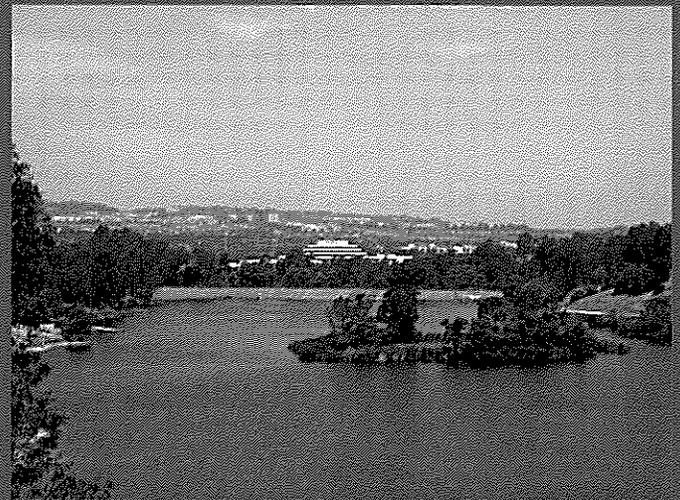
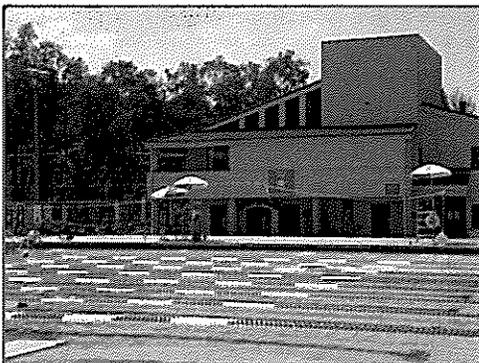


City of Laguna Niguel

Five-Year Consolidated Plan FY 2010-2015



City of Laguna Niguel



Consolidated Plan FY 2010-2015

City of Laguna Niguel
Community Development Department
27781 La Paz Road
Laguna Niguel, CA 92677

*Final
May 2010*

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EXECUTIVE SUMMARY

The City of Laguna Niguel is an entitlement jurisdiction that receives annual funding from the US Department of Housing and Urban Development (HUD). According to HUD's Consolidated Plan Final Rule, the overall goal of community planning and development programs is to develop viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities principally for low- and moderate-income persons as follows:

- **Decent housing:** includes assisting homeless persons to obtain appropriate housing and assisting persons at risk of becoming homeless; retention of the affordable housing stock; and increasing the availability of permanent housing in standard condition and affordable cost to low-income and moderate-income families, particularly to members of disadvantaged minorities, without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability. Decent housing also includes increasing the supply of supportive housing, which combines structural features and services needed to enable persons with special needs, including persons with HIV/AIDS and their families, to live with dignity and independence; and providing housing affordable to low-income persons accessible to job opportunities.
- **A suitable living environment:** includes improving the safety and livability of neighborhoods; increasing access to quality public and private facilities and services; reducing the isolation of income groups within a community or geographical area through the spatial de-concentration of housing opportunities for persons of lower income and the revitalization of deteriorating or deteriorated neighborhoods; restoring and preserving properties of special historic, architectural, or aesthetic value; and conservation of energy resources.
- **Expanded economic opportunities:** includes job creation and retention; establishment, stabilization and expansion of small businesses (including micro-businesses); the provision of public services concerned with employment; the provision of jobs involved in carrying out activities under programs covered by this plan to low-income persons living in areas affected by those programs and activities; availability of mortgage financing for low-income persons at reasonable rates using nondiscriminatory lending practices; access to capital and credit for development activities that promote the long-term economic and social viability of the community; and empowerment and self-sufficiency opportunities for low-income persons to reduce generational poverty in federally assisted and public housing.

The City of Laguna Niguel seeks to attain these goals through the following priorities and implementing programs, which were established under the FY 2010-2015 Consolidated Plan in consultation with residents and community groups (Activities assigned with a High or Medium Priority level will receive funding during the Five- Year Consolidated Plan):

Priority 1: Affordable Housing

Promote, preserve, and assist in the development of affordable housing for low- and moderate-income residents, special needs groups, those at-risk of homelessness, and disproportionately impacted residents.

Implementing Programs:

- Affordable Housing Density Bonus and Development Incentives
- Section 8 Rental Assistance
- Conservation of At-Risk Housing Units
- Mortgage Credit Certificates

Priority 2: Infrastructure and Facilities

Improve and expand infrastructure and facilities that benefit low- and moderate-income neighborhoods and residents.

Implementing Programs:

- Capital Improvement Plan
- Other Community Centers and Facilities

Priority 3: Public Services

Provide and improve access to public services for low- and moderate-income persons and those with special needs.

Implementing Programs:

- Disabled Services
- General Public Services
- Homeless Facilities and Supportive Services
- Senior Services
- Victims of Domestic Violence Services
- Youth Services

Priority 4: Economic Development

Provide for the economic development needs of low- and moderate-income persons and neighborhood target areas.

Implementing Programs:

- Small business loans (micro-enterprise assistance)
- Commercial Rehabilitation
- Orange County Workforce Investment Board
- CalWorks

Priority 5: Administration and Planning

Provide for administration and planning activities to develop housing and community development strategies and programs needed to carry out actions that address identified needs in the Consolidated Plan.

Implementing Programs:

- CDBG Administration
- 211 Information Line
- Fair Housing and Tenant/Landlord Counseling

In addition, the City will undertake the following actions as recommended in the FY 2010-2015 Analysis of Impediments to Fair Housing Choice (AI) as follows:

- **Action 1: Increase Fair Housing Education and Outreach Collaboration-** The City should collaborate and coordinate with multiple agencies, including lenders, realtors, and cultural groups to provide increased efforts in educating residents on potential sources of discrimination and avenues to address fair housing. The City should target this education and outreach to various special needs groups including, but not limited to: the disabled, elderly, persons living with HIV/AIDS, low- and moderate-income large families, and minorities.

- **Action 2: Provide Networking Opportunities, Homeownership Education, and Credit Counseling for Minority Groups-** The City should partner with an agency that provides networking opportunities, homeownership education, and credit counseling targeted to minority and special needs groups.
- **Action 3: Increase Fair Housing Services to Include Periodic Testing and Outreach Efforts within the City Limits-** The City should collaborate with their fair housing service provider to increase the Scope of Work to provide periodic testing throughout the City, particularly in the rental market. In addition, education and outreach efforts should be conducted within the City limits.
- **Action 4: Study the Feasibility of Providing Housing Programs-** The City should collaborate and coordinate with multiple agencies to provide various housing programs to address affordability needs of low-and moderate-income households and the special needs of the disabled population that could benefit from down payment assistance, accommodation improvements, and/or low cost home improvements.
- **Action 5: Update the City's Housing Element-** The City should continue to work towards updating its housing element in compliance with State Law.
- **Action 6: Collaborate with Affordable Housing Developers-** The City should collaborate with various affordable housing developers to facilitate a variety of housing choices within the City and meet the City's allocation.

An evaluation of past performance during the FY 2005-2010 Consolidated Plan was as follows:

- **Program Hg-1: Affordable Housing Density Bonus:** The City continued to support density bonus regulations; though no applications were received. The City made several affordable housing developers aware of a vacant property and encouraged them with a density bonus; however, the property price was too high and no bonuses have been given to date.
- **Program Hg-2: Affordable Housing Development Incentives:** The City continued to pursue multi-family rental projects; however, no multi-family rental development applications were received.
- **Program Hg-3: Affordable Housing Development for Seniors:** Three applications for second units were received and approved.
- **Program Hg-4: Managed Care Overlay District:** One application was processed, which was withdrawn.
- **Program Hg-5: Disaster Recovery Assistance:** No households were assisted with Disaster Recovery Assistance, as there were no natural disasters.
- **Program Hg-6: Section 8 Rental Assistance:** 455 households were assisted (approximately 115 per year), which include 86 family households, 117 disabled households, and 252 elderly households.
- **Program Hg-7: Conservation of At Risk Housing Units:** No units were at-risk of expiring.
- **Program Hg-8: Mortgage Credit Certificates:** Due to the skyrocketing home prices in the County and the Program's inactivity, the program was been put on hold since January 1, 2006. No MCC certificates have been issued since funding for the program expired on December 31, 2005. To date, one household has been assisted (during FY 2005-06).
- **Program Hg-9: Vested Subdivision Maps:** Evaluation occurred annually, though no amendments were made.
- **Program Hm-1: Orange County Continuum of Care for the Homeless:** The City has continued to participate in the Orange County Continuum of Care for the Homeless and continued to monitor agenda items pertinent to the City's needs.

- **Program Hm-2: Reference and Referral Services:** 83 households received referrals.
- **Program Hm-3: Sites for Homeless Transitional Housing and Emergency Shelters:** No applications for the development of transitional housing/emergency shelters were received.
- **Program Hm-4: Homeless Transitional Facilities and Supportive Services:**
 - **CSP Youth Shelter-** CSP Youth Shelter is the only 24-hour crisis shelter for youth in South Orange County. The Shelter served 795 youth.
 - **Laura's House-** Laura's House assists victims of domestic violence with services, including shelter, 24-hour crisis intervention and referral, counseling and legal services, clothing and food, support groups, and other emergency services; 528 victims of domestic violence were served and 530 youth have attended educational workshops.
 - **Women's Transitional Living Center** – Provides shelter and supportive services program designed to help victims of abuse overcome dependence [on abusers, substances, and/or government welfare]; 216 victims of domestic violence were served.
 - **South County Outreach (formerly Saddleback Community Outreach)-** Provides comprehensive social services to low-income residents, the homeless and potentially homeless individuals and families in South Orange County. Services include rental assistance, transitional housing, utility payment assistance, food distribution and transportation/ relocation/medical assistance; 3,438 people were assisted from 1,050 households.
 - **Families Forward-** Provides a homeless prevention program designed to shift income eligible families residing in South Orange County from financial crisis to self-sufficiency; 249 people were assisted with shelter and supportive services.
- **Program CF-1: Capital Improvement Plan:** The Capital Improvement Plan (CIP) is a planning tool for City staff to identify capital project needs and to assess the City's financial capability in addressing these needs. The CIP is updated annually and CDBG funds are used to address Infrastructure, ADA Improvements, and Public parks and Recreational Facilities as needed.
 - **Sea Country Senior and Community Center Expansion** - The project involved enhancing the function and use of the space within the existing facility to provide a community meeting area and classroom.
 - **YMCA-** The City assisted the YMCA in replacing their non- ADA compliant front door with an ADA approved Door-O-Matic senior swing with a remote access interior and exterior, which was installed in October 2005.
- **Program CS-1: Fair Housing and Tenant/Landlord Counseling:** 503 people were assisted.
- **Program CS-2: Youth Services:** The provided a variety of needed services to low- and moderate-income children, youth, and their families. Youth services, particularly those for at-risk youth, are needed to provide youth with a positive direction in life.
 - **South Coast YMCA Child Care/Camp Scholarships-** 648 youth and their families were assisted.
- **Program CS-3: Senior Services:** The City provided needed senior services and facilities in the City. Needed services include: housing, in-home services, health services, meals-on-wheels, adult day care, information and referral, and transportation.
 - **South County Senior Services (Para Transit Program)** – The Para Transit Program provides transportation services for low-income, transit-dependent elderly, and disabled residents within Laguna Niguel; 90 seniors were assisted.
- **Program CS-4: Community and Special Need Services:** The City provided a variety of community services including, but not limited to, employment training, support services for the disabled, substance abusers, and victims of domestic violence.
 - **Dayle McIntosh Center** - This organization provides peer counseling, advocacy, housing assistance, information and referral, independent living skills training, and

attendant recruitment for the disabled. To date, 117 people with special needs have been assisted.

- **Program PA-1: CDBG Administration:** The City expended approximately \$20,000 per year for administration of the CDBG program. This amount included costs for a consultant to assist in CDBG administration, including preparation of the Annual Action Plan, Annual CAPER, and environmental review records for exemption and categorical exclusion projects, as well as maintenance of the IDIS system.

The city hopes to continue and expand on these programs and accomplishments during the next five-year cycle. In particular, staff will be focusing on the revitalization of the Gateway Area and exploring ways to provide for affordable housing opportunities within the City.

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 funded:

General Objective Categories

Activities will meet one of the following:

- Decent Housing (DH)
- A Suitable Living Environment (SL)
- Economic Opportunity (EO)

General Outcome Categories

Activities will meet one of the following:

- Availability/Accessibility (1)
- Affordability (2)
- Sustainability (3)

All activities proposed in the FY 2010-2015 Consolidated Plan will meet one objective category and one outcome category as described above.

I. MANAGING THE PROCESS

A. Introduction

The purpose of the Consolidated Plan (CP) is to assess the housing and community development needs of the residents and community of Laguna Niguel and to identify, coordinate, plan and implement a strategy to meet our housing and community development needs over the next five years. The Consolidated Plan is a document required by the U.S. Department of Housing and Urban Development (HUD) in order to apply for funding under the following programs:

- Community Development Block Grant (CDBG), Home Investment Partnerships Program (HOME), Housing Opportunities for Persons with AIDS (HOPWA), Emergency Shelter Grant (ESG), and some competitive grant programs like the McKinney Supportive Housing Program.

The City of Laguna Niguel is a Community Development Block Grant (CDBG) Entitlement jurisdiction, which under HUD's CDBG Program, must submit a Consolidated Plan, Annual Action Plan, Analysis of Impediments to Fair Housing Choice (AI), and Consolidated Annual Performance and Evaluation Review (CAPER) as a requirement to obtain funding.

This FY 2010-2015 Consolidated Plan replaces the last Consolidated Plan from FY 2005-2010 and provides a community description that includes both demographics and housing conditions. A multi-year strategy and annual action plan are required to be submitted together. The multi-year strategy sets forth the City's planned housing and community development/CDBG programs for the next five years, while the annual action plan describes the City's activities and programs designed to address the objectives within the Consolidated Plan in one-year increments.

CDBG funds can be used for a wide array of activities, including:

- 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
- Housing rehabilitation (loans and grants to homeowners, landlords, non-profits, and developers)
- Down-payment and other homeownership assistance
- Lead-based paint detection and removal

Regulations governing the CDBG program require that each activity undertaken with CDBG funds meet one of the following three 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)

In addition, performance measurements pertaining to three specific outcomes [the provision of Decent Housing (DH), A Suitable Living Environment (SL), and Economic Opportunity (EO)] and three objectives [Availability/Accessibility (1), Affordability (2), and Sustainability (3)] must be met.

B. Lead Agency

The lead agency responsible for the preparation of the Consolidated Plan is the City of Laguna Niguel's Community Development Department, which serves as the lead agency in coordinating and developing all of the reports associated with the consolidated planning and submission process. The City's institutional structure and service delivery system is further discussed in Section D below. The City solicited input in the development of the Consolidated Plan, from public agencies, private agencies, non-profit agencies, and the community at large.

C. Consultation and Coordination

The City of Laguna Niguel consulted with various City departments in the development of the FY 2010-2015 Consolidated Plan. Community-based organizations and various service providers also contributed to the development of the FY 2010-2015 Consolidated Plan which included: public and private agencies, social service/non-profit organizations, and other public and quasi-public agencies as shown below:

Requirement	Regulation 24CFR	Agencies Contacted
Housing Services	91.100(a)(1)	Orange County Housing Authority (OCHA) California Association of Realtors (CAR) California State Community Care Licensing Division The Public Law Center (PLC) The Kennedy Commission
Social Services		AIDS Services Foundation (ASF) Dayle McIntosh Center Home Aid OC OC Partnership Laura's House Families Forward South County Outreach (formerly Saddleback Community Outreach) Age Well Foundation (formerly South County Senior Services) South Coast YMCA Women's Transitional Living Center (WTLC) 2-1-1 Orange County
Fair Housing Services		Fair Housing Council Orange County (FHCOC)
Health Services		The County of Orange Health Care Agency, HIV/AIDS Epidemiology
Homeless Services		Community Action Partnership of Orange (CAP)
Chronically Homeless	91.100(a)(2)*	Orange County Community Services- Continuum of Care for the Homeless Home Aid OC OC Partnership
Lead-based Paint	91.100(a)(3)**	The County of Orange Health Care Agency Childhood Lead Poisoning Prevention Program (CLPPP)
Adjacent Government State (Non-housing)	91.100(a)(4)***	Copies of the draft Consolidated Plan were sent to adjacent units of local government including: the cities of Aliso Viejo, Dana Point, Laguna Beach, Laguna Hills, Mission Viejo, San Juan Capistrano and the County of Orange.
County (Metro. City)		
Metro. Planning Agencies	91.100(a)(5)	SCAG
HOPWA	91.100(b)	County of Orange
PHA Plan	91.100(c)	Orange County Housing Authority (OCHA)

D. Institutional Structure

The City of Laguna Niguel has worked with a wide range of public and community social service agencies in efforts to meet and address the various needs of the community. The institutional structure utilized to administer the Community Development Block Grant (CDBG) programs are as follows: the City's Community Development Department serves as the lead agency for coordination of the Five-Year Consolidated Plan, Annual Action Plans, the Consolidated Annual Performance and Evaluation Report (CAPERs), and compliance review of CDBG-funded projects. The City allocates the maximum 15 percent of grant funds to non-profit organizations annually to provide public services in coordination with the Ad-Hoc Committee. The City's Public Works Department administers capital improvement (infrastructure and facility) projects. The City contracts with the Fair Housing Council of Orange County to provide fair housing services. The City works with the County of Orange for housing and economic development programs, as well as additional services.

E. Collaboration and Partnership

As stated in the Consultation and Coordination section, Laguna Niguel has partnered with several public agencies, for-profit agencies, and non-profit organizations to provide services to residents. The City of Laguna Niguel also collaborates with the Orange County Housing Authority to operate the Section 8 Housing Choice Voucher program that assists residents earning 50 percent or less of the Area Median Income with direct housing assistance. The City further coordinates with the various public service agencies as previously described.

F. Leadership

The Consolidated Plan is approved by the jurisdiction's City Council and is thereby backed and supported by its elected officials. Outreach efforts made to involve elected officials in the development process of the Consolidated Plan included hosting a community workshop meeting on February 16, 2010 at 5:00 pm in the Council Chambers, after the Ad-Hoc Committee Meeting to recommend CDBG public service funds, which was held in the Council Chambers at 4:00 pm. A second public meeting/hearing was held on April 20, 2010 at 7:00 pm to present the draft Consolidated Plan, Annual Action Plan, Citizen Participation Plan, and Analysis of Impediments to Fair Housing Choice (AI) to the Council during the 30-day public review and comment period. The Council adopted these Plans at their regularly scheduled meeting on May 4, 2010 at 7:00 pm in the Council Chambers.

II. CITIZEN PARTICIPATION PROCESS

A. Participation

Based on the City's current Citizen Participation Plan, which can be found in Appendix A, the following narrative provides a summary of the citizen participation process used in the development of the Consolidated Plan. Actions taken to encourage participation of all residents included the following:

- A Housing and Community Development Needs Survey and Fair Housing Survey were distributed to residents of Laguna Niguel through the City's website (www.laguna-niguel.ca.us), through all of the public service agencies funded by the city, through the Capistrano Unified School District, at the Sea Country Senior Center, and at various public locations to gather input about community needs beginning January 4, 2010.
- A workshop was held on January 15, 2010 at the Senior Center, prior to the congregate lunch at 12:00 noon to inform seniors of the process, distribute surveys, and collect input.
- A meeting was held with the Community Development and Public Works Departments to review City initiated project needs pertaining to facilities and infrastructure on January 8, 2010.
- A public meeting with the City's Ad-Hoc Committee was held at 4pm on Tuesday, February 16, 2010 to recommend CDBG funding levels for public service providers in FY 2010-2011. Families Forward, South Coast YMCA, South County Outreach, and 2-1-1 Orange County service agencies attended.
- A public consultation workshop was held on February 16, 2010 to solicit community input on housing and community development needs; as well as impediments to fair housing choice. The executive director from South County Outreach attended the workshop.
- A public hearing before the City Council on April 20, 2010 was held to review the Draft Consolidated Plan and Annual Action Plan.
- A 30-day public review of the Draft Consolidated Plan, Annual Action, Citizen Participation Plan, and Analysis of Impediments to Fair Housing Choice (AI) was held from March 25, 2010 through April 23, 2010 to receive public comments. The Draft Plans were available at the following locations:
 - Laguna Niguel City Hall (in City Clerk's Office and in Community Development)
 - Crown Valley Library
 - Sea Country Senior Community Center
- The Consolidated Plan, Annual Action Plan, Citizen Participation Plan, and Analysis of Impediments to Fair Housing Choice (AI), were adopted on May 4, 2010, which was public noticed on April 22, 2010.

Copies of the Housing and Community Development Needs Survey and Fair Housing Survey utilized to gather input can be found in Appendix B. Comments received during the consultation workshops and public review period can be found in Appendix C.

1. Applications for Funding

A notice of funding availability was public noticed in the *Laguna Niguel News* on December 17, 2009. Proposal invitations notifying agencies of the availability of CDBG funds were sent out on January 7, 2010 and were due January 29, 2010. Applications received were reviewed for eligibility and forwarded to the Ad-Hoc Committee. An Ad-Hoc Committee meeting to appropriate

CDBG public services funds was held on February 16, 2010 at 4:00 pm in the Council Chambers, which was public noticed on February 4, 2010 in the *Laguna Niguel News*.

2. Public Hearings and Meetings

Two community meetings were held to solicit input; one on January 15, 2010 at 12:00 pm at the Senior Center and one on February 16, 2010 at 5:00 pm in the Council Chambers. In addition, an Ad-Hoc Committee meeting was held on February 16, 2010 at 4:00 pm in the Council Chambers to recommend CDBG funding levels for public service providers. A public hearing to adopt the Draft Consolidated Plan, Annual Action Plan, Citizen Participation Plan, and Analysis of Impediments to Fair Housing Choice (AI) was held April 20, 2010. Public notices regarding the public meetings/hearings were published in the *Laguna Niguel News* on February 4, 2010, March 25, 2010, and April 22, 2010. Proof of publication for all public hearings, meetings, and general outreach efforts can be found in Appendix D.

3. Access to Meetings and Information

The City of Laguna Niguel allowed adequate, timely notification of all public meetings. The public meetings conducted at various stages of the Consolidated Plan development were advertised in the newspaper and through other methods of public notice. Publication of notices in the local newspaper described the purpose, priorities and goals of the Plan, and the availability of the draft Plan for review.

The FY 2010-2015 Consolidated Plan and FY 2010-2011 Annual Action Plan were posted on the City's website and were also available for review by requesting copies in person, by telephone, fax, or e-mail. Copies were also made available at the following locations:

- Laguna Niguel City Hall, City Clerk's Office
- Laguna Niguel City Hall, Community Development Department
- Crown Valley Library
- Sea Country Senior and Community Center

The final Consolidated Plan, amendments to the Plan, and annual performance reports will be available for five years at City Hall. Residents affected by the Plan's implementation have access to the City's plans. The City of Laguna Niguel is committed to minimizing displacement and assisting those displaced, if any, as a result of the Plan's activities.

City staff ensures adequate notification of public meetings related to significant amendments and performance reviews of the Consolidated Plan. Advance notice of public meetings is printed in newspapers of general circulation at least ten days prior to the meeting date. Translation services were also available upon request to assist non-English speaking residents. Additionally, the City ensures reasonable access to information and records related to the development of the Plan and to the expenditure of resources for programs funded by CDBG for the past five years.

4. Technical Assistance

City staff notified public meeting participants and other community members who represent lower and moderate- income groups that they could receive technical assistance in order to develop funding requests for CDBG funds. Technical assistance for such groups includes: helping them understand the program requirements and determination of eligible/ineligible activities; suggestions on structuring new programs; and assistance in completing the application. New service providers applying for FY 2010-2011 funds that received technical assistance included 2-1-1 Orange County, the American Lung Association, Helping Hand World Wide, and Vocational Visions.

B. Public Comments

A 30-day public review and comment period was held from March 25, 2010 through April 23, 2010. A public notice was published in the *Laguna Niguel News* on February 4, March 25, and April 22, 2010 notifying the public of the public meetings/hearings and availability of the draft Consolidated Plan, Citizen Participation Plan, Annual Action Plan, and Analysis of Impediments to Fair Housing Choice (AI). During the 30-day public review, community members had the opportunity to comment on these Plans. Community members were encouraged to submit comments during the development of the Plan, and will also be encouraged to submit comments on any subsequent Plan amendments, and on the annual performance reports to the Plan. Written and verbal comments expressed during the comment period were considered and are summarized in Appendix C.

The City made an effort to respond in writing within 15 working days to written comments received during the comment period. The City will make an effort to respond in the same amount of time to future comments.

Complaints regarding the Consolidated Plan process must be made within the 30-day public comment period, and City staff will make an effort to respond to complaints within 15 working days from the date of the complaint, where practical. Complaints regarding the Plan amendments and annual progress reports must include: 1) a description of the objection with supporting facts and data; and 2) name, address, telephone number, and date of complaint. No complaints have been submitted to date.

C. Community Development Needs Assessment Survey

The City of Laguna Niguel distributed a Community Development Needs Assessment Survey to solicit resident input on community development needs and potential activities to be undertaken during the Consolidated Plan. Surveys were posted on the City's website, were available at City Hall and were distributed through current service providers, and at all community meetings from January 4, through February 28, 2010. A copy of the survey can be found in Appendix B.

Surveys were distributed as follows:

<u>Location</u>	<u># of Surveys</u>
Families Forward	50
Laura's House	Emailed
South County Outreach	100
South Coast YMCA	100
South County Senior Services	50
Women's Transitional Living Center	10
Senior Center	200
Capistrano Unified School District	Listserv
City of Laguna Niguel - Council Meetings	N/A
City of Laguna Niguel Website	N/A
Total Distributed:	560

Approximately 108 surveys were returned; 67 surveys were responded to on-line and 41 surveys were returned via hard-copy format either by mail or fax. Respondents were asked to rate the list of needs under each category on the survey as having a "High", "Medium", "Low" or "No Such Need" priority level. Each need level was assigned a weight to determine the average rate of response, as follows: High=3; Medium=2; Low=1; and No Such Need=0. The closer the average rate was to 3.0, the higher the level of priority was determined for that need. As shown in Table 1,

none of the needs listed were determined to be of "High" priority (3.0 or higher) per the residents' responses. Survey results are shown in Table 1 below:

Table 1: Survey Results

Priority Need	Average Rank	Priority Need Level
Acquisition of Real Property (for a new public use)	1.1	Low
Disposition (disposal or transfer of property for a new public use)	0.9	No Such Need
Public Facilities and Improvements (General)	1.9	Medium
Senior Centers	1.7	Medium
Handicapped Centers	1.5	Medium
Homeless Facilities (not operating costs)	1.0	Low
Youth Centers	2.1	High
Neighborhood Facilities	1.7	Medium
Parks, Recreational Facilities	2.0	Medium
Parking Facilities	1.3	Low
Solid Waste Disposal Improvements (trash/refuse facilities)	1.3	Low
Flood Drain Improvements	1.6	Medium
Water/Sewer Improvements	1.7	Medium
Street Improvements	1.6	Medium
Sidewalks	1.6	Medium
Child Care Centers	1.5	Medium
Tree Planting	1.6	Medium
Fire Stations/Equipment	1.7	Medium
Health Facilities	1.6	Medium
Abused and Neglected Children Facilities	1.6	Medium
Asbestos Removal	1.0	Low
Facilities for AIDS Patients (not operating costs)	0.9	No Such Need
Operating Costs of Homeless/AIDS Patients Programs	1.0	Low
Clearance and Demolition	0.9	No Such Need
Clean-up of Contaminated Sites	1.3	Low
Public Services (General)	2.2	High
Senior Services	1.9	Medium
Handicapped Services	1.7	Medium
Legal Services	1.5	Medium
Youth Services	2.2	High
Transportation Services	2.0	Medium
Substance Abuse Services	1.5	Medium
Battered and Abused Spouses	1.6	Medium
Employment Training	1.7	Medium
Crime Awareness	2.0	Medium
Fair Housing Activities	1.2	Low
Tenant/Landlord Counseling	1.1	Low
Child Care Services	1.5	Medium
Health Services	1.8	Medium
Abused and Neglected Children	1.7	Medium
Mental Health Services	1.6	Medium
Screening for Lead-Based Paint/Lead Hazards Poison	1.3	Low
Subsistence Payments (short-term emergency assistance for rent or utility bills to prevent homeless)	1.6	Medium
Homeownership Assistance (not direct)	1.4	Low
Rental Housing Subsidies	1.1	Low
Security Deposits	1.1	Low
Interim Assistance	1.2	Low
Urban Renewal Completion (close out of land re-development projects funded with the now obsolete urban renewal grant)	1.1	Low

Relocation (payments for those displaced through rehabilitation and revitalization efforts)	1.1	Low
Loss of Rental Income	0.9	No Such Need
Removal of Architectural Barriers	1.0	Low
Privately Owned Utilities	0.9	No Such Need
Construction of Housing	0.9	No Such Need
Direct Homeownership Assistance	1.0	Low
Rehabilitation; Single-Unit Residential	1.1	Low
Rehabilitation; Multi-Unit Residential	1.1	Low
Public Housing Modernization	1.1	Low
Rehabilitation; Other Publicly-Owned Residential Buildings	1.0	Low
Rehabilitation; Publicly or Privately-Owned Commercial/Industrial	0.9	No Such Need
Energy Efficiency Improvements	1.8	Medium
Acquisition - for Rehabilitation	0.9	No Such Need
Rehabilitation Administration	0.9	No Such Need
Lead-Based/Lead Hazard Test/Abate	1.1	Low
Code Enforcement	1.6	Medium
Residential Historic Preservation	1.1	Low
Non-Residential Historic Preservation	1.0	Low
CI Land Acquisition/Disposition (purchase / disposal of land)	0.9	No Such Need
CI Infrastructure Development	1.0	Low
CI Building Acquisition, Construction, Rehabilitation	0.9	No Such Need
Other Commercial/Industrial Improvements	1.1	Low
ED Direct Financial Assistance to For-Profits	0.9	No Such Need
ED Technical Assistance	0.9	No Such Need
Micro-Enterprise Assistance (businesses with 5 or less employees)	1.2	Low
CDBG Non-profit Organization Capacity Building	1.1	Low
CDBG Assistance to Institutes of Higher Education	1.4	Low
CDBG Operation and Repair of Foreclosed Property	1.1	Low
Planned Repayment of Section 108 Loan Principal	1.2	Low
Unplanned Repayment of Section 108 Loan Principal	1.1	Low
State CDBG Technical Assistance to Grantees	1.1	Low
Planning	1.6	Medium
General Program Administration	1.6	Medium
Indirect Costs (cost allocation plan)	1.2	Low
Fair Housing Activities (subject to 20% Admin cap)	1.0	Low
Submissions or Applications for Federal Programs	1.7	Medium
Acquisition of existing rental units	0.9	No Such Need
Production of new rental units	0.8	No Such Need
Rehabilitation of existing rental units	1.1	Low
Rental assistance	1.0	Low
Acquisition of existing owner units	0.8	No Such Need
Production of new owner units	0.7	No Such Need
Rehabilitation of existing owner units	0.9	No Such Need
Homeownership assistance	1.2	Low
Job Creation	2.4	High
Job Retention	2.4	High

Source: SurveyMonkey.com and Consultant tabulation, 2010

Since there were no activities receiving a 3.0 or higher ranking, activities receiving a ranking of greater than 2 will receive a "High" Priority Level during the next five years, while activities with 1.5 to 2 will receive a "Medium" Priority Level; 1 to 1.5 a "Low" Priority Level; and less than 1 will receive a "No Such Need" Priority Level. As shown above, the top ranking community development needs in Laguna Niguel were identified by residents as follows:

- Youth Centers
- Public Services (General)
- Youth Services
- Job Creation
- Job Retention

Written comments provided by the survey were as follows:

- The city should work with the school districts and community colleges to help young adults with special needs to become employed and independent. This would include acquiring more affordable housing. There is now virtually no affordable housing for these young adults who can only earn limited income. It is also difficult for them to receive fulfilling employment.
- Patrol by city PD or Sheriffs dept- I never see any here.
- Beautify the Gateway Area, it looks very trashy. If that is the designated "Gateway" to our City, it looks terrible!!!
- Fiscal Efficiency - Do not waste money - have competent people review programs and services and recommend improvements w/respect to efficiency and/or feasibility. "Competent people...Competent people".
- We have no need for more government programs.
- Architectural and Landscape Design Guidelines for public, commercial, retail, and slopes within open space and fronting public streets.
- Child care assistance.
- Funds & Laws to remove cars from Residential streets between 2 am & 5 am to help reduce crime and improve the appearance of our neighborhoods.
- Fund our police services so that we can keep our city as safe as it has been. The safe feeling in Laguna Niguel is what brings people here. As our city grows and especially the cities around us grow we will need more police on patrol to deter crime. If we do not, we will eventually end up like Los Angeles.
- Traffic control. Traffic along Alicia Parkway between Aliso Creek Road and Crown Valley is dangerously fast. The left turn light turning from Alicia onto Kite Hill North is so long that at rush hour, cars get stuck in the fast lane of Alicia, making near misses and screeching brakes too common.
- Also, many of the line items in this survey are not easy to understand if you're not a city planner.
- Improvement of landscaping along streets- both city and privately owned. The city should take over some of the slopes that are not properly maintained, they are an eyesore. Also, some of our medians are under landscaped and the overall plan looks very hodge-podge, no consistency. It would be nice to see some iceberg roses or something that flowers more. Some older areas should be helped with setting up a community association to fund projects such as slopes, or give assistance or fine those who do not maintain their land. There are so many weeds and overgrown shrubs along Niguel Road both sides, south of Crown Valley; Crown Valley east side, north of Niguel. The Post office slopes also are embarrassing and makes this area look like an older, lower income community you would find elsewhere. Too many little plants and shrubs were planted on the medians up and down Niguel Road a few areas, rather than planting larger shrubs that would give you more bang for your buck.
- Find something to do with the empty courthouse. Possibly homeless shelter?
- Classical Music Program for the senior population free of charge.
- Need for our own high school.
- Complete overhaul and improvement of the Gateway Area near the train station.
- Your apartments being rented in this city are accommodating many families in one unit. That's why you have parking problems around these various complexes. Develop a ordinance that prohibits such housing that can withstand a court challenge. This would help with the overburdening of called for services, school over-crowding, and parking issues.

