



CITY OF SANTA FE SPRINGS 2008-2014 HOUSING ELEMENT

PUBLIC HEARING DRAFT

November 2008

CITY OF SANTA FE SPRINGS
COMMUNITY DEVELOPMENT DEPARTMENT
11710 TELEGRAPH ROAD
SANTA FE SPRINGS, CA 90670



KAREN WARNER ASSOCIATES



TABLE OF CONTENTS

SECTION	PAGE
I. Introduction	
A. Community Context.....	1-1
B. Role of Housing Element	1-2
C. Data Sources	1-3
D. Public Participation	1-3
E. Relationship to Other General Plan Elements	1-6
II. Housing Needs Assessment	
A. Demographic Profile	2-1
B. Household Profile	2-8
C. Housing Stock Characteristics	2-22
D. Regional Housing Needs	2-39
III. Housing Constraints	
A. Governmental Constraints	3-1
B. Market Constraints	3-14
C. Environmental and Infrastructure Constraints.....	3-16
IV. Housing Resources	
A. Availability of Sites for Housing	4-1
B. Financial Resources	4-8
C. Administrative Resources	4-13
D. Opportunities for Energy Conservation	4-14
V. Housing Plan	
A. Evaluation of Housing Element Accomplishments	5-1
B. Housing Element Goals and Policies	5-7
C. Housing Programs	5-11

Appendix

- A. Public Participation

LIST OF TABLES

SECTION	PAGE
Housing Needs Assessment	
2-1 Regional Population Growth Trends.....	2-2
2-2 Age Distribution	2-5
2-3 Racial and Ethnic Composition.....	2-6
2-4 Occupation of Residents	2-7
2-5 Household Characteristics.....	2-9
2-6 State Income Categories	2-10
2-7 Household Income Levels	2-11
2-8 Income by Owner/Renter Tenure.....	2-12
2-9 Income Level by Household Type	2-13
2-10 Poverty Status	2-13
2-11 Special Needs Populations	2-15
2-12 Regional Housing Growth Trends	2-22
2-13 Housing Type	2-23
2-14 Housing Tenure.....	2-23
2-15 Age of Housing Stock.....	2-26
2-16 Estimated Units with Lead Based Paint Hazards	2-28
2-17 Apartment Rents	2-29
2-18 Home Sales Prices - Santa Fe Springs and Environs	2-30
2-19 Single-Family Home Sales Prices - Santa Fe Springs.....	2-31
2-20 Maximum Affordable Housing Cost.....	2-32
2-21 Maximum Affordable Rents	2-33
2-22 Assisted Housing Inventory	2-34
2-23 Market Value of At-Risk Projects.....	2-36
2-24 Required Rent Subsidies for At-Risk Projects	2-37
2-25 Section 8 Rental Assistance	2-38
2-26 Overcrowded Households	2-39
2-27 Housing Overpayment.....	2-41
2-28 Severe Housing Cost Burden by Type and Tenure	2-42
2-29 Regional Housing Needs Assessment.....	2-45
Housing Constraints	
3-1 Residential Development Standards	3-1
3-2 Housing Types by Residential Zone Category.....	3-3
3-3 Development Fees for Residential Projects	3-9
3-4 Development Fees for Prototypical Residential Projects	3-10
3-5 Status of Home Purchase Loans	3-14
Housing Opportunities	
4-1 Current Sites Designated for Residential Use	4-3
4-2 Sites for Residential Rezoning	4-5
4-3 Comparison of Regional Growth Need and Residential Sites	4-7
4-4 Financial Resources Available for Housing Activities.....	4-9
Housing Plan	
5-1 Review of 2000 Housing Element Accomplishments.....	5-2
5-2 Progress in Meeting 2000 Housing Element Objectives.....	5-6
5-3 Housing Program Summary	5-21
5-4 Summary of 2008-2014 Quantified Objectives.....	5-24

LIST OF FIGURES

FIGURE		PAGE
1	2000 Census Tracts and Block Groups	2-3
2	Population in Poverty	2-14
3	Senior Households.....	2-17
4	Renter-Occupied Housing Units	2-25
5	Severe Renter Overcrowding.....	2-40
6	Severe Renter Overpayment.....	2-43
7	Residential Sites Inventory	4-6

I. INTRODUCTION

A. A. COMMUNITY CONTEXT

The City of Santa Fe Springs is located approximately 13 miles southeast of downtown Los Angeles and 18 miles north of the City of Long Beach. Neighboring cities include Whittier, La Mirada, Cerritos, Norwalk, Downey, and Pico Rivera. The City lies at the convergence of two major transportation routes – Interstate Routes 5 and 605 – and is traversed by the Southern Pacific and Santa Fe rail corridors. Santa Fe Springs’ regional location and proximity to major transportation corridors have been important factors contributing to the City’s development as a predominately industrial community.

Santa Fe Springs incorporated in 1957, with the majority of its residential growth occurring during the 1950s. Less than ten percent of the City’s nine square miles is designated for residential use, with residential neighborhoods primarily concentrated in the western portion of the City away from industrial uses, and small pockets of housing along the City’s eastern boundary adjoining residential areas in adjacent communities. The City contains approximately 5,100 housing units, with single-family homes comprising two-thirds of all housing, and a homeownership rate of 63 percent.

As Santa Fe Springs’ residential neighborhoods are entirely developed, the majority of recent housing development has occurred as a result of the City and its Community Development Commission (CDC) assembling previous commercial and industrial parcels, selling the land at a substantially reduced rate, and rezoning for residential use. Two examples of CDC supported projects completed during the prior planning period include the 144 unit Little Lake Village Senior Apartments, and the 25 unit Lakeland Manor (AbilityFirst) for disabled adults. In 2005, the CDC assembled a total of 54 acres of prior oilfield parcels for development of “The Villages at Heritage Springs”, a 522 unit single-family and townhome development.

In addition to providing sites and financial incentives to accommodate future growth, the City’s 2008-2014 Housing Element also focuses on conserving housing affordability, and maintaining and improving housing conditions and the quality of life in the community. Programs are geared towards meeting the needs of low and moderate income households and special needs households, including large family renters.

B. ROLE OF THE HOUSING ELEMENT

State law recognizes the vital role local governments play in the availability, adequacy and affordability of housing. Every jurisdiction in California is required to adopt a comprehensive, long-term General Plan to guide its physical development; the Housing Element is one of the seven mandated elements of the General Plan. Housing Element law mandates that local governments adequately plan to meet the existing and projected housing needs of all economic segments of the community. The law recognizes that in order for the private market to adequately address housing needs and demand, local governments must adopt land use plans and regulatory systems that provide opportunities for, and do not unduly constrain housing development. As a result, State housing policy rests largely upon the effective implementation of local General Plans and in particular, local Housing Elements. Housing Element statutes also require the State Department of Housing and Community Development (HCD) to review local housing elements for compliance with State law and to report their findings to the local government.

The Housing Element requires each jurisdiction to develop local housing programs to meet its "fair share" of existing and future housing needs for all income groups. The Southern California Association of Governments (SCAG) is responsible for developing and assigning these regional needs, or "RHNA", to southern California jurisdictions. Pursuant to the SCAG RHNA cycle, the Santa Fe Springs Housing Element is a seven-year plan extending from 2008-2014.

Santa Fe Springs' Housing Element identifies strategies and programs that focus on: 1) preserving and improving housing and neighborhoods; 2) providing adequate housing sites; 3) assisting in the provision of affordable housing; 4) removing governmental and other constraints to housing investment; and 5) promoting fair and equal housing opportunities. The Element consists of the following major components:

- An analysis of the City's demographic, household and housing characteristics and related housing needs (*Section II*)
- A review of potential market, governmental, and infrastructure constraints to meeting Santa Fe Springs' identified housing needs (*Section III*)
- An evaluation of residential sites, financial and administrative resources available to address the City's housing goals (*Section IV*)
- The Housing Plan for addressing identified housing needs, constraints and resources; including housing goals, policies and programs (*Section V*)

C. DATA SOURCES

In preparing the Housing Element, various sources of information are consulted. The 2000 Census provides the basis for population and household characteristics. Although dated, the Census remains the most comprehensive and widely accepted source of information on demographic characteristics, and provides consistency with other regional, State and Federal housing plans. Several data sources are used to supplement the 2000 Census, including:

- Population and housing counts updated by the Department of Finance;
- SCAG's 2003-2035 Regional Integrated Forecast provides population, housing and employment projections;
- Household income data by type of household is derived from the Comprehensive Housing Affordability Strategy (CHAS) prepared by HUD;
- Housing market information is updated through newspaper and internet rent surveys, DataQuick sales transactions, and regional market data;
- SCAG's 2008-2014 Regional Housing Needs Assessment (RHNA) provides information on existing and projected housing needs;
- Lending patterns for home purchase and improvement loans are provided through the Home Mortgage Disclosure Act (HMDA) database; and
- Information on Santa Fe Springs' development standards are derived from the City's Zoning Ordinance.

D. PUBLIC PARTICIPATION

Opportunities for residents to provide input on housing issues and recommend strategies are critical to the development of appropriate and effective programs to address Santa Fe Springs' housing needs. The City undertook the following public outreach program to involve the community during the development of its Housing Element, including:

- ✓ An initial public meeting (April 24th) before the City Council during development of the Element to solicit input on housing needs and to confirm policy direction. Meeting notification was provided in the local newspaper and posted on the City's website.
- ✓ Development of a brief Housing Needs Survey to compile resident opinions regarding the City's housing strengths, issues, and opportunities. Surveys were distributed in conjunction with the public meetings described below, as well as being provided at the Neighborhood Center for Social Services and Betty Wilson Senior Center. A copy of the survey is included in the Appendix.

- ✓ City staff distributed the Housing Needs Survey and made presentations to the following City Commissions and Committees during development of the draft Housing Element:
 - Beautification Committee (May 28th)
 - Parks and Recreation Advisory Committee (June 4th)
 - Senior Citizens Advisory Committee (June 11th)
 - Family and Human Services Advisory Committee (June 25th)

Upon completion of the draft Housing Element, the document is presented in a joint public meeting before the Planning Commission and City Council (July 10th), and is placed in public locations throughout the community, including City Hall, the City library, the Neighborhood Center for Social Services, and the Betty Wilson Senior Center. In addition, the draft Housing Element is placed on the city's website. The draft is also sent to the State Department of Housing and Community Development (HCD) for review and comment. Upon receipt of input from HCD, public hearings are held before the Planning Commission and City Council during adoption of the Element.

As a means of further outreaching to the local development community and to groups that represent Santa Fe Springs' lower income households, the City mailed direct notification of the availability of the draft Element for review to the following non-profit and for-profit developers and community organizations:

- Ability First
- Salvation Army
- Fair Housing Foundation
- National Core
- TELACU
- Goldrich & Kest
- Bill Raymond
- Olson Company
- Simpson Housing
- LINC Housing Corporation

Public Comments Received

The following summarizes comments received through the Housing Survey:

Greatest Strengths of Santa Fe Springs' Housing and Neighborhoods

- ✓ City maintains the appearance and upkeep in residential neighborhoods and business areas
- ✓ Residential property is kept up and in good shape. Repairs are made when needed
- ✓ City assistance in housing is much appreciated
- ✓ Safety of neighborhoods

Concerns About Housing in the City

- ✓ Residents who don't maintain properties, creating an eyesore to the community
- ✓ Families in poverty are unable to adequately maintain their homes
- ✓ Increasing housing costs

Opportunities for Future of Housing in Santa Fe Springs

- ✓ Would like to continue to see additional homes being built in the City
- ✓ Expanded housing provides opportunities to expand businesses and revenues for City
- ✓ Additional Section 8 rental assistance
- ✓ Rent control for those individuals who live at poverty level
- ✓ Additional affordable housing to help lower income families

In summary, respondents of the Needs Survey are pleased with the maintenance of housing in the community, although there is concern regarding isolated property owners who don't adequately maintain their homes, in some instances due to financial hardships. There is concern about increasing rents, and the need for additional affordable housing, rent control, and/or Section 8 rent subsidies. There is support for expanded development of housing.

The City has several programs which address housing maintenance issues and provide assistance to income qualified households, including: Home Improvement Rebates; Home Repair Program; Property Maintenance Program; Residential Rental Inspection Program; and Housing Acquisition and Rehabilitation Program. In terms of addressing housing affordability, City has been successful in increasing levels of Section 8, and the Housing Element includes an objective to assist in the development of approximately 200 new affordable units (Program #9). Furthermore, the Housing Element commits to rezoning three sites to residential use to accommodate 139 lower income and 30 moderate income units.

At the July 10th joint public meeting before the Planning Commission and City Council, the following Housing Element questions were posed by the City's decision-makers, with staff's response indicated in italics:

- ✓ Was the Housing Element survey provided in Spanish and English? *Yes, the survey was provided in both languages.*
- ✓ How will the goals, policies and programs contained in the Housing Element be monitored? *The City prepares an annual report to the State detailing the number of affordable units produced and progress towards implementation of the Housing Element.*
- ✓ The estimate of between 50-75 homeless in Santa Fe Springs (provided by LAHSA) seems too high. The homeless population migrates between cities along the San Gabriel River, and the actual number in Santa Fe Springs is actually probably closer to ten. The Salvation Army is expanding its current facility to provide 10 units of transitional housing for homeless families.
- ✓ Does the Housing Element address the current housing foreclosure crisis? *The Housing Element discusses this issue.*
- ✓ Are there any houses or properties available to be added to the list of potential affordable housing sites in the Element? *The City continually monitors potentially suitable sites for affordable housing acquisition, and recently purchased a 3.9 acre site that suddenly became available.*
- ✓ Has the City received any requests for density bonuses as provided for under AB 1818. The City has utilized the density bonus concept by approving above-density, affordable projects like Little Lake Village and Lakeland Manor through the discretion provided for under the PD Overlay.

E. RELATIONSHIP TO OTHER GENERAL PLAN ELEMENTS

The seven elements which comprise the Santa Fe Springs General Plan are required by law to be internally consistent. Together these elements provide the framework for development of those facilities, services and land uses necessary to address the needs and desires of the City's residents. To ensure these needs are clearly addressed throughout the General Plan, the elements must be interrelated and interdependent.

As part of the current Housing Element update, the other Elements of the General Plan were reviewed to ensure consistency with the policies set forth in those elements. The City will maintain consistency between the Housing Element and the other General Plan elements so that policies introduced in one element are consistent with other elements. Whenever any element of the General Plan is amended in the future, the Housing Element will be reviewed and modified, if necessary, to ensure continued consistency between elements.

II. HOUSING NEEDS ASSESSMENT

This section of the Housing Element discusses the characteristics of the City's population and housing stock as a means of better understanding the nature and extent of unmet housing needs. The Housing Needs Assessment is comprised of the following components: A) Demographic Profile; B) Household Profile; C) Housing Stock Characteristics; and D) Regional Housing Needs. A variety of housing needs maps are presented based on census tract data; Figure 1 depicts the 2000 census tract and block group boundaries for Santa Fe Springs.

A. DEMOGRAPHIC PROFILE

Demographic changes such as population growth or changes in age can affect the type and amount of housing that is needed in a community. This section addresses population, age, race and ethnicity, and employment of Santa Fe Springs residents.

1. Population Growth and Trends

Table 2-1 presents population growth trends in Santa Fe Springs, and compares this growth to neighboring jurisdictions and the entire County of Los Angeles. This Table illustrates the modest levels of population growth experienced in the City relative to the County and the surrounding communities during the 1980s. However, during the 1990s, population growth in Santa Fe Springs exceeded the overall growth in the County and a majority of surrounding communities, with an overall increase of 12 percent. According to the State Department of Finance (2007), Santa Fe Springs has a current population of 17,849, representing an increase of two percent since 2000, a fraction of the growth rate experienced in the 1990s and a slower growth rate than both the County and the surrounding communities.

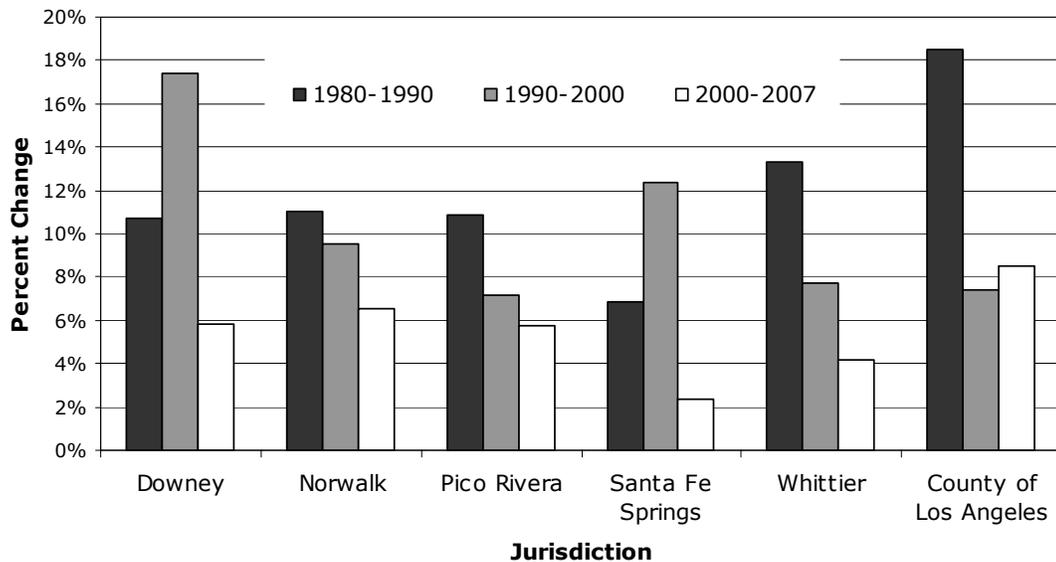


**Table 2-1
Regional Population Growth Trends 1980 – 2007**

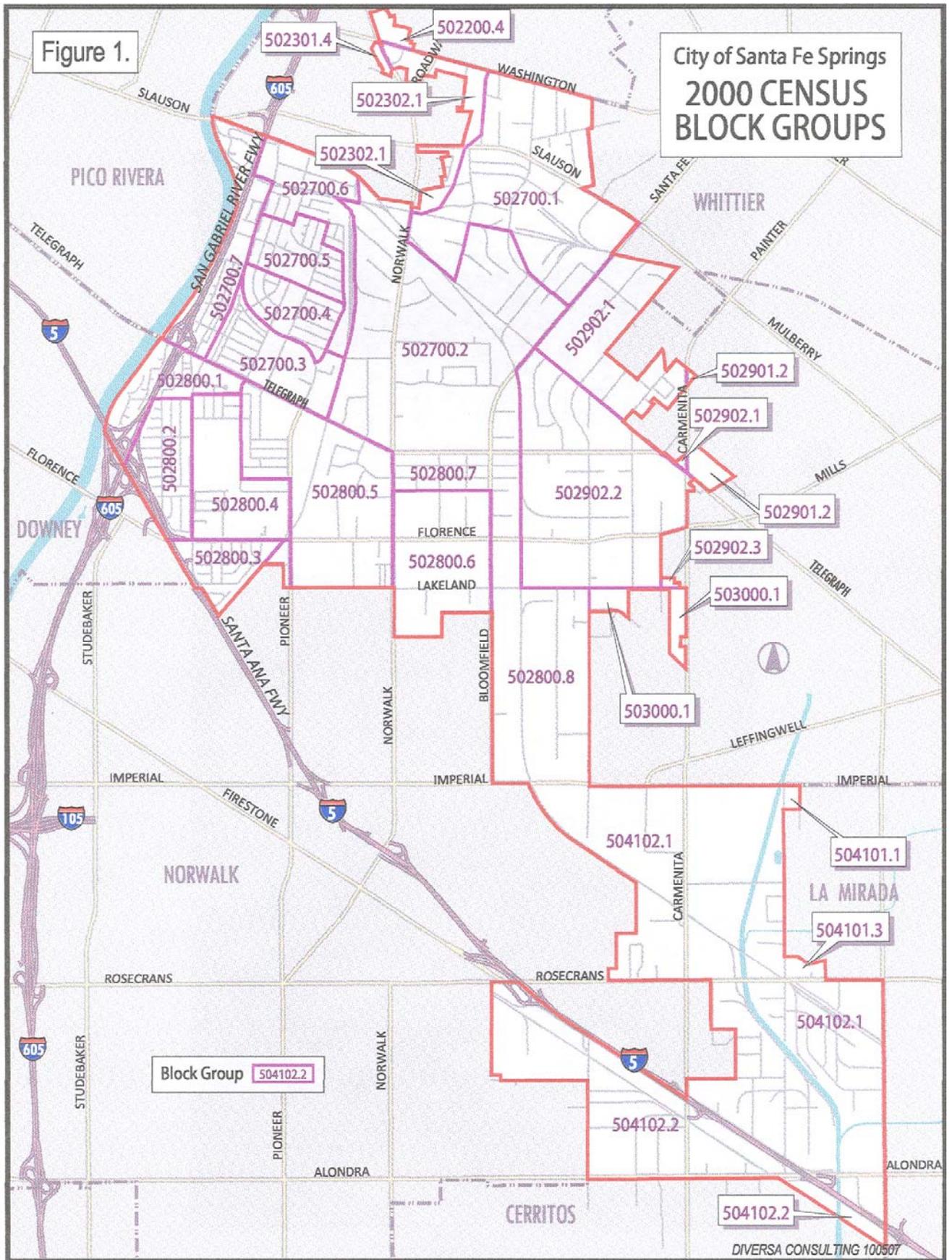
Jurisdiction	1980	1990	2000	2007	Percent Change		
					1980-1990	1990-2000	2000-2007
Downey	82,581	91,444	107,323	113,587	11%	17%	6%
Norwalk	84,901	94,279	103,298	110,040	11%	10%	7%
Pico Rivera	53,387	59,177	63,428	67,074	11%	7%	6%
SANTA FE SPRINGS	14,520	15,520	17,438	17,849	7%	12%	2%
Whittier	68,558	77,671	83,680	87,190	13%	8%	4%
County of Los Angeles	7,477,503	8,863,164	9,519,338	10,245,572	19%	7%	9%

Source: U.S. Census 1980, 1990, 2000. Dept of Finance 2007 Population and Housing Estimates.

Population Growth 1980-2007



According to the Southern California Association of Government's (SCAG) 2003-2035 Regional Integrated Forecast, the population of Santa Fe Springs is projected to grow to 22,313 by 2035, an addition of approximately 4,900 new residents over the thirty-year period. SCAG's population projections translate to an annual growth rate of approximately .9%, and reflect a level of population growth fairly comparable to what Santa Fe Springs experienced over the most recent 1½ decades (1990-2007).



2. Age Characteristics

Housing need is often affected by the age characteristics of residents in the community. Different age groups have different lifestyles, income levels, and family types that influence housing needs. These housing choices evolve over time, and it is important to examine the changes in the age structure of Santa Fe Springs residents in order to identify potential impacts on housing needs.

Table 2-2 displays the age distribution of the City's population in 1990 and 2000, and compares this with Los Angeles County. Overall, the distribution of residents by age group exhibited only minor change between 1990 and 2000 and is generally consistent with the distribution Countywide.

Approximately 30 percent of the City's population is under the age of 18, while young adults (25-44 years) also comprise 30 percent of the total population, indicating the presence of many younger families with children. While the total proportion of children remained constant during the 1990s, the proportion of school age children (5-17 years) increased from 19 to 22 percent, whereas the proportion of preschool children (under 5 years) decreased both as a proportion and numerically.

The number of middle age (45-64 years) residents increased between 1990 and 2000 but their total share of the population remained the same and was consistent with the Countywide percentage (19 percent).

Finally, with respect to senior citizens, the number of senior residents increased by over 400 between 1990 and 2000. Seniors now represent 13 percent of Santa Fe Springs population, well above the ten percent of seniors Countywide. The 2000 Census puts the City's median age at 33.1 years, compared to only 30.8 years in 1990, indicating an aging of the City's population.

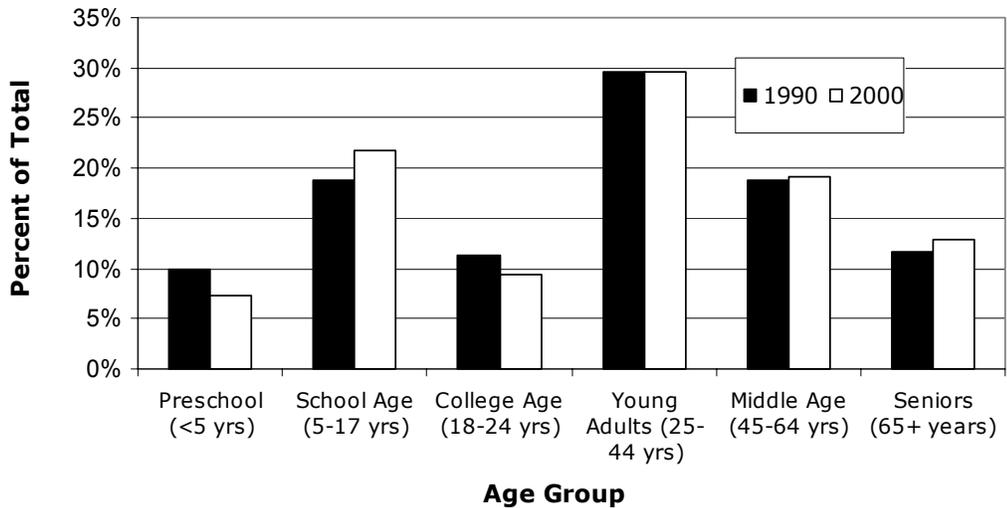


**Table 2-2
AGE DISTRIBUTION 1990 – 2000**

AGE GROUP	1990		2000		L.A. Co. %
	PERSONS	Percent	Persons	Percent	
Preschool (<5 yrs)	1,544	10%	1,269	7%	8%
School Age (5-17 yrs)	2,918	19%	3,798	22%	20%
College Age (18-24 yrs)	1,760	11%	1,636	9%	10%
Young Adults (25-44 yrs)	4,582	30%	5,173	30%	33%
Middle Age (45-64 yrs)	2,912	19%	3,328	19%	19%
Seniors (65+ years)	1,804	12%	2,234	13%	10%
TOTAL	15,520	100%	17,438	100%	100%
MEDIAN AGE	30.8 years		33.1 years		32 years

Source: U.S. Census 1990 and 2000.

