complaints received FHAP judicial dismissal
- 1 complaint received Fair Housing Assistance Program (FHAP) judicial consent order

## California Department of Fair Employment and Housing

The mission of the Department of Fair Employment and Housing (DFEH) is to protect Californians from employment, housing and public accommodation discrimination, and hate violence. To achieve this mission, DFEH keeps track of and investigates complaints of housing discrimination, as well as complaints in the areas of employment, housing, public accommodations and hate violence.

### State Fair Housing Laws Enforcement Activities

Since 2010, 132 fair housing complaints in the City of Long Beach have been filed with DFEH. Most of these complaints (50 complaints) involved disability, followed by national origin (39 complaints) and familial care (16 complaints) (Table C-21).



Table C-21: Fair Housing Complaints filed with DFEH (2010-2015)

Basis of Complaints	2010	2011	2012	2013	2014	2015	Total	%
Age	0	0	0	0	1	0	1	0.8%
Familial Status	2	4	2	1	1	1	11	8.3%
Family Care	0	0	3	2	6	5	16	12.1%
Race	2	5	4	1	1	0	13	9.8%
Disability	4	10	11	8	9	8	50	37.9%
National Origin	4	0	10	8	12	5	39	29.5%
Marital Status	0	0	0	0	2	0	2	1.5%
Religion	0	0	1	2	1	0	4	3.0%
Retaliation	1	3	2	0	0	0	6	4.5%
Sex	5	1	0	1	3	1	11	8.3%
Association	0	0	0	0	0	1	1	0.8%
Source of Income	1	0	0	0	0	0	1	0.8%
<b>Total</b>	<b>19</b>		<b>33</b>	<b>23</b>	<b>36</b>	<b>21</b>	<b>132</b>	<b>100%</b>

Source: Department of Fair Employment and Housing, 2016 (January 1, 2010 – December 31, 2015)

## Fair Housing Foundation

Since 1969, the City of Long Beach has contracted with the Fair Housing Foundation to affirmatively further fair housing through a comprehensive fair housing program. The Fair Housing Foundation (FHF) was founded in Long Beach in 1964 by a diverse group of citizens who organized against Proposition 14, a state ballot initiative seeking to nullify California's fair housing laws. For 50 years, FHF has operated a private, nonprofit, education agency dedicated to promoting the enforcement of fair housing laws and encouraging an atmosphere of open housing regardless of the protected classes of age, arbitrary, color, familial status, gender, gender identity, marital status, mental disability, national origin, physical disability, race, religion, sexual orientation, or source of income. The mission of FHF is "Dedicated to eliminating discrimination in housing and promoting equal access to housing choices for everyone." The services offered by FHF and provided for the City of Long Beach are described below.

### Discrimination Complaint Intake and Investigation

Federal and State fair housing laws prohibit discrimination in the sale, rental, lease, negotiation, insurance, or financing of housing based on race, religion, sex, marital status, familial status, disability, national origin, ancestry, sexual orientation, source of income or other arbitrary reason. FHF provides fair housing services to tenants, home-seekers and housing providers, which include:

- Responding to discrimination inquiries and complaints - screening and counseling
- Documenting discrimination complaints - opening fair housing cases
- Investigating discrimination complaints - extensive testing
- Resolving discrimination complaints - conciliation, mediation, administrative agency referrals, and litigation

In 2002, FHF began to utilize a specially designed fair housing database, co-developed by the Executive Director, which encompasses the HUD required categories of race and ethnicity. Unfortunately, these categories may in fact be confusing to Hispanic clients, as they must

choose a Race along with Hispanic ethnicity. Overall 23 percent of clients report themselves as Hispanic but within ten difference race categories.

From April 1, 2010 through March 31, 2015, FHF received 849 complaints alleging housing discrimination in Long Beach as shown in Table C-22. Consistent with recent statewide trends, the top three discrimination biases are physical disability 389 (46 percent), followed by race 154 (18 percent), and familial status 95 (11 percent). Persons of low and very low income accounted for 782 (92 percent) of discrimination complaints. Racially, Black residents reported for 345 (41 percent) of complaints, White residents reported for 248 (29 percent), and Hispanic residents, within ten race categories, reported for 198 (23 percent) complaints. These levels have remained relatively stable during the past five years.

