

City of Santa Clarita

Analysis of Impediments to Fair Housing Choice (AI)

City of Santa Clarita
23920 W. Valencia Blvd. Suite 302
Santa Clarita, CA 91355

May 2014

Table of Contents

	Page
Section I: Introduction	1
A. Community Background.....	1
B. Fair Housing Legal Framework.....	1
C. Purpose of Report.....	4
D. Organization of Report.....	5
E. Data Sources.....	5
F. Public Participation.....	5
Section II: Community Profile	10
A. Demographic Profile.....	10
B. Household Profile.....	15
C. Income Profile.....	15
D. Special Needs Households.....	21
E. Housing Profile.....	31
F. Housing Cost and Affordability.....	35
G. Housing Problems.....	39
H. Assisted Housing.....	40
I. Provision of Services and Accessibility to Public Transit.....	46
Section III: Lending Practices	55
A. Background.....	55
B. Overall Lending Patterns.....	57
C. Lending Patterns by Race/Ethnicity and Income Level.....	59
D. Lending Patterns by Census Tract Characteristics.....	60
E. Major Lenders.....	62
F. Subprime Lending.....	63
G. Purchased Loans.....	66
H. Review of Lending Patterns by Specific Lender.....	67
I. Foreclosures.....	68
Section IV: Public Policies and Practices	70
A. Policies and Programs Affecting Housing Development.....	70
B. Building, Occupancy, Health and Safety Codes.....	78
C. Affordable Housing Development.....	79
D. Other Land Use Policies, Programs, and Controls.....	80
E. Policies Causing Displacement or Affecting Housing Choice of Minorities and Persons with Disabilities.....	81
F. Local Housing Authority.....	82
G. California Environmental Quality Act (CEQA).....	83
H. Community Participation.....	83
Section V: Fair Housing Practices	85
A. Fair Housing Practices in the Homeownership Market.....	85
B. Fair Housing Practices in the Rental Housing Market.....	90
C. Fair Housing Services.....	95
D. Hate Crimes.....	106
E. NIMBYism.....	107
Section VI: Progress since Last AI	108
A. 2009 Fair Housing Action Plan.....	108
Section VII: Fair Housing Action Plan	113
A. Ongoing Impediments.....	113
B. New Impediments Identified.....	116
Signature Page	118

Appendix A: Public Outreach.....A-1

List of Tables

Table 1: Perpetrators of Discrimination	7
Table 2: Location of Discrimination.....	7
Table 3: Basis of Discrimination.....	8
Table 4: Reason for Not Reporting Discrimination	8
Table 5: Basis of Discrimination.....	9
Table 6: Population Growth (1990-2010).....	10
Table 7: Age Characteristics (1990-2010).....	11
Table 8: Race and Ethnicity (1990-2010)	11
Table 9: Table: English Language Ability.....	14
Table 10: Household Characteristics and Trends (1990-2010)	15
Table 11: Income Categories	16
Table 12: Median Household Income (2000-2011).....	16
Table 13: Income Distribution (2006-2010).....	17
Table 14: Housing Assistance Needs of Low- and moderate-Income Households (2006-2010)	18
Table 15: Income by Race/Ethnicity (2006-2010)	19
Table 16: Senior Profile (2006-2011).....	21
Table 17: Senior Rental Housing in Santa Clarita.....	22
Table 18: Persons with Disabilities Profile (2009-2011)	23
Table 19: Shelters For The Homeless	27
Table 20: Housing Stock Growth	31
Table 21: Housing Characteristics and Trends.....	32
Table 22: Housing Tenure.....	33
Table 23: Lead-Based Paint Estimates (2007-2011)	35
Table 24: Average Apartment Rents in Santa Clarita.....	36
Table 25: Housing Affordability Matrix – Los Angeles County (2013)	38
Table 26: Housing Choice Voucher Recipients.....	41
Table 27: Assisted Rental Housing in Santa Clarita	42
Table 28: Licensed Community Residential Care Facilities by Type	44
Table 29: Santa Clarita Major Employers	50
Table 30: Disposition of Home Loans (2007 and 2012)	58
Table 31: Demographics of Loan Applicants vs. Total Population (2012).....	59
Table 32: Lending Patterns by Race/Ethnicity (2007 and 2012)	60
Table 33: Outcomes Based on Census Tract Income (2007 and 2012)	61
Table 34: Outcomes Based on Minority Population of Census Tract (2007 and 2012)	62
Table 35: Top Lenders (2007 and 2012).....	63
Table 36: Reported Spread on Loans by Race/Ethnicity (2007 and 2012)	65
Table 37: Percent of Purchased Loans by Race (2012).....	67
Table 38: General Plan Land Use Designations Allowing Residential Uses	72
Table 39: Parking Requirements	75
Table 40: Planning Applications Required for Various Housing Types.....	76
Table 41: Application and Permit Processing Fees	79
Table 42: Potential Discrimination in Listings of For-Sale Homes.....	86
Table 43: Potential Discrimination in Listings of Homes for Rent	91
Table 44: Clients Served (2007-2013)	96
Table 45: Clients Served by Race (2007-2013)	96
Table 46: Clients Served by Ethnicity (2007-2013)	97