Age Characteristics 1990 - 2000



3. Race and Ethnicity

Table 2-3 displays the racial/ethnic composition of Santa Fe Springs population in 1990 and 2000, and compares this with the Countywide distribution. Hispanic residents continue to comprise the vast majority of the City's population, growing from 60 percent in 1990 to 71 percent in 2000. White residents declined from 37 to 19 percent of the population, a decrease of nearly 2,000 persons. Asians, African Americans, and "Other" races all saw increases in their total share of the population between 1990 and 2000, but collectively accounted for only 10 percent of the population in 2000. Relative to the County's racial/ethnic distribution, Santa Fe Springs has a substantially higher percentage of Hispanic residents, while the proportion for all other race/ethnic groups was lower than the Countywide percentage.

According to the 2000 Census, 26 percent of Santa Fe Springs residents were foreign-born and 22 percent of residents speak English "less than very well." Recent Latino immigrants and linguistically isolated households may face greater difficulties in gaining meaningful employment and acquiring adequate housing as they adjust to their new surroundings. As a result, household problems such as overcrowding and overpayment may be more likely to occur.

**Table 2-3
RACIAL AND ETHNIC COMPOSITION 1990 – 2000**

Racial/Ethnic Group	1990		2000		
	Persons	Percent	Persons	Percent	L.A. Co. %
Hispanic	8,735	60%	12,447	71%	45%
White	5,343	37%	3,354	19%	31%
Asian/Pacific Islander	286	2%	681	4%	13%
African American	53	<1%	645	4%	9%
Other Race	103	1%	311	2%	2%
TOTAL	14,520	100%	17,438	100%	100%

Source: U.S. Census 1990 and 2000.

4. Employment

Evaluation of the types of jobs held by community residents provides insight into potential earning power and the segment of the housing market into which they fall. Information on how a community's employment base is growing and changing can help identify potential housing demand changes in the future.

The State Employment Development Department estimates that as of February 2007, 7,900 Santa Fe Springs residents are in the labor force, with 3.9 percent unemployment, compared to a Countywide unemployment rate of 4.7 percent.

Table 2-4 presents the occupation of Santa Fe Springs residents as of the 2000 Census. Residents employed in Sales and Service occupations (30%) accounted for the largest share of employed residents, followed by those employed in Production, Transportation, and Material Moving (26%) and Management Professional and related occupations (23%). Together, these three categories accounted for more than three-quarters of resident employment.

**TABLE 2-4
OCCUPATION OF RESIDENTS 2000**

Job Category	Persons	Percent
Sales and office occupations	1,940	30%
Production, transportation, and material moving occupations	1,653	26%
Management, professional, and related occupations	1,477	23%
Service occupations	831	13%
Construction, extraction, and maintenance occupations	536	8%
Farming, Forestry & Fishing	20	<1%
TOTAL	6,457	100%

Source: U.S. Census 2000.

Santa Fe Springs offers a strong industrial employment base, with approximately 50,000 jobs. This job base allows a large number of residents to work in their community, with approximately 22 percent of residents working within the City. The SCAG Regional Integrated Forecast projects a limited three percent increase, or 1,600 additional jobs, in Santa Fe Springs during the 2003-2035 period.

Santa Fe Springs is home to numerous major employers, including: The Vons Companies (837 jobs), McMaster Car Supply Company (639 jobs), Shaw Diversified Services (540 jobs), Accuride International (479 jobs), Trojan Battery (381 jobs), Coaster Company of America (336 jobs), LA Specialty Produce Company (350 jobs), Con-Way Western Express (345 jobs), Sohnen Enterprises (300 jobs), and Wal-Mart (281 jobs).

B. HOUSEHOLD PROFILE

Household type and size, income levels, and the presence of special needs populations all affect the type of housing needed by residents. This section details the various household characteristics affecting housing needs in Santa Fe Springs.

1. Household Type

A household is defined as all persons living in a housing unit. Families are a subset of households, and include persons living together related by blood, marriage, or adoption. A single person living alone is also a household. "Other" households are unrelated people residing in the same dwelling unit. Persons living in group quarters, such as dormitories or convalescent homes are not considered households.

According to the 2000 Census, 4,834 households reside in Santa Fe Springs, with an average household size of 3.35 persons and average family size of 3.82 persons (refer to Table 2-5). The average household size in 2000 increased only slightly from the 3.33 persons in 1990, and remains higher than the Countywide average household size of 2.98. Larger household size can translate into a greater number of overcrowded households, particularly among renters due to the generally smaller size of rental units.

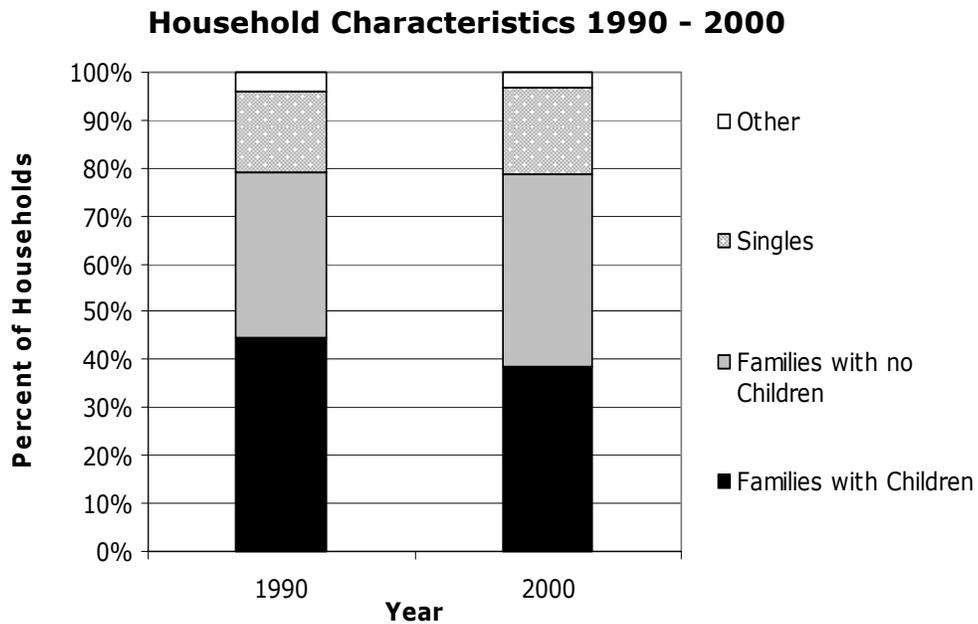
Families comprise the majority of households in Santa Fe Springs (78%), including families with children (38%), and those without children (40%). During the 1990s, families without children grew at the fastest rate of any household type in Santa Fe Springs, while families with children saw a significant decrease. Single person households increased by 11 percent since 1990, while "other" non-family households remained relatively constant.

This change in household composition likely results from new younger couples arriving in the City (178 total new households since 1990), as well as established families having their children grow up and leave the home. With respect to the latter scenario, nearly 63 percent of owners moved into their home prior to 1990, including 45 percent prior to 1980, indicating a large number of long-term residents in Santa Fe Springs.

Table 2-5
Household Characteristics 1990 - 2000

Household Type	1990		2000		Percent Change
	Households	Percent	Households	Percent	
Families	3,692	79%	3,779	78%	2%
With children	2,079	45%	1,853	38%	-11%
With no children	1,613	35%	1,926	40%	19%
Singles	796	17%	886	18%	11%
Other non-families	168	4%	169	3%	1%
Total Households	4,656	100%	4,834	100%	4%
Average Household Size	3.33		3.35		3%
Average Family Size	3.75		3.82		2%

Source: U.S. Census 1990 and 2000.



2. Household Income

Household income is one of the most important factors affecting housing opportunity and determining a household's ability to balance housing costs with other basic necessities of life.

Income Definitions

The State and Federal government classify household income into several groupings based upon the relationship to the County adjusted median income (AMI), adjusted for household size. The State of California utilizes the income groups presented in Table 2-6. However, federal housing programs utilize slightly different income groupings and definitions, with the highest income category generally ending at >95% AMI. For purposes of the Housing Element, State income definitions are used throughout, except where specifically noted.

TABLE 2-6
State Income Categories

Income Category	% County Adjusted Median Income (AMI)	2008 Los Angeles County Income Thresholds (4 person family)
Extremely Low	0-30% AMI	\$22,750
Very Low	0-50% AMI	\$37,900
Low	51-80% AMI	\$60,650
Moderate	81-120% AMI	\$71,800
Above Moderate	120%+ AMI	>\$71,800

Source: California HCD: Official State Income Limits for 2008.

Income Characteristics

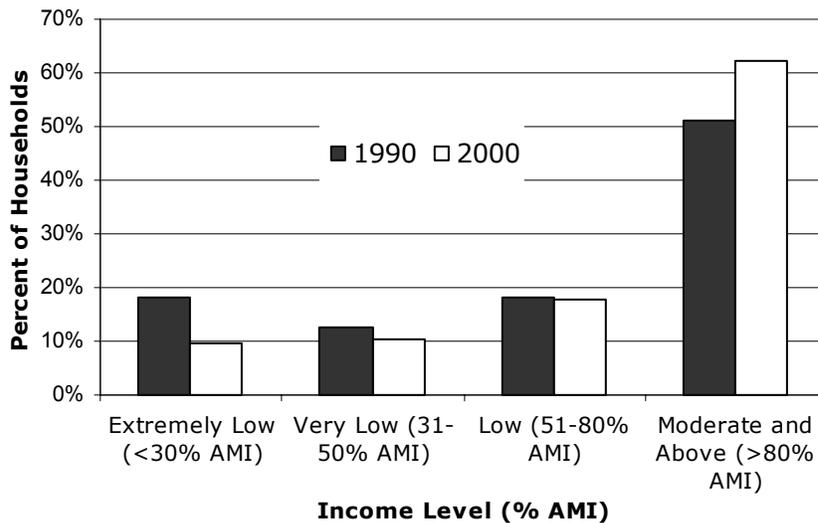
Between 1990 and 2000, the average median income (AMI) in Santa Fe Springs grew from \$33,313 to \$44,540, an increase of 34 percent. In contrast, the median income in the County increased by only 20 percent to \$42,189, with the median income in Santa Fe Springs now higher than the County. Consistent with this increase in household income levels, the City has seen a significant decrease in both the number and proportion of Extremely Low (<30% AMI) and Very Low income (31-50% AMI) income households, while households earning moderate incomes and above (> 80% AMI) increased dramatically.

**Table 2-7
Household Income Levels 1990 - 2000**

Income Level	1990		2000		Percent Change
	Households	%	Households	%	
Extremely Low <30% AMI	829	18%	464	10%	-44%
Very Low 31-50% AMI	573	13%	498	10%	-13%
Low 51-80% AMI	816	18%	866	18%	6%
Mod & Above >80% AMI	2,317	51%	3,002	62%	30%
TOTAL	4,535	100%	4,830	100%	n/a

Source: <http://socds.huduser.org/chas/reports>

Household Income Characteristics



Income by Household Type and Tenure

Table 2-8 shows the income level of Santa Fe Springs residents by household tenure. Just over half of renter households (54%) earned lower incomes (<80% AMI) compared to 29 percent of lower income homeowners. The high incidence of lower income renter households is of particular significance as current market rents in the City are no longer affordable to this group. (This issue is further evaluated in the Housing Cost and Affordability section of the Needs Assessment.) The median income of renter households in 2000 was \$32,250, over \$20,000 below the \$53,618 homeowner median income.

Table 2-8
Income by Owner/Renter Tenure 2000

Income Level	Renters		Owners		TOTAL %
	Households	%	Households	%	
Extremely Low <30% AMI	357	20%	107	4%	10%
Very Low 31-50% AMI	260	14%	238	8%	10%
Low 51-80% AMI	365	20%	501	17%	18%
Mod & Above >80% AMI	831	46%	2,171	72%	62%
Total	1,813	100%	3,017	100%	100%

Source: <http://socds.huduser.org/chas/reports>

While renters were more likely to have lower incomes than owners, income also varies across different household types, as presented in Table 2-9. Nearly two-thirds of elderly households in Santa Fe Springs have lower (<80% AMI) incomes, compared to 22 percent of small families and 36 percent of large families. The 41 percent of elderly households with extremely low and very low incomes (0-50% AMI) are particularly vulnerable to any increase in housing costs.

**Table 2-9
Income Level by Household Type**

Income Level	Elderly	Small Family	Large Family	Other
Extremely Low <30% AMI	19%	4%	7%	12%
Very Low 31-50% AMI	22%	5%	8%	7%
Low 51-80% AMI	23%	13%	21%	13%
Moderate and Above >80% MFI	36%	78%	64%	68%
Total Households	1,282	1,823	1,272	453

Source: <http://socds.huduser.org/chas/reports>

Households in Poverty

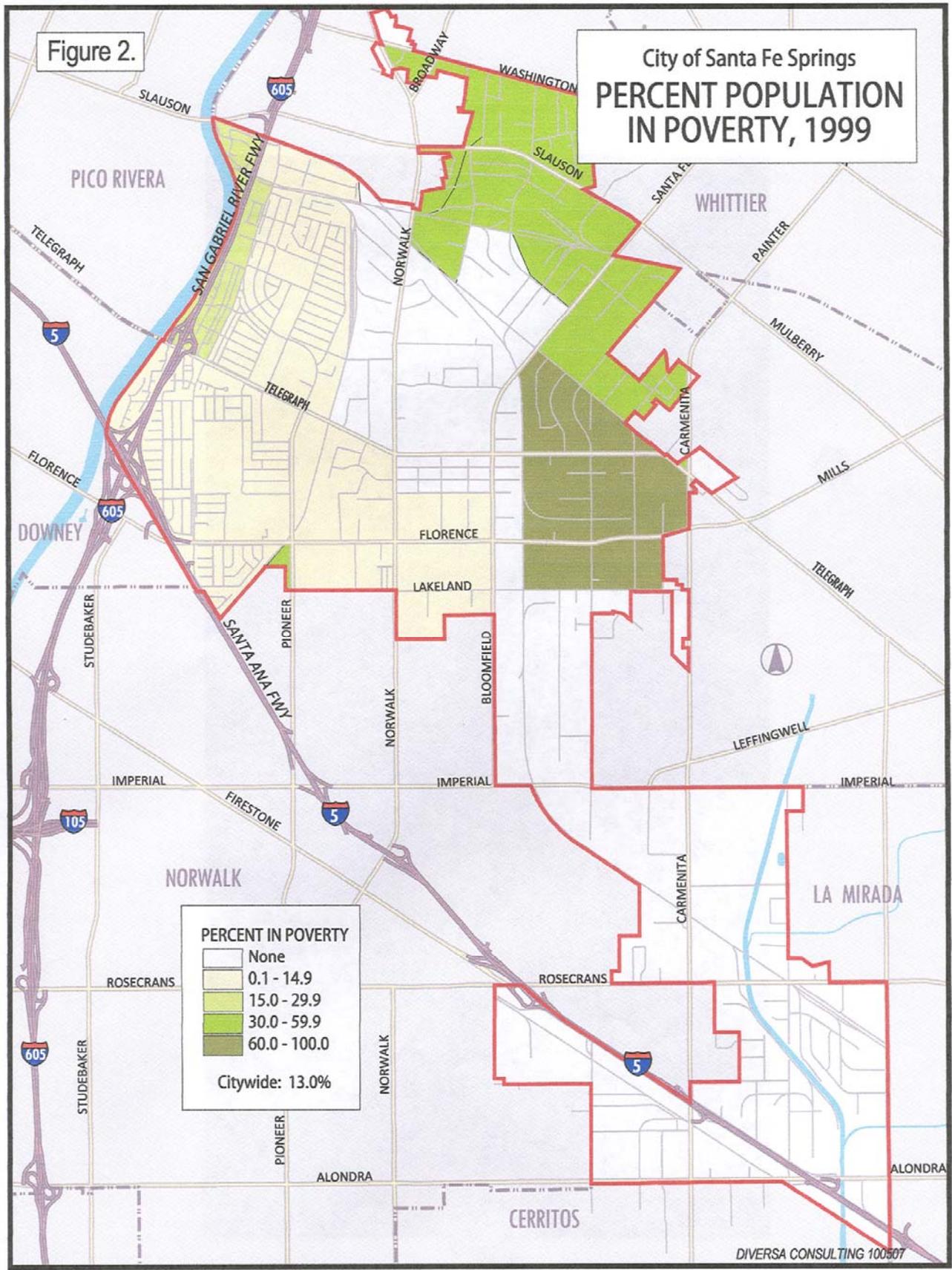
The federal government publishes national poverty thresholds that define the minimum income level necessary to obtain the necessities of life. For example, the 2000 U.S. poverty threshold for a family of four was \$17,463. As indicated in Table 2-10, 13 percent of Santa Fe Springs residents lived in poverty in 2000, an increase of nearly 500 persons living below the poverty line since 1990. Among Santa Fe Springs residents living in poverty, 34 percent are children. Female-headed households with children are particularly impacted by poverty, with nearly one-quarter of this group living in poverty.

Figure 2 illustrates levels of poverty in Santa Fe Springs by census block group. The highest concentrations of poverty (>30%) are located along the eastern boundary of the City, east of Bloomfield Avenue and north of Lakeland Road; this area also correlates to a high proportion of senior citizen households (refer to Figure 3).

**Table 2-10
Poverty Status 1990-2000**

Groups in Poverty	1990		2000	
	Persons / Families	Percent	Persons / Families	Percent
Individuals	1,636	11%	2,109	13%
Children (under 18)	664	(41%)	723	(34%)
Families	321	9%	307	8%
Female-Headed w/children	81	21%	121	24%

Source: U.S. Census 1990 and 2000.



2. Special Needs Populations

Special needs populations include the elderly, persons with disabilities, female-headed households, large households, farmworkers and the homeless. These groups have special needs for services and housing. In addition, many often have lower incomes as a result of their condition. Table 2-11 summarizes the special needs populations in Santa Fe Springs. Each of these population groups, as well as their housing needs, is described below.

**Table 2-11
Special Needs Populations 2000**

V. Special Needs Groups	Persons	Households	Percent
Large Households		1,237	26%
Renter		395	8%
Owner		842	18%
Seniors (65+)	2,234		13%
With a Disability	700		(32%)
Senior Households		1,434	30%
Renter		458	(32%)
Owner		976	(68%)
Seniors Living Alone	539		(24%)
Persons with Disability	3,139		20%
Female-Headed Households with Related Children		874 418	18% 48%
Farmworkers*	20		<1%
TOTAL Persons/Households	17,438	4,834	

Source: U.S. Census 2000.

* Persons employed in Farming, Forestry or Fishing Occupations



Large Households

Large households consist of five or more persons and are considered a special needs population due to the limited availability of affordable and adequately sized housing, especially evident among rental units. Large households often live in overcrowded conditions, due to both the lack of large enough units, and insufficient income to afford available units of adequate size.

Santa Fe Springs is home to 1,237 large households, representing one-quarter of all households in the City. Two-thirds of the City's large households are homeowners, while one-third are renters. Among large renter households, more than 85 percent are impacted with problems of housing overpayment, overcrowding and/or substandard housing conditions. In addition, nearly three quarters of large owner households suffer from a housing problem.

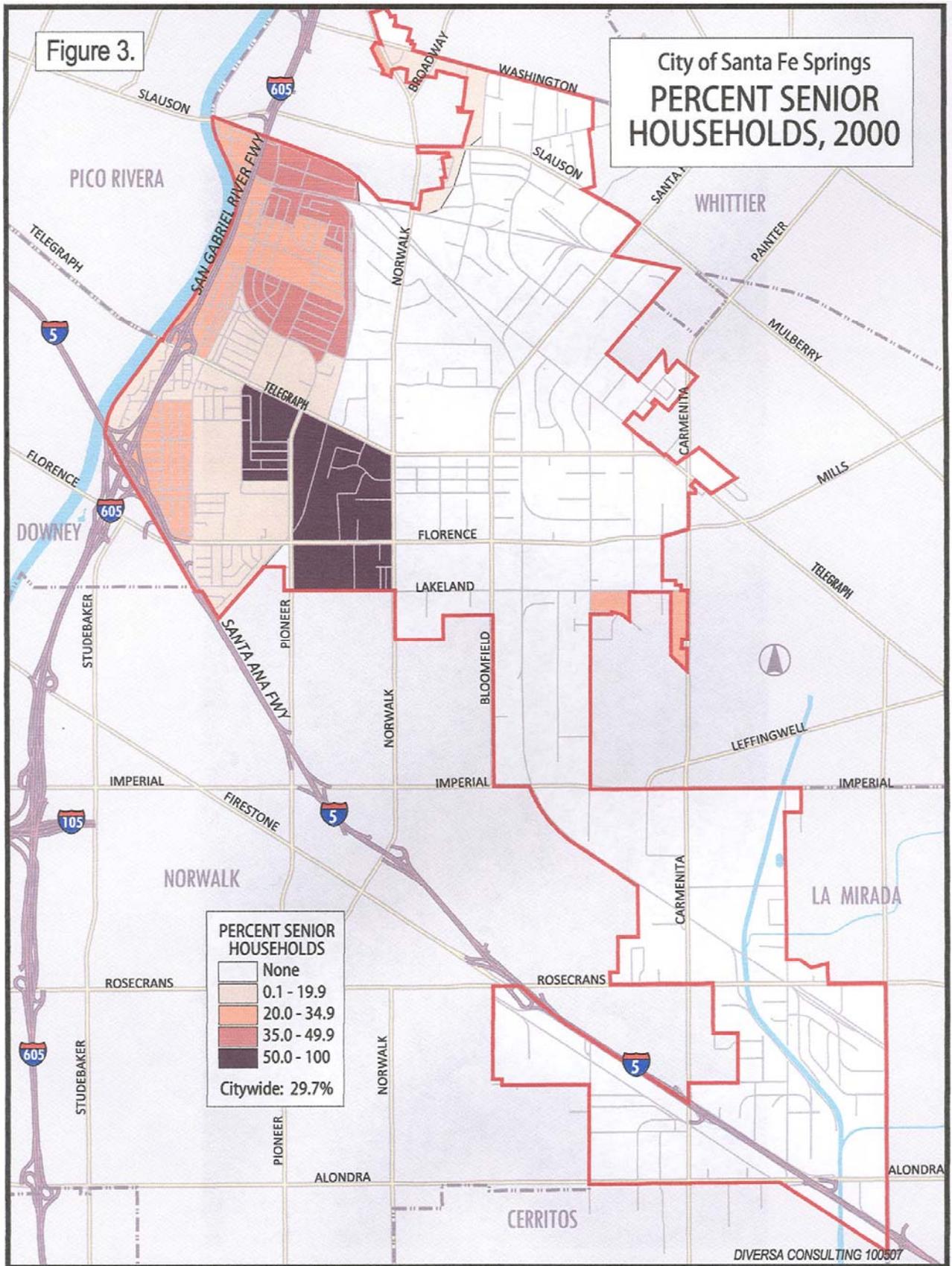
The Comprehensive Housing Affordability (CHAS) Databook prepared by HUD documents 371 rental units in Santa Fe Springs with three or more bedrooms, and considered the minimum sized unit appropriate for a large household with five or more members. In contrast, the City has 395 large renter households, indicating a relative balance in the supply of large rental units and the demand generated by large renter households.

Senior Households

At 30 percent, senior households represent a significant special needs group in Santa Fe Springs. One-third of senior households are renters (458 households), a group particularly vulnerable to rising rents, which may limit their ability to live independently. Twenty percent of elderly residents have some type of disability. Figure 3 illustrates the locations of seniors in the City; concentrations of seniors west of Norwalk and south of Telegraph correlate to a high proportion of renters (Figure 4), and a high incidence of renter overpayment (Figure 6).

More than two-thirds of Santa Fe Springs senior households are lower income, including more than three-quarters of senior renters. The City provides 164 rental units for lower income senior households within two senior housing complexes: Little Lake Village Apartments (144 units) and Silvercrest Residences (21 units).

The City provides services to the elderly through the Neighborhood Center, the Betty Wilson Center, and the new 5,000 square foot senior center located at Little Lake Village Apartments. These centers offer case management services for many housing related issues, including home improvement rebates, as well as registry for in-home supportive services. The centers also provide educational, health, nutritional, legal and transportation services to the elderly. The Hope Through Housing Foundation operates comprehensive "Living Well Senior Services" at the Little Lake Village Center to enhance the overall quality of life for seniors – emotionally, socially, and physically.



Female-Headed Households

Single-parent households typically have a special need for such services as childcare and health care, among others. Female-headed households with children in particular tend to have lower incomes, which limits their housing options and access to supportive services. The 2000 Census reports 874 female-headed households in Santa Fe Springs; nearly half of which had children. Of those households with children, over one-third lived in poverty. These households need assistance with housing subsidies, as well as accessible and affordable day care.

Through the City's HARP (Housing Acquisition and Rehabilitation Program), the City can provide ownership opportunities to female-headed households. In addition, the City provides childcare at three different locations through out the City. For female households at risk of becoming homeless, the Salvation Army Transitional Shelter in Santa Fe Springs and Battered Women's Shelter in Whittier provide emergency shelter to women and their children.

Persons with Disabilities

A disability is defined as a long lasting condition that impairs an individual's mobility, ability to work, or ability to care for themselves. Persons with disabilities include those with physical, mental, or emotional disabilities. Disabled persons have special housing needs because of their often limited incomes, shortage of accessible housing, and higher health costs associated with their disability.

Approximately 20 percent of Santa Fe Springs residents (3,139 persons) reported having one or more disabilities in the 2000 Census. Among residents with disabilities, 40 percent have a physical disability, half have a work disability, and 12 percent have mobility/self-care limitations. Among the senior population, approximately one-third have one or more types of disabilities.

The living arrangements for persons with disabilities depend on the severity of the disability. Many persons are able to live in an independent environment with the help of other family members. To maintain independent living, persons with disabilities may require assistance. This can include special housing design features for the physically disabled, income support for those who are unable to work, and in-home supportive services for persons with medical conditions.

Accessibility Accommodations: Both the federal Fair Housing Act and the California Fair Employment and Housing Act impose an affirmative duty on local governments to make reasonable accommodations (i.e. modifications or exceptions) in their zoning and other land use regulations when such accommodations may be necessary to afford disabled persons an equal opportunity to use and enjoy a dwelling. The City of Santa Fe Springs allows homeowners to incorporate wheelchair lifts or build ramps into single-family dwellings to allow first floor access for physically disabled residents. Such lifts

or ramps are permitted to intrude into the standard setbacks required under zoning, and are subject only to a building permit, or potentially a modification of property development standards. The City maintains an inventory of approximately 30 wheelchair lifts it lends out to households free of charge, and retrieves the lifts when they are no longer needed. The City also makes available grant funds to income qualified households for accessibility improvements, and home accessibility rebates for households exceeding the income thresholds.

