

CITY OF LAGUNA NIGUEL
2005-2010 CONSOLIDATED PLAN



CONSOLIDATED PLAN

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MAY 2005

City of Laguna Niguel 2005-2010 Consolidated Plan

May 2005

City of Laguna Niguel
Community Development Department
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Laguna Niguel, CA 92677

8251.01

City of Laguna Niguel 2005-2010 Consolidated Plan

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Executive Summary

Consolidated Plan

This document, the 2005-2010 Consolidated Plan for the City of Laguna Niguel, satisfies the statutory HUD (U.S. Department of Housing and Urban Development) requirements of the Community Development Block Grant (CDBG) program.

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

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

Citizen Participation

The City of Laguna Niguel encourages citizen involvement in the planning, implementation, and evaluation of its housing and community development programs. To encourage citizen participation in the development of the 2005-2010 Consolidated Plan, the Laguna Niguel Community Development Department provided opportunities for public comment on the following occasions:

- A Housing and Community Development Needs Survey was distributed to all residents of Laguna Niguel through the City's Winter 2004/05 newsletter and placed at various public locations to gather input about community needs.
- A public consultation workshop held on December 15, 2004 to solicit community input on housing and community development needs. South Coast YMCA and CSP Youth Shelter, two service agencies serving the general public and populations with special needs attended the workshop.
- A public hearing before the City Council on March 15, 2005 to review the Draft Consolidated Plan
- A 30-day public review of the Draft Consolidated Plan beginning March 3, 2005 and ending on April 4, 2005 to receive public comments. The Draft Plan will be available at the following locations:
 - Laguna Niguel City Hall
 - Crown Valley Library
 - Sea Country Senior Community Center
- A public hearing before the City Council on April 19, 2005 to adopt the Consolidated Plan.

Housing and Community Development Priorities and Implementing Programs

For the five-year time frame of this Consolidated Plan, the City has established the following housing, community, and economic development priorities and implementing programs based on demographic data, needs assessment data, and HUD criteria:

Priority Hg-1: Promote and assist in the development of housing for low and moderate income households

Implementing Programs:

- Affordable Housing Density Bonus
- Affordable Housing Development Incentives
- Affordable Housing Development for Seniors
- Managed Care Overlay District

Priority Hg-2: Conserve the existing supply of affordable housing.

Implementing Programs:

- Disaster Recovery Assistance
- Section 8 Rental Assistance
- Conservation of At Risk Housing Units

Priority Hg-3: Provide housing opportunities for first-time home buyers.

Implementing Programs:

- Mortgage Credit Certificates

Priority Hg-4: Remove governmental constraints to housing development.

Implementing Programs:

- Vested Subdivision Maps

Priority Hm-1: Provide support services and housing for the homeless and near homeless through support of social service agencies and regional programs.

Implementing Programs:

- Orange County Continuum of Care for the Homeless
- Reference and Referral Services
- Sites for Homeless Transitional Housing and Emergency Shelters
- Homeless Facilities and Supportive Services

Priority CF-1: Provide and improve public and community facilities, as well as make necessary infrastructure improvements to serve those of lower and moderate income.

Implementing Programs:

- Capital Improvement Plan
- Other Community Centers and Facilities

Priority CS-1: Provide needed public and community services to those of lower and moderate income and those with special needs.

Implementing Programs:

- Fair Housing and Tenant/Landlord Counseling
- Youth Services
- Senior Services
- Community and Special Need Services

Priority ED-1: Provide for the economic development needs of lower and moderate income target areas.

Implementing Programs:

- Orange County Workforce Investment Board
- CalWorks

Priority PA-1: Provide for necessary planning activities to develop both housing and community development plans to address anticipated need as well as for necessary planning activities related to disaster recovery in the City.

Implementing Programs:

- CDBG Administration

Section 1. Introduction

This document, the 2005-2010 Consolidated Plan for the City of Laguna Niguel, satisfies the statutory HUD (U.S. Department of Housing and Urban Development) requirements of the Community Development Block Grant (CDBG) program. The primary objective of this program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low and moderate income (defined as below 80 percent of area median income).

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

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

HUD regulations require that the needs assessment and housing and community development strategy cover a three- to five-year planning period. This Consolidated Plan covers the period of July 1, 2005 through June 30, 2010.

1.1 Coordinating and Managing the Process

CDBG Program Description

Through the CDBG program, HUD provides funds to local governments for a wide range of community development activities for low- and moderate-income persons. CDBG funds are likely the most flexible federal funds available to local governments. Funds can be used for a wide array of activities, including:

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

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

- Benefit people with low and moderate incomes

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

1.1.1 Lead Agency

The Laguna Niguel Community Development Department served as the lead agency in coordinating and developing the consolidated planning and submission process. (A discussion of the City's institutional structure and service delivery system is included in the Strategic Plan.) The City solicited input in the development of the Consolidated Plan, both in the form of input from public and private agencies, and from the community at large.

1.1.2 Consultation

Community-based organizations and various service providers contributed to the development of the 2005-2010 Consolidated Plan include:

- Orange County Housing Authority
- Community Service Programs (CSP), Youth Shelter
- County of Orange Childhood Lead Poisoning Prevention Program
- Orange County Continuum of Care for the Homeless
- Orange County Sheriff's Department
- Laguna Beach Community Clinic
- Laura's House
- Saddleback Community Outreach
- South County Senior Services
- Vocational Visions
- South Coast YMCA

1.2 Summary of Citizen Participation Process

The City of Laguna Niguel encourages citizen involvement in the planning, implementation, and evaluation of its housing and community development programs. To encourage citizen participation in the development of the 2005-2010 Consolidated Plan, the Laguna Niguel Community Development Department provided opportunities for public comment on the following occasions:

- A Housing and Community Development Needs Survey was distributed to all residents of Laguna Niguel through the City's Winter 2004/05 newsletter and placed at various public locations to gather input about community needs.
- A public consultation workshop held on December 15, 2004 to solicit community input on housing and community development needs. South Coast YMCA and CSP Youth Shelter, two service agencies serving the general public and populations with special needs attended the workshop.
- A public hearing before the City Council on March 15, 2005 to review the Draft Consolidated Plan

- A 30-day public review of the Draft Consolidated Plan beginning March 3, 2005 and ending on April 4, 2005 to receive public comments. The Draft Plan was available at the following locations:
 - Laguna Niguel City Hall
 - Crown Valley Library
 - Sea Country Senior and Community Center

- A public hearing before the City Council on April 19, 2005 to adopt the Consolidated Plan.

Comments received during the consultation workshop have been incorporated throughout the Consolidated Plan, particularly in the Needs Assessment section. Written comments from service providers and resident comments from the Housing and Community Development Needs Survey are located in Appendix B. No comments were received during the 30-day public review period and public hearings.

Section 2. Housing and Community Development Needs Assessment

This section of the Consolidated Plan presents an overall picture of the housing and community development needs in Laguna Niguel. Findings of this needs assessment provide the foundation for establishing priorities and allocating federal, state and local resources to address identified community needs.

2.1 Methodology

2.1.1 Sources of Input

To gauge the nature and extent of needs in order to help the City of Laguna Niguel prioritize the uses of limited HUD Community Planning and Development (CPD) funds (CDBG), the City used a number of research methods:

- Analysis of demographic and housing market characteristics and their impacts on housing and community development needs using statistical and empirical data;
- Housing and Community Development Needs Survey;
- Community workshop;
- Interviews with social and supportive service providers; and
- Interviews with staff of the City.

Sections 2.2 through 2.10 of this Needs Assessment examine the demographic and housing market characteristics of the City based on statistical and empirical data, as well as existing studies. Such characteristics often lend insight regarding the housing and supportive service/facility needs of the general public and groups with special needs. Based on the demographic and housing market analysis, the extent of need for affordable housing and services for special needs groups such as the homeless, at-risk homeless, and persons with disabilities is evident. Section 2.11 presents community development needs identified based on discussions with service providers and staff, input received at the community workshop, as well as results of the Housing and Community Development Needs Survey. With limited funding, City staff must balance the input from various sources and groups and make recommendations on priority based on set criteria.

Housing and Community Needs Resident Survey

As part of the 2005-2010 Consolidated Plan, the City of Laguna Niguel conducted a Housing and Community Needs Survey to access community opinions and concerns in seven needs categories:

- Community Facilities
- Community Services
- Infrastructure Improvements

- Neighborhood Services
- Special Needs Services
- Economic Development
- Housing

These needs categories were further divided into specific topics, such as "senior centers" (from the Community Facilities category), "street/alley improvements" (from the Infrastructure category), and "youth activities" (from the Community Services category). For each topic, the respondent was asked to indicate unmet needs that warrant expenditure of public funds by checking a "priority need" level from Lowest to Highest need. In tabulating the survey results, "1" is used to denote the lowest need and "4" to denote the highest need, producing a weighted average score for each topic. The closer the weighted score to "4", the higher the need level as preferred by the respondents.

The Housing and Community Development Needs Survey questionnaires: 1) were printed in the City of Laguna Niguel Winter 2004/05 newsletter and recreation brochure and mailed to all addresses in the City; 2) available at Crown Valley Park, the Senior Center, and the Library; and 3) on the City's website. Appendix A provides a copy of the survey instrument and summary of survey results. The City also emailed residents who signed up on the City's website to received information about the online survey. Overall, 175 residents throughout the City responded to the survey. Approximately 29 percent of the respondents were 62 years of age or over, 6 percent were persons with disabilities, and 25 percent were female heads of households. One respondent was 18 years of age or younger.

Community Workshop

A community workshop was held on December 15, 2004 from 7:00 p.m. to 9:00 p.m. in the Council Chambers at City Hall. The community workshop included a brief presentation on the purpose and contents of the Consolidated Plan, the funding sources involved, goals and objectives of the Plan, eligible activities, and target beneficiaries. In addition, participants were provided the opportunity to express the needs of their community.

Service Provider Interviews and Statements

Interviews with service providers were conducted to gather input from agencies that provide services to the community and have contact to segments of the population with particular needs. The City also provided agencies the opportunity to submit a written statement of community needs. The following agencies were interviewed or provided the City with a written statement of community needs:

- CSP
- Laguna Beach Community Clinic
- Laura's House
- Saddleback Community Outreach
- South County Senior Services
- Vocational Visions
- South Coast YMCA

2.2 Demographic Profile

Laguna Niguel is a suburban community that has the distinction of being one of the first major planned communities in Southern California. Detached single-family homes are the predominant land use, although the residential areas also include attached single-family and multiple-family developments.

Existing and future land uses in Laguna Niguel were largely determined by the County of Orange prior to the City's incorporation in December 1989. The majority of the City's future development has already been entitled by development agreements, vesting tentative tract maps, or final tract maps. Because of these previous entitlements, the City has little control over future land uses. Land use policy in Laguna Niguel focuses on providing additional opportunities for uses that would expand the community's economic base and promote a more balanced mix of land uses.

2.2.1 Population Growth

Population growth is one of the most important factors in determining the existing and future need for housing and other community services. According to the 1990 Census, the City of Laguna Niguel's population reached 44,400 and by the 2000 Census, it had increased to 61,891. The population growth for the City during the 1990s was 39.4 percent, the fastest growing city compared to neighboring cities and more than two times faster than the County (18.1 percent increase between 1990 and 2000). The State Department of Finance (DOF) estimated Laguna Niguel's 2004 population at 65,669 persons. As shown in Table 2-1, between 2000 and 2004 Laguna Niguel had the largest population growth among neighboring communities.

**Table 2-1
Population: 1990 - 2004
Laguna Niguel and Surrounding Cities**

Jurisdiction	1990	2000	2004	% Change (1990 to 2000)	% Change (2000 to 2004)
Dana Point	31,896	35,110	36,532	10.1%	4.1%
Laguna Beach	23,170	23,727	24,774	2.4%	4.4%
Laguna Hills	N/A	31,178	33,010	--	5.9%
Laguna Niguel	44,400	61,891	65,669	39.4%	6.1%
Mission Viejo	72,820	93,102	97,752	27.9%	5.0%
San Juan Capistrano	26,183	33,826	35,834	29.2%	5.9%
Orange County	2,410,556	2,846,289	3,017,298	18.1%	6.0%

Sources: 1990, 2000 Census and State Department of Finance, Population Estimates for Cities and Counties, January 1, 2004.

2.2.2 Age Composition

The age distribution of a population is important in evaluating housing needs and projecting the direction of future housing development. According to the 2000 Census, the median age in Laguna Niguel was 37.5, significantly higher than the County's median of 33.3. Table 2-2 shows a similar age distribution for the City and County, except that those ages 45-54 comprised a higher proportion of the Laguna Niguel population (16.8 percent) than the County population (12.7 percent). This is reflective of the large proportion of adults and families that have moved into the City's new housing stock in recent years. Proportionately, Laguna Niguel has fewer persons over the age of 60 (12.4 percent) than Orange County (13.3 percent), again reflecting the fact that Laguna Niguel is a newer community with a predominance of families.

**Table 2-2
Age Characteristics: 2000
Laguna Niguel and Orange County**

Age Range	Laguna Niguel		Orange County	
	# of Persons	% of Population	# of Persons	% of Population
0-4	4,346	7.0%	216,014	7.6%
5-17	12,112	19.6%	552,405	19.4%
18-20	1,710	2.8%	116,240	4.1%
21-24	1,984	3.2%	151,941	5.3%
25-44	20,362	32.9%	943,613	33.2%
45-54	10,414	16.8%	360,739	12.7%
55-59	3,302	5.3%	128,152	4.4%
60-64	2,166	3.5%	96,422	3.4%
65-74	3,130	5.1%	148,702	5.2%
75-84	1,845	3.0%	97,967	3.5%
85+	520	0.8%	34,094	1.2%
TOTAL	61,891	100%	2,846,289	100.0%

Source: 2000 Census

2.2.3 Racial/Ethnic Composition

Laguna Niguel is comprised predominantly of White households (82.2 percent), a higher proportion than that of the County (64.7 percent). According to the 2000 Census, the two largest minority groups in the City were Hispanic households (7.5 percent) and Asian households (6.6 percent). Combined, minority households made up 17.8 percent of the City's total households. In comparison, 35.3 percent of the County's households were minority households (see Table 2-3). The proportion of White households decreased from 86.6 in 1990 to 82.2 percent in 2000. The County's White households also decreased from 75.8 to 64.7 percent during the same time period. Laguna Niguel and Orange County are gradually becoming more diverse communities.

**Table 2-3
Racial/Ethnic Composition: 2000**

Race/Ethnicity	City of Laguna Niguel		County	
	Number of Households	% of Total	Number of Households	% of Total
White	19,074	82.2%	605,493	64.7%
Black	307	1.3%	16,493	1.8%
Asian	1,536	6.6%	109,155	11.7%
Hispanic	1,737	7.5%	182,312	19.5%
Other*	563	2.4%	21,834	2.3%
Total	23,217	100.0%	935,287	100.0%

Source: 2000 Census.

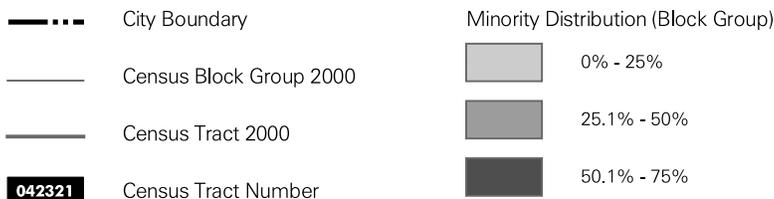
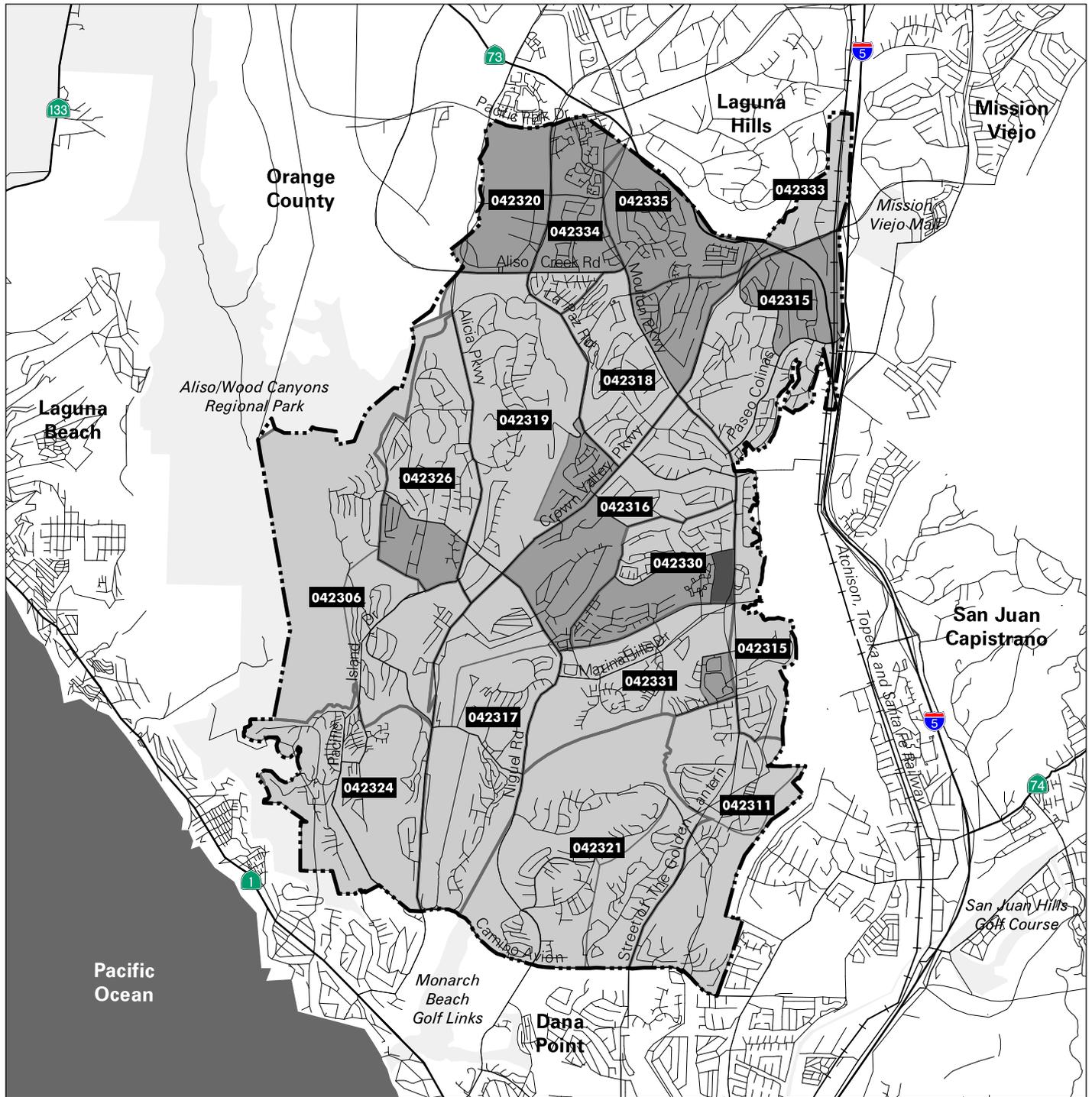
*The "Other" category includes American Indian and Alaskan Natives, and persons who identified themselves as some 'other race'.

