

DRAFT
CITY OF LONG BEACH
FY 2013-2017 Consolidated Plan



ALLOCATING FEDERAL RESOURCES OF:
COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
EMERGENCY SOLUTIONS GRANT (ESG)
HOME INVESTMENT PARTNERSHIP GRANT (HOME)

This information is available in an alternate format by calling 562 570-7403

Para solicitar este documento en Español, por favor llame al: 562-570-7403

ដើម្បីទទួលបាននូវឯកសារនេះជាភាសាខ្មែរសូមមេត្តាទូរស័ព្ទទៅលេខ ៥៦២-៥៧០-៧៤០៣

Table of Contents

Table of Contents	i
Executive Summary	1
I. Introduction	1
A. Purpose of the Consolidated Plan.....	1
B. Scope and Structure of the Consolidated Plan	1
C. Planning Frameworks	1
D. Program Descriptions.....	2
E. Lead Agency	3
II. Community Participation and Consultation	4
A. Community Outreach	4
B. Public Hearings	7
C. Agencies Consulted	7
III. Housing and Household Needs Assessment	8
A. Households Needs	8
B. Household Profile and Needs Assessment.....	16
C. Income Profile	26
D. Homeless Needs.....	31
E. Housing Market Characteristics	48
F. Housing Market Analysis.....	56
G. Public and Assisted Housing.....	60
H. Current Estimated Housing Needs.....	66
I. Projected Housing Needs	71
I. Barriers to Affordable Housing	71
IV. Community Development Needs Assessment	75
A. Economic Development Profile and Needs Assessment	75
B. Accessibility, Infrastructure and Community Facility Improvements	78
C. Neighborhood Improvement Strategy (NIS).....	79
D. Other Community Development Programs	84
V. Strategic Plan	86
A. Resources for Housing and Community Development Activities	86

B. Establishing Priorities.....	88
C. Priority Housing Needs	91
D. Priority Homeless Needs.....	104
E. Priority Community Services and Special Needs.....	112
F. Priority Community Facilities and Infrastructure.....	116
G. Priority Economic Development Needs.....	119
H. Planning and Administration	123
I. Institutional Structure and Coordination	124
J. Monitoring	125
Appendix A: Citizen Participation Plan for HUD Entitlement Grants	A-1
A. Applicability	A-1
B. Process	A-1
C. Community Development Advisory Commission (CDAC).....	A-2
D. Citizen Participation through Neighborhood Associations, the Neighborhood Improvement Strategy and the City’s Website	A-3
E. General Citizen Participation Requirements	A-4
F. Consolidated Annual Performance and Evaluation Report (CAPER)	A-5
G. Consolidated Plan and Action Plan.....	A-6
H. Substantial Amendments	A-7
I. Authority of the Mayor and City Council.....	A-7
Appendix B: Community Outreach for FY2013 – FY 2017 Consolidated Plan	B-1
A. Community Workshops	B-1
B. Continuum of Care Steering Committee	B-12
C. Housing and Community Development Needs Survey	B-19
D. Public Hearings.....	B-22
Appendix C: Future Section 108 Loan Program – Standards for Financial Underwriting.....	C-1
Appendix D: Additional HUD Consolidated Plan Tables.....	D-1

List of Tables

Table 1: Community Survey Results.....	6
Table 2: Population Growth and Trends	8
Table 3: Age Distribution (1980 – 2010)	10
Table 4: Racial and Ethnic Composition (1980 – 2010).....	11
Table 5: Household Characteristics (1990 – 2010).....	16
Table 6: Non-Homeless Special Needs Groups (2010).....	17
Table 7: Persons with Disabilities (2008-2010).....	19
Table 8: Income Categories.....	27
Table 9: Income by Household Race/Ethnicity (2006-2008).....	29
Table 10: Homeless Statistics (2011)	31
Table 11: Continuum of Care Gaps Analysis - Homeless Populations and Subpopulations	32
Table 12: Continuum of Care Housing Gaps Analysis Chart.....	33
Table 13: Long Beach Homeless Facilities (2011)	35
Table 14: Continuum of Care System.....	38
Table 15: Housing versus Population Growth.....	48
Table 16: Housing Type (1990–2010)	49
Table 17: Vacancy Rates (1990–2010)	49
Table 18: Age of Housing Stock (2010)	50
Table 19: Active Code Violations	51
Table 20: Estimated Units in Long Beach with Lead-Based Paint Hazards	55
Table 21: Lead Hazard Control Milestones and Achievements (2011).....	55
Table 22: Median Home and Condominium Sales Prices (March 2012)	56
Table 23: Foreclosure Status by ZIP Code (January 2012).....	57
Table 24: Median and Average Rents by Number of Bedrooms: 2012	57
Table 25: Maximum Affordable Housing Costs (2012)	59
Table 26: Inventory of Assisted Housing Developments	61
Table 27: Demographics of Housing Choice Voucher Participants and Waiting List (2012)	65
Table 28: Housing Problems by Income and Household Type.....	66
Table 29: Overcrowded Housing Units (2000-2010).....	68
Table 30: Projected Housing Needs	71
Table 31: Disposition of Home Purchase and Home Improvement Loan Applications (2010) ...	72
Table 32: Residential Land Use Districts	73
Table 33: Neighborhood Improvement Strategy (NIS) Areas	81
Table 34: Financial Resources for Housing Activities.....	86
Table 35: Lead Hazard Control Work Strategy (FY 2012 – FY 2015)	100
Table 36: Fair Housing Impediments and Proposed Actions.....	103

List of Figures

Figure 1: Hispanic Concentrations.....	13
Figure 2: African-American Concentrations	14
Figure 3: Asian Concentrations.....	15
Figure 4: CDBG Target Areas.....	28
Figure 5: Percentage of Population Below Poverty Level.....	30
Figure 6: Location of Action Code Enforcement Cases by Type	52
Figure 7: Location of Action Code Enforcement Cases by Year of Construction.....	53
Figure 8: Severe Overcrowding among Owner-Households	69
Figure 9: Severe Overcrowding among Renter-Households	70
Figure 10: Neighborhood Improvement Strategy (NIS) Areas	82

Executive Summary

The City of Long Beach has prepared the FY 2013 – FY 2017 Consolidated Plan as a requirement to receive federal Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and Home Investment Partnership Act (HOME) funds from the U.S. Department of Housing and Urban Development (HUD). It is a strategic plan for addressing Long Beach's low and moderate income housing and community development needs, and builds upon several other related planning documents, including: the City's Housing Element, Continuum of Care for Homeless Assistance, Economic Development Initiative, and Capital Improvement Plan. The Consolidated Plan provides a five-year road map that explains how and why federal HUD funding for housing and community development activities are expected to be used.

The Consolidated Plan consists of the following major components:

- Community Participation and Consultation
- Housing and Household Needs Assessment
- Community Development Needs Assessment
- Strategic Plan
- One-Year Action Plan

A. Community Participation and Consultation

Long Beach's consolidated planning process relied heavily on input from both the public and from agencies which serve the City's low and moderate income population. The City held a series of three community workshops and public meetings on March 27, 2012, April 18, 2012, April 24, 2012, and May 23, 2012, to provide opportunities for community input on the Consolidated Plan. The City publicized these workshops by publishing notices in Long Beach Press Telegram (English), Impacto USA (Spanish), and Angkor Borei (Khmer), posting flyers on City website, and sending email blasts to over 2,000 individuals and organizations that had previously expressed interest in the City's housing and community development programs.

Once the draft Consolidated Plan was completed on May 20, 2012, the City distributed the document for a 30-day public review. The Community Development Advisory Commission public hearing on June 20, 2012 and City Council meeting on July 10, 2012 provided residents a final opportunity to comment on the Plan prior to adoption and submittal to HUD.

B. Housing and Household Needs Assessment

Some of the major findings of the needs assessment include:

- Long Beach has a very diverse population, where income, education and ethnicity split geographically along from east to west. The eastern portion of Long Beach is home to residents with higher education attainment, higher average income and lower poverty rates than the western part of town.

- Between 2000 and 2010, families with children decreased notably by 11 percent over the last ten years, while families without children increased by 14 percent.
- According to the 2010 Census, Long Beach is home to 42,835 seniors, representing nine percent of all residents. About 38 percent of elderly residents had some type of disability.
- According to the 2008-2010 American Community Survey (ACS), approximately 10 percent of residents (45,887 persons) in Long Beach have some type of disability.
- According to the 2006-2010 ACS, households in Long Beach earned a median household income of \$51,173 – below the \$55,476 median income for Los Angeles County. One-fourth of Long Beach households earned less than \$25,000.
- The 2006-2010 ACS found that 19 percent of Long Beach residents lived in poverty.
- The housing market nationwide collapsed in 2007 and is still suffering from a painstakingly slow recovery, leading to an overall stagnant growth in housing and population in most California communities. Between 2000 and 2010, 4,400 housing units were added to the City's housing stock, representing a 2.6 percent increase.
- The 2000 Census documented the presence of severe overcrowding in eight percent of homeowner households and 20 percent of renter-households in Long Beach. The 2006-2010 ACS estimated the overcrowding conditions in Long Beach have improved since. Severe overcrowding among renter-households decreased to five percent and among owner-households to less than two percent.
- Contrary to public perception, owner-occupancy rates in the City have also remained stable over the past three decades. In 2010, the Census found that 42 percent of the City's residents were homeowners and 58 percent were renters. While the City has maintained a consistent level of homeownership, the homeownership rate is still relatively low in comparison to both Los Angeles County (48 percent) and the State (56 percent), and is particularly low among African-American and Hispanic residents. The 2010 Census documents the following homeownership rates by race/ethnicity in Long Beach: 25 percent of African-American households, 32 percent of Hispanic households, 41 percent of Asian households, and 56 percent of White households were homeowners in 2010.

- The Southern California Association of Governments (SCAG) has identified “optimal” vacancy rates of five percent for rental housing and two percent for ownership housing. In 2010, the City’s rental vacancy rate remained at 4.2 percent, slightly below the optimal level.
- An estimated 20,815 low and moderate income owner-occupied units and 40,313 low and moderate income renter-occupied units in Long Beach may contain lead-based paint.
- As of January 24, 2012, 657 homes in the City were in pre-foreclosure sales (short sales), 268 homes were bank-owned, and 715 homes were being auctioned. ZIP Code 90805 has the highest number of pre-foreclosures, bank-owned properties and homes that are being auctioned.
- The City of Long Beach, Department of Health and Human Services completed a point-in-time, street and service based homeless count and comprehensive assessment on January 27, 2011. The total number of persons who experience homelessness on any given day in Long Beach was revealed to be 4,290, which is less than one percent of the city’s total population.

C. Community Development Needs Assessment

The following highlights some of Long Beach’s most critical community development needs:

- The City is both a regional employment center and a bedroom community, where two-thirds of working residents leave Long Beach for employment. The City has a small corporate business presence and many of the City’s top 25 employers are government or not-for-profit agencies and organizations.
- In the past 15 years, there has been a structural change in the local economy – shifting from primarily military/industrial to service/retail. The City also has several growing industry sectors – such as education and healthcare – but an increasing number of the City’s youth are without high school diplomas or jobs.
- The Long Beach economy is, more than that of many cities, very sensitive to national, regional and global economic fluctuations. Long Beach is a principal international gateway and its future is inexorably tied to the Pacific Rim. Fluctuations in trade will directly impact the City. The Port of Long Beach is also an enormous economic driver for the City and the region, but investments are necessary to reduce negative environmental impacts. However, the Port of Long has shown a commitment to improving the environment, as demonstrated by its 20-year record of environmental protection programs.
- The official unemployment rate for Long Beach as of November 2011 was 13 percent. This unemployment rate is reflective of State (11 percent) and Los Angeles County (12 percent) trends in unemployment.

- According to the 2006-2010 ACS, poverty impacts children more than any other group in Long Beach: 28 percent of children live in poverty. Some segments of Long Beach's youth are in trouble: 17 percent of 18 to 24 year olds were high school dropouts.

D. Strategic Plan

The Housing and Community Development Strategy is the centerpiece of the Consolidated Plan. The Strategy describes:

- General priorities for assisting households
- Programs to assist those households in need
- Five-year objectives identifying proposed accomplishments

The Strategic Plan also addresses the following areas:

- Anti-poverty strategy
- Lead-based paint hazard reduction
- Reduction of barriers to affordable housing
- Institutional Structure/Coordination among agencies

The following summarizes the housing and community development priorities identified in Long Beach's Consolidated Plan, and lists implementation programs for each.

1. Priority Housing Needs

Priority 1: Ownership Housing Rehabilitation Assistance - Preserve the existing supply of ownership housing.

1. Single-Family Residential (Owner-Occupied) Rehabilitation Loan Program

Priority 2: Acquisition/Rehabilitation Assistance - Preserve the existing supply of rental and ownership housing.

1. Multi-Family Residential Rehabilitation Loan Program
2. Acquisition and Rehabilitation Program

Priority 3: Home Improvement Assistance - Preserve the existing supply of ownership housing.

1. Home Improvement Rebate Program
2. Tool Rental Assistance
3. Program Delivery of Residential Rehabilitation Programs

Priority 4: Housing Code Enforcement - Preserve the existing supply of ownership housing.

1. Code Enforcement Program – Intensive and NIS Code Enforcement (ICE)

2. City Attorney – Code Enforcement

Priority 5: Rental Assistance - Provide rental assistance to low income households.

1. Security/Utility Deposit Assistance
2. Housing Choice Voucher Program

Priority 6: Fair Housing - Ensure equal housing opportunity for all

1. Fair Housing

2. Priority Homeless Needs

Priority 1: Homeless Shelters and Essential Services - Provide supportive services and housing for homeless and persons at risk of becoming homeless.

1. Emergency Shelters
2. Essential Services

Priority 2: Homelessness Prevention - Provide and preserve safe, decent and affordable housing for Long Beach households with the greatest need.

1. Rapid Re-Housing
2. Homelessness Prevention Services

Priority 3: Homeless Management Information System - Improve quality of data to enhance program effectiveness and efficiency.

1. Homeless Management Information System (HMIS)

3. Priority Community Services and Special Needs

Priority 1: Neighborhood Services - Provide a variety of public and supportive services, including, but not limited to, senior services, youth, and health services.

1. After School and Weekend Recreation

Priority 2: Neighborhood Services - Provide programs and activities to improve neighborhood conditions.

1. Graffiti Removal
2. Mural Conservation Program
3. Neighborhood Clean-up Program

Priority 3: Community Education and Empowerment - Provide education and outreach to residents in targeted neighborhoods.

1. Neighborhood Improvement Strategy (NIS)

2. Neighborhood Resource Center
3. Neighborhood Leadership Training Program

4. Priority Community Facilities and Infrastructure Needs

Priority 1: Community Facilities - Provide improvements to community facilities.

1. Neighborhood Partners Program
2. Park and Open Space Development
- 3.

Priority 2: Infrastructure - Provide improvements to infrastructure.

1. Capital Improvement Programming/Sidewalk replacement Program
2. Urban Forestry Program

5. Priority Economic Development Needs

Priority 1: Businesses and Jobs - Provide a variety of business support services and technical assistance programs to businesses in low and moderate income areas.

1. Technical Business Assistance (Citywide)
2. Economic Development Loan for Jobs Program
3. Micro-enterprise Loan Program
4. Hire-A-Youth / Future Generations Youth Center
5. Section 108 Loan Guarantee
6. Loan Program for Area Benefit
7. Neighborhood Business Investment Program (Target Area)
8. Store Front Improvement Program (Target Area)
9. Business Revitalization Program (Target Area)
- 10.

I. Introduction

The Consolidated Plan is a planning document that identifies the City's overall housing and community development needs, and outlines a strategy to address those needs. The Plan includes the following components:

- An assessment of the City's housing and community development needs and market conditions;
- A strategy that establishes priorities for addressing the identified housing and community development needs; and
- A one-year investment plan that outlines the intended use of federal resources.

A. Purpose of the Consolidated Plan

The Consolidated Plan is a requirement of the U.S. Department of Housing and Urban Development (HUD), and must be developed by local governments in order to receive funding under the following Federal programs: Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME), Emergency Solutions Grant (ESG) Program, and the Housing Opportunities for Persons with AIDS (HOPWA) program.

The Consolidated Plan is a comprehensive planning document that identifies overall needs for affordable and supportive housing, homeless shelters and services, and community and economic development. The Plan also identifies activities to be undertaken to meet these needs, and serves as an application for entitlement fund allocations for the programs cited above.

B. Scope and Structure of the Consolidated Plan

The Consolidated Plan focuses specifically on the housing and community development needs of low and moderate income persons, as defined by HUD regulations. In addition, the document identifies the housing and supportive service needs of the homeless and other persons with special needs (including the elderly/frail elderly; persons with physical, mental, and developmental disabilities; persons with alcohol/drug addictions; and others).

Communities also use the Consolidated Plan process to identify community development needs, including needs for public facilities and services, economic development and infrastructure improvements.

The Strategic Plan portion of this Consolidated Plan covers the five-year period of FY 2013 – FY 2017 (from October 1, 2012 to September 30, 2017). The Action Plan covers the upcoming one-year program period of FY 2013 (October 1, 2012 to September 30, 2013).

C. Planning Frameworks

The FY 2013 – FY 2017 Consolidated Plan satisfies requirements of three Community Planning and Development (CPD) programs offered by the U.S. Department of Housing and Urban Development (HUD):

- Community Development Block Grant (CDBG)
- HOME Investment Partnership (HOME)
- Emergency Solutions Grant (ESG)

The City of Long Beach is not a recipient of HOPWA funds.

D. Program Descriptions

6. Community Development Block Grant (CDBG)

The CDBG program was initiated by the Housing and Community Development Act (HCDA) of 1974. The primary objective of this program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low and moderate income (defined as below 80 percent of area median income).

Through the CDBG program, the U.S. Department of Housing and Urban Development (HUD) provides funds to local governments for a wide range of community development activities for low income persons. CDBG funds are likely the most flexible federal funds available to local governments. Funds can be used for a wide array of activities, including:

- Housing rehabilitation (loans and grants to homeowners, landlords, nonprofits, and developers)
- Downpayment and other homeownership assistance
- Lead-based paint detection and removal
- Acquisition of land and buildings
- Construction or rehabilitation of public facilities such as shelters for the homeless and domestic violence victims
- Removal of architectural barriers to the elderly and disabled
- Public services such as job training, transportation, and child care
- Rehabilitation of commercial or industrial buildings
- Loans or grants to businesses

Regulations governing the CDBG program require that each activity undertaken with CDBG funds meet one of the following three broad national objectives:

- Benefit people with low and moderate incomes
- Aid in the prevention or elimination of slums and blight
- Meet an urgent need (such as earthquake, flood, or hurricane relief)

7. HOME Investment Partnership (HOME)

The HOME program was created as part of the 1990 National Affordable Housing Act. The HOME program provides federal funds for the development and rehabilitation of affordable rental and ownership housing for low income households (defined as below 80 percent of area median income). The program gives local governments the flexibility to fund a wide range of

affordable housing activities through housing partnerships with private industry and non-profit organizations. HOME funds can be used for activities that promote affordable rental housing and homeownership by low income households, including:

- Building acquisition
- New construction and reconstruction
- Moderate or substantial rehabilitation
- Homebuyer assistance
- Tenant-based assistance

Strict requirements govern the use of HOME funds. Two major requirements are that the funds must be: (1) used for activities that target low income families; and (2) matched 25 percent by non-federal funding sources. Historically, the City of Long Beach has been receiving a 50-percent reduction in the City's match requirement.

8. Emergency Solutions Grant (ESG)

The Emergency Solutions Grants (ESG) program provides homeless persons with basic shelter and essential supportive services. ESG funds can be used for a variety of activities, including:

- Rehabilitation or remodeling of a building used as a shelter
- Operations and maintenance of a homeless facility
- Essential supportive services (i.e., case management, physical and mental health treatment, substance abuse counseling, childcare)
- Homelessness prevention

ESG grant funds must be matched dollar-for-dollar with non-federal funds or "in kind" contributions such as the value of a donated building, supplies and equipment, new staff services, and volunteer time.

E. Lead Agency

The Long Beach Department of Development Services, Neighborhood Services Bureau, serves as the lead agency in coordinating the preparation of the Consolidated Plan.

II. Community Participation and Consultation

Community outreach is an important component of HUD's Community Planning and Development (CPD) grant programs (i.e., CDBG, HOME, ESG, and HOPWA). To foster community outreach, the City of Long Beach has developed a Citizen Participation Plan, which establishes policies and protocols for community outreach and citizen involvement.

The City of Long Beach has developed and followed a detailed Citizen Participation Plan that provides for and encourages citizen participation, and which emphasizes participation by persons of low and moderate incomes – the target beneficiaries of HUD entitlement funding. The City of Long Beach Citizen Participation Plan (CPP) is included as reference item in Appendix A: Citizen Participation Plan for HUD Entitlement Grants. The CPP provides citizens with reasonable and timely access to local meetings; provides an opportunity to review proposed activities and to review program performance; provides for timely written answers to written complaints and grievances; and identifies how the needs residents will be met in the case of public hearings.

During the development of this FY 2013 – FY 2017 Consolidated Plan, the City of Long Beach adhered to the CPP and provided multiple opportunities for community input. The community outreach process undertaken for the development of this Consolidated Plan is also presented in this chapter.

A. Community Outreach

This section summarizes the specific efforts undertaken by the City of Long Beach to obtain community input during the development of the Consolidated Plan (see also Appendix B for outreach materials).

1. Community Workshops

On March 27, 2012, the City conducted a community workshop for the Consolidated Plan. The workshop was held at the Neighborhood Resource Center (425 Atlantic Avenue, Long Beach) at 6:00 pm. Over 20 residents and representatives from nonprofit service providers and community stakeholders attended the workshop.

On April 24, 2012, the City conducted a second community workshop at the MacArthur Park/Whittier School specifically at 5:00 pm to discuss the FY 2013 Action Plan. Approximately 20 residents and representatives from nonprofit service providers and community stakeholders attended the workshop.

On May 23, 2012, the City gave a presentation to the Continuum of Care Steering Committee, which included members of the Homeless Services Advisory Commission (HSAC) and City officials from the Bureau of Community Health and Housing Authority. Approximately 25 representatives from nonprofit homeless assistance providers attended the meeting.

The City publicized these workshops by publishing notices in Long Beach Press Telegram (English), Impacto USA (Spanish), and Angkor Borei (Khmer), posting flyers on City website, and sending email blasts to over 2,000 individuals and organizations that had previously expressed interest in the City's housing and community development programs.

a. Key Issues Identified

Several recurring comments were expressed by residents during the community outreach meetings:

- Job creation/retention and business assistance are important investments.
- Foundational assistance such as affordable housing and neighborhood improvements are critical to creating a decent living environment.
- Taking care of the youth, providing services and assistance give positive direction to youth eliminates a lot of issues and have long-lasting impact.
- Shelter for the homeless is needed, particularly for victims of domestic violence.
- Emphasis on central homeless services that provide various services to the homeless.

2. Housing and Community Development Needs Survey

The City conducted a Housing and Community Development Needs Survey to assess opinions and concerns in a variety of needs categories:

- Housing
- Special Needs Housing (e.g. elderly, disabled)
- Special Needs Services
- Community Facilities
- Community Services
- Neighborhood Infrastructure
- Business and Jobs

These needs categories were further divided into specific topics, such as "community centers" (from the Community Facilities category), "street/alley improvements" (from the Neighborhood Infrastructure category), and "senior services and activities" (from the Community Services category). For each topic, the respondent was asked to indicate unmet needs that warrant expenditure of public funds by ranking the relative importance.

A total of 325 responses were received. Survey responses were tabulated. Table 1 summarizes the relative ranking within each needs category. For example, among the community facility needs, respondents considered improvements to parks and recreation facilities as most important, followed by facilities that benefit particularly the youth (libraries and youth centers). Among the various housing activities, respondents ranked housing rehabilitation assistance to homeowners and affordable rental housing the highest needs. Within the community services category, respondents ranked anti-crime programs, health services, and youth services among the highest needs. When respondents were asked which overall need category was most important to them, Business and Jobs received by far the highest ranking.

Table 1: Community Survey Results	
Need Category	Ranking Order
Community Facilities	
Parks & Recreation Facilities	1
Libraries	2
Youth Centers	3
Community Centers	4
Senior Centers	5
Accessibility Improvements for Disabled	6
Public Parking Facilities	7
Community Services	
Anti-Crime Programs	1
Health Services	2
Youth Services	3
Trash & Debris Removal	4
Graffiti Removal	5
Senior Services	6
Legal Services	7
Neighborhood Infrastructure	
Street & Alley Improvements	1
Sidewalk Improvements	2
Streetscape	3
Neighborhood Marker Signs	4
Special Needs Services	
Services for Domestic Violence	1
Services for Homeless	2
Services for Disabled	3
Services for Substance Abuse	4
Housing	
Rehabilitation Assistance for Homeowners	1
Affordable Rental Housing	2
Rehabilitation Assistance for Rental Housing	3
Code Enforcement	4
Special Needs Housing	
Housing for Victims of Domestic Violence	1
Housing for Seniors	2
Housing for Disabled	3
Homeless Shelters for Homeless	4
Housing for Substance Abuse	5
Business and Jobs	
Employment Opportunities for Unemployed or Underemployed Persons	1
Business Retention	2
New Business Attraction	3
Improve or Expand Businesses	4

B. Public Hearings

In preparation for the development of this Consolidated Plan, the Community Development Advisory Commission (CDAC) held two Public Hearings, the first on April 18, 2012 and the second on June 20, 2012.

The public hearings were held in the City Council Chambers at Long Beach City Hall. The location is handicapped accessible with translation services in Sign Language, Spanish and Khmer made available to the public. Appendix B summarizes the comments received during the public hearings. Advanced notices of the hearings were published in the Long Beach Press Telegram, in neighborhood-based newspapers, as well as in Spanish and Khmer (Cambodian) language newspapers (the other primary language of our residents).

The City also conducted mass emailings of a Public Hearing flyer and the public notices, which were translated into Spanish and Khmer. The mailing list consisted of non-profit agencies, City departments (including the Long Beach Housing Authority), elected officials, and interested citizens. The notices were also sent to public libraries and to other organizations that outreach to populations that are the most disenfranchised.

C. Agencies Consulted

As described above, the City conferred with a wide range of housing, homeless, and social service agencies in preparation of the Consolidated Plan. As the lead agency, the Development Services Department also consulted with other key City departments in development of the Plan, including: the City Manager's Office; Housing Authority; Health and Human Services; and Parks, Recreation and Marine. The Long Beach Department of Health and Human Services provided specific information on the incidence of childhood lead poisoning in the community, as well as statistics on persons living with HIV/AIDS in Long Beach.

Notification of the availability of the draft Consolidated Plan was sent to surrounding federal entitlement jurisdictions during the 30-day review of the Plan. This includes the cities of Bellflower, Carson, Cerritos, Compton, Hawthorne, Huntington Park, Inglewood, Lakewood, Los Angeles, Lynwood and South Gate.

III. Housing and Household Needs Assessment

This section of the City of Long Beach FY 2013 – FY 2017 Consolidated Plan presents an overall assessment of the housing and community development needs in the City of Long Beach. This needs assessment provides the foundation for establishing priorities and allocating federal, state, and local resources to address the identified needs.

A. Households Needs

Examination of demographic characteristics provides insight regarding the needs in a community. Understanding factors such as population growth, age characteristics, and race/ethnicity all help with the identification and evaluation of the need for housing, facilities, and services.

1. Demographic and Household Characteristics

Long Beach is situated in Los Angeles County about 20 miles south of downtown Los Angeles and 105 miles north of San Diego. Long Beach borders Orange County on its southeast edge and other Gateway Cities to the west and north. The City is the 36th-largest city in the nation and the seventh-largest in California. The City is a dominant maritime center of the United States; the Port of Long Beach is currently the second busiest container port and one of the world's largest shipping ports.

a. Population Growth

With a 2010 population of 462,257, Long Beach ranks as California’s seventh largest city. Over the past 70 years the City has experienced extensive growth, with the population nearly tripling from 164,000 residents in 1940 (Table 2). During this period, Long Beach experienced two major growth cycles, each bringing significant changes in population characteristics and affecting housing needs.

Year	Population	% Change
1940	164,271	--
1950	250,767	53%
1960	344,168	37%
1970	358,879	4%
1980	361,334	1%
1990	429,433	19%
2000	461,522	7%
2010	462,257	1%

Source: Bureau of the Census, 1940-2010 Census.

The initial major growth cycle – after the World War II era – was characterized by significant growth as tens of thousands of people moved through Long Beach to serve in the Pacific Theatre or sought employment in the defense plants springing up in the Los Angeles area. After

the war, many of these veterans and workers decided to settle in Long Beach and other localities in Southern California.

During the 1940s and 1950s, thousands of new tract homes appeared in Long Beach as the City aggressively annexed adjacent farmland and orange groves in competition with the new cities being established nearby. This period of unusually rapid growth not only transformed Long Beach and the Southern California landscape, it also created a demographic phenomenon: a population having an exceptionally large component that was remarkably similar in its race, life-stage, economic status, and residential preference.

The 1960s and 1970s were characterized by a significant slowing in population growth as domestic migration slowed and the young suburban families of the 1950s aged and were gradually transformed into empty-nesters when their children matured and left home. The emergence of suburban communities outside the City, the transition of the U.S. Navy out of Long Beach, and the decline in federal contracts to the defense industry also contributed to this period of slower growth. Although the City's population remained predominantly White and middle-class in the mid-1970s, residents were aging and there was a significantly smaller youth component present. The City was also becoming more completely built-out as its ability to expand was now constrained by adjacent cities and vacant land within its boundaries had been largely utilized.

Long Beach's second growth cycle began in the mid-1970s and continued into the early 1990s. Unlike the earlier growth cycle, which was largely domestic in character, this growth wave consisted mainly of young, poor Pacific Rim migrants seeking political refuge and expanded economic opportunities. Cambodian refugees were among the first to arrive in the City during this period, and others soon followed them from Southeast and East Asia, several Pacific Islands, Mexico, and Central and South America. These new residents introduced not only new cultures and problems of assimilation, but low levels of education, acute poverty and residential overcrowding. They also rejuvenated an aging populace and provided a much-needed pool of young, low-cost labor.

Today, this group of immigrants continues to transform the City's social landscape. Being predominately young and in the family-forming life-stage, their elevated birth rate is rapidly shifting the ethnic composition of Long Beach. They will also continue to drive Long Beach's population growth until such time as their reproductive rate more closely matches that of the general population.

Like most of California, during the decade of the 1990s, a nation-wide recession and reduction in the overall immigration rate produced only modest growth levels. Population levels have remained stable through 2010 with the City experiencing only a one percent growth in the last decade.

b. Age Composition

As Long Beach's population has changed, so have the age characteristics of its residents. As illustrated in Table 3, the City's population under age 18 increased slightly over the past three decades from 23 percent to 25 percent. The proportion of college age and young adults, meanwhile, decreased steadily over time. This could, in part, be a reflection of the shortage of housing affordable to these groups. Both the number and relative proportion of middle age residents in Long Beach, however, increased significantly over the past 30 years due to the normal aging process. The City's senior population has shrunk over time but with the

significant proportion of current middle age residents, the senior population in Long Beach is expected to grow significantly over the coming decade.

Table 3: Age Distribution (1980 – 2010)								
Age Group	1980		1990		2000		2010	
	Persons	Percent	Persons	Percent	Persons	Percent	Persons	Percent
Preschool (<5 yrs)	25,847	7%	37,669	9%	38,587	8%	32,474	7%
School Age (5-17 yrs)	56,791	16%	71,798	17%	96,052	21%	82,669	18%
College Age (18-24 yrs)	52,530	15%	57,199	13%	50,158	11%	54,163	12%
Young Adults (25-44 yrs)	104,823	29%	153,939	36%	151,884	33%	140,910	30%
Middle Age (45-64 yrs)	70,669	20%	62,365	15%	82,939	18%	109,206	24%
Senior Adults (65+ yrs)	50,674	14%	46,463	11%	41,902	9%	42,835	9%
Total	361,334	100%	429,433	100%	461,522	100%	462,257	100%

Source: Bureau of the Census, 1980-2010 Census.

c. Race and Ethnicity

Long Beach is considered one of the most ethnically diverse major cities in the United States. As previously noted, during the 1970s and 1980s, Long Beach was the destination for thousands of immigrants fleeing wars and political turmoil in Southeast Asia, especially from Vietnam, Cambodia 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 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 majority ethnicity.

Table 4 displays the racial/ethnic composition of Long Beach's population from 1980 to 2010. During these three decades, the White population declined from 68 percent to 29 percent of the total population, while the Hispanic population more than tripled in number, increasing from 14 percent to 41 percent of the total population. Similarly, the number of Asian residents more than doubled, increasing from 6 percent of the population in 1980 to 13 percent by 2010. The proportion of African-American residents also exhibited a modest increase, from 11 percent of the population to 13 percent.

Long Beach has effectively become a "starter community" for many new immigrants, a place where they begin the critical process of acculturation. Recent immigrants, with their limited resources, often face difficulties in acquiring adequate housing as they adjust to their new surroundings and obtain gainful employment. As a result, household problems such as overcrowding and overpayment are often more prevalent among recent immigrants.

Table 4: Racial and Ethnic Composition (1980 – 2010)

Racial/Ethnic Group	1980		1990		2000		2010	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
White	244,594	68%	212,755	50%	152,899	33%	135,698	29%
Hispanic	50,700	14%	101,419	24%	165,092	36%	188,412	41%
African American	40,034	11%	56,805	13%	66,836	15%	59,925	13%
Asian	20,758	6%	55,234	13%	60,329	13%	58,268	13%
Other*	5,248	1%	3,220	1%	16,366	3%	19,954	4%
Total	361,334	100%	429,433	100%	461,522	100%	462,257	100%

*Note: The 2000 Census introduced a new category “two or more races” that was not a component of the 1990 or 1980 Census. Therefore, the pool of individuals in the “Other” category has expanded and may now include individuals previously accounted for in another category.

Source: Bureau of the Census, 1980-2010 Census.

d. Areas of Minority Concentration

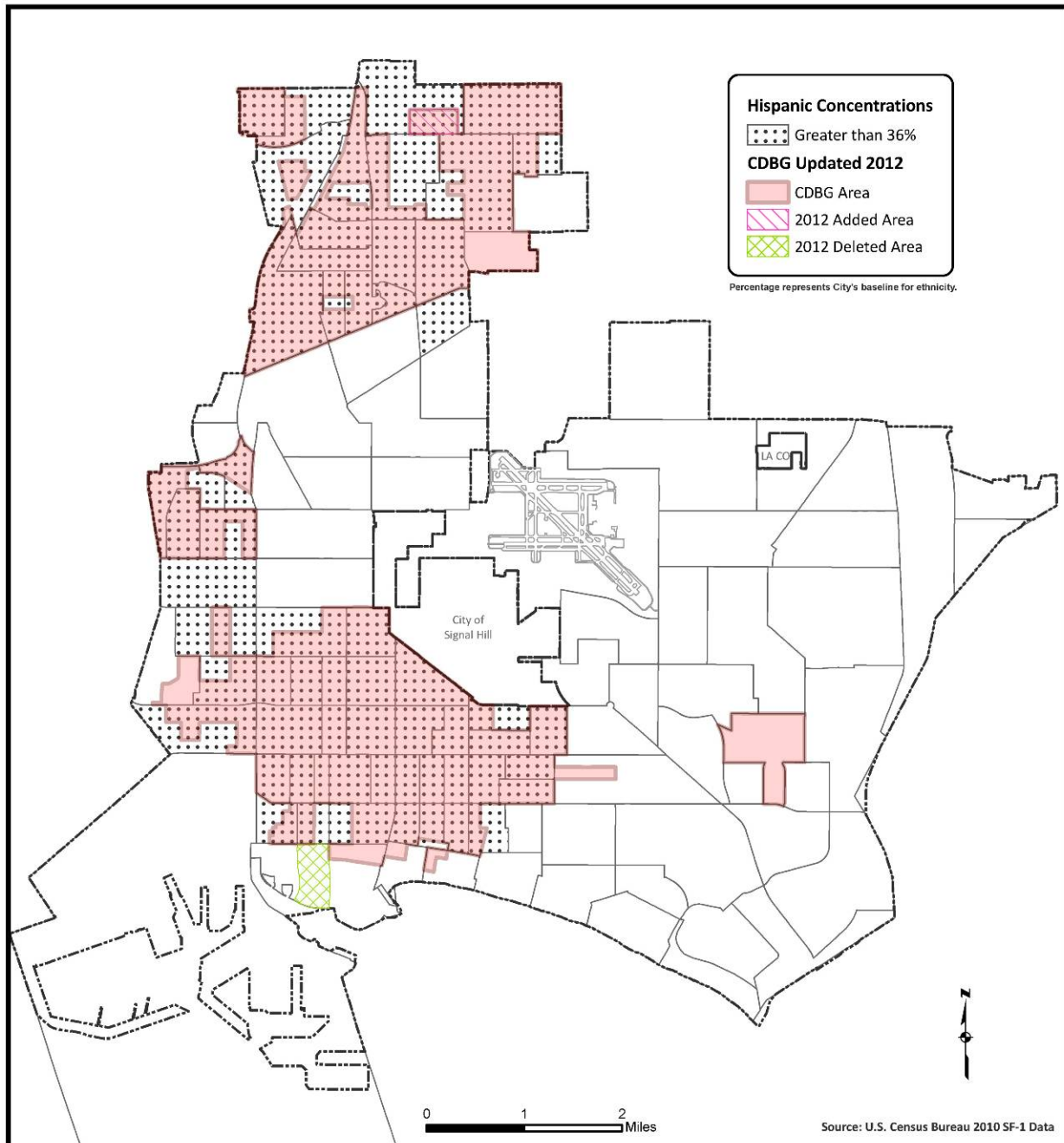
While Long Beach as a whole is an ethnically diverse community, patterns of ethnic concentration are present within particular areas. Areas with concentrations of minority residents may have different needs, particularly in areas where recent immigrants tend to reside. A concentration is defined as a Census block group with a proportion of minority residents greater than that of the countywide average. Figures 1 through 3 illustrate the concentrations of Hispanic, African-American and Asian residents in Long Beach by census tract, respectively.

As Figure 1 shows, concentrations of Hispanic residents are evident in numerous Long Beach neighborhoods, including the majority of Central Long Beach, Downtown, and North Long Beach, and to a lesser degree the Westside. Although Hispanic residents have always been present in Long Beach, during the 1990s they supplanted Whites as the City’s largest racial/ethnic community (See Table 4). 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 Hispanics. 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 Cambodians and African-Americans.

The majority of neighborhoods with a concentration of Hispanic residents also exhibit concentrations of African-American residents (Figure 2). The African-American 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. Since this location was one housing mainly lower income households 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 African-American 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.

Figure 3 illustrates the extent of concentrations of Asian residents. Long Beach's Filipino population traditionally settled in the West Side near the naval facilities. As Filipino residents acculturated and become more affluent, they 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 1: Hispanic Concentrations



T:\Traceal\Development_Services\LE_Consolidated_Plan_Demographic_Maps_13K107871



City of Long Beach, California

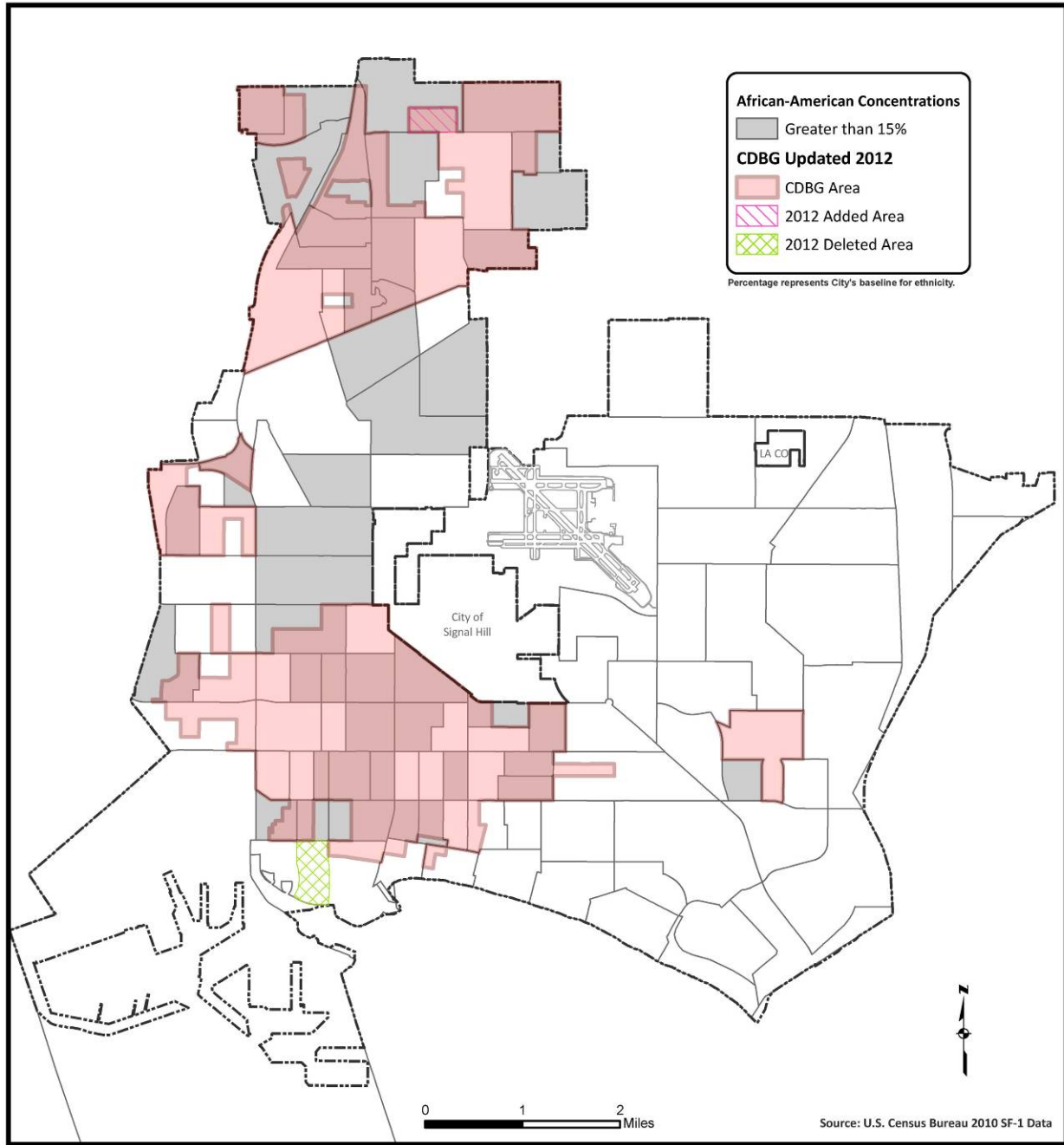
Consolidated Plan

Hispanic Concentrations

(By Census Tract)

Department of
Technology Services
GIS

Figure 2: African-American Concentrations



T:\Trace\Development_Services\LE_Consolidated_Plan_Demographic_Maps_TSK107871



City of Long Beach, California

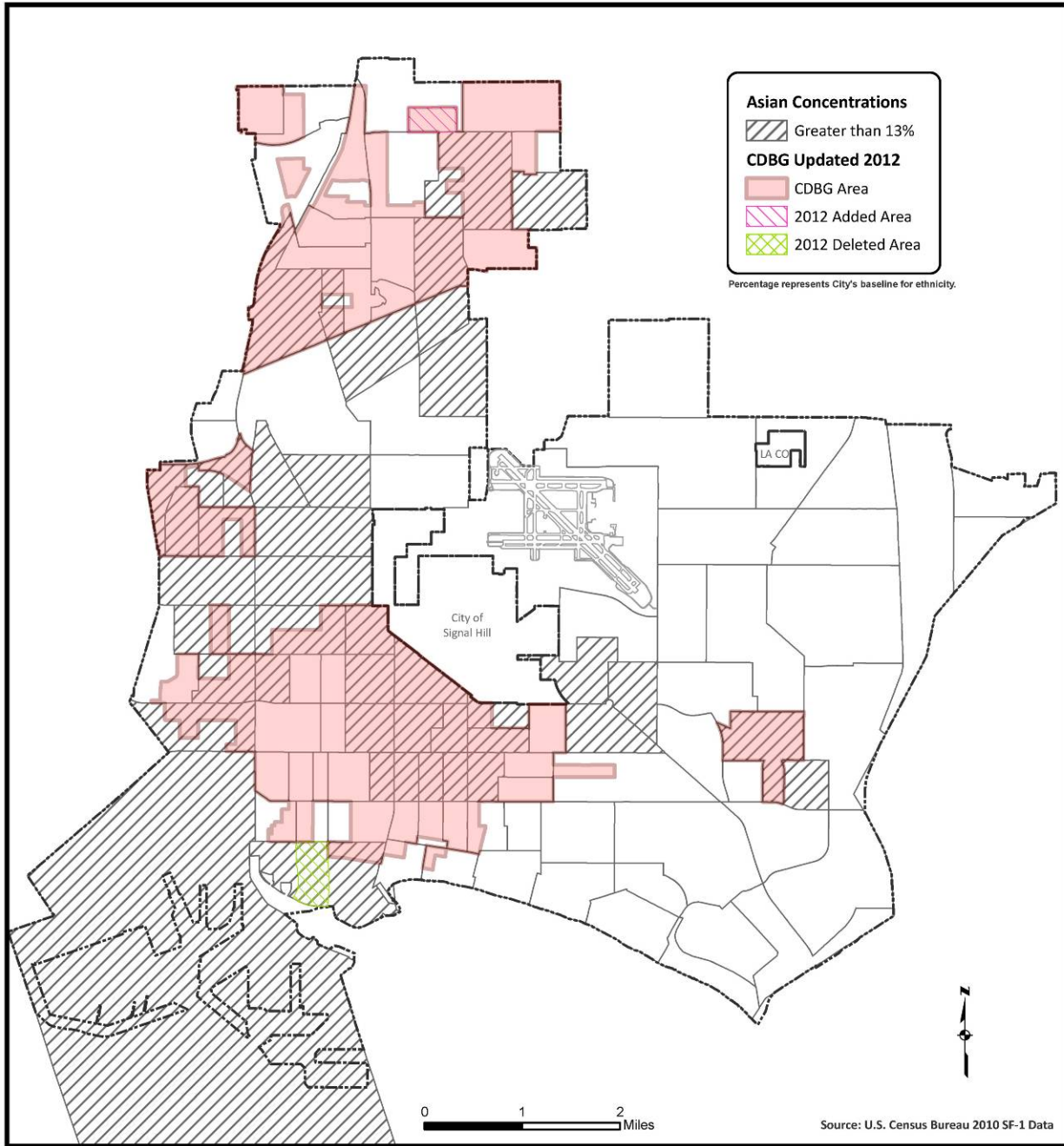
Consolidated Plan

African-American Concentrations

(By Census Tract)


Department of
Technology Services
GIS

Figure 3: Asian Concentrations



T:\AreaDevelopment_Services\LE_Consolidated_Plan_Demographic_Maps_TSK107871

City of Long Beach, California



Consolidated Plan

Asian Concentrations

(By Census Tract)

Department of Technology Services
GIS

B. Household Profile and Needs Assessment

Household characteristics provide vital information for understanding the dynamic needs of a community. A household, as defined by the U.S. Bureau of the Census, includes all persons who occupy a housing unit (house, apartment, mobile home, group of rooms, and a single room that is occupied as separate living quarters). The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements. Persons living in retirement or convalescent homes, dormitories, or other group living situations are not considered households.

1. Household Composition and Size

According to the 2010 Census, there were 163,531 households living in Long Beach, with an average household size of 2.8 persons (Table 5). The number of households in the City remained essentially stable since the previous decade. The majority of Long Beach households are comprised of families (61 percent). Families are divided among those with children (51 percent) and those without children (49 percent). During the 1990s, families with children increased by 11 percent, compared to a less than one percent increase in childless families. Between 2000 and 2010, however, this trend reversed entirely. Families with children decreased notably by 11 percent over the last ten years, while families without children increased by 14 percent. Meanwhile, between 2000 and 2010, the number of single-person households decreased by three percent and the number of other non-families increased substantially by 17 percent. Non-families are households with members not related to the heads of households, most likely comprising of unrelated persons living together, or two families sharing housing arrangements.

Household Type	1990		2000		2010		Percent Change	
	Number	Percent	Number	Percent	Number	Percent	1990-2000	2000-2010
Families	93,913	59%	99,663	61%	99,229	61%	+6%	0%
With Children	51,589	55%	57,080	57%	50,794	51%	+11%	-11%
With No Children	42,324	45%	42,583	43%	48,435	49%	+<1%	14%
Singles	49,008	31%	48,207	30%	46,536	28%	-2%	-3%
Other Non-Families	16,054	10%	15,218	9%	17,766	11%	-5%	17%
Total Households	158,975	100%	163,088	100%	163,531	100%	+3%	0%
Average Household Size	2.7		2.8		2.8		--	--

Source: Bureau of the Census, 1990-2010 Census.

2. Non-Homeless Special Needs Groups

Special needs populations include large households, the elderly, persons with disabilities, persons with HIV/AIDS, and female-headed households. These groups have special needs for services and housing. In addition, many often have lower incomes as a result of their condition. Table 6 summarizes the special needs populations in Long Beach. Each of these population groups, as well as their housing needs, is described below.

Table 6: Non-Homeless Special Needs Groups (2010)			
	Persons	Households	Percent
Large Households		26,178	16%
Renter		15,016	57%
Owner		11,162	43%
Seniors (65+)	42,835		9%
With a Disability*	16,450		38%
Senior Headed Households		25,912	16%
Renter		9,418	36%
Owner		16,494	64%
Seniors Living Alone		11,775	7%
Persons with Disability*	45,887		10%
Persons with HIV/AIDS**	4,477		1%
Single Parents with Children		19,833	12%
Mothers with Related Children		14,864	75%
Fathers with Related Children		4,969	25%

Source: Bureau of the Census, 2010 Census and American Community Survey

* 2010 Census estimate unavailable. Data from 2008-2010 American Community Survey.

** 2010 Census estimate unavailable. Data from City of Long Beach Department of Health and Human Services, 2011.

a. Large Families/Households (Households with Five or More Members)

Large households, defined as those with five or more persons, often have special housing needs due to their need for larger units and related higher housing costs, need for affordable and accessible childcare and recreation services, and the general lack of adequately sized affordable housing. To save for necessities such as food, clothing, and medical care, low and moderate income large family households typically reside in smaller units, often resulting in overcrowding.

According to the 2010 Census, approximately 26,178 large households lived in Long Beach, representing 16 percent of all households in the City. Special Census tabulations for HUD, also known as Comprehensive Housing Affordability Strategy (CHAS) data, have found that of the City's large households, 57 percent were renters, with the majority of these large renter-households (55%) earning extremely low to very low incomes. The CHAS Databook reports that 89 percent of the City's large renter-households suffered from one or more housing problems, including housing overpayment, overcrowding, and/or substandard housing conditions.

American Community Survey (ACS) data from 2006 to 2010 documents a mismatch between the number of large households in Long Beach and the City's supply of adequately sized rental units. Between 2006 and 2010, about 11,989 rental units in Long Beach contained three or more bedrooms, the appropriate sized unit for a large household of five or more members. However, the City had over 15,016 large renter-households – significantly more than can be accommodated within the existing stock of large rental units.

b. Elderly and Frail Elderly Persons

The population over 65 years of age is considered elderly and presents four main concerns: limited income, higher health care costs, access to transportation, and affordable housing. Elderly persons are usually retired and living on a fixed income. With respect to housing, many seniors live alone and have limited discretionary income to support increasing housing costs. These characteristics indicate a need for smaller, lower cost housing with easy access to transit and health care.

According to the 2010 Census, Long Beach is home to 42,835 seniors, representing nine percent of all residents. Furthermore, about 16 percent of the City's households were headed by seniors. While most of these senior-headed households were owner-households (64 percent), a substantial proportion (36 percent) did rent their unit. About one-quarter of the City's elderly persons lived alone (28 percent) and approximately 38 percent of elderly residents had some type of disability.

Rising rental housing costs are also a major concern. According to 2005-2007 CHAS data, 80 percent of Long Beach's elderly renter-households had lower or moderate incomes (up to 80 percent Median Family Income or MFI), with 68 percent earning low incomes (less than 50 percent MFI). Moreover, about 60 percent of the City's elderly renters experienced a housing cost burden (spend more than 30 percent of their income on rent).

According to the California Department of Social Services, Community Care Licensing Division, there are 39 residential care facilities for the elderly and 13 adult day care centers located in Long Beach. The adult day care facilities have a capacity to serve 445 seniors, and the residential care facilities have the capacity to serve 2,106 seniors. As shown later in Table 26, Long Beach has numerous senior housing projects, providing affordable units restricted to occupancy by lower income seniors. While 1,676 senior households receive Housing Choice Vouchers from the Housing Authority of the City of Long Beach (HACLB), another 323 households are on the waiting list for Section 8 assistance.

About 8,445 senior homeowners in Long Beach earned lower and moderate incomes. Minor home repair and rehabilitation assistance is needed by many of these elderly owners, as their financial and physical condition makes it difficult for them to maintain their homes.

c. Persons with Disabilities

The Americans with Disabilities Act (ADA) defines a disability as a "physical or mental impairment that substantially limits one or more major life activities." Physical disabilities can hinder one's access to conventional housing units and restrict mobility. Mental and/or developmental disabilities can also affect a person's ability to maintain a home. Moreover, physical and mental disabilities can restrict one's work and prevent one from earning adequate income. Therefore, persons with disabilities are more vulnerable and are considered a group with special housing needs.

According to the 2008-2010 American Community Survey (ACS), approximately 10 percent of residents (45,887 persons) in Long Beach have some type of disability. Table 7 provides a more detailed break-down of the types of disabilities faced by Long Beach residents.

Table 7: Persons with Disabilities (2008-2010)

Type of Disability Tallied	Age under 5		Age 5-64		Age 65+		Total	
	Number	% of Total	Number	% of Total	Number	% of Total	Number	% of Total
With a Hearing Difficulty	97	67.4%	5,618	19.2%	6,179	37.6%	11,894	25.9%
With a Vision Difficulty	47	32.6%	5,871	20.0%	3,740	22.7%	9,658	21.0%
With a Cognitive Difficulty	---	---	13,787	47.1%	5,111	31.1%	18,898	41.2%
With an Ambulatory Difficulty	---	---	12,773	43.6%	10,845	65.9%	23,618	51.5%
With a Self-Care Difficulty	---	---	5,169	17.6%	5,075	30.9%	10,244	22.3%
With an Independent Living Difficulty	---	---	8,677	29.6%	8,618	52.4%	17,295	37.7%
Total Persons with Disabilities	144		29,293		16,450		45,887	

Note: A person can have multiple disabilities; therefore, the tallying of disabilities represents duplicated counts of disabled persons. The percentages presented in this table represent the proportion of persons in each group that suffer from each type of disability.

Source: American Community Survey, 2008-2010.

Special housing needs for persons with disabilities fall into two general categories: physical design to address mobility impairments and in-home social, educational, and medical support to address developmental and mental impairments. The ACS provides information on persons with an independent living difficulty; estimates indicate that four percent of Long Beach residents had an independent living difficulty.

Oftentimes, disabilities also present an employment obstacle, making it difficult for the disabled to earn adequate incomes. In Long Beach, only about 20 percent of disabled persons were employed, according to the ACS 2008-2010 estimates. Since over two-thirds of the disabled population relied on fixed monthly disability incomes that are rarely sufficient to pay market-rate rents, supportive housing options, including group housing and shared housing, are important means for meeting the needs of persons with disabilities. Such housing options typically include supportive services onsite to also meet the social needs of persons with disabilities. According to the State Community Care Licensing Division, there are 56 residential care facilities for adults and 39 residential care facilities for the elderly in Long Beach, for a total of 95 residential care facilities with a combined capacity of 2,750 persons with disabilities.