The City does not require special building codes or onerous project review to construct, improve, or convert housing for persons with disabilities. While the City's Zoning Code does not explicitly address residential care facilities, the City accommodates facilities with six or fewer persons by right in residential zoning districts, and has several such facilities. Care facilities with seven or more persons are also permitted in residential districts, but again are not explicitly addressed in the Zoning Code. The City has included a program as part of the 2008-2014 Housing Element to amend the Zoning Code to more clearly define community care facilities and include as permitted uses in the R-1 and R-3 districts.

Farmworkers

Farmworkers are traditionally defined as persons whose primary incomes are earned through seasonal agricultural work. Farm workers have special housing needs because they earn lower incomes than many other workers and move throughout the season from one harvest to the next.

According to the 2000 Census, 20 Santa Fe Springs residents were employed in farming, fishing or forestry industries, representing less than one percent of the City's labor force. Given the small number of residents employed in this industry, the City's overall programs for housing affordability can meet the needs of this group.

Homeless

Due to the predominately industrial character of Santa Fe Springs, the built environment is fairly inhospitable to the homeless population. This being the case, the City does not attract many transients. Many of the homeless that visit the City's Community Center for assistance do not refer to Santa Fe Springs as their primary residence, but come from a variety of different cities in and out of Los Angeles County. In August of 2007, City staff was made aware of a homeless camp near the I-5 Freeway. An estimated 25-50 individuals were residing in that encampment.¹ However, the geographic location of these individuals is some distance from the City's Community Center and it is therefore unlikely that they would come in for services.

¹ Yvonne Peraza-Mendoza, Family and Human Services Case Worker, City of Santa Fe Springs, October 2007.

As part of the 2007 Greater Los Angeles Homeless Count, the Los Angeles Homeless Services Authority (LAHSA) conducted a count of homeless individuals and families housed overnight in shelters and institutions, as well a street count of unsheltered homeless in a sampling of locations. LAHSA supplemented these counts with telephone surveys, and extrapolated the number of homeless individuals within every census tract in the County.² Based on this methodology, LAHSA estimates there are 77 homeless in street locations in Santa Fe Springs, with an additional 74 homeless in shelters and institutions.

Historically, the majority of homeless in Santa Fe Springs fall into two categories: families with children and single men. About 90 percent of those who seek assistance are Latino. Single men are most often between 30 to 50 years in age and are chronically homeless. A small, but significant proportion of these men are also mentally ill. Recently, City staff has started to see an increase in the number of homeless single women seeking aid. These women are typically between 30 and 40 years in age.

Homeless families in the City are, more often than not, chronically homeless, which makes it far more difficult to get them accepted into a shelter. These families typically alternate between living in motels, staying with family and friends, and sleeping some nights in their vehicles. Families with children are usually referred by City staff to a homeless shelter or transitional living center. If a shelter or transitional living center is not available, City case workers may place them in a hotel for the night and request they return the next day when more suitable housing can be found. Unfortunately, after their temporary hotel stay, most of these families do not return for further assistance. Periodically, the City's case workers assist families who are only temporarily displaced. Temporarily displaced Santa Fe Springs residents are typically provided some level of support or financial assistance for a hotel stay during their transition. Types of assistance provided by the City include: emergency food, school supplies, emergency clothing, and medication.

The City of Santa Fe Springs has a variety of services aimed at assisting its homeless population. The City has a staff of Case Managers that assess individual client situations with a thorough assessment. These Case Managers are able to screen clients for eligibility for other available programs throughout the community and also develop individual case plans. Clients are then linked to the appropriate agencies for social services. An on-site emergency food pantry that supplies food to the homeless as well as to families in need is also provided by the City.

The City utilizes redevelopment and general funds to assist its homeless population. Additional funds are also allocated in the form of Community Support Funds, which consist primarily of direct payments to local agencies to

² While the statistical confidence level for the 2007 LA Homeless Count is 95% with a 7.5% margin of error for the entire County, when the data is broken down to a smaller geographic area, the statistical reliability decreases.

assist them in running their programs. The City of Santa Fe Springs currently provides Community Support funds in the amount of \$35,000 annually to Rio Hondo Temporary Home.

City case workers refer homeless clients to several different resources. The resource most often utilized is "Dial 211" L.A. County. Dial 211 tracks the availability of homeless shelters countywide and can be used for individuals, as well as families. Staff also refer clients to the Access Center for Homeless Services to place homeless families into shelters on an emergency basis. Single adults are typically referred to First Day Shelter in the City of Whittier, a facility providing general case management and a transitional living program for homeless adults. The 110 bed Rio Hondo Temporary Home (RHTH), located in the adjacent community of Norwalk, is funded by the City and serves City residents, with 25 families from Santa Fe Springs currently residing in RHTH. This facility, however, has limited capacity because its residents can choose to remain for up to 18 months. RHTH is a non-emergency shelter and it may take up to three weeks for a client to be admitted.

Santa Fe Springs is home to the Salvation Army's Transitional Living Center (TLC), located at 12000 E. Washington Blvd in the northern part of the City. TLC is the primary transitional living program in Southeast Los Angeles County for homeless mothers and their children who are victims of domestic violence and/or substance abuse. With 28 apartments, the Center can house up to 116 adults and children. TLC provides comprehensive services to clients, including: counseling and case management to address domestic violence issues, substance abuse support, family literacy and computer training, GED completion, job readiness, vocational training referrals, life skills training, and housing placement. Residents are required to save 80 percent of their income while in the program, and use a portion of their savings to purchase a used car to travel to work, and for security deposits for permanent housing when they complete the program. Families are permitted to stay up to 24 months, although the average stay is 18 months. The Salvation Army was recently awarded State Emergency Housing Assistance Program (EHAP) funds for development of ten additional family apartment units on the TLC site.

C. HOUSING STOCK CHARACTERISTICS

This section identifies the characteristics of Santa Fe Springs’s physical housing stock. This includes an analysis of housing growth trends, housing conditions, lead-based paint hazards, housing prices and rents, and housing affordability.

1. Housing Growth

Santa Fe Springs was developed as a predominantly industrial community with limited areas of residential use. Less than ten percent of the City’s nine square miles is planned for residential use, with more than 80 percent allocated to industrial and commercial uses. The majority of housing development is concentrated in the western portion of the City away from the industrial uses, although small pockets of housing also exist along the eastern periphery of the City adjoining residential uses in the neighboring communities.

Table 2-12 displays housing production in Santa Fe Springs, compared to neighboring cities and Los Angeles County as a whole. Housing growth has been fairly limited in this southeast area of the County, reflective of the older, established character of these communities. Santa Fe Springs experienced its greatest level of growth during the 1980s, adding nearly 500 new units to its housing stock.

According to the State Department of Finance (2007), Santa Fe Springs currently has a housing stock of 5,108 units, representing a modest four percent increase since 2000, yet still exceeding the average one percent growth rate of the surrounding communities. With development of over 520 new residential units to occur as part of The Villages at Heritage Springs (southeast corner of Norwalk and Telegraph), Santa Fe Springs will experience a significant boost to its housing stock.

**Table 2-12
Regional Housing Growth Trends**

Jurisdiction	1980	1990	2000	2007	PERCENT CHANGE		
					1980-1990	1990-2000	2000-2007
Downey	33,667	34,302	34,759	35,026	2%	1%	1%
Norwalk	25,827	27,300	27,554	27,816	6%	1%	1%
Pico Rivera	15,884	16,102	16,807	16,951	1%	4%	1%
SANTA FE SPRINGS	4,382	4,826	4,933	5,108	10%	2%	4%
Whittier	27,796	28,758	28,977	29,006	3%	1%	0.1%
L.A. County	2,853,653	3,163,343	3,270,909	3,382,356	11%	3%	3%

Source: U.S. Census 1980, 1990, 2000. Dept of Finance 2007 Population and Housing Estimates.

2. Housing Type and Tenure

Table 2-13 presents the mix of housing types in Santa Fe Springs. Since 1990, the proportion of single family and multi-family residential units has remained relatively consistent, with roughly two thirds of the housing stock consisting of single-family homes and one third consisting of multi-family units. However, nearly all of the 175 new housing units constructed since 2000 have been in multi-family developments consisting of 5 or more units.

TABLE 2-13
Housing Type 1990 - 2007

Unit Type	1990		2000		2007	
	Units	Percent	Units	Percent	Units	Percent
Single-Family (SF) Detached	2,995	62%	3,095	62%	3,102	61%
SF Attached	236	5%	287	6%	286	5%
<i>Total Single-Family</i>	<i>3,231</i>	<i>67%</i>	<i>3,382</i>	<i>68%</i>	<i>3,388</i>	<i>66%</i>
2 to 4 Units	99	2%	158	3%	158	3%
5 or more units	1,318	27%	1,266	26%	1,435	28%
<i>Total Multi-Family</i>	<i>1,417</i>	<i>29%</i>	<i>1,424</i>	<i>29%</i>	<i>1,593</i>	<i>31%</i>
Mobile Homes & Other	169	4%	127	3%	127	2%
Total Housing Units	4,817	100%	4,933	100%	5,108	100%
Vacancy Rate	3.8%		2.0%		2.0%	

Source: U.S. Census 1990, 2000. Dept of Finance 2007 Population and Housing Estimates.

Housing tenure refers to whether a housing unit is owned or rented. Tenure is an important indicator of the housing climate of a community, reflecting the relative cost of housing opportunities, and the ability of residents to afford housing. Tenure also influences residential mobility, with owner units generally evidencing lower turnover rates than rental housing. According to the 2000 Census, 63 percent of Santa Fe Springs households were homeowners, compared to 65 percent in 1990 levels. The proportion of ownership households in the City is well above the Countywide average of 48 percent.

Table 2-14
Housing Tenure

Occupied Housing Units	1990		2000	
	Units	Percent	Units	Percent
Renter	1,636	35%	1,794	37%
Owner	3,020	65%	3,040	63%
Total	4,656	100%	4,834	100%

Source: U.S. Census 1990 and 2000.

Figure 4 shows the proportion of renter-occupied housing by census block group in the City. A high concentration of renter households (over 65%) is present in the neighborhood south of Telegraph between Pioneer and Norwalk, which also contains high numbers of senior households.

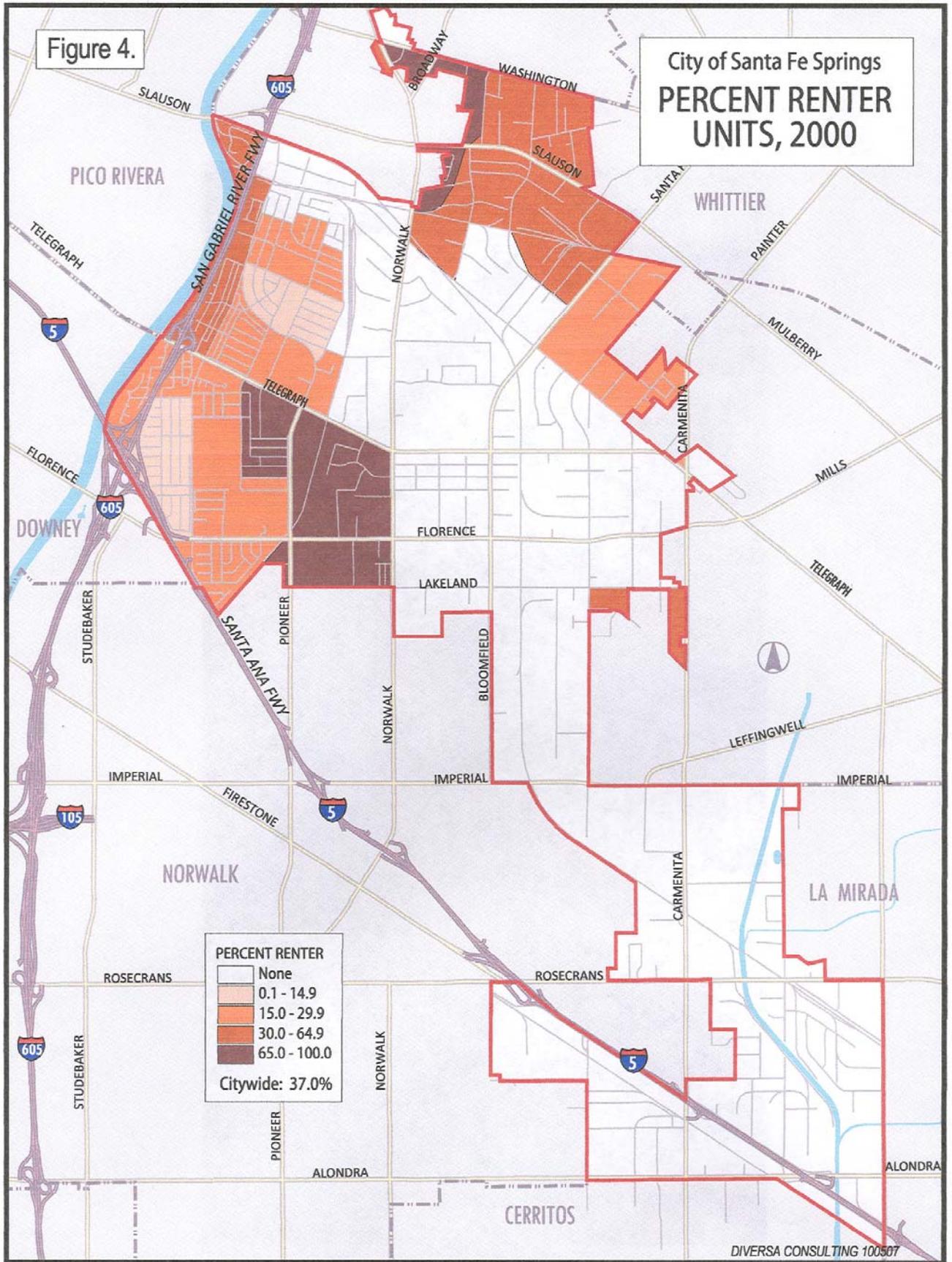
Vacancy Rate

A vacancy rate measures the overall housing availability in a community and is often a good indicator of how efficiently for-sale and rental housing units are meeting the current demand for housing. A vacancy rate of five percent for rental housing and two percent for ownership housing is generally considered healthy and suggests that there is a balance between the demand and supply of housing.

As measured by the 2000 Census, the citywide residential vacancy rate in Santa Fe Springs was only two percent for all housing units, compared to four percent in 1990. The homeowner vacancy rate was less than one percent in 2000, while the rental vacancy rate was three percent. According to the State Department of Finance, the overall vacancy rate in 2007 remains at two percent, indicating a very tight housing market in the City.

With the opening of Little Lake Village Apartments in November 2003 (pictured below), 144 affordable senior housing units were added to the City's housing stock, representing a greater level of housing growth than the City experienced over the entire 1990-2000 decade. With the development of over 500 new ownership units at The Villages at Heritage Springs, the significant increase in housing supply should help bring Santa Fe Springs' housing vacancy rates up to a more balanced level.





3. Housing Age and Condition

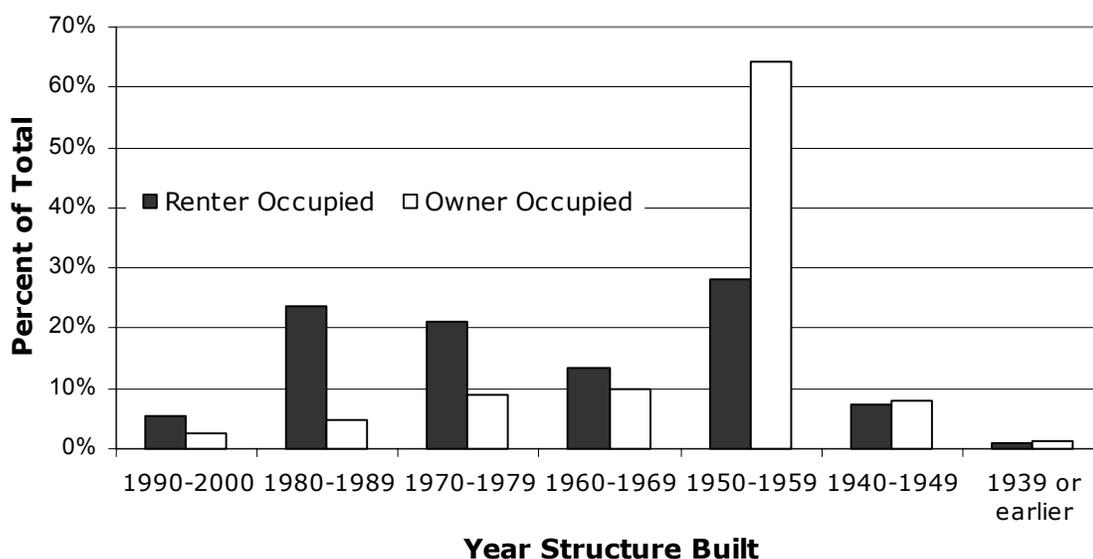
The age of a community's housing stock can provide an indicator of overall housing conditions. Typically housing over 30 years in age is likely to have rehabilitation needs that may include new plumbing, roof repairs, foundation work and other repairs. Table 2-15 displays the age of Santa Fe Springs occupied housing stock by tenure. Among owner-occupied housing, more than 80 percent of units were constructed prior to 1970, with nearly two-thirds constructed during the 1950s. In contrast, only about half of all rental units were constructed prior to 1970, while nearly 30 percent has been constructed since 1980.

Table 2-15
AGE OF HOUSING STOCK 2000

Year Structure Built	Renter Occupied Housing	Percent Renter	Owner Occupied Housing	Percent Owner	Total Percent
1990-2000	99	5%	78	3%	4%
1980-1989	424	24%	145	5%	12%
1970-1979	382	21%	276	9%	13%
1960-1969	242	14%	305	10%	11%
1950-1959	508	28%	1,950	64%	51%
1940-1949	133	7%	241	8%	8%
1939 or earlier	15	1%	37	1%	1%
Total	1,803	100%	3,032	100%	100%

Source: U.S. Census 2000.

Age of Housing Stock



The advanced age of the majority of Santa Fe Springs housing stock indicates the significant need for continued code enforcement, property maintenance and housing rehabilitation programs to stem housing deterioration. According to City Housing staff, much of the City's aging housing stock is in need of rehabilitation and repair to the home's infrastructure. Typical improvements include roof replacements and repair, new and updated pipe water systems, sewer line replacements, termite damage repairs, and extermination. The City also recommends the replacement of original furnace units in older homes with safer and more efficient models.

No current Citywide survey of substandard housing exists for Santa Fe Springs, and City staff have not been informed of any substandard homes to remedy. As deteriorated housing in Santa Fe Springs is largely related to housing age, City Housing staff generally estimates five percent of the 2,900 housing units greater than 50 years in age to be substandard, translating to 145 units. Of housing considered substandard, an estimated 50 percent is suitable for rehabilitation where necessary repairs are considered economically feasible.

The City's Code Enforcement Division implements a property maintenance ordinance which mandates the upkeep of properties. For owner occupied units, the City operates a rebate and home repair program for rehabilitation of housing units. To address upkeep of the City's rental stock, the City implements a rental inspection program that requires annual inspection of rental units to ensure they are properly maintained. Under the Housing Acquisition and Rehabilitation Program (HARP), approximately two substandard homes per year are either substantially rehabilitated, or depending on the severity of unit deterioration, replaced with a new unit, and sold at an affordable housing cost to low and moderate income purchasers.

Lead-Based Paint Hazards

Childhood lead poisoning is a major, preventable environmental health problem in the United States. Blood lead levels (BLL) as low as 10Fg/dL are associated with harmful effects on children's ability to learn. Very high BLLs (70Fg/dL and above) can cause serious health consequences, including seizures, comma and death.

Lead-based paint (LBP) is typically the primary source of elevated lead levels in the blood and lead poisoning, with 77 percent of children in Los Angeles County with lead poisoning infected through ingestion of lead-based paint.³ Certain groups have a higher risk factor associated with exposure to lead, including children, pregnant women, and persons working with lead in their jobs.

While the use of lead-based paint for all residential structures was banned in 1978, many older homes and apartments tend to have paint with higher

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

concentrations of lead, more coats or layers of lead-based paint, and larger surface areas covered with lead-based paint. Approximately 16 percent of young children from low income families in older housing units had levels of lead in their blood above the level of concern established by the Centers for Disease Control, compared to only one percent for upper income households.⁴

According to HUD, approximately 40 percent of the homes in the United States have lead-based paint somewhere in the unit. HUD has established national averages to estimate the amount of lead-based paint in a community. According to these national averages, approximately 90 percent of housing units built before 1940, 80 percent of units built from 1940 to 1959, and 62 percent of units built between 1960 and 1979 contain lead based paint. Using these national estimates combined with City data on owner and renter incomes, Table 2-16 approximates the number of housing units with lead-based paint in Santa Fe Springs occupied by lower income households. As illustrated in this Table, an estimated 601 lower income owner-occupied units and 493 lower income renter-occupied units in Santa Fe Springs may contain lead based paint.

**Table 2-16
Estimated Units with Lead-Based Paint Hazards**

Year Built*	Units Occupied by Low Income Households	Percent with LBP	Units with LBP
<i>Owners</i>			
Before 1940	9	90%	33
1940-1959	491	80%	1,753
1960-1979	101	62%	360
Total	601	--	2,146
<i>Renters</i>			
Before 1940	7	90%	14
1940-1959	277	80%	513
1960-1979	209	62%	387
Total	493	--	913

Source: U.S. Census 2000; HUD estimates of LBP by housing age.

Note: Estimates of lower income occupancy based on 2000 Census: 28% lower income homeowners and 54% lower income renters in City.

The Los Angeles County Health Services' Childhood Lead Prevention Program monitors cases of lead poisoning and elevated blood levels in children under six. Between 2001 and March 2007, a single case of elevated lead in the blood and a case of lead poisoning was recorded in Santa Fe Springs.

⁴ U.S. Department of Housing and Urban Development, *Addressing Lead-Based Paint in Local Housing Programs Receiving CPD Funds*, May 2001.

4. Housing Costs and Affordability

This section summarizes the cost and affordability of the housing stock to Santa Fe Springs residents.

Rental Housing Market

Several factors contributed to a strong rental market in Los Angeles County during 2006.⁵ The addition of over 45,000 new jobs to the County, combined with a slowdown in the for-sale market and tighter mortgage lending standards, stimulated the demand for rentals. Overall apartment occupancy in the County remained tight, at 97.3 percent.

The tightening supply of rentals led to continuing increases in rents during 2006, with apartment rents increasing an average of 5.6 percent County-wide, following a 7 percent increase in 2005. The forecast for the Los Angeles County apartment market is for continued high occupancy rates (over 97%) and rising rents over the next two years. Due to the tight supply of rentals and continued job growth, annual rent increases of 4.5-5.5 percent are expected.

Based on rent data collected by the City's Residential Rental Inspection Officer, average apartment rents in Santa Fe Springs are presented in Table 2-17. As presented in this table, average rents were \$850 for a one-bedroom, \$1,050 for a two-bedroom, and \$1,450 for a three-bedroom apartment. The City reports they have observed slight rent decreases among one- and two-bedroom units, although rents for three-bedroom units have continued to increase.

Table 2-17
APARTMENT RENTS 2007

Unit Size	Rental Range	Average Rent
Studio	NONE	NONE
1 Bedroom	\$607-\$925	\$850
2 Bedroom	\$727-\$1,300	\$1,050
3 Bedroom	\$950-\$1,575	\$1,450

Source: Christa King, Residential Rental Inspector, October 2007.

⁵ 2007 Southern California Multifamily Market Report, Casden Forecast – USC Lusk Center for Real Estate.

Homeownership Market

Southern California is experiencing a significant decline in the volume of single-family home sales, placing downward pressure on home prices. Data Quick reports that sales have dropped to their lowest level since 1992 (Aug 2007). While the initial slow down in sales in 2006 was just coming off the frenzied pace of sales activity in 2004 and 2005 and had little impact on price, beginning in January 2007, Southern California prices had fallen about 2 percent below the prior year's levels. As of August 2007, sales prices were 3.5 percent below the prior year, with 71 percent of the Southland's zip codes showing price declines. Sales price declines are most pronounced in the lower end of the market, with prices in the upper half of the market flat or modestly increasing as potential sellers wait the market out. Slow sales, flat appreciation, and subprime lending activity have all contributed to significant increases in foreclosures, with the number of mortgage default notices in Southern California the highest in ten years.

Table 2-18 compares single-family sales prices in Santa Fe Springs and nearby communities by zip code during calendar year 2006. A total of 133 single-family homes were sold within the 90670 Santa Fe Springs zip code during 2006, commanding a median sales price of \$490,000. Housing prices in Santa Fe Springs were closest to those in Norwalk, Pico Rivera, and the 90605 zip code in Whittier and just seven percent below the Countywide median of \$541,000. Single-family home prices increased 14% in Santa Fe Springs since 2005, well above the countywide average of 9.3% and above that in most surrounding zip codes.

Table 2-18
Single-Family Homes and Condominium Sales 2006
Santa Fe Springs and Nearby Communities

Community	Zip Code	# Homes Sold	Median Home Price	% Change from 2005	% Change from 2005
Downey	90240	323	\$660,000	13.1%	9.8%
Downey	90241	316	\$675,000	15.9%	5.7%
Downey	90242	343	\$560,000	9.8%	7.5%
Norwalk	90650	1,063	\$485,000	12.8%	9.5%
Pico Rivera	90660	513	\$489,000	14.3%	18.8%
Santa Fe Springs	90670	133	\$490,000	14.0%	n/a
Whittier	90601	225	\$555,000	8.8%	7.0%
Whittier	90602	164	\$554,000	15.4%	3.4%
Whittier	90603	195	\$569,000	7.4%	-16.3%
Whittier	90604	372	\$525,000	9.4%	5.7%
Whittier	90605	344	\$490,000	8.9%	28.6%
Whittier	90606	297	\$485,000	12.3%	21.1%
L.A. County	all	66,779	\$541,000	9.3%	7.0%

Source: DQNews – 2006 Los Angeles Times Zip Code Chart, <http://www.dqnews.com>

While Table 2-18 provides an overview of the subregional housing sales market, Table 2-19 provides detailed information on all sales of existing and new single-family homes and condominiums within the Santa Fe Springs city limits from March 1, 2006 – February 28, 2007. A total of 115 single-family home sales were recorded during this period. Sales prices ranged from \$115,000 to \$670,000 with a median price of \$490,000. Three-bedroom units were the most prevalent homes sold, accounting for nearly two-thirds of all units sold. A majority of the homes sold were smaller homes (1,269 square feet on average), which is characteristic of the older housing stock in the City and evidenced by the average year built of 1956 among all homes sold.

No condominium units were sold between March 2006 and February 2007, indicating the limited number of these unit types in the City.