Table 47: Clients Served by Income Level (2007-2013)	97
Table 48: Clients Served by Household Characteristics (2007-2013)	98
Table 49: Discrimination Complaints by Protected Classification (2007-2013)	98
Table 50: Findings and Dispositions (2007-2013)	99
Table 51: Selected Case Summaries	100
Table 52: Summary of Housing Issues (2007-2013)	102
Table 53: Basis for Discrimination of Complaints filed with DFEH in Santa Clarita (2007-2012)	103
Table 54: Acts of Discrimination for Fair Housing Complaints Filed with DFEH in Santa Clarita (2007-2012)	104
Table 55: Disposition of Fair Housing Complaints Filed with DFEH in Santa Clarita (2007-2012)	104
Table 56: Basis for Discrimination of Cases filed with HUD (2007-2012)	105
Table 57: Disposition of Fair Housing Cases Filed with HUD (2007-2012).....	105
Table 58: Hate Crimes (2007-2012).....	106
Table 59: Overview of FHCSFV Accomplishments (2005-2014)	109

List of Figures

Figure 1: Minority Concentration Areas in Santa Clarita.....	13
Figure 2: Language Spoken at Home	14
Figure 3: Low- and Moderate-Income Areas in Santa Clarita	20
Figure 4: Age of Housing Stock	34
Figure 5: Median Home Prices.....	36
Figure 6: Location of Affordable Housing.....	43
Figure 7: Location of Community Care Facilities.....	45
Figure 8: Public Transit and Major Employers.....	49
Figure 9: Affordable Housing near Public Transit	51
Figure 10: Distribution of Title I Schools and Low- and Moderate-Income Areas.....	53
Figure 11: Distribution of Title I Schools and Areas of Minority Concentration.....	54
Figure 12: Location of Foreclosures as of September 2013.....	69

Section I: Introduction

Equal access to housing is fundamental to each person in meeting essential needs and pursuing personal, educational, employment, or other goals. In recognition of equal housing access as a fundamental right, the federal government and the State of California have both established fair housing choice as a right protected by law.

This report presents a demographic profile of the City of Santa Clarita, assesses the extent of housing needs among specific groups, and evaluates the availability of a range of housing choices for residents. This report also analyzes the conditions in the private market and public sector that may limit the range of housing choices or impede a person's access to housing.

A. Community Background

Located just 25 minutes from downtown Los Angeles the City of Santa Clarita incorporated on December 15, 1987 and today is the 3rd largest city in Los Angeles County. Upon incorporation, the City boundaries included approximately 40 square miles and a population of about 130,000. From 1987 through 2009, the City processed 35 annexations, expanding its boundaries to include territory for which residents or property owners had petitioned to join the City, and it has grown to become California's 26th largest city with a current population of 176,320 in 2010. More recent California Department of Finance data estimates the City's population at 209,130 as of January 1, 2014. The incorporated boundaries of the City currently total over 63.12 square miles with a land planning area greater than San Francisco.

After incorporation, the City has continued to grow with the increased development of various commercial retail, office, and industrial uses, particularly along the Interstate 5 corridor. According to Census estimates, there are now approximately 62,000 dwelling units within the City and 20,000 units in the County unincorporated areas. A major challenge in future planning for the Santa Clarita Valley will be managing the anticipated growth within the north Los Angeles County region, in a manner that preserves both quality of life and the environment. This AI helps in those efforts.

B. Fair Housing Legal Framework

Fair housing is a right protected by both Federal and State of California laws. Among these laws, virtually every housing unit in California is subject to fair housing practices.

1. Federal Laws

The Fair Housing Act of 1968 and Fair Housing Amendments Act of 1988 (42 U.S. Code §§ 3601-3619, 3631) are federal fair housing laws that prohibit discrimination in all aspects of housing, including the sale, rental, lease, or negotiation for real property. The Fair Housing Act prohibits discrimination based on the following protected classes:

- Race or color
- Religion
- Sex
- Familial status
- National origin
- Disability (mental or physical)

Specifically, it is unlawful to:

- Refuse to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, religion, sex, disability, familial status, or national origin.
- 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, religion, sex, disability, familial status, or national origin.
- 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 based on race, color, religion, sex, disability, familial status, or national origin, or an intention to make any such preference, limitation, or discrimination.
- Represent to any person because of race, color, religion, sex, disability, familial status, or national origin that any dwelling is not available for inspection, sale, or rental when such dwelling is in fact so 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, religion, sex, disability, familial status, or national origin.

Reasonable Accommodations and Accessibility

The Fair Housing Amendments Act requires owners of housing facilities to make “reasonable accommodations” (exceptions) in their rules, policies, and operations to give people with disabilities equal housing opportunities. For example, a landlord with a “no pets” policy may be required to grant an exception to this rule and allow an individual who is blind to keep a guide dog in the residence. The Fair Housing Act also requires landlords to allow tenants with disabilities to make reasonable access-related modifications to their private living space, as well as to common use spaces, at the tenant’s own expense. Finally, the Act requires that new multi-family housing with four or more units be designed and built to allow access for persons with disabilities. This includes accessible common use areas, doors that are wide enough for wheelchairs, kitchens and bathrooms that allow a person using a wheelchair to maneuver, and other adaptable features within the units.