- Keeping property values high and NOT doing any "Section 8" or housing assistance.
- More code enforcement.
- I don't understand the question.
- Look into Homeowners associations and set higher standards on how they should be handled. Improve traffic light timers. Some lights stay red for too long (Nueva Vista and Crown Valley. A left turn pocket is very much needed at Mando and Moulton.
- Other cities (Dana Point, San Juan Capistrano, San Clemente) provide significant support to local school programs. Public schools in Laguna Niguel would benefit from having city support for safety, afterschool/homework programs, improvement of playground and recreational facilities, etc.
- Support of local schools.
- Traffic in the evening is atrocious. Your motor officers are off after dark and as people traverse Laguna Niguel going home, especially on PCH on to crown valley this becomes a raceway after 5:30pm. Need more traffic enforcement to slow vehicles down, they drive too fast and seem to be oblivious to others on the highway!
- Additionally, develop a plan where the green belts have some modicum of similarity. Other cities have a general plan as to what types of plants and trees the plant in there green belt areas. Not so in it looks like we just let people plant whatever they wish. It is really a mess and with the new construction at Gateway and our city hall complex it would be nice to see some master plan on trees and scrubs that makes everyone comply with planting regulations along our green belts entering and living the city. Looking at plants that are somewhat fire proof like (e.g. ice plant etc) would be a smart move.

The Community Development Needs Assessment Survey is one of the methods by which the City determined priority community development needs for the next five years. Other methods included demographic and empirical data analysis, interviews with staff and service providers, and direct input by residents and stakeholders during public meetings.

D. Consultation Notes

Throughout the development of the 2010-2015 Consolidated Plan, the City of Laguna Niguel contacted several agencies to foster stakeholder input and provide insight into various housing and community development needs (agencies contacted can be found in the consultation table on page 7). The following is a summary of comments received:

- Many cities in Orange County, including Laguna Niguel, have not submitted a current Housing Element. Would like to see how cities will incorporate SB 375 and 32 (land use patterns related to transportation and green house gas reduction) will be incorporated; as well as affordable child care.
- Many cities/residents in South Orange County do not appear to want sick people living with HIV/AIDs in their communities.
- Most of the barriers in affordable housing development occur during the plan development stage (getting plans approved), during inspections (when additional requirements are enforced), and in grading requirements.
- Fund raising on the part of developers, leadership within the community, and escrow requirements imposed by City/Agency staff in the agreement process impact the development of affordable housing.
- Many cities offer varying levels of compliance with density bonuses (on paper/not in reality).
- Needs of the disabled population include: emergency medical transportation, accessible/affordable housing, and "shared" housing opportunities.
- Lack of funding is the biggest obstacle for affordable housing development. Fees closer to \$2,200 per unit are more feasible than those at \$4,500 per unit. Inclusionary housing and in-lieu fees may provide some opportunity. Three bedrooms are difficult to build do to land.

III. HOUSING & COMMUNITY DEVELOPMENT NEEDS

This Section provides background information on demographics, housing supply, employment, community facilities, and transportation services in Laguna Niguel. All of these factors can affect housing choice, housing opportunities, and the type of housing issues a community may encounter. This section contains statistical and analytical information that provides an overall picture of the City’s housing and community development needs. The housing needs sub-section section provides an estimate of housing needs projects for the next five years, focusing on extremely low-, low-, and moderate-income households. Other types of housing needs include “special needs” households such as elderly, single- parent, large, homeless, victims of domestic violence, persons living with AIDS, and disabled households. The description of community development needs includes barriers that impede community and economic development.

A. Housing and Community Development Needs

Examination of the City’s demographic characteristics provides insight into the need and extent of equal access to housing in a community as well as services and other community development needs. It is also vital to establishing the groundwork for the City’s fair housing planning and overall analysis of identifying impediments. The following demographic information has been taken from the City’s Consolidated Plan for FY 2005-2010, 2000 CHAS data, 1990 and 2000 Census data, and California State Department of Finance Estimates for 2009, among other data sources.

1. Background

Laguna Niguel is a 14.72 square mile planned community in South Orange County, California and is located halfway between Los Angeles and San Diego. It is surrounded by the cities of Aliso Viejo, Dana Point, Laguna Beach, Laguna Hills, Mission Viejo and San Juan Capistrano. It is a General Law city, which was incorporated in 1989. Demographic changes, such as rapid population growth and/or changes in the racial/ethnic composition of a community, may affect projects and services which benefit low- and moderate-income households. Thus, this section provides an overview of Laguna Niguel’s population trends, including growth, age, and race and ethnic characteristics.

2. Population Growth

According to the 1990 Census, the City of Laguna Niguel population was 44,400 and by the 2000 Census, it had increased 39.4 percent (61,891), the second fastest growing city compared to neighboring cities and more than two times faster than the County. The State Department of Finance (DOF) estimated Laguna Niguel’s 2009 population at 67,201 persons; 8.6 percent higher than it was nine years ago. Table 2 illustrates population growth in Laguna Niguel and surrounding cities.

Table 2: Population Growth

City	1990	2000	2009	1990-2000 % Change	2000-2009 % Change
Aliso Viejo	7,612	40,166	45,683	427.7	13.7
Laguna Beach	23,170	23,727	25,208	2.4	6.2
Laguna Hills	46,731	31,178	33,434	-33.3	7.2
Laguna Niguel	44,400	61,891	67,201	39.4	8.6
Mission Viejo	72,820	93,102	100,242	27.9	7.7
San Juan Capistrano	26,183	33,826	36,870	29.2	9.0
Orange County	2,410,556	2,846,289	3,139,017	18.1	10.3

Source: US Census, 1990 and 2000 and California State Department of Finance Estimates, 2009

3. Age Characteristics

The age characteristics of a community are important indicators of both current and future housing needs. For example, a large elderly population may indicate a need for affordable senior housing units in the current market, while a large middle aged population may indicate need for such housing type in the future.

According to the 2000 Census, the largest age group in the City was adults aged 25 to 44, representing about 33 percent of the population, with an additional 17 percent of adults aged 45 to 54. The median age in Laguna Niguel was 37.5, higher than the County median of 33.3. There were approximately 5,495 persons over the age of 65 (8.9 percent), reflecting that Laguna Niguel is a newer community with a predominance of families. Table 3 illustrates the age characteristics of the City.

Table 3: Age Characteristics

Age Group	2000	
	# of Persons	% of Population
Under 5 Years	4,346	7.0%
5 to 14 Years	9,813	15.9%
15 to 19 Years	3,502	5.7%
20 to 24 Years	2,491	4.0%
25 to 34 Years	7,874	12.7%
35 to 44 Years	12,488	20.2%
45 to 54 Years	10,414	16.8%
55 to 64 Years	5,468	8.8%
65 and over	5,495	8.9%
TOTAL	61,891	100.0%

Source: US Census, 2000

4. Income

Household income is the most important factor determining a household's ability to balance housing costs with other basic life necessities, thus, it is essential to analyze household income when determining housing and community development needs. In terms of fair housing, economic factors that affect a household's housing choice are not a fair housing issue per se; however, the relationships among household income, household type, race/ethnicity, and other factors often create misconceptions and biases that raise fair housing concerns. To the extent that affordability issues disproportionately impact a particular group that is protected by fair housing laws, fair housing concerns may also arise.

a. Median Income

The 2000 Census reported that Laguna Niguel residents earned a median household income of \$80,733 much higher than the County median of \$58,820 and surrounding cities. The 2000 Census reported the following median household incomes in surrounding jurisdictions:

- | | | | |
|------------------------|-----------------|------------------------|-----------------|
| ▪ Aliso Viejo | \$76,409 | ▪ Mission Viejo | \$78,248 |
| ▪ Laguna Beach | \$75,808 | ▪ San Clemente | \$63,507 |
| ▪ Laguna Hills | \$70,234 | ▪ San Juan Capistrano | \$62,392 |
| ▪ Laguna Niguel | \$80,733 | ▪ Orange County | \$58,820 |

As illustrated in Table 4, median income by race/ethnicity varied in Laguna Niguel and in the County:

Table 4: Median Income by Race/Ethnicity

Race/Ethnicity	Laguna Niguel	Orange County
White Alone Not Hispanic	\$83,249	\$65,160
Black/African American	\$74,948	\$49,972
American Indian/Alaska Native	\$101,246	\$50,833
Asian	\$79,232	\$58,501
Native Hawaiian/Pacific Islander	\$0	\$53,929
Other Race	\$61,696	\$42,824
Mixed Race (2 or more)	\$56,397	\$49,521
Hispanic or Latino	\$61,597	\$44,676

Source: US Census, 2000

Consistent with national trends, Hispanic households had significantly lower median incomes than White and Asian households; however, Hispanics still earned significantly higher incomes in Laguna Niguel than in the County. African Americans also had relatively high median incomes compared to the County and national trends.

b. Income by Household Type and Race/Ethnicity

Household income is an important consideration when evaluating housing and community development needs because low income typically constrains people’s ability to procure adequate housing or services. For planning and resource allocation purposes of federal programs, households are typically grouped into the following categories in relation to the County Median Family Income (MFI):

- Extremely Low-Income (up to 30% of County MFI)
- Low-Income (31-50% of County MFI)
- Moderate-Income (51-80% of County MFI)
- Above Moderate-Income (81+% of County MFI)

Often, household income varies by household type. Table 5 illustrates income by household type. As shown, the majority of residents fall into the above moderate-income categories (79 percent), which is higher than the County percentage of 63 percent. Low- and moderate-income households comprised 21 percent of the City’s total households and elderly households made up a significant proportion of extremely low- and low-income households within in the City. In addition, relatively few large households earned above moderate-income in each City.

Table 5: Income by Household Type

	Elderly	%	Small Related	%	Large Related	%	All Other	%	Total HH	%
Laguna Niguel Household Income										
<=30% MFI	268	7%	387	3%	81	4%	392	8%	1,128	5%
>30 to <=50%	434	12%	405	3%	61	3%	307	6%	1,207	5%
>50 to <=80%	622	17%	1,151	9%	261	12%	553	11%	2,587	11%
80%+	2,457	65%	10,447	84%	1,806	82%	3,600	74%	18,310	79%
Total	3,781	100%	12,390	100%	2,209	100%	4,852	100%	23,232	100%
County of Orange Household Income										
<=30% MFI	29,387	31%	28,770	30%	17,040	18%	20,190	21%	95,387	10%
>30 to <=50%	28,754	28%	32,890	32%	24,820	24%	15,555	15%	102,019	11%
>50 to <=80%	31,813	21%	54,505	36%	33,844	23%	29,608	20%	149,770	16%
80%+	83,895	14%	305,529	52%	82,405	14%	116,045	20%	587,874	63%
Total	173,849	19%	421,694	45%	158,109	17%	181,398	19%	935,050	100%

Source: CHAS Databook, HUD, 2004

The proportion of low- and moderate-income households also varied somewhat by ethnicity. As shown in Table 6, approximately 40 percent of Hispanic households were low- and moderate-income, compared to 35 percent of Blacks, 24 percent of Asians, and 19 percent of Whites; thus, Hispanics and African Americans are disproportionately impacted.

Table 6: Income by Household Race/Ethnicity

Race/ Ethnicity	Extremely Low (0-30%)	Low (31%-50%)	Moderate (51%-80%)	Above (81+%)
White	4%	5%	10%	81%
Black	13%	4%	18%	65%
Asian	7%	5%	12%	76%
Other	12%	8%	16%	64%
Hispanic	5%	13%	22%	60%
Total Households	5%	5%	11%	79%

Source: CHAS Databook, HUD, 2004

c. Concentrations of Low- and Moderate-Income

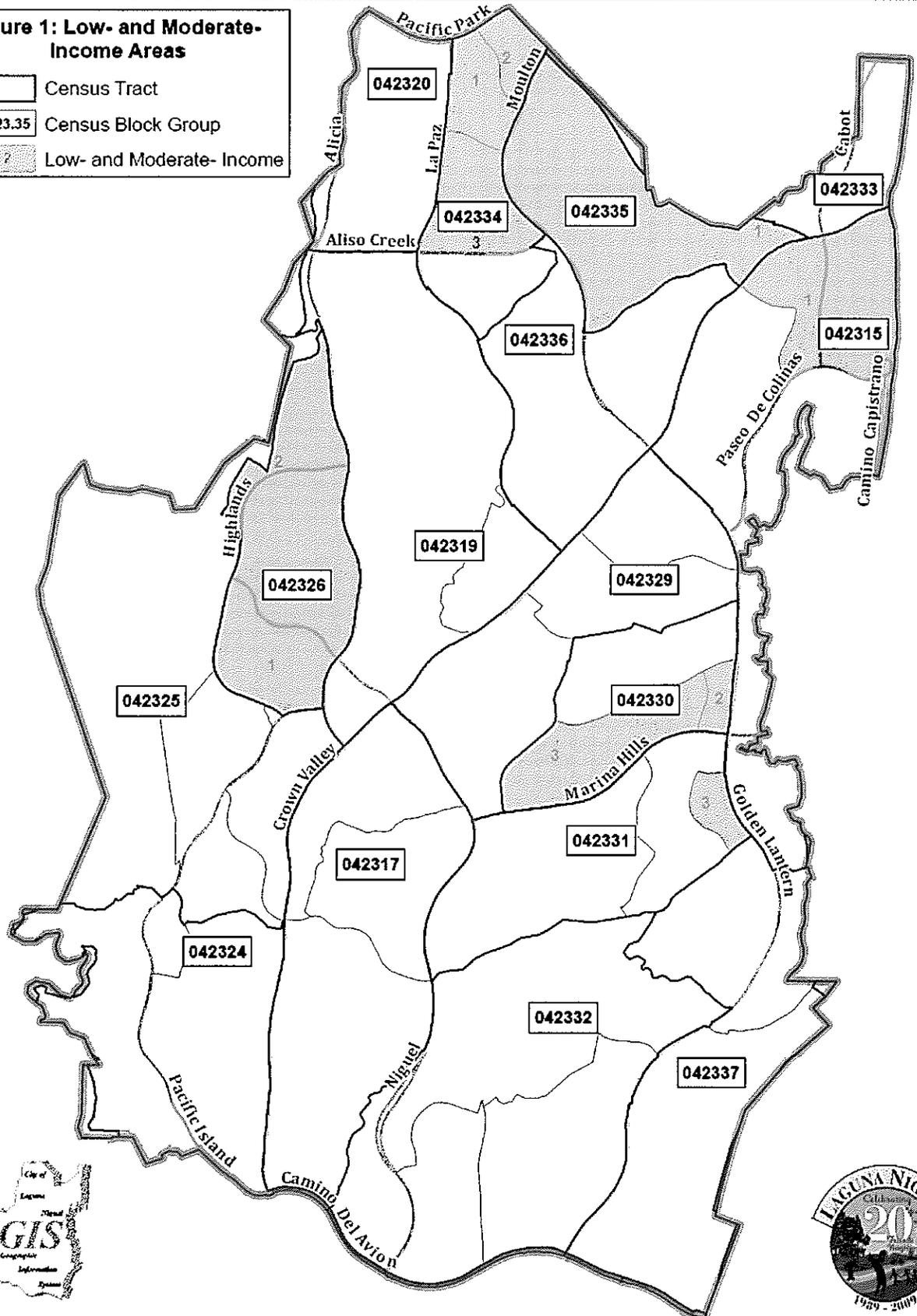
An area of low- and moderate-income concentration is usually defined as a census tract or block group in which the number of low-income persons (defined as persons earning 50 percent or less of the County median income) exceeds 51 percent of the total number of persons. However, Laguna Niguel is considered an exception grantee and a census tract or block group in which the number of low-income persons exceeds 25.7 percent is considered to be low- and moderate-income (Low/Mod). Census tracts and block groups considered to be low- and moderate-income areas are as follows:

<u>CENUS TRACT</u>	<u>BLOCKGROUP</u>	<u># of LOWMOD</u>	<u>% LOWMOD</u>
042315	1	316	30.5
042326	1	619	39.5
042326	2	671	25.7
042330	2	585	55.6
042330	3	986	31.5
042331	3	828	57.8
042334	1	709	51.3
042334	2	648	51.0
042334	3	411	25.7
042335	1	836	30.8

As shown, there are approximately six census tracts with 10 block groups in Laguna Niguel containing low- and moderate-income concentrations scattered throughout the City. Figure 1 illustrates the low- and moderate-income concentrations in Laguna Niguel. As shown, the concentrations are disbursed along the north, eastern and central portions of the City. These areas also correspond with the racial/ethnic concentrations and are accessible to public transit as shown in Figures 2 and 3 (pages 17 and 22 respectively).

Figure 1: Low- and Moderate-Income Areas

-  Census Tract
-  623.35 Census Block Group
-  ? Low- and Moderate- Income



5. Racial/Ethnic Composition

Laguna Niguel, like most communities throughout Southern California, has experienced changes in the racial and ethnic composition of its population, though more gradually than in the County as a whole. It is important that the City consider the racial and ethnic composition of residents when planning for housing and community development needs, including fair housing.

The racial and ethnic composition of Laguna Niguel changed gradually between 1990 and 2000. As illustrated in Table 7, the majority of residents were White (77 percent), which was higher than the County (65 percent). However, the dramatic population growth experienced since 1990 has resulted in greater ethnic diversity throughout the City, with Whites comprising 77 percent of the City's population in 2000, in contrast to 83 percent in 1990.

According to the 2000 Census, the two largest minority groups in the City were Hispanic households (10 percent) and Asian households (8 percent), with Hispanics increasing by two percentage points since 1990. Combined, minority households made up 22 percent of the City's total households. In comparison, 35 percent of the County's households were minority households.

Table 7: Racial/Ethnic Composition

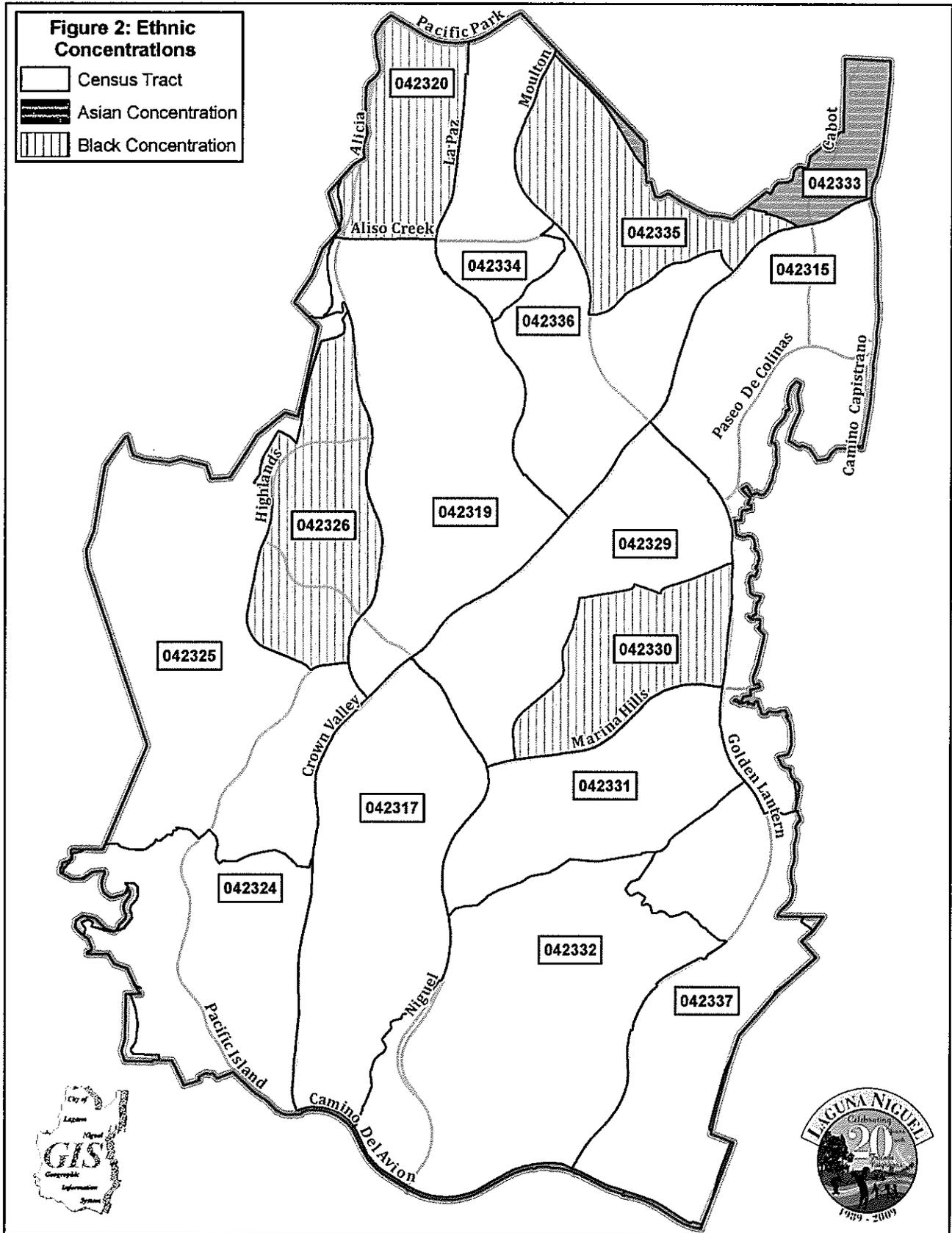
Race	1990		2000	
	# of Persons	% of Population	# of Persons	% of Population
White	36,886	83%	47,916	77%
Black	564	1%	723	1%
Native American	102	0%	110	0%
Asian/Pacific Islander	3,360	8%	4,826	8%
Other	37	0%	1,891	3%
TOTAL	44,400	100%	61,891	100%
Hispanic (All Races)	3,451	8%	6,425	10%

Source: US Census, 1990 and 2000

6. Racial/Ethnic Concentrations

An ethnic concentration occurs when the percentage of a particular ethnic or racial group of residents in the census tract exceeds the County percentage of the same ethnic group. A high concentration occurs when the percentage of a particular ethnic group is more than twice the County-wide average for that same group. Concentrations typically occur for either social or economic reasons.

As shown in Figure 2, ethnic concentrations exist in five census tracts in the city, which are also tracts with concentrations of low-and moderate-income. African-Americans are concentrated in the four tracts (0423.20, 0423.35, 0423.26, and 0423.30). Asians are concentrated in one tract (0423.33), which is not zoned for residential use, and is likely a result of being a partial tract that borders Laguna Hills and Mission Viejo. These concentrations indicate that while the City is diverse, housing patterns have developed which may need to be considered when addressing housing needs and fair housing planning.



7. Household Language and Linguistic Isolation

According to the 2000 Census, nearly 18 percent of the population in Laguna Niguel was foreign born (10,869 people). Of those that were foreign born, the majority were born in Asia (49 percent), followed by those born in the Americas, including Mexico, Central and South America (27 percent). Analysis by country shows that Iran and Mexico were the top two birth places accounting for approximately 1,700 residents from each group.

According to the 2000 Census, there are approximately 5,730 people that speak languages other than English. Of the City's population who speak languages other than English, approximately 40 percent speak Other Indo-European languages, 34 percent speak Spanish, and 22 percent speak Asian languages.

According to the US Census Bureau, a linguistically isolated household is one in which all adults (high school age and older) have some limitation in communicating in English. A household is classified as "linguistically isolated" if no household members age 14 years or over speak only English, and no household members age 14 years or over who speak a language other than English speaks English "Very well". Of the overall City population that speaks Spanish, approximately 16 percent are linguistically isolated. In comparison, of those that speak Asian or Pacific Island languages 21 percent are linguistically isolated. Thus, linguistic isolation is more severe among Asians than Hispanics, though the number of residents linguistically isolated is relatively small.

Foreign-born residents and households that are linguistically isolated may have difficulty accessing housing due to language barriers that might prevent them from communicating with landlords, lenders, realtors, or other housing industry professionals. Language barriers may also prevent residents from accessing services, information, housing, and may also affect educational attainment and employment. Executive Order 13166 ("Improving Access to Services by Persons with Limited English Proficiency") was issued in August 2000, which requires federal agencies to assess and address the needs of otherwise eligible persons seeking access to federally conducted programs and activities who, due to Limited English Proficiency (LEP), cannot fully and equally participate in or benefit from those programs and activities. This requirement passes down to grantees of federal funds as well; therefore, the City of Laguna Niguel is responsible for ensuring compliance with this regulation for its jurisdiction and sub-recipients. Currently, public notices, flyers, posters, surveys and program applications are all available in English and in Spanish upon request to ensure equal access to LEP persons for the planning and program implementation of the City's CDBG program. In addition, translators are available upon request at all public meetings and for questions pertaining to draft and final documents such as the Consolidated Plan, Annual Action Plan, CAPER, Analysis of Impediments to Fair Housing Choice and other documents. The City may wish to include translation in Asian languages, given their demographic composition.

8. Segregation

Residential or neighborhood segregation refers to the degree to which groups live separately from one another. The dissimilarity index is a commonly used measure of segregation between two groups, reflecting their relative distributions across neighborhoods (census tracts). It can range in value from Zero, indicating complete integration, to 100, indicating complete segregation. In most cities and metro areas, however, the values are somewhere between those extremes. Table 8 below illustrates the following indices of dissimilarity with Whites for Laguna Niguel and the County:

Table 8: Dissimilarity Indices

Race/Ethnicity	Laguna Niguel	County of Orange
Black	30.2	43.8
American Indian	32.2	40.3
Asian	17.0	44.1
Native Hawaiian	45.3	55.9
Hispanic	29.8	58.9
Multiracial	19.6	23.9
White/Black	41.2	42.3
White/American Indian	29.0	31.4
White/Asian	19.9	26.4
White/Other	33.4	39.7
Other	34.5	44.7

Source: William H. Frey and Dowell Myers' analysis of Census 2000; and the Social Science Data Analysis Network (SSDAN)/www.cesusscope.org

The figures above indicate that Laguna Niguel appears to be more integrated than the County of Orange as a whole. In general, most of the indices were under 50, indicating movement towards complete integration. As shown, Hispanics and Native Hawaiians have the highest indices; though, the Native Hawaiian index is likely a result of skewed data given their smaller populations. When a group's population is small (less than 1,000) its dissimilarity index may be high even if the group's members are evenly distributed throughout the area.

9. Employment Characteristics

Laguna Niguel's General Plan designates several hundred acres for commercial and business parks development, to meet the City's goal of providing a full range of retail shopping, service and employment opportunities for its residents while maintaining a high-quality residential environment. Table 9 illustrates employment by industry. As shown, over 50 percent of Laguna Niguel residents were employed in managerial and professional services, which tend to be higher paying and are reflective of the City's high median income.

Table 9: Employment by Occupation

Occupation Category	2000	Percent
Management, professional, and related occupations:	16,015	50%
Service occupations:	2,889	9%
Sales and office occupations:	10,153	32%
Farming, fishing, and forestry occupations	0	0%
Construction, extraction, and maintenance occupations:	1,124	4%
Production, transportation, and material moving occupations:	1,633	5%
Total	31,814	100%

Source: US Census 2000

10. Major Employers

According to the California State Employment Development Department (EDD), Laguna Niguel had an estimated labor force of 38,100 people and an unemployment rate of 7.6 percent (2,900 workers) for August 2009, which is significantly lower than the County's unemployment rate of 12.6 percent during the same timeframe¹.

According to City records, the top employer in Laguna Niguel is Costco Wholesale Corporation, which employs 500 people. The majority of the remaining employers illustrated in Table 10, are

¹ <http://www.labormarketinfo.edd.ca.gov>

An 18-member Board of directors governs OCTA. The Board consists of five (5) county supervisors, 10 city members, two (2) public members and the Director of the Department of Transportation District 12 (Caltrans) as a non-voting member. Currently, 10 OCTA bus lines serve residents. Laguna Niguel is served by Routes 82, 85, 91, and StationLink route 490.

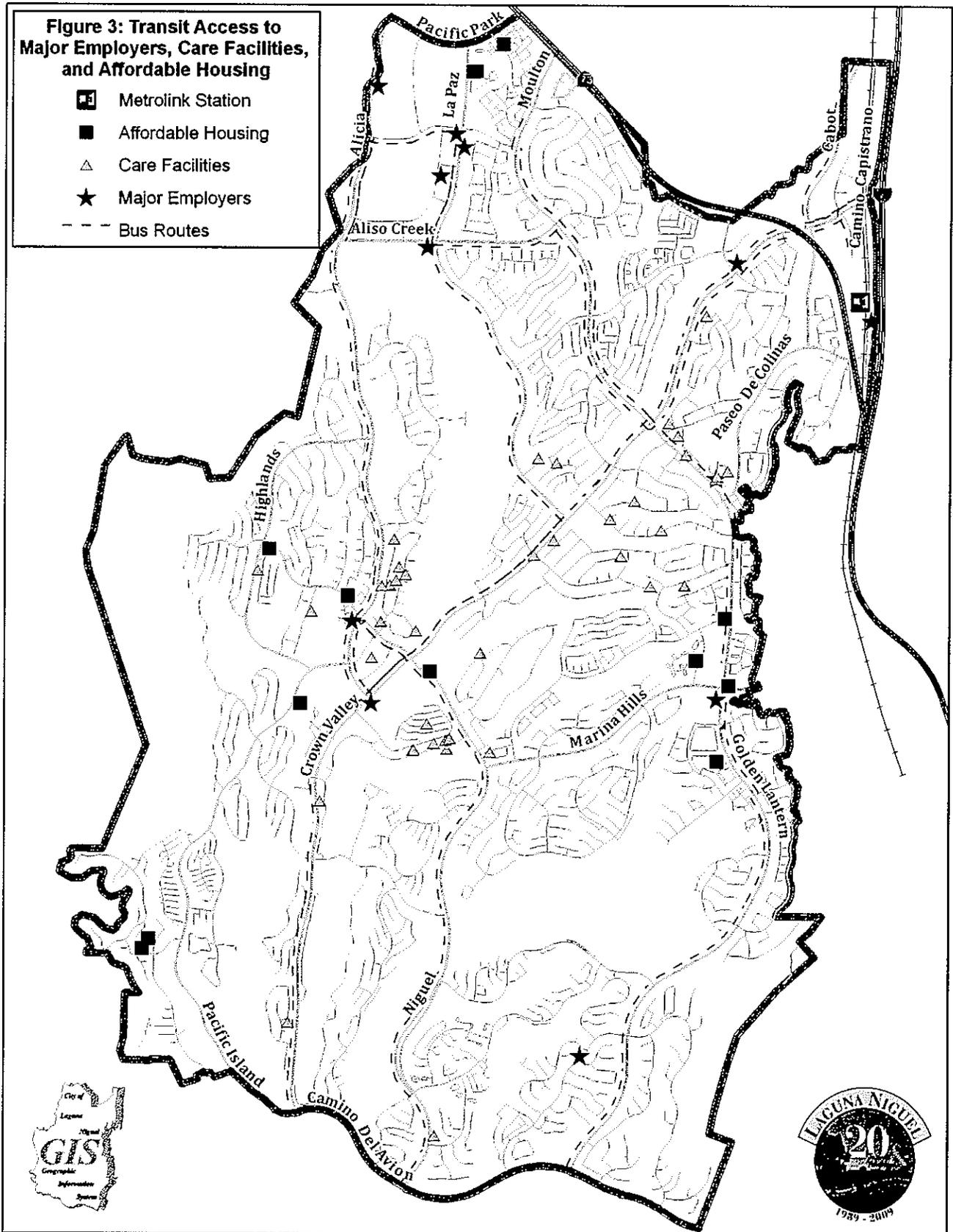
For disabled passengers who are unable to use the regular bus service, the OCTA-provides special Access services. OCTA supports the needs of the disabled community by ensuring that all bus lines are accessible through wheelchair lifts and by ensuring that the system is ADA-compliant for passengers with hearing, mobility and visual impairments. In addition, they offer reduced fares to disabled passengers. OCTA has created the following outreach programs to meet the specific transportation needs of youth, students, employers and seniors. Other programs include:

- **OCTA's Annual Employer Pass Program:** is a swipe-card that can use by employees on any local OCTA bus. OCTA will supply the cards free of charge. Your company only needs 25 or more bus riders to qualify. Each ride costs only \$1 per boarding (the lowest available fare) up to a maximum of just \$55.00 per month, per employee, no matter how many rides are taken. Each time the card is used the ride is tracked by OCTA's computer system and reported to the employer on a monthly billing summary. Many employers choose to subsidize all or part of the amount billed. Whether subsidized or not, the amount can be deducted pre-tax from the employee's paycheck, reducing the employees taxable income.
- **Senior Mobility Program:** As of October 2001, OCTA's Senior Mobility Program (SMP) was designed to fill the gap between local fixed route buses and ADA para-transit or ACCESS service, by providing local transportation services to seniors in participating cities in Orange County. Under the program, participating cities are eligible to receive funds and vehicles from OCTA to help design and operate a transit program that best fits the needs of older adults in their communities. The City of Laguna Niguel participates in this program, which is administered by Age Well Senior Services and the Sea County Senior and Community Center. Door-to-door transportation is available Monday, Wednesday and Friday to Senior Center and one day a week shopping transportation free of charge. Riders must be over 55 years of age, a Laguna Niguel resident, and or/disabled.
- **ACCESS Service:** ACCESS is OCTA's shared-ride service for people who are unable to use the regular fixed route bus service because of functional limitations caused by a disability. Access Para-transit operates seven days a week, 24 hours of the day in most areas of Orange County. It is a shared ride service that operates curb-to-curb and utilizes a fleet of small buses, mini-vans and taxis. Fares are distance-based and range from \$1.50 to \$4.00 for each one-way trip. Trip reservations can be made from 45 minutes to 14 days prior to the desired pick-up time. You must be certified by OCTA and meet the Americans with Disabilities Act (ADA) eligibility criteria to use the ACCESS system.

b. Laguna Niguel/Mission Viejo Metrolink Station

The Laguna Niguel/Mission Viejo Metrolink Station is located at 28200 Forbes Road Laguna Niguel and was opened in 2002. It contains 323 parking spaces, and with the increased ridership in recent years due to higher gas prices and traffic congestion, the Forbes Road parking lot at the station is frequently full. There is ample street parking on the east side of the station on Camino Capistrano, north of the station. Overnight parking is allowed, but there is a 72-hour maximum parking time limit. The station provides Connection to Orange County Transportation Authority (OCTA) and Orange County/Inland Empire-Orange County Lines.