Table 2-19
SINGLE-FAMILY HOME SALES PRICES
March 2006 – February 2007

# of Bedrooms	Units Sold	Price Range	Median Price	Avg. Unit Size	Avg. Lot Size	Avg. Year Built
2	26	\$345,000- \$550,000	\$460,000	1,005	4,879	1956
3	74	\$115,000- \$650,000	\$465,000	1,297	5,208	1958
4	13	\$405,000- \$582,000	\$530,000	1,487	5,815	1952
5	2	\$575,000- \$670,000	\$622,500	2,286	8,934	1952
Total	115	\$115,000- \$670,000	\$490,000	1,269	5,267	1956

Source: Dataquick On-Line Real Estate Database. Compiled by Karen Warner Associates.

Housing Affordability

The affordability of housing in Santa Fe Springs can be assessed by comparing market rents and sales prices with the amount that households of different income levels can afford to pay for housing. California Health and Safety Code⁶ defines affordable owner and rental housing costs as follows:

Affordable Ownership Housing Cost – moderate income

- Housing costs consist of mortgage debt service, homeowner association dues, insurance, utility allowance and property taxes.
- Affordable costs are up to 35% of the defined household income.

⁶ Health and Safety Code Section 50052.5 establishes affordable housing cost, and Section 50053 establishes affordable rents.

- Affordable costs for moderate income households are based on 110% of Area Median Income (AMI) for a household size equal to one more person than the number of bedrooms in the unit.

Affordable Renter Housing Cost

- Housing costs include rent plus utilities paid for by the tenant.
- Affordable rent is up to 30% of the defined household income.
- Affordable rents are based on 50% of AMI for very low income households; 60% AMI for low income households; and 110% AMI for moderate income households for a household size equal to one person more than the number of bedrooms in the unit.

The HUD published 2007 Area Median Income for a four-person household in Los Angeles County is \$56,500.

Homeowner Affordability

Based on these definitions of income and affordable housing cost, Table 2-20 presents the maximum affordable purchase price for moderate income households (110% MFI), and compares this with market sales prices for single-family homes and condominiums in Santa Fe Springs, as previously documented in Table 2-19. As illustrated below, median single-family home prices in Santa Fe Springs are well beyond the level of affordability for moderate income households. For example, the maximum affordable purchase price for a moderate income four-person household is \$205,151 whereas the median priced three bedroom home in Santa Fe Springs is \$465,000, an affordability gap of \$259,849.

**Table 2-20
2007 Maximum Affordable Housing Cost (Moderate Income)
Los Angeles County**

Moderate Income Affordable Housing Cost	2 Bedroom/ 3 person	3 Bedroom/ 4 person	4 Bedroom/ 5 person
Household Income @ 110% Median	\$55,990	\$62,150	\$67,100
Income Towards Housing @ 35% Income	\$19,597	\$21,753	\$23,485
Maximum Monthly Housing Cost	\$1,633	\$1,813	\$1,957
Less Expenses:			
Utilities	\$95	\$115	\$135
Taxes (1.15% affordable hsg price)	\$175	\$200	\$215
Insurance (0.6% est. replacement)	\$100	\$115	\$130
HOA Fees & Other	\$180	\$180	\$180
Monthly Income Available for Mortgage	\$1,083	\$1,203	\$1,297
Supportable Mortgage @ 6.25% interest	\$175,892	\$195,382	\$210,649
Homebuyer Downpayment (5%)	\$8,795	\$9,769	\$10,532
Maximum Affordable Purchase Price	\$184,687	\$205,151	\$221,181
Santa Fe Springs Median Single-Family Sales Price	\$460,000	\$465,000	\$530,000

Source: Karen Warner Associates.

Renter Affordability

Table 2-21 presents the maximum affordable rents for very low, low and moderate income households by household size, and compares with median apartment rents on vacant units in Santa Fe Springs, as documented in Table 2-18. As the table below indicates, Citywide median rents are well above the level of affordability for both very low and low income households. The monthly affordability gap for very low income households ranges from \$371 for two-person households (one bedroom units), up to \$860 for four-person households (three bedroom apartments). Low income households also face a sizable affordability gap, ranging from \$258 to \$718 per month, depending on household size. Thus with very low and low income renters priced out of Santa Fe Springs’s rental market, such households are faced with overcrowding to reduce housing costs and/or overpayment. Lower income large households are particularly impacted, with an extremely limited supply of three-bedroom rentals and the sizable affordability gap on larger units. Only households earning moderate incomes are able to afford market rents in Santa Fe Springs.

**Table 2-21
2007 Maximum Affordable Rents
Los Angeles County**

Income Level	Maximum Affordable Rent After Utilities Allowance		
	1 Bedroom (2 person)	2 Bedroom (3 person)	3 Bedroom (4 person)
Very Low Income	\$479	\$537	\$590
Low Income	\$592	\$664	\$732
Moderate Income	\$1,157	\$1,301	\$1,438
Santa Fe Springs Apartment Rents	\$850	\$1,050	\$1,450

*For comparability with rentals, affordable rents subtract the following LACDC utility expenses for Central Area subregion: \$86 for 1 bdrms, \$99 for 2 bdrms, \$116 for 3 bdrms.
Source: Karen Warner Associates

5. Assisted Housing At-Risk of Conversion

Housing Element law requires an analysis of the potential for currently rent-restricted low income housing units to convert to market rate housing, and to propose programs or replace any units “at-risk” of conversion. This section presents an inventory of all assisted rental housing in Santa Fe Springs, and evaluates those units at risk of conversion during the ten year, 2008-2019 planning period.

Assisted Housing Inventory

As presented in Table 2-22, Santa Fe Springs has 389 units of deed-restricted, affordable rental housing, representing over twenty percent of the City’s total rental housing stock. Approximately half of the City’s assisted rental housing is for families, and half is for seniors.

**Table 2-22
Assisted Housing Inventory**

Project Name	Tenant Type	Ownership	Funding Source	Applicable Units	Potential Conversion Date
Lakeland Manor/ Ability First	Adult Disabled	Non-profit	Section 811	25 units	
Little Lake Village Senior Apartments	Senior	Non-profit	Tax Credit, Bond, HOME, City of Industry, Santa Fe Springs CDC	144 units	2058
Pioneer Gardens	Family	For-profit	HUD 236, Bond Section 8	141 units 135 units	2030 Annual Renewals
Placita Park	Family Senior	For-profit	HUD 236 (j)(1) CDC Rent Subsidy	134 units 30 senior units	Converted 1997 Ongoing
Silvercrest Residences	Senior	Non-profit	HUD 202 Section 8	22 21	8/1/2025 Annual Renewals
Villa Verde	Family	For-profit	HUD 221 (D)(4) Section 8	34 34	3/1/2033 3/9/2012

At-Risk Projects

This section evaluates those lower income rental projects in Santa Fe Springs at-risk of converting to market-rate uses prior to June 30, 2018. As shown in Table 2-22, three affordable housing projects are considered to be at-risk during this period – Pioneer Gardens, Silvercrest Residences, and Villa Verde – all due to the uncertainty surrounding the long term availability of Section 8 funding. These three projects all maintain Section 8 project-based Housing Assistance Plan (HAP) contracts with HUD subject to annual renewals.

Pioneer Gardens: In 2000, the City entered into an Affordable Housing Agreement with the new owner of Pioneer Gardens Apartment, PRC Partners Realty Capital, to preserve the 141 family units at affordable rents. The City conducted a TEFRA (Tax Equity and Fiscal Responsibility Act) hearing in support of the developer obtaining State multi-family revenue bond financing. Provisions of the Affordable Housing Agreement include City approval of the Management and Maintenance Plan; provision of written notice to the City prior to issuing an eviction notice to any tenant; and requirements for the property manager to coordinate with the City in identifying tenants in need of City provided social services, and referring such tenants to the City's Neighborhood Center. Pursuant to the bond financing, affordability controls are required to extend a minimum of thirty years (2030), although Section 8 contracts continue to be subject to annual renewals.

Silvercrest Residences: The 22 unit Silvercrest Residences senior housing was financed under the HUD Section 202 program, and is owned and operated by the Salvation Army. The affordability controls under the Section 202 financing extend through 2025, but are contingent upon the continued availability of Section 8 funding.

Villa Verde: Villa Verde is a 34 units family apartment complex, with all 34 units receiving Section 8 contracts. The project was financed through the HUD Section 221 (D)(4) program, which provides mortgage insurance for privately financed multi-family rental housing. Projects insured under this program carry no income or rent restrictions associated with the mortgage, thus affordability is tied entirely to the availability of Section 8 contracts. The City has had conversations with the owners of Villa Verde who have indicated they recently refinanced the project to lower the interest rate to 5½%, and that they intend to maintain the project as affordable housing contingent on the continued availability of Section 8.

Preservation and Replacement Options

A.

Santa Fe Springs has three rental projects considered at-risk of conversion due to their dependence on continued Section 8 subsidies. However, Pioneer Gardens recently refinanced to extend affordability controls, Silvercrest Residences is owned by a non-profit, and Villa Verde also recently refinanced, all factors which would indicate these projects are at low risk of conversion. Nonetheless, for purposes of the Housing Element, all three projects are technically considered at-risk, and are, therefore, included in this analysis.

Preservation or replacement of at-risk projects in Santa Fe Springs can be achieved in several ways: 1) transfer of ownership to non-profit organizations; 2) provision of rental assistance to tenants using other funding sources; and 3) replacement or development of new assisted units. Each of these options are described below, along with a general cost estimate for each.

Option 1: Transfer of Ownership

Transferring ownership of the at-risk projects to non-profit organizations has several benefits: 1) affordability controls can be secured indefinitely; and 2) projects become eligible for a greater range of governmental assistance. The feasibility of this option depends on the willingness of the owner to sell the property, the existence of qualified non-profit purchasers, and the availability of funding.

In Santa Fe Springs, two of the three at-risk projects are owned by for-profit developers: Pioneer Gardens and Villa Verde. The current market value for these projects can generally be estimated based on each projects' potential annual income and standard costs associated with apartment maintenance and management. As shown in Table II-23, the market value of the combined 169 project units is estimated at \$19.7 million. These estimates are intended to demonstrate the magnitude of costs relative to other preservation and replacement options; actual market values of these projects will depend on the building and market conditions at the time of appraisal.

**Table 2-23
MARKET VALUE OF AT-RISK PROJECTS**

Project Units	Pioneer Gardens	Villa Verde	Total
1 bdrm	4		4
2 bdrm	80	28	108
3 bdrm	33	6	39
4 bdrm	18		18
Total	135	34	169
Gross Annual Income	\$1,870,170	\$434,340	\$2,304,510
Annual Operating Cost	\$835,410	\$192,895	\$1,028,305
Net Annual Income	\$1,034,760	\$241,445	\$1,276,205
Est. Market Value	\$16,000,000	\$3,700,000	\$19,700,000

Market value for each project based on the following assumptions:

1. Average market rents: 1-bd \$850, 2-bd \$1,050, 3-bd \$1,450, 4-bd \$1,600 (Table 2-17)
2. Vacancy Rate = 5%
3. Annual operating expense = 35% gross income + 1.1% property taxes
4. Market value based on 6.5% capitalization rate

Option 2: Rental Assistance

The long-term availability of funding at the federal level for Section 8 contract renewal is uncertain. If terminated, rent subsidies using alternative State or local funding sources could be used to maintain affordability. Subsidies could be structured similar to the Section 8 program, whereby HUD pays the owners the difference between what tenants can afford to pay (30% household income) and what HUD establishes as the Fair Market Rent (FMR) on the unit.

The feasibility of this alternative, in the case of the property owners, depends on their willingness to continue to accept rental vouchers and limit rents to fair market levels. Given the 190 at-risk units in Pioneer Gardens, Silvercrest Residences, and Villa Verde, and their associated bedroom mix, the total cost of subsidizing rents in these projects is estimated at approximately \$167,000 per month, or \$2 million annually, translating to \$40 million in subsidies over a 20-year period.

**Table II-24
Required Rent Subsidies for At-Risk Projects**

# Bdrms	# Units	Fair Market Rents	Hhld Size	Hhld Income (50%AMI)	Max. Afford Rent	Per Unit Subsidy	Total Monthly Subsidy	Total Annual Subsidy
0 bdrm	6	\$927	1 person	\$25,900	\$495	\$432	\$2,592	\$31,104
1 bdrm	19	\$1,117	2 person	\$29,600	\$565	\$552	\$10,488	\$125,856
2 bdrm	108	\$1,395	3 person	\$33,300	\$636	\$759	\$81,972	\$983,664
3 bdrm	39	\$1,874	4 person	\$3,700	\$706	\$1,168	\$45,552	\$546,624
4 bdrm	18	\$2,256	5 person	\$39,950	\$763	\$1,493	\$26,874	\$322,488
TOTAL	190						\$167,478	\$2,009,736

Option 3: Construction or Purchase of Replacement Units

The construction or purchase of a replacement building is another option to replace at-risk units should they convert to market rates. The cost of developing housing depends on a variety of factors, including density, size of the units, location, land costs, and type of construction. Based on discussions with a non-profit housing developer active in Santa Fe Springs and greater southern California, current purchase prices for market rate apartment buildings in the area range anywhere from \$180,000 - \$200,000/unit. Therefore, the cost to replace the 190 at-risk units in Santa Fe Springs can generally be estimated to range from \$34 to \$38 million.

Cost Comparisons

In terms of cost effectiveness for preservation of the 190 at-risk units, transfer of ownership (\$19 million) is less expensive than 20 years worth of rent subsidies (\$40 million), or purchase of replacement units (\$34-\$38 million). Transfer of ownership to a non-profit offers additional benefits in that affordability controls can be secured indefinitely, and projects become eligible for a greater range of outside funding.

Tenant-Based Housing Assistance

Tenant-based rental assistance provides a portable form of housing assistance. The Housing Choice (Section 8) Voucher Program is funded by HUD and administered by the Housing Authority of the County of Los Angeles (HACoLA) within Santa Fe Springs. In addition, the City of Santa Fe Springs funds Section 8 housing vouchers within its jurisdiction as a means of assisting in the preservation of assisted rental housing. As illustrated in Table 2-25, a total of 230 Santa Fe Springs households receive Section 8 rental assistance. In addition, HACoLA reports over 800 Santa Fe Springs residents are on the waiting list for assistance.

Under both the HACoLA and City funded programs, an income-qualified household can use the voucher at any rental complex that accepts Section 8 vouchers. Section 8 tenants pay a minimum of 30 percent of their income for rent and HACoLA pays the difference, up to the payment standard established by HACoLA. HACoLA establishes payment standards based on HUD-established Fair Market Rents (FMR). The owner's asking price must be supported by asking rents in the area, and any rental amount in excess of the payment standard is paid for by the tenant. Based on current HUD regulations, of those new households admitted to the Section 8 program, three-fourths must have incomes of less than 30 percent of the area median, while one-quarter may have incomes up to 80 percent of the median.

TABLE 2-25
Section 8 Rental Assistance

Assistance Program	HOUSEHOLD TYPE		
	Elderly	Family	Total
LA County Section 8 Vouchers	19	2	21
Santa Fe Springs Section 8 Vouchers	186	20	206
Shelter Plus Care	3	0	3
Total	208	22	230

Source: LA Community Development Commission, May 2007.

D. REGIONAL HOUSING NEEDS

State law requires all regional councils of governments to determine the existing and projected housing need for its region and allocate among each jurisdiction. This is known as the "Regional Housing Needs Assessment " (RHNA) process.

1. Existing Housing Needs

Overcrowding

The Census defines overcrowding as an average of more than one person per room in a housing unit (excluding kitchens, porches, and hallways). The incidence of overcrowded housing is a general measure of whether there is an available supply of adequately sized housing units. Table 2-26 shows the incidence of overcrowding in Santa Fe Springs by owner/renter tenure.

**Table 2-26
OVERCROWDED HOUSEHOLDS 2000**

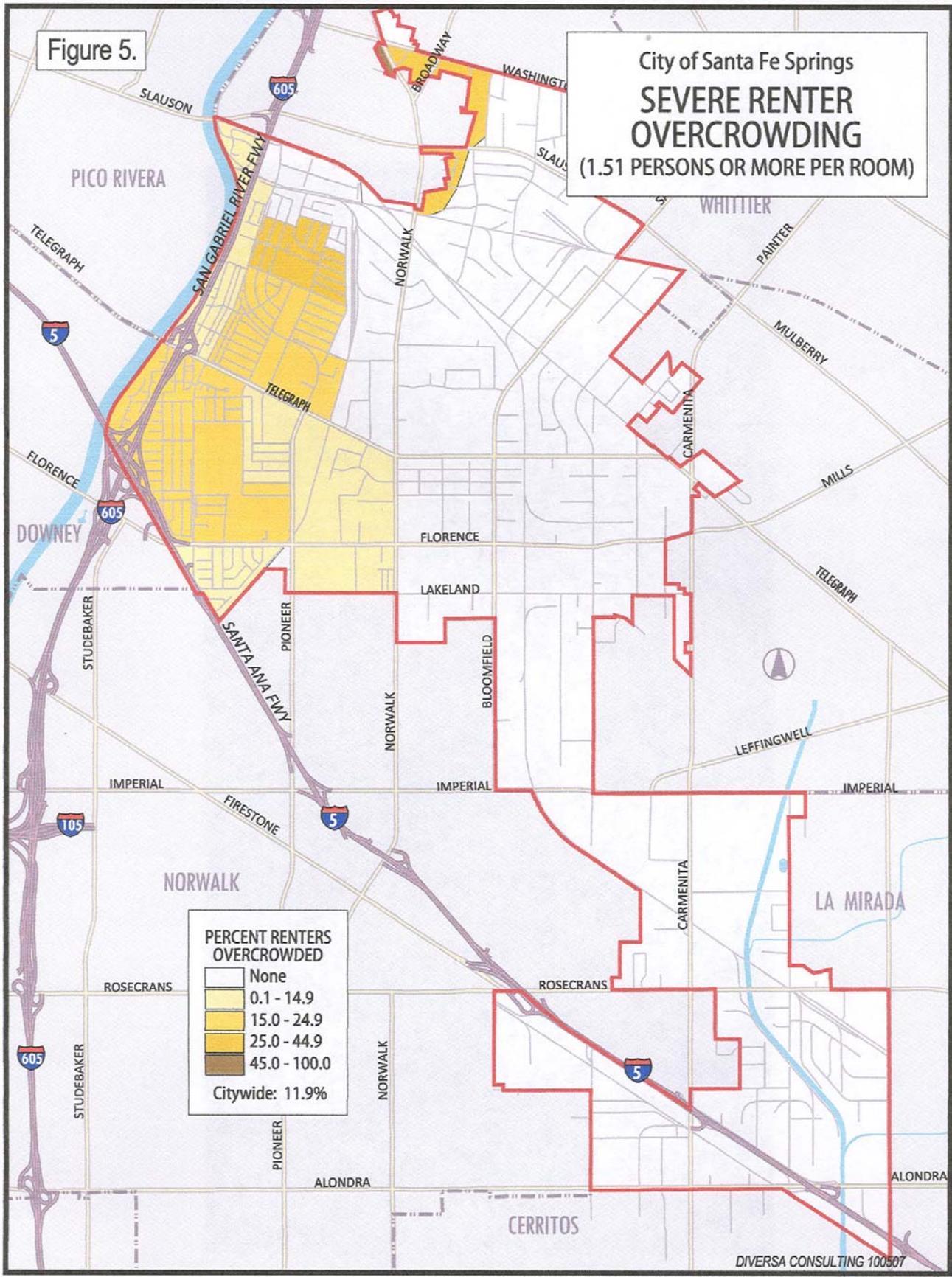
Overcrowding	Households	Percent	L.A. Co. %
Owners			
Overcrowding	627	21%	14%
Severe Overcrowding	277	9%	7%
Renters			
Overcrowding	462	26%	32%
Severe Overcrowding	295	16%	22%
<i>Total Overcrowding</i>	<i>1,089</i>	<i>23%</i>	<i>23%</i>

Source: U.S. Census, 2000.

Note: Severe overcrowding is a subset of overcrowding.

In 2000, there were 1,089 households living in overcrowded conditions in Santa Fe Springs, representing 23 percent of all households, and comparable to the County as a whole. While renter households evidenced a higher incidence of overcrowding than owners, at 26 percent, renter overcrowding was still below that of the County at 32 percent.

Severe overcrowding, which is defined as more than 1.5 persons per room, impacts nearly 300 renter households in Santa Fe Springs. Figure 5 shows severe renter overcrowding by census block group, and identifies two primary areas of severe overcrowding (over 25%): 1) the neighborhood north of Los Nietos Park; and 2) on the northwestern periphery of the City south of Washington.



Overpayment

Overpayment remains a critical issue for low and moderate-income households, who are disproportionately affected by this burden compared to other households. Affordability problems occur when housing costs become so high in relation to income that households have to pay an excessive proportion of their income for housing. Housing overpayment occurs when a household spends more than 30 percent of its income on housing; severe overpayment refers to spending greater than 50 percent of income on housing. Table 2-27 shows the incidence of overpayment in Santa Fe Springs.

**Table 2-27
Housing Overpayment**

Overpayment	Households	Percent	L.A. Co. %
Owners			
Overpayment (<i>>30% income on housing</i>)	811	27%	35%
Lower Income Overpayers	(441)	(14%)	--
Severe Overpayment (<i>>50% income on housing</i>)	(261)	(9%)	(14%)
Renters			
Overpayment (<i>>30% income on housing</i>)	791	44%	46%
Lower Income Overpayers	(688)	(38%)	--
Severe Overpayment (<i>>50% income on housing</i>)	(381)	(21%)	(23%)
Total Overpayment	1,602	33%	41%

Source: U.S. Census, 2000.

Note: Lower income and severe overpayment is a subset of overpayment.

According to the 2000 Census, 27 percent of the homeowners in Santa Fe Springs were spending more than 30 percent of their total income on housing, below the 35 percent Countywide. While state and federal standards measure affordability at 30 percent of income, mortgage qualification is typically measured at 33-35% gross income, indicating modest levels of overpayment are common in today's market. Severe housing overpayment, in which homeowners are spending greater than half their incomes on housing, affects nine percent of Santa Fe Springs homeowners.

At 44 percent, renters in Santa Fe Springs faced a higher level of overpayment than owners, although this overpayment rate was comparable to the 46 percent evidenced Countywide. The majority of renters facing overpayment in Santa Fe Springs are lower income. Severe overpayment, defined as spending greater than half of income on housing costs, impacted 21 percent of all renters, also similar to levels Countywide.

Figure 6 shows locations in Santa Fe Springs with concentrations of severe overpayment among the renter population. In general, the neighborhoods extending both north and south of Telegraph Road evidenced the highest levels of renter overpayment, with 20 to 35 percent of renters in these areas spending greater than half their incomes on rent. These neighborhoods also correspond to a high level of renter households, with portions of these areas also correlating to a high senior population and/or high renter overcrowding.

Table 2-28 provides a more detailed overview of the households that experienced severe housing overpayment in Santa Fe Springs. Among renters, the elderly were most impacted by severe overpayment, with over one-third of the City's 497 elderly renters spending more than half of their incomes on rent. In addition, nearly one-quarter of "other" households and one-fifth of large family households suffered from severe overpayment. Regardless of the type of household, any renter spending more than half of their income on housing is considered at risk of homelessness.

Among homeowners, elderly households experienced the highest levels of severe overpayment (12.6%), with 22 percent "other" households severely overpaying. These households are most at-risk of foreclosure, particularly in the current environment of declining home values and rising interest rates.

**Table 2-28
Severe Housing Cost Burden by Type and Tenure**

	Elderly	Small Family	Large Family	Other	Total
<i>Renter Households</i>					
Total # by household type	497	641	404	271	1,813
% with severe cost burden	37%	8.3%	18.3%	23.2%	20.6%
<i>Owner Households</i>					
Total # by household type	785	1,182	868	182	3,017
% with severe cost burden	12.6%	6.1%	9.2%	22%	9.6%

Source: HUD, CHAS DataBook, 2000.

2. Five-Year Projected Housing Growth Needs

California's Housing Element law requires that each city and county develop local housing programs to meet its "fair share" of existing and future housing needs for all income groups, as determined by the jurisdiction's Council of Governments. This "fair share" allocation concept seeks to ensure that each jurisdiction accepts responsibility for the housing needs of not only its resident population, but also for the jurisdiction's projected share of regional housing growth across all income categories. Regional growth needs are defined as the number of units that would have to be added in each jurisdiction to accommodate the forecasted number of households, as well as the number of units that would have to be added to compensate for anticipated demolitions and changes to achieve an "ideal" vacancy rate.

In the six-county southern California region, which includes Santa Fe Springs, the agency responsible for assigning these regional housing needs to each jurisdiction is the Southern California Association of Governments (SCAG). The regional growth allocation process begins with the State Department of Finance's projection of Statewide housing demand for a five-year planning period, which is then apportioned by the State Department of Housing and Community Development (HCD) among each of the State's official regions.

SCAG has determined the projected housing need for its region for the 2008-2014 Housing Element cycle, and has allocated this housing need to each jurisdiction by income category. This is referred to as the Regional Housing Needs Assessment (RHNA) process. The RHNA represents the minimum number of housing units each community is required to provide "adequate sites" for through zoning and is one of the primary threshold criteria necessary to achieve HCD approval of the Housing Element.

In allocating the region's future housing needs to jurisdictions, SCAG is required to take the following factors into consideration:

- ✓ Market demand for housing
- ✓ Employment opportunities
- ✓ Availability of suitable sites and public facilities
- ✓ Commuting patterns
- ✓ Type and tenure of housing
- ✓ Loss of units in assisted housing developments
- ✓ Over-concentration of lower income households
- ✓ Geological and topographical constraints

As defined by the RHNA, Santa Fe Springs new construction need for the 2008-2014 period been established at 461 new units, distributed among the four income categories as shown in Table 2-29. The City will continue to provide sites for a mix of single-family, multi-family and mixed use housing, supported by a variety of programs to enhance affordability, to accommodate its RHNA and

contribute towards addressing the growing demand for housing in the southern California region.

Table 2-29
Regional Housing Needs Assessment
2008-2014

Income Level	PERCENT OF MFI	Units	Percent
Very Low *	0-50%	115	25.0%
Low	51-80%	73	15.8%
Moderate	81-120%	77	16.7%
Above Moderate	120%+	196	42.5%
Total		461	100%

Source: <http://SCAG.ca.gov.gov/Housing/rhna.htm>

*Extremely low income (<30% MFI) households comprise an estimated half of very low income households, or 58 units.

This page intentionally left blank.

III. HOUSING CONSTRAINTS

The provision of adequate and affordable housing can potentially be constrained by a number of factors. This section assesses the various governmental, market, infrastructure and environmental factors that may serve as a potential constraint to housing development and improvement in Santa Fe Springs.