Table C-22: Discrimination Complaints

	2010/11	2011/12	2012/13	2013/14	2014/15	Total	Percent
<b>Protected Classification</b>							
Age	5	2	3	2	8	20	2.4%
Ancestry	0	0	0	0	0	0	0.0%
Arbitrary	6	5	4	3	3	21	2.5%
Color	0	0	0	0	0	0	0.0%
Familial Status	19	16	17	18	25	95	11.2%
Gender	5	7	6	7	6	31	3.7%
Gender Identity	0	0	0	0	0	0	0.0%
Marital Status	1	0	1	1	1	4	0.5%
Mental Disability	13	14	12	11	13	63	7.4%
National Origin	7	5	4	2	1	19	2.2%
Physical Disability	84	92	62	76	75	389	45.8%
Race	35	29	22	29	39	154	18.1%
Religion	1	0	0	1	1	3	0.3%
Sexual Orientation	9	10	5	7	6	37	4.4%
Source of Income	1	1	3	2	6	13	1.5%
Student Status	0	0	0	0	0	0	0.0%
<b>Total Complaints</b>	<b>186</b>	<b>181</b>	<b>139</b>	<b>159</b>	<b>184</b>	<b>849</b>	<b>100%</b>
<b>Race/Ethnicity</b>							
Am In or Alsk/Latino	1	0	0	0	0	1	0.1%
Am Ind or Alsk/Non-Latino	1	1	1	0	1	4	0.5%
Am Ind/Alsk and Blk/Latino	0	1	0	0	0	1	0.1%
Am Ind/Alsk and Blk/Non-Latino	0	2	0	0	1	3	0.4%
Am Ind/Alsk and Wht/Latino	0	0	0	0	0	0	0.0%
Am Ind/Alsk and Wht/Non-Latino	0	0	0	1	1	2	0.2%
Asian/Latino	0	0	0	1	3	4	0.5%
Asian/Non-Latino	5	4	5	3	0	17	2.0%
Asian and White/Latino	0	0	0	0	0	0	0.0%
Asian and White/Non-Latino	1	0	0	0	1	2	0.2%
Blk/Afr Am/Latino	0	0	0	0	0	0	0.0%
Blk/Afr Am/Non-Latino	79	68	57	61	80	345	40.6%

Table C-22: Discrimination Complaints

	2010/11	2011/12	2012/13	2013/14	2014/15	Total	Percent
Blk/Afr Am and White/Latino	0	0	0	0	0	0	0.0%
Blk/Afr Am and White/Non-Latino	0	0	0	2	0	2	0.2%
Other/Latino	37	40	20	11	0	108	12.7%
Other/Non-Latino	4	4	0	0	0	8	0.9%
Pacific Islander/Latino	0	0	0	0	0	0	0.0%
Pacific Islander/Non-Latino	6	5	4	2	3	20	2.4%
White/Latino	3	3	10	32	36	84	9.9%
White/Non-Latino	49	53	42	46	58	248	29.2%
<b>Total</b>	<b>186</b>	<b>181</b>	<b>139</b>	<b>159</b>	<b>184</b>	<b>849</b>	<b>100%</b>
<b>Income</b>							
High	4	2	1	3	19	29	3.4%
Median	14	16	1	2	5	38	4.5%
Low	115	110	27	28	45	325	38.3%
Very Low	53	53	110	126	115	457	53.8%
<b>Total</b>	<b>186</b>	<b>181</b>	<b>139</b>	<b>159</b>	<b>184</b>	<b>849</b>	<b>100%</b>
<b>Special Needs</b>							
Female Head of Household	55	43	27	44	65	234	27.6%
Senior	7	11	0	14	19	51	6.0%
Disabled	55	67	40	60	66	288	33.9%
<b>Disposition</b>							
Counseled/Resolved	99	95	60	89	122	465	54.8%
Pending	5	1	0	0	0	6	0.7%
Cases Opened	82	85	79	70	59	375	44.2%
Referred	0	0	0	0	3	3	0.4%
<b>Total</b>	<b>186</b>	<b>181</b>	<b>139</b>	<b>159</b>	<b>184</b>	<b>849</b>	<b>100%</b>

Source: Fair Housing Foundation, Annual Reports, 2010-2015

Not every allegation of housing discrimination results in a fair housing case. After thoroughly screening and counseling the 849 complaints, FHF opened 375 bona fide fair housing cases as shown in Table C-23. Consistent with recent statewide trends, the top three discrimination biases were physical disability (41 percent), race (22 percent), and familial status (14 percent). Racially, Black residents accounted for 166 complaints (44 percent), White residents made 100 complaints (27 percent), and Hispanic residents reported 83 complaints (23 percent). Persons of low and very low income accounted for 347 (93 percent) of discrimination complaints. Issues concerning disability have also remained steadily the largest area of fair housing complaints annually and resulting at 41 percent of all complaints over the past five years.

