



**REDONDO  
BEACH**

**CITY OF  
REDONDO  
BEACH  
ANALYSIS OF  
IMPEDIMENTS  
2025-2030**

## **EXECUTIVE SUMMARY**

The Analysis of Impediments (AI) to Fair Housing Choice for the City of Redondo Beach is an examination of barriers that hinder equal housing opportunities for all residents. This report reinforces the City of Redondo Beach's commitment to fair housing opportunities for residents.

The AI sets out to accomplish several key objectives. It begins with an analysis of the current conditions affecting fair housing in Redondo Beach. It then evaluates the impact of existing policies and practices on affordable housing and housing availability for special needs households. The AI also identifies barriers to fair housing and recommends actions to mitigate, or eliminate, these barriers.

Data was gathered through extensive community outreach and comprehensive data analysis from various sources to ensure a thorough understanding of the issues at hand. Major barriers identified include lack of affordable housing, discriminatory practices, and limited education on credit and financial processes for community members.

Surveys and public meetings revealed disparities in housing access among minority groups. Economic disparities, social biases, and outdated policies significantly contribute to these impediments. To effectively address these challenges, the report recommends several actions aimed at enhancing the overall accessibility and affordability of housing in the community.

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## I. INTRODUCTION

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### A. PURPOSE OF THE ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING

Impediments to fair housing choice include any actions, omissions, or decisions taken because of race, color, religion, sex (including gender identity and sexual orientation), disability, familial status, or national origin 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, religion, sex (including gender identity and sexual orientation), disability, familial status, or national origin.

The purpose of the Analysis of Impediments to Fair Housing Choice, also referred to as the “AI”, is to review public and private conditions that may impact the ability for households to freely choose housing and to be free from discrimination on the basis of color, sex, national origin, and other protected characteristics. The AI serves as a tool to support fair housing choice and provides extensive analysis to inform local decision-making. Analysis of data coupled with stakeholder and community input leads to the identification of potential impediments and the development of solutions.

The AI reviews the general state of fair housing, the enforcement of fair housing laws, efforts to promote fair housing, access to credit for the purpose of housing, and general constraints associated with the availability of a full range of housing types. In addition, the AI examines the affordability of housing within a jurisdiction, with an emphasis on housing that is affordable to low-income households.

For the purpose of this report, low-income is defined as equal to or less than 80% of the adjusted Area Median Family Income (AMI) as most recently published by the U.S. Department of Housing and Urban Development (HUD). Pursuant to 2024 Income Limits of the Los Angeles-Long Beach-Glendale, CA HUD Metro FMR Area, 80% of the AMI in the City of Redondo Beach for a family of four is \$110,950<sup>1</sup>. Income limit areas are determined based on the Fair Market Rent (FMR) areas for fiscal year (FY) 2024.

This AI has three major goals:

1. To review current conditions that may impact fair housing.
2. To review the impacts of policies and practices, along with how they may impact fair housing and the provision of housing, specifically affordable housing and housing for special needs households.
3. To identify impediments to fair housing choice and conclude actions the City will undertake to remove or mitigate the impact of such impediments.

To fulfill the above goals, this report includes the following:

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<sup>1</sup> FY 2024 Income Limits for the County of Los Angeles, U.S. Department of Housing and Urban Development, April 2024.

1. A review of demographics, laws, regulations, the private market and public sector, and administrative policies, procedures, and practices in the City of Redondo Beach.
2. An assessment of how laws and regulations affect the location, availability, and accessibility of housing in the City of Redondo Beach
3. An assessment of how public and private conditions affect fair housing choice in the City of Redondo Beach.

Pursuant to Community Development Block Grant (CDBG) regulations at 24 CFR Subtitle A §91.225(a)(1), each jurisdiction is required to submit a certification that it will affirmatively further fair housing. **Affirmatively furthering fair housing** is defined as:

*...taking meaningful actions, in addition to combating discrimination, that overcomes patterns of segregation and fosters inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially or ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a program participant's activities and programs relating to housing and urban development.<sup>2</sup>*

To promote equal housing opportunities, the City of Redondo Beach has identified potential impediments to fair housing choice and is dedicated to providing fair housing opportunities to all residents. The AI includes corrective actions aimed to ameliorate or remove potential barriers to fair housing choice. The Redondo Beach AI abides by the recommended analysis and format established in the Fair Housing Planning Guide developed by the U.S. Department of Housing and Urban Development (1996).

## B. FAIR HOUSING DEFINED

Equal access to housing remains a steadfast goal of the United States and the State of California, both of which have established fair housing as a right protected by federal and state law. Equal access to housing is integral to the ability for individuals and families to have essential needs met while pursuing personal, educational, employment, and other goals.

Federal fair housing laws prohibit discrimination against persons purchasing or renting housing, obtaining a mortgage, seeking housing assistance, or engaging in other housing-related activities based on race, color, national origin, religion, sex (including gender identity and sexual orientation), familial status, and disability. California State law

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<sup>2</sup> 24 CFR Subtitle A, Section 5.151, Affirmatively Furthering Fair Housing: Definitions.

also prohibits housing discrimination based on ancestry, citizenship, immigration status, primary language, gender expression, genetic information, marital status, source of income, military or veteran status, and age.

Many factors in both the private and public domains impede equal access to housing or fair housing choice. **Impediments to fair housing choice are:**

*Any actions, omissions, or decisions taken because of race, color, religion, sex (including gender identity and sexual orientation), disability, familial status, or national origin 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, religion, sex (including gender identity and sexual orientation<sup>3</sup>), disability, familial status, or national origin.<sup>4</sup>*

To promote equal housing opportunity, communities must work to remove or to mitigate impediments to fair housing choice. The City of Redondo Beach is committed to providing fair housing access and opportunities to all residents, to complying with all applicable laws throughout the City, and to conducting its business both fairly and impartially.

## C. LEGAL BACKGROUND

Access to fair housing is a legal right protected by both federal and State of California laws. Additional federal and state laws related to fair housing are included in Appendix A.

### 1. Federal Laws

The **Fair Housing Act of 1968** and the subsequent **Fair Housing Amendments Act of 1988** (42 U.S. Code §§ 3601-3619, 3631) are federal fair housing laws that prohibit discrimination against protected classes of people in all or most facets of housing, including the sale, renting, leasing, or negotiating for real property.

The Fair Housing Act prohibits discrimination based on the following protected characteristics:

- Race
- Color
- National origin
- Religion
- Sex (including gender identity and sexual orientation)
- Familial status
- Disability (mental or physical)

<sup>3</sup> LGBTQIA+ Fair Housing Toolkit: LGBTQIA+ Protections, U.S. Department of Housing and Urban Development.

<sup>4</sup> Fair Housing Planning Guide, U.S. Department of Housing and Urban Development, March 1996.

In particular, it is unlawful to:

- Refuse to sell or rent after the making of a bona fide offer or refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person due to race, color, national origin, religion, sex (including gender identity and sexual orientation), familial status, or disability (mental or physical).
- Discriminate against any person in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities in connection therewith, because of race, color, national origin, religion, sex (including gender identity and sexual orientation), familial status, or disability (mental or physical).
- Make, print, or publish, or cause to be made, printed, or published, any notice, statement, or advertisement, with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination on the basis of race, color, national origin, religion, sex (including gender identity and sexual orientation), familial status, or disability (mental or physical), or an intention to make any such preference, limitation, or discrimination.
- Represent to any person because of race, color, national origin, religion, sex (including gender identity and sexual orientation), familial status, or disability (mental or physical), that any dwelling is not available for inspection, sale, or rent, when such a dwelling is in fact available.
- For profit, induce or attempt to induce any person to sell or rent any dwelling by representations regarding the entry or prospective entry into the neighborhood of a person or persons of a particular race, color, national origin, religion, sex (including gender identity and sexual orientation), familial status, or disability (mental or physical).

**Reasonable Accommodations and Accessibility:** Under the Fair Housing Amendments Act of 1988, owners of housing facilities must make “reasonable accommodations” (exceptions) in their rules, policies, and operations to provide equal housing opportunities to persons with disabilities. For example, a landlord with a “no pets” rule may be required to grant an exception to an individual who is blind so that they may keep a guide dog in the residence. The Act also requires landlords to allow tenants with disabilities to make reasonable accessibility modifications to their private living space and to common use spaces, at the tenant’s own expense. Lastly, the Act requires that new multifamily housing with four or more units be designed and built to allow access for persons with disabilities, including accessible common-use areas, doors wide enough for wheelchairs, kitchens, and common-use spaces that allow wheelchair maneuverability, and other adaptable unit features.

**HUD Final Rule on Equal Access to Housing in HUD Programs:** Codified at 24 CFR Part 5, 2012 and 2016 rulings by HUD require that individuals have equal access to all HUD programs regardless of actual or perceived sexual orientation, gender identity, or marital status.

**Bostock v. Clayton County:** In 2020, the U.S. Supreme Court issued a decision that interpreted “sex” discrimination in Title VII of the Civil Rights Act of 1964 to include sexual orientation and sexual identity. In January 2021, Executive Order 13988 instructed federal agencies to address discrimination due to gender identity and sexual orientation in line with 2020 Supreme Court decision. This is currently applicable to the Fair Housing Act, and thus gender identity and sexual orientation are included under the protected characteristic of “sex.”

## 2. California Laws

The **California Civil Rights Department** (CRD) is the entity responsible for enforcing the state’s fair housing laws, including the Fair Employment and Housing Act (FEHA), the Unruh Civil Rights Act, and the Ralph Civil Rights Act.

The **Fair Employment and Housing Act** (FEHA) (Government Code Section 12955 et seq.) prohibits discrimination or harassment against protected classes for all aspects of housing and housing-related services. Examples include renting, leasing, sales, new construction, mortgage lending, insurance, and advertising. FEHA applies to landlords, tenant screening companies, property management companies, real estate agents, home sellers, builders, mortgage lenders, housing authorities, and other housing-related entities. Under FEHA, it is additionally unlawful for cities, counties, and any other local government entities to create zoning, land-use decisions, or policies that are discriminatory against a protected characteristic.

FEHA prohibits discrimination based on the following protected characteristics:

- Race
- Color
- Ancestry
- National origin
- Citizenship
- Immigration status
- Primary language
- Religion
- Disability (mental or physical)
- Sex and gender
- Sexual orientation
- Gender identity
- Gender expression
- Genetic information
- Marital status
- Familial status (families with children under 18 or people who are pregnant)
- Source of Income (including the use of governmental assistance such as Housing Choice Vouchers)
- Age

The **Unruh Civil Rights Act** (California Civil Code §§ 51 et seq.) provides protection from discrimination by all business establishments (which may include governmental and public entities) in California, including housing and public accommodations. It outlaws discrimination based on sex, race, color, religion, ancestry, national origin, disability, medical condition, genetic information, marital status, sexual orientation, citizenship, primary language, and immigration status. The California Supreme Court ruled that protections under the Unruh Civil Rights Act are not necessarily limited to the protected characteristics. The Act also contains provisions regulating the establishment of

specialized housing designed to meet the physical and/or social needs of the senior population.

The **Ralph Civil Rights Act** (California Civil Code § 51.7) prohibits hate violence and intimidation by threats of violence against a person or their property based on actual or perceived personal characteristics, such as race, color, and marital status. Hate violence is defined as “any violent act motivated by bias against a person’s actual or perceived protected characteristic – that is, what someone knows about you or thinks they know about you that is protected under the act.”

The **Bane Civil Rights Act** (California Civil Code § 52.1) protects all people in California from interference by force or threat of force with an individual’s constitutional or statutory rights, including a right to equal access to housing. This additional layer of fair housing protection also includes criminal penalties for hate crimes. However, convictions under the Bane Act are not applicable to speech alone unless that speech itself threatens violence.

In accordance with **California Civil Code § 1940.3**, landlords and agents are prohibited from questioning potential residents about their immigration or citizenship status. In addition, jurisdictions are forbidden from implementing any ordinance, regulation, policy, or administrative action aimed at compelling landlords or agents to question, disclose, or report immigration or citizenship status of tenants.

**Government Code Sections 1135** prohibits discrimination under programs and activities conducted, funded, operated, or administered by the state or any state agencies.

**Government Code Sections 65008 and 65880-65589.8** offer increased fair housing and equal access protections. Under State law, local jurisdictions are required to address housing options for special needs groups, including:

- Housing for persons with disabilities.
- Housing for homeless persons, including emergency shelters, transitional housing, and supportive housing.
- Housing for extremely low-income households, including single-room occupancy units.
- Housing for persons with developmental disabilities.

The **Department’s Procedural Regulations** outline procedures and policies for compliance with state and federal laws, including rulemaking, enforcement, and administrative processes.

The **California Family Rights Act** (CFRA) provides eligible employees up to 12 weeks of unpaid, job-protected leave for their own serious health condition, a family member’s serious health condition, or to bond with a new child. This applies to employers with five or more employees.

**Civil Code Section 5.9** prohibits sexual harassment in business, service, or professional contexts outside traditional employment relationships.

The **Disabled Person Act** ensures individuals with disabilities have the same rights as the general public to access public places, services, and accommodations, prohibiting discrimination based on disability.

The **California Trafficking Victims Protection Act** offers protections and services to human trafficking victims, allowing them to sue for damages and ensuring their communications with caseworkers remain confidential.

## D. ORGANIZATION OF THE REPORT

This report is divided into eight (8) sections and two (2) appendices.

**Introduction:** Defines fair housing, explains the meaning of the Analysis of Impediments to Fair Housing, explains the purpose of this report, provides an overview of state and federal fair housing laws, and describes the data sources used in this report.

**Community Profile:** Provides a detailed analysis of housing and population characteristics throughout the City. Population characteristics include income, age, race, ethnicity, familial status, homelessness, and disability. Housing characteristics include unit type and tenure, housing cost, and overcrowding. Employment, public schools and transit characteristics are also examined.

**Community Participation Process:** Provides a description of public outreach and engagement efforts conducted to obtain community input on both community needs and potential impediments to fair housing.

**Public Policies:** Reviews public policies and practices to determine potential impacts on fair housing, including the provision of adequate units available and appropriate types of housing available.

**Lending Practices:** Reviews lending laws and examines the various types of housing loans while assessing local lending practices.

**Fair Housing Profile:** Examines the processes of purchasing and renting housing, including advertisements for housing, and assesses fair housing enforcement through the public sector.

**Five-Year Progress:** Summarizes impediments identified in the 2020 Analysis of Impediments to Fair Housing Choice (AI) report and evaluates actions taken to accomplish objectives and goals.

**Actions:** Summarizes findings regarding fair housing issues in the City and provides recommended actions with the goal of affirmatively furthering fair housing.

## E. DATA SOURCES

In preparation for this report, the 2025-2030 Analysis of Impediments to Fair Housing Choice (AI), the following list of data sources was used.

**American Community Survey (ACS) 2016-2020 5-Year Estimates and 2022 1-Year Estimates, U.S. Census Bureau.** The ACS gathers comprehensive data nationwide on social, economic, housing, and demographic characteristics and conditions, which the decennial census does not cover in as much detail. The 5-Year Estimates, used in this report, includes 60 months of data collected for all population sizes. It utilized the largest sample size among the ACS products (1-Year, 3-Year, and 5-Year Estimates), making it the most reliable. While the 5-Year Estimates are the least current because they span a longer period, they are best suited for precision when examining tracts and smaller geographic areas. 2022 1-Year Estimates covers a shorter period and therefore provide more recent data.

**Community Reinvestment Act (CRA) Rating Search, Federal Financial Institutions Examination Council (FFIEC).** CRA ratings for financial institutions include substantial noncompliance, needs to improve, satisfactory, and outstanding. Regulatory agencies, including the Federal Reserve, Office of the Comptroller of the Currency, Federal Deposit Insurance Corporation, and Office of Thrift Supervision supervise these ratings.

**Comprehensive Housing Affordability Strategy (CHAS) 2016-2020 5-Year Estimates.** Developed by the U.S. Census Bureau for the U.S. Department of Housing and Urban Development (HUD), the CHAS database contains extensive information on low- and moderate-income households, as well as housing problems (i.e., cost burden, overcrowding, and substandard conditions). In September 2023, HUD released the 2016-2020 5-year data set. This data is used by HUD along with state and local governments to examine housing needs and make data-driven funding decisions. CHAS data is available at the national, state, county, place, and census-tract levels.

**Decennial Census 2000, 2010, and 2020, U.S. Census Bureau.** The Decennial Census is conducted on April 1 every ten years and counts the number of U.S. residents while simultaneously collecting data on demographics and housing characteristics.

**Diversity and Disparities: Residential Segregation, Brown University.** The Diversities and Disparities Project provides independent and peer-reviewed research examining changes in American society. This source provides data on the Index of Dissimilarity, which reflects residential segregation, throughout the last several decades in the City.

**Home Mortgage Disclosure Act (HMDA) Data Browser 2022, Federal Financial Institutions Examination Council (FFIEC).** Developed by the FFIEC, the HMDA Data Browser provides detailed information about mortgage loan applications and applicants. It includes the loan status, such as denied, along with the applicant's race, age, sex, and ethnicity. Users can also examine the name of the lending institution. This data is helpful in assessing the potential existence of discriminatory lending practices.

**Point-in-Time Count 2023, Los Angeles Homeless Services Authority (LAHSA).** The Point-in-Time count seeks to identify the number of people experiencing homelessness and other details about the experiences of people currently homeless. For example, the count records people's shelter situations along with demographic characteristics, such as race, ethnicity, age, and gender. This AI report examines data specific to Service Planning Area 8 (SPA 8), which covers the South Bay jurisdiction.

**Uniform Crime Reporting (UCR) Program 2019, Federal Bureau of Investigation (FBI).** Criminal offenses known to law enforcement are published in a dataset by the FBI. The UCR State of California dataset reflects violent crime and property crime by city.

## II. COMMUNITY PROFILE

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The City of Redondo Beach is in the southwestern Los Angeles Basin area of southern California within Los Angeles County. It is southwest of the Los Angeles Civic Center and borders the south edge of Santa Monica Bay. This charter city was incorporated on April 29, 1892, and was the ninth city established in the County of Los Angeles. Before 1784, the City of Redondo Beach was previously inhabited by various Native American tribes, though predominantly by Tongva. Historically, the City was also the site of one of the most successful seaports in Southern California, which has developed an array of recreational facilities and oceanfront residences. Lastly, Redondo Beach is the oldest city in the southern Santa Monica Bay coastal area.

Today, Redondo Beach is a popular coastal destination that sits just seven miles south of Los Angeles International Airport and is one of three adjacent beach cities. The City has a pier with fishing and amusements, a saltwater lagoon, parks, many local restaurants, hotels, and a harbor.

The City of Redondo Beach continues to show a commitment to providing equal housing opportunities for its residents. For many years, Redondo Beach has been a Community Development Block Grant (CDBG) entitlement jurisdiction, continuously prioritizes higher quality of life for its residents. The City leverages federal grants, state funds, and local monies to maximize resources for more comprehensive and impactful projects.

This section includes a study of the City's demographics and socioeconomic characteristics, which will describe the needs of the overall population and various subpopulations, the location of homeowners and renters, and trends over time. These factors combined will assist in determining future needs throughout the City.

### A. DEMOGRAPHIC SUMMARY

As of 2020, Redondo Beach had a population of approximately 71,576, which has remained stable since 2000 despite a temporary decrease of about 5,000. The average household size increased slightly from 2.43 to 2.45 persons, possibly indicating larger families or housing issues. The City's 2020 housing stock of 29,904 units primarily consists of units built between 1940 and 1999, with 54.9% being single-family (detached and attached) homes, 44.4% multi-family units, and 0.7% mobile homes.

From 2020 to 2022, the median household income in Redondo Beach rose by 21% to \$140,786.

From 2020 to 2022, the median housing value increased by 32%, from \$974,200 to \$1,288,300.

Residents of low-income households are more likely to experience unfair housing practices. Common issues include overcrowding and poor maintenance, often influenced by factors like racially or ethnically concentrated areas of poverty, transportation, and changes in median income.

The following sections and subsections will delve deeper into population characteristics and housing stock data, highlighting potential City and County issues. This section's data sets are sourced from the American Community Survey (ACS), the Comprehensive Housing Affordability Strategy (CHAS), and other sources will be used to analyze trends in population, housing, income, and other community data to identify the City's most pressing concerns.

## B. POPULATION CHARACTERISTICS

Examining the evolving demographic characteristics will enable the City to more effectively plan budgets and policies, as well as identify trends that require further analysis to meet community needs. Key characteristics include race/ethnicity, age, population growth, aging trends, and dissimilarity. From 2000 to 2020, a 20-year span, Redondo Beach population increased by 13%.

Table 1: Regional Total Population			
Area	2000	2010	2020
<b>City</b>	63,261	66,748	71,576
<b>County</b>	9,519,338	9,818,605	10,014,009
<b>State</b>	33,871,648	37,253,956	39,538,223

Source: 2000, 2010 and 2020 U.S. Decennial Census

The data in Table 2 shows the regional population percentage increases for the City, County, and State from 2000 to 2020. The city experienced a steady population growth, increasing by 5.51% from 2000 to 2010 and by 7.23% from 2010 to 2020, resulting in an overall growth of 13% over the 20-year period. The County's population growth was more modest, with a 3.14% increase from 2000 to 2010 and a 1.99% increase from 2010 to 2020, totaling a 5% growth over the two decades. The State saw the highest overall growth, with a 9.99% increase from 2000 to 2010 and a 6.13% increase from 2010 to 2020, culminating in a 17% growth over the 20 years. This data indicates that while all regions experienced population growth, the State had the most significant increase, followed by the City and then the County. The higher growth rate in the City during the second decade suggests a trend of increasing urbanization or other local factors driving population growth.

Table 2: Regional Population Percentage Increase

Area	2000	2010	% Change	2010	2020	% Change	2000	2020	% Change
<b>City</b>	63,261	66,748	5.51%	66,748	71,576	7.23%	63,261	71,576	13%
<b>County</b>	9,519,338	9,818,605	3.14%	9,818,605	10,014,009	1.99%	9,519,338	10,014,009	5%
<b>State</b>	33,871,648	37,253,956	9.99%	37,253,956	39,538,223	6.13%	33,871,648	39,538,223	17%

Source: 2000, 2010 and 2020 U.S. Decennial Census

## C. POPULATION AGE

Understanding the distinctions between the different age groups helps categorize individuals based on their housing choices and needs. The youngest age group invests more in smaller units due to their typically smaller household sizes and the need for more affordable housing options. The middle-aged groups tend to accommodate larger family needs, and the oldest group tends to downsize their living space and desire to reduce maintenance and changing physical needs.

The data in Table 3 shows the age characteristics for the City of Redondo Beach and Los Angeles County.

Based on the US Census 2016-2020 ACS 5-Year Estimate, reports the total population of Redondo Beach at 66,663 of this population in the City, 22.58% of people are under 18 years old, 4.39% are 18-24 years old, 30.93% are 25-44 years old, 29% are 45-64 years old, and 13.1% are 65 or older. In the County, 21.7% are under 18 years old, 9.49% are 18-24 years old, 29.9% are 25-44 years old, 25.26% are 45-64 years old, and 13.65% are 65 or older. This data shows that the City has a slightly higher percentage, by almost 1%, of residents in the 25-44 and 45-64 age groups compared to the County, while the County has a higher percentage, by slightly over 4%, of young adults aged 18-24 than the adults aged 45-64. Both the City and County have similar proportions of residents under 18 and those 65 or older. The 18-24 age group is an outlier, representing 4.39% of the City's population, which is 5% less than the County's average for this group.

Table 3: Age Characteristics				
Age	City	City %	County	County %
Under 18	15,052	22.58%	2,178,559	21.70%
18-24	2,929	4.39%	952,944	9.49%
25-44	20,617	30.93%	3,002,523	29.90%
45-64	19,330	29.00%	2,536,515	25.26%
65 or older	8,735	13.10%	1,370,141	13.65%
<b>Total</b>	<b>66,663</b>	<b>100.00%</b>	<b>10,040,682</b>	<b>100.00%</b>

Source: 2016-2020 ACS 5-Year Estimate

## D. RACE AND ETHNICITY

Although race and ethnicity are closely related concepts, differentiating between the two can enhance the City's understanding of the housing preferences of these groups. Race considers physical attributes and common descent, whereas ethnicity considers culture, religion, and languages. The data in Table 4 reveals significant demographic shifts between 2020 and 2022 for both the City and County. The decennial census utilized is preferred for race data because it provides comprehensive coverage, consistency for historical comparisons, and is essential for legal and policy requirements. This comprehensive data reveals that the White population decreased by approximately 14.9% in the City and 12.3% in the county. The Black or African American population saw a notable increase of 28.6% in the City, contrasting with a 6.92% decrease in the County. The American Indian and Alaska Native group experienced a decline in both areas, with

a 20.19% decrease in the City and 17.03% in the County. The Asian population grew significantly in the City by 40.4%, while it slightly decreased by 3.09% in the County. The category of "Some other race" decreased by 22.96% in the City and 9.82% in the County. The "Two or more races" category showed a slight increase of 2.04% in the City and a substantial 34.41% increase in the County. Overall, the total population decreased by 3.73% in the City and 2.92% in the County. Between 2020 and 2022, the "Native Hawaiian and Other Pacific Islander" group saw a significant 60.9% decrease in the City, with a marginal 0.3% decrease in the County. However, due to the small sample size, these changes may not accurately represent broader population trends. The Hispanic or Latino population saw a significant decrease of 39.1% in the City, while it slightly decreased by 0.79% in the county. These trends highlight the dynamic changes in racial and ethnic compositions, which reflect broader social and economic factors that may influence migration and population growth.

Table 4: Current Race & Ethnicity Comparison						
Race / Ethnicity	City			County		
	2020	2022	% Change	2020	2022	% Change
White	44,398	37,789	(14.89)%	3,259,427	2,857,095	(12.34)%
Black or African American	2,230	2,868	28.61%	794,364	739,392	(6.92)%
American Indian and Alaska Native	421	336	(20.19)%	163,464	135,624	(17.03)%
Asian	10,257	14,401	40.40%	1,499,984	1,453,709	(3.09)%
Native Hawaiian and Other Pacific Islander	202	79	(60.89)%	24,522	24,450	(0.29)%
Some other race	3,680	2,835	(22.96)%	2,784,180	2,510,738	(9.82)%
Two or more races	10,388	10,600	2.04%	1,488,068	2,000,130	34.41%
<b>Total</b>	<b>71,576</b>	<b>68,908</b>	<b>(3.73)%</b>	<b>10,014,009</b>	<b>9,721,138</b>	<b>(2.92)%</b>
Hispanic or Latino (of any race)	12,497	7,611	(39.10)%	4,804,763	4,766,616	(0.79)%

Source: 2020 U.S. Census; 2022 ACS 1-Year Estimate

## E. LIMITED ENGLISH PROFICIENCY

Limited English Proficiency (LEP) refers to individuals who do not speak English as their primary language and who have a limited ability to read, speak, write, or understand English, often due to speaking a different language at home. According to the 2016-2020 ACS 5-Year Estimate, 92.89% of Redondo Beach's population of 66,663 individuals were of aged 5 years and over. Among this age group, the majority of the population 5 years and over speaks only English (76.1%). A significant portion (23.94%) of those who speak

a language other than English struggle with English proficiency, with 6.70% of the total population aged 5 years and over. Of this group, approximately 28% speak English less than “very well.”

Spanish is the second-most spoken language in the City, which accounts of 9% of the population age group of 5 year and older. ACS reports a difference of just one person between other Indo-European languages (4,213 persons) and Asian and Pacific Islander languages (4,212 persons).