HUD Final Rule on Equal Access to Housing in HUD Programs

On March 5, 2012, the U.S. Department of Housing and Urban Development (HUD) published the Final Rule on “Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity.” It applies to all McKinney-Vento-funded homeless programs, as well as to permanent housing assisted or insured by HUD. The rule creates a new regulatory provision that generally prohibits considering a person’s marital status, sexual orientation, or gender identity (a person’s internal sense of being male or female) in making homeless housing assistance available.

2. California Laws

The State Department of Fair Employment and Housing (DFEH) enforces California laws that provide protection and monetary relief to victims of unlawful housing practices. The **Fair Employment and Housing Act** (FEHA) (Government Code Section 12955 et seq.) prohibits discrimination and harassment in housing practices, including:

- Advertising
- Application and selection process
- Unlawful evictions
- Terms and conditions of tenancy
- Privileges of occupancy
- Mortgage loans and insurance
- Public and private land use practices (zoning)

- Unlawful restrictive covenants

The following categories are protected by FEHA:

- Race or color
- Ancestry or national origin
- Sex
- Marital status
- Source of income
- Sexual orientation
- Familial status (households with children under 18 years of age)
- Religion
- Mental/physical disability
- Medical condition
- Age

In addition, the FEHA contains similar reasonable accommodations and accessibility provisions as the federal Fair Housing Amendments Act.

The **Unruh Civil Rights Act** provides protection from discrimination by all business establishments in California, including housing and accommodations, because of age, ancestry, color, disability, national origin, race, religion, sex, and sexual orientation. While the Unruh Civil Rights Act specifically lists “sex, race, color, religion, ancestry, national origin, disability, and medical condition” as protected classes, the California Supreme Court has held that protections under the Unruh Act are not necessarily restricted to these characteristics.

Furthermore, the **Ralph Civil Rights Act** (California Civil Code Section 51.7) forbids acts of violence or threats of violence because of a person’s race, color, religion, ancestry, national origin, age, disability, sex, sexual orientation, political affiliation, or position in a labor dispute. Hate violence can be: verbal or written threats; physical assault or attempted assault; and graffiti, vandalism, or property damage.

The **Bane Civil Rights Act** (California Civil Code Section 52.1) provides another layer of protection for fair housing choice by protecting 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. The Bane Act also includes criminal penalties for hate crimes; however, convictions under the Act are not allowed for speech alone unless that speech itself threatened violence.

And, finally, **California Civil Code Section 1940.3** prohibits landlords from questioning potential residents about their immigration or citizenship status. Landlords in most states are free to inquire about a potential tenant’s immigration status and to reject applicants who are in the United States illegally.¹ In addition, this law forbids local jurisdictions from passing laws that direct landlords to make inquiries about a person’s citizenship or immigration status.

In addition to these acts, **Government Code Sections 11135, 65008, and 65580-65589.8** prohibit discrimination in programs funded by the State and in any land use decisions. Specifically, recent changes to Sections 65580-65589.8 require local jurisdictions to address the provision of housing options for special needs groups, including:

- Housing for persons with disabilities (SB 520)
- Housing for homeless persons, including emergency shelters, transitional housing, and supportive housing (SB 2)
- Housing for extremely low income households, including single-room occupancy units (AB 2634)
- Housing for persons with developmental disabilities (SB 812)

¹ <http://www.nolo.com/legal-update/california-landlords-ask-immigration-citizenship-29214.html>

3. Fair Housing Defined

In light of the various pieces of fair housing legislation passed at the Federal and State levels, fair housing throughout this report is defined as follows:

A condition in which individuals of similar income levels in the same housing market have a like range of choice available to them regardless of their characteristics as protected under State and Federal laws.

Housing Issues, Affordability, and Fair Housing

HUD's Office of Fair Housing and Equal Opportunity (FHEO) draws a distinction between housing affordability and fair housing. Economic factors that affect a household's housing choices are not fair housing issues per se. Only when the relationship between household income, household type, race/ethnicity, and other factors create misconceptions, biases, and differential treatments would fair housing concerns arise.

Tenant/landlord disputes are also typically not related to fair housing. Most disputes between tenants and landlords result from a lack of understanding by either or both parties on their rights and responsibilities. Tenant/landlord disputes and housing discrimination cross paths when the disputes are based on factors protected by fair housing laws and result in differential treatment.

4. Fair Housing Impediments

Within the legal framework of Federal and State laws, and based on the guidance provided by HUD's *Fair Housing Planning Guide*, impediments to fair housing choice can be defined as:

- Any actions, omissions, or decisions taken because of the characteristics protected under State and Federal laws, 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 characteristics protected under State and Federal laws.

To affirmatively promote equal housing opportunity, a community must work to remove impediments to fair housing choice. Furthermore, eligibility for certain federal funds requires the compliance with federal fair housing laws. Specifically, to receive HUD Community Planning and Development (CPD) formula grants, a jurisdiction must:

- Certify its commitment to actively further fair housing choice;
- Maintain fair housing records; and
- Conduct an analysis of impediments to fair housing.