Transit routes and accessibility to major employers, community care facilities, and selected affordable housing locations in the City are illustrated in Figure 3.



12. Household Characteristics

A household is defined as all persons occupying a housing unit. Families are a subset of households, and are typically defined as all persons living together who are related by blood, marriage, or adoption. Single households include persons living alone in housing units, but do not include persons in group quarters such as convalescent homes or dormitories. Other households are unrelated people living together, such as roommates.

Household type and size, income level, the presence of persons with special needs, and other household characteristics may affect a household's access to housing. Information on household characteristics is an important indicator of housing needs in a community and may also provide insight into potential fair housing issues.

a. Household Type and Size

In 2000, there were a total of 23,217 households in Laguna Niguel, the majority of which were Married-Couple Family households (60 percent). Single-parents represented approximately five percent of households. Of the non-family households in Laguna Niguel, approximately 4,774 (21 percent) were single-person households.

Household size is an important indicator of population trends as well as overcrowding in individual housing units. A community's average household size will increase over time if there is a trend toward larger families. In communities where the population is aging, the average household size may actually decline. Additionally, cultural practices may contribute to household size. In 2000, the City's average household size was 2.65. In 2009, the California Department of Finance for 2009, the average household size for Laguna Niguel was 2.76. Table 11 illustrates household characteristics of type and size.

Table 11: Household Type and Size

Household Type	# HH or Persons	% of Total
Single	4,774	21%
Married-Couple Family	13,984	60%
Single-Parent Male	409	2%
Single-Parent Female	796	3%
Total	23,217	100%
Average Household Size		
Overall Total Population	2.65	
Owner	2.68	
Renter	2.56	
White Alone Not Hispanic	2.56	
Black/African American	2.60	
American Indian/ Alaska Native	2.42	
Asian	3.01	
Native Hawaiian/ Pacific Islander	2.96	
Hispanic	3.37	

Source: US Census, 2000

As shown, average household size by race reported by the 2000 Census indicates that Hispanic and Asian households had larger average household sizes compared to all other groups within the City; though the same trend was reported by the Census for the County as a whole.

As shown, 36 percent of elderly renter-households were of low- and moderate income, compared to 18 percent of elderly owner-households. Overall, 34 percent of elderly households were of low- and moderate-income. Smaller, low cost housing units located near medical and public transportation facilities are required to meet the needs of elderly households. This need for elderly housing may include supportive housing, such as intermediate care facilities, group homes, and other housing that includes a planned service component. Needed services include: personal care, housekeeping, meals, personal emergency response, and transportation.

In terms of housing, there are 40 residential facilities (approximately 327 beds) in Laguna Niguel that are licensed to provide housing for persons 60 years and over. In terms of services needs, the City's Sea Country Senior & Community Center provides many activities at low or no cost including: educational classes, social activities, senior services, presentations, games, special events, and a new computer lab. The Center is operated by the City of Laguna Niguel Parks and Recreation Department. The Laguna Niguel Senior Club, a non-profit organization, operates within the Center and offers its members various activities, including trips and tours. In addition, the Center offers a nutritious lunch program on Mondays, Wednesdays and Fridays. For those who qualify, home delivered meals are available through South County Senior Services. Cold breakfast, hot lunch and cold dinner are included with each delivery. The City of Laguna Niguel provides transportation services to the Sea Country Senior & Community Center for Laguna Niguel residents age 55+ or who are disabled, which is administered by Age Well Senior Services. There is also a Senior Citizens' Committee that consists of 7 members and 2 alternates each serving a two-year term that meets on the 1st Wednesday of each month in Council Chambers. City maintains a listing on its website of affordable senior housing and service that includes the following agencies:

- **Age Well Senior Services, formerly South County Senior Services:** senior mobility and nutrition services
- **Aegis Assisted Living of Laguna Niguel:** 77 apartments (44 assisted living, 33 for Alzheimer's)
- **Cal Registry Senior Housing Info:** alternative housing and companion care
- **County Office on Aging:** senior services
- **Fountain Glen at Laguna Niguel:** 190 apartment homes for ages 55 and up
- **Heritage Villas (Misión Viejo):** 58 very low-income units

Rental Assistance is also available to the elderly through the Orange County Housing Authority (OCHA), which reported 47 percent of the total leased tenants in Orange County were elderly as of January 4, 2010. In Laguna Niguel, 66 "elderly" households received rental assistance out of the City's 112 vouchers (59 percent).

4. Persons with Disabilities

Disabilities are defined as mental, physical or health conditions that last over six months and affect the functioning of a person. In general, many persons with disabilities have lower-incomes since the disability may affect their ability to work. Thus, persons with disabilities have a greater need for affordable housing as well as supportive services. In addition to health care services, persons with disabilities need affordable and accessible housing as well as accessible transportation. In order to provide accessible housing, special designs and/or accommodations may be necessary. These may include ramps, holding bars, wider doorways, lower sinks and cabinets, and elevators. Housing should be accessible through the use of special design features to accommodate wheelchairs and persons with mobility limitations. Due to their specific housing needs, persons with disabilities are vulnerable to discrimination by landlords, who may not be familiar with the reasonable accommodation protections contained in the Fair Housing Act.

The 2000 Census tallied 10,735 types of disabilities for persons over age 5 with disabilities in Laguna Niguel as shown in Table 12. An individual can report more than one disability; thus, the numbers of disabilities tallied are higher than the total count of disabled persons.

Table 12: Disabilities Talled

Disability	Laguna Niguel				
	5 to 15 Years	16 to 64 Years	65 + Years	Total	Percent
Sensory	61	523	535	1,119	10%
Physical	64	1,105	941	2,110	20%
Mental	331	609	392	1,332	12%
Self-Care	87	264	357	708	7%
Go-outside-home	0	1,564	932	2,496	23%
Employment	0	2,970	0	2,970	28%
Total	543	7,035	3,157	10,735	100%

Source: US Census 2000

As illustrated, the majority of disabilities affected those age 16 to 64 years old and were employment or go-outside the home disabilities (28 and 23 percent respectively). Additionally, physical disability represented 20 percent and seniors represented a significant portion of those with a disability; comprising 29 percent.

According to the CHAS data, approximately 1,849 households (eight percent of all households) in Laguna Niguel had some type of mobility or self-care limitation. Of the disabled households, 1,362 were owners and 487 were renters. Limited facilities are available in the Laguna Niguel to serve the disabled. According to the State Community Care Licensing Division, there are currently no licensed adult day care facilities, adult residential care facilities, group homes, or small family homes located in Laguna Niguel to serve the disabled population. Thus, there is a need to increase capacity for these types of facilities. The disabled population may also need fair housing services, as disability discrimination is generally on the rise in California.

Accessibility housing needs of the disabled population, including the elderly, can typically be addressed through housing rehabilitation programs that provided improvements such as ramps, grab bars, wider doorways, lower sinks, specialized kitchen cabinets, and elevators. The City of Laguna Niguel does not currently have a housing rehabilitation program, though referrals are given to local agencies providing such services. There are several local and regional programs that provide needed social services for the disabled, which include, but are not limited to:

American Red Cross	CSP - Community Service Programs	F.A.C.E.S.	Mental Health Support	Rebuilding Together OC
Blind Children's Learning Ctr	Comfort Connection	Gary Center	Providence Community Services	Regional Center of Orange County Developmental Disabilities
Catholic Charities	CUIDAR	Help Me Grow OC	OCTA, Dial-A-Ride	Salvation Army
California Children's Services (CCS)	Dayle McIntosh Center	Horizon Pregnancy Center	O.C. Mental Health Services	Special Olympics
Childcare Health Consultation Program	Down Syndrome Association	Intervention Center for Early Childhood Developmental Disabilities	OC Deaf Advocacy Center	Speech & Language Development Center
Child Guidance Center	Early Developmental Assessment Center	Learning Disabilities Association	Protection & Advocacy Inc.	Team of Advocates for Special Kids-TASK
Children & Youth Services - HCA	Family Support Network For OC Kids Neuro-Developmental Center	Mariposa Women's Center	Providence Speech & Hearing Center	United Cerebral Palsy Association

Rental Assistance is also available to the disabled through the Orange County Housing Authority (OCHA), which reported 22 percent of the total leased tenants in Orange County were disabled as

of January 4, 2010. In Laguna Niguel, 29 "disabled" households received rental assistance out of the City's 112 vouchers (26 percent).

5. Victims of Domestic Violence

Domestic violence/spousal abuse is the use of intentional verbal, psychological, or physical force by one family member (including an intimate partner) to control another. Violent acts may include destruction of the victim's possessions, animal cruelty, and, in some instances, killing of the victim and/or his/her children. According to police records, nearly one-third of female homicide victims are killed by an intimate partner³. According to the FY 2008-2009 Consolidated Annual Performance and Evaluation Report (CAPER) for Laguna Niguel, 129 victims of domestic violence were assisted by Laura's House and 216 were served by the Women's Transitional Living Center. Using the number of victims served by these two agencies, it is estimated that there are approximately 345 victims of domestic violence in Laguna Niguel; however, that estimate is conservative, given that it is based on the number of victims who have sought services and many victims do not report or seek help.

According to the Laura's House website, Orange County statistics show that "over 12,000 incidents of domestic violence were reported in 1999 (only 1 in 7 is actually reported); for each victim that receives shelter and support services, 15 to 20 women are turned away from lack of space; 36 percent of domestic violence emergency 9-1-1 calls are made by children; child abuse occurs in 30-60 percent of family violence cases that involve families with children; 40 percent of teenage girls report knowing someone their age who has been hit or beaten by a boyfriend; almost 1 in every 3 high school students have been or will be involved in an abusive relationship.⁴". Given these statistics, the need for services to help victims of domestic violence is evident. The Orange County Sheriff's Department provides a list of service providers that provide safe housing/shelter, counseling and other services on their website that include:

- Home of Green Pastures - (714) 532-2787 (Korean Clients)
- Human Options Hotline - (949) 854-3554
- Interval House Hotline - (714) 891-8121
- Laura's House Hotline - (949) 498-1511
- Women's Transitional Living Center Hotline - (714) 992-1931
- Safety on Shore - (714) 538-1878

For information and assistance with protective orders the Temporary Restraining Order Information Line Community Service Programs, Inc. provides a 24-Hour Recorded Information in English, Spanish and Vietnamese and the Domestic Violence Assistance Program Community Service Programs, Inc. also provide services. The Department further states that "domestic violence crosses cultural, racial, ethnic, economic, gender, and political boundaries. Most victims are women; however, children, teenagers, and the elderly are also at risk. Domestic violence can occur anytime and anywhere, and can affect your workplace⁵".

6. Persons with Substance Abuse

Alcohol/other drug abuse (AODA) is defined as excessive and impairing use of alcohol or other drugs, including addiction. The National Institute of Alcohol Abuse and Alcoholism estimates the number of men with drinking problems (moderate or severe abuse) at 14 to 16 percent of the adult male population, and the number of women with similar problems at six (6) percent. People with AODA problems have special housing needs during treatment and recovery. Group quarters

³ http://www.adp.ca.gov/FactSheets/Domestic_Violence-Fact_Sheet.pdf

⁴ <http://www.laurashouse.org/category.php?catIDdisp=34&PID=bubboy>

⁵ http://ocsd.org/information/victim_referral_services/domestic_violence/

typically provide appropriate settings for treatment and recovery. Affordable rental units provide housing during the transition to a responsible lifestyle. Applying these percentages to the adult population in Laguna Niguel results in approximately 4,219 to 4,822 men with substance abuse problems and 1,905 women (per the 2000 Census there were 30,137 men and 31,754 women in Laguna Niguel).

The County's Alcohol and Drug Abuse Services (ADAS) provides a range of outpatient and residential treatment programs designed to reduce or eliminate the abuse of alcohol and other drugs within the community. Services include crisis intervention, assessment and evaluation; individual, group and family counseling, HIV education, pre- and post-test counseling, and voluntary testing; TB education, counseling and testing; referrals to other programs when indicated; and outreach to schools and the general community. Specialized programs provide services for pregnant and parenting women, persons who require methadone maintenance and detoxification, adolescents, persons who have been dually diagnosed with substance abuse and mental health problems, and individuals referred by the Orange County Drug Court. Risk Reduction, Education & Community Health (REACH) Program (formerly AIDS Outreach Project) provides HIV/AIDS education and outreach to the community, including street outreach to addicts who are not in treatment and who are at high risk for contracting and transmitting HIV, TB, and other communicable diseases.

According to a study, from January 2006 through December 2008, there were 36,692 admissions to ADAS treatment system of care. The number of unduplicated clients admitted to treatment was 23,378. On average, 67 percent of ADAS clients were male and 33 percent were female. Whites represented the majority (53 percent) of admissions followed by Hispanics (37 percent), Asian/Pacific Islanders (four percent), African American (three percent), Multi-race/other combined (two percent), and American Indian/Alaskan Native accounted for less than one percent of all admissions. Geographic analysis of the ZIP code of residence of all ADAS clients showed that admissions were concentrated in the central, western, and northern regions, with the exception of three ZIP codes in South County (Lake Forest, Laguna Niguel, and San Clemente)⁶.

Each county in California has an alcohol and drug program office that can help residents find the right alcohol and other drug-related services available. The number to the Orange County office is 714-834-3840. The California Department of Alcohol and Drug Programs (ADP) provides an Online Directory called Treatment Works at <http://www.adp.state.ca.us/help/abouttw.shtml> According to the directory there are three service providers in Laguna Niguel as described below:

- **ABLE - A Better Living Environment:** Services provided include: Residential Treatment/Recovery, Relapse Prevention, Aftercare, and the facility accommodates men
- **Hope by the Sea:** Services provided include: Residential Treatment/Recovery, Counseling, Relapse Prevention, Aftercare, Self-Help Groups, and the facility accommodates men and women. There is a Special Program for Women Accessible to: Mobility-Impaired, Cognitive-Impaired, services for Dual Diagnosed. There is also a center in San Juan Capistrano.
- **South Coast Counseling And Psychological Services, Incorporated:** Services provided include: Outpatient/Nonresidential Services, Counseling, Relapse Prevention, Aftercare and the facility accommodates: Men, Women, and Transgender. It is Accessible to the Mobility-Impaired and is a Program Specialty - Court mandated.

The National Directory of Drug Abuse and Alcoholism Treatment and Prevention Program provide a searchable directory at <http://www.samhsa.gov>. This site indicates that the following services available in a 10 mile radius of Laguna Niguel as follows⁷:

⁶ <http://www.ochealthinfo.com/docs/behavioral/adas/ADAS-CalOMS-Client-Fact-Sheet.pdf>

⁷ <http://dasis3.samhsa.gov/PrxInput.aspx?STATE=California>

- **Orange County Healthcare Agency Alcohol/Drug Abuse Services/Aliso Viejo:** Type of Care: Outpatient; Special Programs/Groups: Adolescents, Persons with HIV/AIDS, Pregnant/postpartum women, Women, Men; www.ochealthinfo.com/behavioral/adas
- **Associates In Counseling and Mediation ACM Recovery Services Inc Laguna Hills:** Type of Care: Outpatient; Special Programs/Groups: Adolescents, DUI/DWI offenders, Criminal justice clients; Special Language Services: Spanish; www.associatesincounseling.com
- **Spencer Recovery Centers Inc Spencer Recovery Center Laguna Beach:** Type of Care: Residential short-term treatment (30 days or less); Special Programs/Groups: Gays and Lesbians; www.spencerrecovery.com
- **Pacific Coast Recovery Center Laguna Beach:** Type of Care: Hospital inpatient, Residential short-term treatment (30 days or less), Outpatient, Partial hospitalization/day treatment; www.PacificCoastRehab.com
- **Able to Change Recovery Inc. Laguna Beach:** Services Provided: Halfway house; www.abletochangerecovery.com
- **Embrace Recovery Laguna Hills:** Type of Care: Outpatient; www.embracerecovery.com
- **Solutions for Recovery San Juan Capistrano:** Type of Care: Residential short-term treatment (30 days or less), Outpatient; www.solutions4recovery.com
- **Able to Change Recovery Inc San Juan Capistrano:** Type of Care: Outpatient, Partial hospitalization/day treatment; Special Programs/Groups: Persons with co-occurring mental and substance abuse disorders; www.abletochangerecovery.com

Other services available online include: AlaNon/AlaTeen, Alcohol and Drug Policy Institute, Alcoholics Anonymous - en Español, Narcotics Anonymous, National Institute on Drug Abuse – NIDA, State Department of Alcohol and Drug Programs, Substance Abuse and Mental Health Services Administration, and UCLA Integrated Substance Abuse Programs.

7. Foster Children and Abused/Neglected Children

Foster care is designed to be a necessary but temporary service until permanency can be achieved. This is coupled with the vision of placing children in the best familial environment. However, there are many challenges compounding the provision of time-limited foster care services. For instance, there is a shortage of suitable placement options - the most critical shortages faced are in the areas of 1) licensed family foster care; 2) Orange County community-based care; 3) placements that can take sibling sets; and 4) caregivers willing to take on the special challenges presented by teenagers. As a result, more children have to be placed in FFAs, group home, and other residential placements outside Orange County, often at increased support costs⁸.

State law defines child abuse as 1) physical injury inflicted on a child by another person, 2) sexual abuse, or 3) emotional abuse. Child neglect is defined as negligent treatment that threatens the child's health and/or welfare. Studies indicate that victims of child abuse are more likely to abuse drugs and alcohol, and as adults be homeless, engage in violence against others, and be incarcerated. Additional studies report that between one-third and two-thirds of substantiated child abuse and neglect reports involved parental substance abuse⁹.

According to the annual Report on the Conditions of Children in Orange County, 2009 (based on statistics from the Orange County Social Services Agency) there were 12 out of home placements in Laguna Niguel; though in contrast, there were 330 in Anaheim. According to the Orangewood Children's Foundation, in fiscal 2008-09, there were 38,900 cases of child abuse, neglect or abandonment reported in Orange County; 21 percent of which came from the southern region of

⁸ <http://www.ochealthinfo.com/cscrc/report/>

⁹ <http://www.ochealthinfo.com/cscrc/report/>

Orange County¹⁰. In addition, there are currently over 2,500 children in the foster care system in out-of-home care in Orange County. Annually almost 300 foster care teens turn 18 and are released from the foster care system ("emancipate") to find their way in the world--without the benefit of a loving family to guide and support them. They can easily become homeless, unemployed, involved in destructive relationships or worse¹¹. Other statistics reported by the Orangewood Foundation pertaining to foster children and abused/neglected children utilizing the Orangewood Children's Home for FY 2007-08 include:

- **Admissions by Ethnicity:** 58 percent were Hispanic; 28 percent Caucasian; nine percent African-American; three percent Asian; one percent Pacific Islander; and one percent Other.
- **Reason for Referral:** 44 percent Neglect/lack of care; 19 percent Abandoned/unable or unavailable to provide care; 13 percent Physical abuse; four percent Emotional abuse; seven percent Sexual molestation; and 13 percent Other.
- **Releases:** 27 percent were placed with relatives; 13 percent placed in group homes/institutions; 12 percent returned home; 18 percent placed in foster homes; 25 percent Other categories-hospitals, Juvenile Hall, or other County or State Social Services Agencies; and five percent To Emergency Shelter Homes (ESH)¹².

The housing needs of foster children are greatest when the foster child reaches the age of 18 years and no longer qualifies for State-funded foster care. It is estimated that one-third of those currently in foster care will become homeless when they reach the age of 18. The City of Laguna Niguel used to have one licensed Foster Family Agency, Beta Foster Care. While, the agency recently relocated to Laguna Hills, it still provides services to Laguna Niguel residents. According to a 2007 Grand Jury Report, there are a total of 65 beds available in Orange County for emancipated youth, provided through contracts and community collaborations¹³. Additional service providers include:

- **Orangewood Children's Home:** is a 24- hour emergency shelter care facility in Orange that is operated and owned by the County of Orange Social Services Agency, for children who have been abused, abandoned, and/or neglected. The Home provides refuge each year for about 3,200 children who have been removed from their caretakers by police officers or child protective services workers and placed into protective custody and has a capacity for about 216 children.
- **Children's Bureau:** is the lead agency at three family resource centers (FRCs) in Orange County including the South Orange County FRC in Lake Forest. Family Resource Centers are family friendly, community-based sites that provide an array of comprehensive integrated prevention and treatment services, including educational, health and recreation services. FRCs serve all families including: birth, blended, kinship, adoptive and foster families. Each FRC is unique to its community and services are offered by multicultural and multilingual staff reflective of the surrounding neighborhoods and the families served.
- **Children & Families Commission of Orange County/Irvine:** The Children and Families Commission of Orange County allocate millions of dollars to fund a variety of programs. The programs include local community groups and service organizations, social service partners, school districts, faith-based groups, local hospitals and health clinics, family shelters, and minority/ethnic organizations to ensure every child in Orange County grows up great. www.occhildrenandfamilies.com.

¹⁰ http://www.orangewoodfoundation.org/about_abuse.asp

¹¹ http://www.orangewoodfoundation.org/volunteer_mentor.asp

¹² <http://www.orangewoodfoundation.org/docs/Annual%20Docs/OCH%20Fact%20Sheet%202007-08%20-%20English.pdf>

¹³ <http://www.ocgrandjury.org/pdfs/20070606.pdf>

8. Persons with HIV Infection and AIDS

Persons with HIV/AIDS are considered a special needs group due to their need for affordable housing, health care, counseling and other supportive services. Persons with HIV/AIDS sometimes face bias and misunderstanding about their illness that affect their access to housing. Such persons may also be targets of hate crimes, which include crimes committed because of a bias against sexual orientation. These households may also have special needs in that they may have trouble balancing their incomes with medical expenses due to their illness, putting them at-risk of becoming homeless and making access to affordable housing imperative.

According to the AIDS Surveillance and Monitoring Program of the Orange County Health Care Agency, Laguna Niguel had 102 people living with AIDS as of January 2010. Currently, there is no service or facility in Laguna Niguel for persons with HIV infection or AIDS. In contrast, there were 7,592 cumulative AIDS cases as of December 31, 2009. It is estimated that 3,947 Orange County residents are living with HIV/AIDS. Of the County-wide AIDS cases reported, 61 percent were from White residents, 31 percent Hispanic, 5 percent African American, 3 percent Asian/Pacific Islander, and less than one percent each were American Indian/Alaskan Native or More than one race/unknown. Case data by gender indicates that 90 percent were male, 10 percent were female, and less than one percent was transgender. The most common mode of exposure was Male Bisexual Contact (72 percent), followed by injection drug use (11 percent), and heterosexual contact (7 percent).¹⁴ Case demographics in Laguna Niguel and are illustrated in Table 13 below:

Table 13: Demographics of Persons Living with AIDS

Race/Ethnicity	Number	Percent
White	79	77.5%
Black	*	*
Hispanic	18	17.6%
Other/Unknown	*	*
Gender	Number	Percent
Male	97	95.1%
Female	5	4.9%
Age at Diagnosis	Number	Percent
0-29	16	15.7%
30-39	39	38.2%
40-49	35	34.3%
50+	12	11.8%
Mode of Exposure	Number	Percent
MSM	87	85.3%
IDU	5	4.9%
MSM/IDU	6	0.0%
Heterosexual	*	*
Other/Unknown	*	*

Source: County of Orange HCA, HIV/AIDS Surveillance, 2010

AIDS Services Foundation (ASF), Orange County provides several types of services for persons with HIV/AIDS including: food, transportation, housing, emergency financial assistance, kids and family programs, mental health counseling, support groups and HIV education and prevention services¹⁵. ASF coordinates various housing programs for people living with HIV/AIDS. ASF coordinates the following housing for people living with HIV/AIDS:

¹⁴ http://www.ochealthinfo.com/docs/public/hiv/2009_AIDS_datasheet.pdf

¹⁵ http://www.ocasf.org/about_asf.htm

- Emergency Financial Assistance
- Move-In Assistance
- Emergency/Transitional Housing
- Transitional Housing-Treatment Facility/Motel Program
- Short-Term Assistance for Rent (STAR)
- Shelter Plus Care Permanent Supportive Housing Program
- Roommate Referrals

There are no specific housing complexes to meet the needs of those with HIV/AIDS located in Laguna Niguel. However, ASF has a motel program that will allow those with HIV/AIDS facing homelessness to stay in motels within the City for a limited time period. The following facilities are available to residents on a countywide basis for emergency shelter:

- Gerry House (6 beds) - is a 6 month recovery program with set-aside beds for those with HIV/AIDS
- Emmanuel House (Mercy House Project) - is a 21-bed transitional housing for the homeless or at risk of becoming homeless

The following facilities are available to residents on a countywide basis for permanent shelter/housing:

- Hagan Place (20 units) – independent living one-bedroom apartments in Laguna Beach for men and women disabled due to HIV/AIDS
- Casa Alegre Apartments (23 units) - studio apartments in Anaheim for homeless individuals with HIV/AIDS who are also disabled
- San Miguel Residence (5 units) – permanent housing with supportive services for Mercy House program graduates located in Santa Ana
- Next Step (6 beds) – independent living, permanent and transitional, for people who want a sober atmosphere located in Santa Ana.
- Stable Ground (8 beds)- in Westminster
- Start House Transitional Living Program (6 units) - for people with HIV/AIDS, substance abuse and the homeless

C. Community Care Facilities for Special Needs

According to the California State Department of Social Services, Community Care Licensing Division (CCLD), there are 40 community care facilities in Laguna Niguel with a capacity of 327 persons; all are for the elderly (Table 14).

Table 14: Licensed Community Care Facilities

Facility Type	Facilities	Capacity
Adult and Elderly Residential		
Adult Day Care	0	0
Adult Residential	0	0
Residential Elderly	40	327
Children's Care and Residential		
Group Home	0	0
Small Family Home	0	0
Foster Care Agency	0	0
Total	40	327

Source: California Community Licensing Division website, September 2009

Figure 3 (page 22) shows the location of community care facilities in the City, most of which are along or near public transportation routes. Definitions for the types of facilities listed above are as follows:

- **Adult Day Care Facilities (ADCF):** are facilities of any capacity that provide programs for frail elderly and developmentally disabled and/or mentally disabled adults in a day care setting.
- **Adult Residential Facilities (ARF):** are facilities of any capacity that provide 24-hour non-medical care for adults ages 18 through 59, who are unable to provide for their own daily needs. Adults may be physically handicapped, developmentally disabled, and/or mentally disabled.
- **Residential Care Facilities for the Elderly (RCFE):** are facilities that provide care, supervision and assistance with activities of daily living, such as bathing and grooming. They may also provide incidental medical services under special care plans. The facilities provide services to persons 60 years of age and over and persons under 60 with compatible needs. RCFEs may also be known as assisted living facilities, retirement homes and board and care homes. The facilities can range in size from six beds or less to over 100 beds.
- **Group Homes:** are facilities of any capacity and provide 24-hour non-medical care and supervision to children in a structured environment. Group Homes provide social, psychological, and behavioral programs for troubled youths.
- **Small Family Homes (SFH):** are facilities that provide 24-hour-a-day care in the licensee's family residence for six or fewer children who are mentally disabled, developmentally disabled, or physically handicapped, and who require special care and supervision as a result of such disabilities.

IV. HOMELESS NEEDS

It is the goal of the Consolidated Plan to coordinate services and facilities available for the homeless as a continuum of care. A continuum of care begins with a point of entry in which the needs of a homeless individual or family are assessed. Once a needs assessment is completed, the individual/family may be referred to permanent housing or to transitional housing where supportive services are provided to prepare them for independent living. The goal of a comprehensive homeless service system is to ensure that homeless individuals and families move from homelessness to self-sufficiency, permanent housing, and independent living. The following section summarizes the housing and supportive service needs of the homeless in Laguna Niguel, as well as persons and families at risk of becoming homeless. This section also includes an inventory of services and facilities available to serve the homeless population and those who are at risk of becoming homeless. Service and facility gaps in the continuum of care are also identified.

As defined by the Stewart B. McKinney Act, homeless is defined as an individual or family that:

- Lacks a fixed, regular, and adequate nighttime residence; and/or
- Has a primary nighttime residence that is: A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
- An institution that provides a temporary residence for individuals intended to be institutionalized; or
- A public or private place not designated for, or ordinarily used as, a regular sleeping accommodation for human beings.

The City of Laguna Niguel coordinates with the County of Orange in providing services and facilities for the homeless using a Continuum of Care model.

A. Nature and Extent of Homelessness and Sub-populations

Throughout the country homelessness has become an increasing problem. Factors contributing to the rise in homelessness include a lack of housing affordable to low- and moderate-income persons, increases in the number of persons whose income fall below the poverty level, reductions in subsidies to the poor, drug/alcohol abuse, and the deinstitutionalization of the mentally ill. Orange County suffers from a severe lack of affordable housing for both renters and buyers. The inability of homeless people to afford housing is compounded by the limited employment and entitlement options available to homeless people. With limited working skills, homeless people earn only modest wages. Moreover, cutbacks in federal assistance programs also play a critical part in the plight of the homeless. This has been particularly true with public assistance programs, where benefit levels have not kept pace with the cost of living.

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. Homeless persons often have a much more difficult time finding housing once they have gone through a transitional housing or other assistance program. Not only is the availability of affordable housing an issue, but also some landlords may be unwilling to rent to someone who was formerly homeless. These difficulties may be even greater for homeless families and single parent families who need larger affordable units to accommodate children. Those who are at-risk of homelessness are those who are "experiencing extreme difficulty maintaining housing and have no reasonable alternatives of obtaining subsequent housing. Contributing factors putting people at-risk include eviction, loss of income,

low-income, disability, unaffordable increase in the cost of housing, discharge from an institution without subsequent housing in place, irreparable damage or deterioration to residence, and fleeing from family violence.”¹⁶

According to the County of Orange Housing and Community Services Department’s biannual Point-in-Time survey, conducted in January 2009, there were approximately 8,333 homeless persons county-wide. Among the unsheltered homeless it was reported that approximately 63 percent were chronically homeless, 47 percent were chronic substance abusers, 34 percent were severely mentally ill, 20 percent were veterans, eight percent were victims of domestic violence, and one percent were living with HIV/AIDS. The gap between rental costs and median family income has been one of the largest contributing factors to the number of individual and families homeless in Orange County.¹⁷

The County’s 2009 Homeless Census and Survey, conducted by Applied Survey Research, reported the frequency of responses reported by city lived in prior to becoming homeless. While these statistics do not represent a completely accurate number of homeless within each jurisdiction, they do indicate that few of respondents were from Laguna Niguel; .5 percent/3 homeless people.¹⁸ Had census tracts from Laguna Niguel been included in the survey portion of the study these numbers may have been higher; however, the City was located in a “cool spot: and was therefore not selected for the sample. Orange County Partnerships annual CMIS report from 2008 indicated that of all homeless and at-risk clients, 49 provided Laguna Niguel as their last known address. Of all homeless clients only, 19 reported Laguna Niguel as their last known address.¹⁹

National estimates for homelessness indicate that approximately one percent of the US population is homeless each year.²⁰ Applying this methodology to the 2009 population estimates for Laguna Niguel would result in about 672 homeless people. Yet, it should be noted that estimating the number of actual homeless has many flaws due to the nature of their situation and the accuracy of such data is questionable. Averaging the CMIS number of 49 and national estimate of 672 would result in approximately 361 homeless in Laguna Niguel. Vouchers and rental assistance for homeless persons and families have been shown to be one of the most effective means of addressing the problem.²¹

1. Sub-populations

Specific statistics regarding the number of homeless from Laguna Niguel are not available at this time. As Laguna Niguel has few homeless persons in its jurisdiction, discussions of homeless subpopulations are drawn primarily from the regional perspective. Countywide sub-populations reported by the County for from the 2009 Homeless Count are presented below:

<u>Sub-population Type</u>	<u>Sheltered</u>	<u>Unsheltered</u>	<u>Total</u>
Chronically homeless	205	3,578	3,783
Severely mentally ill	488	1,904	2,392
Chronic substance abuse	392	2,683	3,075
Veterans	178	1,104	1,282
Persons with HIV/AIDS	7	68	75
Victims of domestic violence	175	475	650
Un-accompanied youth under 18 yrs of age	125	24	149

¹⁶ Orange County Ten-Year Plan to End Homelessness, 2009

¹⁷ Orange County Ten-Year Plan to End Homelessness, 2009

¹⁸ <http://www.appliedsurveyresearch.org/projects/2009homeless/reports/2009OrangeHomelessReport.pdf>

¹⁹ http://www.ocpartnership.net/file_cmis_yearend_report_12_2008.pdf

²⁰ http://www.nationalhomeless.org/factsheets/How_Many.html

²¹ <http://www.nationalhomeless.org/factsheets/2009Policy/Vouchers.pdf>

2. Needs of Persons Threatened with Homelessness

Experts estimate that two to three families are on the verge of homelessness for every family in a shelter. The "at-risk" population is comprised of families and individuals living in poverty, who, upon loss of employment or other emergency requiring financial reserves, would lose their housing and become homeless. These families are generally experiencing a housing cost burden, paying more than 30 percent of their income for housing. According to the 2000 CHAS data, 2,314 of the City's renter-households (40 percent) and 5,758 owner-households (33 percent) pay more than 30 percent of their income on housing. For those in the extremely low-income category, these percentages increase to 81 and 80 percent respectively (469 extremely low-income renter and 435 extremely low-income owner households). Individuals released from penal, mental or substance abuse facilities also are at-risk if they cannot access permanent housing or lack an adequate support network, such as a family or relatives in whose homes they could temporarily reside.