Among these subgroups, those who speak Asian and Pacific Islander languages at home have the highest percentage of individuals who speak English less than “very well,” at 44% of the groups 4,212 persons.

Lastly, other languages spoken at home account for 1.3% of the specified age group, with approximately 22% of this subgroup speaking English less than “very well.”

Although less than 30% of individuals aged 5 and older speak languages other than English, they may need help with daily life, such as finding jobs, overcoming cultural or linguistic isolation, and accessing government resources.

<b>Table 5: Language Spoken at Home (persons 5 years and older)</b>		
	<b>Number</b>	<b>% of Population 5+ years</b>
<b>Population 5 years and over</b>	<b>61,922</b>	<b>100.00%</b>
<b>English only</b>	<b>47,095</b>	<b>76.06%</b>
<b>Language other than English</b>	<b>14,827</b>	<b>23.94%</b>
	4,147	6.70%
	27.97%	
<b>Spanish</b>	<b>5,600</b>	<b>9.0%</b>
	1,343	2.2%
	23.98%	
<b>Other Indo-European languages</b>	<b>4,213</b>	<b>6.8%</b>
	774	1.2%
	18.37%	
<b>Asian and Pacific Island languages</b>	<b>4,212</b>	<b>6.8%</b>
	1,854	3.0%
	44.02%	
<b>Other languages</b>	<b>802</b>	<b>1.3%</b>
	176	0.3%
	21.95%	

Source: 2016-2020 ACS 5-Year Estimates

## F. DISSIMILARITY INDEX

The Index of Dissimilarity measures the level of segregation between racial/ethnic groups within a metropolitan area. The scale ranges from 0 to 100. Scores of 60% (or more) indicate high segregation, 40/50% moderate, and 30% (or less) low. Table 6 shows that all the categories scored low, with the highest segregation in the "White-Black" and "Black-Asian" categories as of 2020. The "White-Hispanic" category saw a steady decrease throughout the years.

Table 6: Index of Dissimilarity					
	1980	1990	2000	2010	2020
<b>White - Black</b>	11.3	14.7	13.5	14.6	16.2
<b>White - Hispanic</b>	17.9	11.1	15.4	13.2	12.9
<b>White - Asian</b>	14.1	11.3	11	9.1	13.3
<b>Black - Hispanic</b>	16	12.1	7.4	8.8	9.7
<b>Black - Asian</b>	10.2	15.9	11.1	13.5	14.9
<b>Hispanic - Asian</b>	15.9	10.7	10.7	10.6	10.3

Source: *Diversity and Disparities, American Communities Project, [US2020 \(brown.edu\)](https://us2020.brown.edu)*

## G. HOUSEHOLD CHARACTERISTICS

The U.S. Census Bureau considers the household to be all people who occupy a single housing unit, whether or not these individuals are related. Identifying their characteristics helps better follow trends by sharing insight into chosen living situations.

### 1. Household Type and Size

Household types and sizes are diverse, ranging from single-person homes to large, multi-generational families. Recognizing these variations helps address the unique needs of different households in urban planning, market research, and social services. Over two years, family households increased by 7.57%, making up 62.1% of all households in 2022. Roughly 31.5% of all households have children, and approximately 37.3% of households have individuals over 60 years old. The decreased categories are "Nonfamily households" by 5.5% and "Householders living alone" by 1.91%. Table 9 indicates a need for more affordable housing for families and seniors.

**Table 7: Household Type and Size**

	2020	2022	% Change	% of Total Households 2022
<b>Total Households</b>	27,414	28,022	2.22%	100.0%
<i>Average household size</i>	2.43	2.45	0.82%	
<i>Average family size</i>	3.11	3.1	0.32%	
<b>Family Households</b>	16,188	17,413	7.57%	62.1%
<i>With own children under 18 yrs.</i>	7,706	8,826	14.53%	31.5%
<b>Married couple with family</b>	13,027	13,822	6.10%	49.3%
<i>With own children under 18 yrs.</i>	6,236	7,045	12.97%	25.1%
<b>Male householder, no Spouse present</b>	1,074	1,180	9.87%	4.2%
<i>With own children under 18 yrs</i>	657	593	(9.74)%	2.1%
<b>Female householder, no husband present</b>	2,087	2,411	15.52%	8.6%
<i>With own children under 18 yrs.</i>	813	1,188	46.13%	4.2%
<b>Nonfamily households</b>	11,226	10,609	(5.50)%	37.9%
<i>Householder living alone</i>	8,240	8,084	(1.91)%	28.8%
<i>Householder 65 years and over</i>	2,638	3,384	28.45%	12.1%
<b>Households with individuals under 18 years</b>	7,923	9,107	14.94%	32.5%
<b>Households with individuals 60 years &amp; over</b>	9,458	10,452	10.51%	37.3%

Source: 20216-2020 ACS 5-Year Estimates; 2022 ACS 1-Year Estimate

## H. SPECIAL NEEDS POPULATIONS

The special needs population consists of several groups that are considered vulnerable residents; individuals may have a particular need relating to mental health, physical and developmental disabilities, risk of homelessness, persons with addiction, persons with HIV/AIDS, victims of domestic violence, and other subpopulations that make these groups eligible for supportive housing.

Another noteworthy group is the low-income elderly (62 years and older, according to HUD) and frail elderly; these individuals fall into the only categories associated with age. Their distinction is crucial on a local level as several community programs cater to resident seniors. Seniors in Redondo Beach currently comprise of 17.91% of the population in 2022 and is expected to increase in the coming years. Comparing the different populations protected under the Fair Housing Act show whether these groups have different experiences with fair and supported housing.

## 1. Senior Population

The improved continuum of care has led to a significant increase in global life expectancy. Despite a decline in the number of individuals aged 85 and older, the City is also experiencing an increase in longevity, resulting in a growing proportion of the population living longer. As of 2022, seniors (65 years and over) made up 14.46% of Redondo Beach's population, which can be categorized into three age groups of 65-74, 75-84, and 85 and older. While the 85 and older age group saw a decline, this could be the result of the Coronavirus Disease 2019 (COVID-19), primarily older adults or individuals with compromised immune systems were more likely to experience fatal outcomes from the disease.. The COVID-19 pandemic spread worldwide, leading to highly-contagious infections, significant mortality, and major disruptions to daily life and the economy.

**Table 8: Elderly Population**

Population Age	Percent of Population	
	2020	2022
62 years and over	16.79%	17.91%
65 years and over	13.10%	14.46%
<b>65-74</b>	8.04%	8.71%
<b>75-84</b>	3.61%	4.86%
<b>85 and older</b>	1.45%	0.89%
<b>Total Population</b>	<b>66,663</b>	<b>68,908</b>

Source: 2016-2020 ACS 5-Year Estimates; 2022 ACS 1-Year Estimate

As the number of older individuals continues to rise, the broader special needs population will also expand. While the average wait time for special housing exceeding one year and seniors' preference to age in place, the demand for homes that cater to the specific population needs will increase.

## 2. Population with Disabilities

In 2020, The City's population of persons with disabilities accounts for 6% of the total population, with the largest category being "Ambulatory Disability," followed by "Independent Living Disability" and "Hearing Disability." The sample size for the population with disabilities does not include those who are institutionalized. While many individuals who have disabilities can work, they tend to earn less than those who do not have a disability. Additionally, individuals with one or multiple disabilities may face increased discrimination compared to other groups protected under the Fair Housing Act of 1968.

Of the discrimination complaints the U.S. Department of Housing and Urban Development received, 54% were related to disability status, including refusing to make reasonable modifications to the property, property rules, unfair terms and conditions, or refusing to rent or sell a residence to an individual because of their disabilities. While not explicitly stated, it is reasonable to assume that individuals with disabilities in Redondo Beach may encounter similar discrimination in housing choice.

Table 9: Persons with Disabilities Profile						
% of Population	Hearing Disability	Vision Disability	Cognitive Disability	Ambulatory Disability	Self-Care Disability	Independent Living Disability
6%	2.0%	1.2%	2.0%	3.2%	1.0%	2.7%

Source: 2016-2020 ACS 5-Year Estimates

### 3. Population Living with HIV/AIDS

Individuals living with HIV/AIDS are highly unlikely to pose a threat in public accommodations but are still discriminated against when searching for housing opportunities. According to AIDSVu, an interactive online mapping tool, the Los Angeles County Profile states that 50,466 individuals were living with HIV as of 2021, with 1,486 people newly diagnosed. Redondo Beach reported 70 people living with HIV and 11 newly diagnosed individuals in the same year. The number of people diagnosed with HIV and linked to HIV care in 2021 was 80.3%.

Linkages help HIV/AIDS-positive individuals find suitable care, and resources sometimes include assisting clients with other basic life necessities such as housing resources. Friends without Barriers (Amigos Sin Barreras) is a nonprofit agency that provides emergency food for low-income people with HIV or AIDS living in the South Bay. It is located in Redondo Beach and serves Los Angeles County's SPA 8. Also serving the City of Redondo Beach is Venice Family Clinic, a care agency that offers free health care to low-income residents and has an HIV clinic with harm-reduction services.

### 4. Families with Children

Under the Fair Housing Act, discrimination against familial status is illegal. This status covers families with children, pregnant persons, any person in the process of securing legal custody of a minor child, and persons with written permission of the parent or legal guardian. Some situations these individuals may face include refusing to rent to families with children or eviction once a child joins the family, requiring families with children to live on specific floors or areas, overly restrictive rules about children's use of the common areas, and advertising that prohibits children.

Based on Table 10, we can observe some key insights about families with children in both the City and the County. In the City, there are a total of 27,414 households, out of which 7,706 are families with children, representing 28% of the total households. Among these families, 813 are female-headed households with children, which constitutes 11% of all families with children.

In contrast, the County has a significantly larger total number of households, amounting to 3,332,504. Of these, 919,959 are families with children, also making up 28% of the total households, similar to the City. However, the proportion of female-headed households with children is higher in the County, with 207,136 such households, accounting for 23% of all families with children.

This comparison highlights that while the percentage of families with children is consistent at 28% in both the City and the County, the County has a higher proportion of female-headed households with children compared to the City.

Table 10: Families with Children					
Jurisdiction	Total Households	All Families with Children		Female-Headed Households with Children	
		Number	% of Total Households	Number	% of all Families with Children
City	27,414	7,706	28%	813	11%
County	3,332,504	919,959	28%	207,136	23%

Source: 2016-2020 ACS 5-Year Estimates

The data in Table 11 shows a significant disparity in the proportion of single-parent households between the City and the County. In the City, 3,161 out of 27,414 total households are single-parent households, which accounts for 12% of the total households. In contrast, the County has a much higher percentage of single-parent households, with 717,672 out of 3,332,504 total households, representing 22%. This indicates that single-parent households are nearly twice as prevalent in the County compared to the City, suggesting a greater occurrence of single-parent family structures in the broader region.

Table 11: Single Parent Households		
	City	County
<b>Total Households</b>	27,414	3,332,504
<b># of Single Parent Households</b>	3,161	717,672
<b>% of Single Parent Households</b>	12%	22%

Source: 2016-2020 ACS 5-Year Estimates

## 5. Large Households

Large households are defined as households with five or more occupants. Table 12 below shows a breakdown of household sizes throughout the City, for both renter and owner households. The presence of a large household can indicate overcrowding, which may be related to ethnicity, age, immigration, and poverty.<sup>5</sup> The 2022 ACS identified 1,192

<sup>5</sup> The Changing Problem of Overcrowded Housing, Dowell Myers, William C. Baer & Seong-Youn Choi.

households in the City with five or more persons or approximately 4.25%. Of all large households, 66% are owner-occupied, while 34% are renter-occupied.

Between the 2016-2020 ACS and the 2022 ACS, the total occupied housing units increased by 2%, and the total sum of large households decreased by 19%. As a further breakdown, large owner-occupied households experienced a 4% decrease, while large renter-occupied households experienced a 37% decrease.

Table 12: Household Size – Comparison				
	2020		2022	
	Number	%	Number	%
<b>Total Occupied Housing Units</b>	27,414	100.00%	28,022	100.00%
Owner Occupied	14,619	53.33%	14,073	50.22%
Renter Occupied	12,795	46.67%	13,949	49.78%
<b>Owner &amp; Renter Occupied</b>				
1 person HH	8,237	30.05%	8,081	28.84%
2 persons HH	9,753	35.58%	8,912	31.80%
3 persons HH	4,004	14.61%	5,070	18.09%
4 persons HH	3,953	14.42%	4,767	17.01%
5 persons HH	1,188	4.33%	1,104	3.94%
6 persons HH	114	0.42%	88	0.31%
7 or more persons HH	165	0.60%	0	0.00%
<b>Owner Occupied</b>	14,619	100.00%	14,073	100.00%
1 person HH	3,548	24.27%	3,420	24.30%
2 persons HH	5,411	37.01%	4,080	28.99%
3 persons HH	2,322	15.88%	2,779	19.75%
4 persons HH	2,523	17.26%	3,013	21.41%
5 persons HH	608	4.16%	738	5.24%
6 persons HH	86	0.59%	43	0.31%
7 or more persons HH	121	0.83%	0	0.00%
<b>Renter Occupied</b>	12,795	100.00%	13,949	100.00%
1 person HH	4,689	36.65%	4,661	33.41%
2 persons HH	4,342	33.94%	4,832	34.64%
3 persons HH	1,682	20.42%	2,291	16.42%
4 persons HH	1,430	11.18%	1,754	12.57%
5 persons HH	580	4.53%	366	2.62%
6 persons HH	28	0.22%	45	0.32%
7 or more persons HH	44	0.34%	0	0.00%

Source: 2016-2020 ACS; 2022 ACS

Table 12.01: Large Household Size – Comparison			
Large Households: 5 or more occupants	2020	2022	% Change
Large Households Owner & Renter Occupied	1,467	1,192	-19%
Large Households Owner Occupied	815	781	-4%
Large Households Renter Occupied	652	411	-37%

## 6. Homeless Population

Overseen by the U.S. Department of Housing and Urban Development, the Los Angeles Homeless Services Authority (LAHSA), the designated Continuum of Care, conducts a Shelter/Housing Inventory Count (HIC) annually and a Point-In-Time (PIT) Count bi-yearly (every two years). The HIC collects data on the number of beds and units allocated for unhoused individuals from one of the programs: emergency shelter, transitional housing, rapid re-housing, safe haven, and permanent supportive housing. The PIT gathers data on sheltered and unsheltered unhoused individuals on a single night in January. The data collected is later used to determine causes of homelessness, strategies, and allocation of funding; therefore, frequently collecting this data shows the City's trends and provides a more accurate picture of the services residents may need to secure housing.

In response to the growing homeless population in Redondo Beach, a Homeless Task Force was established in 2014. The Task Force's 2015 report included policies, partnerships, and strategies to address homelessness. The Redondo Beach Enhanced Response to Homelessness Program was then initiated by the City Attorney's Office and Police Department as a response to the impact of homelessness not only on people experiencing homelessness but also on residents and the community. The Mayor and City Council approved this Program in June 2019.

Since then, the City has dedicated significant efforts to addressing the issue of homelessness and affordable housing in Redondo Beach. The City partnered with Harbor Interfaith Services, Inc. and other local partners to create and maintain the Pallet Shelter Program, which provides temporary shelter and counseling services to 20 individuals experiencing homelessness. The City leveraged federal, state, and local funds to provide comprehensive support such as emergency shelter, transitional housing, food assistance, job placement, advocacy, childcare, education, and life-skills training. City Council has since accepted a \$1.3 million grant from medical provider Health Net to expand the Program and initiate an alternative crisis response program to deliver resources to individuals experiencing homelessness. The City currently has an additional 25 units planned for expansion.

In June 2024, the Redondo Beach Housing Authority entered into a Housing Assistance Payment (HAP) agreement with Century Moonstone, LLC in order to provide Project-Based Vouchers (PBV) for 20 permanent supportive housing units. The agreement allows the Housing Authority to screen all applicants for program eligibility as well as for program compliance throughout their participation. These units are filled first by those who have successfully transitioned out of the City's Pallet Shelter Program, followed by the Redondo Beach chronically homeless, elderly individuals who are experiencing

homelessness or are at risk of being homeless, and honorably discharged veterans. Project Moonstone opened on July 1, 2024 and can house 20 individuals.

Additionally, the Redondo Beach Housing Authority provides Permanent Housing for Homeless Veterans through the Veterans Affairs Supportive Housing (HUD-VASH) program. This program can support up to 50 homeless veterans.

Lastly, through the Housing Authority's Section 8 Program, the City successfully assists approximately 450 households through rental assistance. Specifically for FY 2023-2024, there was a total of 14 new contracts, 129 renewed leases, and 2 households who successfully moved out of the Program. With an average monthly housing payment of \$1,568, the Housing Authority provided a total of \$2,080,316 in housing payments.

In relation to the PIT count, LAHSA took two evenings to complete its similar findings in 2024. Efforts to ensure local control and planning of homeless individuals included dividing the County's 85 cities into eight Service Planning Areas (SPAs). Redondo Beach pertains to SPA 8: South Bay.

In 2023, the City counted 5,370 unsheltered individuals out of 6,476 persons and 5,091 unsheltered households out of 5,930. Both sheltered and unsheltered saw more chronically homeless persons. Redondo Beach had "Chronically Homeless Family Members" as its second-largest category and "Chronically Homeless Veterans" as its third, whereas it was the opposite at the county level. According to the demographic information in Table 15, the City identified more Hispanic/Latino men between the ages of 25-54 than any other group, closely followed by Black/African men in the same age group.

Table 13: Homeless Point-in-Time Count			
Los Angeles County Service Planning Area (SPA) 8			
	Sheltered	Unsheltered	Total
<b>Persons</b>	1,106	5,370	6,476
<b>Households</b>	839	5,091	5,930

Source: Los Angeles Homeless Services Authority (LAHSA) 2023 Point-in-Time Count

Table 14: Chronic Homelessness*			
Los Angeles County Service Planning Area (SPA) 8			
	Sheltered	Unsheltered	Total
<b>Chronically Homeless Persons</b>	203	2,822	3,025
<b>Chronically Homeless Family Members</b>	38	95	133
<b>Chronically Homeless Veterans</b>	7	205	212
<b>Chronically Homeless Youth (24 and under)</b>	5	12	17
<b>Total</b>	<b>253</b>	<b>3,134</b>	<b>3,387</b>

\*A household is considered chronically homeless if any of its members have (1) a long-term disabling condition; and (2) been homeless for 12 months or more within the last 3 years as specified by HUD.

Source: Los Angeles Homeless Services Authority (LAHSA) 2023 Point-in-Time Count

Table 15: Demographic Summary Point-in-Time Count		
Los Angeles County Service Planning Area (SPA) 8		
	Number	Percent
<b>Gender</b>		
Male	4,449	68.00%
Female	1,993	30.46%
Transgender	67	1.02%
Non-Binary	31	0.47%
Questioning	3	0.05%
<b>Race/Ethnicity</b>		
Hispanic/Latino	2,148	33.17%
Black/African American	2,053	31.70%
White	1,586	24.49%
American Indian/Alaskan Native	58	0.90%
Asian	28	0.43%
Native Hawaiian/Other Pacific Islander	37	0.57%
Multi-Racial/Other	566	8.74%
<b>Age</b>		
Under 18	478	7.38%
18-24	95	1.47%
25-54	3,751	57.92%
55-64	1,668	25.76%
65+	484	7.47%

Source: Los Angeles Homeless Services Authority (LAHSA) 2023 Point-in-Time Count

## I. INCOME PROFILE

The economic health of a geographic region is assessed by household income, which is calculated by averaging the incomes of all households. At the same time, median household income divides the population into two equally sized groups. Although HUD recommends spending 30 percent of one's income on housing and utilities, those who exceed this recommendation may experience difficulties affording other necessities. No category under the Fair Housing Act covers those struggling financially or individuals of lower socioeconomic status, even though these individuals may face tenant discrimination when looking for housing.

### 1. Median Income

The median household income for Redondo Beach was \$140,786 in 2022, a 20.50% increase from the 2016-2020 ACS estimate. According to HUD's 2024 median income limits, the median family income in the County of Los Angeles is \$98,000. However, for an eight-person household, the median income classified as extremely low is \$54,950, while the median income for an eight-person household classified as very low-income is \$91,550. This indicates a substantial gap between the general median income and what is considered extremely low-income for larger families. Families classified as very-low income are earning less than the median, which may relate to economic disparities occurring at a federal and local level. Larger families may struggle more to meet basic needs compared to smaller households or those earning the HUD established median income. These disparities can affect access to housing, healthcare, education, and other essential services.

Table 16: Median Household Income		
2020	2022	% Change
\$116,832	\$140,786	20.50%

Source: 2016-2020 ACS 5-Year Estimates; 2022 ACS 1-Year Estimate

Every year, HUD publishes the income limits that determine assisted housing program eligibility based on the median family income estimates and the Fair Market Rent area definitions for each metropolis, non-metropolis, and part of some metropolitan areas. The assisted housing programs include Public Housing, Section 8 Project-Based Vouchers, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities programs. Table 17 shows the median income limits for the selected categories (extremely low, very low, and low) based on the number of people in the family household.

**Table 17: HUD Median Income Limits**

Median Family Income	Category	Persons in Family							
		1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
\$98,200	Extremely Low (0-30%)	\$29,150	\$33,300	\$37,450	\$41,600	\$44,950	\$48,300	\$51,600	\$54,950
	Very Low (30-50%)	\$48,550	\$55,450	\$62,400	\$69,350	\$74,900	\$80,450	\$86,000	\$91,550
	Low (50-80%)	\$77,700	\$88,800	\$99,900	\$110,950	\$119,850	\$128,750	\$137,600	\$146,500

Source: 2024 HUD Median Income Limit, County of Los Angeles

## 2. Low to Moderate Target Areas

Low- to moderate-income (LMI) target areas encompass census tracts in which 51% or more of the households earn less than 80% of the Area Median Income (AMI). Certain exception grantees can qualify activities as area-benefit with less than 51 percent LMI persons. The City of Redondo Beach, with a top quartile of 40.20% as shown in Table 17.01, is listed as an exception grantee. Based on this exception percentage, 13 block groups from Redondo Beach are considered LMI shown in Table 17.02, (25% of the total 51 block groups within the City. The LMISD should be reviewed annually to determine if any changes apply to the City. According to the 2016-2020 ACS, 4% of the City's population was found to be living below the poverty level.

**Table 17.01 American Community Survey 5-Year 2016-2020 Low and Moderate Income Summary Data (LMISD) (HUD FY24)**

UOGID	Name	STA	Type	LOWMOD	LOWMODUNIV	LOWMODPCT	Top Quartile
62970	Redondo Beach	CA	Metro City	19,210	66,500	28.89%	40.20%

Source: HUD Exchange: FY 2024 Exception Grantees, Based on 2016-2020 ACS

Table 17.02: ACS-2020-Low-Mod-Summarized-All-Block-Groups-2024							
Cnty	Tract	Block group	Low	Lowmo	Lmmi	Lowmoduni	Lowmod_pct
37	620601	1	475	655	765	1,080	60.60%
37	620602	1	355	630	675	1,150	54.80%
37	621326	1	95	430	550	850	50.60%
37	620501	5	255	285	285	565	50.40%
37	620521	2	285	495	650	1,065	46.50%
37	621324	2	50	350	545	765	45.80%
37	620601	2	355	560	780	1,230	45.50%
37	621301	1	285	500	535	1,120	44.60%
37	620601	3	280	560	765	1,295	43.20%
37	620501	2	15	410	645	975	42.10%
37	620522	1	255	415	665	1,020	40.70%
37	621301	3	325	650	865	1,600	40.60%
37	620501	1	320	635	765	1,580	40.20%

Source: HUD Exchange ACS 5-Year 2016-2020 Low- and Moderate-Income Summary Data

## J. INCOME BY HOUSEHOLD CHARACTERISTIC

HUD categorizes low-income households into three brackets: extremely low-income, very low-income, and low-income. Table 18 below shows a total of 7,810 households that are earning 80% or less than the Area Median Income (AMI). According to the 2016-2020 ACS 5-Year Estimate, there are 27,414 households in the City of Redondo Beach. Of these households, almost 28.5% earn 80% or less than the AMI. Per Table 8: Elderly Population from 2020, 13.10% of Redondo Beach's population are seniors aged 65 and older. This may be a correlation between the extremely low to low-income households to the owner and rental percentages. Many seniors are on fixed income, such as Social Security or pensions, which can place them in the low-income category. In all, rent increases can create significant challenges for seniors or households on fixed incomes, as they may struggle to afford higher rental payments.

Table 18: Household Income						
	Owner		Rental		Total	% of Households
	#	%	#	%	#	27,414 Households
<b>Extremely Low Income (0%-30%)</b>	685	35%	1,285	65%	1,970	7.2%
<b>Very Low Income (30%-50%)</b>	925	45%	1,125	55%	2,050	7.5%
<b>Low Income (50%-80%)</b>	1,580	42%	2,210	58%	3,790	13.8%
<b>Total</b>	3,190		4,620		7,810	28.5%

Source: ACS 2016-2020 Comprehensive Housing Affordability Strategy, HUD

## 1. Income by Race/Ethnicity

As previously mentioned, identifying characteristics or common trends among races and ethnicities can help create links to better understand people's housing choices, such as how much they earn on average. Table 19 below looks at various groups between 2020 and 2022. The most significant change between these years was that the income of "Some Other Races" increased by 75%. The American Indian or Alaskan Native population also experienced a median household income increase of 72%. The only group that experienced a decrease in income of 15% was households of 2 or more races.

Table 19: Median Household Income Per Race			
Race	2020	2022	% Change
White	\$118,118	\$135,571	15%
Black or African American	\$98,831	\$103,550	5%
American Indian or Alaska Native	\$98,450	\$169,609	72%
Asian	\$127,326	\$146,823	15%
Native Hawaiian or Other Pacific Islander	\$137,639	\$158,242	15%
Some other race	\$90,909	\$158,750	75%
Two or more races	\$116,250	\$101,364	(13)%
Hispanic or Latino origin (of any race)	\$114,063	\$124,523	9%

Source: 2016-2020 ACS 5-Year Estimates; 2022 ACS 1-Year Estimate

## K. RACIALLY OR ETHNICALLY CONCENTRATED AREAS OF POVERTY

HUD defines racially or ethnically concentrated areas of poverty (R/ECAPs) as census tract areas with a non-white population of 50 percent and a poverty rate that exceeds 40 percent or is three or more times the average tract poverty rate for the metropolitan/micropolitan area, whichever threshold is lower. The City of Redondo Beach has no R/ECAP areas.

Beginning 2014, the City of Redondo Beach was identified as an Exception Grantee. During the first year of the 2020-2025 Consolidated Plan, the City identified the exception threshold of 33.33%. This percentage identifies the minimum percentage of low- and moderate-income residents must reside in the serviced area and have an area-benefited activity with CDBG funds. The City will identify the exception threshold percentage for the 2025-2030 Consolidated Plan.

## L. HOUSING PROFILE

This section provides a thorough review of the City's housing attributes including conditions affecting housing choice for all protected classes, how policies affect location and availability, and accessibility of housing, affordability, and accessibility in a range of unity sizes across different population groups. Home ownership, rental patterns, and settlement distribution is also analyzed.

### 1. Housing Growth

Housing development in the City has slowed since the middle of the 20th century, which saw the most housing development in both Redondo Beach and Los Angeles County. Housing unit growth declined at almost 6% between 2010 and 2020 but increased by 2.5% between 2020 and 2022. In almost the last decade, 2010-2022, the total number of housing units in the City has decreased by approximately 3%. With a lack of housing development, housing costs may increase and make the City unaffordable for low-income households.

