

**AGENDA / CITY OF LAKEWOOD
PLANNING AND ENVIRONMENT COMMISSION**

April 3, 2025 / 7:00 P.M.

City Council Chambers – Lakewood Centre – 5000 Clark Avenue

Public comments and questions pertaining to any item on the agenda will be accepted via email sent to ckojaku@lakewoodcity.org up to 4:00 p.m. on the day of the meeting. We ask that you please indicate the specific item on which you wish to be heard or whether your comments will be submitted under oral communications.

CALL TO ORDER

PLEDGE OF ALLEGIANCE

ROLL CALL: Chairperson Stuckey
Vice-Chairperson Cole
Commissioner Baca
Commissioner Garcia-Salas
Commissioner Rowland

APPROVAL OF MINUTES

Regular Meeting of March 6, 2025

ANNOUNCEMENTS AND PRESENTATIONS

PUBLIC HEARINGS

- 1. Conditional Use Permit No. 1026** **5809 Lakewood Boulevard**
Request approval for a Drive-Thru Restaurant.
[DUTCH BROTHERS \(Brianna Uy for Barghausen\)](#)

Recommendation: Open the public hearing and continue the item to the May 1, 2025 meeting.

Environmental Determination: The City may determine a project to be exempt from CEQA pursuant to Section 15061(b). This project is Categorically Exempt from the California Environmental Quality Act, based on Section 15301.(a) of the Guidelines. Class 1 consists of the operation, repair, maintenance, permitting, leasing, licensing, or minor alteration of existing public or private structures.

- 2. CDBG Five-Year Consolidated Plan for Fiscal Year 2025-2029, CITYWIDE
One Year Action Plan for Fiscal Year 2025-2026, and Analysis
of Impediments to Fair Housing Choice**

Recommendation: Open the public hearing for citizen input for the proposed Fiscal Year 2025-2029 Consolidated Plan, Fiscal Year 2025-2026 Action Plan, and the Analysis of Impediments to Fair Housing Choice; and following the public hearing, move to direct staff to take into consideration all comments received by

PLANNING AND ENVIRONMENT COMMISSION AGENDA

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the public and recommend approval of the proposed Consolidated Plan, Action Plan, and Analysis of Impediments to Fair Housing Choice by the City Council on April 22, 2025.

REPORTS

1. Local Hazard Mitigation Plan Workshop

CITYWIDE

Recommendation: This agenda item does not require action by the PEC, rather the purpose of the LHMP workshop is to provide an opportunity for the PEC to provide feedback on the draft LHMP.

PUBLIC COMMENTS

STAFF COMMUNICATIONS

ADJOURNMENT

NEXT MEETING: May 1, 2025

Any qualified individual with a disability that would exclude that individual from participating in the above meeting should contact the Community Development Department Administrative Secretary at (562) 866-9771, extension 2303 at least 48 hours prior to the meeting to ensure that reasonable arrangements can be made to provide accessibility to the meeting or other reasonable auxiliary aids may be provided.

DIVIDER SHEET

REPORTS**1. Conditional Use Permit No. 1024, Guacamole Grill Expansion – 6-month Review located at 12612 Del Amo Boulevard.**

On May 2, 2024, the PEC adopted a Conditional Use Permit 1024 (CUP 1024) for GUACAMOLE GRILL which is a restaurant. Condition C of Section 4 of Resolution 10-2024 requires a six-month review from the initial date of the opening of the business. Assistant Planner, Frankie Griffiths, (Assistant Planner Griffiths) presented his staff report of a six-month review of Conditional Use Permit 1024. The report outlined some current deficiencies with the current operations, specifically two unpermitted temporary signs. Staff has notified the business owner to obtain a temporary sign permit or remove the signage. Assistant Planner Griffiths concluded his report, recommended the Commission to receive and file the staff report and to direct staff to ensure full compliance with Resolution 10-2024, and asked if there are any questions of staff. Assistant Director J. Patrick McGuckian commented that neither of the two temporary signs are allowed in Lakewood, namely, an air-blown floppy man or a vertical feather flag sign.

Chairperson Stuckey asked if there are any questions of staff.

There were none.

Chairperson Stuckey moved and Commissioner Baca seconded approval of staff recommendation to receive and file the staff report and directed staff to work with the applicant to ensure full compliance with Resolution No. 10-2024.

Chairperson Stuckey said there is a motion and a second and called for a roll call vote.

AYES:	COMMISSIONERS: Rowland, Garcia-Salas, Baca, Stuckey
NOES:	COMMISSIONERS: n/a
ABSENT:	COMMISSIONERS: Cole
ABSTAIN:	COMMISSIONERS: n/a

2. Conditional Use Permit No. 1013, Savers – 9-month Review located at 5227 Lakewood Boulevard.

Recent legislation has been brought to our attention relating to how cities may regulate thrift stores. Assembly Bill 2632 (AB2632) was signed into law in September, 2024, and it requires cities to treat thrift stores in the same manner as other retail establishments. This legislation effectively prevents cities from requiring conditional use permits for new thrift stores, including the second-hand stores in Lakewood. Savers located at 5227 Lakewood Boulevard obtained their conditional use permit (CUP 1013) in May, 2023, prior to the adoption of AB2632. Staff will evaluate this legislation in light of the second-hand stores in the City, and we will report our findings

to the Commission at a future date. Senior Planner, Paul Kuykendall, (Senior Planner Kuykendall) concluded his report.

Chairperson Stuckey asked if there are any questions of staff.

Commissioner Rowland asked if the pallets are still an issue?

Senior Planner Kuykendall responded that there is on-going issue regarding the outdoor storage of racks and merchandise and the drop-off circulation and traffic cones. Code Enforcement sent out a Notice of Violation today which triggered a response from Savers about the existence of AB2632. There are other avenues to bring these types of uses into compliance, as the Lakewood Municipal Code does prohibit outdoor storage in commercial areas.

Chairperson Stuckey stated that the Commission will receive and file the nine-month review.

3. 2025 Model Water Efficiency Ordinance (MWELo) Workshop

Senior Planner Kuykendall presented his staff report on the 2025 Model Water Efficiency Ordinance (MWELo) Workshop to provide the PEC with a foundation for understanding the Model Water Efficiency Ordinance and an update to that Ordinance. Staff recommended the PEC to direct staff to prepare a draft ordinance to be presented at a future public hearing for recommendation to the City Council and to prepare a draft resolution for consideration by the City Council to propose an appropriate increase in landscape plan check fees to reflect current costs of such reviews and inspections. These fees were last updated in 1992. Senior Planner Kuykendall asked if there are any questions of staff.

Chairperson Stuckey asked if there are any questions of staff.

There were no questions.

Commissioner Rowland moved and Commissioner Stuckey seconded approval of staff recommendation for direction from the Commission and to initiate the preparation of an ordinance.

Chairperson Stuckey said there is a motion and a second and called for a roll call vote.

AYES:	COMMISSIONERS: Rowland, Garcia-Salas, Baca, Stuckey
NOES:	COMMISSIONERS: n/a
ABSENT:	COMMISSIONERS: Cole
ABSTAIN:	COMMISSIONERS: n/a

PUBLIC COMMENTS

There were none.

STAFF COMMUNICATIONS

There were none.

ADJOURNMENT: The meeting was adjourned at 7:15 p.m.

Next meeting will be April 3, 2025.

Secretary

DIVIDER SHEET



**CITY OF LAKEWOOD
PLANNING AND ENVIRONMENT COMMISSION**

Meeting Date: April 3, 2025

From: Paul Kuykendall, AICP, Senior Planner 
Aldo Cervantes, Director of Community Development 

Subject: Conditional Use Permit No. 1026

Location: 5809 Lakewood Boulevard

Proposed Use: Drive-Thru Restaurant

Applicant: Brianna Uy, Barghausen, representing Dutch Bros

SUMMARY

The applicant, Brianna Uy, Barghausen, representing Dutch Bros, requests that this item be continued to the next regular meeting of the Planning and Environment Commission as there are outstanding items that the applicant is working to address. Staff recommends that the Planning and Environment Commission continue this matter to its May 1, 2025 meeting.

DIVIDER SHEET



**CITY OF LAKEWOOD
PLANNING AND ENVIRONMENT COMMISSION**

Meeting Date: April 3, 2025

From: Carolyn Lehouillier, Housing Specialist *CL*
Aldo Cervantes, Director of Community Development *AC*

To: The Planning and Environment Commission

Subject: Fiscal Year 2025-2029 Five-Year Consolidated Plan, Fiscal Year 2025-2026
One-Year Action Plan and Analysis of Impediments to Fair Housing Choice

Location: Citywide

INTRODUCTION

The United States Department of Housing and Urban Development (HUD) requires all Community Development Block Grant (CDBG) entitlement communities to submit a Five-Year Consolidated Plan (Con Plan), One-Year Action Plan, and to conduct an Analysis of Impediments to Fair Housing Choice (AI).

The Con Plan is a five-year strategic plan and process to implement a unified vision for housing, alleviate homelessness, and conduct community development and economic development activities. It defines the strategy for carrying out these programs and provides the basis for assessing program performance.

The one-year Action Plan lists the activities the jurisdiction is proposing to fund and how it will address both the priority needs and local objectives within the upcoming fiscal year. The Action Plan also includes anticipated program income and funds that are expected to be received during the program year that are allocated to meet housing and community development objectives.

The AI is required for all entitlement cities to affirmatively further fair housing as a part of the obligations assumed when HUD program funds are accepted.

STATEMENT OF FACTS

A Con Plan is required by HUD in order for state and local governments to receive federal funds under the CDBG program. The Con Plan consists of a five-year assessment of the housing and community development needs of the City and a one-year Action Plan to address those needs utilizing federal, state, and local resources. The Action Plan is submitted annually to reflect

changes in priorities, programs or resources that may be available to effectively carry out the Con Plan.

The Con Plan describes the City's housing and community development needs and market conditions and is comprised of four main components:

1. **Housing Needs Assessment** – This section covers the existing and projected housing needs of Lakewood residents based on updated Census data.
2. **Housing Market Analysis** – This section includes the significant characteristics of the local housing market and identifies areas of low-income and minority concentrations.
3. **Strategic Plan** - This section includes a description of the City's priority needs for affordable housing, homelessness, non-housing community development, with specific objectives and proposed actions for addressing those needs.
4. **Action Plan** – This section describes available public and private resources for addressing priority needs.

In preparation of the Five-Year Con Plan, HUD requires that a minimum of one public meeting be held during the development of the draft Con Plan. A public community meeting was held on Monday, January 27, 2025 at 5:00 P.M. in the Executive Board Room.

It is anticipated that Lakewood will receive \$442,613 from for its CDBG Program and \$18,000 in Program Income during Fiscal Year 2025-2026. These funds are allocated for use in carrying out activities that meet the mandates of the Housing and Community Development Act (HCD Act). The mandates are:

- The development of viable communities;
- The provision of decent housing;
- A suitable living environment; and
- The expansion of economic opportunities, principally for persons of low and moderate income.

The HCD Act requires that not less than 70% of CDBG funds be used for activities that benefit low- and moderate-income persons; support activities to eliminate slum and blight; or are designed to meet community development needs that have a particular urgency.

Based on the objectives of the HCD Act, the City's one-year goals are:

- A. Conduct a program of community conservation in conjunction with rehabilitation to eliminate deterioration and potential blight;
- B. Conduct a program to increase public awareness for Federal Laws relating to fair housing and equal opportunity;
- C. Maintain those programs that provide for the services and therapy needs of the low- and moderate-income persons, seniors, youth, and disabled residents;
- D. Provide improvements to public facilities and streets in neighborhoods that contain a predominance of low- and moderate-income persons; and

- E. Expand economic opportunities.

Proposed Projects

The proposed projects within Lakewood's Action Plan for FY 2025-2026 are listed in the table below, with the proposed respective portion of the budgeted \$460,613 CDBG entitlement:

<u>PROJECTS</u>	<u>AMOUNT</u>	<u>PERCENTAGE</u>
Code Enforcement	\$30,000	6.5
Fair Housing	\$38,000	8.3
Weingart Senior Center Improvements	\$158,543	34.4
Community Family Guidance	\$7,000	1.5
Meals on Wheels	\$7,000	1.5
Pathways Volunteer Hospice	\$7,000	1.5
Human Services Association	\$7,000	1.5
Rehabilitation Delivery Costs	\$118,070	25.7
Planning and Administration	\$88,000	19.1
TOTAL	\$460,613	100%

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Staff is also requesting public input on the AI. The AI is a comprehensive review of fair housing choice within the community and evaluates existing laws, regulations, administrative policies and procedures. In addition, it identifies practices affecting the location, availability and accessibility of housing, as well as an assessment of conditions, both public and private, affecting fair housing choice.

The current AI was certified and adopted in May, 2020. The proposed update shows that the City of Lakewood must continue to provide fair housing services to Lakewood residents and landlords which include distributing information, conducting workshops, and expanding community partnerships. The update also shows that the City must continue to provide and expand home ownership opportunities and home rehabilitation opportunities and continue to seek other funding sources to expand housing opportunities to enable low and moderate income families to purchase homes in Lakewood.

In preparation of the AI, a consultation workshop was held on January 27, 2025 at 5:00 P.M. in the Executive Board Room to obtain input from the community.

SUMMARY

The Con Plan submittal is a requirement of HUD to receive CDBG funds. The current draft Con Plan outlines a five-year Strategic Plan for the period of July 1, 2025 through June 30, 2029. The Con Plan addresses the housing and community development needs for low- and moderate-income residents and a one-year Action Plan that prioritizes those needs for the period of July 1, 2025 through June 30, 2026. The AI is required by HUD and shows that the City of Lakewood

affirmatively furthers fair housing and is committed to providing fair housing services and homeownership opportunities to all persons wishing to reside in Lakewood. A public comment period will commence after the hearing before the Planning and Environment Commission, and will conclude prior to the review by City Council.

PUBLIC NOTICE

HUD has previously approved the City's required Citizen Participation Plan. Pursuant to the Participation Plan, a notice of the public hearing and commencement of a 30-day comment period to obtain citizen input on the proposed Fiscal Year 2025-2029 Consolidated Plan, Fiscal Year 2025-2026 Action Plan, and the Analysis of Impediments to Fair Housing Choice was published in the Press Telegram, posted at Lakewood City Hall in the City Clerk's office, and posted in two Lakewood public parks, Bloomfield Park and Mayfair Park on March 17, 2025.

The notice advertised that the Fiscal Year 2025-2029 Consolidated Plan, Fiscal Year 2025-2026 Action Plan, and the Analysis of Impediments to Fair Housing Choice would be considered by the Planning and Environment Commission during their April 3, 2025 meeting and at the City Council meeting on April 22, 2025. Copies of the Consolidated Plan, Action Plan and Analysis to Impediments has been made available for public review on Monday, March 17, 2025 through Tuesday, April 22, 2025 in the City Clerk's office and Community Development Department at Lakewood City Hall and at the Angelo M. Iacoboni Library. All comments received will be reviewed and considered at the public hearing by the City Council on April 22, 2025.

RECOMMENDATION

Staff recommends that the Planning and Environment Commission conduct a public hearing for citizen input for the proposed Fiscal Year 2025-2029 Consolidated Plan, Fiscal Year 2025-2026 Action Plan, and the Analysis of Impediments to Fair Housing Choice; and following the public hearing, move to direct staff to take into consideration all comments received by the public and recommend approval of the proposed Consolidated Plan, Action Plan and Analysis of Impediments to Fair Housing Choice by the City Council on April 22, 2025.

ATTACHMENTS

- 1) Published Public Hearing Notices
- 2) CDBG Fiscal Year 2025-2029 Consolidated Plan
- 3) CDBG Fiscal Year 2025-2026 Action Plan
- 4) Analysis of Impediments to Fair Housing Choice



DRAFT

City of Lakewood
Analysis of Impediments to
Fair Housing Choice

April 22, 2025

City of Lakewood
5050 Clark Avenue
Lakewood, California 90712

City of Lakewood 2025-2029 Analysis of Impediments to Fair Housing Choice

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Executive Summary

Background

The Analysis of Impediments (AI) to Fair Housing Choice provides an overview of laws, regulations, conditions or other possible obstacles that may affect an individual or a household's access to housing in Lakewood. The AI presents a demographic profile of the community. It assesses the extent of housing needs among specific income groups, and evaluates the availability of a range of housing choices for residents. This report also contains an analysis of the conditions in the private market and the public sector that may limit the range of housing choices or impede a person's access to housing.

Incorporated in 1954, Lakewood experienced most of its population growth during the 1950s and 1960s. By 1970, Lakewood had approximately 83,000 residents. In 1990, the population had declined to approximately 73,500. In 2000, the population increased to 79,345 residents, and in 2020, Lakewood's population was estimated to be 79,676. Lakewood's population in 2023 is estimated to be 78,135.

The decrease in population during the 1970s was not accompanied by a decrease in housing units (single-family homes, apartments, condominiums, and mobile homes). The number of housing units has been slowly and consistently increasing over several decades due to new construction. The reduction in population was due instead to decreases in household size. Many of the young couples who moved to Lakewood in the 1940s, 50s and 60s to raise their families became one- or two-person households again as their children moved out of the home. This demographic transition is reflected in the changes in the City's average household size, which declined from 3.77 in 1960 to 3.03 in 2000, and subsequently rose to 3.10 in 2010 and has slightly risen to 3.11 in 2023. The subsequent population increase over the past two decades until 2010 has come from an increase in the number of persons per household as younger families again move into the City. The increase in the residential population is also due in part to the conversion of single-family properties in the M-F-R zone being redeveloped into multi-family residences and the state law requiring jurisdictions to allow the construction of Accessory Dwelling Units (ADU).

Along with this new growth, the ethnic and racial composition of the community has changed. Over the past decade, the percentage of White residents decreased while the proportion of Hispanic, Asian, and African American residents increased.

The City has been approaching build-out for several years. As a result, housing growth has been minimal compared to other jurisdictions with surplus land. The housing stock has increased by fewer than 4,000 units since 1970, with an increase of 278 units since 2000. Ownership housing in the City is affordable only to above moderate income households, while moderate income households can afford most rental units throughout the City.

Lending Issues

Though the City has become increasingly diverse since 1990, significant differences are present in the loan approval rates among the different racial and ethnic groups. Conventional home purchase loan approval rates for African American and Hispanic applicants are significantly lower than rates for White and Asian applicants. Similar patterns are also found in the approval rates of government assisted home purchase loans and all home improvement loans.

Loan approval rates in Census tracts with high minority concentration were similar to approval rates in tracts with low minority concentration. Therefore, minority concentration does not appear to be a factor in the loan approval rates of the Census tracts. Loan approval correlates most closely with Census tract income.

Fair Housing Issues

Lakewood contracts with Fair Housing Consultants Inc. to provide fair housing services to City residents. Fair Housing Consultants, Inc. received five housing discrimination complaints during FY 2023-2024, pertaining to racial discrimination or based on familial status. Fair Housing Consultants referred all five cases to California Department of Fair Employment and Housing (DFEH) for further investigation after consulting with the clients.

Landlord/Tenant Disputes

During FY 2023-2024, Fair Housing Consultants Inc. responded to 192 complaints regarding various tenant/landlord disputes. The most common complaint was repairs and substandard problems, followed closely by rent increases. Other complaints pertained to security deposits, and evictions. Section 5 contains discussion and tables on this topic.

Recommendations and Actions

This AI proposes several recommendations and actions for the City of Lakewood, lending institutions, and service agencies to address these fair housing concerns. The actions are identified below:

A. Expanding Affordable Housing Opportunities

The availability of affordable housing is not a Fair Housing issue. Fair Housing concerns arise only when affordability interacts with any issues regulated under Fair Housing Law. Furthermore, Hispanic and African American households are disproportionately impacted by lower and moderate incomes and, therefore, have fewer housing options than other racial/ethnic groups. The following actions will continue to assist the City in expanding affordable housing opportunities for City residents.

1. Homeownership Assistance

Action 1.1: The City will continue to provide and expand home ownership opportunities for low and moderate-income households. Specifically, the City has partnered with an affordable housing developer to construct 37 for-sale townhomes to low-income families.

Time Frame: 4 years

Additionally the City will explore the use of different funding programs to assist households with income between 30 and 80 percent of County Median Family Income (MFI), as such funding sources become available. This group has the most difficulty in obtaining conventional home purchase financing. The City will continue to refer interested residents to California Housing Finance Agency (CalHFA).

Time Frame: Ongoing

2. Rehabilitation Assistance

Action 2.1: The City will continue to provide and expand assistance for low-income households in meeting housing rehabilitation needs. Specifically, the City will explore the use of different funding programs to assist households with income between 30 and 80 percent of County MFI. This group has the most difficulty in obtaining conventional home improvement financing. Rehabilitation assistance is also accomplished using the City's Home Improvement Loan, Accessible Modification and Fix-Up, Paint-Up Grant programs.

Time Frame: Ongoing

3. Section 8 Rental Assistance

Action 3.1: In July 2011, the City voluntarily transferred its budget authority and baseline units from the Lakewood Housing Authority (LHA) to the Housing Authority of the County of Los Angeles (HACoLA) for administration of the program.

Time Frame: Completed

Action 3.2: Currently, the City continues to provide contact information for, and refers the elderly, large families and low-income families to, HACoLA for participation in the Section 8 program.

Time Frame: Ongoing

4. Affordable Housing Resources

Action 4.1: The City will identify and pursue other funding sources for the development of affordable housing.

Time Frame: At least once a year, assess the feasibility of applying to different funding programs.

B. Public Policies and Programs Affecting Housing Development

The City has identified several public policies and programs that have the potential to restrict equal access to housing. However, many City programs, including programs contained in the General Plan Housing Element, contain actions that actively promote equal access to housing. As a City committed to ensuring Fair Housing Choices for all residents, Lakewood has identified the following actions:

5. Incentives for Affordable Housing Development

Action 5.1: The City will continue to provide financial and development incentives to owners or developers of multi-family housing to set aside units that are affordable to low and moderate income residents as such opportunities become available.

Time Frame: Ongoing

Action 5.2: The City has adopted an Accessory Dwelling Unit Ordinance complying with California State Law to allow the construction and occupancy of up to two additional units intended for affordable housing on Single-Family Residential zone property.

Time Frame: Ongoing

6. Housing Element

Action 6.1: The City will continue to implement the policies and program identified in the certified Housing Element.

Time Frame: Lakewood's Housing Element was adopted on September 16, 2022 and implementation will be ongoing until the 2030 update.

C. Access to Financing

The analysis of lending data revealed that there are some differences that exist in the approval rates of loans by the race of the applicant. The City will take the following actions to improve access to financing for residents.

7. Outreach to Lenders

Action 7.1: The City will contact local lenders with homebuyer assistance programs to explore ways to expand participation by potential homebuyers.

Time Frame: Ongoing

Action 7.2: The City will work with local lenders and government institutions, such as California Housing Finance Agency, to provide information about government-backed financing for low and moderate income residents. The City will encourage local lenders to provide information in both English and Spanish.

Time Frame: Ongoing

8. Education and Resources

Action 8.1: The City will encourage workshops to be held in Lakewood by local lending institutions and Fair Housing Consultants regarding the home loan process and the resources available to low and moderate income homebuyers. The City will refer homebuyers and realtors to designated lenders. The City will encourage local lenders and Fair Housing Consultants to hold workshops in both English and Spanish.

Time Frame: Ongoing

Action 8.2: The City will provide brochures or information on homeownership, rental assistance, and rehabilitation assistance programs in English and Spanish.

Time Frame: Ongoing

9. Unfair Lending Practices

Action 9.1: The City will work with Fair Housing Consultants, Inc. to monitor complaints regarding unfair lending and assess lending patterns using the Home Mortgage Disclosure Act (HMDA) and other data sources.

Time Frame: Ongoing

Action 9.2: The City and Fair Housing Consultants, Inc. will participate with HUD and other agencies in investigating predatory lending in the home purchase, home improvement, and mortgage refinancing markets.

Time Frame: Ongoing

Action 9.3: Periodically, the City will use *Lakewood Living*, the City newsletter, or other media to alert residents of predatory lending practices, or other unfair lending practices that surface in the City.

Time Frame: Ongoing

Public Outreach

10. Fair Housing Services

Action 10.1: The City will continue to distribute information regarding the services provided by Fair Housing Consultants, Inc. The City will provide a description of the services on the City website.

Time Frame: Ongoing

Action 10.2: Fair Housing Consultants, Inc. will continue conducting fair housing workshops for residents, real estate professionals, apartment owners, and property managers. Specific efforts should be made to expand community participation in these workshops, including a greater awareness among property owners and managers.

Time Frame: Ongoing

Action 10.3: Fair Housing Consultants, Inc. will continue to work with the local boards of realtors to distribute fair housing information to member agencies in Lakewood.

Time Frame: Ongoing

Chapter 1

Introduction

Over the past three decades, Lakewood experienced significant changes in its demographic profile, evolving from a primarily White community to one with more than one half of its population comprised of minority persons. Along with the demographic shifts have been changes in the housing market. In recent years, the housing market has experienced a downturn, resulting in lower housing values; however, home prices are still higher than the recessionary period of the early 1990s. Generally, limited housing stock and the uncertain housing market, particularly in the rental housing market, may raise fair housing concerns.

Federal Fair Housing laws prohibit discrimination in the sale, rental, lease, or negotiation of real property based on race, color, religion, sex, national origin, familial status, and disability. California Fair Housing laws are built upon the federal laws and add marital status, ancestry, and “any arbitrary discrimination” as the protected categories under the laws.

To affirmatively promote equal housing opportunity, a community must strive to remove impediments in the private and public sectors that may work to impede fair housing choice. Impediments to fair housing choice are:

- *Any actions, omissions, or decisions taken because of race, color, ancestry, national origin, religion, sex, disability, marital status, familial status, or any other arbitrary factor which restrict housing choices or the availability of housing choices; or*
- *Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, ancestry, national origin, religion, sex, disability, marital status, familial status, or any other arbitrary factor.*

1.1 Purpose of Report

This Analysis of Impediments (AI) to Fair Housing Choice provides an overview of laws, regulations, conditions or other possible obstacles that may affect an individual or a household’s access to housing in Lakewood. The AI involves:

- A review of Lakewood's laws, regulations, and administrative policies, procedures, and practices;
- An assessment of how those laws affect the location, availability, and accessibility of housing; and

- An assessment of conditions, both public and private, affecting fair housing choice.

The scope of analysis and the format used for this AI adhere to recommendations contained in the *Fair Housing Planning Guide* developed by the U.S. Department of Housing and Urban Development (HUD).

1.2 Organization of Report

This AI is divided into seven chapters:

1. ***Introduction*** defines “fair housing” and explains the purpose of the report.
2. ***Community Profile*** presents the demographic, housing, and income characteristics in Lakewood. It also presents major employers and identifies transportation access to job centers. Lastly, the relationships among these variables are discussed.
3. ***Mortgage Lending Practices*** analyzes private lending activities that may impede fair housing in Lakewood.
4. ***Public Policies*** evaluate City policies to determine if they impede Fair Housing Choice in Lakewood.
5. ***Assessment of Fair Housing Practices*** evaluates the fair housing services available to residents and identifies fair housing complaints and violations in the City.
6. ***Findings, Recommendations, and Actions*** provides conclusions and recommendations about fair housing in Lakewood.
7. ***Signature Page*** which includes the signature of the Chief Elected Official and a statement certifying that the AI represents Lakewood’s official conclusions regarding impediments to Fair Housing Choice and the actions necessary to address identified impediments.

1.3 Preparers of Report and Data Sources

This report was prepared by City of Lakewood Community Development Department staff and is funded by Community Development Block Grant (CDBG) administration funds.

The following data sources were used to complete this Analysis of Impediments to Fair Housing Choice. Sources of specific information are identified in the text, tables, and figures.

- 1990, 2000, 2010 and 2020 U.S. Census
- Local Profiles Report 2019, Profile of the City of Lakewood, Southern California Association of Governments (SCAG)
- 2012-2016 and 2018-2022 American Community Survey 5-Year Estimates
- 2020 and 2023 American Community Survey 1-Year Estimates
- City of Lakewood Comprehensive General Plan, including the 2021-2029 Housing Element
- City of Lakewood Municipal Code
- Housing Authority of Los Angeles County, Section 8 data
- Home Mortgage Disclosure Act (HMDA) data regarding lending patterns
- Lending Patterns 2023
- Apartments.com
- Metropolitan Transportation Authority (MTA), Orange County Transportation Authority (OCTA) and Long Beach Transit (LBT) routes and schedules
- Interviews with Fair Housing service providers and other agencies
- Lakewood 2025-2029 Consolidated Plan
- 2012-2016 and 2017-2021 Comprehensive Housing Affordability Strategy (CHAS) Databook

1.4 Public Participation

The preparation of this AI involved public outreach, participation, and incorporation of comments relative to meeting the fair housing needs of Lakewood. On January 27, 2025, a consultation workshop on the AI was conducted in the Executive Board Room located at The Centre at Sycamore Plaza in Lakewood. Public notice of the meeting was published in the *Press Telegram*, was posted in three public locations, and was published on the City's website (www.lakewoodcity.org). The meeting was attended by City staff and Fair Housing Consultants, Inc.

On April 3, 2025, the City held a community forum in conjunction with the Planning and Environment Commission to solicit input from service providers and residents. Public notice of the meeting was published in the *Press Telegram*, was posted in three public locations, and was published on the City's website (www.lakewoodcity.org). The meeting was attended by members of the City of Lakewood Planning and Environment Commission, City staff, and Fair Housing Consultants, Inc.

The Draft AI was made available for public review from January 27, 2025 through April 22, 2025. A public hearing was held before the City Council on April 22, 2025. Public notice of the meeting was published in the *Press Telegram*, was posted in three public locations, and was published on the City's website. The meeting was attended by members of the City of Lakewood City Council, City staff, and Fair Housing Consultants, Inc. The Draft AI was published on the City's website for public review and comment.

Chapter 2

Community Profile

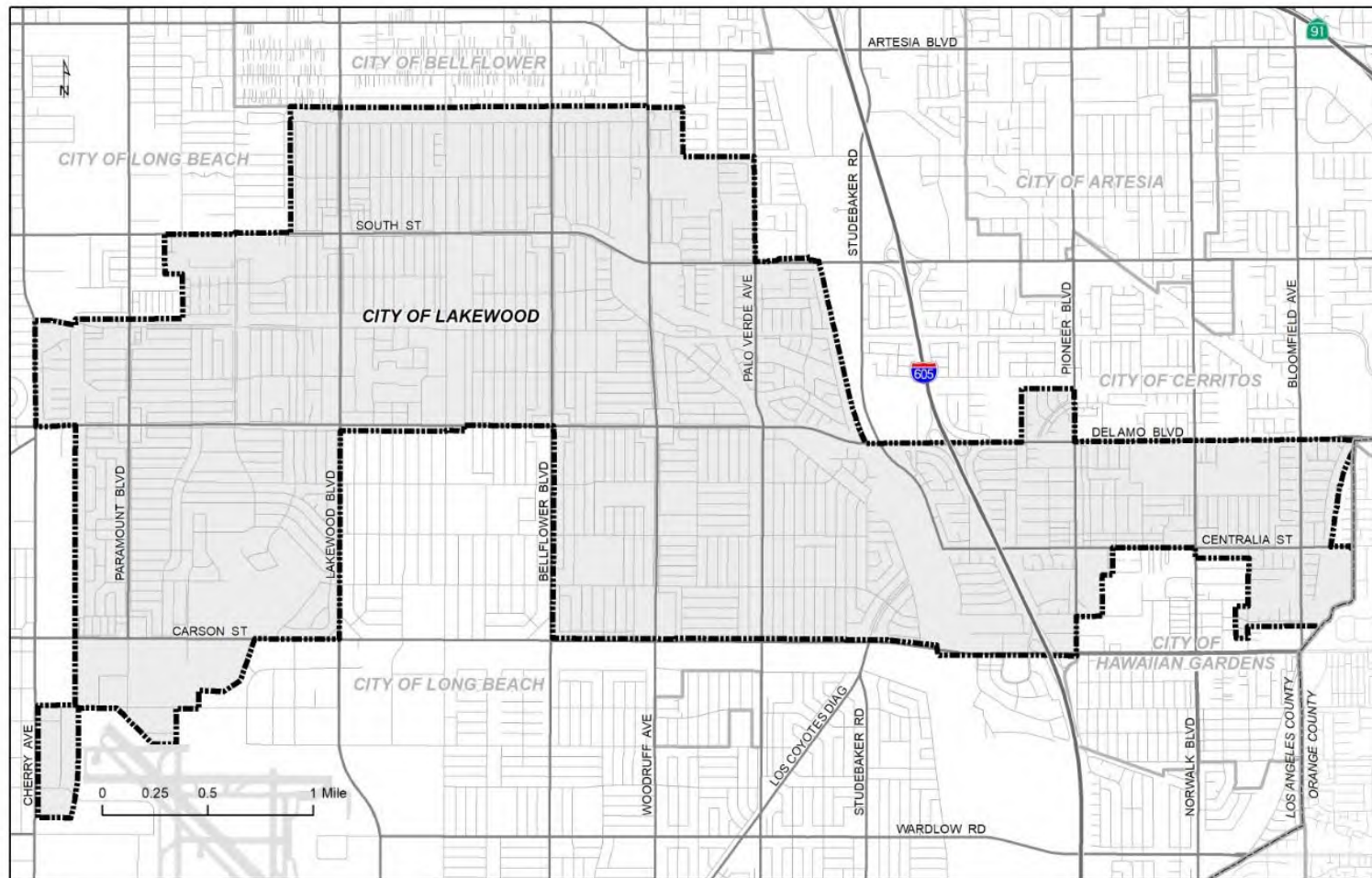
This chapter analyzes the demographic profile, income distribution, housing stock characteristics, and access to public transportation in Lakewood. The location of community facilities, such as group homes, in relation to low and moderate income areas is also analyzed. By assessing this information, the development of housing patterns within the City in relation to race, ethnicity, income, and other characteristics can be determined. This chapter discusses the various characteristics that may affect the ability of households with similar income levels in the same housing market to have a like range of housing choice.

2.1 Demographic Profile

Examination of demographic characteristics provides insight into the extent of equal access to housing in a community. Factors such as population growth and changes in age characteristics and racial/ethnic composition help determine a community's housing needs and assist in identifying potential impediments to Fair Housing Choice.

Population Growth

Lakewood is an older, developed community located in southeast Los Angeles County (See Figure 2.1). Between 1960 and 2020, the population of Lakewood increased from 67,126 to 82,496 persons, representing an increase of 20.5 percent. Over this 60-year period, the population of the City had risen to 82,972 in 1970 and declined to 73,557 in 1990, and rebounded to an estimated 78,135 in 2022 (See Table 2-1).



LEGEND

- MAJOR STREET
- FREEWAY
- ▬ CITY BOUNDARY
- ▬ ADJACENT CITY BOUNDARY

SOURCES: 2010/2020 US
CENSUS TIGER; COUNTY OF
LOS ANGELES; CITY OF
LAKEWOOD

Figure 2.1
Lakewood and Adjacent Cities

Table 2-1: Population Trends

Year	Population	Percent Change
1960	67,126	-
1970	82,973	23.6%
1980	74,654	-10.0%
1990	73,557	-1.5%
2000	79,345	7.9%
2010	80,048	0.9%
2020	79,676	-0.3%
2023	78,135	-2.0%

Source: U.S. Census 1960-2010 and American Community Survey 1-Year Estimates 2020 and 2023

Table 2-2: Population Trends and Household Size

Year	Population	Housing Units	Household Size
1960	67,126	18,301	3.66
1970	82,973	24,208	3.42
1980	74,654	26,250	2.84
1990	73,557	26,795	2.75
2000	79,345	27,310	2.90
2010	80,048	27,470	2.91
2020	79,676	27,697	2.97
2023	78,135	27,767	2.81

Source: U.S. Census 1960-2010 and American Community Survey 1-Year Estimates 2020 and 2023

Household Size

Household size is the average number of persons occupying a dwelling unit. As a result of the changing demographics and the shift in the ethnic composition of the City and the County as a whole, household size has been increasing.

The decrease in population between 1970 and 1990 was attributed to a decrease in household size. Lakewood has been a relatively stable community where residents have essentially “aged in place”; families that moved to Lakewood in the 1950s and 1960s remained in the City. As the children in these families became adults and left home, the population of the City decreased. This is evidenced by the decrease in household size from 3.66 persons per household in 1960 to 2.75 persons per household in 1990. Since 1990, the household size increased from 2.75 in 1990 to 2.97 in 2020, which is still below the 1960 level. The increase in household size starting in 1990 is attributed to new families with children moving into the community, but some of those children became adults and left home.

Age Characteristics

The age characteristics of the population are important indicators of the type of housing needed in the community. For example, a younger population may indicate a high proportion of families with young children and, therefore, the need for larger homes. In contrast, a large elderly population may indicate a need for an increased number of senior housing units.

Table 2-3 shows the age characteristics for Lakewood residents. The table shows that the age characteristics changed only slightly between 1990 and 2023 but has had an increasing trend. Persons age 10 to 19, 20 to 44, and 45-64 account for a larger share of the total population. In the meantime, the proportion of persons age 20-44 and persons 9 and under decreased while the overall population slightly increased in 2010 then slightly decreased in 2023. This may be due to young child-less couples and individuals moving into Lakewood, an increase in households lacking a family relationship, or a combination of these factors.

Table 2-3: Age Distribution 1990-2023

Age Groups	1990	2000	2010	2020	2023
65 and over	8,879	9,414	9,086	11,052	9,887
45 to 64	14,379	17,003	21,776	21,702	21,657
20 to 44	30,250	29,007	27,297	28,031	27,050
10 to 19	9,317	11,766	12,045	9,472	10,259
9 and under	10,732	12,155	9,844	9,419	9,282
Total Persons:	73,557	79,345	80,048	79,676	78,135

Source: U.S. Census 1990, 2000, 2010 and American Community Survey 1-Year Estimates 2020 and 2023

Race and Ethnic Characteristics

The race and ethnic composition of a population influence fair housing issues to the extent that certain racial and ethnic groups may experience discrimination. These influences are due to factors such as race, ethnicity, language spoken, or other cultural factors.

Table 2-5, presents the racial and ethnic characteristics of Lakewood residents. As shown, the City has undergone significant changes in racial and ethnic composition since 1990. The proportion of White residents decreased from 72 percent in 1990, to less than 34 percent in 2023. During these same reporting periods, the proportion of Hispanic residents increased from 15 percent to 43 percent. In addition, the proportion of Asian residents increased from 9 percent to 16 percent, while the proportion of African American residents increased from 4 percent to 8 percent in 2020 then decreased to under 6 percent in 2023.

The increase in “Other” households is due in large part to the inclusion of persons of two or more races. The 2000 Census marked the first time that residents could declare more than one race, and these persons were placed in the “Other” category for the purposes of this analysis.

Table 2-4: Race and Ethnicity

Race and Ethnicity	1990	2000	2010	2020	2023	2020-2023 % Change
White, Non-Hispanic	72.3%	45.1%	55.9%	47.6%	33.7%	-39.2%
African American	3.5%	7.3%	8.8%	8.4%	5.6%	-33.3%
American Indian	0.5%	0.6%	0.7%	0.6%	0.8%	33.3%
Asian	9.0%	13.4%	16.4%	19.0%	15.9%	-17.7%
Pacific Islander*	--	0.6%	0.9%	0.8%	0.2%	-16.3%
Other**	0.1%	10.1%	17.3%	23.6%	43.8%	85.6%
Hispanic/Latino (any race)	14.6%	22.8%	30.1%	34.1%	43.2%	26.6%
Total:	100%	100%	100%	100%	100%	--

Source: 1990, 2010, 2018 Census and American Community Survey 2023 1-year estimates

*Included in Asian race category in 1990

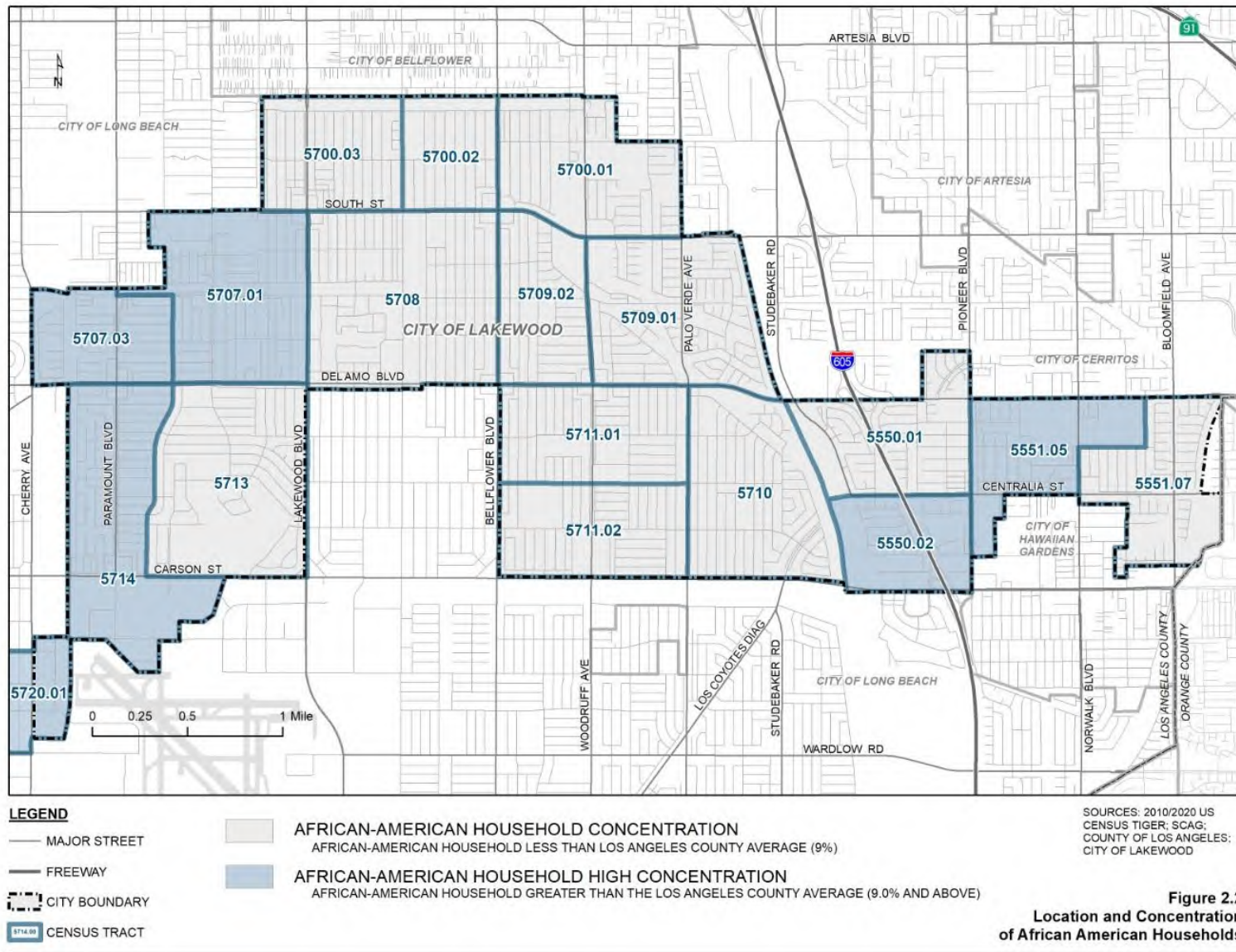
**Starting in 2000, included persons identifying as two or more races.

Racial and Ethnic Concentrations

Figures 2.2, 2.3, and 2.4 below illustrate the concentration of African American, Hispanic, and Asian households by U.S. Census Tracts and Blocks in the City. A concentration is defined as a greater proportion of total households than the County average, while a high concentration is defined as a proportion of more than twice the County average. The County averages for the racial or ethnic groups are as follows:

- Asian: 16%
- African American: 9%
- Hispanic or Latino (of any race) 48.6%
- Native Hawaiian: 0.4%

As the figures illustrate, most African American households are located in the eastern portion of the City near Cerritos and Hawaiian Gardens, as well as in the western portion of the City near Lakewood Center mall and the City of Long Beach. No high concentrations of African American households exist in the City. Hispanic households have high concentrations in several blocks located in the eastern portion of Lakewood near Cerritos and Hawaiian Gardens and various smaller areas of high concentration throughout the rest of the City. Several blocks have a high concentration of Asian households. These block groups are located in the eastern portion of the City, bordering Cerritos and Hawaiian Gardens, as well as two areas in the western portion of the City near Long Beach. Concentrations of Asian households are also located in the northern portion of the City bordering Bellflower.