Another particularly vulnerable population is foster care children. Upon reaching 18 years of age, foster children lose eligibility for many public services and are released without the skills necessary to obtain employment and a place to live. Several agencies throughout the County provide temporary housing and services to abused, neglected, abandoned, and/or runaway children. Once these children reach legal adult age, the services provided by these agencies cannot continue. It is important to assure that these young adults do not age out of their program into a life of homelessness. Agencies such as Orangewood Children's Foundation, Olive Crest, and the Orange County Social Services Agency play a critical role in planning a discharge plan to ensure youth with physical, mental and/or substance abuse issues are identified prior to their emancipation and that they are linked to appropriate supportive services and housing. For this population, critical linkages include access to educational resources (e.g., literacy, remedial and vocational training) and mainstream funded services (e.g., Medi-Cal, SSI, SSDI, general relief, food stamps, etc.). Orangewood Children's Foundation estimates approximately 250 to 300 foster youth are emancipated annually in Orange County.

Among the low-income population, those living in poverty are at greatest risk. According to the 2000 Census, there were about 2,615 people living below the poverty level in Laguna Niguel (four percent of the population). Approximately 24 percent were female householders with no husband present and nine percent were elderly. Poverty data by race/ethnicity is illustrated below:

Race/Ethnicity	Population	In poverty	% of Group	% in Poverty
White	47,675	1,393	3%	53%
Black	769	30	4%	1%
Native American	180	28	16%	1%
Asian	4,668	239	5%	9%
Pacific Islander	25	0	0%	0%
Other	2,300	357	16%	14%
Hispanic	6,507	568	9%	22%
TOTAL	62,124	2,615	4%	100%

As shown, Hispanics appear to be disproportionately impacted representing 22 percent of those in poverty and only 10 percent of the City's population. "Others" also appear in disproportion, representing 14 percent of those in poverty and only three percent of the City's population.

The at-risk population also includes persons who are currently in shelters or in other temporary facilities and who have no access to permanent housing. These individuals, especially those being released from penal, mental, or substance abuse facilities, and some foster homes require a variety of services including counseling, rental assistance and job training to help them make a positive transition into society. Though there are few homeless people in Laguna Niguel, the City still coordinates with agencies in the region and the Coalition to provide a continuum of care. Locally,

there are no homeless facilities in the City of Laguna Niguel; however, there are facilities nearby as illustrated in Table 15.

B. Continuum of Care

The City of Laguna Niguel participates in the County of Orange's Continuum of Care system. Leadership and coordination of Orange County's Continuum of Care planning process is the shared responsibility of OC Partnership, 2-1-1 Orange County and the OC Community Resources. This public - nonprofit partnership helps ensure comprehensive, regional coordination of efforts and resources to reduce the number of homeless and persons at risk of homelessness throughout Orange County. This group serves as the regional convener of the year-round CoC planning process and as a catalyst for the involvement of the public and private agencies that make-up the regional homeless system of care. The Orange County Continuum of Care system consists of six basic components:

- **Advocacy** on behalf of those who are homeless or at-risk of becoming homeless
- A system of outreach, assessment, and prevention for determining the needs and conditions of an individual or family who is homeless;
- **Emergency shelters** with appropriate supportive services to help ensure that homeless individuals and families receive adequate emergency shelter and referrals
- **Transitional housing** to help those homeless individuals and families who are not prepared to make the transition to permanent housing and independent living; and
- **Permanent housing**, or permanent supportive housing, to help meet the long term needs of homeless individuals and families.
- **Reducing chronic homeless** in Orange County & addressing the needs of homeless families & individuals using motels to meet their housing needs²².

The County's Ten-Year Plan to End Homelessness indicates that a shift from the Continuum of Care approach towards a rapid re-housing approach is occurring, and that the County is following a blended model of both approaches to address diverse needs of the homeless. To coordinate countywide efforts, Orange County Partnership, a non-profit homeless services advocacy agency, works with County homeless service providers to coordinate service efforts. Partnerships with the County of Orange Executive Office, the County of Orange Housing and Community Services Department and the Orange County Homeless Issues Task Force to develop and facilitate year-round planning activities that identify and fill supportive service gaps.

1. Inventory of Homeless Services and Facilities

The facility and service needs of homeless families and individuals generally include emergency shelter, transitional housing, supportive services such as job training and counseling, and mental and general health services. Emergency shelters often provide accommodation for a few days up to three months. Transitional housing provides shelter for an extended period of time (as long as 18 months) and generally includes integration with other social services and counseling programs that assist people in attaining a permanent income and housing. Permanent supportive housing is rental housing for low-income or homeless people with severe mental illness, substance abuse, or HIV/AIDS with accompanying services that also further self-sufficiency. Outreach activities and programs are designed to contact or interact with the chronic homeless, hard to house homeless, homeless families with children and persons at risk of homelessness, and to provide information regarding and access to the region's system of care.

²² http://www.ocpartnership.net/our_services_coc.htm

Senate Bill 2, also known as the "Fair Share Zoning Bill," was signed into law on October 13, 2007. It requires all California cities and counties to determine the number of homeless persons in their housing elements and identify zones where emergency shelters are allowed to locate without conditional use or discretionary permits²³. Table 15 illustrates homeless shelters available in Laguna Niguel and surrounding cities.

Table 15: Homeless Shelters

Shelter Name/Type	Location	# of Beds
Emergency Housing/Shelter		
El Modena Shelter (families)	El Modena	42
Huntington Youth Shelter (age 11-17 teens)	Huntington Beach	18
Habitat for Humanity (families)	Irvine	12
Human Options (victims of domestic violence)	Irvine	40
CSP Youth Shelter	Laguna Beach	6
Cold Weather Shelter (winter months only)	Laguna Beach	40
Friendship Shelter (men & women)	Laguna Beach	10
Women's Transitional Living Center (domestic violence)	North Orange County	45
Gilchrist House (women and children)	San Clemente	10
Laura's House (victims of domestic violence)	San Clemente	30
Total		253
Transitional Housing/Shelter		
Hope's House (women with infants)	Aliso Viejo	10
Toby's House (pregnant women and infants)	Capistrano Beach & Mission Viejo	15
Families Forward	Columbus Grove (Irvine and Tustin)	14
Human Options	Columbus Grove (Irvine and Tustin)	6
Orange Coast Interfaith	Columbus Grove (Irvine and Tustin)	6
Irvine Farmhouse - Families Forward (families)	Irvine	12
Friendship Shelter (single adults)	Laguna Beach	26
South County Community Outreach (families)	Laguna Hills/ Mission Viejo	56-73
Friendship Shelter-Henderson House (single adults/substance abuse)	San Clemente	32
Gilchrist House (women with children)	San Clemente	16
Laura's House (victims of domestic violence)	San Clemente	16
Kathy's House (victims of domestic violence)	San Juan Capistrano	12
Salvation Army- Tustin Field	Tustin	6
Village of Hope (operated by OC Rescue Mission)	Tustin	192
Total		419-436

Source: Orange County Partnership and Home Aid OC, 2009

It is important to note, that while a shelter may be located within a specific jurisdiction, use of the facility is not restricted to only homeless residents of that community. Thus, many of the shelters may be burdened by use of homeless residents from surrounding cities; thereby not truly providing housing opportunities for their own homeless residents. This increases the importance of each city to provide its own share of shelters, so that one city does not shoulder the burden of all surrounding cities. With a limited number of beds and an estimated 672 homeless people, a significant gap exists.

2. Homeless Prevention Programs and Services

Preventive services aimed at preventing the incidences of homelessness by assisting individuals and families from slipping into the cycle of homelessness due to a temporary or sudden loss of income. Preventive services include:

- Short-term financial assistance to prevent eviction, foreclosure or utility shut off

²³ http://www.lahsa.org/docs/policyandplanning/lahsa_sb2_memo.pdf

- Tenant-landlord legal/mediation services to prevent eviction
- Food Banks and Pantries
- Transportation/Gas Voucher
- Clothing Assistance
- Prescription/Medical/Dental Services
- Information and Referral Services

The Partnership for Responsible Public Policy, Community Forum, OC Partnership, and the OC-HCS Department Homeless Prevention Division will continue regional coordinating efforts to develop additional homeless prevention programs. Planned activities include identifying and securing new resources to expand homeless prevention services as well as linking at-risk individuals and families with workforce development services provided by the County's four One-Stop Employment Centers. Additional plans for homeless prevention include linking families to the 13 Family Resource Centers located throughout Orange County. Family Resource Centers provide a multitude of family services including childcare, after school care, life skills classes, parenting classes, health care, and emergency services. Family Resource Center services also focus on providing skills and tools to maintain self-sufficiency.

Orange County receives approximately \$1,000,000 per year in Emergency Food and Shelter Program (EFSP) funds. At least 50 percent of these funds are allocated to support homeless prevention and related activities. Specific EFSP prevention components include eviction prevention/rent assistance, food, and utility assistance. The County of Orange was also recently awarded by HUD \$13,765,384 in homeless assistance funding as part of the Continuum of Care Super Notice of Funding Availability. The grant award will provide transitional shelter and supportive services for families and individuals as well as permanent supportive housing for the disabled and special needs homeless populations. Other community and special need service providers available to residents that include:

- **2-1-1 Orange County:** Provides a resource referral program that links residents in need with shelter and supportive services.
- **Access California Services:** Provides social services assistance for Muslim, Arab & Middle Eastern communities (Multi-lingual).
- **American Family Housing (AFH, also known as Shelter for the Homeless):** is a nonprofit organization that provides Emergency, Transitional and Permanent Affordable Housing. AFH has operated in Los Angeles, Orange, and San Bernardino counties for over 23 years, expanding our programs and properties each year to help more people.
- **Community Action Partnership (CAP):** is a private, non-profit public benefit corporation dedicated to assisting low-income individuals and families to become stable and self-reliant. Food Bank and utility assistance.
- **CSP Youth Shelter:** CSP Youth Shelter is the only 24-hour crisis shelter for youth in South Orange County.
- **Families Forward:** Provides a homeless prevention program designed to shift income eligible families residing in South Orange County from financial crisis to self-sufficiency; 249 people were assisted with shelter and supportive services.
- **Laura's House:** Laura's House assists victims of domestic violence with services, including shelter, 24-hour crisis intervention and referral, counseling and legal services, clothing and food, support groups, and other emergency services.
- **Orange County Rescue Mission:** provides assistance in the areas of guidance, counseling, education, job training, shelter, food, clothing, health care and independent living communities.
- **Salvation Army:** Provides emergency assistance, shelter, food & nutrition programs, seasonal services, casework services, housing/residence services, and transitional housing.
- **Share Our Selves (SOS):** serves the impoverished and working poor populations in Orange County in the form of food, emergency funds, medical and dental services. They

have Comprehensive CARE Center to provide counseling and case management. a Family Center to provide education and supportive services for pregnant women and families with young children.

- **Second Harvest Food Bank of Orange County:** solicits and coordinate donations, grants, fundraising, food drives, food rescue, gleaning and volunteers to supply food, education and advocacy for the hungry through non-profit partners and direct feeding programs.
- **South County Outreach (formerly Saddleback Community Outreach):** Provides comprehensive social services to low-income residents, the homeless and potentially homeless individuals and families in South Orange County. Services include rental assistance, transitional housing, utility payment assistance, food distribution and transportation/ relocation/medical assistance.
- **Women's Transitional Living Center:** Provides shelter and supportive services program designed to help victims of abuse overcome dependence [on abusers, substances, and/or government welfare].

3. Unmet Needs

According to the County of Orange's FY 2010-2015 Consolidated Plan Gaps Analysis Chart, there are 1,418 individual and 1,296 family shelter beds in the continuum of care system for Orange County with an unmet need or gap of 4,478 individual and 81 family beds. This Gaps Analysis is based on 8,333 homeless persons countywide on any given night. The City of Laguna Niguel will coordinate with the County to create a continuum of care system for homeless persons and families in the region, though it is estimated that relatively few homeless people in the County are from Laguna Niguel.

V. HOUSING CONDITIONS

A. Housing Stock Characteristics

A housing unit is defined as a house, an apartment, or a single room, occupied as a separate living quarter or, if vacant, intended for occupancy as a separate living quarter. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building and which have direct access from the outside of the building or through a common hall. A community's housing stock is the compilation of all its housing units. A community's housing stock characteristics can provide an indicator of overall housing conditions. Housing diversity is an important factor in ensuring adequate housing opportunities for residents. This section addresses the housing characteristics of the housing supply in Laguna Niguel including: growth, type and tenure, age, condition, costs, affordability, and availability. The implications of these housing characteristics with respect to housing programs are also examined.

1. Housing Growth

The State Department of Finance reported 24,982 housing units in Laguna Niguel in 2009, representing a 4.6 percent increase (318 units) since 2004. As shown in Table 16, Laguna Niguel has grown rapidly since its incorporation in 1989, though in the last nine years housing unit growth has been somewhat lower than in Orange County.

Table 16: Housing Units

Jurisdiction	1990	2000	% Increase 1990-2000	2009	% Increase 2000-2009
Aliso Viejo	3,884	16,608	327.6	18,123	9.1
Dana Point	14,666	15,682	6.9	15,955	1.7
Laguna Beach	12,846	12,965	0.9	13,268	2.3
Laguna Niguel	18,892	23,885	26.4	24,982	4.6
Mission Viejo	26,393	32,985	25.0	34,278	3.9
San Juan Capistrano	9,612	11,320	17.8	11,884	5.0
Orange County	875,072	969,484	10.8	1,035,491	6.8

Source: US Census, 1990 and 2000 and State Department of Finance Estimates, 2009

2. Housing Type

In Laguna Niguel, the predominant housing type is single-family homes, which account for approximately 76% of the City's housing stock (Table 17). The remaining units are multi-family housing (24 percent). There are approximately 16 mobile homes according to the Census and State Department of Finance; however, City staff has reported that there are no mobile homes within the City.

Table 17: Housing Stock Type

Housing Type	2000	2009	% Total	% Change
Single-Family Attached	5,009	5,007	20%	0.0
Single-Family Detached	13,172	13,908	56%	5.6
Multi-Family (2-4)	1,341	1,441	6%	7.5
Multi-Family (5+)	4,355	4,610	18%	5.9
Mobile Homes	16	16	0%	0.0
Total	23,893	24,982	100%	4.6

Source: US Census 2000 and CA State Department of Finance Estimates, 2009

3. Housing Condition

Assessing housing conditions in a City can provide the basis for developing policies and programs to maintain and preserve the quality of life. Deteriorating housing conditions depress property values and can discourage reinvestment in a community. Consequently, maintaining housing conditions is an important goal for cities. The following section provides a discussion of the condition and the City's housing stock and its housing market. It also discusses future housing needs and the needs of low- and moderate-income households within the City.

a. Age of Housing

Housing age is frequently used as an indicator of housing condition. Most residential structures over 30 years of age will require minor repair and modernization improvements, while units over 50 years of age are more likely to require major rehabilitation such as roofing, plumbing, and electrical system repairs. A unit is generally deemed to have exceeded its useful life after 70 years of age. Table 18 illustrates the age of the City's housing stock.

Table 18: Age of Housing Stock

Year Built	Laguna Niguel	
	Number	Percent
1999 to March 2000	214	1%
1995 to 1998	1,453	6%
1990 to 1994	5,421	23%
1980 to 1989	11,621	49%
1970 to 1979	3,694	15%
1960 to 1969	1,326	6%
1950 to 1959	67	0%
1940 to 1949	38	0%
1939 or earlier	59	0%
Total	23,893	100%

Source: US Census, 2000

As shown, only six percent of the housing stock was built prior to 1970, which indicates that rehabilitation needs are not a high priority need at this time, nor has the City identified any substandard housing eligible for rehabilitation.

4. Housing Occupancy and Tenure

To ensure adequate housing opportunities for residents that best suit their needs, a certain degree of housing diversity is needed. Tenure in the housing industry typically refers to the occupancy of a housing unit – whether the unit is owner-occupied or renter-occupied. The tenure distribution of a community's housing stock influences several aspects of the local housing market. Residential stability is influenced by tenure, with ownership housing evidencing a much lower turnover rate than rental housing. Housing overpayment is generally more prevalent among renters than among owners. Tenure is primarily related to household income, composition, and age of the householder.

a. Tenure

The 2000 Census reported that 75 percent of Laguna Niguel residents were owners and 25 percent were renters (17,403 and 5,814 households respectively). Tenure by ethnicity was as follows: 83 percent of Asian households were owners; 79 percent of White households were owners; 63 percent of Pacific Islander households were owners; 60 percent of American Indian households were owners; 50 percent of African American households were owners; and 46 percent of Hispanic

households were owners. Thus, African Americans and Hispanics had the lowest ownership rates in the City, which is consistent with national trends. Overall percentages were higher than in the County where 69 percent of Whites and 58 percent of Asians were owners, compared to 42 percent of Hispanics and 38 percent of African Americans.

b. Vacancy Rate

Vacancy rate is a measure of the availability of housing in a community. This rate also provides an indication of how well the housing supply is meeting housing demand. A low vacancy rate is indicative of a tight housing market and suggests that people may have difficulty finding housing in their price range. Conversely, a high vacancy rate typically suggests that there is an oversupply of housing. According to SCAG, a certain level of vacancies in the housing market is desirable. Vacancies help ensure sufficient choice among different units, moderate housing costs, and provide an incentive for unit upkeep and repair. A 1.5 percent to 2 percent vacancy rate for homes and a 4-5 percent vacancy rate for rentals are considered optimal.

According to the 2000 Census, the homeowner vacancy rate was 0.8 percent and the rental vacancy rate was 3.3 percent, representing a tight housing market. The State Department of Finance estimates for 2009 reported an overall vacancy rate of 2.80.

5. Housing Costs

This section evaluates the cost of housing in Laguna Niguel. If housing costs are relatively high in comparison to household income, a correspondingly high rate of housing problems occurs. If housing costs are high in comparison to the resident's income, a community will experience higher levels of overcrowding and overpayment. Housing costs also affect where a person will choose to live and the type of financing they might receive. An emphasis must be made that housing affordability alone is not necessarily a fair housing issue. Fair housing concerns may arise only when housing affordability disproportionately impacts groups that are protected by fair housing laws.

a. Ownership Housing

It is well documented that housing affordability in Orange County has long been a major issue. According to data from the California Association of Realtors, overall ownership housing costs in Laguna Niguel are higher than in the County. The median value of home sales in August 2009 was about \$555,000 in Laguna Niguel, much higher than the \$426,000 median value for the County. With the exception of San Clemente, the median home prices in neighboring cities were lower than in Laguna Niguel. Table 19 illustrates median sales prices in Laguna Niguel and in surrounding jurisdictions.

Table 19: Median Sales Prices

County/City/Area	Aug-04	Aug-05	Aug-06	Aug-07	Aug-08	Aug-09
Orange County	\$525,000	\$610,000	\$625,000	\$633,750	\$440,000	\$426,000
Aliso Viejo	\$499,000	\$544,250	\$525,000	\$595,000	\$434,000	\$416,000
Dana Point	\$724,000	\$800,000	\$837,500	\$774,000	#N/A	\$526,500
Laguna Hills	\$442,250	\$525,000	\$512,000	\$532,000	\$365,000	\$417,500
Laguna Niguel	\$685,000	\$759,000	\$805,000	\$750,000	\$545,000	\$555,000
Mission Viejo	\$590,000	\$650,000	\$662,500	\$620,000	\$507,500	\$479,750
San Clemente	\$740,000	\$849,500	\$1,010,750	\$938,250	\$784,500	\$650,000
San Juan Capistrano	\$575,000	\$660,500	\$625,000	#N/A	\$355,000	\$470,000

Source: CAR Historical Data, 2009

Much of the current decline in prices is related to the sub-prime lending industry collapse, lack of accessibility to financing, and an increase of foreclosures/real estate owned sales/short sales. The subject of foreclosures on mortgage loans for homes and condominiums has been of national and statewide concern in recent years (2007 to 2009) due to the large number of families that have lost their homes during this period. In many cases, foreclosures have occurred on loans that were made subject to adjustable interest rates and/or balloon payments that seemed reasonable in an expanding housing market, but which became excessive for homeowners in an economic downturn and contracting housing market. Foreclosures are an issue because they result in displaced households that may have trouble finding adequate, affordable replacement housing; they may result in vacant housing stock that is subject to vandalism or lack of maintenance; and the foreclosure crisis affects the economy due to loss of jobs in construction, finance, real estate, and related industries.

According to Community Action Partnership, 59% of Orange County Residents cannot afford a median priced home. The minimum household income needed to purchase a median-priced single-family home in Orange County is approximately \$78,100. Although the median price for a home in Orange County has dropped, it is still \$200,000 above the state median housing cost.²⁴

b. Rental Housing

The rental housing market in Laguna Niguel is comprised of apartments, condominiums, and single-family homes. An online rental survey was conducted to determine rental costs within Laguna Niguel in December of 2009. Data collected showed that rents ranged from \$1,150 to \$1,350 for a one-bedroom apartment; \$1,450 to \$1,595 for a two-bedroom; and \$1,995 for a three bedroom apartment (only one was advertised).

Overall there were very few units advertised, and there were no units advertised for studios or four- bedrooms. The low number of vacancies advertised is consistent with vacancy rates reported in the State Department of Finance estimates for 2009 and confirms that the tight rental housing market is likely impacting larger households more-so than small or single households.

Fair Market Rents (FMRs) are used to guide payment amounts under certain programs, including initial renewal rents for some expiring project-based Section 8 contracts. They also serve as a rent ceiling in the HOME rental assistance program. The 2010 Fair Market Rents for Orange County established by the US Department of Housing and Urban Development are as follows: Studio-\$1,183; 1-Bedroom-\$1,336; 2-Bedroom-\$1,594; 3-Bedroom-\$2,256; 4-Bedroom-\$2,597. While some of the rental rates advertised would be similar to the fair market rents approved by HUD, many of the rates exceeded the fair market rent.

According to Community Action Partnership's review of local housing demand reports, the hourly wage needed to rent a one-bedroom apartment in 2009 was \$24.92, or an annual income of \$51,840.²⁵ Given the median incomes reported earlier in this report, most residents can afford to rent in Laguna Niguel.

c. Housing Affordability

Housing affordability can be inferred by comparing the cost of housing in a City with the maximum housing costs affordable to households of different income levels. This information can provide a picture of who can afford what size and type of housing as well as indicate the type of households that would likely experience overcrowding or housing cost burden. The California Association of Realtors (CAR)'s Traditional Housing Affordability Index (HAI) measures the percentage of households that can afford to purchase the median priced home in the state and regions of

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3. Housing Condition

Assessing housing conditions in a City can provide the basis for developing policies and programs to maintain and preserve the quality of life. Deteriorating housing conditions depress property values and can discourage reinvestment in a community. Consequently, maintaining housing conditions is an important goal for cities. The following section provides a discussion of the condition and the City's housing stock and its housing market. It also discusses future housing needs and the needs of low- and moderate-income households within the City.

a. Age of Housing

Housing age is frequently used as an indicator of housing condition. Most residential structures over 30 years of age will require minor repair and modernization improvements, while units over 50 years of age are more likely to require major rehabilitation such as roofing, plumbing, and electrical system repairs. A unit is generally deemed to have exceeded its useful life after 70 years of age. Table 18 illustrates the age of the City's housing stock.

Table 18: Age of Housing Stock

Year Built	Laguna Niguel	
	Number	Percent
1999 to March 2000	214	1%
1995 to 1998	1,453	6%
1990 to 1994	5,421	23%
1980 to 1989	11,621	49%
1970 to 1979	3,694	15%
1960 to 1969	1,326	6%
1950 to 1959	67	0%
1940 to 1949	38	0%
1939 or earlier	59	0%
Total	23,893	100%

Source: US Census, 2000

As shown, only six percent of the housing stock was built prior to 1970, which indicates that rehabilitation needs are not a high priority need at this time, nor has the City identified any substandard housing eligible for rehabilitation.

4. Housing Occupancy and Tenure

To ensure adequate housing opportunities for residents that best suit their needs, a certain degree of housing diversity is needed. Tenure in the housing industry typically refers to the occupancy of a housing unit – whether the unit is owner-occupied or renter-occupied. The tenure distribution of a community's housing stock influences several aspects of the local housing market. Residential stability is influenced by tenure, with ownership housing evidencing a much lower turnover rate than rental housing. Housing overpayment is generally more prevalent among renters than among owners. Tenure is primarily related to household income, composition, and age of the householder.

a. Tenure

The 2000 Census reported that 75 percent of Laguna Niguel residents were owners and 25 percent were renters (17,403 and 5,814 households respectively). Tenure by ethnicity was as follows: 83 percent of Asian households were owners; 79 percent of White households were owners; 63 percent of Pacific Islander households were owners; 60 percent of American Indian households were owners; 50 percent of African American households were owners; and 46 percent of Hispanic

households were owners. Thus, African Americans and Hispanics had the lowest ownership rates in the City, which is consistent with national trends. Overall percentages were higher than in the County where 69 percent of Whites and 58 percent of Asians were owners, compared to 42 percent of Hispanics and 38 percent of African Americans.

b. Vacancy Rate

Vacancy rate is a measure of the availability of housing in a community. This rate also provides an indication of how well the housing supply is meeting housing demand. A low vacancy rate is indicative of a tight housing market and suggests that people may have difficulty finding housing in their price range. Conversely, a high vacancy rate typically suggests that there is an oversupply of housing. According to SCAG, a certain level of vacancies in the housing market is desirable. Vacancies help ensure sufficient choice among different units, moderate housing costs, and provide an incentive for unit upkeep and repair. A 1.5 percent to 2 percent vacancy rate for homes and a 4-5 percent vacancy rate for rentals are considered optimal.

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California based on traditional assumptions. C.A.R. also reports its traditional and first-time buyer indexes for regions and select counties within the state. CAR reported the following HAI measures as shown in Table 20 below:

Table 20: Housing Affordability Index

C.A.R. Region	Q2 2009	Q2 2008
California	53	29
California - Condos	56	34
United States	64	51
High Desert	77	53
Los Angeles County	41	22
Orange County	35	20

Source: CAR, 2009

As shown, housing affordability has greatly increased in all regions over the last year. The affordability index in Orange County was 35 percent in the second quarter of 2009, up 15 points from the previous year. Yet, it was 18 points lower than California as a whole and 29 points lower than the United States. According to CAR, the minimum household income needed to purchase an entry-level home at \$247,150 in California in the third quarter of 2009 was \$43,500, based on an adjustable interest rate of 4.79 percent and assuming a 10 percent down payment. First-time buyers typically purchase a home equal to 85 percent of the prevailing median price. The monthly payment including taxes and insurance was \$1,450 for the third quarter of 2009.

While the City's median income was high enough to purchase an entry level home in California, housing in the City and in the County is nearly twice the cost of California's. Thus, a household would need to make approximately \$87,000 per year. Moreover, based on the median sales prices reported by CAR for August 2009, a 10 percent down payment would be over \$55,000. Most households do not have that amount of discretionary savings to spend on a home.

HUD conducts annual household income surveys for metropolitan areas across the country, including Orange County. These surveys are adjusted for differences in the type and size of families. HUD uses these income levels to determine the maximum amount that a household could pay for housing and their eligibility for federal housing assistance. For 2009, the Median Family Income for Orange County is \$86,100 and HUD's income limits range as follows:

- **Extremely- Low-Income Households (0-30 percent MFI):** \$19,550 per year for a household of one to \$36,850 for a household of eight.
- **Very Low-Income Households (31-50 percent MFI):** \$32,550 per year for a household of one to \$61,400 for a household of eight.
- **Low-Income Households (51-80 percent MFI):** \$52,100 per year for a household of one to \$98,200 for a household of eight.

Given the above income limits and annual income ranges, it appears that most extremely- low- and very low-income households would be unable to afford to purchase median priced homes in the City. Low- income households would also have difficulty, though some may be able to purchase depending on household size. Yet, it is unlikely that households earning these lower incomes would have enough down-payment or closing costs available to close a home purchase transaction. While several households would be eligible for federally assisted housing programs many households would not earn enough to purchase a home on their own without some type of assistance.

While some low-income households should be able to afford rental units in the City depending on their household size, large households may have difficulty finding rental units of appropriate size and affordability given that most of the larger units are about \$2,000 per month or more for a 3 to 4 bedroom apartment and there were very few available. Multiplying the City's median income by

thirty percent (amount of annual income considered affordable for housing costs) then dividing by 12 months, equals a maximum monthly rent of \$2,018. Based on the rental ranges reported under the rental housing section of this document, it appears that most households could find an affordable unit to rent of adequate size; though a household earning less than the City's overall median income, including Hispanic households, would have difficulty finding an affordable rental unit. Given the severity of the affordable housing situation in each of the cities, providing affordable housing opportunities on an equal basis for renters and owners is essential in each jurisdiction.

d. Housing Cost Burden (Overpayment)

State and federal standards establish that a household experiences housing cost burden if it spends more than 30 percent of its gross income on housing. A severe housing cost burden is defined as paying more than 50 percent of gross income on housing. Housing cost burden occurs when housing costs increase faster than income and is a common issue among many Laguna Niguel residents. Most of the time, housing cost is disproportionately burdensome to the most vulnerable members of the community. Therefore, maintaining a reasonable level of housing cost burden is an important goal of Laguna Niguel. The percentage of households experiencing overpayment by household type, tenure, and income level was reported as follows in Table 21:

Table 21: Overpayment by Household Type, Tenure, and Income Level

Household Type	0-30% MFI	31-50% MFI	51-80% MFI	80+ MFI	Total HH
Renters- Percent with Cost Burden > 30 percent					
Elderly	81%	60%	80%	6%	46%
Small Related	92%	88%	81%	12%	39%
Large Household	100%	75%	55%	6%	36%
Other	69%	95%	86%	13%	41%
<i>Total Renters</i>	<i>81%</i>	<i>85%</i>	<i>79%</i>	<i>12%</i>	<i>40%</i>
Owners- Percent with Cost Burden > 30 percent					
Elderly	83%	58%	50%	21%	33%
Small Related	80%	70%	95%	23%	29%
Large Household	100%	100%	91%	32%	37%
Other	68%	81%	67%	34%	39%
<i>Total Owners</i>	<i>80%</i>	<i>65%</i>	<i>74%</i>	<i>26%</i>	<i>33%</i>
All Households	80%	75%	76%	23%	34%

Source: CHAS Databook, 2004 (with percentages round to nearest whole number)

As shown, low- and moderate-income households experienced the greatest percentage of problems, especially renters.

6. Projected Future Housing Needs

Housing need is defined as the gap between the types of housing required by the City's existing and projected residents and the type of housing available. State law requires local jurisdictions to provide for their share of regional housing needs. As part of the Regional Housing Needs Assessment (RHNA), the Southern California Association of Governments (SCAG) determines the housing growth needs by income category for cities within its jurisdiction, which includes the City of Laguna Niguel. RHNA determinations also calculate the projected new construction necessary to accommodate the anticipated population growth from January 1, 2006 through June 30, 2014. The construction need is calculated by factoring in projected population, vacancy rates, housing market removals, and existing housing stock. Based on the new figures Laguna Niguel's housing need allocation for 2006-2014 is 355 new dwelling units (60.2% of which are designated for low-and moderate-income households) broken down as follows:²⁶

²⁶ <http://www.scag.ca.gov/Housing/rhna/index.htm>

- 80 units affordable to households earning 0-30 percent of MFI
- 64 units affordable to households earning 31-50 percent of MFI
- 71 units affordable to households earning 51-80 percent of MFI
- 141 units affordable to households earning more than 80 percent of MFI

7. Housing Needs and Problems of Low- and Moderate-Income Persons

The following summarizes the housing assistance needs of low- and moderate-income households in the City based on information provided by the 2000 Census and CHAS data. Households with housing problems are defined by HUD and include:

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

Based on these criteria, the 2000 CHAS data showed that approximately 38 percent of all households in Laguna Niguel reported some type of housing problem. In contrast, 82 percent of extremely low-, 79 percent of low-, and 80 percent of moderate-income households reported some type of housing problem. Housing problems reported by race and mobility/self-care limitation were reported as follows (rounded to the nearest whole number):

<u>Household Type</u>	<u>Percent with a Problem</u>
▪ All Households	38%
▪ White Non-Hispanic	35%
▪ Black	42%
▪ Hispanic	59%
▪ Native American	26%
▪ Asian	49%
▪ Pacific Islander	0%
▪ Mobility/Self Care Limitation	44%

Disproportionate need exists when the percentage of persons in a category of need who are members of a particular race or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole. While it appears that Hispanics and Asians are disproportionately affected by housing problems, this may be due to the lower incomes they earn or possibly their traditionally larger household sizes.