Physically Disabled

A physically disabled person has an illness or impairment that impedes his or her ability to function independently. Physically disabled people have several unique housing needs. First, special construction features tailored to a person's disability may be necessary to facilitate access and use of the property. The location of housing and availability of transportation is also important because disabled people may require access to a variety of social and specialized services. Amendments to the Federal Fair Housing Act, as well as State law, require ground-floor units of new multi-family construction with more than four units to be accessible to persons with disabilities. However, units built prior to 1989 are not required to be accessible to persons with disabilities. Older units, particularly in older multi-family structures, are very expensive to retrofit for disabled occupants because space is rarely available for elevator shafts, ramps, or widened doorways, etc. The site, parking areas, and walkways may also need modifications to

install ramps and widen walkways and gates. According to the 2008-2010 ACS, an estimated 23,618 persons (five percent) in the City of Long Beach had an ambulatory difficulty.

In addition to accessibility, housing affordability also serves as a barrier for many physically disabled individuals to live independently. Many physically disabled persons receive SSI (social security income) assistance, although benefit payments are well below the level necessary to afford market rate apartments in Long Beach. The Long Beach Housing Development Company completed the development of two affordable housing projects for persons with disabilities – the 25-unit Casa Corazon and the 20-unit Merit Hall Apartments.

Developmentally Disabled

According to the California State Council of Developmental Disabilities (SCDD), the federal definition of developmental disabilities covers persons whose disability occurs before age 22 and includes a mental or physical impairment or a combination of both. Developmentally disabled persons experience a substantial limitation in three or more of these major life areas: self-care, expressive or receptive language, learning, mobility, capacity for independent living, economic self-sufficiency, or self-direction. Per California law, a developmental disability is more narrowly defined as occurring before the age of 18 and includes specific categories of eligible conditions, including mental retardation, epilepsy, cerebral palsy, autism, and "conditions requiring services similar to those required for persons with mental retardation." The result: the individual can be substantially handicapped by the disability. In March 2004, new regulations took effect that define substantial disability as significant functional limitations in three or more of the major life activities contained in the federal definition above.

According to the California SCDD, approximately 1.8 percent of the population in California fits the definition of developmentally disabled. Using 2010 Census data on total population for the City, an estimated 8,320 developmentally disabled persons lived in Long Beach.

Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the need to transition from the person's living situation as a child to an appropriate level of independence as an adult.

The Harbor Regional Center (HRC) (with a main office in Torrance and training center in Long Beach) reports a caseload of 10,976 total clients in 2011. Of these clients 9,099 developmentally disabled clients residing in the communities it services were aided. The HRC serviced 2,915 clients with developmental disabilities living in Long Beach in 2011. Persons with developmental disabilities require an array of services, ranging from affordable housing, health care, job training, special education, public transportation, and recreation programs. With the proper supportive environment, many persons with developmental disabilities are able to live independently, including renting or owning their own homes. Harbor Regional Center's housing development corporation - Home Ownership for Personal Empowerment (H.O.P.E.) - works to provide additional needed affordable housing opportunities for the developmentally disabled population.

Severely Mentally Ill

Severe mental illness includes the diagnoses of psychoses (e.g. schizophrenia) and the major schizoaffective disorders (e.g. bipolar, major depression). Chronic mental illness refers to

mental illness with duration of at least one year. According to national estimates, approximately one percent of the adult population meets the definition of severe mental illness based on diagnosis, duration, and disability. Applying these figures to Long Beach's estimated adult population (persons 20 years and older) from the 2010 Census, an estimated 3,240 persons in Long Beach have severe mental illnesses. According to the 2008-2010 ACS, an estimated 18,898 persons in the City suffer from a cognitive difficulty (which includes all mental disabilities).

Housing can be an integral part of a system of care for the severely mentally ill because the prime support network and focus of daily living activities is often associated with the residence. The major barrier to stable and decent housing for the seriously mentally ill is the availability of affordable housing. A majority of persons in this population depend solely on Supplemental Security Income (SSI). Without affordable housing, severely mentally ill persons are at greater risk of becoming homeless or living in unstable or substandard housing situations.

The accessibility and affordability of health services are two major issues to low and moderate income households since many do not have basic health insurance or more specialized care such as dental and vision care.

According to the State Community Care Licensing Division, 13 adult day care and 56 adult residential facilities are located in Long Beach for persons with mental illness. In total both types of facilities have a combined capacity to service 1,089 people. The majority of clients in these facilities are low income individuals receiving SSI benefits.

d. Persons with HIV/AIDS

For persons living with HIV/AIDS, access to safe, affordable housing is nearly as important to their general health and well-being as access to quality health care. For many persons with HIV/AIDS, the persistent shortage of stable housing can be the primary barrier to consistent medical care and treatment. Persons with HIV/AIDS also require a broad range of services, including counseling, medical care, in-home care, transportation, food, in addition to stable housing. Today, persons with HIV/AIDS live longer and require longer provision of services and housing. Stable housing promotes improved health, sobriety, decreased drug abuse, and a return to paid employment and productive social activities resulting in an improved quality of life. Furthermore, stable housing is shown to be cost-effective for the community in that it helps to decrease risk factors that can lead to HIV and AIDS transmission.

As a communicable disease, California law requires health care providers to report AIDS cases to the local health officer. According to the Long Beach Department of Health and Human Services, there were an estimated 4,477 persons living with HIV/AIDS in Long Beach in 2010. Of these persons, 3,098 were infected with AIDS, and the remaining 1,379 had the HIV virus. Of those infected with AIDS, 55 percent were White, 23 percent were Latino, and 18 percent were African American. Of those infected with HIV, 44 percent were White, 28 percent were Latino, and 22 percent were African American.

In planning HIV/AIDS services, services will need to be provided to an increasing number of persons. While the rate of HIV transmission is dropping, it is more than offset by the declining mortality rate due to powerful new anti-retroviral therapies and other medical treatments.

In 2006-2007, the Long Beach Department of Health and Human Services conducted a comprehensive needs assessment of HIV/AIDS prevention and care services in the City of Long Beach. Information gleaned from the assessment was used to plan and implement HIV/AIDS education and prevention programs, and to help inform the allocation and priority setting process. A variety of data was collected regarding knowledge, access, need, use and gaps in HIV/AIDS prevention and care/treatment service (i.e., unmet needs). Participant responses to open-ended questions and focus group discussion revealed that Long Beach clients were satisfied with some aspects of prevention and treatment services and had issues with other aspects of prevention and care services. Some HIV-positive and HIV-negative clients expressed high levels of satisfaction with HIV prevention and treatment services, including that they were readily available to those in need, and that services were high in quality and offered great patient support. Other respondents, however, voiced complaints related to available services, service content, access issues, approaches to HIV prevention education, and mechanisms of information dissemination.

Another major issue throughout several focus groups was that HIV prevention education did not adequately serve to motivate individuals to reduce their HIV risk. This was primarily attributed to a lack of realism in prevention messages, lack of targeted outreach to at-risk communities, an exclusive focus on risk-group-based messages versus “cross-over” messages, low dissemination to individuals who are at highest risk in high-risk venues (i.e., bathhouses, bars) where such messages might have greater impact, and failing to take into account the central role of substances, particularly methamphetamine, in fueling HIV risk behavior. Providers were also asked to indicate what they felt were the largest barriers to clients accessing their services, service gaps in the community and their agency’s capacity building needs. The main service gaps reported by providers were lack of communication and coordination between and within agencies, and a lack of funding and resources.

Since the early 1990s, HUD has funded the Housing Opportunities for People with AIDS (HOPWA) program to assist households where one or more people are HIV+ or have AIDS. As the largest City in the Primary Metropolitan Statistical Area (PMSA), all HOPWA funds come through the City of Los Angeles. The Housing Authority of the City of Long Beach currently receives HOPWA funds to operate two housing programs:

- HOPWA Long-Term Tenant-Based Rental Assistance Program. Provides one to two years of Section 8 rental assistance, after which the assistance is rolled over into the Housing Authority Section 8 voucher program. Funding levels are for up to 40 households.
- HOPWA Short-Term Assistance Program (STAP). Provides periodic grants to help lower-income tenants catch up with rent and utility payments and pay moving expenses. The grants provide two types of financial assistance, Short-Term Rent, Mortgage, Utilities (STRMU) assistance and Permanent Housing Placement (PHP) assistance.
 - STRMU: Provides assistance for up to 21 weeks during any 52 week period with rent, mortgage, and/or utilities (gas, electric, water and sewer), which may not be consecutive. Applicants must be living in permanent housing in Los Angeles County.
 - PHP (Move-In): Provides assistance with reasonable costs to move persons into permanent housing by covering the security deposit. Maximum amount is based on the fair market rents for Los Angeles County defined annually by HUD.

The Long Beach Health and Human Services Department, Preventative Health Bureau has full-time HOPWA-funded Case Managers to implement these programs and to assist lower-income tenants with their overall housing needs.

e. Single Parent and Female Headed Households

Single-parent and female-headed households are likely to have greater needs for affordable housing, affordable day care, and access to public transportation. One contributing factor to these needs, especially for female-headed households, is the fact that women continue to earn less on average than men do when working comparable jobs. Single-parent households have unique work constraints because they must take into account proximity and access to day care, school, and other activities along with regular work schedules.

In 2010, there were approximately 19,833 single-parent households in Long Beach. Of the single-parent households in the City, 75 percent were headed by women (approximately nine percent of all family households in the City) and 25 percent were headed by men (representing three percent of all family households in the City).

Single-mother households, in particular, tend to have lower incomes, and as a result have greater needs for affordable housing and childcare. According to 2006-2010 ACS data, there were 14,864 female-headed households with children in Long Beach. Of those households, approximately 39 percent lived in poverty. Without access to affordable housing, many of these households may be at risk of becoming homeless. 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.

f. Victims of Domestic Violence

In September 2010, 92 percent of identified local domestic violence programs in California participated in the 2010 National Census of Domestic Violence Services. Almost half of participating agencies reported that not enough funding was available to cover needed programs and services, and 84 percent of agencies reported a higher demand for services. As communities continue to experience job loss and decreased community resources, demand for domestic violence services has risen.

Many single women and women with children become homeless as a result of domestic violence. As such, many homeless women also tend to need social services and counseling to cope with any resulting psychological trauma and effects of physical abuse. Since domestic violence often goes unreported, accurate analysis of housing needs is difficult to estimate. One information source and indicator of domestic violence and homelessness in the City is the 2011 Homeless Count conducted by the City of Long Beach Department of Health and Human Services. The 2011 Homeless Count estimated that seven percent (110 persons) of sheltered homeless persons counted were victims of domestic violence.

A primary need for victims of domestic violence is emergency shelter in a safe and confidential location. Affordable housing options are important to provide victims with options for housing once they leave the shelter, to avoid having them return to an unsafe home. Domestic violence service providers available to residents in the City include:

- 1736 Family Crisis Center: Provides temporary housing for teens, battered women and their children.
- Bilingual Shelter for Victims of Domestic Violence: Provides a battered women's shelter for women 18 years and older and their children who are in Los Angeles County.
- Family Service: Individual, marriage and family counseling, support groups, and a Domestic Violence Prevention Program.
- Good Shepherd Shelter for Battered Women: Provides shelter for battered women, on-site school, therapy, legal advocacy and independent apartments for victims and kids.
- Interval House: Offers shelter for women and children victims of domestic violence and counseling programs.
- Legal Aid Foundation of Los Angeles/Domestic Violence Project: Provides free legal assistance in domestic violence matters.
- Long Beach City Prosecutor Victim's Advocate: Provides legal assistance to victims.
- National Council Alcoholism and Drug Dependency, Inc. (NCADD): Offers domestic violence and women to women programs.
- National Domestic Violence Hot Line: Provides crisis intervention, safety planning, and information services.
- Rainbow Services: Shelter, counseling and other services for battered women and their children.
- Su Casa Hotline: Bilingual 24-hour hotline for battered women.
- Women Shelter of Long Beach Hotline: Shelter, counseling and other resources for victims of domestic violence and their children.

In addition, the Housing Authority of the City of Long Beach (HACLB) sets aside five Housing Choice Vouchers for applicants who are victims of domestic violence. HACLB also provides priority moves/ports (to take the vouchers to other jurisdictions) for victims of domestic violence.

g. Persons with Alcohol or Other Drug Addiction (AODA)

Problems associated with alcohol and drug use adversely affect an estimated 23 million people throughout the United States. As elsewhere in the nation, the economic and social impact in Los Angeles County of untreated substance abuse is enormous. The annual estimated economic cost in the County for alcohol use alone is nearly \$11 billion. In FY 2009-10, over 60,000 Los Angeles County residents were admitted to publicly funded alcohol and other drugs (AOD) treatment programs.¹

Alcohol and drug addiction creates financial problems for many abusers because job performance deteriorates and because of the high cost of maintaining a drug addiction. According to the National Institute on Alcohol Abuse and Alcoholism, one-third or more of clients in publicly-funded residential programs are homeless most of the year before entry into treatment.

The continuum of care for persons with substance abuse problems consists of four levels of assistance. Public inebriate reception centers, detoxification recovery facilities, recovery homes, and outpatient support networks offer varying levels of care to abusers willing to receive

¹ County of Los Angeles Public Health Department Substance Abuse Prevention and Control Strategic Plan, 2011.

treatment. A public inebriate reception center is a 24-hour facility allowing people to undergo immediate help without being jailed. A detoxification recovery facility allows persons to stay up to 30 days. Persons who need extended assistance may require a stay in a recovery home for 30 to 90 days. Outpatient support networks, such as Alcoholics and Narcotics Anonymous, provide support groups, counseling, and other programs on an ongoing basis.

The County of Los Angeles Public Health Department has the primary responsibility of administering the County's alcohol and drug programs. With an annual budget of more than \$200 million and nearly 200 employees, SAPC provides a wide array of alcohol and other drug prevention, treatment, and recovery programs and services for individuals through contracts with over 150 community-based organizations. The primary recipients of County-funded alcohol and drug treatment, recovery, and intervention services are Los Angeles County residents, particularly those who are uninsured and/or underinsured.

h. Formerly Homeless Receiving Rapid Re-Housing (HPRP) Assistance Near Termination

On February 17, 2009, President Obama signed the American Recovery and Reinvestment Act of 2009, which includes \$1.5 billion for a Homelessness Prevention Fund. The Homeless Prevention component of the program is intended to prevent individuals and families at risk of homelessness from becoming homeless; the Rapid Re-Housing component assists persons experiencing homelessness to be quickly re-housed and stabilized.

The City of Long Beach received HPRP funds in the amount of \$3,566,451 during FY 2008. The Department of Health and Human Services (DHHS), Homeless Services Division met with Continuum of Care service providers and other community stakeholders on April 3, 2009, to solicit feedback related to local needs and priorities to develop proposed summary budget and local guiding principles. It was agreed that the Multi-Service Center Collaborative would be the ideal system of care to provide assistance and supportive services. Recognizing the need for both eviction prevention and rapid re-housing services, it was agreed that the HPRP allocation would be evenly divided between homeless prevention and rapid re-housing components. Services identified as priorities included short-term rental assistance, medium-term rental assistance, security deposits, utility deposits/payments, moving cost assistance, case management and supportive services.

DHHS allocated HPRP funding to three nonprofit agencies: Catholic Charities, Legal Aid Foundation of Los Angeles and Beyond Shelter. All three agencies are leaders within the existing Continuum of Care system and have prior experience in providing these services. The Multi-Service Center serves as the point of entry for households seeking HPRP assistance and are assessed for eligibility and subsequently referred to the corresponding agencies for Housing Stabilization and Financial Assistance, as applicable.

In the first year of implementation, the Homeless Prevention component served 258 households and the Rapid Re-housing component served 208 households. After completion of year two, implementation the Homeless Prevention component has served 490 households and the Rapid Re-housing component served 468 households. In total, since the start of the program, 2,132 persons in 960 households have been assisted with housing search and placement services, case management, legal services, and over \$1.5 million in financial assistance designed to prevent and end homelessness in Long Beach. With the expiration of HPRP funding, many of these households will be at risk of becoming homeless.

i. Substance Abuse

According to the National Institute of Alcohol Abuse and Alcoholism, 14 to 16 percent of the adult male population and six percent of the adult female population have drinking problems (moderate to severe abuse). When applying these figures to the City of Long Beach, it is estimated that between 22,499 and 25,713 adult males (20 and over) and approximately 10,274 adult women in Long Beach may have issues with alcohol and substance abuse. According to the 2011 Homeless Count for the City of Long Beach, approximately 49 percent of sheltered homeless persons indicated that they suffered from chronic substance abuse issues. People who suffer from substance abuse often require special housing services while they are being treated and are recovering.

j. Foster Children

Data on child welfare cases in Los Angeles County obtained from the Center for Social Sciences Research at the University of California Berkeley indicate that in 2011, 9,493 children entered into foster care. A total of 3,028 of those children were in the pool of substantiated cases of child abuse and/or neglect, which represents 32 percent of all children who entered into foster care. Of these, 224 children were between ages 16 to 17. According to Legislation and Research Unit, a Child Welfare Services/Case Management System (CWS/CMS) database query indicated that there were 1,111 youth under the age of 21 emancipated in 2011 in the County of Los Angeles.

In the past, the housing needs of foster children were greatest when the foster child reached the age of 18 years and no longer qualified for state-funded foster care. The California Fostering Connections to Success Act (AB 12) presents a new and critical opportunity to improve the lives and prospects for older youth in foster care and children and families in care. AB 12 extends foster care support for older youth from age 18 to 21, and expands services and supports for children living under kinship guardianships. However, despite these and other public and private resources that have gone to programs and services for young people leaving state care, young people continue to face challenges and experience unacceptable outcomes in their transition from foster care to life in the community.

C. Income Profile

Income is the key determinant of how much a household can afford to spend on housing. In Long Beach, a growing concern is the increasing gap between income and housing affordability. According to the 2006-2010 American Community Survey (ACS), households in Long Beach earned a median household income of \$51,173 – below the \$55,476 median income for Los Angeles County. One-fourth of Long Beach households earned less than \$25,000.

Many of the workers who make up the diverse fabric of Long Beach earn very limited incomes, and are faced with overcrowding or overpaying for housing to live in the community. Occupations earning less than \$25,000 annually in Long Beach include:

- Fast food workers
- Retail salespersons
- Security officers
- Nurse's aides

- Social workers
- School aides
- Janitors

1. Income Definitions

State and federal housing programs use percentages of the area (County) median income to define categories of low and moderate income. However, as shown in Table 8, federal income category definitions used under the Consolidated Plan and CDBG program differ from those used under the HOME program. In addition, federal income categories do not correspond with those used by the State under redevelopment, the housing element, and other state programs. For purposes of this Plan, the Consolidated Plan income definitions are used throughout, except where specifically noted.

Table 8: Income Categories			
Income Category	Consolidated Plan/ CDBG Program	HOME Program	State Programs
Extremely Low Income	0-30% MFI	N/A	N/A
Very Low Income	N/A	0-50% MFI	0-50% MFI
Low Income	31-50% MFI	51-80% MFI	51-80% MFI
Moderate Income	51-80% MFI	N/A	81-120% MFI
Middle Income	81-95% MFI	N/A	N/A
Upper Income (Above Moderate)	95%+ MFI	N/A	120%+ MFI

2. Target Areas

As shown in Figure 4, large portions of the City are comprised of census tracts and census block groups that qualify as low and moderate income per HUD guidelines. Low and moderate income areas are those where more than 51 percent of the population earns less than 80 percent of the Median Family Income (MFI). These areas are eligible for funding through the CPD programs. These areas also correspond with the City's Community Development Block Grant (CDBG) Target Zones and Neighborhood Improvement Strategy (NIS) areas.

The City's low and moderate Income Areas generally fall within Downtown, Central and North Long Beach, and portions of the West Side. Comparison of these areas with earlier figures on ethnic concentrations illustrates a high correlation with concentrations of Hispanic households. Many areas with concentrations of African-American and Asian households also fall within low and moderate income areas.

a. Disproportionate Housing Need by Income and Race/Ethnicity

Table 9 shows the income level of Long Beach residents by race and ethnicity. African-American households were disproportionately represented among extremely low income households (34.5 percent) in comparison to 29 percent of all households in the City. Low income households represented 24.6 percent of households citywide, yet comprised 29 percent of Hispanic households. African-American and Hispanic minority groups were under-represented among middle and upper income households, in contrast to White and Asian households who were over-represented in the highest income category.

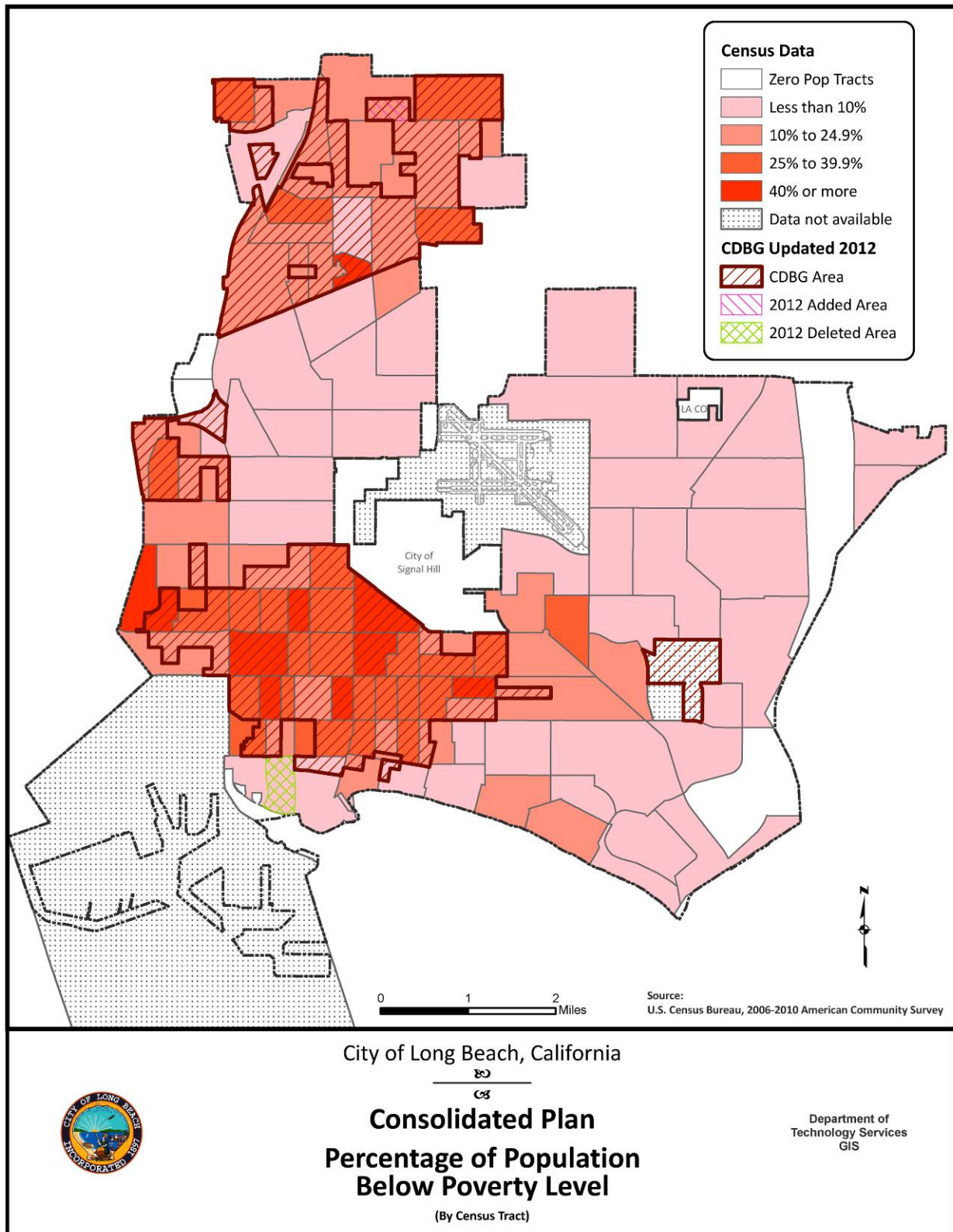
Table 9: Income by Household Race/Ethnicity (2006-2008)										
Income Level	Total Households		White		Hispanic		African-American		Asian	
	#	%	#	%	#	%	#	%	#	%
Extremely Low (0-30% MFI)	26,585	29.0%	8,355	27.4%	9,835	27.9%	5,335	34.5%	3,060	29.3%
Low (30-50% MFI)	22,500	24.6%	6,160	20.2%	10,160	29.0%	3,845	24.9%	2,335	22.3%
Moderate (50-80% MFI)	27,180	29.7%	9,275	30.4%	10,730	30.5%	4,120	26.6%	3,055	29.2%
Middle/Upper (>80% MFI)	15,315	16.7%	6,720	22.0%	4,415	12.6%	2,170	14.0%	2,010	19.2%
Total Households	91,580	100.0%	30,510	100.0%	35,140	100.0%	15,470	100.0%	10,460	100.0%

Note: Due to rounding, CHAS special tabulation data household totals differ slightly from census totals.
 Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2005-2007.

3. Poverty Status

The federal government publishes national poverty thresholds that define the minimum income level necessary to obtain the necessities of life. The 2006-2010 ACS found that 19 percent of Long Beach residents lived in poverty. Figure 5 illustrates the concentration of population living in poverty. As shown, areas in the northern part and Downtown Long Beach have higher concentrations of population living in poverty. The challenges associated with poverty — stress, strained family relationships, substandard housing, lower educational attainment, limited employment skills, unaffordable child care, and transportation difficulties — make it hard for low-income families to obtain and maintain employment, and therefore housing and basic needs.

Figure 5: Percentage of Population below Poverty Level



D. Homeless Needs

According to Title 42 of the United States Code, Chapter 19, homeless persons are described as persons who lack fixed, regular, and adequate nighttime residence, or they live in a welfare hotel, emergency and transitional housing program, or a place not ordinarily used as regular sleeping accommodations, such as cars, movie theatres, abandoned buildings, in parks, or on the street.

Homelessness can be distinguished by its duration. First, there are the transitionally homeless people who, because of circumstances usually in combination with other factors such as loss of job, unexpected expenses, or health issues, are unable to stay housed. The majority of this homeless population is extremely poor. In contrast, chronically homeless people routinely live on the streets or other places not intended for habitation.

1. Demographics of Homeless Population

The City of Long Beach, Department of Health and Human Services completed a point-in-time, street and service based homeless count and comprehensive assessment on January 27, 2011. This process yielded important data to comprehensively understand and address the demographics of the Long Beach homeless population, existing service availability and determine gaps in resources citywide. The total number of persons who experience homelessness on any given day in Long Beach was revealed to be 4,290, which is less than one percent of the city's total population. Additionally, it was determined that 586 homeless persons, or 14 percent, were children under the age of 18. Table 10 delineates the breakdown of the Long Beach homeless population by adults, children, gender and ethnicity.

Table 10: Homeless Statistics (2011)		
	Number	Percentage
Adults	3,704	86%
Children	586	14%
Total	4,290	100%
Race/Ethnicity		
African American or Black	1,341	36%
American Indian or Alaska Native	93	3%
Asian or Pacific Islander	117	3%
Hispanic or Latino	704	19%
White	1,272	34%
Other	131	4%
Missing Data	46	1%
Total	3,704	100%

Table 10: Homeless Statistics (2011)		
	Number	Percentage
Gender		
Male	2,561	69%
Female	1,074	29%
Transgender	6	<1%
Missing Data	63	2%
Total	3,704	100%
Location		
In a Facility	2,087	49%
On the Street	2,203	51%

Source: City of Long Beach, Department of Health and Human Services, 2011.

Table 11 summarizes the continuum of care gap analysis. Based on the current inventory of housing available to serve the homeless, the gap analysis documents an unmet need of 2,410 beds for homeless individuals and 146 beds for persons in homeless families.

Table 11: Continuum of Care Gaps Analysis - Homeless Populations and Subpopulations				
Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency*	Transitional		
1. Homeless Individuals	264	396	1,936	2,596
2. Homeless Families with Children	38	57	86	181
2a. Persons in Homeless Families with Children	115	186	267	568
Total (lines 1 + 2a)	379	582	2,203	3,164
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
1. Chronically Homeless**		112	962	1,074
2. Severely Mentally Ill		182		
3. Chronic Substance Abuse		252		
4. Veterans		658		
5. Persons with HIV/AIDS		38		
6. Victims of Domestic Violence***		65		
7. Youth (Under 18 years of age)		0		

** Includes Children

Table 12: Continuum of Care Housing Gaps Analysis Chart				
		Current Inventory in 2011	Under Development in 2011	Unmet Need/ Gap
Individuals				
Beds	Emergency Shelter	186	0	2,410
	Transitional Housing	422	0	
	Permanent Supportive Housing	550	0	n.a.
	Total	1,158	0	
Persons in Families with Children				
Beds	Emergency Shelter	161	0	146
	Transitional Housing	261	0	
	Permanent Supportive Housing	222	0	n.a.
	Total	644	0	

Note: Gap is estimated based on number of total homeless individuals and total homeless persons in families as shown in Table 11 minus the number of beds in current inventory.

a. Chronic Homelessness

The Long Beach 2011 Continuum of Care found a total of 1,074 persons in the City suffering from chronic homelessness, persons who have been homeless at least 12 months or had experienced four or more episodes of homelessness in the past three years.

HUD places more stringent parameters on the definition of chronic homelessness, requiring the presence of significant and long-standing disability or drug/alcohol addiction. Specifically, according to HUD's definition of chronic homelessness, a person is considered such if:

- A person has some kind of physical or mental disabling condition and has been homeless for a year or more and is not part of a family; or
- A person has a disability and has had at least four episodes of homelessness during any three year period, and is not part of a family.

The City of Long Beach 2011 Homeless Count found that the vast majority of chronically homeless persons in the City are unsheltered (87 percent) and about one-third were adults between the ages of 45 to 54. A majority of the chronically homeless population (68 percent) had been homeless for one to five years.

b. Mental Illness

According to the Long Beach 2011 Continuum of Care, approximately 182 sheltered homeless persons in the City suffered from severe mental illness (Table 11). Mental illness is often associated with chronic homelessness. Of the City's sheltered homeless population, about 29 percent suffered from a severe mental illness, according to the City of Long Beach 2011 Homeless Count.

c. Substance Abuse

About 252 homeless persons in the City of Long Beach suffered from chronic substance abuse, according to the Long Beach 2011 Continuum of Care. Of the City's sheltered homeless

population, about 49 percent suffered from chronic substance abuse, according to the City of Long Beach 2011 Homeless Count. Chronic substance abuse was even more prevalent among the homeless veteran population. About 59 percent of the homeless veterans in Long Beach suffered from chronic substance abuse.

d. Veterans

According to the Long Beach 2011 Continuum of Care, about 658 sheltered homeless persons in the City were veterans (Table 11). The City of Long Beach 2011 Homeless Count found that almost one-quarter (24 percent) of the overall homeless population reported being veterans. The majority of homeless veterans (65 percent) were sheltered in overnight residential facilities. About 35 percent of homeless veterans were unsheltered. A majority of homeless veterans (68 percent) also suffered from severe mental illness, chronic substance abuse, HIV/AIDS, domestic violence, or two or more of these conditions. In 2011, the homeless veterans ranged in age from 19 to 89. Most of the homeless veterans were White (41 percent) and male (89 percent). About 18 percent of those suffering from chronic homelessness were veterans and the majority of unsheltered homeless veterans (62 percent) have been homeless for more than one year.

e. Persons with HIV/AIDS

According to the Long Beach 2011 Continuum of Care, about 38 sheltered homeless persons in the City had been diagnosed with HIV/AIDS (Table 11).

2. Homeless Inventory

Table 13 provides an inventory of the facilities within Long Beach that assist the homeless persons and families with children and subpopulations identified in Table 11. These facilities include emergency shelters, transitional housing, and permanent supportive housing. Comparison of this inventory with the needs of the City's homeless population provides the basis for the gaps analysis.

Table 13: Long Beach Homeless Facilities (2011)

Provider Name	Facility Name	HMIS	Target Population		2011 Year-Round Units/Beds			2011 All Beds		
			A	B	Fam Units	Fam Beds	Indvl Beds	Year Round	Seasonal	Overflow Voucher
1736 Family Crisis	Long Beach Shelter	N	HC	DV	3	10	0	10	0	0
Catholic Charities	Elizabeth Ann Seton Residence	Y	HC		11	44	0	44	0	0
Catholic Charities	Project Achieve	Y	SMF		0	0	59	59	0	0
HIS Nesting Place	HIS Nesting Place	N	HC		11	22	0	22	0	0
Long Beach Rescue Mission	LA County Winter Shelter Program	Y	SMF	HC	0	0	0	0	130	0
Long Beach Rescue Mission	Lydia House	N	HC		1	40	0	40	0	0
Long Beach Rescue Mission	Samaritan House	N	SM		0	0	120	120	0	0
Su Casa	Emergency Beds	N	HC	DV	5	22	0	22	0	0
Women Shelter	Women Shelter	N	SMF/HC	DV	8	23	7	30	0	0
Beyond Shelter	Rapid Re-housing	Y	SMF	HC	7	19	11	30	0	0
City of Long Beach Housing Authority	HUD (VASH)	N	SMF/HC	VET	30	63	245	308	0	0
Mental Health America of Los Angeles	Permanent Housing Project (CHH)	Y	SMF		0	0	24	24	0	0
Mental Health America of Los Angeles	SPC 00	Y	SMF		0	0	12	12	0	0
Mental Health America of Los Angeles	SPC 05	Y	SMF		0	0	9	9	0	0
Mental Health America of Los Angeles	SPC 95	Y	SMF		0	0	25	25	0	0
PATH Ventures	Family Commons at Cabrillo	Y	HC		40	150	0	150	0	0
Serra Project	CHOISS	N	SMF/HC	HIV	2	9	10	19	0	0
United States Veteran Initiative	Cabrillo Plaza	N	SMF	VET	0	0	134	134	0	0

Table 13: Long Beach Homeless Facilities (2011)

Provider Name	Facility Name	HMIS	Target Population		2011 Year-Round Units/Beds			2011 All Beds		
			A	B	Fam Units	Fam Beds	Indvl Beds	Year Round	Seasonal	Overflow Voucher
United States Veteran Initiative	Permanent Housing for Disabled	Y	SMF	VET	0	0	34	34	0	0
United States Veteran Initiative	SPC 96	Y	SMF	VET	0	0	32	32	0	0
Mental Health America of Los Angeles	Safe Haven	Y	SMF		0	0	25	25	0	0
1736 Family Crisis Center	Domestic Violence I	N	HC	DV	12	35	0	35	0	0
1736 Family Crisis Center	Domestic Violence II	N	HC	DV	5	13	0	13	0	0
Catholic Charities	Transition in Place	Y	HC		12	47	0	47	0	0
Christian Outreach in Action	Men's Program	N	SM		0	0	6	6	0	0
Christian Outreach in Action	Women with Children	N	HC		12	40	0	40	0	0
Interval House	Domestic Violence Shelter	N	HC	DV	6	36	0	36	0	0
Mental Health America of Los Angeles	Transition in Place (Youth)	Y	YMF		12	12	0	12	0	0
PATH Ventures	Transitional Living Center	Y	HC		16	51	0	51	0	0
Project New Hope	Padua House Transitional Housing	N	SM	HIV	0	0	11	11	0	0
Serra Project	Casa de Corazon	N	SMF	HIV	0	0	10	10	0	0
Serra Project	Casa Portinuncula Long Beach	N	SMF	HIV	0	0	11	11	0	0
Su Casa	Transitional Beds	N	SMF/HC	DV	4	18	6	24	0	0
Substance Abuse Foundation	Veterans Overcoming Homelessness (VOH) (GPD)	N	SM	VET	0	0	24	24	0	0
United States Veterans Initiative	ADVANCE	Y	SF	VET	0	0	35	35	0	0
United States Veterans Initiative	Social Independent Living Skills (SILS) (GPD)	Y	SM	VET	0	0	32	32	0	0

Table 13: Long Beach Homeless Facilities (2011)

Provider Name	Facility Name	HMIS	Target Population		2011 Year-Round Units/Beds			2011 All Beds		
			A	B	Fam Units	Fam Beds	Indvl Beds	Year Round	Seasonal	Overflow Voucher
United States Veterans Initiative	Veterans in Progress (VIP)	Y	SM	VET	0	0	70	70	0	0
United States Veterans Initiative	Villages at Cabrillo	Y	SMF	VET	0	0	185	185	0	0
United States Veterans Initiative	Women with Children (GPD)	Y	SFHC	VET	1	9	0	9	0	0
Veterans Affairs Healthcare System	Veterans Village Recovery Center (GPD)		SMF	VET	0	0	32	32	0	0

Fam = Family

Indvl = Individual

DV = Victims of Domestic Violence

SMF = Single Male/Female

VET = Veterans

HIV = Persons with HIV

Source: City of Long Beach, 2011

3. Supportive Housing Facilities and Services

The City of Long Beach has designed a Continuum of Care (CoC) that outlines the City’s efforts to end homelessness. The Continuum of Care is a community plan to organize and deliver housing and services to meet the specific needs of people who are homeless as they move to stable housing and maximum self-sufficiency. It includes action steps to end homelessness and prevent a return to homelessness.

HUD identified the fundamental components of a comprehensive Continuum of Care system to be:

- Outreach, intake, and assessment to:
 - Identify an individual’s or family’s service and housing needs, and
 - Link them to appropriate housing and/or service resource.
- Emergency shelter and safe, decent alternatives to the streets.
- Transitional housing with supportive services to help people develop the skills necessary for permanent housing.
- Permanent housing and permanent supportive housing

The City of Long Beach’s Continuum of Care system is coordinated. It not only includes the fundamental components identified by HUD, but also the necessary linkages and referral mechanisms among these components to facilitate the movement of individuals and families toward permanent housing and self-sufficiency. It balances available capacity in each of its key components and provides a framework that is both dynamic and responsive to changing needs over time.

In addition, the Continuum of Care includes a focus on homelessness prevention strategies and services. Prevention services might include one-time emergency funds to keep families housed, crisis intervention services for people with mental illness living in the community, and peer networks for people in early recovery living in permanent housing. Table 14 lists the services available to Long Beach residents.

Table 14: Continuum of Care System
<p>Component: Prevention</p> <p><u>Prevention Services in Place:</u></p> <p><i>Rental Assistance/Eviction Prevention</i></p> <ul style="list-style-type: none"> ▪ City of Long Beach Department of Health and Human Services (DHHS) administers a prevention program that utilizes Emergency Solutions Grant funds that offer rental assistance for persons confronted with eviction and for persons' first and last month's rent. ▪ Beyond Shelter receives funds to work with agencies throughout Los Angeles County to provide rental assistance to persons facing evictions. The agency also provides rental assistance subsidies for first and last month's rent to families enrolled in transitional housing and who have secured permanent housing. The agency is responsible for administering the Rapid Re-housing component of the Homeless Prevention and Rapid Re-housing (HPRP) initiative, emphasizing a Housing First philosophy. ▪ New Image provides rental assistance subsidies through HOPWA funds to assist persons living with HIV/AIDS from becoming homeless. ▪ Salvation Army and Catholic Charities provide rental assistance to families to prevent eviction. <p><i>Legal Counsel</i></p> <ul style="list-style-type: none"> ▪ Legal Aid Foundation is providing eviction prevention seminars and legal assistance to clients being unfairly evicted. <p><i>Utility Assistance</i></p> <ul style="list-style-type: none"> ▪ New Image, Salvation Army and the Housing Services Bureau, provide subsidies for utilities as a method to prevent eviction. <p><i>Prevention Classes</i></p> <ul style="list-style-type: none"> ▪ Multi-Service Center (MSC) Collaborative Agencies include a prevention component in their services by holding special classes for low and very-low income families/individuals to assist with budgeting, information access, case management, health programs and access to other mainstream programs. ▪ Mental Health America, the MSC Housing First project, Neighborhood Resource Center and the Housing Authority all offer tenant training courses for clients currently housed or who will shortly be housed, about tenant rights and the responsibilities of being a good tenant. <p><u>Prevention Services Planned:</u></p> <p><i>Rental Assistance</i></p> <ul style="list-style-type: none"> ▪ Housing Services Bureau in-conjunction with the MSC Housing First Project will be providing eviction prevention and rental subsidies through HOME funds. ▪ The Working Group will continue to seek additional funds through the Los Angeles County Emergency Food and Shelter Program and the Emergency Housing Assistance Program to expand homeless prevention programs in Long Beach.

Table 14: Continuum of Care System

Mainstream Resource Coordination (Social Services Dept. Cash Assistance Program to Prevent Eviction)

- The Working Group, along with agencies at the MSC, continues to improve coordination with mainstream resources to ensure that clients receive the public assistance for which they are eligible.
- The MSC collaborative is currently in negotiation with DPSS to have a staff located at the site to provide direct and immediate linkages to this mainstream resource.

How Persons Access/Receive Prevention Service Assistance:

- Referrals to the homeless prevention programs are available through the City's Pocket Guide/Resource Directory, which lists various social service agencies that provide assistance to very low and low-income and homeless individuals and families. The pocket guide is distributed by City Council offices, Downtown (DLBA) Guides, local schools, CAN, Homeless Coalition members, area churches, police officers, outreach workers, neighborhood and business associations, local non-profit agencies, DHHS, City Source, libraries, and Parks and Recreation.
- Individuals and families can access prevention programs through City Source, an information and referral service operated by the City and located at the Long Beach City Hall.
- MSC provides free van service to transport clients from local agencies and designated pick-up and drop-off points throughout the City to allow for easy access to the MSC.
- The 2-1-1 InfoLine provides housing and supportive services referrals for Long Beach residents through a toll free number seven days a week, twenty-four hours a day.
- The Homeless Services Division Staff provides individuals, families, business and neighborhood associations with information regarding resources available citywide via the distribution of the Resource Directory/Pocket Guides and presentations to the community.
- City maintains a website, which lists contact information for the Homeless Services Coordinator and information on homeless services and resources.

Component: Outreach

Outreach Activities in Place:

Outreach Activities for Homeless Persons Living on the Streets and How They are Connected to Services and Housing

- Mental Health America (MHA) provides nine street outreach workers, specializing in assisting mentally ill adults, 24 hours a day, seven days a week. Many of the mentally ill are unaware of services, reluctant to use them or unable to negotiate the system without assistance. The outreach workers make consistent contacts with the homeless, provide them with resource information, attempt to engage them to accept services/housing and use the Homeless Assistance Program drop-in center.
- Boys and Girls Town of America provides a part-time outreach team comprised of staff and youth volunteers. The outreach team looks for homeless youth in parks, malls, under freeway passes and other locations. The outreach teams develop rapport and trust with the youth and encourage the youth to visit service providers and begin receiving assistance.
- New Image Emergency Shelter employs a part-time outreach worker that specializes in engaging homeless youth ages 13-18. The outreach team looks for homeless youth in parks, malls, under freeway passes and other locations and assist the youth to return to home, enter into specialized shelters or become emancipated adults and housed.
- The MSC multi-disciplinary outreach team is comprised of outreach case managers, public health nursing and a mental health outreach worker from MHA. The outreach team provides outreach for the general homeless population, but focuses on the chronically homeless. The outreach team goes where the homeless reside (parks, alleys, abandoned buildings, freeway underpasses, etc.). The team also works with the Downtown Long Beach Guides, Long Beach Police Department, Long Beach

Table 14: Continuum of Care System

- Parks and Recreation and Long Beach Public Works Department to identify encampments. The outreach team also assists the Police and Downtown Guides in building skills to work with the homeless population on the streets. The outreach teams distribute sack lunches, clothes, blankets and resource kits to the homeless. They attempt to engage them to use the MSC or MHA drop-in center for more intensive services.
- Public Health Nursing staffs are members of the outreach team to promote medical interventions while engaging the homeless. They provide public health education and basic first aid on the streets and inform the homeless persons of the broader range of services and housing throughout the CoC.
- The City of Long Beach currently operates a Mental Health Evaluation Team (M.E.T.) consisting of four sworn officers, in which a county funded mental health worker teams up with a police unit to respond to calls where mental illness may be a factor. This service assists clients by providing appropriate medical care and treatment versus jail time and prevents release back onto the streets. The M.E.T. works in conjunction with the City multidisciplinary outreach team to effectively link these clients to services.
- Veteran's Affairs and United States Veteran's Initiative employ two outreach staff that work citywide to link homeless Veterans to services. The team visits encampments, streets and other areas where the homeless congregate. They make consistent contact and inform them of housing and supportive services available to the homeless veteran.

Outreach Activities for Other Homeless Persons

- The MSC multi-disciplinary outreach team works citywide but spends additional time specifically in the downtown area in collaboration with local businesses to provide outreach to the general homeless population.
- The DHHS has two mobile medical clinics that travel to different areas of the City, concentrating on areas where individuals who abuse substances and homeless individuals congregate. Staff on the mobile clinics distributes the Resource Directory to individuals and families who are homeless and in need of services.
- Public Health Nursing staff are members of the MSC outreach team that promote medical interventions while engaging the homeless. City staff from DHHS Public Health Nursing Division distributes information and Resource Directories to people at risk for homelessness. The Public Health nurses distribute the Resource Directory during home and clinical visits through the Tuberculosis Direct-Observation Program, Senior-Links Program and other home-visitation programs.
- The Centers for Families and Youth work with at risk families and families that are homeless. The in home case managers provide clients with resource directories and direct linkages to the MSC and other mainstream resources the families are eligible to receive.
- Resource Directories are distributed at each of the nine council district field offices by Council staff citywide, as well as, senior centers and neighborhood centers to connect persons with the needed services at the appropriate agency.
- MHA conducts outreach into the jails and engages the mentally ill homeless in services prior to their release.
- The MSC collaborative works with local hospitals and has developed a discharge protocol for homeless clients so they are not discharged directly to the streets. The local hospitals are provided with housing resource information and direct access to linkages for case management and housing first opportunities.
- Veteran's Affairs (VA) and United States Veteran's Initiative employ two outreach staff that work citywide to link homeless Veterans to services. The outreach team also visits shelters and service agencies to educate them on the available services at the VA and at Villages at Cabrillo.
- Service providers outreach to emergency and transitional shelters to present information to homeless persons to inform them of available resources and permanent housing options.

Table 14: Continuum of Care System

- Outreach is achieved through City Sources, libraries, parks and recreation, police, fire, community service center, senior centers through the distribution of resource pocket guides.
- City maintains a website, which lists contact information for the Homeless Services Coordinator and information on homeless services and resources.
- The MSC operates the Homeless Veteran Initiative (HVI) providing veteran specific street outreach.

Outreach Activities Planned:

For Homeless Persons Living on the Streets

- Implementation of the Homeless Connections Initiative and Quality of Life Police Team.
- The development of Outreach Standards will detail approaches specific to working with the chronically homeless, thereby increasing effectiveness of engagement, coordination and service delivery.
- Outreach Workers will strive to develop relationships with emergency shelters to secure bed availability specifically designated for homeless persons who are willing to accept housing and are ready to engage in services.
- Partnerships with the police, public works, nuisance abatement and parks departments have continued to identify additional locations of homeless encampments throughout the City. Outreach workers will visit the homeless at these new locations.
- Outreach Workers in the City will continue to create on-going training schedules as part of the Standards of Care for new workers, and ensure that outreach workers citywide will utilize the best practices when engaging the chronically homeless.
- Outreach workers are bringing services to clients who are unwilling or unable to access the MSC directly, including conducting intakes on the streets, housing placement and transportation directly to medical and housing resources.
- The Homeless Assistance Response Team (HART) will expand current outreach efforts to include downtown security patrols, provide better linkages between outreach and police officers and potentially include student interns from California State University Long Beach Departments of Nursing and Social Work. Pilot implementation will be concentrated in the downtown civic center and Pine Avenue City Place mall.

For Other Homeless Persons

- Outreach workers will continue to improve relationships with the discharge planners from local medical facilities and local jails to effectively coordinate discharge of homeless patients.
- Maintain regular citywide outreach network meetings, further expanding membership with constituents who may or may not be affiliated with homeless services, such as security patrols, volunteers, formerly homeless and neighborhood/business watch groups.

Component: Supportive Services

Supportive Services in Place:

Case Management

- Within the City, almost 100 percent of services providers have some form of case management ranging from immediate planning and follow-up to long-range planning. All of the transitional and permanent supportive service providers have long-term case management. Several of the emergency shelter provides short-term case management. Outpatient clinics, such as Atlantic Recovery, and drop-in centers, such as the MSC and MHA, provide case management for those who remain on the streets and those who are housed in shelters, while also providing six months of after care to clients entering into permanent housing to ensure client stability.
- Standards of Care (SoC) - The SoC acts as a guide to help case managers citywide and other direct service staff to coordinate service delivery systems in a manageable way for the client. The

Table 14: Continuum of Care System

content of SoC covers many topics, such as and not limited to: client rights and responsibilities, intake and assessment techniques and procedures, case planning, and crisis intervention. It also delineates the process to help the case manager screen for eligibility of mainstream benefits. Citywide homeless service providers utilize the SoC.

- Individual Service Plan (ISP) – Citywide homeless service providers also utilize the ISP as a tool to help the client develop goals, objectives, specific steps and timelines for achieving each goal/objective identified during the assessment. The ISP assessment outlines specific steps to help the client achieve short, medium and long-range goals. For example, it may include obtaining transitional housing as a short-term goal and obtaining employment as a mid-range goal. It also assist agencies in determining client eligibility for mainstream resources, therefore, it is the main tool utilized by service providers to develop a connection between clients and mainstream resources.
- No wrong door policy – The City’s CoC practices the no wrong door policy. The core philosophy to the “no wrong door” policy is that assessment and immediate needs of the person, which include food, housing, and clothing, are met. Once these resources are made available, it is the responsibility of the agency to either provide, or refer the homeless person to another entity that will provide them with the most appropriate level of care.
- Quality assurance (QA) – This is an internal monitoring system that the MSC, City grant monitoring staff, and many other service providers employ to self-monitor case management services. This is an accountability tool to help ensure that the correct documentation is collected, the information is completed accurately, that appropriate services are provided, and clients are case managed in accordance with Standards of Care.
- Centralized filing system – Currently, the MSC and its 13 public-private agencies share a centralized filing system for all the homeless clients seen. This allows for better coordination between case managers and avoids duplicative efforts.
- Ongoing training – DHHS provides ongoing training for service providers. The training topics include the SoC, treatment planning, chart documentation, resource development and crisis intervention. These training sessions are geared to instill best practices in the service delivery system.
- The City-wide Continuum of Care launched the Homeless Management Information System (HMIS). The HMIS will not only assist in standardizing case management services, but will allow for better tracking of services offered to clients, identifying gaps in the CoC as well as tracking housing and service outcomes.
- The HVI operated by the MSC provides case management services for veterans.
- Beyond Shelter provides families with home-based case management using the Housing First methodology.
- New Image provides comprehensive case management services.
- Catholic Charities provide case management services through the HPRP Program.

Life skills

- New Image provides life skills training as part of its transitional housing program. A life skills training includes parenting classes, and budgeting assistance.
- Beyond Shelter provides life skills training in conjunction with the Housing First program, focusing on independent living skills.
- Goodwill provides employment assessment and preparation courses through the MSC collaborative, including resume development, interviewing skills development and job training opportunities to model/practice appropriate work habits for employment retention.
- Help Me Help You works in collaboration with Goodwill to provide financial literacy classes that help individuals obtain practical knowledge and skills to assist them with making informed financial choices.

Table 14: Continuum of Care System

- Atlantic Recovery Services provides life skills training as part of their recovery curriculum, focused on sobriety and independent livings skills.
- 1736 Family Crisis Center provides life skills training for youth and victims of domestic violence residing in their transitional housing programs.
- United States Veterans Initiative provides life skills training for veterans residing at the Villages at Cabrillo in the transitional housing program.
- Additional life skills training is offered through the following agencies:
 - Baby Step Inn - Parenting classes; (2) Women to Women - Parenting classes; (3) Lutheran Social Services - Budgeting assistance; (4) DHHS Case Managers - Budgeting; and (5) MHA - Budgeting.

Alcohol and Drug Abuse Treatment

- Substance Abuse Foundation (located at the MSC and scattered sites throughout the City) provides case management and other social services in conjunction with their transitional housing for substance abusers and dually diagnosed. Detoxification services are provided through collaborative agreements with Tarzana Treatment Center and Redgate Memorial Recovery Center.
- The Veteran Affairs Healthcare System (VAHS) provides medical detox programming to homeless veterans through their K-2 program at the Villages at Cabrillo.
- The VAHS and the United States Veteran's Initiative have partnered to run a 90-day medical rehabilitation program. After detox and the 90-day treatment program, veterans can move into the Villages at Cabrillo two-year transitional sober living program.
- 1736 Family Crisis Center operates the only transitional housing program for unaccompanied youth. One component of this program is a non-medical drug treatment program for youth with drug addictions. This program assists youth in overcoming barriers to stability, self-sufficiency and securing permanent housing.
- Tarzana Treatment Center has expanded to include rehabilitation services in conjunction with a 12-bed transitional housing recovery program for male and female youth, promoting sober living lifestyles.
- Atlantic Recovery Services provides alcohol and drug treatment services for adults and youth in conjunction with housing for substance abusers and dually diagnosed. They also operate outpatient services for substance abusers. Detox services are coordinated through collaborative agreements with facilities throughout Los Angeles County.
- Women to Women offers residential substance abuse treatment to women, including those with children.
- Southern California Drug and Alcohol Program provides residential substance abuse treatment to women, including those with children. It also provides a court-referred transitional program for single men in recovery.
- Men's 12-Step Program offers residential substance abuse treatment to single men.
- South Bay Drug and Alcohol and Salvation Army offers residential substance abuse treatment to single men and women.
- Choices Recovery Services offers specialized residential and outpatient alcohol drug treatment programs.
- The Long Beach Rescue Mission Lydia House/Samaritan House provides substance abuse rehabilitation.
- Redgate Memorial Recovery Center offer 90 day to six months rehab-drug and alcohol recovery services.
- American Indian Changing Spirits Recovery Program offers a community based 180-day residential program targeting Native American men, over 18 years of age, seeking to recover from alcohol or drug addiction.

Table 14: Continuum of Care System

- Additional substance abuse treatment services are offered by agencies serving other targeted populations, regardless of housing status.

Mental Health Treatment

- MHA operates the Homeless Assistance Program, a drop-in day center and outreach programs for seriously mentally ill, dually diagnosed and multi-diagnosed homeless individuals. Additionally, MHA operates AB34 a program funded through state legislation to demonstrate a comprehensive system of care for severely mentally ill individuals who are homeless, recently released from jail, at serious risk of incarceration, or at risk for becoming homeless. MHA has also started a program for emancipated youth diagnosed with mental health issues and exiting the foster care system. The agency also operates The Village, a high tolerance drop in center that offers services for mentally ill clients, including case management, advocacy, psychiatry, and residential placement.
- The Los Angeles County Department of Mental Health (DMH) partners with MHA to provide assistance to the mentally ill. The DMH primarily provides outpatient services based on a psychosocial rehabilitation model. DMH is one of the affiliate partners that offer services at the MSC.
- The Long Beach Veterans Affairs Healthcare System (VAHS) provides both inpatient and outpatient care to homeless mentally ill, dually diagnosed and multi-diagnosed homeless veterans in Long Beach.
- The City of Long Beach currently operates the Mental Health Evaluation Team (M.E.T.) programs consisting of four sworn in officers, in which a mental health worker teams up with a police unit and responds to calls involving a mentally ill person. This service assists clients by providing appropriate medical care and treatment versus jail time and release back onto the streets.
- The County of Los Angeles operates La Casa Urgent Care Center, which provides 8 beds for emergency services for mentally ill clients in need of crisis management and treatment.
- HIV/AIDS Related Treatment
- DHHS has an Early Intervention Program, which provides HIV testing, prevention, education, treatment advocacy, case management and medical services.
- St. Mary Medical Center is an outpatient medical, dental and social service agency. The C.A.R.E. (Comprehensive AIDS Resources and Education) Program provides comprehensive services for people living with HIV/AIDS.
- Long Beach Comprehensive Clinic has an HIV/AIDS component, referred to as the Tom Kay Clinic, which provides medical and psychosocial case management services. This clinic is coordinated with the County of Los Angeles, Harbor UCLA Medical Center located in Torrance.
- Wells House Hospice Foundation provides hospice care for terminally ill homeless people, including HIV/AIDS patients.