A. Governmental Constraints

1. Land Use Controls

Santa Fe Springs has developed as a predominately industrial community, with only ten percent of the City’s land zoned for residential uses. Due to its pervasive industrial character, residential development has been concentrated away from industry and is primarily located in the western portion of the City.

The City’s General Plan and Zoning Regulations provide for the following residential categories:

- Single-family Residential (R-1) - 8.7 units/acre
- Multi-Family Residential (R-3) – 21.8 units/acre, or 25 units/acre with Planned Development Overlay
- Mobile Home

Table 3-1 summarizes the City’s residential development standards. Residential parking standards require 2 parking spaces in a garage or carport for each dwelling unit. The Planning Commission has the discretion through the PD zone to reduce parking requirements for senior housing by up to 25 percent based on the proximity of shopping and transit, as well as to reduce the proportion of covered spaces by half for lower income senior housing.

**Table 3-1
RESIDENTIAL DEVELOPMENT STANDARDS**

Zone District	Permitted Uses	Setbacks	Height	Lot Coverage	Max. Density/ Intensity
Single-Family Residential (R1)	1 S.F. du. per lot	20’ front yard 15’ rear yard 5’ side yard	25’	40%	8.7 du/acre
Multiple-Family Residential (R3)	1 S.F. du per 2,000 sq. ft.	15’ front yard 5’ rear yard 5’ side yard	25’	60%	21.8 du/acre

As residential neighborhoods in Santa Fe Springs are entirely built-out, the majority of recent residential development has been accommodated through a Planned Development (PD) Overlay to allow the integration of housing in traditionally non-residential areas. The PD overlay provides for flexibility in development standards and allows for increased residential densities above those permitted by the base residential zoning by not mandating an upper density limit. The City utilized the PD overlay in conjunction with R-3 zoning as a mechanism for development of Lakeland Manor (2001), a 25 unit apartment complex for persons with disabilities on .68 acres; and for Little Lake Village Senior Apartments (2003), providing 144 lower income units on 4.75 acres.

Most recently, the City rezoned 54 acres of Industrial land to R-1-PD and R-3-PD to accommodate up to 554 units at The Villages at Heritage Springs, utilizing the PD overlay to allow for deviation from certain requirements of the underlying zones and allowing the continuation of oil and gas production activities on a portion of the site. The PD mechanism allowed for deviations in minimum lot size and lot coverage, building setbacks, and height standards in the R-1 and R-3 zones, resulting in an overall increase in density. For example, building heights range from 30 to 40 feet; lot coverage for the multi-family product is at 80 percent, and single-family lot sizes range from 3,600 to 4,500 square feet.



The Villages at Heritage Springs - example of PD Overlay

In summary, the City's residential development standards have not served as a constraint to the provision of housing due, in part, to the City's practices of utilizing the PD overlay as a tool to provide modified standards. In order to further codify these practices, the Housing Element establishes a program for the City to adopt an administrative adjustment process for affordable housing requesting an increase in height above 25 feet or reduction in parking below 2 spaces per unit.

2. Provisions for a Variety of Housing Types

Housing Element law specifies that jurisdictions must identify adequate sites to be made available through appropriate zoning and development standards to encourage the development of various types of housing for all economic segments of the population, including multi-family rental housing, factory-built housing, mobile homes, emergency shelters, and transitional housing. Table 3-2 summarizes the housing types permitted in each of Santa Fe Springs' residential zone districts.

Table 3-2
Housing Types by Residential Zone Category

HOUSING TYPES PERMITTED	Zone District				
	R1	R3	A1	C4	ML
Single-Family	P	P	P		
Multiple-Family		P			
Mobile Home Parks		C			
Second Units	D	D			
Manufactured Housing*	D	D			
Care Facilities (6 or fewer)*	P	P	P		
Care Facilities (7 or more)*	C	C	C		
Transitional Housing*	P	P			
Emergency Shelters*					P
Single Room Occupancy (SRO)*				C	C
Nursing and Boarding Homes		C			

P = Permitted **D** = Director's Approval **C** = Conditionally Permitted

* Housing Element program to define and specify provisions for use in Zoning Ordinance.

Second Units

In August 2003, the City adopted Section 155.644 of the Zoning Ordinance, establishing a ministerial approval process for second units. The City allows attached and detached second units on minimum 5,000 square foot parcels in R-1 and R-3 zone districts, as long as the parcel is developed with an existing residential dwelling. The second unit must comply with all of the property development standards applicable to the residential zone in which it is located, with the exception of parking: only one additional off-street parking space is required, which may be uncovered and located in tandem with existing parking on the site.

The City requires all second residential dwelling units that are rented to be designated as "affordable" and be rented to low or very low income households. An affordability covenant is required, and the property owner is required to submit annual income and rent certification to the City in compliance with the covenant.

The Director of Planning and Development maintains responsibility for reviewing applications for second units for adherence to the standards established by the ordinance. Upon approval by the Director, a building permit is issued.

Mobile Homes/Manufactured Housing

The City allows mobile home parks as a conditional use within the R-3 and M-2 zone districts, and has designated mobile home parks as a discrete land use category in the General Plan.

As a matter of practice, the City permits manufactured housing by right within all residential zones, consistent with State law. However, the zoning ordinance does not currently explicitly identify manufactured housing as a permitted use, except as it pertains to manufactured second units. The Housing Element update includes a program to modify the Zoning Regulations to explicitly identify manufactured housing as a permitted use in any district where single-family detached units are permitted, subject to the same property development standards. The City may also establish design and locational criteria for manufactured housing to protect neighborhood integrity and provide compatibility with surrounding uses.

Community Care Facilities

The Lanterman Developmental Disabilities Services Act (Lanterman Act) is that part of California law that sets out the rights and responsibilities of persons with developmental disabilities. The Lanterman Act impacts local zoning ordinances by requiring the use of property for the care of six or fewer disabled persons to be classified as a residential use under zoning. More specifically, a State-authorized, certified or licensed family care home, foster home, or a group home serving six or fewer disabled persons or dependent and neglected children on a

24-hour-a-day basis is considered a residential use that is to be permitted in all residential zones. No local agency can impose stricter zoning or building and safety standards on these homes.

The Santa Fe Springs Zoning Ordinance does not currently specify provisions for community care facilities, does not subject such facilities to a use permit, building standard, or regulation not otherwise required of single-family homes in the same zone, and imposes no spacing requirements between community care facilities. The City has permitted a licensed six-bed adult residential facility by right on Davenrich, as well as several other unlicensed group homes. The City's Zoning Code defines "family" as any number of persons living together in a room or rooms comprising a single housekeeping unit and related by blood, marriage, adoption, or any unrelated person who resides therein as though a member of the family and including the domestic employees thereof. Any group of persons not so related but inhabiting a dwelling unit shall be considered to constitute one family for each five persons, exclusive of domestic employees, contained in such group. As this definition of family could be construed to limit six or more unrelated persons from residing together in a single-family district, the City has included a program within the Housing Element to modify this definition within the zoning ordinance to ensure compliance with state and federal fair housing laws.

As part of the Housing Element update, the City will include a program to clarify its zoning provisions to allow small community care facilities by right and large community care facilities with a conditional use permit in residential districts. Due to the unique characteristics of larger (more than six persons) community care facilities, a conditional use permit will be used to ensure compatibility in the siting of these facilities, focusing on the use and not the characteristics of the users. Santa Fe Springs does not require a public hearing for approval of a conditional use permit.

Transitional and Supportive Housing and Emergency Shelters

Transitional housing is temporary housing (often six months to two years) for a homeless individual or family who is transitioning to permanent housing. This housing can take several forms, including group housing or multi-family units, and often includes a supportive services component to allow individuals to gain necessary life skills in support of independent living. The City of Santa Fe Springs provides for transitional housing similar to any multi-family residential project. For example, Lakeland Manor, the 25 unit, AbilityFirst transitional housing project was developed through an R-3-PD zone. While the City has permitted transitional housing facilities as a matter of purpose, the Zoning Ordinance does not currently contain a discrete definition of such facilities. In order to ensure compliance with recent changes in State law (SB 2 – effective January 2008) which require transitional facilities to be treated the same as any other residential use within the same zone, the Housing Element includes a program to modify the zoning ordinance consistent with these new requirements.

Supportive housing is generally defined as permanent, affordable housing with on-site services that help residents transition into stable, more productive lives. Services may include childcare, after-school tutoring, career counseling, etc. Most transitional housing includes a supportive services component. The City of Santa Fe Springs regulates supportive housing as a residential use, provided supportive services are ancillary to the primary use and for use by the residents of the facility.

An emergency shelter is a facility that provides shelter to homeless on a limited short-term basis. The Santa Fe Springs Zoning Ordinance does not currently specify provisions for emergency shelters. Pursuant to SB 2, jurisdictions with an unmet need for emergency shelters are now required to identify a zone(s) where emergency shelters will be allowed as a permitted use without a conditional use permit or other discretionary permit. The identified zone must have sufficient capacity to accommodate the shelter need, and at a minimum provide capacity for at least one year-round shelter. Permit processing, development and management standards for emergency shelters must be objective and facilitate the development of, or conversion to, emergency shelters.

As discussed in the homeless section of the Housing Element Needs Assessment (Chapter II), Santa Fe Springs has an estimated homeless population of approximately 70 persons. In compliance with SB 2, Santa Fe Springs has conducted a review of its zoning districts and determined the ML, Limited Manufacturing, Administration and Research Zone is best suited to house an emergency homeless shelter. The ML zone serves as a transitional district separating industrial uses from more sensitive commercial and residential uses, and provides for administrative offices, scientific research offices and laboratories, restricted manufacturing and appurtenant uses compatible to the development of an industrial park. ML zone districts are centrally located in the city and transit accessible. The City's Land Use Element identifies over 100 acres of Light Industrial designated land. While there are a limited number of vacant ML parcels, numerous ML properties are either underutilized or have existing structures which could potentially be suitable for conversion to shelter use, providing capacity for at least one emergency shelter.

In October 2008, City staff conducted a site availability survey in the ML zone and identified ten properties available for lease, totaling over 124,000 in available building square footage. Most of this leasable space is within concrete tilt-up "flex space", divisible into units as small as 1,500 square feet. Available properties are located on Pioneer, Telegraph, and Alburtus, all of which are served by bus lines.

The City has included a program within the Housing Element to modify the Zoning Ordinance to permit shelters in the ML zone by right, subject to the same development and management standards as other permitted uses in the zone.

The City's ML development standards are appropriate to facilitate emergency shelters, and can be summarized as follows:

- Minimum lot size: 25,000 sq ft
- Minimum building size: none
- Maximum lot coverage: 50%
- Building height: 50 ft
- Front yard setback: 30 ft
- Side and Rear Yard setbacks: none
- Outside storage: Screened from public view

In addition to application of ML development standards, pursuant to SB 2, the City can also specify written, objective standards to regulate the following aspects of emergency shelters to enhance compatibility:

- The maximum number of beds or persons permitted to be served nightly;
- Off-street parking based on demonstrated need;
- The size and location of exterior/interior onsite waiting and client intake areas;
- The provision of onsite management;
- The proximity of other emergency shelters, provided that emergency shelters are not required to be more than 300 feet apart;
- The length of stay;
- Lighting;
- Security during hours that the emergency shelter is in operation.

Single Room Occupancy (SRO) Units

Single Room Occupancy (SRO) residences are small, one room units (generally 100-250 sq. ft.) occupied by a single individual, and may either have shared or private kitchen and bathroom facilities. SROs are rented on a weekly to monthly basis typically without rental deposit, and can provide an entry point into the housing market for extremely low income individuals, formerly homeless and disabled persons. While the City's Zoning Ordinance does not explicitly address Single Room Occupancy uses, they would be treated the same as motels and hotels, which are conditionally permitted in the C-4 Community Commercial and M-2 Heavy Manufacturing zones. A program has been added to the Housing Element to revise the Zoning Ordinance to explicitly specify SROs as a conditionally permitted use within these zones, accommodating SROs both as new development and adaptive reuse of existing structures.

The Santa Fe Springs Zoning Code specifies the following considerations in the Planning Commission's review of a CUP request:

- The proposed use will not be detrimental to persons or property in the immediate vicinity and will not adversely affect the city in general
- The Planning Commission shall consider the appearance of any proposed structure and may require revised architectural treatment if deemed necessary to preserve the general appearance and welfare of the community.

The City will ensure zoning standards facilitate the provision of SROs, with conditions of approval limited to ensuring compatibility and focusing on the SRO use and not the users of the facility. Furthermore, by not requiring a public

hearing for a CUP application, the City facilitates the approval processes for unique uses such as SROs.

Farm Employee Housing

The Census identifies only 20 Santa Fe Springs residents employed in farming, fishing and forestry occupations, representing less than one percent of the City's labor force. Therefore, given the extremely limited presence of farmworkers in the community, the City has not identified a need for specialized farmworker housing beyond overall programs for housing affordability.

3. Fees and Improvements

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

Table 3-3 presents a list of application fees associated with development in the City. As a means of assessing the cost that fees contribute to development in Santa Fe Springs, the City has calculated total Planning, Building and Engineering fees associated with three different residential prototypes: a five unit single-family subdivision; a 20 unit condominium subdivision; and a 20 unit apartment complex. As indicated in Table 3-4, fees for the prototypical single-family project run approximately \$25,000 per unit, whereas per unit fees for condominium and apartment projects are \$5,700 and \$5,200 respectively. In comparison with a median single-family home price of \$490,000, the City's development fees constitute approximately five percent of the unit sales price. In terms of apartments, based on a land cost of approximately \$32 per square foot, combined with average construction costs of \$120 per square foot, the City's development fees also comprise a relatively small portion of the total costs of apartment development. In summary, Santa Fe Springs' fees are comparable, if not lower, than those in other cities, and do not constitute a constraint to the production or improvement of housing.

Table 3-3
CITY OF SANTA FE SPRINGS
Development Fees for Residential Projects

FEE CATEGORY	Fee
Environmental Assessment	
CEQA Review - Initial Study	\$575
Environmental Impact Report	\$2,300 + cost
Preparation of Negative Declaration (no DFG impacts)	\$1,150
Preparation of Negative Declaration (impacts per DFG)	\$2,900
Plan Check (Landscape Review and Site Plan)	\$90
Development Plan Approval	
Principal Use	\$1,985
Incidental Use	\$1,005
Building Addition (greater than 1,000 sq. ft.)	\$1,005
Tentative Map (Filing Map)	\$4,275 + \$275 per lot
Final Map	\$4,275 + \$275 per lot
Parcel and Tract Maps	
Tentative Map (Filing Fee)	\$4,275 + \$275 per lot
Lot Line Adjustment	
	\$3,165
Conditional Use Permit	
Principal Use	\$1,985
Incidental Use	\$1,005
Hazardous Materials Surcharge	\$1,985
Public Hearing Surcharge	\$1,005
Time Extension	\$1,005
Zone Change (Application Fee)	\$1,985
Zone Variance	\$1,985
General Plan Amendment	\$1,985
Public Hearing	\$1,005
Residential Rental Inspection	
Apartment Unit - Initial/Annual	\$95
Condominium/Townhome - Initial/Annual	\$95
Single Family Dwelling - Initial/Annual	\$125
Source: City of Santa Fe Springs, Department of Planning and Development, 2007/2008.	

Table 3-4
CITY OF SANTA FE SPRINGS
Development Fees for Prototypical Residential Projects

TYPE OF FEE	Single-Family	Condominium	Apartment
BUILDING FEES			
Plan Check	\$19,127.75	\$1,843.08	\$1,506.44
Building Permit	\$19,884.90	\$1,860.13	\$1,518.54
Electrical Permit	\$1,820.00	\$117.00	\$117.00
Mechanical Permit	\$1,165.00	\$148.00	\$148.00
Plumbing Permit	\$1,760.00	\$222.00	\$222.00
Subtotal	\$43,757.65	\$4,190.21	\$3,511.98
PLANNING FEES			
Art Fee (1% valuation)	\$21,000.00	\$31,000.00	\$22,000.00
Development Plan Approval		\$2,124.00	\$2,124.00
Tract Map (\$4,574 + 275 per lot/unit)	\$5,949.00	\$10,074.00	\$10,074.00
Environmental Review/ Negative Dec	N/A	\$1,231.00	\$1,231.00
Initial Study	N/A	\$615.00	\$615.00
Public Hearing	N/A	\$1,075.00	\$1,075.00
Review of CC&R's	N/A	\$300.00	N/A
Subtotal	\$26,949.00	\$46,419.00	\$37,119.00
ENGINEERING FEES			
Engineering Plan Check	\$17,000.00	\$17,000.00	\$17,000.00
Grading Plan Check/ Permit	N/A	N/A	County Fee
Water Trunk Line Fee	\$3,380.00	\$3,380.00	\$3,380.00
Drainage Fee	\$5,270.00	\$5,270.00	\$5,270.00
Sewer Connection Fee	\$12,000.00	\$12,000.00	\$12,000.00
Traffic Improvement Fee	\$1,500.00	\$5,848.00	\$5,848.00
Regional Traffic Impact Fee	N/A	N/A	N/A
Final Tract Map	\$5,949.00	\$10,074.00	\$10,074.00
Subtotal	\$45,099.00	\$53,572.00	\$53,572.00
20% Contingency Fee	\$9,019.80	\$10,714.40	\$10,714.40
TOTAL FEES	\$124,825.45	\$114,895.61	\$104,917.38
TOTAL FEES PER UNIT	\$24,965.09	\$5,744.78	\$5,245.87

Note: Calculations based on the following assumptions:

- a) Single-Family: 5 units @ 2,800 sq ft of living area with 400 sq ft garage. Building valuation of \$485,000 per unit.
- b) Condominium/Apartment: 20 units @ 900 sq ft of living area, 400 sq ft garage. Building valuation - \$155,000 per condo unit, \$110,000 per apartment unit.

Given the scale of the 550+ unit master planned The Villages at Heritage Springs project, the City required payment of a traffic mitigation fee of approximately \$400,000. This amount represented the owner/developer's fair share of the cost to construct offsite improvements identified in the project traffic study. While the City does not have a standard traffic mitigation fee, to the extent a project's traffic study identifies needed off-site traffic and intersection improvements, the project applicant pays a mitigation fee to pay for the development's fair share of the improvements.

Santa Fe Springs is highly urbanized with most of its necessary infrastructure, such as streets, sewer, and water facilities, already in place. As such, the cost of land improvement is less than in undeveloped suburban or rural areas. In terms of site improvements, the City's street design requirements are in compliance with HUD guidelines. The City uses a standard 30-foot curb-to-curb width requirement within a 54-foot right-of-way for local residential streets. Collector streets are 36 feet curb-to-curb, within a 60-foot right-of-way.

4. Processing and Permit Procedures

The evaluation and review process required by City procedures can contribute to the cost of housing in that holding costs incurred by developers are ultimately reflected in the unit's selling price. One way to reduce housing costs is to reduce the time for processing permits.

As a small City with limited development, Santa Fe Springs does not experience the backlogs in development typical in many larger jurisdictions. In most cases, even when Planning Commission or Community Development Commission review is required, approval can be obtained in about 45 to 90 days. Small projects, such as single-family units or small duplexes, may receive over-the-counter approval with a simple site plan. Projects greater than 10,000 square feet in size or within the Redevelopment Project Area are subject to a Development Plan Approval (DPA). As part of the application submittal, projects subject to DPA require submittal of a preliminary site plan, floor plan, building elevations and preliminary landscape design. DPA requires an action by the Planning Commission, although it is not subject to a public hearing and can be made simultaneously with an application for zone change, variance, conditional use permit, modification or other request for Commission approval. In evaluating applications for Development Plan Approval, the Planning Commission focuses on the project design, not the use, and considers the following factors:

- That the architectural design of the proposed structures are such that they enhance the general appearance of the area
- That the proposed structures are considered on the basis of their suitability for their intended purpose, on the appropriate use of materials, and on the principles of proportion and harmony

- That consideration is given to landscaping, fencing and other elements of the proposed development to ensure the entire development is in harmony
- It is not the intent of Development Plan Approval to require any particular style of architecture, or to interfere with architectural design, except as necessary to harmonize with the general area

Design Review is conducted by staff, with recommendation to the Planning Commission. The City publishes a list of standard development requirements on its website, and provides these standards during initial discussions with developers to serve as an early guide to project design.

The following outlines the development processing procedures for projects requiring Development Plan Review:

- Pre-Application Submittal (optional): Applicant submits site plan for preliminary review by Planning, Public Works, Fire and Police. A project planner is assigned to the project, and compiles comments from the various departments within two weeks of submittal. The project planner meets with the applicant to discuss the City's initial comments, and reviews the additional items and fees necessary to submit a formal application.
- Application Submittal: The project planner reviews the application and deems the project complete or incomplete within 30 days. Once the application deemed complete, the project planner sends a Request for Conditions to various departments, who provide input within two weeks. Once the applicant agrees to the conditions of approval, the item is scheduled before the Planning Commission. Any required discretionary actions, such as Conditional Use Permit, Variance, or Modification of Property Development Standards, are processed concurrently with DPA.

For projects involving participation by the Community Development Commission, the deal points of the Development Agreement are established prior to undergoing the necessary planning entitlements. Little Lake Village Senior Apartments reflects the efficiency of the City's processes. The CDC assisted in assembly of the 4.7 acre site, and completed the negotiation process for the Development Agreement in approximately four months. Entitlements for the 146 unit project involved a General Plan amendment and zone change, along with CEQA compliance, which were completed in approximately five months.

In summary, Santa Fe Springs processing and permit procedures are streamlined in comparison to many jurisdictions, and do not serve as a constraint to development.

5. Building Code

Santa Fe Springs has adopted the Los Angeles County Building Code which is based on the 2008 version of the California Building Code, along with all required updates. The State Building Code establishes construction standards necessary to protect public health, safety and welfare, and the local enforcement of this code does not unduly constrain development of housing.

Santa Fe Springs has adopted the following local amendments to the City Code:

- Section 150.096 (Residential Rental Inspection Program) does not allow a person to rent, lease, occupy or otherwise permit any unit vacated by the previous occupant until such unit is registered with and inspected by the City Fire Department or provided with a certificate of exemption.
- Section 150.009 requires proposed developments that need either a building permit or grading plan approval to prepare a drainage plan or a drainage element. This drainage plan or element must be approved by the City Engineer prior to the issuance of any building permit or prior to the approval of any grading plan.

Santa Fe Springs maintains a Residential Rental Inspection Program as a means of maintaining the habitable condition of rental units in the City. The City conducts sensitive enforcement of its residential codes by providing a minimum of three written notifications of code violations to property owners, allowing sufficient time for compliance, and by providing information on available rehabilitation assistance to code violators.

As of January 2008, the County of Los Angeles Building Code will reflect the new International Code of Building Officials (ICBO), as required of all jurisdictions in California. While the new ICBO will bring California building codes into consistency with the rest of the country, changes from the prior State Building Code are anticipated to increase the costs of development.

B. Market Constraints

1. Availability of Financing

The availability of financing in a community depends on a number of factors, including the type of lending institutions active in the community, lending practices, rates and fees charged, laws and regulations governing financial institutions, and equal access to those institutions. Through analysis of Home Mortgage Disclosure Act (HMDA) data on the disposition of residential loan applications, an assessment can be made of the availability of residential financing within a community.

Table 3-5 summarizes HMDA data for both Santa Fe Springs and Los Angeles County as a whole, providing information on the approval status of all home purchase, refinance and home improvement loan applications during 2006. Of the total of 445 applications for conventional home purchase loans in Santa Fe Springs, 63 percent were approved, 22 percent denied, and 15 percent withdrawn or incomplete. More than twice as many loan applications in Santa Fe Springs were for home refinancing than home purchase, evidencing a lower loan approval rate of 57 percent. Nonetheless, 2006 loan approval rates in the City are consistent with rates evidenced Countywide. In comparison to 2005, however, tighter mortgage lending standards are evident in the Countywide decline in home mortgage approvals from 67 to 63 percent.

TABLE 3-5
STATUS OF HOME PURCHASE LOANS - 2006
Santa Fe Springs and Los Angeles County MSA

Loan Type	Loans Approved		Loans Denied		Loans Withdrawn/Incomplete	
	Santa Fe Springs	L.A. County	Santa Fe Springs	L.A. County	Santa Fe Springs	L.A. County
# Home Mortgage Applications	283		97		65	
% of Total	63%	63%	22%	23%	15%	14%
# Refinance Applications	638		260		230	
% of Total	57%	57%	23%	23%	20%	20%
# Home Improvement Applications	112		54		32	
% of Total	57%	55%	27%	30%	16%	18%

Source: Home Mortgage Disclosure Act Data, 2006. Compiled by Karen Warner Associates.

Note: Approved loans include: loans originated and applications approved but not accepted.

Review of loan denials by census tract identifies census tract 5029.02 located along the northeastern part of the City (refer to Figure 1) with denial rates for home purchase (31%) loans nine percent above the citywide average; this area also corresponds to a high proportion of poverty-level households (refer to Figure 2). As for home improvement loans, with a 57 percent approval rate, loan approval rates were slightly above that of the County. However, census tract 5027.00 located in the western part of the City north of Telegraph Road (refer to Figure 1) evidenced an approval rate of only 47 percent for home improvement loans. This data would indicate this area could benefit from targeted outreach and marketing of the City's housing rehabilitation loan program.

2. Price of Land

The availability and price of land represents a significant market constraint to housing production throughout most of southern California. Since there is very limited residential land remaining in Santa Fe Springs, most new housing is built on land formerly used or zoned for other purposes, and may involve costly site clean-up. For example, the 554 unit The Villages at Heritage Springs involves clean-up of a 54 acre former oilfield, with oil and gas production activities to remain on a portion of the site. Based on a recent analysis conducted by the City's economic consultant, current multi-family residential land in Santa Fe Springs is valued at approximately \$32/square foot. However, a recent land purchase in nearby Downey by a local non-profit housing developer commanded \$3 million/acre, translating to \$68/square foot. The City's Community Development Commission plays an important role in providing land write-downs in support of affordable and special needs housing.

3. Cost of Construction

A major cost associated with the development of housing is the cost of building materials, which have risen dramatically in recent years. According to the U.S. Department of Labor, the overall cost of residential construction materials rose 22 percent between 2004-2006, with steel costs increasing 63 percent and the cost of cement increasing 27 percent. However, with the slow down in the real estate market, the price of construction materials is finally beginning to level off.⁷

A reduction in amenities and the quality of building materials (above a minimum acceptability for health, safety, and adequate performance) can result in lower development 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 benefits of economies of scale.