VI. PUBLIC AND ASSISTED HOUSING NEEDS

A. Public Housing

The availability and location of public and assisted housing may be a fair housing concern. If such housing is concentrated in one area of a community or of a region, a household seeking affordable housing is limited to choices within the area. Public/assisted housing and housing assistance must be accessible to qualified households regardless of race/ethnicity, disability, or other special characteristics. Laguna Niguel has no public housing; therefore, there are no substandard units or rehabilitation needs and the issue of concentration does not exist.

1. Resident Initiatives

The City of Laguna Niguel owns no public housing units and is not involved in the management of any public housing. The City has not undertaken any activities to encourage public housing residents to become owners of their public units or developed any other ownership opportunities for these residents.

2. Public Housing Improvements

The City of Laguna Niguel owns no public housing units and is not involved in the management of any public housing. Thus, there are no public housing improvement needs.

B. Section 8 Rental Assistance

The Orange County Housing Authority (OCHA) administers the Section 8 Rental Assistance Program for Laguna Niguel. The Section 8 Rental Assistance Program provides rental subsidies to low-income families that spend more than 30 percent of the gross income on housing costs. The Section 8 Program pays the difference between the excess of 30 percent of the recipient's monthly income and the federally approved Fair Market Rent (FMR).

Section 8 assistance is typically issued as vouchers. The voucher system places no rent limits on the units and the voucher holder can choose housing that rents at levels higher than the FMRs; however, the rental assistance for the voucher holders is fixed. While the voucher system allows households to have greater access to housing since they may choose to live anywhere that accepts Section 8, many landlords tend to dislike accepting the vouchers based on their fear of having lower income tenants. Advertisements containing discriminatory phrases such as "No Section 8" are one area where voucher holders may experience bias; another is when they physically visit complexes that will not accept their voucher. Thus, fair housing services may be needed by residents using the voucher program.

As of March 31, 2010, 9,744 households in Orange County were receiving Section 8 assistance through OCHA. Data provided by OCHA show that 112 vouchers were leased in Laguna Niguel. Demographics of vouchers leased in Laguna Niguel indicate that the majority are elderly (66 vouchers) followed by disabled (29 vouchers), and families (17 vouchers).

During November 2005, the Housing Authority opened the waiting list and accepted more than 18,000 applications for rental assistance. According to OCHA, 9,749 households were on the waiting list, which is closed. Of those on the waiting list 81 are from Laguna Niguel, which consist of the following number of households by type: 39 families that are not elderly or disabled; 21 disabled- not elderly; 12 elderly-not disabled; and nine elderly and disabled. Thus, it appears that

The HMDA data further indicates that 60 percent of the applications were from White households, seven percent were from Asian households, three percent from Hispanic households and less than one percent was from African American households. About 26 percent of applicant race/ethnicity was reported as not applicable. These percentages are consistent with the City's ethnic composition.

Approximately 10 percent of applications were filed by households earning less than 80 percent of the County MFI; 13 percent were filed by households earning between 80 and 120 percent of the County MFI; 64 percent were filed by households earning greater than 120 percent of the County MFI; and 13 percent of incomes were not available. These percentages are consistent with the City's income composition.

HMDA data indicates fewer government-backed financing applications were received (217 applications). These types of loans typically help lower income applicants. The lower number of applications received may indicate that these types of programs are not being adequately marketed in the area, or may be a result of the higher cost of housing that exceeds the FHA maximum loan amount of \$475,000. Recent changes to the FHA maximum purchase price may impact these figures in the future. Given the higher incomes earned by residents in Laguna Niguel, another explanation may be that residents prefer conventional financing and have the down payment typically required by lenders.

B. Government Barriers

In addition to market conditions, housing affordability may be affected by government regulations. Actions by the City can impact the price and availability of housing. Land use controls, site improvement requirements, building codes, fees and other local programs intended to improve the overall quality of housing may constrain development of affordable housing.

Local government can constrain the production of affordable housing in a variety of ways, including: limiting the land designated for residential development and/or the densities at which that development can occur, imposing fees or exactions (park fees, permit processing fees, etc.), and requiring lengthy review periods prior to approval or denial of a project. However, it is important to recognize that the goal of producing a range of affordable housing may at times conflict with other City goals, such as the desire to provide sufficient open space and recreation facilities, the desire to protect unique environmental features and historic resources, and the desire to ensure the health and safety of the residents by maintaining an acceptable level of community services and infrastructure. The need to ensure adequate housing for all economic segments of the community must be balanced with these goals.

1. Land Use Controls

Laguna Niguel is one of the first master planned communities in Southern California. The City's existing and future land uses were determined by the County of Orange prior to the City's incorporation in 1989. Because of these previous entitlements, the City has little control over future land uses. The Land Use Element of the Laguna Niguel General Plan sets forth the policies for guiding local development. These policies, together with existing zoning regulations, establish the amount and distribution of land to be allocated for different uses within the City.

There are two major sources of land use controls within the City: pre-existing entitlements including development agreements and vesting subdivision maps, and zoning regulations. Other existing policies contained in the General Plan and zoning regulations affecting development in the City include the subdivision ordinance; grading ordinance; and building codes. The City's General Plan and zoning and development regulations will have little practical impact on the construction of new housing in Laguna Niguel because 90 percent of the remaining dwelling units that can be

developed on vacant land are entitled (only building permits required prior to construction). According to the City's Housing Element, the existence of the vested maps resulting from the County development agreements creates a constraint beyond the City's control in designating sufficient sites to accommodate its RHNA share of low-and moderate-income housing.

The City's Development Code incorporates the development entitlements previously granted by the County of Orange and sets forth policies and guideless for future development. The Development Code provides for a full range of other residential types and densities. The residential districts and their respective maximum density as established in the City's Development code are as follows:

- Rural Residential (RS-1): 0.25 d.u./acre
- Residential Estate (RS-2): 5 d.u./acre
- Single Family (RS-3/RS-4): 15 d.u./acre
- Planned Residential (RP): 15 d.u./acre
- Attached Residential (RA): 22 d.u./acre
- Multi-Family (RM): none established/per planning area agreements

The City's zoning code does not appear to prohibit the construction of the maximum number of units allowed under the density for these zones and they do not have building moratoriums or growth management plans that limit housing construction.

City currently allows density bonuses per state law that requires local governments to grant density bonuses of at least 25 percent, plus additional incentive(s) or equivalent concession/incentives, to developers who construct at least: 20% of their units for lower income households, 10% for very low-income households, or 50% for senior citizens²⁹.

Manufactured homes offer additional affordable housing opportunities to City residents. Manufactured housing units are permitted by right in any residential district where single-family dwellings are permitted.

2. Community Care Facilities

State law (Lanterman-Petris-Short Act) authorizes care facilities serving 6 or fewer disabled persons or dependent and neglected children on a 24-hour-a-day basis to be considered residential uses and be permitted in all residential zones.

The City of Laguna Niguel permits residential care facilities serving 6 or fewer persons in all residential zones by right. Thus, the City is in compliance with California State Law and does not appear to be discriminating against the disabled.

3. Parking Regulations

When parking requirements are high, housing development costs tend to increase, restricting the range of housing types available in a community. Typically, the concern for high parking requirements relates only to multi-family housing. The City's parking requirements are as follows:

- **In zones RS-1, RS-2, RS-3, and RS-4:** 2 enclosed spaces plus one guest within 100 ft.
- **In zones RP, RA, and RM:** Between 1.5 to 2.5 spaces plus one covered per unit

These parking requirements are typical for communities in southern California and are not considered restrictive.

²⁹ California Housing Law Advocate, 2006.

4. Codes and Enforcement

Building and safety codes are adopted for the purposes of preserving public health and safety, and ensuring the construction of safe and decent housing. However, compliance with these codes can add to the cost of housing construction and act as a constraint to residential development. The Uniform Building Code (UBC) regulates the physical construction of dwellings and includes plumbing, electrical, and mechanical divisions. The purpose of the Building Code and its enforcement is to protect the public from unsafe buildings and unsafe conditions associated with construction.

The City has adopted the State Uniform Building, Housing, Plumbing, Mechanical, and Electrical Codes. These codes are considered to be the minimum necessary to protect the public health, safety, and welfare. The local enforcement of these codes does not add significantly to the cost of housing.

5. Second Units

Second units are attached or detached dwelling units that provide complete independent living facilities for one or more persons including permanent provisions for living, sleeping, cooking and sanitation. Second units may be an alternative source of affordable housing for very low-income households, particularly for seniors.

State law requires local jurisdictions to either adopt ordinances that establish the conditions under which second units will be permitted or to follow the State law provisions governing second units (Government Code, Section 65852.2). No local jurisdiction can adopt an ordinance that totally precludes the development of second units unless the ordinance contains findings acknowledging that allowing second units may limit housing opportunities of the region and result in adverse impacts on public health, safety, and welfare. The jurisdiction may require the applicant of a second unit permit be an owner occupant on the property.

The Laguna Niguel Zoning Code allows for second units in any residential zone on a single family lot with one detached owner-occupied dwelling unit. The second unit must comply with all development standards of the zone in which it is located. The floor area shall not exceed 30 percent of primary residence/principal unit (up to 1,200 square feet maximum). An additional enclosed parking space must be provided (plus one additional space if the second unit exceeds 640 sq. ft. Pursuant to State law, approval of second units is ministerial provided the applicant meets the City's established standards.

6. Mobile Homes/Manufactured Housing

Mobile homes and manufactured housing often provide affordable housing opportunities, especially for seniors in 55 and older communities where space rents are often less than apartment rentals. In Laguna Niguel, mobile homes may be permitted on single-family lots within the RS-1, RS-2, RS-3, and RS-4 districts as permanent or temporary residences, subject to the requirements of this section and provided the mobile home is certified under the National Manufactured Housing Construction and Safety Standards Act of 1974. Each mobile home installed as a permanent residence on a single-family lot must conform to all setback, height and other standards of the district in which it is located. The mobile home shall be placed on a solid concrete slab foundation. The exterior siding shall be wood or other material customarily used in conventionally built single-family dwellings. Roofs shall be constructed of fire-retardant composition shingles or tile. Roof pitch shall be similar to those of roofs of the same material on conventionally-built single-family dwellings in the neighborhood, but in no case less than a ratio of 3:12. Roofs shall have eave and gable-end overhangs of not less than 12 inches, measured perpendicularly from the exterior wall. Permanent mobile homes shall have garages with the same minimum dimensions and number of

parking spaces as required for single-family homes The State Department of Finance estimates that 16 individual mobile homes are located in the City as of 2009.

7. Americans with Disabilities Act

All residential construction in Laguna Niguel must comply with the Americans with Disabilities Act (ADA). ADA requirements include a minimum number of accessible units for the physically disabled. The City complies with all state and federal requirements for accessibility in housing, including new accessibility standards for multifamily buildings (effective July 1, 2005) per SB 1025, which require 10 percent of the total dwelling units in multistory (townhouse-type) buildings without an elevator that consist of at least four condominium dwelling units or at least three apartment dwelling units to meet accessibility requirements. According to an article in Builder's Magazine, the concept behind the new legislation is based on the concept of "visitability", which means that a house meets three basic requirements; 1) it includes at least one no-step entrance, 2) doors and hallways are wide enough to navigate through, and a bathroom on the first floor is big enough for wheelchair access³⁰. Thus, those with disabilities are able to visit non-disabled people.

8. Planning and Development Fees

Development fees and taxes charged by local governments also contribute to the cost of housing. Building, zoning, and site improvement fees can significantly add to the cost of construction and have a negative effect on the production of affordable housing. Rapid population growth and economic expansion have driven infrastructure demand and thus, impact fees have become an important component of local budgets to meeting this demand. According to the City's Housing Element, development fees used to offset costs in Laguna Niguel are as follows:

Land Use Approval

General Plan Amendment: \$5,000
Zone Change: \$5,000
Spec Plan Amend: \$5,000
Minor Use Permits: \$1,600
Use Permit: \$3,800
Variance: \$3,800

Coastal Development

Single-Family: \$1,600/unit
All Other: \$3,800/unit

Environmental Documents

CEQA: \$50 per housing unit
CEQA Initial Study/ Neg. Dec.: \$1,850/unit
CEQA EIR: \$2,550/unit

Additional development impact fees charged include: the Coastal Area Road Improvements and Traffic Signals fee Program (CARITS); Moulton Parkway/Laguna Niguel Fee Program, San Joaquin Hills Transportation Corridor Fee Program, Capistrano Unified School District Developer Fee Program and the Fire Station Fee Program. Combined, these fees range from \$4,000 to \$10,000 per dwelling unit. The City estimates that these fees add approximately two percent or less to the cost of developing a new single family home and between three and five percent for an attached home or townhouse. These planning review and development impact fees for residential housing projects of Laguna Niguel are comparable to those of surrounding cities, though they may still limit affordable housing projects.

9. Permit and Processing Procedures

The processing time required to obtain approval of development permits is often cited as a contributing factor to the high cost of housing. Lengthy development approval and permit processing procedures can increase the cost of development substantially. In most cases, lengthy development and permit approval process occurs when a conditional use permit and/or design/architectural review are required and if clear standards for review are not established.

³⁰ Gonzales, Manual, Builder and Developer Magazine, June 2005.

However, State law limits processing time in most cases to one year and requires agencies to specify the information needed to complete an acceptable application. Jurisdictions are also required to work toward improving the processing procedure to achieve "one-stop" processing.

The following presents the general processing time by level of approval required for a typical residential development project:

- Site Plan Review: 30-60 days
- Plan Check/Building Permit: 4-5 Weeks
- Conditional Use Permit: 3-4 Months
- Variance: 5-9 Weeks
- Subdivision: 3-4 Months
- Zone Change w/ EIR and Public Hearing: 6-12 Months
- General Plan Amendment w/ EIR and Public Hearing: 6-12 Months

The City's processing times do not pose a constraint to housing development.

10. Davis-Bacon Prevailing Wages

A prevailing wage must be paid to laborers when federal funds are used to pay labor costs for any project over \$2,000 or on any multi-family project over eight units. The prevailing wage is usually higher than competitive wages, raising the cost of housing production and rehabilitation activities. Davis-Bacon also adds to housing costs by requiring documentation of the prevailing wage compliance. These requirements often restrict participation by small, minority contractors. Conversely, many of the workers hired for these projects are better paid due to Davis-Bacon requirements. This is helpful for the low- or limited-skilled workers who are intended to be the beneficiaries of this federal law. The City has not funded any housing development with federal funds that deterred housing development.

11. Public Opposition to Affordable Housing (NIMBYism)

Not-in-My-Back-Yard (NIMBY) is a term used to describe opposition by local residents to construction, typically of affordable housing, though also in public facilities. Public opposition to affordable housing projects can cause delays in the development review process and sometimes can lead to project denial. A large amount of funds can be spent by developers of affordable housing but ultimately with a proposed project being denied during the public meetings/hearings process due to public opposition. The City has not experienced any significant NIMBYism in recent years; though, there have not been any major affordable housing developments proposed.

12. Reduction Barriers to Affordable Housing

Laguna Niguel works to minimize the financial impact of efforts to protect public health and safety by taking actions to reduce costs or provide off-setting financial incentives to assist in the production of safe, high quality, affordable housing. To ensure the development of affordable housing, the City will make efforts to ensure that developmental review processes are efficient, fees reasonable, and that the development industry is involved in the formulation of policies regarding development review processes and fees.

VIII. LEAD-BASED PAINT HAZARDS AND REDUCTION STRATEGY

The Residential Lead-Based Paint Hazard Reduction Act of 1992, (Title X of the Housing and Community Development Act of 1992), requires that each jurisdiction address lead-based paint (LBP) hazards. To meet new federal requirements, Laguna Niguel will assess the existing LBP hazards and incidence of lead poisoning in the City's housing supply. The City will also estimate the number of housing units with lead-based paint that are occupied by lower and moderate income families.

A. Health Hazards of Lead

Lead poisoning is the number one environmental hazard to children in America today. Lead's health effects are devastating and irreversible. Lead poisoning causes IQ reductions; reading and learning disabilities; decreased attention span; and hyperactivity and aggressive behavior. It is important to note that the Department of Health Services emphasizes that lead-poisoning can come from a variety of sources, including toys, furnishings, fixtures, contaminated water and soils, and lead-based paint. The Center for Disease Control has determined that a child with a blood lead level of 15 to 19 mg/dL (micrograms per deciliter) is at high risk for lead poisoning and a child with a blood lead level above 19 mg/dL requires full medical evaluation and public health follow-up.

B. Incidence of Lead Hazards

The lead poison program is administered through the County of Orange Health Care Agency – Childhood Lead Poisoning Prevention Program (CLPP). The Health Care Agency receives most of its referrals from the State Child Health and Disease Prevention (CHDP) Program and from public health clinics for children. The CHDP Program requires that all physicians receiving funding from the program test all children under six years of age for lead poisoning. If lead poisoning is discovered, the case is turned over to the Health Care Agency, who will follow up and determine proper treatment. For children with a blood lead level of 20 mg/dL or higher, the Agency sends a public health nurse and an environmental health specialist for a home visit to evaluate the premise, educate the parents how to eliminate the lead sources, provide information on nutrition and prevention of lead poisoning, and urge other children on the premise to be tested for lead poisoning.

As of January 19, 2010, the County Health Care Agency reported zero incidences of high blood lead levels and zero official cases of elevated blood lead levels among children under the age of 6 years. It should be noted that this data is likely skewed, based on the fact that only children with federally funded medical insurance, such as Medi-Cal, are required to receive testing. Thus, children with privately funded insurances would only be tested if their parents knew enough to request it. So it is likely that the number of cases would be higher if more children were tested.

Given the relatively low number of cases reported in Laguna Niguel and the City's newer housing stock (post 1978) lead-based paint will remain a low priority during the five year period; however, the City will follow its strategy to help reduce hazards as described later in this section.

The County offers two programs to reduce and prevent childhood LBP poisoning. The Childhood Lead Poisoning Prevention Program (CLPPP) follows children with abnormal or high blood lead levels. The program's Public Health Nurses and Registered Environmental Health Specialist make home visits to families of affected children to determine the source of lead and provide education about lead poisoning. Program staff also coordinates health care needs, follow-up visits when

needed, and provides outreach and educational presentations to the community. The Orange County Child Health and Disability Prevention (CHDP) Program:

- Provides preventive health exams and immunizations to children and teens from low to moderate income families;
- Educates Orange County communities about the importance of regular preventive health care for all children; and
- Helps link families to health insurance or related programs providing complete medical services (e.g., Healthy Families, Medi-Cal Managed Care, or CalOPTIMA in Orange County).

C. Lead Hazard Information

Sources for Lead Hazard Information include:

- The HUD Office of Healthy Homes and Lead Hazard Control operates the Healthy Homes program to protect children and their families from lead poisoning. The program develops lead-based paint regulations and offers lead-based paint hazards information via the internet in the form of brochures and fact sheets featuring childhood lead screening guidance.
- The U.S Environmental Protection Agency National Lead Information Center has several free lead poisoning prevention booklets that are available by calling 1(800) 424-5323 or going online.
- U.S. Department of Health and Human Services, Centers for Disease Control and Prevention (CDC) - Visit the CDC Web site or, call the National Lead Information Center at 1 (800) 424-LEAD [5323].
- The Environmental Health Coalition offers publications, fact sheets and reports on lead hazards and other toxic substances.
- The Alliance to Childhood Lead Poisoning offers fact sheets and brochures.
- The State of California Department of Health Services, Childhood Lead Poisoning Prevention Branch has information specific to controlling lead hazards and regulate Lead Safe work practices in California.
- Lead-related Construction Information Line, 1(800) 597-LEAD [5323]

The City of Laguna Niguel Planning Division will have literature available relative to lead-based paint hazard. Part of the City's strategy is to increase awareness of the dangers of lead-based paint. The Orange County Health Care Agency contracts services with State for community outreach and education programs.

D. Number of Housing Units with Lead-Based Paint

For estimating the number of housing units with lead-based paint, the age of the housing stock is the key variable. Starting in 1978, the federal government prohibited the use of lead-based paint on residential property. National studies estimated that 75 percent of all residential structures built prior to 1978 contain lead-based paint (LBP).

However, not all units with LBP present a hazard. Only testing for lead in dust, soil, deteriorated paint, chewable paint surfaces, friction paint surfaces, or impact paint surfaces provides information about hazards. Properties most at-risk include structures with deteriorated paint, chewable paint surfaces, friction paint surfaces, and deteriorated units with leaky roofs and plumbing. Overall, these conditions are not prevalent in Laguna Niguel, and combined with the City's limited stock of pre-1978 housing, result in relatively minor lead based paint hazards in the City.

Based on the national average, 75 percent of all residential properties built prior to 1978 contain lead-based paint. Approximately 20 percent (4,147 units) of the Laguna Niguel housing stock were built prior to 1979. Using the national average, approximately 2,717 housing units in Laguna Niguel may contain LBP. Table 23 presents estimates of housing units with potential LBP occupied by low- and moderate-income households.

Table 23: Number of L/M Housing Units with Lead Based Paint

Income Level	0-1 Bedroom	2 Bedrooms	3+ Bedrooms	Total
Renters				
< 30 percent MFI	10	10	0	20
31-50 percent MFI	25	14	4	43
51-80 percent MFI	0	35	39	74
Total Renters	35	59	43	137
Owners				
< 30 percent MFI	n/a	n/a	n/a	n/a
31-50 percent MFI	n/a	n/a	n/a	n/a
51-80 percent MFI	0	4	20	24
Total Owners	0	4	20	24
Total Units	35	63	63	161

Source: CHAS Databook, 2004. Rounded to the nearest whole number. Rental units only.

CHAS data provides the number of housing units constructed before 1970 that were occupied by lower income households. This data can be used to approximate the extent of LBP hazards among lower income households. In Laguna Niguel, CHAS data indicated that approximately 161 low- and moderate-income households in Laguna Niguel occupied housing units built prior to 1970 (85 percent renters and 15 percent owners), which may contain lead-based paint.

IX. FAIR HOUSING

The City of Laguna Niguel provides the Fair Housing Council of Orange County (FHCOC) with CDBG funds to establish, maintain, and further fair housing choices on an annual basis. The Compliance Division of the Council addresses complaints regarding all protected classes of discrimination under federal and state laws. Specifically, the Fair Housing Council of Orange County provides residents of Laguna Niguel with fair housing services such as:

- Education and outreach to provide information about tenant/landlord and fair housing rights and obligations
- Landlord/tenant dispute resolution
- Resolution of conflicts involving alleged housing discrimination

The Consolidated Plan requires the City to certify that it will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within its jurisdiction and take appropriate action to overcome the effects of any identified impediments. The City of Laguna Niguel completed its last *Analysis of Impediments to Fair Housing Choice* (AI) in 2004 and is currently updating that document in conjunction with the development of this new Five-Year Consolidated Plan for FY 2010-2015. Conclusions and recommendations from the Analysis of Impediment for 2010 were as follows:

A. Conclusions and Impediments

The following is a list of conclusions made during the City's Analysis of Impediments to Fair Housing Choice that impact fair and affordable housing within Laguna Niguel, with impediments illustrated in boldface type.

- **Demographic:** While the City's FY 2010-2015 Consolidated Plan indicated that the City has grown rapidly in the last 20 years, the racial and ethnic composition of Laguna Niguel changed only gradually between 1990 and 2000. The majority of residents were White (77 percent), which is higher than the County (65 percent); though in 1990 Whites made 83 percent of the population. The two largest minority groups in the City were Hispanic households (10 percent) and Asian households (8 percent). Hispanics increased by two percentage points from 1990 to 2000, while African Americans remained at one percent and Asians at eight percent. The dissimilarity index indicated that Laguna Niguel appeared more integrated than the County of Orange as a whole. In August of 2009, the unemployment rate was 7.6 percent (2,900 workers); significantly lower than the County's unemployment rate of 12.6 percent during the same timeframe, though it was still higher than during 2005 when it was approximately four percent.
- **Income:** Median income reported in the 2000 Census was \$80,733, much higher than the County median of \$58,820 and surrounding cities. While the median income of each minority group in the City was lower than the overall median, they were substantially higher than those of minority groups in the County. Low- and moderate-income households comprised 21 percent of the City's total households and elderly households made up a significant proportion of extremely low- and low-income households within in the City. **The proportion of low- and moderate-income households varied somewhat by ethnicity with Hispanics and African Americans disproportionately impacted (40 percent of Hispanics and 35 percent of African Americans were low-and moderate-income compared to 19 percent of Whites).** Concentrations of low- and moderate-income households were disbursed along the north, eastern and central portions of the City. These areas also corresponded with the racial/ethnic concentrations, which appear consistent with data showing these groups tended to make lower median incomes than other racial and

ethnic groups. While the existing concentrations illustrate that patterns have developed, there do not appear to be specific reasons other than socio-economic reasons for the trend.

- **Housing:** The 2000 Census showed that the percentage of overcrowded households was significantly higher for minority households, though it is not apparent that discrimination or any particular public policy is causing this. While only two percent of White non-Hispanic households were reported as overcrowded, 41 percent of Some Other Race Alone, 26 percent of Hispanic households, 7 percent of African American households, and 6 percent of Asian households were overcrowded. Additionally, low- and moderate-income households experienced the greatest percentage of problems (overpayment and overcrowding), especially renters. **CHAS data further indicated that Hispanics and Asians were disproportionately affected by housing problems.** According to the State Community Care Licensing Division, **there are currently no licensed adult day care facilities, adult residential care facilities, group homes, or small family homes located in Laguna Niguel to serve the disabled population.** Thus, there is a need to increase capacity for these types of facilities. The disabled population may also need fair housing services, as disability discrimination is generally on the rise in California.
- **Fair Housing and Landlord/Tenant Issues:** Approximately 400 tenant/landlords complaints per year were received from Laguna Niguel residents for a total of 1,569 complaints in four years. Of these complaints, about 100 percent of residents affected were low- and moderate-income. Consistent with the City's demographics, the majority of complaints were from non-Hispanic Whites (70 percent) followed by Hispanics (9 percent), "Others" (8 percent), and Asians (6 percent); however, **African Americans appear to be slightly overrepresented given they represent only one percent of the population and 5 percent of complaints.** Special needs groups were reported as follows: 15 percent of complaints were from single- parents, 12 percent were seniors, and 10 percent were disabled. The majority of complaints were related to notices (20 percent), rental agreements (12 percent), and security deposits (8 percent).
- **Public Sector Practices:** It was noted that **the City's Housing Element is outdated;** though it is in the process of being updated. While **little affordable housing has been built in the last few years,** sites are currently being identified to accommodate the RHNA. The City does not administer its own housing programs; however, they have partnered with the County to address housing needs. There is little diversity in the membership of public representatives; however, the overall demographics of the City have likely been responsible for this trend; not any intentional discriminatory practices.
- **Private Sector:** Home prices have escalated considerably over the past few years and have recently declined; however, housing is still fairly expensive in Laguna Niguel. This has priced many lower income residents out of the housing market, with many lower income residents experiencing a high housing cost burden and overcrowded living conditions. Within the rental market, rental prices have increased while vacancy rates have decreased. Few apartments with three or more units were advertised for rent, indicating that finding appropriately sized rental housing for large households is difficult.
- **Lending:** According to the 2008 HMDA data, there were 1,577 conventional loan applications received for the purchase of homes in Laguna Niguel, with 55 percent approved, 12 percent denied, and 14 percent withdrawn or closed. Comparing approval rates by ethnicity in Laguna Niguel shows little disparity between Hispanic, White, Asian and African Americans, as rates were in the low 60's and were within a few percentage points of each other. Yet a substantial number of applicant race/ethnicity categories were reported as "not available" and had a high denial rate (36 percent) Pacific Islanders also had a low rate of 50 percent; though there were few applications from this group. **Refinancing applications showed lower approval rates for minorities. In addition, the current housing market has resulted in many new concerns for the City not present in the last AI, that may provide opportunities for discrimination including: foreclosures, loan modifications, short sales, and real estate owned (REO) properties that have flooded the market.**

- **Survey/Outreach:** While the majority of responses from the City's Fair Housing Survey indicate residents have not experienced discrimination in the City, **there may be potential concern for the City to consider, regarding the few survey responses that alluded to potential discriminatory attitudes within the City.**

B. Recommendations and Proposed Actions to Address Impediments

Proposed actions to address the impediments to fair housing choice identified within the City are as follows and assumes the City will continue to allocate funds annually for the provision of fair housing services:

Action 1: Increase Fair Housing Education and Outreach Collaboration: The City should collaborate and coordinate with multiple agencies, including lenders, realtors, and cultural groups to provide increased efforts in educating residents on potential sources of discrimination and avenues to address fair housing. The City should target this education and outreach to various special needs groups including, but not limited to: the disabled, elderly, persons living with HIV/AIDS, low- and moderate-income large families, and minorities.

- **Timeframe:** By the end of FY 2010-2011, and annually thereafter.

Action 2: Provide Networking Opportunities, Homeownership Education, and Credit Counseling for Minority Groups: The City should partner with an agency that provides networking opportunities, homeownership education, and credit counseling targeted to minority and special needs groups.

- **Timeframe:** By the end of FY 2010-2011, and annually thereafter.

Action 3: Increase Fair Housing Services to Include Periodic Testing and Outreach Efforts within the City Limits: The City should collaborate with their fair housing service provider to increase the Scope of Work to provide period testing throughout the City, particularly in the rental market. In addition, education and outreach efforts should be conducted within the City limits.

- **Timeframe:** By the end of FY 2010-2011, and annually thereafter.

Action 4: Study the Feasibility of Providing Housing Programs: The City should collaborate and coordinate with multiple agencies to provide various housing programs to address affordability needs of low-and moderate-income households and the special needs of the disabled population that could benefit from down payment assistance, accommodation improvements, and/or low cost home improvements.

- **Timeframe:** By the end of FY 2011-12.

Action 5: Update the City's Housing Element: The City should continue to work towards updating its housing element in compliance with State Law.

- **Timeframe:** Continue the process annually until completed.

Action 6: Collaborate with Affordable Housing Developers: The City should collaborate with various affordable housing developers to facilitate a variety of housing choices within the City and meet the City's allocation.

- **Timeframe:** Continue the process in FY 2010-2011, and annually thereafter.

X. COMMUNITY NEEDS DEVELOPMENT

The Community Development Needs section is based on consultation with staff from the City, interviews with social service providers and public agencies, comments provided at the Consolidated Plan Community Workshop, resident surveys, and information from various existing documents. The following section of the needs assessment describes the City's CDBG eligible non-housing community development needs, including:

1. Infrastructure Improvements
2. Public Facility Improvements
3. Public/Community Services
4. Accessibility Needs
5. Economic Development

A. Infrastructure Improvements

Infrastructure projects using CDBG funds must be conducted in eligible low- and moderate-income census tracts or block groups. Over the next five years the City will consider these types of projects on an as-needed basis:

- Infrastructure Improvements
- Drainage Improvements
- Park Lighting Improvements
- Annual ADA Curb Ramps
- Annual Sidewalk Rehabilitation Project
- Street Improvements

B. Public Facility Improvements

Crown Valley Community Park serves as the center for the City's recreational programs and activities. It attracts over 240,000 people annually for programs scheduled by the Parks and Recreation Department. It offers a variety of amenities, including a 25 yard pool, outdoor amphitheater, Niguel Botanical Preserve, South Coast YMCA, various athletic facilities and facility rentals. Over one-third of Laguna Niguel is designated as open space. This significant amount of open space is one of the key features defining the character and urban form of the City. The City has two community parks, 23 neighborhood parks, three mini-parks, one dog park, two county regional parks, two small county parks and the new Laguna Niguel Skate and Soccer Park.

At this time, the following list of projects facilities are considered to be in need of improvement and may be considered by the City for CDBG funding over the next five years:

- Gateway Area Improvements
- General Facility Improvements

C. Public/Community Services

Providing community services is an essential part of the City's community development strategy. CDBG and non-CDBG funds will continue to be budgeted for programs addressing community services, which may include:

- Youth Services
- Senior Services
- Disabled Services
- Homeless and At-risk Services
- Victims of Domestic Violence Services
- General Public Services
- Fair Housing Services

D. Accessibility Needs

Persons who are physically disabled often have accessibility needs. The Americans with Disabilities Act (ADA) went into effect in January 1992 and provided comprehensive civil rights protection to persons with disabilities in the areas of public accommodation, employment, state and local government services, and telecommunications. The design, implementation, and maintenance of all park facilities must comply with ADA. Persons of all abilities must have the opportunity to participate in recreational activities.

The City will continue to work toward compliance with ADA. CDBG funds will continue to be budgeted for pedestrian ramps and toward upgrading of playground equipment, parks facilities, community parks, and other areas where accessibility improvements are identified.

E. Economic Development

Results of the survey indicate that residents rated the importance of economic development activities as Medium/High. Job Creation and retention along with Employment Training, start up business assistance, small business loans, facade improvements, business mentoring and commercial industrial rehabilitation all received rankings of over 2.0.