C. Purpose of Report

This Analysis of Impediments (AI) to Fair Housing Choice provides an overview of laws, regulations, conditions, and other possible obstacles that may affect an individual's or household's access to housing in Santa Clarita. The AI includes:

- A comprehensive review of Santa Clarita's laws, regulations, and administrative policies, procedures, and practices, and an assessment of how they affect the location, availability, and accessibility of housing; and
- An assessment of conditions, both public and private, affecting fair housing choice.

The scope of analysis and the format used for this AI adhere to recommendations contained in the *Fair Housing Planning Guide* developed by HUD.

D. Organization of Report

The AI is divided into seven sections:

Section I: Introduction - Defines “fair housing” and explains the purpose of this report.

Section II: Community Profile - Presents the demographic, housing, and income characteristics in Santa Clarita. Major employers and transportation access to job centers are identified. The relationships among these variables are discussed.

Section III: Lending Practices - Analyzes private activities that may impede fair housing in Santa Clarita.

Section IV: Public Policies and Practices - Evaluates various public policies and actions that may impede fair housing choice in Santa Clarita.

Section V: Fair Housing Practices - Evaluates the fair housing services available to residents and identifies fair housing complaints and violations in Santa Clarita.

Section VI: Progress since Last AI - Reviews the City’s progress in mitigating the impediments identified in the previous AI.

Section VII: Fair Housing Action Plan – Provides conclusions and recommendations about fair housing issues in Santa Clarita.

At the end of this report, a signature page includes the signature of the Mayor or his/her designee and a statement certifying that the AI represents Santa Clarita’s official conclusions regarding impediments to fair housing choice and the actions necessary to address identified impediments.

E. Data Sources

The following data sources were used to complete this AI. Sources of specific information are identified in the text, tables, and figures.

- Census data (1990-2010) and American Community Surveys²
- California Department of Finance, 2014
- City of Santa Clarita General Plan
- City of Santa Clarita Zoning Code
- City of Santa Clarita Housing Element
- Home Mortgage Disclosure Act (HMDA) data regarding lending patterns in 2007 and 2012
- Dataquick housing sales activity data
- City of Santa Clarita bus routes
- 2014-2019 Consolidated Plan

F. Public Participation

This AI Report has been developed to provide an overview of laws, regulations, conditions, or other possible obstacles that may affect an individual’s or a household’s access to housing. As part of this effort, the report incorporates the issues and concerns of residents, housing professionals, and service providers. To assure the report responds to community needs, development of the AI includes a community outreach program consisting of two community workshops, a focus group meeting, a survey, and a public meeting before the City Council.

² The 2010 Census no longer provides detailed demographic or housing data through the “long form”. Instead, the Census Bureau conducts a series of American Community Surveys (ACS) to collect detailed data. The ACS surveys different variables at different schedules (e.g. every year, every three years, or every five years) depending on the size of the community. Multiple sets of ACS data are required to compile the data for Santa Clarita in this report.

1. Community Workshops

The City of Santa Clarita conducted two community workshops (on November 16, 2013 and November 20, 2013) to provide residents and local service agencies with the opportunity to gain awareness of fair housing laws and to share issues and concerns. Detailed information on the agencies invited can be found in Appendix A. These agencies were encouraged to attend the workshops, make the workshop flyer available at their service locations, encourage participation in the Community Needs Survey, and invite their clients to attend a workshop. To ensure that the fair housing concerns of low- and moderate-income and special needs residents were addressed, individual invitations were extended on November 8, 2013 via email to 11 CDBG sub-recipients (both past and present). In addition, the workshop flyer was posted on the City's website on November 7, 2013 in both English and Spanish. Hard copies of the flyer were also made available in the main City Hall reception area, City Hall lobby area, City Hall Permit Center, Santa Clarita Activities Center, and the Newhall Community Center. Lastly, the City published an advertisement for the community workshops in the *Signal* newspaper on November 7, 2013. Despite extensive outreach efforts, no residents attended the community workshops.

2. Focus Group Workshop

In addition to the community workshops, the City held a focus group workshop for local housing professionals and service providers on November 20, 2013. The purpose of the Focus Group Workshop was to give these agencies the opportunity to share their fair housing concerns and identify and discuss neighborhood needs and priorities. Invitations were mailed to 179 local agencies on November 5, 2013. A detailed list of these agencies can be found in Appendix A. Email invitations were also sent on November 12, 2013 to 11 CDBG sub-recipients (both past and present) encouraging them to attend the workshop.

Representatives from seven agencies attended the workshop on November 20, 2013 and provided comments on community needs and fair housing issues in Santa Clarita. Comments received are summarized in Appendix A.

3. Community Needs Survey

The City of Santa Clarita developed a survey to gauge the perception of fair housing needs and concerns of residents. The Survey was made available on the City's website and hard copies of the Survey were provided to a number of local agencies for distribution to their clients. An email was also sent to over 300 Santa Clarita employees encouraging them to provide their unique perspective by participating in the Community Needs Survey.

A total of 348 Santa Clarita residents from ZIP Codes all across the City responded to the Community Needs Survey. The majority of survey respondents felt that housing discrimination was not an issue in their neighborhoods. However, only 276 respondents answered questions related to fair housing. Of the 276 responses, approximately 92 percent (255 persons) had not experienced housing discrimination.