Distribution of Racial and Ethnic Minorities

Figure 2-1 shows the distribution of racial and ethnic minorities by census block group. Census block group 42330.02 has the highest proportion of minority populations (63 percent). An additional thirteen block groups have proportions of minority populations that are between 25 and 50 percent of the total population in the block group. Within the City boundaries, these block groups are located within the central and northern portions of the City. Nine of the fourteen block groups correspond to low and moderate income areas.

2.2.4 Employment Characteristics

An assessment of the prospective need for housing for households of varying income levels must consider the type of employment held by City residents. The 2000 Census provides the number of employed residents by occupation; residents could be employed by businesses either outside or within Laguna Niguel. Table 2-4 indicates that over 50 percent of Laguna Niguel residents were employed in managerial and professional positions whereas 32 percent of City residents were employed in sales or office related jobs and nine percent of residents had service occupations. In general, managerial and professional occupations are higher paying jobs compared to sales, office, and service-oriented jobs.



Minority composition includes Hispanic, African-American, Asian, Pacific Islander, American Indian, and Two or More Races.

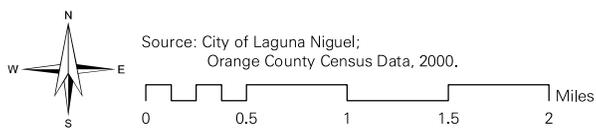


Figure 2.1
Distribution of
Minority Populations

**Table 2-4
Employment by Occupation**

Occupation	2000	
	Employed Persons	% of Total
Managerial, professional	16,015	50.3%
Service occupations	2,889	9.1%
Sales, office	10,153	31.9%
Farming, forestry, fishing	0	0%
Construction, extraction, maintenance	1,124	3.6%
Production, transportation, material moving	1,633	5.1%
Total	31,814	100.0%

Source: 2000 U.S. Census.

The five major private employers (employers with more than 100 employees) in the City of Laguna Niguel are listed below in Table 2-5. Costco is the top private employer with 250 employees.

**Table 2-5
Top 5 Private Employers**

Employers	Number of Employees
Costco Wholesale	250
Mission Imports Mercedes-Benz	215
Coastline Janitorial Maintenance & Supplies	200
Prudential California Realty	145
TGI Friday's	110

Source: www.myOC.com

Unemployment in Laguna Niguel varied slightly by ethnicity. According to the 2000 Census, 2.5 percent of the White and Hispanic population was unemployed, compared to 3.3 percent of the Black population and 2.9 percent of the Asian population. The overall unemployment rate of Laguna Niguel decreased to 2.2 percent in 2003.¹

2.2.5 Income Characteristics

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.

Income Definitions

For purposes of the Consolidated Plan, HUD has established the following income categories based on the Median Family Income (MFI) for Orange County:

- Extremely Low Income (0-30% of Area MFI)
- Low Income (31-50% of Area MFI)

¹ State of California Employment Development Department Labor Market Information

- Moderate Income (51-80% of Area MFI)
- Middle/Upper Income (>80% of Area MFI)

Income Distribution

Based on the above criteria, 10 percent of Laguna Niguel’s total households in 2000 were Extremely Low and Low Incomes, and 11 percent were Moderate Income (Table 2-6). Thus, lower and moderate income (from 0-80 percent MFI) households comprised 21 percent of the City’s total households. The proportion of low and moderate income households varied somewhat by ethnicity. Approximately 40 percent of Hispanic households were extremely low to moderate income, compared to 35 percent of Blacks, 24 percent of Asians, and 19 percent of Whites.

Citywide, 79 percent of households in Laguna Niguel were middle and upper income (earned more than 80 percent of the MFI). However, certain groups had higher proportion of lower and moderate income households. Specifically, a higher proportion of elderly and small families were within the extremely low and low income categories compared to the citywide average.

**Table 2-6
Households Income by Race/Ethnicity**

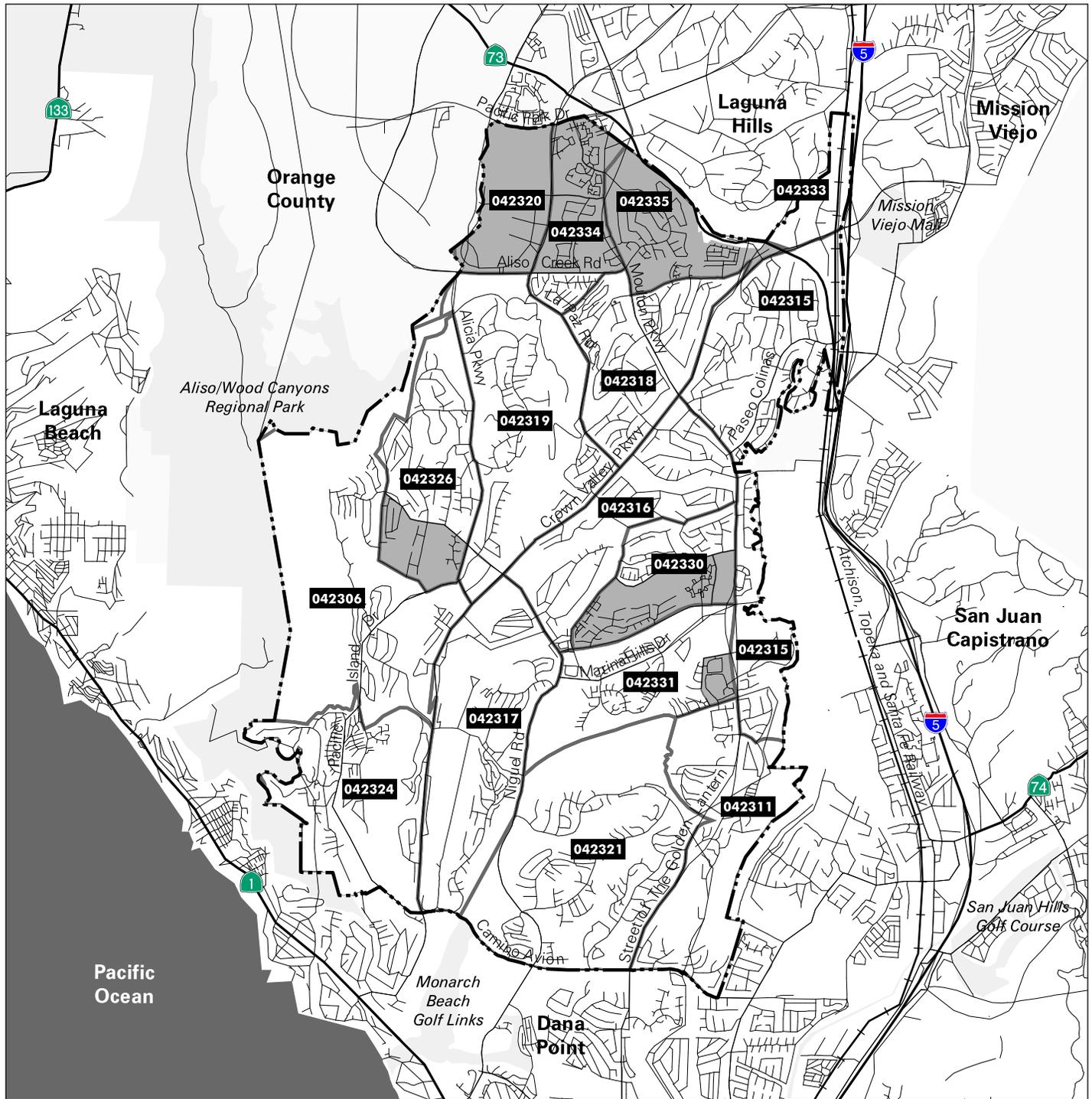
Race/ Ethnicity	% of Total	% Extremely Low Income (<30% MFI)	% Low Income (31-50% MFI)	% Moderate Income (51- 80% MFI)	% Middle and Upper Income (>80% MFI)
White	83%	4%	5%	10%	81%
Black	1%	13%	4%	18%	65%
Asian	7%	7%	5%	12%	76%
Other	2%	12%	8%	16%	64%
Hispanic	7%	5%	13%	22%	60%
All Households	100%	5%	5%	11%	79%
Elderly	16%	7%	12%	17%	65%
Small Families	54%	3%	3%	9%	85%
Large Families	10%	4%	3%	12%	81%
Others	21%	8%	6%	11%	75%

Source: Comprehensive Housing Affordability Strategy (CHAS), 2004.

* The sum of percentages may be greater than 100 percent due to rounding.

Concentration of Low and Moderate Income Households

Figure 2-2 illustrates the geographic distribution of the City's low and moderate income households by census block group. In Laguna Niguel, HUD defines a low moderate income census block group as one in which at least 25.7 percent of the population were categorized as low/moderate income. A total of ten census block groups have areas with concentrations of low and moderate income residents: 042315.01, 042326.01 and 02, 042330.02 and 03, 042331.03, 042334.01, 02 and 03, and 042335.01. Comparing locations of the low/moderate block groups with the distribution of ethnic minorities indicates that nine of the fourteen block groups with proportions of minority populations of 25-75 percent correspond to low and moderate income.



-  City Boundary
-  Census Tract 2000
-  Census Block Group 2000
-  Census Tract Number
-  Low Moderate Income Block Groups
(Low to Moderate Income concentration defined as Census Block Group with more than 25.7% Low and Moderate Income Households.)

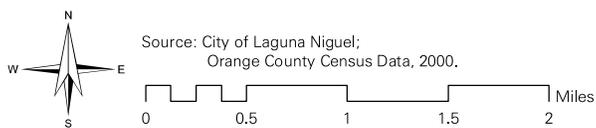


Figure 2.2
Location of Low and
Moderate Income Areas

2.2.6 Household Characteristics

Information on household characteristics is important to understanding growth and changing needs of a community. The Census defines a household as all persons who occupy a housing unit, which may include single persons living alone, families related through marriage or blood, and unrelated individuals living together. Persons living in retirement or convalescent homes, dormitories, or other group living situations are not considered households.

Household Composition

A comparison of household types in Laguna Niguel and Orange County is presented in Table 2-7. In 2000, there were a total of 23,217 households in Laguna Niguel. Similar to Orange County, the majority (72.3 percent) of City households consisted of families. Of the non-family households in Laguna Niguel, approximately three-fourths (74.3 percent) consisted of single-person households, roughly the same as the County proportion (73.9 percent). Also, a total of 306 persons in the City lived in group quarters, such as assisted living facilities. Specifically, three new assisted living facilities were added since the adoption of the 2000-2005 Consolidated Plan, including Aegis Assisted Living in Laguna Niguel with a capacity of 96 beds.

**Table 2-7
Household Type: 2000
Laguna Niguel and Orange County**

Household Type	Laguna Niguel				Orange County	
	1990		2000		2000	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Families	12,398	72.2%	16,793	72.3%	667,917	71.4%
With children	6,189	36.0%	8,837	38.1%	345,803	37.0%
With no children	6,209	36.2%	7,956	34.3%	322,114	34.4%
Non-Families	4,774	27.8%	6,424	27.7%	267,370	28.6%
Singles	3,184	66.7%	4,774	74.3%	197,650	73.9%
Other non-families	1,590	33.3%	1,650	25.7%	69,720	26.1%
Total Households	17,172	100.0%	23,217	100.0%	935,287	100.0%
Average Household Size	2.58		2.65		3.00	

Source: 2000 U.S. Census.

Household Size

Household size identifies sources of population growth and overcrowding in individual housing units. A city'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 decline. In 2000, the City's average household size was 2.65. Average household size in Laguna Niguel increased to 2.73 in 2004, indicating an increase in family households. Similarly, average household size in the County increased from 3.00 in 2000 to 3.07 in 2004.

Overcrowding

An overcrowded housing unit is defined as a unit with more than one person per room, excluding bathrooms, kitchens, hallways, and porches. A severely overcrowded household is one with more than 1.5 persons per room.

Unit overcrowding typically results from the combined effect of low earnings and high housing costs in a community, and reflects the inability of households to buy or rent housing that provides a reasonable level of privacy and space. The prevalence of overcrowding varies significantly by the income, type, and size of the household. Generally, very low and low income households and large families are disproportionately affected by overcrowding. Overcrowding is also generally more prevalent among renters than among owners.

Table 2-8 summarizes the extent of overcrowding in Laguna Niguel. This data suggests that the incidence of overcrowding in Laguna Niguel is very low. In 2000, there were a total of 687 (3 percent) renter-occupied and 321 (1.4 percent) owner-occupied units defined as overcrowded. In contrast, 2000 Census figures for Orange County were 19.5 percent for renter-occupied and 4.1 percent for owner-occupied units.

**Table 2-8
Overcrowded Housing**

Number of Persons per Room	Rental Units	% of Total Occupied Rental Units	Owner Units	% of Total Occupied Owner Units
Overcrowded (1.01 to 1.5 person/ room)	303	1.3%	236	1.0%
Severely Overcrowded (>1.5 persons/room)	384	1.7%	85	0.4%
Total Overcrowded (>1.0 persons/room)	687	3.0%	321	1.4%

Source: 2000 U.S. Census.

2.2.7 Special Needs Populations

Certain segments of the population may have more difficulty in finding decent, affordable housing due to their special needs. These "special needs" groups include the elderly, disabled persons, large households, female-headed households, persons with drug and/or alcohol addiction, and persons with AIDS and related diseases. An overview of licensed community care facilities in Laguna Niguel serving persons with special needs is provided in Table 2-9, followed by a detailed discussion of each of the special needs groups.

**Table 2-9
Licensed Community Care Facilities**

Age	Total Number of Facilities	Total Capacity (number of beds)	Specialized Care
			Developmental Disability
Age 18-59			
Adult Residential	1	6	6
Age 60+			
Elderly Residential Care	28	255	---
Total	29	261	6

Source: State of California Department of Social Services Community Care Licensing Division, 2004.

Notes:

1. The specialized care columns are not mutually exclusive.
2. Adult residential facilities provide care for persons age 18 to 59 years including both developmentally disabled adults and persons suffering from mental illness or psychiatric disorders.
3. Elderly residential facilities provide care for persons age 60 and above.

Elderly and Frail Elderly

The population over 65 years of age is considered elderly and has special needs due to four main concerns:

- **Income:** Many people over 65 are retired and living on a fixed income;
- **Health Care:** Due to their higher rate of illness, health care costs can be burdensome;
- **Transportation:** Many seniors use public transit. However, a significant number of seniors have disabilities and require alternatives to public transportation; and
- **Housing:** Many elderly persons live alone and rent their housing units.

These characteristics indicate a need for smaller, lower cost housing units with easy access to public transportation and to health care facilities.

The 2000 Census data reported that 5,495 persons (approximately 9 percent of the City's total population) were 65 years of age or older, similar to the 10 percent average in Orange County. Approximately 3,157 persons (57 percent of all elderly) have some sort of disability and were considered "frail" elderly persons. The 2000 Census breaks down disability into five categories; a) sensory disability, b) physical disability, c) mental disability, d) self-care disability, and e) go-outside-home disability. Frail elderly are persons with one or more limitations to daily activities, defined in the Census as persons with sensory, self care, or mobility limitation.

According to Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD, approximately 19 percent of the elderly households in Laguna Niguel were extremely low and low income households. An additional 17 percent were moderate income households. 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. A total of 28 residential facilities (approximately 255 beds) in Laguna Niguel are licensed to provide housing for persons 60 years and over.

Persons with Disabilities

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

According to the 2000 Census, there were 6,132 Laguna Niguel residents with one or more disabilities, comprising 9.9 percent of the City population. Due to an overall increase in longevity and lower fatality rates, the proportion of disabled individuals is increasing nationwide.

Special housing needs for persons with disabilities fall into two general categories: physical design to address mobility impairments and social, educational, and medical support to address developmental and mental impairments. The following discussion provides more detail on housing needs by type of disability.

Physically Disabled

A physically disabled person has an illness or impairment that impedes his or her ability to function independently. Physically disabled people have several unique housing needs. First, special construction features tailored to a person’s disability are necessary to facilitate access and use of the property. The location of housing and availability of transportation is also important because disabled people may require access to a variety of social and specialized services.

Only one project in the City, Alicia Park Apartments, has units specifically designed for occupancy by physically disabled persons. Rent on these units (three in total) is restricted to allow for the use of Section 8 rental assistance certificates and vouchers.

According to the 2000 Census, there were a total of 2,110 Laguna Niguel residents with a physical disability. There is no community care facility in Laguna Niguel that provides supportive housing for physically disabled persons. However, senior community care facilities in Laguna Niguel provide 255 beds for elderly persons, with the capacity to handle some non-ambulatory persons. Overall, housing opportunities for the physically disabled are limited within Laguna Niguel, especially for persons under the age of 60.

Developmentally Disabled

The basic definition of a developmental disability relates to a person's score on standardized intelligence tests. Persons with IQ below 70 are typically defined as developmentally disabled. According to ARC (the Association of Retarded Citizens), approximately one to three percent of the population nationwide is developmentally disabled.

Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. Supportive housing for

developmentally disabled persons in Laguna Niguel is limited. Only one community care facility in the City that provides supportive housing for developmentally disabled persons, with a capacity of only six beds. In addition, the Regional Center of Orange County assists developmentally disabled adults and their families through case management or service coordination.

Severely Mentally Ill

Severe mental illness includes the diagnoses of psychoses (e.g. schizophrenia) and the major schizoaffective disorders (e.g. bipolar, major depression). Chronic mental illness refers to duration of at least one year. According to national estimates, approximately one percent of the adult population meets a definition of severe mental illness based on diagnosis, duration, and disability.

Housing is an integral part of a system of care for the severely mentally ill because the prime support network and focus of daily living activities is associated with the residence. The major barrier to stable and decent housing for the seriously mentally ill is the availability of affordable housing. A substantial majority of persons in this population depend solely on Supplemental Security Income (SSI). With the high cost of housing in Orange County, few affordable housing options exist in the open market. Due to the lack of affordable housing, mentally ill persons are at greater risk of becoming homeless or living in unstable or substandard housing situations.

According to the 2000 Census, there were a total of 1,332 residents of Laguna Niguel with a mental disability². No community care facility in Laguna Niguel caters toward housing needs of the mentally ill.

Female-Headed Households

Single-parent households are likely to have greater needs for affordable housing, affordable day care, and access to public transportation because women continue to earn less on average than men do on comparable jobs. Single-parent households have unique work constraints because they must take into account proximity and access to day care, school, and other activities along with regular work schedules.

The 2000 Census reported 1,667 single-parent households with children under age 18 in Laguna Niguel, representing approximately 7 percent of all households in the City. Of these 1,667 single-parent households, 1,258 were female-headed households (75 percent) and 409 (25 percent) were male-headed households with children. Affordability needs of female-headed households can be addressed through rent subsidies and affordable housing development. Housing opportunities for female-headed households with children can be improved through policies that call for the provision of affordable childcare, and for the location of family housing sites in close proximity to recreational facilities and public transit.