Education

- New Image and 1736 Family Crisis Center youth services staff facilitate referrals for youth to complete General Education Diploma (GED) requirements.
- U.S. Veterans Initiative works with Long Beach Community College at the Villages of Cabrillo to provide general education courses, GED preparation classes and Associates Degrees, for all homeless clients.

Employment Assistance

- The City of Long Beach Career Transition Center (CTC) offers job training and employment search assistance through local service providers.
- The City of Long Beach Job Corps facility provides an opportunity for homeless and low-income youth to participate in a long-term job training and housing program to prepare them for self-sufficiency.

Table 14: Continuum of Care System

- Goodwill Industries- Good Source provides employment preparation training, placement and contracting with various local businesses for jobs for the homeless. Goodwill is co-located at the MSC.
- The Villages at Cabrillo works in conjunction with Long Beach City College to offer job training and computer training. The Villages at Cabrillo programs are open to all residents at the Villages, MSC clients and the general Long Beach population. The Villages at Cabrillo offers programs through CalWorks and General Relief, which is a collaborative effort with Department of Public Social Services.
- The CTC is housing a part-time job developer at the Villages of Cabrillo. The staff members ensure clients are knowledgeable about services offered at the job-training center and can easily sign up for needed services.
- ARS added job readiness for its residents in the transitional and permanent housing projects.

Child Care

- Children Today “The Play House” provides licensed day care for up to 32 children between the ages of six weeks and five years at the MSC. This program provides parents with a safe place for their children to remain during operating hours, allowing parents to make basic arrangements for housing, keep appointments to establish and maintain public benefits, and attend job interviews and other essential activities. This program provides flexible hours, enrollment and programming to suit the special needs of homeless families.
- Comprehensive Child Development provides a licensed day care center at the Villages at Cabrillo for 80 homeless children. This program provides infant through kindergarten slots for families at the Villages at Cabrillo and MSC clients transitioning from the streets into emergency and transitional housing programs.
- The Long Beach Unified School District (LBUSD) operates nine subsidized Child Development Centers throughout Long Beach for low income and homeless children. LBUSD also provides Head Start programs to all children, including homeless children in need of assistance before they enter school.

Transportation

- The MSC’s van shuttle service assists clients with door-to-door shuttle service to facilitate medical appointments, job interviews, and housing placement. It also transports homeless persons to access services at the MSC or other local social service agencies.
- Long Beach Transit provides bus service into the Villages at Cabrillo to allow for easy access for residents and students at the facility.
- The Villages at Cabrillo provides van shuttle service for residents to assist them in accessing services at the MSC, the VAHS and other community resources.
- The Metropolitan Transportation Authority (MTA) operates a light rail system throughout Los Angeles County including Long Beach.
- Homeless persons can obtain bus tokens from a variety of social service agencies that receive transportation funding through the City’s Social Services Grant Program, FAME, and the County Emergency Food and Shelter Program.
- Social service providers offer free taxi vouchers, bus tokens and bus passes.

Other – Medical Care

- The Long Beach Memorial Miller Children’s Clinic, the Children’s Dental Clinic and the DHHS provide low cost and free medical and dental services for homeless children.
- The DHHS provides public health services at low or no cost for all Long Beach residents, including the homeless. The following medical programs are available at the DHHS: Well Children Clinics, Immunization Programs, Tuberculosis Clinic, HIV/AIDS testing and treatment, sexually transmitted

Table 14: Continuum of Care System

disease testing and treatment, prenatal care, family planning services, and communicable disease control.

- Public Health Nursing provides on-site screening, education and basic treatment services at the MSC for adults and children. MSC clients who need more intensive medical care are prescreened on-site at the MSC then referrals are facilitated to the appropriate local medical facilities.
- Through a grant from Homeless Healthcare, The Children’s Clinic provides pediatric care for homeless children and their families two days a week at the MSC.
- MHA provides triage-nursing assessments for homeless mentally ill clients at the day drop in center. When appropriate, the nurse facilitates referrals for additional medical services.
- Long Beach Comprehensive Center provides County-funded medical care for indigent clients.
- Westside Neighborhood Clinic provides primary health care to homeless persons.
- Case managers from all MSC collaborative agencies work with families to complete the necessary paperwork to receive state and federal medical benefits assistance.

Supportive Services Planned:

Case Management

- The DHHS case managers will initiate a Targeted Case Management (TCM) project through MediCal to assist families in maintaining housing stability by incorporating home visitation and long-term case management for families who have moved into permanent housing or for clients residing in shelters.

Alcohol and Drug Abuse Treatment

- Atlantic Recovery will provide additional alcohol and drug abuse treatment to residents of their upcoming transitional and permanent housing projects.
- At the MSC, Substance Abuse Foundation counselors will streamline its case management specifically for homeless persons with drug and alcohol addictions. Clients will be routed through a direct referral system into either a social model recovery program or medical model detox program.

Mental Health Treatment

- The VAHS will assist in providing expanded services at the Villages at Cabrillo to veterans with mental illness. This program will provide intensive supportive services, mental health counseling and substance abuse treatment.
- The Los Angeles County DMH will provide a psychiatric technician at the MSC two days a week to assist clients with mental health care.

HIV/AIDS-Related Treatment

- No additions planned at this time.

Education

- No additions planned at this time.

Employment Assistance

- Goodwill Industries will be implementing a 6-month to 1 year paid internship project for disabled and homeless clients to facilitate homeless clients reentry to the workforce.

Child Care

- Work with Housing Services Bureau and the Redevelopment Agency to include low/no cost childcare slots in each new affordable housing development to ensure homeless families that transition back into permanent housing have access for affordable childcare.

Table 14: Continuum of Care System

Transportation

- No additions planned at this time.

Other – Medical Care

- The MSC Medical Committee will be working with local hospitals to arrange for on-site medical services, which may include satellite placements or medical rotations at the MSC.
- The Miller's Children's Clinic is working with Health Care for the Homeless to expand services to adult members of families and single adults not accompanied by a child.
- The Miller Dental clinic is working on accessing additional funding to provide dental care for adults and children at the MSC through its mobile dental van.

How Homeless Persons Access/Receive Supportive Service Assistance:

Homeless Persons Can Access/Receive Supportive Services through All the Following Ways:

- The Pocket Guide Resource Directory lists various social service agencies that provide supportive services to homeless individuals and families and is distributed by City Council offices, Downtown Guides, local schools, CAN, Homeless Coalition members, area churches, police officers, outreach workers, neighborhood and business associations, libraries, local non-profits, Parks and Recreation and the DHHS.
- The MSC provides free van service to transport clients from other local area agencies and designated pick-up and drop-off points throughout the City to the MSC to access supportive services at the MSC.
- The Homeless Services Coordinator provides individuals and families with information regarding supportive services available through various social service agencies in the City.
- Individuals and families can access the programs through City Source, an information and referral service operated from by the City and located at the Long Beach City Hall.
- The 2-1-1 InfoLine provides housing and supportive services referrals for Long Beach residents through a toll free number seven days a week, twenty-four hours a day.
- Homeless individuals may also enter the system through the DHHS's Mobile Clinic or as a walk-in client to any non-profit agency.
- Clients access a menu of supportive services at the MSC once they engage in an overall case plan.
- Clients access medical services through emergency rooms and County facilities (i.e., Long Beach Comprehensive Health Center), local clinics or through the MSC medical services.
- Case managers assist clients in registering for available mainstream resources (i.e., Medi-Cal, Medicare, TANF, GR, SSI/SSA, Calworks, Grow, etc.).
- Clients receive childcare services through MSC and Villages at Cabrillo, as well as, other community resources, such as TANF; CalWORKS, City subsidized programs, or the Long Beach Unified School District.
- All outreach workers canvass the city working closely with Long Beach Police Department and Downtown Guides to identify homeless encampments and target outreach efforts in these areas. When a homeless family or individual expresses interest in accessing services, transportation is arranged through the MSC or agency transportation allocations, such as: public transportation, tokens, taxi vouchers, or van transport.
- Clients can access information about services through the web or at all city library branches there are internet ready computers free of charge for Long Beach residents.

E. Housing Market Characteristics

This section identifies housing characteristics and conditions, lead-based paint hazards, and the affordability of housing in Long Beach. Constraints to affordable housing development are also discussed.

1. Housing Demand

Before the implosion of the housing market in 2007 nationwide, the State Department of Housing and Community Development (HCD) determined that to meet the housing needs of California's growing population, approximately 220,000 new housing units were needed every year. Housing production fell well below this level for over a decade, contributing to the sharp rises in housing prices and rents between 2000 and 2007, higher housing cost burdens, lower homeownership rates, increased crowding, and longer commutes.

During the 1990s, the population of the Gateway Cities increased by 153,339 people (nine percent), mostly as a result of natural growth (births rather than in-migration). However, during this same period, only 11,228 new housing units (two percent) were added to the housing stock. During this same period, Long Beach experienced an eight percent increase in population, a three percent increase in households, and a less than one percent increase in the housing stock. This imbalance in population and housing growth translated into lower vacancies, upward pressure on housing prices and more people crowded into too few housing units.

However, the housing market collapsed in 2007 and is still suffering from a painstakingly slow recovery, leading to an overall stagnant growth in housing and population in most California communities. These reversed trends are obvious in Long Beach. Between 2000 and 2010, 4,400 housing units were added to the City's housing stock, representing a 2.6 percent increase. An increase of 0.3 percent (443) in new households and 0.2 percent (735) in new people occurred during this same time period. Housing demand slowed during the last few years.

	2000	2010	Change	% Increase
Housing Units	171,632	176,032	4,400	2.6%
Households	163,088	163,531	443	0.3%
Population	461,522	462,257	735	0.2%

Source: Bureau of the Census, 2000-2010 Census.

2. Housing Type and Tenure

The Census documented a total of 176,032 housing units in Long Beach in 2010. The mix of housing has remained relatively constant. Long Beach's housing stock is comprised primarily of multi-family housing units (51 percent), while single-family homes made up 48 percent of total housing units in the City. The percentage of single-family detached homes increased to 42 percent during 2006-2010, up from 40 percent in 2000. Multi-family homes with two to four units experienced a decrease during the same time period from 14 to 12 percent. Mobile homes and other units account for approximately one percent of the City's housing.

Table 16: Housing Type (1990–2010)						
Unit Type	1990		2000		2006-2010	
	Units	Percent	Units	Percent	Units	Percent
Single-Family (SF) Detached	68,895	40%	69,014	40%	74,257	42%
SF Attached	8,048	5%	10,093	6%	10,105	6%
Total Single-Family	76,943	45%	79,107	46%	84,362	48%
2 to 4 Units	24,738	15%	23,386	14%	21,610	12%
5 or more units	64,296	38%	66,637	39%	67,418	38%
Total Multi-Family	89,034	53%	90,023	53%	89,028	51%
Mobile Homes & Other*	4,411	2%	2,529	1%	2,342	1%
Total Housing Units	170,388	100%	171,659	100%	175,732	100%

Sources: Bureau of the Census, 1990-2000 Census and 2006-2010 American Community Survey (ACS).

Contrary to public perception, owner-occupancy rates in the City have also remained stable over the past two decades. During 1980, 1990 and 2000, the Census documented that 41 percent of Long Beach households were homeowners, while 59 percent of residents were renters. In 2010, the Census found that 42 percent of the City’s residents were homeowners and 58 percent were renters.

While the City has maintained a consistent level of homeownership, the homeownership rate is still relatively low in comparison to both Los Angeles County (48 percent) and the State (56 percent), and is particularly low among African-American and Hispanic residents. The 2010 Census documents the following homeownership rates by race/ethnicity in Long Beach: 25 percent of African-American households, 32 percent of Hispanic households, 41 percent of Asian households, and 56 percent of White households were homeowners in 2010.

3. Vacant or Abandoned Housing Units

Residential vacancy rates are a good indicator of how well the current supply of housing is meeting the demand for various types of units. The Southern California Association of Governments (SCAG) has identified “optimal” vacancy rates of five percent for rental housing and two percent for ownership housing.

Table 17 summarizes rental and ownership vacancy rates in Long Beach from 1990 to 2010. In 1990, rental vacancies were at 7.5 percent, indicating an adequate supply of rentals to allow mobility. However, with only limited increases in rental housing and continued population pressures, rental vacancies dropped to just 4.2 percent by 2000. In 2010, the City’s rental vacancy rate remained at 4.2 percent, slightly below the optimal level.

Table 17: Vacancy Rates (1990–2010)			
	1990	2000	2010
Ownership Vacancy Rate	1.6%	2.2%	0.8%
Rental Vacancy Rate	7.5%	4.2%	4.2%

Source: Bureau of the Census, 1990-2010 Census.

While the 1990 ownership vacancy rate of 1.6 percent was slightly below optimum, vacancies had increased to a healthy 2.2 percent by 2000. However, the 2010 Census documented an ownership vacancy rate of only 0.8 percent, reflecting the stagnant ownership housing market. Nonetheless, the difficulty of getting mortgage financing as well as the recession have kept home prices down in recent years.

4. Housing Conditions

The age of a community’s housing stock can be an indicator of overall housing conditions. Typically, housing over 30 years in age is likely to have rehabilitation needs that may include new plumbing, roof repairs, foundation work and other repairs. If not well maintained, housing over 50 years in age may require total building replacement.

Table 18 summarizes the age distribution of Long Beach’s housing stock by tenure. Among owner-occupied housing, over 80 percent of units were constructed prior to 1970, largely a reflection of the community’s numerous Post World War II subdivisions. While a lesser proportion of renter housing is greater than 40 years in age (69 percent), this housing is typically of lesser quality construction and suffers more wear-and-tear from tenants than owner-occupied housing. The prevalence of housing built prior to 1978 is also of concern because of lead-based paint hazards, discussed in greater detail later in this section. 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.

Table 18: Age of Housing Stock (2010)					
Year Structure Built	Renter Occupied Housing	Percent Renter	Owner Occupied Housing	Percent Owner	Total Percent
2000-2010	-578	-0.6%	1,021	1.5%	0.3%
1990-1999	4,201	4.4%	2,536	3.7%	4.1%
1980-1989	10,440	10.9%	4,127	6.1%	8.9%
1970-1979	15,722	16.5%	5,776	8.5%	13.2%
1960-1969	18,434	19.3%	6,956	10.2%	15.5%
1950-1959	17,794	18.6%	20,094	29.6%	23.2%
1940-1949	12,879	13.5%	15,010	22.1%	17.0%
1939 or earlier	16,666	17.4%	12,472	18.3%	17.8%
Total	95,558	100.0%	67,992	100.0%	100.0%

Source: Bureau of the Census, 2000-2010 Census.

a. Substandard Housing

Information from the City’s Code Enforcement Department provides a good indicator of the extent of housing deterioration. As presented in Table 19, as of 5/4/2012, the City had approximately 1,479 active code enforcement cases. Over 60 percent of these were for property maintenance issues such as deteriorated paint or roof covering, broken windows, overgrown vegetation, or other similar maintenance issues not directly related to the structural condition of the unit. Another 28 percent were for unpermitted construction, such as an illegal storage shed or illegal conversion of structures to residential uses. In contrast, 157 code

enforcement cases (11 percent) were for substandard buildings, the most severe citation used for extensive structural deficiencies and necessitating building demolition if the infractions are not promptly remedied.

Table 19: Active Code Violations							
Code Violation	Total		Year Structure Built				
	Number	Percent	1900-1932	1933-1949	1950-1979	1980-Present	Not Available
Property Maintenance	899	60.8%	311	249	255	60	24
Unpermitted Construction	423	28.6%	149	121	122	26	5
Deteriorated Building & Substandard Conditions	157	10.6%	59	45	37	10	6
Total	1,479		519	415	414	96	35

Source: Neighborhood Services Bureau, 2012.

Figure 6 depicts the location of active code enforcement cases by type in Long Beach, aggregating the two substandard categories into a single “deteriorated building” category. Figure 7 illustrates the distribution of active code enforcement cases by year of construction. As these maps indicate, concentrations of deteriorated housing are located in the Downtown and in Central Long Beach, and to a lesser degree in North Long Beach.² These areas also correspond with high levels of household overcrowding and a predominance of low and moderate income households.

² It should be noted that the City's Intensified Code Enforcement (ICE) Program conducted within specific target areas may impact the geographic distribution of code enforcement cases.

Figure 6: Location of Action Code Enforcement Cases by Type

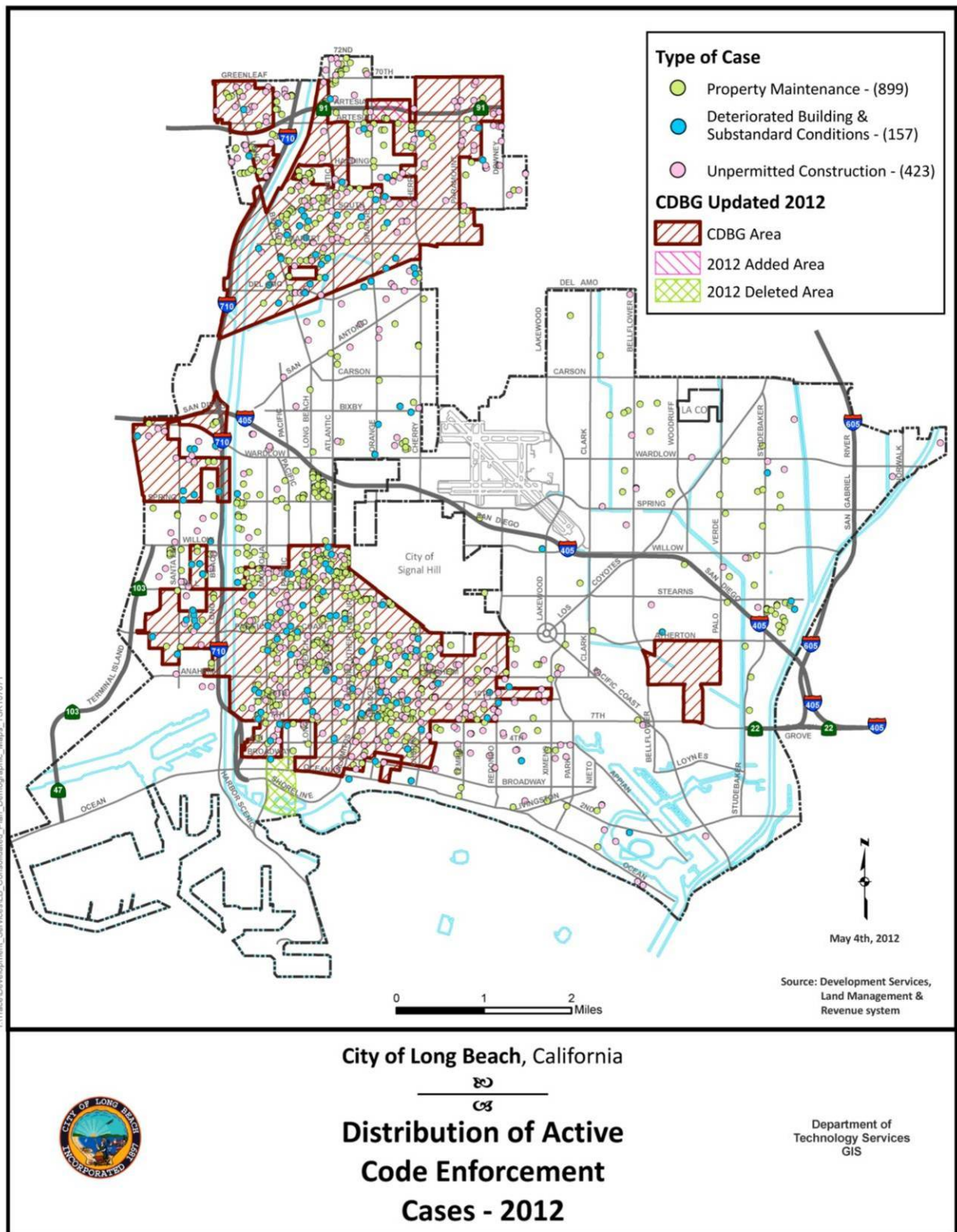
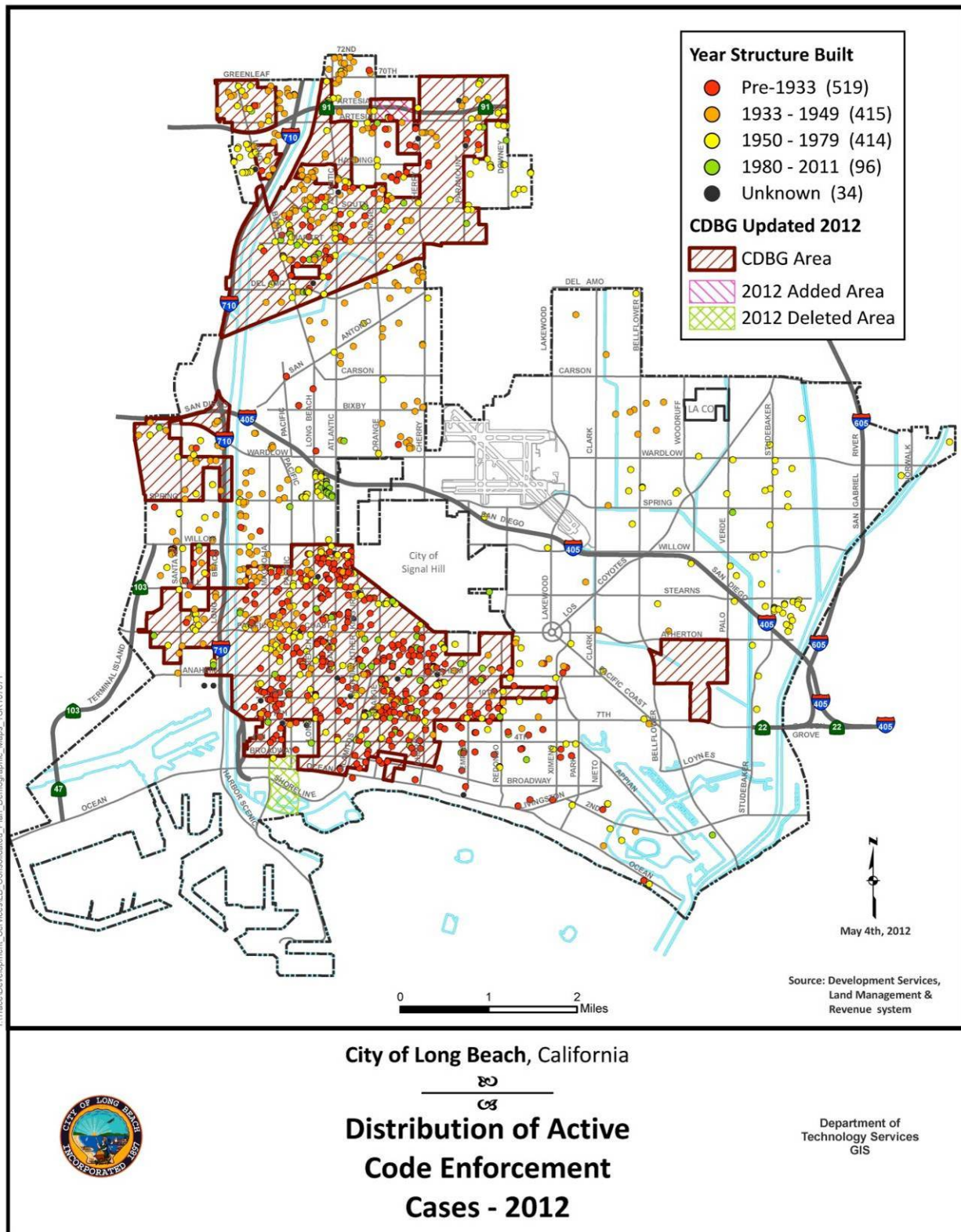


Figure 7: Location of Action Code Enforcement Cases by Year of Construction



5. Lead-Based Paint Hazards

According to the federal Centers for Disease Control (CDC), approximately 250,000 children aged one to five years in the United States have elevated levels of lead in their blood. High blood lead levels are a concern because they may be harmful to a child's developing organ systems such as the kidneys, brain, liver, and blood-forming tissues, potentially affecting a child's ability to learn. Very high blood lead levels can cause devastating health consequences, including seizures, coma, and even death. Children are much more vulnerable to lead poisoning than adults because they put many kinds of items into their mouths. In addition, their bodies absorb up to 40 percent of the lead with which they come into contact, as opposed to only 10 percent absorbed by adults. Lead can enter the body through breathing or ingestion.

Several factors contribute to higher incidence of lead poisoning:

- All children under the age of six years old are at higher risk.
- Children living at or below the poverty line are at a higher risk.
- Children in older housing are at higher risk.
- Children of some racial and ethnic groups and those living in older housing are at disproportionately higher risk.

Lead-based paint (LBP) is typically the primary source of elevated lead levels in the blood and lead poisoning, with 77 percent of children in Los Angeles County with lead poisoning caused by ingestion of lead-based paint.³ The data show single and multiple source exposure to LBP hazards are associated with the incidence of lead poisoned children in Los Angeles County as follows: lead-based paint (77 percent of cases), LBP dust hazards (30 percent of cases), take home exposure from parent's workplace (25 percent of cases), and soil contamination (23 percent of cases). Certain groups have a higher risk factor associated with exposure to lead, including children, pregnant women, and persons working with lead in their jobs.

According to HUD, approximately 40 percent of the homes in the United States have lead-based paint in the unit. HUD has established national averages to estimate the amount of lead-based paint in a community. According to these national averages, approximately 90 percent of housing units built before 1940 have lead-based paint. Units built from 1940 to 1959 have an estimated incidence of 80 percent, while units built between 1960 and 1979 have an incidence of 62 percent. Using these national estimates, Table 20 approximates the number of housing units with lead-based paint in Long Beach as well as the number of these units occupied by low and moderate income households. As illustrated in Table 20, an estimated 20,815 low and moderate income owner-occupied units and 40,313 low and moderate income renter-occupied units in Long Beach may contain lead-based paint.

³ Los Angeles County Department of Health Services Public Health CLPPP, Lead Safe Los Angeles 2010.

Table 20: Estimated Units in Long Beach with Lead-Based Paint Hazards				
Year Built*	Housing Units	Units Occupied by Low/Mod Households	Percent with LBP	Units with LBP
Owner-Occupied				
Before 1940	12,472	5,500	90%	4,950
1940-1959	35,104	15,480	80%	12,384
1960-1979	12,732	5,614	62%	3,481
Total	66,971	29,534	--	20,815
Renter-Occupied				
Before 1940	16,666	11,066	90%	9,959
1940-1959	30,673	20,366	80%	16,293
1960-1979	34,156	22,679	62%	14,061
Total	96,136	63,834	--	40,313

Notes: Low and Moderate Income estimates based on CHAS 2005-2007 data: Long Beach owner households – 44 percent low/mod occupancy, Long Beach renter households – 66 percent low/mod occupancy.

Sources: Bureau of the Census, 2010 Census and HUD Comprehensive Housing Affordability Strategy (CHAS) Data (2005-2007).

The City’s Lead Hazard Control (LHC) Program is administered by the City of Long Beach Health Department, Environmental Health Bureau (EH). As illustrated in Table 21, the LHC Program has consistently achieved performance milestones, especially in the mission-driven, high-impact areas of units cleared, outreach events and training. Collaboration with internal and external partners has been essential to the program’s success to date. The LHC program regularly lends the services of its lead inspector/assessors to the Neighborhood Services Bureau to provide lead-based paint inspections and clearances. LHC program staff provides education and promotion services to the Childhood Lead Poisoning Prevention Program (CLPPP) as both programs have a requirement to provide outreach and education to the community. The LHC Program also works closely with the Housing Authority of the City of Long Beach to remedy lead-based paint hazards in tenant-based Section 8 units.

Table 21: Lead Hazard Control Milestones and Achievements (2011)					
Milestone Events	Milestone Number	Milestone Percent	Actual Number	Actual Percent	Delta Percent
Units Enrolled	200	100%	205	103%	+3 %
Units Assessed	200	100%	205	103%	+3 %
Units Cleared/Completed	171	95%	153	89%	-11 %
Outreach Events	15	100%	21	140%	+40 %
Training	30	100%	34	113 %	+13 %

Source: City of Long Beach Health Department, Environmental Health Bureau, 2011.

The LHC Program also provides regular training opportunities, education fairs, and conference speakers to its partners in the community, including the Long Beach Community College Child Development Center, Cambodian American Association, Southern California Apartment Owners Association, Head Start, and a variety of other nonprofit and educational organizations. The LHC Program is committed to the education element of its work plan, and it meets its goals and

objectives only through close, cooperative relationships with Long Beach area groups and organizations.

F. Housing Market Analysis

1. Home Ownership Market

a. Sales Prices

Median sales prices of existing single-family homes and condominiums, represented by 11 Long Beach zip codes, are presented in Table 22. From March 2011 to March 2012, 202 homes were sold throughout Long Beach. Median prices ranged between \$213,000 and \$614,000, depending on location. Home prices in most areas of the City experienced a decrease (up to a 32 percent decrease), while a few areas experienced an increase (up to 39 percent). During this same period, 100 existing condominiums were sold, with median prices ranged from \$66,000 to \$332,000. A majority of areas in the City experienced an increase in the price of condominiums (four to 151 percent), while a few areas also experienced a decline (nine to three percent).

Long Beach Zip Code	No. of Homes Sold	Median Home Price	% Change from 2011	Home Price per sq. ft.	No. of Condos Sold	Median Condo Price	% Change from 2011
90802	5	\$325,000	-8.6%	\$281	41	\$189,000	5.0%
90803	13	\$614,000	-31.8%	\$420	14	\$332,000	4.4%
90804	13	\$348,000	39.3%	\$294	10	\$154,000	14.3%
90805	40	\$235,000	-3.3%	\$192	4	\$66,000	-9.0%
90806	16	\$300,000	-8.8%	\$247	1	\$220,000	n/a
90807	20	\$456,000	16.0%	\$288	9	\$140,000	-3.4%
90808	36	\$421,000	-0.7%	\$308	n/a	n/a	n/a
90810	14	\$228,000	1.1%	\$207	3	\$100,000	53.8%
90813	9	\$213,000	-8.9%	\$139	4	\$192,000	151.3%
90814	11	\$560,000	18.5%	\$409	10	\$212,000	65.2%
90815	25	\$413,000	-1.7%	\$327	4	\$207,000	-3.7%

Source: DQNews, 2012.

b. Foreclosures

With the collapse of the housing market nationwide, foreclosure has become an issue that is impacting numerous communities across the country. The City of Long Beach is no exception. As of January 24, 2012, 657 homes in the City were in pre-foreclosure sales (short sales), 268 homes were bank-owned, and 715 homes were being auctioned. ZIP Code 90805 has the highest number of pre-foreclosures, bank-owned properties and homes that are being auctioned. As shown in Table 22 above, ZIP Code 90805 has among the lowest home prices in the City, especially condominium units, reflecting the large number of foreclosures in the area.

	Pre-Foreclosure	Bank-Owned	Auction	Total
90755	1	0	0	1
90802	74	36	71	181
90803	45	12	34	91
90804	54	22	53	129
90805	162	72	171	405
90806	62	24	62	148
90807	61	17	69	147
90808	52	15	69	136
90810	40	25	53	78
90813	34	29	52	115
90814	23	5	20	48
90815	49	11	61	121
Total	657	268	715	1600

Source: www.foreclosureradar.com, January 2012.

2. Rental Housing Market

Listings on Craigslist.org for available rental housing in Long Beach were researched during April to May 2012. As presented in Table 24, average rental costs advertised on Craiglist.org ranged from \$990 for a one-bedroom studio to \$2,467 for a five-bedroom unit. The documented median rent for all sizes of housing units by number of bedrooms was \$1,390, while the documented average rent was \$1,527.

Number of Bedrooms	Number Listed	Median Rent	Average Rent	Rent Range
1	100	\$925	\$990	\$500 - \$1,950
2	100	\$1,300	\$1,386	\$920 - \$3,500
3	100	\$1,800	\$1,945	\$1,000 - \$3,350
4	28	\$2,388	\$2,350	\$1,400 - \$4,200
5	3	\$2,200	\$2,467	\$1,800 - \$3,400
Totals	331	\$1,390	\$1,527	\$500 - \$4,200

Source: Craigslist.org, 4/24/12-5/1/12

3. Housing Affordability by Income Level

Housing affordability can be inferred by comparing the cost of renting or owning a home in the City with the maximum affordable housing costs for households at different income levels. Taken together, this information can generally show who can afford what size and type of housing and indicate the type of households most likely to experience overcrowding and overpayment.

The federal Department of Housing and Urban Development (HUD) conducts annual household income surveys nationwide to determine a household's eligibility for federal housing assistance. Table 25 presents estimates on maximum affordable home and rental prices for residents in Los Angeles County based on income level. These estimates can be compared to current housing asking prices (Table 22) and market rental rates (Table 24) to determine what types of housing opportunities a household can afford:

- **Extremely Low Income Households (0-30 Percent MF):** Extremely low income households cannot afford market-rate rental or ownership housing in Long Beach without assuming a cost burden.
- **Low Income Households (31-50 Percent MFI):** While there are some small rental units that may be available at affordable rates to low income households, large rental units are not affordable to this income group. Homeownership is also out of reach to this group.
- **Moderate Income Households (51-80 Percent MFI):** Some rental housing and condominiums and single-family homes are affordable to moderate income households.

Table 25: Maximum Affordable Housing Costs (2012)

Annual Income Limits		Affordable Housing Cost		Utilities, Taxes and Insurance			Affordable Price	
		Rent	Own	Rent	Own	Taxes/ Insurance	Rent	Sale
Extremely Low Income (0-30% MFI)								
1-Person	\$17,750	\$444	\$444	\$104	\$164	\$89	\$340	\$37,377
2-Person	\$20,250	\$506	\$506	\$129	\$211	\$101	\$377	\$37,964
3-Person	\$22,800	\$570	\$570	\$155	\$255	\$114	\$415	\$39,334
4 Person	\$25,300	\$633	\$633	\$180	\$301	\$127	\$453	\$40,117
5 Person	\$27,350	\$684	\$684	\$219	\$371	\$137	\$465	\$34,442
Low Income (30-50% MFI)								
1-Person	\$29,550	\$739	\$739	\$104	\$164	\$148	\$635	\$83,560
2-Person	\$33,750	\$844	\$844	\$129	\$211	\$169	\$715	\$90,801
3-Person	\$37,950	\$949	\$949	\$155	\$255	\$190	\$794	\$98,628
4 Person	\$42,150	\$1,054	\$1,054	\$180	\$301	\$211	\$874	\$106,064
5 Person	\$45,550	\$1,139	\$1,139	\$219	\$371	\$228	\$920	\$105,673
Moderate Income (50-80% MFI)								
1-Person	\$47,250	\$1,181	\$1,181	\$104	\$164	\$236	\$1,077	\$152,835
2-Person	\$54,000	\$1,350	\$1,350	\$129	\$211	\$270	\$1,221	\$170,055
3-Person	\$60,750	\$1,519	\$1,519	\$155	\$255	\$304	\$1,364	\$187,863
4 Person	\$67,450	\$1,686	\$1,686	\$180	\$301	\$337	\$1,506	\$205,084
5 Person	\$72,850	\$1,821	\$1,821	\$219	\$371	\$364	\$1,602	\$212,520
Above Moderate/Upper Income (80-100% MFI)								
1-Person	\$45,350	\$1,134	\$1,134	\$104	\$164	\$265	\$1,030	\$174,980
2-Person	\$51,850	\$1,296	\$1,296	\$129	\$211	\$302	\$1,167	\$195,463
3-Person	\$58,300	\$1,458	\$1,458	\$155	\$255	\$340	\$1,303	\$216,304
4 Person	\$64,800	\$1,620	\$1,620	\$180	\$301	\$378	\$1,440	\$236,982
5 Person	\$70,000	\$1,750	\$1,750	\$219	\$371	\$408	\$1,531	\$247,027
Above Moderate/Upper Income (100-120% MFI)								
1-Person	\$54,450	\$1,361	\$1,361	\$104	\$164	\$318	\$1,257	\$216,532
2-Person	\$62,200	\$1,555	\$1,555	\$129	\$211	\$363	\$1,426	\$242,722
3-Person	\$70,000	\$1,750	\$1,750	\$155	\$255	\$408	\$1,595	\$269,727
4 Person	\$77,750	\$1,944	\$1,944	\$180	\$301	\$454	\$1,764	\$296,113
5 Person	\$83,950	\$2,099	\$2,099	\$219	\$371	\$490	\$1,880	\$310,724

Source: California Department of Housing and Community Development (2012) and Veronica Tam and Associates
Assumptions: 2012 HCD income limits; 30% gross household income as affordable housing cost; 15% of monthly affordable cost for taxes and insurance; 10% downpayment; and 5.5% interest rate for a 30-year fixed-rate mortgage loan. Utilities based on Los Angeles County Utility Allowance.

G. Public and Assisted Housing

Public and assisted housing address a critical need for affordable housing in the community. This section provides an overview of public and assisted housing projects in Long Beach, as well as tenant-based rental assistance.

1. Public Housing

The Housing Authority of the County of Los Angeles (HACoLA) owns and operates the only public housing project in Long Beach - the Carmelitos Housing Development located in North Long Beach. The family section of Carmelitos, built in 1939, includes 588 one-to-four bedroom townhouse units, with individual fenced yards for privacy. The senior facility, built in 1984, provides 155 one-bedroom apartment units.

HACoLA receives modernization funds annually from HUD to maintain its public housing stock. The Carmelitos housing development has undergone several improvements in recent years, including a complete facelift involving new building exteriors, replacement of several parking areas, new roofs, and remodeled kitchens and bathrooms.

The Resident Council in place at Carmelitos meets with HACoLA staff regularly. The residents, through the Council, are encouraged to take part in determining the needs of their neighborhood by completing various surveys and attending meetings with HACoLA's Resident Initiatives staff.

An on-site Service Learning Program provides residents a range of learning opportunities. For example, California State University, Long Beach (CSULB) is sponsoring the "Carmelitos Initiative", designed to meet academic goals and to address critical community needs through combined resources and collaborative actions. The initiative seeks to address needs relating to children and families in the North Long Beach area with a particular focus on family literacy, workforce development, and family and senior life issues. These needs will be addressed through outreach activities that use the involvement of service-learning students and faculty from CSULB, Long Beach City College, and California State University Dominguez Hills. One program under this initiative is the BLAST OFF Volunteer Program, where college students earn service-learning hours by providing literacy and homework assistance to youth residing at Carmelitos.

The Carmelitos Community Garden represents another community partnership to improve the quality of life for public housing residents. The Los Angeles Community Development Commission worked with UC Cooperative Extension to transform an adjacent six-acre area into a community garden and professional-scale nursery and training program called The Growing Experience.

2. Assisted Rental Housing

a. Inventory

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. Table 26 provides a list of affordable rental housing projects in the City and identifies each project's potential risk of converting to market rate housing.

Table 26: Inventory of Assisted Housing Developments				
Project Name and Address	Tenant Type	Affordable & Total Units	Funding Source(s)	Expiration of Affordability
At-Risk				
Federation Tower 3801 E. Willow	S/D	50 of 50	Section 8 Section 202	6/5/2012 --
Springdale West III 3095 W. Spring St	F	178 of 180	Section 8	7/31/2012
Northpointe Apts 5441 Paramount	S/F	167 of 528 526 of 528	Section 8 City of Long Beach	8/31/2012 1/1/2032
Belmeno Manor 2441 Belmont	S	6 of 6	Section 8 Section 202	8/31/2012 --
Covenant Manor 600 E 4th Street	S	100 of 100	Section 8 Section 202	11/20/2012 --
Pacific Coast Villa 690 E. PCH	F	50 of 50	Section 8	12/31/2012
Lutheran Towers 2340 4 th Street	S/D	92 of 93	Section 8 Section 202/811	1/3/2013 --
Casitas Del Mar 1430-33 E. 17 th	F	12 of 48	Section 8	1/27/2013
Long Beach Manor 2209-11 Clark Street	S	6 of 6	Section 8 Section 202	1/31/2013 --
Plymouth West 240 Chestnut	S	137 of 196	Section 8 Section 202	4/30/2013 --
Merit Hall Apts. 1035 Lewis Ave	S/D	19 of 20	Section 8 Section 202/162 LBHDC	9/2/2013 9/30/2032 --
Park Pacific 714 Pacific Tower	S	157 of 183	Section 8	9/30/2013
Seamist Tower 1451 Atlantic Blvd.	S	74 of 75	Section 8 Section 202 LBHDC	9/30/2013 1/1/2034 --
232 E. Willard St	F	9 of 9	HOME	3/25/2013
333 E. 19th St	F	2 of 4	HOME	4/21/2013
3945 Virginia	F	25 of 25	Density Bonus	4/21/2013
1961 Pine Ave	F	3 of 4	HOME	6/10/2013
6769 Cherry Ave	F	7 of 7	HOME	9/8/2013
1640 W. 19 th St	F	7 of 7	HOME	9/10/2013
1501 South St.	F	6 of 6	HOME	11/12/2013
Long Beach Senior Housing 575 E. Vernon Street	S	66 of 66	Section 8 Section 202	1/31/2014 --
535-555 East 3rd St	F	2 of 2	RDA Live/Work	8/8/2015
811 East 7th St	F	4 of 4	RDA Live/Work	8/22/2015
Casa Corazon 408 Elm Avenue	S/D	24 of 24	Section 8 Section 202 LBHDC	7/31/2015 9/1/2034 --

Table 26: Inventory of Assisted Housing Developments				
Project Name and Address	Tenant Type	Affordable & Total Units	Funding Source(s)	Expiration of Affordability
Not at Risk				
2240 Olive Ave	F	2 of 2	HOME	9/8/2018
1971 Pasadena Ave	F	2 of 2	HOME	8/9/2020
Love Manor 1801 E. 68 th St.	F	26 of 26	LBHDC/HOME	9/27/2023
Atlantic Apts 240 W. 7 th St.	D	29 of 29	HOME	12/23/2023
240 W 7th St	F	29 of 29	HOME	12/23/2023
1568 Pacific Ave	F	10 of 10	HOME	4/1/2024
633 W. 5th St	F	6 of 6	HOME	5/21/2024
547 E. Dayman St	F	10 of 10	HOME	4/22/2025
67 Alamitos Ave	F	10 of 10	HOME	8/16/2025
1100 Atlantic Ave	S	148 of 148	Section 202	1/1/2026
1880 Pine Ave	F	11 of 12	HOME	3/30/2026
325 E. 19th St	F	4 of 4	HOME	4/6/2026
2337 Long Beach Bl	F	4 of 4	HOME	6/20/2026
430 St. Louis Ave	F	22 of 22	HOME	1/1/2028
Brethen Manor 3333 Pacific Place	S	296 of 296	Section 202	2024
Northside Apts. 128-30 E. 8 th	F	47 of 47	LBAHC/ CHFA	2030
SeaGate Village 1450 Locust	S	44 of 44	Tax Credit	2050
Cambridge Place 421 W. 33 rd St	F	24 of 24	LBAHC / Tax Credit	2050
Beechwood Terr. 1117 Elm Ave	F	25 of 25	LBAHC / Tax Credit	2050
Lois Apartments 321 W. 7 th St.	S	24 of 24	LBHDC	1/25/2031
Evergreen Apts 1823 E. 68 th St.	F	36 of 36	LBHDC	12/18/2032
Freeman Apts 1528-32 Freeman	F	19 of 19	LBHDC	4/3/2033
814 Atlantic Avenue	F	13 of 13	LBHDC	5/7/2033
1451 Atlantic Ave	S	75 of 75	Section 202	1/1/2034
473 E. 57th St.	F	16 of 17	HOME	9/29/2034
321 W 7th St	F	24 of 24	LBHDC-other	1/14/2042
5441 Paramount Bl	F	528 of 528	LBHDC, HOME	1/25/2057
Grisham Apts 11 W. 49 th St.	F	94 of 96	LBHDC	12/1/2057
11 W. 49 th St.	F	96 of 96	LBHDC, HOME	12/1/2057
1000 Orange Ave	F	21 of 21	HOME	1/1/2061
1034 Alamitos Ave	F	30 of 30	HOME	1/1/2061
1060 Lime Ave	F	16 of 16	HOME	1/1/2061
1070 Martin Luther King	F	20 of 20	HOME	1/1/2061

Table 26: Inventory of Assisted Housing Developments				
Project Name and Address	Tenant Type	Affordable & Total Units	Funding Source(s)	Expiration of Affordability
1843-65 Cedar Ave	F	64 of 64	HOME	1/1/2061
1895 Cedar Ave	F	10 of 10	HOME	1/1/2061
3281 E Artesia Bl	F	36 of 36	HOME	1/1/2061
6185 Linden Ave	F	18 of 18	HOME	1/1/2061
6371 Linden Ave	F	24 of 24	HOME	1/1/2061
745 Alamitos Ave	F	44 of 44	HOME, Density Bonus	1/1/2061
842 Cerritos Ave	F	12 of 12	HOME	1/1/2061
854 Martin Luther King	F	16 of 16	HOME	1/1/2061
858 Cerritos Ave	F	11 of 11	HOME	1/1/2061
3361 Andy St	F	4 of 4	LBHDC	7/31/2062
408 Elm Avenue	S	26 of 291	LBHDC HUD 202	7/31/2062
Pacific City Lights 1643 Pacific Ave	F	41 of 42	HOME	5/8/2063
530 Elm Ave	F	16 of 17	LBHDC, HOME	3/16/2064
2001 River Ave	F	80 of 81	LBHDC_HOME	4/2/2064
575 E. Vernon St	F	65 of 65	RDA/LBHDC	5/20/2064
745 West 3rd St.	F	63 of 63	LBHDC	9/9/2065
Puerto Del Sol 745 W. 3 rd St.	F	63 of 64	LBHDC	1/1/2068
2640 E. Anaheim St	F	13 of 14	LBHDC-other	12/31/2086
2355 Long Beach Blvd	F	36 of 46	LBHDC	1/1/2099
Redondo Plaza 645 Redondo	S	40 of 59	Density Bonus	Perpetuity
Magnolia Manor 1128 E. 4 th St	S	54 of 54	Density Bonus	Perpetuity
Vintage Apts 1330 Redondo	S	20 of 20	Density Bonus	Perpetuity
1542 Orizaba	S	16 of 16	Density Bonus	Perpetuity
City Terrace 425 E. 3 rd St.	S/D	93 of 98	Density Bonus	Perpetuity
3485 Linden	S	29 of 29	Density Bonus	Perpetuity
3945 Virginia	S	25 of 25	Density Bonus	Perpetuity
Village Chateau 518 E. 4 th St.	S	28 of 28	Density Bonus	Perpetuity
1100 Elm Ave	F	15 of 80	Density Bonus	Perpetuity
421 W. Broadway	F	93 of 98	LBHDC	Perpetuity
442 Cedar Ave	F	28 of 28	HOME	Perpetuity
532 Nebraska Ave	F	14 of 14	Density Bonus	Perpetuity
926 Locust	F	61 of 102	Density Bonus	Perpetuity
Carmelitos Public Housing	S/F	713 of 713	Housing Authority	Perpetuity

Sources: HUD Inventory of Section 8 projects, 2012; Long Beach Housing Development Corporation, 2012
 Tenant Type: S = Senior; F = Family; D = Disabled

b. At-Risk Status

Projects receiving City assistance, primarily through HOME and Redevelopment Set-Aside funds, carry long-term affordability covenants of 30-55 years. Unfortunately, many of the City's HUD assisted projects have much shorter affordability controls, and may be at risk of conversion to market rate due to: 1) the prepayment of the HUD-insured mortgage; and/or 2) the expiration of project-based Section 8 contracts.

Prepayment Risk

HUD insured loans (Sections 236 and 221) for multi-family housing construction were widely used in the 1970s and 1980s. These loans had a 40-year loan term with a 20-year prepayment option so the owners could opt out of affordability controls. Therefore, all of these developments have since been eligible to prepay their mortgages or the loan terms have already expired. Today, the affordability of these projects is governed primarily by short-term Section 8 contracts, not by the affordability covenants associated with the mortgage loans.

Expiration of Section 8 Contract

HUD no longer provides long-term Section 8 contracts. Projects participating in the Section 8 program are required to renew their contracts in one- to five-year terms. Since 2010, several housing projects have opted out of the Section 8 program.

3. Tenant-Based Housing Assistance

a. Housing Choice Voucher and Housing Choice Voucher Waiting List

The Housing Choice Voucher program (formerly known as Section 8) is a rent subsidy program that helps low income (up to 50 percent MFI)⁴ families and seniors pay rents in private units. Voucher recipients pay a minimum of 30 percent of their income toward their contract rent, and the local housing authority pays the difference through federal funds up to the payment standard (fair market rent) established by the housing authority. Any amount in excess of the payment standard is paid by the voucher recipient.

The Housing Authority of the City of Long Beach (HACLB) provides rental assistance for decent, affordable housing to Long Beach households. These households rent privately-owned residences from more than 2,500 local landlords. As of April 2012, 13,891 households in Long Beach were receiving Housing Choice Vouchers. Information on family type, race, and ethnicity of participants is provided in Table 27.

The HACLB also has a waiting list for the Housing Choice Voucher program. As of April 2012, 5,465 households were on the list. Table 27 outlines the characteristics of the households on the waiting list. The Housing Choice Voucher waiting list was last open in May 2003. The HACLB estimates the list will be reopened again by the end of 2012.

⁴ The Housing Choice Voucher Program refers to households with incomes below 50 percent of the AMI as "very low-income." For consistency throughout this Consolidated Plan document, households qualifying for Housing Choice Vouchers (incomes <50 percent AMI) are referred to as low income households.

Table 27: Demographics of Housing Choice Voucher Participants and Waiting List (2012)			
	Voucher Participants	Voucher Waitlist	Total
Family Type			
Elderly	1,676	323	1,999
Disabled	4,145	980	5,125
Female Headed Households	5,013	2,061	7,074
Race			
White	1,021	405	1,426
Black	6,958	3,598	10,556
American Indian	87	29	116
Asian	3,914	729	4,643
Native Hawaiian	73	85	158
Ethnicity			
Hispanic	1,838	619	2,457
Non-Hispanic	12,053	4,846	16,899
Total	13,891	5,465	19,356

Source: HACLB, 2012.

Admission Policies

Since the demand for housing assistance far exceeds the limited resources available, long waiting periods are common. The amount of time on the wait list can disproportionately impact the disabled and elderly, who may be frail and have health problems. HUD allows Housing Authorities to establish choices about how rental assistance programs are operated. HACLB has established the following rules for tenants participating in the program:

Preferences: The following preferences have been adopted:

- Residency Preference – Families who live or work in Long Beach or have been hired to work in Long Beach.
- Veteran Preference – Members of the U.S. Armed Forces, veterans, and their surviving spouses.
- Elderly Preference – A family whose head or sole member is at least 62 years old.
- Disabled Preference – A family whose head or sole member is a person with a disability or handicap as defined in the Social Security Act.
- Families Preference – 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.

Location: HACLB may operate only within the City of Long Beach. Participating tenants who wish to live outside of Long Beach must request to use the Section 8 Free Choice Voucher Program's "Portability Feature" to move to another jurisdiction.

Criminal History Checks: All adult household members must obtain a criminal history check from the Long Beach Police Department before their household is authorized to receive rental

assistance from HACLB. The Police Department must report that each individual has not engaged in drug-related or violent criminal activities for a three-year period.

b. Shelter + Care

In addition to the large housing voucher program, HACLB, together with the Department of Health and Human Services, operates the Shelter + Care Program. For the most part, this program serves individuals who are both mentally ill and homeless. The City contracts with Los Angeles Mental Health Association and with U.S. Veterans Initiative Inc. to house approximately 60 individuals at any time in a Section 8-like program.

H. Current Estimated Housing Needs

The Comprehensive Housing Affordability Strategy (CHAS) Databook developed by the Census for HUD identifies housing needs for low and moderate income households based on the 2005-2007 American Community Survey data

1. Disproportionate Needs

Table 28 identifies the percentage of households by income level, household type and by the housing problems they experience. Housing problems include overpayment or “housing cost burden”, overcrowding, and substandard housing conditions. The following discussion identifies current household needs by income level. A disproportionate housing need refers to any income group that has a housing need which is at least 10 percentage points higher than the total population. For example, 88 percent of extremely low income renter-households experienced housing problems, compared to 59 percent of all renter-households. Thus, extremely low income renter-households had a disproportionate housing need.

Table 28: Housing Problems by Income and Household Type

Housing Problem	Renters				Owners			Total
	Elderly	Small Families	Large Families	Total Renters	Elderly	Large Families	Total Owners	
Extrm. Low Income (0 to 30% MFI)	38,70	8,485	3,500	23,980	2,190	635	4,770	28,750
% with any Housing Problems	79%	90%	96%	88%	73%	95%	79%	86%
% Cost Burden > 30%	78%	87%	91%	85%	72%	95%	77%	84%
% Cost Burden > 50%	64%	75%	69%	74%	50%	95%	64%	72%
Low Income (31 to 50% MFI)	1,935	8,355	2,645	18,055	2,825	680	5,830	23,885
% with any Housing Problems	73%	87%	100%	88%	39%	83%	63%	82%
% Cost Burden > 30%	73%	80%	77%	81%	38%	74%	62%	76%
% Cost Burden > 50%	38%	28%	13%	31%	25%	69%	50%	36%
Moderate Income (51 to 80% MFI)	385	4,305	2,130	10,150	1,065	1,875	6,150	16,300
% with any Housing Problems	39%	51%	84%	56%	31%	94%	61%	58%
% Cost Burden > 30%	37%	39%	30%	42%	31%	63%	54%	46%
% Cost Burden > 50%	4%	5%	4%	6%	14%	41%	30%	15%
Total Households	8,515	36,550	10,995	90,470	17,130	8,375	46,875	137,345
% with any Housing Problems	61%	58%	89%	59%	30%	69%	66%	62%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Databook, 2005-2007

Note: “Total Households” include households with income of greater than 80% of MFI. “Total Renters” also includes “other” renters, and “Total Owners” also includes elderly, small families and “other” owners not listed in this table.

a. Extremely Low Income Households

Extremely low income households are defined as earning incomes of less than 30 percent of the area Median Family Income (MFI). Renter-households comprised 84 percent (23,980 households) of all extremely low income households in Long Beach between 2005 and 2007, with owners comprising the remaining 16 percent (4,770 households). Overall, 86 percent of extremely low income households experienced housing problems, compared to 62 percent of all Long Beach households. Both extremely low income renter- and owner-households had a high incidence of severe overpayment, with 74 percent of renters and 72 percent of owners spending more than half of their income on housing costs. Nearly all extremely low income large family renters (96 percent) and large family owners (95 percent) experienced housing problems. In general, extremely low income households had a disproportionate unmet need for affordable housing, especially rental housing, due to their limited incomes and the rising costs of housing.

b. Low Income Households

Low income households (31-50 percent MFI) also experienced a disproportionate unmet need for affordable housing. Renter-households comprised 76 percent (18,055 households) of all low income households, compared to owners who comprised 24 percent (5,830 households). About 88 percent of low income renter-households experienced housing problems, with 81 percent experiencing overpayment, and 31 percent severely overpaying for rent. Large family renters were the most impacted with housing problems (100 percent) and with overpayment comprising 77 percent of this group's housing problems, issues of overcrowding and substandard housing were also prevalent. The incidence of housing problems was also high for large family homeowners, with 83 percent experiencing some type of housing problem, and 74 percent experiencing housing overpayment.

c. Moderate-Income Households

Moderate-income households earn 51 to 80 percent MFI. They comprised 12 percent of all households in Long Beach between 2005 and 2007. More than 60 percent of the City's moderate income households are renters (10,150 households), while the remainder are homeowners (6,150 households). About 56 percent of moderate income renter-households and 61 percent of owner-households experienced housing problems. A large proportion of large renter-households experienced housing problems (84 percent) but the issues appear to relate more to overcrowding and substandard housing than to housing cost burden.