FHF conducted 632 investigations on the 375 cases, utilizing 11 forms of investigations. Depending upon numerous variables, including allegation and prior complaints, an individual case may only utilize one type of investigation or multiple types of investigations. Of all cases investigated, FHF found evidence of discrimination in 133 cases (36 percent).

Nearly 25 percent of the cases with evidence of discrimination closed as successfully conciliated resulting from both the complainant and respondent agreeing to a resolution; two

percent of those were resolved with a monetary settlement recovered for the complainants when the cases were filed in State and Federal Courts. Of the remaining cases, three percent were either referred to an attorney for litigation, to the Department of Fair Employment and Housing (DFEH), or the Department of Housing and Urban Development (HUD).

Table C-23: Discrimination Cases

	2010/11	2011/12	2012/13	2013/14	2014/15	Total	Percent
<b>Protected Classification</b>							
Age	1	2	2	1	1	7	1.9%
Ancestry	0	0	0	0	0	0	0.0%
Arbitrary	1	2	2	2	0	7	1.9%
Color	0	0	0	0	0	0	0.0%
Familial Status	13	13	8	6	11	51	13.6%
Gender	5	2	4	3	2	16	4.3%
Gender Identity	0	0	0	0	0	0	0.0%
Marital Status	1	0	2	1	1	5	1.3%
Mental Disability	5	6	4	1	2	18	4.8%
National Origin	1	3	3	1	0	8	2.1%
Physical Disability	30	39	32	35	18	154	41.1%
Race	21	13	17	14	19	84	22.4%
Religion	1	0	0	1	0	2	0.5%
Sexual Orientation	2	4	4	4	2	16	4.3%
Source of Income	1	1	1	1	3	7	1.9%
Student Status	0	0	0	0	0	0	0.0%
<b>Total Complaints</b>	<b>82</b>	<b>85</b>	<b>79</b>	<b>70</b>	<b>59</b>	<b>375</b>	<b>100%</b>
<b>Race/Ethnicity</b>							
Am In or Alsk/Latino	0	0	0	0	0	0	0.0%
Am Ind or Alsk/Non-Latino	0	0	0	0	1	1	0.3%
Am Ind/Alsk and Blk/Latino	0	0	0	0	0	0	0.0%
Am Ind/Alsk and Blk/Non-Latino	0	1	0	0	0	1	0.3%
Am Ind/Alsk and Wht/Latino	0	0	0	0	0	0	0.0%
Am Ind/Alsk and Wht/Non-Latino	0	0	0	0	0	0	0.0%
Asian/Latino	0	0	0	0	0	0	0.0%
Asian/Non-Latino	4	3	5	2	0	14	3.7%
Asian and White/Latino	0	0	0	0	0	0	0.0%
Asian and White/Non-Latino	1	0	0	0	0	1	0.3%
Blk/Afr Am/Latino	1	0	0	0	0	1	0.3%
Blk/Afr Am/Non-Latino	42	36	34	23	31	166	44.3%
Blk/Afr Am and White/Latino	0	0	0	0	0	0	0.0%
Blk/Afr Am and White/Non-Latino	0	0	0	1	0	1	0.3%
Other/Latino	8	17	6	3	0	34	9.1%
Other/Non-Latino	1	2	0	0	0	3	0.8%
Pacific Islander/Latino	0	0	0	0	0	0	0.0%
Pacific Islander/Non-Latino	0	1	3	1	0	5	1.3%