Large Households

Large households, defined as those with five or more persons, oftentimes have special housing needs due to their higher housing costs, need for affordable and accessible childcare and recreation services, and the lack of adequately sized, affordable housing.

² The 2000 Census does not provide numbers based on severity or level of any type of disability.

To save for necessities such as food, clothing, and medical care, low and moderate-income large households may reside in smaller units, often resulting in overcrowding.

According to the 2000 Census, 2,273 large households resided in Laguna Niguel, representing approximately 10 percent of all households. Among the City’s large households, 75 percent owned their own home and 25 percent were renter-households.

CHAS data indicated that almost 14 percent of all large households in Laguna Niguel were extremely low and low income, while 45 percent were moderate income. In particular, 15 percent of large family renter-households were low and moderate income compared to 10 percent of large family owner-households.

The City contains more housing units with four and more bedrooms than the number of large households with the need for multi-bedroom dwelling units. In 2000, the City had an inventory of 7,442 large size units (with four or more bedrooms), 6,085 of which were owner-occupied and 1,357 were renter-occupied, Table 2-10. The issue in Laguna Niguel relates primarily with the affordability, rather than the availability, of such units.

**Table 2-10
Number of Bedrooms in Occupied Dwelling Units**

Bedrooms	Owner		Renter	
	1990	2000	1990	2000
4 bedrooms	4,059	5,769	205	1,330
5+ bedrooms	570	316	9	27
Total	4,629	6,085	214	1,357

Source: 1990 and 2000 U.S. Census.

Persons with HIV Infection and AIDS

For persons living with HIV/AIDS, access to safe, affordable housing is as important to their general health and well-being as access to quality health care. For many, the persistent shortage of stable housing is the primary barrier to consistent medical care and treatment. Persons with HIV/AIDS also require a broad range of services, including counseling, medical care, in-home care, transportation, food, and stable housing. Today, persons with HIV/AIDS live longer and require longer provision of services and housing.

According to the AIDS Surveillance and Monitoring Program of the Orange County Health Care Agency, the AIDS rate in Laguna Niguel was 127 cases per 100,000 persons, compared to Laguna Beach’s rate of 1,096 cases per 100,000 for the year 2003, the highest rate in the County. The AIDS Surveillance and Monitoring Program reported that in 2003, Laguna Niguel had 83 people living with AIDS. Currently, there is no service or facility in Laguna Niguel for persons with HIV infection or AIDS.

Alcohol/Other Drug 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 percent. People with AODA problems have special housing needs during treatment and recovery. Group quarters typically provide appropriate settings for

treatment and recovery. Affordable rental units provide housing during the transition to a responsible lifestyle.

The County's Alcohol and Drug Abuse Service (offered through the Health Care Agency) provides a range of outpatient and residential treatment programs to reduce or eliminate AODA within the community. The Risk Reduction, Education and Community Health (REACH) Program provides HIV/AIDS education and outreach, including street outreach to addicts at high risk of contracting and transmitting HIV, TB, and other communicable diseases. Under the auspices of the Health Care Agency, residents can access prevention programs, perinatal programs, and detoxification programs.

2.3 Homeless Needs

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 Continuum of Care begins with a point of entry in which the needs of a homeless individual or family are assessed. Once a needs assessment is completed, the person/family may be referred to permanent housing or 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.

2.3.1 Nature and Extent of Homelessness (Chronic and Transitional)

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.

According to the 2004 Continuum of Care (CoC) application to HUD for supportive housing funds, Orange County is home to approximately 35,000 homeless people, of which seven percent are families with children. Chronically homeless persons make up 22 percent of the homeless population, 20 percent are victims of domestic violence, 18 percent are chronic substance abusers, 6 percent are mentally ill, another 6 percent are living with HIV/AIDS, and 2 percent are either veterans or emancipated youths. From 2003 to 2004, Orange County's chronic homeless population increased in tandem with the 25 percent increase in the general homeless population.

It is difficult to estimate the number of homeless persons in individual jurisdictions due to the transient nature of the homeless population. An interview with the Sheriff's

Department indicated that there are no areas within the City which are frequented by homeless persons, although on occasion a homeless person may pass through.

2.3.2 Homeless Subpopulations

As Laguna Niguel has few homeless persons in its jurisdiction, discussions of homeless subpopulations are drawn primarily from the regional perspective. In May 2004, OC Partnership conducted a survey of 448 homeless/former homeless persons regarding demographics and their housing and service needs. Some of the more salient findings are as follows:

- Over 45 percent of respondents were part of a family with children
- Over 75 percent of respondents reported income well below poverty line
- Almost half of the respondents had multiple episodes of homelessness
- Almost 25 percent indicated their episode(s) of homelessness was a result of a lack of affordable housing in the Orange County region
- The most prevalent reasons given for leaving an emergency or transitional housing facility were time limits, the lack of available beds, and not wanting to be separated from their partner/family

**Table 2-11
Homeless Population in Orange County**

Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
1. Homeless Individuals	1,169 (N)	787 (N)	8,544 (E)	10,500
2. Homeless Families with Children ³	76 (E)	384 (E)	8,290 (E)	8,750
2a. Persons in Homeless Families with Children	214 (N)	1,074 (N)	23,211 (E)	24,499
Total (lines 1 + 2a)	1,383	1,861	31,755	34,999
Homeless Subpopulations	Sheltered		Unsheltered	Total
1. Chronically Homeless ⁴	958 (A)		6,908 (A)	7,866
2. Severely Mentally Ill	51 (A)		2,167 (E)	2,218
3. Chronic Substance Abuse	1,018 (A)		5,310 (E)	6,328
4. Veterans	0 (A)		471 (E)	471
5. Persons with HIV/AIDS	33 (A)		1,996 (E)	2,029
6. Victims of Domestic Violence	375 (A)		6,613 (N)	6,988
7. Youth/Emancipated Youth	79 (A)		413 (E)	492

Note: (A) Administrative Records (N) Enumerations (S) Statistically Reliable Sample (E) Estimates
Source: County of Orange, 2004 Continuum of Care Application

³ In order to ensure consistency all current inventory (i.e., "Shelter") Orange County collects data on an individual or shelter bed basis. To estimate the number of homeless families with children, individual/shelter Bed tallies are divided by 2.8 (i.e., the estimated number of persons per family).

⁴ Chronically Homeless "Sheltered" figure includes 51 "Sheltered" individuals included in Part 2, Row 2 ("Severely Mentally Ill").

2.3.3 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, 33 percent of the City's owner-households and 40 percent of renter-households pay more than 30 percent of their income on housing. 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.). The CoC estimates there are 492 homeless emancipated youths in the County.

2.3.4 Inventory of Facilities and Services

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.

Transitional housing is distinguished from emergency shelters in that it provides shelter for an extended period of time (perhaps as long as 18 months) and generally includes integration with other supportive services and counseling programs to assist in the transition to self-sufficiency through the attainment of a permanent income and housing.

A number of shelters/transitional housing programs are operated within close proximity to Laguna Niguel. They are most likely to provide services to homeless individuals and families in the Laguna Niguel Area. Table 2-12 presents a list of some of the shelter facilities in or near the South Orange County area that cater to the needs of the homeless.

**Table 2-12
Homeless Facilities in Orange County**

Provider	Target Population (A/B)**	Family Beds	Individual Beds	Total Beds
Emergency Shelters				
City of Laguna Beach Cold Weather Program	SMF			40*
Community Services Programs Inc.- Youth Shelter	YMF		6	6
Family Assistance Ministries – Gilchrist House	FC	5	5	10
Friendship Shelter	SMF		19	19
Laura's House	FC/DV	20	10	30
Orange Coast Interfaith Shelter	M	60	5	65
Saint Vincent De Paul – Winter Armory	SMF			300*
Transitional Housing Resources				
Families Forward	M	66		66
Orange Coast Interfaith Shelter	M	69		69
Saddleback Community Outreach	FC	68		68
Friendship Shelter	SMF		24	24

****Target Population A Codes:**

SM=Single Males (18 yrs & older)
 SF=Single Females (18 yrs & older)
 SMF= Single Males and Females (18 yrs+ w/no children)
 FC= Families with Children
 YM= only unaccompanied Young Males (<18 years)
 YF= unaccompanied Young Females (<18 years)
 YMF= unaccompanied Young Females & Females (<18 years)
 M= mixed populations

Source: County of Orange, Continuum of Care Application, 2004

****Target Population B Codes:**

DV=Domestic Violence victims only
 VET=Veterans only
 AIDS=Only persons with HIV/AIDS

In addition to homeless shelters, the CoC system has several components: prevention services; outreach services; and shelter and housing services. The County's system of facilities and services based on the CoC strategy is summarized below.

Prevention 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.

There are an estimated 130,250 service slots to prevent homelessness for individuals and 97,900 service slots for families with children. Preventive services include:

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

According to recently collected data, it is estimated over 200,000 additional homeless prevention service slots are needed in Orange County. 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. Finally, 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.

Outreach Services

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. Based on data collected in 2004, there are 5,777 "outreach" service slots for homeless and at-risk individuals and families are currently in place in Orange County's system of care.

Shelter and Housing 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

A network of nonprofit organizations operates 39 emergency shelter facilities, 52 transitional housing facilities, and 13 permanent supportive housing facilities within the County. Specifically, the County, individual jurisdictions and numerous agencies oversee a total of 1,395 beds in emergency shelters, 1,861 beds in transitional housing shelters and 1,491 beds in permanent supportive housing settings. Currently, 601 beds are under development. Most of these beds are for transitional housing, and 39 beds in transitional or permanent housing are for persons with HIV/AIDS.

Several shelters serve homeless subpopulations that have specialized care needs (e.g., mental illness or substance abuse problems) or are tailored to client demographics or needs (e.g., gender, familial status, etc). In the emergency shelters, 260 beds are reserved for families with children, 205 of those are for victims of domestic violence. Additional beds (340) are available in emergency winter shelters. In the transitional housing facilities, 183 beds are set aside for victims of domestic violence, and 33 beds are for persons with HIV/AIDS. In permanent supportive housing facilities, 34 of the 1,438 beds countywide are set aside for persons with HIV/AIDS.

2.3.5 Continuum of Care Gap Analysis

Based on the homeless profile developed by the County of Orange and the capacity of facilities/services offered (Tables 2-13), the unmet need can be determined, the County's 2004 *Gaps Analysis identifies* an existing need for nearly 14,500 emergency shelter beds, 17,000 additional transitional beds, and 106,000 permanent supportive housing units. The gap analysis also revealed the need for more than 223,000 supportive service slots.

**Table 2-13
Continuum of Care Housing Gaps Analysis**

	Current Inventory in 2004	Under Development in 2004	Unmet Need/Gap
Individuals			
Emergency Shelter	1,169	0	5,131
Transitional Housing	787	83	3,330
Permanent Supportive Housing	657	53	11,117
Total	2,613	136	19,578
Persons in Families with Children			
Emergency Shelter	214	12	9,574
Transitional Housing	1,074	453	13,172
Permanent Supportive Housing	781	0	95,791
Total	2,069	465	118,537

Source: County of Orange, Continuum of Care Application, 2004

2.4 Housing Market Conditions

This section addresses characteristics of the housing supply in Laguna Niguel, including type, age, condition, costs, and availability. The implications of these housing characteristics with respect to housing programs are also examined.

2.4.1 Housing Characteristics

Housing Growth

The State Department of Finance reported 24,664 housing units in Laguna Niguel in 2004, representing an increase of almost 31 percent since 1990. In South Orange County, the housing inventory increased at a faster rate due to the availability of large tracts of vacant land. Nevertheless, HUD estimates that housing production between 1990 and 2000, lagging (two percentage points) behind the growth in the number of households.⁵ The inability to produce enough housing units to accommodate the increasing number of households reduced vacancy rates and increased housing prices.

⁵ HUD Economic Research, *Analysis of the Orange County, CA Housing Market*. January 2004

**Table 2-14
Housing Growth: 1990-2004
Laguna Niguel and Surrounding Cities**

Jurisdiction	1990	2000	2004	% Change (1990 to 2004)
Dana Point	14,666	15,682	15,880	8.3%
Laguna Beach	12,846	12,965	13,174	2.6%
Laguna Hills	NA	11,303	11,108	---
Laguna Niguel	18,892	23,885	24,664	30.5%
Mission Viejo	26,393	32,985	33,714	27.7%
San Juan Capistrano	9,612	11,320	11,676	21.5%
Orange County	875,072	935,287	1,003,929	9.1%

Source: California State Department of Finance, Population, and Housing Estimates, January 2004 and 2000 U.S. Census.

Housing Type

The predominant type of dwelling unit in Laguna Niguel remains the single-family detached units, representing 55 percent of the housing stock in 2004, as shown in Table 2-15. However, the relative proportion of multi-family units has been increasing, primarily in town homes and condominiums.

**Table 2-15
City of Laguna Niguel
Housing Type: 1990 and 2004**

Housing Type	1990		2004	
	# of Units	% of Total	# of Units	% of Total
Single-Family Detached	10,161	53.8%	13,590	55.4%
Single-Family Attached	4,173	22.1%	5,007	18.0%
Multi-Family	4,422	23.4%	6,051	26.6%
Mobile Homes	136	0.7%	16	0.0%
Total Units	18,892	100.0%	24,664	100.0%
Occupied Housing Units	17,172	90.9%	23,217	97.2%
Vacancy Units	1,720	9.1%	668	2.8%

Source: 2000 Census; California State Department of Finance, Population Estimates, January 2004.

Tenure

The vast majority (75 percent) of the occupied housing in Laguna Niguel was owner-occupied, as documented by the 2000 Census. Countywide, owner-households accounted for 67 percent of the occupied housing stock.

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. Optimal vacancy rates range from 1.5 to 2.0 percent for ownership units and 5 to 6 percent for rental units. 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.

2.4.2 Housing Cost and Affordability

Ownership Housing Costs

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 March 2004 was about \$632,000 in Laguna Niguel, much higher than the \$515,000 median value for the County.

Home values in Laguna Niguel have increased over time. As shown in Table 2-16, the median home sales price in Laguna Niguel increased by almost 30 percent from \$486,750 in March 2003 to \$632,000 in March 2004. With the exception of Laguna Beach and Dana Point, the median home prices in neighboring cities were lower than that of Laguna Niguel.

Table 2-16
Median Area Housing Sales Price: 2003 - 2004
Laguna Niguel and Surrounding Cities

Jurisdiction	March 2004	March 2003	% Change
Dana Point	\$695,000	\$540,000	28.7%
Laguna Beach	\$1,250,000	\$925,000	35.1%
Laguna Hills	\$390,000	\$330,000	18.2%
Laguna Niguel	\$632,000	\$486,750	29.8%
Mission Viejo	\$575,000	\$425,000	35.3%
San Juan Capistrano	\$524,000	\$419,000	25.1%
Orange County	\$515,000	\$394,500	30.5%

Source: California Association of Realtors, March 2004.

According to data for homes sold between April and November 2004 in Laguna Niguel, the majority of housing units sold in the City were single-family dwellings (473) compared to 388 town homes and condominiums (see Table 2-17). The median prices of single-family homes ranged from \$349,000 to \$4,235,000, and most of the single-family home sales involved units with either three or four bedrooms. Most town homes and condominiums sold were two-bedroom units and had a median price of \$430,000.

**Table 2-17
Single-Family and Condominium Home Sales in Laguna Niguel, CA**

Type	Bedrooms	Units	Price Range	Average	Median
Home	1	3	\$940,000-\$1,490,000	\$1,143,333	\$1,000,000
	2	79	\$375,000-\$1,280,000	\$619,023	\$600,000
	3	205	\$349,000-\$2,499,000	\$746,851	\$685,000
	4	173	\$425,000-\$4,235,000	\$942,851	\$855,000
	5	10	\$675,000-\$2,999,000	\$1,607,800	\$1,625,000
	6	2	\$832,000-\$2,375,000	\$1,603,500	\$1,603,500
	7	1	\$ 2,250,500	--	--
Total	--	473	\$349,000-\$4,235,000	\$824,690	\$739,500
Condos	1	56	\$125,000-\$540,000	\$350,295	\$359,000
	2	181	\$69,000-\$1,300,000	\$436,501	\$429,000
	3	81	\$307,000-\$1,349,000	\$572,797	\$525,000
	4	67	\$510,000-\$569,000	\$545,667	\$558,000
Total	--	388	\$69,000-1,349,000	\$463,123	\$430,000

Source: DataQuick (2004)

Rental Housing Costs

As previously stated, Laguna Niguel is a predominantly owner-occupied community, with 75 percent of the households being owners, and 25 percent renters. The rental housing market in Laguna Niguel is comprised of apartments, town homes and condominiums, and some single-family homes.

Rental information for the City of Laguna Niguel was obtained from a review of advertisement in the Orange County Register and an internet service (Apartments.com) during November 2004 and January 2005. The majority of rental listings were one- and two-bedroom apartments and three-bedroom houses, condos, and town homes. Only two studio apartment listings during the review of rental rates was found and consist of both ends of the spectrum: affordable at \$500 and luxury at \$1,750. Four- and five-bedroom rental units were only found within single-family homes with median rental prices of \$3,100 and \$2,950 respectively.

**Table 2-18
Market Rental Rates: 2004**

Unit Type	Rental Range	Median Rent
Apartments		
Studio	\$500 - \$1,750	\$1,125
1-Bedroom	\$695 - \$1,950	\$1,115
2-Bedroom	\$1,100 - \$2,200	\$1,523
3-Bedroom	\$1,400 - \$2,500	\$1,723
Homes*		
1-Bedroom	---	\$1,150
2-Bedroom	\$1,300 - \$1,745	\$1,523
3-Bedroom	\$1,500 - \$3,600	\$2,100
4-Bedroom	\$2,200 - \$4,500	\$3,100
5-Bedroom	\$2,950 - \$3,795	\$2,950

Source: OC Register.com and Apartments.com, November 2004 and January 2005.

* Homes include single-family dwellings, condos, and town homes.

Housing Affordability

In assessing affordability, federal housing programs use a standard affordable housing cost of no more than 30 percent of the gross household income. Housing affordability for households in different income groups can be estimated by comparing federal income guidelines with standard housing costs. Assuming that the potential homebuyer within each income group has sufficient credit, a downpayment of 10 percent, and maintains affordable housing expenses (i.e. spends no greater than 30 percent of their income on the mortgage, taxes and insurance), the maximum affordable home prices are presented in Table 2-19. Given the median home prices presented earlier, home ownership is beyond the reach of extremely low, low, and moderate income households. Similarly, extremely low income households cannot afford fair market rents in the City and low income households are faced with a very limited number of units that are affordable to them.