2. Overcrowding

Overcrowding is a significant issue in Long Beach. While the Southern California Association of Governments (SCAG) and HUD consider units with more than one person per room⁵ to be overcrowded, this level of occupancy is common in today's urban environment and poses little threat to the stability of communities or longevity of properly managed housing. However, housing occupancy in excess of 1.5 persons per room, called "severe overcrowding," can significantly affect community health and housing viability.

⁵ The Census defines "room" as including living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, enclosed porches suitable for year-round use, and lodger's rooms.

The 2000 Census documents the presence of severe overcrowding at eight percent of homeowner households and 20 percent of renter-households in Long Beach. The 2006-2010 ACS estimated the overcrowding conditions in Long Beach had improved during that period. Severe overcrowding among renter-households decreased to five percent and among owner-households to less than two percent. Figure 8 and Figure 9 illustrate that North Long Beach and Downtown Long Beach have the highest concentration of owner- and renter-households that are severely overcrowded.

Table 29: Overcrowded Housing Units (2000-2010)

Overcrowding	Owner Households		Renter Households		Total Households	
	Number	% of Owners	Number	% of Renters	Number	% of Total
2000 Census						
Total Overcrowded (>1.0 persons/room)	8,448	12.6%	28,328	29.5%	36,776	22.5%
Severely Overcrowded (>1.5 persons/room)	5,118	7.6%	19,662	20.5%	24,780	20.5%
2006-2010 ACS						
Total Overcrowded (>1.0 persons/room)	4,422	6.5%	15,203	16.3%	19,625	12.1%
Severely Overcrowded (>1.5 persons/room)	1,219	1.8%	6,408	6.9%	7,627	4.7%

Sources: Bureau of the Census, 2000 Census and 2006-2010 ACS.

Figure 8: Severe Overcrowding among Owner-Households

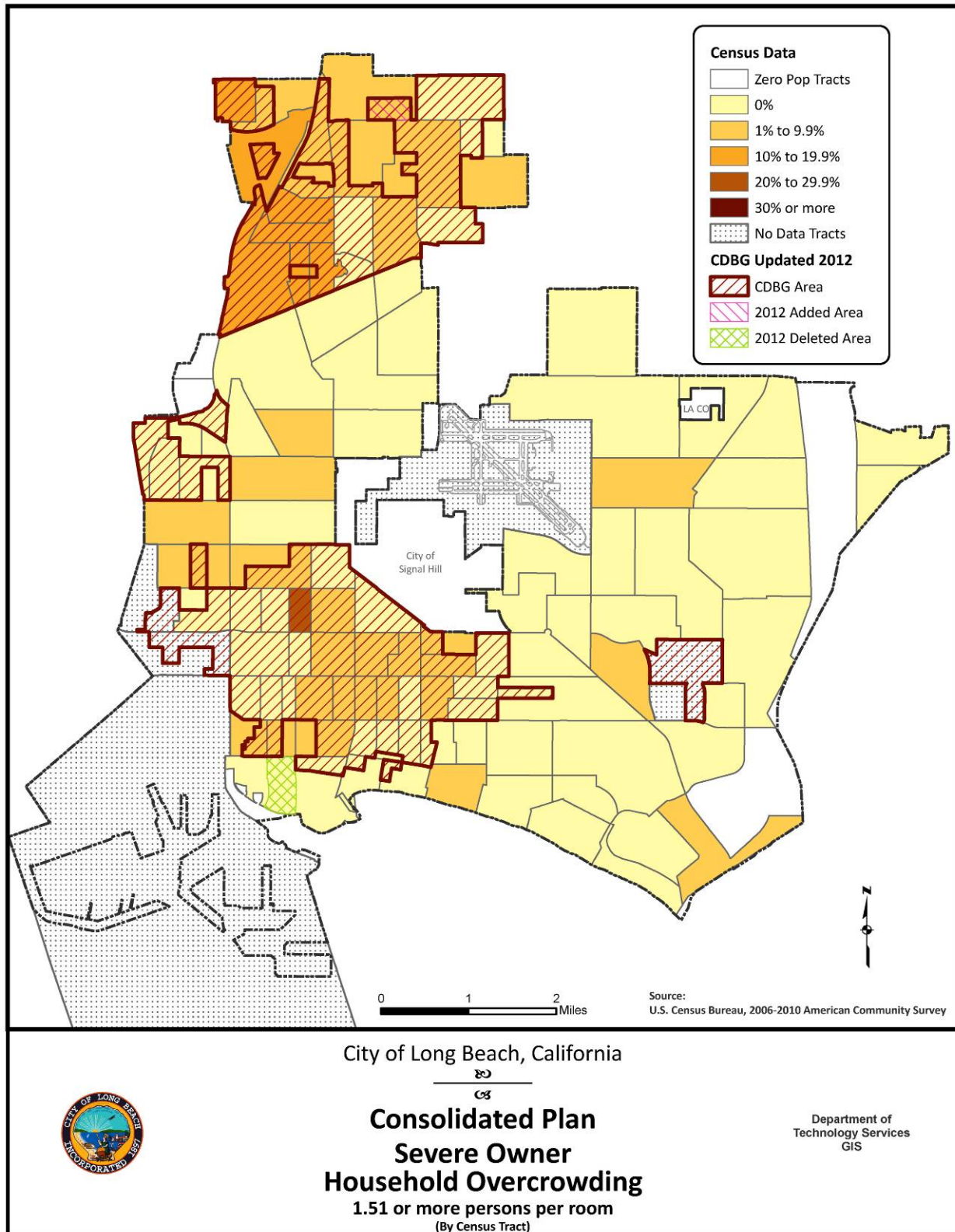
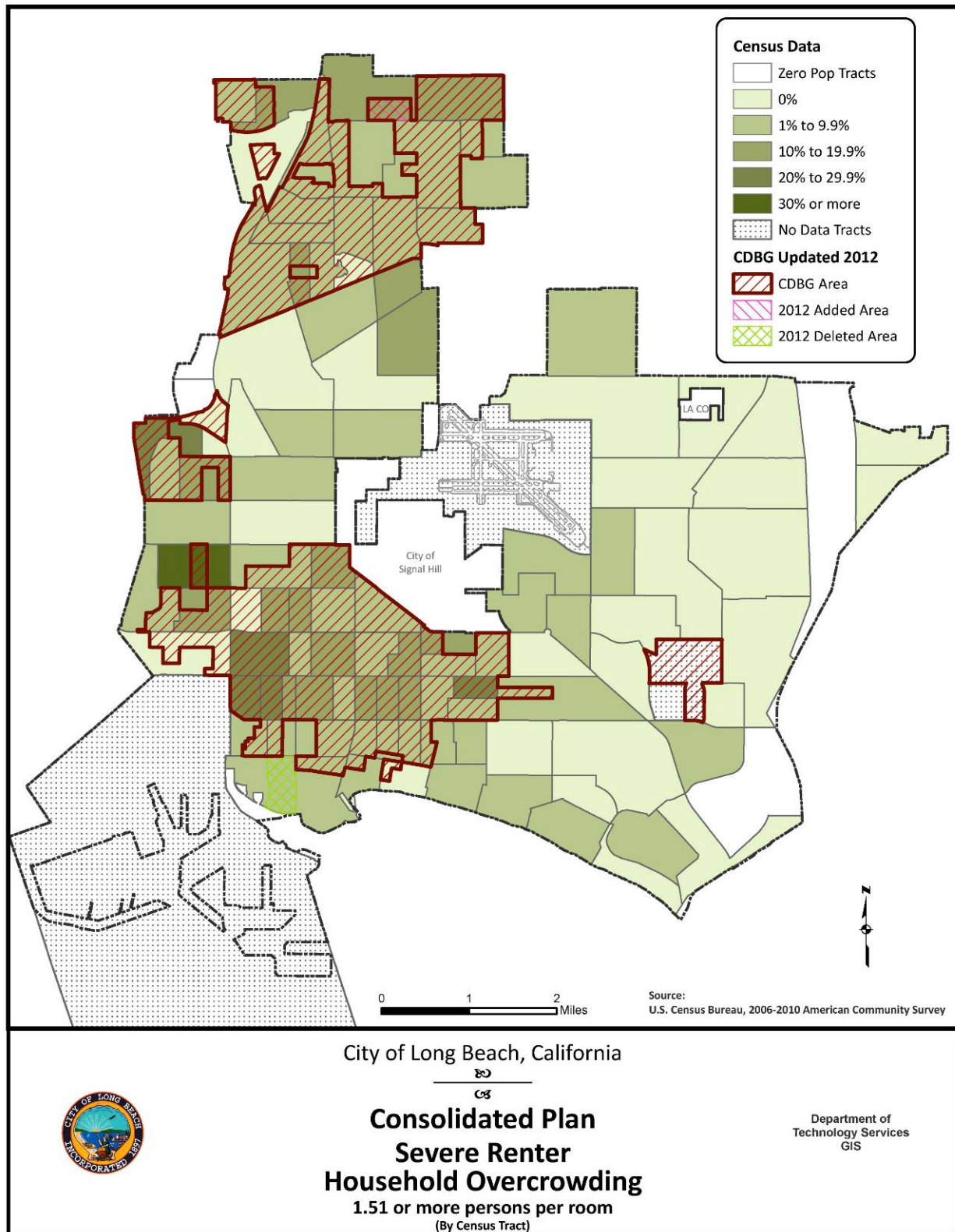


Figure 9: Severe Overcrowding among Renter-Households



I. Projected Housing Needs

The Southern California Association of Governments (SCAG) prepares population and employment growth projections for all Los Angeles County jurisdictions, as well as much of the rest of Southern California. Based on growth forecasts, SCAG allocates the region's future housing needs to each jurisdiction. Pursuant to State law, local jurisdictions are required to plan for accommodating this growth. This process of allocating housing needs is called the Regional Housing Needs Allocation (RHNA). The planning period covered by this Consolidated Plan (October 1, 2012 through September 30, 2017) overlaps with two RHNA cycles.

Table 30: Projected Housing Needs					
Income Level	Percent of MFI	2008-2014		2014-2021 ²	
		Units	Percent	Units	Percent
Extremely Low/Very Low	0-50%	2,321	24.2%	1,773	25.2%
Low	51-80%	1,485	15.5%	1,066	15.1%
Moderate	81-120%	1,634	17.1%	1,170	16.6%
Above Moderate	120%+	4,141	43.2%	3,039	43.1%
Total		9,583	100.0%	7,048	100.0%

Notes:

1. Income level based on State HCD definition.

2. 2014-2012 RHNA is a draft only.

Source: Southern California Association of Governments, 2008 and 2011.

The City's 2008-2014 Housing Element identifies adequate capacity for its RHNA for the planning period. Given the current housing market conditions, limited construction has occurred. The City anticipates many of the sites identified in the 2008-2014 Housing Element will be available for the new 2014-2021 Housing Element planning period.

I. Barriers to Affordable Housing

Market and governmental factors may pose constraints on the provision of adequate and affordable housing. The City of Long Beach Housing Element provides a detailed assessment of constraints and strategies to mitigate constraints identified. The following section discusses the market and governmental factors that generally impact the City.

1. Market Constraints

a. Development Costs

Due to a variety of factors, land suitable for residential development construction is becoming increasingly scarce. The City has limited influence on the market price of land. However, the City does affect the housing supply through the administration of land use policies. The City's 2008-2014 Housing Element identifies key areas with development potential in the near term. This inventory of sites is available on the City's website.

Construction costs, including permit fees, contribute a substantial amount to the price of a home. However, construction costs are the same throughout much of the Los Angeles metropolitan area and are unlikely to be a constraint in Long Beach alone.

b. Availability of Financing

Conventional financing involves market-rate loans provided by private lending institutions such as banks, mortgage companies, savings and loans, and thrift institutions. Overall, 7,798 households applied for mortgage loans for homes in Long Beach in 2010 (Table 31). Of the applications for conventional purchase loans, 70 percent were approved and 16 percent were denied, and 14 percent were withdrawn or closed for incompleteness. The approval rate for government-backed home purchase loans was similar at 71 percent. About 64 percent of refinance applications were approved. The denial rate was greatest for home improvement loans (33 percent). To supplement the market-rate lending, Long Beach provides rehabilitation assistance to homeowners.

Table 31: Disposition of Home Purchase and Home Improvement Loan Applications (2010)

Loan Type	Total Applicants	% Approved	% Denied	% Other
Conventional Purchase	1,262	70%	16%	14%
Government-Backed Purchase	1,217	71%	14%	15%
Home Improvement	213	53%	33%	14%
Refinancing	5,106	64%	20%	16%
Total	7,798	66%	19%	15%

Notes:

“Approved” includes those applications originated and those approved by the lenders but not accepted by the applicants.

“Other” includes files closed for incompleteness, and applications withdrawn.

Source: Home Mortgage Disclosure Act (HMDA), www.lendingpatterns.com, 2010.

2. Governmental Constraints

a. Land Use Controls

The Land Use Element (LUE) of the Long Beach General Plan sets forth the City’s policies for guiding local development. It establishes the distribution and density of land that is allocated for different uses. The General Plan LUE provides eight residential land use designations in the community. Development density ranges from 7 units per acre in single-family districts, 30 to 44 units per acre in multi-family districts. Table 32 summarizes the seven General Plan residential and mixed residential-commercial land use categories, the corresponding zoning districts, permitted densities, and primary or typical residential types permitted in each district. Residential development standards for each district are described later in this section.

Table 32: Residential Land Use Districts

General Plan Land Use District	Zoning Designation(s)	Primary Residential Type(s)
LUD-1: Single-Family	R-1-S, R-1-M, R-1-N, and R-1-L	Single-family detached homes
LUD-2: Mixed Style Homes	R-2-S, R-2-I, R-2-N, R-2-A, R-2-L, and RM	Single-family detached and attached homes
LUD-3A Townhomes LUD-3B Moderate Density Residential	R-1-T, R-3-T; R-3-S, R-3-4, and R-4-R	Duplexes, triplexes, and townhomes, etc.
LUD-4: High Density Residential	R-4-N	Larger apartments and condominiums
LUD-5: Urban High Density	R-4-U	High-density apartments and condominiums in downtown
LUD-6: High-Rise Residential	R-4-H	High-rise apartments and condominiums
LUD-7: Mixed Use Residential District	PDs	Moderate to high-density uses in multi-purpose activity centers
LUD-8R Mixed Retail/Residential Strip	CU/CO/CR	Moderate-density to high-rise uses on main streets
LUD-8M Mixed Office/Residential Strip	CO	Moderate to high rise density on major streets

Sources: Land Use Element, City of Long Beach General Plan and Municipal Code, City of Long Beach

The identification of adequate residential sites in both the General Plan Land Use and Housing Elements is necessary to encourage production of housing that is suitable and affordable to all economic segments and special needs groups. The Long Beach 2008-2014 Housing Element identifies sufficient sites, zoned at the appropriate density and with adequate development standards and public services to accommodate the City's future regional housing needs (RHNA). However, in keeping with the direction of the 2010 Strategic Plan, future residential growth in Long Beach is to be concentrated along transit corridors, in downtown, and in proximity to major employment, transit and activity centers. The General Plan establishes land use policies for a 20-year planning time horizon, including: a new land use map and policies to guide new growth and infill development; maintain existing stable neighborhoods and business districts; and improve focused areas of change in the City, based upon community input.

b. Site Requirements

In general, maximum height and lot coverage standards determine the number of units that can be constructed on a given lot. In some communities, relatively strict standards in effect could disallow the maximum allowable densities from being achieved. However, in Long Beach, the maximum building height ranges from two stories in the low-density R-1 zones to five stories in the R-4-U zone. Unlimited heights are allowed in the Downtown Plan; high rises are allowed along the Downtown Shoreline in PD-5 and PD-6 and in limited areas along Long Beach Boulevard. The R-4-H zone offers a height incentive up to 24 stories if the minimum lot width and height standards are met. Therefore, the City's overall site requirements do not constrain housing development.

c. Development Processing

Communities can encourage needed reinvestment in the housing stock by reducing the time and uncertainty involved in obtaining development permits. Pursuant to the State Permit Streamlining Act, governmental delays are recommended to be reduced by: (1) limiting

processing time in most cases to one year; and (2) by requiring agencies to specify the information needed to complete an acceptable application.

Residential projects of less than five housing units typically do not require review. Projects with 5 to 49 units that comply with all development standards and have no other discretionary zoning entitlements are only subject to Staff Site Plan Review, which takes approximately five weeks. Planning Commission Site Plan Review is necessary for developments with 50 or more units, or those that require either a Negative Declaration or Conditional Use Permit. The approximate time needed for Planning Commission Site Plan Review is 11 weeks. For the issuance of building permits, most projects are able to complete the review process within three months. Building permits for multi-family projects take between four and five months. Comparatively, among larger cities in the Los Angeles Basin, Long Beach has relatively short processing times for routine planning and permit processing actions. While the City requires a public hearing for multi-family projects of 50 or more units, this process has not impeded residential development. The City has a track record of approving these projects.

To facilitate multi-family residential and mixed use developments, the City offers pre-public hearing study sessions with the Planning Commission at no cost to the applicants. These pre-public hearing study sessions allow the applicants to gain an understanding in the City's goals and objectives for the project site, and therefore be able to craft a project that can take advantage of the flexibility offered through the PD zoning regulations and address City issues and concerns. In most cases, developers do take advantage of the pre-public hearing study sessions.

d. Development Fees

Development fees charged by local governments contribute to the cost of maintaining, developing, and improving housing. Long Beach collects fees to recover the costs of processing permits and providing the necessary services and infrastructure related to new development.

The City conducts an annual assessment of its development fees to ensure that they reflect the cost of providing services and attempts to keep fees in line with other communities. Fees are generally increased based on a comparative survey and the Consumer Price Index. Fees are generally not waived, because they represent the actual cost for service and a relatively minor portion of the total building valuation. Therefore, development fees are not considered to be an undue constraint upon the production or maintenance of housing.

In addition to planning fees, the City of Long Beach charges various development impact fees for new development. In contrast to service fees that recover the costs of providing services, impact fees are intended to fund the improvements in infrastructure and services needed to accommodate new housing development. For instance, such fees include school, park and recreation, sewer, and transportation improvement fees.

To ensure that development impact fees are reasonably related to the costs to extend infrastructure, public services, and facilities, the City conducts a periodic nexus study that links service costs to the actual impacts of the development. However, to ensure that fees do not constrain the production of affordable housing, the City waives development impact fees – parks and recreation and transportation improvement fees – for housing that is dedicated as affordable to lower income households.

IV. Community Development Needs Assessment

HUD Community Planning and Development funds (CDBG, HOME, and ESG) can be used for a variety of supportive services and community development activities. These include: economic development; public and infrastructure improvements; community facilities; and community services.

As an older, highly urbanized and densely populated community, Long Beach is confronted with a wide range of community development issues, particularly in older neighborhoods where the housing stock, public improvements and community facilities are deteriorating, and businesses are declining.

A. Economic Development Profile and Needs Assessment

1. Statement of Need

With a population of nearly 500,000, Long Beach is larger than Atlanta, Cleveland, Kansas City, Minneapolis, Pittsburgh and St. Louis, yet Long Beach is not usually perceived as a major American city. It is both a regional employment center and a bedroom community, where two-thirds of working residents leave Long Beach for employment. The City has a small corporate business presence and many of the City's top 25 employers are government or not-for-profit agencies and organizations. Long Beach has a history as an aerospace manufacturing, navy, and trade center. However, in the past 15 years, there has been a structural change in the local economy – shifting from primarily military/industrial to service/retail. The City also has several growing industry sectors – such as education and healthcare – but an increasing number of the City's youth are without high school diplomas or jobs.

The Long Beach economy is, more than that of many cities, very sensitive to national, regional and global economic fluctuations. Long Beach is a principal international gateway and its future is inexorably tied to the Pacific Rim. Fluctuations in trade will directly impact the City. The Port of Long Beach is also an enormous economic driver for the City and the region, but investments are necessary to reduce negative environmental impacts. However, the Port of Long has shown a commitment to improving the environment, as demonstrated by its 20-year record of environmental protection programs.

With one of the most ethnically diverse populations in California, and residents from all walks of life and socio-economic classes, Long Beach retains a cohesive identity and a strong pride of place. The City's active and informed community is politically involved in both neighborhood-specific and community-wide issues.

From a physical standpoint, Long Beach is located along a stretch of the Southern California coastline in the heart of Los Angeles County. The City's marinas, beaches, parks and a revitalized downtown are key amenities to the overall quality of life. The City extends over 53 square miles (33,908 acres) and includes more than 50 distinctive neighborhoods and commercial areas. Long Beach has over 176,000 housing units that occupy approximately one-half of the City's land. Other land uses include commercial (9 percent), institutional (7 percent), industrial (6 percent), streets and utilities (18 percent), open space (8 percent), water (4 percent), and agriculture 1 percent. Long Beach is largely built out with only 473 acres (2 percent of total) of vacant land.

Based on the Census Bureau, certain demographic characteristics present potential economic development challenges to Long Beach:

- **Long Beach as Part of a Regional Economy:** According to the 2006-2010 ACS, 64 percent of employed residents worked outside of the City. Long Beach has characteristics of both an economic center and a bedroom community.
- **Long Beach is a “Tale of Two Cities”:** Long Beach has a very diverse population, where income, education and ethnicity split geographically along from east to west. The eastern portion of Long Beach is home to residents with higher education attainment, higher average income and lower poverty rates than the western part of town.
- **Long Beach’s Middle Class is Shrinking:** According to the 2006-2010 ACS, 35 percent of Long Beach households earned less than \$35,000 per year, while just 29 percent of California households earned less than \$35,000 per year. Approximately 19 percent of the Long Beach residents lived in poverty, compared to less than 14 percent of the California residents.
- **Some Youth are Troubled:** According to the 2006-2010 ACS, poverty impacts children more than any other group in Long Beach: 28 percent of children live in poverty. Some segments of Long Beach’s youth are in trouble: 17 percent of 18 to 24 year olds were high school dropouts.
- **Key Job Sectors are Changing:** Long Beach’s economy has shifted from a manufacturing and trade-based economy to one focused on health services, education, tourism, and professional and businesses services.

The official unemployment rate for Long Beach as of November 2011 was 13 percent. This unemployment rate is reflective of State (11 percent) and Los Angeles County (12 percent) trends in unemployment. The City expects to develop a more diversified economy based on the community’s strengths: trade, tourism, technology and retail. Entrepreneurs must be provided with increased access to financing, planning and customers.

2. Job Creation and Retention Programs

Job creation and retention efforts include providing loans to assist businesses in starting up or remaining competitive. Technical assistance to small businesses is also critical. As outlined in the City’s 2007 Economic Development Implementation plan, the City’s economic development efforts include the following:

- **Access to Capital:** Create access to capital for Long Beach businesses through referrals to other financial institutions, loans, grants, Industrial Development Bonds, and through participation in available federal, state and county programs.
- **Business Incentives:** Make strategic use of business incentives such as the Enterprise Zone and Sales Tax Agreements to retain, expand, create and attract businesses, particularly key sectors.

- **Market Long Beach and Neighborhoods:** Market Long Beach and its neighborhoods for retail attraction through events, media, tradeshow and direct contacts.
- **Infrastructure Investment:** Make strategic investments in public infrastructure, such as parking, curb and gutter, off-sites, sidewalks and street resurfacing to facilitate new business development and expansion.
- **Industrial and Commercial Site Development:** Work with the development community and use land assembly tools and financing to facilitate retention and development of modern commercial and industrial sites.
- **Small Business Technical Assistance:** Use existing network of providers to bring appropriate technical assistance to small and start-up businesses.
- **Arts and Cultural Initiatives:** Use arts and cultural events as economic development tools.
- **Corridor Revitalization:** Use business improvement districts, façade programs, streetscapes and code enforcement to support neighborhood retail and business improvement in corridors.
- **Job Training and Employment Assistance:** Provide job training for targeted industries.
- **Youth Workforce Assistance:** Provide schools with career and vocational training for youth through local providers.
- **Retail Recruitment:** Develop and implement retail recruitment strategies for specific neighborhoods. Work with development community and use land assembly tools and financing to facilitate development of new retail sites.
- **Economic Data:** Update economic data and use advanced planning to react to changing circumstances and adjust economic development efforts accordingly.
- **Retention, Expansion, Creation, Attraction Efforts:** Maximize efforts to retain, expand, create and attract businesses to Long Beach to increase employment.
- **Land Recycling:** Encourage appropriate reuse of sites (infill, remediation, brownfields, strip retail) to maximize land value.

B. Accessibility, Infrastructure and Community Facility Improvements

1. Improvements at Public Facilities

The Americans with Disabilities Act (ADA) of 1990 is federal civil rights legislation that makes it illegal to discriminate against persons with disabilities. Title II of the ADA requires elimination of discrimination in all public services and the elimination of architectural barriers in all publicly owned buildings and facilities. It is important that public facilities are ADA compliant to facilitate participation among disabled residents in the community planning and decision making processes. 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. By FY 2007, 95 percent of all City ADA facilities identified have been addressed and/or completed.

As a long established and built out community, Long Beach faces a particular challenge in not only providing new public/community facilities, but also in maintaining and improving existing facilities. In several older neighborhoods, community facilities are few or nonexistent, with limited vacant land remaining for future development.

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 (described later).
- **Nonprofit Assistance Program:** In the past, the City has made funds available to nonprofit agencies providing a community benefit or serving a defined clientele. These funds have been used for facility improvements with a particular focus on correcting code violations and physical upgrades that enhance service. The City has also implemented an annual plan to bring public facilities and parks into compliance with the Americans with Disabilities Act (ADA). Typical improvements have included restroom upgrades, elevators and curb cuts.

In a built up 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. 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.

2. Senior Services and Facilities

The City serves a large senior population and residents with disabilities. Senior centers are located Downtown, at El Dorado Park in East Long Beach, and at Houghton Park in North Long Beach. They are providing recreational programs, nutrition and health programs, educational opportunities, and transportation services. The Senior Citizens Advisory Commission advises the City Council on issues affecting seniors, including crime, senior abuse, and transportation needs. A number of services and facilities target the senior population:

- **Senior Facilities:** Five facilities throughout the City provide programs for seniors. Four of the facilities service the Hellman, Central, North and Lower West Long Beach neighborhoods.
- **Senior Services:** A variety of services offer seniors recreation and/or educational information. Some activities include: driving course, renter assistance, health screening, computer classes, senior aerobics, walking, dance, and volunteer opportunities.

C. Neighborhood Improvement Strategy (NIS)

1. Neighborhood Improvement Strategy

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, will be 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, and Khmer.

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 Long Beach City Council. 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

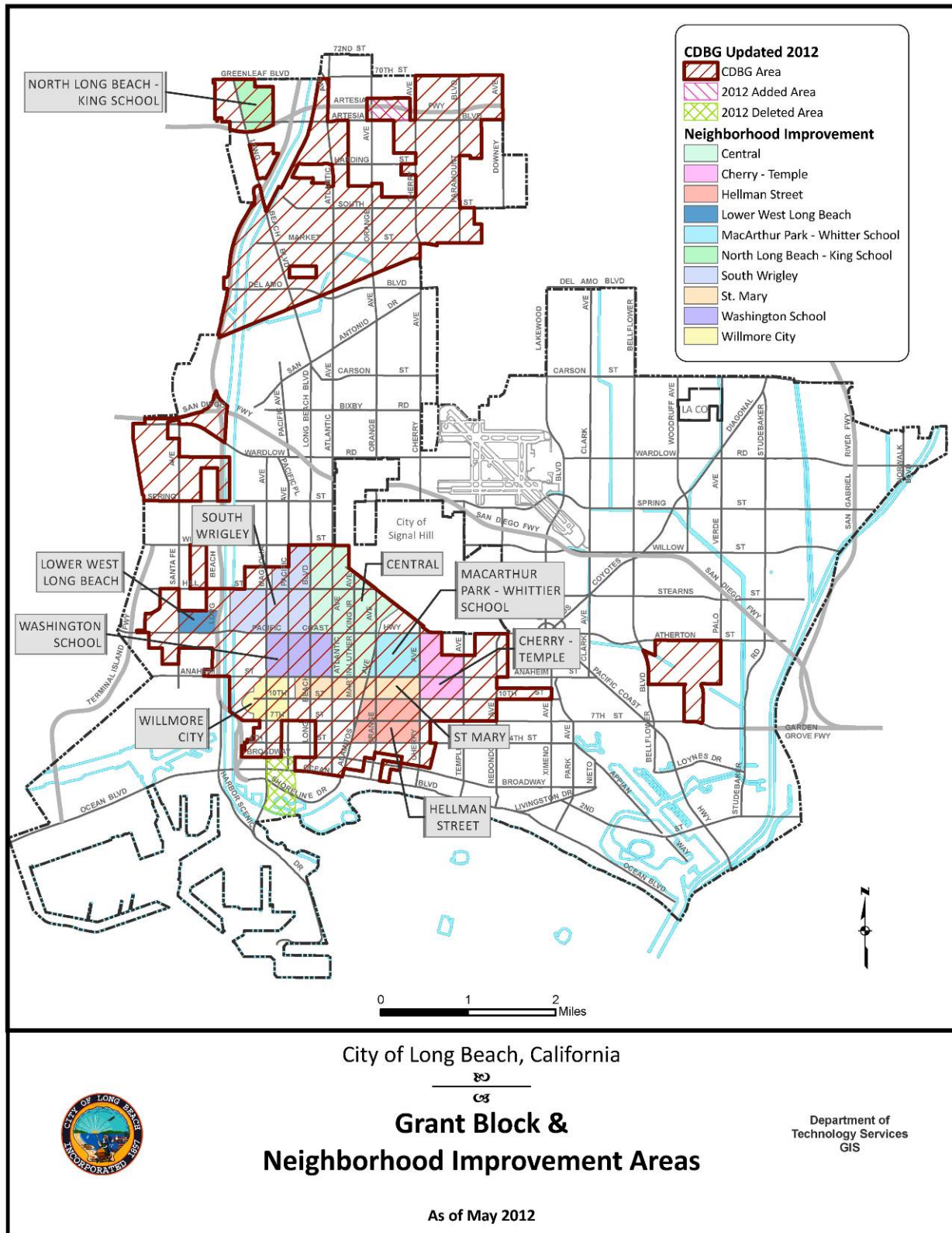
Table 33 and Figure 10 illustrate the geographic location of NIS areas. As shown, all NIS areas are located within the CDBG target areas. HUD has not updated the CDBG eligible areas based on American Community Survey data on household income. However, based on annual household income surveys and adjustments made by HUD, a 2012 dataset on low and moderate income block group is available from HUD. This dataset indicates that one block group is added to the City's CDBG eligible areas and one block group is removed from the eligible areas.

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.

Table 33: 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 th Street	Cherry Ave.	575101 575102 576901 576902
Hellman Street	10 th Street	Cherry Ave.	4 th Street	Alamitos Ave.	576401 576402 576403 576501 576502 576503
Lower West	20 th 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 th 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 th St.	Loma Vista	575801 575802 575803

Figure 10: Neighborhood Improvement Strategy (NIS) Areas



2. Neighborhood Resource Center (NRC)

The Neighborhood Resource Center (NRC) was established in 1995 to assist neighborhood and community organizations and individual residents to improve their neighborhoods. At the NRC, neighborhood groups have free use of a community meeting room and a photocopier to make free photocopies of newsletters and flyers to announce their meetings and events. Neighborhood groups can also borrow supplies at no cost for block parties, neighborhood events, and alley stenciling. Groups can borrow publications on a variety of subjects including property management, crime prevention, and urban forestry.

The NRC provides a Neighborhood Leadership Program – a five-month intensive program – to train residents to become more effective grassroots community leaders. The program is available in English, Spanish, and Khmer and includes training on grant proposal writing, asset mapping, public speaking and completing a class project along a selected corridor.

The NRC hosts free monthly workshops to assist neighborhood groups to improve their communities. Training workshops include how to resolve neighborhood problems, how to write grant proposals, and how to start a community garden. In addition, the NRC serves as a centralized resource where neighborhood groups can learn about grant announcements and receive free grant proposal preparation technical assistance in order to leverage neighborhood improvement funds from multiple sources.

3. Neighborhood Nuisance Abatement Program

The goal of the Neighborhood Nuisance Abatement Program (Nuisance Abatement), established in July 1997, is to coordinate the City resources in order to ameliorate neighborhood nuisances in an efficient and timely manner. In order to achieve this goal, Nuisance Abatement tracks chronic nuisance problems such as illegal drugs, vacant buildings, gangs, prostitution, consistent loud noises, or trash, and assists citizens in solving problems by directing them to the appropriate department. When necessary, Nuisance Abatement works with City departments to resolve specific problems, initiate administrative hearing procedures, or pursue other legal action to abate the chronic nuisance. A chronic neighborhood nuisance is defined as any property or person which has two or more of the following elements: (1) three or more complaints received within 60 days, from two or more sources; (2) alleged violations which involve enforcement by more than one City department and require coordinated response; or (3) the nuisance may pose an immediate threat to health or safety.

4. Dispute Resolution Services

Through a partnership with the City of Long Beach Neighborhood Services Bureau of the Development Services Department, the Los Angeles County Bar Association's Center for Civic Mediation offers free and low-cost mediation services to assist Long Beach residents, business owners and property owners to resolve disputes. With a local office located in the Neighborhood Resource Center, the Center for Civic Mediation offers a quick and inexpensive way to resolve disputes. Its goal is to improve the quality of life by diffusing ongoing conflicts and fostering non-violent alternatives to disputes which might otherwise result in court action, escalate into desperate acts of frustration, or lead to violence and ethnic/racial tensions in the community. Mediation is a highly successful process by which neutral trained mediators provide parties to a dispute with a way to communicate and hear one another's concerns. Under the

guidance of the mediator, people find solutions that can satisfy all parties and resolve the dispute. Common disputes resolved include landlord/tenant and neighbor/neighbor disputes that are resolved amicably without the need to utilize the court system.

D. Other Community Development Programs

1. Code Enforcement/Graffiti Removal

A number of City programs respond to the need for improvements in neighborhood conditions through code enforcement, graffiti removal, and neighborhood cleanup activities:

- **Intensified and NIS Code Enforcement (ICE) Program:** The ICE program is a comprehensive code enforcement program involving multiple City Departments, including the Department of Development Services. The program focuses on bringing all structures within a specific geographic area into compliance with City building, health and safety requirements. In addition, since most NIS area residents identify code enforcement as a critical neighborhood issue, the ICE program has been designed to include a focused component that strategically addresses this concern. These components are used to resolve blight in NIS neighborhoods and business corridors through a combination of incentives and stringent enforcement. The program provides property and business owners with information to proactively address code violations by giving them access to City resources that are available to help address blighted conditions affecting health and safety. Specific resources available include the CDBG-funded Home Improvement Rebate and Commercial Façade Improvement Programs.
- **Neighborhood Cleanup Assistance Program:** The City provides paint, tools, and related supplies to organized community volunteer efforts designed to physically improve neighborhood structures, streets, alleys and other blighted neighborhood conditions. NIS teams regularly hold monthly cleanups.
- **Graffiti Removal Program:** This program provides paint to assist property owners to remove graffiti from their properties. In addition, a graffiti removal hotline number is provided to area residents and businesses. All visible signs of graffiti are usually removed within one to two days.
- **Graffiti Prevention Mural Restoration Program:** This program offers a deterrent to graffiti by restoring murals at locations repeatedly targeted for graffiti vandalism.

2. Urban Forestry Program

The City established an Urban Forestry Program in 1993, which to date has planted thousands of trees in City parkways and median islands, mostly in low and moderate income areas. The program uses grant funding to purchase and maintain new trees, with a focus on volunteer help. Using neighborhood residents to help organize volunteers and plant trees, this program has created a spirit of pride in the community.

3. Youth Centers and Services

The following CDBG and other grant funded facilities and programs provide youth and childcare services. Some programs are offered Citywide; several are available only in targeted neighborhoods.

- **Future Generations Youth Center (Houghton Park Teen Center):** Supports teen programs in youth employment, career development and community volunteerism. The Center establishes relationships among teens, employers, and educators. The objective of the program is to employ teens, advance teen careers through resume-building and job referral activities, and engage teens in community volunteer work.
- **Gang Intervention/Prevention Program:** Sponsors workshops for youth and parents of youth that are currently involved in gangs and those at risk of joining gangs. Parent Awareness Seminars focus on helping parents cope with problems facing youth today, such as drugs, gangs and violence.
- **Afterschool and Weekend Recreation:** Offers supervised activities to youth at risk of gang involvement. Various school sites located within targeted neighborhoods are open after-hours and on weekends.
- **Mobile Recreation Services:** This service has been provided during summer months to youth in low income neighborhoods where no parks or schools are closely located. Recreational equipment/art and craft supplies are driven by van to the areas. Activities have taken place on streets temporarily closed to traffic.
- **Hire-A-Youth:** Provides workshops on resume development and interviewing skills. It also helps youth gain employment by matching their resume with perspective employers through an Internet database system.

A wide range of youth programs and activities are being offered by the City through various departments (Health, Parks, Recreation, and Marine) and community-based, nonprofit organizations.

4. Neighborhood Revitalization and Problem Solving

Neighborhood Services Bureau staff serves as a community builder bringing resources to the public's attention. Through a concerted effort with other City departments such as Code Enforcement, Police, and Parks, Recreation and Marine, leveraging of many additional resources and services provides the opportunity to bring more assistance to neighborhoods that need it. Citizen input, resident training, and leadership development are essential in the development of solutions for neighborhood issues. Ultimately, community building and partnership efforts lead to cleaner, safer and more stable neighborhoods with residents better equipped to address their neighborhood concerns, challenges and opportunities.

V. Strategic Plan

The Strategic Plan is the centerpiece of the Consolidated Plan. The Plan describes:

- General priorities for assisting households
- Programs to assist those households in need
- Five-year objectives identifying proposed accomplishments

The Strategic Plan also addresses the following areas:

- Anti-poverty strategy
- Lead-based paint hazard reduction
- Reduction of barriers to affordable housing
- Institutional Structure/Coordination among agencies

A. Resources for Housing and Community Development Activities

Long Beach has access to a variety of federal, state, local and private resources to achieve its housing and community development goals. Specific funding sources will be utilized based on the opportunities and constraints of each program. Table 34 summarizes the major sources of funding available to carry out housing activities in Long Beach, and provides information on local funding levels where applicable.

Table 34: Financial Resources for Housing Activities		
Program Name	Description	Eligible Activities
1. Federal Programs		
Community Development Block Grant (CDBG)	Grants awarded to the City on a formula basis for housing and community development activities primarily benefiting low and moderate income households. For FY 2013, Long Beach anticipates receiving approximately \$6 million in CDBG funds from HUD. Program administered by Neighborhood Services Bureau of the Development Services Department.	<ul style="list-style-type: none"> ▪ Property Acquisition ▪ Relocation and Demolition ▪ Rehabilitation ▪ Public Facilities and Improvements ▪ Economic Development, Job Creation/Retention ▪ Public Services
HOME Investment Partnership Program	Flexible grant program awarded to City on a formula basis for housing activities benefiting low and moderate income households. For FY 2013, Long Beach anticipates receiving approximately \$2.4 million in HOME funds from HUD. Program administered by Housing Services Bureau.	<ul style="list-style-type: none"> ▪ New Construction ▪ Acquisition ▪ Rehabilitation ▪ Relocation Costs ▪ Tenant-based Rental Assistance

Table 34: Financial Resources for Housing Activities		
Program Name	Description	Eligible Activities
Emergency Solutions Grant (ESG)	Grant awarded to City to implement a broad range of activities that serve homeless persons. For FY 2013, the City anticipates receiving approximately \$675,000 in ESG funds from HUD. Program administered by Long Beach Department of Health and Human Services.	<ul style="list-style-type: none"> ▪ Shelter Construction ▪ Shelter Operation ▪ Social Services ▪ Homeless Prevention
Housing Choice Vouchers	Rental assistance payments to owners of private market rate units on behalf of low-income (50 percent MFI) tenants. Administered by the Housing Authority of the City of Long Beach (HACLB). Over 13,900 City households currently receive Section 8 housing vouchers.	<ul style="list-style-type: none"> ▪ Rental Assistance
Section 108 Loan	Provides loan guarantee to CDBG entitlement jurisdictions for pursuing large capital improvements or other projects. Jurisdiction must pledge future CDBG allocations for loan repayment. Loan amount can be up to five times jurisdiction's annual CDBG entitlement.	<ul style="list-style-type: none"> ▪ Acquisition ▪ Rehabilitation ▪ Homebuyer Assistance ▪ Economic Development ▪ Public Infrastructure
Mortgage Credit Certificate Program	Income tax credits available to first-time homebuyers to buy new or existing single-family housing. Los Angeles County administers program on behalf of jurisdictions in the County.	<ul style="list-style-type: none"> ▪ Homebuyer Assistance
Housing for Persons with AIDS (HOPWA)	Only federal housing program specifically designed to meet needs of people living with HIV/AIDS. City of Los Angeles serves as local grantee.	<ul style="list-style-type: none"> ▪ New Construction ▪ Rehabilitation ▪ Acquisition
Shelter Plus Care Program	Grants for rental assistance that are offered with support services to homeless with disabilities.	<ul style="list-style-type: none"> ▪ Rental Assistance ▪ Homeless Assistance ▪ Support Services
Supportive Housing Program (SHP)	Grants for development of supportive housing and support services to assist homeless persons in the transition from homelessness.	<ul style="list-style-type: none"> ▪ Transitional Housing ▪ Permanent Housing for Disabled ▪ Supportive Housing ▪ Support Services ▪ Safe Havens
2. State Programs		
Low-income Housing Tax Credit (LIHTC)	Tax credits are available to persons and corporations that invest in low-income rental housing. Proceeds from the sale are typically used to create housing.	<ul style="list-style-type: none"> ▪ New Construction
Multi-Family Housing Program (MHP)	Deferred payment loans to local governments, non-profit developers and for-profit developers for new construction, rehabilitation and preservation of permanent and transitional rental housing for lower income households.	<ul style="list-style-type: none"> ▪ New Construction ▪ Rehabilitation ▪ Preservation

Table 34: Financial Resources for Housing Activities		
Program Name	Description	Eligible Activities
California Housing Finance Agency (CalHFA) Multi-Family Programs	Below market rate permanent financing for the acquisition/rehabilitation, preservation or new construction of rental housing that includes a portion of the units affordable to lower income households.	<ul style="list-style-type: none"> ▪ New Construction ▪ Rehabilitation ▪ Acquisition of properties from 20 to 150 units ▪ Preservation
California Housing Finance Agency (CalHFA) Home Mortgage Purchase Program	CalHFA sells tax-exempt bonds to make below market loans to first-time homebuyers. Program operates through participating lenders who originate loans for CalHFA.	<ul style="list-style-type: none"> ▪ Homebuyer Assistance
CalHome Program	Grants to municipalities and nonprofit developers to assist first-time homebuyers in home purchase. Project loans for development of multi-unit homeownership projects.	<ul style="list-style-type: none"> ▪ Homebuyer Assistance ▪ New Construction (owner)
3. Local Programs		
Redevelopment Housing Fund	With the dissolution of the redevelopment agency, pursuant to State law, the future of redevelopment housing fund is uncertain.	<ul style="list-style-type: none"> ▪ Acquisition ▪ Rehabilitation ▪ New Construction ▪ Homebuyer Assistance
City of Industry Funds	North Long Beach is eligible to compete for City of Industry Housing Funds administered by the County Community Development Commission. (Census tracts must fall within 15 mile radius of Industry)	<ul style="list-style-type: none"> ▪ Affordable Housing Development ▪ Acquisition/Rehab ▪ Special Needs Housing

B. Establishing Priorities

The Strategic Plan focuses on activities to be funded with the three federal entitlement grants received by Long Beach (CDBG, HOME, and ESG). Specific five-year objectives or “performance measures” are provided as benchmarks for measuring accomplishments under each activity. These performance measures are directly linked with the one-year performance measures contained the City’s annual Action Plans.

To provide a complete picture of the City’s overall housing and community development strategy, activities funded through non-federal entitlement/redevelopment set-aside funding sources are also presented. However, activities with outside funding are not counted within the Consolidated Plan goals and objectives.

1. Overall Strategic Theme

The City of Long Beach General Plan establishes the following principles that help guide the use of public funds:

- Build a strong network of healthy neighborhoods in Long Beach;
- Strengthen community leadership, collaboration and stewardship and increase public participation;
- Create healthy neighborhoods where diversity is celebrated, arts and cultural programs flourish, services are accessible, and all people have tools to improve the quality of their lives;
- Support neighborhood efforts to create beauty and pride by removing blight and providing high-quality and well-maintained public infrastructure, parks and public facilities in each neighborhood; and,
- Improve the quality and availability of housing by addressing declining homeownership, neighborhood stability and overcrowding.

2. Obstacles for Meeting Underserved Needs

The primary obstacle to meeting the needs of the most underserved groups in Long Beach (primarily low income families, seniors, and the homeless) is the general lack of funding resources available to the public and private agencies providing the services to meet those needs. The economic downturn that began in late 2007 has impacted both private foundations and public agencies as donations have declined along with public funding. Continued state budget shortfalls have caused the State of California to reduce funding for local aid to cities, significantly impacting the funding of local programs.

In addition, the dissolution of redevelopment agencies – results of Assembly Bill 1X26 and a December 2011 California Supreme Court decision – seriously compromised the ability of the City of Long Beach to pursue affordable housing and community development activities. Elimination of redevelopment agencies (RDAs) also means that no more tax increment revenue can be generated. Redevelopment funds have represented one of the largest funding sources for affordable housing in California (redevelopment law required that 20 percent of the funds must be spent for affordable housing), and were utilized to revitalize blighted areas and foster economic development in redevelopment project areas.

At the federal level, entitlement grants have not kept up with inflation and have been reduced over the years, further decreasing funds available to provide services to meet needs within the community. With inflation, lower incomes, and the growing needs of low income persons and special needs groups, the reduction in funding resources is a significant obstacle to meeting underserved needs in Long Beach.

3. Criteria for Establishing Priorities

In establishing five-year priorities for assistance, the City of Long Beach has taken several concerns into consideration:

1. Those categories of low and moderate income households most in need of housing and community development assistance;
2. Which activities will best meet the needs of those identified households; and
3. The extent of federal and other resources available to address these needs.

4. Priority Spending Levels

Based on input from the Consolidated Plan Needs Assessment and the public participation process, priority housing needs for expenditure of federal funds have been assigned according to the following HUD ranking:

High Priority: Activities to address this need will be funded by the City using Federal CDBG, HOME, ESG, or Section 8 funds during the five-year period.

Medium Priority: If CDBG, HOME, or ESG funds are available, activities to address this need may be funded by the City during this five-year period. Also, the City may take other actions to help this group locate other sources of funds.

Low Priority: The City will not fund activities to address this need using CDBG, HOME, or ESG funds during the five-year period, but other entities' applications for Federal assistance might be supported and found consistent with this Plan. In order to commit CDBG, HOME, or ESG Program monies to a Low Priority activity, the City would have to amend the Consolidated Plan through a formal process required by the Consolidated Plan rules.

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

5. Performance Measures

The City has incorporated outcome measures for activities in accordance with the Federal Register Notice dated March 7, 2006, which requires the following Performance Measure Objectives/Outcomes to be associated with each activity:

	Outcome 1: Availability/Accessibility	Outcome 2: Affordable	Outcome 3: Sustainability
General Objective SL: Suitable Living Environment	SL-1	SL-2	SL-3
	Improve the Accessibility of a Suitable Living Environment	Improve the Affordability of a Suitable Living Environment	Improve the Sustainability of a Suitable Living Environment
General Objective DH: Decent Housing	DH-1	DH-2	DH-3
	Improve the Accessibility of Decent Housing	Improve the Affordability of Decent Housing	Improve the Sustainability of Decent Housing
General Objective EO: Economic Opportunity	EO-1	EO-2	EO-3
	Improve the Accessibility of Economic Opportunities	Improve the Affordability of Economic Opportunities	Improve the Sustainability of Economic Opportunities

C. Priority Housing Needs

1. Specific Housing Programs and Objectives

The following presents the City's housing priorities, strategies, and objectives to address Long Beach's housing needs over the FY 2013 – FY 2017 period. The Housing Services Bureau takes the lead in administering HOME funds and the remaining balance of the Redevelopment Low/Moderate Income Housing Funds on behalf of the City, and the Housing Authority of the City of Long Beach administers the Housing Choice Voucher Program.

Key implementation strategies are outlined on the priority matrix on the following page. However, the City may pursue additional programs/activities that are consistent with the priorities and objectives set in this Consolidated Plan.

Consolidated Plan Housing (H) Priority #1: Ownership Housing Rehabilitation Assistance

Priority Level:	High	City Goal:	Preserve the existing supply of ownership housing.
------------------------	------	-------------------	----------------------------------------------------

Implementation Strategy:

Programs and activities to be pursued include, but are not limited to, the following:

Single-Family Residential (Owner-Occupied) Rehabilitation Loan Program
 The Owner-Occupied Rehabilitation Loan Program offers low-interest loans to homeowners to make improvements and repairs to their homes, up to a maximum of \$35,000 per unit at an interest rate of three percent. Payment on the loans may be deferred until the home is sold or transferred. City assistance can be used to correct code deficiencies, repair damage, and improve the building or grounds. Eligible applicants are low (50 percent MFI) and moderate (80 percent MFI) income homeowner-occupants. Low or zero interest loans may be made to fund rehabilitation required to meet lead-based paint requirements.