Who Do You Believe Discriminated Against You?

Among the persons indicating that they had experienced housing discrimination, 47 percent (eight persons) indicated that a landlord or property manager had discriminated against them, while 41 percent (seven persons) of respondents identified a City/County staff person as the source of discrimination. Responses for the fair housing survey are not mutually exclusive; respondents had the option of listing multiple perpetrators of discrimination.

Table 1: Perpetrators of Discrimination

Location	Number	Percent
Landlord/Property Manager	8	47.1%
City/County Staff Person	7	41.2%
Real Estate Agent	4	23.5%
Mortgage Lender	3	17.6%
Total Respondents	17	--

Notes:

1. Categories are not mutually exclusive.
2. Survey respondents were not required to provide answers for every question; therefore, total responses will vary by question.

Where Did the Act of Discrimination Occur?

Among the persons indicating that they had experienced housing discrimination, 39 percent (seven persons) indicated that the discrimination occurred in a single-family neighborhood. About 28 percent (five persons) indicated that the discrimination occurred in an apartment complex, 17 percent (three persons) indicated that it took place in a mobilehome park, and 17 percent (three persons) indicated that it took place when applying to a City/County program. Another 11 percent (two persons) indicated that the act of discrimination occurred at a public/subsidized housing project.

Table 2: Location of Discrimination

Location	Number	Percent
Single-Family Neighborhood	7	38.9%
Apartment Complex	5	27.8%
Mobilehome Park	3	16.7%
Applying for City/County Programs	3	16.7%
Public or Subsidized Housing Project	2	11.1%
Condo/Townhome Development	1	5.6%
Total Respondents	18	--

Notes:

1. Categories are not mutually exclusive.
2. Survey respondents were not required to provide answers for every question; therefore, total responses will vary by question.

On What Basis Do You Believe You Were Discriminated Against?

Of the 18 people who felt they were discriminated against, the most common causes for alleged discrimination were source of income, race, national origin, and age.

Table 3: Basis of Discrimination

Basis	Number	Percent
Source of Income	8	44.4%
Race	7	38.9%
National Origin	3	16.7%
Age	3	16.7%
Marital Status	2	11.1%
Family Status	2	11.1%
Color	2	11.1%
Religion	2	11.1%
Disability	2	11.1%
Ancestry	1	5.6%
Sexual Orientation	1	5.6%
Gender	1	5.6%
Total Respondents	18	—

Notes:

1. Categories are not mutually exclusive.
2. Survey respondents were not required to provide answers for every question; therefore, total responses will vary by question.

Requests for Reasonable Accommodation

Among those responded to the fair housing questions, two percent (six persons) indicated that they had been denied “reasonable accommodation” in rules, policies or practices for their disability. Generally, typical requests for “reasonable accommodation” include modifications for wheelchair use or the allowance of a service animal.

Why Did You Not Report the Incident?

Of the survey respondents who felt they were discriminated against, 25 percent reported the discrimination incident. Many of the respondents who did not report the incident indicated that they did not believe it would make a difference (60 percent or three persons). In addition, 60 percent also stated they did not know where to report the incident, 20 percent felt it was too much trouble, and 20 percent were afraid of retaliation.

Table 4: Reason for Not Reporting Discrimination

Reason	Number	Percent
Don't believe it makes a difference	3	60.0%
Don't know where to report	3	60.0%
Too much trouble	1	20.0%
Afraid of Retaliation	1	20.0%
Total	5	—

Notes:

1. Categories are not mutually exclusive.
2. Survey respondents were not required to provide answers for every question; therefore, total responses will vary by question.

What Was the Basis of the Hate Crime Against You?

Of those responded to the fair housing questions, seven percent (18 persons) indicated that a hate crime had been committed in their neighborhood. Most of these respondents (53 percent) indicated that the hate crime committed was based on race. Other notable causes of the alleged hate crimes include religion, color, national origin, family status, and source of income.

Table 5: Basis of Discrimination

Basis	Number	Percent
Race	10	52.6%
National Origin	3	15.8%
Marital Status	1	5.3%
Family Status	2	10.5%
Color	4	21.1%
Ancestry	0	0.0%
Sexual Orientation	1	5.3%
Source of Income	2	10.5%
Religion	4	21.1%
Gender	0	0.0%
Age	1	5.3%
Disability	0	0.0%
Total	19	—

Notes:

1. Categories are not mutually exclusive.
2. Survey respondents were not required to provide answers for every question; therefore, total responses will vary by question.

4. Public Review

The draft AI was made available for public review on May 5, 2014. During the 30-day public review period (May 5 through June 3, 2014), the document was made available at the following locations:

- Santa Clarita City Hall (23920 W. Valencia Blvd., Santa Clarita, CA)
- Santa Clarita City website at www.santa-clarita.com

Notice of the public review was published in the *Signal* newspaper on April 20, 2014.

Section II: Community Profile

A key fair housing goal is to foster an inclusive environment, where all people have the opportunity to find adequate and suitable housing. This section provides an overview of Santa Clarita’s residents and housing stock, including population, economic, and housing trends which help to identify housing needs specific to Santa Clarita. This overview will provide the context for discussing and evaluating fair housing in the following sections.