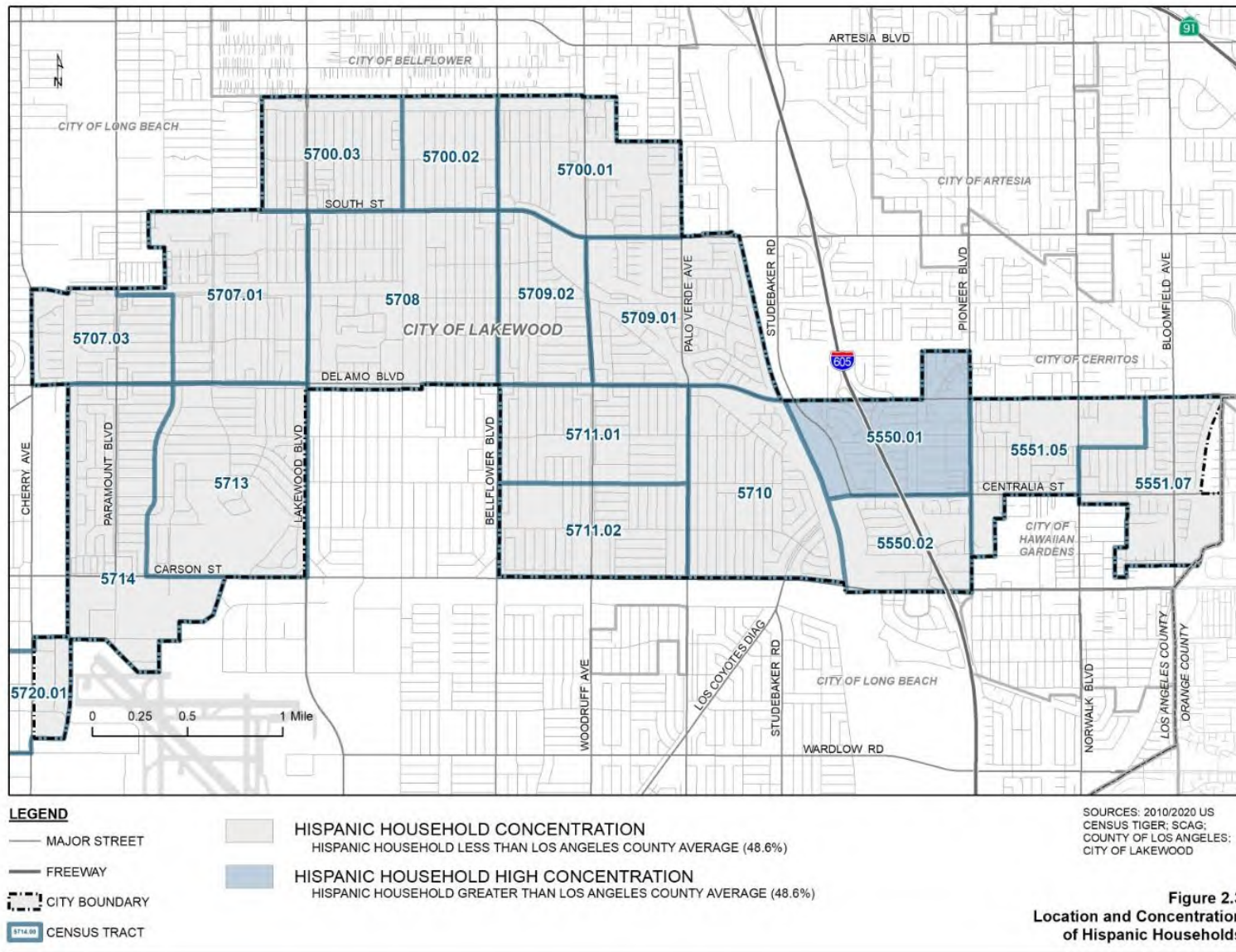
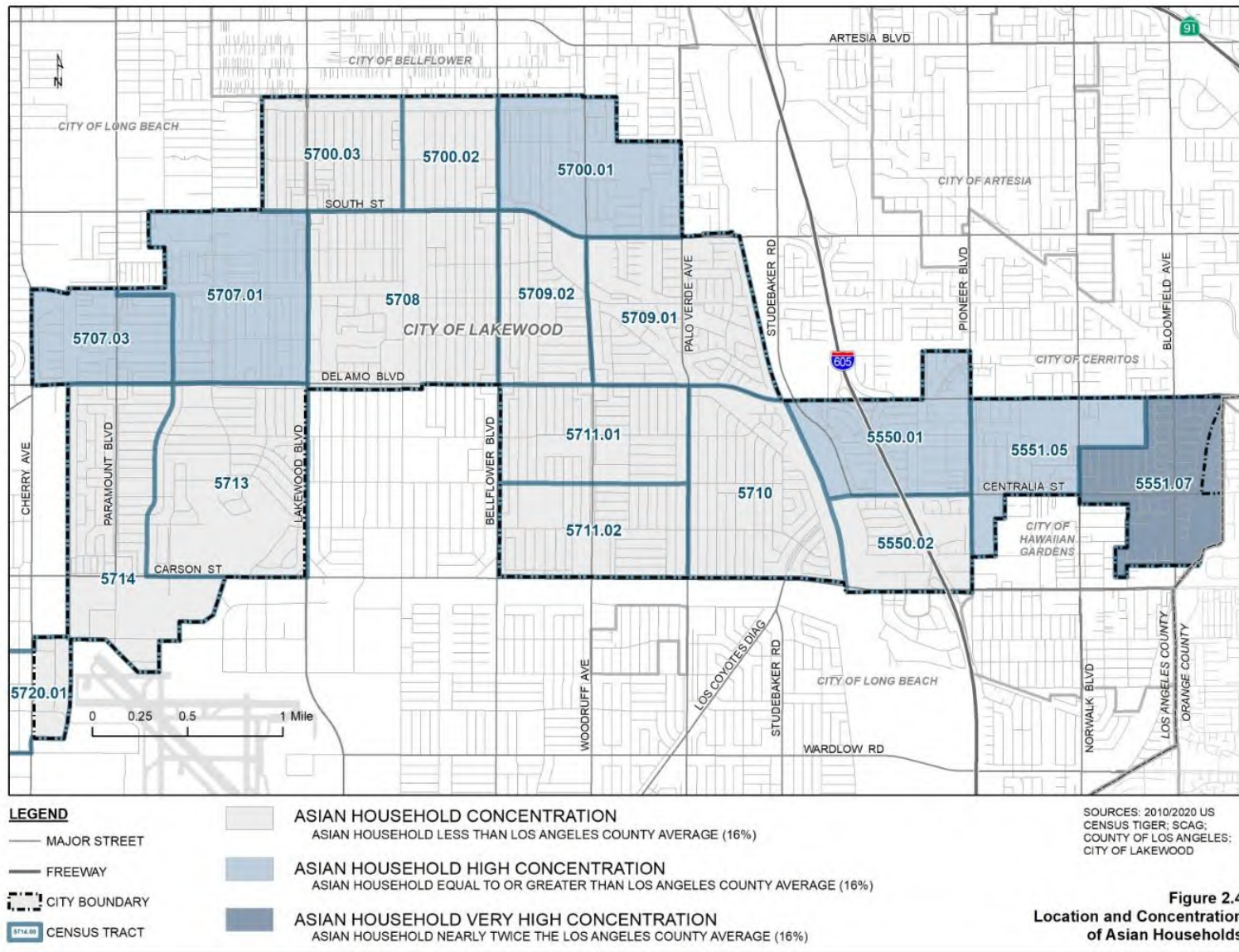


Figure 2.3
Location and Concentration
of Hispanic Households



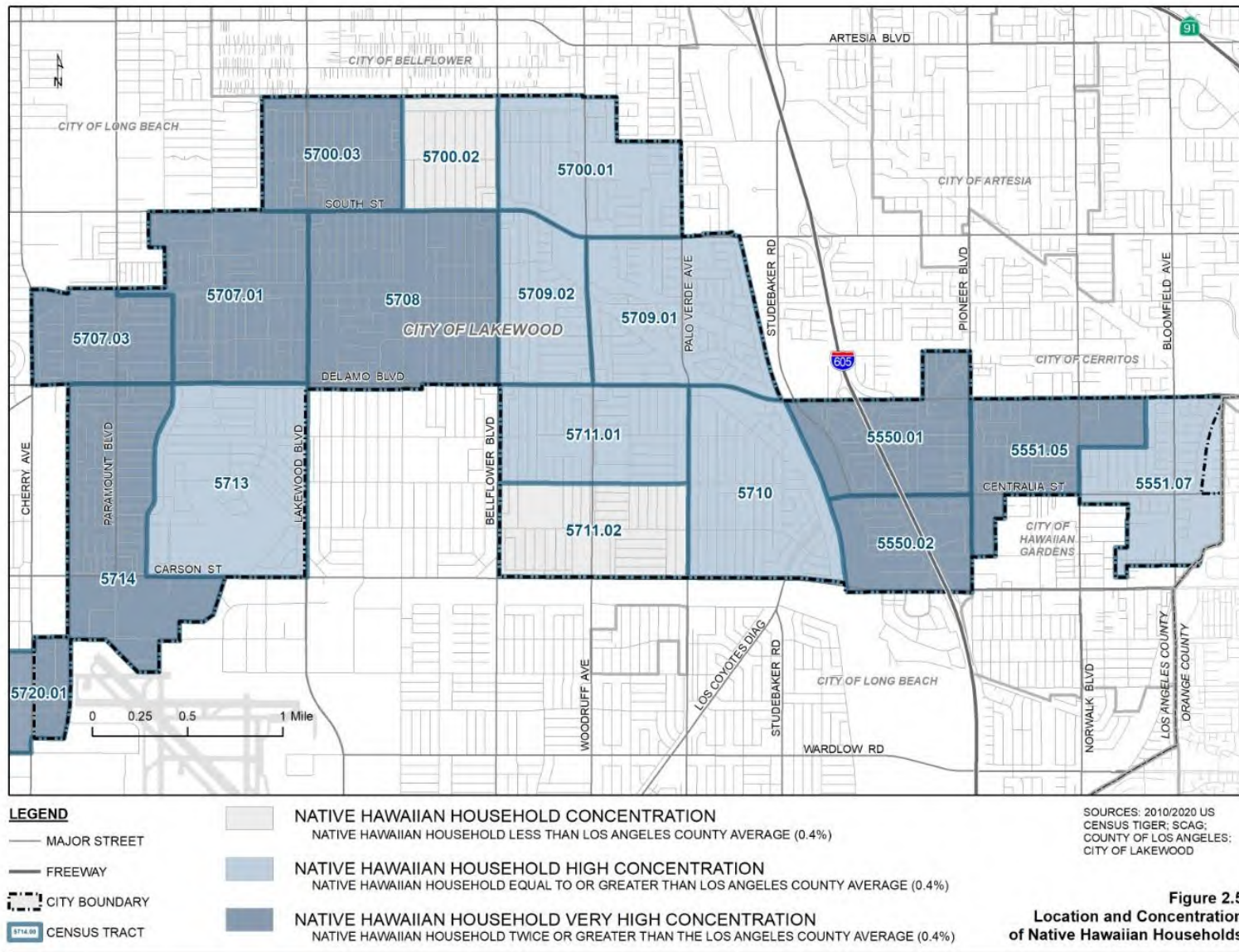


Figure 2.5
Location and Concentration
of Native Hawaiian Households

2.2 Household Characteristics

Household type and size, income level, the presence of persons with special needs, along with other household characteristics may affect a household's access to housing. This section details the various household characteristics that may affect equal access to housing.

Household Composition and Size

According to Table 2-4 below, in 2000 there were 26,853 households in the City of Lakewood. In 2010, there were 26,543 households and in 2020 the number of households increased slightly to 27,319. In 2023 the City of Lakewood saw the lowest number of households in over 20 years with 25,033.

Table 2-5: Household Type Distribution

Household Type	2000		2010		2020		2023	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
Families	20,550	76.5%	20,382	76.8%	20,966	81.0%	19,574	78.2%
Single Parents	4,950	18.4%	4,719	17.8%	4,693	18.0%	5,325	21.3%
Other	1,353	5.0%	1,442	5.4%	1,660	1.0%	134	0.5%
Total	26,853	100%	26,543	100%	27,319	100%	25,033	100%

Source: 2000 and 2010 U.S. Census; 2018-2022 American Community Survey 5-Year Estimates and 2023 American Community Survey 1-Year Estimates

Specific characteristics may affect individual household access to housing in the community. The following discussion highlights the characteristics that may affect access to housing in Lakewood.

Large Households

Large households are defined as households with five or more members. These households are usually families with two or more children, and/or with extended family members. Large households are a special needs group because the availability of adequately sized, affordable housing units is often limited. In order to save for basic necessities such as food, clothing, and medical care, low and moderate income large households typically reside in smaller units, resulting in overcrowding. Furthermore, families with children, especially those families who are renters, may face discrimination or differential treatment in the housing market. For example, landlords may charge such families a higher rent or security deposit than they normally would, limit the number of children in a complex, confine families to a specific location, or choose not to rent to families with children.

According to 2017 Local Profile, in 2016 there were 4,324 large households in the City which account for 17 percent of all households in the City. Whereas more current data from CHAS 2017-2021 Data, shows there were 3,355 large households in the City, which equated to approximately 13 percent of all households. Of these large households, 29.3 percent are occupied by renters, and 70.7 percent were owner occupied. While there is a slight decrease in the number of large households when comparing the data from 2016, many renter households may not be able to find adequately sized housing due to the limited number of large rental units, and may be more are likely to experience discrimination when trying to rent a smaller unit.

Single-Parent Households

The 2023 ACS 1-Year Estimates and 2020 ACS 5-Year Estimates reports an increase in the number of single-parent households between 2020 (4,963 or 18% of all households) and 2023 (5,325 or 21.3% of all households). The increase in single-parent households is a reflection of the City's slow population growth in the last decade. Single-income households pose a threat to single-parent households as many of these households are renters and may not be able to afford adequately sized housing. Further, adults and children in single-parent households are at a higher risk for adverse health effects, such as emotional and behavioral problems, compared to their peers. Children in such households are more likely to develop depression, smoke, and abuse alcohol and other substances. Consequently, these children experience increased risk of morbidity and mortality of all causes. Similarly, single parents suffer from lower perceived health and higher risk of mortality.

Persons with Disabilities

Lakewood is home to a number of people with disabilities that prevent employment, restrict mobility, or make self-care difficult. Disabilities are defined as mental, physical or health conditions that last over six months. Persons with disabilities may face discrimination in the housing market because of the need for wheelchairs, home modifications to improve accessibility, or other forms of assistance. More common examples of discrimination against persons with physical and/or other limitations include refusal to rent to a person in a wheelchair for fear a unit might be damaged. Discrimination may also occur by prohibiting service/guide animals of disabled applicants because of a no-pet policy. The 2023 ACS 1-Year Estimates state that 8,674 Lakewood residents live with a disability and have documented the following:

- 1,116 disabled persons aged 5 to 17 representing 7.9 percent of total population of persons aged 5 to 17
- 897 disabled persons aged 18 to 34 representing 5.5 percent of total population of persons aged 18 to 34
- 3,424 disabled persons aged 35 to 64 representing 10 percent of the total population of persons aged 35 to 64

- 1,157 disabled persons aged 65 to 74 representing 19.4 percent of the total population of persons aged 65 to 74.
- 2,078 disabled persons aged 75 and over representing 52.8 percent of total population of persons aged 75 and over.

The City offers many services to assist persons with disabilities, especially elderly persons. The City coordinates with Pathways Volunteer Hospice to provide in-home non-medical services to seniors with disabilities and Human Services, a non-profit that offers congregate meals and home-delivered meals to Lakewood's senior and disabled residents. The City also operates a Meals-on-Wheels Program, which provides meals to disabled persons of any age, as well as homebound seniors. In addition, the City's DASH transportation system is free to persons with disabilities, and Long Beach Transit offers a Dial-A-Ride service for elderly persons and persons with disabilities.

Persons with HIV/AIDS

Persons with HIV/AIDS sometimes face bias and misunderstanding about their illness that affect their access to housing. Such persons may also be targets for hate crimes. The Los Angeles County Department of Health, HIV Surveillance System, September 30, 2024 reported at year-end 2020, there were 172 residents aged 13 years or older living with diagnosed HIV (PLWDH) in the City of Lakewood. At year-end 2023, there were 181 residents aged 13 years or older living with diagnosed HIV (PLWDH) in the City of Lakewood. Of the 181 cases reported for 2023, 162 cases (90%) were male and 19 cases (10%) were female.

The City of Lakewood contracts with Pathways Volunteer Hospice to provide in-home non-medical services to terminally ill patients. Pathways Volunteer Hospice was originally a community outreach program established in 1985 by the Lakewood Regional Medical Center and has operated independently as a State agency since 1987. Services include physical, psychological, social and spiritual support to patients and family members.

The County of Los Angeles Department of Health Services funds AIDS services through Title I of the Comprehensive AIDS Resources Emergency (CARE) Act of 1990. Services include primary health care, mental health counseling, in-home care and treatment services, dental, case management, recreation/social, outreach and education, and transportation services.

Homeless Persons

Homeless persons often have a difficult time finding housing once they have gone through a transitional housing or other assistance program. Aside from the limited availability of affordable housing, some landlords may be unwilling to rent to someone who was formerly homeless. The difficulties may be even greater for homeless families and single-parent families who need larger affordable units to accommodate children.

According to the latest (2024) Homeless Count conducted by Los Angeles Homeless Services Authority (LAHSA), there are 86 persons experiencing homelessness Lakewood. The City does not directly provide supportive services to the homeless population through formal programs, however, homeless services are provided to people experiencing homelessness in Lakewood by multiple non-profit agencies, which include PATH, LAHSA Jovenes, Salvation Army, Bell Shelter and Pacific Clinic. Lakewood contracts with the Los Angeles County Sheriff's Department providing Lakewood with a Homeless Services Deputy and also contracts a Homeless Services Liaison. Services begin with outreach and continue until a person is permanently housed and supportive services are in place. The Homeless Services Deputy and Homeless Services Liaison refer and connect homeless individuals to the agency that best suits their housing and health needs.

The City offers assistance when specific needs arise. The City's Recreation and Community Services Department has provided its park staff with instructions to direct the needy and homeless to the City's Burns Community Center for assistance. At the Burns Community Center, which is the headquarters for homeless assistance in the City, the homeless receive information and access to referral services to address their immediate needs (food, shelter, etc.), as well as long-term guidance (health services, employment, etc.). The Burns Community Center estimates that the Center assists approximately 30 homeless persons a year. The City will continue to support its existing services as well as those provided by the County and other nearby jurisdictions. In February 2012, the City amended the Zoning Ordinance to permit emergency shelters by right in the M-2 zone. This is to comply with State law (SB2) requiring that a zone be identified to permit emergency shelters by right. This was also identified as a program in the certified Housing Element.

2.3 Income Profile

Household income is the most important factor affecting housing opportunity, determining a household's ability to balance housing costs with basic necessities. While economic factors limiting housing choice are not fair housing issues, the relationship between household income, household type, race/ethnicity, and other factors often create misconceptions and biases that raise fair housing concerns.

According to the 2023 ACS 1-Year Estimates, Lakewood residents earned a median household income of \$117,970, which is significantly higher than the median family income in Los Angeles Metropolitan Area, which was \$91,960. Historically, the median family income in Lakewood has consistently been higher than that of the County as a whole. Using updated income guidelines, current housing affordability in terms of home ownership can be estimated for the various income groups. The Department of Housing and Urban Development requires reporting on three income categories for the Consolidated Plan, based on the 2024 County median family income for a family of four persons, which is \$98,200:

- Extremely Low Income: 0-30% of the County MFI (Less than \$41,600)

- Very Low Income: 31%-50% of the County MFI (Less than \$69,350)
- Low Income: 51%- 80% of the County MFI (Less than \$110,950)

The extremely low to low income groups are collectively referred to as lower income groups. Most federal programs provide assistance to only those households in the lower income categories. As reported in the 2017-2021 CHAS Databook, prepared by HUD, approximately 63 percent of households in the City of Lakewood fall in the middle and upper income categories (earning from 81 to 100 percent, and over 100 percent of County MFI, respectively), while 37 percent of households fall in the extremely low, very low, and low income categories (earning up to 30 percent, from 31 to 50 percent, and from 51 and 80 percent of County MFI, respectively). Within the lower income groups, about 80 percent are elderly households. (See Table 2-5). Figure 2.5 below shows the concentration of low and moderate-income households.

Table 2-6: Income by Household Type

Household Type	Income Group			
	Extremely Low (0-30%)	Low (31-50%)	Moderate (51-80%)	Middle (81-100%) and Upper (100%+)
Elderly (62 and over)	52.2%	43.6%	23.2%	15.0%
Small Related (2 to 4)	23.2%	34.5%	48.4%	59.2%
Large Related (5+)	4.6%	10.2%	16.0%	13.5%
Other	20.0%	11.7%	12.4%	12.2%
Total	100.0%	100.0%	100.0%	100.0%
% of Total Households	10.6%	11.3%	15.5%	62.6%

Source: 2017-2021 CHAS Databook, Table 7

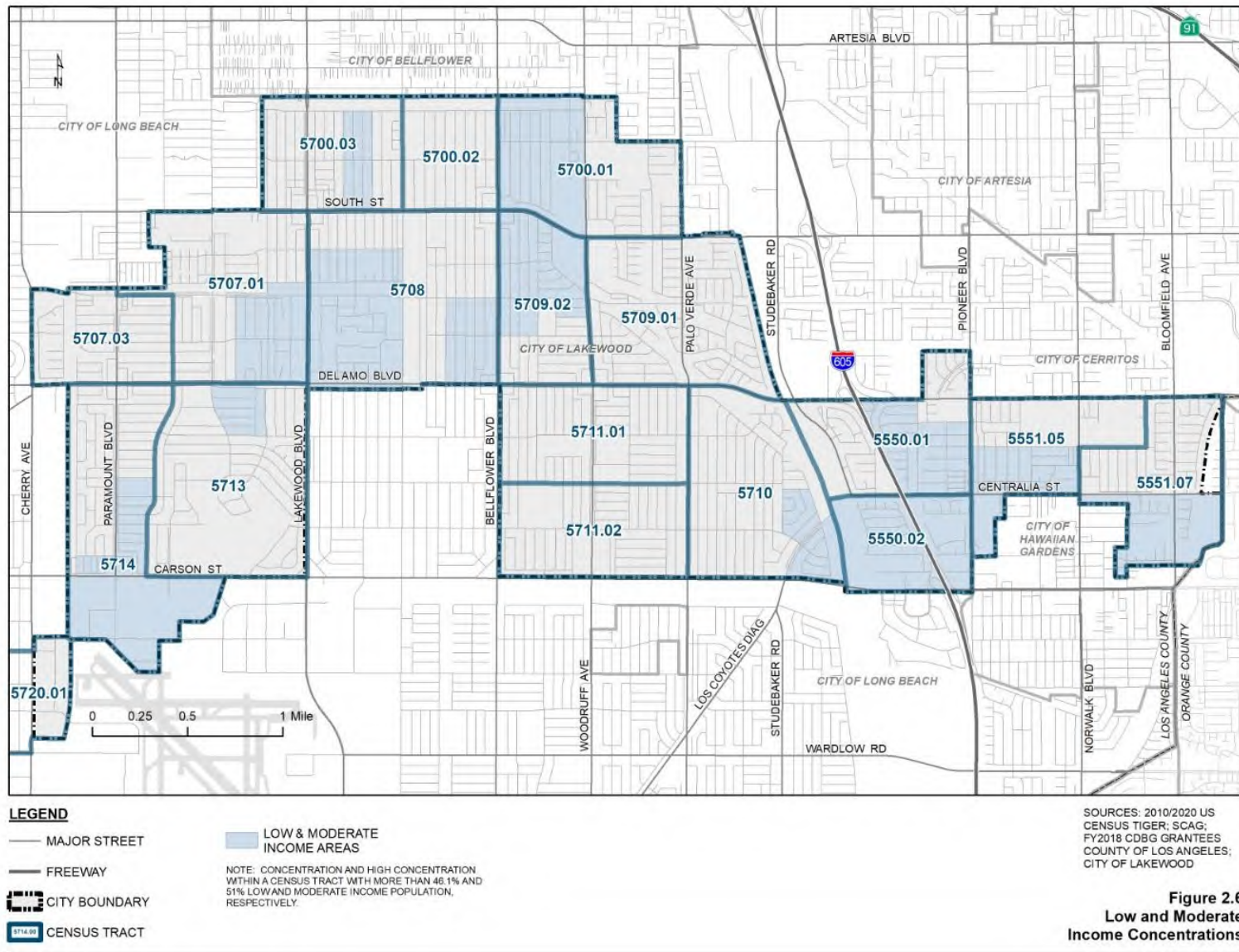
Income by Race/Ethnicity

Table 2-7 shows the income distribution of households by race and ethnicity as a percentage of median family income (MFI). As the table shows, the income distribution is similar among all racial groups. However, the category defined as Other or Multi-Race were represented the most in the middle and upper (100+% MFI) group. Nearly 80% of all groups fall into the middle or upper categories. The proportions for the extremely low and low income groups were similar across all races.

Table 2-7: Household Income Distribution by Race/Ethnicity

Race/Ethnicity	Income Group (% of MFI)				
	Extremely Low (0-30%)	Very Low (31-50%)	Low (51-80%)	Moderate (81-100 %)	Upper (100+ %)
Asian	15.2%	9.6%	18.7%	9.3%	47.2%
African American	9.3%	16.5%	17.9%	20.0%	36.3%
American Indian or Alaskan Native	17.6%	28.5%	6.7%	9.2%	38.0%
Hispanic (any race)	9.4%	12.2%	20.8%	13.0%	44.6%
Pacific Islander	9.4%	15%	8.1%	0%	67.5%
White	13.0%	5.2%	16.5%	19.0%	46.3%
Other Race	12.3%	13.6%	20.6%	11.7%	41.8%
Two or more Races	14.5%	8.2%	17.3%	13.1%	46.9%
Total	12.4%	8.9%	18.9%	14.6%	45.2%

Source: ACS 2023



2.4 Housing Profile

An assessment of the housing market in question must precede any discussion of Fair Housing Choice. This section provides an overview of the characteristics of the local and regional housing markets.

Housing Growth

During the 18-year period from 2000 to 2018, the increase in housing units has been minimal in Lakewood, with an increase of approximately 179 dwelling units. As shown in Table 2-8, a majority of the housing growth in Lakewood occurred prior to 1960. The City has been essentially built out since 1970, therefore, creating limited opportunities for future housing growth. As the table shows, the number of housing units increased by three percent during the 1990-2000 period, during the 2000-2010 period just over 2 percent, and 0.3 percent during the 2010-2018 period. However, between 2018 and 2024, the City saw increase of 2 percent due to the construction of ADUs. The ratio between single-family and multi-family units remained fairly constant during these periods. In 2000, 84% of units were single-family residences and 16% multi-family residential. In 2016, 87% of units were single-family residences and 13% multi-family residential. These figures do not include mobile homes and trailers, which has remained at 88 units over the past 20 years.

Table 2-8: Housing Stock Growth

Year	Number of Units	Percent Change
1960	18,301	--
1970	24,208	32.3%
1980	26,250	8.4%
1990	26,795	2.1%
2000	27,310	1.9%
2010	27,407	0.3%
2018	27,489	0.3%
2024	28,043	2.0%

Source: 1960 through 2010 U.S. Census; California Department of Finance, E-5, 2018.

- Mobile Home data from City of Lakewood 2021-2029 Housing Element.

Table 2-9 provides a summary of the housing stock by type within Lakewood up 2024. Because of Lakewood's slow housing growth, its housing type has remained fairly consistent. Of the housing units added to the housing stock from 2010 to 2018, nearly all (93%) were the result of the development of single-family attached units. In 2024, the City of Lakewood saw an increase of over 550 units, mainly due to the construction of ADUs. The number of mobile homes and trailers has remained stable at 88 units over this period.

Table 2-9: Housing Stock

Housing Type	Number of Units 2018	Number of Units 2024	Percent Change
Single-Family Detached	22,708	23,114	1.8%
Single-Family Attached	1,051	1,124	6.9%
Multi-Family (2-4 Units)	378	392	3.7%
Multi-Family (5 or more Units)	3,264	3,325	1.8%
Mobile Homes	88	88	0.0%
Total	27,489	28,043	2.0%

Source: California Department of Finance, E-5, 2018 and 2024.

Mobile Home data from City of Lakewood 2021-2029 Housing Element.

Tenure

Housing tenure refers to whether the inhabitant of a unit owns or rents the occupied unit. Housing tenure is important because it reflects the income levels of residents, the relative cost of various housing opportunities and also the ability to afford housing. The majority of Lakewood's households live in owner-occupied units. According to the 2017-2021 American Community Survey, 73 percent of the households were owners and 27 percent were renters. The owner to renter ratio is much higher than Los Angeles County's 46 percent owner to 54 percent renter ratio. Lakewood's tenure distribution has remained relatively the same since 1990.

Overcrowding

Overcrowding can be caused by a number of factors; however, it is also an indicator of a lack of affordable housing. Generally, unit overcrowding results from a combination of low earnings and high housing costs in the community. This is a reflection of the inability of households to buy or rent housing, which forces families to have extended family members or non-family members rent space from the primary family. The Census defines overcrowded households as units with greater than 1.01 persons per room, excluding bathrooms, hallways, and porches. Severely overcrowded households have greater than 1.5 persons per room.

As shown in Table 2-10, from 2000 to 2010, overcrowded housing in Lakewood decreased significantly from 12.2% in 2000 to 5.7% in 2010. Conditions of overcrowding in the City continued to decrease slightly from 2010 to 2019 to 5.3%. The decrease of overcrowding may have been the result of the steadily growing economy and job growth. However in 2023, the City saw the percentage of overcrowding jump to 9.2%. The same trend applies to severe overcrowding for the same time period.

Table 2-10: City of Lakewood Overcrowded Housing

Overcrowded Conditions	2000		2010		2019		2023	
	Over-crowded Housing	% of Over-crowded Housing	Over-crowded Housing	% of Over-crowded Housing	Over-crowded Housing	% of Over-crowded Housing	Over-crowded Housing	% of Over-crowded Housing
Overcrowded (1.01 – 1.50 persons per room)	1,659	6.2%	956	3.7%	1,080	4.1%	2,046	8.2%
Severely Overcrowded (Greater than 1.5 persons per room)	1,619	6.0%	539	2.1%	460	1.7%	241	1.0%
Total	3,278	12.2%	1,495	5.7%	1,379	5.3%	2,287	9.2%

Source: 2000 Census: Profile of Selected Housing Characteristics, 2006-2010 ACS, City of Lakewood 2021-2029 Housing Element and 2023 American Community Survey

Housing Cost and Affordability

Many housing problems are directly related to the cost of housing in a community. If housing costs are relatively high in comparison to household income, a correspondingly high prevalence of housing cost burden and overcrowding occurs. This section evaluates the affordability of the housing stock in Lakewood to low and moderate income households.

Owner-Occupied Housing

The value of homes varies substantially within the City of Lakewood, depending on the age, size and location of the home. In 2000, Lakewood's homes had an estimated overall median value of \$210,000 and increased to \$550,000 in 2006. By 2010, the median home price for existing single-family homes in Lakewood had fallen to \$390,000 and bottomed out at \$352,200 in 2011. In 2014, the median asking sales price for a single-family home in Lakewood had increased to \$438,500. According to Zillow, in 2024 the median asking price for a single-family home in Lakewood had risen to \$855,177. For the same time period, the median home value for surrounding jurisdictions was \$843,438 and the average was \$970,718. The median home price in Lakewood is slightly above the median and the average for the surrounding area:

Paramount	\$625,711
Bellflower	\$768,513
Long Beach	\$830,525
Downey	\$856,352
Cypress	\$1,039,614
Cerritos	\$1,703,594

Renter Occupied Housing

The rental housing market in Lakewood is comprised primarily of apartments and single-family homes. As shown in Table 2-11, apartment rents range from \$1,542 - \$1,905 for a studio or one-bedroom apartment and \$2,381 for a two-bedroom unit. Three bedroom units average \$2,871. According to realtor.com, three-bedroom, single-family home rates range from \$3,400 to \$5,500.

In 2014, the median price for a home in Lakewood was \$438,500 but by the end of 2018, it had risen to \$575,000 as noted above. In 2018 the median home price in Los Angeles County was \$597,500. This indicates that, with respect to home prices, Lakewood fared similar to the County as a whole. This demonstrates that Lakewood is a stable community as further reflected by a homeownership rate of 7.4% according to the Local Profiles Report 2019, Profile of the City of Lakewood, Southern California Association of Governments (SCAG).

In 2024, the median rent in Lakewood was \$2,381, which was lower than the Los Angeles County median rent of \$2,992. Table 2-11 presents a summary of rental rates and median home prices for both Lakewood and the County for 2024.

Table 2-11: 2024 Rental Rates

Rental Unit Types	Lakewood (2024)	L.A. County (2024)
Studio	\$1,542	\$1,697
1 Bed	\$1,905	\$2,158
2 Bed	\$2,381	\$2,992
3 Bed	\$2,871	\$4,266
Median Rent	\$2,381	\$2,992

Source: Apartments.com

Housing Affordability

Based on Federal and State guidelines that households should not spend more than 30 percent of their gross income on housing, the following table estimates the maximum housing costs affordable to very low income, low income, and moderate income households in Lakewood. The affordability threshold is adjusted based upon the size of the households.

Using updated income guidelines, current housing affordability in terms of home ownership can be estimated for the various income groups.

HUD requires reporting on four income categories for the Consolidated Plan, based on the 2024 Los Angeles County median family income for a family of four persons, which was \$98,200:

- Extremely Low Income: 0-30% of the County MFI (Less than \$41,600)

- Very Income: 31%-50% of the County MFI (Less than \$69,350)
- Low Income: 51%- 80% of the County MFI (Less than \$110,950)
- Moderate Income: 81%- 120% of the County MFI (Less than \$117,850)

Assuming that the potential homebuyer for each income group has sufficient down payment, credit, and maintains housing expenses no greater than 30% of their income, the maximum affordable home prices can be calculated. As shown in Table 2-12, comparing the affordability with current market data on rents and mortgages indicates that:

- Extremely low-income households cannot afford housing of adequate size in the City of Lakewood. In particular, extremely low-income households cannot afford rental or homeownership in Lakewood.
- Lower, Moderate and Median income households are able to rent one and two-bedroom apartments. Homeownership is not affordable to these income groups.
- For Moderate Income households, however, though they still cannot afford a median priced home in Lakewood, they are very close to home ownership.

Table 2-12: 2024 Affordable Housing Prices and Rents by Income Groups

Income Category	Max. Home Purchase Price	Max. Home Rental Rate
Extremely Low Income (0-30% MFI) Less than \$41,600	\$210,000	\$1,155/month
Very Low Income (31%- 50% MFI) Less than \$69,350	\$350,000	\$1,926/month
Lower Income (51%- 80% MFI) Less than \$83,500	\$419,000	\$2,319/month
Median Income (100%) Less than \$98,200	\$495,000	\$2,727/month
Moderate Income (101-120%) Less than \$125,300	\$634,000	\$3,480/month

*Based on County Median Family Income of \$98,200. Calculation of affordable rent is based on 30% of gross household income. Calculation of affordable home purchase is based on down payment of 20%, annual interest rate of 7.3%, 30-year mortgage, and monthly payment of 30% of gross income.

Housing Cost Burden

According to 2017-2023 CHAS Data set, Table 3, 210 (0.78%) of Lakewood households were units with physical defects, 8,570 (32.1%) had overpayment issues, and 1,315 households had overcrowded conditions (4.9%). The housing assistance needs of renters were greater than owners, despite the 73% to 27% ratio of homeowners to renters. Among the household types, an average 45% of the low and moderate income households experienced some type of housing issue. The biggest impact was housing cost burden to the extremely low income of both homeowners (65%).

2017-2023 CHAS Data set, Table 7, 8,499 households or approximately 32% of Lakewood's total households overpaid for housing. Nearly two-thirds (65%) of the

overpaying households were owners. One-third of the renter households who overpaid for rent were very low income as compared to one-fifth of owner households that were very low income. Providing for this need involves making affordable units available to extremely low and very low income households or providing government subsidies to lower income households. The distinction between renter and owner overpayment is important, because while homeowners may overextend themselves financially to purchase a home, they retain the option of selling. Renters, however, are limited to the rental market and are generally required to pay the rent established in that market.

Housing Condition

Accurate assessment of housing conditions can provide the basis for developing appropriate programs to maintain the quality of living in Lakewood. Housing units like any other tangible asset is susceptible to deterioration over time. Declining housing conditions can lower property values and discourage reinvestment as well as increase crime and promote slum and blight. Common repairs needed include new roofs, wall plaster and stucco. Homes 30 years or older with deferred maintenance require more substantial repairs, such as new siding, plumbing or multiple repairs to the roof, walls, etc. According to the recent estimates, approximately 95 percent of the City's housing stock or units are older than 30 years.

Table 2-13: City of Lakewood, Age of Housing Stock 2020

Year Built	Percent Share
2020 and later	0.6%
2010-2019	0.3%
2000-2009	1.5%
1990-1999	0.0%
1980-1989	6.7%
1970-1979	5.9%
1960-1969	10.7%
1950-1959	62.3%
1940-1949	11.0%
< 1939	1.0%
Total	100.0%

Source: 2023- ACS 1-Year Estimates

Code Enforcement

The City has a complaint-based code enforcement program known as the Community Conservation Program. The program divides the City into three areas, each with a Community Conservation Representative who responds to citizen service requests regarding building, planning and zoning, and other property maintenance issues. More than 150 service requests are handled per month. The Community Conservation representatives work closely with the Housing Section of the Community Development

Department to direct eligible property owners to City-sponsored rehabilitation programs to correct any code violations.

A primary concern of the Community Conservation Program is unsightly property. The property owners and/or tenants are notified by the City of accumulated refuse or debris, inoperative vehicles, overgrown vegetation, graffiti, building and/or zoning violations. In a move against graffiti, the City provides the labor and paint to remove any markings. If a color is requested, the City will use the property owner's paint for coverage.

A second concern is unauthorized rentals, often a result of the illegal conversion of garages to rental units. Illegal rentals may pose health and safety problems as the units may not be constructed or converted according to minimum health and safety standards.

The City also employs a Public Nuisance and Property Abatement Team, which consists of an assigned Sheriff's deputy, three Community Conservation Program representatives and a City prosecutor. Since 1999, the Team has worked to identify and "clean-up" residential and commercial properties that created a nuisance or provided a haven for crime, or otherwise disturbed the peace and safety of Lakewood residents. The program representatives handle notices for code violations, which are generally simple for property owners to correct. When there is criminal activity taking place on the property, the Los Angeles County Sheriff may become involved and the City Prosecutor may prosecute the person(s) responsible.

Another method to gain compliance from code violators is to have the Planning and Environment Commission reconvene as the Building Rehabilitation Board to address substandard properties. Typically, a code enforcement officer will recommend that the Building Rehabilitation Board to take a certain action within a given timeline. This method has proven effective in gaining compliance with property owners or abatement by the City.

2.5 Public and Assisted Housing

The availability and location of public and assisted housing is a fair housing concern if such housing is concentrated in one area of a city and, therefore, a household's access to housing may be limited to that area. In addition, public/assisted housing, including Section 8 rental assistance, should be accessible to lower income households regardless of race/ethnicity, disability or other special needs populations.

Section 8 Tenant-Based Vouchers

The Los Angeles Housing Authority administers the Section 8 Rental Assistance Program for the City. The Section 8 Program is a federally funded rental assistance program for families who are low income, elderly and disabled. Under this program, housing choice vouchers are provided to allow very low income families to choose and lease safe, decent, and affordable privately-owned rental housing. A housing subsidy is paid to the landlord directly by the Housing Authority on behalf of the participating

family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

Eligibility for a housing voucher is determined by the Housing Authority based on the total annual gross income and family size and is limited to US citizens and specified categories of non-citizens who have eligible immigration status. In general, the family's income may not exceed 50% of the median income for the county or metropolitan area in which the family chooses to live.

Affordable Housing Projects

Apartment projects can receive housing assistance from a variety of sources in order to ensure that rents are affordable to low and moderate Income households. In exchange for public assistance, project owners are required to reserve a portion or all of the units for low and moderate-income households, with the length of use restrictions dependent upon the funding program. The City currently contains six assisted housing projects that provide 327 units of affordable housing:

- Candlewood Park - 81 units
- Whispering Fountains - 161 units
- Seasons - 85 units

The City has 2 low-income housing apartment projects totaling five apartment units and approximately 300 Accessory Dwelling Units (ADUs). Additionally, the City successfully negotiated the transfer of nine parcels of land in exchange for the development of 37 affordable for sale townhomes. Construction of the homes is expected to begin in July of 2025.

2.6 Licensed Community Care Facilities

Persons with special needs, such as the elderly and those with disabilities, must also have access to housing in a community. Community care facilities provide a supportive housing environment to persons with special needs in a group situation. Restrictions that prevent this type of housing represent a fair housing concern since lack of such housing impedes special needs groups from access to adequate housing. There are currently 25 community care facilities in the City of Lakewood, including 21 adult care facilities, three adult day program facilities, and one small family home. Figure 2-7 shows the location of these facilities.

2.7 Accessibility of Public Transit

Public transit is often the only travel option for lower income households. Public transit should link lower income households to major employment centers. A lack of relationships between public transit, job centers, and affordable housing may impede Fair Housing Choice because persons who depend on public transit will be limited in the choice of where they can live.

Elderly persons and persons with disabilities are more likely than other groups to be transit dependent. Many rely on public transit to visit doctors, go shopping, or attend activities offered at the community centers. Housing for the elderly and persons with disabilities should be located near transit routes, or alternative transit should be made available for persons with special needs. This section discusses the accessibility of public transit to major employers, medical facilities, and other community facilities from lower income areas and housing for persons with special needs.

Public Transit

The Los Angeles County Metropolitan Transportation Authority (MTA), Long Beach Transit (LBT), Orange County Transportation Authority (OCTA) and Lakewood DASH provide transit services within the City. The combination of these agencies provides access within Lakewood and to other communities throughout the region. For passengers unable to use the regular bus service, the MTA-sponsored Access Paratransit service and the Long Beach Transit Dial-A-Ride provide services throughout the City. Lakewood Center mall serves as the transit hub for the City, with several different bus lines providing service to and from the mall.

Los Angeles County Metropolitan Transportation Authority (MTA)

MTA supports the needs of the disabled community by ensuring that all bus lines are accessible through wheelchair lifts and that rail systems are ADA-compliant for passengers with hearing, mobility, and visual impairments. Also, MTA offers reduced fares to disabled passengers. To assist riders with visual impairments, MTA provides Braille-encoded and large type "Metro Flash Books" for signaling the correct bus.

Two MTA bus routes provide service to Lakewood residents:

Line 265 originates at Lakewood Center mall and continues to the City of Pico Rivera. The route stops in North Long Beach, Paramount and Downey. *provides connection to the Metro Green Line light rail, which provides service to Los Angeles International Airport (LAX).*

Line 266 provides service from Lakewood Center mall to the City of Pasadena. En route to Pasadena, the bus route serves the communities of Bellflower, Downey, Pico Rivera, South El Monte, and Temple City. *The route also provides a connection to the Metro Green Line light rail.*

Long Beach Transit (LBT)

LBT operates several bus lines throughout Lakewood and the surrounding communities, with connections to MTA bus and rail service and OCTA bus service. LBT offers both fixed-route and Dial-A-Ride services in Lakewood.

Fifteen LBT bus routes provide service within the City of Lakewood:

Routes 21 and 23 originate at Rosecrans Avenue in the City of Paramount and run through Lakewood to the Long Beach Transit Mall, where a connection to the Metro Blue Line and several Long Beach Transit lines are provided.

Route 22 originates at Lakewood Boulevard in the City of Bellflower. Route 22 runs Downey Avenue through Lakewood to the Long Beach Transit Mall, where a connection to the Metro Blue Line and several Long Beach Transit lines are provided.

Routes 91, 92, and 93 provide service from the City of Bellflower to the Long Beach Transit Mall, where a connection with the Metro Blue Line light rail and several Long Beach Transit lines is provided. Stops within Lakewood include Lakewood Center mall, the Lakewood Civic Center, and Lakewood High School.

Route 101 runs from Santa Fe Avenue to the Long Beach Towne Center. The route provides a connection to the Metro Blue Line light rail and makes stops at Long Beach City College, and multiple stops along Carson Street as it approaches the Long Beach Towne Center.

Route 103 provides service along Carson Street to in Long Beach from Santa Fe Avenue to Lakewood Civic Center and Lakewood Center mall.

Routes 111 and 112 connect Lakewood Center mall to the Long Beach Transit Mall. Stops include Lakewood Medical Center, Long Beach City College, and Long Beach Airport.

Route 172 provides service from the Long Beach Transit Mall to the Norwalk Green Line Station. The buses also make stops at along Palo Verde Avenue in Lakewood, Long Beach City College, CSU Long Beach, Long Beach Towne Center, and Cerritos College.

Route 173 provides service from the Long Beach Transit Mall to Los Cerritos Mall in the City of Cerritos. The buses also make various stops in Lakewood along Carson Street and Norwalk Boulevard.

Route 191 runs from the Long Beach Transit Mall to Artesia High School. The bus makes stops at the Del Amo Blue Line Station and the Lakewood Center mall.

Route 192 provides service from the Long Beach Transit Mall to the Los Cerritos Center in the City of Cerritos. The bus also makes stops at the Del Amo Blue Line Station and the Lakewood Regional Medical Center.

Cerritos on Wheels (COW)

Route 1 and 2 provides service to and from Del Amo Boulevard, Pioneer Boulevard and Palo Verde Avenue in Lakewood to Cerritos College, ABC Adult School, Cerritos Senior Center, Cerritos Post Office, Cerritos Civic Center and various park facilities in Cerritos.

Orange County Transportation Authority (OCTA)

OCTA supports the needs of the disabled community by providing wheelchair lifts on buses and by offering reduced fares for elderly passengers and passengers with disabilities. In addition, OCTA offers the ACCESS service, which provides door-to-door service for passengers who are unable to board regular fixed-route buses.

One OCTA line serves Lakewood:

Route 38 runs from Del Amo Boulevard and Pioneer Boulevard in Lakewood to the Anaheim Hills area. The bus stops at the Buena Park Mall and the Anaheim Hills Metrolink station.

Major Employers

Table 2-13 shows the top ten employers in the City. Overall, 27 businesses in Lakewood had 100 or more employees, and nine had more than 200 employees. Figure 2.6 shows the location of these employers in relation to the City's employment centers. As the figure shows, most of the major employers are located near Lakewood Center mall, which serves as the City's transit hub. All other employers are located in close proximity to bus routes traversing the City.

Table 2-14: Major Employers

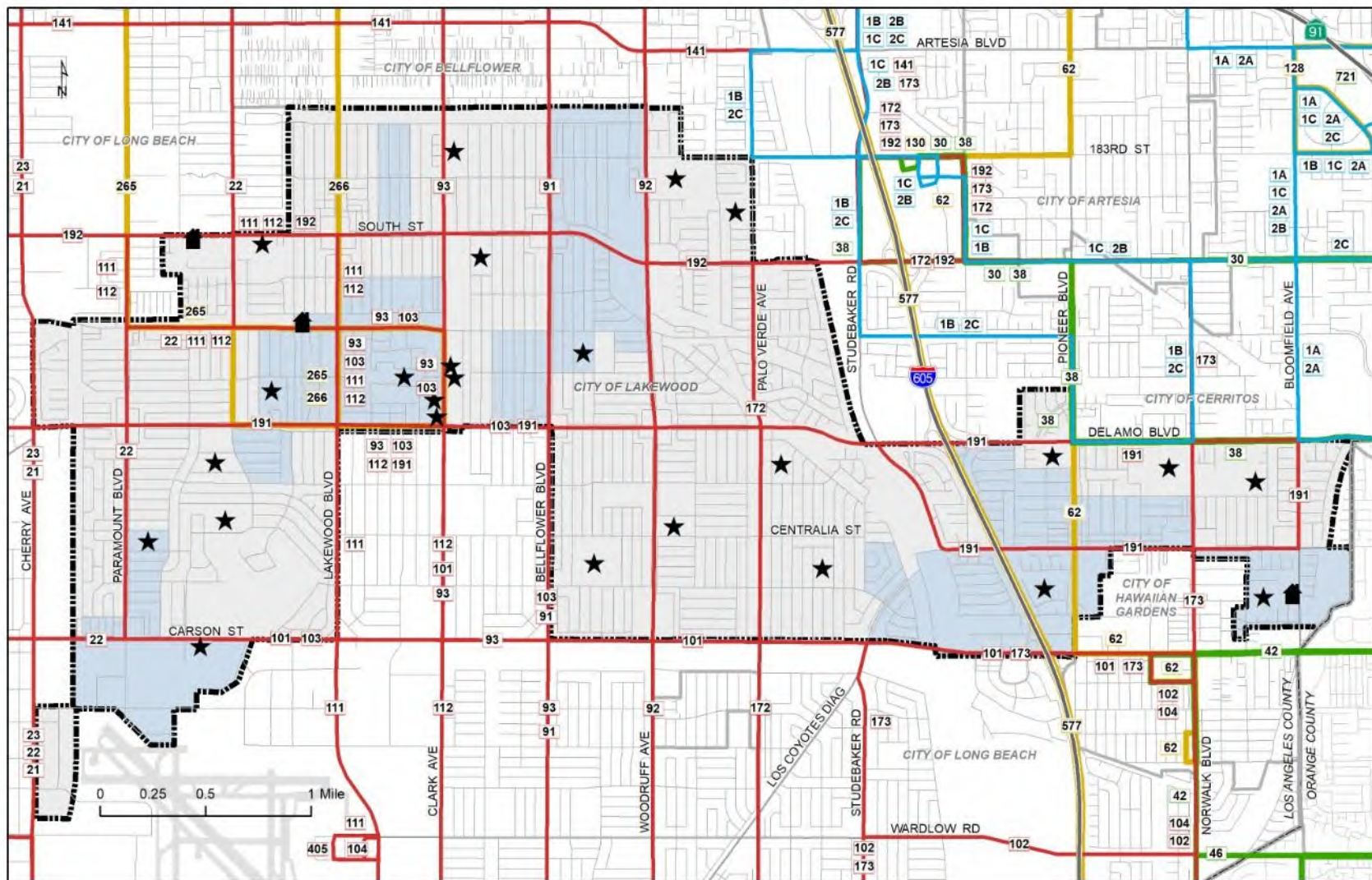
Business	Number of Employees
Long Beach Unified School District	909*
Lakewood Regional Medical Center	791*
City of Lakewood	607
Dept. of Children and Family Services	435*
Bellflower Unified School District	236
Los Angeles County Sheriff's Department	230
ABC Unified School District	280
Home Depot	302*
Cost Co	422
Albertson's	98

Source: Lakewood Community Development Department Staff contacted each employer for information.