HUD Objective:	<input type="checkbox"/> Suitable Living Environment (SL)	HUD Outcome:	<input checked="" type="checkbox"/> Availability/Accessibility (1)
	<input checked="" type="checkbox"/> Decent Housing (DH)		<input type="checkbox"/> Affordability (2)
	<input type="checkbox"/> Create Economic Opportunities (EO)		<input type="checkbox"/> Sustainability (3)

Funding Sources:	<input type="checkbox"/> CDBG	<input type="checkbox"/> NSP
	<input checked="" type="checkbox"/> HOME	<input type="checkbox"/> Redevelopment
	<input type="checkbox"/> ESG	<input type="checkbox"/> Other (_____)

Five-Year Outputs		Five-Year Outcomes
Income	Housing Units	<ul style="list-style-type: none"> Improve housing conditions for 160 single-family owner-occupied housing units. Meet and exceed HUD Housing Quality Standards.
Extremely Low (30% MFI)	0	
Low (50% MFI)	0	
Moderate (80% MFI)	0	
Total	160	
Target Population	Housing Units	
Elderly	0	
Frail Elderly	0	
Large Families	0	
Severe Mental Illness	0	
Physical Disability	0	
Developmental Disability	0	
Drug and Alcohol Abuse	0	
HIV/AIDS	0	
Victim of Domestic Violence	0	
Homeless Families	0	

Consolidated Plan Housing (H) Priority #2: Acquisition/Rehabilitation Assistance				
Priority Level:	High	City Goal:	Preserve the existing supply of rental and ownership housing.	
Implementation Strategy:	<p>Programs and activities to be pursued include, but are not limited to, the following:</p> <p>Multi-Family Residential Rehabilitation Loan Program The Multi-Family Residential Rehabilitation Loan Program provides zero or low interest loans, with no maximum loan amount, to owners of rental properties with four or more units on a lot. To qualify for the rehabilitation loan, the property must be occupied by low and moderate income tenants and units maintained at affordable rents.</p> <p>Acquisition and Rehabilitation Program The City works in cooperation with the LBHDC to administer an acquisition and rehabilitation program for multi-family and single-family homes, some of which are acquired from the City through HUD's "Homes to Local Government Program." LBHDC acquires buildings and sells them to a nonprofit developer to rehabilitate, who in turns sells or rents to low and moderate income households with affordability restrictions. The average subsidy per unit under this program is \$35,000. Many units provided by the LBHDC address special needs. As a means of addressing the City's need for large family housing, properties are often reconfigured to provide three bedroom units. A portion of activities under this program satisfies the City's 15 percent CHDO requirement for HOME funds.</p>			
	HUD Objective:	<input type="checkbox"/> Suitable Living Environment (SL) <input checked="" type="checkbox"/> Decent Housing (DH) <input type="checkbox"/> Create Economic Opportunities (EO)	HUD Outcome:	<input checked="" type="checkbox"/> Availability/Accessibility (1) <input type="checkbox"/> Affordability (2) <input type="checkbox"/> Sustainability (3)
Funding Sources:	<input type="checkbox"/> CDBG <input checked="" type="checkbox"/> HOME <input type="checkbox"/> ESG	<input type="checkbox"/> NSP <input type="checkbox"/> Redevelopment <input type="checkbox"/> Other (_____)		
Five-Year Outputs		Five-Year Outcomes		
Income	Housing Units	<ul style="list-style-type: none"> Improve housing conditions and maintain affordability for 250 low and moderate income households through acquisition/rehabilitation activities and through the Multi-Family Residential Rehabilitation Loan Program. Meet and exceed HUD Housing Quality Standards. 		
Extremely Low (30% MFI)	0			
Low (50% MFI)	0			
Moderate (80% MFI)	0			
Total	250			
Target Population	Housing Units			
Elderly	0			
Frail Elderly	0			
Large Families	0			
Severe Mental Illness	0			
Physical Disability	0			
Developmental Disability	0			
Drug and Alcohol Abuse	0			
HIV/AIDS	0			
Victim of Domestic Violence	0			
Homeless Families	0			

Consolidated Plan Housing (H) Priority #3: Home Improvement Assistance			
Priority Level:	High	City Goal:	Preserve the existing supply of ownership housing.
Implementation Strategy:	<p>Programs and activities to be pursued include, but are not limited to, the following:</p> <p>Home Improvement Rebate Program \$2,000 grants to be rebated to targeted low/moderate income residential property for exterior improvements made to address code-related issues affecting health and safety and to sustain the City's aging housing stock. This program is offered primarily to households in the Neighborhood Improvement Strategy (NIS) areas and targeted to special needs population homeowners.</p> <p>Tool Rental Assistance Provides up to \$500 towards rental of tools for home improvement projects.</p> <p>Program Delivery of Residential Rehabilitation Programs The City will utilize CDBG funding to deliver a range of residential rehabilitation programs to income-qualified households.</p>		
HUD Objective:	<input type="checkbox"/> Suitable Living Environment (SL)	HUD Outcome:	<input type="checkbox"/> Availability/Accessibility (1)
	<input checked="" type="checkbox"/> Decent Housing (DH)		<input type="checkbox"/> Affordability (2)
	<input type="checkbox"/> Create Economic Opportunities (EO)		<input checked="" type="checkbox"/> Sustainability (3)
Funding Sources:	<input checked="" type="checkbox"/> CDBG	<input type="checkbox"/> NSP	
	<input type="checkbox"/> HOME	<input type="checkbox"/> Redevelopment	
	<input type="checkbox"/> ESG	<input type="checkbox"/> Other (_____)	
Five-Year Outputs		Five-Year Outcomes	
Income	Housing Units	<ul style="list-style-type: none"> ▪ Improve housing conditions for 1,250 low and moderate income households. ▪ Provide Home Improvement Rebates to 1,000 households. ▪ Provide Tool Rental Assistance to 250 households. 	
Extremely Low (30% MFI)	0		
Low (50% MFI)	0		
Moderate (80% MFI)	0		
Total	1,250		
Target Population	Housing Units		
Elderly	0		
Frail Elderly	0		
Large Families	0		
Severe Mental Illness	0		
Physical Disability	0		
Developmental Disability	0		
Drug and Alcohol Abuse	0		
HIV/AIDS	0		
Victim of Domestic Violence	0		
Homeless Families	0		

Consolidated Plan Housing (H) Priority #4: Housing Code Enforcement			
Priority Level:	High	City Goal:	Preserve the existing supply of ownership housing.
Implementation Strategy:	<p>Programs and activities to be pursued include, but are not limited to, the following:</p> <p>Code Enforcement Program – Intensive Code Enforcement (ICE) The Code Enforcement Program plays an integral role in achieving the City’s goals to address substandard and overcrowded housing conditions. The City has implemented a comprehensive restructuring of the Code Enforcement Program to improve the delivery of services, while reducing costs. The Program is administered by the Neighborhood Services Bureau of the Development Services Department, and provides improved coordination with housing, redevelopment, and neighborhood improvement/outreach activities conducted within the Department.</p> <p>The ICE program is a comprehensive code enforcement program involving multiple City Departments, including the Department of Development Services. The program focuses on bringing all structures within a specific geographic area into compliance with City building, health and safety requirements. In addition, since most NIS area residents identify code enforcement as a critical neighborhood issue, the ICE program has been designed to include a focused component that strategically addresses this concern. These components are used to resolve blight in NIS neighborhoods and business corridors through a combination of incentives and stringent enforcement. The program provides property and business owners with information to proactively address code violations by giving them access to City resources that are available to help address blighted conditions affecting health and safety. Specific resources available include the CDBG-funded Home Improvement Rebate and Commercial Façade Improvement Programs.</p> <p>City Attorney – Code Enforcement City Attorney support of CDBG funded code enforcement cases.</p>		
HUD Objective:	<input type="checkbox"/> Suitable Living Environment (SL) <input checked="" type="checkbox"/> Decent Housing (DH) <input type="checkbox"/> Create Economic Opportunities (EO)	HUD Outcome:	<input type="checkbox"/> Availability/Accessibility (1) <input type="checkbox"/> Affordability (2) <input checked="" type="checkbox"/> Sustainability (3)
Funding Sources:	<input checked="" type="checkbox"/> CDBG <input type="checkbox"/> HOME <input type="checkbox"/> ESG	<input type="checkbox"/> NSP <input type="checkbox"/> Redevelopment <input type="checkbox"/> Other (_____)	

Five-Year Outputs		Five-Year Outcomes
Income	Housing Units	<ul style="list-style-type: none"> ▪ Improve housing and neighborhood conditions for households in CDBG Target Areas. ▪ Bring 50,000 housing units in CDBG Target Areas and NIS areas into compliance with housing codes. ▪ Pursue code compliance of 250 units through legal actions. ▪ Connect income-qualified households to City housing rehabilitation programs for assistance.
Extremely Low (30% MFI)	0	
Low (50% MFI)	0	
Moderate (80% MFI)	0	
Total	50,250	
Target Population	Housing Units	
Elderly	0	
Frail Elderly	0	
Large Families	0	
Severe Mental Illness	0	
Physical Disability	0	
Developmental Disability	0	
Drug and Alcohol Abuse	0	
HIV/AIDS	0	
Victim of Domestic Violence	0	
Homeless Families	0	

Consolidated Plan Housing (H) Priority #5: Rental Assistance			
Priority Level:	High	City Goal:	Provide rental assistance to low income households.
Implementation Strategy:	<p>Programs and activities to be pursued include, but are not limited to, the following:</p> <p>Security/Utility Deposit Assistance Security Deposit Assistance/Utility Deposit Assistance is provided for homeless families seeking permanent shelter. Clients served under this program are usually those that earn below 50% Area Median Income (MFI).</p> <p>Housing Choice Voucher Program The Housing Authority of the City of Long Beach (HACLB) administers the Section 8 Rental Assistance Program within Long Beach. The Program provides rent subsidies directly to the landlord in the private rental market for low income (50 percent MFI) tenants. Currently, 13,891 households in the City are receiving Housing Choice Vouchers, with another 5,500 households on the waiting list for assistance.</p>		
HUD Objective:	<input type="checkbox"/> Suitable Living Environment (SL) <input checked="" type="checkbox"/> Decent Housing (DH) <input type="checkbox"/> Create Economic Opportunities (EO)	HUD Outcome:	<input type="checkbox"/> Availability/Accessibility (1) <input checked="" type="checkbox"/> Affordability (2) <input type="checkbox"/> Sustainability (3)
Funding Sources:	<input type="checkbox"/> CDBG <input checked="" type="checkbox"/> HOME <input type="checkbox"/> ESG	<input type="checkbox"/> NSP <input type="checkbox"/> Redevelopment <input checked="" type="checkbox"/> Other (HUD Section 8 Allocations)	
Five-Year Outputs		Five-Year Outcomes	
Income	Housing Units	<ul style="list-style-type: none"> ▪ Provide decent rental housing that meets HUD Housing Quality Standards and relieve housing cost burden for the City low income households. ▪ Provide rental assistance to 350 households through HOME-funded Security Deposit/Utility Deposit Assistance. ▪ Provide rental assistance to 69,500 low income households (duplicated) through Housing Choice Voucher program. 	
Extremely Low (30% MFI)	34,925		
Low (50% MFI)	34,925		
Moderate (80% MFI)	0		
Total	69,850		
Target Population	Housing Units		
Elderly	8,380		
Frail Elderly			
Large Families	0		
Severe Mental Illness	20,725		
Physical Disability			
Developmental Disability			
Drug and Alcohol Abuse	0		
HIV/AIDS	0		
Victim of Domestic Violence	0		
Homeless Families	90		

Consolidated Plan Housing (H) Priority #6: Fair Housing			
Priority Level:	High	City Goal:	Ensure equal housing opportunity for all
Implementation Strategy:	<p><i>Programs and activities to be pursued include, but are not limited to, the following:</i></p> <p>Fair Housing The Fair Housing Program for the City includes the following programs:</p> <ul style="list-style-type: none"> ▪ Discrimination Program ▪ Landlord/Tenant Program ▪ Education and Outreach Program 		
HUD Objective:	<input type="checkbox"/> Suitable Living Environment (SL)	HUD Outcome:	<input checked="" type="checkbox"/> Availability/Accessibility (1)
	<input checked="" type="checkbox"/> Decent Housing (DH)		<input type="checkbox"/> Affordability (2)
	<input type="checkbox"/> Create Economic Opportunities (EO)		<input type="checkbox"/> Sustainability (3)
Funding Sources:	<input checked="" type="checkbox"/> CDBG	<input type="checkbox"/> NSP	
	<input type="checkbox"/> HOME	<input type="checkbox"/> Redevelopment	
	<input type="checkbox"/> ESG	<input type="checkbox"/> Other (_____)	
Five-Year Outputs		Five-Year Outcomes	
Income	Housing Units	<ul style="list-style-type: none"> ▪ Provide equal housing opportunity for all, regardless of race, color, religion, national origin, ancestry, gender/gender identity, disability/medical condition, sexual orientation, source of income, age, familial status, or marital status, or any other arbitrary factor. ▪ Assist 10,000 people with fair housing services. 	
Extremely Low (30% MFI)	0		
Low (50% MFI)	0		
Moderate (80% MFI)	0		
Total	10,000		
Target Population	Housing Units		
Elderly	0		
Frail Elderly	0		
Large Families	0		
Severe Mental Illness	0		
Physical Disability	0		
Developmental Disability	0		
Drug and Alcohol Abuse	0		
HIV/AIDS	0		
Victim of Domestic Violence	0		
Homeless Families	0		

2. Lead-Based Paint Reduction Strategy

The City's lead-based paint (LBP) hazard reduction strategy involves several components.

a. Housing Programs

All CDBG, HOME, and NSP-funded housing programs and projects have incorporated lead-based paint hazard reduction efforts. In addition, the City has complied with federal lead safety requirements, including pre-rehabilitation lead inspections and post-rehabilitation lead clearances. These practices will continue for the federally funded rehabilitation projects under this five-year Consolidated Plan, which estimates lead inspection and/or clearances for approximately 1,400 housing units.

b. Code Enforcement

Code Enforcement uses the Lead Safe Work Practice (LSWP) standards to correct code enforcement violations. Five Code Enforcement employees have obtained the State of California Department of Public Health Lead Inspection Assessor certification.

c. Childhood Lead Poisoning Prevention Program (CLPPP):

The Department of Health and Human Services also manages the CLPPP focusing on case management of children with elevated blood lead levels as defined by the State. This program provides community outreach regarding lead poisoning prevention and the hazards of lead poisoning, as well as information on identifying sources of lead. Health education presentations and materials are provided at community events and meetings. Public Health Nurses (PHNs) provide case management services to children who are referred to the program. Case management services include an interview and lead prevention and nutrition education by PHNs with the parents. The PHNs encourage parents to conduct medical follow-up for children who have lead poisoning. A Registered Environmental Health Specialist provides an environmental inspection including on-site testing and specimen collection for possible sources of lead for testing by the Health Department Public Health Laboratory. The PHNs also provide outreach and education to parents of children with lower lead levels and to adults who have elevated lead levels.

d. Lead Hazard Control (LHC) Strategy

In April 2009, the Department of Health and Human Services Bureau of Environmental Health was awarded a three-year, \$3 million grant from HUD to eliminate lead-based paint hazards in low income residences. The Lead Hazard Control (LHC) Program identifies low income residences (with a focus on families with children under six years old), and addresses lead poisoning hazards created by lead-based paint. These may include chipping and peeling paint on walls and exterior surfaces, dust-producing friction surfaces (like doors, cabinets, and windows), and other conditions whereby children and adults are exposed to lead-based paint dust or chips. The program hires painting and construction companies that are certified to work with lead, and families are relocated during the renovations. The program is also responsible for conducting outreach/education events in the community, and training economically disadvantaged people in lead-safe work practices so that they may be hired as part of these renovations.

In FY 2012, the City of Long Beach received another \$2.5 million from HUD for its Lead Hazard Control (LHC) program. Table 35 outlines the LHC’s work program for the new round of funding.

Table 35: Lead Hazard Control Work Strategy (FY 2012 – FY 2015)	
Objective	Methodology
Enrollment: 205 Units	Enrollment Specialist accepts referrals (80 units are on a current waiting list for LHC from Section 8 Housing). Enrollment Specialist enters unit information into shared database, collects income information, and obtains Owner consent to inspect for lead.
Assessment: 195 Units	Enrollment Specialist verifies resident income meets latest low-income definitions (HUD); Health Education Specialist educates residents, advises residents of relocation and other responsibilities associated with LHC activities. Inspector / Assessors perform inspections, create report.
Units Cleared/Completed: 185	After LHC work is performed by contractor, Inspector/Assessors follow HUD and State of California clearance protocols. Submit samples to certified lab.
Outreach Events: 20	Program manager solicits educational outreach opportunities from city and community groups. Program manager and health educator attend event, provide materials and education, with focus on pregnant women and children under six. Provide lead-safe work practices education for CLPPP events.
Training: 20 Low Income	Program Assistant coordinates with Center for Working Families, City Section 3 coordinator, and local media to recruit low-income residents interested in becoming lead-based paint certified workers. Contract with local certified training company to provide education, certification.

3. Public Housing

The Housing Authority of the County of Los Angeles (HACoLA) owns and operates the only public housing project in Long Beach - the Carmelitos Housing Development located in North Long Beach. HACoLA receives modernization funds annually from HUD to maintain its public housing stock.

The Resident Council at Carmelitos meets with HACoLA staff regularly. The residents, through the Council, are encouraged to take part in determining the needs of their neighborhood by completing various surveys and attending meetings with HACoLA’s Resident Initiatives staff.

An on-site Service Learning Program provides residents a range of learning opportunities. The Carmelitos Community Garden represents another community partnership to improve the quality of life for public housing residents. The City will continue to inform Carmelitos residents about available City programs and will continue to coordinate with HACoLA to increase activities and improve the living conditions of residents.

4. Reduction of Barriers to Affordable Housing

As the second largest city in the County and one with a significant number of low and moderate income households, Long Beach has extensive housing needs. However, older housing stock, limited vacant land, and diminishing local, state, and federal housing funds have all impacted the City’s ability to serve its residents.

a. Long Beach Housing Development Company

The City will continue to improve and expand affordable housing opportunities in the City through its public nonprofit corporation, the Long Beach Housing Development Company (LBHDC). The LBHDC is a nonprofit, public benefit corporation established to assist in the creation of affordable housing opportunities, including both rental and home ownership. The two major sources of revenue for the LBHDC have been the 20 percent redevelopment Tax Increment Housing Set-Aside from the City's seven redevelopment project areas, and federal HOME funds. However, with the dissolution of redevelopment agencies in California pursuant to AB1X26 and AB1X27, as well as the significantly reduced HOME allocation, the City's ability to provide affordable housing is severely compromised. Nonetheless, the LBHDC will continue to work with Community Housing Development Organizations (CHDOs) and other developers to create additional affordable housing opportunities for low income households.

The City's Housing Services and Neighborhood Services Bureaus will work with the LBHDC and the City to identify and finance affordable housing projects and programs that will provide safe, decent, and affordable rental and ownership opportunities for Long Beach residents and workers.

b. Incentives for Affordable Housing

To encourage the development and conservation of affordable housing, the City has adopted several ordinances – a density bonus ordinance, State coastal zone law, as well as various other incentives. These ordinances encourage higher density housing that is affordable to special needs populations and remove potential constraints to development, while preserving affordable units in the coastal zone.

- **Density Incentives** – Long Beach has adopted the State density law to provide up to 35 percent of density bonus to facilitate the development of lower income housing, moderate-income condominiums, and housing for seniors.
- **Waiver of Fees** – In addition to the density bonus, parks and recreation and transportation development fees are waived for affordable housing if the criteria on length of affordability and income/affordability level are met.
- **Relaxed Standards** – In conjunction with the density bonus ordinance, certain development standards may be relaxed if increased density cannot be physically accommodated on the site. This provision follows a priority order specified in the Zoning Code and the applicant must show that the density bonus cannot be achieved with each sequential waiver before the next waiver is allowed. The priority order is:
 1. Percentage of compact parking
 2. Tandem parking design limitations;
 3. Privacy standards;
 4. Private open space;
 5. Common open space;
 6. Height;
 7. Distance between buildings;
 8. Side yard setbacks;

9. Rear yard setbacks;
10. Number of parking spaces (but not less than one space per unit); and
11. Front setbacks.

If the developer believes that with the density bonus and the additional incentives, the provision of lower income housing, moderate income condominiums, or senior citizen housing units is not financially feasible, then the developer may submit a project pro forma demonstrating the deficiency.

5. Activities to Further Fair Housing

a. Fair Housing Program

Fair housing is a Citywide program that provides assistance to Long Beach residents to settle disputes related to violations of local, State and Federal housing laws. These laws prohibit discrimination in the sale, rental, lease, negotiation, advertising, and financing of housing based on race, color, religion, sex/gender identity, national origin, disability/medical condition, familial status, marital status, age, disability, ancestry, sexual orientation, source of income, arbitrary reasons, and acts of hatred, violence and harassment. Also, fair housing provides an educational program concerning housing issues for tenants and landlords. The City contracts with the Fair Housing Foundation, a private, nonprofit, nonpartisan educational agency dedicated to promoting the enforcement of fair housing laws.

The Fair Housing Foundation (FHF) works with the City to encourage an atmosphere of open housing opportunities through education, enforcement activities, counseling services, and outreach programs. FHF main office is located in Long Beach, with a satellite office in South Central Los Angeles. Fair Housing Foundation investigates discrimination complaints and when cases warrant action and/or remedy, they provide counseling, referrals and mediation services.

The Fair Housing Program for the City includes the following programs:

- **Discrimination Program:** FHF manages a high case load of bona fide discrimination complaints. In addition, FHF takes a proactive stance on random audit testing designed specifically to address underserved areas. After thoroughly and successfully completing its investigations for a case, FHF advises each complainant of the findings and their options.
- **Landlord/Tenant Program:** FHF receives a high volume of landlord/tenant calls. Since approximately 90 percent of discrimination complaints originate from landlord/tenant calls, the full-time bilingual (English/Spanish) Landlord/Tenant Counselor works closely with the Discrimination Housing Specialist. Services include counseling and mediation to landlords, tenants and homeseekers.
- **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 with the communities.

b. Analysis of Impediments to Fair Housing Choice

In 2010, the City of Long Beach completed an update to the City’s Analysis of Impediments (AI) to Fair Housing Choice. The impediments and proposed actions identified in the AI are presented in Table 36.

Table 36: Fair Housing Impediments and Proposed Actions		
Impediment	Proposed Action and Timeline	Time Frame
Racial and Ethnic Concentrations	FHF will adopt “Diversity” as the theme for the annual Poster Contest and increase involvement to middle schools and high schools.	April 2010
	The City and its Human Dignity Program (HDP) will work with FHF to organize an event to be held in the month of April. The event will promote community awareness towards celebrating racial, cultural, and social diversity, and education regarding all aspects of housing.	June 2010
	The City will actively solicit the participation of a diverse group of residents (including minorities, seniors, persons with disabilities, and women) to serve on the City commissions and committees that influence housing decisions in order to represent the interests and needs of all Long Beach residents.	Ongoing
Special Use Permits for Senior and Handicapped 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. Revise the Zoning Code to address transitional and supportive housing.	August 2010
VisitAbility	The City will be exploring incentives to promote universal design principles.	2012
Emergency Shelters	The City will amend the Zoning Code to permit emergency shelters by right via a ministerial approval process in the Port – IP zone and in PD-31 (Villages at Cabrillo).	2014
Housing Vacancies	The City will continue to contract with FHF to provide fair housing services that will include, but not be limited to: Discrimination Complaint Intake and Investigation, Outreach and Education, and, General Housing (Landlord/Tenant) Counseling.	Ongoing
Housing Discrimination against Minority and Female-Headed Households	African Americans face significant obstacles to fair housing choice in the City of Long Beach. The City will continue to contract with FHF to provide fair housing services that will include, but not be limited to: Discrimination Complaint Intake and Investigation, Outreach and Education, and, General Housing (Landlord/Tenant) Counseling.	Ongoing
	When mailing the invoices for business license renewal for rental properties, include information on fair housing rights and responsibilities, and opportunities and resources for fair housing training.	Ongoing
Conventional Home Loan Financing	The City will continue working with local lenders and the FHF to promote awareness of fair lending practices and establish a resource guide on the City website to help households facing foreclosures.	2010

Table 36: Fair Housing Impediments and Proposed Actions		
Impediment	Proposed Action and Timeline	Time Frame
Limited Housing Opportunities for Large Households	The City will continue working with developers, affordable housing advocate groups, and FHF to identify and pursue all available funding to develop affordable housing to include large family rentals, and units for the disabled.	Ongoing
Housing Affordability and Substandard Housing Issues Disproportionately Impact Minority Special Needs, and Renter-Households	The City will target a portion of its housing resources to benefit households of extremely low incomes (30% AMI) and to facilitate the development of housing for persons with special needs.	Ongoing
Housing and Land Use Issues	Amend the Zoning Code to incorporate SRO housing under the provisions for Special Group Residence.	2014
	Review the Zoning Code definition of family and amend as necessary and appropriate to ensure clarity and remove any potential constraints to housing for persons with disabilities.	2014
Subprime Lending Activities	The City will continue working with local lenders and the FHF to promote awareness of fair lending practices and establish a resource guide on the City website to help households facing foreclosures.	2010
Housing Discrimination against Large Households and Persons with Disabilities	The City will evaluate the feasibility of providing additional density bonuses or other incentives for new developments that include universal design.	2013
	The City will continue working with developers, affordable housing advocate groups, and FHF to identify and pursue all available funding to develop affordable housing to include large family rentals, and units for the disabled.	Ongoing
	The City will work with the Long Beach Housing Authority to make available on FHF and city websites a list of affordable housing units by size and those accessible to disabled persons.	Ongoing
Administrative Policies	The City will identify specific funding sources available and resume sensitivity training for staff every other year.	Every other year

D. Priority Homeless Needs

1. Continuum of Care Strategy

For over 20 years, the City has been committed to shaping a comprehensive and coordinated system of care to respond to the diverse needs of homeless individuals and families at risk of becoming homeless. In an on-going collaborative effort of local agencies, City leaders, community groups, and public and private resources, the City continues to expand services to the homeless population and works to provide for a seamless delivery system that addresses fundamental needs. Through the City’s Consolidated Planning process and the “Continuum of Care” (CoC) delivery system, the City and social service providers strive to create a balance of emergency, transitional, and permanent housing and supportive services to assist homeless families and individuals, empowering them to make the critical transition from housing crisis to self-sufficiency and stable permanent housing.

The Long Beach Continuum of Care (CoC) Strategy has established the following objectives:

1. Create new permanent housing beds for chronically homeless persons.
2. Increase the percentage of participants remaining in CoC-funded permanent housing projects for at least six months to 77 percent or more.
3. Increase the percentage of participants in CoC-funded transitional housing that move into permanent housing to 65 percent or more.
4. Increase percentage of participants in all CoC-funded projects that are employed at program exit to 20 percent or more.
5. Decrease the number of homeless households with children.

The CoC delivery system is comprised of several components:

a. Homeless Prevention

Homeless prevention is supported by Emergency Solutions Grant (ESG) funds, a portion of which is used for eviction prevention. In addition, the HOME funded program is utilized to assist families with move-in deposits for permanent housing units. The City Council also directed the Housing Authority of the City Long Beach (HACL B) to set aside 30 Housing Choice Vouchers annually for homeless families, disabled individuals, and seniors.

b. Outreach and Assessment

The City operates a collaborative Outreach Network that includes City staff and other community service entities that performs street outreach and responds to community concerns. Streets, alleys, river corridors and freeway underpasses are common locations for encampments and therefore a street outreach network is the critical link between the homeless and services. The teams have established routes, provide crisis intervention, immediate referrals, and contain multidisciplinary staff members. Through repeated outreach contacts, homeless persons are familiarized with social service agency staff and services offered. Clients are then connected to the Multi-Service Center (MSC) case management triage system for initial assessment to determine the most appropriate individualized resources. A case plan is developed with the client and the client is assisted in accessing appropriate programs and services.

c. Immediate Shelter (Emergency Shelter)

Clients are placed into short-term emergency shelter to provide immediate shelter for the client while the client accesses “next steps” to becoming permanently housed and self-sufficient.

d. Transitional Housing with Supportive Services

This component involves individuals and families who move from the streets into longer term shelter programs. This process begins after initial stabilizing services have been utilized. Shelter needs are assessed during the development of the individual case plan, with assistance ranging from emergency shelter, transitional housing, and permanent supportive housing to help in obtaining occupancy in fair market housing. The Villages at Cabrillo, a program operated by the U.S. Veterans Initiative and located in Long Beach, provides a unique setting and opportunity for homeless individuals and families to begin transition back into the community through a carefully planned network of services and agencies. All clients are placed into permanent

supportive housing, as quickly as possible, and supportive services are readily available as clients learn the skills necessary for independent living.

e. Permanent Housing

As individuals and families are stabilized in permanent housing, supportive services are decreased over time until they are no longer needed. Individuals and families can always return to the Multi-Service Center for supportive services at any time. The goal is to help prevent the downward cycle of homelessness from occurring again in the future. Wide arrays of supportive services are provided through each step of the CoC delivery system to help all sub-populations of homeless individuals and families receive the assistance they need.

2. Specific Homeless Programs and Objectives

The City of Long Beach uses ESG funds to support the CoC strategy in operating and maintaining homeless facilities, providing essential services, and undertaking homeless prevention activities. Key implementation strategies are outlined on the priority matrix on the following page. However, the City may pursue additional programs/activities that are consistent with the priority and objectives set in this Consolidated Plan.

Consolidated Plan Homeless (Hm) Priority #1: Homeless Shelters and Essential Services			
Priority Level:	High	City Goal:	Provide supportive services and housing for homeless and persons at risk of becoming homeless.
Implementation Strategy:	<p>Programs and activities to be pursued include, but are not limited to, the following:</p> <p>Emergency Shelters Activities to maintain and operate emergency shelters (payment for shelter maintenance, operation, rent, security, fuel, equipment, insurance, utilities, food, and furnishings).</p> <p>Essential Services Provision of essential services to individuals and families that are homeless through comprehensive screenings as well as shelter diversion and placement services. The Multi Service Center (MSC) will be used for centralized intake screening and assessment</p>		
HUD Objective:	<input checked="" type="checkbox"/> Suitable Living Environment (SL)	HUD Outcome:	<input checked="" type="checkbox"/> Availability/Accessibility (1)
	<input type="checkbox"/> Decent Housing (DH)		<input type="checkbox"/> Affordability (2)
	<input type="checkbox"/> Create Economic Opportunities (EO)		<input type="checkbox"/> Sustainability (3)
Funding Sources:	<input checked="" type="checkbox"/> CDBG	<input type="checkbox"/> NSP	
	<input type="checkbox"/> HOME	<input type="checkbox"/> Redevelopment	
	<input checked="" type="checkbox"/> ESG	<input type="checkbox"/> Other (_____)	
Five-Year Outputs		Five-Year Outcomes	
Income	Persons/ Households	<ul style="list-style-type: none"> ▪ Move 62 percent of persons served to permanent housing at program exit. ▪ Achieve 65 percent of persons served (age 18 and older) in maintaining or increasing their total income (from all sources) at program exit. ▪ Assist six nonprofit agencies with the goal of assisting 1,875 homeless persons (duplicated) with shelter services. ▪ Coordinate homeless services through the MSC with the goal of assisting 100,000 (duplicated) persons who are homeless. 	
Extremely Low (30% MFI)	101,875		
Low (50% MFI)	0		
Moderate (80% MFI)	0		
Total	101,875		
Target Population	Persons/ Households		
Elderly	0		
Frail Elderly	0		
Large Families	0		
Severe Mental Illness	0		
Physical Disability	0		
Developmental Disability	0		
Drug and Alcohol Abuse	0		
HIV/AIDS	0		
Victim of Domestic Violence	0		

Consolidated Plan Homeless (Hm) Priority #2: Homelessness Prevention			
Priority Level:	High	City Goal:	Provide and preserve safe, decent and affordable housing for Long Beach households with the greatest need.
Implementation Strategy:	<p>Programs and activities to be pursued include, but are not limited to, the following:</p> <p>Rapid Re-Housing Provision of housing relocation and stabilization services and short- and medium-term rental assistance to assist homeless people move quickly into permanent housing and achieve stability in that housing.</p> <p>Homelessness Prevention Services Assistance to non-profit agency providing services to individuals and families by providing prevention services tailored to Long Beach's individuals and families to prevent homelessness.</p>		
HUD Objective:	<input checked="" type="checkbox"/> Suitable Living Environment (SL)	HUD Outcome:	<input checked="" type="checkbox"/> Availability/Accessibility (1)
	<input checked="" type="checkbox"/> Decent Housing (DH)		<input checked="" type="checkbox"/> Affordability (2)
	<input type="checkbox"/> Create Economic Opportunities (EO)		<input type="checkbox"/> Sustainability (3)
Funding Sources:	<input type="checkbox"/> CDBG	<input type="checkbox"/> NSP	
	<input type="checkbox"/> HOME	<input type="checkbox"/> Redevelopment	
	<input checked="" type="checkbox"/> ESG	<input type="checkbox"/> Other (_____)	
Five-Year Outputs		Five-Year Outcomes	
Income	Persons/ Households	<ul style="list-style-type: none"> ▪ Achieve 82 percent of the persons served in retaining permanent housing for three months. ▪ Achieve 65 percent of the persons served (age 18 and older) in maintaining or increasing their total income (from all sources) at program exit. ▪ Provide funding assistance to 30 nonprofit agencies (duplicated) in the administering the Rapid Re-Housing Program. ▪ Assist 5 nonprofit agencies (duplicated) to provide homeless prevention services with the goal of assisting 1,250 persons at risk of becoming homeless. ▪ Assist 250 households with rapid re-housing. 	
Extremely Low (30% MFI)	1,500		
Low (50% MFI)	0		
Moderate (80% MFI)	0		
Total	1,500		
Target Population	Persons/ Households		
Elderly	0		
Frail Elderly	0		
Large Families	0		
Severe Mental Illness	0		
Physical Disability	0		
Developmental Disability	0		
Drug and Alcohol Abuse	0		
HIV/AIDS	0		
Victim of Domestic Violence	0		

Consolidated Plan Homeless (Hm) Priority #3: Homeless Management Information System			
Priority Level:	High	City Goal:	Improve quality of data to enhance program effectiveness and efficiency.
Implementation Strategy:	<p><i>Programs and activities to be pursued include, but are not limited to, the following:</i></p> <p>Homeless Management Information System (HMIS) Reimbursement of costs related to contributing data to the HMIS designated by the Continuum of Care for the area, as defined in 24CFR576.107.</p>		
HUD Objective:	<input type="checkbox"/> Suitable Living Environment (SL)	HUD Outcome:	<input type="checkbox"/> Availability/Accessibility (1)
	<input checked="" type="checkbox"/> Decent Housing (DH)		<input checked="" type="checkbox"/> Affordability (2)
	<input type="checkbox"/> Create Economic Opportunities (EO)		<input type="checkbox"/> Sustainability (3)
Funding Sources:	<input type="checkbox"/> CDBG	<input type="checkbox"/> NSP	
	<input type="checkbox"/> HOME	<input type="checkbox"/> Redevelopment	
	<input checked="" type="checkbox"/> ESG	<input type="checkbox"/> Other (_____)	
Five-Year Outputs		Five-Year Outcomes	
Income	Persons/ Households	<ul style="list-style-type: none"> ▪ Achieve 100 percent of ESG-funded emergency shelter beds to be covered by the HMIS. ▪ Provide funding assistance 30 nonprofit agencies (duplicated) in the administering the HMIS. 	
Extremely Low (30% MFI)	0		
Low (50% MFI)	0		
Moderate (80% MFI)	0		
Total	0		
Target Population	Persons/ Households		
Elderly	0		
Frail Elderly	0		
Large Families	0		
Severe Mental Illness	0		
Physical Disability	0		
Developmental Disability	0		
Drug and Alcohol Abuse	0		
HIV/AIDS	0		
Victim of Domestic Violence	0		

3. Discharge Coordination Policy

The City of Long Beach CoC continues to develop, refine, and implement strategies for comprehensive discharge planning practices citywide. The Homeless Services Officer is the primary point of contact for service provision within the City and oversees the daily operations of outreach workers and case managers from various agencies, including but not limited to the City's Multi-Service Center and 12 co-located collaborative agencies. The comprehensive outreach team is proactive in developing relationships with local area providers who come in contact with homeless populations being released from local jails, hospitals, and the foster care system, in order to facilitate planning for housing placement and therefore preventing homelessness for that individual.

The three major health care facilities that provide medical and mental health care for a significant number of homeless persons in Long Beach are St. Mary's Medical Center, Long Beach Memorial Hospital, and the Veteran's Affairs Medical Center. These institutions, and several smaller medical and mental health facilities that also serve the homeless in Long Beach, have been informed of proactive planning options available to prevent an individual from being discharged into homelessness. A referral mechanism has been formalized and provided to the medical/mental health centers located within the Long Beach Continuum of Care. The referral protocol from these facilities to the Multi-Service Center has been reviewed by hospital personnel and agreed upon via a Memorandum of Understanding, which strives to ensure the continuity of discharge planning, so that homelessness can be addressed prior to discharge.

In addition, the outreach network has distributed "Pocket Resource Guides" to emergency rooms, medical social workers, and discharge planners at these facilities to educate them as to the services available in a triage situation. The Multi-Service Center Coordinator provides ongoing training to facility staff regarding homeless and other services available citywide. Optimally, this relationship has been established so that discharge-planning personnel will link patients to the appropriate level of transitional care prior to seeking services from the local homeless continuum.

Mental Health America operates a comprehensive system of care for severely mentally ill individuals, who are homeless, recently released from jail, and at serious risk of recidivistic incarceration or institutionalization. The critical component is the role of the local system navigator, which provides the initial referral for identification and discharge planning coordination between Mental Health America and the Los Angeles County or Long Beach City Jail. This process has allowed Mental Health America's outreach team to go into the jails to identify potential participants and begin the "engagement process." For example, in the Los Angeles County Jail-Twin Towers facility, where inmates with mental health problems are incarcerated, the process is initiated when the jail's mental health workers identify individuals who have mental health issues and are homeless from the City. Mental Health America staff is then notified of the pending release of an eligible, previously identified inmate and work with the Inmate Reception Center to coordinate the client's release, so Mental Health America staff can pick up the individual and connect them to emergency housing and services. The Long Beach City Jail is a similar outreach location for Mental Health America's team and Jail personnel call the team prior to release of an individual who appears to need mental health services, so that assessment and referrals to supportive services and housing can be achieved.

Moreover, Mental Health America also serves "transitional age youth," who are mentally ill young-adults between 18 and 24, many of whom have "aged out" of the foster care system. In

serving these individuals, Mental Health America works with the foster care and Children and Family Service systems. The needs of this population are a growing emphasis in Long Beach, with the Casey Family Programs spearheading the development of coordination systems. These services include wraparound programs where housing, case management, and educational and vocational training are available in order to prevent youth from experiencing barriers to self sufficiency related to homelessness.

4. Ten-Year Plan to End Chronic Homelessness

The Ten-Year Plan Report to End Chronic Homelessness represents the community's efforts and vision of how to prevent and end homelessness in Long Beach. The Community Partnership to Prevent and End Homelessness developed a series of Community Recommendations and Five Key Community Strategies to help end homelessness in Long Beach.

1. **Housing Goal:** Increase the number of homes that homeless and low-wage earning income people can afford. Strategies include:
 - Mixed income housing;
 - Permanent supportive housing for special needs populations (elderly and disabled);
 - Efficiency units; and
 - Expanded voluntary inclusionary housing.
2. **Economic Stability Goal:** Having the economic resources to manage basic needs. Strategies include:
 - Job training; and
 - Career development for homeless persons.
3. **Supportive Services Goal:** Provide support services to prevent homelessness and promote housing stability. Strategies include:
 - Collaboration and coordination of discharge planning; and
 - Homeless prevention.
4. **Community Involvement Goal:** Expand participation and leadership from all sectors of the Long Beach community. Strategies include:
 - Coordination with other City department plans;
 - Implementation coordinator; and
 - Community board.
5. **Outcomes and Evaluation Goal:** Use data and research to ensure the success of Ten-Year Plan implementation.
 - Case studies from other communities; and
 - Measuring success and reporting outcomes.

E. Priority Community Services and Special Needs

1. Specific Community Services and Special Needs Objectives

For the use of CDBG funds for community and special needs services during the FY 2013 – FY 2017 Consolidated Plan period, the City will allocate funding according to the following priority:

Community Service	Priority Level
Anti-Crime Programs	M
Graffiti Removal	H
Health Services	M
Legal Services	M
Senior Services	M
Trash and Debris Removal	M
Youth Services	H
Special Needs Service	Priority Level
Services for Disabled	M
Services for Domestic Violence	M
Services for Homeless	H
Services for Substance Abuse	M

Key implementation strategies are outlined on the priority matrix on the following page. However, the City may pursue additional programs/activities that are consistent with the priority and objectives set in this Consolidated Plan.

Consolidated Plan Community Services and Special Needs (CS) Priority #1: Special Needs and Supportive Services

Priority Level:	High	City Goal:	Provide a variety of public and supportive services, including, but not limited to, senior services, youth, and health services. Emphasis on youth services.
------------------------	------	-------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------

Implementation Strategy: *Programs and activities to be pursued include, but are not limited to, the following:*
After School and Weekend Recreation
 After school and weekend recreation programs in designated low and moderate income areas, provide critical assistance to youth through enrichment activities that ensure safety of the City's children outside of school hours.

HUD Objective:	<input checked="" type="checkbox"/> Suitable Living Environment (SL)	HUD Outcome:	<input type="checkbox"/> Availability/Accessibility (1)
	<input type="checkbox"/> Decent Housing (DH)		<input type="checkbox"/> Affordability (2)
	<input type="checkbox"/> Create Economic Opportunities (EO)		<input checked="" type="checkbox"/> Sustainability (3)

Funding Sources:	<input checked="" type="checkbox"/> CDBG	<input type="checkbox"/> NSP
	<input type="checkbox"/> HOME	<input type="checkbox"/> Redevelopment
	<input type="checkbox"/> ESG	<input type="checkbox"/> Other (_____)

Five-Year Outputs		Five-Year Outcomes
Income	Persons/ Households	<ul style="list-style-type: none"> ▪ Provide community services and supportive services for those with special needs in order to create a suitable living environment. ▪ Assist 265,000 (duplicated) youth through after school and weekend recreation activities.
Extremely Low (30% MFI)	0	
Low (50% MFI)	0	
Moderate (80% MFI)	265,000	
Total	0	
Target Population	Persons/ Households	
Elderly	0	
Frail Elderly	0	
Large Families	0	
Severe Mental Illness	0	
Physical Disability	0	
Developmental Disability	0	
Drug and Alcohol Abuse	0	
HIV/AIDS	0	
Victim of Domestic Violence	0	

Consolidated Plan Community Services and Special Needs (CS) Priority #2: Neighborhood Services

Priority Level:	High	City Goal:	Provide programs and activities to improve neighborhood conditions.
Implementation Strategy:	<p><i>Programs and activities to be pursued include, but are not limited to, the following:</i></p> <p><u>Mural Arts Program</u> Murals restored at various public facilities such as schools and parks to discourage vandalism and improve the physical exterior of the facilities.</p> <p><u>Graffiti Removal</u> Removal of graffiti from public and private property in order to improve neighborhoods and discourage further graffiti. The program is offered citywide at no cost to property owners or tenants.</p>		
HUD Objective:	<input checked="" type="checkbox"/> Suitable Living Environment (SL)	HUD Outcome:	<input type="checkbox"/> Availability/Accessibility (1)
	<input type="checkbox"/> Decent Housing (DH)		<input type="checkbox"/> Affordability (2)
	<input type="checkbox"/> Create Economic Opportunities (EO)		<input checked="" type="checkbox"/> Sustainability (3)
Funding Sources:	<input checked="" type="checkbox"/> CDBG	<input type="checkbox"/> NSP	
	<input type="checkbox"/> HOME	<input type="checkbox"/> Redevelopment	
	<input type="checkbox"/> ESG	<input type="checkbox"/> Other (_____)	
Five-Year Outputs		Five-Year Outcomes	
Output	Projects	<ul style="list-style-type: none"> ▪ Improve neighborhood conditions to create a suitable living environment for low and moderate income persons and residents of low and moderate income neighborhoods. ▪ Remove graffiti at 150,000 sites. ▪ Mural restoration of 50 projects. 	
Graffiti Removal	150,000 sites		
Mural Restorations	50 projects		

Consolidated Plan Community and Special Needs Services (CS) Priority #3: Community Education and Empowerment

Priority Level:	High	City Goal:	Provide education and outreach to residents in targeted neighborhoods.
------------------------	------	-------------------	------------------------------------------------------------------------

Implementation Strategy:	<p>Programs and activities to be pursued include, but are not limited to, the following:</p> <p><u>Neighborhood Improvement Strategy (NIS) Social Service</u> Program designed to provide community focused education to assist residents in designated neighborhoods to take action in identifying neighborhood problems and accessing resources to solve these problems. The NIS emphasizes the importance of community participation in achieving sustainable success in making physical improvements to neighborhood structures, streets, alleys and other blighted conditions.</p> <p><u>Neighborhood Resource Center</u> Administrative and technical training for organizations located within a target zone. A community room and meeting space is also available for organizations.</p> <p><u>Neighborhood Leadership Training Program</u> Six-month training program teaching target area residents the principles of effective leadership and provides examples of how to solve neighborhood problems. Each student must complete a community project.</p>		
---------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--	--

HUD Objective:	<input checked="" type="checkbox"/> Suitable Living Environment (SL)	HUD Outcome:	<input type="checkbox"/> Availability/Accessibility (1)
	<input type="checkbox"/> Decent Housing (DH)		<input type="checkbox"/> Affordability (2)
	<input type="checkbox"/> Create Economic Opportunities (EO)		<input checked="" type="checkbox"/> Sustainability (3)

Funding Sources:	<input checked="" type="checkbox"/> CDBG	<input type="checkbox"/> NSP
	<input type="checkbox"/> HOME	<input type="checkbox"/> Redevelopment
	<input type="checkbox"/> ESG	<input type="checkbox"/> Other (_____)

Five-Year Outputs		Five-Year Outcomes
Income	Persons/ Households	<ul style="list-style-type: none"> ▪ Provide assistance to neighborhood organizations to create capacity and leadership within NIS areas. ▪ Benefit 75,000 people through community education and empowerment. ▪ Provide leadership training to 150 people within NIS areas.
Extremely Low (30% MFI)	0	
Low (50% MFI)	0	
Moderate (80% MFI)	0	
Total	75,150	
Target Population	Persons/ Households	
Elderly	0	
Frail Elderly	0	
Large Families	0	
Severe Mental Illness	0	
Physical Disability	0	
Developmental Disability	0	
Drug and Alcohol Abuse	0	
HIV/AIDS	0	
Victim of Domestic Violence	0	

F. Priority Community Facilities and Infrastructure

1. Specific Community Facilities and Infrastructure and Objectives

For the use of CDBG funds for community facilities and infrastructure during the FY 2013 – FY 2017 Consolidated Plan period, the City will allocate funding according to the following priority:

Community Facility	Priority Level
Accessibility Improvements for Disabled	H
Community Centers	M
Libraries	M
Parks and Recreation Facilities	H
Senior Centers	M
Youth Centers	M
Infrastructure	Priority Level
Streetscape	H
Sidewalk Improvements	H
Streets and Alley Improvements	H
Neighborhood Marker Signs	M

Key implementation strategies are outlined on the priority matrix on the following page. However, the City may pursue additional programs/activities that are consistent with the priority and objectives set in this Consolidated Plan.

Consolidated Plan Community Facilities and Infrastructure (CFI) Priority #1: Community Facilities			
Priority Level:	High	City Goal:	Provide improvements to community facilities.
Implementation Strategy:	<p>Programs and activities to be pursued include, but are not limited to, the following:</p> <p><u>Neighborhood Partners Program</u> This program provides neighborhood/community groups within the CDBG Target Areas with matching grants of up to \$5,000 for community projects. The projects must have a public benefit and can be supported by the organization's governing body, as well as the affected neighborhood. Providing for the improvement and enhancement of facilities serving low and moderate income neighborhoods.</p> <p><u>Park and Open Space Development</u> This program created parks to provide open and recreational space for low and moderate income families and individuals in densely populated areas under the prior Consolidated Plan. The bond payment for the improvements will continue under this Consolidated Plan.</p> <p><u>Capital Improvement Programming</u> Through the City's Capital Improvement Program (CIP), identify specific improvements to facilities located in CDBG Target Areas or that primarily serve the City's low and moderate income persons and those with special needs.</p>		
HUD Objective:	<input checked="" type="checkbox"/> Suitable Living Environment (SL) <input type="checkbox"/> Decent Housing (DH) <input type="checkbox"/> Create Economic Opportunities (EO)	HUD Outcome:	<input checked="" type="checkbox"/> Availability/Accessibility (1) <input type="checkbox"/> Affordability (2) <input type="checkbox"/> Sustainability (3)
Funding Sources:	<input checked="" type="checkbox"/> CDBG <input type="checkbox"/> HOME <input type="checkbox"/> ESG	<input type="checkbox"/> NSP <input type="checkbox"/> Redevelopment <input type="checkbox"/> Other (_____)	
Five-Year Outputs		Five-Year Outcomes	
Output	Projects	<ul style="list-style-type: none"> ▪ Improve community and neighborhood facilities, as well as parks and recreation facilities within CDBG Target Area. ▪ Pursue 50 community facility improvement projects through partnering with neighborhood/community groups benefiting 100,000 people. 	
Community/Neighborhood Facilities	50		
Parks and Open Space	NA		
Total	50		

Consolidated Plan Community Facilities and Infrastructure (CFI) Priority #2: Infrastructure			
Priority Level:	High	City Goal:	Provide improvements to infrastructure.
Implementation Strategy:	<p><i>Programs and activities to be pursued include, but are not limited to, the following:</i></p> <p><u>Capital Improvement Programming/Sidewalk replacement Program</u> Through the City's Capital Improvement Program (CIP), identify specific improvements to infrastructure located in CDBG Target Areas or that primarily serves the City's low and moderate income persons and those with special needs. Projects may include sidewalks, ramps, curbs, and gutters.</p> <p><u>Urban Forestry Program</u> Utilizing neighborhood volunteers, plant and maintain trees along public parkways in CDBG Target Areas.</p>		
HUD Objective:	<input checked="" type="checkbox"/> Suitable Living Environment (SL)	HUD Outcome:	<input checked="" type="checkbox"/> Availability/Accessibility (1)
	<input type="checkbox"/> Decent Housing (DH)		<input type="checkbox"/> Affordability (2)
	<input type="checkbox"/> Create Economic Opportunities (EO)		<input type="checkbox"/> Sustainability (3)
Funding Sources:	<input checked="" type="checkbox"/> CDBG	<input type="checkbox"/> NSP	
	<input type="checkbox"/> HOME	<input type="checkbox"/> Redevelopment	
	<input type="checkbox"/> ESG	<input type="checkbox"/> Other (_____)	
Five-Year Outputs		Five-Year Outcomes	
Output	Number	<ul style="list-style-type: none"> ▪ Improve infrastructure within CDBG Target Areas to benefit low and moderate income residents. Improvements such as sidewalk replacement and tree planting will work to create a suitable living environment for residents of low and moderate income neighborhoods. ▪ Replace 400,000 square feet of sidewalks in low and moderate income areas. ▪ Plant 2,500 trees in low and moderate income areas. 	
Sidewalk Replacement	400,000 square feet		
Urban Forestry	2,500 trees		

G. Priority Economic Development Needs

1. Specific Economic Development Programs and Objectives

For the use of CDBG funds for economic development programs during the FY 2013 – FY 2017 Consolidated Plan period, the City will allocate funding according to the following priority:

Economic Development	Priority Level
Business Retention	H
Employment Opportunities for Unemployed and Underemployed	H
Business Expansion/Improvement	H
Business Attraction	H

Key implementation strategies are outlined on the priority matrix on the following page. However, the City may pursue additional programs/activities that are consistent with the priority and objectives set in this Consolidated Plan. Moreover, the City may seek a Section 108 Loan in order to undertake economic development programs. To this end, the City has developed the Section 108 Loan Underwriting standards in Appendix C to be adopted with the approval of this Consolidated Plan.

Consolidated Plan Economic Development (ED) Priority #1: Businesses and Jobs

Priority Level:	High	City Goal:	Provide a variety of business support services and technical assistance programs to businesses in low and moderate income areas.
------------------------	------	-------------------	----------------------------------------------------------------------------------------------------------------------------------

Implementation Strategy:

Programs and activities to be pursued include, but are not limited to, the following:

Technical Business Assistance (Citywide)
 This program provides for the attraction, creation, and expansion of businesses, concentrating on low and moderate income areas, especially the creation of jobs for low and moderate income residents. The program will focus services on small businesses utilizing outreach provided by a small business development center and furnish information about business development and loan programs.

Economic Development Loan for Jobs Program
 Loans to commercial and industrial businesses, for equipment, fixtures, and working capital to provide jobs or services to low/moderate income persons.

Micro-enterprise Loan Program
 Loans assisting businesses owned by low/moderate income persons having five or less employees, including the owner. Businesses serve low/moderate income communities.

Hire-A-Youth
 Partners with businesses to develop employment skills for youth to expand job experience. Also provides resume and job interview workshops to low/moderate income youth in target areas.

Section 108 Loan Guarantee
 The City will consider pursuing Section 108 loans to support economic development activities. The City's future Section 108 financial underwriting standards are provided in Appendix C.

Loan Program for Area Benefit
 Working capital loans targeted to minority businesses.

Neighborhood Business Investment Program (Target Area)
 Provides working capital grants up to \$2,000 for start-up businesses serving low/moderate income areas.

Store Front and Neighborhood Infrastructure Improvement Program (Target Area)
 Stimulates business growth in low-income commercial areas by providing funding for enhancement for business facades and neighborhood improvement to the adjacent hardscape infrastructure in strategically located business corridors.

Business Revitalization Program (Target Area)
 Provides reimbursement of up to \$2,000 per business to commercial property owner and business owners on designated corridors to improve the exterior of their businesses.

Future Generations Youth Center (Target Area)
 Provide specialized computerized training design with basic job skills including; resume building and job referral activities for youth.

HUD Objective:	<input type="checkbox"/> Suitable Living Environment (SL)	HUD Outcome:	<input checked="" type="checkbox"/> Availability/Accessibility (1)
	<input type="checkbox"/> Decent Housing (DH)		<input type="checkbox"/> Affordability (2)
	<input checked="" type="checkbox"/> Create Economic Opportunities (EO)		<input type="checkbox"/> Sustainability (3)

Consolidated Plan Economic Development (ED) Priority #1: Businesses and Jobs		
Funding Sources:	<input checked="" type="checkbox"/> CDBG	<input type="checkbox"/> NSP
	<input type="checkbox"/> HOME	<input type="checkbox"/> Redevelopment
	<input type="checkbox"/> ESG	<input type="checkbox"/> Other (_____)
Five-Year Outputs		Five-Year Outcomes
Outputs	Number	<ul style="list-style-type: none"> ▪ Create and preserve economic opportunities for low and moderate income persons, focusing on assisting small businesses, particularly those in the CDBG Target Areas. ▪ Create 120 jobs through a variety of services and activities with the goal of aiding in business expansion, retention, and attraction, focusing on small businesses citywide. ▪ Assist 300 start-up businesses in CDBG Target Areas. ▪ Provide assistance to 650 businesses in CDBG Target Areas to make exterior improvements to properties and adjacent hardscapes and comply with codes. ▪ Place 100 youth into jobs after participating in employment training programs.
Businesses Retained	0	
Businesses Improved/Expanded	650 businesses	
New Businesses Attracted	300 businesses	
Jobs Retained	0	
Jobs Created	120 jobs	
Persons Placed in Jobs	100 youth placed	

2. Anti-Poverty Strategy

In Long Beach, factors that contribute to nearly 19 percent of the population living below poverty include: low level of education; inadequate job skills; unemployment or underemployment at minimum wage; and language barriers. Poverty imposes many difficult issues on residents and families, including: living in overcrowded and substandard housing; overpaying for housing; and inadequate income to provide for basic necessities such as food, clothing and healthcare.

The City supports a comprehensive strategy of moving people out of poverty towards self-sufficiency in part by funding activities with CDBG, HOME and ESG. This strategy includes affordable housing; economic development and job training activities; and provision of needed support services.

a. Affordable Housing

Stable, affordable housing enhances a family's ability to transition from poverty to self-sufficiency. A secure housing environment can serve as a foundation for family security, improving opportunities for successful job performance, school performance and family health. The City's Housing Services Bureau, Housing Authority (HACLB), and Health Department all work closely together in the provision of affordable housing and related support services to improve the quality of life of low and moderate income households.

Family Self-Sufficiency Program

HACLB's Family Self-Sufficiency Program links Housing Choice Voucher holders with a network of Long Beach service providers to offer job training, personal development, and educational programs to help move them towards self-sufficiency. During the program, HACLB provides rent subsidies, and also administers an escrow savings account for extra income earned by the participant. Program participants are eligible to participate in the Section 8 Homeownership Assistance Program administered by the Housing Services Bureau. Approximately 700 Housing Choice Voucher holders in Long Beach participate in the Family Self-Sufficiency Program.

Rental Housing Acquisition and/or Rehabilitation

Through rental housing acquisition and/or rehabilitation, the City provides long-term affordable housing for low and moderate income households. Stable housing fights poverty by helping families to maintain economic stability. The City gives funding priority for service-enriched housing that provides access to social services, such as childcare, after-school educational and recreational programs, health programs, job-training, financial and legal counseling.

Tenant-Based Rental Assistance (TBRA)

The Department of Health and Human Services and Housing Services Bureau offer a joint Tenant Based Rental Assistance (TBRA) Homeless Transition Program to assist homeless to transition into permanent rental housing. Intermediary TBRA assistance includes security deposits, first and last months' rent, and moving expenses.

Public Housing

Residents of the 743-unit Carmelitos public housing development in North Long Beach have access to several programs aimed at lifting residents up out of poverty. The Housing Authority

of the County of Los Angeles (HACoLA) offers public housing CalWORKS⁶ recipients career development and work experience opportunities. A Service Learning Program on-site at Carmelitos provided in conjunction with local universities and colleges, offers a range of educational opportunities for residents, with a focus on family literacy, workforce development, and family issues.

b. Economic Development/Job Training

Another critical component to the City's anti-poverty strategy is to increase the local employment base, in conjunction with educational and job training opportunities for the local workforce.

The Long Beach Workforce Development Bureau utilizes federal, state, and local funding resources to support employment training and development programs and job creation and retention efforts. The One-Stop Career Transition Center provides training and access to employment for Long Beach residents, including the Welfare-to-Work program that targets the lowest income residents of the City. The City will continue its annual Youth Employment Services for low/moderate income youth and offer the Hire-A-Youth program that assists with the placement of youth into available job opportunities.

c. Support Services

Supportive services can help to address poverty by providing needed services to enable people to prepare for, locate, and maintain employment. For example, services that support independence for special needs populations - persons with disabilities, persons with alcohol and/or drug dependencies, homeless - can help to prepare these populations for employment. And youth and gang-prevention programs geared towards keeping kids in school and improving the high school graduation rate help to reduce long-term poverty rates in Long Beach.

The Long Beach Multi-Service Center (MSC) is designed to provide one-stop access to resources for persons and families experiencing homelessness in the City. The MSC provides comprehensive supportive services to promote progress towards permanent housing and self-sufficiency. Among the many services offered include employment preparation and placement, child care, transportation, medical and mental health care, substance abuse treatment, integrated case management, and housing coordination.

H. Planning and Administration

To ensure effective use of limited resources, the City needs to better understand its housing and community development needs. Preparation of the Consolidated Plan and annual updates allows the City to address the community's changing needs. Continued outreach to the low and moderate income households will be conducted as part of the entitlement programs' required citizen participation process. City staff will keep abreast of current program requirements and future program developments by attending training workshops with related agencies.

⁶ CalWORKS: California Work Opportunity and Responsibility to Kids. Program represents California's welfare reform plan, and provides cash aid and services to eligible needy families.

The City also funds fair housing services through its general administration allocation for CDBG funds. The City anticipates assisting approximately 10,000 persons with fair housing services (refer to Priority H-6: Fair Housing).

I. Institutional Structure and Coordination

1. Institutional Structure

The City has made a concerted effort to eliminate institutional gaps, and enhance coordination of programs to all segments of the community. The City and non-profits work closely with other governmental entities to determine the critical needs of households in order to ensure CDBG funded programs addressed gaps in services. The City of Long Beach continues to reach out through public meetings and public hearings with the Community Development Advisory Commission to consider public and non-profit agencies comments.