**Table 20: Housing Unit Growth**

2010	2020	Change from 2010-2020	2022	Change from 2020-2022	Change from 2010-2022
31,724	29,904	(5.74)%	30,652	2.50%	(3.38)%

Source: 2010 ACS 1 Year Estimate; 2016-2020 ACS 5-Year Estimates; 2022 ACS 1-Year Estimate

### 2. Housing Unit Type

There are various types of housing units, each with unique characteristics. A 1-unit single-family (SF) detached home is a standalone structure with no shared walls, offering more privacy and space, including a backyard, driveway, and possibly a garage. In contrast, a 1-unit single-family attached home shares at least one wall with another dwelling, such as in townhouses and duplexes, and is typically more affordable and found in urban areas.

Between the 2016-2020 ACS 5-Year Estimate and 2022, Redondo Beach's single-family detached home inventory decreased by approximately 9.2% from 12,665 to 11,501, while 1-unit, single family attached homes increased by 25.6%. With fewer housing developments in the City, the total existing housing stock has remained almost unchanged, increasing by only 2.5%. This indicates difficulties in obtaining housing, affordability, and housing quality. Since housing quality correlates with housing options, this may limit opportunities to meet the diverse needs of the community.

Additionally, the data shows a shift towards more attached and multi-unit housing, with a significant reduction in mobile homes. While the overall housing stock and occupancy have grown modestly, the vacancy rate has seen a slight increase from 2.43 to 2.45. This suggests a trend towards higher-density living arrangements and a stable, albeit slightly more competitive, housing market.

Table 21: Housing Characteristics			
	2020	2022	% Change
<b>1-unit, SF detached</b>	12,665	11,501	-9.2%
<b>1-unit, SF attached</b>	3,758	4,721	25.6%
<b>2 to 4 units</b>	4,121	4,792	16.3%
<b>Five Plus units</b>	9,163	9,638	5.2%
<b>Mobile home</b>	197	0	-100.0%
<b>Boat, RV, van, etc.</b>	0	0	0.0%
<b>Total Housing Units</b>	29,904	30652	2.5%
<b>Occupied Housing Units</b>	<b>27,414</b>	<b>28,022</b>	2.2%
<b>Vacant Housing Units</b>	2,490	2,630	5.6%
<b>Vacancy Rate</b>	8.33%	8.58%	3.0%
<b>Persons per Household</b>	2.43	2.45	0.8%

Source: 2016-2020 ACS 5-Year Estimates; 2022 ACS 1-Year Estimate

### 3. Condition of Housing Units

A proper assessment of the housing stock considers the condition of the units. By determining the makeup of when the units were constructed, the City will have insight into whether specific housing issues are more common and whether more resources should go into such services. Housing services include increased renovations for accessible housing units, search and cleanup of hazardous materials, and improving the safety of residents by keeping up to date with all inspections. The highest percentage of occupied units, 35%, were built between 1960 and 1979. Households in units built before 1978 may be exposed to lead-based paint, which was commonly used until its ban that year. Lead exposure is particularly harmful for young children, pregnant women, and seniors. Due to the age of these homes, the units may need new electrical systems, plumbing, and energy efficient improvements.

Table 22: Year Unit Built						
Year Unit Built	Owner-Occupied		Renter-Occupied		Total Occupied	
	Number	%	Number	%	Number	%
<b>2014 to later</b>	364	2.5%	141	1.10%	505	1.84%
<b>2010 to 2013</b>	236	1.61%	50	0.39%	286	1.04%
<b>2000 to 2009</b>	1,671	11.43%	262	2.05%	1,933	7.05%
<b>1980 to 1999</b>	4,484	30.67%	2,429	18.98%	6,913	25.22%
<b>1960 to 1979</b>	2,981	20.39%	6,644	51.93%	9,625	35.11%
<b>1940 to 1959</b>	4,154	28.42%	2,815	22.00%	6,969	25.42%
<b>1939 or earlier</b>	729	4.99%	454	3.55%	1,183	4.32%
<b>Total</b>	<b>14,619</b>	<b>100.00%</b>	<b>12,795</b>	<b>100.00%</b>	<b>27,414</b>	<b>100.00%</b>

Source: 2016-2020 ACS 5-Year Estimates

When comparing the years of the City and County for units built, data shows that the County produced more units before the City between from 1940 to 1959. It is important to note the City had a comparable percentage of units to the County, with changes between 2 to 7 percent.

Table 23: Year Unit Built - City v. County				
Year Unit Built	City		County	
	Number	%	Number	%
<b>2014 to later</b>	505	1.84%	48,525	1.46%
<b>2010 to 2013</b>	286	1.04%	41,568	1.25%
<b>2000 to 2009</b>	1,933	7.05%	173,936	5.22%
<b>1980 to 1999</b>	6,913	25.22%	609,574	18.29%
<b>1960 to 1979</b>	9,625	35.11%	953,834	28.62%
<b>1940 to 1959</b>	6,969	25.42%	1,024,285	30.74%
<b>1939 or earlier</b>	1,183	4.32%	480,782	14.43%
<b>Total</b>	<b>27,414</b>	<b>100.00%</b>	<b>3,332,504</b>	<b>100.00%</b>

Source: 2016-2020 ACS 5-Year Estimates

#### 4. Lead-Based Paint Hazard

Before 1978, the use of lead-based paint in houses had not been banned, so it is not uncommon for individuals to still find this hazardous material in their homes. According to the United States Environmental Protection Agency, the older one's home is, the more likely it is to contain lead, with the highest percentage found in homes built before 1940.<sup>6</sup> Of the approximately 65% of homes in the City that could contain lead, 4.32% have a higher risk. Of the almost 74% of homes that could contain lead at the County level, 14.43%

<sup>6</sup> U.S. Environmental Protection Agency, Lead: Older Homes and Buildings, June 28, 2024.

have a higher risk. While lead poisoning is common, there are steps the community can take to mitigate any lead issues. Recipients of HUD funding are required to test units built before 1978 for lead-based paint. It is worth noting that children under the age of six are particularly vulnerable when exposed. The City of Redondo Beach funded the Mobility Access/Emergency Repair (MA/ER) Program which provides grants for mobility and/or emergency home repairs to low-income households and seniors. The Program adheres to Lead-Safe Housing Regulation at Code of Federal Regulations (CFR) Section 24, Part 35. When necessary, the City employs certified lead-based paint inspectors/risk assessors to test for lead-based paint and perform risk assessments on houses testing positive. Certified contractors are also used to remove or abate lead paint, as needed.

## 5. Housing Tenure- Owner Versus Renter and Vacant Units

As previously mentioned, certain groups may encounter discrimination due to landlords' failure to provide necessary accommodations. This indicates that renters may be subject to unfair housing practices more frequently than homeowners. Additionally, rent increases on a monthly or yearly basis should be considered as they can place renters at financial risk and at-risk of homelessness due to rising expenses.

As shown in Table 24, the City's residents own and rent units at a fairly equal rate, with approximately 53% of households being owners and approximately 46% of households being renters.

Table 24: Household Tenure - Owner v. Renter		
	Number	Percent
<b>Households</b>	27,414	100.00%
<b>Owner-Occupied</b>	14,619	53.33%
<b>Renter-Occupied</b>	12,795	46.67%

Source: 2016-2020 ACS 5-Year Estimates

Table 25 below shows a slight increase in the number of rental and a slight decrease owner units being occupied. Additionally, vacant units between 2020 and 2022 increased slightly by 0.25%.

Tenure Type	2020		2022	
	# of Units	Percent	# of Units	Percent
<b>Rental Occupied</b>	12,795	42.79%	13,955	45.53%
<b>Owner Occupied</b>	14,619	48.89%	14,067	45.89%
<b>Total Occupied Units</b>	<b>27,414</b>	<b>91.67%</b>	<b>28,022</b>	<b>91.42%</b>
<b>Vacant</b>	2,490	8.33%	2,630	8.58%
<b>Total Housing units</b>	<b>29,904</b>	<b>100.00%</b>	<b>30,652</b>	<b>100.00%</b>

Source: 2016-2020 ACS 5-Year Estimates; 2022 ACS 1-Year Estimate

Table 26 highlights distinct differences in unit size preferences between owners and renters. "No bedroom," "1 bedroom," "2 or 3 bedrooms," and "4 or more bedrooms." Most owners tend to occupy units with two or more bedrooms, while renters are more likely to occupy units with one to three bedrooms. Throughout the City, renters are occupying one-bedroom units at a rate significantly higher than owners. This could indicate that renters have a higher demand for smaller, more affordable living spaces, while owners might prefer larger units or homes. It may also reflect differences in financial capabilities, lifestyle preferences, or availability of one-bedroom units in the rental market compared to the ownership market. With most households consisting of 1 to 4 persons and 62.1% being family households, there is a need for both owner-occupied and rental units suitable for families. Data from 2022 suggests that the ratio of large households to 4 or more-bedroom units is sufficient (1,192 large households to 5,000 units). However, if non-related households of 4 or more persons are included, the City will need more large units to accommodate the 25-44 and 45-64 age groups.

Table 26: Unit Size by Tenure						
	Owners		Renters		Total Occupied	
	Number	%	Number	%	Number	%
<b>No bedroom</b>	48	0.34%	155	1.11%	203	0.72%
<b>1 bedroom</b>	388	2.76%	4,036	28.93%	4,424	15.79%
<b>2 or 3 bedrooms</b>	9,339	66.36%	8,556	61.34%	17,895	63.86%
<b>4 or more bedrooms</b>	4,298	30.54%	1,202	8.62%	5,500	19.63%
<b>Total</b>	<b>14,073</b>	<b>100.00%</b>	<b>13,949</b>	<b>100.00%</b>	<b>28,022</b>	<b>100.00%</b>

Source: 2022 ACS 1-Year Estimate

## 6. Housing Costs

Analyzing housing cost trends can give a realistic idea of what many Redondo Beach residents are encountering and the rate at which these events are occurring. Tables 22 and 23 previously showed that most unit developments were constructed before the 21st century and have dwindled in the past decades. Construction projects typically face governmental and non-governmental constraints, including zoning, infrastructure, and financing. In recent years, the City's developmental projects have included converting a hotel into supportive housing, such as Project Moonstone, and instituting temporary shelters for individuals experiencing homelessness, such as the Pallet Shelter Program.

Based on the changes in values, rent, and income data, median housing value, median gross rent, and median household income all increased. Still, the median value of housing increased by 32% while the other two categories only increased by approximately 10%. This emphasizes that income levels do not match rising housing costs in Redondo Beach. Further evidence is provided of a housing issue by housing sale prices between 2020 and 2022, which shows a reduction in sales by half of those in 2020. Ultimately, Redondo Beach had fewer people purchasing homes while simultaneously experiencing a rise in cost of single-family homes in 2022.

Table 27: Changes in Value, Rent, and Income			
	2020	2022	% Change
<b>Median Housing Value</b>	\$974,200	\$1,288,300	32%
<b>Median Gross Rent</b>	\$2,165	\$2,559	18%
<b>Median Household Income</b>	\$116,832	\$140,786	21%

Source: 2016-2020 ACS 5-Year Estimates; 2022 ACS 1-Year Estimate

Table 28: Housing Sale Prices						
	2020		2022		% Change	
	Units Sold	Median Sales Price (December)	Units Sold	Median Sales Price (December)	Units Sold	Median Sales Price (December)
<b>Single Family Homes</b>	30	\$1,359,000	15	\$1,515,000	(50)%	11%
<b>Condos</b>	10	\$933,500	6	\$637,500	(40)%	(32)%
<b>Townhouses</b>	27	\$1,309,000	10	\$1,187,000	(63)%	(9)%
<b>Total</b>	67	\$1,310,000	31	\$1,299,500	(54)%	(1)%

Source: Redfin - Redondo Beach Housing Market

Considering the median household income of \$140,786 and the City's median housing value of \$1,288,300, rental units can become challenging to afford, especially as the number of bedrooms increases. According to HUD 2024 Income Limits, affordable rent for a four-person household with a moderate income earning \$117,850 annually should be paying \$2,946.25 for rent. 2022 ACS 1-Year Estimates of the City's median gross rent costs for a 3-bedroom is 2,948; which is slightly over a four-person household income affordability. However, Zillow's average rental housing prices show that the average cost for a three-bedroom unit is \$4,900, a difference of over \$1,900. While renting is less expensive, a three-bedroom unit would still be slightly unaffordable for a family of four, leaving no room for unforeseen circumstances that could lead to a housing cost burden. Therefore, more affordable housing units are needed for residents in the City. Over 90% of units in Redondo Beach cost over \$1,000, leaving households falling extremely low, very low, and vulnerable to finding housing.

**Table 29: Median Gross Rent Prices by Bedrooms (2020 and 2022)**

	Studio			1-Bedroom			2-Bedroom		
	2020	2022	% change 2020-2022	2020	2022	% change 2020-2022	2020	2022	% change 2020-2022
<b>City</b>	1,870	N/A	N/A	1,860	1,988	6.9%	2,159	2,524	16.9%
<b>County</b>	1,150	1,398	21.6%	1,307	1,586	21.3%	1,681	1,945	15.7%
<b>State</b>	1,198	1,460	21.9%	1,342	1,640	22.2%	1,623	1,926	18.7%
	3-Bedroom			4+Bedrooms					
	2020	2022	% change 2020-2022	2020	2022	% change 2020-2022			
<b>City</b>	2,766	2,948	6.6%	3,099	3,500	12.9%			
<b>County</b>	1,966	2,294	16.7%	2,222	2,632	18.5%			
<b>State</b>	1,834	2,183	19.0%	2,193	2,573	17.3%			

Source: 2016-2020 ACS 5-Year Estimates; 2022 ACS 1-Year Estimates

**Table 30: Housing Affordability**

Affordable Mortgage/Rent Amounts				
	1 Person	2 Persons	3 Persons	4 Persons
<b>Extremely Low (0%-30%)</b>				
<b>Annual Income</b>	\$29,150	\$33,300	\$37,450	\$41,600
<b>Monthly Income</b>	\$2,429.00	\$2,775.00	\$3,120.00	\$3,467.00
<b>Affordable Purchase Price*</b>	\$85,712.00	\$100,000.00	\$111,968.00	\$126,993.00
<b>Affordable Monthly Rent**</b>	\$728.70	\$832.50	\$936.00	\$1,040.10
<b>Very Low (30%-50%)</b>				
<b>Annual Income</b>	\$48,550	\$55,450	\$62,400	\$69,350
<b>Monthly Income</b>	\$4,045.83	\$4,620.83	\$5,200.00	\$5,779.17
<b>Affordable Purchase Price*</b>	\$149,894.00	\$174,503.00	\$195,990.00	\$220,368.00
<b>Affordable Monthly Rent**</b>	\$1,213.75	\$1,386.25	\$1,560.00	\$1,733.75

<b>Low (50%-80%)</b>				
<b>Annual Income</b>	\$77,700	\$88,800	\$99,900	\$110,950
<b>Monthly Income</b>	\$6,475.00	\$7,400.00	\$8,325.00	\$9,245.83
<b>Affordable Purchase Price*</b>	\$249,656.00	\$288,589.00	\$327,523.00	\$366,281.00
<b>Affordable Monthly Rent**</b>	\$1,942.50	\$2,220.00	\$7,497.50	\$2,773.75
<b>Moderate (80%-120%)</b>				
<b>Annual Income</b>	\$82,500	\$94,300	\$106,050	\$117,850
<b>Monthly Income</b>	\$6,875.00	\$7,858.33	\$8,837.50	\$9,820.83
<b>Affordable Purchase Price*</b>	\$266,492.00	\$307,881.00	\$349,094.00	\$382,289.00
<b>Affordable Monthly Rent**</b>	\$2,062.50	\$2,357.50	\$2,651.25	\$2,946.25

\*Affordable Purchase Price is based on annual income, monthly debts of \$250, downpayment of \$20,000, and property tax at 1.52%.

\*\*Affordable Monthly Rent is calculated at 30% of monthly income.

Source: 2024 HUD Income Limits; Zillow Affordability Calculator

<b>Table 31: Fair Market Rent</b>		
	<b>2020</b>	<b>2024</b>
<b>Efficiency</b>	\$1,279	\$1,777
<b>1 bedroom</b>	\$1,517	\$2,006
<b>2 bedrooms</b>	\$1,956	\$2,544
<b>3 bedrooms</b>	\$2,614	\$3,263
<b>4 bedrooms</b>	\$2,857	\$3,600

Source: 2024 HUD Fair Market Rent

Table 32: Affordable Rental Housing Units in Redondo Beach				
Units	2020		2022	
	#	%	#	%
<b>Less than \$500</b>	210	1.66%	224	1.67%
<b>\$500-\$699</b>	52	0.41%	0	0.00%
<b>\$700-\$999</b>	316	2.50%	166	1.23%
<b>\$1,000 or more</b>	12,038	95.42%	13,063	97.10%
<b>Total</b>	<b>12,616</b>	<b>100.00%</b>	<b>13,453</b>	<b>100.00%</b>

Source: 2016-2020 ACS 5-Year Estimates; 2022 ACS 1-Year Estimate

## M. HOUSING PROBLEMS

Housing is often considered, if not the most, among the top factors contributing to people's overall determinants of health; therefore, addressing housing costs is crucial to improving residents' lives. This next section will cover housing problems and go in-depth into three common housing problems: overcrowding, cost burden, and substandard housing.

### 1. Cost Burden

HUD defines households experiencing cost burdensomeness as spending over 30% of their income on housing expenses. Households that spend over 50% of their income on housing expenses are severely cost-burdened. Low-income households, particularly renters and those who are extremely low-income, are most likely to experience cost burden because cost burden occurs as a direct impact of income.

Utilizing CHAS data, Table 18 portrays that 7,810 Redondo Beach residents earn 80% or less than the Area Median Income (AMI). Of these households, 25% are extremely low-income, earning 0 to 30% of the AMI. 65% of the City's extremely low-income households are renters. Table 33 below shows that 9,660 households in the City spend 30% or more of their income on housing, regardless of income. Of the City's total households, 35% experience cost burden to some degree, while 14% experience severe cost burden.

Table 33: Housing Cost Burden Overview					
Cost Burden Factor	Owner		Renter		Total
	#	%	#	%	
<b>Cost Burden &gt; 30%</b>	4,010	41.51%	5,650	58.49%	<b>9,660</b>
<b>Cost Burden &gt;30% to &lt;=50%</b>	2,360	41.04%	3,390	58.96%	<b>5,750</b>
<b>Cost Burden &gt; 50%</b>	1,650	42.20%	2,260	57.80%	<b>3,910</b>

Source: 2016-2020 Comprehensive Affordable Housing Strategy (CHAS), HUD

As listed in Table 34, 130 of the City's extremely low-income residents are cost burdened and 1,540 are severely cost burdened. Of the 1,970 extremely low-income households in the City, shown in Table 18, 84% experience cost burden. The vast majority of these households spend 50% or more of their wages on housing. Overall, 5,995 households earning 80% or less of the AMI are cost burdened, constituting 76% of all extremely low-to low-income households.

Table 34: Income by Cost Burden (Owners and Renters Combined)					
Income Level	Cost Burden > 30%		Cost Burden > 50%		Total
	#	%	#	%	
<b>Extremely Low Income (0% - 30%)</b>	130	7.78%	1,540	92.22%	1,670
<b>Very Low Income (30%-50%)</b>	550	35.60%	995	64.40%	1,545
<b>Low Income (50%-80%)</b>	1,955	70.32%	825	29.68%	2,780

Source: 2016-2020 Comprehensive Affordable Housing Strategy (CHAS), HUD

Owners in the City experience cost burden at a significantly lower rate than renters, totaling 1,905 households. The majority of homeowners who are cost burdened in the City are low-income, earning between 50 to 80% of the AMI. While low-income and very low-income owners in the City experience cost burden levels of similar rates within their own income bracket, most extremely low-income homeowners who are cost burdened are severely cost burdened.

Table 35: Income by Cost Burden (Owners)					
Income Level	Cost Burden > 30%		Cost Burden > 50%		Total
	#	%	#	%	
<b>Extremely Low Income (0%-30%)</b>	65	12.50%	455	87.50%	520
<b>Very Low Income (30%-50%)</b>	200	42.11%	275	57.89%	475
<b>Low Income (50%-80%)</b>	510	56.04%	400	43.96%	910

Source: 2016-2020 Comprehensive Affordable Housing Strategy (CHAS), HUD

Renters, on the other hand, experience cost burden at a significantly higher rate than their neighbors who are owners. A total of 4,090 extremely low- to low-income renters in the City are cost burdened to some degree. Similarly to owners, extremely low-income renters are experiencing the most severe cost burden amongst other renters. The development of more affordable rental and ownership units remains an important key to decreasing cost burden for the City's lowest income residents.

Table 36: Income by Cost Burden (Rental)					
Income Level	Cost Burden > 30%		Cost Burden > 50%		Total
	#	%	#	%	
<b>Extremely Low Income (0% - 30%)</b>	65	5.65%	1,085	94.35%	1,150
<b>Very Low Income (30%-50%)</b>	350	32.71%	720	67.29%	1,070
<b>Low Income (50%-80%)</b>	1,445	77.27%	425	22.73%	1,870

Source: 2016-2020 Comprehensive Affordable Housing Strategy (CHAS)

## 2. Overcrowding

Overcrowding refers to the availability of suitably sized housing. The U.S. Census defines a unit as overcrowded when occupied by 1.01 persons or more per room and severely overcrowded when occupied by more than 1.5 persons per room or more. The "persons per room" formula excludes bathrooms, porches, foyers, halls, or half-rooms.

The dangers of overcrowding include adverse health outcomes, both physical and mental, as well as damage to the housing stock and infrastructure of the unit. Owner-occupied households experienced close to a 1% rate of overcrowding, while renter-occupied households experienced overcrowding at approximately 2.5%.

Table 37: Overcrowding		
	Household Tenure	
	Owner Occupied	Renter Occupied
<b>Occupied Units</b>	14,619	12,795
<b>Overcrowded (1.01-1.5 occupants per room)</b>	129	244
<b>Severely Overcrowded (1.51 or more occupants per room)</b>	14	94
<b>Percent Overcrowded</b>	0.98%	2.64%

Source: 2016-2020 ACS 5-Year Estimates

## 3. Substandard Housing

Substandard housing refers to households without hot and cold piped water, a flush toilet, and a bathtub or shower, and households with kitchen facilities that lack a sink with piped water, a range or stove, or a refrigerator.

The 2016-2020 CHAS data considers four housing problems in the housing problems overview: housing units lack complete kitchen facilities, lack complete plumbing facilities, are overcrowded, or are experiencing cost burdens. Table 38 provides an overview of how many owners and renters in each category of AMI are experiencing at least one of the four housing problems previously mentioned. Both renter and owner households saw a significant difference in the largest category compared to the others; when both groups are combined, those between 50 and 80% AMI made up about 38% of all those that reported at least one of four housing problems.

Table 38: Housing Problems Overview	
	Substandard Housing: <i>At Least 1 of 4 Housing Problems</i>
<b>Renter Households</b>	
<b>0-30% AMI</b>	1,160
<b>&gt;30-50% AMI</b>	1,080
<b>&gt;50-80% AMI</b>	1,895
<b>&gt;80-100% AMI</b>	845
<b>Total Renter Households</b>	<b>4,980</b>
<b>Owner Households</b>	
<b>0-30% AMI</b>	520
<b>&gt;30-50% AMI</b>	475
<b>&gt;50-80% AMI</b>	910
<b>&gt;80-100% AMI</b>	520
<b>Total Owner Households</b>	<b>2,425</b>
<b>Renter and Owner Households</b>	
<b>0-30% AMI</b>	1,680
<b>&gt;30-50% AMI</b>	1,555
<b>&gt;50-80% AMI</b>	2,805
<b>&gt;80-100% AMI</b>	1,365
<b>Total Renter and Owner Households</b>	<b>7,405</b>

Source: 2016-2020 Comprehensive Affordable Housing Strategy (CHAS)

## N. HOUSING VOUCHERS AND PUBLIC HOUSING

### 1. Housing Vouchers

Administered by the Redondo Beach Housing Authority (RBHA) and funded by HUD, the Housing Choice Voucher Program and The Landlord/Tenant Fair Housing Program aims to help lower-income residents.

The Housing Choice Voucher Program, also known as Section 8, offers rental assistance to very low-income persons, with a preference to families, individuals with disabilities, and the elderly. In most cases, the RBHA's portion of the rent is greater than the Tenant's leaving them to typically pay between 30% and 40% of their adjusted monthly income toward rent while the City pays the remainder. In addition, HUD-Veterans Affairs Supportive Housing (HUD-VASH) vouchers are also available to eligible Redondo Beach residents. Table 39 below reflects all housing assistance vouchers through the City of Redondo Beach Housing Authority.

Table 39: Housing Vouchers	
	#
<b>Number of Families on Waiting List for Housing Choice Vouchers</b>	1,059
<b>Types of Families</b>	
<i>Families with Children</i>	81
<i>Elderly Families</i>	262
<i>Families with Disabilities</i>	196
<i>Veterans</i>	35
<b>Race/Ethnicity</b>	
<i>White</i>	412
<i>Black</i>	213
<i>Asian</i>	46
<i>American Indian/Alaska Native</i>	3
<i>Native Hawaiian/Other Pacific Islander</i>	4
<i>Unknown/Multiple</i>	7
<i>Hispanic or Latino</i>	195

Source: Redondo Beach Housing Authority

## 2. Assisted Housing

HUD recommends the adoption of a comprehensive strategy when setting objectives to address factors contributing to and related to fair housing issues. This strategy should involve place-based initiatives with efforts to enhance specific areas with efforts simultaneously focused on increasing mobility for protected classes. Place-based initiatives may include efforts to maintain and preserve the existing affordable rental housing stock, including HUD-assisted housing, to meet the significant demand for affordable housing. The City of Redondo Beach has three assisted rental housing projects for low- and very low-income seniors in the community.

Table 40: Assisted Rental Housing Projects							
Project	Type	Affordable Units	Total Units	Program	Year Built	Earliest Conversion Date	
<b>Not At-Risk</b>							
Casa de Los Amigos 123 S. Catalina Avenue	Senior Apartments	Low (60% AMI): 133	136	LIHTC	PIS 2008 (Acquired/ Rehabilitated)	2038	
<b>Subtotal Assisted Units Not At-Risk:</b>		<b>133</b>	<b>136</b>				
<b>At-Risk</b>							
Seasons Senior Apartments 109 S. Francisca Avenue	Senior Apartments	Very Low: 30	150	Bond	1995	2025	
Seaside Villa 319 N. Broadway	Senior Apartments	Very Low: 40	47	Section 8	1980	2024	
<b>Subtotal Assisted Units At-Risk:</b>		<b>70</b>	<b>197</b>				

Source: 2021-2029 Redondo Beach Housing Element

## O. ACCESS TO OPPORTUNITIES

Housing selection is influenced not only by affordability, but by location as well. Significant attention is given to the characteristics of the neighborhood surrounding the housing unit, including local schools and employment opportunities. Many low- and moderate-income households may also rely on public transportation to get around.

### 1. Public Transit

The Transit Division of the City of Redondo Beach Community Services Department oversees Beach Cities Transit (BCT), a public bus that provides two routes to the South Bay Region. Line 102 serves the Redondo Beach Pier, Civic Center, Redondo Union High School, Beach Cities Health District, South Bay Galleria, Redondo Beach Transit Center, and aerospace companies in North Redondo, and Redondo Beach C Line Station. Line 109 serves Riviera Village in Redondo Beach; Pier Avenue in Hermosa Beach; Downtown Manhattan Beach; Downtown El Segundo; Douglas C Line Station; The Pointe, and Plaza El Segundo in the City of El Segundo; Aviation/LAX C Line Station, and the LAX Bus Center in Los Angeles. Both lines start at 6:00 am, but the 102 remains operating until 8:00 pm while the 109 operates until 10:00 pm.