Table C-23: Discrimination Cases

	2010/11	2011/12	2012/13	2013/14	2014/15	Total	Percent
White/Latino	4	2	12	21	9	48	12.8%
White/Non-Latino	21	23	19	19	18	100	26.7%
<b>Total</b>	<b>82</b>	<b>85</b>	<b>79</b>	<b>70</b>	<b>59</b>	<b>375</b>	<b>100%</b>
<b>Income</b>							
High	3	2	1	3	6	15	4.0%
Median	3	7	0	1	2	13	3.5%
Low	47	53	14	11	15	140	37.3%
Very Low	29	23	64	55	36	207	55.2%
<b>Total</b>	<b>82</b>	<b>85</b>	<b>79</b>	<b>70</b>	<b>59</b>	<b>375</b>	<b>100%</b>
<b>Special Needs</b>							
Female Head of Household	3	19	16	29	24	91	24.3%
Senior	14	8	0	8	9	39	10.4%
Disabled	32	39	35	28	20	154	41.1%
<b>Investigations</b>							
Data Analysis	0	176	17	0	0	193	30.5%
Document Review	41	0	11	30	29	111	17.6%
On-Site Test	4	9	1	3	1	18	2.8%
Property Photos	0	0	3	0	0	3	0.5%
Property Analysis	0	0	0	0	0	0	0.0%
Site Visit	0	0	2	0	0	2	0.3%
Survey	29	74	20	19	19	161	25.5%
Telephone	3	1	1	2	9	16	2.5%
Vacancy Check	7	10	4	13	13	47	7.4%
Witness Statement	16	44	7	6	7	80	12.7%
Other	0	0	0	0	1	1	0.2%
<b>Total Investigations</b>	<b>100</b>	<b>314</b>	<b>66</b>	<b>73</b>	<b>79</b>	<b>632</b>	<b>100%</b>
<b>Findings</b>							
Inconclusive	6	13	10	6	13	48	12.9%
No Evidence	40	39	44	40	24	187	50.1%
Pending	0	4	0	1	0	5	1.3%
Sustains Allegations	36	29	23	23	22	133	35.7%
<b>Total</b>	<b>82</b>	<b>85</b>	<b>77</b>	<b>70</b>	<b>59</b>	<b>373</b>	<b>100%</b>
<b>Disposition</b>							
Education and Options Provided	49	52	45	44	30	220	58.7%
Successful Conciliation	28	20	14	14	9	85	22.7%
Client Withdrew	4	4	8	6	0	22	5.9%
Resolved with Options & Training	0	0	1	1	4	6	1.6%
Referred to DFEH/HUD/Attorney	1	1	2	2	6	12	3.2%
Successful Conciliation with Monies	0	0	1	1	5	7	1.9%

Table C-23: Discrimination Cases

	2010/11	2011/12	2012/13	2013/14	2014/15	Total	Percent
Pending	0	8	8	2	5	23	6.1%
<b>Total</b>	<b>82</b>	<b>85</b>	<b>79</b>	<b>70</b>	<b>59</b>	<b>375</b>	<b>100%</b>

Source: Fair Housing Foundation Annual Reports, 2010-2015

### General Housing (Tenants and Landlords) Services

FHF counsels tenants, landlords, and housing providers on their rights and responsibilities, which includes:

- Responding to general housing inquiries - screening and counseling
- Documenting general housing inquiries - maintaining data on every client, the problem and the resolution
- Resolving general housing inquiries - counsel, pursue habitability cases, provide unlawful detainer assistance, conduct mediations, and provide appropriate referrals

Between April 2010 and March 2015, FHF handled complaints or requests for assistance involving an average of 2,206 tenants and landlords per year for over 11,000 clients as shown in Table C-24.

Consistent with Fair Housing Complaint and Cases, Black/African Americans made the most requests (37 percent), followed by Whites (29 percent) and Hispanic/Latinos (29 percent). Persons with low and very low incomes accounted for nearly 92 percent of requests. The categories generating the most requests/concerns were: Notices (22 percent), Habitability or Substandard Conditions (23 percent), Security Deposits (8 percent), and Evictions (4 percent). FHF resolved 70 percent of concerns reported to the satisfaction of the client.

Table C-24: General Housing Assistance

	2010/11	2011/12	2012/13	2013/14	2014/15	Total	Percent
<b>Race/Ethnicity</b>							
Am In or Alsk/Latino	1	0	1	0	1	3	0.0%
Am Ind or Alsk/Non-Latino	4	5	0	2	4	15	0.1%
Am Ind/Alsk and Blk/Latino	0	0	0	0	0	0	0.0%
Am Ind/Alsk and Blk/Non-Latino	0	6	3	3	1	13	0.1%
Am Ind/Alsk and Wht/Latino	0	0	1	1	3	5	0.0%
Am Ind/Alsk and Wht/Non-Latino	0	0	2	7	1	10	0.1%
Asian/Latino	0	2	0	0	2	4	0.0%
Asian/Non-Latino	48	42	69	53	65	277	2.5%
Asian and White/Latino	0	0	0	1	0	1	0.0%
Asian and White/Non-Latino	0	0	0	0	5	5	0.0%
Blk/Afr Am/Latino	7	7	7	16	16	53	0.5%
Blk/Afr Am/Non-Latino	808	679	861	802	837	3,987	36.1%
Blk/Afr Am and White/Latino	0	1	1	1	7	10	0.1%
Blk/Afr Am and White/Non-Latino	0	4	12	11	10	37	0.3%