⁷ www.dcd.com/pdf_files/0701trends.pdf

C. ENVIRONMENTAL AND INFRASTRUCTURE CONSTRAINTS

1. Environmental Constraints

Like the entire southern California region, Santa Fe Springs is located within an area of high seismic activity. Strong ground shaking can be expected during major (6.0+) earthquakes from the San Andreas, Whittier, Norwalk and Newport-Inglewood Faults. The closest Type A fault to the City is the Cucamonga Fault, located approximately 20 miles away, and the closest Type B fault is the Elsinore-Whittier Fault, located approximately four miles away. However, the City does not contain a State designated Alquist-Priolo Earthquake Fault Zone. The potential for strong ground shaking is accommodated through building design consistent with the Uniform Building Code (ICBO 2008), and is addressed in the City's Safety Element.

Santa Fe Springs is not subject to major slope erosion or landslides, however, developments contemplated in area of previous high water level should be designed to address the potential loss of soil strength under moist conditions. Also, as the City contains areas with potential risk for liquefaction, subsidence should be considered in the City's planning.

As historically industrial areas of the City are opened up to residential development, a related health risk involves the presence of hazardous materials utilized in many of the City's industrial operations. The clean-up of the prior 54 acre Townlots Oilfield provides an example of the level of remediation involved in rendering a large-scale industrial site environmentally suitable for residential development. For the Townlots (The Villages at Heritage Springs) project, the local Certified Unified Program Agency (CUPA) at the City's Fire Department and Planning and Building Departments worked in conjunction with the Regional Water Quality Control Board throughout the process to ensure proper site closure activities were implemented to reduce potential exposure to hazardous chemicals from residual chemicals in the soil and groundwater. Site mitigation and closure requirements were identified based on the Cal EPA Department of Toxic Substances Control (DTSC) Preliminary Endangerment Assessment (PEA) Guidance. A human health risk assessment was then prepared for the property and reviewed by the Cal EPA, and resulted in a determination that the project site would not present a human health hazard after remediation was complete. The Remediation Action Plan provides the procedure for remediation that involves soil removal by excavation, and transport to a licensed facility.

While the cost of environmental remediation of the Townlots property is significant, the Santa Fe Springs Community Development Commission discounted the land to the developer to effectively reduce the cost of remediation. In addition, in the Fiscal Impact Report on this project, the City's economic consultant concluded that residential redevelopment could be designed so that it is economically feasible to clean up the Townlots Property and prepare the former oilfield geotechnically for residential use.

2. Infrastructure Constraints

As a completely urbanized community, the City of Santa Fe Springs already has in place all of the necessary infrastructure to support future development. All land designated for residential use is served by sewer and water lines, streets, storm drains, and telephone, electrical, and gas lines. However, as an older community, much of the City's infrastructure is aging and may require improvements or replacement over time. On the Townlots/The Villages at Heritage Springs project, the Water Availability Survey concluded there was sufficient existing capacity to serve the project and that upgraded water and wastewater conveyance lines were not required.

This page intentionally left blank

IV. HOUSING RESOURCES

This chapter describes and analyzes resources available for the development, rehabilitation, and preservation of housing in the City of Santa Fe Springs. This includes the availability of land resources, financial resources available to support the provision of affordable housing, administrative resources available to assist in implementing the City's housing programs, and resources for energy conservation.

A. Availability of Sites for Housing

Santa Fe Springs is a predominately industrial city, with more than 80 percent of the City's nine square miles designated for industrial use. Less than ten percent of the City's acreage is dedicated to residential use, and existing neighborhoods are fully developed with no vacant sites remaining. While the City does include some vacant land in its commercial and industrial zones, the introduction of residential uses in most of these areas is inappropriate and may present potential health hazards due to a variety of environmental conditions including hazardous materials storage and processing, background contamination, noxious odors, noise pollution, and truck and railroad traffic generated by industrial operations. These factors, which tend to preclude the use of land for residential purposes in much of Santa Fe Springs, must be considered in establishing appropriate locations for future housing development.

An important component of the Housing Element is the identification of adequate sites to fulfill the City's share of regional housing needs (RHNA), identified as 461 units. Given the industrial nature of Santa Fe Springs, combined with the fact that residential neighborhoods are fully developed, the identification of currently zoned residential sites focuses on a few key locations with housing projects in various stages of entitlement:

- **The Villages at Heritage Springs** involved CDC property acquisition and assembly of 101 lots in the Town Lots area and sale to The Villages at Heritage Springs, LLC. The complete 54 acres of previous Industrial oil production land was rezoned to R-1-PD and R-3-PD to accommodate development of up to 554 mixed density single- and multi-family ownership units. The PD overlay allows for flexibility and deviation in the underlying zone designations and for the continuation of oil and gas production activities on a portion of the site with a CUP. The CDC is evaluating issuance of a \$4.5 million housing bond in support of the project in exchange for approximately 39 deed restricted moderate income units.

- The approximately .4 acre putting green on the campus of the 144 unit **Little Lake Village Senior Apartments** and community center is planned for development of Phase 2 of this project. National Community Renaissance, the non-profit owner, is proposing development of 36 very low and low income senior housing units at the location of the current putting green.
- The **Salvation Army** has submitted a proposal to the City for development of ten two-story apartment-type living units for families in transition to be located on the western portion of their current 3.22-acre Transitional Living Center site. The project would also involve construction of a new plaza and playground area. The City has written a letter in support of State Emergency Housing Assistance Program (EHAP) funding for the project, including a finding of consistency with the current M-1-PD zoning, which permits transitional housing with a CUP; in June 2008, the project was awarded State EHAP funds.
- Through the **HARP Program** (Housing Acquisition and Rehabilitation Program), the City purchases vacant land or existing substandard homes, and either replaces or completely rehabilitates the existing dwelling, selling the home to a low or moderate income family. The residential sites inventory includes three HARP program sites: the Danby and Davenrich sites involving complete replacement of the existing substandard unit, and the Cedardale site involving future new construction of up to 4 ownership units. (While the City has additional HARP properties involving rehabilitation of the existing structure, these can not be credited towards the City's regional growth needs (RHNA), and therefore are not included in the residential sites inventory).

**TABLE 4-1
CURRENT SITES DESIGNATED FOR RESIDENTIAL USE**

Site Location, Assessor Parcel #	Site Acreage	Existing Conditions	General Plan/ Zoning	Unit Potential	Pending Development
s. of Telegraph Rd, n. of Clark St, e. of Norwalk Blvd, w. of Bloomfield Ave	54.5	Vacant. Site improvements underway.	R-1-PD; R-3-PD	554 units, including 39 moderate income	Approved project - Villages at Heritage Springs.
10850 Fulton Wells <i>APN#8009-023-904</i> <i>APN#8009-023-905</i>	0.37	Putting Green on campus of 4.7 acre Little Lake Village Senior Apts & community center	R-3-PD	36 very low and low income units	Phase 2 - Little Lake Village Senior Apartments
12000 E. Washington <i>APN#8169-001-011</i>	3.22 acres	Salvation Army Transitional Living Center and Offices	M-1-PD (transitional housing permitted with a CUP)	10 extremely low and very low income units	Awarded \$1 million in State EHAP funding for construction of 10 transitional apartment units.
9203 Danby <i>APN#8001-011-027</i>	0.11	Vacant - CDC owned (prior substandard single-family unit removed)	R-1	1 moderate income unit	CDC developing new single-family home for sale to moderate income household under HARP program
11010 Davenrich <i>APN#8007-014-906</i>	0.17	Vacant - CDC owned (prior substandard single-family unit removed)	R-1	1 moderate income unit	CDC developing new single-family home for sale to moderate income household under HARP program
11532 Cedardale Dr. <i>APN#8007-001-904</i>	0.98	Vacant - City owned	R-1	4 moderate income units	CDC to develop single- family homes for sale to moderate income households under HARP program
TOTALS	59.35 acres			606 total units: 46 very low & low income, 45 moderate income, 515 above moderate	

Housing units receiving building permits during the January 2006–June 2008 RHNA “gap period” can also be credited towards the RHNA. As documented in the Appendix, Santa Fe Springs issued building permits for two second units during this period, one with an affordability covenant for rental to lower income households, and the other providing rental opportunities within the range of affordability to moderate income households. Adding these two units in with the existing residential sites documented in Table 4-1 results in a total residential sites capacity for 608 additional units, including sites for 47 lower income, 46 moderate income and 515 above moderate income households.

Santa Fe Springs’ 461 unit RHNA for the 2008-2014 Housing Element cycle is distributed among the following income groups: 115 very low income; 73 low income; 77 moderate income; and 196 above moderate income units. Because Santa Fe Springs has a shortfall in sites under existing zoning necessary to fulfill the total lower and moderate income RHNA needs, the City is committing to an “adequate sites” program to rezone additional sites as provided for under Housing Element statutes,⁸ as detailed within the following section.

Residential Rezoning Program

Pursuant to AB 2348, a program to provide adequate sites to address a RHNA shortfall for lower income units must adhere to the following parameters:

- Sites must be able to accommodate 100% of the RHNA shortfall for very low and low income units
- Sites for lower income households must accommodate residential uses “by right”
- Sites must be able to accommodate a minimum of 16 units
- At least 50% of sites to address the lower income shortfall needs to be accommodated on sites designated for exclusively residential use

Santa Fe Springs has identified three sites for rezoning to residential use which fulfill the parameters of AB 2348 and address the City’s shortfall of 139 lower income and 30 moderate income units. The viability of residential development on each of these sites is described below, with their total unit count summarized in Table 4-2. Figure 7 depicts the location of these sites, as well as sites currently zoned for residential use (refer to Table 4-1).

- An approximately four acre vacant site located at the **northwest corner of Lakeland and Laurel** was recently purchased by the CDC when an application for 110 residential units was withdrawn due to the soft real estate market. The site is developed with two, unoccupied metal industrial buildings to be removed, with the balance of the site undeveloped. The site is located across the street from an existing residential development and has access to bus service along Lakeland

⁸ AB 2348 amended Government Code sections 65583(c)(1)(A) and (B) to clarify requirements for a “adequate sites” program within the Housing Element to address a shortfall in sites for very low and low income households.

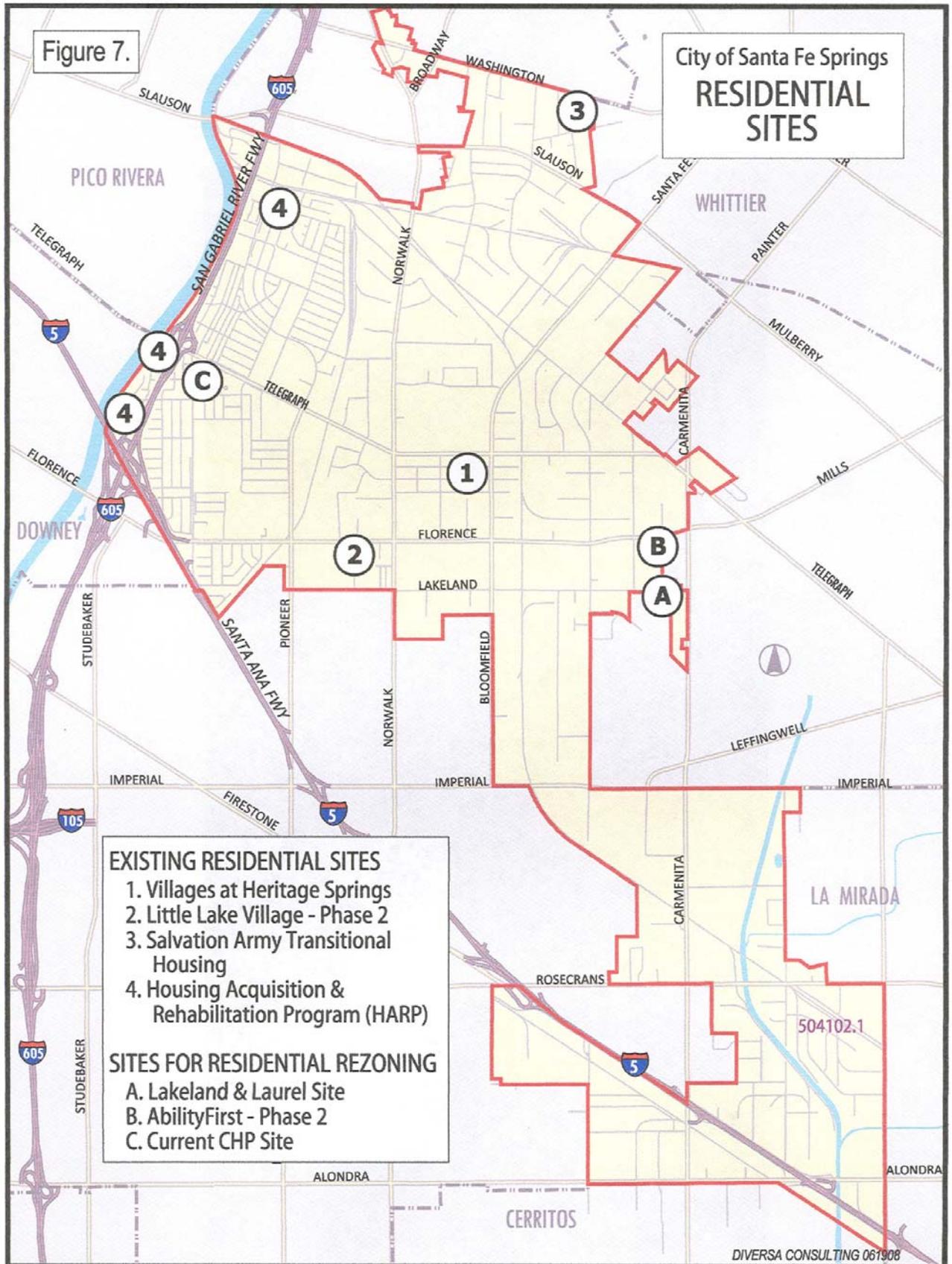
Avenue. The CDC intends to issue an RFP in 2008 for development of the site with an affordable family rental project. At an assumed density of 30 units/acre, this CDC owned site can accommodate 118 units.

- The CDC owns the vacant, one acre site located at **10934 Laurel** located adjacent to Lakeland Manor, a 25 unit housing facility operated by AbilityFirst for physically disabled adults. AbilityFirst is in discussions with the CDC about constructing a second phase of the Lakeland Manor project on this site, and envisions a 21 unit family rental project for persons with disabilities. The project would contain a mix of one, two and three bedroom units, and would be affordable to very low and low income households. Development is anticipated to occur within the 2008-09 period.
- The California Highway Patrol is looking to relocate its current field facility located at **10051 Orr and Day** to another location in the City. The City has contacted the CHP and the State GAO's office regarding purchase of the CHP's current 1.37 acre site. Because the CDC would purchase the site using redevelopment housing funds, development would be restricted for occupancy by low and moderate income households. The site is located adjacent to the City's single-family residential zone, and transit services are available along Orr and Day Road. A density of 30 units per acre would accommodate 41 units on this site.

**Table 4-2
Sites for Residential Rezoning**

Site Location, Assessor Parcel #	Acreage	Existing Use	Existing Zoning	Proposed Zoning Designation	Unit Potential	Comments
NEC Lakeland and Laurel APN#8011-012-051	3.9	Vacant - CDC owned	M -1	R-3-PD Min 20 du/acre	118 very low, low income units*	CDC to issue RFP for family rental project
10934 Laurel APN#8011-011-907 APN#8011-011-912	1.0	Vacant - CDC owned	A-1	R-3-PD Min 20 du/acre	21 very low, low income units	AbilityFirst Phase 2 - family housing for disabled
10051 Orr & Day APN#8007-008-900	1.37	CHP field facility	PF	R-3-PD Min 20 du/acre	41 low, moderate income units*	CHP vacating site - CDC pursuing purchase
Totals	6.27				180	

* The City has assumed a realistic development density of 30 units/acre on these sites based on two recent R-3-PD multi-family projects: Lakeland Manor (36 du/acre) and Little Lake Village (30 du/acre). Minimum densities of 20 unit/acre will be required as part of the rezoning.



Rezoning the above three sites R-3-PD will provide an additional residential site capacity for 180 units, including 139 units for lower income households, and 41 units for low to moderate income households. These sites fulfill the parameters of the AB 2348 adequate sites rezoning program: each site accommodates a minimum of 16 units at densities of 20+ units/acre; the lower income shortfall will be accommodated as exclusively residential on the Lakeland and Laurel; and residential uses will be permitted "by right." While the City's PD overlay would typically require discretionary review for projects which deviate from the underlying zoning standards, the City will waive this requirement on these three sites. The rezoning program results in sufficient sites capacity to address Santa Fe Springs' total regional housing growth needs by income level, as illustrated in Table 4-3.

**Table 4-3
COMPARISON OF REGIONAL GROWTH NEED AND RESIDENTIAL SITES**

Income Group	Total RHNA	Unit Potential under Existing Zoning	Unit Potential under Rezoning	Total Unit Potential
Very Low	115	47	139	186
Low	73			
Moderate	77	46	41	87
Above Moderate	196	515	--	515
Total	461	608	180	788

Availability of Infrastructure and Public Services

As a completely urbanized community, the City of Santa Fe Springs already has in place all of the necessary infrastructure to support future development. All land designated for residential use is served by sewer and water lines, streets, storm drains, and telephone, electrical, and gas lines. However, as an older community, much of the City's infrastructure is aging and may require improvements or replacement over time. On the Townlots/Villages at Heritage Springs project, the Water Availability Survey concluded there was sufficient existing capacity to serve the project and that upgraded water and wastewater conveyance lines were not required.

SB 1087, effective January 2006, requires water and sewer providers to grant priority for service allocations to proposed developments that include units affordable to lower income households. Pursuant to these statutes, upon adoption of its Housing Element, Santa Fe Springs will immediately deliver the Element to local water and sewer providers, along with a summary of its regional housing needs allocation.

B. Financial Resources

There are a variety of potential funding sources available for housing activities in Santa Fe Springs. Due to both the high cost of developing and preserving housing, and limitations on both the amount and uses of funds, layering of funding sources may be required for affordable housing programs and projects. Table 4-4 lists the potential funding sources that are available for housing activities. They are divided into five categories including: federal, state, county, local, and private resources.

The primary source of funds for affordable housing activities in Santa Fe Springs is derived from the Redevelopment Agency housing set-aside fund. As required by California Redevelopment Law, the Community Development Commission of the City of Santa Fe Springs sets aside 20 percent of all tax increment revenue generated from the redevelopment project areas for the purpose of increasing and improving the community's supply of housing for low and moderate income households. These set-aside funds are placed in a separate Low and Moderate Income Housing Fund. Interest earned on money in the Fund, and repayments from loans, advances or grants are returned to the Fund and used to assist other affordable housing projects and programs.

The Santa Fe Springs Redevelopment Agency generates approximately \$5.6 million in gross redevelopment set-aside funds annually. Approximately one million of these funds are pledged to repayment of outstanding bonds, and \$450,000 towards administration, leaving approximately \$4.1 million annually available to fund housing activities. During the entire six year Housing Element cycle (2008-2014), a total of \$25 million in set-aside funds are anticipated to be available for housing program implementation, including net set-aside contributions; land sales and loan repayments. The Housing Element generally allocates these funds among the following activities:

- Land Acquisition and Write-Down/Affordable Housing Development Incentives – up to \$19 million
- Housing Rehabilitation (Home Repair, Rebates, etc) - \$2.8 million
- Housing Acquisition and Rehabilitation Program (HARP) - \$2.8 million

**Table 4-4
Financial Resources Available for Housing Activities**

Program Name	Description	Eligible Activities
1. Federal Programs		
HOME	Santa Fe Springs can apply for HOME funds through the Los Angeles County Community Development Commission on a project specific basis. HOME funds are used to assist low income (80% AMI) households.	<ul style="list-style-type: none"> ▪ New Construction ▪ Acquisition ▪ Rehabilitation ▪ Homebuyer Assistance ▪ Rental Assistance
Section 8 Rental Assistance	Rental assistance payments to owners of private market rate units on behalf of low-income (50% MFI) tenants. Administered by the Los Angeles County Housing Authority.	<ul style="list-style-type: none"> ▪ Rental Assistance
Section 202	Grants to non-profit developers of supportive housing for the elderly.	<ul style="list-style-type: none"> ▪ Acquisition ▪ Rehabilitation ▪ New Construction
Section 811	Grants to non-profit developers of supportive housing for persons with disabilities, including group homes, independent living facilities and intermediate care facilities.	<ul style="list-style-type: none"> ▪ Acquisition ▪ Rehabilitation ▪ New Construction ▪ Rental Assistance
2. State Programs		
Low Income Housing Tax Credit (LIHTC)	Tax credits are available to persons and corporations that invest in low-income rental housing. Proceeds from the sale are typically used to create housing.	<ul style="list-style-type: none"> ▪ New Construction
Multi-Family Housing Program (MHP)	Deferred payment loans to local governments, non-profit and for-profit developers for new construction, rehabilitation and preservation of permanent and transitional rental housing for lower income households. Two funding rounds annually through 2009.	<ul style="list-style-type: none"> ▪ New Construction ▪ Rehabilitation ▪ Preservation ▪ Conversion of nonresidential to rental ▪ Social services within project
Emergency Housing and Assistance Program Capital Development (EHAPCD)	Deferred payment loans to local governments and non-profits for capital development of emergency shelters, transitional housing and safe havens for the homeless.	<ul style="list-style-type: none"> ▪ New Construction ▪ Acquisition ▪ Conversion ▪ Rehabilitation ▪ Expansion

Financial Resources Available for Housing Activities (cont'd)

Program Name	Description	Eligible Activities
Building Equity and Growth in Neighborhoods (BEGIN)	Grants to cities to provide downpayment assistance (up to \$30,000) to low and moderate income first-time homebuyers of new homes in projects with affordability enhanced by local regulatory incentives or barrier reductions. One funding round annually through 2009.	<ul style="list-style-type: none"> ▪ Homebuyer Assistance
CalHome	Grants to cities and non-profit developers for homebuyer assistance activities: downpayment assistance, homebuyer counseling, acquisition/rehabilitation. Loans to developers for property acquisition, site development, predevelopment and construction period expenses for homeownership projects. One funding round annually through 2011.	<ul style="list-style-type: none"> ▪ Predevelopment, site development, site acquisition ▪ Rehabilitation ▪ Acquisition/rehab ▪ Downpayment assistance ▪ Mortgage financing ▪ Homebuyer counseling
Transit-Oriented Development Program	Permanent financing for housing and related infrastructure near transit stations. One funding round annually through 2009.	<ul style="list-style-type: none"> ▪ New construction of mixed use and rental projects ▪ Homeownership mortgage assistance ▪ Infrastructure grants to support new housing near transit.
Affordable Housing Innovation Fund	Funding for pilot programs to demonstrate innovative, cost-saving ways to create or preserve affordable housing.	<ul style="list-style-type: none"> ▪ New construction ▪ Preservation
Infill Infrastructure Grant Program	Funding of public infrastructure (water, sewer, traffic, parks, site clean-up, etc) to facilitate infill housing development. One funding round annually.	<ul style="list-style-type: none"> ▪ New construction, rehabilitation or acquisition of infrastructure that supports Qualifying Infill Projects/Areas
CalHFA Residential Development Loan Program	Low interest, short-term loans to local governments for affordable infill, owner-occupied housing developments. Links with CalHFA's Downpayment Assistance Program, providing subordinate loans. Two funding rounds per year.	<ul style="list-style-type: none"> ▪ Site acquisition ▪ Pre-development costs
CalHFA Homebuyer's Downpayment Assistance Program	CalHFA makes below market loans to first-time homebuyers of up to 3% of sales price. Program operates through participating lenders who originate loans for CalHFA. Funds available upon request to qualified borrowers.	<ul style="list-style-type: none"> ▪ Homebuyer Assistance

Financial Resources Available for Housing Activities (cont'd)

Program Name	Description	Eligible Activities
3. County Programs		
City of Industry Funds	Industry funds are redevelopment tax increment funds administered by the Housing Authority of the County of Los Angeles (HACoLA). Loans for rental housing, special needs housing, and for-sale housing (acquisition and permanent financing). One funding round annually.	<ul style="list-style-type: none"> ▪ Acquisition ▪ Rehabilitation ▪ New Construction ▪ Homebuyer Assistance
Mortgage Credit Certificate (MCC)	The County of Orange offers the MCC program in partnership with Affordable Housing Applications. The MCC is a Federal Income Tax Credit program, effectively reducing the applicant's taxes and increasing their net earnings. Program currently on hold.	<ul style="list-style-type: none"> ▪ Homebuyer Assistance ▪ Income Tax Credit
Southern California Home Financing Authority	Loans to first-time homebuyers in the County, provided through participating lenders	<ul style="list-style-type: none"> ▪ First-Time Homebuyer Assistance
4. Local Programs		
Redevelopment Housing Fund	State law requires that 20% of Redevelopment Agency funds be set aside for a wide range of affordable housing activities. The Santa Fe Springs Redevelopment Agency estimates that \$5.6 million will be contributed to the Low/Mod Housing Fund annually during 2008-2014, for a total of \$25 million available for housing program implementation.	<ul style="list-style-type: none"> ▪ Acquisition ▪ Rehabilitation ▪ New Construction
Tax Exempt Housing Revenue Bond	The City can support low-income housing by holding the required TEFRA hearing prior enabling the issuance of housing mortgage revenue bonds. The bonds require the developer to lease a fixed percentage of the units to low-income families at specified rental rates.	<ul style="list-style-type: none"> ▪ New Construction ▪ Rehabilitation ▪ Acquisition
5. Private Resources/Financing Programs		
Federal National Mortgage Association (Fannie Mae)	Fixed rate mortgages issued by private mortgage insurers. Mortgages which fund the purchase and rehabilitation of a home. Low Down-Payment Mortgages for Single-Family Homes in under served low-income and minority cities.	<ul style="list-style-type: none"> ▪ Homebuyer Assistance

Financial Resources Available for Housing Activities (cont'd)

Program Name	Description	Eligible Activities
Federal Home Loan Bank Affordable Housing Program	Direct Subsidies to non-profit and for profit developers and public agencies for affordable low-income ownership and rental projects.	<ul style="list-style-type: none"> ▪ New Construction
Savings Association Mortgage Company Inc.	Pooling process to fund loans for affordable ownership and rental housing projects. Non-profit and for profit developers contact member institutions.	<ul style="list-style-type: none"> ▪ New Construction
Freddie Mac	HomeWorks-1 st and 2 nd mortgages that include rehabilitation loan; City provides gap financing for rehabilitation component. Households earning up to 80% MFI qualify.	<ul style="list-style-type: none"> ▪ Home Buyer Assistance combined with Rehabilitation

Source: Karen Warner Associates

C. Administrative Resources

Described below are several non-profit agencies that are currently active and have completed projects in Santa Fe Springs or within Los Angeles County. These agencies serve as resources in meeting the housing needs of the City, and are integral in implementing activities for development and preservation of affordable housing.