A. Demographic Profile

Examination of demographic characteristics provides some insight regarding the need and extent of equal access to housing in a community. Factors such as population growth, age characteristics, and race/ethnicity all help determine a community’s housing needs and play a role in exploring potential impediments to fair housing choice.

1. Population Growth

Santa Clarita, incorporated in 1987, is the one of the newest cities in Los Angeles County. It is also the third largest geographically (approximately 63 square miles) and in population (approximately 177,000), exceeded only by the cities of Los Angeles, Long Beach, and Glendale. More recent California Department of Finance data estimates the City’s population at 209,130 as of January 1, 2014. Although two of its constituent communities, Newhall and Saugus, were founded in the 1880s, the majority of the housing in Santa Clarita has been built since the mid-1960s.

According to the Census, Santa Clarita’s population was 176,230 persons in 2010, representing an increase of 17 percent since 2000. This increase in the City’s population was much more limited than the growth exhibited during the 1990s. Regionally, the City of Palmdale saw the most growth (31 percent increase) during the previous decade, while Glendale actually experienced a small decline in their population (just under two percent). In general, Santa Clarita’s population trends were similar to the County and the State (Table 6).

Table 6: Population Growth (1990-2010)

Jurisdiction	1990	2000	2010	Growth Rate	
				(1990-2000)	(2000-2010)
Santa Clarita	110,642	151,088	176,320	36.6%	16.7%
Glendale	180,038	194,973	191,719	8.3%	-1.7%
Palmdale	68,842	116,670	152,750	69.5%	30.9%
Simi Valley	100,217	111,351	124,237	11.1%	11.6%
Los Angeles County	8,863,164	9,519,330	9,818,605	7.4%	3.1%
State of California	29,760,021	33,873,086	37,253,956	13.8%	10.0%

Source: Bureau of the Census, 1990-2010 Census.

2. Age Characteristics

Housing demand is affected by the age characteristics of a community, among other factors. Traditionally, young adults prefer apartments, condominiums, and smaller single-family homes that are affordable. Middle-age adults typically prefer larger homes as they begin to raise families. However, as children leave home, seniors often prefer smaller, moderate-cost condominiums and single-family homes with less extensive maintenance needs. In recent years, the escalating housing prices in Southern California have meant that many young families find it increasingly difficult to find adequately-sized homes at affordable prices.

Age and fair housing intersect when managers or property owners make housing decisions based on the age of residents. For example, managers and property owners may prefer to rent to mature residents, limit the number of children in their complex, or discourage older residents due to their disabilities. While a housing provider may establish reasonable occupancy limits and set reasonable rules about the behavior of tenants, those rules cannot single out children for restrictions that do not apply also to adults.

Table 7 shows the age characteristics of Santa Clarita residents from 1990 to 2010. The Census data indicates that the City's population is aging. Between 1990 and 2010, the percentage of residents over age 45 increased significantly while the City's younger population decreased proportionally. The median age in the City was 36.2 years old in 2010, a notable increase from the median age of 33.4 years recorded in 2000.

Table 7: Age Characteristics (1990-2010)

Age Group (years)	1990		2000		2010	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
<5	9,905	9.0%	11,829	7.8%	11,152	6.3%
5-14	16,674	15.1%	26,982	17.9%	26,029	14.8%
15-24	15,818	14.3%	19,266	12.8%	26,564	15.1%
25-34	22,535	20.4%	21,480	14.2%	21,601	12.3%
35-44	20,562	18.6%	29,338	19.4%	26,187	14.9%
45-54	11,787	10.7%	20,969	13.9%	28,939	16.4%
55-64	6,445	5.8%	10,499	6.9%	18,997	10.8%
65+	6,916	6.3%	10,725	7.1%	16,851	9.6%
Total	110,642	100.0%	151,088	100.0%	176,320	100.0%

Source: Bureau of the Census, 1990-2010 Census.

3. Race and Ethnic Characteristics

Between 1990 and 2010, the racial and ethnic makeup of the City has changed significantly. Most notable among the changes was the increase in Santa Clarita's Hispanic population. In 1990, Hispanics represented approximately 13 percent of the population; by 2010, this proportion had more than doubled to 30 percent. Whites still comprise the majority of the City's residents (56 percent in 2010); however, this represents a substantial decrease from 1990 when Whites comprised 81 percent of the population. The number of Asian and Black residents also increased steadily between 1990 and 2010 (Table 8).

Table 8: Race and Ethnicity (1990-2010)