Source: City of Redondo Beach, Beach Cities Transit (Effective January 2023)

## 2. Major Employers

The City of Redondo Beach's 2021-2029 Housing Element identified Northrop Grumman (TRW) and the Redondo Beach Unified School District as the City's top employers. The 2016-2020 ACS 5-Year Estimate displayed in Table 42 shows the two industries with the highest number of workers are: "Educational services, and healthcare, and social assistance" at almost 19.6%, and "Professional, scientific, and management, and administrative and waste management services" at approximately 8%.

Table 41: Top Employers		
Employers	Number of Employees	Industry
Northrop Grumman (TRW)	Manufacturing	6,045
Redondo Beach Unified School District	Education	868
City of Redondo Beach	Government	402
The Cheesecake Factory	Restaurant	261
United States Post Office	Government	260
Target Store	Retail	241
Macy's (Robinson's May)	Retail	232
DHL Global Forwarding	Shipping	227
Frontier	Communications	164
Silverado Beach Cities	Residential Care	140

Source: City of Redondo Beach 2021 – 2029 Housing Element

Table 42: Workforce by Industry			
Industry	# of Total Industry	% Share	Median Earnings
<b>Agriculture, forestry, fishing and hunting, and mining</b>	89	0.24%	\$28,207
<b>Construction</b>	1,388	3.72%	\$37,331
<b>Manufacturing</b>	4,380	11.73%	\$28,173
<b>Wholesale trade</b>	1,291	3.46%	\$51,386
<b>Retail trade</b>	2,518	6.75%	\$22,500
<b>Transportation and warehousing, and utilities</b>	1,708	4.58%	\$39,773
<b>Information</b>	2,093	5.61%	\$82,292
<b>Finance and insurance, and real estate and rental and leasing</b>	3,539	9.48%	\$44,844
<b>Professional, scientific, and management, and administrative and waste management services</b>	6,750	18.08%	\$34,306
<b>Educational services, and health care and social assistance</b>	7,312	19.59%	\$39,583
<b>Arts, entertainment, and recreation, and accommodation and food services</b>	3,300	8.84%	\$24,767
<b>Other services, except public administration</b>	1,656	4.44%	\$16,620
<b>Public Administration</b>	1,305	3.50%	\$73,919

Source: 2016-2020 ACS 5-Year Estimates

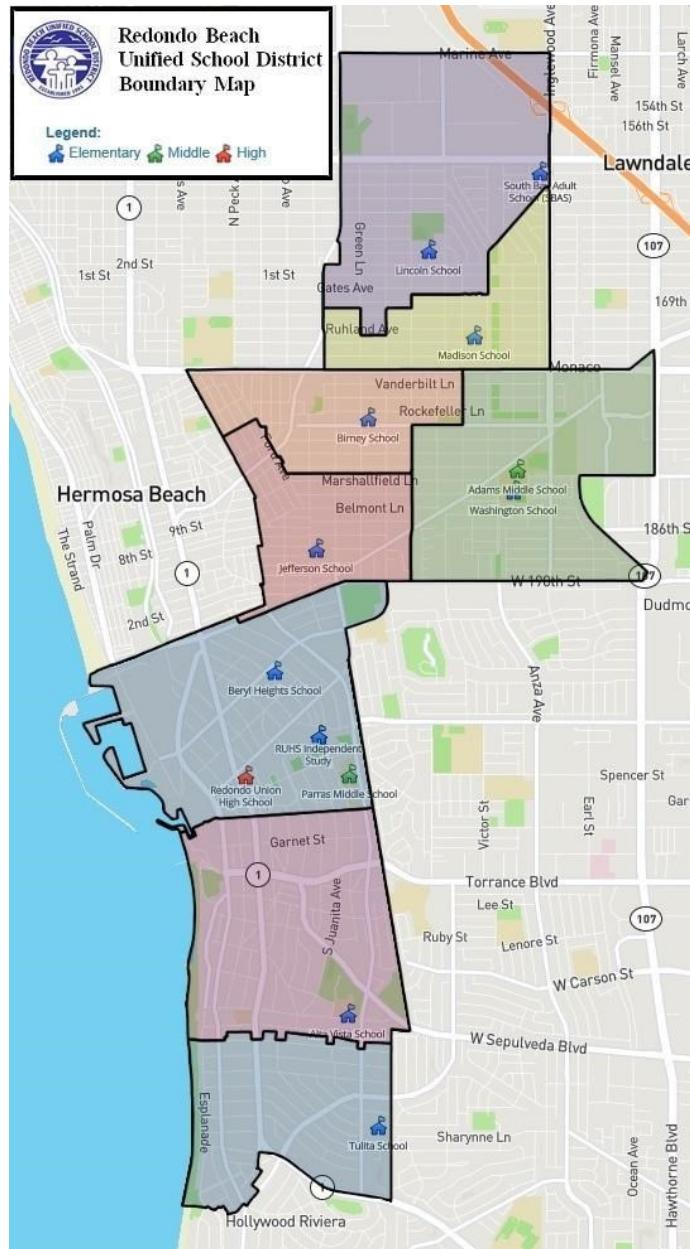
Table 43: Unemployment	
Race/Ethnicity	%
<b>White</b>	3.6%
<b>Black or African American</b>	4.3%
<b>American Indian or Alaska Native</b>	0.0%
<b>Asian</b>	1.2%
<b>Native Hawaiian or Other Pacific Islander</b>	19.0%
<b>Some other race</b>	2.9%
<b>2 or more races</b>	8.3%
<b>Hispanic or Latino origin (of any race)</b>	4.3%

Source: 2016-2020 ACS 5-Year Estimates

### 3. Public Schools

According to Redondo Beach Unified School District, there are eight elementary schools, two middle schools, one high school, a continuation school, and an adult school. Of the 16 schools in Redondo Beach, three are Title 1 schools: Adams Middle School, Madison Elementary, and Washington Elementary. Image 1 below includes a map of the School District.

Title 1 is the largest federal assistance program for public schools in the U.S., and schools implement either a Targeted Assistance School Program or a Schoolwide Program. Funds can support initiatives such as additional teaching time and new staff, student counseling, supplies, equipment, parental participation, and summer projects. A school with Title 1 status has at least 40% of the students identified as low-income. It aims to improve students' academic achievements through funding based on the population of low-income students under the Elementary and Secondary Education Act, which was passed in 1965.



**Image 1: Map of the Redondo Beach Unified School District**  
 Source: Redondo Beach Unified School District

### III. COMMUNITY PARTICIPATION PROCESS

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The City of Redondo Beach conducted robust community outreach that began on June 3, 2024. Efforts include community and stakeholder surveys, community meetings, flyering, social media, stakeholder interviews, and final public review. The process included engagement with 122 individuals and seven (7) non-profit agencies and city departments. The City created a Community Engagement Plan specifically for the Analysis of Impediments to Fair Housing Choice (AI) and 2025-2030 Consolidated Plan (ConPlan) to give guidance and attainable deadlines for the outreach process.

#### A. COMMUNITY OUTREACH ACTIVITIES AND AI REVIEW

Community outreach was completed to cover both the AI and 2025-2030 ConPlan. The following methods were utilized to gain public participation:

- Community and Stakeholder Surveys;
- Community Meetings;
- Flyering;
- Social Media and Emailing;
- Stakeholder Interviews; and
- Public Review.

The following sections provide a summary for each engagement method. Detailed information can be found in Appendix B – Community Engagement Summary.

As a result of community outreach, the AI report was completed. City staff provided feedback that was incorporated into this report. A draft of the report was then made available for review and public comment for 30-days.

##### 1. Community and Stakeholder Surveys

A community and stakeholder survey was designed to receive feedback on various needs for community programs and facilities, quality of life improvements, homelessness needs, housing discrimination, and barriers to housing access. The survey was made available in both English and Spanish. The City received a total of 122 responses.

##### Survey Highlights

- 98% of respondents predominantly spoke English at home.
- Majority of respondents were homeowners.
- Majority of respondents lived and/or worked in Redondo Beach for over 10 years.
- Majority of respondents did not believe Redondo Beach is vulnerable to natural disasters and/or flooding.

## 2. Community Meetings

The City held a total of seven (7) community meetings to engage and receive input from residents and interested organizations. These meetings aimed to gather feedback on affordable housing and community development priorities.

The in-person meetings were held at the following locations:

- June 26 @ 6:00 PM: City Council Chamber, 415 Diamond Street
- October 15 @ 11:30 AM: Perry Park Senior Center, 2308 Rockefeller Lane
- October 16 @ 11:45 AM: Anderson Park Senior Center, 3307 Vail Avenue
- October 16 @ 4:00 PM: Veterans Park Senior Center, 301 Esplanade
- October 24 @ 6:00 PM: City Council Chambers, 415 Diamond Street

The virtual meetings were held on:

- June 21 @ 10:00 AM
- October 17 @ 2:00 PM

Residents and community members were given many opportunities to share their insights on housing challenges through the community meetings.

### Feedback Summary

- There is a great need for senior services and assistance.
- There is equal support and opposition for homeless services being provided by the City.
- Some residents opposed the construction of new housing developments.

## 3. Flyering

The City prepared educational flyer materials to outline the purpose and scope of the AI and ConPlan, opportunities to be involved and provide input, and contact information. The flyer also included a Quick Response (QR) code, or matrix barcode that can be scanned using a smartphone, that linked to the community survey.

Physical flyers were posted at the following locations:

- Anderson Park Senior Center, 3307 Vail Avenue
- Perry Park Senior Center, 2308 Rockefeller Lane
- Veterans Park Senior Center, 301 Esplanade
- Redondo Beach Main Library, 303 North Pacific Coast Highway
- Redondo Beach North Branch Public Library, 2000 Artesia Boulevard
- Farmers' Market, 309 Esplanade
- Pumpkins in the Park Event, 2308 Rockefeller Lane
- Historical Museum Halloween House Event, 302 Flagler Lane

## 4. Social Media and Emailing

The City utilized the City of Redondo Beach's and Community Services Department's Facebook and Instagram accounts to post information and links to the community survey. Additionally, the City posted information regarding the AI and ConPlan process and survey on the City's dedicated Community Development Block Grant (CDBG) webpage.

The webpage included a summary of the AI and ConPlan process, locations where physical copies of the survey were located, and community meeting dates. Lastly, the City worked with City Councilmembers, the Mayor, and the Redondo Beach Housing Authority to email information about the AI and ConPlan process. These three entities had their own email lists which were used to provide helpful information specifically for Redondo Beach residents.

## 5. Stakeholder Interviews

Stakeholders were consulted through one-on-one Stakeholder Interviews. These included community organizations serving the needs of underrepresented and special needs populations, such as homeless individuals and families, low-income persons, victims of domestic violence, fair housing groups, and seniors. The purpose of these consultations was to carry out a needs assessment for determining needs for housing, homeless services, broadband internet access, special needs services, and other disproportionate areas of need. A total of seven (7) agencies were interviewed.

To remain consistent, stakeholders were each asked the same ten questions to elicit input and gather feedback and data on community and housing needs, including:

- Describe your agency or role in the area?
- How do you envision the affordable housing landscape evolving over the next five years within our community?
- What specific challenges or barriers do you see for low- and moderate-income residents in attaining affordable housing within the city?
- What strategies or initiatives do you believe are most effective in increasing access to affordable housing in the city?
- How can we ensure that the needs of the city's vulnerable populations, such as low-income families, seniors, and individuals with disabilities, are adequately met?
- How can we foster partnerships with local businesses, nonprofits, and government agencies to maximize resources and support for affordable housing initiatives?
- Is homeownership important to you? If so, what do you think are the ways or strategies to increase homeownership?
- What would you say are your agency's top priorities in the next 2-3 years?
- Do you feel there is local support to increase/expand broadband access in the city?
- What are the programs/project/and services the City should spend their annual CDBG allocation? (i.e., housing, parks, roads and infrastructure, housing rehabilitation, social services)

### Stakeholder Concerns

- Rising housing (ownership and rental) prices
- Need diverse housing options for individuals experiencing homelessness
- Need for "wrap-around" services for individuals experiencing homelessness
- Lack of affordable broadband access for special needs populations
- Streamline communication for all service providers in the City

## 6. Public Review

The 30-day public review period, beginning December 6, 2024, and ending January 7, 2025, was provided to receive any comments from the general public and local agencies. Any written comments received during the public review period were addressed. (TBA)

## B. LIMITED ENGLISH PROFICIENCY POLICY

Coinciding with the City of Redondo Beach Limited English Proficiency (LEP) Plan, the City will ensure that no person shall, on the basis of race, color or national origin, be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under any program or activity it administers. Per Section 601 of Title VI of the Civil Rights Act of 1964 and Executive Order 13166, the City has ensured no person has been excluded from participation, denied benefits of any program or assistance, or subjected to discrimination based on race, color, or national origin.

The LEP Plan found the following Title VI documents to be translated into Spanish and are available online and at public City locations:

- Notice to the Public
- Complaint Form
- Complaint Procedures
- Brochure
- Public Participation Survey (if applicable)

Staff are trained on LEP policies to ensure effective assistance. The policy is regularly monitored and updated to maintain its effectiveness, ensuring equal access to the city's services and other programs for LEP individuals. The need to continue translating written documents will be determined case-by-case and will adhere to the LEP Plan. The City will ensure to provide fair accommodation in accordance to the LEP Plan and on an as-need basis.

## IV. PUBLIC POLICIES

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Public policies at the federal, state, and local levels impact housing development and housing choice, and therefore may act as barriers to fair housing choice and housing opportunities. While public policy is a strong tool that can be used to strengthen fair housing goals, certain policies may exist that are acting as a barrier to meeting such goals. Conversely, the lack of certain policies that increase fair housing choice, as compared with nearby jurisdictions, may also be assessed. Examples of such policies include tax policies, land use controls, zoning ordinances, building codes, and growth limits. Undertaking an assessment will allow the City to take action to minimize or remove policy barriers that may or may not exist.

The City's General Plan guides future development and sets a vision through long-range planning, goals, and policies. Two of the seven State-mandated General Plan Elements, Housing and Land Use, directly impact the local housing market in terms of the amount, location, and range of housing choice. Additionally, the Zoning Ordinance, which implements the Land Use Element, is an important document that influences the amount and type of housing available in the community.

### A. THE HOUSING ELEMENT

Since 1969, California state law has mandated that all local governments adequately plan to meet the housing needs of their communities. This is accomplished through the creation and adoption of the "General Plan". Acting as a blueprint, the plan features eight distinct elements: land use, transportation, conservation, noise, open space, safety, environmental justice, and housing. California's Housing Element Law also requires local governments to implement local housing elements.

The Housing Element's purpose is to assess the need for housing at all levels of income and to thereby establish policies that meet the identified needs. These policies should include the identification of sites to accommodate low-income housing units and the creation of programs to provide housing for low- and moderate-income residents.

In the City of Redondo Beach, projected future housing needs are based upon the Regional Housing Needs Allocation (RHNA) which is adopted by the Southern California Association of Governments (SCAG). Currently, the City is in its 6th Cycle 2021-2029 Housing Element update. Strategies and programs identified in the Housing Element include:

- Conserving and improving existing affordable housing.
- Providing adequate housing sites.
- Assisting in the development of affordable housing.
- Removing governmental and other constraints to housing development; and
- Promoting equal housing opportunities.

An important goal of this element is to preserve the character of existing single-family residential neighborhoods and continue to improve the low, medium, and higher density multi-family residential neighborhoods. Diversity in the types of housing in the City is

necessary to accommodate a population with varying socioeconomic needs. This Housing Element provides policies and programs to address these issues.<sup>7</sup>

## B. LAND USE POLICIES AND PRACTICES

The Land Use Element is a General Plan component that identifies the type and location of future land use for various purposes throughout the City. In relation to housing, the Land Use Element establishes a range of residential land use categories and densities, while suggesting housing types appropriate to different areas.

### 1. Residential Density

The General Plan Land Use Element and Zoning Ordinance specify the locations and permitted densities for housing development within the City. The General Plan's policies aim to preserve existing single-family and low-density multi-family neighborhoods while allowing for future growth. Below is a summary of the land use classifications and building density allowances outlined in the plan.

**Table 45: Summary of Residential Density**

District	Use	Criteria
<b>Residential</b>		
R-1	Single-family residential units.	8.8 units per net acre; 5,000 square feet minimum lot area.
R-1-A	Single-family residential units.	17.5 units per net acre; 2,500 square feet minimum lot area.
R-2	Single-family residential, duplexes, townhomes, condominiums, apartments.	14.6 units per net acre; 6,000 square feet minimum lot area.
R-3	Single-family residential, duplexes, townhomes, condominiums, apartments.	17.5 units per net acre; 5,000 square feet minimum lot area.
RMD	Single-family residential, duplexes, townhomes, condominiums, apartments.	23.3 units per net acre; 5,000 square feet minimum lot area.
RH	Single-family residential, duplexes, townhomes, condominiums, apartments.	28 units per net acre.
<b>Commercial</b>		
CR	Residential units on the second floor and higher integrated with commercial; provided that impacts are mitigated.	Floor area ratio: 1.5; provided that all density exceeding 1.0 is developed for residential units to a maximum density of 35 units per net acre.
<b>Mixed-Use</b>		

<sup>7</sup> City of Redondo Beach – 2021-2029 Housing Element

MU-1	Residential units on the second floor and higher integrated with commercial; provided that impacts are mitigated.	Floor area ratio: 1.5; provided that all density exceeding 0.5 is developed for residential units to a maximum density of 35 units per net acre.
	Single-family residential, duplexes, townhomes, condominiums, apartments.	35 units per net acre; minimum development site is the entire block face.
MU-2	Residential units on the second floor and higher integrated with commercial; provided that impacts are mitigated.	Floor area ratio: 1.5; provided that all density exceeding 0.7 is developed for residential units to a maximum density of 35 units per net acre.
	Residential units.	35 units per net acre.
MU-3	Residential units on the second floor and higher; provided that impacts are mitigated.	Floor area ratio: 1.5; provided that all density exceeding 0.7 is developed for residential units and densities exceeding 35 units per net acre are developed as affordable units.

*Source: Land Use Element, City of Redondo Beach General Plan*

## C. ZONING FOR HOUSING

A zoning ordinance outlines how the specific use of properties in a particular City's geographic area can be used under Government Code, Sections 65800-65863. Because these ordinances are made by local government, rules tend to vary across regions, but some primary zoning laws are industrial, commercial, residential, and agricultural. Zoning can also regulate lot sizes, placement, density, and the height of structures. With the ability to restructure the land use, zoning officials may consider more progressive ordinances that allow for more affordable housing across the City.

### 1. Residential Care Facilities

The Zoning Ordinance of the City of Redondo Beach defines residential care facilities as facilities providing 24-hour nonmedical care to persons in need of personal services, supervision, or assistance with daily life which can include board and care homes, children's homes, congregate living health facilities, and similar facilities. These facilities are permitted in all residential zones but require a conditional use permit to be in P-CP community facility zone. In addition, Residential Care Facilities have subcategories about capacity:

- Residential care facility, limited serves six (6) or fewer persons, which does not include the operator or members of the operator's family or persons employed as facility staff.
- Residential care facility, general serves seven (7) or more persons.
- Residential care facility for the elderly shall mean a state-licensed housing arrangement chosen voluntarily by residents over sixty (60) years of age where varying levels and intensities of care and supervision, protective supervision, personal care or health-related services are provided, based upon residents' varying needs, as determined in order to be admitted and remain in the facility, as

defined in Chapter 3.2 of the California Health and Safety Code, Section 1569 et seq. A residential care facility for the elderly serving six (6) or fewer persons shall be considered a “residential care facility, limited” for all zoning purposes.

The ten community facilities licensed by the state located in Redondo Beach consist of four Adult Day Care Facilities with a total of 133 persons, three Adult Residential Care Facilities with a combined total of 108 beds, and six Assisted Living Facilities for the Elderly with 282 beds collectively.

## 2. Emergency Shelters

Section 50801(e) of the California Health and Safety Code defines emergency shelters as housing with minimal supportive services for homeless persons. They are limited to occupancy for six-months or less and cannot deny anyone due to inability to pay.

Under state law SB-2, local jurisdictions must assess the need for emergency shelters and demonstrate by-right zoning for shelters, treat transitional and supportive housing like other residential uses, and include shelters and transitional and supportive housing as protected uses under the California Housing Accountability Act (HAA).

According to the PIT data from February 2022, Redondo Beach counted 99 homeless people, a 44% decrease from 2020, where a total of 176 homeless people were accounted for.

## 3. Transitional and Supportive Housing

Under the 1969 Housing Element Law, cities were required to address the housing needs of everyone in the community. However, an amendment to the law in 2008, S.B. 2, required local governments to take specific zoning actions to encourage the development of transitional and supportive housing across the state.

Critical to ending homelessness, transitional and supportive housing offer alternatives to individuals seeking shelter in the interim of a permanent place. Transitional housing, also known as bridge or interim housing, provides individuals/households with a secure place to stay while they wait to secure a permanent living arrangement. Residential stays are limited to six to twenty-four months (two years) per California Government Code §65582(j) before the unit is circulated to another program participant. In December 2020, Redondo Beach instituted bridge housing (15 structures total) as Pallet Shelter housing for homeless individuals. On November 12, 2024, the Redondo Beach City Council adopted amendments to the Municipal Code allowing Transitional and Supportive housing by-right in multi-family zones as required by S.B. 2.

## 4. Supportive Housing

Under the same California code, Sections §65582(g) and (h), explain that it differs from traditional housing in that there is no limit on the length of stay and that the unit is linked to an on-site or off-site service that assists these individuals in retaining the housing, their health, employment services, and more. Under the California Welfare and Institutions Code, section 4500-4905, the Lanterman Act states that people with developmental disabilities have the right to services and support to live independent lives. Some of these populations include persons with low incomes who have one or more disabilities,

including but not limited to mental illness, HIV or AIDS, substance abuse, or other chronic health conditions.

As with traditional housing under S.B 2, supportive housing is considered residential use and cannot be treated differently from other residential uses. Supportive housing facilities with more than six individuals are allowed in multiple-family residential (R-M) and high-density multifamily residential (R-H) zoning districts.

Century Housing Corporation, a nonprofit housing development organization, participated in the Project Homekey program to renovate a hotel site in Redondo Beach for permanent supportive housing in partnership with Los Angeles County. The Moonstone project consists of 20 units of supportive housing.

## 5. Single-Room Occupancy (SRO)

Government Code Sections 65583 and 65583.2 require the housing element to provide a variety of housing types, including single-room occupancy units, to accommodate a diverse income mix and to offer more affordable units. These units typically range from 200 to 350 square feet; some come with a bathroom or kitchen but are not required to have one. Over the years, many SROs have been lost to deterioration, hotel conversions, and demolition. On November 12, 2024, the Redondo Beach City Council adopted amendments to the Municipal Code creating a definition of SROs and allowing them in the C-4 Commercial Zones and a conditionally permitted use.

## 6. Employee Housing

According to the Employee Housing Act, facilities providing accommodation for six or fewer employees are allowed in all residential zoning districts. Section 17021.6 typically requires employee housing to consist of at most 26 beds in group quarters. On November 12, 2024, the Redondo Beach City Council adopted amendments to the Municipal Code creating a definition for Employee Housing that is consistent with Health and Safety Code Section 17021.5(b).

## 7. Reasonable Accommodation

The Los Angeles County Development Authority defines reasonable accommodations as a change, exception, or adjustment to a rule, policy, practice, or service that may be necessary for a person with a disability to have an equal opportunity to use and enjoy a unit, including common-use spaces.

Government Code Section 12955.1 requires that ten percent of total dwelling units in multifamily developments are subject to the following building standards for persons with disabilities:

- The building entrance shall be on an accessible route.
- All common spaces are readily accessible to and usable by persons with disabilities.
- All doors inside and into the premises are designed to be sufficiently wide enough to accommodate persons in wheelchairs.
- Room controls such as light switches, outlets, thermostats, and other

environmental controls will be in easily accessible locations.

- Usable kitchen and bathrooms that individuals in wheelchairs can maneuver in; and
- Reinforcements in bathroom walls to allow later installations of grab bars where necessary.

On November 12, 2024, the Redondo Beach City Council adopted amendments to the Municipal Code creating standards and a process for Reasonable Accommodation applications.

## 8. Permitting Process

The permitting procedures and timelines for different housing types vary. The table below, adapted from Table H-39: Processing Times in the City's 2021-2029 Housing Element, outlines the City's permitting process. Ensuring certainty and consistency in these procedures and reasonable processing times is crucial to avoid discouraging developers or adding costs that could make projects financially impractical. To this end, the City strives to maintain relatively short processing times, with most residential projects taking two to four months for staff review and approval by the City Planning Commission. Typically, the costs associated with development review are passed on to the property owner or developer, which can increase housing prices. Most subdivision or land development proposals are allowed by right or require Conditional Use approval. Permitted uses are addressed during the Planning Commission's regular meetings. However, specific residential uses may necessitate a Conditional Use process, which involves a public hearing conducted by the Planning Commission.

**Table 44: Processing Times**

Project Type	Reviewing Body	Public Hearing Required	Appeal Body (if any)	Estimated Total Processing Time
Single-Family Subdivision	Community Development Department	Yes-Planning Commission	City Council	2-3 months
Multiple-family (2-3 units)	Community Development Department	Not Required	Planning Commission	Less than 2 months
Multiple-Family (4+ units)	Community Development Department	Yes-Planning Commission	City Council	2-3 months
Multiple-Family (with subdivisions)	Community Development Department	Yes-Planning Commission	City Council	2-3 months
Mixed Use	Community Development Department	Yes-Planning Commission	City Council	2-3 months

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Source: 2021-2029 Housing Element, City of Redondo Beach

## D. DEVELOPMENT INCENTIVES

The General Plan Land Use Element and Zoning Ordinance specify the locations and permitted densities for housing development within the City. The General Plan's policies aim to preserve existing single-family and low-density multi-family neighborhoods while allowing for future growth. Below is a summary of the land use classifications and building density allowances outlined in the plan.

- a. A developer's request for a density bonus must specify the number of affordable units and the duration for which these units will remain affordable, which must be at least thirty years.
- b. A development for eligible lower-income, very low-income, or qualifying residents may receive a density bonus of up to 25% of the maximum allowable units on the site, unless the applicant chooses a smaller percentage.
- c. A moderate-income development that qualifies may be awarded a density bonus of up to 10% of the maximum units allowed on the site unless the applicant opts for a smaller percentage.
- d. In addition to the density bonus, at least one regulatory concession or incentive must be granted, such as reducing site development standards, approving mixed-use zoning, increasing the density bonus, providing direct financial incentives, or granting variance under specific conditions related to safety and economic feasibility.

A density bonus that surpasses 25% but is at most 50% must adhere to the policies outlined in the General Plan for such bonuses. The maximum allowable density increase for development projects beyond eligibility requirements can be up to 50% above the standard residential density unless the General Plan specifies particular limits for density bonuses. On November 12, 2024, the Redondo Beach City Council adopted amendments to the Municipal Code amending Article 9 – Density Bonuses for better compliance with Government Code Section 65915.