National Community Renaissance (formerly Southern California Housing Development Corporation): National Community Renaissance is a nonprofit 501(c)3 developer with in-house capacity to construct and renovate large scale developments. Its mission is to create affordable housing communities that contribute to neighborhood vitality. The company owns and manages more than 4,500 multifamily units throughout Southern California and serves more than 10,000 residents. As part of its inclusive approach to improving quality of life in Southern California communities, it staffs community resource centers at all its properties supported and administered by the Hope Through Housing Foundation. National Community Renaissance was the developer of Santa Fe Springs' 144 unit Little Lake Village Senior Apartments.

AbilityFirst (formerly Crippled Children's Society): Through 24 locations across Southern California, AbilityFirst provides a broad range of employment, recreational and socialization programs to help children and adults with physical and developmental disabilities reach their full potential throughout their lives. Recognizing the critical need for accessible, affordable housing, AbilityFirst has become a leader in building and operating residential facilities for individuals with physical and developmental disabilities, and currently operates ten apartment complexes, an adult residential facility, and a residential home for seniors. In 2001, AbilityFirst worked in cooperation with the Santa Fe Springs CDC to develop Lakeland Manor, a 25 unit affordable housing complex for physically disabled adults.

Salvation Army: The Salvation Army currently operates a Transitional Living Center in Santa Fe Springs, and has received State funding for expansion of the center to include ten transitional apartment units for families. At this adult rehabilitation center, individuals with identifiable and treatable needs receive adequate housing, nourishing meals and necessary medical care, and engage in work therapy. They also benefit from group therapy, spiritual guidance and skilled addictions counseling in clean and wholesome surroundings.

Habitat for Humanity: Habitat is a non-profit, Christian organization that builds and repairs homes for sale to very low income families with the help of volunteers and homeowner/partner families. Habitat homes are sold to partner families at no profit with affordable, no interest loans.

D. Opportunities for Energy Conservation

Conventional building construction, use and demolition along with the manufacturing of building materials have multiple impacts on our environment. In the United States, the building industry accounts for:

- ✓ 65% of electricity consumption
- ✓ 30% of greenhouse gas emissions
- ✓ 30% of raw materials use
- ✓ 30% of landfill waste
- ✓ 12% of potable water consumption

Interest in addressing these impacts at all levels of government has been growing. In 2004, the State of California adopted legislation requiring LEED (Leadership in Energy and Environmental Design) certification for new and renovated public buildings. Some local jurisdictions have not only adopted similar standards for their public buildings, but have also recently required LEED certification for larger commercial and residential developments. For example, the City of Pasadena requires the LEED certified level for commercial construction of 25,000+ square feet and residential buildings with 4+ stories. The City of Santa Fe Springs has hired an architectural firm specializing in sustainable buildings to design the City's new Multi-Purpose Building to attain silver LEED certification.

LEED certification building standards are just one piece of a coordinated green building program. Why would a city adopt a more comprehensive green building program? Most local building standards already consider energy and stormwater issues. In addition, many jurisdictions have programs related to recycling, water conservation, stormwater management, land use, and public health. However, these programs are often overlapping and uncoordinated. One of the primary goals behind establishing a green building program is to create a holistic, integrated design approach to green building.

A green building program considers a broad range of issues including community and site design, energy efficiency, water conservation, resource-efficient material selection, indoor environmental quality, construction management, and building maintenance. The end result will be buildings that minimize the use of resources; are healthier for people; and reduce harm to the environment.

The City of Santa Fe Springs applies green building criteria in the rehabilitation and replacement of single and multi-family properties through the Home Repair, Rebate, and HARP programs. For example, the City utilizes tankless water heaters, Energy Star appliances, carpet made from recycled materials, bamboo flooring, low flush toilets, low flow faucets and florescent lighting. All HARP homes are built to the highest energy conservation standard approved by HUD.

The City has established landscape guidelines for new development, including a requirement for all landscaping designs and plans to consider the following xeriscape materials and methods:

- Use of drought-tolerant shrubs, trees, ground cover and lawns.
- Incorporation of moisture sensor-activated controllers, rain detection devices and drip irrigation lines in irrigation design.
- On sites fronting a major or secondary highway, design of the irrigation plan to accommodate reclaimed water.
- Regarding grass lawns, on a case-by-case basis, the City will review the extent of lawn areas needed to satisfy the greenbelt requirements along Major and Secondary Highways.

The following presents a variety of additional ways in which Santa Fe Springs will promote energy conservation:

- Advertise at City Hall and on the City's website utility rebate programs and energy audits available through Edison and Southern California Gas, and State sponsored weatherization programs for lower income households. Provide brochure material to applicants in conjunction with the City's highly active residential rebate program.
- Offer expedited plan check services for private developments that are building green to a LEED standard.
- Support the elimination of contamination in older buildings (lead-based paint, asbestos, etc.) during rehabilitation and code inspections.
- Promote funding opportunities for private green buildings, including available rebates and funding available through the California Energy Commission for installation of solar panels.
- Provide resource materials and training opportunities regarding green building and energy conservation.

Southern California Edison Energy Efficiency Programs (www.sce.com): Southern California Edison (SCE) offers a Multi-Family Energy Efficiency Rebate Program that provides property owners and managers incentives on a broad list of energy efficiency improvements in lighting, HVAC, insulation and window categories. Edison's refrigerator and freezer recycling program provides cash rebates and free pick up of old appliances as an encouragement to residents to replace old appliances with new energy-efficient ones.

The following three programs are offered by SCE to help low income customers reduce energy costs and control their energy use:

- **Energy Management Assistance Program** – Pays for the cost of purchasing and installing energy efficient appliances and equipment.
- **California Alternate Rates for Energy (CARE)** - Offers very low income customers a discount of 20% or more off their monthly electric bill. The Family Electric Rate Assistance (FERA) program also offers reduced rates for lower income families.

- **Energy Assistance Fund** - Assists income qualified customers with their electric bill once in a 12 month period

Southern California Gas Company Energy Efficiency Programs (*www.socalgas.com*): The Southern California Gas Company offers several energy efficiency programs, including home energy rebates for energy efficient appliances; multi-family rebates for energy saving improvements; and home energy and water efficiency kits. Similar to SCE, several programs are available to assist lower income customers with energy bills:

- **California Alternate Rates for Energy (CARE)** - Offers very low income customers a discount of 20% or more off their monthly gas bill.
- **No-Cost Energy Saving Home Improvements** - Service provides free weatherization for the homes or apartments of lower income families.
- **One-Time Bill Assistance** - Up to \$100 in one-time assistance on the gas bill.
- **Medical Baseline Allowance** - Households with a seriously disabled member, or person with life-threatening illness, may qualify for additional gas at a reduced rate schedule.

V. Housing Plan

Chapters II, III and IV establish the housing needs, opportunities and constraints in Santa Fe Springs. The Housing Plan presented in the following chapter sets forth the City's quantified housing goals, policies and programs to address Santa Fe Springs' identified housing needs.

A. EVALUATION OF ACCOMPLISHMENTS UNDER ADOPTED HOUSING ELEMENT

Communities are required to assess the achievements under their adopted housing programs as part of the five-year update to their housing elements. These results should be quantified where possible, but may be qualitative where necessary. The results should then be compared with what was planned in the earlier element. Where significant shortfalls exist between what was planned and what was achieved, the reasons for such differences must be discussed.

The Santa Fe Springs 2000-2005 Housing Element sets forth a series of housing programs with related objectives for the following areas:

- Housing Maintenance and Rehabilitation
- Homeownership Assistance
- Housing Development/Provision of Sites
- Conservation of Affordable Housing
- Equal Housing Opportunities

This section reviews the City's progress to date in implementing these housing programs and their continued appropriateness for the 2008-2014 Housing Element. Table 5-1 summarizes the City's housing program accomplishments, followed by a review of its quantified objectives. The results of this analysis will provide the basis for developing the comprehensive housing program strategy presented in Part C of this section.



Table 5-1: Review of Accomplishments under 2000 Housing Element

Goal: Housing Maintenance and Rehabilitation	
Policy/Program	IV. ACCOMPLISHMENTS
<p>1. Home Improvement Rebate Program <u>Action:</u> Continued funding of approximately 300 rebates per year, equal to 1,500 over the five-year period.</p>	<p><u>Progress:</u> Since program inception in 1978 over 5,979 Rebates have been issued totaling over \$4 Million, resulting in over \$14 Million being reinvested by homeowners, a leverage factor of \$1:\$3.57. Most recently, the City averages 272 rebates per year. <u>Effectiveness:</u> The Rebate Program has been very successful in incentivizing homeowners to reinvest in their homes, thereby maintaining or improving property values, improving habitability and extending lifespan to the dwelling. <u>Appropriateness:</u> The Rebate Program continues to experience strong participation across all income levels and is achieving its goal of rewarding ongoing reinvestment in eligible home improvements.</p>
<p>2. Home Repair Program <u>Action:</u> Continue to provide free home repair services to eligible Low and Very Low Income households on an as-needed basis. Based on previous performance, approximately 80 homes can be anticipated to be repaired per year, translating to 400 homes over the five-year period.</p>	<p><u>Progress:</u> The Home Repair Program serves the needs of over 60 Very Low and Low Income homeowners every year, slightly below the prior goal to assist 80 households annually, though nonetheless a significant level of household participation. <u>Effectiveness:</u> As the City's housing stock approaches an average age of 55 years, major repairs are needed to homes that have experienced deferred maintenance. The Home Repair Program fills that unmet need by providing for both major and minor repairs, from a simple leaking faucet to whole-house re-piping. <u>Appropriateness:</u> The Home Repair Program serves the home repair needs of those Very Low and Low Income homeowners that cannot afford to make common home maintenance repairs.</p>
<p>3. Countywide HOME Rental Rehabilitation Loan Program <u>Action:</u> Advertise program availability through the City's newsletter, and through direct contact with rental property owners.</p>	<p><u>Progress:</u> The County HOME Rental Rehab Program has not been utilized in Santa Fe Springs. County HOME funding is highly competitive, and the rent restrictions associated with rehab funding serve as a disincentive for program usage. <u>Effectiveness:</u> The City is effective in addressing the upkeep of its rental housing through the annual apartment inspection program. <u>Appropriateness:</u> Due to limitations in the County's program, combined with Santa Fe Springs' effective apartment inspection program, this program is no longer appropriate to the updated Housing Element.</p>
<p>4. Property Maintenance Program <u>Action:</u> Provide for continued monitoring and sensitive enforcement of the Property Maintenance Ordinance. Take an active role in providing information on available rehabilitation programs to code violators.</p>	<p><u>Progress:</u> Most recently, Property Maintenance Ordinance enforcement has been response-oriented; however, a designated Residential Code Enforcement Officer has been hired to be more proactive in residential code enforcement. <u>Effectiveness:</u> A designated Code Enforcement Officer regularly patrols the residential neighborhoods actively looking for code violations, and then providing information on corrective actions and City programs to assist in lessening the cost of correcting said violations. <u>Appropriateness:</u> Property Maintenance enforcement is an integral duty to ensure lawful ongoing maintenance of residential standards and property values. In addition, code enforcement helps identify those properties requiring intervention to improve property values and the general health, safety and welfare of the residents.</p>

Review of Accomplishments under 2000 Housing Element (cont'd)

<p>5. Residential Rental Inspection Program <u>Action:</u> Continue the annual inspection of rental units and assure that all units remain in compliance with codes relating to zoning, health, safety, and property maintenance.</p>	<p><u>Progress:</u> The Residential Rental Inspection Program was recently re-implemented after a hiatus. <u>Effectiveness:</u> The RRI Program is very effective in ensuring that apartments and single-family homes available for rent are inspected to verify that they are a safe and habitable unit. <u>Appropriateness:</u> As the rental housing stock ages, it is appropriate that the RRI Program ensure that these structures are inspected to ensure that they are properly maintained.</p>
<p>Goal: Home Ownership Assistance Programs</p>	
<p>Policy/Program</p>	<p>Accomplishments</p>
<p>6. Housing Acquisition and Rehabilitation Program (HARP) <u>Action:</u> Continue to purchase, rehabilitate, and sell two to four homes per year to moderate income households at an affordable price, for approximately 20 units over the five-year period.</p>	<p><u>Progress:</u> Between 2000-2006, the City purchased, and either rehabilitated or replaced, and then sold thirteen single-family homes to moderate income households (with one additional home in 2007 and two in 2008). <u>Effectiveness:</u> The HARP Program has been effective in upgrading the housing stock, stabilizing neighborhoods, and providing affordable homeownership opportunities to moderate income households. <u>Appropriateness:</u> The HARP Program remains appropriate for Santa Fe Springs' Housing Element update.</p>
<p>6a. Home Demolition and New Construction Program <u>Action:</u> Since the housing stock is generally in good condition, it is difficult to quantify a five-year objective. Units purchased by the City will be evaluated under this program on a case-by-case basis, factoring in both the overall condition of the house as well as the costs of rehabilitation.</p>	<p><u>Progress:</u> As stated above, the City completed 13 homes through the HARP program during the 2000-2006 – several of these involved demolition and new construction. <u>Effectiveness:</u> The HARP Program has been effective in upgrading the housing stock, stabilizing neighborhoods, and providing affordable homeownership opportunities to moderate income households. <u>Appropriateness:</u> Depending on the condition of the existing home, the HARP Program encompasses both substantial rehabilitation and demolition/new construction. The updated Housing Element combines both of these activities under a single HARP program.</p>
<p>7. Mortgage Credit Certificate (MCC) <u>Action:</u> Through the County, continue to provide MCCs to qualified first-time home buyers. Advertise program availability through the City's newsletter and through direct contact with local realtors.</p>	<p><u>Progress:</u> Through the HARP Program, first-time homebuyers can opt to participate in the MCC program to either lower their monthly mortgage payment or become eligible for a slightly larger mortgage amount. <u>Effectiveness:</u> The City advertises and advocates for the MCC Program but, ultimately, the decision is up to the homebuyer. <u>Appropriateness:</u> MCC sales price and income limits are a good fit with the Santa Fe Springs community, and offer a means of leveraging other homebuyer resources. The program remains appropriate for the updated Housing element.</p>
<p>8. Countywide Affordable Home Ownership Program (HOP) <u>Action:</u> Direct eligible first-time home buyers to the County's home ownership assistance program. Advertise program availability through the City's newsletter, and through direct contact with local realtors.</p>	<p><u>Progress:</u> The City is not aware of the County HOP Program being utilized in Santa Fe Springs. <u>Effectiveness:</u> This program has not been effective. <u>Appropriateness:</u> Similar to MCCs, HOP sales price and income limits are a good fit with the Santa Fe Springs community, and offer a means of leveraging homebuyer resources. The program remains appropriate for the updated Housing Element, with additional program advertising by the City.</p>

Review of Accomplishments under 2000 Housing Element (cont'd)

<p>9. Lease-to-Own Program <u>Action:</u> Evaluate participation in the lease-purchase program to promote home ownership in the community.</p>	<p>This program has been terminated and replaced with a program which covers only San Bernardino County.</p>
<p>Goal: Housing Development Programs and Provision of Sites</p>	
<p>Policy/Program</p>	<p>Accomplishments</p>
<p>10. Affordable Housing Development <u>Action:</u> Continue to provide financial and regulatory incentives to developers to increase the supply of affordable housing in Santa Fe Springs. Focus assistance on the needs of very low-income and special needs populations within the City.</p>	<p><u>Progress:</u> The CDC assisted in site assembly and rezoning of a 4.7 acre site to facilitate development of Little Lake Village Senior Apartments, providing 144 very low income and 2 moderate income units. The City also assisted in development of Lakeland Manor, a 25 unit apartment complex for very low income, disabled adults. On both of these projects, the CDC either gifted the land to the project developer, or leased back the land for a nominal fee. On Little Lake Village, the City also provided direct financial assistance. By rezoning each site to R-3-PD, the City was able to allow increased development densities and flexible development standards not otherwise provided by the base zone district. <u>Effectiveness:</u> The City and its Community Development Commission were highly effective in supporting the creation of affordable housing, achieving 171 affordable units, well exceeding its RHNA for 64 units affordable to very low, low and moderate income households. <u>Appropriateness:</u> Providing financial and regulatory assistance remains critical to addressing the City's housing needs.</p>
<p>11. Provision of Adequate Sites and Incentives for Housing Development <u>Action:</u> rezone potential development sites as needed to accommodate residential uses - Provide incentives to developers to assist in housing development - Encourage mixed use developments, including a mix of dwelling types, and sizes, as well as a mix of residential and commercial uses - Purchase a second parcel on Fulton Wells Avenue for development of approximately 120 affordable senior housing units</p>	<p><u>Progress:</u> The CDC assembled several industrial parcels on Fulton Wells Avenue and rezoned to R-3-PD to accommodate Little Lake Village Senior Apartments. In 2005, the CDC assembled 54 acres of oilfield parcels and approved a General Plan Amendment and a Change of Zone from Industrial to Single-Family Residential (25 acres) and Multiple-Family Residential (26 acres). The CDC subsequently entered into a DDA with a private developer for development of "The Villages at Heritage Springs," a 554 unit single-family and townhome ownership development; the CDC is evaluating issuance of a housing bond to provide financial support for inclusion of moderate income units within the project. <u>Effectiveness:</u> Santa Fe Springs has been highly effective in assembling property, rezoning for residential use, and providing financial incentives in support of residential development. <u>Appropriateness:</u> Given Santa Fe Springs' pervasive industrial character, the City and its Community Development Commission will continue to play a critical role in providing adequate sites for residential development.</p>
<p>12. Countywide Affordable Home Ownership Development Program <u>Action:</u> Advertise program availability through the City's newsletter, and through direct contact with the local development community.</p>	<p><u>Progress:</u> The County Homeownership Development Program has not been utilized in Santa Fe Springs. This program is highly competitive, and given Santa Fe Springs redevelopment resources, has been unnecessary to support production. <u>Effectiveness:</u> The City has been effective in providing ownership housing through local resources. <u>Appropriateness:</u> While County funding remains available to leverage funds for ownership development, it is unnecessary to identify this as a program in the Housing Element.</p>

Review of Accomplishments under 2000 Housing Element (cont'd)

<p>13. Countywide Affordable Rental Housing Development Program <u>Action:</u> Advertise program availability through the City's newsletter, and through direct contact with the local development community.</p>	<p><u>Progress:</u> This has not been utilized in Santa Fe Springs. <u>Effectiveness:</u> The City has been effective in providing affordable rental housing through local resources. <u>Appropriateness:</u> While County funding remains available to leverage other funds for rental development, it is unnecessary to identify this as a program in the Housing Element.</p>
<p>VI. Goal: Conservation of Affordable Housing</p>	
<p>V. POLICY/PROGRAM</p>	<p>VI. ACCOMPLISHMENTS</p>
<p>14. Section 8 Rental Assistance Program <u>Action:</u> Continue rental assistance to 94 households within the City, with additional assistance provided as funding becomes available.</p>	<p><u>Progress:</u> As of May 2007, 21 Santa Fe Springs households were receiving Section 8 vouchers through the LA County Housing Authority, 3 were receiving Shelter Plus Care vouchers, and 206 households were receiving vouchers through the Santa Fe Springs Housing Authority. <u>Effectiveness:</u> The program is very successful in providing needed rental assistance in Santa Fe Springs. <u>Appropriateness:</u> Section 8 is one of the few means of providing housing for extremely low income households. With approximately 800 residents on the Section 8 waiting list, this program remains highly important.</p>
<p>15. Preservation of Assisted Rental Housing <u>Action:</u> Maintain rental assistance for the 66 households in the Placita Park Apartments. In conjunction with the County Housing Authority, identify other projects that may need rental assistance in the future, and seek agreements with the owners of those properties.</p>	<p><u>Progress:</u> After Placita Park converted to market rate in 1997, the CDC negotiated an agreement with the owners to subsidize 66 existing very low income, primarily elderly tenants. Over time, many of these households have moved, 30 remaining households receiving CDC rent subsidies. In 2000, the City supported State multifamily housing revenue bond financing for the new owners of Pioneer Gardens, entering into an Affordable Housing Agreement to preserve the 141 family units at affordable rents through 2030. <u>Effectiveness:</u> The City was effective in preserving 141 affordable units in Pioneer Gardens, and has utilized local funding to maintain units at affordable levels for existing residents in Placita Park. <u>Appropriateness:</u> While the City has no projects at imminent risk of conversion during the upcoming planning period, should project-based Section 8 funding be diminished, preservation efforts would be necessary.</p>
<p>Goal: Equal Housing Opportunities</p>	
<p>VII. POLICY/PROGRAM</p>	<p>VIII. ACCOMPLISHMENTS</p>
<p>16. Fair Housing Program <u>Action:</u> Promote the fair housing program through advertisements in the City newsletter and brochures placed at various locations throughout the City.</p>	<p><u>Progress:</u> The City plays an advocacy and referral role to ensure Fair Housing practices. <u>Effectiveness:</u> The City has not received any complaints regarding violations of Fair Housing policies <u>Appropriateness:</u> It is very appropriate that the City play an advocacy and referral role in promoting Fair Housing.</p>
<p>17. Social Service Programs for Special Needs Groups <u>Action:</u> Maintain a proactive social service program and augment with additional programs, including a second senior citizen center, as deemed appropriate by the Family and Human Services, and the Senior Citizen Advisory Committees.</p>	<p><u>Progress:</u> With the opening of Little Lake Village Apartments, the City opened the 5,000 square foot Betty Wilson Senior Center at Lake Center Park. This second center has allowed the City to provide expanded levels of social services. <u>Effectiveness:</u> The City's programs are well attended, and range from daily senior meals; a food pantry; housing referrals and emergency housing assistance. <u>Appropriateness:</u> These programs fulfill a need for such in the community.</p>

**Table 5-2
Progress in Meeting 2000 Housing Element Objectives**

Income Level	New Construction*		Rehabilitation**		Conservation***	
	Goal	Progress	Goal	Progress	Goal	Progress
Very Low	26	169 (Little Lake Senior, Lakeland Manor/ AbiltyFirst)	200	300 (Home Repair)	388	427 (Pioneer Gardens, Villa Verde, Silvercrest Resid, Section 8)
Low	18		1,500	1,360 (Rebates)		
Moderate	20	15 (HARP, Little Lake Senior)	20	13 (HARP)		
Above Moderate	30					
Totals	94	184	1,720	1,673	388	427

* New Construction objective reflects the City's RHNA goals, with progress measured from 1/98-12/05

** Rehabilitation objectives include: 1,500 home rebates, 200 home repair loans, 20 HARP units rehabilitated/sold

*** Conservation objectives include: 94 Section 8 vouchers, 228 HUD rental units, 66 CDC assisted rental units

New Construction (Comparison of RHNA with Units Constructed): Santa Fe Springs' regional housing growth needs (RHNA) was for production of 94 new units, distributed among the four income categories as shown in Table 5-2. During the 1998-2005 planning period, the CDC assisted in site assembly and rezoning of a 4.7 acre site to facilitate development of Little Lake Village Senior Apartments, providing 144 very low income and 2 moderate income units. The City also assisted in development of Lakeland Manor, a 25 unit apartment complex for very low income, disabled adults. The City also supported the development of 13 new single-family homes affordable to moderate income purchasers through the HARP program. In summary, Santa Fe Springs more than adequately fulfilled its RHNA goals, and is one of few jurisdictions who exceeded its RHNA for very low income households.

Residential Rehabilitation: The City's 2000 Housing Element established an objective to assist in the improvement of 1,720 very low, low and moderate income units. Through a combination of the Home Improvement Rebate Program, the Home Repair Program, and the HARP Program, the City fulfilled 97 percent of its rehabilitation goal.

Conservation of Existing Housing: The City's Housing Element goal to conserve 388 very low income rental units involved conserving 228 HUD rental units, 94 Section 8 vouchers, and 66 CDC assisted rental units. While two of the HUD rental projects were maintained as affordable without intervention, the 3rd HUD project – the 141 unit Pioneer Gardens – required the active involvement of the City to preserve as long term affordable housing. While number of Section 8 vouchers from the LA County Housing Authority decreased to 24 households, the number of Santa Fe Springs Housing Authority vouchers increased to 206.

B. HOUSING ELEMENT GOALS AND POLICIES

The following five major issue areas are addressed by the goals and policies of the Housing Element: 1) ensure that housing is maintained and preserved; 2) ensure that a broad range of housing types are provided to meet the needs of both existing and future residents; 3) provide increased opportunities for home ownership; 4) ensure housing is sensitive to environmental and social needs; and 5) promote equal housing opportunity. Each issue area and the supporting goals and policies are identified and discussed in the following section.

1. Maintenance and Preservation

A major emphasis of the Santa Fe Springs Housing Element is to preserve the City's existing housing stock, and to ensure that residences are well maintained. The City's residential Home Improvement Programs, combined with code enforcement efforts, have resulted in substantial improvements to the condition of the City's housing stock.

GOAL 1.0: Maintain and enhance the quality of existing housing and residential neighborhoods in Santa Fe Springs.

Policy 1.1: Preserve the character, scale and quality of established residential neighborhoods.

Policy 1.2: Support healthy neighborhoods by addressing public health and safety issues, performing property inspections, and eliminating threats to public health.

Policy 1.3: Promote the rehabilitation of residential structures that are substandard or in disrepair.

Policy 1.4: Educate property owners on the benefits of home repair and remodeling using design and materials consistent with the historic character of the residence.

Policy 1.5: Assist in alleviating unit overcrowding by permitting owners to add bedrooms, baths, and additional living areas in existing homes.

Policy 1.6: Minimize the undesirable displacement impacts occurring as a result of residential demolition.

Policy 1.7: Coordinate with property owners, tenants and non-profit purchasers to facilitate preservation of assisted rental housing.

2. Housing Opportunities

Santa Fe Springs encourages the provision of housing that offers a wide range of types, cost and styles to address the diverse needs of existing and future residents. Redevelopment incentives, including provision of land and direct financial assistance, will continue to play a key role in facilitating the development of affordable housing for community residents.

GOAL 2.0 Promote the continued availability of a range of housing types to meet the needs of existing and future residents.

Policy 2.1: Provide adequate sites to facilitate the development of a range of residential development types in Santa Fe Springs which fulfill regional housing needs, including low density single-family uses, moderate density townhomes, and higher density apartments and condominiums.

Policy 2.2: Provide financial and regulatory incentives to facilitate the development of affordable housing. Specifically target a portion of Community Development Commission assisted housing towards large family renter households.