*Information from 2020, employer did not respond for request for information

Community Facilities

Many lower income households, elderly, and persons with disabilities depend on public transit to reach community facilities, such as hospitals/clinics, community centers, public libraries, parks, and schools. Figure 2.7 shows the location of the community facilities, along with the location of transit routes and the assisted housing complex. As the figure shows, most of the community facilities are located immediately adjacent to public transportation routes.



LEGEND

- MAJOR STREET
- FREEWAY
- - - CITY BOUNDARY
- LOW & MODERATE INCOME AREAS

PUBLIC TRANSIT

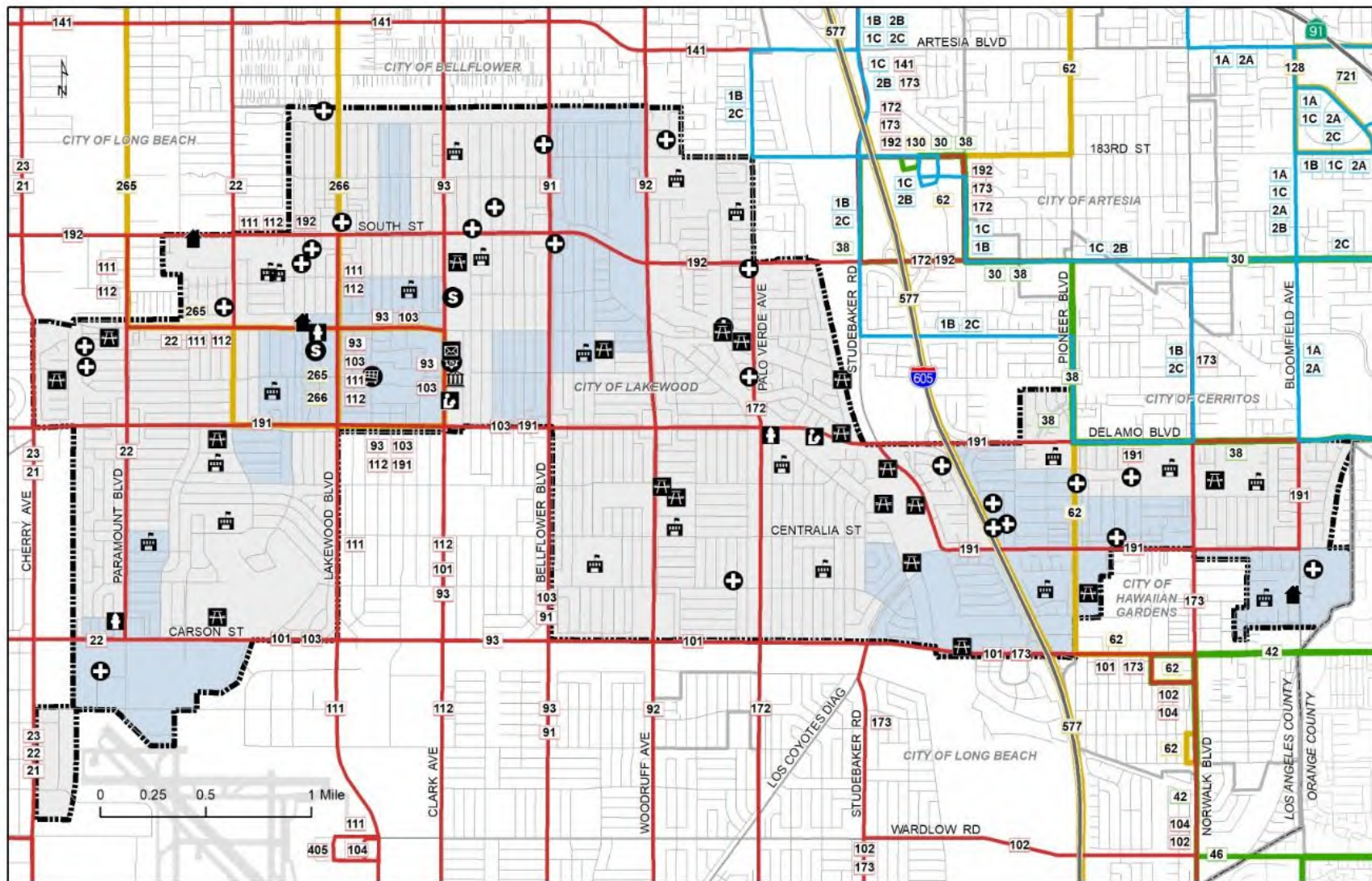
- 265 METROPOLITAN TRANSPORTATION AUTHORITY (METRO)
- 30 ORANGE COUNTY TRANSPORTATION AUTHORITY (OCTA)
- 173 LONG BEACH TRANSIT (LBT)
- 2-A CERRITOS ON WHEELS (COW)

- ★ TOP EMPLOYER
- PUBLIC & ASSISTED HOUSING

SOURCES: 2010/2020 US CENSUS TIGER; FY2018 CDBG GRANTEES; OCTA; METRO; COW; LBT; COUNTY OF LOS ANGELES; CITY OF LAKEWOOD

NOTE: CONCENTRATION AND HIGH CONCENTRATION WITHIN A CENSUS TRACT WITH MORE THAN 48.1% AND 51% LOW AND MODERATE INCOME POPULATION, RESPECTIVELY

Figure 2.7
Transit Accessibility to
Employment Centers



LEGEND

- MAJOR STREET
- FREEWAY
- CITY BOUNDARY
- LOW & MODERATE INCOME AREAS

PUBLIC TRANSIT

- 265 — METROPOLITAN TRANSPORTATION AUTHORITY (METRO)
- 30 — ORANGE COUNTY TRANSPORTATION AUTHORITY (OCTA)
- 173 — LONG BEACH TRANSIT (LBT)
- 2-A — CERRITOS ON WHEELS (COW)

COMMUNITY FACILITIES

- CITY HALL
- FIRE STATION
- PUBLIC LIBRARY
- LICENSED CARE FACILITY
- PARK
- PUBLIC & ASSISTED HOUSING
- POST OFFICE
- PUBLIC SCHOOL
- SHERIFF STATION
- REGIONAL MALL
- SENIOR CENTER

SOURCES: 2010/2020 US CENSUS TIGER; FY2018 CDBG GRANTEES; OCTA; METRO; COW; LBT; STATE OF CA; COUNTY OF LOS ANGELES; CITY OF LAKEWOOD

NOTE: CONCENTRATION AND HIGH CONCENTRATION WITHIN A CENSUS TRACT WITH MORE THAN 46.1% AND 51% LOW AND MODERATE INCOME POPULATION, RESPECTIVELY.

Figure 2.8
Transit Accessibility to Community Facilities and Assisted Housing

Chapter 3

Mortgage Lending Practices

An essential aspect of Fair Housing Choice is equal access to credit for the purchase or improvement of a home. In the past, fair lending practices were not always employed by financial institutions. Credit market distortions and other activities such as redlining¹ prevented some groups from equal access to credit. The passage of the Community Reinvestment Act (CRA) in 1977 and the Home Mortgage Disclosure Act (HMDA) in 1979 was designed to improve access to credit for all members of the community. This section reviews the lending practices of financial institutions and the access minorities and all income groups have to home loans.

Community Reinvestment Act

The Community Reinvestment Act (CRA) is intended to encourage regulated financial institutions to help meet the credit needs of entire communities, including low and moderate income neighborhoods. Depending on the type of institution and total assets, a lender may be examined by different supervising agencies for its CRA performance. A search in the Federal Reserve Board (FRB), Federal Financial Institutions Examination Council (FFIEC), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), and Office of Thrift Supervision (OTS) databases was performed.

Home Mortgage Disclosure Act

In tandem with the CRA, the Home Mortgage Disclosure Act (HMDA) requires lending institutions to make annual public disclosures of their home mortgage lending activity. Under HMDA, lenders are required to disclose information on the disposition of home loan applications and on the race or national origin, gender, and annual income of loan applicants.

Detailed HMDA data for conventional and government-backed home purchase and home improvement loans in Lakewood were examined. HMDA data provides some insight into the lending patterns that exist in a community. However, the HMDA data is used only to indicate the potential for unfair lending practices; the data cannot be used to reach definite conclusions on discriminatory practices.

¹ The word “redlining” refers to the practice whereby a lender provides unequal access to credit or unequal credit terms to a person because of their race, creed, color or national origin or other characteristic(s) of the residents of the area where the applicant resides or will reside.

3.1 Disposition of Conventional Home Loan Applications by Race and Income of Applicant

Conventional Home Purchase Loans

Approximately 939 conventional home purchase loan applications were processed for homes in Lakewood in 2023 (Table 3-1). White applicants accounted for the largest portion of applications, with 38.7% of the total loans processed. Of all loans processed, 37.1% did not provide race information, and 4.9% of loans were marked as not applicable (such as financial institutions, not profit groups, REOs, etc).

Overall, 536 (57.1%) of conventional loan applications were approved, 8.3% were denied, 12.4% were withdrawn, 22.3% percent were either not used, were closed or were REO. Approval rates for conventional home purchase loans varied by applicant race. A review of the data found that White applicants were the largest group whose loan was originated (25.2%) followed by Asian applicants (9.2%). African American applicants had an approval rate of 2.3%. However, the loan denial rate was more equally balanced among Asian, African American, and White applicants (1.2%, 0.3%, and 3.9%, respectively). This reveals that White applicants had more equity, income, or other assets to obtain a conventional loan than other races, but the proportion of White applicants who had their loan denies was not significantly disproportionate from Asian and African American/Hispanic applicants. Those loans where race information was not provided was the second highest among approval rates, 16.5%

Approval rates for Hispanic or Latino loan applicants were 14.4% and for Non-Hispanic or Latino applicants the rate was 28.0%. The difference is only 14 percentage points, which is not a significant difference between these two ethnic groups.

Table 3-1: Disposition of Conventional Home Purchase Loan Applications by Race, 2023

	Total		Approved		Denied		Withdrawn		Not Used/ Closed/REO	
Race	#	%	#	%	#	%	#	%	#	%
American Indian or Alaska Native	2	0.2%	1	0.1%	0	0.0%	1	0.1%	0	0%
Asian	139	14.8%	86	9.2%	11	1.2%	16	1.7%	26	2.8%
African American	33	3.5%	22	2.3%	3	0.3%	3	0.3%	5	0.5%
Native Hawaiian/ Pacific Islander	4	0.4%	2	0.2%	1	0.1%	1	0.1%	0	0%
White	363	38.7%	237	25.2%	37	3.9%	57	6.1%	32	3.4%
2 or More Races	4	0.4%	1	0.1%	1	0.1%	1	0.1%	1	0.1%
Information not provided	348	37.1%	155	16.5%	21	2.2%	29	3.1%	143	15.2%
Not applicable	46	4.9%	32	1.6%	3	2.1%	8	2.2%	3	36.9%
Total	939	100%	536	57.1%	77	8.2%	116	12.4%	210	22.3%
Ethnicity										
Hispanic or Latino	236	25.1%	135	14.4%	25	2.7%	43	4.6%	33	3.5%
Not Hispanic or Latino	388	41.3%	263	28.0%	34	3.6%	52	5.5%	39	4.2%
Information not provided	314	33.4%	137	14.6%	18	1.9%	21	2.2%	138	14.7%
Not applicable	1	0.1%	1	0.1%	0	0%	0	0%	0	0%
Total	939	100%	536	57.1%	77	8.2%	116	12.4%	210	22.3%

Source: Lending Patterns 2023

While Table 3-1 provides an overall illustration of the loan disposition among different races for conventional loans, Table 3-2 below provides a more detailed analysis of loan approval rate by race and income of the applicant. As shown in Table 3-2, approval rates do not vary significantly by income or among racial groups of the same income level. As can be expected, approval rates are relatively low for applicants earning less than 80 percent of MFI and somewhat higher approval rates among those applicants earning between 100 to 120% of MFI and significantly higher approval rates among those applicants earning more than 120% of MFI.

Among the racial groups, Asians, African Americans and Whites tend to have higher approval rates while American Indians and those with two or more races had the lowest in three income categories. Among applicants earning more than 120 percent of MFI, the approval rates ranged between 25% and 50%.

In examining the approval rates among the races, all races combined had a 3.9% approval rate for incomes less than 80% of MFI.

Table 3-2: Approval Rates for Conventional Home Purchase Loan, 2023

Race	Loan Approval Rate by Income Level			
	< 50%	50 - 80%	80 - 120%	> = 120%
American Indian or Alaska Native	0%	0%	50%	0%
Asian	2.9%	6.5%	6.5%	46.3%
African American	3.1%	6.3%	9.4%	50%
Native Hawaiian/Pacific Islander	25%	0%	0%	25%
White	3.3%	5.2%	9.4%	47.5%
2 or More Races	0%	0%	0%	25%
Info Not Provided	2.0%	1.7%	2.3%	31%
All Applications	1%	3.9%	6.2%	44.8%

Source: Lending Patterns 2023

3.2 Disposition of Conventional Home Loan Applications by Lender

In 2023, mortgage lenders received a total of 856 applications for a conventional home loan in the City of Lakewood. Of those, 536 conventional home loans were processed. The top 10 lenders in Lakewood processed 241 of all home purchase loan applications (Table 3-3). The top lender was United Wholesale which accounted for 11.6 percent of all loan applications and 151 percent of all approved loans. Rocket Mortgage approved 77 loans in the City during this period. It should be noted that there are many smaller lenders that processed just a handful of loans. The top two lenders in Lakewood, United Wholesale and Rocket Mortgage have highest approval rates (origination) of the top 10 lenders. Together, these two lenders have approved 29.2 percent of all approved loans. All of the top ten banks had denial rates of one percent or less.

Table 3-3: Disposition of Conventional Home Purchase Loan Applications by Top 10 Lending Institutions by Market Share, 2023

Lender	Disposition of Loans									
	Total 856		Originated 482		Denied 74		Withdrawn 104		Closed 47	
	#	Market Share	#	Market Share	#	Market Share	#	Market Share	#	Market Share
Rocket Mortgage	90	10.5%	71	14.7%	7	9.7%	8	7.7%	0	0%
United Wholesale	88	10.3%	70	14.5%	8	11.1%	9	8.7%	0	0%
SchoolsFirst	23	2.7%	16	3.3%	0	0%	5	4.8%	1	2.1%
JP Morgan Chase	33	3.9 %	13	2.7%	0	11.1%	3	2.9%	2	4.3%
Wells Fargo	22	2.6%	10	2.1%	2	4.2%	7	6.7%	1	2.1%
U.S. Bank National Assoc	28	3.3%	9	1.9%	8	11.1%	5	4.8%	0	0%
Guaranteed Rate	20	2.3%	7	1.5%	0	0%	3	2.9%	5	10.6%
Bank of America	17	2.0%	7	1.5%	5	6.9%	1	1.0%	2	4.3%
Ocmcb, Inc.	16	1.9%	7	1.5%	1	1.4%	1	1.0%	0	0%
Cross Country, LLC	10	1.2%	7	1.5%	0	0%	3	2.9%	0	0%
Total	347	40.7%	217	45.2%	31	55.5%	45	43.4%	11	23.0%

Source: Lending Patterns 2023

Homebuyer Assistance Programs

A common obstacle for first-time homebuyers in achieving homeownership is inadequate savings to make a down payment. Also, it is difficult for some buyers to obtain financing, especially when they have little or no funds towards a down payment. For this reason, many lenders offer first time home buyer programs. These programs vary from lender to lender, and can change from year to year. It is prudent for first time home buyers to spend extra time shopping and comparing the programs and rates that each lender has to offer.

3.3 Disposition of Government-Backed Home Loan Applications

Government-backed financing represents an alternative to conventional financing. Sources of government-backed financing include loans insured by the Federal Housing Administration (FHA), the Department of Veterans Affairs (VA), and the Rural Housing Services/Farm Service Agency (RHS/FSA).

Table 3-4 compares the total applications, approvals, and denials for conventional and government-backed home purchase loans. There were a total of 273 government-backed home loan applications in Lakewood during 2023. Relative to conventional loans, government-assisted loans had a slightly lower approval rate than conventional lenders, and a higher denial rate. This is consistent of lending conditions offered in 2023. Overall, government-assisted applications account for 23.2 percent of all home purchase applications in Lakewood.

Table 3-4: Comparison of Conventional and Government-Backed Home Purchase Loan Applications, 2023

Disposition	Loan Type			
	Conventional		Government-Backed	
	# of Applications – 856 Total	% of Total	# of Applications – 273 Total	% of Total
Loans Approved	482	56.3%	126	46.2%
Loans Denied	74	8.6%	38	14.0%
Loans Closed	47	5.5%	17	6.2%
Total	603	70.4%	210	66.4%

Source: Lending Patterns 2023

3.4 Lending by Census Tract and Tract Income by Minority Concentration

To identify potential geographic differences in mortgage lending activities, an analysis of the HMDA data was conducted by Census Tract and tract income levels. Based on the 2020 Census, HMDA defines a tract based on the following income levels:

- Low and Very Low Income Tract – median income < 50% County MFI
- Moderate Income Tract – median income between 51 and 80% County MFI
- Middle Income Tract – Tract income between 81 and 120% County MFI
- Upper Income Tract – Tract income \geq 120% County MFI

Table 3-5 shows the total number of applications, the origination rate, and the denial rate by Census tract for conventional home purchase loans in 2023. As shown, the origination rates varied widely among Census tracts from 1.2 percent to 6.4. The median origination rate is 3.0 percent.

Table 3-5: Comparison of Conventional Home Purchase Loans by Census Tract, 2023

Census Tract	Loan Applications by Census Tract									
	Total		Originated		Denied		Withdrawn		Closed	
	# of Loans	% of Total	# of Loans	% of Total	# of Loans	% of Total	# of Loans	% of Total	# of Loans	% of Total
555001	45	5.3%	20	2.3%	4	0.5%	3	0.4%	8	0.9%
555002	38	4.5%	18	2.1%	5	0.6%	5	0.6%	2	0.2%
555105	44	5.1%	20	2.3%	4	0.5%	7	0.8%	4	0.5%
555107	61	7.1%	25	2.9%	2	0.2%	10	1.2%	5	0.6%
570001	48	5.6%	26	3.0%	5	0.6%	7	0.8%	5	0.6%
570002	19	2.2%	10	1.2%	2	0.2%	1	0.1%	1	0.1%
570003	61	7.1%	27	3.2%	10	1.2%	8	0.9%	3	0.4%
570701	66	7.7%	39	4.6%	6	0.7%	4	0.5%	6	0.7%
570703	40	4.8%	30	3.5%	1	0.1%	2	0.2%	0	0.0%
570800	45	5.3%	31	3.6%	2	0.2%	5	0.5%	3	0.4%
570901	50	5.7%	26	3.0%	4	0.5%	9	1.1%	2	0.2%
570902	43	5.0%	26	3.0%	2	0.2%	5	0.5%	3	0.4%
571000	89	10.4%	55	6.4%	9	1.1%	10	1.2%	0	0.0%
571101	53	6.2%	22	2.6%	2	0.2%	11	1.3%	1	0.1%
571102	42	4.9%	30	3.5%	2	0.2%	5	0.5%	1	0.1%
571300	75	8.8%	46	5.4%	8	0.9%	11	1.3%	1	0.1%
571400	37	4.3%	21	2.5%	6	0.7%	2	0.2%	2	0.2%
Total	856	100%	472	55.1%	74	8.6%	105	12.1%	47	5.5%

Source: Lending Patterns 2023

3.5 Mortgage Refinancing

In recent years, the real estate market has undergone a major shake-up. Although prices declined precipitously a few years ago, the median home price rose significantly over the since then. Purchasing and refinancing a home has become more difficult following the national housing crisis. Lending standards have become more stringent, compared to how the standards of the mid-2000's.

Relative to home purchase applications, approval rates for mortgage refinancing applications are very low for all groups, with only 52.9 percent of refinancing applications being approved in 2013. As Table 3-6 shows, White applicants comprised the largest portion of applicants whose race was known. White applicants had the highest approval rate (66.2 percent) while Pacific Islander applicants had the lowest (15.6 percent). The loan approval rates for Asian (29.2 percent), American Indian or Alaska Native persons (0.6 percent). Applicants of Hispanic origin (16.4 percent) were significantly lower than applicants of non-Hispanic origin (60.6 percent) in obtaining approval of a refinancing loan. Since several factors influence the approval of refinance applications, it is difficult to determine the reasons for the disparity between White applicants and applicants of other races. Perhaps White applicants, who purchased or inherited their homes in much earlier times than other groups, had more home equity, and could more easily qualify for a loan.

Table 3-6: Trends of Conventional Mortgage Refinancing Applications by Race, 2023.

Race	Total		Originated		Denied		Withdrawn		Closed	
	# of Loans	% of Total	# of Loans	% of Total	# of Loans	% of Total	# of Loans	% of Total	# of Loans	% of Total
American Indian or Alaska Native	7	0.9%	4	0.5%	2	0.2%	1	0.1%	0	0.0%
Asian	104	12.8%	51	6.3%	37	4.6%	11	1.4%	4	0.5%
African American	70	8.6%	36	4.4%	18	2.2%	8	1.0%	4	0.5%
Native Hawaiian or Other Pacific Islander	6	0.7%	4	0.5%	2	0.2%	0	0.0%	0	0.0%
White	329	40.5%	197	24.3%	91	11.2%	23	5.8%	13	1.6%
Info. Not Provided	24	3.0%	19	2.3%	5	0.6%	0	0.8%	0	0.0%
N/A	270	33.3%	108	13.3%	83	10.2%	29	3.0%	17	2.1%
2 or more	2	0.2%	0	0.0%	1	0.1%	1	0.1%	0	0.0%
Total	812	100%	419	51.6%	239	29.3%	73	12.2%	38	4.7%
Ethnicity										
Hispanic	197	24.2%	104	12.8%	59	7.3%	20	2.5%	13	1.6%
Not Hispanic	357	44.0%	200	24.6%	105	12.9%	29	3.6%	12	1.5%
Info. Not Provided	48	5.9%	34	4.2%	8	1.0%	5	0.6%	1	0.1%
N/A	210	25.9%	81	10.0%	67	8.3%	19	2.3%	12	1.5%
Total	812	100%	419	51.6%	239	29.5%	73	9.0%	38	4.7%

Source: Lending Patterns 2023

3.6 Predatory Lending and Housing Fraud

With an active housing market, potential predatory lending practices by financial institutions may arise. Predatory lending involves abusive loan practices usually targeting minority homeowners or those with less-than-perfect credit histories. The predatory practices typically include high fees, hidden costs, unnecessary insurance, and larger repayments due in later years. One of the most common predatory practices is placing borrowers into higher interest rate loans than called for by their credit status. Although the borrowers may be eligible for a loan in the “prime” market, they are directed into more expensive and higher fee loans in the “subprime” market. In other cases, fraudulent appraisal data were used to mislead homebuyers into purchasing over-valued homes, or fraudulent or misrepresented financial data is used to encourage homebuyers into assuming a larger loan than can be afforded. Both cases almost inevitably result in foreclosure or undesired sale of the property.

Predatory lending has also penetrated the home improvement financing market. Seniors and minority homeowners are the usual targets. In general, home improvement financing

is more difficult to obtain than home purchase financing. Many homeowners have too high a debt-to-income ratio to qualify for home improvement loans in the prime market and become targets of predatory lending in the subprime market. Seniors are often swindled into installing unnecessary devices or making unnecessary improvements that are bundled with unreasonable financing terms.

Predatory lending is a growing fair housing issue. Predatory lenders who discriminate get some scrutiny under the Fair Housing Act of 1968, which requires equal treatment in terms and conditions of housing opportunities and credit regardless of race, religion, color, national origin, family status, or disability. This applies to loan originators as well as the secondary market. The Equal Credit Opportunity Act of 1972 requires equal treatment in loan terms and availability of credit for all of the above categories, as well as age, sex, and marital status. Lenders that engage in predatory lending would violate these acts, if they target African American, Hispanic or elderly households to buy higher-priced and unequal loan products; treat loans for protected classes differently than those of comparably credit-worthy Whites; or have policies or practices that have a disproportionate effect on the protected classes. Examples of fair lending violations include giving an African American borrower a higher-cost loan than a White borrower with a comparable credit rating, or buying such a loan in the secondary market.

In 1998, HUD began an initiative to address fraud in programs administered by the federal agency. The “Housing Fraud Initiative” investigation involved the Federal Bureau of Investigation, Internal Revenue Service and U.S. Attorney’s Office, and uncovered over \$110 million in fraud involving three types of schemes:

- Originating fraudulent loans that allowed unqualified borrowers to obtain mortgages insured by the Federal Housing Administration;
- A scam in which real estate professionals obtain mortgages in the names of fictitious borrowers; and
- Equity skimming, in which an owner sells a property to a so-called “straw buyer” at an inflated price. The straw buyer then defaults, but the seller has already profited.

An example of equity skimming is when a person buys a \$100,000 HUD foreclosed home and resells it for \$200,000 to a buyer who does not exist, but is made “real” through false or forged documents. This person makes a \$100,000 profit from the fraudulent loan, money that should have been awarded to deserving HUD applicants.

HUD targeted Southern California first under the program to a large extent because the default rate in the 7 Southern California counties is 50 percent higher than the national rate. In particular, Los Angeles, Riverside, and San Bernardino counties are known to have the highest concentration of FHA foreclosures. In Lakewood, no FHA foreclosed property is currently listed on HUD’s web page.

In addition, HUD, in conjunction with the U.S. Department of Treasury, formed the Joint-Task Force on Predatory Lending in 2000. The Task Force conducted an in-depth investigation of the problem and issued recommendations to Congress regarding improving consumer literacy and disclosure, reforming sales practices, improving market structure, and restricting abusive terms and conditions.

The State of California has also enacted additional measures designed to stem the tide of predatory lending practices. A new law (Senate Bill 537) signed by former Governor Gray Davis provided a new funding mechanism for local District Attorney's offices to establish special units to investigate and prosecute real estate fraud cases. The law enabled county governments to establish real estate fraud prosecution units.² Furthermore, former Governor Davis signed AB 489 in October 2001, a predatory lending reform bill. The new law prevents a lender from basing the loan strictly on the borrower's home equity as opposed to the ability to repay the loan. The law also outlaws some balloon payments and prevents refinancing unless it results in an identifiable benefit to the borrower.³

² Consumers Union, *The Hard Sell: Combating Home Equity Lending Fraud in California - Part I*, 1998.

³ Consumers Union, "Governor Davis Signs Predatory Lending Reform, October 11, 2001."

Chapter 4

Public Policies

Public policies, particularly land use controls, zoning regulations, and housing policies have the potential to impact the location and availability of housing choices. This chapter of the AI reviews the public policies of Lakewood in relation to fair housing choices.

4.1 Covenants, Conditions, and Restrictions (CC&Rs)

In the past, Covenants, Conditions, and Restrictions (CC&Rs) were used to exclude certain groups such as minorities from equal access to housing in a community. Today, the California Department of Real Estate reviews CC&Rs for all subdivisions of five or more lots, or condominiums of five or more units. This review is authorized by the Subdivided Lands Act and mandated by the Business Professions Code, Section 11000. The review includes a wide range of issues, including compliance with fair housing law.

The review must be completed and approved before the Department of Real Estate will issue a final subdivision public report. This report is required before a real estate broker can sell the units, and each prospective buyer must be issued a copy of the report. If the CC&Rs are not approved, the Department of Real Estate will issue a “deficiency notice”, requiring the real estate broker to revise the CC&Rs.

4.2 Public Policies and Programs Affecting Housing Development

The City’s Housing Element, General Plan, Planning and Zoning Code, Consolidated Plan and other documents have been reviewed to evaluate the following potential impediments to fair housing choice and affordable housing development:

- Local zoning, building, occupancy, health, and safety codes
- Public policies and building approvals that add to the cost of housing development
- Moratoriums or growth management plans
- Residential development fees
- Administrative policies affecting housing activities
- Policies that restrict housing or community development resources for areas of minority concentration, or policies that inhibit employment of minorities or individuals with disabilities
- Interdepartmental coordination between local agencies that provide housing or community development resources to areas of minority concentration or to individuals with disabilities
- Availability of public transportation and social services for persons with disabilities
- Community representation on planning and zoning boards and commissions

Local Zoning, Building, Occupancy, Health and Safety Codes

Zoning Ordinance

Higher density housing reduces land costs on a per-unit basis and thus facilitates the development of affordable housing. Restrictive zoning that requires unusually large lot and building size can increase housing costs and can impede housing production. Zoning Code regulations accommodate a wide range of housing types, including mobile homes, second units, group care facilities, and senior housing. Development standards such as density, height, setbacks, and parking are also specified in the Zoning Code. Table 4-1 identifies residential zone districts and development standards.

Table 4-1: Residential Zone Districts

Zone	Maximum Density	Maximum Height	Minimum Lot Size	Typical Residential Type
R-A	1 primary du plus 1 ADU and JADU per lot	35 feet	6,000 sq. ft.	Low-Density single family dwellings and accessory buildings; limited agriculture
R-1	1 primary du plus 1 ADU and JADU per lot	35 feet	6,000 sq. ft.	Low-Density single family dwellings and accessory buildings
M-F-R	22 du/ac ¹ 24 du/ac ² 30 du/ac ³	25 feet	15,000 sq. ft.	Multi-family dwelling units and accessory buildings
MHP	10 du/ac	N/A	4 acres	Mobile Home

¹For parcels less than 12,500 square feet.

²For parcels 12,500 square feet to 25,000 square feet.

³For parcels greater than 25,000 square feet.

Source: Lakewood Land Use Element, Lakewood Municipal Code.

Definition of a Family

A community's zoning ordinance can restrict access to housing for relations failing to qualify as a "family" by the definition specified in the zoning ordinance. Even if the code provides a broad definition, deciding what constitutes a "family" should be avoided by cities to prevent confusion or give the impression of restrictiveness.

California court cases⁴ have ruled that an ordinance that defines a "family" as (a) an individual, (b) two or more persons related by blood, marriage or adoption, or (c) a group of not more than a certain number of unrelated persons as a single housekeeping unit is invalid. Court rulings stated that defining a family does not serve any legitimate or useful objective or purpose recognized under the zoning and land planning powers of the city,

⁴ *City of Santa Barbara v. Adamson. (1980), City of Chula Vista v. Pagard (1981), among others.*

and therefore violates rights of privacy under the California Constitution. A zoning ordinance also cannot regulate residency by discrimination between biologically related and unrelated persons.

The Lakewood Zoning Code defines a family as follows:

“One or more persons living as a single housekeeping unit as distinguished from a group occupying a boarding, rooming, or lodging house, hotel, or club. A family may include domestic servants.” (Lakewood Municipal Code, Section 9302.23)

Though the use of “family” in the Lakewood Zoning Code does not appear to be restrictive, the mere presence of the definition can be confusing and could lead to the perception of restrictiveness.

Community Care Facilities

The Lanterman Developmental Disabilities Services Act of the California Welfare and Institutions Code (Sections 5115 and 5116) declares that mentally and physically disabled persons are entitled to live in normal residential surroundings. The use of property for the care of 6 or fewer disabled persons is a residential use for the purpose of zoning. 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 permitted in all residential zones for single-family dwellings. No local agency can impose more restrictive zoning or building and safety standards on these homes. There are 20 community care facilities in the City of Lakewood. All facilities are located within residential zones.

Accessory Dwelling Units

Accessory dwelling units are attached or detached dwelling units that provide complete independent living facilities for one or more persons and that are secondary to the primary dwelling unit on a lot. The units must include permanent provisions for living, sleeping, cooking, laundry and sanitation. Second units may be an alternative source of affordable housing for low income households, particularly for seniors. In September 2018, the City amended the Zoning Ordinance to permit accessory dwelling units by right in residential zones, subject to certain development standards. State law requires local jurisdictions to ordinances that establish the conditions under which accessory dwelling units will be permitted or to adopt the State law provisions governing second units (Government Code, Section 65852.2).

Mobile Homes/Manufactured Housing

State legislation mandates the inclusion of mobile home/manufactured housing in a jurisdiction’s land use policy. The City permits mobile homes or manufactured housing on single-family lots. In addition, the City has a Mobile Home Park zone, which allows for the establishment of mobile home parks.

Density Bonuses

In October 2014 the City amended its municipal code to comply with State Density Bonus law. The amendment repealed old density bonus language and replaced it with a section that references the State law and any amendments thereto. The City will continue to promote density bonus provisions for residential development projects.

Parking Requirements

The Lakewood Zoning Code requires two covered parking spaces for each single-family unit. In the Multi-Family Residential (M-F-R) zone, dwelling units with two or fewer bedrooms require two parking spaces, units with three bedrooms require two and one-half parking spaces, and units with four or more bedrooms require three spaces. In addition, the zoning code requires that guest parking be provided in the M-F-R zone at a ratio of 10 percent of the spaces required for the units.

For senior housing or housing for persons with disabilities, parking requirements can be reduced to one parking space per three units plus one parking space for every three employees. The 10 percent additional guest parking is also required for these units.

Senior/Affordable Housing

Lakewood has three senior assisted-housing projects totaling 367 units. The City provides flexible development standards, including reduced parking standards and smaller unit sizes, in order to encourage the development of senior and affordable housing projects. The City also encourages preservation of these units as affordable housing, as conversion to a market-rate use requires additional on-site parking, development of larger units, and other standards to comply with the Zoning Code.

Building Codes

The City has adopted the State Uniform Building and Housing Codes. These codes are considered to be the minimum necessary to protect the public health, safety, and welfare. No local amendment has either been initiated or approved that directly affects housing standards or processes.

Public and Administrative Policies Concerning Community Development and Housing Activities

Important criteria of the State Department of Housing and Community Development's (HCD) approval of any housing element includes a determination that the local jurisdiction's policies do not unduly constrain the maintenance, improvement, and development of a variety of housing choices for all income levels. The City's 2021-2029 Housing Element was approved by the Department of Housing and Community Development on September 16, 2022. The 2021-2029 Housing Element identifies the following goals:

- 1.1 Preserve and improve the existing affordable housing stock.
- 1.2 Preserve and improve the residential neighborhood environments that provide a high quality of life for all Lakewood residents.
- 2.1 Develop housing to meet the identified local housing needs of the community while maintaining and providing a high quality of life for all Lakewood residents.
- 2.2 Develop the maximum number of new housing units possible to meet Lakewood's fair share of regional housing needs as identified in the SCAG regional housing needs assessment.
- 2.3 Achieve compliance with energy conservation measures to be included in new housing developments.
- 2.4 Provide suitable sites for housing development.
- 3.1 Provide housing assistance needs of Lakewood residents.
- 4.1 Promote housing opportunities for all persons regardless of race, color, ethnicity, national origin, religion, sex or marital status.

The following are summaries of key programs contained in the 2021-2029 Housing Element that facilitate the provision of quality housing and a range of housing choices:

- *Code Enforcement and Community Conservation* - The City has an active code enforcement program dedicated to preserving and improving the environmental quality of the City. Community Conservation Officers receive approximately 150 service requests each month. Community Conservation Program staff will continue to work closely with the Housing Section to refer eligible property owners to the rehabilitation loan programs offered through the City.
- *Home Rehabilitation Loan Programs* - The City offers home rehabilitation loan programs for low income household and senior household properties. The maximum loan amount for single-family homes is \$35,000. This program helps provide quality housing for seniors and lower income households. The City also offers a Fix-Up Paint-Up Program, whereby households can receive minor home repairs. In addition, the Teens in Lakewood Care (TLC) program provides general landscape maintenance and light housekeeping services to qualified low income property owners through a cooperative program between the City of Lakewood, the Lakewood Jaycees, and area high school students.
- *Condominium Conversion Regulations* - The Lakewood Municipal Code contains a Condominium Conversion Ordinance that restricts the conversion of rental units to owner-occupied units when the vacancy rate for the City is below five percent.

By restricting the conversion of rental units, the City ensures that a variety of housing choices exist for residents.

- *Density Bonus* – Pursuant to State law, the City allows density bonuses for residential development projects. The City provides information regarding density bonuses and other housing incentives on the City website.
- *Section 8 Rental Assistance* – In July 2011 the City voluntarily transferred its budget authority and baseline units from the Lakewood Housing Authority to the Housing Authority of Los Angeles County (HACLA) for administration of the program. The City continues to provide information and refers the elderly, large families and lower-income families to this program.
- *Lakewood Housing Strategy* - The Lakewood Housing Strategy has been designed to develop a comprehensive housing program for the portion of Lakewood east of the San Gabriel River. The formulation of a housing strategy for this portion of Lakewood entailed surveying each parcel within the area and determining the condition, occupancy, ownership patterns, housing types, available parking, condition of public improvements, traffic counts, population density, student generation, code enforcement history, fire and public safety concerns and other factors which help describe the quality and state of the housing. This data is being utilized in conjunction with economic statistics on property re-sales and leasing in the area to describe the current state of Lakewood's housing stock. From the data collected, a housing strategy is formulated for the sub-areas of greatest need.
- *Homebuyer Assistance Programs* – The California Housing Finance Agency's Mortgage Credit Certificate (MCC) tax credit program functions as a federal income tax credit that reduces the borrower's potential federal income tax liability. The credit may be used by first-time home buyers to convert a portion of the annual mortgage interest into a direct income tax credit, and therefore lowering the amount of federal taxes the holder of the MCC would have to pay for the duration of the loan. The credit is subtracted dollar-for-dollar from the homebuyer's federal income taxes. Qualified buyers are awarded a tax credit of up to 15 percent and the remaining 85 percent may be taken as a deduction from the income in the usual manner.

This program encourages more owner-occupied housing and provides greater home ownership opportunities for families in Lakewood, particularly those that are low and moderate income. Interested residents go through the normal process of choosing a realtor and arranging financing through a program participating lender. If the home selected is eligible for the program, the lender applies for the MCC on behalf of the buyer. Home prices, location and other participant restrictions apply.

- *Fair Housing Program* - The City contracts with a fair housing consultant to provide a variety of fair housing services, including education, counseling, dispute investigation and resolution, case referrals, and training. The City reviews the Fair

Housing Program quarterly to identify specific areas of need in the City and to focus programs toward meeting these needs.

Moratoriums/Growth Management

Lakewood does not have building moratoriums or growth management plans that limit housing construction.

Development Fees/Assessments

Development fees and taxes charged by local governments also contribute to the cost of housing. In Lakewood, the fees charged for residential developments are designed to offset the cost of permit processing. Examples of fees include Site Plan Review, Special Use Permit application, Environmental Assessment, and Design Review among others. In addition, school impact fees are assessed by the State. Fees charged by the City are lower than most of the surrounding communities and thus do not unduly restrict the provision of a range of housing choices.

Community Representation

An important strategy for expanding housing choices for all residents is to ensure that residents' concerns are heard. A jurisdiction must create avenues through which residents can voice concerns. Lakewood's commissions and committees are populated by members from the community. The role of these commissions and committees is discussed below. Overall, the City provides for sufficient community representation in the decision-making process of housing-related matters.

Planning and Environment Commission

The Planning and Environment Commission reviews and makes decisions on a variety of land use matters such as subdivisions, conditional use permits, community plans, design reviews, and variances. The Commission also reviews and makes recommendations to the City Council on issues pertaining to the General Plan, Specific Plans, zone changes, annexations, and other policy issues regarding development. The Planning and Environment Commission consists of five members appointed by the City Council to serve two-year terms.

Development Review Board

The Development Review Board (DRB) is composed of an architect, a landscape architect, and the Director of Community Development. The Development Review Board serves as both an advisory and approval body that reviews aspects of project design. The primary goal of the Development Review Board is to ensure that physical property improvement projects are designed and constructed in accordance with the City's high standards of quality. The DRB conducts the review process and applies conditions of

approval in a judicious manner so as not to cause undue burden on any development. DRB meetings are informal and open to the public.

Recreation and Community Services Commission

The Recreation and Community Services Commission studies issues related to Lakewood's recreational programs and social services. The Commission consists of five members appointed by the City Council to serve two-year terms. All meetings are open to the public in order to give residents adequate opportunity to voice opinions.

Community Safety Commission

The Community Safety Commission has the responsibility of studying, planning, and recommending appropriate action to the City Council on matters pertaining to traffic, public safety, fire prevention, law enforcement services, public health, animal control, civil defense, and disaster planning and control. All meetings are open to the public in order to give residents adequate opportunity to voice opinions.

Chapter 5

Assessment of Fair Housing Practices

This chapter provides an overview of current fair housing practices in Lakewood. Recent fair housing complaints, violations, and suits are evaluated to determine trends or patterns of impediments to fair housing in the City.

5.1 Fair Housing Practices of Realtors and Other Housing Associations

A number of professional organizations for housing services are engaged in the maintenance and furthering of fair housing choices. These include real estate associations and apartment associations. This section provides an overview of the fair housing commitments of these organizations and the services they provide to promote the awareness of fair housing among its membership.

Real Estate Associations

On December 6, 1996, HUD and the National Association of Realtors (NAR) entered into a Fair Housing Partnership. The partnership requires HUD and NAR to develop a Model Affirmative Fair Housing Action Plan for use by members of NAR to satisfy HUD's Affirmative Fair Housing Marketing regulations. The NAR has developed a Fair Housing Program to provide resources and guidance to Realtors in ensuring equal professional services for all people.

Fair Housing Declaration

The term "realtor" identifies a licensed professional in real estate who is a member of the NAR. Not all licensed real estate brokers and salespersons are members of the NAR. However, realtors who are members of NAR must pledge to conduct business in keeping with the spirit and letter of the Code of Ethics. Specifically, Article 10 of the Code of Ethics obligates realtors to affirmatively further fair housing as follows:

REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. (Amended 1/23)

REALTORS®, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. (Amended 1/23)

Article 10 is a firm statement of support for equal opportunity in housing. In accordance with Article 10, Code of Ethics, each realtor must uphold the following pledge:

- **Standard of Practice 10-1**

When involved in the sale or lease of a residence, REALTORS® shall not volunteer information regarding the racial, religious or ethnic composition of any neighborhood nor shall they engage in any activity which may result in panic selling, however, REALTORS® may provide other demographic information. *(Adopted 1/94, Amended 1/06)*

- **Standard of Practice 10-2**

When not involved in the sale or lease of a residence, REALTORS® may provide demographic information related to a property, transaction or professional assignment to a party if such demographic information is (a) deemed by the REALTOR® to be needed to assist with or complete, in a manner consistent with Article 10, a real estate transaction or professional assignment and (b) is obtained or derived from a recognized, reliable, independent, and impartial source. The source of such information and any additions, deletions, modifications, interpretations, or other changes shall be disclosed in reasonable detail. *(Adopted 1/05, Renumbered 1/06)*

- **Standard of Practice 10-3**

REALTORS® shall not print, display or circulate any statement or advertisement with respect to selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. *(Adopted 1/94, Renumbered 1/05 and 1/06, Amended 1/23)*

- **Standard of Practice 10-4**

As used in Article 10 “real estate employment practices” relates to employees and independent contractors providing real estate-related services and the administrative and clerical staff directly supporting those individuals. *(Adopted 1/00, Renumbered 1/05 and 1/06)*

- **Standard of Practice 10-5**

REALTORS® must not use harassing speech, hate speech, epithets, or slurs based on race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. *(Adopted and effective November 13, 2020, Amended 1/23)*

Diversity Certification

The NAR has created a diversity certification, “At Home with Diversity” to be granted to licensed real estate professionals who meet eligibility requirements and complete the

NAR “At Home with Diversity” course. The certification assists in the development of increased awareness of cultural and personal biases that may inhibit a realtor for fully embracing diversity and creating a successful multicultural real estate business. It also assists in learning inclusive, multi-cultural marketing and advertising strategies to broaden client base, and to formulate an inclusive business plan to help you create an enduring business that is able to adapt and evolve to an ever-changing marketplace. The coursework provides valuable business planning tools to assist real estate professionals in reaching out and marketing to a diverse housing market. The NAR course focuses on diversity awareness, building cross-cultural skills, and developing a business diversity plan. In July 1999, the NAR Diversity Program received the HUD “Best Practices” award.

California Association of Realtors (CAR)

The California Association of REALTORS® supports a diverse, 200,000+ member community and the diverse communities that those REALTORS® serve. They are committed to protecting and expanding the opportunity for all communities to sustainably own, use and transfer real property. Even with long-standing state, federal and local laws prohibiting discrimination, many communities remain segregated and housing discrimination and barriers to equal housing opportunity persist for communities of color, women, people with disabilities, members of the LGBTQ+ community and other marginalized communities.