Fifty percent of residents in Laguna Niguel are employed in managerial/professional positions and another 31 percent in sales/office positions. According to the 2000 Census, there were a total of 469 families and 2,503 individuals who were below the poverty level in 1999. There is a need for a greater diversity of jobs and in general, the community has identified the need for job creations/retention and employment training.

In May 1999, the City Council adopted the Laguna Niguel Gateway Specific Plan to establish new land use designations and development standards in order to create a vibrant urban village comprised of retail, restaurant, entertainment, hotel, office and transit oriented uses. The Laguna Niguel Gateway is a comprehensive plan to create attractive and exciting new development opportunities for an approximate 300-acre area located along the Interstate 5 Freeway and the San Joaquin Hills Transportation Corridor (State Route 73) in the City of Laguna Niguel. The City may consider the use of CDBG funds for economic development activities in the next five years; however no specific programs or activities have been designed at this time.

Currently, there are 23 commercial centers in the City. One of the key benefits of the expansion of commercial opportunities in Laguna Niguel is the creation and enhancement of job opportunities for area residents, particularly if they're high paying jobs. With the creation of jobs, the need for job training resources arises. The City currently coordinates with the Chamber of Commerce, the County, the California Employment Development Department, educational institutions, the California Trade Commission for referral to various employment training programs. It is the City's goal to provide a variety of economic development activities that create and retain jobs for low- and moderate-income households. Activities that may receive funding during Consolidated Plan period may include: micro-enterprise assistance; job training services; exterior facade improvements to buildings in need of improvement; and technical assistance.

XI. HOUSING & COMMUNITY DEVELOPMENT STRATEGIC PLAN

The Five-Year Strategic Plan is the most important component of the Consolidated Plan and describes the following: 1) Resources available for housing and community development activities; 2) Priorities for assisting households; 3) Strategies and activities to assist those households in need; 4) Specific objectives identifying proposed accomplishments.

A. Resources Available

The City of Laguna Niguel has access to a number of federal, state, and local resources to achieve its housing and community development goals. These include:

- Community Development Block Grant (CDBG)
- Section 108 Loan
- State HOME funds
- HUD Section 8 Rental Assistance
- State Transportation funds
- California Housing Finance Agency (CHFA)
- General funds
- Various public and private grants
- Section 8 Rental Assistance (Housing Choice Vouchers)
- Orange County Supportive Housing Grants
- Gas Tax Fund
- TEA-21 Fund

The Strategic Plan focuses on activities to be funded with CDBG funds. Where appropriate, the use of other funding sources to address identified housing and community development needs are discussed to provide a comprehensive picture of the City's overall housing and development strategy. The City's goal for the CDBG funds is to leverage federal, state, and local funds to maximize the number of households that can be assisted. Community Development programs are funded with general funds and CDBG. In addition, the Senior Services transportation program leverages an OCTA grant and the CDBG is the 20 percent matching portion. Additional community development efforts will use leveraged funding as follows:

▪ General Funds	\$2,000,000
▪ Article 4/Senior Transportation Grant	\$46,533
▪ Caltrans Community Based Transportation Planning Grant	\$185,000
▪ State Recreational Trails Program Grant	\$560,000
▪ State COPS Grant	\$100,000

B. Housing and Community Development Priorities

In establishing five-year priorities, the City has considered input from various sources including: the Community Development Needs Assessment Survey, demographic and empirical data analysis, interviews with staff and service providers, and direct input by residents and stakeholders during public meetings. The City has also considered the categories of low- and moderate-income households most in need of housing and community development assistance; activities that will best meet the needs of those identified households; consistency with other related City goals and policies; and the limited availability of funding. As such the following priorities have been established for the FY 2010-2015 Consolidated Plan:

- **Priority 1: Affordable Housing:** Promote, preserve, and assist in the development of affordable housing for low- and moderate-income residents, special needs groups, those at-risk of homelessness, and disproportionately impacted residents.
- **Priority 2: Infrastructure and Facilities:** Improve and expand infrastructure and facilities that benefit low- and moderate-income neighborhoods and residents.
- **Priority 3: Public Services:** Provide and improve access to public services for low- and moderate-income persons and those with special needs.
- **Priority 4: Economic Development:** Provide for the economic development needs of low- and moderate- income persons and neighborhood target areas.
- **Priority 5: Administration and Planning:** Provide for administration and planning activities to develop housing and community development strategies and programs needed to carry out actions to address identified needs in the Consolidated Plan.

In addition, the following priority levels were established during the Consolidated Plan Process:

- **High Priority:** Activities to address this need will be funded by the City during the five-year period.
- **Medium Priority:** If funds are available, activities to address this need may be funded by the City during the five-year period. Also, the City may take other actions to help this group locate other sources of funds.
- **Low Priority:** The City will not directly fund activities to address this need during the five-year period, but other entities' application for federal assistance might be supported and found to be consistent with this Plan.
- **No Such Need:** The City finds there is no need or that this need is already substantially addressed. The City will not support other entities applications for federal assistance for activities where no such need has been identified.

The City of Laguna Niguel has also incorporated performance measure objectives/outcomes for activities in accordance with the Federal Register Notice dated March 7, 2006:

General Objective Categories

Activities will meet one of the following:

- Decent Housing (DH)
- A Suitable Living Environment (SL)
- Economic Opportunity (EO)

General Outcome Categories

Activities will meet one of the following:

- Availability/Accessibility (1)
- Affordability (2)
- Sustainability (3)

1. Housing Needs (Provision of Affordable Housing)

The quality and affordability of housing have been identified as important needs. As the Needs Assessment indicated, a significant number of households are overpaying for housing, with the problem being most severe for lower income renter-households. Table 2A summarizes the housing needs for Laguna Niguel as reported by the 2004 CHAS data.

**Table 2A
Priority Needs Summary Table - Laguna Niguel**

PRIORITY HOUSING NEEDS (households)		Priority Need Level High, Medium, Low		Unmet Need	Goals
Renter	Small Related	0-30%	High	207	15
		31-50%	High	233	15
		51-80%	High	508	25
	Large Related	0-30%	High	37	5
		31-50%	High	43	5
		51-80%	High	138	10
	Elderly	0-30%	High	50	5
		31-50%	High	50	5
		51-80%	High	78	5
	All Other	0-30%	High	185	10
		31-50%	High	194	10
		51-80%	High	322	20
Owner	0-30%	High	442	20	
	31-50%	High	427	20	
	51-80%	High	1,028	50	
Special Needs		0-80%	High	-	100
Total Goals					320
Total 215 Goals					110
Total 215 Renter Goals					70
Total 215 Owner Goals					40

***Sec. 215. Qualification as affordable housing:** Housing that is for rental shall qualify as affordable housing only if the housing--bears rents not greater than the lesser of the existing fair market rent for comparable units in the area as established by the Secretary under section 1437f of this title, or a rent that does not exceed 30 percent of the adjusted income of a family whose income equals 65 percent of the median income for the area, as determined by the Secretary, with adjustment for number of bedrooms in the unit has not less than 20 percent of the units occupied by very low-income families who pay as a contribution toward rent (excluding any Federal or State rental subsidy provided on behalf of the family) not more than 30 percent of the family's monthly adjusted income as determined by the Secretary, or occupied by very low-income families and bearing rents not greater than the gross rent for rent-restricted residential units as determined under section 42(g)(2) of title 26; Housing that is for homeownership shall qualify as affordable housing under this subchapter only if the housing-- has an initial purchase price that does not exceed 95 percent of the median purchase price for the area, as determined by the Secretary with such adjustments for differences in structure, including whether the housing is single-family or multifamily, and for new and old housing as the Secretary determines to be appropriate; is the principal residence of an owner whose family qualifies as a low-income family-- is subject to resale restrictions that are established by the participating jurisdiction and determined by the Secretary to be appropriate to--allow for subsequent purchase of the property only by persons who meet the qualifications specified under paragraph (2), at a price which will-- provide the owner with a fair return on investment, including any improvements, and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers; or recapture the investment provided under this subchapter in order to assist other persons in accordance with the requirements of this subchapter, except where there are no net proceeds or where the net proceeds are insufficient to repay the full amount of the assistance³¹.

³¹ <http://www.hud.gov/offices/cpd/affordablehousing/lawsandregs/laws/home/suba/sec215.cfm>

Five-Year Priority: Housing activities that benefit low- and moderate-income households will receive a High priority during the FY 2010-2015 Consolidated Plan period. The intended outcomes are the provision of Decent Housing (DH) and expansion of Availability/Accessibility (1) and Affordability (2).

Implementing Programs: The following are programs implemented by the City and County to assist low- and moderate- income renter- and owner- households in the City of Laguna Niguel

1. **Fair Housing (DH-2):** The City will continue to allocate funds for the provision of fair housing services, which will include: discrimination complaint intake and enforcement, landlord-tenant services, audit services, and education/outreach efforts.
2. **Section 8 Rental Assistance (DH-2):** Administered by the Orange County Housing Authority (OCHA), the Section 8 rental assistance program extends rental subsidies to low-income (50 percent MFI) families and elderly who spend more than 50 percent of their income on rent, live in substandard housing, or have been displaced. The subsidy represents the difference between 30 percent of the monthly income and the allowable rent determined by the Section 8 program. Most Section 8 subsidies are issued in the form of vouchers which permit tenants to locate their own housing.
3. **Preservation of At-Risk Units (DH-2):** The City will continue to explore ways to preserve the existing affordable housing units that are at-risk of conversion during the five-year planning period.

Overall Housing Objectives:	
Priority Need:	Priority 1: Affordable Housing (High)
Five-Year Goals /Objectives:	Fair Housing: 500 households (100 annually) Section 8 Rental Assistance: 500 households (100 annually) Preservation of At-Risk Units: 256 housing units
Performance Indicators:	Decent Housing - Availability/accessibility (DH-1) Decent Housing - Affordability (DH-2)
Performance Measure:	Increased proportion of low- and moderate- income households in Laguna Niguel with decent housing opportunities
Sources of Funds:	CDBG; County HOME funds; Section 8 funds; others as available
Geographic Distribution:	All housing programs are offered for the benefit of low- and moderate-income persons/households on a communitywide basis.

2. Homeless Needs

While both the 2009 Orange County Census indicated the City has no known chronic homeless population, the City recognizes that homelessness is a regional issue and assists in addressing the service and facility gaps existing in the regional continuum of care for the homeless. The City of Laguna Niguel participates in the County Continuum of Care system and provides assistance to agencies serving the South Orange County area. Furthermore, the City recognizes that extremely low-income households are at risk of becoming homeless due to the high cost of housing in the City and in the South County area.

According to the County's Homeless Census, there are approximately 3 homeless people in Laguna Niguel. Table 1A summarizes the homeless needs in the County. Table 1C illustrates the homeless objectives for the City of Laguna Niguel.

**Table 1A
Continuum of Care: Housing Gap Analysis Chart
(Based on Orange County Estimates)**

		Needs	Current Inventory	Unmet Need/Gap	Relative Priority
Individuals					
Example	Emergency Shelter	115	89	26	M
Beds	Emergency Shelter	2,113	774	1,339	High
	Transitional Housing	0	539	0	High
	Permanent Supportive Housing	3,783	105	3,678	High
	Total	5,896	1,418	4,478	High
Persons in Families with Children					
Beds	Emergency Shelter	188	188	0	High
	Transitional Housing	1,189	1,108	81	High
	Permanent Supportive Housing	0	0	0	High
	Total	1,377	1,296	81	High

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Example:	75 (A)	125 (A)	105 (N)	305
1. Homeless Individuals	774	539	5,643	6,956
2. Homeless Families with Children			27	27
2a. Persons in Homeless Families with Children	188	1,108	81	1,377
Total (lines 1 + 2a)	962	1,647	5,724	8,333
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
1. Chronically Homeless	205		3,578	3,783
2. Seriously Mentally Ill	488			
3. Chronic Substance Abuse	392			
4. Veterans	178			
5. Persons with HIV/AIDS	7			
6. Victims of Domestic Violence	175			
7. Youth	125			

Table 1C
Summary of Specific Homeless/Special Needs Objectives
(Table 1A/1B Continuation Sheet)

Objective #	Specific Objectives	Performance Measure	Expected Units	Outcome/Objective
Homeless Objectives				
1	Participation in the Orange County Continuum of Care	# of homeless people served	30 Homeless People (Cumulative for all service providers) 250 People with Special Needs (Cumulative for all service providers)	SL-1
2	Laura's House	# of domestic violence victims served		SL-1
3	South County Outreach	# of homeless people served		SL-1
4	Women's Transitional Living Center	# of abused and neglected children served		SL-1

Five-Year Priority: The FY 2010-2015 Consolidated Plan establishes a Medium priority for homeless needs in Laguna Niguel. The City will continue its efforts in the prevention of homelessness by supporting the County and its outreach programs, supporting the operation of homeless shelters through CDBG funding, providing CDBG funding for homeless support services, and providing referrals to public assistance programs offered by the County. The intended outcomes are the provision of a Suitable Living Environment (SL) and expansion of Availability/Accessibility (1).

Implementing Programs:

- 1. Participation in the County Continuum of Care (SL-1):** The City will participate in regional efforts to address the needs for homeless services and facilities and support prevention of homelessness by coordinating with the County and its outreach programs.
- 2. Families Forward:** Provides a homeless prevention program designed to shift income eligible families residing in South Orange County from financial crisis to self-sufficiency.
- 3. Laura's House:** Laura's House assists victims of domestic violence with services, including shelter, 24-hour crisis intervention and referral, counseling and legal services, clothing and food, support groups, and other emergency services.
- 4. South County Outreach (formerly Saddleback Community Outreach):** Provides comprehensive social services to low-income residents, the homeless and potentially homeless individuals and families in South Orange County. Services include rental assistance, transitional housing, utility payment assistance, food distribution and transportation/ relocation/medical assistance.
- 5. Women's Transitional Living Center:** Provides shelter and supportive services program designed to help victims of abuse overcome dependence [on abusers, substances, and/or government welfare].

In addition the City will provide the following services:

- **Reference and Referral Services:** The City will provide an inventory of homeless services and facilities along with telephone numbers and agency contacts to City staff interface with the public and offer referrals to individuals seeking assistance. The City will coordinate closely with the County Sheriff's Department to ensure homeless persons and persons threatened with homelessness are referred to shelters and social service agencies.
- **Sites for Homeless Transitional Housing and Emergency Shelters:** The City will continue implementing its Zoning Ordinance, which allows for emergency shelters and

transitional housing, with or without discretionary approval in specified non-residential zones.

- **Homeless Facilities and Supportive Services:** The City assists in addressing the gaps identified in the Orange County Continuum of Care for the Homeless. Annually, the City uses 15 percent of the CDBG allocation to provide public and supportive services for the homeless, low and moderate income residents, as well as those with special needs. Homeless supportive services may include emergency rent relief and utility subsidies and emergency food distribution.

Overall Homeless Objectives	
Priority Need	Priority 3: Provide Needed Community Services (High)
Five-Year Goals/Objectives:	Assist homeless 250 persons (50 annually)
Performance Indicators	Suitable Living Environment (Availability/accessibility)
Performance Measure:	Homeless persons
Sources of Funds:	CDBG; HOME; County funds; among others
Geographic Distribution:	Homeless services are available to persons in need communitywide.

3. Public Facility and Infrastructure Improvement Needs

The City of Laguna Niguel anticipates improving a variety of public improvements during the FY 2010-2015 Consolidated Plan. Table 2B summarizes the community needs and general priority for funding.

**Table 2B
Community Development Needs**

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level High, Medium, Low, No Such Need	Dollars to Address Unmet Priority Need	Goals
PUBLIC FACILITY NEEDS (projects)	Medium	\$0	Zero facilities
Senior Centers	Medium	\$0	
Handicapped Centers	Medium	\$0	
Homeless Facilities	Low	\$0	
Youth Centers	Medium	\$0	
Child Care Centers	Medium	\$0	
Health Facilities	Medium	\$0	
Neighborhood Facilities	Medium	\$0	
Parks and/or Recreation Facilities	Medium	\$0	
Parking Facilities	Low	\$0	
Non-Residential Historic Preservation	Low	\$0	
Other Public Facility Needs	Low	\$0	
INFRASTRUCTURE (projects)	Medium	\$28,320,000	
Water/Sewer Improvements	Medium	\$0	
Street Improvements	Medium	\$28,000,000	
Sidewalks	Medium	\$320,000	
Solid Waste Disposal Improvements	Low	\$0	
Flood Drain Improvements	Medium	\$350,00	
Other Infrastructure Needs	Medium	\$0	Youth: 100 (25 annually)
PUBLIC SERVICE NEEDS (people)	High	\$190,000	
Senior Services	Medium	\$25,000	
Handicapped Services	Medium	\$0	

**Table 2B
Community Development Needs**

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level High, Medium, Low, No Such Need	Dollars to Address Unmet Priority Need	Goals
Youth Services	High	\$25,000	<i>Seniors: 500 (100 annually)</i> <i>Special Needs: 500 (100 annually)</i> <i>General: 250 (50 annually)</i>
Child Care Services	Medium	\$80,000	
Transportation Services	Medium	\$55,000	
Substance Abuse Services	Medium	\$0	
Employment Training	Medium	\$0	
Health Services	Medium	\$0	
Lead Hazard Screening	Low	\$0	
Crime Awareness	Medium	\$0	
Other Public Service Needs	Medium	\$5,000	
ECONOMIC DEVELOPMENT	High	\$30,000	
ED Assistance to For-Profits (businesses)	No Such Need	\$0	
ED Technical Assistance (businesses)	No Such Need	\$0	
Micro-Enterprise Assistance (businesses)	Medium	\$5,000	
Rehab; Publicly- or Privately-Owned Commercial/Industrial (projects)	Medium	\$5,000	
C/I* Infrastructure Development (projects)	Medium	\$5,000	
Other C/I* Improvements (projects)	Medium	\$15,000	
PLANNING	High	\$50,000	N/A
Planning	High	\$50,000	
TOTAL ESTIMATED DOLLARS NEEDED:		\$28,590,000	

*Commercial or Industrial Improvements by Grantee or Non-profit

Five-Year Objective: The FY 2010-2015 Consolidated Plan establishes a High priority for public facility needs. The intended outcomes are the provision of a Suitable Living Environment (SL) and Availability/Accessibility (1).

Implementing Programs:

- 1. Infrastructure Improvements-** This program provides needed infrastructure improvements in the low-and moderate-income areas, including storm drains, catch basins, curbs, gutters, and streets. Funding for this project will be offset by the General Fund, previous year CDBG funds, and other local resources.
- 2. Gateway Area-** This project involves improvements in the Gateway Area.

Overall Public Facility and Infrastructure Objectives:	
Priority Need	Priority 2: Infrastructure and Community Facilities (High)
Five-Year Goals/Objectives:	5 Infrastructure Improvement Projects
Performance Indicators	Suitable Living Environment (Availability/accessibility)
Performance Measure:	Improved facilities in target areas
Sources of Funds:	CDBG; County funds; among others
Geographic Distribution:	Public improvements occur in the low- and moderate- income census tracts and block groups of primarily residential neighborhoods for the benefit of those residents.

4. Public Services Needs

Five-Year Priority: The FY 2010-2015 Consolidated Plan identifies a High priority for most public service categories. The intended outcomes are the provision of a Suitable Living Environment (SL) and Availability/Accessibility (1). Table 1B summarizes the special needs populations and general priority for funding.

**Table 1B
Special Needs (Non-Homeless) Populations - Laguna Niguel**

SPECIAL NEEDS SUBPOPULATIONS	Priority Need Level High, Medium, Low, No Such Need	Unmet Need	Dollars to Address Unmet Need	Goals
Large Households	Medium	2,209 households	\$20,000	300 people
Single-Parents	Medium	1,667 households	\$20,000	200 people
Disabled	Medium	1,849 households	\$20,000	200 people
Elderly/ Frail Elderly	High	5,495 people/3,157 people	\$40,000	500 people
Victims of Domestic Violence	Medium	345 people	\$30,000	300 people
Persons w/ Substance Abuse	Medium	4,219 to 4,822 men/ 1,905 women	\$40,000	500 men/ 200 women
Foster Youth	Medium	12 people	\$5,000	10 people
Persons w/HIV/AIDS	Medium	102 people	\$5,000	10 people
Homeless	Medium	361 people	\$30,000	30 people
TOTAL		15,826 to 16,429 people	\$210,000	2,250 people

Implementing Programs: Public services provided with CDBG funds (capped at 15% of the annual grant) provided by the City of Laguna Niguel include:

- Youth Services:** Provides services for low- and moderate-income youth. Various public service agencies will be funded annually under this program on a competitive basis through application review and approval.
- Senior Services:** Provides services for low- and moderate-income seniors. Various public service agencies will be funded annually under this program on a competitive basis through application review and approval.
- Disabled Services Program:** Provides services for persons with disabilities. Various public service agencies will be funded annually under this program on a competitive basis through application review and approval.
- General Public Services Program:** Provides general public services to low and moderate-income residents, including but not limited to legal assistance, literacy programs, substance abuse services, and employment training and placement, among others. Various public service agencies will be funded annually under this program on a competitive basis through application review and approval.

Overall Public Service Objectives:	
Priority Need	Priority 3: Public Services (High)
Five-Year Goals/Objectives:	1,350 people cumulative for all services
Performance Indicators	Suitable Living Environment (Availability/accessibility)
Performance Measure:	As a proportion of people with special needs in the City
Sources of Funds:	CDBG; HOME; County funds; among others
Geographic Distribution:	Public services are available to income qualified persons in need communitywide

5. Economic Development Needs

Economic Development activities are designed to attract consumers and business, eliminate slum and blight characteristics, and rehabilitate existing commercial buildings.

Five-Year Priority: Economic development needs were identified by residents, businesses, and community groups in the Community Development Needs Survey as a High priority. Specifically, job creation received the highest ranking in the survey the City of Laguna Niguel. The intended outcomes are the provision of Economic Opportunity (EO) and Availability/Accessibility (1).

Implementing Programs:

- 1. Economic Development Department:** The City provides a variety of economic development activities to attract businesses and create jobs.

Overall Economic Development Objectives:	
Priority Need	Priority 4: Economic Development (Medium)
Five-Year Goals/Objectives:	5 jobs (1 annually)
Performance Indicators	Economic Opportunity (Availability/accessibility)
Performance Measure:	Number of jobs made available to low and moderate- income persons either through creation or retention
Sources of Funds:	CDBG; Economic Development Initiatives; Tax Increment; among others
Geographic Distribution:	Economic development and commercial rehabilitation efforts will be focused in the low to moderate- income target areas.

6. Administration and Planning Needs

CDBG program funds are used to cover costs for salaries, services, supplies, and general overhead. The CDBG program for Laguna Niguel is delivered by the Community Development Department.

Overall Administration Objectives:	
Priority Need	Priority 5: Administration and Planning (High)
Five-Year Goals and Objectives:	N/A
Performance Indicators	N/A
Performance Measure:	Compliance with CDBG regulations
Sources of Funds:	CDBG
Geographic Distribution:	Communitywide

C. Summary of Five-Year Objectives

Table 2C below summarizes the specific objectives for homeless/special needs populations, and the specific housing and community development objectives in this Consolidated Plan. These objectives are established on the assumption that a steady stream of funding is available from HUD. Should funding levels be reduced in the future, the ability of the City to achieve these objectives may be significantly compromised.

Table 2C
Summary of Specific Housing/Community Development Objectives
(Table 2A/2B Continuation Sheet) - Laguna Niguel

Objective #	Specific Objectives	Performance Measure	Expected Units	Actual Units	Outcome / Objective
	Rental Housing Objectives				
	Section 8 Vouchers	# of households assisted	560		DH-2
	Owner Housing Objectives				
	Fair Housing Services	# of people assisted	705		DH-1
	Mortgage Credit Certificates	# of households assisted	10		
	Community Development Objectives				
	N/A				
	Infrastructure Objectives				
	Street Improvements	# of facilities # of people	1 1,567		SL-1
	Public Facilities Objectives				
	N/A				
	Public Services Objectives				
	Youth Services	# of people assisted	100		SL-1
	Senior Services	# of people assisted	500		SL-1
	Special Needs Services	# of people assisted	500		SL-1
	General Public Services	# of people assisted	250		SL-1
	Economic Development Objectives				
	Private funds and development	# of jobs created/ businesses assisted	5 jobs		EO-1

HUD Table 3A: Summary of Specific Annual Objectives

Obj #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	Outcome/Objective*
Rental Housing Objectives						
Priority 1	Section 8 Rental Assistance	County	Households	112		DH-2
Owner Housing Objectives						
Priority 1	Mortgage Credit Certificates	County	Households	2		DH-2
Homeless Objectives						
Priority 3	Families Forward	CDBG	People	390		SL-1
Priority 3	Laura's House	CDBG	People	130		SL-1
Priority 3	South County Outreach	CDBG	People	730		SL-1
Special Needs Objectives						
Priority 3	See Public Service and Homeless Objectives					
Community Development Objectives						
Priority 1-5	See Infrastructure Objectives					
Infrastructure Objectives						
Priority 2	Street Improvement Project	CDBG	People	17,797		SL-1
Public Facilities Objectives						
Priority 2	See Infrastructure Objectives					
Public Services Objectives						
Priority 3 and 5	2-1-1 Orange County*	CDBG	People	1,300		SL-1
Priority 3	Age Well Senior Services	CDBG	People	26		SL-1
Priority 1, 3, and 5	Fair Housing Services*	CDBG	People	120		SL-1
Priority 3	South Coast YMCA	CDBG	People	115		SL-1
Economic Development Objectives						
Priority 4	N/A	N/A	N/A	N/A	N/A	E-1
Other Objectives						
Priority 5	CDBG Administration	CDBG	N/A	N/A	N/A	N/A

Appendix A
Citizen Participation Plan

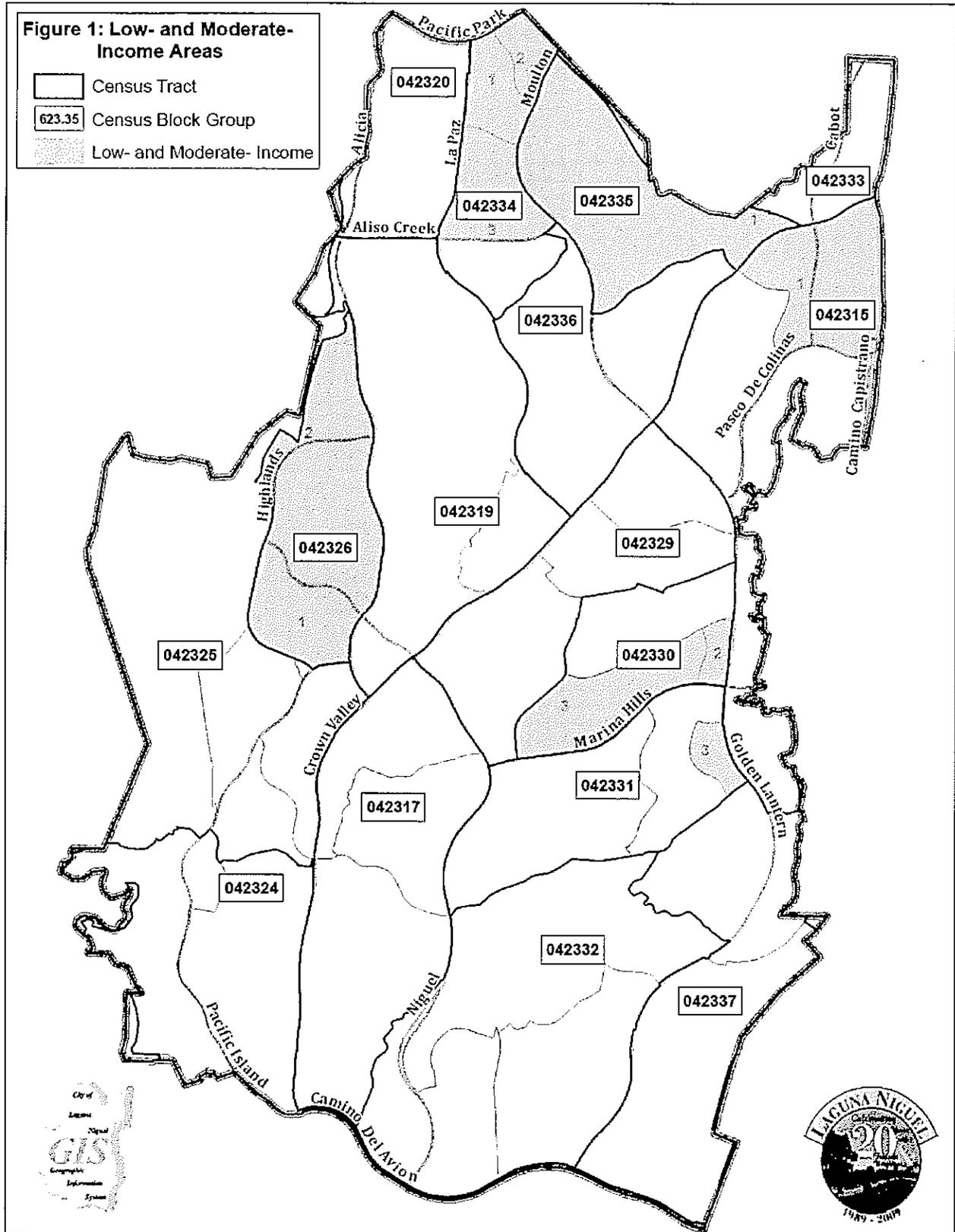
- Extremely Low-Income: 0-30 percent of the County Median family income (MFI) adjusted for household size
- Low-Income: 31-50 percent of the County MFI adjusted for household size
- Moderate-Income: 51-80 percent of the County MFI adjusted for household size

Limited Clientele (LMC) - a group of persons, of which at least 51 percent must be low- and moderate-income. This can be achieved by meeting one of the following criteria:

- Serving at least 51 percent LMI, as evidenced by documentation and data concerning beneficiary family size and income;
- Having income-eligibility requirements that limit the service to persons meeting the LMI income requirement, as evidenced by the administering agency's procedures, intake/application forms and other sources of documentation;
- Serving a group primarily presumed to be LMI such as abused children, battered spouses, elderly persons, severely disabled adults, homeless persons, illiterate adults, persons living with AIDS, and migrant farm workers; or
- Being of such a nature and in a location that it may be concluded that the activity's clientele are LMI. Public facilities such as homeless shelters or group homes for persons with special needs are just two of the examples of public facilities that may qualify under the Limited Clientele criteria. The populations served by these facilities are populations that are presumed to be LMI persons or families. In addition, some groups are presumed to be low- and moderate-income, these groups include:
 - Abused Children (Extremely low-income)
 - Battered Spouses (Low-income)
 - Severely Disabled adults (Low-income)
 - Homeless Persons (Extremely low-income)
 - Illiterate Adults (Low-income)
 - Persons with AIDS (Low-income)
 - Migrant Farm Workers (Low-income)
 - Elderly [If assistance is to acquire, construct, convert, and/or rehabilitate a senior center or to pay-for-providing-center - based senior services, report the beneficiaries as (moderate-income). If assistance is for other services (not center-based), report the elderly beneficiaries as (low-income). If an activity serves a combination of these groups, identify the number in each group and report those numbers under the appropriate income levels.]

Low- and Moderate-Income Neighborhood/Area (LMA) - Generally defined as a census tract(s) or block group in which a minimum of 51 percent of the residents have an income not exceeding 80 percent of the County median family income (MFI). However, Laguna Niguel qualifies as an "exception" jurisdiction, meaning HUD has established a reduced percentage threshold for income qualifying neighborhoods. This threshold has been set at 25.7 percent, as of HUD's list from 2009 (based on 2000 census data for the City)¹. As the 2010 Census data is released, HUD will establish new thresholds for the City. The City's Action Plans will identify low- and moderate-income areas. Figure 1 below illustrates the City's low- and moderate-income areas, as of 2009.

¹ <http://www.hud.gov/offices/cpd/systems/census/lowmod/exception.cfm#exception>



Slum or Blighted Area - An area which meets the definition of a slum, blighted, deteriorated or deteriorating area under State or local law typically identified as Redevelopment Project Areas, or where there is a substantial number of deteriorating or dilapidated buildings or improvements throughout the area.

III. Citizen Involvement

A. Citizen Participation Plan (CPP)

The City of Laguna Niguel recognizes that Community Development Block Grant (CDBG) funds are tax money returned to the City to be used primarily to benefit extremely low-, low-, and moderate-income persons. City staff and officials are stewards of this public money and will openly discuss all records, except those confidential records protecting a household's privacy. The City presents the following as its policy defining its Citizen Participation Plan (CPP), in accordance with 24 CFR Parts 91, et al.

The Citizen Participation Plan seeks to involve the participation of citizens of Laguna Niguel and social service agencies in the development and adoption of the Consolidated Plan, the Action Plan, any substantial amendments, and the Consolidated Annual Performance Evaluation Report. In addition, efforts will be made to focus on the involvement of low- and moderate-income persons, those persons living in slum and blighted areas, persons living in low- and moderate-income areas and persons living in areas where CDBG funds are proposed to be used. The Citizen Participation Plan (CPP) consists of a number of elements designed to foster community involvement as specified in each section of the Plan.