Table C-24: General Housing Assistance

	2010/11	2011/12	2012/13	2013/14	2014/15	Total	Percent
Other/Latino	595	551	442	152	0	1,740	15.8%
Other/Non-Latino	43	31	18	15	0	107	1.0%
Pacific Islander/Latino	4	3	0	0	3	10	0.1%
Pacific Islander/Non-Latino	20	28	25	19	17	109	1.0%
White/Latino	32	28	210	487	647	1,404	12.7%
White/Non-Latino	625	543	704	655	713	3,240	29.4%
<b>Total</b>	<b>2,187</b>	<b>1,930</b>	<b>2,356</b>	<b>2,225</b>	<b>2,332</b>	<b>11,030</b>	<b>100%</b>
<b>Income</b>							
High	4	7	22	29	169	231	3%
Median	214	207	84	84	112	701	18%
Low	1,434	1,239	416	255	560	3,904	57%
Very Low	535	477	1,834	1,757	1,491	6,094	22%
<b>Total</b>	<b>2,187</b>	<b>1,930</b>	<b>2,356</b>	<b>2,125</b>	<b>2,332</b>	<b>10,930</b>	<b>100%</b>
<b>Special Groups</b>							
Female Head of Household	310	307	270	250	256	1,393	12.6%
Senior	46	0	73	85	119	323	2.9%
Disabled	133	62	189	198	227	809	7.3%
<b>Type of Caller</b>							
Property Owner	79	86	107	84	84	440	4.0%
In Place Tenant	2,004	1,739	1,880	1,783	2,025	9,431	85.5%
Rental Home-seeker	29	32	53	55	45	214	1.9%
Homebuyer	0	0	2	3	4	9	0.1%
Landlord/Manager/Company	47	38	96	115	73	369	3.3%
Other	26	31	215	181	99	552	5.0%
Realtor	2	4	3	4	2	15	0.1%
<b>Total</b>	<b>2,187</b>	<b>1,930</b>	<b>2,356</b>	<b>2,225</b>	<b>2,332</b>	<b>11,030</b>	<b>100%</b>
<b>Housing Issue</b>							
Abandonment	10	9	7	6	4	36	0.3%
Accommodation and Modifications	44	55	76	86	88	349	3.2%
Commercial Property	0	0	2	0	0	2	0.0%
Eviction	65	57	116	126	74	438	4.0%
Foreclosures Owner	36	7	2	4	1	50	0.5%
Foreclosures Tenant	57	69	23	16	10	175	1.6%
General Issue	65	70	56	99	91	381	3.5%
Habitability	426	402	275	508	587	2,198	19.9%
Harassment	81	70	96	81	97	425	3.9%
Illegal Entry	24	24	30	36	36	150	1.4%
Late Fees	15	11	18	12	13	69	0.6%
Lease Terms	88	80	129	86	89	472	4.3%
Illegal Lockout	15	3	14	0	0	32	0.3%