Good fair housing practices are essential for a compliant and professional real estate business. REALTORS®, as the first point of contact for many home buyers and sellers can make a huge difference in someone’s homeownership journey. With underserved communities facing additional homeownership challenges and racial homeownership gaps that remain stubbornly large; REALTORS® as stewards of homeownership, can make a huge difference. The CAR has created fair housing and anti-discrimination effort with the following initiatives:

REALTOR® Education and Training

To properly address fair housing issues, we must first understand them. Much of this history is not taught in schools, nor is it fully explained in most existing REALTOR® licensing and continuing education courses. We are learning more about how unconscious bias impacts the real estate industry, including in REALTOR® behavior, and issues with lending and appraisals; and how the legacy of past and current discrimination compounds, leaving underrepresented communities struggling to compete in California’s tough housing markets. That’s why it’s imperative that we learn more about past and current fair housing challenges to ensure that our REALTOR® community is taking an active role in addressing these issues and ending the terrible legacy of discrimination.

Legislative

CAR is supporting and co-sponsoring legislation that will advance homeownership and provide affordable housing for underrepresented communities, such as veterans, disabled

individuals, seniors, communities of color and the LGBTQ+ community. Some of these efforts include sponsoring legislation to require that all real estate licensees take implicit bias training and to make the current fair housing training more robust and relevant. CAR is co-sponsoring legislation to mask or redact illegal restrictive covenants in real property records and co-sponsoring legislation to repeal Article 34 in its entirety.

Member Task Force

CAR leadership has established a Fair Housing and Diversity Task Force of members that is evaluating educational, diversity and leadership development initiatives, fair housing law enforcement policy, and CAR governance structure to support the Association's strong commitment to fair housing and diversity within California's housing market and real estate industry. CAR leadership has adopted the Task Force recommendations to create two new Committees of the Board of Directors for fair housing and diversity and a member-led forum to help raise member awareness about fair housing policy and diversity in real estate businesses and industry leadership.

Transaction Support

CAR supports the REALTOR® community with advisories and forms that can be used when working with clients. CAR provides Fair Housing and Discrimination Advisory form (FHDA) and an on-line a tool to help REALTORS® and their clients better understand fair housing law and best practices.

Homebuyer Programs

Due to past redlining and other exclusionary and discriminatory practices, communities of color have not had equal access to the wealth-building benefits of homeownership. Therefore, buyers who have lower down payments and less access to intergenerational wealth can benefit from down payment assistance programs. CAR supports home buyer assistance programs and has increased fundraising for its Housing Affordability Fund, which funds low- to middle-income homebuyer assistance programs. Additionally, CAR educate REALTORS® working with first-time buyers about down payment and homebuyer assistance programs.

Pacific West Association of Realtors

The Pacific West Association of Realtors serves realtors in Lakewood and surrounding communities, including Long Beach, La Mirada, and several communities in Northern Orange County. The Pacific West Association of Realtors provides many continuing education opportunities to members, including courses on the topics of ethics and professional conduct, trust funds, fair housing, and real estate agency. The Association also has trained mediators on staff that provide extensive mediation services for unresolved issues relating to financial disputes and fair housing issues. Realtors with fair housing questions, or who are in need of additional information, are usually referred to the California Association of Realtors. The Pacific West Association of Realtors also provides resource information on ethics and standards of practice.

California Department of Real Estate (DRE)

The California Department of Real Estate (DRE) is the licensing authority of real estate brokers and salespersons. Not all licensed brokers and salespersons are members of the National or California Association of Realtors.

The DRE has adopted education requirements that include courses in ethics and in fair housing. In order to renew a real estate license, each licensee is required to complete 45 hours of continuing education courses, including three hours in each of the four mandated areas: agency, ethics, trust fund, and fair housing. The fair housing course contains information that will enable an agent to identify and avoid any discriminatory practices when providing real estate services to clients.

California Department of Consumer Affairs

The Department of Consumer Affairs (DCA) exists to promote and protect the interests of California consumers. The DCA helps consumers learn how to protect themselves from unscrupulous and unqualified individuals. The Department also protects professionals from unfair competition by unlicensed practitioners.

The Department of Consumer Affairs is dedicated to enhancing individual consumer access to services and resources. To help fulfill its mission of promoting and protecting the interests of consumers, DCA will continue to build and maintain effective relationships with:

- consumer and public interest groups
- the business and professional community
- law enforcement agencies
- other government agencies

The Department of Consumer Affairs assists renters by publishing *A Guide to Residential Tenants' and Landlords' Rights and Responsibilities*. The booklet focuses on California laws that govern the landlord-tenant relationship and suggests things that both the landlord and tenant can do to make the relationship a good one. Although the booklet is written from the tenant's point of view, landlords can also benefit from its information.

Apartment Associations

The California Apartment Association is the country's largest statewide trade association for rental property owners and managers. The CAA incorporated in 1941 to serve rental property owners and managers throughout California. CAA represents rental housing owners and professionals who manage more than 800,000 rental units. Under the CAA umbrella, numerous other apartment associations cover specific geographic areas throughout the State, including Lakewood.

The CAA supports the spirit and intent of all local, State, and federal fair housing laws for all residents without regard to color, race, religion, sex, marital status, mental or physical disability, age, familial status, sexual orientation, or national origin. Members of the California Apartment Association agree to abide by the following provisions of their Code for Equal Housing Opportunity:

- *We agree that in the rental, lease, sale, purchase, or exchange of real property, owners and their employees have the responsibility to offer housing accommodations to all persons on an equal basis;*
- *We agree to set and implement fair and reasonable rental housing rules and guidelines and will provide equal and consistent services throughout our resident's tenancy;*
- *We agree that we have no right or responsibility to volunteer information regarding the racial, creed, or ethnic composition of any neighborhood, and we do not engage in any behavior or action that would result in steering; and*
- *We agree not to print, display, or circulate any statement or advertisement that indicates any preference, limitations, or discrimination in the rental or sale of housing.*

The Apartment Association of Greater Los Angeles (AAGLA) serves all of Southern California and has approximately 14,000 members. The Association publishes a monthly magazine, *Apartment Age*, and provides information packets to owners and managers interested in joining the organization. The magazine periodically features articles that aim at educating its members regarding fair housing laws. Through a variety of seminars, workshops, and educational courses, AAGLA provides members with information and training on such topics as ethics, credit checks, addressing code enforcement violations, property management and pre-inspection training, etc. AAGLA has a fair housing representative who conducts a fair housing workshop and provides information on fair housing. In addition to workshops and seminars, the Association offers its Registered Residential Manager Course. The course is a California Apartment Association-approved program that offers a series of classes on landlord/tenant issues, ethics, marketing, property management, fair housing, and other issues.

Apartment Association - California Southern Cities

The Apartment Association - California Southern Cities serves the City of Long Beach and the surrounding communities, including Lakewood. Similar to the other apartment associations throughout the region, the Apartment Association - Southern California Cities provides seminars, workshops, information, and training to members on a variety of topics, including fair housing.

5.2 Fair Housing Services

This section provides an overview of the fair housing services available to Lakewood residents, as well as an analysis of recent fair housing complaints, violations, and suits to determine trends or patterns in the City. Typically, fair housing services include the investigation and resolution of housing discrimination complaints, discrimination auditing/testing, and education and outreach, including the dissemination of fair housing information such as written material, workshops, and seminars. Landlord/tenant counseling services involves informing landlords and tenants of their rights and responsibilities under the California Civil Code and mediating conflicts between tenants and landlords.

Fair Housing Consultants, Inc.

The City contracts with Fair Housing Consultants, Inc. to provide fair housing services to residents. Fair Housing Consultants Inc. is highly dedicated to promoting equal housing opportunity, has provided fair housing services to the City since 1999. Services include education and outreach materials, fair housing training, complaint services, complaint processing, tenant/landlord mediation, and case referral. This section includes a detailed description of the services provided by Fair Housing Consultants, Inc.

Fair Housing Complaints, Violations, and Suits

Fair Housing Consultants, Inc. received three housing discrimination complaints during FY 2018-2019, with four pertaining to racial discrimination and one based on familial status. Fair Housing Consultants referred all three cases to DFEH for further investigation after consulting with the clients.

Landlord/Tenant Services

Table 5-1: Landlord/Tenant Services FY 2023-2024

Type of Complaint	Number
Eviction	42
Security Deposit	35
Rent Increase	56
Repairs	59
Harassment	4
Rental Terms	2
Mail Landlord/Tenant Handbook	37
Referral to Section 8	53
Code Enforcement	17
Total	305

Source: Fair Housing Consultants, October 2024

5.3 Hate Crimes

Hate crimes are crimes that are committed because of a bias against race, religion, disability, ethnicity, or sexual orientation. In an attempt to determine the scope and nature of hate crimes, the Federal Bureau of Investigation's (FBI) Uniform Crime Reporting Program collects statistics on these incidents. According to the FBI, there were 63 reported hate crimes in Lakewood from 2004 to 2023, with an average of 3.15 hate crimes per year during that 20-year period.

Table 5-2: Hate Crimes in Lakewood 2004-2023

Year	Race	Religion	Sexual Orientation	Ethnicity	Disability (1)	Gender (2)	Gender Identity (2)	Total
2004	6	0	1	1	0	0	0	8
2005	6	1	1	0	0	0	0	8
2006	3	0	0	0	0	0	0	3
2007	3	1	0	0	0	0	0	4
2008	2	0	0	3	0	0	0	5
2009	2	0	1	0	0	0	0	3
2010	2	1	1	0	0	0	0	4
2011	1	0	0	0	0	0	0	1
2012	3	0	0	0	0	0	0	3
2013	2	0	0	0	0	0	0	2
2014	0	0	0	0	0	0	0	0
2015	2	0	0	0	0	0	0	2
2016	3	0	1	0	0	0	0	4
2017	7	0	0	0	0	0	0	7
2018	0	0	0	0	0	0	0	0
2019	0	0	0	0	0	0	0	0
2020	0	0	1	0	0	0	0	1
2021	2	0	0	0	0	0	0	2
2022	4	0	0	1	0	0	0	5
2023	1	0	0	0	0	0	0	1
Total	49	3	6	5	0	0	0	63

Source: Federal Bureau of Investigation website: <https://www.fbi.gov/news/press-releases/fbi-releases-2023-crime-in-the-nation-statistics>

Chapter 6

Identification of Impediments and Actions

The City of Lakewood is committed to ensuring equal access to housing for all residents. Based on the analysis described previously in this report, the City has made several findings regarding issues that influence equal access to housing. This section presents the findings, and contains recommendations and actions designed to address the findings.

6.1 Findings

Demographic Characteristics

Changes in the demographics of a community can influence equal access to housing. The City has become more racially and ethnically diverse since 1990, with the proportion of Asian, African American, and Hispanic residents increasing, while the proportion of White residents has decreased. Changing racial and ethnic characteristics may influence fair housing issues to the extent that certain racial and ethnic groups may experience discrimination in the housing market due to factors such as color, language spoken, or other cultural factors.

Household and Housing Characteristics

Household type and size, income level, the presence of persons with special needs, housing price, and household characteristics may affect a household's access to housing. The following household and housing characteristics are prominent in the City.

- Household size increased from 2.81 persons per household to 2.95 persons per household during the 1990s. Since then, the average household size in Lakewood has grown with the City's population, and as of 2018, the estimated average household size has increased to 3.10 persons. This indicates an increase in families with children in the community. An increase in household size can contribute to fair housing issues in the sense that large household sizes and the presence of children may make landlords wary of renting to certain households.
- As shown in Table 2-6, African American and American Indian or Native Alaskan households have a larger proportion of lower and moderate income households than White or Asian households; therefore, housing affordability issues disproportionately affect these groups.

- The number of housing units in the City has remained relatively stable, increasing by less than 4% since 1990. The limited increase in housing units coupled with the population increase led to a tight housing market, which may result in increased fair housing issues as some landlords could potentially afford to be discriminatory in selecting tenants.
- Overcrowding is relatively low in the City but is prominent among large households (five or more members). Not only does overcrowding create problems for those families living in inadequately sized units, overcrowding also results in greater and more rapid deterioration of homes than would otherwise occur. As a result, some landlords or apartment managers may be more hesitant about renting to larger families, thus making access to adequate housing even more difficult.
- As of December 2024, the median price for homes in the City was approximately \$855,177 which is affordable only to above-moderate income households. Lower and moderate income households are essentially priced out of the homeownership market. A majority of rental units are affordable to low and moderate income households.
- A majority of housing units in the City are more than 50 years of age. Most residential structures over 30 years of age typically require minor repairs and modernization improvements. Though the housing stock is generally in good condition, an increase in the number of units requiring rehabilitation is likely given the age of the structures.
- Housing cost burden is prevalent among elderly renters and large households. More often than not, housing cost is disproportionately burdening the most vulnerable members of the community. Therefore, maintaining a reasonable level of housing cost burden is an important goal of Lakewood.
- A majority of community facilities and employment centers in the City are easily accessible using public transportation. MTA, Long Beach Transit, and OCTA all provide bus service in the City. The City's DASH system and Long Beach Transit's Dial-A-Ride provide transportation options to disabled and elderly persons. The relationship between public transit, job centers, and affordable housing does not impede Fair Housing Choice in Lakewood because persons who depend on public transit are not limited as to where they can live due to the access provided in the City.

Access to Home Purchase and Home Improvement Financing

An essential aspect of fair housing choice is equal access to credit for the purchase or improvement of a home. The analysis of lending patterns in the City reveals the following issues:

- The number of applications submitted varied by race. A review of the data found that White applicants were the largest group to submit applications (326 or 48.7%). Whites were the largest group approved (55.7%) but also the largest group denied (43.8%). Followed by Asians with 149 applications. Asians were the second largest group approved (23.2%) and denied (22.9%). American Indians or Native Alaskans were the smallest group to submit applications (2). American Indians or Native Alaskans were the smallest group to be approved (0.5%) and 0% denied. A total of 29 (4.3%) applications were submitted by African Americans. The approval rate for African Americans was 4.5% while the denial rate was 8.3%. This reveals that not only is there a larger population Whites but also that White applicants had more equity, income, or other assets to obtain a conventional loan than other races.
- Approval rates for Hispanic or Latino loan applicants were 19.9% and for Non-Hispanic or Latino applicants the rate was 67.9%. The difference is nearly 50%, which is a significant difference between these two ethnic groups.
- Among the racial groups, African American had the lowest in three income categories. Among applicants earning more than 120 percent of MFI, most applicants have approval rates between 59 percent and 61 percent. Native Hawaiian/Pacific Islanders and Native Americans or Alaska Native had an approval rate of 100 percent for the 80-100 percent MFI category.
- The top three lenders in Lakewood, Wells Fargo, JP Morgan Chase, and Bank of America, have highest approval rates (origination) of the top 10 lenders. Together, these three lenders have approved just over half of all approved loans. All of the top ten banks had denial rates of less than 2% percent, except for Wells Fargo which had a denial rate of three percent.
- Relative to conventional loans, government-assisted loans had a 100% approval rate. Overall, government-assisted applications account for 78.2% of all home purchase applications in Lakewood.

Public Policies and Programs

Public policies and programs can affect the availability of housing choice. To ensure that City policies and programs promote equal housing opportunities, the City has reviewed all housing policies and programs and has identified the following potential fair housing issues:

- *Definition of a family* - The Zoning Code contains a definition of a family. While the definition does not appear to be restrictive, the City may consider removing this definition to avoid the impression of restrictiveness.
- *Density Bonus* – The City currently allows density bonuses when requested by developers. The City continues to promote density bonus provisions for

residential development projects. In conjunction with implementation of the Housing Element, the City has amended the Municipal Code to conform to State law allowing density bonuses for residential development projects.

6.2 Actions to Further Fair Housing Choice in Lakewood

The preceding sections of the AI have reviewed background information, analyzed lending data, assessed the fair housing services, and provided findings of potential impediments in the City. The paragraphs below set forth the City's actions to further access to fair housing for all Lakewood residents.

Expanding Affordable Housing Opportunities

Housing affordability alone is not a fair housing issue. Fair housing concerns arise only when affordability interacts with any issues covered under Fair Housing Law. Furthermore, Hispanic and African American households are disproportionately impacted by lower and moderate incomes, and therefore have fewer housing options than other racial/ethnic groups. The following actions will assist the City in expanding affordable housing opportunities for City residents.

1. Homeownership Assistance

Action 1.1: The City will continue to provide and expand home ownership opportunities for low and moderate income households. Specifically, the City will explore the use of different funding programs to assist households with income between 80 and 100 percent of County MFI. This group has the most difficulty in obtaining conventional home purchase financing.

Time Frame: Ongoing

2. Rehabilitation Assistance

Action 2.1: The City will continue to provide and expand assistance for low income households in meeting the housing rehabilitation needs. Specifically, the City will explore the use of different funding programs to assist households with income between 80 and 100 percent of County MFI. This group has the most difficulty in obtaining conventional home improvement financing.

Time Frame: Ongoing

3. Section 8 Rental Assistance

Action 3.1: The City will continue to provide information and refer the elderly, large families, and lower-income families to Housing Authority of Los Angeles County (HACoLA) for assistance with the Section 8 program.

Time Frame: Ongoing

4. Affordable Housing Resources

Action 4.1: The City will identify and pursue other funding sources for the development of affordable housing.

Time Frame: At least once a year, assess the feasibility of applying to different funding programs.

Public Policies and Programs Affecting Housing Development

The City has identified several public policies and programs that have the potential to restrict equal access to housing. However, many City programs, including programs contained in the General Plan Housing Element, contain actions that actively promote equal access to housing. As a City committed to ensuring Fair Housing Choice for all residents, the City has identified the following actions:

5. Incentives for Affordable Housing Development

Action 5.1: The City will continue to provide financial and development incentives to owners or developers of multi-family housing to set aside units that are affordable to low and moderate income residents.

Time Frame: Ongoing

6. Housing Element Update

Action 6.1: The City will continue to implement the policies and program identified in the certified Housing Element.

Time Frame: Ongoing through 2029

Access to Financing

The analysis of lending data revealed that significant differences exist in the approval rates of loans by the race of the applicant. The City will take the following actions to improve access to financing for residents.

7. Outreach to Lenders

Action 7.1: The City will contact local lenders with homebuyer assistance programs to explore ways to expand participation by potential homebuyers.

Time Frame: Ongoing

Action 7.2: The City will work with local lenders and government institutions, such as Fannie Mae, to provide information about government-backed financing for low and moderate income residents. The City will encourage local lenders to provide information in both English and Spanish.

Time Frame: Ongoing

8. Education and Resources

Action 8.1: The City will encourage workshops to be held in Lakewood by local lending institutions and Fair Housing Consultants regarding the home loan process and the resources available to low and moderate income homebuyers. The City will encourage local lenders and Fair Housing Consultants to hold workshops in both English and Spanish.

Time Frame: Conduct a homebuyer workshop at least once a year.

Action 8.2: The City will provide brochures or information on homeownership, rental assistance, and rehabilitation assistance programs in English and Spanish.

Time Frame: Ongoing

9. Unfair Lending Practices

Action 9.1: The City will work with Fair Housing Consultants to monitor complaints regarding unfair lending, and assess lending patterns using the Home Mortgage Disclosure Act Data (HMDA) and other data sources.

Time Frame: Monitor HMDA and other data at least once a year to identify potential issues with unfair lending practices.

Action 9.2: The City and Fair Housing Consultants will participate with HUD and other efforts in investigating predatory lending in the home purchase, home improvement, and mortgage refinancing markets.

Time Frame: Ongoing

Action 9.3: Periodically, the City will use *Lakewood Living*, the City newsletter, or other media to alert residents of predatory lending practices, or other unfair lending practices that surface in the City.

Time Frame: Ongoing

Public Outreach

10. Fair Housing Services

Action 10.1: The City will continue to distribute information regarding the services provided by Fair Housing Consultants. The City will provide a description of the services on the City website.

Time Frame: Ongoing

Action 10.2: Fair Housing Consultants will continue conducting fair housing workshops for residents, real estate professionals, apartment owners, and property managers. Specific efforts should be made to expand community participation and increase a greater awareness among property owners and managers.

Time Frame: Ongoing

Action 10.3: Fair Housing Consultants will continue to work with the local boards of realtors to distribute fair housing information to member agencies in Lakewood.

Time Frame: Ongoing

Chapter 7

Signature Page

I, Todd Rogers, hereby certify that this Analysis of Impediments to Fair Housing Choice for the City of Lakewood represents the City's conclusions about impediments to fair housing choice, as well as actions necessary to address any identified impediments.

Todd Rogers, Mayor
City of Lakewood

April 22, 2025
Date



CITY OF LAKEWOOD 2025-2029 CONSOLIDATED PLAN

CDBG Grantee Number B-25-MC-06-0521
DUNS Number: 076943638

DRAFT

April 22, 2025

CITY OF LAKEWOOD
5050 N. CLARK AVENUE
LAKEWOOD, CA 90712

**City of Lakewood
Consolidated Plan 2025-2029**

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Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The 2025-2029 Consolidated Plan for the City of Lakewood satisfies the statutory Department of Housing and Urban Development (HUD) requirements for the Community Development Block Grant (CDBG) Program. Under federal regulations and program guidelines established by HUD, the reporting requirements for this program must be combined into one consolidated submission. The process reduces the burden of administering housing and community development programs and strengthens partnerships among all levels of government and the private sector to better enable the City to provide decent housing, establish and maintain a suitable living environment, and expand economic opportunities for all Americans, particularly those that are low and moderate-income.

The Strategic Plan and Action Plan contained within the City of Lakewood 2025-2029 Consolidated Plan (Consolidated Plan) are provided to establish a specific course of action for Lakewood's revitalization of community development. To this end, residents and other members of the community, neighboring jurisdictions, Los Angeles County and other stakeholders play a vital role in meeting the needs and goals of the City and in shaping Lakewood's future.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City of Lakewood has prepared a strategy for addressing the housing and community development needs described in the Consolidated Plan during the next five years. By law, the strategy must be designed to achieve the following, principally for low and moderate-income households:

- Provide decent housing;
- Promote a suitable living environment; and
- Expand economic opportunities.

The plan also addresses:

- Elimination of slums and blight.
- Elimination of conditions which are detrimental to health, safety, and public welfare.
- Conservation and expansion of housing stock.
- Expansion and improvement of the quantity and quality of community services.
- Better utilization of land and other natural resources.
- Reduction of the isolation of income groups within communities/geographical areas.
- Alleviation of physically and economically distressed areas.

For more details regarding the specific listed objectives and outcome identified in this Plan, please see Section III: Housing and Community Development Strategic Plan. This section discusses the goals, policies, and quantified objectives of the community as listed in the City's Housing Element as well as other Lakewood Planning and policy documents.

3. Evaluation of past performance

Lakewood, in partnership with non-profit organizations continues to monitor and evaluate the performance of the City's CDBG Programs to ensure regulatory compliance. The following list identifies some of the accomplishments realized during Fiscal Years 2020-2024 (five year period covered by the previous Consolidated Plan):

- A total of 46 Single-Family Rehabilitation Loans and 27 Fix-Up, Paint-Up Grants were processed to assist Lakewood's low income residents improve their homes.
- Over 1,500 residents were provided community services including congregate and delivered meals through Human Services Association and Meals on Wheels; counseling for abused and neglected children through Community Family Guidance; and Pathways Volunteer Hospice provided non-medical care and assistance to those facing end of life conditions.
- Over 1,500 code enforcement cases were processed.
- Fair Housing Consultant assisted over 1,200 persons experiencing fair housing issues.
- Lakewood's assistance to Continuum of Care during Fiscal Years 2020-2024 consisted of serving over 230 persons experiencing homelessness. Services include case management, substance abuse counseling, mental health services, medical services, mainstream benefits, emergency shelter, and permanent housing.
- Plans for the Weingart Senior Center improvement project were completed. The City is waiting until all funding sources have been confirmed before construction can start. The improvements include repairs and alterations to an existing 13,408 square-foot community building. No new square footage is proposed. Relocation and renovation of existing billiard room and social services room (occupancy swap of the billiard room and the social services room). Reconfiguration of fitness restrooms to meet accessible compliancy, new finishes, fixtures, painting, and trims per plans. Replacement of existing operable partitions. Removal of existing indoor planter. Replacement of existing doors and hardware (frames to remain). Removal decorative wood trusses. Replacement of all interior light fixtures to led fixtures. Replacement of existing plumbing fixtures at restrooms and drinking fountains. Mechanical and electrical improvements for spaces reconfigured as required, and new HVAC units capable of destroying bacteria and viruses. Replace soft-scape and sidewalk lighting. Remove existing trees, planting replacement, and irrigation improvements. Replace the wall-mounted non-illuminated exterior building signage on alley side of building. New accessible parking layout and a compliant path-of-travel from the new accessible parking to primary building entry. Hazardous material testing and potential asbestos abatement, if applicable. The building may be re-roofed.

The Lakewood Consolidated Plan embodies the City's current Housing Element. Much of the background data, housing issues, goals, objectives, policies and programs of the Consolidated Plan are consistent with the Housing Element, which was last updated on September 16, 2023. The 2020 US Census and updated data from the 2016-2020 and 2023 American Community Survey (ACS) were also used to accurately reflect current demographics and market and inventory conditions. Based upon the Housing Element's goals and objectives, they are then carried forward into the Consolidated Plan as well as the Annual Action Plan for implementation.

At the end of every fiscal year, the City submits its Consolidated Annual Performance Evaluation Report (CAPER) which provides a clear picture of the past year's performance based upon the set goals and objectives. Historically, the City has scored satisfactorily in meeting all of the required and proposed goals and projects.

4. Summary of citizen participation process and consultation process

Citizen participation in the development, implementation and review of the Consolidated Plan is key to the CDBG process. The City has developed a detailed Citizen Participation Plan, which encourages and solicits the participation of its residents and emphasizes the involvement of low to moderate income persons, particularly where housing and community development funds are spent.

The City provides citizens with advance notice of all related materials available for public review as soon as the notice is published. The citizen participation process includes a 30-day public review period of the Consolidated Plan to obtain citizen input on the projects or strategy proposed. In addition, citizens are invited to attend public hearings regarding the Consolidated Plan. Notices of all Consolidated Plan hearings are published in the local newspaper at least 14 days prior to the hearing date. Citizen comments received will be included in the final draft of the Consolidated Plan document.

In accordance with the Lakewood Participation Plan, the following hearings were conducted for the development of the 2020-2024 Consolidated Plan:

- Community Meeting: January 27, 2025
- Public Hearing #1: April 3, 2025
- Public Hearing #2: April 22, 2025
- 30-Day Public Review Period: March 17, 2025 – April 22, 2025

5. Summary of public comments

6. Summary of comments or views not accepted and the reasons for not accepting them

7. Summary

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	Lakewood	Community Development Department

Table 1 – Responsible Agencies

Narrative

The City of Lakewood, Community Development Department, is the lead agency responsible for overseeing the development of the Consolidated Plan and the significant impacts of the process by which the Plan has been developed, including but not limited to, the citizen participation process and the needs analysis.

The Community Development Department is also responsible for the ongoing administration of CDBG and housing programs covered by the Consolidated Plan. This includes public information, monitoring activities under the Action Plan, financial administration, annual performance reports and amendments to the Action Plan and Consolidated Plan.

As the lead agency responsible for the Consolidated Plan, the Community Development Department monitors the progress of all housing community development objectives. The Community Development Department coordinates with the Housing Authority of the County of Los Angeles, in the administration of various housing projects. In addition, the Community Development Department coordinates with regional groups including the County of Los Angeles on various Community Development and housing services.

Consolidated Plan Public Contact Information

Aldo Cervantes

Director of Community Development Department

City of Lakewood, Ca 90712

562-866-9771, extension 2301

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

Introduction

The Consolidated Plan was prepared by the Lakewood Community Development Department (Department). In preparing the Plan, input was sought from a variety of public agencies and non-profit and for-profit housing groups to determine the housing needs for the community. The Department facilitated consultation with, and participation of, public and private social and homeless services agencies as well as citizens concerned with these services.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City of Lakewood addresses the service needs of residents by providing services, collaborating with other agencies and networking with those who deliver services in the community. City staff coordinates a monthly meeting inviting community service organizations to meet and exchange ideas and information. Agencies that are invited to attend include but are not limited to Community Family Guidance Center; Homeless Outreach staff from the City of Long Beach Multi-Service Center; PATH; Pathways Volunteer Hospice; Su Casa Ending Domestic Violence; Human Services Association; Long Beach Non-Profit Partnership; Retired Senior Volunteer Program (RSVP); Meals on Wheels of Long Beach; and YMCA of Lakewood. This round-table meeting provides the opportunity for service providers to give information on new programs and/or concerns. The meeting location rotates so that attendees have an opportunity to visit the location of other non-profit agencies in the community.

The City of Lakewood has addressed the needs of the elderly through senior housing projects and referrals to Housing Authority of the County of Los Angeles (HACOLA). Currently, federal housing assistance is provided through Section 8. Eligible seniors pay no more than 30% of their income for rent with the remainder paid by HUD.

- Support services provided to the elderly in Lakewood include DASH Transportation, and Dial-A-Ride. In addition, the Recreation and Community Services Department and the Weingart Senior Center provide a number of services such as nutrition programs, case management, and other services.
- The City of Lakewood coordinates with Pathways Volunteer Hospice to provide in-home volunteer care to isolated seniors. Pathways joined forces with local congregations and agencies to develop a coalition designed to meet the needs of Lakewood's aging population. The goal is to identify older populations in Lakewood that can benefit from a Caregiver's Program. Services include respite care, companionship/socialization, billing assistance, shopping errands, handyman services, transportation assistance, light housekeeping and meal preparation.
- Other agencies that the City coordinates with are Human Services Association, Meals on Wheels and Community Family Guidance. Human Service Association serves congregate meals to seniors at Weingart Senior Center in Lakewood while Meals on Wheels delivers meals to residents at

home. Community Family Guidance is a non-profit health agency that provides counseling to children.

- The City offers the Single-Family Residential Rehabilitation Loan, Fix-Up, Paint-Up Grant and Accessible Modifications Grant Programs for extremely low and low income (0 to 80% Median Family Income (MFI)) families of owner occupied single-family homes. The loans are \$35,000 for home improvements, are deferred payment and zero interest, the grants are up to \$10,000 and pay for exterior painting and minor repairs. Many of Lakewood's senior citizens benefit from this program. Additionally, the City provides landlord/tenant information and assistance through contract with Fair Housing Consultants, Inc.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City is located within Service Planning Area (SPA) 7, a division within Los Angeles County designated by LAHSA to target the specific needs of the homeless in the community. City staff attends regular monthly SPA meetings to address homeless issues through the Continuum of Care (CoC) Model. The City along with LAHSA conduct an annual Point-In-Time Homeless Count (count). The official numbers from the count in January 2025 have not been released, however the official numbers from the January 2024 count are 66 persons experiencing homelessness within the City of Lakewood.

Services are provided to people experiencing homelessness in Lakewood by multiple non-profit agencies, which include PATH, LAHSA Jovenes, Salvation Army and Pacific Clinic. Services begin with outreach and continue until a person is permanently housed and supportive services are in place. The Homeless Services Deputy and Homeless Services Liaison refer and connect homeless individuals to the agency that best suits their housing and health needs. Agencies focus on decreasing the barriers to housing and include:

- Providing **Basic Needs** such as: clothing, hygiene products and showers and transportation.
- Assistance **obtaining documents** necessary for housing i.e. social security card, picture identification, DD214, proof of income, disability verification etc.
- **Emergency and temporary housing** via SPA 7 facilities and motel placements.
- **Liaison and referral** to subsidy providers that include: Los Angeles Homeless Services Authority, Veteran's Administration, Department of Mental Health and non-profit providers like PATH Ventures.
- **Access** to medical and mental health, substance addiction treatment services, and primary care home establishment i.e. Department of Mental Health, Veterans Administration, and federally qualified health centers located in the SPA.
- **Benefit establishment assistance** for General Relief, Social Security programs, Temporary Assistance to Needy Families, and Veteran's Administration.
- **Referral** to employment and education services i.e. Goodwill Industries and local centers of the Workforce Investment Board.
- **Housing** location and re-location and rapid re-housing assistance.

Once a person is permanently housed, support services can continue until the individual can successfully maintain housing:

- **Household** set up assistance
- **Case management**, including prevention assistance to maintain housing
- **Home** visits
- **Linkage** to mainstream support services

The City also coordinates with Su Casa Ending Domestic Violence an organization dedicated to providing emergency shelter that provides a 24-hour hotline, emergency shelter, counseling, and assistance with restraining orders.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

Emergency Solutions Grants (ESG) are grants offered through HUD. The City does not receive ESG funds for the operation and administration of Homeless Management Information Systems (HMIS).

Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

1	Agency/Group/Organization	Los Angeles Homeless Services Authority
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City of Lakewood staff attends monthly LAHSA meetings to discuss strategies to assist the homeless population. The anticipated outcomes of the consultation are to devise a strategy to end homelessness.
2	Agency/Group/Organization	Su Casa Ending Domestic Violence
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City coordinates with Su Casa Ending Domestic Violence, a private non-profit organization in the City which operates a CoC Program. Su Casa provides both short-term emergency housing and transitional housing in two different locations within the City. The City has secured the transitional shelter with affordable housing covenants, which run through December 2063. The anticipated outcome of the consultation is a total of 200 Lakewood residents will be provided shelter served by Su Casa- Ending Domestic Violence during the Consolidated Plan Years 2025-2029.
3	Agency/Group/Organization	PATH (People Assisting the Homeless)
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City of Lakewood staff regularly attends PATH meetings to discuss strategies to assist the homeless population. The anticipated outcomes of the consultation are to devise a strategy to end homelessness.
4	Agency/Group/Organization	Community Family Guidance Center
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Family Guidance Center was provided an application that requested extensive information regarding its operation. The anticipated outcome of the consultation is a total of 350 Lakewood residents will be provided shelter served by Community Family Guidance during the Consolidated Plan Years 2025-2029.
5	Agency/Group/Organization	Pathways Volunteer Hospice
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Pathways Volunteer Hospice was provided an application that requested extensive information regarding its operation. The anticipated outcome of the consultation is a total of 150 Lakewood residents will be provided shelter served by Pathways Volunteer Hospice during the Consolidated Plan Years 2025-2029.
6	Agency/Group/Organization	Human Services Association
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Human Services Association was provided an application that requested extensive information regarding its operation. The anticipated outcome of the consultation is a total of 500 Lakewood residents will be provided shelter served by Human Services Association during the Consolidated Plan Years 2025-2029.
7	Agency/Group/Organization	Meals on Wheels of Long Beach
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meals on Wheels was provided an application that requested extensive information regarding its operation. The anticipated outcome of the consultation is a total of 350 Lakewood residents will be served by Meals on Wheels during the Consolidated Plan Years 2025-2029.
8	Agency/Group/Organization	Gateway Cities Council of Government
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	City of Lakewood staff regularly attends Gateway Cities COG meetings to discuss strategies to assist the homeless population. The anticipated outcomes of the consultation are to devise a strategy to end homelessness.

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

Public Housing Agencies were not consulted since the City does not have any Public Housing agencies within its jurisdiction.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	LAHSA	The Continuum of Care works to alleviate the impact of homelessness in the community through the cooperation and collaboration of social service providers. This effort aligns with the Strategic Plan's goal to provide supportive services for homeless individuals and families.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The Lakewood Consolidated Plan embodies the City's current Housing Element. Much of the background data, housing issues, goals, objectives, policies and programs of the Consolidated Plan are consistent with the Housing Element, which was last updated on September 16, 2023. The 2023 US Census and updated data from the 2017-2021 American Community Survey were also used to reflect current demographics and market and inventory conditions. In addition, other widely used documents were also used in the development of the Consolidated Plan:

- US Census Bureau, 2000, 2010 and 2020 Summary Files 1, 2, 3, 4
- 2018-2023 American Community Survey 5-Year Estimate
- US Department of Housing and Urban Development, 2017-2021 CHAS Databook
- Lakewood General Plan
- Lakewood Housing Element 2021-2029
- Lakewood Zoning Code
- Lakewood Community Development Department, Southern California Association of Governments, Department of Housing and Urban Development, Fair Housing Consultants, Inc. County of Los Angeles Department of Health Services -- Child and Adolescent Health Program Gateway Cities Council of Governments Los Angeles County Department of Health Services.

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City of Lakewood provides citizens with advance notice of all related materials available for public review as soon as the notice is published. The citizen participation plan includes a 30-day public review period of the Consolidated Plan to obtain citizen input on the projects or strategy proposed. Citizens are invited to attend public hearings regarding the Consolidated Plan. Notices of all hearings are published in the local newspaper, posted on the City's website, in the City parks and the City Clerk's office at least 14 days prior to the hearing date. The first public hearing is scheduled for April 3, 2025 with the Planning and Environment Commission. The second public hearing is scheduled for April 22, 2025 with the Lakewood City Council. The 30-day review period occurred between March 17 and April 22, 2025.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	No public attendance.	There were no public comments.	There were no public comments.	
2	Public Hearing	Non-targeted/broad community	No public attendance	There were no public comments.	There were no public comments.	
3	Newspaper Ad	Non-targeted/broad community	No public attendance.	There were no public comments.	There were no public comments.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section addresses the existing and projected housing needs of residents based on 2020 Census data, including updated census data from the 2018-2023 American Community Survey, and a housing market analysis, which inventories affordable housing in Lakewood and discusses barriers to the expansion of affordable housing. The section also includes discussion on the nature and extent of homelessness in Lakewood and the need for facilities and services for homeless persons and special needs groups.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The Housing Element is one of several methods the City uses to assess community opinions and concerns about the housing needs in Lakewood. Public participation plays an important role in the formulation of goals, policies, and programs promulgated by the Housing Element. Public participation includes public meetings with the Planning and Environment Commission, focus meetings with planners, developers, housing groups, and other stakeholders, and public hearing before the Lakewood City Council. Various segments of the community contribute insight and vision into the planning efforts and helped develop the goals and policies contained in the Housing Element.

The Consolidated Plan is consistent with the Lakewood Housing Element, which was updated in September 2023, and certified by the California Department of Housing and Community Development (HCD). Like the Consolidated Plan, the Housing Element analyzes the City's housing needs through a review of population and housing stock characteristics, and sets forth housing goals and policies for Lakewood to address these needs. In addition, the Housing Element evaluates the current and potential constraints in meeting those needs, including identifying the constraints that are due to the marketplace and those imposed by the government.

The Housing Element is prepared in accordance with applicable State laws and Lakewood's General Plan. It includes the community's vision of its housing needs and objectives.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	81,175	79,675	-2%
Households	26,085	25,560	-2%
Median Income	\$79,193.00	\$96,487.00	22%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	3,055	2,960	4,200	3,375	11,970
Small Family Households	715	1,150	2,070	1,790	7,350
Large Family Households	155	440	620	390	1,580
Household contains at least one person 62-74 years of age	955	825	1,070	1,010	2,565
Household contains at least one person age 75 or older	875	700	495	250	1,055
Households with one or more children 6 years old or younger	255	410	858	685	505

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	15	0	15	30	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	10	0	95	10	115	0	0	20	15	35
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	55	55	100	50	260	35	70	165	75	345
Housing cost burden greater than 50% of income (and none of the above problems)	985	450	70	0	1,505	770	495	435	40	1,740
Housing cost burden greater than 30% of income (and none of the above problems)	50	450	735	250	1,485	330	400	770	845	2,345

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Zero/negative Income (and none of the above problems)	60	0	0	0	60	165	0	0	0	165

Table 7 – Housing Problems Table 1

Data 2016-2020 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,050	520	265	75	1,910	805	565	620	130	2,120
Having none of four housing problems	285	560	1,185	765	2,795	915	1,315	2,135	2,405	6,770
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	415	510	510	1,435	210	350	690	1,250
Large Related	85	155	145	385	50	195	135	380
Elderly	390	160	38	588	715	310	375	1,400
Other	205	145	205	555	150	100	70	320
Total need by income	1,095	970	898	2,963	1,125	955	1,270	3,350

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS

Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	250	250	170	235	0	405
Large Related	0	0	65	65	35	125	0	160
Elderly	380	65	14	459	485	115	85	685
Other	0	195	100	295	105	0	0	105
Total need by income	380	260	429	1,069	795	475	85	1,355

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS

Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	55	40	165	60	320	30	50	75	50	205
Multiple, unrelated family households	10	15	30	0	55	4	20	115	40	179
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	65	55	195	60	375	34	70	190	90	384

Table 11 – Crowding Information – 1/2

Data 2016-2020 CHAS

Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Table 12 – Crowding Information – 2/2

Data 2016-2020 CHAS
Source:

Describe the number and type of single person households in need of housing assistance.

According to 2023 ACS estimates, it is estimated that there are approximately 4,080 single person households in the City of Lakewood. According to 2017-2021 CHAS estimates, approximately 2,749 are single senior households (persons 65 years or older). Nearly half (1,224) single seniors are reported to have a cost burden greater than 30%.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to CHAS 2017-2021 Data Set, the City has 11,055 residents with a disability, of those 11,055, 2,645 are renters. Disabilities include vision or hearing impairment, ambulatory limitation, cognitive limitation, and self-care or independent limitation. Those that may be in need of housing assistance are those that have low income and have one or more of the four housing problems. There are 3,460 households that fall under the circumstance of being low income, having a disability and is living in an apartment or home with one or more of the four housing problems. Of those 3,460 households, 1,300 are renters, which makes this household more vulnerable to housing insecurity than a homeowner household.

Su Casa Ending Domestic Violence estimates that they assist between 100-200 women and children annually with emergency shelter and between 20-24 women in transitional shelter. The number of occupants in the transitional shelter is lower than years passed. This is due to the rise in cost of living causing Su Casa's transitional shelter occupants to stay longer than ever because they cannot afford to move into permanent housing.

What are the most common housing problems?

The most common housing problem within the City of Lakewood is households Cost Burden where the cost burden is greater than 30% of a household's income. As shown in Table 9, 6,313 Lakewood households experiencing this problem. Table 10 shows that 2,424 Lakewood households experience a Cost Burden greater than 50% of their household income. The total number of Lakewood households experiencing the problem of Cost Burden is 8,737 households which is 33.5% of total households in Lakewood. Following Cost burden, Overcrowding, (more than one person per room) is the second

common housing problem. Table 11 shows that 759 (2.9%) households experience the housing problem of Overcrowding in Lakewood.

Are any populations/household types more affected than others by these problems?

Both Lakewood's extremely low income elderly renters and elderly homeowners are most affected by the Cost Burden household problem while both single-family household renters and homeowners are most affected by Overcrowding.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Extremely low and low income individuals, such as single seniors and extremely low income and low income families with children may encounter risk of becoming unsheltered because of the lack of affordable housing. There are 2,040 single seniors that are extremely low to low income in Lakewood. Among these households, 1,149 have a cost burden greater than 30%. Among those households, 429 are renters. There are 3,890 small and large families in Lakewood that are extremely to low income households. Among these households, 3,365 have a cost burden greater than 30% and among those households, 1,655 are renters. With rent increases, possibility of job loss, or a catastrophic illness, many of Lakewood's low income households are at risk of residing in shelter or becoming unsheltered, especially those who rent. The City of Lakewood does not receive rapid re-housing assistance.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City of Lakewood does not provide estimates of the at-risk populations.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Severe housing cost burden and low annual income are the greatest contributing factors for experiencing homelessness. Those households paying more than 50% of their household income towards housing costs are more at risk of experiencing homelessness should an unfortunate event such as job loss or a medical emergency. Another risk is domestic violence. A woman must leave the household under the threat of violence to her and or her children from her spouse.

Discussion

The City of Lakewood recognizes that the need for homeless programs locally and regionally are considerable, as evidenced by increases in the homeless population in Lakewood and Los Angeles County. The City of Lakewood will continue to coordinate with LAHSA and PATH in maintaining a continuum of care system for the homeless in the southeast Los Angeles County region, and more particularly in SPA 7. In addition, the City of Lakewood will continue its efforts to fund public services offered by the City and other nonprofit public service organizations to meet the needs of special needs populations as well as of the extremely low-income populations.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

According to HUD, disproportionate needs refers to any need for a certain race/ethnicity that is more than ten percentage points above the demonstrated need for the total households within the jurisdiction at a particular income level. The tables and analysis below identify the share of households by race/ethnicity and income level experiencing one or more of the four housing problems outlined by HUD guidelines.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,230	825	0
White	880	500	0
Black / African American	240	20	0
Asian	390	45	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	670	240	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,935	1,025	0
White	500	655	0
Black / African American	285	85	0
Asian	420	135	0
American Indian, Alaska Native	4	20	0

20

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	35	0	0
Hispanic	670	100	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,390	1,810	0
White	885	890	0
Black / African American	315	100	0
Asian	340	200	0
American Indian, Alaska Native	25	0	0
Pacific Islander	10	20	0
Hispanic	790	550	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,300	2,075	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	440	1,090	0
Black / African American	120	245	0
Asian	125	300	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	520	390	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

According to the CHAS 2016-2020 Data the City of Lakewood has 25,560 households and is comprised with the following populations:

- White – 11,180
- Black or African American – 2,000
- Asian – 4,130
- American Indian and Alaska Native – 93
- Native Hawaiian and Other Pacific Islander – 120
- Hispanic – 7,295
- Other - 735

As shown in Table 13, of those households, 2,230 have one or more of the four housing problems. The following percentages consist of the populations that have an AMI of less than 30% and have one or more of the four housing problems:

- White – 7.9% of white households have one or more of the four housing problems.
- Black or African American – 12% of African American households have one or more of the four housing problems.
- Asian – 9.4% of Asian households have one or more of the four housing problems.
- American Indian and Alaskan Native – 16.1% of American Indian households have one or more of the four housing problems.

- Native Hawaiian and Pacific Islander – 0% of Native Hawaiian households have one or more of the four housing problems.
- Hispanic – 9.2% of Hispanic households have one or more of the four housing problems.

As shown in Table 14, 1,935 households have one or more of the four housing problems. The following percentages consist of the populations that have an AMI between of 30% - 50%:

- White – 4.5% of white households have one or more of the four housing problems.
- Black or African American – 14.3% of African American households have one or more of the four housing problems.
- Asian – 10.2% of Asian households have one or more of the four housing problems.
- American Indian and Alaskan Native – 4.3% of American Indian households have one or more of the four housing problems.
- Native Hawaiian and Pacific Islander – 29.2% of Native Hawaiian households have one or more of the four housing problems.
- Hispanic – 9.2% of Hispanic households have one or more of the four housing problems.

As shown in Table 15, 2,390 households have one or more of the four housing problems. The following percentages consist of the populations that have an AMI between of 50% - 80%:

- White – 7.9% of white households have one or more of the four housing problems.
- Black or African American – 15.8% of African American households have one or more of the four housing problems.
- Asian – 8.2% of Asian households have one or more of the four housing problems.
- American Indian and Alaskan Native – 26.9% of American Indian households have one or more of the four housing problems.
- Native Hawaiian and Pacific Islander – 8.3% of Native Hawaiian households have one or more of the four housing problems.
- Hispanic – 10.8% of Hispanic households have one or more of the four housing problems.