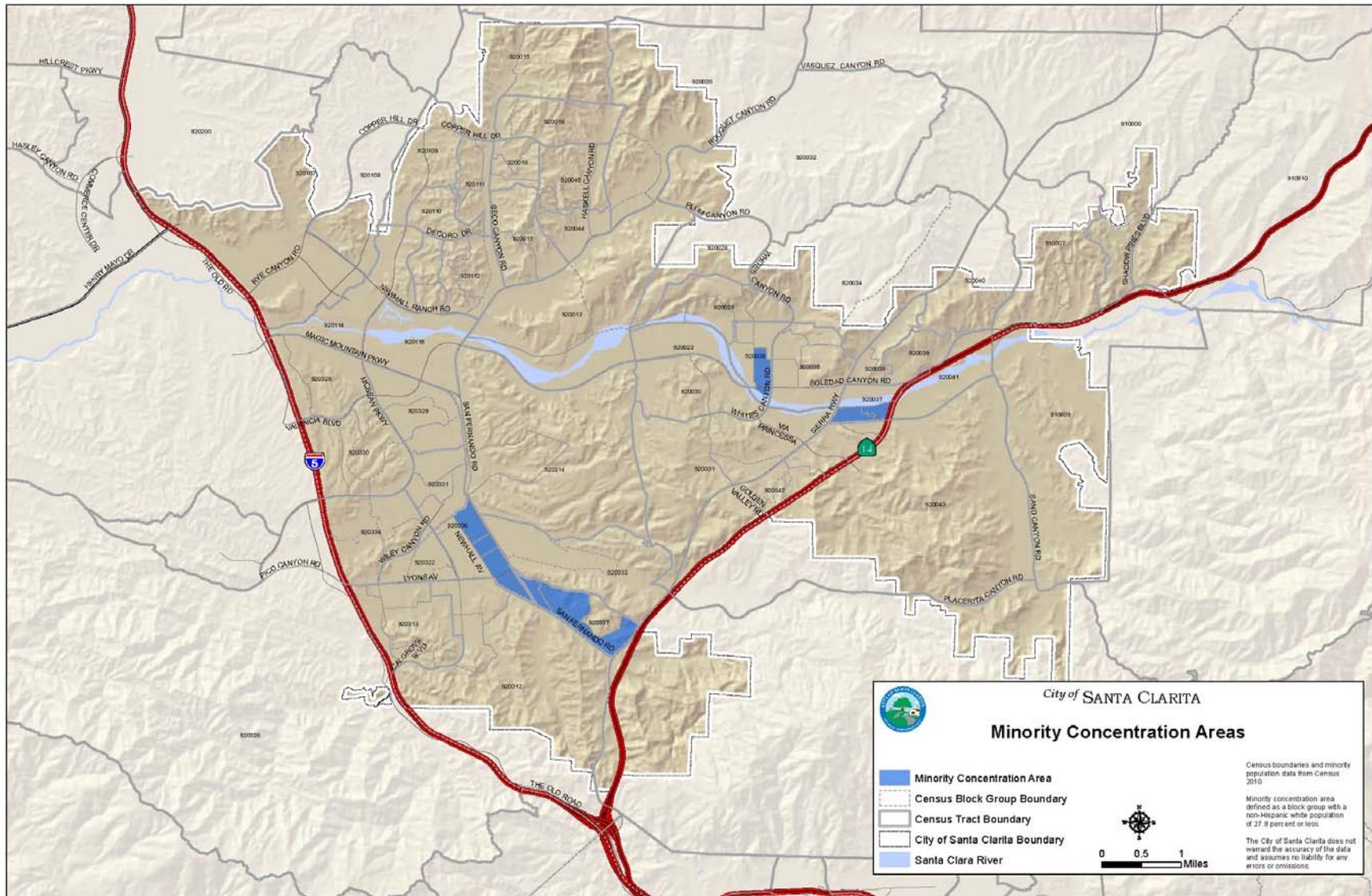
Race	1990		2000		2010		Percent Change	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	1990-2000	2000-2010
Asian	4,402	4.0%	7,758	5.1%	14,689	8.3%	76.2%	89.3%
Hispanic	14,771	13.4%	30,968	20.5%	51,941	29.5%	109.7%	67.7%
White	89,203	80.6%	104,646	69.3%	98,838	56.1%	17.3%	-5.6%
Black	1,612	1.5%	2,957	2.0%	5,157	2.9%	83.4%	74.4%
Other	654	0.6%	4,759	3.1%	5,695	3.2%	627.7%	19.7%
Total	110,642	100.0%	151,088	100.0%	176,320	100.0%	36.6%	16.7%

Source: Bureau of the Census, 1990-2010 Census.

Areas of Minority Concentration

A minority concentration area is defined as a Census block group whose proportion of non-White residents is greater than the proportion of non-White residents in the overall population of Los Angeles County. For Santa Clarita, minority concentration areas are Census block groups whose non-White population makes up more than 72.2 percent of the total population for that block group. Figure 1 illustrates the location of these block groups. Small pockets of minority concentration areas can be seen along Railroad Avenue south of Wiley Canyon Road. Minority concentration areas can also be found in Canyon Country west of Whites Canyon Road near Soledad Canyon Road and east of Sierra Highway just north of the railroad.

Figure 1: Minority Concentration Areas in Santa Clarita



Linguistic Isolation

Reflective of the demographics in the City, 31 percent of all Santa Clarita residents speak languages other than English at home. Approximately 40 percent of these residents speak English “less than very well.”