**Table 2-19
Housing Affordability Matrix Orange County - 2004**

Income Group	Income Levels		Maximum Affordable Price	
	Annual Income	Affordable Payment	Home	Rental
Extremely Low (0-30% AMI)				
One Person	\$ 15,900	\$ 398	\$ 25,929	\$ 348
Small Family	\$ 20,400	\$ 510	\$ 36,916	\$ 410
Large Family	\$ 24,500	\$ 613	\$ 46,145	\$ 463
Low (30-50% AMI)				
One Person	\$ 26,450	\$ 661	\$ 72,294	\$ 611
Small Family	\$ 34,000	\$ 850	\$ 96,684	\$ 750
Large Family	\$ 40,800	\$ 1,020	\$ 117,779	\$ 870
Moderate (50-80% AMI)				
One Person	\$ 40,250	\$ 1,006	\$ 132,941	\$ 956
Small Family	\$ 51,750	\$ 1,294	\$ 174,691	\$ 1,194
Large Family	\$ 62,100	\$ 1,553	\$ 211,387	\$ 1,403

Assumptions:

1. Small Family = 3 persons; Large Families = 5 or more persons
2. Utility costs for renters assumed at \$50/\$100/\$150 per month
3. Monthly affordable rent based on payments of no more than 30% of household income
4. Property taxes and insurance based on averages for the region
5. Calculation of affordable home sales prices based on a down payment of 10%, annual interest rate of 6.5%, 30-year mortgage, and monthly payment of gross household income

Source: HUD 2004, Cotton/Bridges/Associates 2004.

Housing Overpayment

According to HUD, households paying more than 30 percent are defined as having a "cost burden" and households paying more than 50 percent are defined as having a "severe cost burden." Households paying more than 30 percent of their income on housing have limited remaining income for other necessities. Upper income households generally are capable of paying a larger proportion of income for housing; therefore, estimates of housing cost burden generally focus on low and moderate income households. Table 2-20 shows the distribution of overpaying households in Laguna Niguel.

**Table 2-20
Housing Cost Burden***

Housing Problem	Laguna Niguel		Orange County	
	Number	Percent of Households	Number	Percent of Households
Cost Burden (All Households)*	7,978	34%	306,515	36%
Owner-Occupied	5,680	34%	154,880	32%
Renter-Occupied	2,314	40%	151,635	42%

Source: HUD CHAS Data 2004.

*Paying 30 percent or more of income to housing.

2.4.3 Housing Conditions

Age of Housing Stock

The age of housing is commonly used by state and federal housing programs as a factor in estimating rehabilitation needs. Typically, most homes begin to require major repairs or have significant rehabilitation needs such as new roofing, foundation work, and new plumbing at 30 to 40 years of age.

Laguna Niguel has a relatively new housing stock, with approximately 77 percent of its housing units built between 1980 and 1998, (Table 3-20). Only about 6 percent of the City's units were built before 1970 and are reaching the age when major repairs may be needed. A higher percentage of renter-households (42 percent) were affected by cost burden than all households and owner-households in Laguna Niguel (34 percent).

**Table 2-21
Age of Housing Stock: 2000**

Year Built	Number of Units	Percent of Total
1939 or earlier	59	0.2%
1940-1949	38	0.2%
1950-1959	67	0.3%
1960-1969	1,326	5.5%
1970-1979	3,694	15.5%
1980-1989	11,621	48.6%
1990 - 1998	6,874	28.8%
1999 - March 2000	214	0.9%
Total	23,893	100.0%

Source: 2000 U.S. Census.

Lead-Based Paint Hazards

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.

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 $\mu\text{g}/\text{dL}$ (micrograms per deciliter) is at high risk for lead poisoning and a child with a blood lead level above 19 $\mu\text{g}/\text{dL}$ requires full medical evaluation and public health follow-up.

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 five 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 $\mu\text{g}/\text{dL}$ 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.

Between 1999 and 2003, no cases of children with elevated blood lead levels in the City of Laguna Niguel have been documented by the Agency. Countywide, between 1999 and 2003, the County Health Care Agency reported over 1,300 incidences of high blood lead levels and 191 official cases of elevated blood lead levels among children under the age of 16 years⁶.

⁶ An incidence requires a blood lead level (bll) of 10 $\mu\text{g}/\text{dL}$ or more and a full-fledged case requires a bll of 20 $\mu\text{g}/\text{dL}$ and two bll's between 15 to 19 $\mu\text{g}/\text{dL}$ taken at least 30 days apart.

Estimating 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.

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, an estimated 98 units occupied by lower and moderate income households may contain LBP (Table 2-22).

**Table 2-22
Number of Housing Units with Lead-based Paint Occupied by Low and Moderate Income Households**

	Occupied Units			Percent Units with LBP
	Ext. Low (0-30% AMI)*	Low (31-50% AMI)	Moderate (51-80% AMI)	
No. of Pre-1970 Units Occupied by Low and Moderate Income Households	20	44	75	70%
Estimated No. of Units with LBP and Occupied by Low and Moderate Income Households	14	31	53	--

Source: HUD CHAS Data, 2004.

*Owner occupied units for extremely low income group not available. Figure includes only rental units.

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).

2.5 Public and Assisted Housing Needs

2.5.1 Public Housing

Laguna Niguel has no public housing.

2.5.2 Tenant-Based Rental Housing Assistance

The Orange County Housing Authority administers the Section 8 Housing Choice Voucher Program on behalf of the City. The Section 8 rental assistance program provides rental subsidies to low income families which spend more than 30 percent of their gross monthly income on housing costs. The subsidy represents the difference between the excess of 30 percent of the recipient's monthly income and the federally approved payment standard.

According to the Orange County Housing Authority, a total of 118 Laguna Niguel residents receive Section 8 Rental Assistance as of January 2005. Of these households that receive Section 8 assistance, 51 were senior households, 32 were family households, and 32 were households with persons with disabilities. According to the Orange County Housing Authority, a total of 90 family Laguna Niguel households remain on the waiting list, which was closed on July 1, 2001 for Section 8 rental assistance. The Housing Authority has placed those who meet the first category preferences (seniors and persons with disabilities) and will be working on providing assistance to the remaining households on the waiting list before opening the waiting list within the next year.

Table 2-23
Section 8 Voucher Holders

Race/Ethnicity	Number	Percent
White	74	63%
Black	8	7%
Asian	7	6%
Other	1	--
Unreported	28	24%
Hispanic	9	8%
Total	118*	100%

Source: Orange County Housing Authority, January 2005.

* Hispanic householders are defined under more than one racial/ethnic category.

2.5.3 Federally Assisted Rental Units At-Risk of Converting to Market Rate

A total of 276 lower income apartment units in five projects are affordable housing units which are eligible to convert to market rate housing within five years. These projects are identified in Table 2-24. However, it should also be noted that some market rate rents are affordable to moderate income households. A project that is scheduled to convert to market rate does not necessarily mean the loss of all affordable units (although conversion will probably result in the loss of all low income units).

As part of the City's 2000-2005 Housing Element update, the City developed policies and programs to monitor the status of these at-risk units and pursue opportunities to preserve or replace the City's affordable housing stock.

**Table 2-24
Assisted Units At-Risk of Conversion to Market Rate**

Name	Location	Program	Termination Date	Total Affd. Units	Total Units
Alicia Park Apartments	23681 Cambridge Circle 92677	Section 8	11/28/2008	56	56
Hidden Hills	30041 Tessier Street 92677	Mortgage Revenue Bond	11/01/2009	66	324
Niguel Summit	30252 Pacific Island Drive 92677	Mortgage Revenue Bond	11/01/2009	34	170
Seaview Summit	102 Calais Street 92677	Mortgage Revenue Bond	11/01/2009	20	100
Village La Paz	24275 Avenida Breve 92677	Mortgage Revenue Bond/ Section 8	8/15/2006	100	100
Total				276	750

Source: City of Laguna Niguel

2.6 Estimates of Current Housing Need

The Comprehensive Housing Affordability Strategy (CHAS) developed by the Census for HUD provides detailed information on housing needs by income level for different types of households. Detailed CHAS data based on 2000 Census was developed in 2003 and updated in 2004 is displayed in Table 2-24.

Based on CHAS, housing problems include:

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

As shown in Table 2-25, more renter-households in Laguna Niguel experience housing problems than owner-households, with 48 percent of all renter-households reporting housing problems versus 34 percent of owner-households. All extremely low income large family households (renters and owners) experienced housing problems and a housing cost burden. Among all renter-households, 47 percent elderly households experienced a housing problem compared to 49 percent of small family households and 65 percent of large family households. Among owner-households, elderly owner-households also experienced a lower incidence of housing problems (34 percent) compared to 44 percent of large family households.

Extremely low, low, and moderate income renter-households had a higher degree of housing cost burden greater than 30 percent compared to owner-households.

**Table 2-25
Housing Assistance Needs of Low and Moderate Income Households**

Household by Type, Income, & Housing Problem	Renters				Owners			Total Hhds
	Elderly Hhds	Small Families	Large Families	Total Renters	Elderly Hhds	Large Families	Total Owners	
Extremely Low Income (0-30% MFI)	62	230	38	585	205	50	546	1,131
% with any housing problem	81%	91%	100%	83%	83%	100%	80%	81%
% with cost burden > 30%	81%	91%	100%	81%	83%	100%	79%	80%
% with cost burden > 50%	65%	91%	100%	79%	63%	100%	71%	75%
Low Income (31-50% MFI)	84	244	69	596	344	4	623	1,219
% with any housing problem	60%	98%	80%	90%	61%	100%	70%	80%
% with cost burden > 30%	60%	88%	80%	85%	61%	100%	67%	76%
% with cost burden > 50%	48%	68%	0%	64%	39%	100%	50%	57%
Moderate Income (51-80% MFI)	95	570	149	1,169	519	115	1,398	2,567
% with any housing problem	79%	86%	91%	87%	50%	91%	75%	80%
% with cost burden > 30%	79%	81%	54%	79%	50%	91%	75%	77%
% with cost burden > 50%	37%	10%	7%	14%	24%	52%	38%	27%
Total Households	396	1,755	511	5,770	3,333	1,739	17,422	23,192
% Total Households	2%	12%	2%	25%	14%	7%	75%	100%
% with any housing problem	47%	49%	65%	48%	34%	44%	34%	38%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2004.
Abbreviation: Hhds = Households.

Disproportionate Housing Needs

Disproportionate need refers to any need that is more than 10 percentage points above the need demonstrated for all households. The following discussion highlights additional household income groups with disproportionate need.

Extremely Low Income Households (0-30 Percent MFI)

Approximately 81 percent of all extremely low income households in Laguna Niguel experienced one or more housing problems (compared to 38 percent of all households). Approximately 80 percent of extremely low income renter- and owner-households reported a cost burden of 30 percent or more. Among all household types, large family renter- and owner-households had the greatest degree of housing cost burden, indicating a disproportionate need for affordable housing.

Low Income Households (31-50 Percent MFI)

Approximately 80 percent of all low income households experienced one or more housing problems, thus having a disproportionate need compared to the general population. Renters experienced a greater need than owners did, as 90 percent of renters experienced some type of housing problem, compared to 70 percent of owner households. Low income large family owner-households had the greatest level of need of all households, with 100 percent having a housing problem.

Moderate Income Households (51-80 Percent MFI)

Comprising only 11 percent of the City's population, 80 percent of all moderate income households experienced housing problems. Again, renters experienced a greater need than compared to owners: 87 percent of renters experienced a housing problem compared to 75 percent of owner-households.

2.7 Estimates Five-Year Housing Need

Housing and Community Development Needs Survey

In addition to statistical and empirical data, results of the Housing and Community Development Needs Survey indicate that residents in the City rated the importance of housing activities as follows:⁷

Need for Housing Programs	Score
Energy Efficient Improvements	2.66
Senior Housing	2.52
Affordable Rental Housing	2.31
Housing for Persons with Disabilities	2.29
Homeownership Assistance	2.10
Fair Housing Services	2.06
Ownership Housing Rehabilitation	1.94
Rental Housing Rehabilitation	1.91
ADA Improvements	1.89
Housing for Large Families	1.84
Lead-Based Paint Test/Abatement	1.77

The community indicated that the top three housing programs needs are energy efficient improvements, senior housing, and affordable rental housing.

According to the Southern California Association of Governments (SCAG), Laguna Niguel's projected share of regional housing growth between 1998 and 2006 is 1,236 housing units. This includes 202 units (16 percent) for incomes at or below 50 percent of the Orange County Median Family Income (MFI) level, 138 units (11 percent) for 51-80 percent MFI, 227 units (18 percent) for 81-120 percent MFI, and 669 units (54 percent) for incomes above 120 percent MFI.

⁷ Weighted Score: The closer the number to "4", the more important the need as considered by the survey respondents.

2.8 Barriers to Affordable Housing

Constraints to the provision of adequate and affordable housing are posed by factors such as market and governmental factors. These constraints may result in housing that is not affordable to lower and moderate income households, or may render residential construction economically infeasible for developers. Constraints to housing production significantly impact households with lower and moderate incomes and special needs.

2.8.1 Market Constraints

Many market conditions, such as high construction costs, land costs, labor costs and market financing, contribute to limiting the availability of affordable housing.

Land Costs

The price of land and any necessary improvements is a key component of the total cost of housing. The diminishing supply of land available for residential construction combined with a fairly steady demand for such development has served to keep the cost of land relatively high, particularly in Orange County communities. High and rapidly increasing land costs in the County have resulted in homebuilders developing increasingly expensive homes in order to preserve profits.

The increase in land cost in Laguna Niguel can be attributed to the desirability of this community as a place to live due to its location, topography, and amenities. Laguna Niguel contains a series of hills and valleys. Niguel Hill, located in the southwestern portion of the City, is the highest point of elevation at 936 feet. Several of the valleys in the City contain waterways (Salt Creek, Aliso Creek, and Oso Creek) which pass through the City. This topography is the primary cause of increased land costs; the majority of homes in Laguna Niguel are considered "view lots."

Construction Costs

A major cost associated with constructing a new housing unit is the cost of building materials. Typical residential construction costs for a single-family home range from approximately \$100 to \$120 per square foot, while custom homes and units with extra amenities run even higher. The City's ability to mitigate high construction costs is limited without direct subsidy.

A reduction in amenities and the quality of building materials (above a minimum acceptability for health, safety, and adequate performance) could result in lower sales prices. In addition, prefabricated factory-built housing may provide for lower priced housing by reducing construction and labor costs. Another factor related to construction costs is the number of units built at one time. As that number increases, overall costs generally decrease as builders are able to take advantage of the economies of scale. Density bonuses may be used by the City as a mechanism to reduce land costs in exchange for guaranteed affordable housing.

However, developers generally design their projects to attract a specific segment of the market. Depending on what market is being attracted, developers frequently include in their housing developments a variety of amenities not required under the City's zoning, subdivision, or building codes. Examples of such amenities include increased open space, additional parking spaces, and lower densities than are required by City

regulations. While the City does impose minimum requirements on developers, it cannot realistically prevent developers from imposing more stringent standards on their projects.

In addition, a particular factor affecting construction costs in Laguna Niguel is the hilly topography, which increases construction costs because of the substantial amounts of grading necessary.

Availability of Mortgage and Rehabilitation Financing

The availability of financing affects a person’s ability to purchase or improve a home. Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications and the income, gender, and race/ethnicity of loan applicants. As shown in Table 2-26, over 3,400 conventional loan applications were submitted in 2003 for home purchase in Laguna Niguel, of which 79 percent were approved, though not all were accepted by applicants. Low and moderate income households experienced a slightly lower rate of approval (74 percent) compared to middle and upper income households (80 percent).

Considerably fewer home improvement loans were processed in Laguna Niguel compared to home purchase loans. In 2003, 279 homeowners in Laguna Niguel applied for a conventional home improvement loan. Low and moderate income households experienced a lower rate of approval (46 percent) compared to middle and upper income households (65 percent).

**Table 2-26
Disposition of Conventional Loan Applications - 2003**

Applicant Income	Home Purchase Loans				Home Improvement Loans			
	Total Apps	% Approved	% Denied	% Other	Total Apps	% Approved	% Denied	% Other
Low/Mod (0-80% MFI)	208	74.0%	11.5%	14.4%	32	46.9%	37.5%	15.6%
Middle/Upper (>80% MFI)	3143	80.3%	10.0%	9.7%	244	65.2%	22.1%	12.7%
Not Available	138	63.0%	19.6%	17.4%	3	33.3%	66.7%	0.0%
Total	3,489	79.2%	10.4%	10.3%	279	62.7%	24.4%	12.9%

Source: Home Mortgage Disclosure Act (HMDA) data for 2003. Tabulated with the Marquis Software Solutions software.

Note: Approved loans include those loans that were originated (i.e. approved and accepted) and those loans that were approved but the applicant chose not to accept the loan. The “Other” category includes applications that were withdrawn by the applicant and applications closed for incompleteness.

Table 2-27 displays the disposition of government-back loan applications within Laguna Niguel. The number of government-backed loan applications was significantly fewer than conventional loan applications with 41 government-backed home purchase loan applications and 2 government-backed home improvement loan applications.

**Table 2-27
Disposition of Government-Backed Loan Applications - 2003**

Applicant Income	Home Purchase Loans				Home Improvement Loans			
	Total Apps	% Approved	% Denied	% Other	Total Apps	% Approved	% Denied	% Other
Low/Mod (0-80% MFI)	11	100.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%
Middle/Upper (>80% MFI)	30	83.3%	10.0%	6.7%	2	100.0%	0.0%	0.0%
Total	41	87.8%	7.3%	4.9%	2	100.0%	0.0%	0.0%

Source: Home Mortgage Disclosure Act (HMDA) data for 2003. Tabulated with the Centrax Software.

Note: Approved loans include those loans that were originated (i.e. approved and accepted) and those loans that were approved but the applicant chose not to accept the loan. The "Other" category includes applications that were withdrawn by the applicant and applications closed for incompleteness.

2.8.2 Government Constraints

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.

Land Use Controls

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).

Development Agreements

The City of Laguna Niguel incorporated in December of 1989 and was subject to pre-existing development agreements between developers and the County of Orange. Section 65864 of the Government Code outlines the provisions for development agreements. More specifically, Section 65865.3 states that development agreements approved by a county, prior to incorporation of a city, shall remain valid for the duration of the agreement or eight years from the effective date of incorporation.

Development Agreements are a mechanism for a developer to secure entitlement to real property. The development agreements in the City of Laguna Niguel establish specific land uses, park dedication requirements, development fees, infrastructure improvements, density, and affordable housing requirements. Developments are however, subject to the development standards in place at the time of development. When development agreements have expired, it is necessary to fall back on vesting maps.

Because development agreements are legally binding on the City, Laguna Niguel cannot unilaterally impose an inclusionary housing requirement on the remaining unbuilt subdivisions or prohibit the builders from constructing custom single family homes on

the subdivided lots. It is unlikely that property owners covered by these agreements will voluntarily participate in an inclusionary housing program. It is even less likely that builders would agree to amend their subdivision maps to merge lots so that a multifamily housing project with some affordable units could be constructed.