Table C-24: General Housing Assistance

	2010/11	2011/12	2012/13	2013/14	2014/15	Total	Percent
Notices	482	460	489	463	579	2,473	22.4%
Nuisance	42	27	44	45	71	229	2.1%
Other	104	33	40	0	0	177	1.6%
Parking	12	12	8	0	0	32	0.3%
Pets	10	11	12	9	7	49	0.4%
Property for Sale	5	3	11	8	12	39	0.4%
Refusal to Rent	26	19	25	31	50	151	1.4%
Refusal to Sell	0	0	0	0	0	0	0.0%
Relocation	37	29	31	39	34	170	1.5%
Rent Control	7	10	5	0	0	22	0.2%
Rent Increase	66	69	70	102	111	418	3.8%
Retaliation	64	52	55	65	55	291	2.6%
Rights and Responsibilities	0	0	131	91	24	246	2.2%
Section 8 Information	9	12	24	23	24	92	0.8%
Security Deposit	225	204	162	166	169	926	8.4%
Substandard Condition	61	0	278	0	0	339	3.1%
Unlawful Detainer	91	96	91	84	71	433	3.9%
Utilities	20	36	36	39	35	166	1.5%
<b>Total</b>	<b>2,187</b>	<b>1,930</b>	<b>2,356</b>	<b>2,225</b>	<b>2,332</b>	<b>11,030</b>	<b>100%</b>
<b>Dispositions</b>							
Building and Safety	4	2	2	2	1	11	0.1%
CA Tenants Book	8	8	6	7	7	36	0.3%
Code Enforcement	21	4	41	45	66	177	1.6%
Consumer Affairs	1	0	0	1	1	3	0.0%
Correspondence	254	139	251	215	48	907	8.2%
County Assessor	5	4	0	2	8	19	0.2%
Discrimination Department	157	147	139	146	168	757	6.9%
Habitability Case	0	0	0	0	0	0	0.0%
Health Department	11	12	59	61	134	277	2.5%
Housing Authority	9	10	23	13	14	69	0.6%
Legal Aid	8	6	12	14	17	57	0.5%
Literature	0	0	1	0	0	1	0.0%
Mediation	85	61	81	86	85	398	3.6%
Other FH Group	0	0	1	0	0	1	0.0%
Other GH Action	0	0	0	0	3	3	0.0%
Refer to an Attorney	0	0	1	0	3	4	0.0%
Rent Stabilization	0	0	0	1	0	1	0.0%
Resolved	1,569	1,498	1,548	1,457	1,653	7,725	70.0%
Training	0	0	38	91	24	153	1.4%
Small Claims Court	11	9	91	40	61	212	1.9%
U. D. Assistance	44	30	62	18	11	165	1.5%



Table C-24: General Housing Assistance

	2010/11	2011/12	2012/13	2013/14	2014/15	Total	Percent
U. D. Completed	0	0	0	26	28	54	0.5%
<b>Total</b>	<b>2,187</b>	<b>1,930</b>	<b>2,356</b>	<b>2,225</b>	<b>2,332</b>	<b>11,030</b>	<b>100%</b>

Source: Fair Housing Foundation Annual Reports, 2010-2015

### **Education and Outreach Program**

FHF provides a comprehensive, extensive and viable education and outreach program. The purpose of this program is to educate tenants, landlords, owners, Realtors, and property management companies on fair housing laws; to promote media and consumer interest; and to secure grass roots involvement within communities which includes:

- Increasing public awareness - participating in community and school events, attending conventions, providing staff and information at trainings, staffing clinics, and media exposure
- Conduct training sessions for consumers - conducting two-hour Tenant Workshops, staffing booths, and conducting community presentations
- Conducting training sessions for housing providers - conducting two-hour Landlord Workshops, four-hour Certificate Management Trainings, and Realtor trainings

FHF specifically targets outreach to the persons and protected classes that are most likely to encounter housing discrimination. The types of activities conducted fall into the follow four basic categories:

- **Increase Public Awareness:** FHF has developed new, dynamic, and more effective approaches for bringing fair housing information to residents, including brochures that focus on specific fair housing issues.
- **Training Sessions to Consumers:** FHF provides fair housing training opportunities throughout the City. Trainings to housing consumers include:
- **Tenant Workshops:** A two-hour training that generally covers an overview of fair housing laws, leases and notices, rules and regulations, a tenant's obligations, and guidelines and specific concerns regarding families with children, occupancy standards, and discrimination rules.
- **Booths:** Staff booths and provide fair housing literature at every opportunity available. Typically fair housing booths are staffed at community centers, fairs, festivals, youth centers, colleges, trade shows, and carnivals.
- **Presentations:** A scheduled synopsis of fair housing services and statistics to staff and employees of the City or community-based organizations.
- **Services for Housing Providers:** Trainings are provided to landlords, managers, realtors, and other housing providers:
  - **Landlord Workshops:** A two-hour training that covers an review of fair housing laws, rental process, selection criteria, rental agreement, rules and regulations, obligations, and guidelines regarding late fees, security deposit, rent increases, and termination. The training also covers specific concerns regarding families with children, occupancy standards, and reasonable accommodations and modifications.

- **Certificate Management Trainings:** A four-hour training that gears toward property owners, managers, management companies, and real estate professions. Agenda includes a review of federal and state fair housing laws, general guidelines, housing for families with children, people with disabilities, advertising guidelines, sexual harassment, prohibited practices, and hate crimes.
- **Realtor Trainings:** A four-hour training that includes a summary of fair housing laws, general guidelines, policies and practices, equal treatment needs and examples, and guidelines to showing properties.

The results of the fair housing survey conducted for this AFH suggest that more outreach is necessary to engage community members and make them aware that training is available. Of a total 250 respondents, 82 percent reported they had never attended a Fair Housing Training.



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