Pursuant to HUD regulations, the City will conduct a minimum of two hearings/meetings annually at different stages in the program year. The City will conduct these public hearings/meetings at locations and at times convenient to the public, especially for those persons affected by program resources and the locations will be equipped to accommodate persons with physical disabilities. All public hearings/meetings will be conducted at City Hall, City Council Chambers, 27841 La Paz Road, Laguna Niguel. Spanish translation is available at all public hearings/meetings if requested in advance. It is the intention of the City of Laguna Niguel to comply with the Americans with Disabilities Act (ADA) in all respects. If an attendee or participant at a public meeting needs special assistance beyond what is normally provided, the City of Laguna Niguel will attempt to accommodate those with disabilities in every reasonable manner. The City Clerk must be notified at least 48 hours prior to the public hearing/meeting.

1. Adoption of the Citizen Participation Plan

Prior to the adoption of the Citizen Participation Plan, implementation of the following public comment, review, and adoption procedures will ensure that all citizens have a chance to participate in development of the Plan.

The City will notice the 30-day public review period and public hearing/meeting on the Citizen Participation Plan in the Laguna Niguel News. The notice will be printed in this newspaper a minimum of 10 days prior to the public hearing/meeting date.

The Citizen Participation Plan will be available for public review at the following locations:

- City Clerk's Office
- Community Development Department
- Crown Valley Library
- Sea Country Senior and Community Center
- The City's Website

Upon request, the Plan will be made accessible to any person with disabilities. The City will provide a reasonable number of free copies of the CPP to citizens and groups that request copies.

Comments or views of citizens received in writing during the public review period or orally at the public hearing/meeting will be considered by the Laguna Niguel City Council.

The Draft Plan will be adopted upon a majority vote of the Laguna Niguel City Council at a designated and publicly noticed City Council meeting.

After adoption of the Plan, a Final Plan will be prepared. The Final Citizen Participation Plan will include a summary of public comments and a summary of any comments not accepted, including the reasons for not accepting the comments.

2. Amendment of the Citizen Participation Plan

The City will amend its approved Citizen Participation Plan whenever a change in the public participation process, as outlined in this plan, is proposed.

An amendment to the approved Citizen Participation Plan will follow the same guidelines as the adoption of the CPP regarding public comment, review, and approval as listed above.

B. Consolidated Plan

The Consolidated Plan consists of three parts: the housing and community development needs assessment, housing and community development strategic plan, and an action plan. The needs assessment and strategic plan are updated every five years whereas the action plan is updated annually to reflect the annual CDBG funding allocation. The Consolidated Plan is due 45 days prior to the start of a program year.

The Staff Working Group, Ad Hoc Council Committee, and City Council are involved in developing the Consolidated Plan. The responsibilities of these groups are:

Staff Working Group - A working group comprised of representatives from the various City departments, including Community Development, Public Works, Recreation and Administrative Services, Police and the City Manager's Office, will perform in an advisory manner to the City Council concerning planning, implementing and assessing CDBG programs/activities related to capital expenditures. This is accomplished through the following tasks:

- Information dissemination during the CDBG application process, and other HUD application processes as applicable;

- Collection of citizen input concerning neighborhood/community needs (via the City's annual Report Card survey pertaining to resident satisfaction, website comment/complaint intake, and via email);
- Preparation of project recommendations for the City Council's review and final approval; and
- Review of project/program progress.

Ad Hoc Council Committee - An Ad Hoc Council Committee consisting of two members of the City Council was established to advise the City Council concerning planning, implementing and assessing the CDBG programs/activities related to public service program allocations. The Ad Hoc Committee reviews all public service grant applications for funding, and in consultation with staff, will recommend funding priorities to the City Council.

City Council - The City Council holds public hearings/meetings and carries out the procedures established in the Citizen Participation Plan. The City Council ultimately makes the final determination about the priority of various community needs that will guide the Council when annually allocating CDBG funds in the Action Plan.

1. Development of the Consolidated Plan

The City of Laguna Niguel will implement the following strategies to solicit meaningful community input in preparation of the Consolidated Plan. Specifically, the City will:

- Consult public agencies including City staff, adjacent local governments, County of Orange, Housing Authority of the Orange County, and state and local health agencies
- Consult private nonprofit agencies, including:
 - Social services for low- and moderate-income persons and persons with special needs, such as: children, elderly, disabled, homeless, persons with AIDS, victims of domestic violence, persons with drug/alcohol abuses.
 - Economic Development Interests

Each year, the City will:

- Publish a Notice of Funding Availability (NOFA) and send notice to cooperating departments and non-profit agencies advising them that the planning cycle has begun for CDBG funds, and that the City is accepting project proposals. Interested parties may add their email address to the CDBG News ListServ on the City's website.
- Conduct an eligibility analysis on all project proposals, whether submitted by persons or groups in the City, and review the eligible proposals for service provider grants with the Ad-Hoc Council Committee for funding consideration.

Publish a notice announcing the 30-day public comment period and public hearings/meeting on the Draft Consolidated Plan and the One-Year Action Plan. The notice will be published in the Laguna Niguel News and will include a summary of the Draft Consolidated Plan and Action Plan that describes the contents and purposes and a list of the locations where the Draft Plans may be examined. The notice will be published at least 10 days before the public hearing/meeting.

The Draft Consolidated Plan and Action Plan will be available for public review at the following locations:

- City Clerk's Office
- Community Development Department
- Crown Valley Library
- Sea Country Senior and Community Center
- The City's Website

Upon request, the Draft Consolidated Plan and Action Plan will be made accessible to any person with disabilities. The City will provide a reasonable number of free copies of the Draft Consolidated Plan and Action Plan to citizens and groups that request copies.

During the 30-day review period, the City Council will conduct a public hearing/meeting to receive comments on the Draft Consolidated Plan and Action Plan. Comments or views of citizens received in writing during the public review period or orally at the public hearing/meeting will be considered by the Laguna Niguel City Council.

2. Adoption of the Consolidated Plan

At the end of the 30-day review period, the City Council will consider adoption of the Draft Plans. The Draft Consolidated Plan and Action Plan will be adopted upon a majority vote of the Laguna Niguel City Council at a designated and publicly noticed City Council meeting, which is typically held at 7:00pm.

After adoption of the Plan, the Final Consolidated Plan and Action Plan will be submitted to HUD. The Final Plan will include a summary of public comments and a summary of any comments not accepted and the reasons for not accepting the comments.

3. Amendment of the Consolidated Plan

The City may amend the adopted five-year Strategic Plan and one-year Action Plan. The following outlines the criteria and procedures to be used when amending the Strategic Plan and Action Plan.

a. Substantial Amendment Criteria

In the Consolidated Plan, there are priority goals and each goal has several action items. An amendment would be considered substantial, if the City were to add, delete or modify a priority goal category currently in the adopted Plan. The addition, deletion or modification to a specific action item would not be considered a substantial change, when the change does not result in an addition or deletion of a priority goal. In the Consolidated Plan, most activities funded with CDBG funds have units of measure, such as the number of houses rehabilitated or the linear feet of curb and gutter constructed. These production projections in the Consolidated Plan are considered estimates and changes would not be considered, by themselves, substantial. The addition, deletion or modification of programs described in the Consolidated Plan will not necessarily be considered a substantial change, even if that change were considered substantial for the Annual Action Plan. The reason is that unlike the Annual Action Plan, the Consolidated Plan does not commit to specific programs and funding amounts. Instead the Consolidated Plan focuses on overall City needs and goals.

For the City's CDBG program, a change in the Annual Action Plan will be considered substantial whenever costs increase by \$25,000 or 25% of a project's budget, whichever is greater. Cost savings or the deletion of work items to keep a particular project within budget will not constitute a substantial change; if the purpose, scope, location or beneficiaries of the project remain essentially the same.

For example, the City proposes to pave five streets and install a drainage line as part of a street project. As a result of engineering considerations, the City drops one street and replaces that street with another street in the same neighborhood needing some curb and gutter replacement in addition to the street improvements. The project costs increases by 20% of the project. This would not be a substantial amendment, even though the scope has changed with the addition and deletion of a street and the addition of curb and gutter. In this instance, the purpose of the project has not changed substantially, although individual elements to accomplish the purpose have been modified.

Using the above scenario, an amendment would be required if the City were to drop three streets in lower income areas and the two remaining streets were in a higher income neighborhood which would not have qualified if the three dropped streets were not originally included. Besides being ineligible, this change would be substantial, not because part of the project was dropped, but because the beneficiaries have substantially changed.

The addition or deletion of an activity would also constitute a substantial change except in seven cases: 1) if the additional activity were on the Action Plan's back-up list approved by the City Council during budget hearings; 2) if the activity were being deleted due to delays and will be included in the following year's Annual Action Plan; 3) if the budget increase of the new activity does not exceed \$25,000 and does not result in an approved project being deleted or reduced in scope; 4) if the applicant requests that their activity be terminated; 5) if there are non-performance or eligibility issues requiring activity termination; 6) if project deletion or funding reductions are due to facility closure or bankruptcy; or 7) if the agency becomes disqualified or ineligible to receive funding or is unable to produce sufficient eligible billings in accordance with the provisions of the agreement. Funds from deleted activities or activities completed with a costs savings may be available for new activities during the current program year or for approved activities needing additional funds or may be carried over to the next program year for approved programs. These actions will be subject to the amendment process, where required.

Modifications to a project after completion of the final engineering work would not constitute a substantial change, if the purpose, scope, location or beneficiaries of the project remain essentially the same. Therefore, elements can be added to or deleted from a project; provided that, the change in the project cost does not otherwise trigger a substantial change. For example, as a result of the engineering work, a drainage line is unexpectedly needed to make the project work. To include that drainage line would not require a substantial amendment, because the project objective has remained the same; provided that, the cost has not increased by more than 25% of that project's budget or \$25,000, whichever is greater.

Five-Year Strategic Plan - The City will amend its approved five-year Strategic Plan whenever a decision is made to propose a substantial change in allocation priorities, or a substantial change in the method of distributing the funds. For the purpose of the five-year Strategic Plan, a substantial change will be determined according to the following criteria:

- A "Low Priority Need" in the Consolidated Plan for which the City will be allocating CDBG funds that constitutes a cumulative change equal to or in excess of 15 percent of the City's CDBG entitlement for a program year.
- A need which the City has originally determined as "No Such Need" in the Consolidated Plan, but will be allocating CDBG funds to address that need.

Changes in funding priority not amounting to more than 15 percent of a program year will not be considered a substantial change to the five-year Strategic Plan; no formal amendment to the Strategic Plan requiring public review and comment will be warranted.

One-Year Action Plan - The City will amend its approved Action Plan whenever one of the following decisions is made:

1. To carry out a project not previously described in the Action Plan;
2. To cancel a project previously described in the Action Plan;
3. To increase or decrease the amount to be expended on a particular project from the amount stated in the Action Plan by more than 20 percent/\$25,000 (whichever is greater); or
4. To substantially change the purpose, scope, location, or beneficiaries of a project.

Changes in funding for an existing project not amounting to more than 50 percent of the project's cost, will not be considered a substantial change to the one-year Action Plan; no formal amendment to the Action Plan requiring public review and comment will be warranted.

The CDBG regulations also allow the City to fund interim assistance activities. (Defined as activities that make limited improvements (e.g., repair of streets, sidewalks, or public buildings) intended solely to arrest further deterioration of physically deteriorated areas prior to making permanent improvements or alleviate emergency conditions threatening public health and safety, such as removal of tree limbs or other debris after a major storm.) Essentially these activities address emergency activities and for that reason are exempt from the citizen participation, public hearing, legal noticing processes and environmental assessment requirements. Even though these activities would be new mid-year projects, their inclusion would not require a substantial amendment to the Annual Action Plan.

b. Amendment Process

The following procedures will ensure that all citizens will have a chance to comment on the proposed amendment to the Consolidated Plan. Specifically, the City will:

- Publish a notice announcing the 30-day public comment period on the proposed amendment to the adopted five-year Strategic Plan and/or the one-year Action Plan. The notice will be published in the Laguna Niguel News and will include a summary of the amendment and where copies of the proposed amendment may be examined.

The proposed amendment will be available for public review at the following locations:

- City Clerk's Office
- Community Development Department
- Crown Valley Library
- Sea Country Senior and Community Center
- The City's Website

Upon request, the amendment will be made accessible to any person with disabilities. At the end of the 30-day review period, the City Council will consider adoption of the amendment upon a majority vote of the Laguna Niguel City Council at a designated and publicly noticed City Council meeting. Comments or views of citizens received in writing during the public review period or orally at Council meetings will be considered by the Laguna Niguel City Council.

C. Consolidated Annual Performance and Evaluation Report

The Consolidated Annual Performance and Evaluation Report (CAPER) details the accomplishments of the Consolidated Plan and the Action Plan. The CAPER is due 90 days after the close of a program year. The following procedures will ensure that all citizens will have a chance to comment on the CAPER:

- Publish a notice announcing the 15-day public comment period on the draft CAPER. The notice will be published in the Laguna Niguel News and will include a list of locations where the draft CAPER can be reviewed.

The draft CAPER will be available for public review at the following locations:

- City Clerk's Office
- Community Development Department
- Crown Valley Library
- Sea Country Senior and Community Center
- The City's Website

Upon request, the CAPER will be made accessible to any person with disabilities.

D. Analysis of Impediments to Fair Housing Choice (AI)

As an entitlement jurisdiction receiving federal funds, Laguna Niguel is required to sign a certification to affirmatively further fair housing and to undertake fair housing planning in its Consolidated Plan/Annual Action Plan. Fair Housing Planning consists of the following: (1) an Analysis of Impediments (AI) to fair housing choice; (2) actions to cover the effects of the identified impediments; and (3) maintenance of records to support the affirmatively furthering fair housing certification.

The Analysis of Impediments to Fair Housing Choice (AI) document referenced above is defined as a comprehensive review of a state's or entitlement jurisdiction's laws, regulations and administrative policies, procedures and practices. The AI involves an assessment of how these laws, regulations, policies and procedures affect the location, availability, and accessibility of housing, and how conditions, both private and public, affect fair housing choice.

Once the City completes the AI, it must report on its implementation by summarizing the impediments identified in the analysis and describing the actions taken to overcome the effects of the impediments identified through the analysis in its Consolidated Annual Performance and Evaluation Report (CAPER). Although AIs are not submitted or approved by HUD, each jurisdiction should maintain its AI and update the AI annually where necessary. Jurisdictions may also include actions the jurisdiction plans to take to overcome the effects of impediments to fair housing choice during the coming year in the Annual Plan that is submitted as part of the Consolidated Plan submission.

The following procedures will ensure that all citizens will have a chance to comment on the City's Analysis of Impediments to Fair Housing Choice:

- Publish a notice announcing the 30-day public comment period on the draft AI. The notice will be published in the Laguna Niguel News and will include a list of locations where the draft AI can be reviewed.

The draft AI will be available for public review at the following locations:

- City Clerk's Office
- Community Development Department
- Crown Valley Library
- Sea Country Senior and Community Center
- The City's Website

Upon request, the AI will be made accessible to any person with disabilities.

IV. Public Notification of Public Meetings and Hearings

Staff will ensure adequate advance notice of all public meetings and hearings. Adequate noticing will include:

- Printing notices in the Laguna Niguel News at least 10 days prior to the public meetings and hearings.
- Posting notices at City Hall.
- Posting notices on the City's website

V. Access to Records

The City will ensure timely and reasonable access to information and records related to the development of the Consolidated Plan Documents (CPD), and the use of moneys for programs funded by CDBG. Information to be made available will include budget and program performance information, meeting minutes, and comments received by the City during the development of the CPD.

Requests for information and records must be made to the City of Laguna Niguel in writing. Staff will respond to such requests within 15 working days or as soon as possible thereafter.

VI. Technical Assistance

Upon request, staff will provide technical assistance to groups representing extremely- low and low- income persons to develop funding requests for CDBG eligible activities. Technical assistance will be provided as follows:

- Establish an annual project proposal submission and review cycle (NOFA) that provides information, instructions, forms and advice to interested extremely low-, low-, and moderate- income citizens or representative groups so that they can have reasonable access to the funding consideration process.
- Provide self-explanatory project proposal forms and instructions to all persons who request them whether by telephone or by letter. The City's basic application for funds is designed to be easily understood and short, while still covering all key items necessary to judge the validity of the request. Statistics concerning specific areas of the City are furnished by City staff upon request.
- Answer, in writing, all written questions and answer verbally all verbal inquiries received from citizens or representative groups asking questions on how to write or submit eligible project proposals.
- Meet with groups or individuals as requested, to assist in identifying specific needs and to assist in preparing project proposal applications.
- Obtain information in the form of completed project proposal forms from citizens or local non-profit agencies and assemble a list of proposals available for public review.
- Conduct a project eligibility analysis process to determine, at an early stage, the eligibility of each project. In cases where only minor adjustments are needed to make proposals eligible or otherwise practical, City staff will advise the applicants on the options available and desired changes to the proposals.
- Provide bi-lingual translation on as needed basis.

VII. Comments and Complaints

A. Comments

Citizens and agencies providing services to the community are encouraged to state or submit their comments on the CPD, any amendments to the CPD, and the annual program performance report. Written and verbal comments received at public hearings/meetings or during the comment period, will be considered and summarized, and included as an attachment to the City's final CPD. Comments and responses also will be included in the CPD, amendment to the CPD, and program performance report. Written comments should be addressed to:

City of Laguna Niguel
Community Development Department
CDBG Program
27781 La Paz Road
Laguna Niguel, CA 92677
Or via email at commdev@ci.laguna-niguel.ca.us

A written response will be made to all written comments within ten working days, acknowledging the letter and identifying a plan of action, if necessary. Every effort will be made to send a complete response within 15 working days to those who submit written proposals or comments.

Copies of the complete final plan, amendments to the plan, and annual performance report will be available to residents at the above address for review, or at the Crown Valley Library, the Sea Country Senior and Community Center, the City Clerk's Office, the Community Development Department, and on the City's Website. The City will provide a summary of the CPD or CAPER upon request.

B. Complaints

Complaints regarding the CPD planning process, CPD amendments, and/or annual CAPER must be made within the set public review period. A written response will be made to all written complaints within five working days, acknowledging the letter and identifying a plan of action, if necessary. Staff will provide complete written responses to citizen complaints within 15 working days from the date of their complaint when practicable. The City will accept written complaints provided they specify:

- The description of the objection, and supporting facts and data.
- Provide name, address, telephone number, and a date of complaint.

VIII. Bilingual Opportunities

Wherever a significant number of extremely low- and low-income persons speak and read a primary language other than English, translation services at all public hearings/meetings will be provided in such language if requested in advance.

IX. Appeals

Appeals concerning the Citizen Participation Plan or decisions, statements, or recommendations of the staff should be made first to the Community Development Department Director, then to the City Manager, the City Council, and finally to the Los Angeles Area Office of HUD if concerns are not answered.

X. Anti-displacement/Relocation

In the event that any residential displacement and relocation must take place in order to carry out a program activity, the City of Laguna Niguel ensures that it will develop an Anti-displacement and Relocation Plan in connection with that project as applicable per Federal regulations.

In the event that any acquisition and relocation must take place in order to carry out a program activity, Laguna Niguel will also comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended and implementing regulations of 49 CFR part 24.

XI. Assurances

A review and revision (as applicable) of the CPP will be conducted during the fourth quarter of each program year. Changes to the CPP will require City Council approval. Prior to City Council approval, citizens will be given a reasonable opportunity to comment on the original CPP and on any amendments to such.

Laguna Niguel's CPP will be made available to the public and reasonable efforts will be made to make the CPP available in a format accessible to person with disabilities, upon their request.

The City of Laguna Niguel assures that the most diligent effort will be made to comply with the process and procedures outlined in this CPP.

XII. Plan Adoption

Laguna Niguel's CPP was made available to the public and reasonable efforts were made to make the CPP available in a format accessible to person with disabilities. The current Plan was made available for 30-day Public Review from March 25 through April 23, 2010 and its availability was public noticed on March 25th, 2010. A public hearing was held on April 20, 2010 during the City's regularly scheduled Council Meeting, to receive comments. Council adopted the Citizen Participation Plan at the regularly scheduled Council Meeting on May 4, 2010.

Appendix B
Outreach



FY 2010-2015 CONSOLIDATED PLAN
COMMUNITY DEVELOPMENT AND HOUSING NEEDS
SURVEY
 December 2009



Your opinion is needed! The City of Laguna Niguel is starting the planning process for the future use of Community Development Block Grant (CDBG) funds. An Important part of this process is to ask residents and other stakeholders what you think are the most important needs in your neighborhood. Please check the appropriate box below for each category showing what you think is the greatest unmet needs in your community and return the survey **NO LATER THAN January 31, 2010.**

PRIORITY NEED LEVEL		HIGH	MEDIUM	LOW	NO SUCH NEED
Public Facilities and Improvements	Acquisition of Real Property (for a new public use)				
	Disposition (disposal or transfer of property for a new public use)				
	Public Facilities and Improvements (General)				
	Senior Centers				
	Handicapped Centers				
	Homeless Facilities (not operating costs)				
	Youth Centers				
	Neighborhood Facilities				
	Parks, Recreational Facilities				
	Parking Facilities				
	Solid Waste Disposal Improvements (trash/refuse facilities)				
	Flood Drain Improvements				
	Water/Sewer Improvements				
	Street Improvements				
	Sidewalks				
	Child Care Centers				
	Tree Planting				
	Fire Stations/Equipment				
	Health Facilities				
	Abused and Neglected Children Facilities				
Asbestos Removal					
Facilities for AIDS Patients (not operating costs)					
Operating Costs of Homeless/AIDS Patients Programs					
Clearance and Demolition					
Clean-up of Contaminated Sites					
Public Services	Public Services (General)				
	Senior Services				
	Handicapped Services				
	Legal Services				
	Youth Services				
	Transportation Services				
	Substance Abuse Services				
	Battered and Abused Spouses				
	Employment Training				
	Crime Awareness				
	Fair Housing Activities				
	Tenant/Landlord Counseling				
	Child Care Services				
	Health Services				
	Abused and Neglected Children				
	Mental Health Services				
	Screening for Lead-Based Paint/Lead Hazards Polson				
	Subsistence Payments (short-term emergency assistance for rent or utility bills to prevent homeless)				
	Homeownership Assistance (not direct)				
	Rental Housing Subsidies				
Security Deposits					
Interim Assistance					

	PRIORITY/NEED LEVEL	HIGH	MEDIUM	LOW	NO SUCH NEED
	Urban Renewal Completion (close out of land re-development projects funded with the now obsolete urban renewal grant)				
Residential/ Housing	Relocation (payments for those displaced through rehabilitation and revitalization efforts)				
	Loss of Rental Income				
	Removal of Architectural Barriers				
	Privately Owned Utilities				
	Construction of Housing				
	Direct Homeownership Assistance				
	Rehabilitation; Single-Unit Residential				
	Rehabilitation; Multi-Unit Residential				
	Public Housing Modernization				
	Rehabilitation; Other Publicly-Owned Residential Buildings				
	Rehabilitation; Publicly or Privately-Owned Commercial/Industrial				
	Energy Efficiency Improvements				
	Acquisition - for Rehabilitation				
	Rehabilitation Administration				
	Lead-Based/Lead Hazard Test/Abate				
Code Enforcement					
Residential Historic Preservation					
Commercial/ Industrial (C/I) and Economic Development (ED)	Non-Residential Historic Preservation				
	CI Land Acquisition/Disposition (purchase / disposal of land)				
	CI Infrastructure Development				
	CI Building Acquisition, Construction, Rehabilitation				
	Other Commercial/Industrial Improvements				
	ED Direct Financial Assistance to For-Profits				
	ED Technical Assistance				
	Micro-Enterprise Assistance (businesses with 5 or less employees)				
	CDBG Non-profit Organization Capacity Building				
	CDBG Assistance to Institutes of Higher Education				
	CDBG Operation and Repair of Foreclosed Property				
	Planned Repayment of Section 108 Loan Principal				
	Unplanned Repayment of Section 108 Loan Principal				
	State CDBG Technical Assistance to Grantees				
	Planning				
	General Program Administration				
	Indirect Costs (cost allocation plan)				
	Fair Housing Activities (subject to 20% Admin cap)				
Submissions or Applications for Federal Programs					
Renter and Owner Housing	Acquisition of existing rental units				
	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				
Homeownership assistance					
Misc.	Job Creation				
	Job Retention				
	Other (write-in):				

Please circle the category(s) you represent: Resident Business Community Group Church Other

To allow the City to evaluate needs by geographical area, please identify the nearest cross streets to your residence/place of business: _____

Please return this survey to the address listed below, NO LATER THAN: **January 31, 2010**

Attention: Erich List, Associate Planner City of Laguna Niguel 27781 La Paz Rd. Laguna Niguel, CA 92677

You may also fax the completed survey Attention: Erich List to (949) 362-4369 or email ellist@ci.laguna-niguel.ca.us

If you have any questions regarding this survey/study, please call (949) 362-4322.



City of Laguna Niguel Community Presentation

Five-Year Consolidated Plan
FY 2010-2015

Consolidated Plan

- › The Consolidated Plan is a Five-year planning document (required by HUD) that:
 - Are submitted by "Entitlement" communities
 - Cover CDBG, HOME and ESG Grants
 - 3-5 year plan period
 - Action Plan created every year of the period
 - Consolidated Annual Performance and Review (CAPER) used to report progress
- Laguna Niguel receives only CDBG and uses a 5-year plan

Requirements

- › The Plan is required to:
 - Describe housing and community development needs and market conditions;
 - Set a strategy that establishes priorities to address those needs;
 - Establish a plan to outline the intended use of resources to address needs and priorities.
 - Provide for Citizen Participation
 - Create Strategy based on needs and Citizen Input

Planning Process

- › Public/Citizen Participation Plan
- › Community Consultations/Workshops (2)
- › 30 Day Public Comment Period
- › Public Hearings (2)
- › Adoption
- › HUD Review and Acceptance
- › Implementation and Monitoring
- › Updating (Annual Action Plans)
- › Reporting (Annual CAPERs)

Plan Components

- › Community Profile (Needs Analysis)
 - Demographics
 - Housing
 - Homeless
 - Economic Structure
- › 5 Year Strategic Plan (Priorities and Strategies)
 - Priority goal and objective statements (Quantifiable)
 - Outcomes/Indicators/Performance Measures
 - Implementation Strategies
- › Annual Action Plan

Features of the 5-Yr Plan

- › Builds consensus for the Plan
- › Leverage additional money (in addition to grant money)
- › Seek partners (corporate & non-profit)
- › Target efforts (build on existing capital improvements and infrastructure; greater impact; sustainable)
- › Comprehensive approaches to development
- › Consultation and Coordination

Needs Survey

- ▶ Released in January 2010
- ▶ Distributed over 500 to various service providers, online, and through school district
- ▶ Used to foster Citizen Participation and establish priority need level
 - High: will be funded during 2010–15
 - Medium: may be funded if funds are available
 - Low/No Such Need: not likely to be funded

February 2010

Survey Results–Hard Copy

▶ High Priorities

Priority Area	Priority
Job Creation	2.4
Job Retention	2.4
Senior Centers	2.3
Public Services (General)	2.3
Youth Services	2.3
Battered and Abused Spouses	2.3
Youth Centers	2.2
Abused and Neglected Children Facilities	2.2
Crime Awareness	2.2
Health Services	2.2
Abused and Neglected Children	2.2
Parks, Recreational Facilities	2.1
Senior Services	2.1
Handicapped Services	2.1
Transportation Services	2.1

February 2010

Survey Results–Online Version

▶ High Priorities

Priority Area	Priority
Job Creation	2.5
Youth Centers	2.3
Youth Services	2.3
Public Facilities and Improvements (General)	2.2
Parks, Recreational Facilities	2.2
Public Services (General)	2.2
Energy Efficiency Improvements	2.2
Crime Awareness	2.1
Submissions or Applications for Federal Programs	2.1
Transportation Services	2.0
Neighborhood Facilities	2.0
Health Services	2.0
Rental Housing Subsidies	2.0
Planning	2.0

February 2010

Projects

- ▶ CDBG funded projects
 - must meet one of three national objectives set forth by the U.S. Department of Housing and Urban Development (HUD)
- ▶ Recommended projects for funding should be consistent with addressing the needs identified, and priority strategies developed in the five-year Consolidated Plan.

February 2010

Types of Projects

- ▶ CDBG
 - Administration
 - Public Services
 - Infrastructure
 - Economic Development
 - Code Enforcement
 - Facility Improvements
 - Homeless Needs
 - ADA Improvements

February 2010

National Objectives

1. Benefit low- and moderate-income;
2. Aid in the elimination/prevention of slum and blight; and
3. Meet an urgent need.

February 2010

Con Plan Priorities

- ▶ The City of Laguna Niguel is seeking input for the purpose of establishing priorities for the Five-Year Consolidated Plan
- ▶ Examples of various priorities are summarized below:
 1. Preserve the Existing Housing Stock
 2. Expand the Supply of Affordable Housing
 3. Affirmatively Further Fair Housing to Ensure Equal Access to Housing
 4. Expand Economic Opportunities
 5. Improve Blighted Neighborhoods

February 2010

Performance Measures

Effective October 1, 2006

- ▶ Objectives
 - Suitable Living Environment
 - Decent Housing
 - Economic Opportunity
- ▶ Outcomes
 - Availability/Accessibility
 - Affordability
 - Sustainability

February 2010

Funding

- ▶ During FY 2010–11, the City of Laguna Niguel will receive approximately \$330,000 in CD8G funds.
- ▶ Amounts typically decrease by small percentages each year.

February 2010

Analysis of Impediments (AI)

(Conducted every 5 Years/Part of the Con Plan/Separate Document)

- ▶ Fair Housing
 - A condition in which individuals of similar income levels in the same housing market have a like range of choices available to them regardless of race, color, ancestry, national origin, religion, sex, disability, familial status, marital status, sexual orientation, source of income, or any other arbitrary factor.

February 2010

Issues Addressed in the AI

- ▶ Tenant/Landlord relations
- ▶ Real estate practices
- ▶ Lending /Insurance practices
- ▶ Housing choice
- ▶ Housing affordability/availability
- ▶ Public policies
- ▶ Accessibility for persons with disabilities
- ▶ Hate crimes
- ▶ Others

February 2010

Discussion Period

- ▶ Establish Priority Needs
- ▶ Distribute/Complete Survey
- ▶ Identify Fair Housing Issues
- ▶ Public Comments/Questions

February 2010



City of Laguna Niguel

Community Development Block Grant Program (CDBG)

City Council Public Hearings
April 20, 2010

CDBG Public Hearings

- **Draft Consolidated Plan FY 2010-2015**
 - ✓ Citizen Participation Plan
 - ✓ Analysis of Impediments to Fair Housing Choice
 - ✓ Draft FY 2010-2011 Action Plan

April 20, 2010

CDBG Public Hearings

- **Amendment to FY 2008-2009 Action Plan**
 - ✓ Re-Allocate Recovery Act Funds (CDBG-R)

April 20, 2010

Draft Consolidated Plan FY 2010-2015

1. Affordable Housing
 - ✓ Developer Incentives
 - ✓ County Housing Choice Voucher
 - ✓ County MCC

April 20, 2010

Draft Consolidated Plan FY 2010-2015

2. Infrastructure
 - ✓ Capital Improvement in eligible areas
3. Public Services
 - ✓ Fund Service Providers

April 20, 2010

Draft Consolidated Plan FY 2010-2015

4. Economic Development
 - ✓ Orange County Investment Board
 - ✓ CalWorks

April 20, 2010

Draft Consolidated Plan FY 2010–2015

5. Administration and Planning
 - ✓ Fair Housing
 - ✓ 2-1-1

April 20, 2010

Draft Analysis of Impediments

1. Increase Fair Housing Education and Outreach
2. Provide Networking Opportunities, Homeownership Education, and Credit Counseling

April 20, 2010

Draft Analysis of Impediments

3. Increase Fair Housing Services to Include Periodic Testing and Outreach Efforts within the City Limits
4. Study the Feasibility of Providing Housing Programs

April 20, 2010

Draft Analysis of Impediments

5. Update the City's Housing Element
6. Collaborate with Affordable Housing Developers

April 20, 2010

Draft Citizen Participation Plan

1. Establishes City's policies and procedures
2. Ensures public involvement in development of documents

April 20, 2010

Draft FY 2010–2011 Action Plan

✓ \$363,793 in CDBG Funds

National Objectives:

- ✓ Benefit Low to Moderate Income Households
- ✓ Eliminate Slum & Blight

April 20, 2010

Draft FY 2010-2011 Action Plan

Maximum Allocations:

- ✓ Public Service Providers (15%)
- ✓ Administration (20%)

April 20, 2010

Draft FY 2010-2011 Action Plan

Proposed Allocations:

- ✓ Public Service Providers (15%) **\$54,567**
- ✓ Admin. (11%) **\$39,812**
- ✓ City Projects (74%) **\$269,414**
- \$363,793**

April 20, 2010

FY 2010-2011 Action Plan

Administration Allocation (20% cap - \$72,758)

Administration	Allocation
Consultant Services	\$20,000
Fair Housing Council of Orange County	\$12,756
2-1-1 Orange County	\$ 7,056
Total	\$39,812 (11%)

April 20, 2010

Capital Project

Niguel Woods
Street Improvement
Project: \$829,000

FY 2010-11	\$269,414
FY 2009-10	\$179,557
	\$448,971

April 20, 2010

CDBG-R Amendment

- › \$91,104
- › FY 2008-09 Senior Center Expansion
 - Unspent due to project timing
- › FY 2010-11 Niguel Woods Street Improvement
 - 23 Construction Jobs

April 20, 2010

Capital Project

Niguel Woods
Street Improvement
Project: \$829,000

FY2010-11	\$269,414
FY2009-10	\$179,557
CDBG-R	\$91,104
	\$540,075

April 20, 2010

Recommendations

- ✓ Open Public Hearings
- ✓ Review & Comment on:
 - ❖ Consolidated Plan
 - ❖ Analysis of Impediments
 - ❖ Citizen Participation Plan
 - ❖ FY 2010/2011 Action Plan
- ✓ Final Adoption on May 4, 2010

April 20, 2010

Recommendations

- ✓ Adopt Amendment to
2008/2009 Action Plan to Re-
Allocate CDBG-Recovery Funds

April 20, 2010

Questions?