The original development agreements have expired but have been replaced by vested subdivision maps. A vacant land analysis was conducted by the City which indicates that there are vacant sites to accommodate 1,575 additional dwelling units prior to build-out. Of these future units, all but 182 units are located in areas subject to existing entitlements. Therefore, the City has limited ability to change the land use designations or density of the majority of the remaining residential development. Property owners have obtained subdivision map approvals for most of the remaining dwelling units to be constructed under the vested maps. The only permits needed to actually build these homes (primarily single family homes on custom lots or market rate production houses) are building permits.

The existence of vested maps covering nearly all remaining vacant land in the City creates a constraint that is beyond the City's control in designating sufficient sites to accommodate its RHNA share of low- and moderate-income housing.

Zoning Regulations

The City's zoning standards allow for a wide range of single family lot sizes, from large residential estates to small "zero lot line" and attached dwellings. Setback standards allow for sufficient room to develop a range of housing sizes on single family lots. Parking requirements, while higher on the average than many other communities, have been determined to be the minimum necessary to ensure adequate off-street parking for residents and guests under normal conditions. The City can reduce parking requirements for specific developments, such as senior housing, that demonstrate a reduced level of automobile ownership and use by residents.

Minimum lot sizes for single family dwellings in planned residential districts are established by the original development agreement or vested map for the project. There is no minimum lot size or maximum dwelling unit density in the RM Multifamily zone.

In addition to establishing specific site development standards, the zoning code contains the following other ordinances which affect land use:

- **Condominium Conversion Ordinance** requires a use permit and subdivision in order to convert existing rental units to condominiums. The use permit requires that each application contain a condominium conversion program including an affordable housing plan, an analysis of the balance of the housing in the community, vacancy rates, and a relocation plan.
- **Density Bonuses for Affordable Housing.** This ordinance is designed to implement the provisions of Government Code Section 65915 and 65915.5 which require local jurisdictions to provide incentives for the production of affordable housing units. The ordinance is also designed to implement the Housing Element's policies related to the provision of affordable housing.
- **Hillside Protection Ordinance (HPO)** was adopted in response to the City's unique land forms. The HPO was designed to regulate hillside development with

the purpose of: protecting public health and safety; minimizing impacts to biological resources; and ensuring that the integrity of landforms is preserved. The HPO applies grading standards, such as requiring contouring of manufactured slopes, and includes landscaping requirements and limitations on development in steep areas.

Second Units

The City allows, with an accessory residential unit permit, second units in any residential zone on a single family lot with one detached owner-occupied dwelling unit under the following conditions:

- the second unit may be attached to, detached from, or created from existing floor area within the primary unit;
- the floor area may not exceed 30% of the floor area of the principal unit (up to 1,200 square feet maximum);
- the second unit must comply with all development standards of the zone in which it is located;
- an additional enclosed parking space is provided (plus another space if the floor area exceeds 640 square feet); and
- the second unit must be compatible with the design of the primary residence and the surrounding neighborhood.

The City's second unit policy is relatively broad and flexible with respect the zones in which second units are allowed and the conditions that must be met. The additional parking requirement should not present a constraint to the construction of second units because most single family homes in Laguna Niguel have three or four enclosed parking spaces, one of which could be used for the second unit.

Building Codes and Enforcement

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.

Local Processing and Permit Procedures

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. 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.

Fees

Various fees and assessments are charged by the City to cover the costs of processing permits and providing services and facilities, such as utilities, school, and infrastructure. Almost all of these fees are assessed through a pro rata share system, based on magnitude of the project's impact or on the extent of the benefit that will be derived.

However, these fees contribute to the cost of housing and may constrain the development of lower priced units.

2.9 Fair Housing

The City of Laguna Niguel provides the Fair Housing Council of Orange County with CDBG funds to establish, maintain, and further fair housing choices. The Compliance Division of the Council addresses complaints regarding all protected classes of discrimination under federal and state laws.

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 2000. That document is currently being updated in conjunction with the development of this new Five-Year Consolidated Plan. Conclusions and recommendations for the City with regard to fair housing choices and based on the updated AI can be found in the 2005/2006 Action Plan Appendix.

2.10 Community Development Needs

The following section of the needs assessment describes the City's CDBG eligible non-housing community development needs, including:

1. Community Facilities, Services and Special Needs Services
2. Infrastructure and Neighborhood Services
3. Economic Development

The Community Development Needs discussions are 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.

2.10.1 Community Facilities, Services and Special Needs

Results of the Housing and Community Development Needs Survey indicate that residents rated the importance to community facilities and services as follows:

Community Facilities	Score
Health Care Facilities	3.37
Youth Centers	3.29
Child Care Centers	3.21
Park and Recreational Facilities	3.10
Libraries	3.09
Community Centers	3.03
Fire Stations and Equipment	2.91
Senior Centers	2.66

Community Services	Score
Youth Activities	3.40
Anti-Crime Programs	3.33
Child Care Services	3.27
Health Services	3.20
Legal Services	3.20
Transportation Services	3.18
Mental Health Services	3.03
Senior Activities	2.68

Special Needs Services	Score
Neglected/Abused Children Center and Services	3.32
Homeless Shelters/Services	3.14
Substance Abuse Services	3.09
Domestic Violence Services	3.05
HIV/AIDS Centers and Services	3.03
Centers/Services for the Disabled	2.88
Accessibility Improvements	2.82

Source: Consolidated Plan Survey, 2004.

Youth Facilities and Services

Survey respondents rated youth activities as the highest community service and youth facilities as the second highest community facility need. This is also supported by written comments from the survey and comments by service providers attending the community workshop. According to the 2000 Census, 26 percent of the City population was under age 18, representing a significant user group for youth facilities and programs.

Potential services include diversion and outreach activities provided after school to reduce crime and drug activity, job training centers, and conflict mediation service for parents and children. The City of Laguna Niguel Parks and Recreation Department maintains the physical facilities for a variety of team sports programs such as football, baseball, and soccer. The Department works with American Youth Soccer (AYSO), Little League, Junior All-American Football, the YMCA, and other youth sports organizations.

Parks and Recreation also operates programs for teens, youths, and tiny tots. In addition, there are contracted classes for children and youth, which are held in City recreational facilities. Parks and Recreation also holds special event programs such as Friday night teen dances and snow ski trips for 6th to 12th graders for Laguna Niguel residents.

Existing youth facilities include the following:

- Laguna Niguel Skate and Soccer Park
- South Coast YMCA
- Crown Valley Community Park

Crime Awareness

Residents identified anti-crime programs as the second most important community service need, rating it a 3.33.

The City contracts with the Orange County Sheriff's Department to provide law enforcement services to Laguna Niguel. The South Orange County Sheriff's Substation is located in Aliso Viejo immediately adjacent the City. This station provides law enforcement services to the contract cities located in South Orange County as well as unincorporated areas of the County. In addition, the Sheriff's Department maintains a community support unit at City Hall. The primary purpose of this unit is to serve as a community liaison. Responsibilities of the unit include drug education, special enforcement and City staff support.

Laguna Niguel Police Services has been successful in securing State COPS (Citizens Option for Public Safety) funds to support law enforcement services and programs and is therefore not dependent upon CDBG funds. Special enforcement programs include expanded use of bicycle patrols in shopping centers, drunk driving enforcement, and directed enforcement on an as-needed basis.

Bicycle Patrol

The City's Police Services include a bicycle patrol which patrols shopping centers, bicycle trails, City parks, railroad property, and other areas where services are needed.

Business Watch Program

The Business Watch Program, modeled after Neighborhood Watch, is a crime-detering program which encourages business owners and employees to be on alert for themselves and for their fellow businesses. The City is working on creating and publishing a Business Watch Newsletter, in addition to its existing Neighborhood Watch Newsletter.

Gang Awareness

Capistrano Valley Unified School District and the Sheriff's Department of Orange County work cooperatively to implement gang awareness and gang prevention programs.

Gang Prevention and Suppression Services

In December, 1996, Laguna Niguel City Council approved an agreement with the County of Orange to expand the Police Services School Liaison program to Aliso Niguel High School. As a result of this action, a Community Support Unit Deputy is assigned to Aliso Niguel High School.

Neighborhood Watch Program

Neighborhood Watch Groups are active in Laguna Niguel. They are on alert for and report crime or suspicious activity in their neighborhoods. Increased circulation of the Neighborhood Watch Newsletter is one of the crime prevention programs being instituted by the City.

Citizen Academy

Police Services holds a Citizen Academy two times a year. The Academy is open to any resident and educates residents about law enforcement services and how to keep the City safe. The program is three hours a week for 15 weeks.

The City also has an Active Citizen Core comprising of 5 volunteer groups (Neighborhood Watch, Police Auxiliary Citizens Team, Ham Radio, Citizen Academy Alumni, and the Public Safety Core) and over 500 volunteers that assist in keeping the City safe in various ways.

Senior Facilities and Services

Although, overall, senior facilities and services were not identified in the survey as one of the top needed facilities or services in the City, almost 9 percent of the population in Laguna Niguel are persons ages 65 years and over. In addition, the baby-boomer generation is reaching retirement age and thus there is a great need for senior services to accommodate this growing population.

In general, service needs of the elderly include: adult day care, basic needs and resources, crime/victim and legal services, education services, employment and training, emergency services, financial aid and benefits, health information and services, housing services, in-home services, mental health services, and transportation services. The elderly population in Laguna Niguel has access to the programs that operate either in the City or in neighboring jurisdictions. Specifically:

- **The Sea Country Senior and Community Center:** The Center provides senior programs during the day and adult recreational classes in the evening. On weekends, the facility is available for rental by community groups. A senior lunch program, operated by South County Senior Services, provides lunches on Mondays, Wednesdays, and Fridays. South County Senior Services also operates a Meals-on-Wheels program from the Center.

- **South County Senior Services:** South County Senior Services is a major organization that provides meals, door-to-door transportation service, case management, and in-home care to seniors age 60 years and older. This agency's service area encompasses a 400-square-mile area of South Orange County from Newport Beach to Irvine and San Clemente, including the beach communities, all cities, and unincorporated areas within this area. Annually, South County Senior Services serves approximately 1,500 clients with transportation, 100,000 meals, and 60 to 70 clients at the Adult Health Care. This agency is already operating at capacity.

South County Senior Services has indicated that there is a need for affordable transportation (affordable alternatives to owning own car and maintaining mobility) and an increase in funding to meet the growing demand for senior services. In addition, funding is needed for services that assist seniors with independence such as community-based services close to the homes of seniors so that they can remain in their home and in-home care services, nutrition, and socialization.

Other local and regional organizations that provide services to elderly residents of Laguna Niguel include:

- OCTA Senior Mobility Program and ACCESS (Dial-A-Ride) Program
- Council on Aging

Child Care Facilities and Services

Affordability of child care services is a concern for lower income households. Overall, the cost of infant care is substantially higher than the costs for other age groups. Often a low income household would need to spend over 30 percent of their income on child care if they have an infant. A few agencies in the County provide affordable child care for lower income residents. However, the number of subsidized child care slots is typically significantly below the need.

Child care services also ranked high (third in the community services category) as a community need. Overall, there are numerous privately run childcare centers in the City, but they are not targeted to serve low and moderate income residents with subsidized rates or sliding scale fees. However, the South Coast YMCA offers a year-round before and after school program for elementary aged children at eight locations within Laguna Niguel. The program is licensed by the State of California, Community Care Licensing and follows YMCA Child Care Program Standards. The YMCA offers affordable child care and provides financial assistance on a 30-day or more basis. During the summer, the YMCA operates several camp programs in the City. Scholarships are available for both the YMCA child care and camp programs. The YMCA has indicated that an increase in funding is needed to meet the increase in demand for child care services.

Transportation

The Orange County Transportation Authority (OCTA) provides public transportation in Laguna Niguel and other communities in Orange County. For passengers with mobility

issues and who are unable to use the regular bus service, the OCTA-sponsored ACCESS program which provides curb-to-curb service and door-to-door service.

In addition, the City of Laguna Niguel and OCTA, through their Senior Mobility Program, provides funding for the South County Senior Services Paratransit Program. The program provides a specialized paratransit service for low income transportation-dependent elderly and disabled residents within the City of Laguna Niguel. The service provides a 17-passenger bus, which is equipped with a wheelchair lift, and provides service from the Senior Center for medical appointments and shopping trips.

Health Facilities and Services

The accessibility and affordability of health services are two major issues to low and moderate income households.

The Laguna Beach Community Clinic provides medical and dental care to residents throughout Orange County who are underinsured and uninsured. Their programs and services include family planning and pregnancy prevention, prenatal education and case management, financial counseling, immunizations, dental care, and a large array of other medical services. Laguna Beach Community Clinic has indicated that there is a great need for affordable medical and dental care and funding to continue to provide these services. In addition, the Community Clinic needs a larger facility to accommodate the increase in demand in their services.

Services for Special Needs Populations

Special needs populations include persons with disabilities, persons with AIDS or related diseases, and persons and families at risk of becoming homeless. The following are some of the service providers that provide special needs services:

Services for Persons with Disabilities

- **Dayle McIntosh Center:** Dayle McIntosh provides services to any person with a disability in Orange County. Their services include information referral; housing assistance (assist with finding housing); benefits counseling (how SSI or SSDI benefits will be affected by employment); advocacy; vocational services; assisted technology computer lab; and a transitional program (assist those coming out of nursing home or those who desire to continue living independently). Approximately 1,600 consumers are assisted per year. The agency is operating at capacity.
- The Dayle McIntosh Center has identified housing as the number one need. In addition, there is a need for transportation, programs for children with disabilities and their families, and greater Section 8 assistance (availability).
- **Vocational Visions:** Vocational Visions provides life skills programs for people with developmental and other disabilities. Their programs include Health Related Services, Day Training Activity Center, Adult Development program, Supported Employment, and the Work Activity program.

Vocational Visions has indicated that there is a continued need for services and programs for persons with disabilities.

- **Saddleback Community Outreach:** Saddleback Community Outreach provides services to families and individuals who are homeless or at-risk of becoming homeless throughout South Orange County (from Irvine to San Clemente). Services include: a food pantry; financial assistance such as rent and utility assistance; a Computer Learning Center; transitional housing; and counseling.

Saddleback Community Outreach has indicated three areas of community need: affordable housing because rents have increased considerably more than salary has in recent years; affordable medical care; and affordable childcare.

Homeless Shelters and Services

- **Laura’s House:** Laura’s House provides domestic violence-related services to residents of South Orange County, including the residents of Laguna Niguel. Laura’s House provides supportive services such as counseling, case management, resources, emergency shelter, children’s programs, and a transitional living program.

Laura’s House has indicated that the primary need is for affordable housing. In addition, there is a need for renter’s assistance such as rent subsidies and assistance with security deposits.

- **Community Services Programs (CSP):** CSP operates a shelter for abused, runaway and troubled teens in South Orange County. CSP offers short-term crisis intervention shelter and counseling to teens and their families within the city.

CSP has indicated that there is a continued need for the services their organization provides and general services and programs for all youth.

HIV/AIDS Centers and Services

- **AIDS Services Foundation of Orange County:** According to the County of Orange Health Care Agency, between 1981 and 2003, 6,429 cases of AIDS were reported in Orange County. AIDS Services Foundation Orange County (ASF) is the largest and most comprehensive nonprofit AIDS-service organization in the County. ASF helps more than 1,500 men, women, children, and families in Orange County living with HIV, 70 percent of whom are below the federal poverty level. ASF offers a wide range of services including food, housing, counseling, and home care. ASF also offers educational and HIV prevention programs. Services are available to persons in all stages of HIV disease.

ASF has indicated that the top community need is affordable housing. In addition, general services are needed for special needs populations such as those with mental illness and undocumented residents.

2.10.2 Infrastructure and Neighborhood Services

Results of the survey indicated that residents rated the importance of infrastructure and neighborhood improvements as follows:

Infrastructure Needs	Score
Drainage Improvement	3.01
Water/Sewer Improvement	2.89
Street Lighting	2.62
Street/Alley Improvement	2.53
Sidewalk Improvements	2.47

Neighborhood Service Needs	Score
Trash & Debris Removal	2.95
Graffiti Removal	2.87
Code Enforcement	2.83
Cleanup of Abandoned Lots and Buildings	2.61
Parking Facilities	2.43
Tree Planting	2.41

While infrastructure improvements are CDBG-eligible activities, expenditure of CDBG funds on such improvements can only take place in income-eligible areas. The CDBG program defines income eligibility as any block group or census tract with 25.7 percent or more of its population earning incomes less than or equal to 80 percent of the Area Median Family Income. Figure 2-2 in this Plan illustrates the income-eligible low and moderate block groups in Laguna Niguel.

The Laguna Niguel Public Works Department is responsible for maintenance and improvements for all publicly owned streets, storm drains, traffic signals and other traffic control devices, parks, median islands, City owned slopes, and facilities. The Public Works Department has indicated that there is a continued need for sidewalk improvements and ADA access improvements in eligible areas.

2.10.3 Economic Development Activities

Results of the survey indicate that residents rated the importance of economic development activities as follows:

Businesses & Jobs Needs	Score
Job Creation/Retention	2.60
Employment Training	2.42
Start-up Business Assistance	2.31
Small Business Loans	2.26
Façade Improvements	2.21
Business Mentoring	2.12
Commercial/Industrial Rehabilitation	2.12

Laguna Niguel is primarily a commuter community. According to the Census, the majority of households (45 percent) in Laguna Niguel had two persons who were actively employed, while approximately 23 percent had only one wage earner per household. According to California’s Employment Development Department, the unemployment rate in Laguna Niguel was relatively low at 1.7 percent in November 2004. This is lower than the County unemployment rate of 3.5 percent.

Given the high housing costs in the City, most Laguna Niguel residents would be inclined to commute out of the area for work that generates incomes commensurate with the housing costs. The Laguna Niguel General Plan works to address this imbalance by encouraging a diverse employment base through its land use policies. New development and businesses with the potential to improve the match between household income and housing prices are encouraged.

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. However, due to eligibility and funding limitations, use of CDBG funds for economic development activities has not been identified as a high priority.

Section 3. Housing and Community Development Strategic Plan

The Five-Year Strategic Plan is the most important component of the Consolidated Plan and describes the following:

- The resources available;
- The general priorities for assisting households;
- Strategies and activities to assist those households in need;
- Specific objectives identifying proposed accomplishments;
- Anti-poverty strategy;
- Lead-based paint reduction;
- Institutional structure; and
- Coordination among agencies.

3.1 Resources for Housing and Community Development Activities

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 Grants (CDBG)
- Section 8 Rental Assistance (Housing Choice Vouchers)
- Mortgage Credit Certificates
- 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.

3.2 Housing and Community Development Objectives and Projects

In establishing five-year priorities, the City of Laguna Niguel has considered the following:

1. Those categories of low and moderate income households most in need of housing and community development assistance;
2. Activities that will best meet the needs of those identified households;
3. Consistency with City goals and policies; and
4. The limited availability of funding.