As shown in Table 16, 1,300 households have one or more of the four housing problems. The following percentages consist of the populations that have an AMI between of 80% - 100%:

- White – 3.9% of white households have one or more of the four housing problems.
- Black or African American – 6% of African American households have one or more of the four housing problems.
- Asian – 3% of Asian households have one or more of the four housing problems.
- American Indian and Alaskan Native - 0% of American Indian households have one or more of the four housing problems.

- Native Hawaiian and Pacific Islander - 0% of Native Hawaiian households have one or more of the four housing problems.
- Hispanic – 7.1% of Hispanic households have one or more of the four housing problems.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

According to HUD, disproportionate needs refers to any need for a certain race/ethnicity that is more than ten percentage points above the demonstrated need for the total households within the jurisdiction at a particular income level. The tables and analysis below identify the share of households by race/ethnicity and income level experiencing one or more of the four housing problems outlined by HUD guidelines.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,855	1,200	0
White	685	700	0
Black / African American	205	55	0
Asian	330	105	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	610	305	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,085	1,875	0
White	210	940	0
Black / African American	155	215	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	270	285	0
American Indian, Alaska Native	0	25	0
Pacific Islander	35	0	0
Hispanic	405	365	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	885	3,320	0
White	310	1,470	0
Black / African American	140	275	0
Asian	225	315	0
American Indian, Alaska Native	25	0	0
Pacific Islander	10	20	0
Hispanic	180	1,160	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	205	3,170	0
White	40	1,490	0
Black / African American	4	365	0
Asian	35	390	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	110	800	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Generally, African American, Asian and Hispanic households tend to have a higher percentage of severe housing problems than White, Pacific Islander and native American Households. The discussion below presents the percentages per race and ethnicity.

As shown in Table 17, 1,855 households have one or more of the four severe housing problems. The following percentages consist of the populations that have an AMI of less than 30%:

- White – 6.1% of white households have one or more of the four severe housing problems.
- Black or African American – 10.3% of African American households have one or more of the four severe housing problems.
- Asian – 7.8% of Asian households have one or more of the four severe housing problems.
- American Indian and Alaskan Native – 16.1% of American Indian households have one or more of the four housing problems.
- Native Hawaiian and Pacific Islander – 0% of Native Hawaiian households have one or more of the four severe housing problems.
- Hispanic – 8.4% of Hispanic households have one or more of the four severe housing problems.

As shown in Table 18, 1,085 households have one or more of the four severe housing problems. The following percentages consist of the populations that have an AMI between of 30% - 50%:

- White – 1.9% of white households have one or more of the four severe housing problems.
- Black or African American – 7.8% of African American households have one or more of the four severe housing problems.
- Asian – 6.5% of Asian households have one or more of the four severe housing problems.
- American Indian and Alaskan Native - 0% of American Indian households have one or more of the four housing problems.
- Native Hawaiian and Pacific Islander – 29.1% of Native Hawaiian households have one or more of the four severe housing problems.
- Hispanic – 5.6% of Hispanic households have one or more of the four severe housing problems.

As shown in Table 19, 885 households have one or more of the four severe housing problems. The following percentages consist of the populations that have an AMI between of 50% - 80%:

- White – 2.8% of white households have one or more of the four severe housing problems.
- Black or African American – 7% of African American households have one or more of the four housing problems.
- Asian – 5.4% of Asian households have one or more of the four severe housing problems.
- American Indian and Alaskan Native – 26.9% of American Indian households have one or more of the four housing problems.
- Native Hawaiian and Pacific Islander – 8.3% of Native Hawaiian households have one or more of the four severe housing problems.
- Hispanic – 2.5% of Hispanic households have one or more of the four severe housing problems.

As shown in Table 20, 205 households have one or more of the four severe housing problems. The following percentages consist of the populations that have an AMI between of 80% - 100%:

- White – 0.4% of white households have one or more of the four severe housing problems.
- Black or African American – 0.2% of African American households have one or more of the four housing problems.
- Asian – 0.8% of Asian households have one or more of the four severe housing problems.
- American Indian and Alaskan Native - 0% of American Indian households have one or more of the four housing problems.
- Native Hawaiian and Pacific Islander - 0% of Native Hawaiian households have one or more of the four severe housing problems.
- Hispanic – 1.5% of Hispanic households have one or more of the four severe housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

HUD's definition of housing cost burdens is households that pay more than 30% of their annual income for housing expenses. Cost burdened is measured based on the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payments, taxes, insurance, and utilities.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	16,855	5,010	3,465	235
White	8,075	1,890	1,105	110
Black / African American	985	555	445	20
Asian	2,680	665	750	35
American Indian, Alaska Native	49	29	15	0
Pacific Islander	85	0	35	0
Hispanic	4,450	1,695	1,095	55

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

According to the CHAS 2016-2020 Data the City of Lakewood has 25,560 households and is comprised with the following populations:

- White – 11,180
- Black or African American – 2,000
- Asian – 4,130
- American Indian and Alaska Native – 93
- Native Hawaiian and Other Pacific Islander – 120
- Hispanic – 7,295
- Other - 735

As shown in Table 21, of those households, 16,855 have cost burden of 30% or less. The following percentages consist of the populations that have a cost burden of 30% or less:

- White – 72.2% of white households have one a cost burden of 30% or less.
- Black or African American – 49.3% of African American households have one a cost burden of 30% or less.
- Asian – 64.9% of Asian households have one a cost burden of 30% or less.
- American Indian and Alaskan Native – 52.9% of American Indian households have one a cost burden of 30% or less.
- Native Hawaiian and Pacific Islander – 70.8% of Native Hawaiian households have one a cost burden of 30% or less.
- Hispanic – 61% of Hispanic households have one a cost burden of 30% or less.

As shown in Table 21, 5,465 households have cost burden of 30% - 50%. The following percentages consist of the populations that have a cost burden of 30% - 50%:

- White – 16.9% of white households have one a cost burden of 30%-50%.
- Black or African American – 27.8% of African American households have one a cost burden of 30%-50%.
- Asian – 16.1% of Asian households have one a cost burden of 30%-50%.
- American Indian and Alaskan Native – 31.2% of American Indian households have one a cost burden of 30%-50%.
- Native Hawaiian and Pacific Islander – 0.0% of Native Hawaiian households have one a cost burden of 30%-50%.
- Hispanic – 23.2% of Hispanic households have one a cost burden of 30%-50%.

As shown in Table 21, 4,290 households have cost burden greater than 50%. The following percentages consist of the populations that have a cost burden greater than 50%:

- White – 9.9% of white households have one a cost burden greater than 50%.
- Black or African American – 22.3% of African American households have one a cost burden greater than 50%.
- Asian – 18.2% of Asian households have one a cost burden greater than 50%.
- American Indian and Alaskan Native – 16.1% of American Indian households have one a cost burden greater than 50%.
- Native Hawaiian and Pacific Islander – 29.2% of Native Hawaiian households have one a cost burden greater than 50%.
- Hispanic – 15% of Hispanic households have one a cost burden greater than 50%.

As shown in Table 21, 205 households have negative or no income. The following percentages consist of the populations that have negative or no income:

- White – 1% of white households have no income

- Black or African American – 1% of African American households have no income.
- Asian – 0.8% of Asian households have no income
- American Indian and Alaskan Native - 0.0% of American Indian households have no income.
- Native Hawaiian and Pacific Islander – 0.0% of Native Hawaiian households have no income.
- Hispanic – 0.8% of Hispanic households have no income.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The housing problem data revealed that housing problems were experienced by race and ethnic categories within specific income ranges of the County Average Median Income (AMI) occurred most dramatically at the 30-50% cost burden category. The racial and ethnic groups that have disproportionately greater needs tend to be African American, American Indian, Native Hawaiian and Hispanic households.

If they have needs not identified above, what are those needs?

The greatest housing need is affordable housing.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

For the purposes of the Consolidated Plan, the City defines an area of minority concentration as a census tract in which there exists a greater proportion of total households than the County average, while a high concentration is defined as a proportion of more than twice the County average. Figures 2.2, 2.3 and 2.4 illustrate minority concentrations and high concentrations in the City of Lakewood. The County averages for the racial groups are as follows:

- African American: 9.0%
- American Indian and Alaskan Native: 1.5%
- Asian: 16%
- Native Hawaiian and Other Pacific Islander: 0.4%
- Hispanic: 48.6%

There are areas where African Americans are concentrated and include: 5550.02, 5551.05, 5707.01, 5707.03, 5709.02, 5713.00, 5714.00 and 5715.03.

Areas where Asians are concentrated include the following census tracts: 5550.01, 5551.02, 5551.05, 5700.01, 5707.01, 5707.03, 5708.00, 5709.01, 5709.02, 5714.00 and 5715.03.

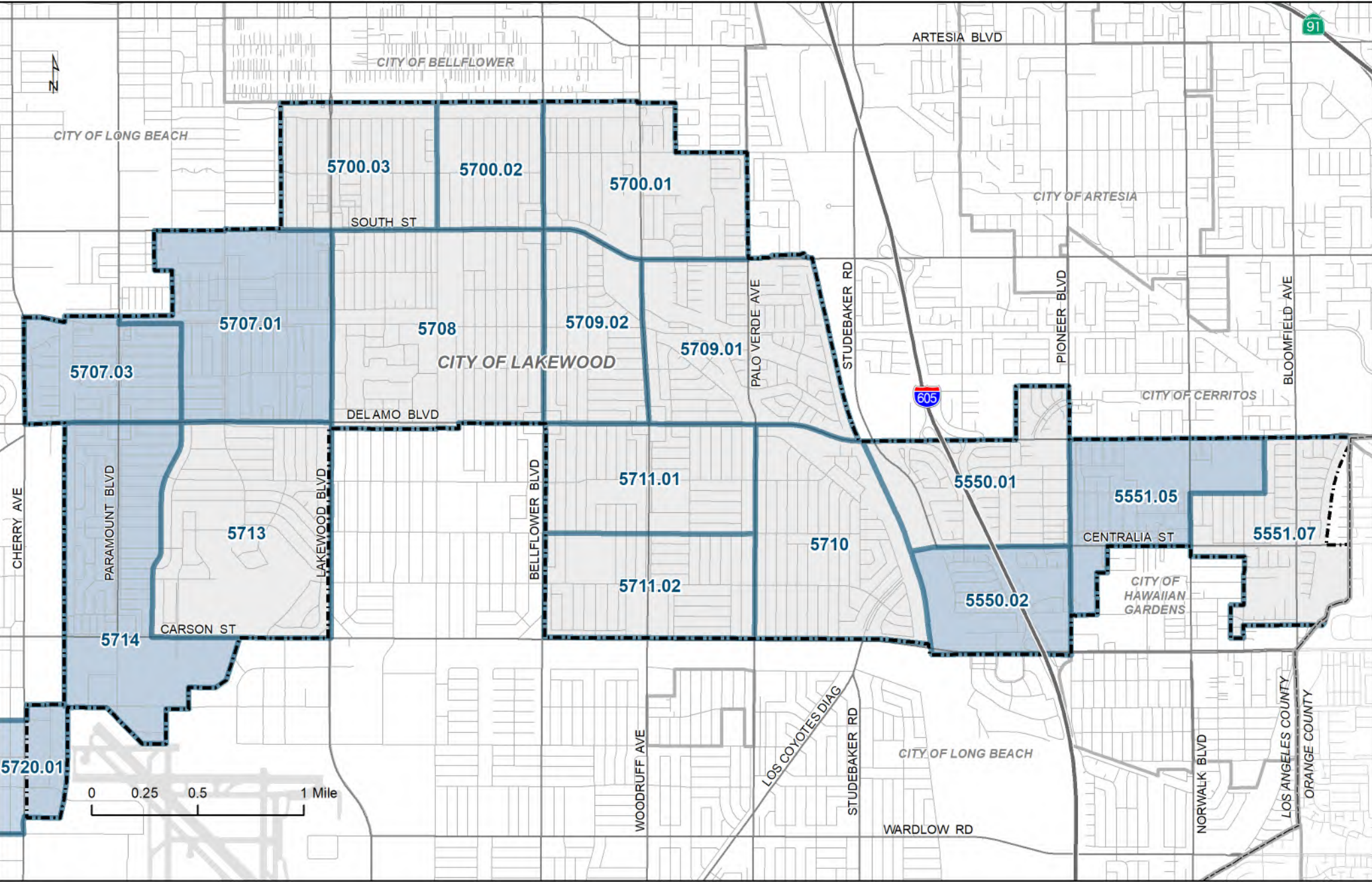
Areas where Asians are high concentrated include the following census tract: 5551.07.

Areas where Hispanics are concentrated include the following census tract: 5550.01

Areas where Native Hawaiians or Pacific Islanders are concentrated include the following census tracts: 5551.07, 5700.01, 5709.01, 5709.02, 5710.00, 5711.01 and 5713.00.

Areas where Native Hawaiians or Pacific Islanders are high concentrated include the following census tracts: 555001, 555002, 555105, 570003, 570701, 570703, 570800, 571400 and 572001.

As Figures 2.2, 2.3, 2.4 and 2.5 illustrate, most African American households are located in the eastern portion of the City near Cerritos and Hawaiian Gardens, as well as in the western portion of the City near Lakewood Center mall and the City of Long Beach. No high concentrations of African American households exist in the City of Lakewood, only average concentrations. Hispanic households also have only average concentrations in one census tract in the eastern portion of Lakewood near Cerritos and Hawaiian Gardens. One census tract in the eastern most portion of Lakewood has a high concentration of Asian households. Lastly, Native Hawaiian or other Pacific Islander Households have both high and average concentration within most census tracts throughout the City.



LEGEND

MAJOR STREET

FREEWAY

CITY BOUNDARY

CENSUS TRACT

AFRICAN-AMERICAN HOUSEHOLD CONCENTRATION

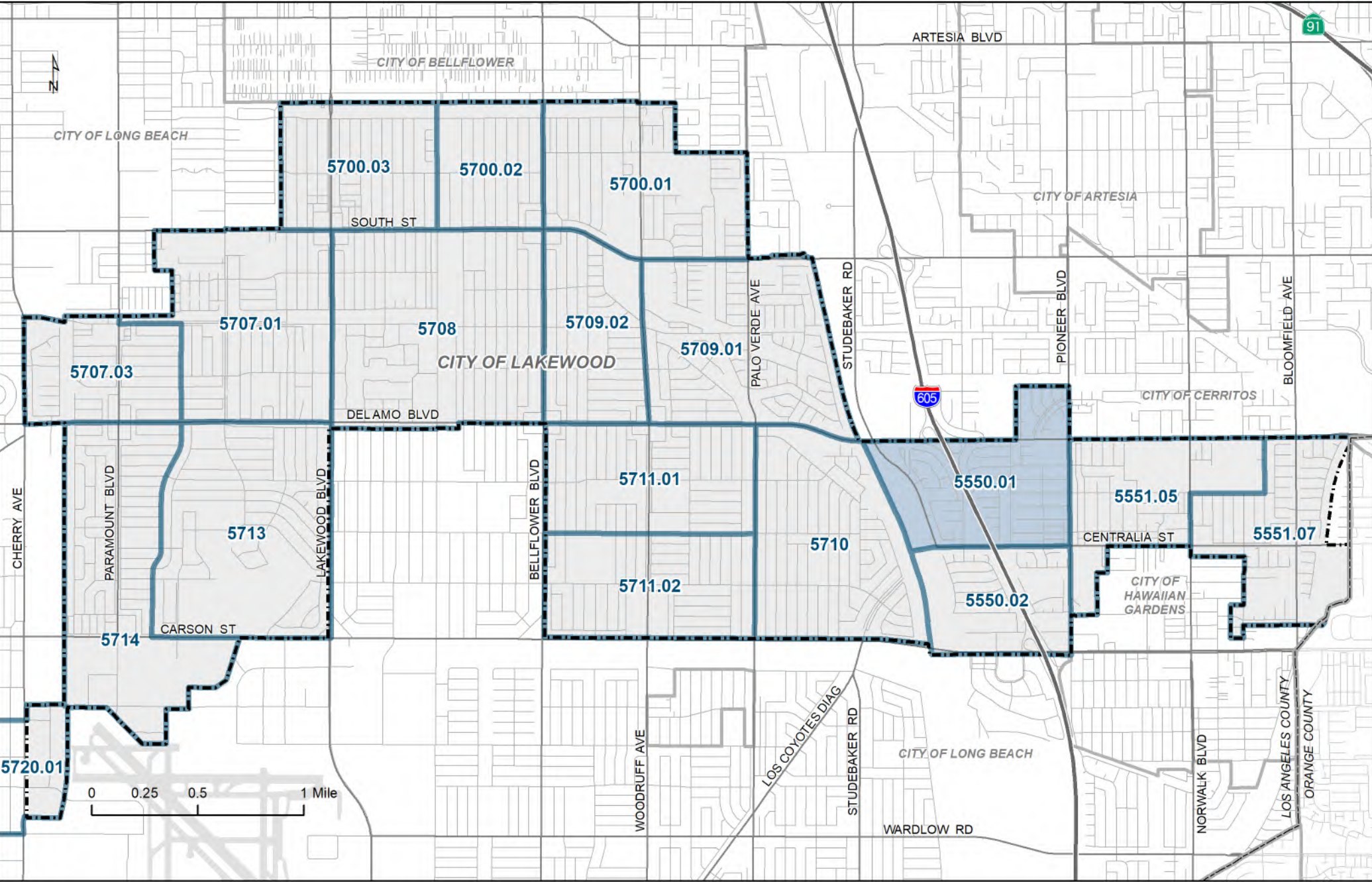
AFRICAN-AMERICAN HOUSEHOLD LESS THAN LOS ANGELES COUNTY AVERAGE (9%)

AFRICAN-AMERICAN HOUSEHOLD HIGH CONCENTRATION

AFRICAN-AMERICAN HOUSEHOLD GREATER THAN THE LOS ANGELES COUNTY AVERAGE (9.0% AND ABOVE)

SOURCES: 2010/2020 US CENSUS TIGER; SCAG; COUNTY OF LOS ANGELES; CITY OF LAKEWOOD

Figure 2.2
Location and Concentration
of African American Households



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MAJOR STREET

FREEWAY

CITY BOUNDARY

CENSUS TRACT

HISPANIC HOUSEHOLD CONCENTRATION

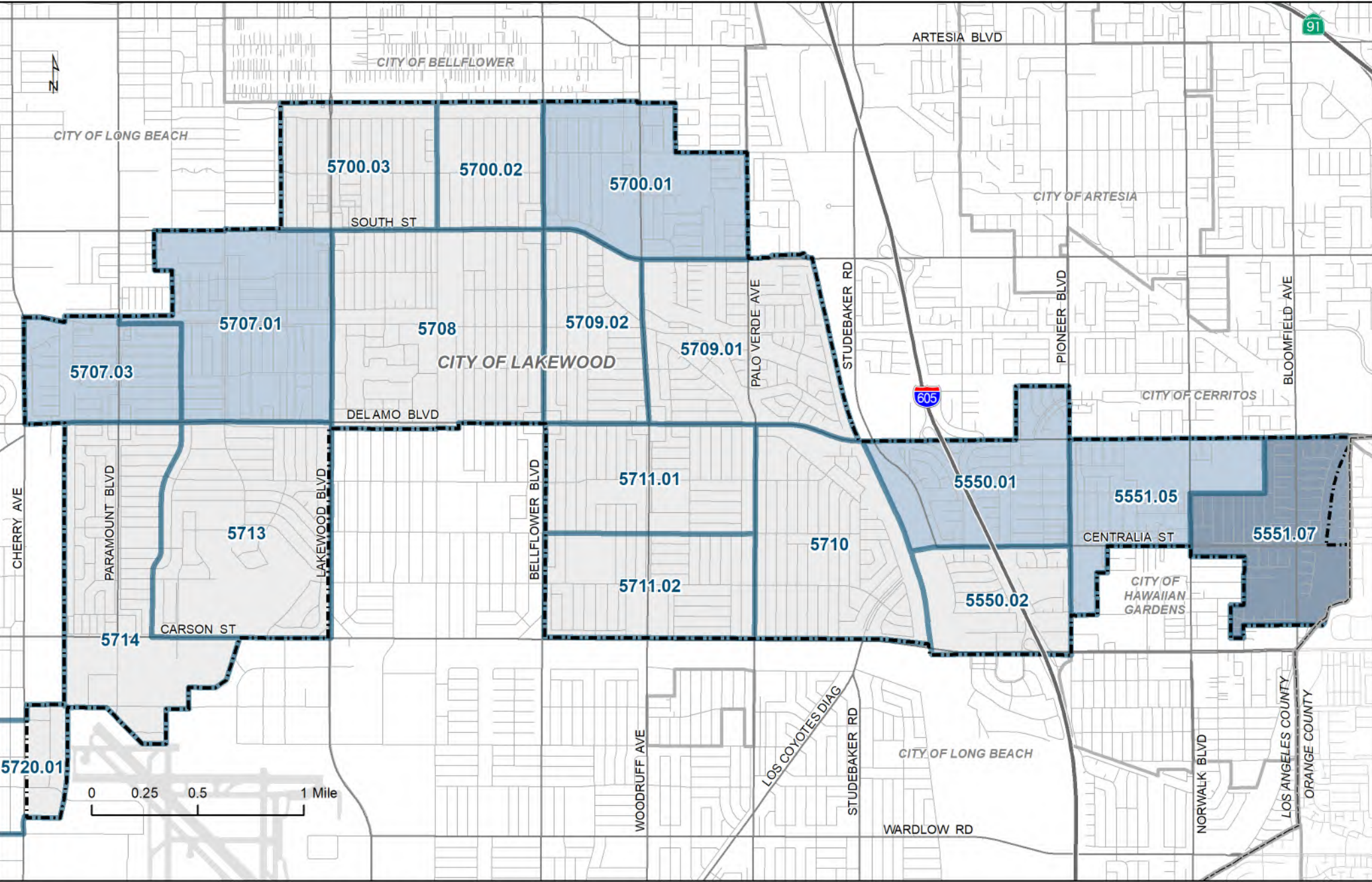
HISPANIC HOUSEHOLD LESS THAN LOS ANGELES COUNTY AVERAGE (48.6%)

HISPANIC HOUSEHOLD HIGH CONCENTRATION

HISPANIC HOUSEHOLD GREATER THAN LOS ANGELES COUNTY AVERAGE (48.6%)

SOURCES: 2010/2020 US CENSUS TIGER; SCAG; COUNTY OF LOS ANGELES; CITY OF LAKEWOOD

Figure 2.3
Location and Concentration
of Hispanic Households



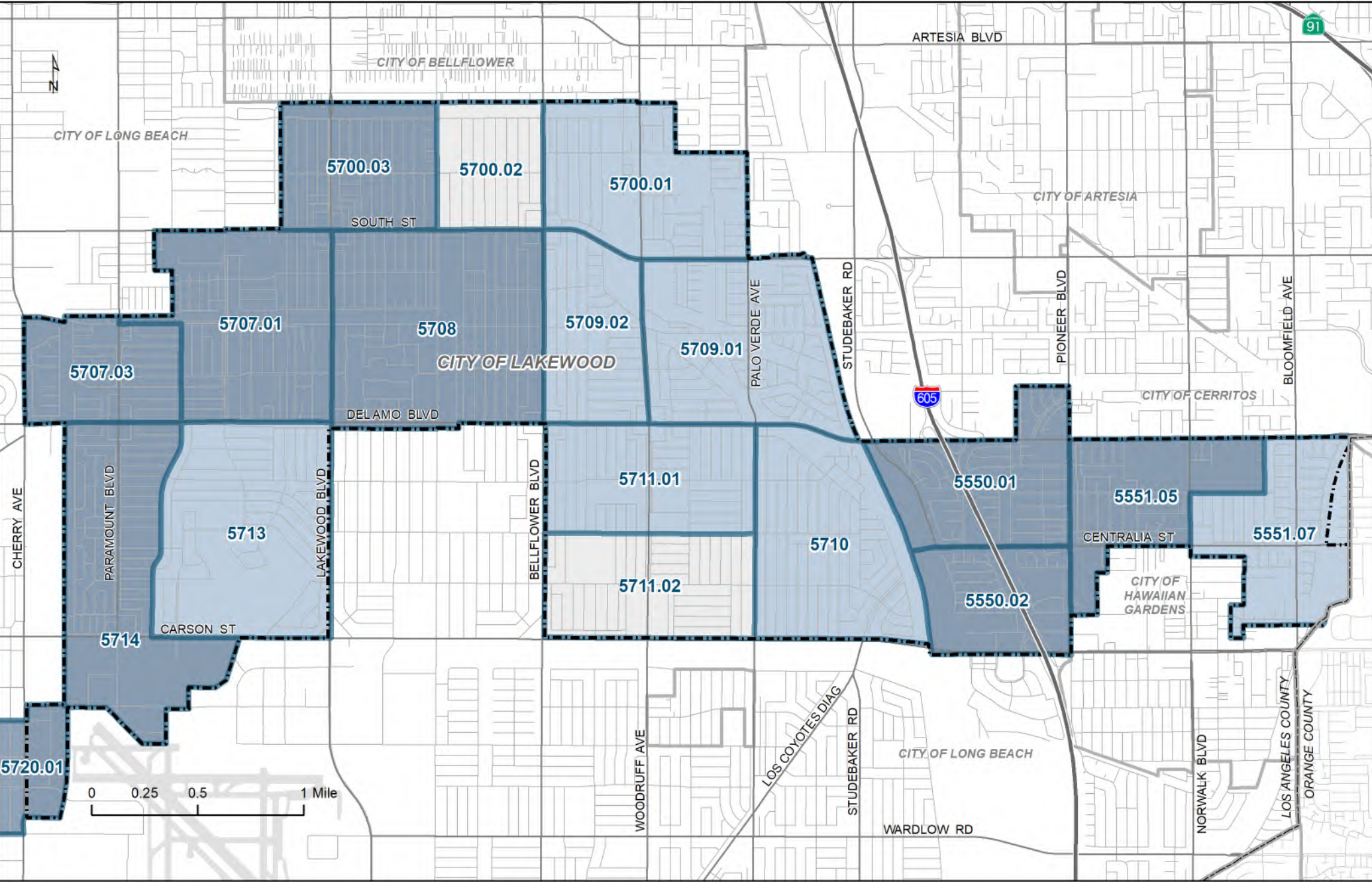
LEGEND

- MAJOR STREET
- FREEWAY
- CITY BOUNDARY
- CENSUS TRACT

- ASIAN HOUSEHOLD CONCENTRATION
 - ASIAN HOUSEHOLD LESS THAN LOS ANGELES COUNTY AVERAGE (16%)
- ASIAN HOUSEHOLD HIGH CONCENTRATION
 - ASIAN HOUSEHOLD EQUAL TO OR GREATER THAN LOS ANGELES COUNTY AVERAGE (16%)
- ASIAN HOUSEHOLD VERY HIGH CONCENTRATION
 - ASIAN HOUSEHOLD NEARLY TWICE THE LOS ANGELES COUNTY AVERAGE (16%)

SOURCES: 2010/2020 US CENSUS TIGER; SCAG; COUNTY OF LOS ANGELES; CITY OF LAKEWOOD

Figure 2.4
Location and Concentration of Asian Households



LEGEND

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CITY BOUNDARY

CENSUS TRACT

NATIVE HAWAIIAN HOUSEHOLD CONCENTRATION

NATIVE HAWAIIAN HOUSEHOLD LESS THAN LOS ANGELES COUNTY AVERAGE (0.4%)

NATIVE HAWAIIAN HOUSEHOLD HIGH CONCENTRATION

NATIVE HAWAIIAN HOUSEHOLD EQUAL TO OR GREATER THAN LOS ANGELES COUNTY AVERAGE (0.4%)

NATIVE HAWAIIAN HOUSEHOLD VERY HIGH CONCENTRATION

NATIVE HAWAIIAN HOUSEHOLD TWICE OR GREATER THAN THE LOS ANGELES COUNTY AVERAGE (0.4%)

SOURCES: 2010/2020 US CENSUS TIGER; SCAG; COUNTY OF LOS ANGELES; CITY OF LAKEWOOD

Figure 2.5
Location and Concentration of Native Hawaiian Households

NA-35 Public Housing – 91.205(b)

Introduction

This section estimates the total number of public and assisted housing units and assesses the potential for the loss of these units. The City does not operate any public housing units.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	253	2,883	21,087	47	20,550	268	163	59

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	14,341	13,522	14,839	15,746	14,816	14,829	17,842	
Average length of stay	0	6	8	8	0	8	0	6	
Average Household size	0	3	2	2	2	2	1	4	
# Homeless at admission	0	0	0	184	0	42	142	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Elderly Program Participants (>62)	0	48	1,138	6,753	15	6,670	38	2
# of Disabled Families	0	40	534	4,416	17	4,269	83	16
# of Families requesting accessibility features	0	253	2,883	21,087	47	20,550	268	163
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	148	1,710	10,344	33	10,071	80	120	40
Black/African American	0	60	1,035	8,432	12	8,188	179	38	15
Asian	0	8	120	2,181	1	2,173	3	1	3

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
American Indian/Alaska Native	0	0	11	76	1	67	6	2	0
Pacific Islander	0	37	7	54	0	51	0	2	1
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	124	1,121	7,293	11	7,122	40	105	15
Not Hispanic	0	129	1,762	13,794	36	13,428	228	58	44
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The City of Lakewood does not have any Public Housing units.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

The City of Lakewood does not have any Public Housing units.

How do these needs compare to the housing needs of the population at large

Not Applicable

Discussion

See above

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	2	2	2	1	365
Persons in Households with Only Adults	0	85	130	20	2	350
Chronically Homeless Individuals	0	30	30	15	0	390
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	4	7	7	3	150
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 – Estimate of Sheltered and Unsheltered

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

According to LAHSA the total number of persons experiencing homelessness in Lakewood during the Point in Time Count on February 22, 2022, was 86. Cumulative Coordinated Entry System Statistics from October 1, 2022 to December 12, 2022 reveal the following:

- A total of 17 persons were assessed, of those 17, nine were individuals, three were youth and five were families.

Services that were provided include:

- Interim Housing – 2;

- Rapid Re-Housing – 8;
- Street Outreach (Contacts) – 4;
- Street Outreach (Engagements) – 2;
- Other (Non-Permanent) – 4

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
Ethnicity:	Sheltered:	Unsheltered (optional)

Table 27 – Nature and Extent of Homelessness

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The estimated number of families in need of housing assistance for families with children is two while the number of veterans in need is four. The largest population of persons experiencing homelessness are adults only.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Data regarding race and ethnicity is not available.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The City of Lakewood does not have any homeless shelters to serve the homeless population in Lakewood. According to LAHSA in October of 2022, there were approximately 16 sheltered persons experiencing homelessness and 86 persons on a given night. The Point in Time Count in January 2024 revealed there were 66 persons experiencing homelessness in Lakewood.

Discussion:

The City of Lakewood has an estimated 65 unsheltered homeless persons according to the 2024 Point in Time Homeless Count. The homeless population in Lakewood are primarily single adults, the City is awaiting the final results of the 2025 Homeless Count.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section examines the housing needs of different categories of households that are disadvantaged in finding decent, affordable housing. These households include large families, single persons, the elderly, and the disabled (including persons with HIV).

Describe the characteristics of special needs populations in your community:

The characteristics of special needs populations in Lakewood include: small households, single person households, female-headed households, elderly and frail elderly, persons with disabilities, and persons with drug/alcohol addictions.

What are the housing and supportive service needs of these populations and how are these needs determined?

Housing supportive services needs of the special needs populations include access to more affordable housing units. Lakewood will continue to act to alleviate these problems in a variety of ways, including referrals Section 8 units and making density bonuses an option for multi-family developers in accordance with State Law.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to Los Angeles County Public Health Department, at the end of 2015, over 61,000 persons were estimated to be living with HIV in Los Angeles County, of which approximately 8,943 were unaware of their HIV infection. Among the 50,771 persons diagnosed and living with HIV in Los Angeles County, the majority were male (89%), Latino (42%) or White (32%) and over 40 years of age (74%). Most reported being exposed to HIV through male-to-male sexual contact (78% MSM; 6% MSM/IDU) and an increasing percentage reported heterosexual contact (10%).

The Los Angeles County Department of Health, HIV Surveillance System, September 30, 2024 reported at year-end 2020, there were 172 residents aged 13 years or older living with diagnosed HIV (PLWDH) in the City of Lakewood. At year-end 2023, there were 181 residents aged 13 years or older living with diagnosed HIV (PLWDH) in the City of Lakewood. Of the 181 cases reported for 2023, 162 cases (90%) were male and 19 cases (10%) were female.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

The City will not be establishing a HOME TBRA

Discussion: See discussion above.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The City's needs for public facilities include facilities to support Lakewood's aging population, its sports programs, parks and green space, street lighting, and ADA improvements.

How were these needs determined?

Historically, the City of Lakewood has provided many recreational activities and social opportunities for its young, persons with special needs, and senior residents. The success in Lakewood's ability to provide program and services to a broad community is what determined the need for public Facilities. In 1981 the Weingart Foundation donated land and one half the construction costs to create the Weingart Senior Center. Today, the Weingart Senior Center is a bustling center used by hundreds of seniors daily. Human Services Association provides congregated meals for Lakewood's senior population, tax preparation assistance services are offered at the Center and many exercise classes and leisure activities are enjoyed by Lakewood's senior citizens.

Lakewood is known for its dedication to the youth and as evidenced with Lakewood Youth Sports (LYS) is free of charge to all residents and a small fee of \$20 to non-residents. LYS places emphasis on participation and sportsmanship. Benefits from this program include physical fitness, teamwork, life skills, character formation, self-discipline, self-respect, pride, camaraderie, time management, commitment and fair play. Because of this program and others like it, Lakewood was recognized in 2010 as a Playful City USA by KaBOOM!. KaBOOM! is a non-profit group dedicated to ensuring that all children get a childhood filled with balanced active play they need to thrive.

The City of Lakewood has worked to serve the needs of the developmentally and physically disabled since 1981. This has been accomplished through the Adaptive Recreation and Special Olympics programs operated out of Bloomfield Park. The main objective of these programs is to provide equal recreation and leisure opportunities for people of all ages with special needs.

Other attributes that Lakewood is known for is its beautiful tree-lined street and lush parks. Lakewood has been awarded Tree City USA for 40 years by the Arbor Day Foundation.

Lakewood is proud of the services, youth programs, programs for persons with special needs, and serene parks and neighborhoods that the community as a whole has created. It is a priority of the City to maintain these assets that provide a quality of life for the community.

Describe the jurisdiction's need for Public Improvements:

The City of Lakewood has several public facilities that are in need of repair, modernization and improvements as most facilities were constructed more than 30 years ago. Currently the City is focusing on improving the Weingart Senior Center. The improvements include removing the existing barriers to the disabled, replacing the flooring, converting assembly space to private offices for social services, enclosing the billiards room, remodeling the lobby, replacing the HVAC system with a system designed to remove viruses such as COVID-19. The City has prepared plans and is ready to go out to bid, however,

funding has been a challenge to secure and due to Public Works Contract Code, the City cannot go out to bid until all funding sources are secure.

How were these needs determined?

The last improvement project for the Weingart Senior Center was in 2007 and consisted of roof replacement and repair and replacing some skylights. The Center is outdated, both in design and with ADA requirements. More office space is needed to function properly and the floors have become a trip hazard.

Describe the jurisdiction's need for Public Services:

The need for Public Services is described through the accomplishments of Lakewood's Service providers.

Community Family Guidance Center provides counseling services for emotionally disturbed children. Through this program, an estimated 24 children who are emotionally disturbed will receive counseling annually.

Meals on Wheels provides in-home meal delivery to low income, senior, and disabled persons. Under this program, the City will serve an estimated 100 low income and special needs individuals.

Pathways Volunteer Hospice provides in-home non-medical services to terminally ill persons. Through this program, the City will serve 20 low and moderate income households annually with in-home services for terminally ill persons.

Human Services Association support senior citizen congregate meals at the Weingart Senior Center and home delivered meals to Lakewood residents. Through this program, the City will provide congregate and home delivered meals to 75 seniors annually.

Fair Housing program provides funds for a fair housing counseling program and landlord tenant services for residents and property owners. The Fair Housing Consultant functions as a central source for fair housing information and education; investigate and conciliate housing discrimination complaints; make referrals to appropriate sources for the formal resolution of complaints when information conciliation efforts fail; distribute information on landlord tenant rights and assist low and moderate income families in maintaining suitable housing.

The need for these services in Lakewood is ongoing.

How were these needs determined?

The Lakewood CDBG Committee meets once a month to review public service needs. The committee will continue to meet to determine the needs of the community and distribution of federal allocated funds.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Lakewood is a highly urbanized community that is virtually built out. There is less than eight acres of land available for residential development which creates a challenge to meet the housing needs of Lakewood residents who are in the low, very low and extremely low income category as defined by HUD.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

The housing needs of the Lakewood's low, very low or extremely low income category are not being met. During 1990s, housing construction in the Southern California region did not keep pace with population growth and Lakewood's pace of housing construction was even slower than in the county as a whole. In recent years, development of new housing stock has been minimal due to the lack of available land to develop.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	21,275	81%
1-unit, attached structure	1,015	4%
2-4 units	440	2%
5-19 units	1,300	5%
20 or more units	2,060	8%
Mobile Home, boat, RV, van, etc	245	1%
Total	26,335	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	90	0%	325	5%
1 bedroom	230	1%	1,165	17%
2 bedrooms	2,710	14%	2,790	41%
3 or more bedrooms	15,770	84%	2,480	37%
Total	18,800	99%	6,760	100%

Table 29 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

A significant number of households in the City, 9,960, or over 37% of all households in Lakewood remain in the low, very low or extremely low-income category, indicating a continued need for housing that is affordable and accessible to people of limited economic means. The need is greatest with small household and elderly, non-family households. These household are targeted for assistance of federal, state and local programs.

According to CHAS Data 2017-2021, Lakewood was home to 2,930 households. Of those households, 2,030 (69%) had a housing cost burden where at least 30% of their income paid for rent or mortgage. There were 3,000 very low income households and of those households 2,050 (68%) had a housing cost burden where at least 30% of their income paid for rent or mortgage. There were 4,130 low income households and of those households 2,240 (54%) had a housing cost burden where at least 30% of their income paid for rent or mortgage.

Affordability needs of female-headed households can be addressed through rent subsidies, affordable childcare, and family housing in proximity to commercial uses, recreational facilities and public transit. The City of Lakewood encourages the use of these programs and services particularly among female-headed households with children.

The City of Lakewood has attempted to address the needs of the elderly through a variety of projects and services, including a number of senior public housing projects. Currently, federal housing assistance is provided through Section 8 and other federal housing assisted senior citizens projects. Eligible seniors pay no more than 30% of their income for rent with the remainder paid by HUD through a housing assistance payment. Currently, the waiting list is closed.

The following 3 senior housing establishments are located within the City:

§ Candlewood Apartments, 81- One Bedroom Units

§ Whispering Fountains, 201 Units

§ Seasons Senior Apartments, 85 Units

In compliance with State Law, the City has adopted an ordinance allowing for the construction Accessory Dwelling Units (ADUs) and Junior Accessory Dwelling Units (JADUs). There are currently 113 units that have been constructed.

The City of Lakewood contracts with the Housing Authority of the County of Los Angeles for the administration of its Section 8 program. This program provides rental assistance voucher to low and very low (0 to 50% MFI) income disabled persons.

The City offers many services to assist persons with disabilities, including the Meals on Wheels Program, which provides meals to the disabled and homebound residents. The City of Lakewood coordinates with Pathways Volunteer Hospice to provide in-home services to seniors with disabilities. The City's DASH Transportation Program and Long Beach Transit Dial-A-Ride also provide free transportation to people with disabilities. In addition, the City offers a Single-Family Rehabilitation Loan Program and the Fix-Up Paint-Up Program to help improve deteriorated housing conditions.

Using newly awarded Permanent Local Housing Allocation (PLHA) funds, during FY 24-25, the City implemented an Accessible Modification Grant to low income single-family home owners to complete ADA compliant modifications to their homes create a suitable living environment.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Lakewood does not anticipate a loss of affordable housing inventory as Lakewood's contract with Los Angeles County Housing Authority is current, and it is anticipated that the contract will be renewed. Additionally, the City expects an increase of 37 for-sale town homes in its affordable housing inventory within the Five-Year Consolidated Plan. The City was possession of nine parcels formerly owned by City of Lakewood Housing Successor Agency but sold them to Habitat for Humanity of Greater Los Angeles in July of 2024 in exchange for 37 affordable for sale units. Construction is expected to begin in July of 2025

Does the availability of housing units meet the needs of the population?

According to CHAS 2017-2021, there are 110 vacant for rental housing units in Lakewood. Only 45 of the 110 units are reserved for households to pay 30% or less of their income. Of those vacant units, 65 lack complete plumbing or kitchen facilities. Additionally, 10,090 (37.8%) of the households in Lakewood are units with one or more housing problems; 8,670 (32.5%) have overpayment issues, and 1,315 (4.9%) households have overcrowded conditions. The housing assistance needs of renters are much greater than owners, despite the 73% to 27% ratio of homeowners to renters in Lakewood. The biggest impact in Lakewood is housing cost burden to the extremely to low income households, particularly for renters (45.5%) of all renter occupied households and owners (27.7%) of all owner occupied households.

According to the CHAS Data 2017-2021, 8,899 households or approximately 33% of Lakewood's total households overpaid for housing. Nearly two-thirds (62%) of the overpaying households were owners. Nearly 21% of all extremely low-income owner households are paying more than 30% of their total income on housing. However, 47.4% of renter households are paying more than 30% of their total income on housing.

Describe the need for specific types of housing:

Housing need is defined as the gap between the type of housing required by the City's existing and projected residents and the type of housing available. Housing needs for Lakewood are based on Census data, surveys, and information and community input. Based on this information, areas of local housing needs in Lakewood include:

- Housing preservation and improvement to the existing affordable housing supply and nature of Lakewood's residential neighborhoods.
- Development of new housing on sites suitable for residential use to expand the supply and choice of units for all household incomes.
- Housing assistance to low and moderate income households and households with special needs.
- Equal housing opportunity
- Affordable housing

The housing assistance need of low and moderate-income households in the City is based on information provided by CHAS 2017-2021 data. Households with housing problems are defined by HUD and include:

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

Discussion

See discussion above.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	424,200	595,200	40%
Median Contract Rent	1,403	1,798	28%

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	319	4.7%
\$500-999	490	7.3%
\$1,000-1,499	1,435	21.2%
\$1,500-1,999	2,065	30.6%
\$2,000 or more	2,450	36.2%
Total	6,759	100.0%

Table 31 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	285	No Data
50% HAMFI	720	85
80% HAMFI	3,045	375
100% HAMFI	No Data	899
Total	4,050	1,359

Table 32 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$1,777	\$2,006	\$2,544	\$3,263	\$3,600
High HOME Rent	\$1,559	\$1,671	\$2,007	\$2,310	\$2,558
Low HOME Rent	\$1,213	\$1,300	\$1,560	\$1,803	\$2,011

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

The City of Lakewood's population has remained fairly stable over the last decade, teetering at approximately 80,000. The fair market rent for an efficiency unit is \$1,770 a month. An extremely low income family of four could only afford a rent of \$1,182 before the family must spend more than one-third of their income to pay their rent. Very low income families can only afford to pay \$1,733 a month before the family spends more than one-third of their income on housing. Lower income families could only spend \$2,773. Median income families can afford \$2,455 in monthly rent. Moderate income families can afford a two-bedroom unit without spending more than one-third of their income. Although affordable housing may be available for medium and moderate income families, this does not take into consideration the likelihood that overcrowding would be an issue for the majority of those families. This discrepancy between income and cost of housing demonstrates that there is insufficient housing for extremely low income families, very low income families, lower income families, median income families and moderate income families.

How is affordability of housing likely to change considering changes to home values and/or rents?

The City of Lakewood is a highly urbanized community that is virtually built-out. There is less than eight acres of vacant land available for residential development citywide, and therefore, most of the opportunities for affordable housing growth lie in the recycling of existing residential land to higher densities in the M-F-R zone. Because there is a deficiency of land to develop, the premiums for land tend to rise. Affordability of housing is expected to become more and more difficult as the population increases and less land is available to develop for residential uses.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Table 31 illustrates the 2018 HUD fair market rents for rental housing, as well as the allowable high and low HOME rents. Their rents are the upper limits of rents that can be charged by property owners with units assisted by HUD rental housing programs. Rapidly increasing rents in the City's market have widened the gap between HUD FMRs and market rents, creating problems for low-income households seeking units that will accept their HUD voucher for rent assistance.

According to LA Almanac, the median rent in Lakewood are \$3,180. The median family income is \$117,970 in the City of Lakewood. Using HUD's definition, affordable housing for a household earning up to 80% of the AMI, would be an apartment renting for about \$2,950 which is below the average rent in the City of Lakewood.

The City of Lakewood, in compliance with the State mandated law, requiring Cities to permit the construction of Accessory Dwelling Units (ADUs) by right, which increases the number of affordable housing units in the City. Since the law's enactment, there have been approximately 300 ADUs built in the City.

Additionally, the City has successfully negotiated with an affordable housing developer and have granted of nine vacant lots to the developer in exchange for 37 for-sale affordable townhomes. Construction is expected to commence in July of 2025.

Discussion

Lakewood is committed to providing affordable housing by maintaining its contract with the Los Angeles County Housing Authority. The City will approve the construction of 37 affordable for-sale housing units within the next two years providing additional units for low- income families.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Although the majority of Lakewood's housing stock is in good condition, the City is expecting a large percentage of the housing to require maintenance within the next ten years due to the age of the housing stock.

Accurate assessment of housing conditions can provide the basis for developing appropriate programs to maintain the quality of living in Lakewood. Housing, like any other tangible assets, is susceptible to deterioration over time. Declining housing conditions can lower property values and discourage reinvestment as well as increase crime and promote slum and blight.