Table 45: Units Required to be Affordable	
Income Level	% of the units shall be reserved by income level
<b>Lower Income</b>	20%
<b>Very Low Income</b>	10%
<b>Moderate Income</b>	20%
<b>Qualifying Residents<sup>8</sup></b>	50%

Source: City of Redondo Beach, Zoning Ordinance

<sup>8</sup> City of Redondo Beach – 2021-2029 Housing Element

## E. REGIONAL HOUSING NEEDS ALLOCATION (RHNA)

The City of Redondo Beach's Regional Housing Needs Allocation (RHNA) for the 2021-2029 planning period has been determined by the Southern California Association of Governments (SCAG). The allocation totals 2,490 housing units, with 936 very low-income (468 extremely low), 508 low-income, 490 moderate-income, and 556 above moderate-income units.

For the 2022 Revised Update to the 2021-2029 Housing Element, the City needed to plan for an additional 1,924 units to meet its remaining RHNA.

**Table 46: RHNA Obligations**

	Very Low	Low	Moderate	Above Moderate	Total
<b>RHNA</b>	<b>936</b>	<b>508</b>	<b>490</b>	<b>556</b>	<b>2,490</b>
<b>With 10% No Net Loss Buffer (Lower Income)</b>	<b>1,030</b>	<b>559</b>	<b>490</b>	<b>556</b>	<b>2,635</b>
<b>Credits toward RHNA</b>	<b>50</b>	<b>0</b>	<b>0</b>	<b>421</b>	<b>571</b>
Galleria	30	0	0	270	300
Legado	0	0	0	115	115
Moonstone (Project Homekey)	20	0	0	0	20
<b>Anticipated ADUs</b>	<b>41</b>	<b>103</b>	<b>14</b>	<b>82</b>	<b>240</b>
<b>Remaining RHNA Obligations (with 10% buffer)</b>	<b>939</b>	<b>456</b>	<b>476</b>	<b>53</b>	<b>1,924</b>

Source: Table H-42 RHNA Obligations, 2021-2029 Housing Element, City of Redondo Beach

## F. EQUAL HOUSING OPPORTUNITY

To provide residents with fair housing regardless of race, color, religion, national origin, sex, marital status, or age, the City contracts with the Housing Rights Center to help educate the public about laws and report cases of housing discrimination at no cost.

## V. LENDING PRACTICES

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For several homeowners, familiarizing themselves with lending practices is vital to finding the right fit and protecting themselves. Loans come from different financial institutions, such as credit card companies, banks, and insurance companies, and they can assist residents with financing mortgages, home equity, and renovations. As with other housing elements, laws are in place to prevent inequality or other unfair barriers to those seeking financial services.

Predatory lenders tend to target low—and moderate-income persons and vulnerable populations. These individuals may be more likely to lack education and might, therefore, increase their chances of susceptibility to deception. Some tactics that predatory lenders may try including adding unnecessary fees, not sharing other lower rates one may qualify for, or repeatedly encouraging refinance.<sup>9</sup>

The following section discusses lending regulations that seek to protect lenders, various types of housing loans, and lending data for the City of Redondo Beach.

### A. LAWS GOVERNING LENDING

The Civil Rights movement brought a wave of legislative reform as communities grew concerned about how existing laws would hinder their growth and success. Laws such as the 1968 Fair Housing Act and the Home Mortgage Disclosure Act, passed in 1975, opened the door for laws specifically intended for lending practices, such as the Community Reinvestment Act.

#### 1. Community Reinvestment Act (CRA)

The Community Reinvestment Act was passed in 1977 to help decrease inequalities in access to credit by redirecting lenders to reinvest in the communities where they operate, including low—and moderate-income neighborhoods. Upon implementation, lenders took steps to evaluate gaps in credit supply and updated their approaches over time in response to community groups and regulators' feedback, just a few of the ways they changed their practices.<sup>10</sup>

#### 2. Banking Regulators for the CRA

All banks subject to CRA regulations are overseen by the Federal Deposit Insurance Corporation (FDIC), the Federal Reserve Board (FRB), or the Office of the Comptroller of the Currency (OCC). Participating banks will also receive CRA ratings on their performance, which is public information on each regulator's CRA site.

#### 3. Federal Reserve's Role

The Federal Reserve supervises CRA members for compliance, including state or state-chartered banks. The Federal Reserve's duties include:

- Evaluating and rating member's performance under the CRA.

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<sup>9</sup> Los Angeles County Consumer and Business Affairs, Avoiding Predatory Lending and Getting a Good Loan.

<sup>10</sup> Federal Reserve History, Community Reinvestment Act of 1977, May 8, 2023.

- Considering banks' CRA performance when analyzing applications for mergers, acquisitions, and branch openings.
- Sharing community development information with bankers and the public.

Initially, the Federal Reserve focused on lending practices processes, such as how lenders market or evidence of discriminatory practices. The agencies have expanded over the years to improve effectiveness in promoting economic outcomes, such as by expanding the set of activities that are considered community development. In 2022, the agencies proposed making more changes, such as clarity, consistency, and transparency, by adopting a metrics-based approach to CRA evaluations and clarifying eligible CRA activities, among others.

CRA assessments consider CRA activities, community factors such as demographics and economic indicators, talking to community contacts, and examiner-issued performance ratings. The banks are then given a rating of outstanding, satisfactory, needs to improve, or substantial noncompliance. The table below displays all of Redondo Beach's CRA-rated banks, all of which have received satisfactory ratings in recent years.

Row #	ID	Agency	Exam Date	Bank Name	City	State	CRA Rating	Asset Size (x 1,000)	Exam Method
1	22654	OCC	02/21/1997	<a href="#">BAY CITIES NATIONAL BANK</a>	REDONDO BEACH	CA	Satisfactory	\$130,078	Not Reported
2	22654	OCC	06/04/2001	<a href="#">BAY CITIES NATIONAL BANK</a>	REDONDO BEACH	CA	Satisfactory	\$154,724	Small bank
3	22654	OCC	07/01/2005	<a href="#">BAY CITIES NATIONAL BANK</a>	REDONDO BEACH	CA	Satisfactory	\$151,825	Small bank
4	22654	OCC	04/23/2008	<a href="#">BAY CITIES NATIONAL BANK</a>	REDONDO BEACH	CA	Satisfactory	\$337,442	Intermediate Small Institution
5	32066	FDIC	11/01/1991	<a href="#">FRONTIER STATE BANK</a>	REDONDO BEACH	CA	Needs to Improve	\$59,000	Not Reported
6	32066	FDIC	06/01/1993	<a href="#">FRONTIER STATE BANK</a>	REDONDO BEACH	CA	Satisfactory	\$57,000	Not Reported
7	32066	FDIC	05/01/1995	<a href="#">FRONTIER STATE BANK</a>	REDONDO BEACH	CA	Satisfactory	\$64,101	Not Reported
8	32066	FDIC	02/01/1998	<a href="#">FRONTIER STATE BANK</a>	REDONDO BEACH	CA	Satisfactory	\$63,003	Small bank
9	22654	OCC	06/01/1995	<a href="#">PENINSULA NATIONAL BANK</a>	REDONDO BEACH	CA	Satisfactory	\$52,596	Not Reported

Source: FFIEC Interagency CRA Rating Search

#### 4. Home Mortgage Disclosure Act (HMDA)

Congress wanted to ensure transparent and fair lending practices, so it passed the Home Mortgage Disclosure Act in 1975. This act required financial institutions to disclose confidential mortgage loan data annually, such as loan, collateral, applicant, loan status, and denial status information. Its primary purposes included identifying causes of housing credit discrimination, tracking, and bettering serving community needs, and recognizing predatory lending practices.

#### 5. Equal Credit Opportunity Act (ECOA)

In 1974, the Equal Credit Opportunity Act made it illegal to discriminate in aspects of a credit transaction. Under this law, the Department of Justice could file lawsuits against discrimination based on race, color, religion, national origin, sex, marital status, age, eligibility for public assistance, or the exercise of any rights under the Consumer Credit Protection Act.

### B. TYPES OF LOANS

Conventional financing involves market-rate loans offered by private lending institutions such as banks, mortgage companies, savings and loan associations, and thrift institutions. To assist lower- and moderate-income households who struggle to obtain home mortgage

financing from the private sector, various government agencies offer loan products with below-market interest rates, which are insured or "backed" by these agencies.

### **1. Government Backed Loans**

The U.S. government offers loan programs through the Federal Housing Administration (FHA), the U.S. Department of Agriculture (USDA), or the U.S. Department of Veterans Affairs (V.A.) to support community and resident needs. Applicants must go through a private mortgage lender that offers FHA, VA, or USDA loans. If the applicant defaults for whatever reason, the private lender is less likely to lose money because the government agency repays the loan to the lender. Applying for a government-backed loan is typically easier than for a conventional mortgage, but they each come with their own set of requirements regarding downpayment, credit score, and debt-to-income ratio (DTI).

#### **Federal Housing Administration**

Created in 1934, the Federal Housing Administration offers a more accessible option than the three government-backed loan agencies by providing mortgage loans with lower down payments and credit requirements. They also don't require membership in a specific group. The downside to this loan is its mortgage insurance requirement, which requires paying an upfront and annual premium.

#### **VA Home Loans**

The U.S. Department of Veterans Affairs provides loans for eligible veterans, active-duty military personnel, National Guard personnel, reservists, and qualifying surviving spouses through private lenders. Some advantages to the V.A. loans are that they don't require mortgage insurance or a down payment, and interest rates are lower than other loans. Some possible disadvantages include limitations for some borrowers, such as not being able to purchase a vacation home or investment property.

#### **Rural Housing Services/Farm Service Agency (RHA/FSA)**

The U.S. Department of Agriculture offers Rural Housing Services to build or improve housing in USDA-eligible areas, as found on their website. These loans are designed to help low—and moderate-income applicants obtain loans directly from the USDA or through a private lender with low interest rates. They don't require a down payment or credit score but charge guarantee fees. The major drawback to this type of loan is that one must pay mortgage insurance.

### **2. Conventional Loans**

A conventional loan is backed and served by private mortgage lenders, such as banks, credit unions, and other financial institutions. Different types of loans exist; some more common include fixed-rate and adjustable-rate mortgages, as well as less common conventional loans for mortgages. Conventional loans' benefits include low costs, higher loan limits, and sometimes more flexibility; the cons include rigid requirements to get the loan, including a longer wait time for an applicant who has experienced foreclosure.

## C. LENDING FINDINGS

Table 47: Loan Type		
Loan Type	Number of Applicants	Percentage of Applicants
Conventional	1,182	95.86%
FHA	29	2.35%
VA	22	1.78%
FSA/RHS	0	0.00%
<b>Total</b>	<b>1,233</b>	<b>100.00%</b>

Source: *Federal Financial Institutions Examination Council (FFIEC)*

*Home Mortgage Disclosure Act (HMDA) Data Browser, 2023*

### 1. Refinancing

Refinancing involves replacing an existing mortgage with a new loan. The reasons for this include possible lower interest rates, shorter loan terms, the ability to tap into the home's equity, and adjusting the type of loan. Of the residents who took out loans, cash-out refinancing was the second biggest reason, at 15%, closely followed by refinancing, at 12%, as seen in Table 47.

### 2. Home Improvement

Home improvement refers to remodeling or repairing something at a private residence. About 14% of the City's residents used a loan for home improvements, which could include upgrading for accessibility reasons, updating older material, or wanting to increase the value of one property. The application process and receiving funds are typically quick, but personal loans for home improvement are sometimes unsecured and based on one's credit. See below for more information on the resident's purpose for applying for a loan and actions taken by lenders.

Table 48: Purpose of Loan Applied For		
Loan Purpose	Number of Applicants	Percentage of Applicants
<b>Home Purchase</b>	563	45.66%
<b>Home Improvement</b>	170	13.79%
<b>Refinancing</b>	153	12.41%
<b>Cash-Out Refinancing</b>	180	14.60%
<b>Other Purpose</b>	156	12.65%
<b>Not Applicable</b>	11	0.89%
<b>Total</b>	<b>1,233</b>	<b>100.00%</b>

Source: *Federal Financial Institutions Examination Council (FFIEC)*  
*Home Mortgage Disclosure Act (HMDA) Data Browser, 2023*

Table 49: Action by Lender		
Action	Number of Applicants	Percentage of Applicants
<b>Originated</b>	597	48.42%
<b>Denied</b>	179	14.52%
<b>Rejected by Applicant</b>	40	3.24%
<b>Withdrawn</b>	194	15.73%
<b>Incomplete</b>	38	3.08%
<b>Purchased</b>	182	14.76%
<b>Preapproval Denied</b>	0	0.00%
<b>Preapproval Rejected</b>	3	0.24%
<b>Total</b>	<b>1,233</b>	<b>100.00%</b>

Source: *Federal Financial Institutions Examination Council (FFIEC)*  
*Home Mortgage Disclosure Act (HMDA) Data Browser, 2023*

### 3. Demographics of Loan Applicants

The data from Table 50 on the demographics of loan applicants reveals the majority of applicants, 44.85%, identify as White, making it the largest group. Asian applicants form the second largest group at 11.27%. A significant portion of applicants, 36.98%, did not disclose their race, categorized as "Unknown." African Americans, American Indians/Alaska Natives, and Native Hawaiians or Other Pacific Islanders represent smaller percentages, each under 1.5%. Additionally, 5.11% of the applications race were submitted jointly. When considering ethnicity, 4.79% of the applicants identified as Hispanic or Latino. This distribution highlights the diversity among loan applicants while also pointing to a substantial proportion of applicants who did not disclose their racial background.

Table 50: Demographics of Loan Applicants		
	Number of Applicants	Percentage of Applicants
<b>Race</b>		
<i>White</i>	553	44.85%
<i>Black or African American</i>	15	1.22%
<i>American Indian/Alaska Native</i>	3	0.24%
<i>Asian</i>	139	11.27%
<i>Native Hawaiian or Other Pacific Islander</i>	2	0.16%
<i>Joint</i>	63	5.11%
<i>2 or more minority races</i>	2	0.16%
<i>Unknown</i>	456	36.98%
<b>Total</b>	<b>1,233</b>	<b>100.00%</b>
<b>Ethnicity</b>		
<i>Hispanic or Latino</i>	59	4.79%

Source: Federal Financial Institutions Examination Council (FFIEC)  
Home Mortgage Disclosure Act (HMDA) Data Browser, 2023

#### 4. Income of Loan Applicants

As shown in Table 51 below, the majority of loan applicants in the City in 2023 had a higher income level, relative to the area median income, at 67% of total applicants. These individuals or families had an income of \$196,400 or more.

Table 51: Applicants by Income Level		
Income Level	Number of Applications	Percentage of Applications
Low	59	4.79%
Moderate	62	5.03%
Middle	74	6.00%
Upper	822	66.67%
Unknown/NA	216	17.52%
<b>Total</b>	<b>1,233</b>	<b>100.00%</b>

Source: *Federal Financial Institutions Examination Council (FFIEC) Home Mortgage Disclosure Act (HMDA) Data Browser, 2023*

## 5. Lenders with Highest Denial Rates

Finally, shown in Table 52 below are all lenders with 20 or more applications in 2023. Bank of America ranked number one with the highest denial rate at 34%. On the other hand, JP Morgan Chase ranked number 11, with a 0% denial rate.

Table 52: Lenders with Highest Denial Rates				
Rank	Lenders*	Applications	Denials	%
1	Bank of America, National Association	96	33	34.38%
2	BMO Harris Bank National Association	27	9	33.33%
3	U.S. Bank National Association	78	18	23.08%
4	Rocket Mortgage, LLC	30	5	16.67%
5	United Shore Financial Services, LLC	44	7	15.91%
6	Wells Fargo Bank, National Association	34	5	14.71%
7	Figure Lending LLC	22	2	9.09%
8	Citibank, National Association	95	5	5.26%
9	PNC Bank, National Association	26	1	3.85%
10	Kinecta	38	1	2.63%
11	JP Morgan Chase Bank, National Association	159	0	0.00%

\*Note: Only lenders with 20 or more applicants were examined in this calculation.

Source: *Federal Financial Institutions Examination Council (FFIEC) Home Mortgage Disclosure Act (HMDA) Data Browser, 2023*

## VI. FAIR HOUSING PROFILE

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This section outlines the institutional framework of the housing industry concerning fair housing practices. It will cover the fair housing services available to City residents, including data on complaints received by the fair housing provider, the process for investigating and resolving housing discrimination complaints, and the results of discrimination audits and tests. The City supports residents by offering education and outreach, including distributing fair housing information.

### A. HOME OWNERSHIP-PRIVATE SECTOR PRACTICES

The Fair Housing Act prohibits discrimination in the sale, rental, financial dwelling, and other estate-related transactions, yet with several moving parts in the processes of securing a living arrangement. It is essential that the City discusses efforts to determine and evaluate the private sector's practices related to fair housing choice, including the policies and practices of those involved in the processes.

#### 1. Home Purchase Process

The following actions are undertaken by a potential buyer prior to buying a home:

- Searching advertisements
- Obtaining a loan
- Working with a Real Estate Agent

### B. REAL ESTATE ADVERTISEMENT

The initial stages of the home buying process often involve perusing advertised listings in various media. Under 42 U.S.C. Section 3604(c), the use of discriminatory language in these advertisements, such as racial or ethnic descriptions of residents or neighborhoods, is strictly illegal.

The National Fair Housing Alliance provides guidelines for responsible advertising to housing providers, which entails shifting the main focus of the listing to the amenities rather than trying to describe an ideal owner/renter, avoiding language that may exclude any group, and reinforcing the commitment to fair housing by adding the logo or another form of indication.

Table 53 is a sampling of 25 listings for houses in the City, some of which include potentially discriminatory language found on Trulia.com. Slightly over half of the sampling contained potentially discriminatory language. The most common type of potentially discriminatory language was language referencing household size/family-related, with eleven out of the thirteen listings mentioning the top quality in the nearest school or language that advertised a family with children.

**Table 53: Potentially Discriminatory Language in Listings of For-Sale Homes**

Discrimination Type	Number of Listings	Potentially Discriminatory Language
<b>No Discriminatory Language</b>	12	13
<b>Income Related</b>	0	-
<b>Disability Related</b>	2	"Walking distance from a new friendship campus school, mere steps away from the upcoming state-of-the-art Skechers Friendship Campus"
<b>Household Size/Family Related</b>	11	"Walking distance from award winning schools, top rated schools, fantastic location within Redondo Beach Unified District which is rated #2 best school district in Los Angeles County, residence is designed to meet the needs of a growing family, neighborhood is family oriented with kids often playing in the streets, watch your kids or pets play while sitting on the porch, large grassy area perfect for play."
<b>Religion Related</b>	0	-

Source: Trulia

## C. HOME LOANS

After reviewing property listings and finding a suitable match, the potential homebuyer must secure financing for the home purchase by applying for a loan. The application process to receive a loan includes a credit check, determining one's ability to repay the loan and the eligible amount, choosing the type and terms, etc. Forms of discrimination seen in home loans include refusal to make a mortgage loan or provide information regarding loans, providing unequal information, imposing different interest rates, points, or fees, discrimination in appraising property, steering an applicant toward a bad mortgage loan product, or providing inferior servicing of a mortgage loan.

## D. REAL ESTATE AGENTS

Real estate agents might sometimes engage in discriminatory actions, whether knowingly or unknowingly. This could include refusing to work with a client based on a protected characteristic, not showing all available properties, or directing a client to a specific neighborhood. Additionally, agents might engage in discriminatory practices related to home loans, such as refusing to make a mortgage loan or provide information about loans, offering unequal information, imposing different interest rates, points, or fees, discriminating in property appraisals, steering applicants toward unfavorable mortgage loan products, or providing inferior servicing of a mortgage loan.

The National Association of REALTORS® (NAR) has established a Fair Housing Program to provide REALTORS® with the necessary guidance and resources to ensure fair housing services for all individuals. This program includes policy advocacy and legal advice to help REALTORS® navigate and comply with fair housing laws. A 'REALTOR®' is a licensed real estate professional who is a member of NAR, although not all licensed brokers and salespersons are members of this association.

In addition to the efforts by NAR, the state of California also plays a crucial role in promoting fair housing practices. The Department of Real Estate (DRE) is responsible for licensing real estate brokers and salespersons. To renew their licenses, agents must complete 45 hours of continuing education, covering topics such as ethics, fair housing, and implicit bias. These courses are designed to educate agents on identifying and preventing discriminatory practices in housing, ensuring they provide equitable services to all clients. Additionally, the DRE's regulations aim to uphold the integrity and professionalism of the real estate industry in California. Real estate professionals can contribute to a fairer and just housing market by adhering to these guidelines and continuing education requirements.

## E. RENTAL HOUSING PROCESS

Renting a housing unit is similar to buying a home, but it typically requires less upfront cash. The process includes the following steps:

- Searching advertisements
- Viewing rental units
- Credit check
- Security deposit

## F. ADVERTISEMENT FOR RENTAL UNITS

The rental process often begins with searching through advertisements in magazines, newspapers, or online, and these ads must be free from any discriminatory language or implications, ensuring fair and equal opportunity for all potential renters. Rental unit advertisements, like housing ads, must not show any preference, limitation, or discrimination. Table 54 is from a sampling of 25 listings, ten of which include potentially discriminatory language found at Trulia.com.

Table 54: Potentially Discriminatory Language in Listings in Rental Listings		
Discrimination Type	Number of Listings	Potentially Discriminatory Language*
No Discriminatory Language	15	10
Income Related	0	-
Disability Related	3	"No pets allowed"
Household Size/Family Related	7	"Award winning schools, top ranked schools, family fun, sought after Redondo Beach unified school district"
Religion Related	0	-

Source: Trulia

## G. FAIR HOUSING COMPLAINTS AND ENFORCEMENT

Examining patterns of complaints and enforcement actions is essential for understanding the extent and nature of potentially unfair or discriminatory housing practices in the private sector. Various public and private agencies are tasked with receiving complaints about such practices. Effectively addressing these complaints helps foster a more equitable housing market for all.

### 1. Office of Fair Housing and Equal Opportunity (FHEO)

The Office of Fair Housing and Equal Opportunity (FHEO) within the Department of Housing and Urban Development (HUD) works to eliminate housing discrimination, enhance economic opportunities, and build diverse, inclusive communities. FHEO leads the nation in enforcing, administering, developing, and promoting public understanding of federal fair housing policies and laws. They create policies to protect Americans' fair housing rights and enforce federal laws. You must file housing discrimination complaints within one year of the last alleged discriminatory act. FHEO initially tries to resolve these issues informally but will investigate the complaint themselves or refer it to another agency if needed. If they find a violation of federal law and determine there is "reasonable cause," HUD or the Department of Justice may take legal action, potentially pursuing administrative proceedings in federal court.

### 2. California Civil Rights Department (CRD)

The California Civil Rights Department (CRD) functions similarly to the FHEO but at the state level, handling and investigating discrimination complaints. CRD has up to one year from the date of the initial complaint to complete its investigation and, if necessary, take the matter to civil court. CRD participates in HUD's Fair Housing Assistance Program (FHAP) and receives funding from it to uphold fair housing laws in California.

### **3. Housing Rights Center**

The City collaborates with the Housing Rights Center (formerly known as the Westside Fair Housing Council), a nonprofit organization, to educate the public about fair housing laws and investigate reported housing discrimination cases. The Housing Rights Center is a long-standing organization that ensures fair housing for all individuals.

### **4. South Bay Center Dispute Resolution**

The City collaborates with the South Bay Center for Dispute Resolution to provide free mediation services for landlord/tenant issues. Residents can access these services at no cost.

## VII. FIVE-YEAR PROGRESS

In 2020, the City completed its most recent Analysis of Impediments, utilizing data from various sources outlined in the subsequent sections. This analysis identified several key impediments. The following discussion will address each impediment, the goals established to overcome them, recommended actions, and the City's achievements. The city and its community considered the chosen action steps attainable. Over the past five years, annual progress has been communicated to the community through the Consolidated Annual Performance and Evaluation Report (CAPER).