Programs listed in this section are divided into two categories:

- CDBG-Funded Programs; and
- Non-CDBG Funded Programs: Programs funded by other sources of funding such as the Section 8 Voucher program or the County's Mortgage Credit Certificates program.

For the households to be assisted with various CDBG-funded programs, a priority need ranking has been assigned according to the following HUD ranking:

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.

Tables 3-1 through 3-5 summarize the priority households to be assisted over the next five years and the specific objectives to be met through key CDBG-funded programs described in the following sections.

3.2.1 Housing Programs

Table 3-2 at the end of this section summarizes the priority households to be assisted over the next five years through key housing programs described below.

Priority Hg-1: Promote and assist in the development of housing for low and moderate income households

Target Groups

- Low and moderate income households, particularly elderly renters who overpay for housing

Supporting Rationale

According to CHAS data, approximately 80 percent of the City's extremely low, 76 percent of low, and 77 percent of moderate income households were overpaying for housing. In particular, housing overpayment impacts elderly households due to their limited income-earning ability. In 2003, there were 241 lower and moderate income elderly renter-households and 1,068 lower and moderate income elderly owner-households in Laguna Niguel. Of the lower and moderate income elderly renters, 175 households (73 percent) were overpaying for housing. Of the lower and moderate income elderly owners, 638 households (60 percent) were overpaying for housing.

Non-CDBG Funded Programs

Hg-1. Affordable Housing Density Bonus

The City will continue to administer the affordable housing regulations (Subarticle 3, Section 9-1-37 of the Laguna Niguel Zoning Code) regarding the provision of incentives or regulatory concessions to encourage development of affordable housing in accordance with Government Code Section 65915. These provisions of State law require the City to provide a density bonus and one other incentive if a developer agrees to provide a certain portion of the dwelling units in a development at prices/rents affordable to lower income households or a housing development for senior households.

Hg-2. Affordable Housing Development Incentives

The City will encourage developers of remaining residential sites to use available state and federal funding and/or tax credits for the construction of low and moderate income housing on these sites by considering the modification of development standards, or one or more other financial incentives consistent with State law as outlined above in Hg-1. The City will assist interested developers in accessing funding for private, local, state, or federal programs if needed to develop a low or moderate income project.

Hg-3. Affordable Housing Development for Seniors

The City will continue to implement a second residential unit ordinance (which includes the terms "granny housing" and "granny flats") that allow for the construction of second residential units on single-family lots in residential areas.

Hg-4. Managed Care Overlay District

The City will continue implementing its Zoning Ordinance, which allows for specialized housing providing a range of managed care to meet the physical and social needs of senior citizens and persons requiring specialized care or assistance in specified non-residential zones with an approved use permit. Managed care facilities or projects include assisted living facilities, convalescent homes, and residential care facilities for the elderly.

Priority Hg-2: Conserve the existing supply of affordable housing.

Target Groups

- Small and large family renter-households of low (0-50 percent MFI) and moderate income (51-80 percent MFI)
- Low (0-50 percent MFI) and moderate (51-80 percent MFI) income elderly households with cost burden

Supporting Rationale

Market rents in Laguna Niguel are at a level which effectively precludes lower income households from locating affordable housing in the community without some form of rental assistance. A total of 1,902 low and moderate income renter households overpay for housing in Laguna Niguel, 473 of which are extremely low income. In addition to rent subsidies, actions to conserve several of the low income multi-family mortgage

revenue bond projects in Laguna Niguel at risk of converting to market rate will be necessary to maintain their affordability.

Non-CDBG Funded Programs

Hg-5. Disaster Recovery Assistance

Portions of the City are susceptible to flooding and landslide. The 2005 Winter season has proven to be one of the rainiest seasons in California history, recording the third largest amount of rainfall in history. Many communities are facing issues such as flooding and unstable slopes, threatening the safety of many homes. Should the State or the Federal Emergency Management Agency (FEMA) declare a state of emergency due to the uncharacteristic rainfall, the City may use CDBG funds to pursue disaster recovery efforts. The City will evaluate the eligibility of households/persons to be assisted with such efforts.

Hg-6. Section 8 Rental Assistance

The Section 8 rental assistance program is a rent subsidy program that helps lower income families, seniors, and persons with disabilities that spend more than 30 percent of their income on rent pay rents in private units. The subsidy represents the difference between the excess of 30 percent of their monthly income and the actual rent. Laguna Niguel contracts with the Orange County Housing Authority to administer the Federal Section 8 Housing Voucher Program. In 2003, a total of 98 Laguna Niguel residents were assisted with Section 8 rental assistance. The City is a member of the Orange County Advisory Committee and lobbies on behalf of its low income residents through its active participation in this advisory group. It is anticipated that approximately 80 low income renter-households (0-50 percent MFI) will be assisted annually.

Hg-7. Conservation of At Risk Housing Units

The City will monitor rental units currently affordable to low and moderate income households that are at-risk of converting to market rate housing between 2005 and 2010. The City's strategy will be to:

- Contact the owners of the properties at-risk between 2005 and 2010 to determine their willingness to maintain their rental units as affordable housing in exchange for appropriate financial incentives.
- Ascertain the rehabilitation need and cost, if any, of at-risk rental projects.
- Contact nonprofit housing organizations with experience in the Orange County housing market that may have an interest in acquiring and managing properties whose owners do not wish to continue as affordable housing.
- Assist current property owners and/or interested nonprofit housing organizations in accessing funding to maintain at-risk unit as affordable housing.

Priority Hg-3: Provide housing opportunities for first-time home buyers.

Target Groups

- Small and large family renter-households of moderate income (51-80 percent MFI)

Supporting Rationale

Home ownership in Orange County is increasingly unaffordable to low and moderate income residents. The median value of owner units in Laguna Niguel is substantially higher than that for Orange County. Units large enough for family households are too expensive for many families, even with both parents working. Increasing the level of home ownership within the community will improve community pride and attractiveness.

Non-CDBG Funded Programs

Hg-8. Mortgage Credit Certificates

The City of Laguna Niguel participates with the County of Orange in its Mortgage Credit Certificate (MCC) Program as a means of providing financial assistance for the purchase of single-family housing. A mortgage credit certificate is a certificate authorizing first-time home buyers to take a federal income tax credit of up to 15 percent of the annual interest paid on the mortgage. Certificates are made available on competitive, first-come-first-serve basis. Participation in the MCC program has been minimal due to the high price of housing in Laguna Niguel. The City will continue to participate in the County's MCC program. It is anticipated that approximately three renter-households of moderate income will be assisted in becoming homeowners through this program in the next five years.

Priority Hg-4: Remove governmental constraints to housing development.

Target Groups

- Vacant properties covered by vested subdivision maps.

Rationale

Pursuant to the State Subdivision Map Act, the approval of a Vesting Tentative Map confers a vested right to proceed with development in substantial compliance with the ordinances, policies, and standards in effect at the time the application for the Vesting Tentative Map is deemed complete. The Final Map must be approved if in substantial compliance with the approved tentative map. However, if general plan and zoning designations have been changed since approval of the tentative map, the developer may not have the right to develop, unless the tentative map was a vesting map.

The Vesting Tentative and Final Maps approved in the City prior to its incorporation are a major constraint to the production of housing. The basic use and design of developments on the majority of remaining vacant residential lands in the City were established by County approval of these maps. Almost all of the future dwelling units in the City have either a vesting tentative or final map or are subject to a development agreement, and therefore the City has no control over this approved development.

Hg-9. Vested Subdivision Maps

The City will evaluate vacant properties covered by vested subdivision maps to determine opportunities for amending these agreements to consolidate individual lots to create an affordable multi-family housing development.

**Table 3-1
Summary of Housing Needs and Objectives**

Priority Housing Needs		Income	Priority Need Level	Unmet Need	Goals
Renter	Small Related	0-30%	H	210	5
		31-50%	H	240	5
		51-80%	M	490	--
	Large Related	0-30%	H	38	9
		31-50%	H	55	9
		51-80%	M	135	--
	Elderly	0-30%	H	50	20
		31-50%	H	50	10
		51-80%	H	75	7
	All Other	0-30%	H	184	15
		31-50%	H	189	10
		51-80%	M	319	--
Owner	0-30%	M	436	--	
	31-50%	M	438	--	
	51-80%	H	1,042	3	
Special Populations		0-80%	H		
Total Goals					90
Total 215 Goals					88
Section 215 Renter Goals					87
Section 215 Owner Goals					--

Notes:

1. Unmet needs are based on 2003 HUD CHAS data for households with housing problems by household income and type.
2. A small related household is defined by HUD as a household of 2 or 4 persons, which includes at least one person related to the householder by birth, marriage, or adoption. A large related household is a household of 5 or more persons, which includes at least one person, related to the householder by blood, marriage or adoption.
3. Housing goals include anticipated accomplishments under the following programs: Section 8 vouchers (90 households) and MCC (3 households).
4. Total goals for Special Needs are already included in the estimates for renter- and owner-households.
5. 215 Goals are affordable housing units that fulfill the criteria of Section 215 of the National Affordable Housing Act. For rental housing, a Section 215 unit occupied by a low/mod household and bears a rent that is less than the Fair Market Rent or 30 percent of the adjusted income of a family whose income does not exceed 65 percent of the area median income. For ownership housing, a Section 215 for-sale unit is one to be purchased by a low/mod household and the sale price does not exceed HUD mortgage limit. A Section 215 rehabilitated unit is one occupied by a low/mod household and has a value after rehabilitation that does not exceed the HUD mortgage limit. Most households to be assisted under the rehabilitation, acquisition/construction, rent subsidies, and first-time homebuyer assistance program satisfy the Section 215 definitions. This table assumes half of the City's assistance to households with incomes between 51 and 80 percent is targeted toward households with incomes not exceeding 65 percent of the MFI.

3.2.2 Programs to Meet Homeless Needs

Priority Hm-1: Provide support services and housing for the homeless and near homeless through support of social service agencies and regional programs.

Target Groups

- Homeless families and individuals
- Homeless and runaway youth
- Victims of domestic violence
- Households at risk of becoming homeless

Supporting Rationale

While both the census and local law enforcement personnel indicate 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.

According to the 2004 Continuum of Care application to HUD for supportive housing funds, Orange County is home to approximately 35,000 homeless people. In contrast to the public perception of the homeless person as a single man who abuses substances or is mentally ill, the composition of this population is heterogeneous and complex. Included are families, children, single women, and the temporarily unemployed. Recent discussions with service providers indicate that there are a significant number of homeless single mothers with children in Orange County.

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.

Non-CDBG Funded Programs

Hm-1. Orange County Continuum of Care for the Homeless

The City works with the Orange County Continuum of Care for the Homeless in order to address homeless issues in the area through the continuum of care model. This model includes the following components: This model includes the following components:

- Prevention;
- Outreach and Assessment;
- Emergency Shelter;
- Transitional Housing;
- Permanent Housing and Permanent Supportive Housing; and
- Supportive Services.

The Orange County Continuum of Care Steering Committee and Leadership Cabinet identifies the priorities among the gaps in the regional system of care. The following program types received a higher amount of priority points under the Request for Proposal scoring system:

- Permanent Housing Projects Serving the Disabled and Chronic Homeless
- Transitional, Safe Haven, SRO Projects that serve 70 percent or more Chronic Homeless
- Transitional, Safe Haven, SRO Projects that serve 30 percent to 69 percent Chronic Homeless
- Transitional, Safe Haven, SRO Projects that serve 0 percent to 29 percent Chronic Homeless
- Supportive Services – Chronic Homeless
- Supportive Services – Homeless

Table 2-13 in section 2.3.5 of the Needs Assessment chapter presented the Continuum of Care Gaps Analysis. Based on the homeless profile developed by the County of Orange and the capacity of facilities/services offered, the unmet need can be determined. The County's 2004 Gaps Analysis identifies an existing need for nearly 14,700 emergency shelter beds, 16,500 additional transitional beds, and 106,000 permanent supportive housing units.

The City will continue to participate in the Orange County Continuum of Care for the Homeless to help address homeless issues.

Hm-2. 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 who 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.

Hm-3. 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.

CDBG-Funded Program

Hm-4. 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.

In addition, CDBG funds may also be used to facilitate the development or provision of homeless facilities. CDBG funding will be allocated with consideration of the Continuum of Care Gap Analysis (Table 2-13, Section 2.4.5 of Needs Assessment) to ensure that needed services and facilities for the homeless are provided.

3.2.3 Community Development Needs

Priority CF-1: *Provide and improve public and community facilities, as well as make necessary infrastructure improvements to serve those of lower and moderate income.*

Target Groups

- Parks and recreation needs of low and moderate income persons, including youth and senior residents.

Supporting Rationale

Lower and moderate income persons have fewer opportunities to use private community facilities because much of their income is spent on housing and other required living expenses. Support for youth, provision of recreational facilities, and the provision of child care are important to the quality of life of City residents. Respondents to the *Housing and Community Development Needs Survey* ranked health facilities as the highest community facility need, followed by youth centers, child care centers, and parks and recreational facilities.

CDBG-Funded Programs

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. CDBG funds may be used to address the following types of capital projects:

Infrastructure - While infrastructure improvements are CDBG-eligible activities, expenditure of CDBG funds on such improvements can only take place in income-eligible areas. The City's Storm Drain and Street Improvement Program benefits the City's low and moderate income neighborhoods. The City continues to utilize the capital improvement planning and Consolidated Plan annual planning processes to identify and prioritize storm drain and street improvement projects for funding.

ADA Improvements - In compliance with the Americans with Disabilities Act (ADA), the City has developed a list of public facilities, which require removal of architectural barriers in order to provide equal access to persons with mobility limitations. The City will continue to use CDBG funds to provide needed modifications to its public facilities in order to address the accessibility needs of the disabled.

Public, Parks, and Recreation Facilities - CDBG funds may be used to improve or provide public, parks, and recreation facilities that serve primarily low and moderate income persons or those with special needs. The City will continue to upgrade its park system, especially with regards to access by mobility impaired persons as well as by residents from lower and moderate income households.

CF-2. Other Community Centers and Facilities

The City may use CDBG funds to assist in the construction, expansion, and/or rehabilitation of other non-City owned community facilities serving low and moderate income households as well as persons with special needs. Special needs populations include children, youth, elderly and frail elderly persons, persons with disabilities, low income families with dependent children, and low and moderate income households in general.

Priority CS-1: Provide needed community services to those of lower and moderate income and those with special needs.

Target Groups

- Community services for seniors and youth
- Supportive services for special needs populations such as victims of domestic violence, abused and neglected children, and persons with disabilities

Supporting Rationale

Public assistance is typically required to deliver community and supportive services for low and moderate income households and persons with special needs. These populations tend to have less income at their disposal, may be unaware of services responding to their special circumstances, and may have difficulty with enrollment or eligibility procedures.

The Resident Housing and Community Development Needs survey results identified the following community service needs as being most important: youth services, crime awareness, and child care services. The City contracts with the Orange County Sheriff's Department to provide law enforcement services to Laguna Niguel. Sheriff's Department services include many crime awareness programs as listed in Section 2.11.1 in the Needs Assessment, thereby allowing CDBG funds to be used for other community and supportive services.

CDBG-Funded Programs

CS-1. Fair Housing and Tenant/Landlord Counseling

Laguna Niguel is a member of the Fair Housing Council of Orange County and provides funding support to the Council for fair housing programs. The Council provides counseling and information on housing discrimination, landlord/tenant problems, special assistance for ethnic minority and single-headed households, bilingual housing literature and video-tape presentations, and housing assistance counseling. The City will continue to provide fair housing and tenant/landlord counseling services for residents using a qualified fair housing provider and is committed to implementing recommendations identified in the Analysis of Impediments to Fair Housing Choice.

CS-2. Youth Services

The City may use CDBG funds to provide 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. Youth services and programs to be provided with CDBG funds may include:

- Child care services
- Services through youth shelters
- After school and recreational activities
- Youth employment

CS-3. Senior Services

The City may use CDBG funds to provide 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. The City will use the Consolidated Plan Annual Action Plan process to examine the level of funding for the provision and improvement of youth services and facilities.

CS-4. Community and Special Need Services

CDBG funds may be used to provide a variety of community services including, but not limited to, employment training and supportive services for persons with disabilities, substance abusers, and victims of domestic violence. The City will use the Consolidated Plan Annual Action Plan process to examine the level of funding for the provision of community and special needs services.

3.2.4 Economic Development and Anti-Poverty Programs

Priority ED-1: Provide for the economic development needs of lower and moderate income target areas.

Target Groups

- Supportive services such as employment training for low and moderate income residents.

Supporting Rationale

Due to eligibility and funding limitations, use of CDBG funds for economic development activities has not been identified as a high priority. However, employment training may be an activity funded by the City as a public service provided to low and moderate income residents as discussed above in activity CS-4 and Hm-4 as a supportive service for homeless persons or persons at risk of becoming homeless.

Non-CDBG Funded Programs

ED-1. Orange County Workforce Investment Board

Orange County Workforce Investment Board programs assist individuals who are employed, unemployed and underemployed, to increase their self-sufficiency and improve their ability to meet the demands of Orange County businesses and employers. WIA also seeks to meet the needs of businesses and employers through programs that focus on job matching, recruitment, and specialized business/employee assistance.

ED-2. CalWorks

The CalWORKS program, coordinated by the County, is designed to move welfare recipients from dependency to self sufficiency through employment, and to divert potential recipients from dependency. The program's goal is to identify sufficient employment opportunities with sustainable income levels for people transitioning off of welfare. Job-related education and training are provided through the county, private industry and educational institutions.

3.2.5 Planning and Administration

Priority PA-1: Provide for necessary planning activities to develop both housing and community development plans to address anticipated need as well as for necessary planning activities related to disaster recovery in the City.

Target Groups

- Address housing and community development needs.

Supporting Rationale

To ensure the effective use of limited CDBG resources, the City needs to better understand its housing and community development needs. Preparation of the five-year Consolidated Plan and annual updates, in compliance with federal law, allows the City to address its changing affordable housing and community development needs. The City will also leverage CDBG funds by using grant money and other sources of funding to aid present future disaster recovery programs.

Implementing Programs

PA-1. CDBG Administration

Up to 20 percent of the CDBG funds can be used to support the general administration of the CDBG program by the Community Development Department.

3.2.6 Summary of Five-Year Objectives

Tables 3-2 through Table 3-5 on the following pages are HUD-required tabulations as part of the Consolidated Plan. The Priority Level is developed based on several factors including categories of low and moderate income households most in need of housing and community development assistance as identified through the Housing and Community Development Needs Assessment (Section 2 of this Consolidated Plan) and staff, service providers, and resident comments; activities that best meet the needs of those identified households; consistency with City goals and policies; and the limited availability of funding. Current and past funding levels for services and facility improvements, as well as funding needs identified by the City are used as gross estimates for the funding needed for the next five years. The unit of assistance, depending on the nature of the program, may represent a household, a person, or a project completed.