The Long Beach Development Services Department is the lead agency responsible for implementing the Consolidated Plan. Several Bureaus within the Department - including Neighborhood Services and Housing Services - work closely together in implementing the Plan's activities. The Development Services Department also maintains staff linkages with other City departments, including Health and Human Services, which oversees the Housing Authority/Section 8, Homeless Continuum of Care and Lead Based Paint Reduction Program; Parks, Recreation and Marine; Public Works; Police; and the City Manager's Office. Memorandums of Understanding (MOU's) among various departments for administration of Consolidated Plan programs have led to collaborative partnerships using the most effective and experienced City staff.

2. Coordination with Nonprofit and Other Public Service Groups

Long Beach interacts with various non-profit agencies and public service groups in the delivery of programs through its federal entitlement and other resources. These agencies are assisted by City staff in planning programs and projects, ensuring activity eligibility and costs, complying with federal regulations and requirements, and monitoring the timely expenditure of annually allocated program funds. The City requires agencies to submit quarterly and annual reports to meet federal requirements, and periodically conducts on-site monitoring reviews.

3. Regional Transportation and Housing Coordination

In addition to the City's internal network, Long Beach expands its existing relationships with local jurisdictions through participation in subregional planning efforts through the Gateway Cities Council of Governments. In addition, the City regularly meets with representatives from other cities through the Southern California Neighborhood Partners to share ideas and achieve coordinated solutions to regional issues. The City also regularly distributes its Federal HUD reports and public meeting announcements to local and county officials.

As indicated in the 2008 HUD Report, Better Coordination of Transportation and Housing Programs to Promote Affordable Housing Near Transit, "the need for a mix of housing types that is affordable to a range of family incomes in proximity to transit is an important policy concern at all levels of government, including the federal government." That report also notes that the Consolidated Plan can provide an avenue for housing planning to be coordinated with local

transportation plans. To that end, the City of Long Beach coordinates with the Southern California Association of Governments (SCAG) through their planning process of developing the Regional Transportation Plan and the Regional Housing Needs Assessment. In 2008, SB 375 was passed in California to link these two important regional planning efforts. Now, in conjunction with a Sustainable Communities Strategy, local governments coordinate with the metropolitan planning organization to assess local needs with regard to both transportation and housing. This legislation is reaching its first production stage, with the Draft 2012 Regional Transportation Plan and RHNA. The City of Long Beach will continue to coordinate with SCAG to further these efforts.

J. Monitoring

The Development Services Department, Neighborhood Services Bureau, is responsible for ensuring that HUD funds comply with program requirements through the monitoring of program performance. Monitoring is proactive and ongoing to ensure federal compliance, continual receipt of federal funding and the avoidance of penalties, and to evaluate the effectiveness of HUD funded programs. The primary goals of monitoring are to:

- Ensure production and accountability;
- Ensure compliance and consistency with HUD; and
- Evaluate organizational and project performance.

A monitoring plan has been developed and has been implemented. The plan includes:

- Standardized procedures for reporting by program service providers;
- Standardized procedures for and frequency of review and monitoring; and
- Availability of staff and other resources to assist in meeting HUD regulations.

1. Monitoring Process

At the beginning of the program year a meeting is set with program providers to discuss the reporting requirements and the monitoring plan. Program providers are required on a quarterly basis to provide progress reports, which are reviewed for compliance. A site review, held quarterly, is scheduled with the program providers. An entrance interview is held at the beginning with key representatives for clarification of the program's purpose, scope, objectives and goals. HUD required records of information are then reviewed. The review ends with an exit conference to present preliminary results of the monitoring; provide an opportunity to discuss program compliance and reporting concerns; and provides an opportunity for the program provider to report on steps being taken to address areas of non-compliance or non-performance. Formal notification of the results of the monitoring review is sent to the program provider, which creates a permanent written record; outlines concerns and findings; and sets deadlines for a written response and corrective actions, if any.

It is the monitor's responsibility to provide the technical assistance needed to ensure that the programs are productive and in compliance with federal regulations.

Appendix A: Citizen Participation Plan for HUD Entitlement Grants

All grantees of funding provided by the U.S. Department of Housing and Urban Development (HUD) under the “Consolidated Plan” for Community Planning entitlement funds must develop and follow a written Citizen Participation Plan describing the City's policies and procedures for including citizen participation in the development of the Consolidated Plan (this includes the annual Action Plan, annual Performance Report, and substantial amendments). This Citizen Participation Plan (CPP) is intended to ensure full participation by residents of the City of Long Beach (City) in the development and implementation of Community Development Block Grant (CDBG), Emergency Solutions Grants Program (ESG), HOME Investment Partnership Program (HOME), and other related HUD-assisted programs.

The Citizen Participation Plan (CPP) must be updated every five years, hence this update.

This CPP addresses the need to provide sufficient information to the public regarding HUD-assisted programs to allow the opportunity for meaningful citizen participation in the development and implementation of the various programs and activities funded by HUD. It encourages participation among the primary program beneficiaries who are persons of low and moderate income and residents of slums and blighted areas. It guides recipients through the entire Consolidated Plan process, including project development and review, compilation of the annual Action Plan of the Consolidated Plan, and project implementation. The CPP encourages citizens to propose projects as well as assess performance. The City proposes to use the following methods to encourage citizen participation:

A. Applicability

Each year the City of Long Beach receives from HUD the following entitlement grants on behalf of its residents:

- Community Development Block Grant (CDBG) Program;
- Emergency Solutions Grant (ESG) Program;
- HOME Investment Partnerships (HOME) Program; and,
- Housing Opportunities for Persons with AIDS (HOPWA) Program (made available through a consortium of Los Angeles County municipalities).
- Any new or successor program(s), if any, developed by HUD to consolidate, expand or otherwise alter the above named programs and which HUD determines shall be governed by the Citizen Participation Plan regulations at 24 CFR Part 91, as amended.

B. Process

The City of Long Beach Consolidated Plan Program Year (PY) begins each October 1st and ends on the following September 30th. In order to receive HUD entitlement grants, the City's Consolidated Plan and annual Action Plans are submitted to HUD on or about August 15, 45 days before the beginning of a new program year. The current Consolidated Plan was adopted by the City Council in July 2012 and will be effective from October 1, 2012 through September 30, 2017. In future years, the City may exercise its option to submit to HUD a Consolidated

Plan of less than five (5) years duration. An annual Action Plan budget and program description for HUD-funded activities is adopted for each Program Year. The process for developing the Consolidated Plan and Action Plan is initiated during the months preceding the City Council adoption, usually commencing in February.

C. Community Development Advisory Commission (CDAC)

1. Membership and Purpose

The City of Long Beach Community Development Advisory Commission (CDAC) consists of fifteen (15) community residents appointed by the Mayor and City Council (see Attachment A) to carry out citizen participation activities for HUD entitlement grant programs. CDAC meets the third Wednesday of every month and conducts business according to its Bylaws. CDAC Committee meetings are held on an as needed basis.

2. Public Hearings

- a. Approximately six (6) months prior to the beginning of a new Program Year, CDAC appoints its *Budget/Long Range Planning Committee* to review and develop programs and a budget for the Action Plan. The same schedule is developed when a new Consolidated Plan is required. The committee then presents a Proposed Action Plan and/or Proposed Consolidated Plan to the entire CDAC and to the citizens of Long Beach for review. After reviewing the Plan and obtaining citizen comments, CDAC sets a date, time, and location for a Public Hearing (usually in May or June) on the Proposed Action Plan or Consolidated Plan. Following the Spring Public Hearing, and after taking into account the views of its Members and the citizen comments, CDAC forwards the Proposed Action Plan or Consolidated Plan to the Mayor and City Council for review and adoption.
- b. During the first six (6) months of the City's Program Year, CDAC shall conduct a Public Hearing for the purpose of: addressing community development priority obtaining additional citizens views on program performance and development; and, formulating or responding to proposals and inquires regarding the City's Action Plan or Consolidated Plan.

3. Other Public Hearings

During the Public Hearings, or other formally convened Public Hearings, consideration may or may not be given to substantially amending the Consolidated Plan, Action Plan, and/or this CPP, or any successor documents, plans, or strategies determined to be governed by HUD regulations 24 CRF Part 91. All such Public Hearings shall be conducted according to Section E.6 (General Citizen Participation Requirements) of this CPP.

4. Public Participation at Meetings and Public Hearings

All meetings and Public Hearings convened by the City or CDAC, with regard to the Consolidated Plan, Action Plan, or Citizen Participation Plan, shall be conducted according to the California Ralph M. Brown Act, as amended, and other related statutes, thereby providing citizens with adequate public notices and an opportunity to attend and participate in CDAC meetings and Public Hearings.

D. Citizen Participation through Neighborhood Associations, the Neighborhood Improvement Strategy and the City's Website

Information about programs and services funded as a result of the Consolidated Plan and Action Plan is regularly communicated to neighborhood residents through the City's Neighborhood Resource Center and the Neighborhood Improvement Strategy. Residents are encouraged to provide ideas and input on the effectiveness of the programs and to participate in all Public Hearings.

1. Neighborhood Resource Center

The Neighborhood Resource Center is designed to provide services and support to neighborhood associations and community groups. Through workshops and seminars on neighborhood issues citizens provide staff with input and evaluation of federally funded programs. The Neighborhood Resource Center also uses these events, along with its quarterly publication of NeighborNews, to encourage citizen participation at CDAC meetings and Public Hearings.

2. Neighborhood Improvement Strategy

Ten (10) neighborhoods experiencing severe social, physical and economic distress have been designated Neighborhood Improvement Strategy (NIS) areas by the City Council. The funding for services is principally derived from the Consolidated Plan/Action Plan programs. It is, therefore, critical that citizens in the ten NIS areas actively participate in the formulation of programs and services funded to improve their neighborhoods.

In each NIS area citizens are surveyed to identify neighborhood issues and a Neighborhood Action Plan is developed. Surveys and subsequent information about the Action Plan is printed in English, Spanish and Khmer (Cambodian). Regular meetings are held to receive ideas and input on the progress of the Action Plans. This citizen participation is a crucial link to the development of the Consolidated Plan and Action Plan. NIS residents are encouraged to also participate in the Consolidated Plan/Action Plan Public Hearings.

3. Long Beach Website (www.longbeach.gov)

All HUD required documents including the Consolidated Plan, Action Plan, and Consolidated Annual Performance and Evaluation Report (CAPER) are posted in their entirety on the City's website. Drafts of all future plans and documents will also be posted. All public notices will

encourage residents to use www.longbeach.gov as a means to access HUD program information.

E. General Citizen Participation Requirements

1. General Policies

This Plan sets out the basic mandates for compliance under the Housing and Community Development Act of 1974, as amended, and under 24 CFR Part 91. The parameters will continue to be a determination by the Mayor and City Council of the appropriate uses of CDBG, and other HUD entitlement grants, based upon the City's needs. The City will also follow this Plan in order to comply with citizen participation statutory and regulatory requirements.

2. Public Access to Information and Records

All citizens will be given reasonable access to information and records concerning the current and preceding five (5) years of the HUD entitlement grant programs listed in Section A (Applicability) of this CPP, the Consolidated Plan, Action Plans, and any substantial amendments to the documents. Such information and records will be available at the City Hall office of the City's Development Services Department, Monday through Friday (except for legal holidays) from 8:00 a.m. to 4:30 p.m., or otherwise during the Department's normal business hours. Copies of program documents shall be made available for review upon request. Documents generally prepared for public dissemination, such as the Proposed and Final copies of the Consolidated Plan, annual Action Plan, and the annual HUD-required Performance Report (CAPER), will be available for citizen review at all branches of the Long Beach Public Library and www.longbeach.gov. Although the City reserves the right to charge a fee for duplicating records and documents, reasonable requests shall be honored at no cost to the public. Reasonableness shall be determined by a combination of: number of copies requested; size (pages and/or dimensions) of the documents; length of staff time needed to compile the data; and the direct costs to the City to duplicate the document(s) and record(s). Copies may be obtained in person, by mail or by telephone request. Program records maintained on file, or requiring research or compilation, shall be provided within a reasonable time period upon receipt of a written request which specifically states the information desired and the correct name and contact address or telephone number of the person making the request. All books and records relating to HUD-funded programs shall be maintained for a minimum of five (5) years after the completion of a Program Year. This paragraph is not intended to supersede the provisions of the Freedom of Information Act of 1966, as amended, which covers the City's activities under HUD grant programs.

3. Disabled Access

The City shall ensure that architectural barriers do not preclude the attendance of disabled persons at meetings and hearings convened under this Plan. The City shall also ensure that the Consolidated Plan, Action Plan, Citizen Participation Plan, and Performance Report (CAPER), including substantial amendments to these documents, shall be available in an alternative format accessible to persons with disabilities.

4. Technical Assistance

Groups serving low and moderate income persons desiring to develop project proposals may contact the City's Development Services Department for technical assistance. This technical assistance shall not include the provision of funds to the aforesaid groups.

5. Complaints

The City's Development Services Department shall respond in writing to each citizen complaint regarding this plan, the Consolidated Plan, Action Plan, Performance Reports (CAPER), and substantial amendments to these Plans, and Report for the programs listed in Section A (Applicability) of this CPP. The complaint must be submitted in writing, be specific in subject matter, and include facts to support the basis of any complaint. Upon receipt of a written complaint, the Development Services Department shall respond to the complainant within fifteen (15) working days and maintain on file a copy of all related correspondence. If due to unusual circumstances, the Development Services Department finds that it is unable to meet the aforesaid time limit, the time limit may be extended by written notice to the complainant. The written notice to the complainant shall state the reason for the extension and the date on which a response is expected to be generated which may be based on the nature and complexity of the complaint.

6. Adequate Notice, Time, Location, and Translation

All Public Hearings and meetings covered by this CPP shall be convened at times and places convenient to the public, such as City Hall or other public meeting room facilities, which are served by public transportation. Not less than thirty (30) calendar days prior to convening any Public Hearing under this CPP, the City shall publish a notice to the public indicating the date, time, and location. The notice shall also disclose information that will contribute significantly to the public's understanding of the issues to be discussed at the Public Hearing. The notice shall be published in a newspaper of general circulation serving the affected citizens of Long Beach. The notice may also include information on how the public may provide comments, in lieu of attendance, on the issues to be discussed in the Public Hearing, and such comments shall be submitted for the record of the applicable Public Hearing. If the City determines that a significant number of non-English speaking residents can be reasonably expected to participate in a Public Hearing, the City shall have a translator(s) present to facilitate participation by such non-English speaking persons. Notices of all regular meetings shall be posted at City Hall and other public locations and shall be mailed to any residents who request it.

F. Consolidated Annual Performance and Evaluation Report (CAPER)

The City shall provide notice to the public regarding an opportunity to review and comment on HUD-required Performance Reports (CAPER) prepared by the City for the programs listed in Section A (Applicability) of this CPP. Such notices shall be published on or before the beginning of the thirty (30) calendar day period set aside for citizen comments on a draft of the Performance Reports (CAPER) and before such Performance Reports (CAPER) are submitted to HUD. All acceptable comments from the public shall be in the form of a written communication to the City's Development Services Department during the period and in the

manner described in the aforementioned notice. Copies of the aforesaid draft Performance Reports (CAPER) will be available upon citizen request from the City's Development Services Department during the thirty (30) calendar day citizen comment period. A summary of all citizen comments received during the aforesaid thirty (30) calendar day period shall be attached to the Performance Report (CAPER) submitted to HUD.

G. Consolidated Plan and Action Plan

1. Required Pre-Adoption Information

The City shall ensure that before the Mayor and City Council adopts the Consolidated Plan and Action Plans, it will make available (see Section G.2 below) to citizens, public agencies, and other interested parties information that includes the following:

- Amount of HUD assistance the City expects to receive (including grant funds and program income);
- The range of activities that will be undertaken (including the estimated amount of funds that will benefit low and moderate income persons); and
- City's plans to minimize displacement, even if no displacement is anticipated, of persons and to assist persons that will be displaced (including the types and levels of assistance the City will make available or require others to make available to persons displaced).

Such information shall usually be made available in the notice regarding the Public Hearing for the Proposed Consolidated Plan, except that information concerning displacement may be made available during the aforesaid Public Hearing.

2. Notice and Publication

The City shall publish a summary of the contents and purpose of proposed Consolidated Plans and Action Plans in a newspaper of general circulation no later than the first day of a thirty (30) calendar day public comment period. This publication shall provide: notice to citizens, public agencies, and interested parties of the availability of copies of the Proposed Consolidated and Action Plans in all branches of the Long Beach Public Library and on www.longbeach.gov; the date, time, and location of the Public Hearing(s) scheduled on the Proposed Plans; and the final date for which written citizen comments will be received by the City on the Proposed Plans. The City shall also provide a reasonable number (not less than 10 nor more than 25) of copies of the Proposal Plans to citizens and citizen/community groups upon request at no charge. Additional copies (in excess of the 25 copies provided at no charge) of the Proposal Plans may be requested and charged to the requestor at the City's cost.

3. Public Hearings on Proposed Consolidated and Action Plans

At least one (1) Public Hearing shall be held by CDAC during the development of the Consolidated Plan but before the Proposed Consolidated Plan is published for citizen comment. The aforesaid Public Hearing may or may not occur as part of the Public Hearing described in Section C (Community Development Advisory Commission) of this CPP.

One additional Public Hearing (which may or may not occur as part of the Public Hearing above) will be held at the beginning or ending of the above mentioned thirty (30) calendar days public comment period, but in sufficient time for citizen comments to assist in the development of the Consolidated and Action Plans. CDAC may invite other City commissions, boards, committees, etc. to participate in the conducting of the aforesaid Public Hearing(s); however, CDAC shall have the lead responsibility for conducting and ending the Public Hearing(s). All written citizen comments received during the above mentioned thirty (30) calendar days public comment period, or during the Public Hearing(s), and all citizen oral comments received during the Public Hearing(s), shall be considered by CDAC and the City in preparing the Final Consolidated and Action Plans. A summary of the aforementioned written and oral citizen comments, as well as a summary of any citizen comments not accepted for inclusion in the Final Consolidated Plan, shall be attached to the Final Consolidated and Action Plans submitted to HUD.

H. Substantial Amendments

1. Criteria

The City shall use the following criteria for defining substantial amendments to the Consolidated Plan, Action Plan, and/or activities funded with the HUD entitlement grants listed in Section A (Applicability) of this CPP:

- Changes in funding allocation priorities and/or the method of distributing funds;
- Additions or deletions in activity funds exceeding twenty-five (25) percent of budgeted dollars. *The use of HOME funds, however, may be periodically adjusted within low income housing activities, provided the City's Consolidated Plan low income housing goals are maintained.*
- Additions to, or deletions of, program activities; and,
- Changes to the purpose, scope, location, or beneficiaries of an activity, except when such modified activities continue to substantially benefit low and moderate income persons within targeted neighborhoods, and implementation of the original purpose and scope of the activity is improved.

2. Notices and Public Hearing

The City shall use the notices, publication, and Public Hearing process described in Section G.1 (Required Pre-Adoption Information) and Section G.2 (Notice and Publication) of this CPP, to ensure that citizens have an opportunity to comment on proposed substantial amendments prior to adoption. A Public Hearing will be held when any of the criteria listed in Section H (Substantial Amendments) have been met.

I. Authority of the Mayor and City Council

Nothing in this Plan shall preclude the Mayor and City Council from convening, in lieu of CDAC, meetings or the above-described necessary Public Hearings during the Program Year. However, the Mayor and City Council must follow the above-described procedures for

conducting Public Hearings. The Mayor and City Council shall have the sole authority to adopt, approve, amend, or disapprove the City's Consolidated and Action Plans and this CPP, as well as any substantial changes to the budgets, activities and programs funded in whole or in part with the HUD entitlement grant funds listed in Section A (Applicability) of this CPP. The Mayor and City Council shall receive recommendations from CDAC concerning the Proposed Consolidated and Action Plans, and substantial amendments to these Plans, prior to taking any action. Citizens may obtain from the Office of the City Clerk a copy of the agenda prior to the City Council meeting where such action shall occur. Citizens and interested parties may make comments at appropriate times during the meeting prior to the City Council taking any action. Having obtained and considered citizens' views and comments, the Mayor and City Council shall then take an action to adopt, approve, amend, or disapprove the aforesaid Plans, substantial amendments, programs, activities, and budgets. When the City Council shall take an action to adopt or approve, it shall also authorize the City Manager to submit these actions and their related materials to HUD and to execute documents with HUD to obtain funds and/or to implement these actions. Nothing in this CPP shall curtail the authority of the City to expand upon the text herein if in the City's sole judgment its primary responsibility and authority to properly manage and conduct HUD-funded programs and activities is hindered by the text herein.

ATTACHMENT A

Community Development Advisory Commission (CDAC)

The following is an excerpt from the Revised CDAC Bylaws, which were adopted as Resolution CDAC No. 7-87.

ARTICLE I - THE COMMISSION

Section 1. Name of Commission. The name of the Commission shall be the Community Development Advisory Commission.

Section 2. Commission Membership. The Commission, as set forth by the Long Beach City Council, shall consist of two members from each of the categories listed below, and one member at large:

1. Housing: which may include, but not be limited to, representatives from the League of Women Voters, Architectural Institute of America, Apartment House Association, and consumer groups.
2. Redevelopment: which may include, but not be limited to, representatives from real estate and project area committees.
3. Rehabilitation: which may include, but not be limited to, representatives of banks, savings and loan institutions, and construction.
4. Social Services: which may include, but not be limited to, representatives from the religious community or other organizations that might normally assist in neighborhood facility center operations.
5. Business and Industry: which may include, but not be limited to, representatives from business, industry, and economic development.
6. Minorities: which would include representatives of ethnic groups.
7. Low Income: which may include, but not be limited to, representatives from organizations serving low income people, the elderly, or individuals representing low income or elderly people within the city.

Appendix B: Community Outreach for FY2013 – FY 2017 Consolidated Plan

A. Community Workshops

The City conducted two community workshops – on March 27, 2012 and on April 24, 2012.

1. Summary of Public Comments

- Putting money into one thing has effects on something else.
 - Business façade helps with unemployment
- Investing in business and education is key.
- Beautification of an area creates an increase in neighborhood pride.
- Foundational assistance is most important. Ex: affordable housing, street improvements
- Youth services eliminates a lot of other issues
- Investing in places to live is most important because businesses are small and employ 1-2 people, which is not most effective.
 - Also money from government is red tape. As a business owner some avoid it.
- Put money into living and working. In Long Beach many families are immigrants and have many children. Important to give these families jobs (especially the youth).
- Health and safety services are important. Youth services are important, especially because in many families both parents work.
- Domestic violence shelters save lives. Because this is invaluable and cheaper than investigating/prosecuting a homicide.
 - Economy is also important because victims need jobs in order to re-integrate into the community.
- Emphasis on central homeless services that provide various services to the homeless.
 - Long Beach Multi-Services for Homeless
- We have more people becoming homeless everyday.

Neighborhood Resource Center

Training, Technology and Resources for Neighborhood Organizations, Neighborhood Leadership Program, Home Improvement Rebates, Neighborhood Problem Solving



City of Long Beach Neighborhood Services Bureau hosts

Five-Year Consolidated Plan (2013-2018)

You are Invited to a Workshop to Help Build a Better Community.

On March 27, come and help the **City of Long Beach** prioritize how it will spend community dollars as part of its Five Year Consolidated Plan (2013-2018)

A Consolidated Plan describes and prioritizes the housing and community development needs, as well as activities to address those needs as defined and funded by the U.S. Department of Housing and Urban Development (HUD).

The Consolidated Plan brings together, in one consolidated submission, the

planning and application aspects of the Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnership Program (HOME) funds to address those priorities.

Share your ideas at this important workshop by

- Identifying community priorities
- Participating in a mock project-funding activity
- Completing a short survey



Tuesday March 27, 2012

6:00-8:00 p.m.

Neighborhood Resource Center

425 Atlantic Avenue
Long Beach, CA 90802



For more information, please contact:

Alem Hagos
(562) 570-7403

Alem.Hagos@longbeach.gov



This FREE workshop is presented in English with Spanish and Khmer translation available.

Free parking behind the building and on surrounding streets.

The City of Long Beach intends to provide reasonable accommodations in accordance with the Americans with Disabilities Act of 1990. If a special accommodation is desired, please call Scottie Hinkey 48 hours prior to the event at (562) 570-1010. This information is available in an alternate format on request by calling (562) 570-1010.



**Invite from City of LB to 5 Year Consolidated Planning Process Workshop --
Tues., 3/27/12, 6 p.m. @ NRC**

Neighborhood Resource Center to: Long Beach Neighborhood
and Community Leaders 03/15/2012 05:05 PM

Sent by: **Margaret Madden**

Cc: Alem.Hagos

Bcc: Scott Baldwin

From: Neighborhood Resource Center/CD/CLB
To: Long Beach Neighborhood and Community Leaders
Cc: Alem.Hagos@longbeach.gov
Bcc: Scott Baldwin/DV/CLB
Sent by: Margaret Madden/DV/CLB

City of Long Beach Neighborhood Services Bureau hosts

Five-Year Consolidated Plan (2013-2018)

You are Invited to a Workshop to Help Build a Better Community

On Tuesday, March 27 2012, come and help the City of Long Beach prioritize how it will spend community dollars as part of its Five Year Consolidated Plan (2013-2018)

A Consolidated Plan describes and prioritizes the housing and community development needs, as well as activities to address those needs as defined and funded by the U.S. Department of Housing and Urban Development (HUD).

The Consolidated Plan brings together, in one consolidated submission, the planning and application aspects of the Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnership Program (HOME) funds to address those priorities.

Share your ideas at this important workshop by

- Identifying community priorities
- Participating in a mock project-funding activity
- Completing a short survey

Tuesday, March 27, 2012

6:00 p.m. - 8:00 p.m.
Neighborhood Resource Center
425 Atlantic Avenue
Long Beach, CA 90802

For more information, please contact:
Alem Hagos
(562) 570-7403
Alem.Hagos@longbeach.gov

This FREE workshop is presented in English with Spanish and Khmer translation available.

Free parking behind the building and on surrounding streets.

The City of Long Beach intends to provide reasonable accommodations in accordance with the Americans with Disabilities Act of 1990. If a special accommodation is desired, please call Scottie Hinkey 48 hours prior to the event at (562) 570-1010. This information is available in an alternate format on request by calling (562) 570-1010.



city menu

community development

Google™ Custom Search

search

Tuesday, April 3, 2012

Homepage : Departments : Community Development : Neighborhood Services

E-mail Print

options

- Home
- Bureau Manager's Message
- Code Enforcement
- Foreclosure Registry Program
- Community Development Advisory Commission
- Corridor Beautification
- Business Assistance Guide
- Housing and Urban Development Grants
- Housing Rehabilitation
- Human Dignity Office
- Neighborhood Leadership Program
- Neighborhood Resource Center
- Neighborhood Improvement
- Bureau Highlights
- Garage Inspection Program
- N5P2
- Contact Us
- Reports and Publications

Neighborhood Services Bureau

TO LONG BEACH DEVELOPMENT SERVICES

The Neighborhood Services Bureau is committed to providing innovative programs and services designed to improve Long Beach neighborhoods. With support from the Community Development Advisory Commission, and using \$9,000,000 annually in Community Development Block Grant (CDBG) funds, the Bureau offers a variety of tools you and your neighbors can use to improve your homes and neighborhoods.

We also provide family safety, leadership skills and other important programs. Explore the menu at left for more information or call us at (562) 570-6866.



- [Highlights of recent Bureau programs and services](#)
- [New List of Neighborhood Groups \(2012\) directory](#)
- [Map of CDBG eligible and Neighborhood Improvement Strategy \(NIS\) areas](#)

Many Unique Neighborhoods



announcements

Housing & Community Development Needs Survey (March 5th, 2012)

The City of Long Beach is asking for assistance from the community to help the decide how to allocate federal grant money by taking a quick survey on what matters most to you, the valued citizen.

[more](#)

PUBLIC HEARING: Consolidated Plan (FY2013-2018)

The City of Long Beach will be conducting it's first public hearing to receive input from the public on Wednesday, April 18, 2012 at 6:00 PM in the City Council Chambers in City Hall...

[more](#)

2012 Action Plan Amendment (Emergency Solutions Grant)

The Amendment to the Action Plan in order to incorporate the 2nd Allocation of the Emergency Solutions Grant (ESG) is now available...

[more](#)

Neighborhood Partners Program Request for Proposals (RFP) is now available

The Neighborhood Partners Program (NPP) is now requesting proposals for neighborhood projects...

[more](#)

Blight Removal in Redevelopment Areas - PowerPoint Presentation

To view a PDF copy of the presentation regarding Blight Removal in Redevelopment Areas, Please click [here](#).

[more](#)

[Archives...](#)

events

- 4/19 - [Neighborhood Action Group \(NAG\)](#)

Five-Year Consolidated Plan (2013-2018)

PLEASE PRINT LEGIBLY

Wednesday, March 27, 2012

	Name	Address	Organization	Telephone	E-Mail Address
1	Brenda Novela	1900 Atlantic Ave LA CA 90806	Centro CITA Inc.	(562) 570-4722	brenda@centrocta.org
2	Graciela Rincon	100 W. Broadway, Suite 550	NAD	570-5231	graciela.rincon@longbeach.gov
3	Father del Valle	1955 Linc Ave LA CA 90806	CAI Alumni	(562) 218-2787	Clialumna.oy@yahoo.com
4	Marta Long	100 W. Broadway	MHA	562 285 1330 x 23	mlong@mhala.org
5	Milly Lawson	456 Elm Ave	MHA	562 37-6717	mlawson@mhala.org
6	America Acuna	507 Pacific Ave, 4B	HLB	562 391-1788	acacuna.housingla@gmail.com
7	Rachel Citron	216 Arington Ave LA CA 90018	1750 Family Crisis Center	323-757-3900 ext 204	rcitron@1750fcc.org
8	Hilda Paytas	6691 MYRTLE AVE	LIONS Club	562-208-3171	Honhilda@gmail.com
9	Paula Barrow	908 Santiago Ave. LB 90809	HSAC	562-212-8241	paulabarrow67@hotmail.com
10	Anna Totta	5231 E Ocean Blvd	Long Beach Charit ^{ty}	562-571-1641	atotta@lbccharities.org
11	Deborah Jackson	1957 Ocean Ave L.B. Ca	NAD Alumni	(562) 591-2635	dj.jackson@lbc.gov
12	Antoinette Jeff	100 W. Broadway	NAD	(562) 570-6702	antoinette.jeff@longbeach.gov
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					

PLEASE PRINT LEGIBLY

Five-Year Consolidated Plan (2013-2018)

PLEASE PRINT LEGIBLY

Wednesday, March 27, 2012

	Name	Address	Organization	Telephone	E-Mail Address
1	Karen Reside	527 Cedar Ave #100	Reside 4 Assoc.	562-331-4055	Karenreside@yahoo.com
2	David Morgan	2225 Pine Ave #203	Help Foundation	562-281-2426	davidmorgan4me48@yahoo.com
3	BRYANT BEN	1045 OTHO AVE.			
4	Margaret Madden	100 W. Broadway			
5	Steve Herrera	456 Elm Ave	MHA	562 437-6717	
6	Richard Hernandez	2750 E Spruce St Suite 100	DRC	562 427-1040	rhernandez@drcinc.org
7	Johne Zuehl	244 ATLANTIC AVE #2	NRC/NLP 2011	310-766-5246	JRUEHL6887@GMAIL.COM
8	CINDY GOSS	635 E. 9TH ST #16	SOCIAL HARVEST	323 678 6036	CINDY GOSS@EARTHLINK.NET
9	KIRK DAVIS	6691 MYRTLE AVE	LIONS CLUB	562.235.1402	MOONCOIMPROVEMENTS@YAHOO.COM
10	CARRIE SIVEROS		CONSULTANT	213.216.1487	CGSIVEROS@YAHOO.COM
11	Elise Smith	521 E. 4th St LA CA 90802	HAACB	(562) 570-7191	elise.smith@longbeach.gov
12	Stephanie Low	4916 Elm Ave Apt 2 (D, CA 90807)	The Childrens Clinic	(562) 225-1793	Steplo@thechildrensclinic.org
13	Jan Summers	2600 E. PCH	ARCHITECTS	562.498-6300	jan.summers@verizon.net
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					

PLEASE PRINT LEGIBLY

	Name	Address	Organization	Telephone	E-Mail Address
1	Emily T.	543 Daisy	NCHA/NLP #2011	562 2902962	emily @willmorecity.org
2	Jim Lewis	1430 Prairie Ave	LBRA	562 591 1292	jlewis @ lbra.org
3	Cesar Aben	375 Rowland Ave	CSULB	562 895 8688	sinnou @ gmail.com
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					

PLEASE PRINT LEGIBLY

Neighborhood Improvement

Neighborhood Grants, Home Improvement Rebates, Neighborhood Cleanups and Graffiti Removal



MacArthur Park/Whittier School Neighborhood Meeting

Learn about

FY 2013 Action Plan Development

Alem Hagos, Community Development Block Grant Coordinator of the City of Long Beach's Neighborhood Services Bureau will give a presentation on the City of Long Beach's Fiscal Year (FY) 2013 Action Plan. The workshop will give an overview of the Action Plan process, how it guides the use of Housing and Urban Development (HUD) funds in our City, and information on how to review and comment on the FY '13 draft Action Plan.

- *Learn how to provide input on the draft Action Plan.*
- *Learn how Housing and Urban Development money has been spent in your neighborhood.*

Tuesday, April 24, 2012

5:00 p.m. - 6:30 p.m.

Mark Twain Neighborhood Library (Community Room)

1401 E. Anaheim St., Long Beach

Free parking is available in the library parking lot

For more information, please call

Bryant S. Ben at (562) 570-1691 or email bryant.ben@longbeach.gov

Translation will be provided in Khmer and Spanish

**** Light refreshments will be provided! ****

The City of Long Beach intends to provide reasonable accommodations in accordance with the Americans with Disabilities Act of 1990. If special accommodation is required or to request this information in an alternate format, please contact Bryant S. Ben at (562) 570-1691, 48 hours prior to the meeting.



100 W. Broadway, Ste. 550, Long Beach, CA 90802 T 562.570.6866 F 562.570.5248 TTD 562.570.5832 www.longbeach.gov/cd/neighborhood_services

Neighborhood Improvement

Neighborhood Grants, Home Improvement Rebates, Neighborhood Cleanups and Graffiti Removal



Parque MacArthur/Escuela Whittier Vecindario

Y

*Su Vecino Chetra Keo
Le Invitan a usted a asistir a una*

Limpieza de Vecindario

Venga y trabaje con sus vecinos para limpiar su vecindario

CUANDO: sábado, 21 de abril 2012
HORA: 8:00 a.m. - 12:00 p.m.
LUGAR: 1451 Walnut Ave., Long Beach

**Para más información, por favor llame a
Bryant S. Ben al 570-1691**

Patrocinado por el Buró de Servicios de Vecindarios del Departamento de Servicio Desarrollo

La Ciudad de Long Beach tiene la intención de proveer de acomodaciones razonables de acuerdo con El Acto de Americanos con Incapacidades del 1990. Si en caso se requiera una acomodación especial o para pedir esta información en formato alterno, por favor contacte a Bryant Ben al (562) 570-1691, con 48 horas de anticipación

គូមិត្តភាពសហគមន៍-សាលាវិទ្យាល័យ

និង

អ្នកគូមិត្តភាពសហគមន៍ **Chetra Keo**

មានសេចក្តីរីករាយអញ្ជើញលោកអ្នកមកចូលរួមលើ

ការសម្របសម្រួលសហគមន៍នៅតាមគូមិត្តភាពសហគមន៍

នៅ: ថ្ងៃសៅរ៍ ទី២១ ខែមេសា ២០១២
នៅ: ម៉ោង ៨ ព្រឹក - ១២ ថ្ងៃត្រង់
នៅ: 1451 Walnut Ave., Long Beach

ព័ត៌មានបន្ថែមសូមទាក់ទង

Bryant S. Ben ៥៦២-៥៧០-១៦៩១

ឧបត្ថម្ភឡើងដោយក្រសួងសេវាកម្មអភិវឌ្ឍន៍ ការិយាល័យកិច្ចការបម្រើសង្គម

ក្រុងឡងប៊ិចអនុវត្តន៍នៅតាមក្រិតិយុដ្ឋីរៀបរយសម្រួលស្តង់ដារភាពមនោរម្យចូលរួមជាសហគមន៍
វិភាគដែលមានភាពតាមលក្ខណៈច្បាប់ដែលបានចែងក្នុងក្រឹត្យទេសា ១៩៩០។
ប្រសិនបើលោកអ្នកត្រូវការព័ត៌មានលម្អិតអំពីការរៀបចំសម្រាប់ការចូលរួមសហគមន៍
ណាមួយទៀត សូមទូរស័ព្ទទៅកាន់
Bryant Ben តាមរយៈលេខ (៥៦២) ៥៧០-១៦៩១ ឬមកមុនពេលប្រជុំក្នុងកំឡុង ៨ ម៉ោង។



100 W. Broadway, Ste. 550, Long Beach, CA 90802 T 562.570.6866 F 562.570.5248 TTD 562.570.5832 www.longbeach.gov/cd/neighborhood_services

Neighborhood Improvement

Neighborhood Grants, Home Improvement Rebates, Neighborhood Cleanups and Graffiti Removal



MacArthur Park/Whittier School Neighborhood

“FY 2013 Action Plan Development ”

Tuesday, April 24, 2012

5:00 p.m.

Mark Twain Neighborhood Library, 1401 E. Anaheim St.

NAME	ADDRESS
Kheun yem	1105 1/2 OHIO AVE
ma lean Cheng	1348 WALNUT AVE
Min Tuon	1435 WALNUT AVE
Perk Lay	1434 ROSE AVE
OEUN SEAMON	562 930-0829 1105 OHIO AVE L.B.
Victoria Ben	1645 Ohio Ave. L.B.
Patrick Ben	1645 OHIO AVE. L.B.
Praktra Huch	1645 OHIO AVE, L.B.
SATHUM	1341 WALNUT L.B.
HONG-LOEUNGA	1852 E 15th St # L.B.
PICH, CHANTHAN	1535 CHERRY AVE. L.B. 90813 562-2181001

ALEM HAGOS City of Long Beach.



100 W. Broadway, Ste. 550, Long Beach, CA 90802 T 562.570.6866 F 562.570.5248 TTD 562.570.5832 www.longbeach.gov/cd/neighborhood_services

Neighborhood Improvement

Neighborhood Grants, Home Improvement Rebates, Neighborhood Cleanups and Graffiti Removal



MacArthur Park/Whittier School Neighborhood

"FY 2013 Action Plan Development "

Tuesday, April 24, 2012

5:00 p.m.

Mark Twain Neighborhood Library, 1401 E. Anaheim St.

NAME	ADDRESS
YOKLIM TAUCH	1433 ROSE AVE - LB, CA 90813
BRYANT BEN	1645 OTTAWA AVE.



100 W. Broadway, Ste. 550, Long Beach, CA 90802 T 562.570.6866 F 562.570.5248 TTD 562.570.5832 www.longbeach.gov/cd/neighborhood_services

B. Continuum of Care Steering Committee

On May 23, the City presented the Consolidated Plan process before the Continuum of Care Steering Committee to solicit input from the Committee.

AGENCY	NAME	PHONE NO.	EMAIL
CONTINUUM OF CARE LEAD AGENCY			
Health and Human Services	Susan Price-Manager, Bureau of Community Health	562-570-4003	Susan.Price@longbeach.gov
Homeless Services Division	Elsa Ramos-Multi-Service Center Coordinator	562-733-1147 ext 103	Elsa.Ramos@longbeach.gov
Homeless Services Division	Patti LaPlace-Mental Health Coordinator	562-733-1147 ext 110	Patti.LaPlace@longbeach.gov
Homeless Services Division	Michelle Mel-Duch-HMIS Administrator	562-570-4045	Michelle.Mel-Duch@longbeach.gov
Homeless Services Division	Ariel Dianzon-Contracts/Grants Specialist	562-570-4505	Ariel.Dianzon@longbeach.gov
Homeless Services Division	Ka Xiong-Contracts/Grants Specialist	562-570-4216	Ka.Xiong@longbeach.gov
LOCAL GOVERNMENT ADVISORY BOARD			
Homeless Services Advisory Committee (HSAC)	Dale Neal	562 310-8713	daleneal@gmail.com
Homeless Services Advisory Committee (HSAC)	Paula Barrow	562-212-8241	PaulaBarrow67@hotmail.com
PUBLIC HOUSING SERVICES			
Housing Authority	Darnisa Tyler	562-570-6011	Darnisa.Tyler@longbeach.gov
Housing Authority	Tom Papademetriou	562-570-6166	Tom.Papademetriou@longbeach.gov
Housing Authority	Heather Filbey	562-570-6117	Heather.Filbey@longbeach.gov
Neighborhood Services	Alem Hagos	562-570-7403	Alem.Hagos@longbeach.gov
DOMESTIC VIOLENCE SHELTERS			
1736 Family Crisis Center	Rachel Citron-LA Office	323-737-3900	R.Citron@1736fcc.org
1736 Family Crisis Center	Erin Ackerson-LB MSC		E.Ackerson@1736fcc.org
1736 Family Crisis Center	Carol Sibrian-LB MSC		C.Sibrian@1736fcc.org
Interval House	Christine DeLabre	562-594-9492	Christine@intervalhouse.org
Interval House	Adriana	562-594-9492	Adriana@intervalhouse.org
EDUCATIONAL ASSURANCES/FAMILY SERVICES			
Beyond Shelter	Christine Mirasy-Glasco	213-252-0772	CGlasco@beyondshelter.org
Children Today	Dora Jacildo	562-432-1224	Dora@childrentoday.org
Comprehensive Child Development	Tammie Kyle	562-427-8834	Tkyle@ccdlb.org
Comprehensive Child Development	Maria Almeida	562-427-8834	Maria@ccdlb.org
HEAD Start Program	Luanne Mauro-Atkinson	562-427-0833	Lmauroatkinson@lbusd.k12.ca.us

AGENCY	NAME	PHONE NO.	EMAIL
LBUSD-Bethune Transitional School	Rhonda Haramis	562-426-0470	RDHaramis@lbschools.net
PATH Ventures	Anna Topolewski	562-299-5724	AnnaT@pathventures.org
HIV/AIDS SERVICES			
New Image Emergency Shelter	Lynda Moran	562-983-7478	Lynda_Moran@msn.com
New Image Emergency Shelter	Leticia Acosta	562-983-7478	Lvilloch1@aol.com
Serra Project Group Home	Vicki Freda	310-963-3996	Vfreda@aidforaids.net
MENTAL HEALTH SERVICE PROVIDERS			
Department of Mental Health	Emilia Ramos		ERamos@dmh.lacounty.gov
Mental Health America	Martha Long	562-285-1330 ext 236	Mlong@mhala.org
Mental Health America	Shannon Legere	562-437-6717 ext 272	Slegere@mhala.org
Mental Health America	Steve Fiechter	562-437-6717	Sfiechter@mhala.org
Mental Health America	Ann Sodano	562-437-6717	Asodano@mhala.org
WORKFORCE DEVELOPMENT			
Goodwill SOLAC/Worforce Development	Janet McCarthy	562-435-3411 ext 288	JMcCarthy@goodwillsolac.org
Goodwill SOLAC/Worforce Development	Ben Espitia	562-435-3411 ext 224	Bespitia@goodwillsolac.org
PHYSICAL HEALTH PROVIDERS			
The Children's Clinic	Jina Lee Lawler	562-933-0506	Jlawler@thechildrensclinic.org
PREVENTION SERVICES (ESG FUNDED)			
Catholic Charities	Anna Totta	562-591-1641	Atotta@ccharities.org
Catholic Charities	Vanessa Romain	562-591-1641	Vromain@ccharities.org
Centro CHA, Inc.	Jessica Quintana	562-570-4709	Jessica@centrocha.org
Centro CHA, Inc.	Brenda Novela	562-570-4709	Brenda@centrocha.org
Disabled Resources Center	Dolores Nason	562-427-1000	Dnason@drcinc.org
Disabled Resources Center	Mario Rodriguez	562-427-1000	Mrodriguez@drcinc.org
Legal Aid Foundation of Los Angeles County	Mary Ann Heimann	323-801-7971	Mheimann@lafila.org
Legal Aid Foundation of Los Angeles County	Alisa Neary		Aneary@lafila.org
SUBSTANCE ABUSE PROVIDERS			
Substance Abuse Foundation	Arthur Romo	562-987-5722 ext 230	
VETERAN SERVICE PROVIDERS			
Department of Mental Health	Carl McKnight	213-738-2901	CMcKnight@dmh.lacounty.gov
U.S. Veterans Initiative	Greg McCormack	562-388-8016	GMcCormack@usvets.org
U.S. Veterans Initiative	Linda Maldonado	562-388-8016	Lmaldonado@usvets.org

AGENCY	NAME	PHONE NO.	EMAIL
Veterans Administration	Mechel Stanley	562-826-8000 ext 4822	Mechel.Stanley@va.gov
Veterans Administration	Jean Willis	562-826-8000	Jean.Willis@va.gov
YOUTH/FOSTER-CARE PROVIDERS			
United Friends of the Children	Roshe Malakuti	213-580-1830	Roshe@unitedfriends.org
ACADEMIC/RESEARCH COMMUNITY			
CSULB	Christy Jocoy		C.Jocoy@gmail.com
LBCC	Anita Gibbins	562-938-3986	AGibbins@lbcc.edu
FAITH BASED COMMUNITY			
Christian Outreach in Action	B.J. Zurich	562-432-1440	bjzurich@verizon.net
Kingdom Causes	Susan DeLucca	562-421-1566	suedelucca@aol.com
Kingdom Causes	Somatra Sean	562-508-0432	
Long Beach Rescue Mission	Jim Lewis	562-591-1292 ext 10	JKLewis54@aol.com
St. Luke's Episcopal Church	Gary Commins	562-436-4047	Commins@StLukesLB.org
Urban Community Outreach	Brad Lara-Gagne	562-607-4006	bradg63@aol.com
JUSTICE/CORRECTIONS			
Long Beach Quality of Life Officers	Officer Ray Panek	562-254-6977	Raymond.Panek@longbeach.gov
Long Beach Quality of Life Officers	Officer Christopher Roth	562-235-8315	Christopher.Roth@longbeach.gov
PHILANTHROPIC COMMUNITY			
Gumbiner Foundation	Julie Meenan	562-437-2882	jmeen@earthlink.net
PRIVATE BUSINESS			
Downtown Long Beach Associates	Mary Coburn	562-436-4259	MaryC@dlba.org



CITY OF LONG BEACH

DEPARTMENT OF HEALTH AND HUMAN SERVICES

2525 Grand Avenue Long Beach, California 90815

Long Beach Continuum of Care (CoC) Steering Committee Meeting

Wednesday, May 23, 2012, 3:00 p.m. – 5:00 p.m.

Goodwill, Serving the People of Southern Los Angeles County
800 West Pacific Coast Highway
Long Beach, CA 90806

Sign-in Sheet

AGENCY	NAME	SIGNATURE
MHA	Amy Pacheco	<i>Amy Pacheco</i>
CCD	Maria Almeida	<i>Maria Almeida</i>
P Ventures	Anna Topolewski	<i>Anna Topolewski</i>
Catholic Charities	Vanessa Romain	<i>V. Romain</i>
New Image	Leticia Acosta	<i>Leticia Acosta</i>
Goodwill	Jeffrey Patton	<i>Jeffrey Patton</i>
DHHS	Elsa Ramos	<i>Elsa Ramos</i>
1736 FCC	Rachel Citron	<i>Rachel Citron</i>
Beyond Shelter	Barbara Berry	<i>B. Berry</i>
HACLB	Heather Filkey-McCabe	<i>Heather Filkey-McCabe</i>
Children Today	Elia Rocha	<i>Elia Rocha</i>
NSAC	Paula Barrow	<i>Paula Barrow</i>
LAFLA	Alisa Neary	<i>Alisa Neary</i>
US VETS	Guy McCall	<i>Guy McCall</i>
HACLB	DARINIA TYLER	<i>Darinia Tyler</i>



CITY OF LONG BEACH

DEPARTMENT OF HEALTH AND HUMAN SERVICES

2525 Grand Avenue Long Beach, California 90815

Long Beach Continuum of Care (CoC) Steering Committee Meeting

Wednesday, May 23, 2012, 3:00 p.m. – 5:00 p.m.

Goodwill, Serving the People of Southern Los Angeles County
800 West Pacific Coast Highway
Long Beach, CA 90806

Sign-in Sheet

AGENCY	NAME	SIGNATURE
HSAAC	Dale Noel	<i>[Signature]</i>
WHA 2 A	Steve Frochota	<i>[Signature]</i>
MHALA	Anne Solano	<i>[Signature]</i>
CENTRO CHA INC	JESSICA QUINTANA	<i>[Signature]</i>
CENTRO CHA INC	LUPE VELASCO	<i>[Signature]</i>
The Childrens Clinic	Diane Nichols	<i>[Signature]</i>



CITY OF LONG BEACH

DEPARTMENT OF HEALTH AND HUMAN SERVICES

2525 Grand Avenue Long Beach, California 90815

Long Beach Continuum of Care (CoC) Steering Committee Meeting

Wednesday, May 23, 2012, 3:00 p.m. – 5:00 p.m.
Goodwill, Serving the People of Southern Los Angeles County
800 West Pacific Coast Highway
Long Beach, CA 90806

Sign-in Sheet

AGENCY	NAME	SIGNATURE
GOODWILL SOLAC	Ben ESPERIA	
Mario Rodriguez	Disabled Resources Ctr	
Dolores Nason	Disabled Resources Ctr	
April Apodaca	Calif LB	
Joel Roberts	PATH	

C. Housing and Community Development Needs Survey

In preparation of the City's 2012-2017 Consolidation Plan in order to receive Housing and Urban Development funds

WHAT ARE THE HOUSING AND COMMUNITY DEVELOPMENT NEEDS IN YOUR NEIGHBORHOOD?

The City of Long Beach receives approximately \$6 million in Community Development Block Grants (CDBG), \$692,000 in Emergency Shelter Grants (ESG), and \$2.3 million in HOME Investment Partnership grants each year for housing and community development projects. The City wants you to have a voice in how the City invests this money. Please assist us by filling out this survey.

Survey Example:

Business & Jobs: Rank the following programs in your order of preference (1 = highest, 4 = lowest)				
	1	2	3	4
Business Retention	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employment Opportunities for Unemployed or Underemployed Persons	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Improve or Expand Businesses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
New Business Attraction	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

In the survey example above, this person selected "New Business Attraction" as the item they would prefer to see improved the most (1 = highest) and "Improve or Expand Businesses" as the item they would least prefer to see improved (4 = lowest). Remember to **rank each item once, but only once.**

CITY OF LONG BEACH - RESIDENT SURVEY

Community Facilities: Rank the following facilities in your order of preference (1 = highest, 8 = lowest)									Community Services: Rank the following services in your order of preference (1 = highest, 7 = lowest)							
	1	2	3	4	5	6	7	8		1	2	3	4	5	6	7
Accessibility Improvements for Disabled	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Anti-Crime Programs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Community Centers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Graffiti Removal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fire Stations and Equipment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Health Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Libraries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Legal Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Parks & Recreation Facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Senior Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Public Parking Facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Trash & Debris Removal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Senior Centers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Youth Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Youth Centers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>								

Neighborhood Infrastructure: Rank the following needs in your order of preference (1 = highest, 4 = lowest)					Special Needs Services: Rank the following services in your order of preference (1 = highest, 4 = lowest)				
	1	2	3	4		1	2	3	4
Streetscape	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Services for Disabled	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sidewalk Improvements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Services for Domestic Violence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Street & Alley Improvements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Services for Homeless	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Neighborhood Marker Signs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Services for Substance Abuse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Housing: Rank the following housing needs in your order of preference (1 = highest, 4 = lowest)					Special Needs Housing: Rank the following housing needs in your order of preference (1 = highest, 5 = lowest)					
	1	2	3	4		1	2	3	4	5
Affordable Rental Housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Housing for Disabled	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Code Enforcement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Housing for Victims of Domestic Violence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rehabilitation Assistance for Rental Housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Homeless Shelters for Homeless	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rehabilitation Assistance for Homeowners	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Housing for Seniors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Housing for Substance Abuse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Business & jobs: Rank the following programs in your order of preference (1 = highest, 4 = lowest)					Overall Categories: Rank the following categories in your order of preference (1 = highest, 7 = lowest)							
	1	2	3	4		1	2	3	4	5	6	7
Business Retention	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Business & Jobs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Employment Opportunities for Unemployed or Underemployed Persons	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Community Facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Improve or Expand Businesses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Community Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
New Business Attraction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Neighborhood Infrastructure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Special Needs Housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Special Needs Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

PLEASE ENTER YOUR ZIP CODE: _____
 Senior? (65+) _____ Do you have a disability? Y/N _____ Do you rent or own your home? _____

Please write in any needs not listed above:

D. Public Hearings

The City conducted two public hearings for the development and approval of the Consolidated Plan:

- April 18, 2012 – Community Development Advisory Commission
- June 20, 2012 – Community Development Advisory Commission

Summary of Public Comments

- Essential to have program for the youths; a busy youth stays out of trouble.
 - Too many young people in the system and also having library services is imperative.
- Concern about persons coming out of prison and how they will impact the City.
 - What will be available to ensure it will not be a problem; crime is a number one priority.
- Tremendous need to have accessible housing as people can become disabled simply overnight.
 - Concern over the amount of accessible housing available and what type of funding is set aside for landlords to have immediate access to make conversions necessary for such emergency events, as well as the capability to convert older properties during other times.
 - Speaker suggested that funding be made available for landlords to convert older units at times when residents vacate. Over the course of time, doing so could ensure universally designed accessible units. This is something the speaker would really like to see worked into the plan.
- Concern brought forward as to the reason behind the 5% decrease in the amount of CDBG and HOME funds. Is the economy to blame or are there other specific reasons?
 - Given the current state of the economy this 5% decrease could eventually turn into 10%. What back-up reserve plans exist if the decrease in the amount of funding expands?
- Concern about the amount of funding set aside for emergency events. What is set aside to ensure that in the event of a natural catastrophe the City can maintain everything that is has in place?
- Within the Consolidated Plan it is important to include: social connections in neighborhoods and parks, promoting adequate employment opportunities, ensuring positive emotional and social development, and providing quality family support services, which also include homeless prevention services.

**LONG BEACH
PRESS-TELEGRAM**
300 Oceangate
Long Beach, CA 90844

PROOF OF PUBLICATION
(2015.5 C.C.P.)

STATE OF CALIFORNIA
County of Los Angeles

I am a citizen of the United States, and a resident of the county aforesaid; I am over the age of eighteen years, and not a party to or interested in the above-entitled matter. I am the principal clerk of the printer of the Long Beach Press-Telegram, a newspaper of general circulation printed and published daily in the City of Long Beach, County of Los Angeles, and which newspaper has been adjudged a newspaper of general circulation by the Superior Court of the County of Los Angeles, State of California, on the date of March 21, 1934, Case Number 370512. The notice, of which the annexed is a true printed copy, has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to wit.

Mar 15, 2012

The Long Beach Press-Telegram, a newspaper of general circulation, is delivered to and available in, but not limited to the following cities: Long Beach, Lakewood, Bellflower, Cerritos, Downey, Norwalk, Artesia, Paramount, Wilmington, Compton, South Gate, Los Alamitos, Seal Beach, Cypress, La Palma, Lynwood, San Pedro, Hawaiian Gardens, Huntington Park, La Mirada, Santa Fe Springs, Carson.
I declare under penalty of perjury that the foregoing is true and correct.