Policy 2.3: Continue to provide flexibility in the density and mix of land uses through the Planned Development overlay and encourage the development of higher density, affordable housing in this zone.

Policy 2.4: Assist residential developers in identifying and preparing land suitable for new housing development. Maintain an up-to-date inventory of suitable residential sites.

Policy 2.5: Revise the City's zoning ordinance to clarify provisions for the following uses: manufactured housing, community care facilities, transitional and supportive housing, and emergency shelters.

Policy 2.6: Encourage the development of residential units accessible to persons with disabilities or are adaptable for conversion for persons with disabilities.

Policy 2.7: Coordinate with local social service providers and the Gateway Cities COG to address the needs of the homeless and persons at-risk of homelessness. Provide zoning to facilitate the provision of emergency, transitional and supportive housing.

Policy 2.8: Continue to offer neighborhood housing counseling services through the Santa Fe Springs Neighborhood Center for Social Services on matters such as review of leases, fair housing, and landlord-tenant disputes.

3. Home Ownership

The option of home ownership has become a privilege in Southern California which is often not available to low-income households or potential first-time home buyers. While for-sale housing prices are relatively affordable in Santa Fe Springs, overall lower incomes of City residents preclude the option of home ownership for many. The City administers a Housing Acquisition and Rehabilitation Program (HARP) in which the City purchases abandoned or deteriorated homes. The homes are either replaced or rehabilitated and sold to low and moderate income families at subsidized rates. The City will continue its commitment to provide affordable home ownership opportunities through the HARP and other programs.

GOAL 3.0: Provide increased opportunities for home ownership.

Policy 3.1: Combine housing rehabilitation with home ownership assistance as a tool to stabilize neighborhoods.

Policy 3.2: Assist in the development of housing affordable for ownership to moderate and, where feasible, low income residents.

Policy 3.3: Provide information and referral about homebuyer assistance programs available through the county, state and private lenders to existing and potential residents.

Policy 3.4: Promote homebuyer education seminars offered through the Los Angeles County Community Development Commission.

4. Environmental Compatibility

As a highly urbanized environment, varying land uses in Santa Fe Springs are developed in close proximity of one another. Particularly in light of the City's pervasive industrial character, an ongoing concern of the City is to ensure that residential growth is compatible with the existing environmental setting.

GOAL 4.0: Ensure that new housing is sensitive to the existing natural and built environment.

Policy 4.1: Ensure that in-fill development is compatible in character and design with existing residential neighborhoods.

Policy 4.2: Protect residential neighborhoods from excessive noise, through traffic, and incompatible land uses.

Policy 4.3: Accommodate new residential development which is coordinated with the provision of infrastructure and public services, and ensure that facilities and services are provided at a level which contributes to the maintenance of neighborhood quality.

Policy 4.4: Critically analyze the location of any proposed new housing in order to determine the ability of the surrounding area to provide a good living environment with compatible surrounding land uses and meet circulation and service system requirements.

Policy 4.5: Encourage use of sustainable and green building design in new and existing housing.

C. HOUSING PROGRAMS

The goals and policies of the Housing Element address the housing need for residents of Santa Fe Springs. These goals and policies are implemented through a series of housing programs offered through various City departments, as well as through the Los Angeles County Community Development Commission. The housing programs define the specific actions the City will undertake in order to achieve its stated goals for the 2008-2014 planning period. Pursuant to State Housing Element law, the City's housing programs must address the following issue areas:

- Conserving the existing supply of affordable housing
- Assisting in the provision of housing
- Providing adequate sites to achieve a variety and diversity of housing
- Removing governmental constraints as necessary
- Promoting equal housing opportunity

The Plan for addressing these housing issues in Santa Fe Springs is described in this section. Housing programs include both programs currently in operation in the City, as well as several new programs added to address new legislative requirements. The Housing Program Implementation Table 5-3 located at the end of the section summarizes the 2008-2014 goals for each program, as well as program funding source and time frame for implementation. This table also summarizes Santa Fe Springs' quantified objectives for new construction, rehabilitation and preservation during the 2008-2014 planning period.

HOUSING MAINTENANCE AND REHABILITATION PROGRAMS

1. Home Improvement Rebate Program

In order to maintain the quality of the existing housing stock, the City offers a home improvement rebate program. Under this program, homeowners who undertake improvements to their homes are eligible for 20 to 50 percent cash rebates. A sliding scale is used so that the lower the family income, the higher the rebate percentage. A rebate may be claimed on up to \$6,000 worth of eligible home improvements in any 12-month period. Since its inception in 1978, the City has provided close to 6,000 rebates, totaling over \$4 million in assistance and resulting in over \$14 million spent by homeowners on eligible home improvements.

2008-2014 Objective: *Continued funding of approximately 300 rebates per year, equating to 1,800 over the planning period.*

2. Home Repair Program

The City provides free home repair services and up to \$1,500 in materials to very low income homeowners. Building Code compliance and safety repairs have priority over other improvements, and homeowners cited for code violations are informed about the program. Repairs typically consist of roof maintenance, electrical, plumbing, heating, weatherization and water heater replacement, and use of energy efficient replacement items are emphasized. Accessibility improvements such as wheelchair ramps and lifts, and handicap rails are also provided.

2008-2014 Objective: *Continue to provide free home repair services to eligible households on as-needed basis. Based on previous performance, approximately 80 homes can be anticipated to be repaired per year, translating to 460 homes over the planning period.*

3. Property Maintenance Program

The City's Property Maintenance Ordinance establishes minimum standards for exterior property maintenance. The City recently hired a designated Code Enforcement Officer to provide more proactive enforcement. Property owners whose properties are not in compliance with the Ordinance are notified in writing by the Code Enforcement Officer and given a reasonable amount of time to bring the property into compliance. In the event of non-compliance, property owners are provided two additional written notifications. Code violators are also provided with information regarding the City's rehabilitation programs to assist in completing repairs to the property.

2008-2014 Objective: *Provide for continued monitoring and sensitive enforcement of the Property Maintenance Ordinance. Provide information to code violators regarding rehabilitation programs offered by the City.*

4. Residential Rental Inspection Program

The City initiated this program in 1990 to ensure a high level of maintenance among rental units in the City. Under this program, the City inspects the rental property on an annual basis as well as prior to re-occupancy when a change in tenancy occurs.

2008-2014 Objective: *Continue the annual inspection of rental units and assure that all units remain in compliance with the Uniform Building Code and other state and local codes relating to zoning, health, safety, and property maintenance.*

HOME OWNERSHIP ASSISTANCE PROGRAMS

5. Housing Acquisition and Rehabilitation Lottery Program (HARP)

The HARP program is designed to both upgrade the housing stock and increase homeownership among the City's low and moderate income households. Under this program, the City purchases vacant land or existing substandard homes, and either builds a new house or completely rehabilitates the existing dwelling. The City then sells the home to a qualified low or moderate income family that has lived in the City for at least the past three years. HARP homebuyers are selected through a random lottery drawing that takes place in City Hall every two years.

2008-2014 Objective: *Continued purchase, rehabilitation/new construction, and sale of two homes per year, or approximately 12 units over the planning period.*

6. MORTGAGE CREDIT CERTIFICATE (MCC)

THE MCC PROGRAM PROVIDES AN ANNUAL FEDERAL INCOME TAX CREDIT OF UP TO 15 PERCENT OF THE MORTGAGE INTEREST PAID FOR FIRST-TIME HOMEBUYERS. HELPS FIRST-TIME HOMEBUYERS QUALIFY FOR A LOAN BY ALLOWING THE LENDER TO REDUCE THE HOUSING EXPENSE RATIO BY THE AMOUNT OF THE TAX SAVINGS. ELIGIBILITY INCLUDES MAXIMUM HOUSEHOLD INCOMES OF APPROXIMATELY 200% AMI, AND SALES PRICE LIMITS OF APPROXIMATELY \$570,000 FOR NEW HOMES OR \$530,000 FOR EXISTING HOMES.

2008-2014 Objective: *Advertise the availability of the MCC Program in conjunction with the HARP program, at the public counter and on the City's website, along with a listing of participating MCC lenders.*

7. County Homeownership Program (HOP)

The Los Angeles County Community Development Commission (CDC) administers the HOP Program, offering up to \$50,000 in deferred payment, 0 percent loans for downpayment and closing cost assistance for low income (80%

MFI) households. Santa Fe Springs is a participating jurisdiction in the HOP program, and has for-sale housing stock which falls within the sales price maximums. This program can be used in conjunction with the Mortgage Credit Certificate (MCC), or the Southern California Home Financing Authority (SCHFA) Program. Participants are required to undergo an 8 hour first-time homebuyer seminar by a HUD approved agency before closing escrow.

2008-2014 Objective: *Advertise the availability of the HOP Program at the public counter, in the City's newsletter, and on the City's website, along with the schedule of the County's bilingual first-time homebuyer seminars.*

8. SOUTHERN CALIFORNIA HOME FINANCING AUTHORITY (SCHFA)

THE SINGLE-FAMILY MORTGAGE REVENUE BOND PROGRAM OFFERED BY SCHFA PROVIDES 30 YEAR, BELOW-MARKET FIXED RATE MORTGAGE LOANS TO QUALIFIED FIRST-TIME HOMEBUYERS. INCOME LIMITS EXCEED MODERATE INCOME (120% AMI) THRESHOLDS, QUALIFYING A GREATER NUMBER OF PEOPLE FOR THE PROGRAM. MAXIMUM SALES PRICE LIMITS ARE APPROXIMATELY \$560,000.

2008-2014 Objective: *Advertise the availability of the SCHFA single-family bond program at the public counter and on the City's website, along with a listing of participating lenders.*

HOUSING DEVELOPMENT PROGRAMS/PROVISION OF SITES

9. Affordable Housing Development Assistance

The City and its Community Development Commission (CDC) play an active role in the provision of quality, affordable housing through land assembly and write-downs; direct financial assistance using redevelopment housing fund resources; and regulatory incentives through flexibility in development standards. The CDC owns two of the three housing sites identified in the Housing Element for rezoning to residential use, and is pursuing acquisition of the third site. Through use of the Planned Development (PD) Overlay which eliminates any upper density limit, provides flexible development standards, and provides for residential use in traditionally non-residential areas, the City has in place an effective regulatory mechanism to facilitate affordable housing development.

2008-2014 Objective: *Continue to provide financial and regulatory incentives to developers to increase the supply of affordable housing in Santa Fe Springs, with a particular emphasis on the needs of large family renter households. Assist in the development of approximately 200 new affordable units (Little Lake Village #2; Salvation Army Transitional Housing; Lakeland/Laurel; AbilityFirst #2; CHP site). Pursue issuance of an Affordable Housing Bond for The Villages at Heritage Springs.*

10. Residential Rezoning Program

As a means of providing adequate sites to address the City's shortfall of sites for 139 lower income and 30 moderate income units, Santa Fe Springs will redesignate the three sites identified in Table 4-2 as R-3-PD. Rezoned sites will allow for residential uses "by right" without a requirement for discretionary review of the PD overlay; will have the capacity for at least 16 units and require minimum densities of 20 units per acre; and will be available for development within 2008-2014 where water and sewer can be provided.

2008-2014 Objective: *Redesignate sites to accommodate at least 139 lower income and 30 moderate income units. Complete rezoning in 2009.*

11. Sustainability and Green Building: Green buildings are structures that are designed, renovated, re-used or operated in a manner that enhances resource efficiency and sustainability. These structures reduce water consumption, improve energy efficiency, generate less waste, and lessen a building's overall environmental impact. To further green building goals, Santa Fe Springs will adopt the following strategies: 1) Provide expedited plan check services for private development building a LEED green building standard; and 2) Require residential and mixed-use development receiving Redevelopment Agency assistance to incorporate sustainable design features, such as:

- Energy and water reduction strategies
- Building design that maximizes sunlight for heat and light, and maximizes air flow for natural cooling
- Solid waste reduction technologies
- Storm water mitigation

As a means of encouraging energy conservation among its residents, the City will advertise utility rebate, weatherization and energy audit programs available through private utilities and the State.

2008-2014 Objective: *Adopt a local green building program by 2009 which provides incentives for private and Agency-assisted residential and mixed-use development. Advertise energy conservation programs at City Hall, on the City's website, and in conjunction with the City's residential rebate program.*

CONSERVATION OF AFFORDABLE HOUSING

12. Section 8 Rental Assistance Program

The Section 8 program extends rental subsidies to very low income households, providing a voucher to pay the difference between the fair market rent (FMR) as established by HUD and what a tenant can afford to pay (i.e. 30% of household income). The voucher allows a tenant to choose housing that costs above the payment standard, providing the tenant pays the extra cost. The Housing

Authority of the County of Los Angeles (HaCOLA) coordinates Section 8 rental assistance on behalf of the City. In mid 2007, 21 Santa Fe Springs households were receiving Section 8 rental assistance, 3 were receiving Shelter Plus Care vouchers, and 206 households were receiving vouchers through the Santa Fe Springs Housing Authority. HUD requires that 75 percent of new admissions be limited to extremely low income households (30% MFI). Given the significant gap between market rents and what these lower income households can afford to pay for housing, Section 8 plays a critical role in allowing such households to remain in the community, and is a key program to address the needs of extremely low and very low income households.

2008-2014 Objective: *Seek to maintain rental assistance to 230 extremely and very low income households. Encourage landlords to register units with HaCOLA and the Santa Fe Springs Housing Authority.*

13. Preservation of Assisted Rental Housing

Santa Fe Springs contains three projects at risk of conversion to market rate during the 2008-2018 planning period – Pioneer Gardens, Silvercrest Residences, and Villa Verde. However, each of these projects is considered a low conversion risk due either to non-profit ownership, or recent debt refinancing. Nonetheless, each of the project's Section 8 Housing Assistance Plan (HAP) contracts are subject to annual renewals from HUD, and therefore are technically considered at-risk.

2008-2014 Objective: *The following are strategies the City will undertake to work towards preservation of its 190 units of at-risk rental housing:*

- **Monitor At-Risk Units:** *Maintain an ongoing dialogue with Pioneer Gardens, Silvercrest Residences, and Villa Verde, and contact the property management company on an annual basis to confirm the status of Section 8 contract renewals.*
- **Rental Assistance:** *Should Section 8 contracts not be renewed by HUD, pursue alternative funding sources for rent subsidies to maintain affordability.*
- **Tenant Education:** *Based on California law, property owners are required to give a nine month notice of their intent to opt out of low income use restrictions. Immediately upon any notification of non-renewal of Section 8 contracts, the City will work with tenants and as necessary contract with specialists like the California Housing Partnership and other non-profits, to provide education regarding tenant rights, preservation opportunities and conversion procedures.*

REMOVAL OF GOVERNMENTAL CONSTRAINTS

14. Zoning Ordinance Revisions: As part of the Governmental Constraints analysis for the Housing Element update, several revisions to the Santa Fe Springs Zoning Code were identified as appropriate to better facilitate affordable housing and the provision of a variety of housing types. These zoning revisions include:

- Adopt an administrative adjustment process for affordable housing applicants requesting an increase in height above 25 feet, or a reduction in parking below 2 spaces per unit
- Identification of manufactured housing as a permitted use in all residential zones.
- Listing of small community care facilities (6 or fewer) as a residential use under zoning, and identification of large community care facilities as a conditionally permitted use within all residential zones.
- Modify the current zoning definition of “family” to ensure compliance with state and federal fair housing laws.
- Add transitional and supportive housing within the Code’s definition section, and list as permitted uses within residential zone districts.
- Definition of single room occupancy hotels (SROs) and identification of SROs as a conditionally permitted use in the C-2 and M-2 zones.
- Identification of emergency shelters as a by right, permitted use in the ML zone.

Emergency shelters will be subject to the same development and management standards as other permitted uses in ML zone without a requirement for a CUP or other discretionary action. The City will however develop written, objective standards to regulate the following, as permitted under SB 2:

- The maximum number of beds or persons permitted to be served nightly by the facility;
- Off-street parking based on demonstrated need;
- The size and location of exterior and interior onsite waiting and client intake areas;
- The provision of onsite management;
- The proximity of other emergency shelters, provided that emergency shelters are not required to be more than 300 feet apart;
- The length of stay;
- Lighting;
- Security during hours that the emergency shelter is in operation.

2008-2014 Objective: *Amend the zoning ordinance in 2009 to adopt an administrative adjustment process for affordable housing, modify the definitions of family, and to make explicit provisions for manufactured housing, community care facilities, SROs, transitional and supportive housing and emergency shelters. Develop objective standards to regulate emergency shelters as provided for under SB 2.*

15. Second Dwelling Unit Program

A second unit is a self-contained living unit with cooking, eating, sleeping, and full sanitation facilities, either attached to or detached from the primary residential unit on a single lot. Second units offer several benefits. First, they typically rent for less than apartments of comparable size, and can offer affordable rental options for seniors and single persons. Second, the primary homeowner receives supplementary income by renting out their second unit, which can help many modest income and elderly homeowners remain in or afford their homes.

Pursuant to current State law, Santa Fe Springs has amended its second unit provisions to utilize a ministerial process for second unit applications, subject to review and approval by the Director of Planning and Development. The City permits attached and detached second dwelling units on minimum 5,000 square foot residential parcels within the R-1 and R-3 zones. Second units that are rented are required to be designated as "affordable" and be rented at affordable rents to very low and low income households. An affordability covenant is required, and the property owner is required to submit annual income and rent certification to the City.

2008-2014 Objective: *Through implementation of the City's second unit ordinance, provide additional sites for the provision of rental housing.*

EQUAL HOUSING OPPORTUNITIES

16. Fair Housing Programs

A variety of housing-related services are offered through the City of Santa Fe Springs Neighborhood Center for Social Services. Legal counseling on housing matters is provided, including review of leases, fair housing matters, and landlord-tenant disputes. The population served generally tends to be low-income renters. Where necessary, fair housing cases are referred to the Long Beach Fair Housing Foundation.

2008-2014 Objective: *Promote the fair housing program through advertisements in the City newsletter (mailed to every household in Santa Fe Springs), as well as through program brochures placed at various locations throughout the City.*

17. Social Service Programs for Special Needs Groups

In addition to fair housing services, the Neighborhood Center and new Betty Wilson Center offer numerous social service programs for seniors, families, and other special needs groups. These programs include the following:

- **Housing Referral:** The Neighborhood Center Program Coordinator maintains contact with the managers of the assisted housing developments in Santa Fe Springs and assists households in housing placement. If necessary, applicants are referred to the County Housing Authority for placement on the Section 8 waiting list for rental assistance.
- **Emergency Rental Assistance:** The City provides emergency rental or financial assistance to families experiencing extreme hardship.
- **Emergency Shelter Referral:** Referrals are made to the Salvation Army and other local shelters for emergency overnight accommodations. In emergency situations, the City may provide a voucher for overnight shelter in a local motel.
- **Daily Nutrition Program:** The Southeast Area Social Services Funding Authority provides seniors with daily hot lunches at the Neighborhood Center. Home delivered meals are also available for qualifying seniors age 60 and over.
- **Adult Day Care:** Trained volunteers visit homebound seniors, as well as provide transportation to and from the senior center where a variety of activities are available.
- **Food pantry and food vouchers** for low-income households.
- **Children Services Program:** Morning and afternoon day care is subsidized based on a sliding income scale. Preschool is also provided at a subsidized rate.
- **Employment Services:** Information and referral, as well as job training.
- **Community Psychologist:** A licensed psychologist is available to City residents for crises intervention involving family or domestic counseling, as well as teen counseling and diversion programs for high risk youth.

2008-2014 Objective: *Maintain a proactive social service program and augment with additional programs as deemed appropriate by the Social Services and Senior Citizen Advisory Committees.*

18. Reasonable Accommodation

Pursuant to Senate Bill 520, jurisdictions are required to analyze constraints to the development, maintenance, and improvement of housing for persons with disabilities and take measures to remove constraints. As part of this Housing Element, Santa Fe Springs has conducted a review of zoning, building codes,

and permit processing procedures and has not identified any institutional barriers to the provision of accessible housing. Nonetheless, the City has not developed written procedures for requesting a reasonable accommodation, and will do so to further encourage and facilitate the provision of housing for persons with disabilities including, but not limited to, procedures for the approval of group homes, accessibility improvements and ADA retrofit projects. The process for adopting a reasonable accommodation procedure will involve an evaluation of the Zoning Code and other applicable codes for compliance with fair housing laws. The adopted reasonable accommodation procedure may include measures that provide flexibility in development standards and land use controls, reduced processing times, expedited plan checks and public education/outreach efforts.

2008-2014 Objective: *Adopt and implement a reasonable accommodation procedure; inform and educate the public on the availability of the reasonable accommodation procedure through the dissemination of information on the City's website and at the Planning Department's public counter.*

**Table 5-3
Housing Program Summary**

Housing Program	Program Goal	2008-2014 Objective	Funding Source	RESPONSIBLE Agency	Time Frame
1. Home Improvement Rebate Program	Provide rebates to lower income homeowners for rehabilitation expenses.	Approximately 300 rebates per year, equating to 1,800 over the planning period.	RDA Set-Aside	Santa Fe Springs Planning Department	2008-2014
2. Home Repair Program	Provide free home repair services to very low and low income homeowners,	Approximately 80 home repairs per year, for 460 over the planning period.	RDA Set-Aside	Santa Fe Springs Planning Department	2008-2014
3. Property Maintenance Program	Assure that properties remain in compliance with the City's Property Maintenance Ordinance.	Continue to bring properties into compliance; provide information on available rehabilitation assistance.	RDA Set-Aside	Santa Fe Springs Planning Department	2008-2014
4. Residential Rental Inspection Program	Maintain the quality of rental housing.	Continue the annual inspection of rental units; bring substandard units into compliance.	Property Owner Fees	Santa Fe Springs Department of Fire Rescue	2008-2014
5. Housing Acquisition and Rehabilitation Lottery Program (HARP)	Provide quality affordable ownership housing through the purchase, rehabilitation/replace ment, and resale of previously substandard homes.	Approximately 2 homes per year, for 12 over the planning period.	RDA Set-Aside	Santa Fe Springs Planning Department; CDC	2008-2014
6. Mortgage Credit Certificate	Assist moderate income households in purchasing housing in the community.	Advertise the availability of the MCC program, along with a listing of participating lenders.	Department Budget	Santa Fe Springs Planning Department; Los Angeles County CDC	Update advertising materials by 2009
7. County Homeownership Program (HOP)	Assist moderate income households in purchasing housing in the community.	Advertise the availability of the HOP program and LACDC bi-lingual homebuyer seminars.	Department Budget	Santa Fe Springs Planning Department; Los Angeles County CDC	Update advertising materials by 2009

Housing Program Summary (cont'd)

Housing Program	Program Goal	2008-2014 Objective	Funding Source	RESPONSIBLE Agency	Time Frame
8. Southern California Home Financing Authority (SCHFA)	Assist moderate income households in purchasing housing in the community.	Advertise the availability of the SCHFA program, along with a listing of participating lenders.	Department Budget	Santa Fe Springs Planning Department; Los Angeles County CDC	Update advertising materials by 2009
9. Affordable Housing Development Assistance	Provide financial and regulatory assistance in support of affordable housing, with particular emphasis on large families.	Assist in development of approx. 200 affordable units. Pursue issuance of affordable housing bond for Villages at Heritage Springs.	RDA Set-Aside	Santa Fe Springs Planning Department; CDC	2008-2014
10. Residential Rezoning Program	Rezone non-residential sites R-3-PD to address the City's shortfall of low and moderate income units.	Redesignate sites to accommodate at least 139 lower income and 30 moderate income units.	Department Budget	Santa Fe Springs Planning Department	Adopt rezoning by 2009
11. Sustainability and Green Building	Promote energy conservation and sustainable design in new and existing development.	Adopt local green building program which provides incentives for building green. Advertise available energy conservation programs to residents.	Department Budget	Santa Fe Springs Planning Department	Adopt green building program by 2009
12. Section 8 Rental Assistance	Provide rental assistance to extremely low and very low income households.	Continue current levels of Section 8; encourage landlords to register units.	HUD Section 8	Santa Fe Springs Planning Department; HaCOLA	2008-2014
13. Preservation of Assisted Rental Housing	Preserve 190 units of existing affordable rental housing at risk of conversion to market rate.	Monitor at-risk properties; as necessary, pursue alternative funding for rent subsidies and provide tenant education.	Department Budget; RDA Set-Aside	Santa Fe Springs Planning Department	Contact at-risk properties on an annual basis

Housing Program Summary (cont'd)

Housing Program	Program Goal	2008-2014 Objective	Funding Source	RESPONSIBLE Agency	Time Frame
14. Zoning Ordinance Revisions	Provide appropriate zoning to facilitate the provision of a variety of housing types.	Amend the Zoning Code to make explicit provisions for manufactured housing, community care facilities, SROs, transitional housing and emergency shelters. Adopt administrative adjustment process for affordable housing and modify the definition of family.	Department Budget	Santa Fe Springs Planning Department	Amend Code by 2009
15. Second Dwelling Unit Program	Provide additional sites for rental housing within existing neighborhoods.	Implement City's ordinance to accommodate second units.	Department Budget	Santa Fe Springs Planning Department	2008-2014
16. Fair Housing Programs	Promote fair housing practices by providing legal services and tenant/landlord dispute resolution.	Promote the fair housing program through advertisement in the City newsletter, and through program brochures placed at public locations.	City Facility; Volunteer lawyers	Santa Fe Springs Neighborhood Center for Social Services; Long Beach Fair Housing Council	2008-2014
17. Social Service Programs for Special Needs Groups	Offer a variety of support programs to assist special needs populations.	Maintain a proactive social service program; augment services as directed by the Social Services and Senior Citizens Advisory Committees.	City General Fund; FEMA; County Nutrition Program; Non-profit fund raising	Santa Fe Springs Neighborhood Center for Social Services	2008-2014
18. Reasonable Accommodation	Facilitate the development and improvement of housing for persons with disabilities.	Adopt and implement reasonable accommodation procedures; disseminate information on the City's website and at the Planning Department public counter.	Department Budgets	Santa Fe Springs Planning Department	2008-2014

**Table 5-4
Summary of 2008-2014 Quantified Objectives**

Income Level	New Construction	Rehabilitation	Conservation
Extremely Low	58	230	210
Very Low	57	230	210
Low	73	1,800	
Moderate	77	12	
Above Moderate	196		
Totals	461	2,272	420

- * Reflects RHNA
- ** Reflects 1,800 home improvement rebates, home repair to 460 households, and 12 HARP homes.
- *** Reflects preservation of 190 units in Pioneer Gardens, Silvercrest Residences, and Villa Verde; and preservation of 230 Section 8 vouchers. An estimated half of these units are extremely low income and half are very low income.

APPENDIX A

PUBLIC PARTICIPATION