**Table 3-2
Special Needs for Non-Homeless Populations**

SPECIAL NEEDS SUBPOPULATIONS	Priority Need Level	Unmet Need	Dollars to Address Unmet Need	Goals (5-year)
Elderly	H	5,000	\$55,000	Assist 500 seniors
Frail Elderly	H	3,000		
Mental Illness	M	1,000	\$43,000	Assist 200 persons with special needs.
Developmentally Disabled	H	1,000		
Physically Disabled	H	2,100		
Persons w/ Alcohol/Other Drug Addictions	L	4,000	\$0	County of Orange provides a variety of programs/ services for persons with HIV/AIDS and alcohol/drug abuses.
Persons w/HIV/AIDS	L	80	\$0	
Total		16,180	\$98,000	Assist 700 persons

**Table 3-3
Summary of Specific Five-Year Homeless/Special Needs Objectives**

Obj #	Five-Year CDBG Objectives	Performance Measure	Expected Units
Homeless Objectives			
Hm-4	Assist homeless persons or persons at-risk of becoming homeless with services through supportive services such as emergency shelter, counseling, clothing, and food.	Number of persons assisted	750
Special Needs Objectives			
CS-2	Provide child care services, recreational activities, and other supportive services for youth.	Number of youth assisted	1,000
CS-3	Assist seniors through a variety of senior service programs.	Number of seniors assisted	500
CS-4	Provide supportive services for low and moderate income residents and residents with special needs.	Number of persons assisted	200

**Table 3-4
Priority Community Development Needs (5 year)**

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level High, Medium, Low, No Such Need	Goals	Dollars to Address Unmet Priority Need	
PUBLIC FACILITY NEEDS (projects)			\$1,209,000	
Senior Centers	H	A total of 5 capital improvement and facility projects in the next 5-years	\$1,209,000	
Youth Centers	H			
Child Care Centers	H			
Parks and/or Recreation Facilities	H			
Handicapped Centers	M			
Homeless Facilities	M			
Health Facilities	M			
Neighborhood Facilities	M			
Parking Facilities	L			
Non-Residential Historic Preservation	L			
Other Public Facility Needs	M			
INFRASTRUCTURE (projects)				
Water/Sewer Improvements	M			
Street Improvements	M			
Sidewalks	M			
Flood Drain Improvements	M			
ADA Improvements	H			
Solid Waste Disposal Improvements	M			
PUBLIC SERVICE NEEDS (people)			\$ 279,000	
Senior Services	H	Assist 500 seniors		
Handicapped Services	H	Assist 200 people		
Youth Services	H	Assist 1,000 youth		
Child Care Services	H			
Transportation Services	M			
Substance Abuse Services	M			
Employment Training	M			
Health Services	L			
Lead Hazard Screening	L			
Crime Awareness	M			
Counseling/Referral Services	M			
Homeless Services	H	Assist 750 people		
ECONOMIC DEVELOPMENT			\$0	
ED Assistance to For-Profits	M			
ED Technical Assistance	M			

**Table 3-4
Priority Community Development Needs (5 year)**

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Priority Need Level High, Medium, Low, No Such Need	Goals	Dollars to Address Unmet Priority Need
Micro-Enterprise Assistance	M		
Rehab; Publicly- or Privately-Owned Commercial/Industrial	M		
C/I* Infrastructure Development	M		
Other C/I* Improvements	M		
PLANNING			\$372,000
Planning and Administration	H	Compliance w/ regulations	\$372,000
Fair Housing and Tenant/Landlord Mediation Services	H	Assist 700 households	
TOTAL ESTIMATED DOLLARS NEEDED:			\$1,860,000

**Table 3-5
Summary of Specific Five-Year Housing/Community Development Objectives**

Obj #	Specific Objectives	Performance Measure	Expected Units
Community Development Objectives			
Infrastructure Objectives			
CF-1	Complete capital improvement projects in eligible areas.	Projects completed	3
CF-2	Assist in the construction, expansion, and/or rehabilitation of other non-City owned community facilities serving low and moderate income households.	Projects completed	2
Public Services Objectives			
CS-1	Assist low and moderate income renter-households through fair housing services.	No. of households assisted	700
CS-2	Provide child care services, recreational activities, and other supportive services for youth from low and moderate income households.	No. of youth assisted	1,000
CS-3	Assist seniors through a variety of senior service programs.	Number of seniors assisted	500
CS-4	Provide supportive services for low and moderate income residents and residents with special needs.	Number of persons assisted	200

3.3 Lead-Based Paint Reduction

National studies estimate that 75 percent of all residential properties built prior to 1978 contain lead-based paint (LBP). Based on CHAS data and the number of pre-1970 units occupied by low and moderate income households, an estimated 139 units may potentially contain LBP.

The Residential Lead Based Paint Hazard Reduction Act of 1992 (Title X) changed the federal approach for addressing LBP and increased the emphasis on prevention of childhood lead poisoning through housing based approaches. The new strategy requires jurisdictions to focus on how to implement practical changes in older housing to protect children from lead hazards. Given the limited extent of lead based paint in the City's residences, Low Priority is assigned to addressing the LBP hazard.

3.3.1 Goals

The City will support HUD and EPA efforts to disseminate public information on the health dangers of lead-based paint. For private and publicly assisted housing built prior to 1978, the following is now required prior to ratification of a contract for housing sale or lease:

- Sellers and landlords must disclose known lead-based paint and lead-based paint hazards and provide available reports to buyers or renters.
- Sellers and landlords must give buyers and renters the pamphlet, developed by EPA, HUD, and the Consumer Product Safety Commission (CPSC), titled *Protect Your Family from Lead in Your Home*.
- Home buyers will get a 10-day period to conduct a lead-based paint inspection or risk assessment at their own expense. The rule gives the two parties flexibility to negotiate key terms of the evaluation.
- Sales contracts and leasing agreements must include certain notification and disclosure language.
- Sellers, lessors, and real estate agents share responsibility for ensuring compliance.

Periodically, the City will publish an article in the City of Laguna Niguel Newsletter and Recreation Brochure to discuss lead based paint hazards and how to protect residents from lead poisoning.

3.4 Institutional Structure

This section describes the institutional framework within which the City will carry out its housing and community development strategies. Public agencies, for-profit and nonprofit private organizations all play a part in the provision of affordable housing, community development and support services. The roles of these organizations are also discussed in this section. In addition, this section discusses potential gaps in the delivery system of housing in Laguna Niguel and how the City plans to address those gaps.

3.4.1 Public Agencies

City of Laguna Niguel

A number of departments within the City of Laguna Niguel are responsible for the delivery of housing and community development services.

Community Development Department

Although not a direct housing provider, the Community Development Department performs functions which directly affect the development and conservation of housing. This department oversees the permitting process and regulates compliance with zoning and building codes. In addition, the Community Development Department administers the CDBG program.

Public Works Department

The Public Works Department is responsible for maintaining the City's public infrastructure, including streets, sewers, storm drains, and water lines.

Parks & Recreation Department

The Parks and Recreation Department oversees City-sponsored recreational programs offered at the City's parks and Senior Center.

City Manager's Office

The City Manager's Office is responsible for the day-to-day operations of the City, including financial commitments and program staffing. The Sea Country Senior and Community Center falls under the purview of the City Manager's Office, as will future economic development activities.

Orange County Housing Authority (OCHA)

One of the primary responsibilities of the Orange County Housing Authority is administration of the HUD Section 8 Rental Assistance Program. In addition, the Housing Authority participates in many of the new HUD programs authorized by the National Housing Affordability Act of 1990, including the HOME program.

3.4.2 Non-Profit Organizations

Community Housing Development Organizations (CHDOs)

A number of non-profits in Orange County provide services to the Laguna Niguel area. Many of these agencies may apply for CHDO certification in order to be eligible to receive HOME monies. This certification process allows non-profits to receive HOME monies directly for new construction and rehabilitation.

Community-Based Development Organizations (CBDOs)

CDBG funds may be provided to qualified CBDOs to carry out certain activities in connection with neighborhood revitalization, community economic development or energy conservation projects. Unlike the CDBG grantee, a CBDO may use CDBG funds to directly construct housing for sale to low and moderate income households.

Supportive Housing and Social Service Providers

There are many support organizations which include as part of their mission the provision of assistance to individuals and families with special needs. Special needs populations in the City include elderly and frail elderly persons, disabled persons, persons with AID and related diseases, persons with substance abuses, families and individuals living below poverty, lower income families with dependent children, and those who are at risk of becoming homeless.

Descriptions of the key social service agencies serving City residents have been provided in the Housing and Community Development Needs component of this Consolidated Plan.

3.4.3 Private Industry

For-Profit Developers and Builders

Many for-profit developers and builders often have difficulty obtaining adequate financing from private sources, and constructing housing that is affordable to low and moderate income renters and home buyers due to the high land costs in the South Orange County.

Lenders

Private lending institutions provide funds for housing development and rehabilitation. As described in Market Constraints - Barriers to Affordable Housing section in the Needs Assessment of the Consolidated Plan, the Annual HMDA report for 2003 was reviewed to evaluate the availability of residential financing to the City's lower income neighborhoods. Based on review of this data, loan origination rates in the City's low and moderate income areas were minimal compared to middle and upper income areas.

3.4.4 Delivery System Gaps and Strategy to Overcome Gaps

In 1992, the City adopted its first General Plan to guide future physical development and to coordinate resources and services available to Laguna Niguel residents. As part of this process, various community service providers were contacted to coordinate service and facility provisions. The General Plan establishes the framework to guide future service delivery and physical development in the community.

The City of Laguna Niguel will continue to coordinate with the County Housing Authority on housing activities administered by this organization, primarily Section 8. This will involve continued participation as a member of the Orange County Housing Authority Advisory Committee.

The City will also continue to cooperate with the County of Orange in administration of the Mortgage Credit Certificate Program.

To strengthen the housing delivery system, the City will work with local non-profit housing organizations, and evaluate their qualification for CHDO or CBDO certification. A locally certified CHDO or CBDO is eligible to apply for direct funding from HUD.

In addition, the City will continue to utilize an Advisory Committee to review and make recommendations on public service grants. The committee is comprised of two City Council members, the Community Development Director, and City staff.

3.4.5 Coordination

To enhance the coordination and delivery of housing and related services provided by public, private, and other agencies, the City of Laguna Niguel will engage in the following activities:

- Target programs to those areas and populations exhibiting the greatest need.
- Growth Management Component of the Public Facilities Element - As part of the General Plan program, the City has established goals and policies in the Growth Management Component of the Public Facilities Element to coordinate services with other public and private agencies. Facilities/services are listed under two categories: 1) those under the direct responsibility and authority of the City, either directly or through contract arrangements; and 2) those under the responsibility and authority of another unit of government, yet vitally important to the well being of the city and its citizens. Level of service standards for public facilities and services establish goals and policies which will serve as the framework to coordinating services between agencies.
- Coordinating with Other Agencies to Provide Services - To meet the special needs of the community and to avoid duplicative services, the City will collaborate with a variety of Orange County service agencies, such as Orange County Fair Housing Council, Orange County Community Housing Corporation and Orange County Homeless Issues Task Force.

**Appendix A: Resident Housing and Community
Development Needs Survey and
Summary of Results**



Community Development Block Grant Survey

Each year the City of Laguna Niguel receives Community Development Block Grant (CDBG) funds from HUD for local community development, housing activities, and public services. The City administers the distribution of funds to service providers and for capital projects. To ensure appropriate priorities are set in spending the money, HUD requires that the City prepare a five-year Consolidated Plan to identify housing and community development needs and to develop a strategy to address the needs. The City of Laguna Niguel wants you to have a voice in how your city invests this money. Please assist us by filling out this survey. As you fill-out this survey, please consider the following: 1) The needs in your community and how they can be improved; 2) Rate the need level for each of the following items and circle the one that best applies.

This survey can also be filled out online at www.ci.laguna-niguel.ca.us

Please reply by November 24th, 2004

Check if it applies to you: I am 62 years or older I am 18 years or younger
 I am disabled I am a female head of household

Please circle your choice using the range from 1 – 4, 1 indicates the lowest need, 4 indicates the highest need.

Community Facilities	Lowest Highest				Community Services	Lowest Highest			
Senior Centers	1	2	3	4	Senior Activities	1	2	3	4
Youth Centers	1	2	3	4	Youth Activities	1	2	3	4
Child Care Centers	1	2	3	4	Child Care Services	1	2	3	4
Park & Recreational Facilities	1	2	3	4	Transportation Services	1	2	3	4
Health Care Facilities	1	2	3	4	Anti-Crime Programs	1	2	3	4
Community Centers	1	2	3	4	Health Services	1	2	3	4
Fire Stations & Equipment	1	2	3	4	Mental Health Services	1	2	3	4
Libraries	1	2	3	4	Legal Services	1	2	3	4
Infrastructure	Lowest Highest				Neighborhood Services	Lowest Highest			
Drainage Improvement	1	2	3	4	Tree Planting	1	2	3	4
Water/Sewer Improvement	1	2	3	4	Trash & Debris Removal	1	2	3	4
Street/Alley Improvement	1	2	3	4	Graffiti Removal	1	2	3	4
Street Lighting	1	2	3	4	Code Enforcement	1	2	3	4
Sidewalk Improvements	1	2	3	4	Parking Facilities	1	2	3	4
					Cleanup of Abandoned Lots and Buildings	1	2	3	4
Special Needs Services	Lowest Highest				Businesses & Jobs	Lowest Highest			
Centers/Services for Disabled	1	2	3	4	Start-up Business Assistance	1	2	3	4
Accessibility Improvements	1	2	3	4	Small Business Loans	1	2	3	4
Domestic Violence Services	1	2	3	4	Job Creation/Retention	1	2	3	4
Substance Abuse Services	1	2	3	4	Employment Training	1	2	3	4
Homeless Shelters/ Services	1	2	3	4	Façade Improvements	1	2	3	4
HIV/AIDS Centers & Services	1	2	3	4	Business Mentoring	1	2	3	4
Neglected/Abuse Children Center and Services	1	2	3	4	Commercial/Industrial Rehabilitation	1	2	3	4
Housing	Lowest Highest				<p>Please drop the survey off at City Hall or return the survey by mail by November 24th 2004. Simply fold along the dotted lines on the reverse side so the mailing address is showing, tape or staple together, and mail! Check our website for information on a community meeting in December. www.ci.laguna-niguel.ca.us</p> <p style="text-align: center;">Or Fax to: (949) 362-4369</p>				
ADA Improvements	1	2	3	4					
Ownership Housing Rehabilitation	1	2	3	4					
Rental Housing Rehabilitation	1	2	3	4					
Homeownership Assistance	1	2	3	4					
Affordable Rental Housing	1	2	3	4					
Housing for Disabled	1	2	3	4					
Senior Housing	1	2	3	4					
Housing for Large Families	1	2	3	4					
Fair Housing Services	1	2	3	4					
Lead-Based Paint Test/Abatement	1	2	3	4					
Energy Efficient Improvements	1	2	3	4					

Please write in any needs not listed on the other side:

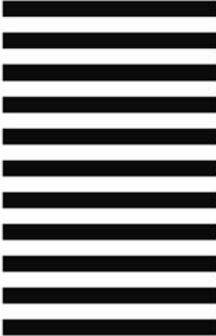
PLEASE RETURN SURVEY BY NOVEMBER 24th

1.) TO MAIL, PLEASE FOLD ALONG THE DOTTED LINES. FOLD TOP SECTION FIRST. MAKE SURE MAILING ADDRESS IS ON OUTSIDE. PLACE TAPE OR STAPLE TO SECURE.

COMMUNITY DEVELOPMENT DEPT.
CITY OF LAGUNA NIGUEL
27781 LA PAZ RD
LAGUNA NIGUEL, CA 92677



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CITY OF LAGUNA NIGUEL
27781 LA PAZ RD
LAGUNA NIGUEL, CA 92677



2.) FOLD THIS PART ALONG DOTTED LINE.

City of Laguna Niguel Summary of Housing and Community Development Needs Survey Results

Community Facilities	Average Score	Community Services	Average Score
Senior Centers	2.42	Senior Activities	2.56
Youth Centers	2.74	Youth Activities	2.87
Child Care Centers	2.26	Child Care Services	2.31
Park & Recreational Facilities	3.15	Transportation Services	2.65
Health Care Facilities	2.88	Anti-Crime Programs	3.07
Community Centers	2.71	Health Services	2.77
Fire Stations & Equipment	3.29	Mental Health Services	2.42
Libraries	3.08	Legal Services	2.19
Infrastructure	Average Score	Neighborhood Services	Average Score
Drainage Improvement	3.01	Tree Planting	2.41
Water/Sewer Improvement	2.89	Trash & Debris Removal	2.95
Street/Alley Improvement	2.53	Graffiti Removal	2.87
Street Lighting	2.62	Code Enforcement	2.83
Sidewalk Improvements	2.47	Parking Facilities	2.43
		Cleanup of Abandoned Lots and Buildings	2.61
Special Needs Services	Average Score	Businesses & Jobs	Average Score
Centers/Services for Disabled	2.53	Start-up Business Assistance	2.31
Accessibility Improvements	2.24	Small Business Loans	2.26
Domestic Violence Services	2.40	Job Creation/Retention	2.60
Substance Abuse Services	2.24	Employment Training	2.42
Homeless Shelters/ Services	2.01	Facade Improvements	2.21
HIV/AIDS Centers & Services	1.93	Business Mentoring	2.12
Neglected/Abuse Children Center and Services	2.69	Commercial/Industrial Rehabilitation	2.12
Housing	Average Score		Average Score
ADA Improvements	1.89	Senior Housing	2.52
Ownership Housing Rehabilitation	1.94	Housing for Large Families	1.84
Rental Housing Rehabilitation	1.91	Fair Housing Services	2.06
Homeownership Assistance	2.10	Lead-Based Paint Test/Abatement	1.77
Affordable Rental Housing	2.31	Energy Efficient Improvements	2.66
Housing for Disabled	2.29		

Appendix B: Summary of Public Comments

A. Resident Housing and Community Development Needs Survey Written Comments

The survey offered opportunities for written responses. The following provides a categorized listing of written responses recorded directly from the surveys.

Community Facility Improvements

- There is a need to improve and upgrade the City's community center, library, city hall, etc., neighboring cities have nicer facilities

Community Facilities

- A park with facilities for toddlers to play on would be nice.
- Pre-school/ centers for low-income family child care services at affordable costs are very important issues.
- Community garden center. Similar to leisure world.

Infrastructure Improvements

- Improvements are needed in street signs; too hard to find names of streets.
- We see a tremendous need in our neighborhood regarding our sidewalks and streets. We walk regularly for exercise, are near 60 years old and have tripped on the uplifted edges of the sidewalk panels. In addition, we observe standing water in the gutters frequently and the separation of the curbs from the sidewalk. We called in but the situation still exists - is worsening.
- Synchronize street lights. Need teen centers.

Economic Development

- The old Black Angles restaurant site, is an eye sore. If not a new restaurant, can't we entice some other type of business there? How about a book store, nursery/gardening center, or medical offices?