Executed at Long Beach, LA Co. California
this 20 day of March 2012

H. H. Haggos
signature

Proof of Publication of

NOTICE OF PUBLIC HEARING

NOTICE OF PUBLIC HEARING: On Wednesday, April 18, 2012 at 6:00 PM, the City of Long Beach Community Development Advisory Commission (CDAC) will conduct a Public Hearing in the City Council Chambers in City Hall at 333 West Ocean Boulevard, Long Beach.

The purpose of the Public Hearing is to allow for public input in the creation of the 2013-2018 Consolidated Plan, as well as the 2012-2013 Action Plan, which is based on priorities outlined in the Consolidated Plan. A Consolidated Plan describes and prioritizes the housing and community development needs, as well as activities to address those needs as defined and funded by the U.S. Department of Housing and Urban Development (HUD). As required by HUD, the Consolidated Plan brings together, in one consolidated submission, the planning and application aspects of the Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnership Program (HOME) funds to address those priorities.

Citizens are encouraged to provide their input prior to the Public Hearing by completing a brief community survey online. The survey can be found:

- http://www.longbeach.gov/cd/neighborhood_services/default.asp (English and Spanish only)
- By visiting the Neighborhood Resource Center at 425 Atlantic Avenue, Long Beach (English, Spanish and Khmer versions available)
- At the Neighborhood Services Bureau office at 100 West Broadway, Suite 550, Long Beach (English, Spanish and Khmer versions available)
- Or by calling Alem Hagos at (562) 570-7403.

The City of Long Beach intends to provide reasonable accommodation for the Public Hearings in accordance with the Americans with Disability Act (ADA) of 1990. If special accommodations are required, please call Alem Hagos at (562) 570-7403 at least 48 hours prior to the April 18, 2012 Public Hearing. Citizens wishing to provide written comments must do so by April 17, 2012. Written comments must be addressed to Alem Hagos, Development Services Department, Neighborhood Services Bureau, 100 West Broadway, Suite 550, Long Beach, California 90802. Email: Alem.Hagos@longbeach.gov.

Pub. March 15, 2012(11) PT(124906)

CL 07-2006 Legal Affidavit

16 marzo 16 - marzo 22, 2012

AVISO DE AUDIENCIA PÚBLICA

El día Miércoles, 18 de abril, 2012 a las 6:00 PM, la Comisión Consultiva de Desarrollo Comunitario de la Ciudad de Long Beach (COAC) convocará una Audiencia Pública en las Cámaras Municipales del Ayuntamiento en 333 West Ocean Boulevard, Long Beach.

La Ciudad de Long Beach está buscando la opinión pública sobre una propuesta de Enmienda a su Plan de Acción 2011-2012, la séptima edición del Plan de Implementación del plan en los siete años de 2009-2012 (Plan Consolidado). El Plan es requerido por del Departamento de Vivienda y Desarrollo Urbano (HUD) para evaluar las necesidades de la comunidad y dar prioridad a la utilización de HUD fondos de la subvención recibida por la ciudad para atender las necesidades identificadas por beneficiando principalmente a los residentes de bajos ingresos en Long Beach.

La Ciudad se propone la modificación de Plan de Acción a fin de incorporar una segunda asignación de Soluciones de Emergencia (ESG) de financiación. El propósito del programa ESG es para ayudar a individuos y familias con rapidez recuperar la estabilidad en viviendas permanentes después de experimentar la crisis de la vivienda o la falta de vivienda. A partir 16 de marzo 2012, las copias del proyecto de modificación de Plan de Acción será publicada en la página web de la Ciudad de Long Beach en:

www.longbeach.gov/development/services/afair/esg/

El 17 de abril de 2012, todos los comentarios públicos deben presentarse a Alem Hagos, HUD Oficial, Neighborhood Services Bureau, 100 West Broadway, Suite 550, Long Beach, CA 90802 - (562) 570-7405 - alem.hagos@longbeach.gov.

Todos los comentarios públicos se incluirá en la final de la Encuesta Propuesta Plan de Acción como condición para la aprobación final del Consejo de la Ciudad, tentativamente programada para el 6 de mayo de 2012.

AVISO DE AUDIENCIA PÚBLICA

El día Miércoles, 18 de abril, 2012 a las 6:00 PM, la Comisión Consultiva de Desarrollo Comunitario de la Ciudad de Long Beach (COAC) convocará una Audiencia Pública en las Cámaras Municipales del Ayuntamiento en 333 West Ocean Boulevard, Long Beach.

El propósito de la Audiencia Pública es para obtener los comentarios de público sobre la extensión del presupuesto Operativo 2011-2012 y la preparación del Plan de Acción para el Año Fiscal 2012-2013 que se dirige al tema de las prioridades del presente Plan Consolidado. El Plan Consolidado describe visionadas a las necesidades de vivienda y desarrollo comunitario así como las actividades para hacer frente a esas necesidades así como se definen y financiadas por del Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos (con fondos en parte HUD). Como es requerido por HUD, el Plan Consolidado debe en un presupuesto consolidado, los aspectos de planificación y aplicación de La Concesión General de Desarrollo Comunitario (RDBG) y La Concesión para Albergues de Emergencia (ESG). El Astoria Asociación de Inverster de Hogar (HOME) los fondos para hacer frente a esas prioridades.

Los ciudadanos se les anima a dar sus propias notas de la audiencia pública al completar un breve estudio de la comunidad en línea. La encuesta se puede encontrar:


<http://www.longbeach.gov/development/services/afair/esg/>
(Inglés y Español solamente)

Visitando el Neighborhood Resource Center en el 425 Atlantic Avenue, Long Beach (Inglés, Español y Kibitz versiones disponible)

Visitando el Bureau de Servicios Para Vecinos en el 300 West Broadway, Suite 550, Long Beach (Inglés, Español y Kibitz versiones disponible)

• O llamando a Alem Hagos al (562) 570-7405.

La Ciudad de Long Beach tiene la intención de proveer acomodaciones razonables de acuerdo con el Título de Americans con discapacidades de 5040. Si se requiere acomodaciones especiales, por favor contactar a Alem Hagos al (562) 570-7405, por lo menos 48 horas antes de la Audiencia Pública del 18 de abril, 2012. Los ciudadanos que deseen presentar sus comentarios por escrito, lo deben hacer para el 17 de abril, 2012. Los comentarios por escrito deberán ser enviados a: Alem Hagos, Development Services Department, Neighborhood Services Bureau, 100 West Broadway, Suite 550, Long Beach, California 90802. Email: alem.hagos@longbeach.gov.


Hillary Gamache, Publisher
ImpactoUSA

3/20/2012
Date



**សេចក្តីប្រកាសលើការប្រជុំ
ឥតវិសាសាធារណៈ
NOTICE OF PUBLIC HEARING**



PH

*HKen s H (gov)
3/6/12*

សេចក្តីប្រកាសលើការប្រជុំឥតវិសាសាធារណៈ នៅថ្ងៃពុធ ទី១៨ ខែមេសា, ២០១២ វេលា
ម៉ោង៦:០០ល្ងាច គណៈកម្មការក្រុមប្រឹក្សានៃក្រសួងអភិវឌ្ឍន៍សហគមន៍ (CDAC) នឹងធ្វើ
សេចក្តីប្រកាស ធ្វើការប្រជុំជាសាធារណៈ នៅ City Council Chambers នាសាលាក្រុង
ឆានលឃ្លាដ 333 West Ocean Boulevard, Long Beach.

គោលបំណងនៃការប្រកាសប្រជុំឥតវិសាសាធារណៈដើម្បីទទួលនូវមតិសំរាប់បង្កើតគម្រោង
ផែនការបញ្ចូលគ្នាឆ្នាំ២០១២-២០១៨ ក៏ដូចជាដំណើរការផែនការអនុវត្តឆ្នាំ២០១២-២០១៣នៃ
ដែលផ្អែកទៅលើអទិភាព ដែលមានចែងនៅក្នុងគំរោងផែនការបញ្ចូលគ្នា ។ គំរោងផែនការ
បញ្ចូលគ្នា ពណ៌នា និងផ្តល់អទិភាពនៃសេចក្តីត្រូវការលំនៅដ្ឋាននិងការអភិវឌ្ឍន៍សហគមន៍
ក៏ដូចជាទៅនឹងសកម្មភាព ដែលផ្តោតទៅលើសេចក្តីត្រូវការទាំងនោះ ដែលបង្ហាញនិងផ្តល់
ថវិកាដោយក្រសួងលំនៅដ្ឋានសហរដ្ឋអាមេរិក និងក្រសួងទីក្រុង (HUD) ។ តាមសេចក្តីត្រូវ
របស់ក្រសួងទីក្រុង (HUD), គំរោងផែនការបញ្ចូលគ្នានេះ នឹងដាក់បញ្ចូលគ្នាតែមួយនូវគំរោង
ផែនការនិងការអនុវត្តថវិកាអភិវឌ្ឍន៍សហគមន៍ (CDBG), ថវិកាដំណោះស្រាយក្នុង
ភាពអាសន្ន (ESG), និងកម្មវិធីចូលរួមវិនិយោគលំនៅដ្ឋាន (HOME) ដែលផ្តល់ថវិកាដើម្បី
ចាត់ចែងទៅលើអទិភាពទាំងនោះ ។

ប្រជាពលរដ្ឋបានត្រូវលើកទឹកចិត្ត ក្នុងការផ្តល់យោបល់ក្នុងសវនាការជាសាធារណៈ
ដោយបំពេញនូវការស្រង់មតិសង្ខេបតាមរយៈ online ។ ការស្រង់មតិអាចរកឃើញនៅ ៖

- * http://www.longbeach.gov/cd/neighborhood_services/default.asp
(English and Spanish only)
- * ដោយរកមើលនៅ Neighborhood Resource Center at 425 Atlantic Avenue,
Long Beach (មានជាភាសាខ្មែរ)
- * នៅការិយាល័យរបស់យើងលេខ 100 West Broadway, Suite 550, Long Beach
(មានជាភាសាខ្មែរ)
- * ឬទូរស័ព្ទសួររក Alem Hagos តាមលេខ ៖ (562) 570-7403

ទីក្រុងខ្សែងបឹងមានបំណងផ្តល់នូវការសម្រួលសវនាការជាសាធារណៈ ដោយយោង
ទៅតាមច្បាប់អាមេរិកាំងសំរាប់ភាពតិច (ADA) ឆ្នាំ១៩៩០ ។ បើត្រូវការសម្រួលពិសេស
សូមទូរស័ព្ទទាក់ទង Alem Hagos តាមលេខ (562) 570-7403 យ៉ាងហោចណាស់៨៨ម៉ោង
មុនថ្ងៃសវនាការសាធារណៈ គឺថ្ងៃទី១៨ មេសា ២០១២ ។ ប្រជាពលរដ្ឋដែលចង់ផ្តល់យោបល់
ជាលាយលក្ខណ៍ ត្រូវធ្វើឲ្យទាន់ ថ្ងៃទី១៧ មេសា ២០១២ ។ យោបល់លាយលក្ខណ៍ត្រូវ
ផ្ញើទៅ Alem Hagos, Development Services Department, Neighborhood Services
Bureau, 100 West Broadway, Suite 550, Long Beach California 90802.
Email: Alem.Hagos@longbeach.gov.



**CITY OF LONG BEACH
COMMUNITY DEVELOPMENT
ADVISORY COMMISSION AGENDA**

**WEDNESDAY, APRIL 18, 2012
333 W. OCEAN BLVD.
COUNCIL CHAMBERS
LONG BEACH, CA 90802, 6:00 PM**

John Taellefi, Chair
Jan Ward, Vice Chair
Jill Hill, Member
Kim Hout, Member
Anthony Kim, Member
Ana Maria McGuan, Member
Jack A. Rosenberg, Member



Gary Shelton, Member
Jacquelyn Viale, Member
Vacancy
Vacancy
Vacancy

PUBLIC HEARING AGENDA

1. ROLL CALL

2. APPROVAL OF MINUTES

**RECOMMENDATION TO APPROVE MINUTES OF THE MARCH 21,
2012 COMMUNITY DEVELOPMENT ADVISORY COMMISSION
REGULAR MEETING**

Suggested Action: Approve recommendation.

3. CHAIR'S REMARKS

4. COMMISSIONERS REMARKS

**5. NEIGHBORHOOD PARTNERS PROGRAM (NPP) FUNDING RECOMMENDATION -
NPP COMMITTEE**

**6. PUBLIC HEARING: SUBSTANTIAL AMENDMENT OF THE FISCAL YEAR 2012
ACTION PLAN IN ORDER TO INCORPORATE THE SECOND ALLOCATION OF THE
EMERGENCY SOLUTIONS GRANT PROGRAM FUNDS AND RECOMMEND TO THE
CITY COUNCIL FOR APPROVAL - ANGELA REYNOLDS, DEPUTY DIRECTOR OF
DEVELOPMENT SERVICES**

7. PUBLIC PARTICIPATION

**8. 1ST PUBLIC HEARING TO ALLOW FOR PUBLIC INPUT IN THE CREATION OF THE
2013-2018 CONSOLIDATED PLAN AS WELL AS THE 2012-2013 ANNUAL ACTION
PLAN - ANGELA REYNOLDS, DEPUTY DIRECTOR OF DEVELOPMENT SERVICES**

9. PUBLIC PARTICIPATION

10. ADJOURNMENT

**NEXT CDAC REGULAR MEETING:
100 W. Broadway, 4th Floor Conference Room
May 16, 2012
10:00 a.m.**

The City of Long Beach intends to provide reasonable accommodations in accordance with the Americans with Disabilities Act of 1990. If a special accommodation is desired, or to request this information in an alternative format, please call Wendy Andersen, 48 hours prior to the meeting at (562) 570-6066.

PUBLIC PARTICIPATION
SIGN-IN SHEET

COAC
Meeting: Public Hearing
Date: April 18, 2012
6pm

(PLEASE PRINT) NAME	ORGANIZATION	ADDRESS OR E-MAIL
Julie Meenan	Josephine S. Gumbiner Fnd.	julie@jsgf.org
Denise Stahlhausen	For The Child	dstahlhaus@forthechild.org
Ralph Reece	Urban Communities Dev. Associates	323)399-3325
Sareena Kanji	Habitat for Humanity	skanji@habitatla.org

PUBLIC PARTICIPATION
SIGN-IN SHEET

COAC
Meeting: Public Hearing
Date: April 18, 2012
6pm

(PLEASE PRINT) NAME	ORGANIZATION	ADDRESS OR E-MAIL
Jessica Quintana	Centro CITA Inc.	jessica@centrocha.org
Lupe Velasco	Centro CITA Inc.	lupe@centrocha.org
Francisco Martinez	Centro CITA Inc.	Francisco@centrocha.org
Brenda Novela	Centro CITA Inc.	Brenda@centrocha.org
Fred Luu		
Paul Luu		
CESAR LOZANO	CDR	cedl6@gmail.com
Elsa Ramos	City of Long Beach - DHHS	elsa.ramos@longbeach.gov
Frances Emily Dawson Harris	N/A	on file

NOTICE OF PUBLIC HEARING AND NOTICE OF DOCUMENT AVAILABILITY

NOTICE OF PUBLIC HEARING: On Wednesday, June 20, 2012 at 6:00 PM, the City of Long Beach Community Development Advisory Commission (CDAC) will conduct a Public Hearing in the City Council Chambers in City Hall at 333 West Ocean Boulevard, Long Beach.

The purpose of the Public Hearing will be to receive public comment on the FY2013-2017 Consolidated Plan (**Consolidated Plan**) and the 2012-2013 Action Plan (**Action Plan**). A Consolidated Plan describes and prioritizes the housing and community development needs, as well as activities to address those needs as defined and funded by the U.S. Department of Housing and Urban Development (HUD). As required by HUD, the Consolidated Plan brings together, in one consolidated submission, the planning and application aspects of the Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnership Program (HOME) funds to address those priorities.

Draft copies of the Consolidated Plan and Action Plan are located at the Main Library, 101 Pacific Avenue, The Neighborhood Resource Center, 425 Atlantic Avenue, or can be downloaded from the announcement section of the Neighborhood Services web page:

http://www.longbeach.gov/cd/neighborhood_services/default.asp

The City of Long Beach intends to provide reasonable accommodation for the Public Hearing in accordance with the Americans with Disability Act (ADA) of 1990. If you require this document in an alternate format or if special accommodations are required at the hearing, please call Alem Hagos at (562) 570-7403 at least 48 hours prior to the June 20, 2012 Public Hearing. Citizens wishing to provide written comments must do so by June 19, 2012. Written comments must be addressed to Alem Hagos, Development Services Department, Neighborhood Services Bureau, 100 West Broadway, Suite 550, Long Beach, California 90802. Email: Alem.Hagos@longbeach.gov.

AVISO DE AUDIENCIA PUBLICA Y AVISO DE DISPONIBILIDAD DE LOS
DOCUMENTOS

AVISO DE AUDIENCIA PUBLICA: El día Miércoles, 20 de Junio, 2012 a las 6:00 PM, la Comisión Consultiva de Desarrollo Comunitario de la Ciudad de Long Beach (CDAC) conducirá una Audiencia Pública en las Cámaras Municipales del Ayuntamiento en 333 West Ocean Boulevard, Long Beach.

El propósito de la Audencia Pública será para obtener los comentarios del público sobre la extensión del presente **Plan Consolidado (Plan Consolidado)** 2013-2017 y la preparación del Plan de Acción (**Plan de Acción**) para el Año Fiscal 2012-2013 que se dirige al tema de las prioridades del presente Plan Consolidado. El Plan Consolidado describe y da prioridad a las necesidades de vivienda y desarrollo comunitario así como las actividades para hacer frente a esas necesidades tal como se definen y financiado por del Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos (con siglas en ingles (HUD). Como es requerido por HUD, el Plan Consolidado reúne en una presentación consolidada, los aspectos de planificación y aplicación de La Concesión General de Desarrollo Comunitario (CDBG), La Concesión para Albergues de Emergencia (ESG), El Auto de Asociación de Inversión de Hogar (HOME) los fondos para hacer frente a esas prioridades.

Proyecto de copias del Plan Consolidado y Plan de acción Se encuentran en la biblioteca principal, 101 Pacific Avenue, 425 Atlantic Avenue, o puede ser descargado desde el anuncio sección Servicios de Vecindad de la página web:

http://www.longbeach.gov/cd/neighborhood_services/default.asp

La Ciudad de Long Beach tiene la intención de proveer acomodaciones razonables de acuerdo con el Acto de Americanos con Incapacidades de 1990. Si se requiere acomodaciones especiales, por favor contacte a Alem Hagos al (562) 570-7403, por lo menos 48 horas antes de la Audiencia Pública del 20 de junio, 2012. Los ciudadanos que deseen presentar sus comentarios por escrito, lo deben hacer para el 19 de junio, 2012. Los comentarios por escrito deben de ser enviados a: Alem Hagos, Development Services Department, Neighborhood Services Bureau, 100 West Broadway, Suite 550, Long Beach, California 90802. Email: Alem.Hagos@longbeach.gov.

សេចក្តីប្រកាសលើការប្រជុំជាសាធារណៈនៃថ្ងៃពុធទី ២០ ខែមិថុនា, ២០១២
NOTICE OF PUBLIC HEARING

សេចក្តីប្រកាសលើការប្រជុំជាសាធារណៈ នៅថ្ងៃពុធទី ២០ ខែមិថុនា, ២០១២ វេលាម៉ោង ៦:០០ល្ងាច គណៈកម្មការក្រុមប្រឹក្សានៃក្រសួងអភិវឌ្ឍន៍សហគមន៍ (CDAC) នឹងធ្វើសេចក្តីប្រកាសធ្វើការប្រជុំជាសាធារណៈ នៅ **City Council Chambers** នាសាលាក្រុងអាស៊ីយ៉ាណា **333 West Ocean Boulevard, Long Beach**.

គោលបំណងនៃការប្រកាសប្រជុំជាសាធារណៈនេះគឺដើម្បីធ្វើការអនុលោមនូវកិច្ចព្រមព្រៀងនៃការណែនាំសម្រាប់ថវិកាប្រើប្រាស់ឆ្នាំ ២០១៣-១៧ ដែលមានក្នុងផែនការណែនាំឆ្នាំ ២០១២-២០១៣។ ទីក្រុងឡងប៊ិចបានទទួលនូវថវិការបស់ សហព័ន្ធខាងផ្នែកអភិវឌ្ឍន៍លំនៅស្ថានបណ្តុះក្រុង ដែល តម្រូវ ឱ្យមានផែនការណែនាំរៀបរាប់អំពីរបៀបក្នុងការចែកចាយនូវថវិកាទាំងឡាយនោះទៅតាមតំបន់ដែលយើងជ្រើសរើស គឺថវិកាលំនៅស្ថានក្នុងភាពអាសន្ន, កម្មវិធីវិនិយោគ លំនៅ ស្ថានកម្មវិធី HOME ដែលជាភាពចំបង។

ឯកសារនៃគម្រោងផែនការអាចទទួលបាននៅតាមបណ្តាញយីធី 101 Pacific Avenue, មជ្ឈមណ្ឌលសេវាកម្មសម្រាប់អ្នកភ្នំ 425 Atlantic Avenue ឬអាចទាញយកពីបណ្តាញគេហទំព័រនៃក្រសួងកិច្ចការបំរើសង្គម

http://www.longbeach.gov/cd/neighborhood_services/default.asp

ទីក្រុងឡងប៊ិចរៀបចំសម្រួលឱ្យមានភាពមនោរម្យយោងទៅតាមក្រិច្យុននៅឆ្នាំ១៩៩០ នៃច្បាប់ចែករបស់ជនជាតិអាមេរិកាំងដែលមានភាពពិការ។ ព័ត៌មាននេះអាច ទទួលបានជាទម្រង់ផ្សេងទៀតឬសេចក្តីត្រូវការលើសភាពមនោរម្យណា មួយដោយធ្វើសំណូមពរ ហៅទៅកាន់ Alem Hagos តាមរយៈលេខ (562) 570-7403 ឱ្យបានមុនពេលប្រជុំក្នុងរយៈ វេលា ៤៨ម៉ោងមុន នៅ ថ្ងៃទី ២០ ខែមិថុនា, ២០១២ ដែលជាថ្ងៃធ្វើការជាសាធារណៈនេះ។ លោកអ្នកដែលមានបំណង ធ្វើការសរសេរ បញ្ជាក់មតិ សូមធ្វើឱ្យបានទាន់នៅថ្ងៃទី ១៩ ខែមិថុនា, ២០១២ នេះ ។ ការ សរសេរបញ្ជាក់មតិសូមផ្ញើទៅកាន់ Alem Hagos, Community Development Department, Neighborhood Services Bureau, 444 West Ocean Boulevard, Suite 1700, Long Beach California 90802. Email: Alem.Hagos@longbeach.gov

[city menu](#)

city news

search

Wednesday, May 23, 2012

[Homepage](#) : [City News](#) : [News Details](#)

E-mail Print

options

[City News](#)

[All Department News](#)

[Return to previous page](#)

News Details

PUBLIC HEARING: Consolidated Plan (FY2013-2017)

NOTICE OF PUBLIC HEARING AND NOTICE OF DOCUMENT AVAILABILITY

NOTICE OF PUBLIC HEARING: On Wednesday, June 20, 2012 at 6:00 PM, the City of Long Beach Community Development Advisory Commission (CDAC) will conduct a Public Hearing in the City Council Chambers in City Hall at 333 West Ocean Boulevard, Long Beach.

The purpose of the Public Hearing will be to receive public comment on the FY2013-2017 Consolidated Plan (**Consolidated Plan**) and the 2012-2013 Action Plan (**Action Plan**). A Consolidated Plan describes and prioritizes the housing and community development needs, as well as activities to address those needs as defined and funded by the U.S. Department of Housing and Urban Development (HUD). As required by HUD, the Consolidated Plan brings together, in one consolidated submission, the planning and application aspects of the Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnership Program (HOME) funds to address those priorities.

Draft copies of the Consolidated Plan and Action Plan are located at the Main Library, 101 Pacific Avenue, The Neighborhood Resource Center, 425 Atlantic Avenue, or can be downloaded from the announcement section of the Neighborhood Services web page:

http://www.longbeach.gov/cd/neighborhood_services/default.asp

The City of Long Beach intends to provide reasonable accommodation for the Public Hearing in accordance with the American with Disability Act (ADA) of 1990. If you require this document in an alternate format or if special accommodations are required at the hearing, please call Alem Hagos at (562) 570-7403 at least 48 hours prior to the June 20, 2012 Public Hearing. Citizens wishing to provide written comments must do so by June 19, 2012. Written comments must be addressed to Alem Hagos, Development Services Department, Neighborhood Services Bureau, 100 West Broadway, Suite 550, Long Beach, California 90802. Email: Alem.Hagos@longbeach.gov.

[City News](#) [City Services](#) [City Officials](#) [Departments](#) [Residents](#) [Businesses](#) [Visitors](#) [Jobs](#) [About City Hall](#) [Privacy](#)

longbeach CA

many unique neighborhoods, one great city
Copyright © 2012 City of Long Beach



CITY OF LONG BEACH

DEPARTMENT OF DEVELOPMENT SERVICES

444 West Ocean Blvd., Ste 1700 Long Beach, CA 90802 Phone: 570.6866 Fax: 570.5248

June 14, 2012

Ms. Lupe Velasco
Centro CHA, Inc.

████████████████████
Long Beach, CA

Dear Ms. Velasco:

Thank you for your participation during the April 18, 2012, public hearing conducted by the Community Development Advisory Commission (CDAC) to discuss the development of the 2013-2017 Consolidated Plan and 2012-2013 Action Plan which will provide the planning and application aspects of the Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnership Program (HOME) funds to address community priorities.

During the hearing you spoke regarding the importance of fostering social connections in neighborhoods, promoting adequate employment opportunities, ensuring positive emotional and social development, and providing quality family support services, including homeless prevention services. The City of Long Beach is committed to providing funding for youth and housing programs to the extent possible in the face of reduced funding levels for Fiscal Year 2013. The draft plans are available on our website at:

http://www.longbeach.gov/cd/neighborhood_services/default.asp.

I invite you to review the documents and to attend our second Public Hearing on Wednesday, June 20, 2012, at 6 p.m. in the City Council Chambers at 333 W. Ocean Boulevard.

The City appreciates that you took the time to address the commission and for your contributions to the Consolidated Plan and Action Plan processes. The City of Long Beach values and commends your effort to improve the lives of the citizens of Long Beach, and we hope to have your continued participation and contributions.

Sincerely,

Alem S. Hagos
HUD Grants Officer

AH:aa



CITY OF LONG BEACH

DEPARTMENT OF DEVELOPMENT SERVICES

444 West Ocean Blvd., Ste 1700 Long Beach, CA 90802 Phone: 570.6866 Fax: 570.5248

June 14, 2012

Ms. Frances Emily Dawson Harris

████████████████████
Long Beach, CA 90813

Dear Ms. Harris:

Thank you for your participation during the April 18, 2012, public hearing conducted by the Community Development Advisory Commission (CDAC) to discuss the development of the 2013-2017 Consolidated Plan and 2012-2013 Action Plan which will provide the planning and application aspects of the Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnership Program (HOME) funds to address community priorities.

During the hearing you spoke regarding the importance of programs and services that assist youth, provide affordable housing, and encourage universally designed accessible housing units. The City of Long Beach is committed to providing funding for youth and housing programs to the extent possible in the face of reduced funding levels for Fiscal Year 2013. The draft plans are available on our website at http://www.longbeach.gov/cd/neighborhood_services/default.asp. I invite you to review the documents and to attend our second Public Hearing on Wednesday, June 20, 2012, at 6 p.m. in the City Council Chambers at 333 W. Ocean Boulevard.

The City appreciates that you took the time to address the commission and for your contributions to the Consolidated Plan and Action Plan processes. The City of Long Beach values and commends your effort to improve the lives of the citizens of Long Beach, and we hope to have your continued participation and contributions.

Sincerely,

Alem S. Hagos
HUD Grants Officer

AH:aa

Appendix C: Future Section 108 Loan Program – Standards for Financial Underwriting

The following pages contain the City's standards for financial underwriting for the Section 108 Loan Program.

Appendix D: Additional HUD Consolidated Plan Tables

The following tables summarize the City of Long Beach's housing and community development priorities and objectives as presented earlier in the Strategic Plan.

Transition Table 1C
Summary of Specific Housing/Community Development Objectives
 (Table 1A/1B Continuation Sheet)

Obj #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number (Five-year/Annual)	Outcome/Objective *
Housing Objectives					
H-1	Residential Rehabilitation – Program Delivery	CDBG	NA	NA	DH-1
H-1	Single-Family Residential (Owner-Occupied) Rehabilitation Loan Program	HOME	Housing Units	160/32	DH-1
H-2	LBHDC Acquisition/Rehabilitation	HOME (CHDO)	Housing Units	50/10	DH-1
H-2	Multi-Family Residential Rehabilitation Loan Program	CDBG	Housing Units	200/40	DH-1
H-3	Home Improvement Rebate	CDBG	Housing Units	1,000/200	DH-1
H-3	Tool Rental Assistance	CDBG	Housing Units	250/50	DH-1
H-4	Intensified and NIS Code Enforcement	CDBG	Housing Units	50,000/10,000	SL-3
H-4	Code Enforcement - City Attorney/Prosecutor	CDBG	Housing Units	250/50	SL-3
H-5	Security/Utility Deposit Assistance	HOME	Households	350/70	DH-2
H-5	Housing Choice Vouchers	Section 8	Households	69,500/13,900	DH-2
Homeless Objectives					
Hm-1	Emergency Shelters	ESG	Homeless Persons	1,875/375	SL-1
Hm-1	Homeless Multi-Service Center	CDBG	Persons	100,000 (duplicated)/ 20,000 (duplicated)	SL-1
Hm-2	Homelessness Prevention	ESG	Persons at risk of becoming Homeless	1,250/250	DH-2
Hm-2	Rapid Re-Housing	ESG	Households	250/50	DH-2
Hm-3	Homeless Management Information System	ESG	Nonprofit Agencies	30 (duplicated)/ 6	SL-1

Obj #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number (Five-year/Annual)	Outcome/ Objective *
Community Service and Special Needs Objectives					
CS-1	Youth – After School and Weekend Recreation	CDBG	People	265,000 (duplicated)/ 53,000 (duplicated)	SL-1
CS-2	Graffiti Removal	CDBG	Sites	150,000/ 30,000	SL-1
CS-2	Graffiti Removal – Mural Arts Program	CDBG	Mural Restorations	50/10	SL-1
CS-3	Neighborhood Resource Center	CDBG	People	75,000 (duplicated)/ 15,000 (duplicated)	SL-1
CS-3	Neighborhood Leadership Program	CDBG	People	150/30	SL-1
Community Facilities and Infrastructure Objectives					
CFI-1	Neighborhood Partners Program	CDBG	Projects	50/10	SL-1
CFI-1	Park and Open Space Development	CDBG	Parks and Recreation Facilities	NA	SL-1
CFI-2	Sidewalk Replacement Program	CDBG	Square Feet of Sidewalks	400,000/ 80,000	SL-1
CFI-2	Urban Forestry	CDBG	Trees	2,500/500	SL-1
Economic Development Objectives					
ED-1	Economic Development (Citywide) – Technical Business Assistance	CDBG	Jobs	120/24	EO-1
ED-1	Economic Development (Target Areas) – Neighborhood Business Investment Program	CDBG	Businesses	300/60	EO-1
ED-1	Economic Development (Target Areas) – Business Revitalization Program (Corridor)	CDBG	Businesses	500/100	EO-1
ED-1	Economic Development (Target Areas) – Hire-A-Youth/Future Generations Center	CDBG	Jobs	100/20	EO-1
ED-1	Economic Development (Target Areas) – Strategic Façade Improvements	CDBG	Businesses	150/30	EO-1

***Outcome/Objective Codes**

	Availability/Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

**Table 2A
Priority Housing Needs/Investment Plan Table**

Priority Housing Needs (Households)		Priority		Unmet Need
Renter	Small Related	0-30%	120	7,635
		31-50%	115	7,285
		51-80%	25	4,305
	Large Related	0-30%	120	3,365
		31-50%	120	2,645
		51-80%	25	2,130
	Elderly	0-30%	40	3,040
		31-50%	40	1,405
		51-80%		385
	All Other	0-30%		6,945
		31-50%		4,595
		51-80%		3,330
Owner	Small Related	0-30%	170	750
		31-50%	180	1,605
		51-80%	180	2,350
	Large Related	0-30%	170	605
		31-50%	180	565
		51-80%	180	1,875
	Elderly	0-30%	150	1,590
		31-50%	150	1,090
		51-80%	50	1,065
	All Other	0-30%		810
		31-50%		415
		51-80%		860
Non-Homeless Special Needs	Elderly	0-80%	350	42,835
	Frail Elderly	0-80%		
	Severe Mental Illness	0-80%		3,240
	Physical Disability	0-80%		23,618
	Developmental Disability	0-80%		8,320
	Alcohol/Drug Abuse	0-80%		
	HIV/AIDS	0-80%		4,477
	Victims of Domestic Violence	0-80%		

This table includes: Ownership Housing Rehabilitation; Acquisition/Rehabilitation; Home Improvement Assistance; and Security/Utility Deposit. Objectives under Housing Choice Vouchers, fair housing, and code enforcement are not included.

**Table 2A
Priority Housing Needs/Investment Plan Goals**

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
Renters						
0 - 30 of MFI	280	56	56	56	56	56
31 - 50% of MFI	275	55	55	55	55	55
51 - 80% of MFI	90	18	18	18	18	18
Owners						
0 - 30 of MFI	490	98	98	98	98	98
31 - 50 of MFI	510	102	102	102	102	102
51 - 80% of MFI	410	82	82	82	82	82
Homeless*						
Individuals						
Families	90	18	18	18	18	18
Non-Homeless Special Needs						
Elderly	350	70	70	70	70	70
Frail Elderly						
Severe Mental Illness						
Physical Disability						
Developmental Disability						
Alcohol/Drug Abuse						
HIV/AIDS						
Victims of Domestic Violence						
Total						
Total Section 215	410	82	82	82	82	82
215 Renter	250	50	50	50	50	50
215 Owner	160	52	52	52	52	52

* Homeless individuals and families assisted with transitional and permanent housing

**Table 2A
Priority Housing Activities**

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
CDBG						
Acquisition of existing rental units						
Production of new rental units						
Rehabilitation of existing rental units	200	40	40	40	40	40
Rental assistance						
Acquisition of existing owner units						
Production of new owner units						
Rehabilitation of existing owner units	1000	200	200	200	200	200
Homeownership assistance						
HOME						
Acquisition of existing rental units	50	10	10	10	10	10
Production of new rental units						
Rehabilitation of existing rental units						
Rental assistance						
Acquisition of existing owner units						
Production of new owner units						
Rehabilitation of existing owner units	160	32	32	32	32	32
Homeownership assistance						
HOPWA						
Rental assistance						
Short term rent/mortgage utility payments						
Facility based housing development						
Facility based housing operations						
Supportive services						
Other						

**Table 2B
Priority Community Development Needs**

Priority Need	Priority Need Level	5 Yr Goal Plan/Act	Annual Goal Plan/Act	Percent Goal Completed
Acquisition of Real Property				
Disposition				
Clearance and Demolition				
Clearance of Contaminated Sites				
Code Enforcement	H	50,250 units	10,050 units	
Public Facility (General)				
Senior Centers	M	Included under Community/ Neighborhood Centers		
Handicapped Centers				
Homeless Facilities				
Youth Centers	M	Included under Community/ Neighborhood Centers		
Neighborhood Facilities				
Child Care Centers				
Health Facilities				
Mental Health Facilities				
Parks and/or Recreation Facilities	H	Continue bond payments		
Parking Facilities				
Tree Planting	H	2,500 trees	500 trees	
Fire Stations/Equipment				
Abused/Neglected Children Facilities				
Asbestos Removal				
Non-Residential Historic Preservation				
Other Public Facility Needs				
- Libraries	M			
- Community/Neighborhood Centers	M	50 projects	10 projects	
Infrastructure (General)				
Water/Sewer Improvements				
Street Improvements	H	400,000 sf	80,000 sf	
Sidewalks	H			
Solid Waste Disposal Improvements				
Flood Drainage Improvements				
Other Infrastructure	M			

Priority Need	Priority Need Level	5 Yr Goal Plan/Act	Annual Goal Plan/Act	Percent Goal Completed
Neighborhood Marker Signs				
Public Services (General)				
Senior Services	M			
Handicapped Services	M			
Legal Services	M			
Youth Services	H	265,000 persons	53,000 persons	
Child Care Services				
Transportation Services				
Substance Abuse Services	M			
Employment/Training Services				
Health Services	M			
Lead Hazard Screening	H	Included in housing programs		
Crime Awareness	M			
Fair Housing Activities	H	10,000 persons	2,000 persons	
Tenant Landlord Counseling				
Other Services				
- Graffiti Removal	H	150,000 sites	30,000 sites	
- Mural Arts	H	50 projects	10 projects	
- Community Education/ Empowerment	H	75,150 persons	15,030 persons	
Economic Development (General)				
C/I Land Acquisition/Disposition				
C/I Infrastructure Development				
C/I Building Acq/Const/Rehab				
Other C/I				
ED Assistance to For-Profit	H	950 businesses	190 businesses	
ED Technical Assistance	H	120 Jobs 100 Youths	24 jobs 20 youths	
Micro-enterprise Assistance				
Other				
Transit Oriented Development				
Urban Agriculture				

Table 2C Summary of Specific Objectives

Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
Decent Housing with Purpose of New or Improved Availability/Accessibility (DH-1)							
DH 1.1	Single-Family Residential (Owner-Occupied) Rehabilitation Loan Program	HOME	2013	Housing Units	32		%
			2014	Housing Units	32		%
			2015	Housing Units	32		%
			2016	Housing Units	32		%
			2017	Housing Units	32		%
			Multi-Year Goal				160
DH 1.2	LBHDC Acquisition/Rehabilitation	HOME	2013	Housing Units	10		%
			2014	Housing Units	10		%
			2015	Housing Units	10		%
			2016	Housing Units	10		%
			2017	Housing Units	10		%
			Multi-Year Goal				50
DH 1.3	Multi-Family Residential Rehabilitation Loan Program	CDBG	2013	Housing Units	40		%
			2014	Housing Units	40		%
			2015	Housing Units	40		%
			2016	Housing Units	40		%
			2017	Housing Units	40		%
			Multi-Year Goal				200
DH 1.4	Home Improvement Rebate	CDBG	2013	Housing Units	200		%
			2014	Housing Units	200		%
			2015	Housing Units	200		%
			2016	Housing Units	200		%
			2017	Housing Units	200		%
			Multi-Year Goal				1,000
DH 1.5	Tool Rental Assistance	CDBG	2013	Housing Units	50		%
			2014	Housing Units	50		%
			2015	Housing Units	50		%
			2016	Housing Units	50		%
			2017	Housing Units	50		%
			<i>MULTI-YEAR GOAL</i>				200
Decent Housing with Purpose of New or Improved Affordability (DH-2)							
DH 2.1	Security/Utility Deposit Assistance	HOME	2013	Households	70		%
			2014	Households	70		%
			2015	Households	70		%
			2016	Households	70		%
			2017	Households	70		%
			Multi-Year Goal				350
DH 2.2	Housing Choice Vouchers	Section 8	2013	Households	13,900		%
			2014	Households	13,900		%
			2015	Households	13,900		%
			2016	Households	13,900		%
			2017	Households	13,900		%
			Multi-Year Goal				69,500

Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
DH 2.3	Homeless Prevention	ESG	2013	At-Risk Homeless	1,000		%
			2014	At-Risk Homeless	1,000		%
			2015	At-Risk Homeless	1,000		%
			2016	At-Risk Homeless	1,000		%
			2017	At-Risk Homeless	1,000		%
			Multi-Year Goal		5,000		%
DH 2.4	Rapid Re-Housing	ESG	2013	Households	200		%
			2014	Households	200		%
			2015	Households	200		%
			2016	Households	200		%
			2017	Households	200		%
			Multi-Year Goal		1,000		%
Suitable Living Environment with Purpose of New or Improved Availability/Accessibility (SL-1)							
SL 1.1	Emergency Shelters	ESG	2013	Homeless Persons	375		%
			2014	Homeless Persons	375		%
			2015	Homeless Persons	375		%
			2016	Homeless Persons	375		%
			2017	Homeless Persons	375		%
			Multi-Year Goal		1,875		%
SL 1.2	Homeless Multi-Service Center	CDBG	2013	Persons	20,000		%
			2014	Persons	20,000		%
			2015	Persons	20,000		%
			2016	Persons	20,000		%
			2017	Persons	20,000		%
			Multi-Year Goal		100,000		%
SL 1.3	Homeless Management Information System	ESG	2013	Nonprofits	6		%
			2014	Nonprofits	6		%
			2015	Nonprofits	6		%
			2016	Nonprofits	6		%
			2017	Nonprofits	6		%
			Multi-Year Goal		30		%
SL 1.4	Youth – After School and Weekend Recreation	CDBG	2013	People	53,000		%
			2014	People	53,000		%
			2015	People	53,000		%
			2016	People	53,000		%
			2017	People	53,000		%
			Multi-Year Goal		265,000		%
SL 1.5	Graffiti Removal	CDBG	2013	Sites	30,000		%
			2014	Sites	30,000		%
			2015	Sites	30,000		%
			2016	Sites	30,000		%
			2017	Sites	30,000		%
			Multi-Year Goal		150,000		%
SL 1.6	Graffiti Removal – Mural Arts	CDBG	2013	Restorations	10		%
			2014	Restorations	10		%
			2015	Restorations	10		%
			2016	Restorations	10		%
			2017	Restorations	10		%

Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
			Multi-Year Goal		50		%
SL 1.7	Neighborhood Resource Center	CDBG	2013	People	15,000		%
			2014	People	15,000		%
			2015	People	15,000		%
			2016	People	15,000		%
			2017	People	15,000		%
			Multi-Year Goal		75,000		%
SL 1.8	Neighborhood Leadership Program	CDBG	2013	People	30		%
			2014	People	30		%
			2015	People	30		%
			2016	People	30		%
			2017	People	30		%
			Multi-Year Goal		150		%
SL 1.9	Neighborhood Partners Program	CDBG	2013	Projects	10		%
			2014	Projects	10		%
			2015	Projects	10		%
			2016	Projects	10		%
			2017	Projects	10		%
			Multi-Year Goal		50		%
SL 1.10	Sidewalk Replacement Program	CDBG	2013	Square Feet	80,000		%
			2014	Square Feet	80,000		%
			2015	Square Feet	80,000		%
			2016	Square Feet	80,000		%
			2017	Square Feet	80,000		%
			Multi-Year Goal		400,000		%
SL 1.11	Urban Forestry	CDBG	2013	Trees	500		%
			2014	Trees	500		%
			2015	Trees	500		%
			2016	Trees	500		%
			2017	Trees	500		%
			Multi-Year Goal		2,500		%
Suitable Living Environment with Purpose of New or Improved Sustainability (SL-3)							
SL 3.1	Intensified and NIS Code Enforcement	CDBG	2013	Housing Units	10,000		%
			2014	Housing Units	10,000		%
			2015	Housing Units	10,000		%
			2016	Housing Units	10,000		%
			2017	Housing Units	10,000		%
			Multi-Year Goal		50,000		%
SL 3.2	Code Enforcement – City Attorney/Prosecutor	CDBG	2013	Housing Units	50		%
			2014	Housing Units	50		%
			2015	Housing Units	50		%
			2016	Housing Units	50		%
			2017	Housing Units	50		%
			Multi-Year Goal		250		%

Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
Economic Opportunity with Purpose of New or Improved Availability/Accessibility (EO-1)							
EO 1.1	Technical Business Assistance	CDBG	2013	Jobs	24		%
			2014	Jobs	24		%
			2015	Jobs	24		%
			2016	Jobs	24		%
			2017	Jobs	24		%
			Multi-Year Goal				120
EO 1.2	Neighborhood Business Investment Program	CDBG	2013	Businesses	60		%
			2014	Businesses	60		%
			2015	Businesses	60		%
			2016	Businesses	60		%
			2017	Businesses	60		%
			Multi-Year Goal				300
EO 1.3	Neighborhood Revitalization Program	CDBG	2013	Businesses	100		%
			2014	Businesses	100		%
			2015	Businesses	100		%
			2016	Businesses	100		%
			2017	Businesses	100		%
			Multi-Year Goal				500
EO 1.4	Hire-A-Youth/Future Generations Center	CDBG	2013	Jobs	20		%
			2014	Jobs	20		%
			2015	Jobs	20		%
			2016	Jobs	20		%
			2017	Jobs	20		%
			Multi-Year Goal				100
EO 1.5	Strategic Façade Improvements	CDBG	2013	Businesses	30		%
			2014	Businesses	30		%
			2015	Businesses	30		%
			2016	Businesses	30		%
			2017	Businesses	30		%
			Multi-Year Goal				150

City of Long Beach
Department of
Development
Services

City of Long Beach Future Section 108 Loan Program

Standards for Financial Underwriting

May 2012



Table of Contents

Section I	General Guidelines for Financial Underwriting	4
A.	Introduction	4
B.	Section 108 Loan Program Summary	4
C.	Projects Eligible for Section 108 Loans	5
D.	Overview of Standards	7
Section II	Underwriting Standards & Guidelines	8
A.	General Loan Parameters	8
B.	Borrower & Key Principals	13
Section III	Financial Analysis	14
A.	Financial Statements	14
B.	Cash Flow	28
C.	Repayment	34
Appendices		
A.	Sources and Uses of Funds Form	36
B.	Job Category Form	38
C.	Underwriting Form	40
D.	Project Review Checklist	42

Section I – General Guidelines

A. Introduction

The City of Long Beach Department of Development Services (Development Services) has prepared guidelines for the City of Long Beach Section 108 Loan Program. As a part of this program, Development Services has developed these “Standards for Loan Underwriting” for applications submitted for a Section 108 Loan.

B. Section 108 Loan Program Summary

The City of Long Beach Section 108 Loan Program has the following components outlined in the guidelines:

1. Eligible Applicants:
 - a. Private or non-profit entities doing business in the City of Long Beach.
 - b. City government entities for the purpose of infrastructure projects and/or public improvements.
2. Eligible Activities:
 - a. Economic Development Activities:
 - Acquisition, construction, reconstruction, rehabilitation or installation of commercial or industrial buildings, structures, and other real property.
 - Machinery and equipment.
 - Infrastructure.
 - Assistance to a private for-profit business: loans, loan guarantees, interest supplements, technical assistance and other forms of support.
 - Activities under taken by a community-based development organization (CBDO).
 - b. Housing Activities:
 - Rehabilitation of privately owned buildings and improvements.
 - Rehabilitation of low-income public housing.
 - Rehabilitation of other publicly owned residential buildings.
 - Construction of housing by non-profit organizations for homeownership.
 - c. Community Development Activities:
 - Acquisition, construction, reconstruction, rehabilitation, or installation of public facilities (except for buildings for the general conduct of government), public streets, sidewalks, and other site improvements, and public utilities.
 - Acquisition of improved or unimproved real property in fee or by long-term lease.
 - Rehabilitation of real property owned or acquired by the public entity or its designated public agency.
 - Clearance, demolition and removal, including movement of structures to other sites; or buildings and improvements on real property acquired or to be rehabilitated.
 - Site preparation, including construction, reconstruction, or installation of public and other site improvements, utilities, or facilities which are related to the redevelopment or use of real property acquired or to be rehabilitated, or for an economic development purpose.

d. Other Eligible Costs:

- Payment of interest on obligations guaranteed under Section 108.
- Payment of issuance, underwriting, servicing, trust administration and other costs associated with private sector financing of debt obligations.
- Operating reserve fund to insure continued occupancy and maintenance.
- A debt service reserve to be used in accordance with a requirement specified in the contract for a Section 108 loan.

4. Priorities:

Section 108 loan funds will be made available for economic development, community development, and housing activities. The following priorities should be considered in evaluating a Section 108 loan application.

- a. Job Creation: minimum of one permanent full-time equivalent (FTE) must be created for every \$35,000 of Section 108 loan funds used for economic development activities.
- b. Low- and Moderate-Income Benefit: proposed activities should principally benefit low- and moderate-income persons. However, worthwhile projects that aid in the prevention or elimination of slums and blight should also be considered.
- c. Infrastructure Improvements: the installation, construction or reconstruction of critical infrastructure that will correct or address a public health and safety problem.
- d. Special Economic Development: financial assistance to a private for-profit business that is eligible under the CDBG guidelines, provided the activity principally benefits low- and moderate-income persons.
- e. Housing: rehabilitation of existing housing and/or the construction of new housing by non-profit organizations for homeownership, provided that the housing is affordable to low- and moderate-income persons.

C. Projects Eligible for Section 108 Loans

Communities participating in the City of Long Beach Section 108 Loan Consortium may apply for any of the following categories of eligible projects. Each one of the following three general categories have specific project types that are eligible for Section 108 financial assistance.

1. Economic Development Projects:

Examples of economic development projects include loans made by the public entity to a for-profit business, development of a business or industrial park, construction or reconstruction of infrastructure to support a business, or implementation of a redevelopment project.

- a. Business Loans – funding provided to a local firm for expansion of its operations. Funds may be used for construction, purchase of machinery and equipment, gap financing, as a credit enhancement, etc. A project of this type would normally include other sources of funding and capital invested by the company. The project must create new job opportunities which would be made available to low- and moderate-income persons. The Section 108 loan would be repaid by the company from cash flow from the increase in revenue from operations.
- b. Business/Industrial Park – funding provided to purchase improved or unimproved real estate for the development of a business or industrial park. The project would make sites available for companies to purchase and locate their operations at that site. The project should create

new job opportunities which would be made available to low- and moderate-income persons. The Section 108 loan would be repaid from the proceeds from the sale of land to private firms and from lease or rental income.

- c. Infrastructure Improvements – for the construction or reconstruction of access roads, the extension of public utilities, etc. to serve a private business or industry. The project should create new job opportunities which would be made available to low- and moderate-income persons. The Section 108 loan would be repaid by the company from cash flow from the increase in revenue from operations.
- d. Redevelopment Project – funds would be used for the acquisition, relocation, rehabilitation of buildings, and clearance of site(s) for redevelopment purposes. The land would be sold to public or private redevelopers and the funds from the sale of the land would be used to pay off the Section 108 loan, along with supplemental funding such as tax incremental financing (T.I.F.), CDBG annual allocations, etc. The project must benefit low- and moderate-income persons through the creation of new job opportunities.

2. Housing Projects:

Examples of housing projects that are eligible for Section 108 loans include rehabilitation, acquisition of sites for new development, homeownership, etc. All housing type activities must be affordable to low- and moderate-income persons.

- a. Bridge Loans – funds may be used to provide interim financing for construction of single family or multi-family residential units for homeownership or as rental housing, by a non-profit housing organization. Sources of permanent financing could be through a state housing funding, low-income housing tax credits, or private banks. The Section 108 loan could be used as a “bridge” loan for construction financing. Repayment of the Section 108 loan would be made at the time when the permanent financing is in place, such as from sales of individual houses.
- b. Housing Rehabilitation – funds may be used to establish a loan pool for homeowners or landlords to borrow from at low interest rates with long term repayment terms. The homeowners or tenants must be low- to moderate-income. Repayment of the Section 108 loan could be from the individual monthly loan repayments by the homeowners/landlords and could be supplemented with CDBG funds on an annual basis.
- c. Homeownership – funds could be used to establish a first time homebuyer program for down payment assistance or mortgages at favorable interest rates and repaid over a twenty year period. The development of the housing would be done by a non-profit housing agency and the houses would be sold to low- and moderate-income families. Repayment would be from the homebuyers.

3. Community Development:

Large-scale public facilities and infrastructure type projects may be undertaken with Section 108 loan funds. These projects may be beyond the annual CDBG budget limitations of communities. These projects must benefit the low- and moderate-income population of the area in which they are intended to serve.

- a. Water and Sewer – funds may be used to construct, reconstruct, or expand water and sewer lines to serve low- and moderate-income areas of the community. Repayment of the Section 108 loan could be from long term user fees for the lines, general revenue funds, or from annual CDBG allocations.
- b. Storm Water – funds may be used to construct, reconstruct, or expand storm sewer lines to the low- and moderate-income areas of a community. These types of projects are often difficult to finance with other sources of funds. Repayment of the Section 108 loan would most likely

have to be from multiple sources such as sewer fees, general revenue, or from annual CDBG allocations.

- c. Parks and Recreation – funds may be used for the expansion of an existing park facility or the development of a new facility. The facility must principally benefit low- and moderate-income persons. Repayment of the Section 108 loan could be from CDBG funds or general revenue funds.
- d. Streetscape Improvements – funds may be used to provide loans/grants for building façade improvements, streetscape work such as tree planting, walks, curbs, street furniture, signage, street reconstruction, etc. The area must serve principally low- and moderate-income persons or prevent or eliminate slums and blight. Section 108 loan repayment could be from annual CDBG allocations, or a special tax levy on the property owners through the establishment of a neighborhood improvement district or a business improvement district (B.I.D.).
- e. Infrastructure Improvements – for the construction or reconstruction of roads, streets and public utilities. The activity would be located in low/mod income area. Repayment of the Section 108 Loan could be from CDBG funds or general revenue.
- f. Public Facilities – funds maybe used for purchase, rehabilitation or construction of public facilities which principally benefit low/mod income persons. Repayment of Section 108 Loan would be from CDBG funds or general revenue.

D. Overview of Standards

Development Services has developed these standards to provide guidance in the Section 108 Loan Program as a framework for financially underwriting and evaluating the eligibility of potential projects for Section 108 loan financing. The HUD Section 108 Loan Program requires that city or public entities must conduct basic financial underwriting prior to approval of a Section 108 loan.

These standards recognize the three (3) basic categories of Section 108 loans and the inherent differences in each type. In addition, the size and scope of certain proposed projects also will dictate the level of review required. In particular, smaller economic development loans to a micro-enterprise or another small business must take into account the differences in capacity and level of sophistication among businesses of differing sizes.

1. Objectives of Financial Review:

The objectives of the financial review of each application are the same as the HUD Guidelines and Objectives for Evaluating Project Costs and Financial Requirements that are found in Appendix A to Part 570 of the Federal Regulations. These objectives are to ensure:

- a. that the project costs are reasonable;
- b. that all sources of project funding are committed;
- c. that to the extent practicable, Section 108 funds are not substituted for non-federal financial support;
- d. that the project is financially feasible;
- e. that to the extent practicable, the return on the owner’s equity investment will not be unreasonably high (in the case of a loan to a private firm); and
- f. that to the extent practicable, the Section 108 loan funds are disbursed on a proportional basis with other finances provided to the project.

2. Additional Standards:

Development Services will also be evaluating the following criteria in its project review:

- a. is the project feasible and is it supported by market studies, engineering studies, housing studies, feasibility studies, etc.;
- b. is the project site/location suitable for this project;
- c. what is the capacity and capability of the project development team;
- d. does the project meet the eligibility criteria of the Section 108 loan program;
- e. what is the public benefit to be derived from the project; and
- f. what are the sources of loan repayment.

Section II – Underwriting Standards & Guidelines

A. General Loan Parameters

The Development Services Standards for Financial Underwriting will comply with the Federal Regulations for the use of Section 108 loan funds and will take into consideration the following factors listed in the preceding “Overview of Standards” found on Page 7 of this document.

1. Project Costs Are Reasonable:

All project costs will be carefully reviewed for reasonableness. A breakdown of all project costs will be required for the Section 108 loan application. Fair market price quotations, engineer’s estimates, appraisals, etc. must be submitted to support all project cost elements. Third party price quotations are required to verify costs. Non-arms-length or in-house quotations will not be accepted.