Table 55: Fair Housing Progress Since 2020		
Goal 1: Support non-discriminatory lending practices		
	Actions	Progress
1.1	Provide financial literacy through publicly held workshops and develop programs to work with lenders and the public together find ways to protect consumers by prohibiting unfair and discriminatory practices based on the Fair Housing Act (FHA) and Equal Credit Opportunity Act (ECOA).	<ul style="list-style-type: none"><li>- Fiscal Year 2020-2021: The Redondo Beach Housing Authority offered the Family Self-Sufficiency Program (FSS) including financial counseling and credit repair.</li><li>- The City maintained partnership with the Housing Rights Center (HRC) to provide outreach and workshop events to educate residents.</li></ul>
1.2	Continue to contract with a fair housing provider to monitor discrimination complaints and discrimination cases.	<ul style="list-style-type: none"><li>- The City provided CDBG funding to the Housing Rights Center (HRC) for their Fair Housing Program, providing tenant-landlord counseling and investigation of discriminatory housing complaints.</li><li>- From Fiscal Years 2020-21 through 2023-24, HRC served 536 households. It is anticipated that an additional 130 households will receive fair housing services through HRC in Fiscal Year 2024-25, bringing this total to 666 households served.</li></ul>

1.3	Continue work with non-profit organizations to assist in the preservation and construction of affordable units.	<ul style="list-style-type: none"> <li>- The City identified four churches along Broadway that are currently zoned for RH (28 du/ac, however under the proposed General Plan allowed density will be 30 du/ac) and RM (17.5 du/ac) and have large parking areas. Under AB 1851 (Religious Facility Housing), these churches can partner with nonprofit developers to provide affordable housing on site and receive parking relief to facilitate development.</li> <li>- There has been significant expressed interest from church operations throughout Southern California to partner with nonprofit developers such as National CORE and Many Mansions to provide affordable housing onsite. An action is included in the Housing Plan for the City to actively pursue such opportunities.</li> <li>- The City collaborated with Harbor Interfaith Services for the creation of the Pallet Shelter Program, which provides temporary shelter for individuals experiencing homelessness.</li> <li>- The City utilized HAP to develop the Moonstone Project, which provides permanent shelter for individuals experiencing homelessness and who have transitioned out of the Pallet Shelter Program.</li> <li>- 60 affordable units have been set aside for The Galleria housing development.</li> </ul>
1.4	Continue to fund the Fair Housing Council of Central California (FHCCC) in providing education, conducting research analysis and other services that may assist in educating the public.	<ul style="list-style-type: none"> <li>- The City provided CDBG grants to the Housing Rights Center (HRC).</li> <li>- With the City's partnership with HRC, the non-profit organization provided educational materials and workshops to educate the public.</li> </ul>
1.5	Collaborate with local lenders to provide information on available local financing and incentives for low-and moderate-income residents.	<ul style="list-style-type: none"> <li>- Due to the spread of COVID-19, the City was unable to complete the recommended action. However, the City will collaborate with an organization to provide information on available financing opportunities for LMI residents.</li> </ul>
<b>Goal 2: Preserve existing housing stock</b>		
2.1	Continue the Housing Improvement Program currently funded as well as implement programs that assist residents and property owners in home maintenance and repair programs for eligible low-income households.	<ul style="list-style-type: none"> <li>- The City has continued utilizing CDBG funds for its Housing Improvement Program, also known as the Mobility Access/Emergency Repair (MA/ER) Program. Through Fiscal Years 2020-21 to 2023-24, 30 low- and moderate-income households were served.</li> </ul>

2.2	Market home repair programs to the public through effective public outreach.	<ul style="list-style-type: none"> <li>- The City's Home Improvement Program is advertised through fliers and via the City's website. The City continues to collaborate with case managers to connect this resource to those in need.</li> <li>- The City also worked with Beach Cities Health District to inform Redondo Beach residents of the Program.</li> </ul>
2.3	<p>Review the feasibility of establishing a City-wide rental property inspection program as a way to combat issues of blight and deterioration in rental housing.</p> <p>a) A local program could be created with other jurisdictions to share costs.</p> <p>b) Enforces routine rental inspection that encourages landlords make financial decisions to either reinvest or to sell.</p>	<ul style="list-style-type: none"> <li>- 2021-2029 Housing Element: Under Title 9, the City adopted the California Building Code (2019) along with several local amendments. Local amendments to the California Building Code include: Annual Fire Alarm Maintenance, Inspection, and Testing; Automatic Fire Sprinkler System required with equipped Weatherproof Horn/Strobe; Roof Coverings; Construction Noise; Stormwater and Urban Runoff Pollution Control; and Undergrounding of Utilities.</li> </ul>
2.4	Identify vacant residential properties for targeted rehab. There are over 800 properties known to be vacant.	<ul style="list-style-type: none"> <li>- 2,361 units were identified as vacant in the City's most recent analysis, based on 2019 American Community Survey (ACS) data. At the time, this was approximately 7.9% of the City's housing unit stock. While not all units identified are necessarily in need of rehabilitation, much of the City's housing stock is aging. 65 housing structures are identified as being dilapidated, while 165 units are identified as in need of substantial rehabilitation.</li> </ul>
2.5	Build attached and apartment units containing 2 or 3 bedrooms. There is a demand for 2-3 bedroom housing units in the City. Housing developers should be made aware of this demand. Such units could be provided with an option to rent or purchase.	<ul style="list-style-type: none"> <li>- The City is in process of developing several new residential buildings, including the South Bay Galleria Project, the Legado Mixed-Use Project, the Alcast Foundry, and the Moonstone (Project Homekey).</li> </ul>

### Goal 3: Support the prevention of housing discrimination

3.1	Publicize educational information on what constitutes a violation of the Fair Housing Act and remedies.	<ul style="list-style-type: none"> <li>- The City of Redondo Beach advertises fair housing services through placement of fair housing service brochures at public counters and provides a link to the HRC and all of the available brochures on the City's website. Based on staff input outreach information could be better distributed or provided in more forms of media to reach more of the City's growing and aging population. To address this, the City has co-hosted Housing Rights Workshops, and will continue to partner with HRC on such programs.</li> </ul>
3.2	Continue to coordinate with HRC providers to provide workshops that educate the public, landlords, realtors, non-profit agencies, and others about fair housing laws and regulations, and possible obstacles that affect individual or household access to housing in the City.	<ul style="list-style-type: none"> <li>- With the City's partnership with HRC, the non-profit provided educational materials and workshops to educate the public.</li> </ul>
3.3	Educate on modifying advertisements so disabled are not discouraged.	<ul style="list-style-type: none"> <li>- The Housing Resource Center (HRC) offers tenant-landlord counseling services and is a continuing partner of the City's. HRC also offers free workshops aimed at education.</li> </ul>
3.4	Assign HRC, as part of its Fair Housing contract, to annually review and report on: a) apartment rental advertisements released by private housing companies, and b) housing discrimination cases and issues in the City.	<ul style="list-style-type: none"> <li>- Through the City's partnership with HRC, the City was able to review the organization's reports on any housing discrimination cases and issues in the City.</li> </ul>
<b>Goal 4: Support home ownership</b>		
4.1	Increase the number of FHA loans in the City. Only 1.55% of the loan applications in 2018 were FHA loans.	<ul style="list-style-type: none"> <li>- According to Home Mortgage Disclosure Act data for 2023, 2.35% of loan applications in the City were for FHA loans. While these numbers initially decreased from 2020 through 2022, this was likely due to the COVID-19 pandemic's economic impact.</li> </ul>

4.2	Incorporate programs into housing development that include: home ownership education, budgeting, and home maintenance education and skills.	<ul style="list-style-type: none"> <li>- The Redondo Beach Housing Authority successfully operates its Family Self Sufficiency (FSS) Program to assist residents receiving Section 8 rental assistance toward greater independence and homeownership opportunities. The Program helps participants become economically self-sufficient while offering training and counseling services and providing incentives to build savings.</li> </ul>
4.3	Create a flexible business model for new development to include a percentage of the units be available for homeownership and rental. The business model could incorporate financial options for homeownership.	<ul style="list-style-type: none"> <li>- The City is actively working on developing an Inclusionary Housing Ordinance and is targeted for completion in 2024.</li> </ul>
4.4	Explore the use of land trust agencies where a homeowner would own the building but not the land therefore reducing the overall housing costs.	<ul style="list-style-type: none"> <li>- The City will continue to explore opportunities with agencies that would allow homeowners to own the building but not the land.</li> </ul>
4.5	<p>Advocate for local mortgage lending institutions to better serve a diverse amount of LMI households.</p> <p>a) Create gap financing programs and resources for LMI families who would like to become homeowners.</p>	<ul style="list-style-type: none"> <li>- The City will continue to advocate for local lending institutions and provide resources for LMI families who would like to become homeowners.</li> </ul>
4.6	Seek out new resources and provide additional programs for LMI homebuyers.	<ul style="list-style-type: none"> <li>- The City annually reviews available grants from the U.S. Department of Housing and Urban Development (HUD) and the California Department of Housing and Community Development (HCD) for potential funding sources.</li> <li>- The City also reviews available grants from local assemblymembers and the County of Los Angeles.</li> </ul>
<b>Goal 5: Support the development of affordable housing</b>		
5.1	Work with developers and other public agencies to increase availability of affordable housing.	<ul style="list-style-type: none"> <li>- The Moonstone Project includes conversion of a hotel to 20 units of permanent supportive housing (affordable housing) in partnership with a developer and the County of Los Angeles.</li> <li>- Seaside Villa opted to enter into a new 5-year contract with HUD for their continued participation of the Section 8 program.</li> </ul>

5.2	<p>Continue to facilitate the construction of affordable rental housing for very-low and low-income households by providing regulatory (e.g., density bonus, expedited permit processing, deferred fees, or relaxed parking requirements) and financial incentives.</p>	<ul style="list-style-type: none"> <li>- The City reviewed and implemented changes to the Zoning Ordinance, such as through AB 1736 which made changes to density bonus and increased incentives for affordable housing projects for lower income households. In an effort to support transitional and supportive housing, the City amended the Zoning Ordinance to permit transitional and supportive housing in all zones where residential uses are permitted, subject to the same development standards and permitting processes as the same type of housing in the same zone.</li> </ul>
5.3	<p>Support tenant-based rental assistance and rapid rehousing in the City.</p>	<ul style="list-style-type: none"> <li>- The Redondo Beach Housing Authority continued to provide rental-based assistance through Housing Choice Vouchers (also known as Section 8) and VASH Vouchers for veterans. From Fiscal Year 2020-21 to 2023-24, the Housing Authority provided vouchers to 2,016 households.</li> <li>- The Redondo Beach Housing Authority provided rental subsidies to an estimated 435 households a month.</li> </ul>
5.4	<p>Understand and amend the specific redevelopment obstacles related to construction on the local level that can be changed.</p>	<ul style="list-style-type: none"> <li>- The Zoning Ordinance establishes development standards for housing, these standards will continue to apply until the Zoning Ordinance is updated (by October 2024) to implement the updated General Plan.</li> <li>- The City's Accessory Dwelling Units ordinance was updated to be consistent with the State Housing Law in 2019 and 2020.</li> <li>- The City reviewed its Planned Zoning Ordinance Amendment to update provisions for Transitional Housing and Supportive Housing for its General Plan update.</li> </ul>
<p><b>Goal 6: Update land use policies and practices to facilitate development of affordable housing</b></p>		

6.1	<p>Permit senior housing, recreation lands and ancillary services for seniors to be located close in proximity. Permit senior housing within flexible mixed use zoning districts.</p>	<ul style="list-style-type: none"> <li>- The City's Zoning Ordinance identifies certain location requirements for the placement of senior housing, which include requiring housing for seniors to be within walking distance of a wide range of commercial retail, professional, social and community services, as well as bus and transit stops.</li> <li>- The City reviewed zoning designations in proximity to the Green Line station at Marine Avenue and the future Green Line station planned near the Galleria development.</li> </ul>
6.2	<p>Study the feasibility of emergency shelters and supportive housing for homeless persons in a variety of zoning districts.</p>	<ul style="list-style-type: none"> <li>- The City will amend the Zoning Ordinance to define supportive housing pursuant to California Government Code Sections 65582(f) and (g), and to permit supportive housing in all zones where residential uses are permitted, subject to the same development standards and permitting processes as the same type of housing in the same zone. AB 2162 further requires supportive housing projects of 50 units or fewer to be permitted by right in zones where multi-family and mixed-use developments are permitted, when the development meets certain conditions.</li> </ul>
6.3	<p>Study the feasibility and opportunity of reducing or deferring development and impact fees for affordable housing units.</p>	<ul style="list-style-type: none"> <li>- In order to mitigate the impact of fees on the feasibility of affordable housing in the City of Redondo Beach 2021-2029 Housing Element development, the City will consider waiving or reducing development impact fees for projects with low- and moderate-income units.</li> </ul>
6.4	<p>Further provide incentives in multiple zoning districts that promote affordable housing, including density bonuses, reduction of development fee, parking reduction, first floor retail/services and or health care providers.</p>	<ul style="list-style-type: none"> <li>- The City reviewed and implemented changes to the Zoning Ordinance, such as through AB 1736 which made changes to density bonus and increased incentives for affordable housing projects for lower income households. In an effort to support transitional and supportive housing, the City amended the Zoning Ordinance to permit transitional and supportive housing in all zones where residential uses are permitted, subject to the same development standards and permitting processes as the same type of housing in the same zone.</li> </ul>

#### Goal 7: Improve collaboration with regional organizations and agencies

7.1	When conducting outreach, include County and other regionally-based agencies and organizations.	<ul style="list-style-type: none"> <li>- The General Plan GPAC Ambassadors reached out to groups such as Beach City Health District, Salvation Army, Redondo Beach Chamber of Commerce, Redondo Beach Unified School District, and North Redondo Beach Business Association.</li> <li>- The Beach City Health District serves the special needs groups of seniors and persons with disabilities.</li> <li>- The Salvation Army serves low- and moderate-income persons and persons experiencing homelessness.</li> <li>- Other stakeholders consulted for the Housing Element also included property owners representing the Northrop Grumman, South Bay Galleria, Kingsdale properties, and AES power plant that is slated for closure.</li> <li>- Housing Rights Center was consulted for fair housing records.</li> </ul>
7.2	Continue to hold regular meetings with organizations that serve the homeless as well as with governmental agencies to create awareness and collaboration.	<ul style="list-style-type: none"> <li>- A General Plan Advisory Committee (GPAC) was established and met 22 times over the course of four years to discuss various topics regarding the General Plan, the city advertised the public meetings to GPAC members, City Council members for them to share with residents/constituents, as well as to government agencies and local developers.</li> </ul>
7.3	Continue to ensure that service organizations have knowledge of each other's ongoing planning studies and initiatives such as the Continuum of Care and the Housing Authority of Los Angeles County.	<ul style="list-style-type: none"> <li>- The City also coordinated local efforts to address homelessness in the City by collaborating with the CoC. The City's Housing Authority directly works with HUD and the South Bay Workforce Investment Board office in Torrance, CA.</li> <li>- The City partnered with CityNet, during the COVID-19 pandemic, to accurately assess the number and needs of individuals experiencing homelessness.</li> <li>- The City collaborated with Project: NEEDs, which provides hot meals to individuals experiencing homelessness; the organization works with the Los Angeles Homeless Service Authority for the Coordinated Entry System (CES).</li> </ul>

## VIII. ACTIONS

This chapter will discuss the findings from the Analysis of Impediments to Fair Housing Choice. The major or high priority contributing factors to fair housing choice based on community engagement activities and data analysis include:

- High cost of housing (rental and homeownership)
- Low support or assistance from financial institutions
- Lack of innovative programs to increase LMI homeownership
- High cost of development
- Substandard housing and overcrowding
- Lack of fair housing education and regulation
- Limited opportunities for affordable senior housing, including those entering the senior age group
- Lack of outreach regarding affordable housing opportunities
- Stigmas surrounding affordable housing development and homelessness

### A. RECOMMENDATIONS FOR ONGOING ACTIONS

The following findings and recommended actions are based on data analysis performed for this report, stakeholder outreach, and community participation. Actions, goals, and categories are not in any particular order of priority.

#### 1. Support the Costs Associated with Housing

Most housing development in Redondo Beach occurred during the mid-20th century. In recent years, the growth in housing stock has been minimal, with a total increase of just 4.5% since 2000. This limited housing supply has led to higher housing costs, making the city less affordable for low-income households. Survey results also indicate that home maintenance is a significant challenge within the community. The City has undertaken significant initiatives to offer diverse housing options for all its residents, such as developing several new residential buildings (including but not limited to South Bay Galleria Project, and Moonstone) and implementing new local ordinances to promote affordable housing developments on various properties. In particular, for those of low- and moderate-income, the City will allocate additional resources to help offset the high costs associated with renting or purchasing a home.

#### GOAL 1: SUPPORT THE COSTS ASSOCIATED WITH HOUSING

##### Recommended Actions:

- 1.1 Explore opportunities to work with agencies to provide information on available local financing and incentives for low- and moderate-income residents.
- 1.2 Continue working with and funding local service providers that assist with necessities such as food, healthcare, and other services.

## 2. Support the Cost of Housing for LMI and Special Needs Populations

Data and surveys collected throughout the Analysis of Impediments process indicates a high priority need for additional affordable housing options. Low- and moderate-income residents, along with seniors and persons with disabilities, require increased affordable housing options to remain in the community.

### **GOAL 2: SUPPORT THE COST OF HOUSING FOR LMI AND SPECIAL NEEDS POPULATIONS**

#### **Recommended Actions:**

- 2.1 Continue City's efforts to increase the availability of affordable senior housing options.
- 2.2 Explore grant and partnership opportunities to provide financial and/or services specifically for LMI and the special needs populations.
- 2.3 Support the preservation and improvement of housing units as a source of affordable housing such as infrastructure upgrades, through funding and zoning updates as needed.

## 3. Support the Prevention of Housing Discrimination

Addressing housing discrimination at the community and individual levels is essential for fostering inclusive and equitable neighborhoods. It ensures that all residents have equal access to housing opportunities on a community scale, thereby promoting diversity and social integration. At the individual level, combating discrimination enables families to secure safe, affordable housing, significantly enhancing their quality of life and economic stability. Findings suggest the potential for housing discrimination. This was found in 13 for sale- and 10 for rent advertisements.

### **GOAL 3: SUPPORT THE PREVENTION OF HOUSING DISCRIMINATION**

#### **Recommended Actions:**

- 3.1 Partner with a fair housing organization, as part of its Fair Housing Contract, to annually review and report on apartment rental advertisements released by private housing companies.
- 3.2 Provide financial literacy through publicly held workshops and development programs in languages other than English to ensure all residents can protect themselves from discriminatory practices.

## 4. Promote and Develop Affordable Housing

The City receives varied feedback from residents for all housing development. However, the City recognizes that affordable housing is needed to provide economic diversity and reduce risk of homelessness for low- and moderate-income residents. The City recently

created six new Affordable Housing Overlay Zones to incentivize high-density affordable housing. The City will engage with the community and affordable housing developers to raise awareness of these opportunities and educate them on the process.

#### **GOAL 4: PROMOTE THE DEVELOPMENT OF AFFORDABLE HOUSING**

##### **Recommended Actions:**

- 4.1 Educate residents and developers on affordable housing project opportunities within the community and the entitlement process.
- 4.2 Continue to facilitate the development of affordable housing for low- and moderate-income households by providing regulatory and financial incentives.
- 4.3 Explore additional funding options, such as local and state grants, to supplement the costs of housing.

#### **5. Support Homeownership**

Homeownership is directly intertwined with lending practices. To afford the purchase of a home, the vast majority of households take on mortgages and other loans, which can be difficult to attain. Lending data examined through the Home Mortgage Disclosure Act highlights potentially discriminatory lending practices and low rates of Federal Housing Administration (FHA) loans when compared with conventional loans. FHA loans have low closing costs, low down payments, and have easier credit qualifying. In addition, many stakeholders indicated a need for increased fair housing compliance and education.

#### **GOAL 5: SUPPORT HOMEOWNERSHIP**

##### **Recommended Actions:**

- 6.1 Consider and research applicable regulatory changes at the local level to mitigate barriers to mortgage qualification.
- 6.2 Continue to promote FHA loans through a partnership with a non-profit organization.
- 6.3 Explore lending and homeowner educational workshop(s) to residents and lenders to promote safe lending practices and prevent discrimination.

## IX. APPENDICES

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### A. APPENDIX A: FEDERAL FAIR HOUSING LAWS

- *Title VI of the Civil Rights Act of 1964 (Title VI)*: Title VI aims to safeguard the rights of individuals, regardless of race, color, or national origin, in programs and activities that receive federal funding or financial assistance.
- *Title VIII of the Civil Rights Act of 1968 (Fair Housing Act)*: The Fair Housing Act, enacted in 1968 and amended in 1988, prohibits housing discrimination against seven protected classes: race, color, religion, sex, national origin, familial status, and disability. The 1988 amendments added "familial status" and "disability" as protected classes and enhanced HUD's authority to enforce compliance with federal law.
- *Section 504 of the Rehabilitation Act of 1973 (Section 504)*: Section 504 sets forth guidelines that prevent individuals with disabilities from being denied access to housing under programs and activities that receive federal funding or financial assistance.
- *Section 109 of Title I of the Housing and Community Development Act of 1974 (Section 109)*: Section 109 prohibits housing discrimination based on race, color, national origin, sex, or religion in programs and activities that receive federal funding or financial assistance.
- *Title II of the Americans with Disabilities Act of 1990 (Title II)*: Title II prohibits discrimination based on disability in public entities' programs, services, and activities. HUD is responsible for enforcing Title II concerning public housing, housing assistance, and housing referrals managed by state and local jurisdictions.
- *Architectural Barriers Act of 1968 (Architectural Barriers Act)*: The Architectural Barriers Act requires that buildings and facilities receiving federal funding assistance after September 1969 be accessible to and usable by individuals with disabilities.
- *Age Discrimination Act of 1975 (Age Discrimination Act)*: The Age Discrimination Act prohibits programs or activities that receive federal funding from discriminating against individuals based on age, unless federal, state, or local laws permit such discrimination.
- *Title IX of the Education Amendments Act of 1972 (Title IX)*: Title IX prohibits educational programs or activities that receive federal funding or financial assistance from discriminating against individuals based on sex.
- In addition to federal fair housing laws that ensure equal access to housing, several presidential executive orders have been issued to reduce discrimination and barriers to obtaining housing.
- In 1988, "disability" and "familial status" (the presence or expected presence of children under 18 in a household) were added as protected classes, further codified in the Americans with Disabilities Act of 1990. In certain situations, the law allows limited exceptions for discrimination based on sex, religion, or familial status.

- In 2017, a federal judge ruled that sexual orientation and gender identity are protected classes under the Fair Housing Act. As of May 2018, there is an ongoing effort to amend the Fair Housing Act to explicitly include these protections (HR 1447).
- The most recent amendment to the Fair Housing Act are:
  - The Fair Housing Improvement Act of 2022 aims to prohibit discrimination based on source of income, veteran status or military status. This means that landlords and property owners cannot refuse to rent or sell housing to individuals based on these factors.
  - Additionally, in February 2023, the U.S. Department of Housing and Urban Development (HUD) proposed a new rule under the Affirmatively Furthering Fair Housing (AFFH) initiative. This rule is intended to address and remedy the long history of discrimination in housing and to fully enforce the Fair Housing Act.

These changes are significant steps towards ensuring fair and equitable housing opportunities for all individuals.

- California Employment and Fair Housing Act  
Recent amendments to the California Fair Employment and Housing Act (FEHA) include several significant changes:
  1. Employment Screening Tools: The California Fair Employment & Housing Council has proposed revisions that expand liability for employers and third-party vendors using employment-screening tools, especially those involving artificial intelligence and machine learning (2022).
  2. Housing Discrimination: Amendments clarify the definition of “facially discriminatory policy” and address source of income discrimination in housing (2023).
  3. Complaint Procedures: Updates have been made to the procedures for filing complaints, including clarifications on how one may file a pre-complaint inquiry and the circumstances under which the Department may investigate a complaint3.

These changes aim to enhance protections against discrimination and ensure fair treatment in both employment and housing contexts.

## B. APPENDIX B: COMMUNITY OUTREACH

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## **SUMMARY**

The City of Redondo Beach conducted a robust community outreach program that began on June 3, 2024. Efforts included community and stakeholder surveys, community meetings, flyering, social media, stakeholder interviews, and final public review. The process included engagement with 122 individuals and seven (7) non-profit agencies and city departments. The City created a Community Engagement Plan specifically for the Analysis of Impediments to Fair Housing Choice (AI) and 2025-2030 Consolidated Plan (ConPlan) to give guidance and attainable deadlines for the outreach process.

### **1. Community and Stakeholder Surveys: June 3, 2024 – November 15, 2024**

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<https://www.surveymonkey.com/r/RedondoBeachPlan>

<https://www.surveymonkey.com/r/RedondoBeachSpanish>

The survey gathered information from Redondo Beach residents and local stakeholders about community programming, priority needs, and housing discrimination issues. The survey was provided in both English and Spanish.

### **2. Community Meetings**

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Community members of Redondo Beach were invited to attend meetings to discuss the City's 5-year Consolidated Plan and Analysis of Impediments to Fair Housing Choice for 2025-2030. These meetings aimed to gather input on affordable housing and community development priorities. The City provided opportunities to engage via in-person and online to accommodate various residents' needs.

The in-person meetings were held at the following locations:

- June 26 @ 6:00 PM: City Council Chamber, 415 Diamond Street
- October 15 @ 11:30 AM: Perry Park Senior Center, 2308 Rockefeller Lane
- October 16 @ 11:45 AM: Anderson Park Senior Center, 3307 Vail Avenue
- October 16 @ 4:00 PM: Veterans Park Senior Center, 301 Esplanade
- October 24 @ 6:00 PM: City Council Chambers, 415 Diamond Street

The virtual meetings were held on:

- June 21 @ 10:00 AM. Registration was held at <https://RedondoBeachConPlan.eventbrite.com>.
- October 17 @ 2:00 PM. Registration was held at <https://RedondoBeachCommunity.eventbrite.com>.

Community members were encouraged to participate and share their insights on housing challenges through these meetings.

### **3. Flyering**

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To reach all residents throughout Redondo Beach, flyers regarding the Community and Stakeholder Surveys and Community Meetings were posted at the following locations:

- Anderson Park Senior Center, 3307 Vail Avenue
- Perry Park Senior Center, 2308 Rockefeller Lane
- Veterans Park Senior Center, 301 Esplanade
- Redondo Beach Main Library, 303 North Pacific Coast Highway
- Redondo Beach North Branch Public Library, 2000 Artesia Boulevard
- Farmers' Market, 309 Esplanade

- Pumpkins in the Park Event, 2308 Rockefeller Lane
- Historical Museum Halloween House event, 302 Flagler Lane

#### **4. Social Media and Emailing**

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The City recognized the great impacts of social media and its potential to reach residents of all ages. The City utilized City of Redondo Beach's social media accounts, City website, Mayor and City Councilmember email distribution lists, and the Housing Authority's mailing list to provide informational flyers and links to the community survey.

#### **5. Stakeholder Interviews**

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The City identified seven (7) stakeholders to conduct one-on-one interviews. These interviews aimed to engage local partners with first-hand experience in the community and to gather valuable insights from their expertise. Stakeholders were non-profit organizations who currently and have previously been involved with the City's Community Development Block Grant (CDBG) Program.

#### **6. Public Review**

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The Analysis of Impediments to Fair Housing Choice (AI) was made available for public review and commenting. Interested residents and organizations were encouraged to review and publicly comment on the report. The AI will be made available for 30 days, beginning December 6, 2024, and ending January 7, 2024.

## OVERVIEW

The following provides a detailed overview of the six (6) community engagement methods:

### 1. Community and Stakeholder Surveys: June 3, 2024, to November 15, 2024

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#### Survey Summary

**Date:** June 3, 2024 – November 15, 2024

**Number of Survey Responses:** 122

**Service Area:** Distributed City-Wide

**Languages Provided:** English and Spanish

The City received 122 English responses and 0 Spanish responses.

The following questions were asked in the community survey:

- 1) What zip code do you live in?
- 2) What primary language do you speak at home?
- 3) Are you a resident of Redondo Beach?
- 4) How long have you lived and/or worked in Redondo Beach?
- 5) Please select the three (3) areas of need for facilities and/or community improvements.
- 6) Please select the three (3) areas of need for community programming.
- 7) Please select the three (3) most critical housing needs in Redondo Beach.
- 8) Please select the top three (3) needs for homelessness assistance.
- 9) Please select one (1) you believe is the most significant barrier to accessing housing.
- 10) Which initiatives do you believe would be most effective in addressing housing inequalities in Redondo Beach?
- 11) Are there areas in Redondo Beach that are vulnerable to natural disasters and/or flooding?

The following below is a **summary of highlights** from all responses.

- 98% of respondents predominantly spoke English at home.
- 50% were homeowners in Redondo Beach.
- 53% live and/or worked in Redondo Beach for over 10 years.
- Majority of respondents did not believe Redondo Beach was vulnerable to natural disasters and/or flooding.

Respondents were tasked to identify top three priorities for various topics. The following is a summary of their selections.