April 20, 2010

Appendix C
Summary of Citizen Participation/Public Comments

Summary of Citizen Participation Process

A Notice of Funding Availability (NOFA) was published in the Laguna Niguel News on December 17, 2009 and again on January 7, 2010, announcing the availability of approximately \$50,591 in CDBG funds for public service purposes. The notice was also mailed to local service providers on January 5, 2010, as well as to agencies subscribing to the City's Community Development Block Grant notification ListServ. The application deadline was 5:00 pm on January 29, 2010. The City Council Ad-Hoc Committee held a public meeting on February 16, 2010 at 4:00 pm to review the FY 2010-2011 public service provider applications for funding and made their recommendations to the City Council. A community workshop was also held on February 16, 2010, after the Ad-Hoc meeting, at 5:00 pm to discuss the Consolidated Plan, Action Plan, and Analysis of Impediments to Fair Housing Choice. A public notice was published on February 4, 2010 in the Laguna Niguel News regarding the Ad-Hoc Committee Meeting and community workshop. Notice was also posted on the City's website at <http://www.ci.laguna-niguel.ca.us>.

On April 20, 2010 at 7:00 pm, the City Council reviewed the various projects proposed for the FY 2010-2011 CDBG program and draft annual Action Plan, which also served as a second public meeting. A public notice was published on March 25, 2010 in the Laguna Niguel News regarding the public meeting. The City Council adopted the FY 2010-2011 annual Action Plan at their scheduled City Council meeting on May 4, 2010 at 7:00 pm. A public notice for this meeting was published in the Laguna Niguel News on April 22, 2010.

The FY 2010-2011 Action Plan was available for the 30-day public review and comment period beginning on March 25, 2010 and ending April 23, 2010. The City advertised the availability of the FY 2010-2011 annual Action Plan for public review and comment in the Laguna Niguel News on March 25, 2010. Documents were provided for review at Laguna Niguel's City Hall (at the City Clerk's Office and in the Community Development Department), Crown Valley Public Library, Sea Country Senior and Community Center, and on the City's Website. It was also available for review by requesting a copy in person, by telephone, fax, or e-mail. Copies of the proof of publications for the notices can be found in Appendix F of the FY 2010-2011 Annual Action Plan and Appendix D of the FY 2010-2015 Consolidated Plan.

Summary of Citizen Comments

As stated, a 30-day public review of the Draft Action Plan was provided from March 25 through April 23, 2010. The City held its first public meeting regarding the FY 2010-2011 Action Plan on February 16, 2010. The City received the following public comments during the 30-day public review period and/or during the public meetings:

- During the meeting on February 16th, representatives from 2-1-1 Orange County, South County Outreach (SCO), and South Coast YMCA spoke about the services each agency would provide during FY 2010-2011.
- During the April 20th meeting, Ed Ewart from South County Outreach commended Council for the warmth of their meetings, reiterated the increased need in the community due to the economy, described services provided by his agency, and thanked Council for their continued support. A comment was made by a Council Member regarding increased funding for Age Well Senior Services and OCTA grant matching requirements. A Council member asked for clarification on periodic testing as included in the Analysis of Impediments document, which staff provided. Council Member Brown commented that the report was very comprehensive and well thought out. He complimented City Staff, the CDBG Consultant and the Council Members who served on the Ad Hoc Committee. No further comments have been received.

Additional comments, collected as part of the survey tool used for determining housing and community development needs, can be found in the narrative of the FY 2010-2015 Consolidated Plan Chapter II Section C, while comments from service providers can be found in Chapter II Section D (Pages 14-15).

Appendix D
Proof of Publication

Appendix E
Consolidated Plan Checklist

Consolidated Plan Review Guidance

This guidance is provided as a template for the reviews of complete plans. The submission of sections dealing with Needs Assessments, Housing Market Analysis, and Strategic Plans are not required on an annual basis. Each field office should include additional questions or clarifications that address the complexity of their local situation.

Grantee: City of Laguna Niguel

1. If a Consortia, list participating communities and asterisk the lead agency:

* N/A

Consortia Participant, Consortia Participant

2. Consolidated Plan covers the following programs:

CDBG HOME ESG HOPWA

3. Period covered by Consolidated Plan is: 3 4 5 years.

Also, specify the period with month beginning and year ending-
(July 1, 2010 through June 30, 2015)

4. Date plan due: May 17, 2010

5. Date plan received: May 14, 2010

6. Automatic approval date (45 days of date received above): June 28, 2010

7. Are maps included (optional)? Yes No

8. Has an Executive Summary been attached (required)? Yes No

9. Did the grantee include the following tables:

Local Jurisdiction:

Table 1A: Yes No

Table 1B: Yes No

Table 1C: Yes No

Table 2A: Yes No

Table 2B: Yes No

Table 2C: Yes No

Table 3A: Yes No

Table 3B: Yes No

Table 3C: Yes No

10. Did the grantee use the CPMP Tool? Yes No.

11. Did the grantee include one or more proposed outcomes in the Plan?

Yes No Verification found on page 73-84

12. Does the plan include a Neighborhood Revitalization Strategy Area or Target Area where activities are carried out in a concentrated manner?

Yes No Verification found on page

If yes, identify census tracts for each NRSA and forward to Headquarters.

CONSULTATION PROCESS (91.100)

1. Has the grantee consulted with other public/private entities that provide assisted housing, health services, and social services in developing this plan?
 Yes No Verification found on page 7-8, 11, and 15

Use the following checklist as a guide to determine extent of consultation process:

<i>Consultation</i>			
24CFR	Requirement	Yes	No
91.100(a)(1)	Housing Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Social Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Fair Housing Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Health Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	Homeless Services	<input checked="" type="checkbox"/>	<input type="checkbox"/>
91.100(a)(2)*	Chronically Homeless	<input checked="" type="checkbox"/>	<input type="checkbox"/>
91.100(a)(3)**	Lead-based Paint	<input checked="" type="checkbox"/>	<input type="checkbox"/>
91.100(a)(4)***	Adjacent Government	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	State (Non-housing)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
	County (Metro. City)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
91.100(a)(5)	Metro. Planning Agencies	<input checked="" type="checkbox"/>	<input type="checkbox"/>
91.100(b)	HOPWA	<input checked="" type="checkbox"/>	<input type="checkbox"/>
91.100(c)	PHA Plan	<input checked="" type="checkbox"/>	<input type="checkbox"/>

* Were assisted housing, health, and social service agencies consulted to determine resources available to address needs of chronically homeless persons.

** Were State/Local health and child welfare agencies consulted regarding lead paint issues.

***Was copy of the plan submitted to the State, and County if applicable; if an urban county, to the entitlement cities in the county.

1. Did the grantee indicate that it consulted with other organizations that provide housing and supportive services to special needs populations (including elderly persons, persons with disabilities, persons with HIV/AIDS, homeless persons)?
 Yes No Verification found on page 7-8, 11, and 15

2. Did the grantee consult with Public Housing Agencies during Consolidated Plan development?
 Yes No N/A Verification found on page 7 and 55-56

3. Did the grantee consult with metropolitan or regional planning agencies during Consolidated Plan development?
 Yes No N/A Verification found on page 7 and 25-26

CITIZEN PARTICIPATION (91.105, AND 91.200)

Is there a description of the development of the plan and efforts to broaden public participation, including the names of organizations involved in the development of the plan?

Yes No Verification found on page 9 through 15

Note: The Jurisdiction shall encourage the participation of local and regional institutions and other organization (including businesses, developers, community, and faith-based organizations) in the process of developing and implementing the plan.

1. Is there a summary of the citizen participation process, and were the public hearing and comment period requirements satisfactory?
Yes No Verification found on page 9 through 15
2. Are citizen comments included in the plan, and are the comments specifically and adequately addressed by the grantee?
Yes No Verification found on page 11 through 15
3. Is there a description of the lead agency or entity responsible for overseeing the development of the Consolidated Plan?
Yes No Verification found on page 8

HOUSING AND HOMELESS NEEDS ASSESSMENT (91.205)

HOUSING

1. Has the grantee identified the estimated number and types of families with housing needs for a **5 year** period?
Yes No Verification found on page 28-40, 53-54, 74, and 80
Note: See Table 2A (required).
Family types (extremely low-, low-, moderate, and middle income) that should be identified are:
 - Renter/owner (pgs. 29, 53-54)
 - Elderly (pgs. 31-32)
 - Single persons (pg. 30)
 - Large families (pgs. 29-30)
 - Persons with disabilities (pgs. 32-34)
 - Victims of domestic violence (pg. 34)
 - Persons with HIV/AIDs (pgs. 38-39)
2. Has the grantee identified the types of housing needs in the community for a 5 year period?
Yes No Verification found on page 28-40, 53-54, 74, and 80
Types of housing needs should be determined with an analysis of:
 - Severe cost and cost burden (pg. 53)
 - Overcrowding (especially for large families) (pg. 29-30)
 - Substandard (renter/owner, extremely low-, low-, moderate, and middle income) (pg. 49, 65-66)
2. Has the grantee included a discussion of any racial or ethnic groups that have a disproportionately greater need in comparison to the needs of a particular income category?
Yes No Verification found on page 19, 23, 28-29, 43, 49-50, 54, 67-69

Note: Disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial/ethnic group is at least 10% points higher than the percentage of persons in the category as a whole. **See Section 91.205 (b)(2)**

HOMELESS

1. Has the grantee satisfactorily identified the nature and extent of homelessness, and is there a continuum of care concept? **See Table 1A (required).**
Yes No Verification found on page 41-47, 75-78
 - Information should be on both homeless singles and families (and subpopulations) that are either sheltered/unsheltered or threatened with homelessness.
2. Has the grantee identified homeless facilities and services needs for homeless individuals and homeless families with children, both sheltered and unsheltered and homeless subpopulations?
Yes No Verification found on page 44-47
3. Has the grantee identified the extent of homelessness by racial/ethnic group, if the information is available?
Yes No Verification found on page 43
4. Did the grantee describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section)? The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process, i.e. preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living.
Yes No Verification found on page 41, 75-78
5. Did the grantee describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless?
Yes No Verification found on page 43-44

SPECIAL NEEDS - NOT HOMELESS

1. Has the grantee included a discussion on the estimated number of non-homeless persons in need of supportive housing, and their supportive housing needs? **See Table 1B (optional).**
Yes No Verification found on page 29-40, 53-54, and 80
Note: Estimated number of non-homeless persons should include the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and public housing residents.

LEAD-BASED PAINT HAZARDS

1. Has the grantee estimated the number of housing units with lead-based paint hazards?
Yes No Verification found on page 65-66
Note: The estimated number of units should be those that are occupied by low/moderate income families.

HOUSING AND MARKET ANALYSIS (91.210)

GENERAL CHARACTERISTICS

1. Has the grantee described the significant characteristics of the housing market, and the

housing stock available to persons with disabilities, and persons with HIV/AIDS?

(Review any maps if provided/See Table 1A and 1B)

Yes No Verification found on page 18-24 and 48-54

Note: There should be a discussion of housing supply and demand, as well as the condition and cost of the housing. Data on the housing market should include, to extent information is available, an estimate of the number of abandoned buildings and whether they are suitable for rehabilitation.

The grantee should also identify and describe the locations and degree of racial/ethnic minority concentrations, as well as low/moderate income families.

2. Did the grantee identify and describe any area of low-income concentration and any area of minority concentration either in a narrative or one or more maps, stating how it defines the terms "area of low-income concentration" and "area of minority concentration"?

Yes No Verification found on page 18-24

PUBLIC AND ASSISTED HOUSING

1. Has the grantee described the number and condition of the public housing units, results from the Section 504 needs assessments, and the strategies for improving operation and living conditions for public housing residents?

Yes No N/A Verification found on page 55-56

2. Has the grantee identified the number of public housing units expected to be lost from the inventory?

Yes No N/A Verification found on page 55-56

Check if this jurisdiction has any HOPE VI projects awarded or in development that may result in a net loss of units.

3. With regard to federal, state and locally-assisted units other than public housing, has the grantee identified the number and targeting of units by income level and household type, and the number of units expected to be lost from the assisted housing inventory for any reason, i.e. expiration of Section 8 contracts?

Yes No Verification found on page 56

HOMELESS FACILITIES AND SERVICES

1. Have the facilities and services that compose the grantee's continuum of care been identified?

Yes No Verification found on page 44-47 and 75-78

Appropriate facilities would be:

- Emergency shelters,
- Transitional shelters, and
- Permanent/supportive housing (including persons that are chronically homeless).

2. Does the inventory include, to the extent information is available, an estimate of percentage or number of beds and supportive services programs serving people that are chronically homeless?

Yes No Verification found on page 44-47 and 75-78

SPECIAL NEEDS FACILITIES AND SERVICES

1. Has the grantee described the facilities/services to assist non-homeless persons in need of supportive housing? **See Table 1B**
Yes No Verification found on page 39-40 and 80
 - Discussion should also include a description of appropriate supportive housing for persons leaving mental/physical health facilities.

BARRIERS TO AFFORDABLE HOUSING

1. Has the grantee described public policies that affect affordable housing?
Yes No Verification found on page 57-63
Factors which affect affordable housing may include:
 - Building and zoning codes;
 - Environmental problems;
 - Impact fees;
 - Cost of land; and
 - Incentive programs such as tax abatement or down-payment assistance.**Note:** For Urban Counties, does the discussion include factors in both incorporated and unincorporated areas?

STRATEGIC PLAN (91.215)

When reviewing this section of the Consolidated Plan, keep in mind that the priorities/objectives should relate to the needs identified in the Housing and Homeless Needs and Housing and Market Analysis sections.

GENERAL

1. Does the grantee describe the basis for assigning the priority given to each category in Table 2A?
Yes No Verification found on page 72-73
2. Has the grantee identified any obstacles to meeting underserved needs?
Yes No Verification found on page 87-88
3. Has the grantee summarized the priorities and specific objectives, describing how funds that are reasonably expected to be made available will be used to address identified needs? **See Tables 1A, 1B, 1C, 2A, 2B, and 2C**
Yes No Verification found on page 72-74, 76-77, 80, and 82
4. For each specific objective, has the grantee identified proposed accomplishments and outcomes the jurisdiction hopes to achieve in quantitative terms over a specific time period, or in other measurable terms as identified and defined by the jurisdiction? **See Tables 1A, 1B, 1C, 2A, 2B and 2C**
Yes No Verification found on page 74-84

AFFORDABLE HOUSING

1. Did the grantee state how the analysis of the housing market and the severity of housing problems and needs of extremely low-income, low-income, and moderate-income renters and owners identified in accordance with 91.205 provided the basis for assigning the relative priority given to each priority needs category in the priority housing needs table prescribed by HUD?
Yes No Verification found on page E-1, E-5, 15, and 72-73

2. Does the affordable housing section identify how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units?
Yes No Verification found on page 73-75

Note: If the jurisdiction intends to use HOME funds for tenant-based rental assistance or plans to use HOME funds to assist persons with special needs, the plan must specify local market conditions that led to the choice of that option.

3. Does the grantee described proposed accomplishments to specify the number of extremely low, low, moderate, and middle income families to whom the grantee will provide affordable housing as defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership over a specific time period?
Yes No Verification found on page 74-75

HOMELESSNESS

1. Does the grantee describe the strategy for helping low-income families avoid becoming homeless?
Yes No Verification found on page 75-78
2. Does the grantee describe the jurisdiction's strategy for reaching out to homeless persons and assessing their individual needs?
Yes No Verification found on page 75-78
3. Does the grantee describe the jurisdiction's strategy for addressing the emergency shelter and transitional housing needs of homeless persons?
Yes No Verification found on page 75-78
4. Does the grantee describe the jurisdiction's strategy for helping homeless persons (especially persons that are chronically homeless) make the transition to permanent housing and independent living?
Yes No Verification found on page 75-78

OTHER SPECIAL NEEDS

1. With respect to supportive needs of the non-homeless, does the plan describe the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing?
Yes No Verification found on page 80, 82-83

NON-HOUSING COMMUNITY DEVELOPMENT PLAN

1. Did the grantee describe the priority non-housing community development needs, reflecting the needs for the type of activity? **Table 2B (required)**
Yes No Verification found on page 78-81

Note: The Community Development component of the plan must state the grantee's specific long-term and short-term community development objectives (including economic development activities that create jobs) that must be developed in accordance with the statutory goals described in 24 CFR 91.1 and the primary objectives of the CDBG program.

2. Is the grantee requesting approval of a Neighborhood Revitalization Strategy Area?
Yes No
If YES, does it meet the requirements of CPD Notice 96-1 and include outcomes?
Yes No

Note: Separate documentation should be maintained to verify compliance with CPD Notice 96-1.

BARRIERS TO AFFORDABLE HOUSING

1. Does the grantee describe the jurisdiction's strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing as identified in the needs assessment section?
Yes No Verification found on page 88

LEAD-BASED PAINT HAZARDS

1. Does the plan outline the actions proposed or being taken to evaluate and reduce lead-based paint hazards, describe how the plan for reduction of lead-based paint hazards is related to the extent of lead poisoning and hazards, and how the plan for reduction will be integrated into housing policies and programs?
Yes No Verification found on page 85

ANTI-POVERTY STRATEGY

1. Does the grantee describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families?
Yes No Verification found on page 85
Has the grantee programs such as:
- Family Self-sufficiency
 - Head Start
 - State and Local Programs
 - Section 3
 - Welfare to Work
 - Workforce Development Initiative

INSTITUTIONAL STRUCTURE

1. Does the grantee explain the institutional structure, including private industry, nonprofit organizations, community and faith-based organizations, and public institutions, through which the jurisdiction will carry out its housing, homeless, and community development plan, assessing the strengths and gaps in the delivery system?
Yes No Verification found on page 86

COORDINATION

1. Does the plan identify the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies?
Yes No Verification found on page 87
2. With respect to the public entities involved, does the plan describe the means of cooperation among the state and local units of government in the metropolitan area for problems that go beyond a single jurisdiction, (i.e. transportation, workforce, economic development) in the implementation of the plan?
Yes No Verification found on page 87
3. With respect the homeless strategy, does the plan describe efforts to enhance

coordination among agencies to address the needs of persons that are chronically homeless?

Yes No Verification found on page 87

4. With respect to economic development, does the plan describe efforts to enhance coordination with private industry, businesses, developers, and social service agencies.

Yes No Verification found on page 85 and 87

PUBLIC HOUSING

1. Does the grantee describe the jurisdiction's activities to encourage public housing residents to become more involved in management and participate in homeownership?

Yes No Verification found on page 87

2. Has the grantee describe the manner in which the plan of the jurisdiction will help address the needs of public housing?

Yes No Verification found on page 87

Note: Amended to Title 1 October 21, 1998 Section 105(b)(11)

3. Is the grantee served by a troubled PHA as designated by HUD?

Yes No

If YES, Has the grantee in which any troubled public housing agency is located, described the manner in which the State or unit of local government will provide financial or other assistance to such troubled agency in improving its operations to remove such designation?

Yes No Verification found on page

Note: Amended to Title 1 October 21, 1998 Section 105(g)

ACTION PLAN (91.220)

1. Has the Standard 424 Form for the applicable programs been included with the correct dollar allocations and signed by the appropriate official?

Yes No Verification found on page Appendix A

2. Is the DUNS number listed?

Yes No Verification found on page Appendix A

3. Did the grantee describe the geographic areas of the jurisdiction (including areas of low income and/or racial/minority concentration) in which assistance will be directed during the next year.

Yes No Verification found on page 7-9

4. Did the grantee describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.

Yes No Verification found on page 9

RESOURCES

1. Has the grantee described the Federal Resources, and private and non-Federal public resources expected to be available to address priority needs and specific objectives identified in the plan?

Yes No Verification found on page 4

2. Did the grantee describe how HOME and/or ESG matching requirements will be satisfied?

Yes No N/A Verification found on page 18

ACTIVITIES 91.220(D)

1.
 - a) Has the grantee described the CDBG funded activities for the program year in a complete manner? **See Table 3C**
Yes No Verification found on page 2, 5-14, 21-22, and Appendix D
 - b) Has the grantee described the HOME funded activities for the program year in a complete manner? **See Table 3C**
Yes No N/A
 - c) Has the grantee described the ESG funded activities for the program year in a complete manner? **See Table 3C**
Yes No N/A
 - d) Has the grantee described the HOPWA funded activities for the program year in a complete manner? **See Table 3C**
Yes No N/A
2. Does the action plan contain a summary of priorities and specific annual objectives that will be addressed during the program year?
Yes No Verification found on page 2, 4-6, 10, 12-14, and Appendix D
Note: The Jurisdiction should use summary of annual objectives as identified in Table 3A of the Consolidated Plan.
3. Do the proposed activities correspond to the priority needs identified/local specific objectives listed in the Consolidated Plan?
Yes No Verification found on page 1-2, 4-6, 10, 12-14, and Appendix D
Note: The Jurisdiction should use priority needs as identified in Table 2A and 2B of the Consolidated Plan.
4. Are the proposed activities identified in sufficient detail, including the number and type of families that will benefit from the proposed activities and locations, so that citizens know the degree to which they may be affected?
Yes No Verification found on page 1-2, 4-14, 18, and Appendix D

Outcomes 91.220(e)

1. Does the action plan contain outcome measures for activities in accordance with the Federal Register Notice dated March 7, 2006?
Yes No Verification found on page 2, 5-6, 9-14, and Appendix D

Expenditure Limits

1. Has the grantee exceeded the 20% administrative cap for CDBG?
Yes No
2. Has the grantee exceeded the 15% public service cap for CDBG?
Yes No
3. Has the grantee exceeded the 10% administrative cap for HOME?
Yes No N/A
4. Has the grantee met the 15% CHDO set-aside for HOME?
Yes No N/A
5. Has the grantee exceeded the 3% administrative cap for HOPWA or the 7% administrative cap by project sponsors under HOPWA?
Yes No N/A

GEOGRAPHIC DISTRIBUTION 91.220(f)

1. Did the grantee include a narrative, maps, or tables that identify the geographic areas in which it will direct assistance?
Yes No Verification found on page 7-8, 12, 18, and Appendix D
2. Does the grantee provide a description of the areas, including areas of minority concentration, in which it will direct funds?
Yes No Verification found on page 7-8, 12, 18, and Appendix D
3. Does the grantee provide the rationale for the priorities for allocating investment geographically for each program, including within the metropolitan area (or a State's service area) for the HOPWA program?
Yes No Verification found on page 7-8 and 18
If no, explain the basis for the no response:
4. Did the grantee estimate the percentage of funds it plans to dedicate to target areas?
Yes No Verification found on page 7 and 18

AFFORDABLE HOUSING GOALS 91.220(g)

1. Does the action plan specify one-year goals for the number of homeless, non-homeless, and special needs households to be provided affordable housing units using funds made available to the jurisdiction?
Yes No Verification found on page 2, 5, 9-14, 21-22 and Appendix D
Note: The Jurisdiction should use housing summary of goals as identified in Table 3B of the Consolidated Plan.
2. Does the action plan specify one-year goals for the number of households to be provided affordable housing units through activities that provide rental assistance, production of new units, rehabilitation of existing units, or acquisition of exiting units using funds made available to the jurisdiction?
Yes No Verification found on page 9-10
Note: The Jurisdiction should use housing summary of goals as identified in Table 3B of the Consolidated Plan.

PUBLIC HOUSING 91.220(h)

1. Does the action plan include actions that address the following, **if applicable**:
 - needs of public housing, Yes No
 - public housing improvements and resident initiatives, Yes No
 - assist troubled public housing agencies. Yes No

HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES 91.220(i)

1. Have homeless prevention activities been proposed?
Yes No Verification found on page 14
2. Have emergency shelter, transitional housing, programs to assist in the transition to permanent housing and independent living been proposed?
Yes No Verification found on page 13-14

3. Are supportive housing activities being undertaken to address the priority housing needs of persons who are not homeless (elderly, frail elderly, persons with disabilities, person with HIV/AIDS, persons with alcohol or other substance abuse problems)?
 Yes No Verification found on page 11-14
4. Have specific action steps to end chronic homelessness been identified?
 Yes No Verification found on page 11-14

OTHER ACTIONS 91.220(k)

1. Does the Action Plan include other proposed actions which will address the following, **if applicable**: Verification for all found on page 15-17
 - foster and maintain affordable housing, Yes No
 - public housing improvements and resident initiatives, Yes No
 - evaluation and reduction of lead-based hazards, Yes No
 - reducing the number of persons below the poverty line, Yes No
 - developing institutional structures/enhancing coordination between housing and services agencies, Yes No

PROGRAM SPECIFIC REQUIREMENTS 91.220(l)

1. CDBG Verification for all found on page 17-18
 - a) Does the total amount of funds allocated equal the amount of the grant plus program income and carryover funds? Yes No
 - b) Does the action plan identify the amount of CDBG funds that will be used for activities that benefit persons of low- and moderate-income? Yes No
 - c) Does the action plan identify all activities assisted through the Section 108 Loan Guarantee program? Yes No

I. HOME

- a) Did grantee (PJ) describe other forms of investment? **See Section 92.205**
 Yes No N/A
 If grantee (PJ) plans to use HOME funds for homebuyers, did they state the guidelines of resale or recapture, as required in 92.254?
 Yes No N/A
- b) If grantee (PJ) plans to use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds, did they state its refinancing guidelines required under 24 CFR 92.206(b)?
 Yes No N/A
- c) Resale Provisions -- For homeownership activities, did the participating jurisdiction must describe its resale or recapture guidelines that ensure the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4).
 Yes No N/A
- d) HOME Tenant-Based Rental Assistance -- Did the participating jurisdiction must describe the local market conditions that led to the use of a HOME funds for tenant based rental assistance program?
 Yes No N/A
 - a. If the tenant based rental assistance program is targeted to or provides a preference

for a special needs group, that group must be identified in the Consolidated Plan as having an unmet need and show the preference is needed to narrow the gap in benefits and services received by this population.

- e) If a participating jurisdiction intends to use forms of investment other than those described in 24 CFR 92.205(b), did the jurisdiction describe these forms of investment?
Yes No N/A
- f) Did the jurisdiction describe the policy and procedures it will follow to affirmatively market housing containing five or more HOME-assisted units?
Yes No N/A
- g) Did the jurisdiction describe actions taken to establish and oversee a minority outreach program within its jurisdiction to ensure inclusion, to the maximum extent possible, of minority and women, and entities owned by minorities and women, including without limitation, real estate firms, construction firms, appraisal firms, management firms, financial institutions, investment banking firms, underwriters, accountants, and providers of legal services, in all contracts, entered into by the participating jurisdiction with such persons or entities, public and private, in order to facilitate the activities of the participating jurisdiction to provide affordable housing under the HOME program or any other Federal housing law applicable to such jurisdiction?
Yes No N/A
- h) If a jurisdiction intends to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds, did it state its financing guidelines required under 24 CFR 92.206(b)?
Yes No N/A

1. American Dream Downpayment Initiative

- a. If the jurisdiction planned to use American Dream Downpayment Initiative (ADDI) funds to increase access to homeownership, did it provide the following information:
 - i. description of the planned use of the ADDI funds?
Yes No N/A
 - ii. plan for conducting targeted outreach to residents and tenants of public and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide downpayment assistance for such residents, tenants, and families? Yes No N/A
 - iii. a description of the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers?
Yes No N/A

4. HOPWA

- a) Does the action plan specify on-year goals for the number of low-income households to be provided affordable housing using HOPWA funds for short-term rent, mortgage, and utility payments to prevent homelessness; tenant-based rental assistance, units provided in housing facilities operated with HOPWA funds? Yes No N/A
Verification found on page
- b) Does the action plan identify the method for selecting project sponsors (including providing full access to grassroots faith-based and other community organizations)?
Yes No N/A Verification found on page

MONITORING (91.230)

1. Does the grantee describe the standards and procedures that it will use to monitor activities carried out in furtherance of the plan?
Yes No Verification found on page 19
2. Does the Plan describe actions to be taken by the grantee to monitor its performance in meeting its goals and objectives set forth in its Consolidated Plan?
Yes No Verification found on page 19
3. Does the Plan describe steps/actions being taken to insure compliance with program requirements, including requirements involving the timeliness of expenditures?
Yes No Verification found on page 19

Note: If timeliness of expenditures is an issue, please make sure the grant award letter includes language regarding appropriate actions the grantee should take to remedy this problem.

4. Does the Plan describe steps/actions it will use to ensure long-term compliance with housing codes, including any actions or on-site inspections it plans to undertake during the program year?
Yes No Verification found on page 19

Note: For example, a HOME program grantee should identify steps it will take to review affordable housing projects it has funded to insure compliance with all HOME program requirements.

5. Does the Plan describe actions to be taken by the grantee to monitor its sub-recipients, (including sponsors or administering agents)?
Yes No Verification found on page 19

HUD APPROVAL ACTION

The regulations at Section 91.500(b) state that HUD will approve or disapprove a plan or a portion of a plan for the three following reasons:

- 1) if it is inconsistent with the purposes of NAHA;
- 2) if it is substantially incomplete; and/or
- 3) if certifications are not satisfactory to the Secretary
- 4) if does not include description of manner in which unit of local government or state will provide financial or other assistance to troubled public housing agencies.

Please use the following to determine approval or disapproval:

CONSISTENCY WITH NAHA

1. Is the Plan inconsistent with the purposes of NAHA?
Yes No

If the Plan is inconsistent with NAHA, set forth the basis of that determination by using the following as a guide:

- Does the Plan provide assistance to help families, not owning a home, to save for

- a down-payment for the purchase of a home.
- Does the Plan provide assistance to retain, where feasible, as housing affordable to low income families, those dwelling units provided for such purpose with federal assistance.
- Does the Plan provide assistance to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations, in the production and operation of housing affordable to low- and moderate-income families.
- Does the Plan provide assistance to expand and improve federal rental assistance for very low-income families.
- Does the Plan provide assistance to increase the supply of supportive housing, which combines structural features and services needed to enable persons with special needs to live with dignity and independence.

SUBSTANTIALLY INCOMPLETE

1. Is the Plan (including any corrective actions taken at HUD's request during HUD's review of the plan) substantially incomplete?

Yes No

If the Plan is substantially incomplete, set forth the basis of that determination by using the following as a guide:

- The Plan was developed without the required citizen participation or the required consultation.
- The Plan fails to satisfy all the required elements in the regulations.

AFFIRMATIVELY FURTHERING FAIR HOUSING

1. Is the Certification to Affirmatively Further Fair Housing satisfactory to the Secretary?

Yes No

If the Certification is not satisfactory, set forth the basis of that determination by using the following as a guide:

- Disregard of regulatory requirements to conduct an analysis of impediments to fair housing choice, take appropriate actions to address identified impediments, and maintain adequate records on the steps taken to affirmatively further fair housing in the jurisdiction.
- Lack of action taken on outstanding findings regarding performance under affirmatively furthering fair housing certification requirements of the Consolidated Plan or the Community Development Block Grant Program.

CERTIFICATIONS (91.225)

1. Are the general and specific certifications for each program funded complete and accurate, where applicable:

Note: Consortia, please refer to 91.425
State, please refer to 91.325

General:

- | | | |
|--|---|-----------------------------|
| (1) Affirmatively furthering fair housing: | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (2) Anti-displacement and relocation Plan: | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (3) Drug-free workplace: | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |
| (4) Anti-lobbying | Yes <input checked="" type="checkbox"/> | No <input type="checkbox"/> |

- (5) Authority of Jurisdiction Yes No
- (6) Consistency with Plan Yes No
- (7) Acquisition and relocation Yes No
- (8) Section 3 Yes No

CDBG:**

- (1) Citizen Participation Yes No
- (2) Community Development Plan Yes No
- (3) Following Plan Yes No
- (4) Use of funds Yes No
- (5) Excessive Force Yes No
- (6) Compliance with anti-discrimination law Yes No
- (7) Compliance with lead-based paint procedures Yes No
- (8) Compliance with laws Yes No

ESG:

- (1) Not less than 10-years Yes No
- (2) Not less than 3-years Yes No
- (3) Service Provision Yes No
- (4) Safe and Sanitary Yes No
- (5) Supportive Services Yes No
- (6) Match Requirements Yes No
- (7) Confidentiality Yes No
- (8) Employing or involving the homeless Yes No
- (9) Consolidated Plan compliance Yes No
- (10) Discharge policy Yes No

HOME

- (1) TBRA is consistent w/Plan Yes No
- (2) Use for eligible activities Yes No
- (3) Monitor for subsidy layering Yes No

HOPWA:

- (1) Meet urgent needs Yes No
- (2) 10- or 3-year operation Yes No

***The certification period for the CDBG program's overall benefit requirements must be consistent with the period certified in the prior certification.*

Based on my review of the Plan against the regulations, I have determined the Plan is:

Approved

Disapproved

Date plan disapproved (in part or in its entirety):

Note: Written notification of disapproval must be communicated to the applicant in accordance with 24 CFR 91.500(c). **If disapproved**, provide documentation including dates and times on incompleteness determination, and discussions with grantee and Headquarters:

Reviewed by
Program Manager
CPD Director

DATE:
DATE:
DATE:

Appendix F
Analysis of Impediments to Fair Housing Choice