Common repairs needed include new roofs, wall plaster and stucco. Homes thirty years or over with deferred maintenance require more substantial repairs, such as new siding, plumbing or multiple repairs to the roof, walls, etc.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The California Health and Safety Code define a substandard condition as being an endangerment to the occupants for the building or the public. The City of Lakewood considers a substandard condition suitable for rehabilitation when the estimated cost of rehabilitation does not exceed the estimated cost of new construction. This includes units having structural hazards, faulty weather protection, fire, health and safety hazards, or lacking complete kitchen or plumbing facilities. Standard condition is defined as complying with the California Health and Safety Code.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,645	30%	3,470	51%
With two selected Conditions	150	1%	220	3%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	13,000	69%	3,070	45%
Total	18,795	100%	6,760	99%

Table 34 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	340	2%	275	4%
1980-1999	790	4%	905	13%
1950-1979	15,090	80%	4,805	71%
Before 1950	2,580	14%	770	11%
Total	18,800	100%	6,755	99%

Table 35 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	17,670	94%	5,575	83%
Housing Units build before 1980 with children present	409	2%	154	2%

Table 36 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	285	0	285
Abandoned Vacant Units	0	0	0
REO Properties	4	0	4
Abandoned REO Properties	0	0	0

Table 37 - Vacant Units

Need for Owner and Rental Rehabilitation

In addition to the age of housing stock, the number of vacant/abandoned units, and the risk of lead-based paint are also key factors in determining the health of the properties in the area. Approximately 90% of the homes within Lakewood are over 40 years old (built before 1980) and 69% are over 60 years old (built before 1960). These owner and rental homes built pre-1980 often indicate a potential need for rehabilitation-related activities, including energy-efficiency upgrades, accessibility modifications, and lead hazard remediation. However, based on estimates by the General Plan Housing Element of 2021-2029, only a fraction of the units requires major repair and/or rehabilitation, amounting to approximately 12 units.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

According to the Los Angeles County Health Department, approximately 2,602 low and moderate income households in the City of Lakewood may occupy units with lead-based paint. Of these units, properties most at risk include deteriorated units with leaky roofs and plumbing and rehabilitated units where there was not a thorough cleanup with high-phosphate wash after the improvements were completed.

Discussion

Based on a sampling of cases, the Childhood Lead Poisoning Program (CLPPP) has identified paint as the most commonly associated source of lead based poisoning. The majority of homes that contain this exposure of paint were built prior 1978. It is estimated that 77% of all residential structures built prior to 1978 contain lead-based paint and that older structures have the highest percentage. In order to estimate the number of extremely low and low income households occupying lead-based paint units, the number of households occupying pre-1979 units is combined with an estimated lead-based paint factor. The lead-based paint factor is highest for pre-1940 units, at 90%, and decreases with newer units.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	261	2,962	21,798	1	21,797	1,264	1,357	558
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The City of Lakewood does not have public housing units located within city limits. The City continues its participation of the Section Housing Voucher Program through the County of Los Angeles.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 379 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The City of Lakewood does not have public housing units located within city limits. The City continues its participation of the Section Housing Voucher Program through the County of Los Angeles.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The City of Lakewood does not have public housing units located within city limits. The City continues its participation of the Section Housing Voucher Program through the County of Los Angeles.

Discussion:

See discussion above.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

HUD's Continuum of Care model recognizes that all homeless persons are not at the same level of stability and they address a variety of needs. Recognized components of the Continuum of Care include: Prevention, Outreach & Assessment, Emergency Shelter, Transitional Housing, Permanent Housing and Permanent Supportive Housing, and Supportive Services.

It is the goal of the City of Lakewood to coordinate services and facilities available for the homeless as a continuum of care. A continuum of care begins with a point of entry in which the needs of a homeless individual or family are assessed. Once a needs assessment is completed, the person/family may be referred to permanent housing or transitional housing where supportive services are provided to prepare them for independent living.

This section describes the nature and extent of homelessness in Lakewood as well as a summary of persons and families at risk of becoming homeless. This section also includes an inventory of programs and facilities available to serve the homeless and those threatened by homelessness. Service and facility gaps in the continuum of care are also identified.

Lakewood partners with the Salvation Army to dedicate 15 shelter beds for Lakewood residents. The Bell shelter provides a comprehensive scope of support services for individuals experiencing homelessness, including case management, supportive and transitional housing, individual and group counseling to overcome emotional and psychological barriers, drug and alcohol treatment services, job search assistance, a dedicated reintegration program for veterans, adult education and medical services. The shelter helps over 350 individuals daily.

The table below provides the number of shelter beds within SPA 7 assisted by LAHSA.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	1,773		320	1,281	
Households with Only Adults					
Chronically Homeless Households					
Veterans					
Unaccompanied Youth	30				

Table 38 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Chronically homeless persons require rehabilitation services, employment training and placement, health services, and case management services to move from homelessness to transitional housing, and then to supportive/permanent housing. The CoC Strategy coordinated by LAHSA offers a full range of services and facilities. The City supports LAHSA's strategy for constructing housing facilities that help transition chronically homeless persons to a stable housing situation and receive supportive services that would improve their employment skills. LAHSA's main goals include Housing First (permanent supportive housing), Housing Plus (wraparound services and support), Homeless Prevention, Enhanced Data Collection, and Securing Mainstream Resources. The Homeless Services Deputy and Homeless Services Liaison refer and connect homeless individuals to the agency that best suits their housing and health needs. Agencies focus on decreasing the barriers to housing and include:

- Providing **Basic Needs** such as: clothing, hygiene products and showers and transportation.
- Assistance **obtaining documents** necessary for housing i.e. social security card, picture identification, DD214, proof of income, disability verification etc.
- **Emergency and temporary housing** via SPA 7 facilities and motel placements.
- **Liaison and referral** to subsidy providers that include: Los Angeles Homeless Services Authority, Veteran's Administration, Department of Mental Health and non-profit providers like PATH Ventures.
- **Access** to medical and mental health, substance addiction treatment services, and primary care home establishment i.e. Department of Mental Health, Veterans Administration, and federally qualified health centers located in the SPA.
- **Benefit establishment assistance** for General Relief, Social Security programs, Temporary Assistance to Needy Families, and Veteran's Administration.
- **Referral** to employment and education services i.e. Goodwill Industries and local centers of the Workforce Investment Board.
- **Housing** location and re-location and rapid re-housing assistance.

Once a person is permanently housed, support services can continue until the individual can successfully maintain housing:

- **Household** set up assistance
- **Case management**, including prevention assistance to maintain housing
- **Home** visits
- **Linkage** to mainstream support services

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The City is located within Service Planning Area (SPA) 7, a division within Los Angeles County designated by LAHSA to target the specific needs of the homeless in the community. City staff attends regular monthly SPA meetings to address homeless issues through the Continuum of Care (CoC) Model. The City along with

LAHSA conduct an annual Point-In-Time Homeless Count (count). The official numbers from the count in January 2024 are 86 persons experiencing homelessness within the City of Lakewood.

Services are provided to people experiencing homelessness in Lakewood by multiple non-profit agencies, which include PATH, LAHSA Jovenes, Salvation Army, Bell Shelter and Pacific Clinic. Lakewood contracts with the Los Angeles County Sheriff's Department providing Lakewood with a Homeless Services Deputy and also contracts a Homeless Services Liaison. Services begin with outreach and continue until a person is permanently housed and supportive services are in place. The Homeless Services Deputy and Homeless Services Liaison refer and connect homeless individuals to the agency that best suits their housing and health needs.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

Certain segments of Lakewood’s population have special housing needs. Those segments are in need of various forms of specialized housing assistance that is not needed by the typical Lakewood household. These groups may include households with physically, mentally and/or developmentally disabled persons, elderly individuals, homeless persons, large families, and female-headed households.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Physically Disabled

Disabled persons need housing assistance, including features such as wider doorways, access ramps in place of stairs, and elevators for units with multiple stories.

Mentally and Developmentally Disabled

According to Section 4512 of the California Welfare and Institutions Code, a developmental disability “originates before an individual attains age 18 years and can continue, indefinitely, constituting a substantial disability for that individual, which includes mental retardation, cerebral palsy, epilepsy and autism.” This term shall also include disabling conditions found to be closely related to mental retardation, but shall not include other handicapping conditions that are solely physical in nature.

Elderly and Frail Elderly

The U.S. Census defines persons 65 years of age and older as elderly. According to the ACS 2023, Lakewood had a total population of 78,128 and an elderly population of 9,887. Lakewood’s elderly population has special housing needs associated with affordability, maintenance and upkeep of their homes, and physical access. According to CHAS 2017-2021 estimates, there were 3,745 low income elderly households. Of those 3,745 households, 1,979, nearly 53%, have a housing cost burden of greater than 30%. ACS 2023 estimates that 1,204 or 72% of elderly Lakewood residents live with a disability.

Large Families

Large families are defined as 5 or more persons in a household. Large households are usually included as a special needs group because they require larger dwelling units than the market normally provides, but larger homes typically are higher-cost units. In addition, trends in new housing construction indicate a movement towards smaller units; thus, large families have difficulty finding larger units at affordable prices, which result in families living in overcrowded conditions.

Difficulties in securing housing large enough to house all members of a household are heightened for renters as rental units are typically smaller than single-family units. According CHAS 2107-2021 Data,

there were 3,355 large households (12.5% of all households). Of those large households, 875 have a housing cost burden greater than 30%. Of those 875 large households, 715 are low income. Of those low income households with a housing cost burden greater 30%, 400 are homeowners, while 315 are renters.

The increase of households spending more than 30% of their gross income towards rents, and the small amount of housing stock with 4 or more bedrooms (13.5% of total housing stock), the ability for large families to find affordable housing has become increasingly difficult.

Female Headed Households

According to the 2018-2023 ACS 5-year estimates, there were 3,443 female-head households living in the City. This represents approximately 14% of Lakewood's total households. Approximately 31% of the households headed by a female had children under 18 years of age. All family households, especially those headed by females, need affordable units located near schools, day care centers, and recreation facilities and services. Many households find this a severe constraint, particularly for the single parent.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Small Family Homes

Small Family Homes provide 24-hour care in the licensee's family residence for six or fewer children who are mentally disabled, developmentally disabled, or physically handicapped, and who require special care and supervision as a result of such disabilities.

Group Homes

Group Homes are facilities of any capacity and provide 24-hour non-medical care and supervision to children in a structured environment. Group Homes provide social, psychological, and behavioral programs for troubled youth.

Adult Residential Facility

Adult Residential Facilities (ARF) are facilities of any capacity that provide 24-hour non-medical care for adults ages 18 through 59, who are unable to provide for their own daily needs. Adults may be physically handicapped, developmentally disabled, and/or mentally disabled.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City will continue to support its public service providers; Human Services Association, Meals on Wheels, Pathways Volunteer Hospice and Community Family Guidance Center. Human Services Association provides congregate meals to Lakewood's senior citizens at the Weingart Senior Center, Meals on Wheels provides home delivered meals to senior citizens. Pathways Volunteer Hospice provides non-medical hospice care and services to families experiencing end of life. Community Family Guidance provides counseling to abused and neglected children.

The City will continue with the Single-Family Residential Rehabilitation Loan and Grant programs that assist owner occupied single-family homes with deteriorating structures. Using Permanent Local Housing Allocation Program Funds (PLHA), the City also began a second grant program during FY 24-25 to assist single-family homeowners with accessible modifications. Approvable improvements include grab bars installation, wheelchair ramp installation, ADA compliant shower installation, and hand rail installation.

The contract with the County of Los Angeles for the administration of its Section 8 program will continue while the City continues to financially support Fair Housing services, a full-time Sheriff Deputy and a homeless services liaison to assist the continuum of care with homeless outreach. Further, the City will continue to support DASH Transportation, and Dial-A-Ride supportive services.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City of Lakewood is not part of a consortia.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Governmental constraints are defined as government decisions or actions that have the unintended potential to impede the market's ability to satisfy demand for affordable housing. Categories of governmental constraints may include appropriately zoned land, zoning ordinances, and the availability of infrastructure. Each of these is listed below:

- Land Use Controls
- Development Standards
- Building Codes, Permits, and Processing Procedures
- Development Fees and Exactions
- Constraints Due to Limitations of Public Facilities, Services, and/or Infrastructure
- Constraints on Housing for Persons with Disabilities
- Other Governmental Constraint

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The ACS 2023 1-year estimates estimated a labor force for the City of Lakewood at 43,038. The labor force by definition includes the working population aged 16 and over and those wishing to work. There were an estimated 2,201 persons unemployed in Lakewood, the resulting unemployment rate was 3.5%. This rate was lower than the 5.6% witnessed during 2015 and more than the unemployment rates from 1980 and 1990.

Unemployment in Lakewood has historically been lower than the region and the nation. According to the U.S. Census 2013-2017 ACS 5-Year Estimates, Lakewood's 2017 unemployment rate reached 3.9% compared to 4.3% for the County, 4.2% for the State and 3.6% for the nation. The stability of the population and labor force is an important factor in keeping the local unemployment rate low.

Table 39 shows the number of businesses by sector in Lakewood based on ACS Survey 2016-2020. The table shows the largest sector is in education and health care services, followed by arts, entertainment and accommodation occupations.

The state of the economy and its effect on employment and job growth plays a significant role in housing demand, housing costs, and vacancy rates. During the post housing bubble recession, the median home price of homes dropped in Lakewood, and the vacancy rate increased. As the economy recovered employment increased which will improve the City's jobs/housing balance. The table also notes that in 2020 the number of jobs in Lakewood was 16,357 while there were 25,587 housing units. This indicates that Lakewood is a jobs-poor and housing-rich city.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	338	4	1	0	-1
Arts, Entertainment, Accommodations	4,762	4,547	14	27	13
Construction	1,807	456	5	3	-3
Education and Health Care Services	6,360	3,060	18	18	0
Finance, Insurance, and Real Estate	1,873	719	5	4	-1
Information	785	145	2	1	-1
Manufacturing	3,486	534	10	3	-7
Other Services	1,179	594	3	4	0
Professional, Scientific, Management Services	2,982	622	9	4	-5
Public Administration	0	0	0	0	0
Retail Trade	3,821	5,431	11	32	21
Transportation and Warehousing	2,197	112	6	1	-6
Wholesale Trade	2,231	133	6	1	-6
Total	31,821	16,357	--	--	--

Table 41 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	42,830
Civilian Employed Population 16 years and over	40,555
Unemployment Rate	5.32
Unemployment Rate for Ages 16-24	15.44
Unemployment Rate for Ages 25-65	3.78

Table 42 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	9,940
Farming, fisheries and forestry occupations	1,780
Service	4,070
Sales and office	10,320
Construction, extraction, maintenance and repair	2,550
Production, transportation and material moving	1,925

Table 43 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	19,338	52%
30-59 Minutes	13,796	37%
60 or More Minutes	4,370	12%
Total	37,504	100%

Table 394 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,070	210	965

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	6,280	565	2,315
Some college or Associate's degree	13,670	535	3,050
Bachelor's degree or higher	12,695	370	1,705

Table 40 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	45	235	180	965	1,380
9th to 12th grade, no diploma	545	385	535	950	590
High school graduate, GED, or alternative	1,785	2,330	1,995	4,845	2,960
Some college, no degree	3,330	3,060	2,780	6,115	2,535
Associate's degree	445	1,285	1,510	2,570	1,060
Bachelor's degree	955	3,050	2,915	4,440	1,870
Graduate or professional degree	20	920	1,630	1,825	645

Table 46 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	26,144
High school graduate (includes equivalency)	39,520
Some college or Associate's degree	48,954
Bachelor's degree	66,885
Graduate or professional degree	84,834

Table 41 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

According to the Business Activity table, the major employment sector in Lakewood are sales and office services with 10,320 workers within those sectors. Lakewood has 9,940 workers within the management, business and financial sector and 4,070 within the service sector.

Describe the workforce and infrastructure needs of the business community:

In 2020, there were 42,830 members of the workforce in Lakewood. According to Table 42, more than half of Lakewood's labor force (52%) has a commute time that is less than 30 minutes, indicating that there are a number places of employment that are in close proximity to Lakewood. Approximately 357% had a commute time of 30-59 minutes. Only 12% of the workforce had a commute time of more than hour. Although the majority of the workforce enjoyed a relatively short commute, there were still a large population, (18,166) who spent more than 30 minutes commuting to work.

A comparatively small percentage of Lakewood's land is devoted to commercial and industrial uses which lends to a dependence on other communities for employment. It is in the interest of the economic health of Lakewood to maintain the existing stock of non-residential uses. As employment figures indicate, the City is housing-rich and jobs-poor.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The City was recently awarded new state and federal grants that may affect job and business growth. The new state grant is Permanent Local Housing Allocation (PLHA) is an on-going annual allocation that will be used to benefit income residents and affordable housing. During FYs 2019-2022, City was awarded a total of \$1,387,300 in PLHA funds and will be used for off-site improvements for a 37 unit affordable for-sale housing development, a home accessibility grant program for low income residents and administrative costs.

The City was awarded Community Project Funds (CPF) in FY 2024 and will be used to renovate two community centers in Lakewood.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

As indicated in Table 40, Educational Attainment by Employment Status, the majority of the workforce (13,670) have some college or an Associate's degree. There are 10,995 residents with a Bachelor's or Graduate degree. According to Table 41, the largest segment of the residents is in sales and office (10,320) the second largest is management and professional occupations (9,940).

The skills and education of the current workforce corresponds with Lakewood's employment opportunities as the majority of the population has some college or an associate's degree and a majority of the population is in the sales and office sector, a career type that does not necessarily require a college degree. The second largest population of the workforce has a bachelors or graduate degree and the second largest population in Lakewood is in management and professional career which typically does require a college degree.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Southeast Los Angeles County Workforce Investment Board (SELACO WIB) and the Greater Lakewood Chamber of Commerce are two organizations affiliated with the City that provide workforce training initiatives for residents of Lakewood. SELACO WIB's mission is two-fold. As a workforce development agency, they support a pool of quality job seekers in addition to promoting the growth of local businesses. SELACO WIB has a menu of specialized programs that support the needs of our job seekers and local employers. They are recognized by both the U.S. Department of Labor and the State of California as a national model for community-based workforce and employment development. SELACO WIB receives funding in the form of grants that allow them to develop new and innovative programs designed to meet the employment needs of the community.

The Greater Lakewood Chamber of Commerce supports several councils for employment. The Chamber's focus is Women in Business Council, Homebased Business Council, and a Veteran's Home Based business council. The Homebased business councils provide training for start up businesses. These efforts support the Consolidated Plan by facilitating networking through meetings, referrals and leads, workshops, job training, and assistance.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City of Lakewood is a member of Gateway Cities Council of Governments (COG). COG has implemented Comprehensive Economic Development Strategy (CEDS) in 2015. CEDS is a strategy designed to foster job creation and diversify the economic base of the Gateway Cities Region. The following principles guided the development the development of the Gateway Cities Region's vision and goals:

1. Seek regional collaboration to address chronic and complex problems that transcend municipal boundaries
 - a. Develop synergies by increasing coordination and reducing duplication of resources
 - b. Pursue innovative public-private partnerships
 - c. Leverage public funds
2. Target investments in hard and soft infrastructure to reduce disparities in transportation (highways/public transit), education, health care, etc.
3. Enhance focus on education, technical/soft skills training, career pathways for youth and retrain dislocated adult workers
4. Invest in the information and communication technology across industry sectors

5. Capitalize on industry sectors that exhibit regional specialization such as manufacturing, transportation and logistics, wholesale trade, and emerging sector such as health care
6. Streamline processes to retain and attract new businesses
7. Promote entrepreneurship and innovation by facilitation access to capital

Discussion

As mentioned above, SELACO WIB and the Greater Lakewood Chamber of Commerce are two organizations affiliated with the City of Lakewood that provide workforce training initiatives for residents of Lakewood. SELACO WIB's mission is two-fold. As a workforce development agency, they support a pool of quality job seekers in addition to promoting the growth of local businesses. SELACO WIB has a menu of specialized programs that support the needs of our job seekers and local employers. They are recognized by both the U.S. Department of Labor and the State of California as a national model for community-based workforce and employment development. SELACO WIB receives funding in the form of grants that allow them to develop new and innovative programs designed to meet the employment needs of the community.

The Greater Lakewood Chamber of Commerce supports several councils for employment. The Chamber's focus is Women in Business Council, Homebased Business Council, and a Veteran's Home Based business council. The Homebased business councils provide training for start-up businesses. These efforts support the Consolidated Plan by facilitating networking through meetings, referrals and leads, workshops, job training, and assistance.

The City of Lakewood, in partnership with Paramount Unified School District, provide the opportunity for high school students to participate in an internship with the City of Lakewood to gain real life experience in a career setting. In the spring of 2017, the Paramount Unified School District launched an ambitious undertaking: to reimagine high school. The High School Promise Initiative sparked a commitment to prepare scholars for the demands and opportunities of college, career, and life in the 21st century. In a mock setting, participating students apply for a position with the City, go through a mock interview with City staff, and volunteer their time learning about aspects of the work they are interested in pursuing.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

A concentration of housing problems refers to a situation where a specific geographic area experiences a significantly higher number of housing issues compared to other regions, often including factors like high housing costs, limited availability of affordable housing, overcrowding, poor housing quality, and homelessness, typically concentrated in certain neighborhoods or cities within a larger area; this can be driven by factors like limited land supply, high demand, restrictive zoning laws, and economic disparities.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

For the purposes of the Consolidated Plan, the City defines an area of minority concentration as a census tract in which there exists a greater proportion of total households than the County average, while a high concentration is defined as a proportion of more than twice the County average.

The City has very few census tracts where minority populations are more than twice the county average, however, census tracts located in the eastern portion of the City tend to have higher concentrations of minorities than the City as a whole.

What are the characteristics of the market in these areas/neighborhoods?

The characteristics in many of these neighborhoods are multiple-family residential dwelling units and an aging population.

There are a number of barriers for residents in these areas. With higher numbers of low- and moderate- income and minority households, there are often disproportionate housing problems such as overcrowding and cost burden.

Are there any community assets in these areas/neighborhoods?

Community assets include City Parks, Community Centers, public schools, access to transit, and commercial centers.

Are there other strategic opportunities in any of these areas?

There are other strategic opportunities in these areas. All areas have access to Long Beach Transit public transportation which provides transportation to community facilities. Other forms of public transportation include Metropolitan Transportation Authority and Orange County Transportation Authority.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to 2019-2023 5-year ACS estimates, 96.7% of people in the City of Lakewood have a desktop computer or laptop. Additionally, 9.3% of people have broadband internet. However, there are disparities in access to paid broadband internet in residents' homes within the City. Nearly 6% of Lakewood residents live in poverty. This suggests a greater need for internet services that are affordable to low-income families at home.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The City of Lakewood has multiple internet service providers including: Spectrum, AT&T fiber, Frontier, Viasat, T-Mobile, Starlink, XNET WiFi and HughesNet. Competition ensures there are a variety of options that meet internet and affordability needs. However, subscriptions to broadband internet services can still be unaffordable to lower-income households.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The City of Lakewood is subject to a wide range of natural hazards caused by climate change, including: floods, dam failures, windstorms, and higher temperatures.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The vulnerability to these risks of housing occupied by low and moderate income households is of great concern. Upkeep on housing occupied by low and moderate income housing due to lack of funds can leave a structure vulnerable to damage caused by windstorms and fire. Higher temperatures can also lead to higher risk of fires. A low income resident may not be able to afford adequate insurance to make repairs from flood or fire damage.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The City of Lakewood has prepared a strategy for addressing the housing and community development needs described in the Consolidated Plan during the next five years. By law, the strategy must be designed to achieve the following, principally for low and moderate-income households:

- Provide decent housing;
- Promote a suitable living environment; and
- Expand economic opportunities.

The plan must also address:

- Elimination of slums and blight.
- Elimination of conditions which are detrimental to health, safety, and public welfare.
- Conservation and expansion of housing stock.
- Expansion and improvement of the quantity and quality of community services.
- Better utilization of land and other natural resources.
- Reduction of the isolation of income groups within communities/ geographical areas.
- Alleviation of physically and economically distressed areas.

Lakewood's Housing and Community Development Strategy includes the goals, policies, and quantified objectives of the community and the City's Housing Element as well as other Lakewood planning and policy documents. The goals and objectives established therein and in the Consolidated Plan provide a practical and workable framework in which the Planning and Environment Commission and the City Council may take action and affect the housing and neighborhood conditions of the community.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 48 - Geographic Priority Areas

1	Area Name	555001, Block Group 2
	Area Type	Local Target Area
	Revital Type	Code Enforcement
	Revital Description	Residential Property Code Compliance
	Identify the Neighborhood Boundaries for this Target Area	South of Del Amo Boulevard, north of Centralia Street, east of the San Gabriel Freeway and west of Roseton Avenue
	Include Specific Housing and Commercial Characteristics of this Target Area	Mix of single-family residential properties and multi-family units.
	How did your Consultation and Citizen Participation Process Help you Identify this Neighborhood as a Target Area?	The City did not receive citizen input at its community meeting, however, this neighborhood receives many service requests for assistance from Code Enforcement officers.
	Identify the Needs of this Target Area	Property maintenance and code compliance.
	What are the Opportunities for Improvement in this Target Area?	Bring residential properties in to code compliance
	What are the Barriers to Improvement to this Target Area?	Funding and property owner compliance.
2	Area Name	555001, Block Group 3
	Area Type	Local Target Area
	Revital Type	Economic Development
	Revital Description	Commercial Center Façade Improvement Program
	Identify the Neighborhood Boundaries for this Target Area	South of 205 th Street, north of Centralia Street, east of Roseton Avenue and west of Pioneer Boulevard
	Include Specific Housing and Commercial Characteristics of this Target Area	Mix of single-family residential properties and multi-family units. Commercial characteristics include small neighborhood commercial centers.
	How did your Consultation and Citizen Participation Process Help you Identify this Neighborhood as a Target Area?	The City did not receive citizen input at its community meeting, however, this neighborhood receives many service requests for assistance from Code Enforcement officers.
	Identify the Needs of this Target Area	Commercial centers are lacking attractive facades and landscaping.
	What are the Opportunities for Improvement in this Target Area?	A Façade Improvement Program.
	What are the Barriers to Improvement to this Target Area?	Funding and landlord compliance.
3	Area Name	555002, Block Group 1
	Area Type	Local Target Area
	Revital Type	Code Enforcement

	Revital Description	Residential Property Code Compliance
	Identify the Neighborhood Boundaries for this Target Area	South of Centralia Street, north of Carson Street, east of the San Gabriel Freeway and west of Pioneer Boulevard
	Include Specific Housing and Commercial Characteristics of this Target Area	Mix of single-family residential properties and multi-family units. Commercial characteristics include small neighborhood commercial centers.
	How did your Consultation and Citizen Participation Process Help you Identify this Neighborhood as a Target Area?	The City did not receive citizen input at its community meeting, however, this neighborhood receives many service requests for assistance from Code Enforcement officers.
	Identify the Needs of this Target Area	Property maintenance and code compliance.
	What are the Opportunities for Improvement in this Target Area?	Bring residential properties in to code compliance
	What are the Barriers to Improvement to this Target Area?	Funding and property owner compliance.
4	Area Name	555002, Block Group 2
	Area Type	Local Target Area
	Revital Type	Economic Development
	Revital Description	Commercial Center Façade Improvement Program
	Identify the Neighborhood Boundaries for this Target Area	South of Centralia Street, north of Carson Street, east of the San Gabriel River and west of Pioneer Boulevard
	Include Specific Housing and Commercial Characteristics of this Target Area	Mix of single-family residential properties and multi-family units. Commercial characteristics include small neighborhood commercial centers.
	How did your Consultation and Citizen Participation Process Help you Identify this Neighborhood as a Target Area?	The City did not receive citizen input at its community meeting, however, this neighborhood receives many service requests for assistance from Code Enforcement officers.
	Identify the Needs of this Target Area	Commercial centers are lacking attractive facades and landscaping.
	What are the Opportunities for Improvement in this Target Area?	A Façade Improvement Program
	What are the Barriers to Improvement to this Target Area?	Funding and landlord compliance.
5	Area Name	555105, Block Group 1
	Area Type	Local Target Area
	Revital Type	Economic Development
	Revital Description	Commercial Center Façade Improvement Program
	Identify the Neighborhood Boundaries for this Target Area	South of 207th Street, north of Centralia Street, east Pioneer Boulevard and west of Elaine Avenue
	Include Specific Housing and Commercial Characteristics of this Target Area	Mix of single-family residential properties and multi-family units. Commercial characteristics include small neighborhood commercial centers.

	How did your Consultation and Citizen Participation Process Help you Identify this Neighborhood as a Target Area?	The City did not receive citizen input at its community meeting, however, this neighborhood receives many service requests for assistance from Code Enforcement officers.
	Identify the Needs of this Target Area	Commercial centers are lacking attractive facades and landscaping.
	What are the Opportunities for Improvement in this Target Area?	A Façade Improvement Program
	What are the Barriers to Improvement to this Target Area?	Funding and landlord compliance.
6	Area Name	555105, Block Group 2
	Area Type	Local Target Area
	Revital Type	Code Enforcement
	Revital Description	Residential Property Code Compliance
	Identify the Neighborhood Boundaries for this Target Area	South of 207th Street, north of Centralia Street, east Elaine Avenue and west of Norwalk Boulevard
	Include Specific Housing and Commercial Characteristics of this Target Area	Mix of single-family residential properties and multi-family units. Commercial characteristics include small neighborhood commercial centers.
	How did your Consultation and Citizen Participation Process Help you Identify this Neighborhood as a Target Area?	The City did not receive citizen input at its community meeting, however, this neighborhood receives many service requests for assistance from Code Enforcement officers.
	Identify the Needs of this Target Area	Property maintenance and code compliance.
	What are the Opportunities for Improvement in this Target Area?	Bring residential properties in to code compliance
	What are the Barriers to Improvement to this Target Area?	Funding and property owner compliance.
7	Area Name	555107, Block Group 3
	Area Type	Local Target Area
	Revital Type	Economic Development
	Revital Description	Commercial Center Façade Improvement Program
	Identify the Neighborhood Boundaries for this Target Area	South of Centralia Street, north and east of City of Hawaiian Gardens and west of City of Cypress and Orange County line.
	Include Specific Housing and Commercial Characteristics of this Target Area	Mix of single-family residential properties and multi-family units. Commercial characteristics include small neighborhood commercial centers.
	How did your Consultation and Citizen Participation Process Help you Identify this Neighborhood as a Target Area?	The City did not receive citizen input at its community meeting, however, this neighborhood receives many service requests for assistance from Code Enforcement officers.
	Identify the Needs of this Target Area	Commercial centers are lacking attractive facades and landscaping.

	What are the Opportunities for Improvement in this Target Area?	A Façade Improvement Program
	What are the Barriers to Improvement to this Target Area?	Funding and landlord compliance.
8	Area Name	570001, Block Group 3
	Area Type	Local Target Area
	Revital Type	Code Enforcement
	Revital Description	Residential Property Code Compliance
	Identify the Neighborhood Boundaries for this Target Area	South of City of Bellflower, north of Allington Street, east of Bellflower Boulevard and west of Woodruff Avenue
	Include Specific Housing and Commercial Characteristics of this Target Area	Mix of single-family residential properties and multi-family units. Commercial characteristics include a small neighborhood commercial center and medium sized commercial center.
	How did your Consultation and Citizen Participation Process Help you Identify this Neighborhood as a Target Area?	The City did not receive citizen input at its community meeting, however, this neighborhood receives many service requests for assistance from Code Enforcement officers.
	Identify the Needs of this Target Area	Property maintenance and code compliance.
	What are the Opportunities for Improvement in this Target Area?	Bring residential properties in to code compliance
	What are the Barriers to Improvement to this Target Area?	Funding and property owner compliance.
9	Area Name	570001, Block Group 4
	Area Type	Local Target Area
	Revital Type	Code Enforcement
	Revital Description	Residential Property Code Compliance
	Identify the Neighborhood Boundaries for this Target Area	South of Allington Street, north of South Street, east of Bellflower Boulevard and west of Woodruff Avenue
	Include Specific Housing and Commercial Characteristics of this Target Area	Mix of single-family residential properties and multi-family units. Commercial characteristics include a small neighborhood commercial center and medium sized commercial center.
	How did your Consultation and Citizen Participation Process Help you Identify this Neighborhood as a Target Area?	The City did not receive citizen input at its community meeting, however, this neighborhood receives many service requests for assistance from Code Enforcement officers.
	Identify the Needs of this Target Area	Property maintenance and code compliance.
	What are the Opportunities for Improvement in this Target Area?	Bring residential properties in to code compliance
	What are the Barriers to Improvement to this Target Area?	Funding and property owner compliance.
10	Area Name	570003, Block Group 3
	Area Type	Local Target Area

	Revital Type	Code Enforcement
	Revital Description	Residential Property Code Compliance
	Identify the Neighborhood Boundaries for this Target Area	South of Ashworth Street, north of South Street, east of Lakewood Boulevard and west of Clark Avenue
	Include Specific Housing and Commercial Characteristics of this Target Area	Single-family residential properties
	How did your Consultation and Citizen Participation Process Help you Identify this Neighborhood as a Target Area?	The City did not receive citizen input at its community meeting, however, this neighborhood receives many service requests for assistance from Code Enforcement officers.
	Identify the Needs of this Target Area	Property maintenance and code compliance.
	What are the Opportunities for Improvement in this Target Area?	Bring residential properties in to code compliance
	What are the Barriers to Improvement to this Target Area?	Funding and property owner compliance.
11	Area Name	570701, Block Group 1
	Area Type	Local Target Area
	Revital Type	Code Enforcement
	Revital Description	Residential Property Code Compliance
	Identify the Neighborhood Boundaries for this Target Area	Generally south of Candlewood Street with a small portion north of Candlewood Street and south of Camerino Street, north of Del Amo Boulevard, east of Barlin Avenue and west of Lakewood Boulevard
	Include Specific Housing and Commercial Characteristics of this Target Area	Mix of single-family and multi-family residential properties and small and large commercial centers
	How did your Consultation and Citizen Participation Process Help you Identify this Neighborhood as a Target Area?	The City did not receive citizen input at its community meeting, however, this neighborhood receives many service requests for assistance from Code Enforcement officers.
	Identify the Needs of this Target Area	Property maintenance and code compliance.
	What are the Opportunities for Improvement in this Target Area?	Bring residential properties in to code compliance
	What are the Barriers to Improvement to this Target Area?	Funding and property owner compliance.
12	Area Name	570800, Block Group 2
	Area Type	Local Target Area
	Revital Type	Code Enforcement
	Revital Description	Residential Property Code Compliance
	Identify the Neighborhood Boundaries for this Target Area	South of Candlewood Street, north of Del Amo Boulevard, east of Fidler Avenue and west of Clark Avenue.

	Include Specific Housing and Commercial Characteristics of this Target Area	Mainly single-family residential with small commercial centers.
	How did your Consultation and Citizen Participation Process Help you Identify this Neighborhood as a Target Area?	The City did not receive citizen input at its community meeting, however, this neighborhood receives many service requests for assistance from Code Enforcement officers.
	Identify the Needs of this Target Area	Property maintenance and code compliance.
	What are the Opportunities for Improvement in this Target Area?	Bring residential properties in to code compliance
	What are the Barriers to Improvement to this Target Area?	Funding and property owner compliance.
13	Area Name	570800, Block Group 5
	Area Type	Local Target Area
	Revital Type	Code Enforcement
	Revital Description	Residential Property Code Compliance
	Identify the Neighborhood Boundaries for this Target Area	South of Michaelson Street, north of Del Amo Boulevard, east of Lakewood Boulevard and west of Clark Avenue
	Include Specific Housing and Commercial Characteristics of this Target Area	Single-family residential homes and a large commercial center.
	How did your Consultation and Citizen Participation Process Help you Identify this Neighborhood as a Target Area?	The City did not receive citizen input at its community meeting, however, this neighborhood receives many service requests for assistance from Code Enforcement officers.
	Identify the Needs of this Target Area	Property maintenance and code compliance.
	What are the Opportunities for Improvement in this Target Area?	Bring residential properties in to code compliance
	What are the Barriers to Improvement to this Target Area?	Funding and property owner compliance.
13	Area Name	570902, Block Group 1
	Area Type	Local Target Area
	Revital Type	Code Enforcement
	Revital Description	Residential Property Code Compliance
	Identify the Neighborhood Boundaries for this Target Area	South of South Street, north of Hardwick Street, east of Bellflower Boulevard and west of Dunrobin Avenue.
	Include Specific Housing and Commercial Characteristics of this Target Area	Mainly single-family residential with a small commercial center.
	How did your Consultation and Citizen Participation Process Help you Identify this Neighborhood as a Target Area?	The City did not receive citizen input at its community meeting, however, this neighborhood receives many service requests for assistance from Code Enforcement officers.

	Identify the Needs of this Target Area	Property maintenance and code compliance.
	What are the Opportunities for Improvement in this Target Area?	Bring residential properties in to code compliance
	What are the Barriers to Improvement to this Target Area?	Funding and property owner compliance.
14	Area Name	570902, Block Group 3
	Area Type	Local Target Area
	Revital Type	Code Enforcement
	Revital Description	Residential Property Code Compliance
	Identify the Neighborhood Boundaries for this Target Area	South of South Street, north of Dashwood Street, east of Dunrobin and west of Woodruff Avenue.
	Include Specific Housing and Commercial Characteristics of this Target Area	Mainly single-family residential with a large commercial center.
	How did your Consultation and Citizen Participation Process Help you Identify this Neighborhood as a Target Area?	The City did not receive citizen input at its community meeting, however, this neighborhood receives many service requests for assistance from Code Enforcement officers.
	Identify the Needs of this Target Area	Property maintenance and code compliance.
	What are the Opportunities for Improvement in this Target Area?	Bring residential properties in to code compliance
	What are the Barriers to Improvement to this Target Area?	Funding and property owner compliance.
15	Area Name	571000, Block Group 2
	Area Type	Local Target Area
	Revital Type	Code Enforcement
	Revital Description	Residential Property Code Compliance
	Identify the Neighborhood Boundaries for this Target Area	South of Fairman Street, north of Carson Street, east of Shadeway Road and west of the San Gabriel River.
	Include Specific Housing and Commercial Characteristics of this Target Area	Mainly single-family residential with small commercial centers.
	How did your Consultation and Citizen Participation Process Help you Identify this Neighborhood as a Target Area?	The City did not receive citizen input at its community meeting, however, this neighborhood receives many service requests for assistance from Code Enforcement officers.
	Identify the Needs of this Target Area	Property maintenance and code compliance.
	What are the Opportunities for Improvement in this Target Area?	Bring residential properties in to code compliance
	What are the Barriers to Improvement to this Target Area?	Funding and property owner compliance.

16	Area Name	571300, Block Group 4
	Area Type	Local Target Area
	Revital Type	Code Enforcement
	Revital Description	Residential Property Code Compliance
	Identify the Neighborhood Boundaries for this Target Area	South of Del Amo Boulevard, north of Arbor Road, east of Downey Avenue and west of Hayter Avenue
	Include Specific Housing and Commercial Characteristics of this Target Area	Single-family residential properties
	How did your Consultation and Citizen Participation Process Help you Identify this Neighborhood as a Target Area?	The City did not receive citizen input at its community meeting, however, this neighborhood receives many service requests for assistance from Code Enforcement officers.
	Identify the Needs of this Target Area	Property maintenance and code compliance.
	What are the Opportunities for Improvement in this Target Area?	Bring residential properties in to code compliance
	What are the Barriers to Improvement to this Target Area?	Funding and property owner compliance.
17	Area Name	572001
	Area Type	Local Target Area
	Revital Type	Code Enforcement
	Revital Description	Residential Property Code Compliance
	Identify the Neighborhood Boundaries for this Target Area	Southwest corner of Lakewood, straddling Carson Street, south of Greentop Street, north of Long Beach Municipal Airport, east and west of City of Long Beach
	Include Specific Housing and Commercial Characteristics of this Target Area	Mix of single-family and multi-family residential properties and small and large commercial centers
	How did your Consultation and Citizen Participation Process Help you Identify this Neighborhood as a Target Area?	The City did not receive citizen input at its community meeting, however, this neighborhood receives many service requests for assistance from Code Enforcement officers.
	Identify the Needs of this Target Area	Property maintenance and code compliance.
	What are the Opportunities for Improvement in this Target Area?	Bring residential properties in to code compliance
	What are the Barriers to Improvement to this Target Area?	Funding and property owner compliance.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Housing Preservation and Improvement
	Priority Level	High
	Population	Extremely Low, Low Large Families, Families with Children Elderly, Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	City wide
	Associated Goals	Housing Preservation and Improvement
	Description	Preservation and rehabilitation of existing housing is essential to meeting the housing needs of the community. The Needs Assessment section of this Consolidated Plan identified a considerable need for residential rehabilitation, property maintenance, and code enforcement, based on the age of the City's housing stock. Maintenance and improvement help preserve and protect homes while providing decent and suitable living environments. When housing stock is maintained rather than replaced through neglect, construction efforts can be targeted at new housing projects that increase housing stock.
	Basis for Relative Priority	The City offers a Single-Family Rehabilitation Loan and Grant Program to low income residents. These programs are designed to assist residents to age in place and maintain a suitable housing stock.
2	Priority Need Name	Housing Development
	Priority Level	High
	Population	Extremely Low, Low, Moderate Large Families, Families with Children Elderly Individuals Veterans
	Geographic Areas Affected	Census Tract 555001, Block Group 3
	Associated Goals	Housing Development
	Description	Development of new housing on sites suitable for residential use to expand the supply and choice of units for extremely low to moderate income households.
	Basis for Relative Priority	The City has negotiated with an affordable housing developer to develop 37 for sale housing units in exchange for nine Housing Successor Agency sites.

3	Priority Need Name	Housing Assistance
	Priority Level	Low
	Population	Extremely Low, Low, Moderate Income Large Families, Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Mentally Ill Chronic Substance Abuse, Persons with Alcohol or Other Addictions Veterans Persons with HIV/AIDS, Persons with HIV/AIDS and their Families Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities, Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	City wide
	Associated Goals	Housing Assistance
	Description	Assistance to extremely low to moderate income households with special needs.
	Basis for Relative Priority	The City partners with PATH, LAHSA and HACOLA who provide services and housing assistance. The City has secured an affordable housing covenant with Su Casa through December of 2063. Su Casa offers transitional housing for to up to 16 residents who are victims of domestic violence for up to one year. Su Casa provides facilitates residents' ability to adapt to independent living and break the cycle of abuse. The City has provided funding for Su Casa operations in the past.
4	Priority Need Name	Equal Housing Opportunity
	Priority Level	High
	Population	Extremely Low, Low, Moderate Income Large Families, Families with Children Elderly, Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City wide

	Associated Goals	Equal Housing Opportunity
	Description	All housing in the City will be available equally to all persons without restrictions based on race, color, ethnicity, national origin, religion, sex, marital status, disability, or familial status.
	Basis for Relative Priority	The demand for Fair Housing services in the City of Lakewood is high. During FY 2018-2019, Lakewood's Fair Housing consultant served 356 individuals and 242 households. Services include discrimination, tenant landlord problems and predatory lending issues. This service is a high priority for Lakewood residents.
5	Priority Need Name	Improve Community Facilities
	Priority Level	High
	Population	Extremely Low, Low, Moderate Income Large Families, Families with Children Elderly, Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Census Tract 570701, Block Group 2
	Associated Goals	Improve and Provide Community Facilities
	Description	Make necessary infrastructure improvements to serve extremely low to moderate income persons and senior citizens.
	Basis for Relative Priority	Lakewood's community facilities are in need of modernization, ADA upgrades, maintenance and repairs due to their age. Lakewood's community centers are a vital part of Lakewood's community as evidenced by the many activities that take place in the facilities.
6	Priority Need Name	Provide Community Services
	Priority Level	High

	Population	Extremely Low, Low, Moderate Income Large Families, Families with Children Elderly, Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Mentally Ill Chronic Substance Abuse Veterans Unaccompanied Youth Non-housing Community Development
	Geographic Areas Affected	City Wide
	Associated Goals	Provide Community Services
	Description	Assist the community by providing services including counseling, meals, and hospice care as well as educating residents on services provided.
	Basis for Relative Priority	The City of Lakewood has an aging population in need of services to assist them in remaining in their homes.
7	Priority Need Name	Assistance to Continuum of Care
	Priority Level	High
	Population	Extremely Low, Low, Moderate Income Large Families, Families with Children Elderly, Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Mentally Ill Chronic Substance Abuse Veterans Unaccompanied Youth Non-housing Community Development
	Geographic Areas Affected	City Wide

	Associated Goals	Provide assistance to the Continuum of Care
	Description	Provide support services to homeless persons in need. Support services include emergency food, referrals to qualified social service providers and transportation to their facilities, and use of the telephone when persons are calling for assistance.
	Basis for Relative Priority	Homeless services are critical to the community. The number of homeless persons in Lakewood has increased to 135 and to over 5,000 in SPA 7.
8	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Middle Income Non-housing Community Development
	Geographic Areas Affected	Commercially zoned land
	Associated Goals	Economic Development
	Description	Promote economic revitalization and development opportunities. Develop and promote a Façade and Landscape Improvement Program to CDBG Entitlement Areas located in the City of Lakewood. Provide potential and new businesses with welcome kit equipped with information on navigating the City for services and protocols.
	Basis for Relative Priority	Through the State's tax revenue take-away and tax dollar loss through internet sales of approximately \$3,000,000.00 annually, the City is operating in the red and services provided to the community will be compromised. Economic development is a crucial priority of the City to maintain service and a healthy community.
9	Priority Need Name	Urgency Needs
	Priority Level	High
	Population	Extremely Low, Low, Moderate, Middle income Large Families, Families with Children Elderly, Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	City wide

	Associated Goals	Urgency Needs
	Description	To prevent, prepare for, and respond to Federal, State or Locally declared emergencies, disasters or crisis.
	Basis for Relative Priority	Prompted by the Coronavirus Aid, Relief and Economic Security Act (CARES Act), this priority allows the disbursement of CDBG funds during a Federal, State or Locally declared emergencies, disasters or crisis.

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Lakewood is comprised of 26,665 households. Of those households, 9,239 households or 34.6% are overpaying. Of those households that are overpaying, 13.9% (3,719) are renters. Given the composition of Lakewood's zoning, the majority of land is dedicated to single-family residential, the number of renters overpaying for housing is high. Most families who are overpaying for housing are also overcrowded (more than 1 occupant per room). Approximately 75% of Lakewood's extremely-low income households experience overpaying and overcrowding dedicated to single-family residential, the number of renters overpaying for housing is high. Most families who are overpaying for housing are also overcrowded (more than 1 occupant per room). Approximately 75% of Lakewood's extremely-low income households experience overpaying and overcrowding.
TBRA for Non-Homeless Special Needs	There are approximately 8,674 disabled residents in the City of Lakewood. Age is a factor in the likelihood of having a disability. Persons over the age of 75 have the highest percentage of disabilities (52.8%).
New Unit Production	Lakewood has a vacancy rate of approximately 3% which creates competition for housing and driving the cost of rents up. Alleviating some of the cost burden for new unit construction provides housing for extremely low to moderate income families and helps alleviate competition by adding more units to the market.
Rehabilitation	Although the majority (54.1%) of Lakewood's housing stock was built between 1950 and 1959, the housing stock is in good condition. Providing deferred, no interest loans and grants to Lakewood residents who qualify for this CDBG funded service has certainly attributed to quality of Lakewood's housing stock. The Rehabilitation Loan pays for upgrades such as roofing, windows, plumbing, and electrical. The Fix-Up Paint-Up grant pays for exterior painting and other minor exterior repair and maintenance. The City began a new Accessible Modification grant during FY 2024-2025. This grant assists low income home owners to upgrade this single-family dwellings with ADA compliant renovations.
Acquisition, including preservation	Under the former Redevelopment Agency, the City acquired scattered lots throughout the City with the intention of combining lots that are adjacent to one another to create a larger lot and thereby increasing density to provide more affordable housing. The City granted 9 lots to an affordable housing developer in July of 2024 in exchange for the development of 37 affordable for-sale townhomes. Construction is expected to begin in July 2025.