Youth Services

- Our youth is our future. The focus on health and kids being overweight needs to be addressed. I would like to discuss with the city the possibility of a small year round ski/snowboard facility (use of artificial surface enables this). Japan has 150 sites like this, the UK about 100, and the USA has zero.
- Activity center for teens - coffeehouse type setting.

Housing

- Need more builders of apts to accept section 8 vouchers for seniors and families.
- My mother has recently become disabled due to terminal cancer. She has to live with me because we can't find any affordable housing anywhere near us. She receives under \$1000/month and rents are \$900 and HUD won't be available for another 2 years, what are we to do?

- Affordable housing - rental. Its difficult to be a young family (parents 30) with children, starting out. None of the apartments have more than 2 bedrooms and those are really expensive as well. 2 bedroom condos which are too small are over 399k.
- Intimate homeowner priority first over people buying and selling homes for or as a business. That includes banks and RE agents. Their turning the housing market into a major business trade is knocking the rest of us out ability to buy a home we want to live in. If I buy my mortgage will be double my rent even with tax benefits and being forced to continue to rent leaves me at the mercy of continuing rental increases without benefit of tax write-off and without renters credit and knowing I'm also helping to subsidize section 8 renters.

Traffic/ Speeding

- Stopping desperately needs to be done on the race track of where GOLDEN LANTERN begins near Crown Valley. Its a race track there and there is not enough police officers to control that street. Its dangerous everyday on that part of the street...for everybody. There has been numerous of accidents right there on that part of the street that have resulted in several DEATHS. PLEASE do something about this part of the street of Golden Lantern.
- Definite need to work on traffic/speed control especially on Crown Valley Parkway. People drive much much too fast - signals need to be reset so you cant drive almost entire length of CVP without stopping.
- I think we need better monitoring of excessive speed. I live off of Bear Brand and have never seen a police car on the street. Residents come down the street at high rates of speed even though St. Annes school is at the bottom.

Community Facilities

- Add more playgrounds and barbeque areas to all our parks. Stop the speeding on Rancho Niguel road. Add speed bumps to all residential streets, starting with mine:) Add cops on horses and mountain bikes. More outdoor sports; motocross, hang-gliding, kayak racing on our lake, another public r/c glider site, annual city paid BBQ at our big park.
- When will night lit basketball courts be available for the 100's of children playing NJB?

Neighborhood Services

- Beach clean up. Stop toxic runoff.
- The loop of Paseo de Colinas from Camino Capistrano is deplorable - I don't care if CalTrans owns it, it represents Laguna Niguel and needs to be landscaped! The median on Golden Lantern north of Marina Hills are the ugliest around - in Missions Viejo and Laguna Hills, no matter how narrow the median or strip along a left turn "stack back" they landscape it - we just pave it! Very very ugly.
- Crown Valley Parkway is the main street in Laguna Niguel yet the landscape between La Plata Drive and St. Timothy church is terrible, probably because each section is owned by separate homeowners. Cant

the city take over the landscaping and make our fine city look attractive. Its truly a shame that visitors to our city judge us by this section of property.

- Trash in the streets has increased dramatically - especially in the area of Niguel Heights. Perhaps some trash cans (that are emptied regularly) could be located at the ball field adjacent to the elementary school. Also, the elementary school should remind children not to toss trash on the street. Better street lighting would also be appreciated. With the timers on street lights, its possible to be walking in very dark areas, hoping the lights will turn on.
- More policemen on duty for speeders on all streets.
- Reducing the crow population, which serves as a vector for west Nile, should be a priority. In addition, improving drainage in neighborhood streets to reduce standing water. Also under health projection should be better control of the substantial rat population in the city. The gutters in front of houses in our neighborhood have constant standing water.
- More attention to code enforcement in residential areas.
- Pest control - I've come across many dead mice/rats on sidewalks that remain for days/weeks.
- Dog "nuisance stand" with bags on main residential streets where most people walk dogs.
- Please put debris catching screens over all storm drains in Laguna Niguel. There are a lot of gardeners and residents that blow trash into the streets.

B. Summary of Comments from Community Workshop held on December 15, 2004.

Two service providers attended the workshop: Jean Moonilal of YMCA and Carol Carlson of CSP Youth Shelter. The following are their comments about community needs:

- Services for youth ages 10-18 years. This age group will have the highest increase in population by 2010.
- Continue to support CSP's youth shelter and family resource center
- Continue to support services for all age groups and all special needs groups
- Additional funding needed to provide child care (before and afterschool programs) at the YMCA. Currently 65 children are supported and there are additional 40 children which could be supported by CDBG funds
- Accessibility improvements (such as automatic door) at the YMCA, located in a publicly owned facility

C. Letters submitted to City by service providers:

YMCA of Orange County

South Coast Branch

29831 Crown Valley Parkway, Laguna Niguel, CA 92677-1944
(949) 495-9622 • Fax (949) 495-6397

www.ymcaoc.org

Serves Laguna Niguel, Laguna Beach, Aliso Viejo

December 14, 2004

Erich List
Associate Planner
City of Laguna Niguel
27781 La Paz Road
Laguna Niguel, Ca 92677

Re: Laguna Niguel CDBG Consolidated Plan

Dear Erich;

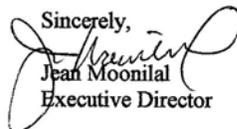
It is my understanding that the City of Laguna Niguel is soliciting community input for its 5 year consolidated plan and Analysis to Housing Impediments. My understanding of HUD funding is that it is intended to benefit primarily low and moderate income persons and persons with special needs through specific services including public facility and infrastructure improvements and community and supportive services.

With this in mind, I would like to submit the following request for consideration. As you may be aware, the Crown Valley Gymnasium building located at 29831 Crown Valley Parkway in Laguna Niguel, is owned by the city and operated for community benefit by the YMCA, which is a private, non-profit, public benefit corporation. The YMCA serves approximately 11,000 people on an annual basis, and is the site of several community events, including the annual July 4th pancake breakfast and Run in the Parks. In addition to community events, the YMCA is also available for use by other community groups.

Since the dedication of the building in 1986, we have experienced an increase in utilization by both seniors and individuals with special needs. Both of these groups currently utilize a flat bridge to enter the building, however, they are still required to manually open a heavy glass door in order to get into the building. Staff who man our lobby desk leave their work station and open the door for individuals who lack the physical ability to open the door; this includes individuals who utilize wheelchairs, walkers, and canes for mobility. While the YMCA staff is more than willing to facilitate access, if they are on the phone assisting callers, or need to leave the desk, individuals with special needs are forced to wait for assistance.

In order to increase access to this public facility for seniors and individuals with special needs, and bring the building into ADA compliance, I am requesting that the City of Laguna Niguel allocate CDBG funding to install an automatic door at the Crown Valley Gymnasium site. I appreciate your consideration of this request and will make myself available to assist in the completion of this most worthwhile project.

Sincerely,


Jean Moonilal
Executive Director

Cc: Arthur Wannlund, President and Ceo, YMCA of Orange County



We build strong kids, strong families, strong communities

Laguna Niguel CITY COUNCIL MEETING
Dec 15, 2004

-Laguna Beach Community Clinic is the BEST KEPT SECRET in Orange County

-we see 18,000 visits/year which does not include the numbers we see at health fairs and other outreach activities

-the clients we serve are the UNDERINSURED and the UNINSURED throughout Orange County

*we provide medical and dental care to all of those part-time and dual working employees who do not qualify for health care benefits, and yet require a medical home.

*our clients include the independent business owners, students, artists, waiters, maids, and gardeners who work at our restaurants and hotels, and the nannies and housekeepers who care for our children and families.

*it is imperative for the general well-being of our community to assure that all of these people are healthy. The increase of tuberculosis alone in this country is alarming and our public well-being is at stake. We provide the care to those who serve our food and care for our children.

-In addition, many of our Seniors are underinsured because of the high cost of health care premiums. The cost of benefits is projected to TRIPLE in the near future...and there will be more and more people who can not be fully covered. We are the safety net for these folks, too.

-Our Mobile Medical Clinic is deployed throughout south Orange county to bring our high quality programs and services to your neighborhoods and communities. We provide full service programs on this custom designed mobile van and make referrals to specialty care and dental as needed.

-Many of our clients cannot afford DENTAL INSURANCE. We participate in a 10 clinic collaborative to provide dental services to those in need. Our dental clinic provides care to all ages, 5 days/week.

-We provide a free IMMUNIZATION clinic once a month to assure that every child in our school district has their shots and is protected against disease. But we are not a free clinic...we get our funding from federal, state and county programs, from grants and donations, and for some patients we offer a sliding scale.

-These are just a few of the services we provide, AND WE DO IT ALL IN LESS THAN 5000 SQUARE FEET! THERE IS NO MORE ROOM FOR US TO GROW, YET this COMMUNITY NEEDS OUR SERVICES MORE AND MORE.

I urge you to consider our request to be part of the funding for the CDBG monies. We have found creative ways to keep this community healthy...

December 15, 2004

Public Meeting
City of Laguna Niguel

Dear Sir or Madam:

Vocational Visions is a nonprofit organization that strives to provide the highest quality program opportunities to serve the vocational, economic and social potential of persons with developmental and other disabilities, and to promote the life-enriching potential of full community inclusion. For over 30 years we have provided vocational, educational and recreational services to hundreds of men and women with developmental disabilities.

Approximately 50 of our 400+ clients who utilize our programs and services live within the city of Laguna Niguel. Our services benefit the client's families as well as the individual. These individuals range in age from 18 to 83 years old. Their ethnicities are as follows: 78% White, 2% Black, 9% Hispanic, 10% Asia/Pacific Islander, and 1% Other

All of our clients are in a very low-income category, receive Social Security, and have a diagnosed developmental disability. Many of them also have one or more restricted medical conditions. The most common disabilities include (in any combination) Mental Retardation, Autism, Down's syndrome, Cerebral Palsy, and Seizure Disorder.

Vocational Visions respectfully requests that the City of Laguna Niguel keep in mind the varied needs of people with disabilities when considering their needs assessment and five year strategic plan. If you have any questions or would like further information, please contact me at (949) 837-7280 x.231 or via email at ktarantino@vocaitionalvisions.org.

Thank you for your time and consideration in this matter.

Sincerely,

Katie Tarantino

Katie Tarantino
Marketing & Development Manager

D. Summary of Comments from 30-day Public Review Period and Public Hearings

The City did not receive any comments during the 30-day public review period or during the public hearings held on March 15, 2005 and April 19, 2005.

Appendix C: Proof of Publication

AFFIDAVIT OF PUBLICATION

STATE OF CALIFORNIA,)
) ss.
County of Orange)

I am a citizen of the United States and a resident of the County aforesaid; I am over the age of eighteen years, and not a party to or interested in the above entitled matter. I am the principal clerk of the Laguna Niguel News, a newspaper that has been adjudged to be a newspaper of general circulation by the Superior Court of the County of Orange, State of California, on February 17, 1998, Case No. A-190535 in and for the City of Laguna Niguel, County of Orange, State of California; that the notice, of which the annexed is a true printed copy, has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to wit:

November 25, 2004

"I certify (or declare) under the penalty of perjury under the laws of the State of California that the foregoing is true and correct".

Executed at Santa Ana, Orange County, California, on

Date: November 25, 2004
Alicia Kuisin

Signature

Laguna Niguel News
625 N. Grand Ave.
Santa Ana, CA 92701
(714) 796-7000 ext. 2209

PROOF OF PUBLICATION

This space is for the County Clerk's Filing Stamp

Proof of Publication of



PUBLIC NOTICE

**CITY OF LAGUNA NIGUEL
FY 2005-2009 CONSOLIDATED PLAN AND
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE**

PUBLIC NOTICE IS HEREBY GIVEN THAT the City of Laguna Niguel will hold a joint consultation workshop to receive public input regarding the FY 2005-2009 Consolidated Plan and fair housing issues in Laguna Niguel.

PUBLIC NOTICE IS HEREBY FURTHER GIVEN THAT the City is undertaking an assessment of housing and community development needs that affects the use of CDBG funds for the next five years and an analysis of potential impediments that may affect fair housing choice in the City based on race, color, ancestry, national origin, religion, sex, disability, familial status, marital status, source of income, sexual orientation, or any arbitrary factor.

- DATE OF PUBLIC MEETING:** Wednesday, December 15, 2004
TIME OF PUBLIC MEETING: 7:00 P.M., or as soon thereafter as possible
LOCATION OF PUBLIC MEETING: City Council Chambers
City of Laguna Niguel
27841 La Paz Rd.
Laguna Niguel, CA - 92677

Consolidated Plan

The proposed 2005-2009 Consolidated Plan for the City of Laguna Niguel describes housing and community development needs as well as activities to address those needs through the use of federal funding. As required by HUD, the Consolidated Plan serves as the planning and application document of the Community Development Block Grant (CDBG) program. The Consolidated Plan includes a needs assessment and a five-year strategy. The CDBG program is intended to benefit primarily low and moderate income persons and persons with special needs through affordable housing; economic development and job creation; public facilities and infrastructure improvements; and community and supportive services, among other activities.

Analysis of Impediments to Fair Housing Choice

The analysis of impediments reviews and analyzes the following information and issues/concerns:

1. Analysis of demographic profile, income distribution, housing stock characteristics, and access to public transportation to determine the development of housing patterns in relation to race, ethnicity, income, and other characteristics.
2. Evaluation of fair housing complaints and violations to identify trends and patterns.
3. Analysis of public and private activities that may impede fair housing choice in Laguna Niguel, including, but not limited to:
 - ◆ Housing brokerage services and financing assistance;
 - ◆ Public policies and actions affecting the construction of affordable housing; and
 - ◆ Administrative policies concerning community development and housing activities.
4. Assessment of current public and private fair housing programs and activities.
5. Provision of conclusions and recommendations to further fair housing choice in Laguna Niguel.

PUBLIC NOTICE IS HEREBY FURTHER GIVEN THAT the joint consultation workshop will be conducted on December 15, 2004 from 7:00 to 9:00 pm in the Council Chambers. All persons interested in this matter or subjects related thereto may attend the consultation workshop and may present any comments or requests deemed relevant to the housing and community development needs assessment and/or the fair housing analysis. If you require special arrangements, please contact Erich List of the Community Development Department at (949) 362-4322.

Published: Laguna Niguel News
November 25, 2004

6453116/8-434

AFFIDAVIT OF PUBLICATION

STATE OF CALIFORNIA,)
) ss.
County of Orange)

I am a citizen of the United States and a resident of the County aforesaid; I am over the age of eighteen years, and not a party to or interested in the above entitled matter. I am the principal clerk of the Laguna Niguel News, a newspaper that has been adjudged to be a newspaper of general circulation by the Superior Court of the County of Orange, State of California, on February 17, 1998, Case No. A-190535 in and for the City of Laguna Niguel, County of Orange, State of California; that the notice, of which the annexed is a true printed copy, has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to wit:

March 3, 2005

"I certify (or declare) under the penalty of perjury under the laws of the State of California that the foregoing is true and correct":

Executed at Santa Ana, Orange County, California, on

Date: March 3, 2005

Alice Kwon

Signature

Laguna Niguel News
625 N. Grand Ave.
Santa Ana, CA 92701
(714) 796-7000 ext. 2209

PROOF OF PUBLICATION

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2005 MAR -9 PM 2:01

Proof of Publication of

CITY OF LAGUNA NIGUEL



**PUBLIC NOTICE
CITY OF LAGUNA NIGUEL
CITY COUNCIL**

NOTICE OF PUBLIC HEARING

NOTICE IS HEREBY GIVEN that the City Council of the City of Laguna Niguel will conduct a Public Hearing to consider the use of Community Development Block Grant (CDBG) funds in the City's five-year Consolidated Plan (2005-2010), and a one year Action Plan FY 2005/2006:

Date of Hearing: March 15, 2005
Time of Hearing: 7:00 P.M., or as soon thereafter as possible
Locating of Hearing: City Council Chambers, City of Laguna Niguel
27841 La Paz Road
Laguna Niguel, CA 92677

PROPOSAL

The U.S. Department of Housing and Urban Development (HUD) periodically requires the City of Laguna Niguel to prepare and adopt a Consolidated Plan for the City's CDBG Program. The Consolidated Plan is a long-term strategy for the use of the City's CDBG funds over the next five years (2005-2010). The Consolidated Plan identifies prioritized programs to assist the City in providing decent housing and suitable living environments, addressing community service and facility needs, and expanding economic opportunities for primarily low and moderate income persons.

Along with the five year Consolidated Plan, HUD requires an annual Action Plan outlining the City's uses of CDBG funds for one year. The City of Laguna Niguel is eligible to receive from the Department of Housing and Urban Development (HUD) an amount of \$391,525 in Community Development Block Grant (CDBG) funds in FY 2005/2006. The City may allocate a maximum of 15 percent (15%) of the annual CDBG funds to public service providers. Therefore, a total of \$58,278 is potentially available to the public service providers. The remainder of the funds are allocated to the City initiated projects in low and moderate income Census Block areas (85%) and administrative costs (20%). The CDBG funds are designed to assist the City in providing decent housing and a suitable living environment, addressing community service and facility needs, and expanding economic opportunities for primarily low and moderate income persons.

The City Council has established an Ad-Hoc Committee to review public service provider applications for FY 2005/2006 CDBG funds. At the March 15, 2005 meeting, the City Council will consider the recommendations of the Ad-Hoc Committee and will then select the service providers and set the funding levels for inclusion in the Draft Action Plan for FY 2005/2006. Additionally, the Draft Action Plan will describe how the CDBG funds will be spent for City-initiated capital improvement projects.

The Draft Consolidated Plan, including the FY 2005/2006 Draft Action Plan will be available for public review at the following locations between March 3 and April 4, 2005:

- City Hall, 27801 La Paz Road
- Community Development Department, 27781 La Paz Road
- Crown Valley Public Library, 30341 Crown Valley Parkway
- Chamber of Commerce, 30611 Ivy Glenn Drive, Suite 125
- Sea Country Senior and Community Center, 24602 Aliso Creek Road

The Laguna Niguel City Council will consider all comments received during the public review period. The five year Consolidated Plan and the FY 2005/2006 Action plan is scheduled for final adoption at the April 19, 2005 City Council Meeting.

INVITATION TO BE HEARD

All interested persons are invited to the Public Hearing to comment on the City's proposed CDBG allocations. In addition, written comments may be submitted to the Laguna Niguel Community Development Department prior to the public hearing.

If you wish to challenge the action taken on this proposal in court, you may be limited to raising only those issues you or someone else raised at the Public Hearing described in this notice, or in written correspondence delivered to the City at or prior to the Public Hearing.

Information on the City's CDBG program is available for public review at the Community Development Department of the City of Laguna Niguel, 27781 La Paz Road, Laguna Niguel, California 92677, (949) 382-4360. The City Council staff report will be available Friday afternoon, March 11, 2005, and a copy may be obtained at the Community Development Department. Those desiring a copy of the staff report or requesting further information should contact Erich List or Stephen Riggs, of the Community Development Department at the above address and telephone number.

Debbie A. Lee
City Clerk

Published: Laguna Niguel News
March 3, 2005

5565133/8-077