The top three areas of need for **Facilities and/or Community Improvements** were identified as:

- Affordable housing
- Senior issues
- Infrastructure improvements (i.e. sewer, water, stormwater)

The top three areas of need for **Community Programming** were identified as:

- Senior Services
- Neighborhood crime prevention programs
- Parks and Recreation programs

The top three areas of need for **Critical Housing Needs** were identified as:

- Increased senior housing units
- First time home buyer program assistance
- Construction of new affordable rental housing

The top three areas of need for **Homelessness Assistance** were identified as:

- Permanent supportive housing with social services
- Short-term transitional housing (up to six months)
- Free meals in a safe space

The top three **Significant Barriers to Accessing Housing** were identified as:

- Affordability
- Availability of housing
- High deposit and/or down payment cost

The top three assistance/programs to **Address Housing Inequalities** were identified as:

- Needed elderly services
- Low barrier affordable housing development
- Wrap-around services for families moving from homeless to housed

## Summary Responses

### City of Redondo Beach Consolidated Plan 2025-2030

#### Q1 What zip code do you live in?

Answered: 86 Skipped: 36

#	RESPONSES	DATE
1	90277	11/13/2024 1:48 PM
2	90277	11/11/2024 3:04 PM
3	90703	11/7/2024 11:46 AM
4	90278	11/6/2024 5:51 PM
5	90278	11/6/2024 3:39 PM
6	90278	10/31/2024 4:04 PM
7	90278	10/31/2024 4:03 PM
8	90278	10/31/2024 4:01 PM
9	90278	10/31/2024 4:00 PM
10	90277	10/31/2024 3:58 PM
11	Service Provider covering both zip codes	10/31/2024 3:57 PM
12	90502	10/31/2024 3:56 PM
13	90277	10/31/2024 3:54 PM
14	90277	10/31/2024 3:52 PM
15	90274	10/31/2024 3:49 PM
16	90278	10/30/2024 4:59 PM
17	90277	10/30/2024 4:50 PM
18	90813	10/30/2024 3:30 PM
19	90277	10/30/2024 2:38 PM
20	90278	10/30/2024 12:52 PM
21	90746	10/30/2024 12:46 PM
22	90277	10/30/2024 12:08 PM
23	90278	10/30/2024 11:10 AM
24	90260	10/30/2024 9:28 AM
25	90018	10/30/2024 8:00 AM
26	90278	10/30/2024 7:39 AM
27	90254	10/29/2024 5:33 PM
28	90277	10/27/2024 9:28 PM
29	90277	10/24/2024 8:09 AM
30	90278	10/23/2024 11:03 AM
31	90277	10/22/2024 9:48 PM
32	90278	10/22/2024 9:33 PM
33	90278	10/22/2024 5:25 PM

City of Redondo Beach Consolidated Plan 2025-2030

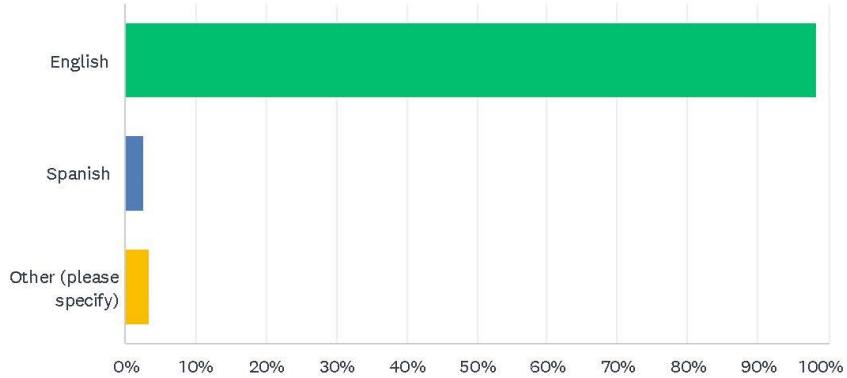
34	90277	10/22/2024 12:01 PM
35	90277	10/22/2024 10:40 AM
36	90278	10/19/2024 10:19 PM
37	90277	10/18/2024 12:51 PM
38	90277	10/18/2024 12:50 PM
39	90278	10/17/2024 3:12 PM
40	92780	10/16/2024 2:52 PM
41	90277	10/16/2024 2:42 PM
42	90277	10/16/2024 2:40 PM
43	90277	10/16/2024 2:39 PM
44	90277	10/16/2024 2:37 PM
45	90277	10/16/2024 2:36 PM
46	90277	10/16/2024 2:35 PM
47	90277	10/16/2024 2:34 PM
48	90277	10/16/2024 2:33 PM
49	90277	10/16/2024 2:31 PM
50	90277	10/16/2024 2:29 PM
51	90277	10/16/2024 12:08 PM
52	90277	10/15/2024 1:52 PM
53	90277	10/15/2024 1:51 PM
54	90277	10/15/2024 1:50 PM
55	90277	10/15/2024 1:49 PM
56	90277	10/15/2024 1:46 PM
57	90277	10/15/2024 1:45 PM
58	90277	10/15/2024 1:43 PM
59	90278	10/15/2024 4:54 AM
60	90277-3393	10/14/2024 4:17 PM
61	90278	10/14/2024 12:45 PM
62	90503	10/14/2024 11:59 AM
63	90277	10/12/2024 9:41 PM
64	90278	10/12/2024 5:05 PM
65	90278	10/12/2024 10:54 AM
66	90278	10/12/2024 8:13 AM
67	90278	10/11/2024 9:03 PM
68	90278	10/11/2024 8:32 PM
69	90277	10/11/2024 5:47 PM
70	90277	10/11/2024 5:25 PM
71	90278	10/11/2024 6:23 AM

City of Redondo Beach Consolidated Plan 2025-2030

72	90278	10/10/2024 9:07 PM
73	90277	10/10/2024 6:39 PM
74	90277	10/10/2024 3:29 PM
75	90278	10/10/2024 3:23 PM
76	90278	10/10/2024 3:14 PM
77	90277	10/10/2024 3:14 PM
78	90278	10/10/2024 3:13 PM
79	90503	10/10/2024 2:33 PM
80	90278	10/10/2024 2:11 PM
81	90278	10/10/2024 1:00 PM
82	90278	10/10/2024 12:47 PM
83	90278-3000	10/10/2024 12:25 PM
84	90278	10/10/2024 11:02 AM
85	90278	10/10/2024 10:41 AM
86	90278	10/10/2024 10:29 AM

## Q2 What primary language do you speak at home?

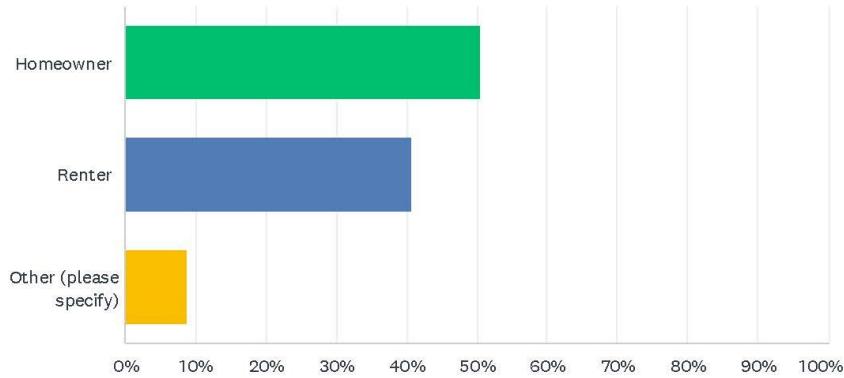
Answered: 116    Skipped: 6



ANSWER CHOICES	RESPONSES	
English	98.28%	114
Spanish	2.59%	3
Other (please specify)	3.45%	4
Total Respondents: 116		

### Q3 Are you a resident of Redondo Beach?

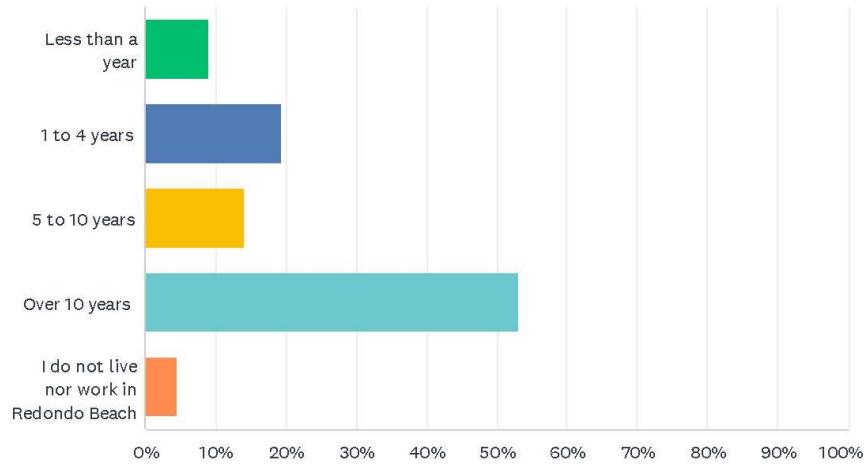
Answered: 103    Skipped: 19



ANSWER CHOICES	RESPONSES
Homeowner	50.49%
Renter	40.78%
Other (please specify)	8.74%
<b>TOTAL</b>	<b>103</b>

## Q4 How long have you lived and/or worked in Redondo Beach?

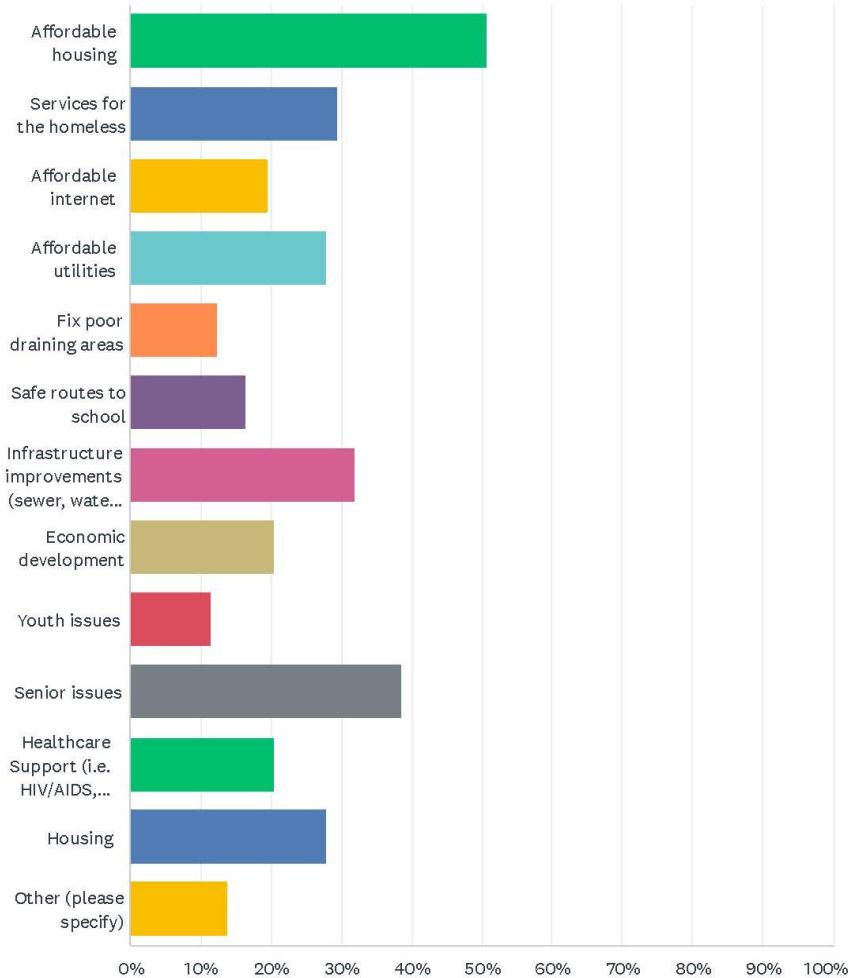
Answered: 113    Skipped: 9



ANSWER CHOICES	RESPONSES
Less than a year	8.85%
1 to 4 years	19.47%
5 to 10 years	14.16%
Over 10 years	53.10%
I do not live nor work in Redondo Beach	4.42%
<b>TOTAL</b>	<b>113</b>

**Q5 Please select the three (3) areas of need for facilities and/or community improvements.**

Answered: 122 Skipped: 0

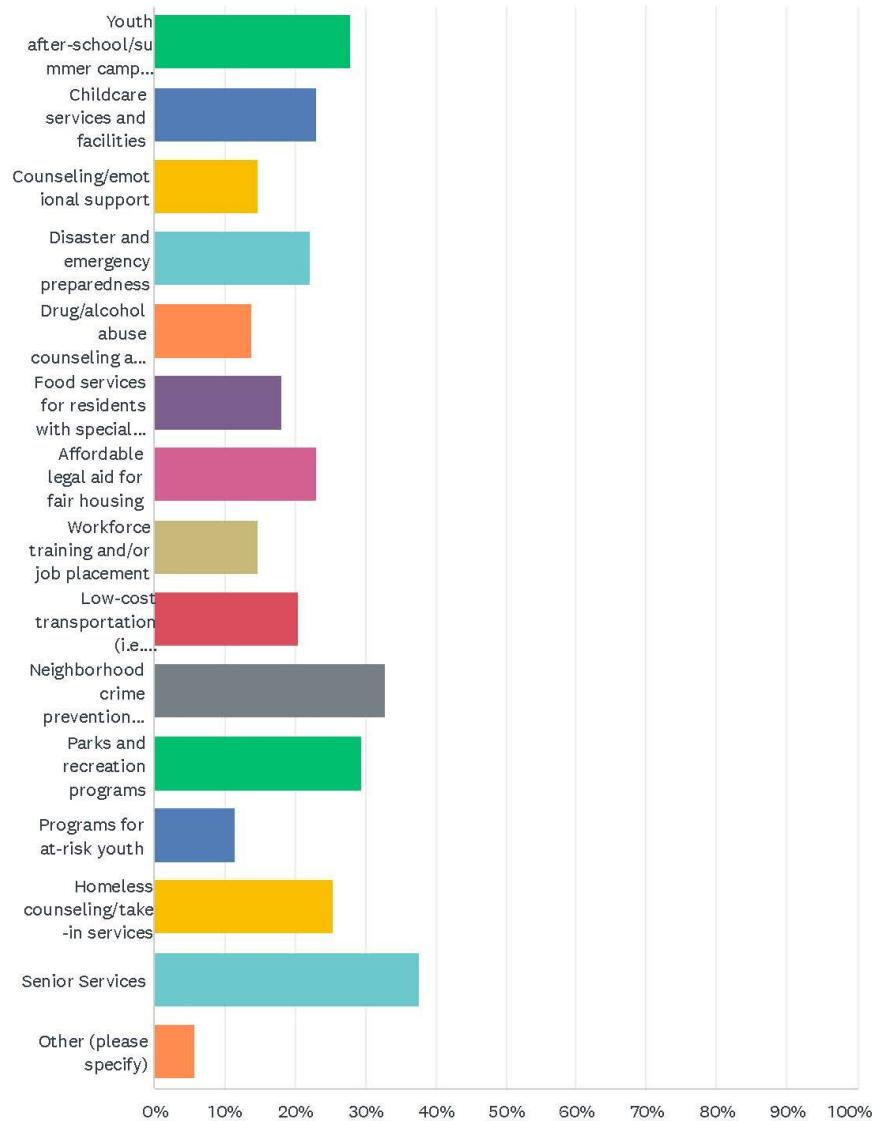


City of Redondo Beach Consolidated Plan 2025-2030

ANSWER CHOICES	RESPONSES
Affordable housing	50.82% 62
Services for the homeless	29.51% 36
Affordable internet	19.67% 24
Affordable utilities	27.87% 34
Fix poor draining areas	12.30% 15
Safe routes to school	16.39% 20
Infrastructure improvements (sewer, water, stormwater)	31.97% 39
Economic development	20.49% 25
Youth issues	11.48% 14
Senior issues	38.52% 47
Healthcare Support (i.e. HIV/AIDS, mental health, etc.)	20.49% 25
Housing	27.87% 34
Other (please specify)	13.93% 17
Total Respondents: 122	

**Q6 Please select the three (3) areas of need for community programming.**

Answered: 122 Skipped: 0

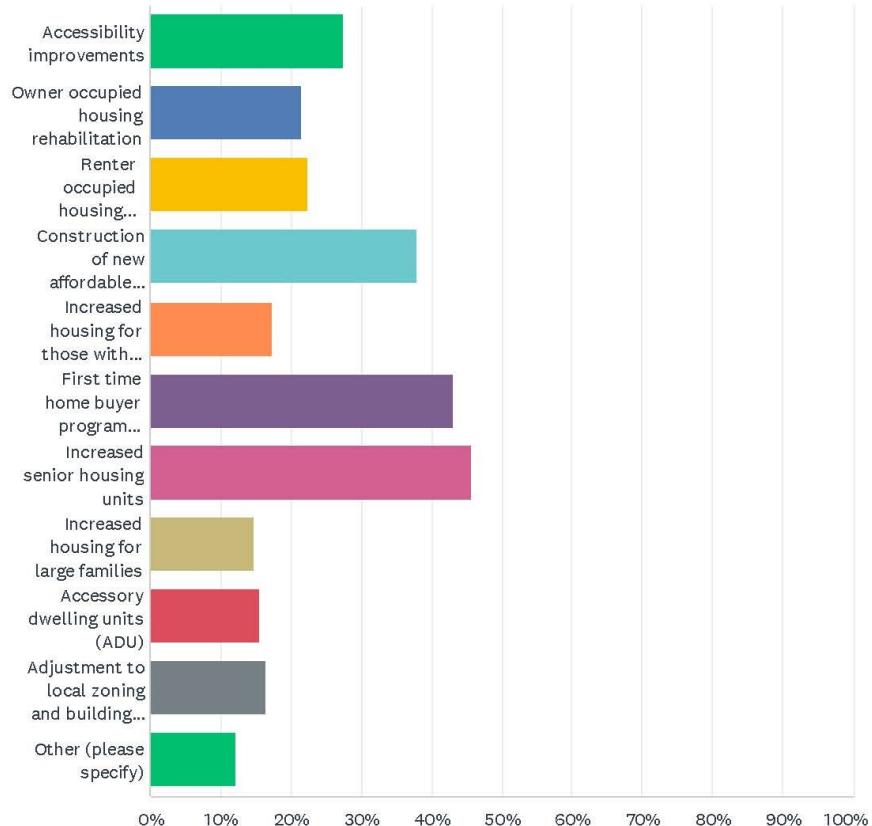


**City of Redondo Beach Consolidated Plan 2025-2030**

ANSWER CHOICES	RESPONSES
Youth after-school/summer camp programs	27.87% 34
Childcare services and facilities	22.95% 28
Counseling/emotional support	14.75% 18
Disaster and emergency preparedness	22.13% 27
Drug/alcohol abuse counseling and treatment	13.93% 17
Food services for residents with special needs	18.03% 22
Affordable legal aid for fair housing	22.95% 28
Workforce training and/or job placement	14.75% 18
Low-cost transportation (i.e. Dial-A-Ride, etc.)	20.49% 25
Neighborhood crime prevention programs	32.79% 40
Parks and recreation programs	29.51% 36
Programs for at-risk youth	11.48% 14
Homeless counseling/take-in services	25.41% 31
Senior Services	37.70% 46
Other (please specify)	5.74% 7
<b>Total Respondents: 122</b>	

**Q7 Please select the top three (3) most critical housing needs in Redondo Beach.**

Answered: 116 Skipped: 6

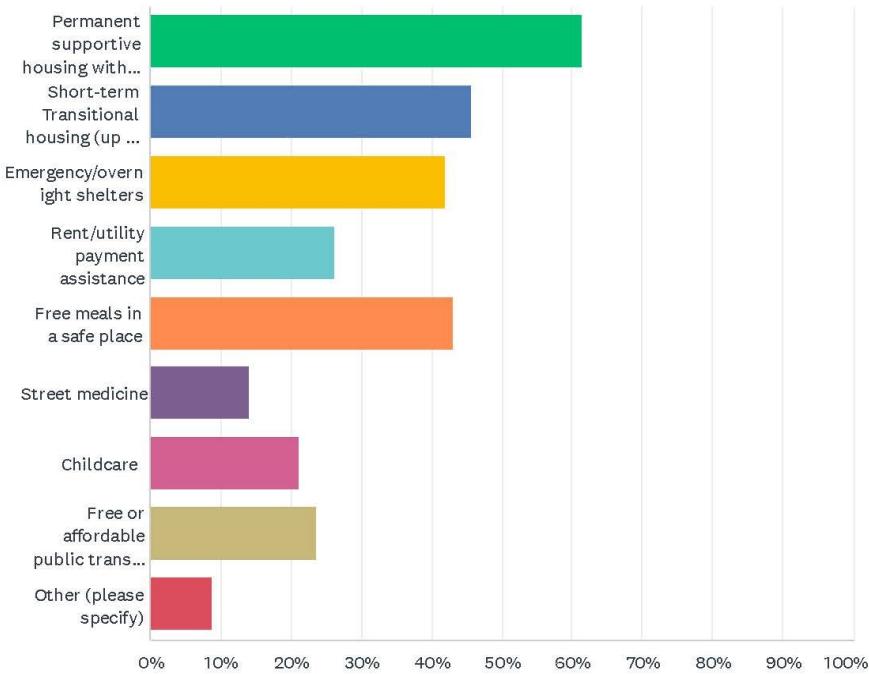


City of Redondo Beach Consolidated Plan 2025-2030

ANSWER CHOICES	RESPONSES
Accessibility improvements	27.59% 32
Owner occupied housing rehabilitation	21.55% 25
Renter occupied housing rehabilitation	22.41% 26
Construction of new affordable rental housing	37.93% 44
Increased housing for those with disabilities	17.24% 20
First time home buyer program assistance	43.10% 50
Increased senior housing units	45.69% 53
Increased housing for large families	14.66% 17
Accessory dwelling units (ADU)	15.52% 18
Adjustment to local zoning and building codes	16.38% 19
Other (please specify)	12.07% 14
Total Respondents: 116	

**Q8 Please select the top three (3) needs for homelessness assistance.**

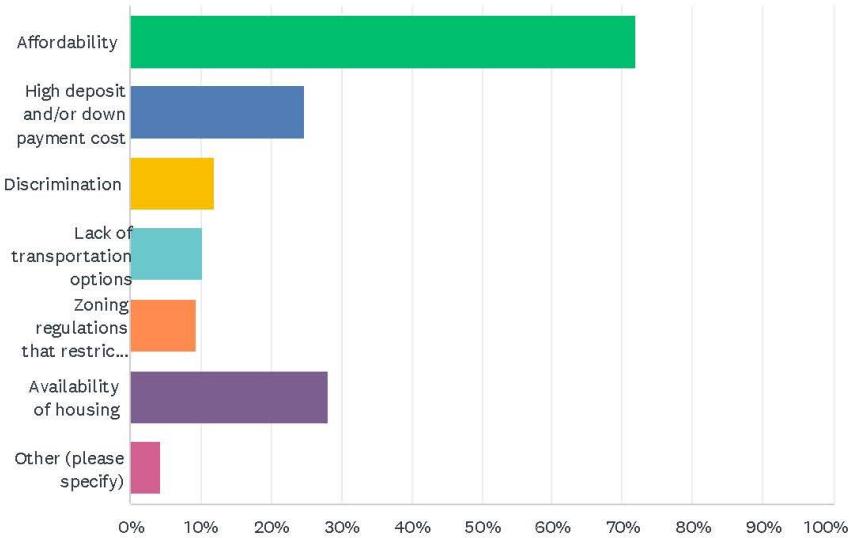
Answered: 114 Skipped: 8



ANSWER CHOICES	RESPONSES	
Permanent supportive housing with social services	61.40%	70
Short-term Transitional housing (up to six months)	45.61%	52
Emergency/overnight shelters	42.11%	48
Rent/utility payment assistance	26.32%	30
Free meals in a safe place	42.98%	49
Street medicine	14.04%	16
Childcare	21.05%	24
Free or affordable public transit passes	23.68%	27
Other (please specify)	8.77%	10
Total Respondents: 114		

**Q9 Please select one (1) you believe is the most significant barrier to accessing housing?**

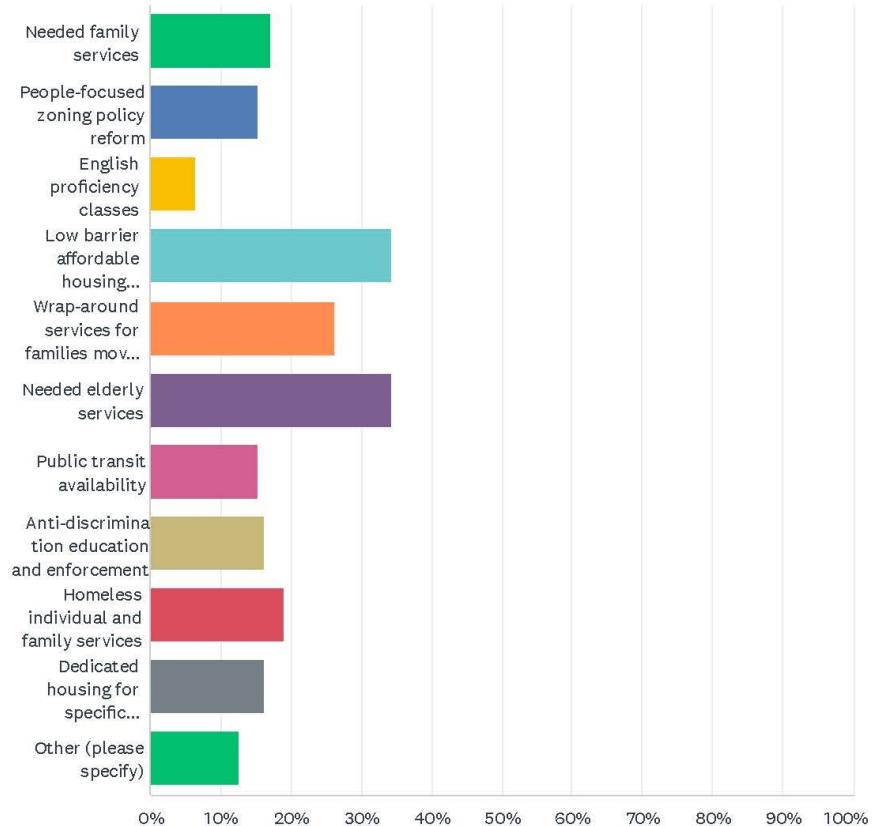
Answered: 117 Skipped: 5



ANSWER CHOICES	RESPONSES	
Affordability	71.79%	84
High deposit and/or down payment cost	24.79%	29
Discrimination	11.97%	14
Lack of transportation options	10.26%	12
Zoning regulations that restrict multi family and/or accessory dwelling units (ADUs)	9.40%	11
Availability of housing	28.21%	33
Other (please specify)	4.27%	5
Total Respondents: 117		

## Q10 Which initiatives do you believe would be most effective in addressing housing inequalities in Redondo Beach?

Answered: 111 Skipped: 11

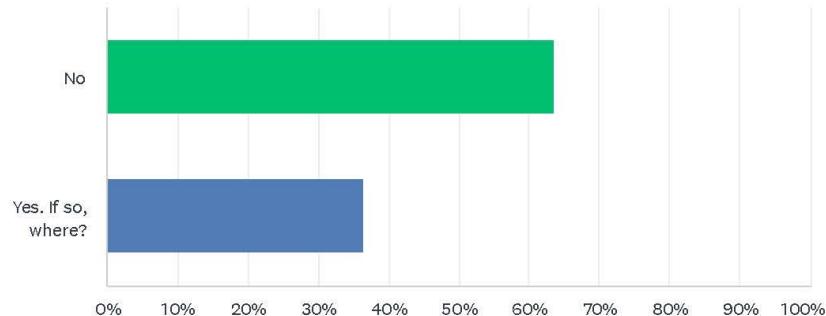


City of Redondo Beach Consolidated Plan 2025-2030

ANSWER CHOICES	RESPONSES	
Needed family services	17.12%	19
People-focused zoning policy reform	15.32%	17
English proficiency classes	6.31%	7
Low barrier affordable housing development	34.23%	38
Wrap-around services for families moving from homeless to housed	26.13%	29
Needed elderly services	34.23%	38
Public transit availability	15.32%	17
Anti-discrimination education and enforcement	16.22%	18
Homeless individual and family services	18.92%	21
Dedicated housing for specific professions (i.e. teachers, workforce, etc.)	16.22%	18
Other (please specify)	12.61%	14
Total Respondents: 111		

**Q11 Are there areas in Redondo Beach that are vulnerable to natural disasters and/or flooding?**

Answered: 63 Skipped: 59



ANSWER CHOICES	RESPONSES	
No	63.49%	40
Yes. If so, where?	36.51%	23
Total Respondents: 63		

## 2. Community Meetings

All community meetings began with an overview of the AI/Consolidated Plan (ConPlan) process, explaining that the City receives an annual federal grant for projects that align with the 5-Year Consolidated Plan. The goal was to gather input on fund allocation for the next five years. Discussions included eligible activities like social services, community facility improvements, infrastructure projects, and affordable housing. The plan, required by HUD, outlined the city's priorities based on community input and data. Consultants assisted with outreach, data collection, and drafting the plan. The city also gathered data for the Analysis of Impediments to Fair Housing Choice (AI) to identify housing barriers and support the ConPlan. Attendees were encouraged to provide crucial input for the planning process and to complete the Redondo Beach 2025-2030 Community Survey-condensed. Seven (7) community meetings were held, with two (2) held virtually to give residents equal opportunity to attend and provide input.