Table 50 – Influence of Market Conditions

SP-35 Anticipated Resources – 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	FED	-Administration and Planning -Economic Development -Rehabilitation -Code Enforcement -Public Improvements -Public Services	\$442,613	\$18,000	\$400,000	\$860,613	\$0	

Table 51 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

While the City currently does not have any plans to leverage additional funds, the City will be seeking resources from other agencies for various projects benefiting the City's low income residents. Additionally, the City partners with a private waste disposal company to offer an annual Neighborhood Clean-Up Program that is operated through the City's Code Enforcement program. The program provides assistance to tenants and property owners in disposing of unsightly and unwanted debris in neighborhoods identified as needing assistance. Each year a total of six clean-up events are scheduled and each event has three 40-yard roll-off bins or more available to the residents in the vicinity of the bin. Neighborhood residents are notified of the event date and community volunteer assistance is provided. The private waste disposal company donates the bins for this yearly event saving the City \$9,111.96 in rental fees.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Lakewood's City facilities that are used to address the needs identified in the plan includes the Weingart Senior Center and Burns Community Center. Both facilities serve Lakewood's senior population. The Weingart Senior Center hosts a wide variety of services for Lakewood's 50 plus population. Services include educational and social engagement programs, fitness programs, special events, passive recreational programs, case management referrals, food assistance programs such as the congregate meals provided by Human Services Association, tax assistance and volunteer opportunities. Burns Community Center provides many services, including Meals on Wheels, senior exercise programs, Continuum of Care, and Mothers At Work, a day care operation.

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Community Family Guidance Center	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Meals on Wheels of Long Beach	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Human Services Association	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Pathways Volunteer Hospice	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
LAHSA	Government	Homelessness	Region
PATH (People Assisting the Homeless)	Non-profit organizations	Homelessness	Region
Housing Authority of the County of Los Angeles (HACoLA)	Government	Homelessness	Region
Gateway Cities Council of Government	Government	Homelessness	Region

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City benefits from strong non-profit organizations that provide excellent services to Lakewood's low income residents and aging population. Community Family Guidance provides counseling services to children. Lakewood Meals on Wheels provides home delivered meals to Lakewood's senior population. Human Services Association provides congregate meals to Lakewood's senior population. Pathways Volunteer Hospice provides non-medical services to for those facing end of life conditions. The City contracts with a Fair Housing consultant to provide fair housing services to its residents.

The City partners with LAHSA and PATH (People Assisting the Homeless) to provide homeless services, shelter and ultimately housing for persons experiencing homelessness in Lakewood. The gap in this

institutional delivery system include available funding and land to provide shelter, services and affordable housing.

To remedy these gaps, the City of Lakewood began a contract with a homeless service liaison. This person connects homeless persons to shelters. Additionally, Lakewood routinely inventories its existing dwelling units to evaluate the potential for residential growth. Existing properties are analyzed by zone designation to determine the maximum number of units that could be constructed, despite the development standards for each respective zone. Currently, all residential properties can accommodate affordable housing. Properties in the M-F-R zone have the greatest potential for the development of new dwellings. Such units may be the result of building on vacant land or by recycling underutilized M-F-R parcels. An example of this is the development of four vacant sites that are slated for the development 37 affordable for sale housing units.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance			
Mortgage Assistance			
Rental Assistance			
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics		X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse		X	
Child Care	X		
Education		X	
Employment and Employment Training		X	
Healthcare		X	
HIV/AIDS		X	
Life Skills		X	
Mental Health Counseling		X	
Transportation		X	
Other			
Other		X	

Table 53 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City is located within Service Planning Area (SPA) 7, a division within Los Angeles County designated by LAHSA to target the specific needs of the homeless in the community. City staff attends regular monthly SPA meetings to address homeless issues through the Continuum of Care (CoC) Model. The City along with LAHSA conduct an annual Point-In-Time Homeless Count (count). The official numbers from the count in January 2024 are 66 persons experiencing homelessness within the City of Lakewood.

Services are provided to people experiencing homelessness in Lakewood by multiple non-profit agencies, which include PATH, LAHSA Jovenes, Salvation Army and Pacific Clinic. Services begin with outreach and continue until a person is permanently housed and supportive services are in place. The Homeless Services Deputy and Homeless Services Liaison refer and connect homeless individuals to the agency that best suits their housing and health needs. Agencies focus on decreasing the barriers to housing and include:

- Providing **Basic Needs** such as: clothing, hygiene products and showers and transportation.
- Assistance **obtaining documents** necessary for housing i.e. social security card, picture identification, DD214, proof of income, disability verification etc.
- **Emergency and temporary housing** via SPA 7 facilities and motel placements.
- **Liaison and referral** to subsidy providers that include: Los Angeles Homeless Services Authority, Veteran's Administration, Department of Mental Health and non-profit providers like PATH Ventures.
- **Access** to medical and mental health, substance addiction treatment services, and primary care home establishment i.e. Department of Mental Health, Veterans Administration, and federally qualified health centers located in the SPA.
- **Benefit establishment assistance** for General Relief, Social Security programs, Temporary Assistance to Needy Families, and Veteran's Administration.
- **Referral** to employment and education services i.e. Goodwill Industries and local centers of the Workforce Investment Board.
- **Housing** location and re-location and rapid re-housing assistance.

Once a person is permanently housed, support services can continue until the individual can successfully maintain housing:

- **Household** set up assistance
- **Case management**, including prevention assistance to maintain housing
- **Home** visits
- **Linkage** to mainstream support services

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The limited availability of land and public funding sources for affordable housing construction represent the major gaps in Lakewood's housing delivery system. Generally, affordable housing construction requires suitable land and some form of financial incentive and/or government subsidy. To remedy these gaps, the City of Lakewood routinely inventories its existing dwelling units to evaluate the potential for residential growth.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City will continue to work with developers and non-profit groups in the development of affordable housing projects and will continue to seek state and federal funds and other similar financial incentives, when available, to facilitate the construction of affordable housing projects.

The City will engage in the following activities to enhance its coordination with other agencies:

- The City will continue to coordinate with Los Angeles County and other social service providers to provide needed housing and community services for its residents.
- The City will encourage the cooperation and participation of property owners, public agencies, and community organizations with the planning of programs or projects and in their implementation to promote community development and address the needs of Lakewood's residents.
- The City will encourage private sector investments in Lakewood

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Preservation and Improvement	2025	2029	Affordable Housing Non-Homeless Special Needs	City Wide	Housing Preservation and Improvement	State CDBG	Homeowner Housing Rehabilitated: 100 Household Housing Unit Housing Code Enforcement/Foreclosed Property Care: 1250 Household Housing Unit
2	Housing Development	2025	2029	Affordable Housing	City Wide and Census Tract 555001	Housing Development	Private State	Rental units constructed: 1500 Household Housing Units (ADUs) Homeowner Housing Added: 37 Household Housing Units
3	Equal Housing Opportunity	2025	2029	Affordable Housing Non-Homeless Special Needs	City Wide	Equal Housing Opportunity	CDBG	Public service activities for a Fair Housing Program Low/Moderate Income Housing Benefit : 1250 Households Assisted
4	Improve and Provide Community Facilities	2025	2029	Non-Housing Community Development	City Wide and Census Tracts 570701 and 555105	Improve and Provide Community Facilities	CDBG State Other Fed Local	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted
5	Provide Community Services	2025	2029	Non-Housing Community Development	City Wide	Provide Community Services	CDBG	Public service activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
6	Provide Assistance to Continuum of Care	2025	2029	Homeless	City Wide	Continuum of Care	Local	Homelessness Prevention: 200 Persons Assisted
7	Economic Development	2025	2029	Non-Housing Community Development	Commercial zones	Economic Development	Local	Develop and promote Façade and Landscape Improvement Program. Provide guidance to business owners
8	Urgency Needs	2025	2029	Non-Housing Community Development	City Wide	Urgency Needs	CDBG	Prepare and respond to local, state and federal declared emergencies.

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Preservation and Improvement
	Goal Description	The City will provide funding to the Single-Family Residential Rehabilitation Loan, Fix-Up, Paint-Up Grant and Accessible Modification Grant programs to assist Low/Moderate income persons. The intended outcome will be the provision of a Suitable Living Environment (SLE) and Availability/Accessibility. The quantifiable FY goal is to provide 10 Residential Rehabilitation Loans (\$35,000/each), 6 Fix-Up, Paint-Up Grants (up to \$10,000/per property but not more than \$50,000 total annually) and four Accessible Modification Grants. The City will provide CDBG funds for Lakewood's Code Enforcement program. The quantifiable five-year goal is to assist 1,500 households (300 persons annually).
2	Goal Name	Housing Development
	Goal Description	Development of up to 37 new affordable housing units on four sites, formerly Housing Successor Agency sites, suitable for residential use to expand the supply and choice of units for low income families. Approve 1,500 ADUs, approximately 300 annually.
3	Goal Name	Housing Assistance
	Goal Description	Assistance to low income households with special needs.
4	Goal Name	Equal Housing Opportunity
	Goal Description	The City will provide funding to the Fair Housing Consultants to administer a fair housing complaint intake, enforcement, education, and outreach program. The intended outcome will be the provision of Decent Housing (DH) Availability/Accessibility. The quantifiable five-year goal is to assist 1,250 households (250 persons annually)
5	Goal Name	Improve and Provide Community Facilities
	Goal Description	Provides necessary costs associated with modernizing facilities, including ADA upgrades, repairs and maintenance.
6	Goal Name	Provide Community Services
	Goal Description	The City will provide funding to four subrecipients to provide services to the residents of Lakewood. Services include home delivered and congregate meals for senior citizens, counseling services to emotionally disturbed and abused children, and non-medical hospice services to individuals facing end of life illnesses.

7	Goal Name	Provide Assistance to Continuum of Care
	Goal Description	Attend regular monthly SPA meetings to address homeless issues through the Continuum of Care (CoC) Model. Provide information and referral to social service agencies, emergency food, assistance for transportation and use of the telephone to homeless individuals and families at the Burns Community Center. Through Lakewood's Homeless Services Liaison, conduct outreach, provide case management, link individuals and families to mainstream resources including: medical, mental health, employment, veteran's benefits and income supports, and ultimately permanently house people and link with move in assistance programs.
8	Goal Name	Economic Development
	Goal Description	The City will concentrate efforts to develop economic opportunities in the City.
9	Goal Name	Urgency Needs
	Goal Description	Provide assistance to prevent, prepare for, and respond to Federal, State or Locally declared emergencies, disasters or crisis.

Table 55 – Strategic Plan Goals Description

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Lakewood is home to three large developments offering a total of 327 affordable units reserved for seniors. Additionally, the City has completed three smaller scale affordable housing projects offering 5 units. Lastly, the City has successfully negotiated with an affordable housing developer who will be constructing 37 for-sale units. Construction is expected to begin July 2025.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The City of Lakewood does not have public housing units located within city limits. The City continues its participation of the Section Housing Voucher Program through the County of Los Angeles.

Activities to Increase Resident Involvements

The City of Lakewood does not have public housing units located within city limits. The City continues its participation of the Section Housing Voucher Program through the County of Los Angeles.

Is the public housing agency designated as troubled under 24 CFR part 902?

The City of Lakewood does not have public housing units located within city limits. The City continues its participation of the Section Housing Voucher Program through the County of Los Angeles.

Plan to remove the ‘troubled’ designation

The City of Lakewood does not have public housing units located within city limits. The City continues its participation of the Section Housing Voucher Program through the County of Los Angeles.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Governmental constraints are defined as government decisions or actions that have the unintended potential to impede the market's ability to satisfy demand for affordable housing. Categories of governmental constraints may include appropriately zoned land, zoning ordinances, and the availability of infrastructure. Each of these is listed below:

- Land Use Controls
- Development Standards
- Building Codes, Permits, and Processing Procedures
- Development Fees and Exactions
- Constraints Due to Limitations of Public Facilities, Services, and/or Infrastructure
- Constraints on Housing for Persons with Disabilities
- Other Governmental Constraint

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Since 1989, Lakewood has demonstrated a willingness to encourage housing development of all types. The City has approved several zone changes to allow the construction of housing including General Commercial (C-4) to Multiple Family Residential (M-F-R) to allow for the building of a 201-unit senior citizen apartment complex in 1989, Light Manufacturing (M-1) to Planned Development Single Family (PDSF), to allow for the building of 184 single family residences in 1994, Open Space (O-S) to MFR, to allow for the building of a 85-unit senior citizen apartment complex in 1996, C-4 to MFR, to allow for the conversion of a motel into apartments in 1999, Intermediate Commercial (C-3) to PDSF to all a 20 unit single-family residential project in 2003, C-4 to M-F-R in 2014 allowing an existing apartment complex to expand by adding 22 additional apartments, O-S to M-F-R to allow a three-unit condominium project in 2015, and Code amendments to allow for development of a variety of housing types, including those that benefit low and moderate income people. The City makes an effort to fast track projects and process permits in a timely manner. The City intends to maintain its current posture of openness and willingness to consider new ideas and eliminate any regulatory barriers under its control in the provision of a variety of housing to meet the needs of all income groups.

During 2018, the City amended its zoning ordinance to allow the construction of ADUs in Single-Family Residential (R-1) zoned properties, as mandated by State Law. The California Government Code provides that ADUs facilitate and expedite the construction of affordable housing; they provide housing for family members, students, the elderly, in-home health providers, the disabled, and others at below market prices within existing neighborhoods; they may add income and an increased sense of security to homeowners; they will provide additional rental housing stock; they offer lower cost housing to meet the needs of existing and future residents within existing neighborhoods, while respecting architectural character; and

they are an essential component of California's housing supply. The ordinance is consistent with current state law and establishes local control of the regulations related to ADUs.

The City will continue to work cooperatively within existing legislatively mandated constraints to develop or encourage public policies that foster affordable housing development and assistance.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of Lakewood participates in the Los Angeles Continuum of Care to address the needs of the homeless in a continuum of care model. This model includes the following components: outreach intake assessment, emergency shelter, transitional housing, permanent supportive housing, and employment support services.

Addressing the emergency and transitional housing needs of homeless persons

In February 2012, the City amended the Zoning Ordinance to permit emergency shelters by right in the M-2 zone. This is to comply with State law (SB2) requiring that a zone be identified to permit emergency shelters by right. This was also identified as a program in the certified Housing Element.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The Gateway Cities Council of Governments COG program and the SPA 7 Coordinated Entry System provide services to those experiencing homelessness in Lakewood. Services are aimed at reducing homelessness through coordination with Lakewood's human service providers, COG outreach, case management and linkages to permanent housing placement.

Services begin with outreach and continue up to 6 months after a person is permanently housed. Activities in the outreach phase are focused on decreasing the barriers to housing and include: Housing location and re-location assistance, move in assistance, assistance with subsidy and lease compliance i.e. annual reviews, inspections, income reporting, and community Re-integration activities surrounding good neighbor policies, support groups in the area, age related services like senior centers, community class offerings and social events.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

In Lakewood, some of the most "at risk" of homeless are the low income households that pay more than 30 percent of their income on housing expenses. Any disruption to their income, such as the loss of employment, a rent increase, or medical expenses, could impair their ability to pay for housing.

The at-risk population also includes persons who are in danger of residing in shelters or being unsheltered. This is due primarily to the lack of permanent housing and the absence of an adequate support network, such as parental family or relatives in which whose homes they could temporarily reside. These individuals, especially those being released from the penal, mental, or substance abuse facilities, and some foster homes require a variety of services including counseling, rental assistance and job training to help them make a positive transition into society.

Section 8 Housing Choice Voucher Program was voluntarily transferred to the Housing Authority of the County of Los Angeles (HACoLA) as of July 1, 2011. Residents on the program's waiting list who are seeking Section 8 Housing Assistance are still given priority over non-residents, even though affordable housing within the city limits is difficult to find. New potential participants who are not currently on the waiting list are referred to the HACoLA for further assistance.

The Assistance Directory at the Burns Community Center enables staff to assist the low-income individuals and families, especially extremely low-income individuals and families, who are likely to become homeless or who are receiving assistance from public or private agencies to address housing, health, social services, employment, education or youth needs.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

To reduce lead-based paint hazard in Lakewood, the City will continue to disseminate information and monitor the lead-poisoning data provided by the County. In addition, the City's Residential Rehabilitation Program will provide funding to low and moderate-income households in making necessary improvements and correcting code violations. Finally, the City will continue to attend HUD training on lead based paint reduction requirements and continue to evaluate City programs to address lead hazards.

How are the actions listed above related to the extent of lead poisoning and hazards?

The housing stock in Lakewood is relatively old—the majority (over 90%) of the housing stock was built before 1979. Out of the 90%, there are an estimated 2,600 low and moderate income households that may be at risk for lead exposure.

The Los Angeles County Department of Public Health, Child Lead Poisoning Prevention Program, receives funds for various educational and outreach activities regarding lead-based hazards and abatement. The Community Development Department will coordinate with the County to ensure information and resources are available to the community.

How are the actions listed above integrated into housing policies and procedures?

Lakewood's Community Conservation Program, Code Enforcement, and Residential Rehabilitation Program have literature available relative to lead-based paint hazard. Part of the City's strategy is to increase awareness of the dangers of lead-based paint and encourage the community to obtain screening. The City coordinates with the County Childhood Lead Poisoning Prevention Program and County Environmental Health Inspectors for information, abatement, and follow-up.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

A fundamental way to reduce poverty is through job creation and enhancement. There are a number of local, state and Federal programs that focus on job creation and retention. The most notable is the State of California's welfare reform plan, known as CalWORKS. CalWORKS is designed to move welfare recipients from dependency to self-sufficiency through employment and to divert potential recipients from dependency. Job related education and training are provided through the County of Los Angeles, Department of Public Social Services.

The County's Department of Public Social Services also administers various programs that provide cash aid and other benefits and services to individuals and families in need. These programs are designed to alleviate hardship and promote family health, personal responsibility, and economic independence. According to the County, the majority of persons who seek these programs are primarily in need of medical assistance and in-home support services.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City of Lakewood will also continue to work with the Los Angeles County Housing Authority to encourage full participation in the Family Self-Sufficiency Program (FSS). The National Affordable Housing Act amended the US Housing Act of 1937 to add this program. Under this Act, housing authorities that receive Section 8 vouchers during federal fiscal year 1993 and thereafter must operate a Family Self-Sufficiency Program. The program is intended to assist families in gaining financial self-sufficiency through participation in employment training programs. The trainings help persons develop job skills, further their education, receive their high school diploma, and/or improve their literacy to enable them to become more employable.

The City will continue to coordinate efforts with public and private organizations providing economic development and job training opportunities. Some of these are summarized as follows:

- Southeast Los Angeles County Workforce Investment Board
- California Trade and Commerce Agency- Team California
- California Employment Development Department
- Los Angeles County Regional Occupation Program (ROP)

In addition, as described in the housing priorities, the City will continue with efforts to preserve, rehabilitate, and expand affordable housing. Maintaining and expanding affordable housing improves the quality of housing and neighborhood involvement, particularly for households in poverty. Programs include the Residential Rehabilitation Program and Section 8 Housing Choice Voucher Program.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The Consolidated Plan provides the City with a number of benchmarks for measuring its progress toward the five-year goals. The Annual Action Plan is developed with this progress in mind, with quantifiable objectives and measurable outcomes for each of the proposed activities to adequately assess the City's Housing and Community Development accomplishments.

The City follows the monitoring requirements for the use of federal funds as established by HUD. The Community Development Department tracks the City's progress in implementing all of the strategies outlined in the Consolidated Plan. The lead person responsible for the Consolidated Plan preparation and yearly reporting is the Housing Specialist, under the supervision of the Neighborhood Preservation Manager and Director of Community Development.

Careful evaluation of the housing and public service delivery system can be the most effective tool in detecting gaps and making appropriate modifications. The City notifies all sub-recipients that annual monitoring of their agency's day-to-day operations will take place to ensure compliance with all CDBG rules and regulations. The City also coordinates with the Fair Housing Consultant in the administration of the Fair Housing Program.

The Department's loan portfolio, including loan administration and servicing functions, is managed and tracked by the Community Development Department. Loans are monitored for compliance and regulatory requirements such as affordability restrictions, maintenance requirements, and loan repayments.

In addition to this monitoring, the Community Development Department tracks housing unit production through a housing database, which identifies housing projects from concept to completion. This database provides opportunity for staff to respond to City Council and public inquiries regarding the City's progress toward its Regional Housing Needs Goals.

In September 2003, HUD issued a notice to all entitlement grantees encouraging the development and use of a local performance measurement system. This performance measurement system has two critical components - productivity and program impact. Productivity reflects the level of efficiency (quantity, quality, and pace), and program impact reflects the desired outcomes in the community or in the lives of persons assisted.

The City's performance measurement system, as requested by HUD, is modeled from the City of Los Angeles' Matrix of Goals versus Accomplishments by Priority. The matrix collects an array of data, including priority, activity, funding source and amount spent, strategy, goals, and annual and long-term accomplishments. In addition, a performance indicator for each activity is defined. These performance indicators help the City identify if goals are being met and/or if outcomes are being produced. Generally, the performance indicators relate to people, housing units, public facilities, and jobs.

The required tracking matrix will be attached to the City's Consolidated Annual Performance Evaluation Report (CAPER). The matrix is expected to yield the following outcomes over a five-year period:

- Improved quality of life for CDBG program participants and low and moderate income persons
- Maintained current property values
- Increased percentage of housing units that are standard
- Increased business sales volume

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	FED	-Administration and Planning -Economic Development -Rehabilitation -Code Enforcement -Public Improvements -Public Services	\$442,613	\$18,000	\$400,000	\$860,613	\$0	

Table 56 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

While the City currently does not have any plans to leverage additional funds, the City will be seeking resources from other agencies for various projects benefiting the City's low income residents. Additionally, the City partners with a private waste disposal company to offer an annual Neighborhood Clean-Up Program that is operated through the City's Code Enforcement program. The program provides assistance to tenants and property owners in disposing of unsightly and unwanted debris in neighborhoods identified as needing assistance. Each year a total of six clean-up events are scheduled and each event has three 40-yard roll-off bins or more available to the residents in the vicinity of the bin. Neighborhood residents are notified of the event date and community volunteer assistance is provided. The private waste disposal company donates the bins for this yearly event saving the City \$9,111.96 in rental fees.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Lakewood's City facilities that are used to address the needs identified in the plan includes the Weingart Senior Center and Burns Community Center. Both facilities serve Lakewood's senior population. The Weingart Senior Center hosts a wide variety of services for Lakewood's 50 plus population. Services include educational and social engagement programs, fitness programs, special events, passive recreational programs, case management referrals, food assistance programs such as the congregate meals provided by Human Services Association, tax assistance and volunteer opportunities. Burns Community Center provides many services, including Meals on Wheels, senior exercise programs, Continuum of Care, and Mothers At Work, a day care operation

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Assessed	Funding	Goal Outcome Indicator
1	Housing Preservation and Improvement	2025	2025	Affordable Housing	City Wide	Housing Preservation and Improvement	CDBG \$148,070	Homeowner Housing Rehabilitated: 20 Households Housing Code Enforcement/Foreclosed Property Care: 300 Household Housing Units
2	Housing Development	2025	2025	Affordable Housing	City Wide	Housing Development	Private	Rental Units Constructed: 300 Household Units (ADUs) Homeowner Housing Added: 37 Household Housing Units
3	Equal Housing Opportunity	2025	2025	Non-Homeless Special Needs	City Wide	Equal Housing Opportunity	CDBG \$38,000	Public service activity of for a Fair Housing Program. Low/Moderated income housing benefit: 250 households assisted
4	Improve and Provide Community Facilities	2025	2025	Non-Housing Community Development	Census Tract 5707.01 BG 2	Improve and Provide Community Facilities	CDBG \$158,543	Public facility or infrastructure activities other than low/moderate income housing benefit: 400 persons assisted
5	Provide Community Services	2025	2025	Non-Housing Community Development	City Wide	Provide Community Services	CDBG \$28,000	Public service activities other than low/moderate income housing benefit: 300 persons assisted
6	Provide Assistance to Continuum of Care	2025	2025	Homeless	City Wide	Provide Assistance to Continuum of Care	GF	Homeless assistance and prevention: 40 Persons Assisted
7	Economic Development	2025	2025	Non-Housing Community Development	City Wide	Economic Development	GF	Provide guidance to new business owners
8	Urgency Needs	2025	2025	Non-Housing Community Development	City Wide	Urgency Needs	GF	Prepare and respond to local, state, and federally declared emergencies

Table 42 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
Housing Preservation and Improvement	Provide ten rehabilitation loans, six fix-up, paint-up grants and four accessible modification grants to low income single-family households. Serve 300 households with Code Enforcement services.
Housing Development	Approve the construction of 300 ADUs. Approve the construction of 37 for-sale townhomes
Equal Housing Opportunity	The City will provide funding to the Fair Housing Consultants to administer a fair housing complaint intake, enforcement, education, and outreach program. The intended outcome will be the provision of Decent Housing (DH) Availability/Accessibility. The quantifiable five-year goal is to assist 1,250 households (250 persons annually)
Improve and Provide Community Facilities	Provides necessary costs associated with modernizing facilities, including ADA upgrades, repairs and maintenance.
Provide Community Services	The City will provide funding to four subrecipients to provide services to the residents of Lakewood. Services include home delivered and congregate meals for senior citizens, counseling services to emotionally disturbed and abused children, and non-medical hospice services to individuals facing end of life illnesses.
Provide Assistance to Continuum of Care	Attend regular monthly SPA meetings to address homeless issues through the Continuum of Care (CoC) Model. Provide information and referral to social service agencies, emergency food, assistance for transportation and use of the telephone to homeless individuals and families at the Burns Community Center. Through Lakewood's Homeless Services Liaison, conduct outreach, provide case management, link individuals and families to mainstream resources including: medical, mental health, employment, veteran's benefits and income supports, and ultimately permanently house people and link with move in assistance programs.
Economic Development	Develop and distribute a welcome package to new business owners in Lakewood to provide guidance in licensing, permitting, code regulations, business community contacts etc.
Urgency Needs	Prepare and respond to local, state and federally declared emergencies.

Table 43 – Action Plan Goals Description

Projects

AP-35 Projects – 91.220(d)

Introduction

Included in this Action Plan is a Listing of Proposed Projects identifying activities that will be undertaken during the FY 2025-2026 using CDBG funds. Anticipated accomplishments for each activity are also listed. All activities are expected to start and/or be completed during FY 2025-2026. Each activity identified in the following table includes a description of the FY 2025-2029 Consolidated Plan priority and local Action Plan objectives that will be addressed during the FY 2025-2026.

Projects

#	Project Name
1	Program Administration
2	Rehabilitation Delivery Costs
3	Code Enforcement
4	Fair Housing Program
5	Weingart Senior Center
6	Human Services Association
7	Meals on Wheels
8	Community Family Guidance
9	Pathways Volunteer Hospice

Table 59 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

According to the five year 2017-2021 CHAS Data Sets, approximately 37% of Lakewood households earn low and moderate incomes. Additionally, approximately 14% of Lakewood's low and moderate income households consists of persons 65 years and older. Programs such as those offered by Human Services Association which provide congregate meals and delivered meals to low income seniors helps low income seniors stay in their homes.

Lakewood is also prioritizing completing improvements for the Weingart Senior Center. This center provides services to over 200 seniors monthly. Services include educational and social engagement programs, fitness programs, special events, passive recreational programs, case management referrals, food assistance programs such as the congregate meals provided by Human Services Association, tax assistance and volunteer opportunities. The biggest obstacle to addressing the underserved needs is lack of funding.

AP-38 Project Summary

1	Project Name	Program Administration
	Target Area	N/A
	Goals Supported	N/A
	Needs Addressed	N/A
	Funding	CDBG: \$88,000
	Description	This program ensures the effective use of limited CDBG funds, for the community's priorities and federal regulations. Activities include the preparation of the Consolidated Plan, Action Plan, and Annual Performance Report, and continuous outreach to address the changing needs of the community. Staff is trained on CDBG requirements and future program development.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	City Wide
	Planned Activities	Effectively manage CDBG funds
2	Project Name	Rehabilitation Delivery Costs
	Target Area	City Wide
	Goals Supported	Housing Preservation and Improvement
	Needs Addressed	Housing Preservation and Improvement
	Funding	CDBG: \$118,070
	Description	This program provides funds for the payment of reasonable administrative costs and carrying charges such as rehabilitation counseling, work specifications, loan processing, site inspections, reporting, processing loan paybacks and all administrative work related to loan and grant processing.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	20 low income families will benefit from the proposed activities
	Location Description	City Wide
	Planned Activities	Process 10 Single-Family Rehabilitation Loans, 6 Fix-Up, Paint-Up Grants and 4 Accessible Modification Grants and process approximately 11 loan paybacks
3	Project Name	Code Enforcement

	Target Area	CDBG Eligible Areas- Census Tract 5550.01, BG 1, 2, 3 and 4; Census Tract 5550.02 BG 1 and 2; Census Tract 5551.02 BG 1 and 2; Census Tract 5551.03, BG 2; Census Tract 5551.04, BG 1; 5700.01, BG 2 and 4; Census Tract 5700.03, BG 3 and 4; Census Tract 5708.00, BG 1; Census Tract 5714.00, BG 3; Census Tract 5715.03, BG 1.
	Goals Supported	Housing Preservation and Improvement
	Needs Addressed	Housing Preservation and Improvement
	Funding	CDBG: \$30,000
	Description	Under this program, the City will continue to enforce existing building codes with Community Conservation Officers working in conjunction with the Crime, Public Nuisance, and Property Abatement Team serving CDBG-eligible areas.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1,000 households will be served during FY 2025-2026. Of those 1,000 households approximately 300 households will be low to moderate income households located within CDBG Eligible Areas.
	Location Description	City Wide
	Planned Activities	Enforce building and zoning codes.
4	Project Name	Fair Housing Program
	Target Area	City Wide
	Goals Supported	Equal Housing Opportunity
	Needs Addressed	Equal Housing Opportunity
	Funding	CDBG: \$38,000
	Description	Provide CDBG funds for a fair housing counseling program and landlord tenant services for residents and property owners. The Fair Housing Consultant will function as a central source for fair housing information and education; investigate and conciliate housing discrimination complaints; make referrals to appropriate sources for the formal resolution of complaints when information conciliation efforts fail; distribute information on landlord tenant rights and assist low and moderate income families in maintaining suitable housing.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The City will actively implement the Fair Housing Programs, including conducting education, counseling, and special projects. A total of 250 low to moderate income households shall be assisted annually.
	Location Description	City Wide
	Planned Activities	Administer a Fair Housing Program.

5	Project Name	Weingart Senior Center Improvement Project
	Target Area	5707.01 Block Group 2
	Goals Supported	Improve and Provide Community Facilities
	Needs Addressed	Improve and Provide Community Facilities
	Funding	CDBG: \$158,543
	Description	Bring facility into compliance with current ADA standards
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 2,000 unduplicated low-moderate income senior households will benefit from the proposed improvements.
	Location Description	5220 Oliva Avenue
	Planned Activities	Conduct improvements to bring facility into ADA compliance
6	Project Name	Human Services Association
	Target Area	City Wide
	Goals Supported	Provide Community Services
	Needs Addressed	Provide Community Services
	Funding	CDBG: \$7,000
	Description	This activity will support senior citizen congregate meals at the Weingart Senior Center and home delivered meals to Lakewood residents.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Through this program, Human Services Association will provide congregate and home delivered meals to 75 seniors annually.
	Location Description	5220 Oliva Avenue
	Planned Activities	Provide congregate meals to senior citizens
7	Project Name	Meals on Wheels
	Target Area	City Wide
	Goals Supported	Provide Community Services
	Needs Addressed	Provide Community Services
	Funding	CDBG: \$7,000
	Description	This program provides in-home meal delivery to low income, senior, and disabled persons.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	Through this program, Meals on Wheels will provide home delivered meals to 75 seniors annually.
	Location Description	5510 Clark Avenue
	Planned Activities	Prepare and deliver meals to senior citizens.
8	Project Name	Community Family Guidance
	Target Area	City Wide
	Goals Supported	Provide Community Services
	Needs Addressed	Provide Community Services
	Funding	CDBG: \$7,000
	Description	This program provides counseling services for emotionally disturbed children.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Through this program, an estimated 71 children from low to moderate income households, who are emotionally disturbed will receive counseling annually.
	Location Description	10929 South Street, Cerritos
9	Planned Activities	Counsel emotionally disturbed children.
	Project Name	Pathways Volunteer Hospice
	Target Area	City Wide
	Goals Supported	Provide Community Services
	Needs Addressed	Provide Community Services
	Funding	CDBG: \$7,000
	Description	This program provides in-home non-medical services to terminally ill persons.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Through this program, the City will serve 30 low and moderate income households annually with in-home services for terminally ill persons.
	Location Description	4645 Woodruff Avenue
	Planned Activities	Provide in home non-medical care to terminally ill persons.

Table 60 – Project Summary Information

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The geographic areas can be described as CDBG eligible areas and CDBG exception criteria areas.

Geographic Distribution

Target Area	Percentage of Funds
5550.01	8
5550.02	8
5551.05	8
5551.07	8
5700.01	8
5700.03	8
5707.01	8
5708.00	8
5709.02	8
5710.00	8
5713.00	8
5714.00	8

Table 44 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Lakewood's Housing and Community Development Strategy includes general priorities for allocating funds geographically in the City; the rationale for assigning the priority; the quantifiable objective to meet the priority; the funding sources used to meet the objective; and the activities approved to meet the objectives. To prevent the concentration of low-income persons, the majority of the City's programs are provided throughout the City and marketed to all neighborhood areas. However, based on federal eligibility issues for low-income households, some areas of the City may experience greater CDBG investment than others.

HUD defines a community's priority need levels as follows:

- *High Priority:* Activities to address this need will be funded by the City during the five-year period.
- *Medium Priority:* If funds are available, activities to address this need may be funded during the five-year period. Also, the City may take other actions to help this group locate other sources of funds.
- *Low Priority:* The City will not directly fund activities using funds to address this need during the five-year period, but other agencies' applications for federal assistance might be supported and

found to be consistent with this plan.

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

The Lakewood Consolidated Plan Strategy is outlined and presented as follows:

- Affordable Housing, Homeless, and Other Special Needs Strategy
- Non-Housing Community Development Strategy Plan
- Summary of Eligible Housing and Non-Housing Community Development Block Grant Activities
- Anti-Poverty Strategy
- Reduction of Barriers to Affordable Housing
- Institutional Structure and Intergovernmental Cooperation

Discussion

See above discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Lakewood's one-year goals for the number of households to be supported are quantified as those homeless assisted by Su Casa Ending Domestic Violence, Burns Center staff, LAHSA, the Department of the Los Angeles County Sheriff, and PATH, and the number of affordable housing units that are located in the City. There are three senior developments, a three-unit Neighborhood Stabilization Program (NSP) development and two Redevelopment Agency properties each with one affordable unit for a total of five affordable units. The senior housing developments include Candlewood Apartments, an 81 one-bedroom unit development, Whispering Fountains, a 201 unit development and Seasons Senior Apartments, an 85 unit development. The special needs to be supported are quantified as Adult Residential Facilities, Residential Care Facilities for the Elderly, Group Homes, and Small Family Homes.

The City amended its zoning ordinance in 2018 to allow the construction of Accessory Dwelling Units (ADU) and Junior Accessory Dwelling Units (JADU) on Single-Family Residentially (R-1) zoned properties as mandated by the State of California. In January of 2022, Senate Bill 9 (SB9) was mandated by the State of California to requiring cities to allow the construction of up to two units on a single lot. SB9 also mandates that cities allow single family lots to be split in two allowing for the construction of two units on each of the newly formed lots for up to four units replacing the one single-family dwelling unit. The City has not yet received an application to split a lot, however, the city has received several applications for a second unit in conjunction with an ADU and JADU.

During FY 23-24 the construction of 101 ADUs were approved by the City and completed. Currently, 320 ADUs have been and approved and completed during FY 24-25. It is anticipated that during FY 25-26, the construction of 350 ADUs will be approved by the City and construction completed.

The one-year goals for the number of households supported through Rental Assistance are quantified through Section 8 Rental Assistance which is operated by HACOLA. The number of households supported through the rehabilitation of existing units is derived from the number of loans and grants the City processes each year.

One Year Goals for the Number of Households to be Supported	
Homeless	50
Non-Homeless	372
Special-Needs	27
Total	449

Table 62 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	354
Rehab of Existing Units	20
Acquisition of Existing Units	0
Total	374

Table 63 - One Year Goals for Affordable Housing by Support Type

Discussion

The one year goals for the number of homeless households to be supported by affordable housing is quantified by the number of households Su Casa Ending Domestic Violence is anticipating to support. The non-homeless households supported include the number of units in the City that are approved as affordable housing units. Special needs is quantified by the number of residential care facilities are located in the City.

AP-60 Public Housing – 91.220(h)

Introduction

Actions planned during the next year to address the needs to public housing

The City of Lakewood does not have public housing units located within city limits. The City continues its participation of the Section Housing Voucher Program through the County of Los Angeles.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The City of Lakewood does not have public housing units located within city limits. The City continues its participation of the Section Housing Voucher Program through the County of Los Angeles.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The City of Lakewood does not have public housing units located within city limits. The City continues its participation of the Section Housing Voucher Program through the County of Los Angeles.

Discussion

See discussion above.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

The City assists the homeless at the Burns Community Center and partners with PATH, Gateway Cities Council of Governments, HACOLA and LAHSA. The City also partners with Su Casa Ending Domestic Violence.

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Services are provided to people experiencing homelessness in Lakewood by multiple non-profit agencies, which include PATH, LAHSA Jovenes, Salvation Army and Pacific Clinic. Services begin with outreach and continue until a person is permanently housed and supportive services are in place. The Homeless Services Deputy and Homeless Services Liaison refer and connect homeless individuals to the agency that best suits their housing and health needs.

Addressing the emergency shelter and transitional housing needs of homeless persons

Su Casa Ending Domestic Violence is a private non-profit organization that provides both short term emergency housing and transitional housing in two separate locations in the city. Su Casa's 26 bed and emergency shelter serves 6-8 families at a time and meeting all their needs at no cost. Families receive individual and group counseling, case management, legal social advocacy, and life skills training.

At the second location, Su Casa provides a 24-bed transitional housing with five shared apartments, a children's area, counseling offices, and an outside area that provide families with longer term housing (3-12 months) and space for ongoing services. The maximum capacity at this facility is 24 persons and the residents are provided counseling, parenting classes, life skills training, case management, financial literacy training, household establishment assistance, budgeting and job search assistance. All clients in the shelter programs save 75% of their incomes, which provides the financial resources necessary to help obtain permanent housing in the future.

Admittance to the program is strictly on a referral basis. The City has secured the transitional shelter with affordable housing covenants, which run through December 2063.

The City will continue to coordinate efforts to provide information and resources for transitional housing through the Burns Community Center. It is anticipated that City staff will assist 15 individuals by providing information and referrals to appropriate social service agencies, provide emergency food (canned good and can openers), assistance for transportation on local bus services and use of the telephone for local calls when seeking assistance.

In January 2023, LAHSA released the Los Angeles Continuum of Care Housing Inventory Count. The Count shows that there are 15,924 emergency shelters within Los Angeles County offering 20,512 beds. There are 3,058 transitional housing units offering 3,929 transitional housing beds. SPA 7 offers 1,413 emergency shelters with 1,773 beds and 320 transitional housing units with 320 beds. The City will continue its work with community non-profit groups and community based organizations interested in providing transitional housing services to the homeless.

Another form of transitional housing in the City is Adult Residential Facilities, Residential Care Facilities for the Elderly, Group Homes and Small Family Homes and is described as follows:

- There are a total of 16 Adult Residential Facilities located in the City of Lakewood. The facilities provide 24 hour non-medical care to individuals who may be physically, mentally or developmentally disabled. Each home can house up to six adults aged 18-59.
- There are a total of 10 Residential Care Facilities for the Elderly located in the City of Lakewood. Each of these facilities house up to six persons aged 60 or older. These facilities were accepted as transitional housing by the State Department of Housing and Community Development during the FY 2013-2021 Housing Element update.
- There is one Small Family Home located in the City of Lakewood that provides 24-hour care for families with less than six children who are in need of assistance because of a physical, mental or developmental disability.

In addition to assisting in providing emergency shelter and transitional housing, the City will continue to provide support services such as job training and counseling. The County of Los Angeles also offers an array of work training programs, housing placement assistance, and other support resources.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Services are provided to people experiencing homelessness in Lakewood by multiple non-profit agencies, which include PATH, LAHSA Jovenes, Salvation Army and Pacific Clinic. Services begin with outreach and continue until a person is permanently housed and supportive services are in place. The Homeless Services Deputy and Homeless Services Liaison refer and connect homeless individuals to the agency that best suits their housing and health needs. Many homeless persons reject the services offered while many accept the support services provided.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City will continue its work with community non-profit groups and community based organizations interested in assisting individuals and families avoid becoming homeless by providing rapid-rehousing, emergency shelter and transitional housing, the City will continue to provide support services such as job training and counseling. The County of Los Angeles also offers an array of work training programs, housing placement assistance, and other support resources.

Section 8 Housing Choice Voucher Program was voluntarily transferred back to the Housing Authority of the County of Los Angeles (HACOLA) as of July 1, 2011. Residents on the program's waiting list who are seeking Section 8 Housing Assistance are still given priority over non-residents, even though affordable housing within the city limits is difficult to find. New potential participants who are not currently on the waiting list are referred to the HACOLA for further assistance.

The Assistance Directory at the Burns Community Center enables staff to assist the low-income individuals and families, especially extremely low-income individuals and families, who are likely to become homeless or who are receiving assistance from public or private agencies to address housing, health, social services, employment, education or youth needs.

Discussion

See discussion above

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City is committed to addressing the negative effects of public policies over which it has control. In order to promote integration and prevent low income concentrations, the City has designed its affordable housing programs to be available Citywide. This priority also serves to make sure that the City does not have any policies, rules, or regulations that would lead to minority or racial concentrations.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Since 1989, Lakewood has demonstrated a willingness to encourage housing development of all types. It has approved several zone changes to allow the construction of housing including General Commercial (C-4) to Multiple Family Residential (M-F-R) to allow for the building of a 201-unit senior citizen apartment complex in 1989, Light Manufacturing (M-1) to Planned Development Single Family (PDSF), to allow for the building of 184 single family residences in 1994, Open Space (O-S) to MFR, to allow for the building of a 85-unit senior citizen apartment complex in 1996, C-4 to MFR, to allow for the conversion a motel into apartments in 1999, Intermediate Commercial (C-3) to PDSF to all a 20 unit single-family residential project in 2003, C-4 to M-F-R in 2014 allowing an existing apartment complex to expand by adding 22 additional apartments, O-S to M-F-R to allow a three-unit condominium project in 2015, and Code amendments to allow for development of a variety of housing types, including those that benefit low and moderate income people. The City makes an effort to fast track projects and process permits in a timely manner. The City intends to maintain its current posture of openness and willingness to consider new ideas and eliminate any regulatory barriers under its control in the provision of a variety of housing to meet the needs of all income groups.

During 2018, the City amended its zoning ordinance to allow the construction of ADUs in Single-Family Residential (R-1) zoned properties, as mandated by State Law. The California Government Code provides that ADUs facilitate and expedite the construction of affordable housing; they provide housing for family members, students, the elderly, in-home health providers, the disabled, and others at below market prices within existing neighborhoods; they may add income and an increased sense of security to homeowners; they will provide additional rental housing stock; they offer lower cost housing to meet the needs of existing and future residents within existing neighborhoods, while respecting architectural character; and they are an essential component of California's housing supply. The ordinance is consistent with current state law and establishes local control of the regulations related to ADUs.

During the next year, the City will continue to work cooperatively within existing legislatively mandated constraints to develop or encourage public policies that foster affordable housing development and assistance.

Discussion:

See discussion above.

AP-85 Other Actions – 91.220(k)

Introduction:

The City continues to address obstacles to meeting underserved needs, to foster and maintain affordable housing, to reduce lead-based paint hazards, to reduce the number of poverty-level families, to develop institutional structure, enhance coordination between public and private housing and social service agencies. These efforts are discussed in more detail below.

Actions planned to address obstacles to meeting underserved needs

Like most communities, a major obstacle to meeting the needs of the community is funding. Over the years, community partnerships with county, state, and federal agencies have been integral to meeting the needs of the underserved community. During the FY 2025-2026 program year, the City intends to continue these relationships as well as foster new ones to ensure that the needs of the community are adequately fulfilled.

The City promotes its housing and community service programs in the areas with the highest concentration of low and moderate income households to address the continuing needs of the underserved population. The City will use the Chamber of Commerce, local newspaper, City newsletter, and community events to promote these services. The City will continue to provide the services listed below for low and moderate income Renter Households and Owner-occupied Households.

Actions planned to foster and maintain affordable housing

As articulated in the Consolidated Plan, the City will implement Coordination with Los Angeles County Housing Authority and will collaborate with the Los Angeles County Community Development Department for the following actions to foster and maintain affordable housing:

- Mortgage assistance program referrals
- Coordination with neighborhood networks to elaborate on the needs of the community
- Code enforcement
- Home Improvement Programs
- Infrastructure improvements
- Provision of Fair Housing Services
- Approve the construction of 350 ADUs
- Partner with a developer for the construction of 37 new for-sale affordable housing units

Actions planned to reduce lead-based paint hazards

To reduce lead-based paint hazards in Lakewood, the City will continue to disseminate information and monitor the lead-poisoning data provided by the County. In addition, the City's Residential Rehabilitation Program will provide funding to low and moderate-income households in making necessary improvements and correcting code violations. Finally, the City will continue to attend HUD training on lead based paint reduction requirements and continue to evaluate City programs to address lead hazards.

Actions planned to reduce the number of poverty-level families

A fundamental way to reduce poverty is through job creation and enhancement. There are a number of local, state and Federal programs that focus on job creation and retention. The most notable is the State of California's welfare reform plan, known as CalWORKS. CalWORKS is designed to move welfare recipients from dependency to self-sufficiency through employment and to divert potential recipients from dependency. Job related education and training are provided through the County of Los Angeles, Department of Public Social Services.

The County's Department of Public Social Services also administers various programs that provide cash aid and other benefits and services to individuals and families in need. These programs are designed to alleviate hardship and promote family health, personal responsibility, and economic independence. According to the County, the majority of persons who seek these programs are primarily in need of medical assistance and in-home support services.