A “sources and uses of funds” form will be reviewed for each “use of funds” (cost element) a determination will be made on the reasonableness of the cost.

- a. For construction: machinery and equipment costs, costs will be reviewed based on estimates from the third-party contracts (architect, engineer, equipment supplier, installer, etc.)
- b. For land/building acquisition: a determination will be made that the price is reasonable based upon the fair market value by a certified real estate appraisal.
- c. For development costs (building fees, architectural/engineering fees, financing fees, etc.): a determination be made if the costs are itemized and supported by contracts or other documentation.
- d. For working capital (if applicable): a comparison will be made on the amount of working capital requested as compared to industry averages, risk, historical needs of the business and the projected need. This will be accomplished by analyzing the financial statements, projections, operating cycle and financial ratios.

2. All Sources of Project Financing Are Committed:

A review will be made to determine if sufficient sources of funds have been identified and are committed to the project. The participating financing parties have the financial capacity to provide the funds in a timely manner. The terms and conditions of the other sources of funding must be disclosed.

A “sources and uses of funds” form will be reviewed for all sources of funds. A determination will be made if there is evidence verifying the commitment or intent to commit funds.

- a. For debt (loan) sources: letters of intent or interest must be provided with the specific

- level of commitment and the terms and conditions of the loan.
- b. For debt (loan) sources: provide copies of the actual loan package that was submitted to the lender.
 - c. For grant sources: letters of commitment must be provided which outlines the level of commitment, any commitment, any conditions and the timing for receipt of the funds.
 - d. For equity (cash) sources: a determination will be made if the equity can be verified by business or personal bank financial statements. If the equity is to be provided by an outside investor, evidence must be obtained on the level of commitment, the terms and conditions if any, availability of funds, and an accompanying financial statement verifying the availability of the funds.
3. Section 108 Loans Are Not Substituted for Non-Federal Funds:
The amounts and sources of funds will be reviewed to ensure that Section 108 loan funds are not being used to substantially reduce the amount of non-federal funding for the project.
- In order to receive a Section 108 loan a project must have a “financial gap.” This gap must be documented. There are three (3) types of financial gaps.
- a. Unavailability of Capital. The project can afford the cost of financing, but is unable to obtain the funds from private debt and/or equity sources. The gap may be a result of a lender’s loan to value requirements or the inherent risk of the project or the industry. For example: a loan is provided for 70% of the project’s cost, which leaves a 30% financing gap. The business may not have the cash to “bridge” the gap, or its cash flow would be seriously restricted and it could jeopardize the business. Other lending sources, both public and private, need to be explored.
 - b. Cost of Capital. The project cannot support the interest rate, the loan term, and/or the collateral requirements of the lender. To analyze this gap, a determination has to be made to determine if the lender is willing to change its terms. The gap may only be a problem in the initial years of the project. A pro forma cash flow needs to be reviewed with several scenarios which would defer principal and/or interest, or to allow the loan to be amortized over a longer period.
 - c. Return on Equity Investment. The project’s financial returns may be too low to justify the business or a third party investor to proceed with the project. The risks of the project outweigh the returns. The rate of return on investment must be reviewed and adjusted to industry standards, as well as location risks, to determine if the gap does exist. The Section 108 loan rate and term can be designed to provide a return that is in line with similar projects. This may not apply to non-profit organizations.

4. The Project is Financially Feasible:

The project will be examined to determine its viability and assure that the public benefit will be realized. The current and historical financial statements of both the business and principals will be analyzed. Income and expense costs shall be evaluated and compared historically. The income and expenses will be compared to industry averages. Project costs will be reviewed to determine their reasonableness.

As a part of this financial analysis, the past, current, and projected financial data will be analyzed to determine if the job estimates are reasonable and can be supported. Labor costs shall be checked against industry averages.

The terms and conditions of the Section 108 loan must be appropriate. The interest rate should be set at a rate where available cash flow is able to meet debt obligations with enough remaining cash flow to operate successfully. The loan term will be based on the asset being financed. The term will not exceed the economic life of the asset being financed or twenty (20) years as established by the Section 108

Program Guidelines. A longer loan amortization schedule may be justified with the loan due at the end of the economic life of the asset. Each loan will include a written explanation of this appropriate analysis and the reason for recommending the loan terms and conditions.

5. The Return on Equity Investment is Reasonable:

The Section 108 loan application will be reviewed to determine if the return on investment to the business owner is reasonable. The amount of cash that the investor/owner is projected to receive, in relation to their initial equity, will not unduly enrich them. However, the analysis will also take into consideration if the return on investment is too low, which could cause the investor/owner to lose motivation and not follow through with the project.

A review will be made of projected revenues, expenses (including owners' and officer's salaries), owners' draws, debt service and net operating income. A comparison to historical financial information will be made in relation to industry averages to determine reasonableness.

A review of the business' and personal obligations will be made to determine what return on equity investment is necessary to meet personal and business obligations. If the return on investment is above the industry averages, adjusted for risk and local conditions, steps will be taken to adjust the Section 108 loan terms or reducing owners'/officers' salaries and/or draws. If the return on investment is below the industry average, the loan terms may be adjusting to bring it closer to the industry average.

6. The Section 108 Loan Funds will be Disbursed on a Proportional Basis:

To the extent practicable, the Section 108 loan funds should be disbursed on a pro rata basis with other funding sources to avoid placing the Section 108 Loan funds at a greater risk than other funding sources, since the Section 108 funds would be spent before the other funding sources are used.

The sources and uses of funds will be reviewed to determine if the Section 108 loan funds will be expended at the same ratio as the other funds. A review of the other funding sources' policies on the expenditure of funds will be made. If these policies require the public funds to be disbursed first, negotiations will be made to review these policies. If the Section 108 funds still will be expended first, safeguards such as performance or completion bonds should be considered.

7. The Public Benefit Will be Achieved:

Each project be reviewed to determine if the minimum level of public benefit will be realized for the expenditure of Section 108 loan funds. The minimum standards are:

- a. For each \$35,000 of Section 108 loan funds, there must be the creation or retention of at least one full-time equivalent (FTE), or
- b. The project will provide goods or services to residents of an area, such that the number of low- and moderate-income persons residing in the area served by the business amounts to at least one low- and moderate-income person per each \$350 of Section 108 loan funds.

8. The Project Is Feasible:

In addition to the financial feasibility of a project, an analysis will also be made on the feasibility of the development. The Section 108 loan application must be supported with additional documentation such as:

- Market studies
- Real estate appraisals
- Engineering studies
- Housing studies
- Feasibility studies, etc.

These reports must be prepared by a third party source which has the qualifications to perform

the study. In-house or subsidiary vendors will not be considered since this is not an arms-length transaction.

These studies are especially important in evaluating housing projects and community development activities. Where there is not a revenue source produced by the project, the need for engineering and other types of feasibility studies are necessary to properly evaluate a project.

9. The Site and Location Are Suitable:

The project site and its location will also be evaluated for each Section 108 loan application. The following factors will be reviewed to determine the suitability of the project in relation to its environment.

- a. The neighborhood where the project is located should show signs of stability with strong and continuous growth patterns.
- b. The property's condition is important, both structurally and environmentally. Third party studies and reports will be analyzed such as: a property appraisal, Phase I Environmental Site Assessment, and property condition assessment.
- c. Proof of ownership and proper title to the property must be evident.

10. The Development Team Has the Capacity and Capability to Undertake the Project.

A written description of the development team will be evaluated. This description will outline roles and responsibilities and provide previous experience in similar types of developments. This will be supplemented with resumes and historical backgrounds.

11. The Project Meets the Eligibility Criteria:

The project will be evaluated in accordance with the HUD Guidelines found in 24 CFR Sub-Part M, 570.703 Eligible Activities. The project must be eligible under one or more of these previously listed eligible activities of the HUD Guidelines for Section 108 loan guarantees.

12. Public Benefit Will be Derived:

The project must meet the HUD Public Benefit test as found in the HUD Guidelines in 24 CFR Sub-Part C, 570.209 (b) Standards for Evaluating Public Benefit. The standards for economic development loans must meet the following criteria:

- a. Create or retain at least one full-time equivalent, permanent job per \$35,000 of CDBG funds used; or
- b. Provide goods or services to residents of an area, such that the number of low- and moderate-income persons residing in the areas served by the assisted businesses amounts to at least one low- and moderate-income per \$350 of CDBG funds used.

In addition, all activities funded with Section 108 loan funds will be evaluated in accordance with the Criteria for National Objectives found in the HUD Guidelines under 24 CFR Sub-Part C, 570.208. These criteria include:

- a. Activities benefiting low- and moderate-income persons.
- b. Activities which aid in the prevention or elimination of slums or blights, or
- c. Activities designed to meet community development needs having a particular urgency.

All proposed Section 108 activities must meet one of these three (3) National Objectives. Traditionally, economic development activities have to create or retain jobs for low- and moderate-income persons, but other types of Section 108 loans must also, meet an objective such as undertaking an activity that benefits located in a predominantly low- and moderate income persons.

13. The Loan Will Be Repaid:

All Section 108 loans must be repaid. Not all proposed activities have cash flow to repay the loan. Therefore, other sources of funds will be evaluated to determine the capacity to repay the loan. For economic development loans, cash flow must be sufficient to meet debt service. The goal for the cash flow coverage ratio or debt coverage ratio should be 1.25 to 1.00, which means \$1.25 in cash flow is available for every \$1.00 in debt service. Additional sources of cash flow will be required for a business that has a cash flow coverage ratio of less than 1 to 1. This may include a cash reserve account for debt service from the owner or an investor, and a cash equivalent resource, such as a certificate of deposit.

For community development type loans, other sources of funds for repayment will be reviewed and evaluated, such as:

- a. increase in property taxes (i.e. tax incremental financing, T.I.F.)
- b. revenues derived from the project (i.e. lease payments, rental payments, or parking revenue, etc.)
- c. user fees (i.e. water or sewer fees), etc.

B. Borrower & Key Principals

1. Borrower:

The borrower of the Section 108 loan may be a public entity, a designated public agency, a non-profit corporation, or a private single purpose entity. An evaluation of the borrower's capacity and capability will be made.

In the case of a private single purpose entity, allowable ownership may be individual(s), general or limited partnerships, corporations, and limited liability companies.

The borrower must be creditworthy and support that with accountant prepared financial statements. This includes both private and public entities.

2. Key Principals:

In the event the borrower is not an individual, the key principals of the borrower must be identified. A "key principal" is a person who is critical to the successful operation and management of the business. A review of the company's organizational documents will be made to determine the appropriate person(s) to designate as a key principal. A thorough credit review will be made for each key principal.

Key principals must have financial capacity and relevant experience as demonstrated by resumes and financial statements. Credit checks and full background disclosure will be required on all individuals or entities owning or controlling twenty percent (20%) or greater interest in the company.

Key principals will collectively have the obligation to guarantee one hundred percent (100%) of the loan's principal balance.

3. Financials:

The borrower's and key principal's overall financial strength, as well as their previous history of ownership and successful operation of a business will be considered. At a minimum the following documentation must be provided:

- a. Credit reports for the borrower and key principals.
- b. Verification of employment for individual borrowers.
- c. Federal income tax returns for the two previous years for the borrower.
- d. Bank statements for the borrower for the most recent six (6) months.
- e. A current balance sheet identifying contingent liabilities for the borrower.
- f. A current income and expense statement for the borrower.
- g. A detailed schedule of other real estate holdings of the borrower.
- h. Proof of ownership and loan statement which describes any bankruptcy which occurred within the last seven (7) years and any pending or current litigation or judgments.

Section III – Financial Analysis

A. Financial Statements

These financial analysis concepts and guidelines should be applied to the analysis of both corporate and personal financial statements when appropriate.

1. Understanding the Financial Statements:

Financial statements are the basic method of measuring the performance of a business. They include a balance sheet, income statement and statement of cash flow.

- a. The balance sheet shows what a company owns and owes.
- b. The income statement shows a company's sales, expenses and profits.
- c. The cash flow statement shows a company's ability to generate and manage cash.

Not all businesses will prepare all the statements. Some sole proprietors do not prepare balance sheets. There are many businesses that do not prepare cash flow statements. For the purposes of performing financial statement analysis, at a minimum, the last three-year's income statements and a current balance sheet and income statement are required.

It is necessary to know the accounting method the company is using.

- a. Accrual Accounting:
- b. Cash Accounting:

There are three levels of accountant prepared financial statements:

- **Audited:** The CPA evaluates all aspects of the business from counting the inventory to verifying debt and everything in between. An "opinion" is then issued stating whether the borrower has followed generally accepted accounting principals in the financial accounting of its business. A "clean" opinion indicates that the business has done so. A "qualified" opinion means that the accountant believes there is something serious enough to prevent them from issuing a clean opinion. The problem must be stated within the text of the opinion. If the opinion is "qualified" discuss the situation with the owner(s), the situation and your discussions will become part of your analysis. Audited financial statements are the most costly to a business owner.

An explanation of the "qualified" opinion must be part of the Local Originator/Underwriter's risk analysis.

- **Reviewed:** The CPA reviews information provided by the business and provides limited verification, along with doing some key "tests" to validate levels of inventory and receivables.
- **Compiled:** The CPA uses the information provided by the business and puts it in the proper form. The accountant does no evaluation as to the correctness or completeness of information.

Should a business not have audited, reviewed or financial statements compiled by the CPA, financial statements compiled by the company will be accepted as long as they are generated from a proper general ledger based accounting system. As a last resort, the company's income tax returns may be utilized. Submission of the financial statements with the highest degree of integrity possible is recommended.

In preparing the draft Loan Commitment, the Local Originator/Underwriter must determine the quality and the frequency of financial statements the business will need to send the Lender on an on going basis for servicing the loan. A good rule of thumb to follow is this: whatever quality of financial statement used for approval of the loan should be sufficient on an on-going basis.

The Section 108 Loan Program requires the best possible financial statements available on a quarterly basis and CPA Reviewed financial statements on a an annual basis, along with the receipt of Federal income tax returns for the Borrower entity annually.

2. Preparation of Financial Statement Analysis Spread Sheets:

Financial statements should be entered onto a financial spreadsheet in standardized format. See Addendum for Financial Statement Spread Sheet templates. The Local Originator/Underwriter will transfer the numbers from the balance sheet and income statement for the last three years, the current period and projected financial statements, if applicable. These “spread” statements will need to be compared to industry standards for the SIC Code of the business.

Comparative industry statistical information is available from Moody’s. Other industry sources may include:

- Dun & Bradstreet's Industry Ratios
- Trade Associations or Trade Publications
- U.S. Commerce Department Industry Analysis

The financial spreadsheet will be used to evaluate the historical performance of the company and its ability to repay the proposed loan. Remember to be consistent in categorizing items across financial statements and spread "like kind" financial statements, i.e., all tax returns or all financial statements.

Once all the financial statements are entered on the spreadsheet, the Local Originator/Underwriter will begin its analysis. A more mature company with stable historical financial performance will require far less discussion in the credit analysis than a company that is less stable such as a young company or one that shows inconsistent historical performance.

3. Ratio Analysis:

Ratio analysis is a shortcut method of asking key questions about the financial performance of the business. Each ratio uses information from the financial statements to quantify the ability of the business to generate sales, control costs and manage cash. Ratio analysis is a tool to assist in the identification of questions to ask.

Ratio analysis is the primary method used by banks and other grantors of business credit.

Ratio analysis is the process of analyzing:

- a. Trends of the business over time
- b. Comparison with industry
- c. Comparison with the business' desired operational goals
- d. Questions to be answered

Ratio analysis uses common size statements. Financial statements on spreadsheets are converted from dollar amounts to percentages to make comparisons over time.

- a. Balance Sheet Ratios: compares current assets, other assets and fixed assets as a percentage of Total Assets. Also, compares current liabilities, long term liabilities and equity accounts as a percentage of Total Liabilities and Equity. Asset accounts can also be compared to liability accounts (current ratio), while liability accounts can be compared to equity accounts (debt to asset ratio).
- b. Income Statement Ratios: numbers are analyzed as a percentage (%) of Sales

Moody's financial ratios are the most commonly used ratios to compare businesses with their industry. Moody's collects financial statements from a number of businesses in a large number of industries according to The North American Industry Classification System (NAICS). It then calculates a range of financial ratios for comparison purposes.

To use Moody's ratios effectively requires the following:

- a. Select the proper NAICS code for the business being analyzed. This may be difficult. Some businesses don't know their NAICS code. This may be determined through NAIC resource material. Furthermore, companies commonly do business in several NAIC codes. Select the one that coincides with the largest part of a business' activity (sales). If there is not a good "fit" with the only available NAIC code, make the comparison but then annotate that the comparison is not a good one and why.
- b. Select the proper sales category for the business. Select the sales level that is closest to the current sales for the company. If the company has recently gone into a higher category, consider using the lower category
- c. The ratios are organized similar to a Balance Sheet and Income Statement
- d. Some of the ratios, particularly those concerning the operating cycle, provide a range of ratios, reflecting best and worst case situations. These are call "lower quartile" for the lower 25% performing businesses, "median" for the middle 50% of the businesses, and "upper quartile" for the top 25% of the businesses with the highest performance in their industry.

4. The Balance Sheet:

The Balance Sheet is a snapshot of a company's resources at one point in time. It is comprised of assets, liabilities and net worth.

$$\text{Total Assets} = \text{Total Liabilities} + \text{Total Net Worth}$$

Balance Sheet as of 00/00/00			
Assets		Liabilities & Net Worth	
Current Assets		Current Liabilities	
Long-term Assets		Long-term Liabilities	
		Total Liabilities	
		Net Worth	
Total Assets		Total Liabilities & Net Worth	

Assets:

Current Assets:

- Are used in day to day operations,
- Can be converted into cash within 12 months; and
- Normally listed in the order of how quickly each can be converted to cash.

Current Assets include:

- Cash on hand, in the bank and marketable securities,
- Accounts Receivable – amount listed is net of any allowance for uncollectible accounts,
- Inventory – includes raw materials, work in progress, finished goods,
- Prepaid Expenses – such as prepaid rent, insurance, employee advances (prepaid wages); and
- Other Current Assets – such as tax refunds, funds deposited but uncollected, notes receivable portion collectable within 12 months.

Long term Assets are:

- economic resources that have a longer life than 12 months,
- generally not used for day to day cash needs of the company; and
- needed longer term to manufacture, display, warehouse and transport goods sold by the company to generate sales.

Long-term Assets include:

- Net Fixed Assets – such as land, building, machinery and equipment (net of any accumulated depreciation),
- Notes Receivable – collectable after 12 months,
- Investment in or advances to subsidiaries,
- Intangibles – such as good will, patents, copyrights, research & development, and organization expenses (net of amortization); and
- Other Fixed Assets – such as long term deposits.

Liabilities

Current Liabilities are:

- Sources of cash for operations; and
- Must be repaid within 12 months or an organization's operating cycle (which ever is larger).

Current Liabilities include:

- Notes Payable to Bank – typically the line of credit,
- Notes Payable to Others – typically notes to suppliers,
- Accounts Payable – money owed to suppliers,
- Accruals – payroll taxes, wages, interest expenses due but not yet paid as of date of the balance sheet,
- Income Tax Payable – Federal and State,
- Current Portion Long Term Debt – principal portion of long term debt due within 12 months; and
- Other Current Liabilities – such as loan from officers not subordinated and due within 12 months, current portion of capitalized leases.

Long-term Liabilities are:

- Principal portion of debt not due within 12 months; and
- Generally purchase of fixed assets or permanent working capital.

Long-term Liabilities include:

- Long term Debt – principal portion of debt due longer than 12 months including capitalized leases; and
- Subordinated Officer Debt – money loaned to the company by officers.

Net Worth

Net Worth represents the value of the company's resources provided by the owners of the business.

Net Worth includes:

- Common Stock – value of the purchased investment in a company,
- Capital Surplus – often referred to as paid in capital,
- Retained Earnings – profits earned over time and reinvested in the company,
- Treasury Stock – company stock repurchased by the company (reduces net worth); and

- Contingent Liabilities – represents potential liabilities that may become due and payable if a specified adverse condition occurs at some time in the future (e.g., pending lawsuits, corporate guaranty of another's debt).

5. Balance Sheet Analysis:

The balance sheet reflects the assets or economic resources the company owns the debt it owes to creditors in the form of liabilities, and the amount of money the owners have invested in the company in the form of equity. Comparing balance sheets from year to year reflects how well the owners have managed the financial resources of the company.

General balance sheet information:

- Does it balance? (Do total assets equal total liabilities plus equity?)
- Are receivables larger than payables?
- If the owner said the cash for the proposed project was coming from cash reserves of the company, is it there?
- Are the owner's re investing cash into the company in the form of increases in net worth?
- Are intangible assets listed on the balance sheet? You will need to subtract these from equity in order to get a true debt to tangible net worth ratio, since most intangible assets have little value and inflate the equity position of the company's owners.
- Is there Officer Debt? Will it need to be subordinated in order to reflect a reasonable debt to equity ratio?
- Do the total Receivables and Payables on the Aging of Accounts Receivable and the Aging of Accounts Payable match the respective Receivables and Payables on the interim financial statement?

6. Balance Sheet Ratios:

Balance sheet ratios evaluate the ability of the business to generate cash to pay the bills. This is different from the Income Statement ratios where we analyze the ability to control costs. Remember that cash pays the bills, not profits.

Balance sheet ratios focus on:

- Liquidity: Can the company generate cash from current operations to pay the bills?
- Leverage: How much debt has the company used to finance operations?
- Use of Cash in Operations:
 - Does the company collect its receivables according to term?
 - Does the company have control over its investment in inventory?
 - Does the company pay its suppliers on time?

Liquidity Ratios:

Liquidity ratios evaluate the ability of the company to generate sufficient cash from its current assets to pay its current liabilities. Current assets are the uses of cash involved in the day to day operations. Current liabilities are the sources of cash that pay for the day to day operations of the business.

Current Ratio: The Current Ratio provides a ratio of Current Assets or uses of cash to Current Liabilities or sources of cash.

- Current Assets include primarily receivables (sales on terms) and inventory.
- Current Liabilities include payables (supplier debt), accruals (owed to employees) and current bank payments.

The Current Ratio asks this question:

"If the company can collect all of its receivables and turn all of its inventory into a product and sell that product and collect the receivables from that sale, will it generate enough cash to pay its suppliers, employees and its banker?"

$$\text{Current Assets} / \text{Current Liabilities} = \text{Current Ratio}$$

- A current ratio of 1:1 means that the company has \$1.00 in current assets for every \$1.00 in current liabilities.
- A current ratio of less than 1:1 means that the company requires additional working capital to cover its cash needs.
- Remember that the current ratio assumes that all receivables can be collected; and, that all inventories can be turned into a sale and collected.
- Look carefully at the RMA ratios for comparison. Some industries, especially those that operate on a cash basis, may typically have current ratios of less than 1:1.

Quick Ratio (Acid Test Ratio): The Quick Ratio eliminates inventory from the analysis.

The Quick Ratio is a ratio of Cash (or cash equivalents) and Receivables to Current Liabilities.

The Quick Ratio asks this question:

"If the business had only its cash (or cash equivalent) and was able to collect its receivables, could it make payments to suppliers, employees and the bank?"

$$\text{Cash} + \text{Receivables} / \text{Current Liabilities} = \text{Quick Ratio}$$

- In analyzing Quick Ratio, a Quick Ratio of 1:1 means that the company has \$1.00 in "quick" assets (cash and receivables) for every \$1.00 in current liabilities (supplier, employees, lenders).
- A quick ratio of less than 1:1 means that the company requires additional working capital.
- A company that has a Current Ratio of 1:1 and a Quick Ratio of less than 1:1 has a heavy reliance on inventory as its current assets. The question becomes: "Do they have the ability to convert that inventory into cash?"
- Remember that the Quick Ratio assumes that all receivables can be collected.

Working Capital: Working capital is a measure of the amount of cash after all current assets (cash, receivables, inventory) have been collected and all current liabilities (suppliers, employees, lenders) have been paid.

Working capital asks the following question:

"If the company can collect all of its receivables and turn all of its inventory into a product and sell that product, how much cash is left over after the business pays its suppliers, employees and lenders?"

$$\text{Current Assets} - \text{Current Liabilities} = \text{Working Capital}$$

- Working Capital is similar to the Current Ratio; the Working Capital Ratio is a short measure of how much working capital a business has to operate the company. To get a better picture of a company's real working capital, you need to evaluate the operating cycle of the business.
- A positive Working Capital means that the company has excess cash after paying all of the bills. Over time, working capital should be stable or increasing.
- A company with negative working capital should be moving towards positive.

Debt to Equity Ratio: The Debt to Equity ratio analyzes how a business has financed its operations. It compares the amount of debt that a company has to its bankers, suppliers, employees and others to the amount of equity that the company has from profits and investment.

The Debt to Equity ratio asks the following question:

"How has the company financed its operations between debt and equity?"

$$\text{Total Liabilities} / \text{Net Worth} = \text{Debt/Equity Ratio}$$

- A Debt to Equity ratio of 2:1 means that the company has \$2.00 in debt for every \$1.00 in equity. A debt to equity ratio of .40:1 means that the company has 40 cents in debt for every \$1.00 in equity.
- The higher the amount of debt, the greater the vulnerability of the company to changes in interest rates, banking climates, and market conditions.
- Over time, the Debt/Equity ratio should be declining. The company should be able to place less reliance on debt and more reliance on reinvested profits.
- A very high debt/equity ratio will severely limit a bank's interest in lending, even in the face of a "good deal."

7. The Income and Expense Statement:

The Profit and Loss Statement provides a summary of the revenue generated by a company through the sale of goods or services and a summary of the expenses associated with meeting these sales over a period of time. It is also called an Income and Expense Statement.

Income Statement	
For the period 00/00/00 thru 00/00/00	
Sales	
Cost of Goods Sold	
Gross Profit	
Operating Expenses	
Earnings Before Taxes	
Taxes	
Profit (Loss) After Taxes	

Sales: Net of provision for bad debt, discount and allowances.

Cost of Goods Sold (COGS) or Cost of Sales (COS): Expenses directly related to the cost of the product sold for industries, or the Cost of Sales for Commercial firms. It is acceptable accounting practice to allocate certain overhead items, such as rent and depreciation or even officer salary to COGS or COS. When you do your cash flow analysis, remember to add back any depreciation and rents allocated to COGS or COS.

Gross Profits: Sales - COGS = Gross Profits.

Sales, General and Administrative Expenses (SGA): Net of owner(s) salary, depreciation and amortization, interest and rent.

Operating Profit: Gross Profits - SGA = Operating Profit.

Other Income/Expenses: Income and expenses not related to sales, such as interest earned.

Earnings Before Interest and Taxes (EBIT): Operating Profits - Depreciation - Rent - Interest Owners Salary +/- Other income or expense = Earnings Before Tax.

Income Taxes: Federal, state and local taxes on earnings.

Profit After Taxes: EBIT - Income Taxes = Profit After Taxes.

8. Income Statement Analysis:

The purpose of the financial ratios for the income statement is to measure the ability of the business to control their costs and produce a profit over time. The ratios ask:

- Have the company's sales grown?
- How much of each sales dollar was spent to make the product?
- How much of each sales dollar was left to operate the company?
- How much of each sales dollar was left as profits for the owner?

Quality Indicator Checklist - Income Statement			
Income Statement		Comments	
Are sales increasing?	Yes	No	
Are Cost of Goods Sold / Cost of Sales as a % stable or declining over time?	Yes	No	
Industry / Moody's COGS / Sales: _____%			
Are Operating Expenses / Sales as a % stable or consistent over time?	Yes	No	
Are Operating Expenses / Sales as a % consistent or better than industry?	Yes	No	
Industry / Moody's SGA / Sales: _____%			
Are profits Increasing?	Yes	No	
Is the profit margin (EBIT / Sales as a % increasing?	Yes	No	
Is the profit margin consistent or better than the industry?	Yes	No	
Industry EBIT / Sales _____%			

Sales Growth: Ideally, companies should experience steady growth over time. Special attention should be paid to large increases in sales (fast growth syndrome) which can cause a quick reduction in available working capital

Sales growth on the income statement can come for a variety of reasons:

- increase in unit prices with no increase in units sold
- actual increase in the number of products sold
- increase in prices forced by an increase in inventory or operations

Compare company performance to trends in the specific industry to determine if the company is consistent with industry.

$$\text{This Year's Sales} - \text{Last Year's Sales} / \text{Last Year's Sales} = \% \text{ Sales Growth}$$

Credit Questions Analyzing Sales Growth:

- “What is the long term growth pattern?”
- “Has there been an increase in the actual number of products sold?”
- “What is the history of price increases over time?”
- “Is the sales growth in one particular product or service or is it across the board?”
- “Is the sales growth from one time only increases?”
- “If there have been decreases, why have the decreases occurred?”
- Are the decreases one time due to extraordinary circumstances?
- Does any major growth or decline come from the business of one major customer?

Over time, sales should be increasing evenly. Large sales growth each year indicates a business that is experiencing the "fast growth syndrome". Steady sales decreases should be further investigated.

Cost of Sales: Cost of Goods Sold are the costs to actually manufacture a product. Cost of Goods Sold are variable expenses. As sales increase, Cost of Goods Sold should increase.

On a "percentage of sales" basis, Cost of Goods Sold / Sales should remain stable over time. For example, as the cost of inventory and labor increases, the business should work to be able to raise prices to maintain an adequate profit margin. If the cost of inventory and labor declines, the business can afford to lower prices and still maintain its traditional profit margin.

If Cost of Goods Sold / Sales increases, it means that the business has not been able to pass along cost increases to customers, perhaps due to competition.

Gross Profit: Gross profit is the difference between Sales and Cost of Goods Sold. Gross profits are the funds remaining which must be used to pay the operating costs of the company. Over time, Gross Profit as a percentage of sales should be stable or increasing, indicating that the business has generated profits.

$$\text{Gross Profit} / \text{Sales} = \text{Gross Profit} \& \text{Sales} \% \text{ (Gross Profit Margin)}$$

Over time, the Gross Profit Margin should be stable or increasing. This means that the same or more gross profits from each sale are available to pay the operating costs of the company.

Operating Expenses: Operating expenses ("Sales, General and Administrative" expenses) are those expenses relating to the operation of the company. Operating expenses do not vary with sales since they include such fixed and discretionary expenses as rent, interest, utilities, insurance, office salaries, etc.

Operating expenses as a percentage of sales should be stable or declining over time.

$$\text{Operating Expenses} / \text{Sales} = \text{Op. Expense} \& \text{Sales} \%$$

Operating expenses are costs that should not increase as sales increase. They should be stable or declining over time. As such, this ratio should decline as a percent of sales.

Earnings Before Interest and Taxes: Is pre tax profit remaining after all expenses of the business. It is used to compensate owners, pay taxes, and to reinvest in the business for growth.

Earnings Before Interest and Taxes/sales should be stable or increasing over time, indicating the ability of the business to increase its profitability.

$$\text{Earnings Before Interest and Taxes} / \text{Sales} = \text{EBIT as \% of Sales}$$

9. The Operating Cycle:

The operating cycle is a representation of the uses and sources of cash in the operations of a business.

Operating Cycle		
A	Days Receivable	
B	Days Inventory	
C	Days Payables	
D	Days Accruals	
A + B - C - D	Operating Cycle	

For example, the business uses cash when it makes a sale on credit, which is called a receivable. It also uses cash to invest in inventory. Also, when a business purchases inventory on credit, it is called a payable. Since employees typically do not get paid daily, the company is purchasing labor on credit as well.

To analyze the operating cycle it is, therefore, necessary to look at the accounts receivables, inventory, accounts payable and accruals in terms of the average number of days it takes to convert these items to cash.

The Operating Cycle is also called the "Cash to Cash" cycle. It focuses on the business' use of cash in Receivables and Inventory and the business' source of cash from Payables

The Operating Cycle measures how a business uses cash in operations:

The business "invests" cash in receivables (Days Receivable) + The business "invests" cash in inventory (Days Inventory) – i.e., The business "borrows" cash from its suppliers (Days Payable).

The Operating Cycle asks the question:

"How long does the business have cash tied up in operations from the first investment in inventory to collecting the sale from the customer?"

Here are the analysis points to consider:

- The longer the operating cycle, the greater the need for working capital
- Reducing the operating cycle of a business requires an understanding of which component of the cycle can be reduced
- The Operating Cycle should be stable or declining over time.
- The Operating Cycle should also be consistent or better than industry.

The formula for Operating Cycle is:

$$\text{Days Receivable} + \text{Days Inventory} - \text{Days Payable} = \text{Operating Cycle}$$

10. Operating Cycle Analysis:

Days Receivable: The average number of days it takes the company's customers to pay their bills. The day's receivables calculated as follows:

Total Accounts Receivables divided by Total Sales multiplied by the number of days in the statement period. If the statement is for a full year, this figure would be 360. If the statement is six months of operations, this figure would be 180 days.

$$(\text{Receivables} + \text{Sales}) \times 360 [\text{days in the statement period}] = \text{Days Receivable}$$

In analyzing Days Receivable, remember the following:

- A Days Receivable of 30 days means that, on average, a business takes 30 days to collect from its customers
- Days Receivable should be:
- Consistent with terms offered to customers
- Consistent or better than the industry
- Stable or declining over time

Days Inventory: The average number of day's worth of the inventory on hand, or how long cash is tied up in the production cycle before it is sold.

The Days Inventory is calculated by dividing inventory by cost of goods sold and multiplying by the number of days in the statement period.

$$(\text{Inventory} / \text{Cost of Goods Sold or Cost of Sales}) \times 360 [\text{days in the statement period}] = \text{Days Inventory}$$

In analyzing day's inventory, consider:

- The longer the days inventory, the more cash that the business has tied up in production which is not available to pay bills
- This is particularly important for manufacturing businesses who must always focus on reducing their manufacturing time and how much they must warehouse.
- Day's inventory should be generally consistent with the production cycle.
- Over time, Days inventory should be stable or declining.

Day's inventory should be consistent or better than the industry.

Days Payable: The average number of days it takes the company to pay its trade suppliers. The ability to pay suppliers is determined by the ability of the business to generate cash from its receivables and to "turn" its inventory. Day's payable is calculated by dividing Accounts Payables by COGS or COS multiplied by the number of days in the statement period.

$$(\text{Payables} / \text{COGS or COS}) \times 360 [\text{days in the statement period}] = \text{Days Payable}$$

Days Payable should be:

- Consistent with the terms offered by suppliers
- Consistent or better than the industry
- Stable or declining over time

Days Accrual: The average number of days it took the company to pay accrued expenses (wages, benefits, payroll taxes, etc.). Day's accrual is calculated by dividing accruals by COGS or COS and multiplying by the number of days in the statement period.

$$(\text{Accruals} / \text{COGS or COS}) \times 360 [\text{days in the statement period}] = \text{Days Accruals}$$

The Operating Cycle is:

$$\begin{array}{rcl} + & \text{Days Receivable} & \\ + & \text{Days Inventory} & \\ - & \text{Days Payables} & \\ - & \text{Days Accruals} & \\ = & \text{Operating Cycle} & \end{array}$$

A shorter Operating Cycle means that a company has a lesser need for working capital. A longer Operative Cycle means that a company has a greater need for working capital.

Moody's will record day's receivable, inventory and payables, but not accruals. To provide a comparison between the business and industry, it will be necessary to eliminate day's accruals from this calculation.

11. Reconciliation of Net Worth:

The reconciliation of net worth compares the net worth among two years to measure the amount of new equity (or withdrawals) of equity between two years.

$$\text{This Year's Net Worth} - \text{This Year's Profit} - \text{Last Year's Net Worth} = \text{New Equity (Withdrawal)}$$

At the end of the year, the business adds its current profit to its Net Worth if it reinvests the profit in the operations of the business. If the profits are not reinvested, the amount is taken out of Net Worth.

In Sub S corporations, cash may be taken out of the company for the purpose of paying taxes or for owner's compensation. A Sub S corporation may show all profits being taken out of the business.

The reconciliation of net worth asks the questions:

"Over the past year, has the business owner added or taken out any equity from the company?"

- The Net Worth is taken from the balance sheets; the profit is taken from the Income Statement
- If the business owner has put new equity into the company, what is the source of the new equity?
- Has the business put any new officers' debt into the company instead of equity? Is the officer's debt subordinated?
- If the owner has taken cash out of the company, what was the cash used for?
- If the business is a Sub S corporation, was the cash really taken out?

Re: Personal financial statements:

In order to measure the financial strength of an individual guarantor outside of the Borrowing entity's interest, the individual's net worth should be adjusted by deducting the overstated portion of an asset's value and the understated portion of a liability's value. Conversely, and in the rarer situation where an asset may be undervalued or a liability overstated, it may be appropriate to increase the understated asset or decrease the overstated liability. Common adjustments to the book net worth of an individual are as follows:

Net Worth:

- Less: Decline in value of stocks and bonds
- Less: Decline in investment in borrower's firm
- Less: Amounts due from related parties
- Less: Ownership interests less than 50%
- Less: Net equity in personal residence
- Less: Personal assets (i.e. Furniture, jewelry, etc.)
- Less: Any other assets of unsubstantiated value.
- Less: Estimated personal income taxes payable
- Less: Any other liabilities not already disclosed
- Plus: Appreciated value of stocks, bonds, and real estate
- Plus: Overstated portion of any liabilities

12. Capital Expenditures:

The Capital Expenditures analysis determines whether the company had acquired new fixed assets, or whether it has sold fixed assets. Included would be any form of fixed assets: land, building, equipment, leasehold improvements, etc. Many businesses, particularly those in manufacturing, have ongoing needs to repair and replace equipment and expand their buildings.

The Capital Expenditures Analysis asks the question:

"How much has the business invested in new equipment and real estate over the past year? Has the business sold any real estate or equipment over the past year?"

This Year's Net Fixed Assets (NFA) - This Year's Depreciation - Last Year's NFA Capital Expenditure
(Sale of Assets)

Businesses that must spend funds each year for capital improvements need to factor in the costs of financing and the need for cash.

Evaluate how capital Investment is financed:

- How much debt at what rate and term?
- How much equity?
- What is the purpose of the investment?
- How will it help the business?

13. The Financial Projections:

The historical financial statements reflect how well management has deployed the company's resources, and are a picture of the company's financial health. Projected financial statements force management to think through the impact of this investment in fixed assets on the balance sheet of the company. It also forces them to think through the impact of additional costs related to occupying larger space on the operations of the company if the company is expanding into larger facilities with the project.

Most loan requests will not rely upon projected sales and profits to service debt on the contemplated project. If this is the case, this is a high risk loan. Perhaps the company is really not in a position to be investing in this size project at this time. Or, perhaps there are options you might want to consider in mitigating the risk

in this project. However, with a start up business, you will only have projections to work with. Ask yourself:

- a. Are the projections logical and reasonable? Are they consistent with historical numbers and ratios?
- b. Do sales appear to be attainable?
- c. Has management accounted for increases in occupancy costs? Increases in wages sufficient to support job creation projections?
- d. Ask for explanations for major differences from historical numbers, such as large sales increases, changes in operating cycle ratios and reduction in operating costs.
- e. Review the assumptions for financing to assure they are accurate and current.
- f. Projections can be used to complete "what if" analyses to determine what happens if changes take place in operations.
- g. Accurate and realistic projections can be helpful in determining a business' need for working capital in the future.
- h. Remember: Projections typically show that the business can repay the debt!

With start up businesses, the owners will be required to provide a month by month operating cash flow projection along with written assumptions so you understand how they arrived at the numbers they used in the projections. Study these carefully and ask questions if they don't make sense or if you question how attainable they might be.

Pay particular attention to the pre opening expenses the owners typically will invest in order to open their doors for business. These expenses will occur at least 30 days and sometime as early as 90 days prior to any income the company will receive.

Look for seasonality in the business. You may need to research this industry a bit if you're unfamiliar with it.

There are additional cash injection requirements for a start up business. And, you'll want to require additional cash for working capital to take them through the start up stage to profitability. You may also consider additional reporting requirements for the start up years until you are comfortable the company has reached a level of operational stability and is no longer considered a high-risk loan. This is a business that you want to place under frequent watch once it is closed.

B. Cash Flow Analysis

Cash Flow Analysis is determining the ability of a business to repay debt is done by analyzing the income statement and completing a Cash Flow Analysis. Cash Flow Analysis involves comparing:

- Cash available for debt payment, and
- Required debt service for the financing

Cash Flow Analysis		
A	Pro Forma Cash Flow	
B	Pro Forma Debt Service	
A / B	Cash Flow Coverage	
A - B	Excess Cash Flow	

Comparison of total cash flow with debt service on all loans is called Cash Flow Coverage Ratio.

$$\text{Cash Flow} / \text{Debt Service} = \text{Cash Flow Coverage Ratio}$$

where:

$$\text{Cash Flow} = \text{Earnings Before Tax (EBIT)} + \text{Depreciation} + \text{Amortization Expense} + \text{Interest Expense} + \text{Rent Savings (or other savings)}$$

and

$$\text{Debt Service} = \text{Principal and interest on project debt} + \text{Continuing annual principal and interest payments on debt}$$

Thus:

$$\text{Excess Cash Flow} = \text{Cash Flow} - \text{Debt Service}$$

Continuing annual principal and interest payments on debt can come from the Schedule of Debt Obligations or from current portion long-term debt (Balance Sheet) plus interest expense on the Income Statement.

Cash Flow Analysis				
	Information Source	20__	20__	20__
Earning Before Tax	P&L	\$	\$	\$
+ Depreciation	P&L			
+ Interest	P&L			
+ Interest	P&L			
+ Saved Rent	P&L			
+ Other Savings	P&L			
- Officers Withdrawal	NW Reconciliation			
Total Cash Flow (CF)				
+ Project Debt Service (P&I)	Borrower Request			
+ Existing Debt Annual P&I	Schedule of Debt			
+ Other New Debt Service	Schedule of Debt			
+ Other New Costs	Borrower Request			
Total Debt Service (DS)				
Cash Margin / Cash Flow Coverage				
Cash Flow Coverage Ratio		:1	:1	:1

1. Analyzing Cash Flow Coverage:

A Cash Flow Coverage Ratio or debt coverage ratio of 1.10:1 means that the business has \$1.10 for every \$1.00 in debt service.

The goal for minimum debt coverage is 1.25 meaning \$1.25 in cash flow for every \$1.00 in debt service. Search for additional cash flow if the business has a Cash Flow Coverage Ratio of less than 1:1.

Critical Questions to ask:

- a. Can the business make the monthly debt service payments on all debt?
- b. Are there any secondary (non project) sources of cash flow available to make payments?
- c. Does the business have enough working capital to finance its growth while expanding?
- d. Will the company experience additional savings/expenses from the new project?
- e. Rent Savings?
- f. Reduced expenses (labor, material, etc.)?
- g. Increased expenses (utilities, property taxes, interest)?
- h. Can/will the company reduce discretionary expenses if needed?

2. Determining Debt Capacity:

Before you structure specific financing, it is possible to determine the ability of a company to support financing. This can be helpful to a business when they are first considering expanding and want to analyze how much debt they can afford before they begin the process.

The ability of a company to support financing will be based upon:

- Cash flow of the business, and
- Terms and conditions of proposed financing

Step 1:

How much cash flow (CF) is available for debt service (DS)?	Profit after Tax	_____
	+ Depreciation	+ _____
	- CLTD	- _____
	= CF for D/S	= _____

Step 2:

Debt Coverage Ratio: What is the bank's DCR cash flow coverage ratio (DCR)?

Step 3:

Adjusted Cash Flow: What is the adjust CF for DS?	CF for DS	_____
	+ Bank DCR	+ _____
	= Adjusted CF for DS	= _____

Step 4:

What are the terms and conditions on proposed financing?	Rate	_____
	Term	_____
	Constant	_____

Step 5:

Debt Capacity: How much debt with the Adjusted	Adjusted CF	_____
Cash Flow support	Constant	/ _____
	Debt Capacity	= _____

3. Abbreviations and Definitions:

- Adj. CF Adjusted Cash Flow: The amount of cash flow available for debt service after factoring the lenders desired debt coverage ratio (DCR).
- CF Cash Flow: The amount of cash available in a business to make debt service payments.
- CLTD Current Portion of Long-term Debt. The principal payments on term loans due in the next 12 months.
- DCR Debt Coverage Ratio: The amount of "cushion" a lender wants for loan payments. A DCR of 1.5 means that the lender wants \$1.50 in Cash Flow for every \$1.00 in Debt Service.
- Debt Capacity The amount of debt that a business can afford based upon the Adjusted Cash Flow.
- DS Debt Service: The annual principal and interest payments on a loan.

4. Determining Debt Capacity – An Example:

Example:

Step 1: How much cash flow (CF) is available for debt service (DS)?

Step 2: Debt Coverage Ratio: What is the bank's cash flow coverage ratio (DCR)?

Step 3: Adjusted Cash Flow: What is the adjust CF for DS?

Step 4: What are the terms and conditions on proposed financing?

Step 5: Debt Capacity: How much debt with the Adjusted Cash Flow support?

Profit after Tax	\$100,000
+ Depreciation +	25,000
CLTD	10,000
CF for D/S	\$115,000
DCR = 1.50	
CF for DS	\$115,000
+ Bank DCR	~ 1.50
Adjusted CF for DS =	\$76,660

Rate Determining Debt Capacity

Example:

Step 1: How much cash flow (CF) is available for debt service (DS)?

Profit after Tax		\$100,000
+ Depreciation	+	25,000
- CLTD	-	<u>10,000</u>
= CF for D/S	=	\$115,000

Step 2: Debt Coverage Ratio: What is the bank's cash flow coverage ratio (DCR)?

$$\text{DCR} = 1.50$$

Step 3: Adjusted Cash Flow: What is the adjusted CF for DS?

$$\begin{aligned} \text{CF for DS} &= \$115,000 \\ + \text{Bank DCR} &= / 1.50 \\ = \text{Adjusted CF for DS} &= \$76,660 \end{aligned}$$

Step 4: What are the terms and conditions on proposed financing?

$$\begin{aligned} \text{Rate} &= 9.00\% \\ \text{Term} &= 10 \text{ Years} \\ \text{Constant} &= .1520 \end{aligned}$$

Step 5: Debt Capacity: How much debt with the Adjusted Cash Flow support?

$$\begin{aligned} \text{Adjusted CF} &= \$76,660 \\ \text{Constant} &= .1520 \\ \text{Debt Capacity} &= \$504,386 \end{aligned}$$

5. Personal Financial Information:

Personal financial statements must be current within 90 days.

- Who must provide personal financial statements?

Anyone who owns 20% or more of the business.

There may be a situation where there is an additional guarantee from a third party who is guaranteeing the loan. If this person is not a 20% or more owner of the business their personal financial statement is needed to support the guarantee. The guarantee is in place because this person is adding a financial comfort to the credit. Therefore, it is important to have their personal financial statement.

- Evaluating Personal Financial Statements

Personal financial statements are evaluated for the following:

- a. Determine the value of a personal guarantee for any financing
- b. Verify the availability of cash equity for the project
- c. Verify information on the business financial statements
- d. Determine the ability of the owner to provide additional equity if needed or to forgo officers compensation if needed to justify cash flow
- e. From the standpoint of financing, the information that is critical to the evaluation is:
 - Who owns the business?
 - How is the business valued on the Personal Financial Statement?
 - Are there any assets that are owned by the individual and leased to the business? If so, is there any debt financing on those assets?
 - What is the level of owner's compensation?
 - If an owner is highly compensated, does the compensation "flow through" to personally owned assets or investments?
 - Are there any personal obligations which would prevent the owner from focusing on the business?

- Does the Personal Financial Statement show any assets which could be used as secondary collateral in the event that additional collateral was requested?
- Does the Personal Financial Statement reflect assets owned jointly or separately?
- When would a personal cash flow be advisable?

A personal financial statement is not a statement of personal cash flow. A personal cash flow identifies the amount and sources of income of an individual, and the personal expenses of an individual.

You'll notice that an increasing number of bank financial statements now include a personal cash flow as a section on their form.

There will be times that analyzing the company's cash available for debt service on the loan shows insufficient cash flow to service the debt. One option that may be available would be a limitation on officer's salary. This is only an option if the officer(s) can afford the decrease in officer's salary. The personal cash flow will provide you with information that will indicate whether this is a viable option. You may want to verify certain information on the personal cash flow form or evaluate the expense side to determine if logic tells you this is an option that makes sense.

6. Cash Flow Verification:

To ensure the reliability of the underwritten Net Cash Flow (NCF), the Local Originator/Underwriter must take steps to confirm the accuracy and reasonableness of all data submitted by the Borrower. These steps will generally include a review and comparison of a variety of Borrower provided data for consistency, as well as comparing this data with relevant published industry data and/or market information provided in the appraisal or obtained independently by the Local Originator/Underwriter. Finally, for certain property types, such as transactions where there has been a higher degree of volatility in historical income and expenses, or properties where a significant amount of collections are received in cash, the CEF Pilot may require Agreed Upon Procedures.

The verification of historical and projected property income entails both a detailed analysis of leases (including all amendments, modifications, and extension agreements) and a review of other data that can support or verify information reported in the property operating statements. The verification process should include, at a minimum, the following steps:

- Abstract leases and compare to rent roll,
- Compare estoppels to rent roll and lease abstracts,
- Compare operating statements to tax returns,
- Compare deposits from last six months' bank statements to monthly operating statements to support collection history,
- Compare projected reimbursement income and operating statement expenses to tenant CAM billing statements,
- Compare historical percentage rent collections to tenant sales reports,
- Compare tax, insurance, and utility bills to historical statements,
- Compare management and other service contracts to operating statements,
- Review capital expense schedule; obtain receipts for larger capital expense items; confirm capital improvements through property inspection and/or engineer's property condition survey,

- Compare historical and underwritten TI/LC expenses to leases signed in the last three years; and
- Compare historical operating expenses to appraisal estimates, comparable properties, and industry standards.

Any significant discrepancies uncovered through these procedures must be identified and resolved prior to funding. Receipts, correspondence or other data provided to support or reconcile cash flow information must be included in the Underwriting Binder.

C. Repayment

1. Ability to Repay (Capacity):

A major component of the financial underwriting of the loan is the review and analysis of a business' cash flow. A determination will be made if the business borrower has the capacity to repay the loan from its operating cash flows. Ability to repay can be defined as the capacity of the borrower to have cash available for new and existing debt service payments and is usually measured as net operating income divided by debt service. This simple calculation, commonly known as Debt Coverage Ratio (DCR), indicates the magnitude of the cushion that a prospective project has in paying debt service. All businesses, to whom credit is extended, must provide evidence of a primary and secondary repayment sources.

Borrowers must demonstrate financial capacity to:

- Meet proposed repayment terms
- Fulfill other financial obligations, and
- Maintain a safety cushion in the event of unforeseen setbacks.

Repayment capacity and capital must be considered in light of the general economic, competitive, and other conditions to which the borrower is exposed. Projects that increase the debt service coverage ratio by using balloon financing will be carefully reviewed. The debt service coverage ratio is estimated using the interest rate the borrower is obligated to pay in its debt to the fiscal agent.

2. Collateral:

When debt is not repaid as scheduled from business cash flow, collateral must be used as a secondary method of repayment. Collateral for a loan comprises any assets pledged to guarantee repayment of the loan. Loans must have collateral sufficient to ensure loan repayment from the pledged assets in the event that the business defaults on its loan payments, because it cannot generate cash flow sufficient to service the debt. Collateral must be liquidated (by selling it) in order to obtain the cash to repay the outstanding loan balance. The costs of liquidation, time delays, and the fact that the highest price is rarely obtained in a distress sale, will reduce the cash obtained in liquidation to effectively pay off the loan principal.

In order to compensate for the reduced proceeds which may arise from unforeseen liquidation of collateral, varying discount rates will be used to estimate the value of the collateral being pledged, against the loan at the time of origination. The discount used to value the collateral is based on the anticipated ease of liquidation, and the likelihood that the asset will maintain its value in the market.

A determination must be made whether the asset being financed is a specialized asset. Specialized assets have a limited market for resale due to unusual design features, amenities or characteristics which restrict general use. The loan to value may be reduced to compensate for greater collateral risk. The minimum loan to value ratio is 80% for a Section 108 Loan. Examples of specialized assets are: nursing homes, recreational facilities, etc.

For economic development loans, pledged collateral may include: working capital, machinery and equipment, real estate or other resources and assets.

NOTE: A Section 108 Loan will not take less than a second lien position on real estate or other collateral.

3. Working Capital:

Working capital is defined as the excess of current assets over current liabilities. This simple accounting definition belies the importance of working capital and the process by which cash is invested in current assets, converted to cash, and used to pay current liabilities in an operating company. Working capital is not cash. The quality of working capital is the prime determinant of cash flow.

4. Machinery & Equipment:

Machinery and equipment are fixed assets that a company could pledge as collateral for a loan. When assessing the value of this collateral, examine the types of machinery and equipment that are being pledged to determine its value. In general, loans secured by machinery and equipment will have a loan value of 50 to 75 percent.

5. Real Estate:

A business may choose to pledge real estate as collateral for loans. For real property that is to be offered as collateral, carefully review the appraisal (if possible no more than 90 days old) of the real property in order to determine the value of the subject property. Also, access and review a current title report of the subject property (if possible, no more than 30 days old) in order to determine the existing encumbrances or easement rights which affect the property. Note, title companies or lawyers usually charge a fee to obtain a title report.

6. Guarantees:

Third party guarantees of loan repayment are issued by individuals and corporations related to the company. They are used when the borrower is unable to meet loan commitments from cash or collateral. Third party guarantees from the company's principals and from parent corporations are advisable, even if they appear to have little worth.

Proposed Project Underwriting Form CLB Section 108 Loan Guarantee Program

Public Entity: _____

Project Name: _____

Project Location: _____

1. Type/category of project:
 - D Housing
 - D Community Development
 - D Economic Development
2. Project costs are reasonable:
 - D Sources & Uses Form submitted
 - D Price quotations submitted
 - D Architect/engineer's estimates provided
 - D Appraisals provided
 - D Sales agreements submitted
 - D Other
3. All sources of project financing are committed:
 - D Letters of intent/commitment for loans
 - D Copies of loan applications submitted
 - D Grant commitment letters submitted
 - D Cash equity is available
 - D Third party financing is secured
4. Sec. 108 Loans are not substituted for non-federal funds.
 - D A project financing gap is identified
 - D Financing gap is documented
5. Project is financially feasible:
 - D Balance sheet is submitted
 - D Principal's statements are submitted
 - D Income and expense costs are reasonable
 - D Costs compare to industry averages.
 - D Past, current & future financial data submitted
 - D Job estimates are reasonable
 - D Labor costs are within industry averages
 - D Interest rate and loan term are appropriate
6. Return on equity investment:
 - D Amount of owner cash into project is supported.
 - D Projected revenues are documented
 - D Owner's salaries & expenses are reasonable
 - D Owner's draws are documented
 - D Debt service is supported
 - D Net operating income is reasonable
 - D Owners are not being unduly enriched

Proposed Project Review Checklist CLB Section 108 Loan Guarantee Program

Public Entity: _____

Project Name: _____

Project Location: _____

- D Category or type of project is identified.
- D Project meets the Section 108 eligibility criteria.
- D Regulation citation is identified.
- D Project meets a National Objective.
- D Public benefit will be achieved.
- D Job creation or retention has been documented.
- D Underwriting analysis is completed.
- D All sources & uses of funds have been identified.
- D Project feasibility is supported by third party documentation.
- D Project site and location are suitable.
- D The development team is identified and has the capability to do the project.
- D Sources of loan repayment have been identified.
- D Additional loan security or collateral has been identified.
- D The citizen participation process has been followed.
- D City Council approval has been attained.
- D Section 108 loan certification forms have been signed.