### Community Meeting @ Virtual Meeting

**Date:** June 21, 2024

**Time:** 10:00 AM

**Place:** Virtual Meeting (registration required)

The City of Redondo held a Community Meeting on June 21, 2024, online through Microsoft Teams, a cloud-based video conferencing platform. This meeting was advertised and posted on the City's website. The community virtual meeting was held as scheduled, but there was minimal participation.

### Community Meeting @ City Council Chambers

**Date:** June 26, 2024

**Time:** 6:00 PM

**Place:** City Council Chambers, 415 Diamond Street

The City of Redondo held a Community Meeting on June 26, 2024, at the City Council Chambers. This meeting was advertised and posted on the City's website. A presentation was prepared, but there was minimal participation.

### Community Meeting @ Perry Park Senior Center

**Date:** October 15, 2024

**Time:** 11:30 AM

**Place:** Perry Park Senior Center, 2308 Rockefeller Lane

The City of Redondo held a Community Meeting on October 15, 2024, at the Perry Park Senior Center. This meeting was advertised and posted on the City's website. There were approximately **10** attendees.

Participants expressed a strong desire to continue programs like the "1hr - Workout with Carrie", emphasizing its benefits for seniors. Residents expressed concerns about homelessness and the need to prevent homeless camps from forming. A senior resident highlighted the different needs of seniors compared to families with children, emphasizing that one's stage in life should not detract from others. He mentioned being a grandfather and wanting his grandkids to have equal or better opportunities growing up, suggesting an extension of services for families and seniors.

#### **Community Meeting @ Anderson Park Senior Center**

**Date:** October 16, 2024

**Time:** 11:45 AM

**Place:** Anderson Park Senior Center, 3307 Vail Avenue

The City of Redondo held a Community Meeting on October 16, 2024, at the Anderson Park Senior Center. This meeting was advertised and posted on the City's website. There were approximately **16** attendees.

Residents praised the Zumba program, suggesting it should be offered 4-5 days a week, and emphasized the importance of more senior programs at the senior center. Concerns were raised about space if class sizes increase, to which a city representative responded that staff regularly review participation and make accommodations for each activity, as needed. Residents inquired about the difference between local and federal funding, and the consultant clarified that the grants are federally funded. One resident expressed concerns about homelessness, stating that rents are higher than mortgages and that individuals should work for housing and food rather than receiving them for free. They suggested more interim housing, supportive services, and transitional case management. There was also concern that the successful implementation of homelessness solutions might attract more unhoused individuals to the city. Discussions included how cities manage law enforcement officials relocating unhoused individuals outside city limits.

#### **Community Meeting @ Veterans Park Senior Center**

**Date:** October 16, 2024

**Time:** 04:00 PM

**Place:** Veterans Park Senior Center, 301 Esplanade

The City of Redondo held a Community Meeting on October 16, 2024, at the Veterans Park Senior Center. This meeting was advertised and posted on the City's website. There were approximately **5** attendees.

A recent veteran voiced concerns about the extensive building construction plans along PCH in Redondo Beach, highlighting the high level of development and the potential strain on capacity. This observation sparked a broader discussion about the city's development strategy and its impact on the community. Additionally, there was a suggestion to hold more community meetings to ensure comprehensive participation, especially since many attendees left early after the Bridge senior activity, which was held prior to the 4:00 PM Community Meeting. This would help gather more input and address any concerns from those who couldn't stay for the entire meeting.

#### **Community Meeting @ Virtual Meeting**

**Date:** October 17, 2024

**Time:** 02:00 PM

**Place:** Virtual Meeting (registration required)

The City of Redondo held a Community Meeting on October 17, 2024, online through Microsoft Teams, a cloud-based video conferencing platform. This meeting was advertised and posted on the City's website. The community virtual meeting was held as scheduled, but there was minimal participation.

### Community Meeting @ City Council Chambers

**Date:** October 24, 2024

**Time:** 06:00 PM

**Place:** City Council Chambers, 415 Diamond Street

The City of Redondo held a Community Meeting on October 24, 2024, at the City Council Chambers. This meeting was advertised and posted on the City's website. A presentation was prepared, but there was minimal participation.

### 3. Flyering

The City prepared educational flyer materials to outline the purpose and scope of the AI and ConPlan, opportunities to be involved and provide input, and contact information. The flyer also included a Quick Response (QR) code, or matrix barcode that can be scanned using a smartphone, that linked to the community survey.

Four (4) versions of the flyer were created to appeal to the different populations the flyers were posted on. Version 1 was created initially during the City's first outreach efforts from June to July 2024. Due to the minimal participation and 10 survey responses received, the City relaunched their outreach efforts from July to November 2024. Thus, Versions 2 to 4 flyers were created. Version 2 and Version 3 aimed to inform residents of the purpose of the community survey, opportunities to attend community meetings, and locations where physical copies of the community survey were made available. Version 4 was made specifically for Senior Center flyerings. The City considered accessibility concerns, such as enlarged text for visibility and physical attendance for community meetings, while creating this version of the flyer.

Versions 1, 2, and 3 were physically posted at the following locations:

- Redondo Beach Main Library, 303 North Pacific Coast Highway
- Redondo Beach North Branch Public Library, 2000 Artesia Boulevard
- Farmers' Market, 309 Esplanade
- Pumpkins in the Park Event, 2308 Rockefeller Lane
- Historical Museum Halloween House event, 302 Flagler Lane

Version 4 was physically posted at the following locations:

- Anderson Park Senior Center, 3307 Vail Avenue
- Perry Park Senior Center, 2308 Rockefeller Lane
- Veterans Park Senior Center, 301 Esplanade

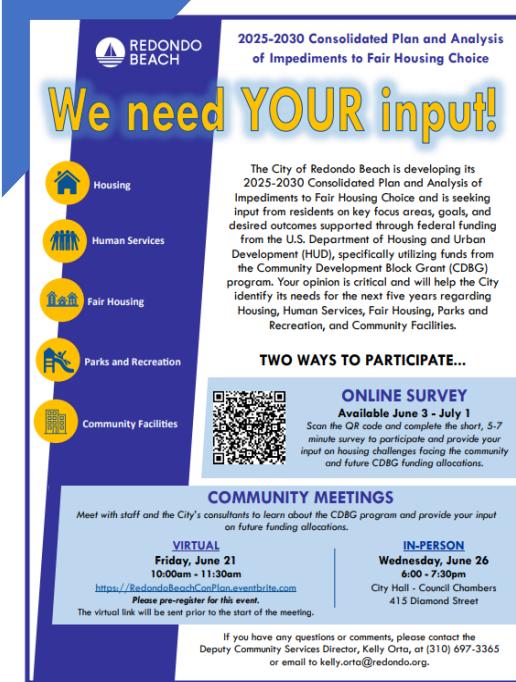
Staff attended the Farmer's Market on October 24 with copies of the flyer and survey to engage participants. There were approximately **13** visitors who engaged with staff and inquired about the AI and ConPlan process. Citizens voiced concerns about homelessness throughout the city, increasing housing costs, scheduled developments, and public infrastructure improvements.

Ultimately, the City went above and beyond with community outreach to inform residents of the AI and ConPlan process and engage input from residents throughout Redondo Beach.

### Copies of Flyers Posted

The following are copies of the flyers posted throughout the City:

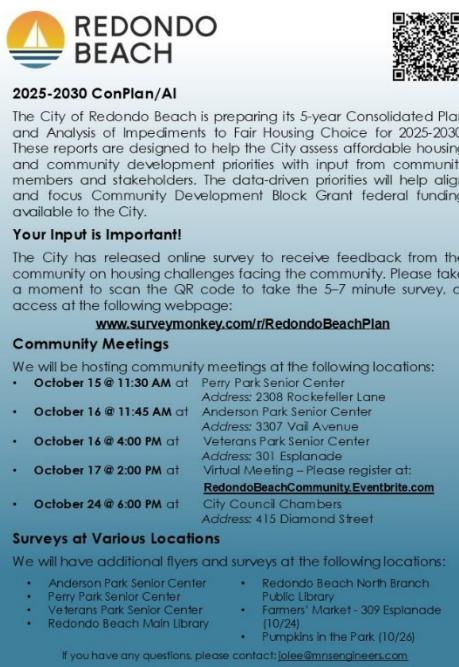
**Version 1**



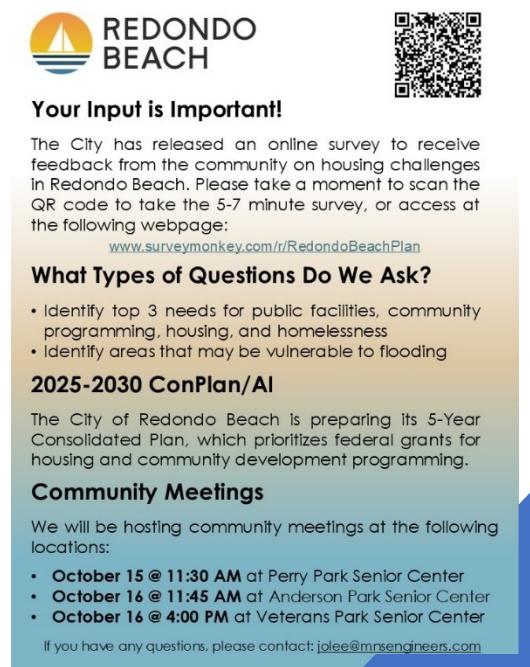
**Version 2**



**Version 3**



**Version 4**



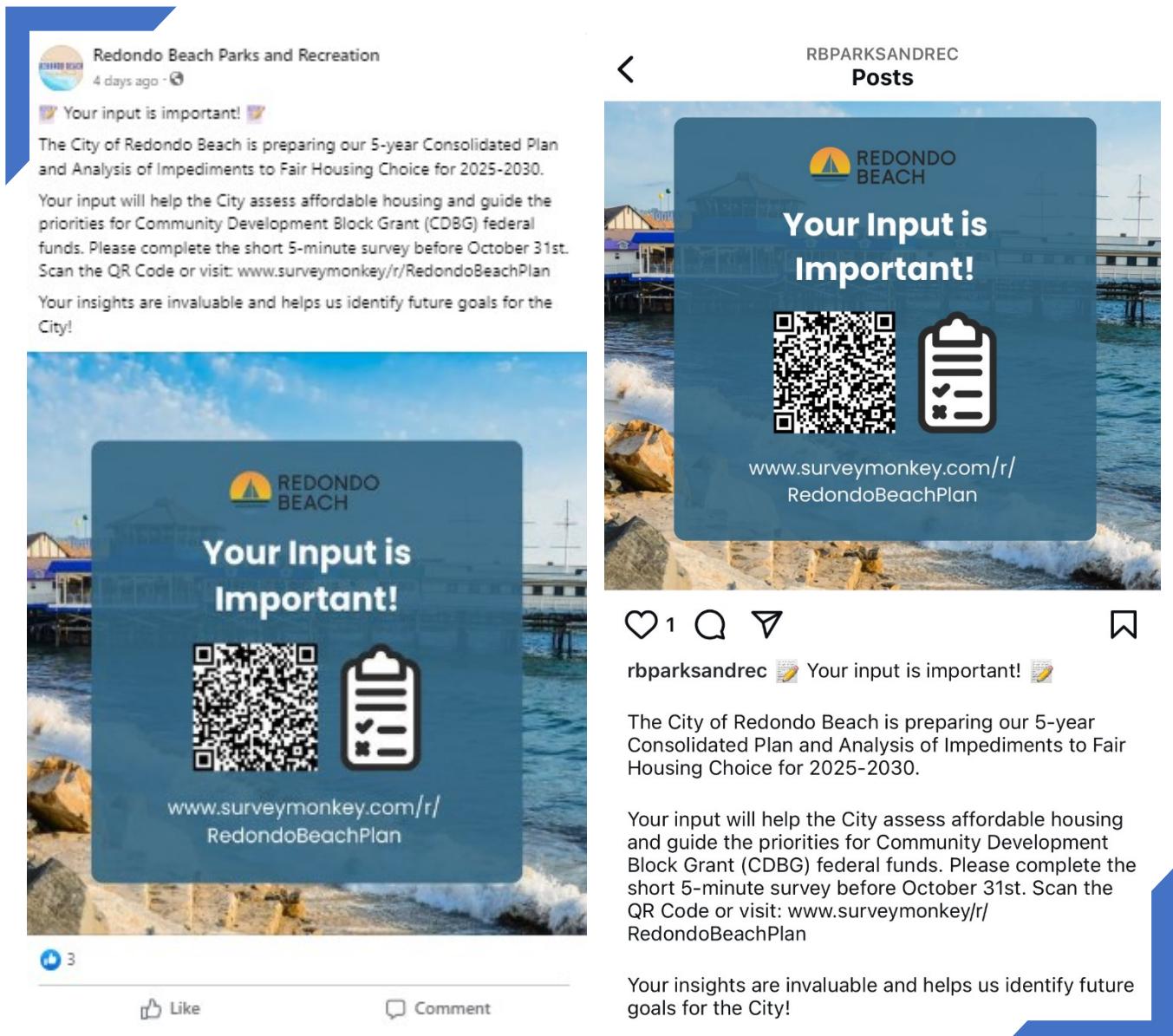
#### 4. Social Media and Emailing

The City utilized the City of Redondo Beach's and Community Services Department's Facebook and Instagram accounts to post information and links to the community survey. The City posted on their accounts as well as to "Stories", a feature that allows users to share photos and videos that disappear after 24 hours. Stories appear at the top of the followers' feed, giving high visibility.

Through the Community Service Department's posts, 405 accounts were reached, and 6 users were directed to the community survey. Between the Community Service Department and City's social media accounts, there was a total of 7,052 followers. Information was disseminated and reached about 7,500 individuals in Redondo Beach.

##### Social Media Posts

The following is a sample post taken from the City's Facebook and Instagram accounts:



Redondo Beach Parks and Recreation 4 days ago 

Your input is important! 

The City of Redondo Beach is preparing our 5-year Consolidated Plan and Analysis of Impediments to Fair Housing Choice for 2025-2030. Your input will help the City assess affordable housing and guide the priorities for Community Development Block Grant (CDBG) federal funds. Please complete the short 5-minute survey before October 31st. Scan the QR Code or visit: [www.surveymonkey.com/r/RedondoBeachPlan](http://www.surveymonkey.com/r/RedondoBeachPlan)

Your insights are invaluable and helps us identify future goals for the City!

REB  
REDONDO BEACH

Your Input is Important!

www.surveymonkey.com/r/RedondoBeachPlan

RBPARKSANDREC Posts

Your Input is Important!

REB  
REDONDO BEACH

www.surveymonkey.com/r/RedondoBeachPlan

1 Q 

rbparksandrec  Your input is important! 

The City of Redondo Beach is preparing our 5-year Consolidated Plan and Analysis of Impediments to Fair Housing Choice for 2025-2030. Your input will help the City assess affordable housing and guide the priorities for Community Development Block Grant (CDBG) federal funds. Please complete the short 5-minute survey before October 31st. Scan the QR Code or visit: [www.surveymonkey.com/r/RedondoBeachPlan](http://www.surveymonkey.com/r/RedondoBeachPlan)

Your insights are invaluable and helps us identify future goals for the City!

Additionally, the City posted information of the AI and ConPlan process and survey on the City's dedicated Community Development Block Grant (CDBG) webpage. The webpage included a summary of the AI and ConPlan process, locations where physical copies of the survey were located, and community meeting dates.

### CDBG Webpage

The following was posted on the City's dedicated webpage located at:

[https://redondo.org/departments/community\\_services/community\\_development\\_block\\_grant.php](https://redondo.org/departments/community_services/community_development_block_grant.php).

#### 2025-2030 Consolidated Plan and Analysis of Impediments

The City of Redondo Beach is preparing its 5-year Consolidated Plan and Analysis of Impediments to Fair Housing Choice for 2025-2030. These reports are designed to help the City assess affordable housing and community development priorities with input from community members and stakeholders. The data-driven priorities will help align and focus Community Development Block Grant federal funding available to the City each year. Click [HERE](#) for more information.

##### **YOUR INPUT IS IMPORTANT!**

There are several ways to participate, including:

- **Online Survey:** The City has released an online survey to receive feedback from the community on housing challenges facing the community. Please take a moment to scan the QR code below or click below to take the short, 5-7 minute, survey:



Copies of the survey will also be available at the following locations:

- Anderson Park Senior Center
- Perry Park Senior Center
- Veterans Park Senior Center
- Redondo Beach Main Library
- Redondo Beach North Branch Public Library
- Farmers' Market (309 Esplanade) on October 24
- Pumpkins in the Park event on October 26
- **Community Meetings:** Several community meetings will be held throughout the month to provide an opportunity for the community to ask questions, learn more about the CDBG program, and provide input on the community's housing challenges. All are welcome to attend.

Tuesday, October 15	11:30am	Perry Park Senior Center (2308 Rockefeller Lane)
Wednesday, October 16	11:45am	Anderson Park Senior Center (3307 Vail Avenue)
Wednesday, October 16	4:00pm	Veterans Park Senior Center (301 Esplanade)
Thursday, October 17	2:00pm	<b>VIRTUAL MEETING</b> Please pre-register <a href="#">HERE</a>
Thursday, October 24	6:00pm	City Hall Council Chambers (415 Diamond Street)

Lastly, the City worked with City Councilmembers, the Mayor, and the Redondo Beach Housing Authority to email information about the AI and ConPlan process. These three entities had their own email lists which were used to provide helpful information specifically for Redondo Beach residents.

## Email Verbiage

The following verbiage was used for the City Councilmembers, Mayor, and Redondo Beach Housing Authority emailing list.

The City of Redondo Beach is preparing its 5-year Consolidated Plan and Analysis of Impediments to Fair Housing Choice for 2025-2030. These reports are designed to help the City assess affordable housing and community development priorities with input from community members and stakeholders. The data-driven priorities will help align and focus Community Development Block Grant federal funding available to the City.

### Your Input is Important!

Please take a moment to scan the QR Code to take the [5-7 minute](#) survey, or access at the following webpage: [www.surveymonkey.com/r/RedondoBeachPlan](http://www.surveymonkey.com/r/RedondoBeachPlan).



### Community Meetings

We will also be hosting two (2) community meetings on:

- October 17 – Online, Virtual Meeting at 2:00 PM  
RSVP at the link: [RedondoBeachCommunity.Eventbrite.com](http://RedondoBeachCommunity.Eventbrite.com)
- October 24 – In-Person Meeting at 6:00 PM  
415 Diamond Street (City Hall Chambers)

### What Types of Questions Do We Ask?

We need your help in identifying top needs for public facilities, community programming, housing, and homelessness!

Your insights are invaluable, and every answer helps us identify future goals for the City. Your unique perspective is what truly matters!

Social Media proved to be a cost-effective communication method that would reach citizens who may not be physically engaged with City events.

## 5. Stakeholder Interviews

Social service stakeholder interview meetings were conducted in June and July of 2024 via video-conferencing call with representatives from the following agencies:

• Housing Rights Center	• 1736 Family Crisis Center
• Project: NEEDs	• Salvation Army of Redondo Beach
• Venice Family Clinic	• Redondo Beach Housing Authority
• City of Redondo Beach, Community Development Department	

The following lists the questions discussed with the stakeholders:

- 1) Describe your agency or role in the area?
- 2) How do you envision the affordable housing landscape evolving over the next five years within our community?
- 3) What specific challenges or barriers do you see for low- and moderate-income residents in attaining affordable housing within the city?
- 4) What strategies or initiatives do you believe are most effective in increasing access to affordable housing in the city?
- 5) How can we ensure that the needs of the city's vulnerable populations, such as low-income families, seniors, and individuals with disabilities, are adequately met?
- 6) How can we foster partnerships with local businesses, nonprofits, and government agencies to maximize resources and support for affordable housing initiatives?
- 7) Is homeownership important to you? If so, what do you think are the ways or strategies to increase homeownership?
- 8) What would you say are your agency's top priorities in the next 2-3 years?
- 9) Do you feel there is local support to increase/expand broadband access in the city?
- 10) What are the programs/project/and services the City should spend their annual CDBG allocation? (i.e., housing, parks, roads and infrastructure, housing rehabilitation, social services)

With the stakeholder responses, the following needs for each respective topic were identified:

STAKEHOLDER OUTREACH MAJOR THEMES:	FEEDBACK
HOMELESSNESS	<ul style="list-style-type: none"><li>- <b>Expand Housing Options:</b> Develop a diverse range of housing types to ensure individuals can attain and maintain stable housing.</li><li>- <b>Address the 'Snowball Effect':</b> Recognize that homelessness exacerbates personal situations, such as on-record evictions hindering future housing opportunities.</li><li>- <b>Documentation Assistance:</b> Implement programs to help homeless individuals gather necessary documentation for employment and housing, such as birth certificates.</li><li>- <b>Direct Feedback:</b> Engage directly with the unhoused population to understand their needs and how to effectively provide services. Meeting people where they are is vital.</li><li>- <b>Comprehensive Care:</b> While emergency resources are available, there is an emphasized importance for wrap-around care for long-term sustainability.</li><li>- <b>Sustainability Education:</b> Teach skills for maintaining housing and employment to prevent re-entry into homelessness or chronic homelessness.</li><li>- <b>Mental Health Services:</b> Provide accessible mental health services to support the wellbeing of the homeless population.</li></ul>
PRIORITY HOUSING NEEDS	<ul style="list-style-type: none"><li>- <b>Reduce Housing Costs:</b> Address the high cost of rent and homeownership to make housing more affordable to many income levels.</li><li>- <b>Increase Housing Stock:</b> Expand the availability of housing for low- and moderate-income households.</li></ul>

	<ul style="list-style-type: none"> <li><b>Affordable Senior Housing:</b> Ensure affordable housing options are available to seniors and the aging population who are entering the age of seniority.</li> <li><b>Fair Housing Services:</b> Provide services to educate people about their housing rights.</li> <li><b>Comprehensive Homeownership Programs:</b> Develop programs including down payment assistance and others beyond the scope of down payment assistance.</li> <li><b>Combat Stigmas:</b> Work to break down stigmas associated with homelessness and affordable housing development, addressing the “not in my backyard” mentality.</li> <li><b>Credit Score Education:</b> Offer education and resources on maintaining stable credit to facilitate homeownership and renting.</li> </ul>
<b>POTENTIAL SOLUTIONS TO HOUSING PROBLEMS</b>	<ul style="list-style-type: none"> <li><b>Increase Housing Supply:</b> Build more housing, including condominiums, apartments, and townhouses, to drive down prices and make homeownership and rent more affordable. This includes changing zoning codes to allow for higher density housing development.</li> <li><b>Expand Shelter Programs:</b> Implement more programs like the Pallet Shelter Program to provide immediate housing solutions.</li> <li><b>Transitional Housing:</b> Transition long-term populations in need of affordable housing into short-term affordable units while creating new long-term affordable housing stock.</li> <li><b>Improve Access to Information:</b> Increase access to information about affordable housing availability through various methods (mailers, community events, digital platforms, fliers at bus stops), considering language and technology barriers.</li> <li><b>Advocate for Awareness:</b> Raise awareness and advocate for homeless and housing issues to combat the “not in my backyard” stigma.</li> <li><b>Rent Stabilization Policies:</b> Enact policies such as rent control to stabilize rent prices.</li> <li><b>Fair Housing Regulations:</b> Ensure fair housing regulations are in place and enforced.</li> <li><b>Emergency Assistance:</b> Provide emergency rent and utility assistance to help individuals facing housing crises continue to afford necessities like food, childcare, and healthcare.</li> <li><b>Innovative Homeownership Models:</b> Introduce new homeownership models, such as combining duplexes, to make owning a home more accessible.</li> <li><b>Landlord Collaboration:</b> Work with landlords to restrict rent increases and accept housing vouchers, ensuring fairness for both renters and owners.</li> <li><b>Hotel Partnerships:</b> Collaborate with local hotels to offer some rooms as low-income affordable units.</li> <li><b>Preserve Affordable Housing:</b> If building affordable housing is not attainable, then preserving the housing stock, such as existing multi-family rental properties, will be necessary.</li> </ul>
<b>NEEDS OF VULNERABLE POPULATIONS</b>	<ul style="list-style-type: none"> <li><b>Short-Term Protections:</b> Implement short-term protections to ensure individuals with fixed incomes, such as those on Social Security Income (SSI), can maintain their housing until long-term solutions are established.</li> <li><b>Resource Hub:</b> Create a centralized hub for vulnerable populations to access and be directed to appropriate resources.</li> <li><b>Financial and Other Needs Assistance:</b> Provide support for individuals struggling to pay for essentials like food, rent, and other bills.</li> </ul>

	<ul style="list-style-type: none"> <li>- <b>Affordable Senior Housing:</b> Develop additional affordable housing options for seniors.</li> <li>- <b>Partnership with Organizations:</b> Build on existing relationships and establish comprehensive plans for collaboration among social service funders and providers, community and faith-based organizations, and advocates.</li> </ul>
<b>BROADBAND ACCESS</b>	<ul style="list-style-type: none"> <li>- <b>Bundled Services for Special Needs Populations:</b> Streamline services for special needs populations by offering a bundled package at a set cost with specific services.</li> <li>- <b>Expand Affordable Access:</b> Increase the availability of affordable broadband access.</li> <li>- <b>Access Programs:</b> Establish programs to provide internet access for individuals without at-home access, supporting job searching, schoolwork, and other essential activities.</li> <li>- <b>Device Accessibility:</b> Address the limitations of internet access primarily through phones by improving access to computers.</li> </ul>
<b>FUTURE CDBG FUNDING</b>	<ul style="list-style-type: none"> <li>- <b>Social Services:</b> Focus on providing social services for special needs and low- to moderate-income populations.</li> <li>- <b>Affordable Housing Initiatives:</b> Allocate funds to develop and support affordable housing projects.</li> <li>- <b>Homeless Housing:</b> Direct funds towards housing solutions for homeless individuals and families.</li> <li>- <b>Substance Abuse and Mental Health Services:</b> Increase support for substance abuse and mental health services, respectively.</li> <li>- <b>Centralized Resource Center:</b> Create a centralized space to direct individuals to the appropriate services.</li> <li>- <b>Jobs and Skills Training:</b> Invest in job training and skills development programs for low-income and unhoused individuals.</li> <li>- <b>Physical Health Services:</b> Provide dental and other physical health assistance services.</li> <li>- <b>Deferred Loan Program:</b> Provide greater funding amounts for home rehabilitation.</li> </ul>
<b>COMMUNITY PARTNERSHIP</b>	<ul style="list-style-type: none"> <li>- <b>Networking Meetings:</b> Facilitate networking meetings for service providers, businesses, and government agencies to collaborate and maximize services for residents.</li> <li>- <b>Educational Outreach:</b> Advocate for the city's unhoused population through educational outreach to dismantle stigmas and foster a better understanding of homelessness and affordable housing.</li> <li>- <b>Community Feedback:</b> Hold open forums for community feedback and offer incentives to encourage participation and advocate for policies.</li> <li>- <b>Formal Communication Channels:</b> Develop effective communication channels.</li> </ul>

## 6. Public Review

**Date:** December 6, 2024 to January 7, 2025

**Comments Received:** (TBA)

A copy of the Analysis of Impediments to Fair Housing Choice was made available to the public for 30 days, beginning December 6, 2024, and ending January 7, 2025. A public notice was published in the newspaper and posted on the City's website. A physical copy was made available at the following locations:

- Redondo Beach Main Library – 303 Pacific Coast Highway;
- North Branch Library – 2000 Artesia Boulevard;
- Redondo Beach City Clerk's Office – 415 Diamond Street; and
- Redondo Beach Community Services – 1922 Artesia Blvd.

No comments were received.