Actions planned to develop institutional structure

The institutions involved in carrying out the aforesaid Priority actions include the Lakewood Community Development Department, the Housing Authority of the County of Los Angeles, and private sector owners of rental property. The City, for its part, will promote and encourage fair housing, housing assistance and single-family home rehabilitation through:

- Continued utilization of the services of a Fair Housing Contractor or organization to promote, educate and enforce fair housing in the community.
- Continued use of the Los Angeles County Housing Authority to refer residents who are interested in receiving affordable housing assistance.
- Continued use of CDBG funds to assist low income homeowners in rehabilitating their homes and in eliminating substandard conditions. The City will continue to encourage the Single Family Residential Rehabilitation Loan Program by advertising in local publications to attract qualified applicants.

Actions planned to enhance coordination between public and private housing and social service agencies

The City's housing programs, which will be administered over the next year, are limited by resources to housing rehabilitation and rental assistance referral (Section 8). These two programs do not require a lot of coordination efforts.

The Single-Family Residential Rehabilitation Loan and Fix-Up Paint-Up Grant Program are funded with Housing Successor Agency Loan Payback funds. The Section 8 Existing Housing Program is federally funded and is administered entirely by Housing Authority of County of Los Angeles. City staff continues to refer residents who are interested in affordable housing to contact HACOLA. No other special coordination efforts will be required during the next Federal Fiscal Year to administer these programs.

Discussion: See discussion above

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

The sole source of projected program income for the City of Lakewood is rehabilitation loan payback. The City's program income is expected to decline as mortgage interest rates rise. The City anticipates receiving \$18,000 during FY 2025-2026.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan
 3. The amount of surplus funds from urban renewal settlements
 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.
 5. The amount of income from float-funded activities
- Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

While the City does not use CDBG funds for urgent need activities, the City is committed to providing comprehensive emergency management and preparedness services to address the needs of the Lakewood community by spending approximately \$127,000 in general fund monies in FY 24-25. The Office of Emergency Management oversees Lakewood's emergency response and preparedness activities and programs for staff and community members. Services and programs are delivered through trainings, educational campaigns and community and staff engagement. During FY 24-25 the City of Lakewood will:

- Provide emergency response and preparedness activities in line with national, state, and county guidance, to prepare Lakewood staff and community members to respond to natural and manmade disasters and emergencies.
- Utilize public education campaigns and engagement to ready Lakewood community members to identify emergency situations, and know how to respond.

CERTIFICATIONS

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

Signature of Authorized Official

4 / 22 / 25
Date

City Manager
Title

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) _____ [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws.

Signature of Authorized Official

4 / 22 / 25

Date

City Manager

Title

OPTIONAL Community Development Block Grant Certification

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Signature of Authorized Official

4 / 22 / 25
Date

City Manager
Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

Signature of Authorized Official

4/22/25
Date

City Manager
Title

Emergency Solutions Grants Certifications

The Emergency Solutions Grants Program recipient certifies that:

Major rehabilitation/conversion/renovation – If an emergency shelter’s rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation.

If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion.

In all other cases where ESG funds are used for renovation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the recipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the recipient serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The recipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for these individuals.

Matching Funds – The recipient will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The recipient has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the recipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the recipient undertakes with assistance under ESG are consistent with its consolidated plan.

Discharge Policy – The recipient will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

Signature of Authorized Official

4 / 22 / 25

Date

City Manager

Title

Housing Opportunities for Persons With AIDS Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the consolidated plan:

1. For a period of not less than 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For a period of not less than 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Signature of Authorized Official

4/22/25
Date

City Manager
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

ASSURANCES

Instructions for the HUD 424-B Assurances and Certifications

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.5, 3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant: [Insert below the Name and title of the Authorized Representative, name of Organization and the date of signature]:

*Authorized Representative Name:

*Title:

*Applicant/Recipient Organization:

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.

2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000(d)) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion sex (including gender identity and sexual orientation), disability, familial status, or national origin and will affirmatively further fair housing; except an

applicant which is an Indian tribe or its instrumentality which is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.105(a) and 5.106 as applicable.

6. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.

7. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.

8. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHs established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802).

* Signature:

* Date: (mm/dd/yyyy):

Public Reporting Burden Statement: The public reporting burden for this collection of information is estimated to average 0.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Comments regarding the accuracy of this burden estimate and any suggestions for reducing this burden can be sent to: U.S. Department of Housing and Urban Development, Office of the Chief Data Officer, R, 451 7th St SW, Room 4176, Washington, DC 20410-5000. **Do not send completed HUD-424B forms to this address.** This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a valid OMB control number. The Department of Housing and Urban Development is authorized to collect this information under the authority cited in the Notice of Funding Opportunity for this grant program. The information collected provides assurances and certifications for legal requirements related to the administration of this grant program. HUD will use this information to ensure compliance of its grantees. This information is required to obtain the benefit sought in the grant program. This information will not be held confidential and may be made available to the public in accordance with the Freedom of Information Act (5 U.S.C. §552).

APPLICATION FOR FEDERAL ASSISTANCE SF-424

Application for Federal Assistance SF-424

*** 1. Type of Submission:**

- ☐ Preapplication
☒ Application
☐ Changed/Corrected Application

*** 2. Type of Application:**

- ☒ New
☐ Continuation
☐ Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

July 1, 2025

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

B-25-MC-06-0521

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name:

City of Lakewood

* b. Employer/Taxpayer Identification Number (EIN/TIN):

95-6005417

* c. UEI:

PPJ6LSXBN34

d. Address:

* Street1:

5050 Clark Avenue

Street2:

* City:

Lakewood

County/Parish:

* State:

CA

Province:

* Country:

USA: UNITED STATES

* Zip / Postal Code:

90712

e. Organizational Unit:

Department Name:

Community Development

Division Name:

Housing

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:

* First Name:

Carolyn

Middle Name:

* Last Name:

Lehouillier

Suffix:

Title: Housing Specialist

Organizational Affiliation:

* Telephone Number: (562) 866-9771, ext. 2320

Fax Number: N/A

* Email: clehouillier@lakewoodca.gov

Application for Federal Assistance SF-424

* 9. Type of Applicant 1: Select Applicant Type:

City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

* 10. Name of Federal Agency:

U.S. Department of Urban Development

11. Catalog of Federal Domestic Assistance Number:

CFDA Title:

* 12. Funding Opportunity Number:

CDBG-14.218

* Title:

Community Development Block Grant

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

* 15. Descriptive Title of Applicant's Project:

Fiscal Year 2025-2026 Annual Action Plan for the City's CDBG program

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424**16. Congressional Districts Of:*** a. Applicant **CA-38*** b. Program/Project **CA-38**

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

17. Proposed Project:* a. Start Date: **7/01/25*** b. End Date: **6/30/26****18. Estimated Funding (\$):*** a. Federal **442,613.00**

* b. Applicant

* c. State

* d. Local

* e. Other

* f. Program Income **18,000.00*** g. TOTAL **460,613.00***** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**☐ a. This application was made available to the State under the Executive Order 12372 Process for review on .☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.☒ c. Program is not covered by E.O. 12372.*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**☐ Yes ☒ No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)**

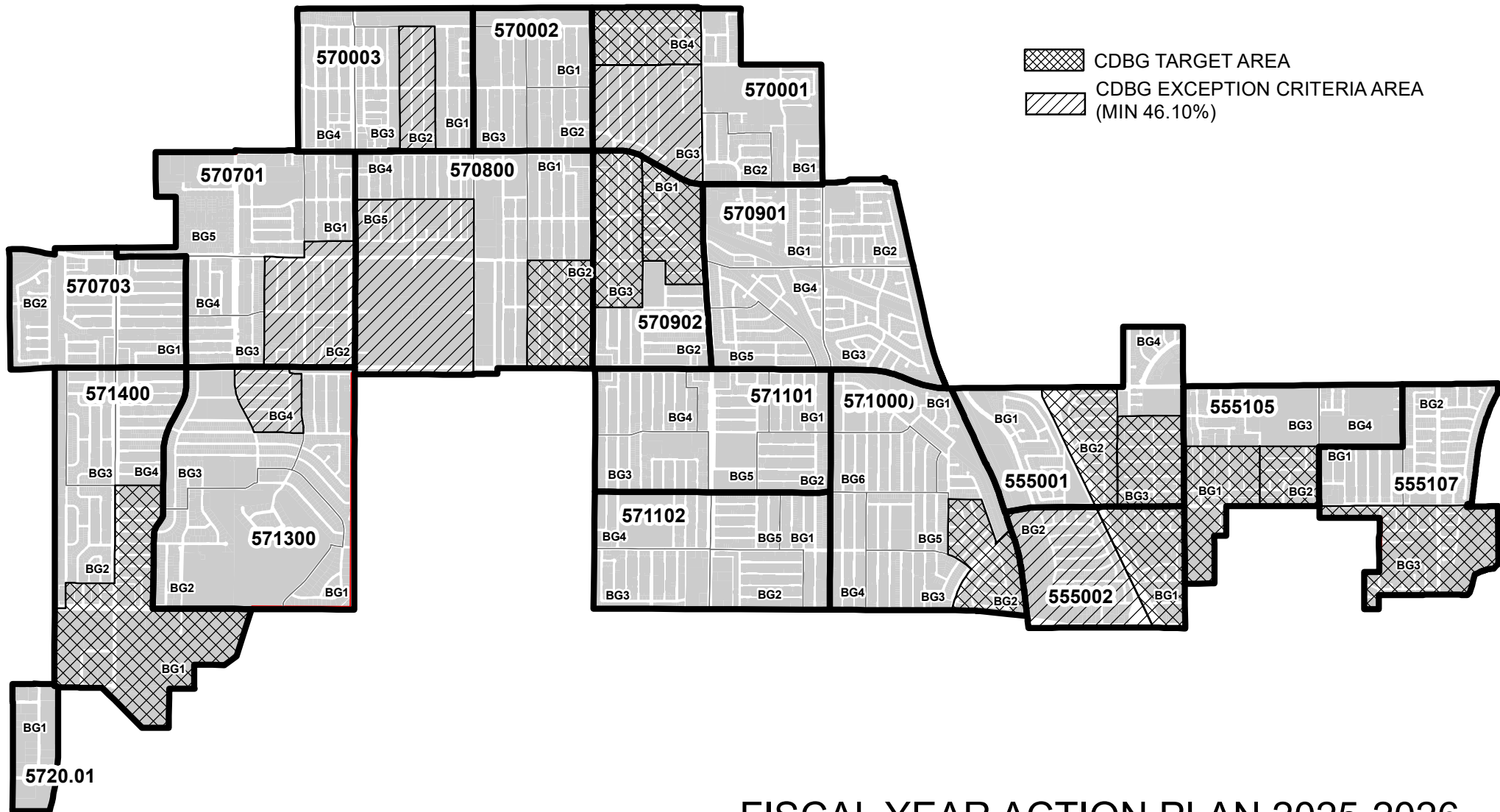
☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:Prefix: * First Name: **Thaddeus**Middle Name: * Last Name: **McCormack**Suffix: * Title: **City Manager*** Telephone Number: **(562) 866-9771, ext. 2101**Fax Number: * Email: **tmccormack@lakewoodcity.org*** Signature of Authorized Representative: * Date Signed:

SITE LOCATION MAPS

CDBG ELIGIBLE AREAS



FISCAL YEAR ACTION PLAN 2025-2026



0 0.5 1 Mile

DATA FROM FY 2018 CDBG GRANTEES AND 2016-2020 ACS LMISD,
BY HUD OFFICE OF COMMUNITY PLANNING AND DEVELOPMENT

PUBLIC SERVICE PROGRAMS

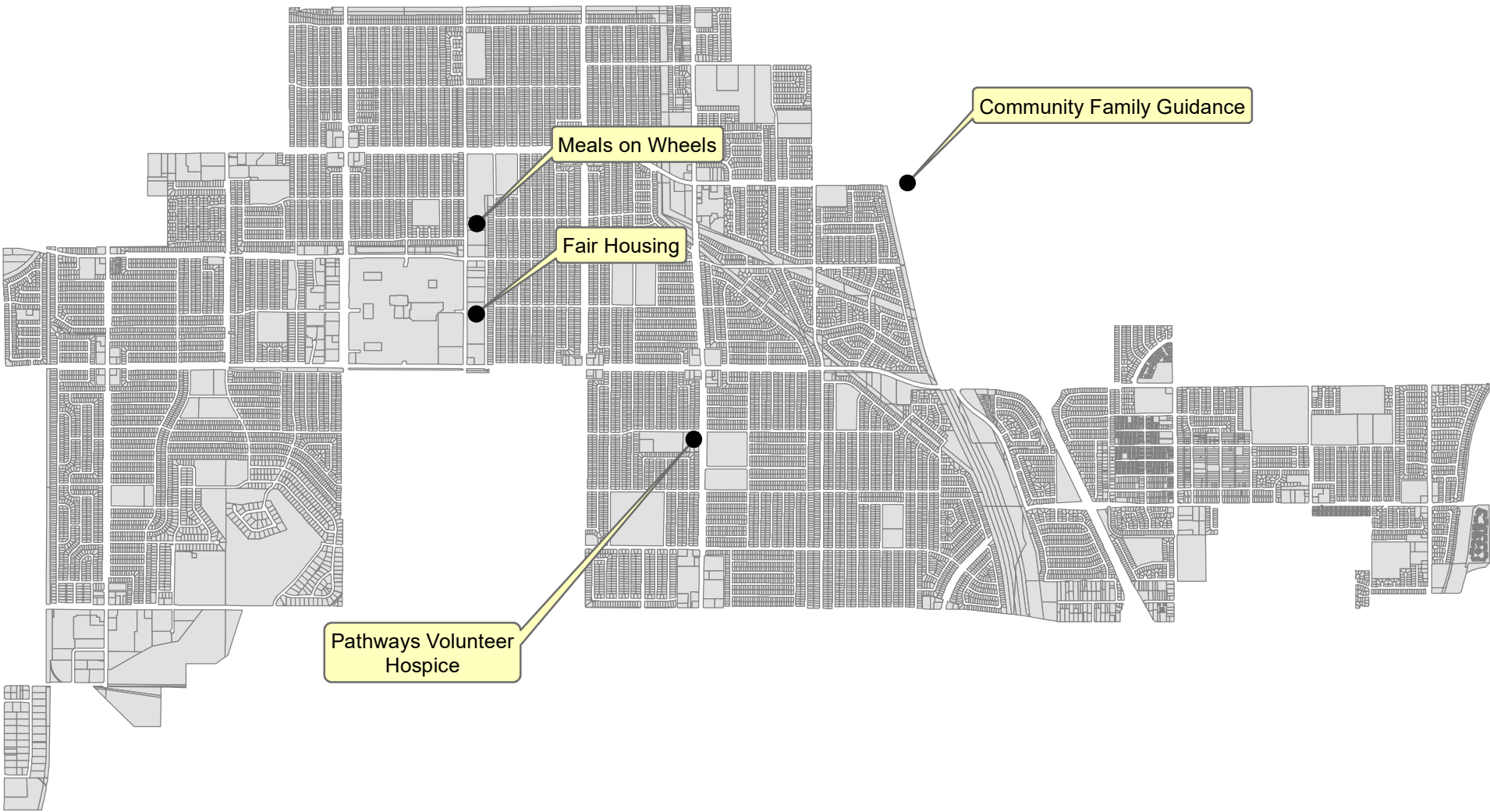
Human Services Association
(Bell Gardens, CA)

Community Family Guidance

Meals on Wheels

Fair Housing

Pathways Volunteer
Hospice



ACTION PLAN FY 2025-2026

CITIZEN PARTICIPATION PLAN

CITY OF LAKEWOOD
CITIZEN PARTICIPATION PLAN
(For all Federally Funded Grant Programs)

A. INTRODUCTION

Pursuant to Section 104(a)(3) of the Housing and Community Development Act of 1974, as amended, the City adopted this Citizen Participation Plan in July 1978 (revised October 1981, June 1988, June 1995, May 2001, May 2005, and April 2020.) By doing so, the City acknowledges the integral role of citizen participation in the process of planning and development and the execution of the Community Development Block Grant Program (CDBG) and all other Federally funded grant programs.

The plan outlines basic tenets of the citizen participation process and regulations. The citizen participation regulations remain in effect throughout the implementation of the City's entitlement award from the federal government, or until the funds are completely exhausted.

The Lakewood's Citizen Participation Plan is composed of the following parts:

- A. Lakewood Citizen Participation Plan (Purpose)
- B. Definitions
- C. Role of Citizens
- D. Guidelines for Citizen Participation
 - 1. Consolidated Plan and Action Plan
 - 2. Consolidated Annual Performance and Evaluation Report (CAPER)
 - 3. Public Hearings
 - 4. Information Access
 - 5. Non-English Speaking Residents
 - 6. Persons with Disabilities
 - 7. Program Amendments
 - 8. Technical Assistance
- E. Citizen Service Requests and Grievance Procedure

B. LAKEWOOD CITIZEN PARTICIPATION PLAN

The Citizen Participation Plan is designed to facilitate two-way communication between the City and its residents on matters pertaining to the use of all Federal Grant funding from the US Department of Housing and Urban Development (HUD). Under this plan, citizens are encouraged to participate in application development, program implementation, assessment of performance, submission of views and proposals, consideration of objections to applications,

complaints, technical assistance, public hearings, bilingual dissemination, when appropriate, and program amendments. The Lakewood Citizen Participation Plan:

- Provides greater visibility of the City of Lakewood Community Development Department's improvement programs;
- Encourages citizen involvement in neighborhood improvement activities;
- Ensures equitable representation of all segments of the population; and
- Describes the process to enlist citizen participation in the development of the City's Five-year Consolidated Plan, the Annual Action Plan, the Consolidated Annual Performance and Evaluation Report (CAPER), and any Substantial Amendments to the Consolidated Plan or Action Plan.

DEFINITIONS

Five-Year Consolidated Plan: This document is submitted to HUD every five years and serves as the 5-year planning document of the City and application for funding for CDBG, HOME, and other federally funded programs. The Consolidated Plan consists of the following primary components: a needs assessment and an analysis which identifies priorities and a strategy which establishes goals and objectives for addressing priority needs and time frames for achievements.

One-Year Action Plan: This document is submitted to HUD every year and updates the Consolidated Plan and allocates one year's CDBG funding, including any program income generated from CDBG. The Action Plan is developed to identify the actions that will be taken and projects that will be funded to meet the strategy's goals and objectives.

Consolidated Annual Performance and Evaluation Report (CAPER): This document reports on the progress made in carrying out the Consolidated Plan and Action Plan.

Public Hearing: A public hearing is a public meeting that has been publicly noticed in a local newspaper of general circulation, or noticed in a fashion which otherwise follows local procedures for formal noticing of public hearings. Public hearings are required prior to the adoption of the Consolidated Plan, Action Plan, and Substantial Amendments to either plan.

Urgency Needs: A Federal, State or Local declared Emergency or Crisis.

C. ROLE OF CITIZENS

Citizen involvement is vital to assure that neighborhood improvement policies, procedures, programs and activities are well suited to local needs. Individual neighborhoods possess unique qualities that are more fully understood at the community level among those who reside, own property, or work within these areas. This knowledge is invaluable to the successful revitalization of communities.

Residents' concerns and ideas may be articulated to the City's Planning and Environment Commission (PEC). The PEC is an advisory body to the City Council regarding community

development improvement issues. The PEC addresses itself to the development, review, and adoption of the following ideas:

- The City's Consolidated Plan and Action Plan (includes all Federal Grant Applications);
- The submission of the City's Performance Report (CAPER);
- Community development strategies, programs, policies, and procedures;
- The Citizen Participation Plan

Regular meetings of the PEC are conducted on a monthly basis, and special meetings may also be held during any month at the order the Commission Chairperson, should the need arise. A current schedule of PEC meetings can be obtained from the City Clerk's office located at City Hall, 5050 North Clark Avenue, Lakewood, California 90712, or by calling (562) 866-9771.

All meetings take place in the Council Chambers at the Civic Center, 5000 Clark Avenue, Lakewood, California 90712 unless another location is publicized in advance. In the event of Urgency Needs, specific procedural changes such as conducting virtual meetings or via tele/video conferencing may be implemented. The agenda for each PEC meeting is posted at the Council Chambers and on the City's website at www.lakewoodcity.org at least 72 hours prior to the meeting. Public hearing notices for PEC meetings are posted at the following locations at least 72 hours prior to any hearing:

Lakewood City Hall
City Clerk's Office
5050 Clark Avenue
Lakewood, CA 90712

Bloomfield Park
21420 Pioneer Blvd.
Lakewood, CA 90715

Mayfair Park
5720 N. Clark Avenue
Lakewood, CA 90712

D. GUIDELINES FOR CITIZEN PARTICIPATION

The Citizen Participation Plan process provides residents of the City the formal opportunity to take part in the development of community development programs and amendments to adopted plans, at the community wide-level in a public forum, before the PEC. The specific guidelines governing information access, public notices, and technical assistance, among others, that the City will follow to encourage citizen participation in the preparation of the Consolidated Plan and submission of the Performance Report are listed below:

Consolidated Plan and Action Plan:

Following the preparation of the Consolidated Plan/Action Plan, the following steps will be taken to afford the public an adequate opportunity to review and comment on the document:

1. Summary describing the contents of the purpose of the proposed Consolidated Plan/Action Plan will be public in at least one local City newspaper of general circulation. The summary will also include a list of locations where a complete draft of the Consolidated Plan/Action Plan can be obtained.
2. The publication of the summary will commence a 30-day public review period during which citizens will have the opportunity to examine the proposed Consolidated Plan/Action Plan and submit comments regarding the draft document. Complete copies of the draft Consolidated Plan/Action Plan will be available for review at the City's website at www.lakewoodcity.org and at the following locations:

Lakewood City Hall
Community Development Department
5050 Clark Avenue
Lakewood, CA 90712

Lakewood City Hall
City Clerk's Office
5050 Clark Avenue
Lakewood, CA 90712

Iacoboni Library
4990 N. Clark Avenue
Lakewood, CA 90712

3. A public hearing before the PEC will be held to further provide citizens an opportunity to comment on the draft Consolidated Plan/Action Plan. All guidelines set forth under the Public Hearing section of this document will be followed to ensure and encourage citizen participation.

Consolidated Plan Amendments

The City shall complete a substantial amendment to the Consolidated Plan when a Priority Need is added or removed from the Consolidated Plan.

Action Plan Amendments

The City shall follow the following procedure to complete substantial and minor amendments to the Action Plan, as needed.

The City shall substantially amend the Action Plan if a substantial change is proposed by City staff or the City Council. For the purpose of the Action Plan, a "substantial change" is defined as:

- Addition of a new activity not previously identified in the Action Plan, without regard to funding source;
- Cancellation of an existing activity identified in the Action Plan, without regard to funding source;
- A change in the purpose, scope, location or beneficiaries of an activity; or
- Changes in the use of CDBG funds from one eligible activity to another eligible activity meeting the following thresholds:

Net Increase or Decrease	Trigger of Substantial Amendment*	Minor Amendment*
Net Increase	≥ 30% of the most recent grant allocation	<30% of the most recent grant allocation
Net Decrease	≥ 30% of the most recent grant allocation	<30% of the most recent grant allocation

* (Amended amounts will not be cumulative, that is, each amendment will stand on its own for purposes of determining the 30 percent threshold.)

The City may make minor changes to the Action Plan, including any changes not included in the definition of a "substantial change" above, as needed, so long as the changes do not constitute a substantial amendment as described above. Such minor changes to the Action Plan do not require a public review and comment period or a public hearing. However, City Council approval of activity funding changes may be required based on the amount and City policy.

Urgency Needs:

Upon the Declaration of a Federal, State, or Local Emergency, the public participation process may be modified as determined by the HUD.

Performance Report

Upon completion of the Performance Report, and prior to its submission to HUD, a public notice will be published in at least one local newspaper servicing the residents of Lakewood announcing the availability of the report for review and comment. Publication of this notice will commence a 15-day period during which citizens will have the opportunity to examine the Performance Report and submit comments regarding the document.

Analysis of Impediments or Assessment of Fair Housing (AI or AFH)

The Analysis of Impediments to Fair Housing Choice (AI) or Assessment of Fair Housing (AFH) is a five-year plan completed by the City individually or as part of a local consortium of other HUD grantees pursuant to HUD guidance for the evaluation of local housing conditions, economics, policies and practices and the extent to which these factors impact the range of housing choices and opportunities available to all residents in an environment free from discrimination. As of April 2019, HUD has suspended the AFH planning framework. HUD currently requires the submission of an AI for grantees submitting Consolidated Plans for FY 2020-2024. If HUD renews the AFH planning framework, the AFH will replace the AI in the context and implementation of this section.

Public Hearings:

Public hearings shall provide the major source of citizen input on the proposed community development program, activities, policies, and procedures. At a minimum, the City will conduct two separate public hearings—one for the purpose of reviewing the draft Consolidated Plan and the second for the purpose of reviewing program performance and progress through the submission of the Performance Report. All public hearings will be made accessible to persons with disabilities upon request.

To ensure that all City residents have ample opportunity to take notice of all scheduled public hearings, all notices regarding such hearings, including the date, time, and location shall be published in at least one local City newspaper of general circulation a minimum of 14 days prior to the date of the public hearing.

Information Access

Included in the Consolidated Plan will be the estimated amount of federal funding available to the City, and the range of eligible activities, programs, and projects designed to utilize these available funds. Copies of the Consolidated Plan, Action Plan, Citizen Participation Plan, CAPER, and documents regarding other important program requirements, including contracting procedures, environmental policies, fair housing/equal opportunity requirements, and relocation provisions will be available to the public at the City's website at www.lakewoodcity.org and during the regular business hours of 7:30 a.m. to 5:30 p.m., Monday through Thursday and alternative Fridays from 7:30 a.m. to 5:00 p.m. City Hall is closed every other Friday.

The City's Community Development Department is located at 5050 N. Clark Avenue, Lakewood, CA 90712. Additional information and assistance may be obtained by calling 562-866-9771.

Non-English Speaking Residents

It is the intent of the City to also allow for input by all non-English speaking persons, as well as English speaking residents, in the public hearing process. The City will provide bilingual assistance whenever it has been determined necessary to adequately allow persons to express

their views regarding the planning, implementation, monitoring, and evaluation of community development improvement activities. All advertisement for public hearing will note that arrangements for an interpreter can be made by contacting the City's Community Development Department.

E. CITIZEN SERVICES REQUESTS AND GRIEVANCE PROCEDURE

Citizens should be aware that any questions or grievances, regarding any facet of City operations, can be submitted to the Community Development Department located at 5050 N. Clark Ave., Lakewood, CA 90712. During the development of the Consolidated Plan submission, written concerns or complaints regarding the Plan shall initiate a written response indicating assessment of the complaint and/or proposals and actions taken to address the complaints and/or proposals before the final submission of the Consolidated Plan to HUD. The City shall ensure that reasonable attempts are made to respond to questions or complaints in a timely manner, usually within 15 working days after receipt of the inquiry. If the content of the complaint is based on a probable misunderstanding (i.e., scope of block grant activities), the response communication will so state and give the complaining party the opportunity of alternative forms of redress.

Although HUD will consider objections submitted at any time, such objections should be submitted within 30 days of the submission of the Consolidated Plan, Action Plan, or CAPER to HUD. Any written inquiries submitted to HUD should be addressed as follows:

US DEPT. OF HOUSING AND URBAN DEVELOPMENT
Los Angeles Area Office
Community Planning and Development Division
300 North Los Angeles Street, Suite 4045
Los Angeles, CA 90012

Objections submitted to HUD must meet one or more of the following criteria:

- The description of the needs and objectives are plainly inconsistent with available facts and data.
- The activities to be undertaken are plainly inappropriate to meeting the needs and objectives defined by jurisdiction.
- The submission does not comply with specific requirements or law.
- The submission proposed the undertaking of ineligible activities.

RESIDENTIAL ANTI-DISPLACEMENT AND RELOCATION PLAN

RESIDENTIAL ANTI-DISPLACEMENT AND RELOCATION ASSISTANCE PLAN – CITY OF LAKEWOOD FISCAL YEAR 2016-2017

I. INTRODUCTION

Section 509 of the Housing and Community Development Act of 1987 amended Section 104 of the Housing and Community Development Act of 1974 by adding a new subsection.

The new Section 104(d) of the Act became effective October 1, 1988, and provides that a grant under Section 106, Community Development Block Grant (CDBG) Programs may be made only if the grantee certifies that it is following a residential anti-displacement and relocation assistance plan. The residential anti-displacement and relocation assistance plan under Section 104(d) must contain two components: (1) A requirement to replace all low and moderate income dwelling units that are demolished or converted to a use other than low and moderate income housing as a direct result of the use of CDBG assistance and, (2) a relocation assistance component.

A certification and plan is required even if the grant will not result in demolition or in the conversion of a low and moderate income unit to use other than low and moderate income housing.

The document serves as the residential anti-displacement and relocation assistance plan for the 2021-2022 fiscal year. In implementation of the relocation activities related to this plan, Section 104(d) of the Housing and Community Development Act of 1974, as amended and the Uniform Relocation Assistance and Real Property Acquisitions Policies Act of 1970 as amended will be followed. The following details the City of Lakewood's Plan.

II. RESIDENTIAL ANTI DISPLACEMENT AND RELOCATION ASSISTANCE PLAN UNDER SECTION 104 (d) OF THE HOUSING AND COMMUNITY DEVELOPMENT ACT OF 1974, AS AMENDED.

- A. The City of Lakewood will replace all occupied and vacant unoccupied low and moderate income dwelling units demolished or converted to a use other than as low and moderate income housing as a direct result of activities assisted with funds provided under the Housing and Community Development Act of 1974, as amended, as described in 24 CFR, 570.606 (b)(1).
- B. All replacement housing will be provided within three (3) years of the commencement of the demolition or rehabilitation relating to conversion. Before obligating or expending funding that will directly result in such demolition or conversion, the City of Lakewood will make public and submit to the HUD Field Office the following information in writing.
 - 1. A description of the proposed assisted activity;
 - 2. The general location on a map and approximate number of dwelling units by size (number of bedrooms) that will be demolished or converted to a use

other than low and moderate income dwelling units as a result of the assisted activity;

3. A time schedule for the commencement and completion of the demolition or conversion;
 4. The general location on a map and approximate number of dwelling units by size (number of bedrooms) that will be provided as replacement dwelling units;
 5. The source of funding and a time schedule for the provision of replacement dwelling units, and
 6. The basis for concluding that each replacement dwelling unit will remain a low and moderate income dwelling unit for at least ten (10) years from the date of initial occupancy.
- C. The City of Lakewood will provide relocation assistance, as described in 24 CFR 570.606 (b)(2), to each low and moderate income household displaced by the demolition of housing or by the conversion of a low and moderate income dwelling unit to another use as a direct result to assisted activities.
- D. Consistent with the goals and objectives of activities assisted under the Act, the City of Lakewood will take the following steps to minimize the displacement of persons from their homes:
1. Provide replacement housing as described in 24 CFR 570.606 (b)(1) and outlined as follows:

One for One replacement units – all occupied and vacant low and moderate income dwelling units (units that could be occupied) that are demolished or converted to a use other than low and moderate income dwelling units as a direct result of CDBG activities will be replaced by the City by private developers with low and moderate income dwelling units.

The replacement of low and moderate income dwelling units may include public housing or existing housing receiving Section 8 project-based assistance.

The replacement of low and moderate income dwelling units will be provided within three years of the commencement of the demolition or rehabilitation related to the conversion and will meet the following requirements;

 - a. The unit will be located within the City's jurisdiction.
 - b. The units will be sufficient in number and size to house the number of occupants that could have been housed in the units that are demolished or converted. The number of occupants that may be housed shall be determined in accordance with local housing occupancy codes.

- c. The units will be provided in standard condition and may include units which have been raised from substandard to standard.

III. RELOCATION ADVISORY ASSISTANCE

- A. The City will administer its relocation program, including providing relocation assistance and the preparation of claims for processing by the Community Development Department, City of Lakewood.
- B. The Relocation Program will provide maximum assistance to minimize the hardship of displacement to all persons displaced from their dwellings and to displaced businesses to assure their re-establishment with a minimum of delay.
- C. Personal and continuing contact will be maintained with those to be displaced until they are satisfactorily relocated, and where hardship is evident, a follow-up call will be made to ease the transition of the move.
 - 1. The following specific services will be provided;
 - a. Each person or business required to move will be personally interviewed, and a detailed and clear explanation of benefits will be made. The interview will be conducted in the language most easily understood by the displaced person.
 - b. The U.S. Department of Housing Development informational brochures will be delivered to residential and commercial owners and tenants in a timely manner.
 - c. A member of the staff will continuously make field surveys to locate housing resources and business vacancies for referrals. Referrals will be made to standard housing comparable to the occupied housing and in close proximity to employment, medical, shopping, transportation and eating facilities. Additionally, real estate brokers will be informed of the displacement, and their cooperation will be solicited in making referrals. Referrals to commercial sites will be made relative to commercial operators' needs in location, square footage requirements, trade area, and other business location criteria. Inspection of housing resources will be undertaken prior to referral and after the move of the displaced person.
 - d. If transportation is needed to field check referrals, the staff member or consultant will provide such transportation.
 - e. Assistance will be given by explaining procedures to purchase a home, including the purpose of and charges made through escrow.
 - f. If social service agencies in the community could provide a needed service, referrals will be made and follow-up programs will be instituted. The referral services could be Social Security Administration, Department

of Public Social Services, Veteran's Administration, Lakewood Housing Authority, and other local service agencies.

- g. Where necessary, efforts will be made to trace self-relocatees.
- h. Assistance will be given in filing relocation claims, and these claims will be submitted to the Community Development Department, City of Lakewood.
- i. Delivery of benefit check will be made promptly and follow-up claims will be made.

IV. RELOCATION ASSISTANCE

Each low and moderate income household that is displaced as a direct result of CDBG assisted activities shall be provided with relocation assistance. The low and moderate income household may elect to receive assistance described in 24 CFR Part 49 (HUD's regulations implementing the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970) or assistance as described under Section 104 (d) of the Housing and Community Development Act of 1974, as amended by Section 509 of the 1987 HCD Act provisions.

Displaced low and moderate income households will receive relocation assistance provided to displaced persons required under 24 CFR 49, Subpart C (General Relocation Requirements) and Subpart D (Payment for Moving and Related Expenses) whether the households receive assistance under the CFR or Section 104 (d) of the Act. Briefly, those benefits are as follows:

Residential Benefits:

1. Actual moving and related expenses, as the Agency determines to be reasonable and necessary, including expenses outlined in 49 CFR 24.301.
2. Fixed payment for moving expenses as described in 49 CFR 24.302.

Non Residential Benefits:

1. Payment for actual reasonable moving and related expenses as described in 49 CFR 24.303.
2. Reestablishment expense as described in 49 CFR 24.304.
3. Ineligible moving and related expenses as described in 49 CFR 24.304 (b) and 49 CFR 24.305 will not be provided.
4. Fixed payments for moving expenses as described in 49 CFR.306.

V. COST ESTIMATE OF RELOCATION BENEFITS

Since no relocation activity is contemplated, it is not possible to provide a cost estimate of relocating payment at this time. However, should it become necessary to make relocation payments, these payments will be funded with CDBG funds.

VI. PLAN FOR DISBURSEMENTS OF RELOCATION BENEFITS

The disbursement of relocation benefits will be made in an orderly and readily available manner.

All claims for relocation payments must be submitted within 18 months after the displacement of the claimant. Relocation claim forms will be prepared by the relocation staff; the forms will be explained in detail to the claimant. Once the signature of the displacee has been obtained, the prepared forms, accompanied by a memorandum explaining the particular need, etc., of the claimant will be promptly delivered to the Community Development Department, City of Lakewood, for review, approval and preparation of warrants. Upon verification of vacating the acquired property, the relocation benefits will be delivered.

Advanced payments will be processed when it is evident that there is a hardship. These payments will be delivered in a timely way to assure ease in securing relocated housing commitments.

A claim must be supported by the necessary documentation which may include itemized receipted moving bills, income tax returns, opening/closing escrow statements, verification of rental data and any other information deemed appropriate and necessary to support the claim.

Payments will be processed in All claim papers and related evidence will become permanent records of the Community Development Department, City of Lakewood, as part of the individual files maintained for each displaced person or business.

If a business does not file a claim for any of the above benefits, it may file for In-Lieu of Moving and Related Expenses Payment. No payment of this kind shall be made unless the Community Development Department, City of Lakewood, is satisfied that the business cannot be relocated without substantial loss of patronage and is not part of a commercial enterprise having at least one other establishment not being acquired, which is engaged in the same or similar business.

This payment represents the average annual net income for the two years prior to displacement, except that the payment may not be less than \$1,000 or more than \$20,000 (49 FR 24.306 {a}).

Payments will be processed in a timely manner to minimize hardship.

VII. LAST RESORT HOUSING

Last resort housing is not contemplated as it has been determined comparable replacement housing will be available for project residents within a reasonable period prior to displacement. However, if it is necessary, procedures as referenced in the Uniform Act will be followed.

NOTICE OF FUNDING AVAILABILITY

NOTICE IS HEREBY GIVEN that the City of Lakewood Recreation and Community Services Department is accepting Requests for Funding through the Community Development Block Grant Program for Program Year 2025-2026. All Requests for Funding must be for programs that serve Lakewood's low-income population.

Applications may be obtained by contacting Nancy Hitt, Recreation and Community Services Manager, at 562-866-9771, ext. 2404.
THE DEADLINE TO SUBMIT APPLICATIONS IS FRIDAY, FEBRUARY 14, 2025, AT 5:00 P.M.

DATED this 10th day of JANUARY 2025.

J. Patrick McGuckian
Community Development

Long Beach Press-Telegram
Published: 1/10/25

**NOTICE OF COMMUNITY MEETING AND CONSULTATION
WORKSHOP TO RECEIVE INPUT FOR THE CITY OF
LAKEWOOD'S FIVE-YEAR CONSOLIDATED PLAN FISCAL
YEAR 2025-2029 AND ASSESSMENT OF FAIR HOUSING**

NOTICE IS HEREBY GIVEN that on MONDAY, JANUARY 27, 2025, a Community Meeting and Consultation Workshop will be held to receive input for the City of Lakewood's Community Development Block Grant (CDBG) Program Five-Year Consolidated Plan 2025-2029 and Assessment of Fair Housing. The CDBG program staff is proposing to set priorities for the allocation of Community Development Block Grant funds for the five-year period beginning July 1, 2025 and ending June 30, 2030. In keeping with the City's Citizen Participation Plan, staff is required to hold a community meeting to receive input into the development of the Five-Year Consolidated Plan and a Consultation Workshop of the Assessment of Fair Housing.

NOTICE IS FURTHER GIVEN that during the first year of the Five-Year Consolidated Plan the City anticipates receiving an estimated amount of \$450,000 in Community Development Block Grant funds.

NOTICE IS FURTHER GIVEN that the City is undertaking an assessment of potential impediments that may affect fair housing choice in the City based on race, color, ancestry, national origin, religion, sex, disability, familial status, marital status, or any arbitrary factor.

NOTICE IS FURTHER GIVEN that the meeting will take place on Monday, JANUARY 27, 2025, from 5:00 PM to 6:00 PM, at The Centre at Sycamore Plaza, Executive Board Room, 5000 Clark Avenue, Lakewood, CA 90712. All persons interested in this matter or subjects related thereto may attend the Community Meeting and Consultation Workshop and may present any comments or requests deemed relevant to the Five-Year Consolidated Plan and Assessment of Fair Housing.

The City of Lakewood intends to provide reasonable accommodations in accordance with the Americans with Disabilities Act of 1990. If special accommodations are required, please call Carolyn Lehouillier, Housing Specialist, at (562) 866-9771, ext. 2320, at least 48 hours prior to the January 27th Community Meeting.

Dated this 10th Day of January 2025

Thaddeus McCormack

City Manager

City of Lakewood

Long Beach Press-Telegram
Published: 1/10/25

**NOTICE OF PUBLIC HEARING FOR PROPOSED FIVE YEAR
CONSOLIDATED PLAN FOR FISCAL YEAR 2025-2029, ONE
YEAR ACTION PLAN FOR FISCAL YEAR 2025-2026 AND
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE**

NOTICE IS HEREBY GIVEN that on Thursday, April 3, 2025, at 7:00 P.M., a Public Hearing will be held before the City of Lakewood's Planning and Environment Commission concerning the Community Development Block Grant (CDBG) Program Five-Year Consolidated Plan for Fiscal Year (FY) 2025-2029, the One-Year Action Plan for FY 2025-2026, and the Analysis of Impediments to Fair Housing Choice (AI). You and/or your collective representative of your group, citizens, and interested parties may be present and heard for the solicitation of public comment on the City of Lakewood Five-Year Consolidated Plan, One-Year Action Plan and AI at the public hearing in the Council Chambers at the Civic Center, 5000 Clark Avenue, Lakewood, California, 90712. The CDBG program staff is proposing the allocation of funds for this coming FY's 2025-2026 CDBG budget. In keeping with our citizen participation plan, staff is requesting that the Planning and Environment Commission take public testimony at this hearing and review the suggested budget submitted by staff. The estimated allocation of funds available for this coming year is approximately \$450,000.

NOTICE IS FURTHER GIVEN that on Tuesday, April 22, 2025, at 7:30 P.M., a Public Hearing will be held before the City of Lakewood's City Council concerning the CDBG Program Five-Year Consolidated Plan for FY 2025-2029, the One-Year Action Plan for FY 2025-2026, and the AI in the Council Chambers at the Civic Center, 5000 Clark Avenue, Lakewood, California, 90712. Further information may be obtained by contacting Carolyn Lehouillier at (562) 866-9771, ext. 2320.

A copy of the Five-Year Consolidated Plan, the One-Year Action Plan, and AI will be available for public review on March 17, 2025. It includes the proposed activities, resources and expenditures for the CDBG program for FYs 2025-2029, as well as an analysis of demographic profile, housing stock characteristics, access to public transportation, evaluation of fair housing complaints and violations, and analysis of public and private activities that may impede fair housing choice in Lakewood. The City of Lakewood welcomes any written recommendations, suggestions, or other input on the Consolidated Plan and Action Plan.

During FY 2025-2026, the City of Lakewood anticipates receiving approximately \$450,000 in CDBG Entitlement funds that will be available to meet identified needs within Lakewood. The City also anticipates receiving approximately \$18,000 in program income funds. At least 70% or more of the FY 2025-2026 entitlement total must be used for activities benefiting low and moderate-income residents of Lakewood.

The City of Lakewood intends to provide reasonable accommodations in accordance with the Americans with Disabilities Act of 1990. If special accommodations are required, please call Carolyn Lehouillier, Housing Specialist, at (562) 866-9771, extension 2320, at least 48 hours prior to the April 3, 2025 Public Hearing. Citizens wishing to comment on the 2025-2029 Consolidated Plan, Action Plan or AI after the April 3, 2025 Public Hearing must do so in writing by Monday, April 21, 2025. Written comments must be addressed to:

City of Lakewood
Community Development Department
Attention: Aldo Cervantes
Director of Community Development
5050 N. Clark Avenue
Lakewood, California 90712

It is anticipated that the Mayor and City Council will take final action on the Five-Year Consolidated Plan, One-Year Action Plan, and AI at the City Council meeting to be held on April 22, 2025.

NOTICE IS FURTHER GIVEN that if you challenge the aforementioned action in court, you may be limited to raising only those issues you or someone else raised at the public hearing described in this notice, or in written correspondence delivered to the City at, or prior to the public hearing.

Dated this 17th Day of March, 2025

Aldo Cervantes
Director of Community Development
City of Lakewood

Long Beach Press-Telegram
Published: 3/17/25

D I V I D E R S H E E T



**CITY OF LAKEWOOD
PLANNING AND ENVIRONMENT COMMISSION**

Meeting Date: April 3, 2025

From: Paul Kuykendall, AICP, Senior Planner 
Aldo Cervantes, Director of Community Development 

Subject: 2025 Local Hazard Mitigation Plan Update

Location: Citywide

SUMMARY

The City of Lakewood's Public Safety Department will present a workshop on the update to the City's Local Hazard Mitigation Plan (LHMP). A LHMP helps identify risks from natural and human-caused hazards and lays out strategies to reduce their impact. The goal of this LHMP update is to make the City more resilient by taking steps now to lessen the damage from future disasters, rather than just responding after they happen.

INTRODUCTION

On April 13, 2024, the City retained Risk Management Professionals (RMP) to assist with the LHMP update. RMP has worked closely with City staff, local agencies, and other stakeholders to develop a plan that addresses Lakewood's unique risks and needs. Staff from the Public Safety Department and RMP will conduct a workshop with the Planning and Environment Commission (PEC). The workshop will provide the PEC and the public with information about the LHMP, progress made on this LHMP update process, and receive comments at the April 3 PEC meeting. This workshop will conclude the process of gathering community input for the draft LHMP.

The next steps include a review of the draft LHMP by the LHMP Steering Committee, a presentation to City Council of the draft LHMP for City Council input, and finally publishing the draft online for public comment before the final draft is submitted to the California Office of Emergency Services (Cal OES) and the Federal Emergency Management Agency (FEMA). Upon approval from Cal OES and FEMA, staff will bring the final draft LHMP back to the City Council for adoption. This agenda item does not require action by the PEC, rather the purpose of this workshop is to provide an opportunity for the PEC to provide feedback on the draft LHMP.

On October 30, 2000, Congress passed the Disaster Mitigation Act of 2000 (Act). The purpose of the Act is to provide assistance to local and state governments in reducing repetitive disaster damage. The Federal government sought to reduce the amount of assistance that it was paying out to the same communities for the same recurring disaster events. The Act requires all local,

county, and state governments to prepare a Hazard Mitigation Plan to identify and mitigate a variety of natural and manmade hazards. Updating the LHMP also ensures that Lakewood stays eligible for FEMA funding, which may be used for projects that improve infrastructure and protect residents and businesses. This update reflects the latest hazard data, lessons learned from past events, and the City's evolving concerns and priorities when it comes to public safety and disaster preparedness.

STATEMENT OF FACTS

As part of the public participation process, a special effort has been made to reach vulnerable populations, including visiting the Weingart Senior Center and conducting an online survey to hear directly from residents about their concerns and needs. Staff also attended several city events to connect with the community, answer questions, and gather input on the types of hazards people are most concerned about. In addition to these outreach efforts, all required meetings have been held, and major hazards have been discussed, vulnerable areas assessed, and ways to reduce risks were identified. The input gathered has helped shape the mitigation strategies included in the draft LHMP, ensuring they are both practical and effective.

The draft LHMP has been prepared based on all the input received to date. The next steps will be to review the draft LHMP internally, incorporate feedback received from the PEC, and then share it with the public for additional input. Once finalized, the LHMP will be submitted to the Cal OES and FEMA for approval and then adopted by the City Council. The adopted LHMP will also be used to update the Safety Element as part of the forthcoming comprehensive update to the General Plan.