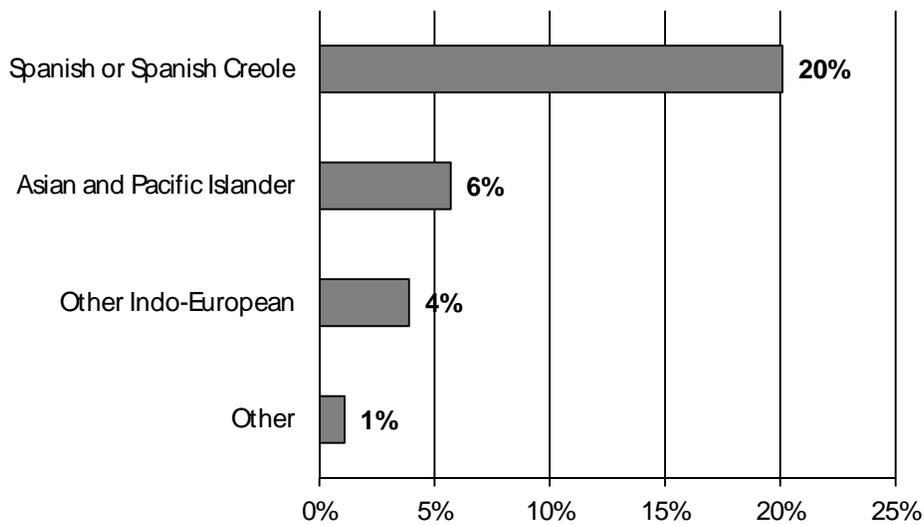
Table 9: Table: English Language Ability

Language Ability	Asian and Pacific Islander		Spanish or Spanish Creole		Other Indo-European		Other	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Speak English "very well"	6,224	67.4%	18,230	55.7%	4,687	73.4%	1,171	65.4%
Speak English less than "very well"	3,011	32.6%	14,499	44.3%	1,698	26.6%	620	34.6%
Total	9,235	100.0%	32,729	100.0%	6,385	100.0%	1,791	100.0%

Source: American Community Survey 2007-2011.

Linguistic isolation is more severe among Hispanics than among Asians, with approximately 20 percent of Santa Clarita residents speak Spanish or Spanish Creole at home compared to only six percent speaking Asian and Pacific Islander languages. Among Spanish or Spanish Creole speaking households approximately 44 percent speak English “less than very well”.

Figure 2: Language Spoken at Home



Source: American Community Survey 2007-2011.

B. Household Profile

Information on household characteristics aids in understanding changing housing needs. The Bureau of the Census defines a household as all persons who occupy a housing unit, which may include single persons living alone, families related through marriage or blood, and unrelated individuals living together. Various household characteristics may affect equal access to housing, including household type and size, income level, and the presence of persons with special needs.

1. Household Composition and Size

Different household types generally have different housing needs. Seniors or young adults typically comprise a majority of single-person households and tend to reside in apartment units, condominiums or smaller single-family homes. Families, meanwhile, often prefer single-family homes. Household size can be an indicator of changes in population or use of housing. An increase in household size can indicate a greater number of large families or a trend toward overcrowded housing units. A decrease in household size, on the other hand, may reflect a greater number of elderly or single-person households or a decrease in family size. Household composition and size are often two interrelated factors. Communities that have a large proportion of families with children tend to have a larger average household size. Such communities have a greater need for larger units with adequate open space and recreational opportunities for children.

The 2010 Census reported 59,507 households in Santa Clarita, representing an increase of approximately 17 percent since 2000. Between 2000 and 2010, household composition in the City remained essentially unchanged, with only the proportion of “singles” households experiencing a slight proportional increase (19 percent to 20 percent). Family households remained the predominant household type, accounting for nearly 75 percent of all households.

Table 10: Household Characteristics and Trends (1990-2010)

Household Type	1990		2000		2010		Percent Change in Households	
	Number	Percent	Number	Percent	Number	Percent	1990-2000	2000-2010
Total Households	38,474	100.0%	50,787	100.0%	59,507	100.0%	32.0%	17.2%
Families	28,958	75.3%	38,222	75.3%	44,336	74.5%	32.0%	16.0%
Singles	n/a	--	9,482	18.7%	11,634	19.6%	--	22.7%
Other	9,516*	24.7%	3,083	6.1%	3,537	5.9%	--	14.7%
Average Household Size	n/a		2.95		2.94		--	
Average Family Size	n/a		3.38		3.37		--	

Note:

* = 1990 Census other households estimate indicates the number of non-families. Estimate for the number of singles is not available.

Source: Bureau of the Census, 1990-2010.

Between 2000 and 2010, the average household size decreased slightly, from 2.95 to 2.94, as did the average family size in the City, from 3.38 to 3.37. These decreases were likely due to the slight increase in the proportion of Santa Clarita’s single households. Average household and family size in the City are slightly smaller than for Los Angeles County as a whole, which had an average household size of 2.98 and an average family size of 3.58 in 2010.

C. Income Profile

Household income is the most important factor determining a household’s ability to balance housing costs with other basic life necessities. A stable income is the means by which most individuals and families finance current consumption and make provision for the future through saving and investment. The level of cash income can be used as an indicator of the standard of living for most of the population.

Households with lower incomes are limited in their ability to balance housing costs with other needs and often the ability to find housing of adequate size. While economic factors that affect a household's housing choice are not a fair housing issue per se, the relationships among household income, household type, race/ethnicity, and other factors often create misconceptions and biases that raise fair housing concerns.

For purposes of most housing and community development activities, HUD has established the four income categories based on the Area Median Income (AMI) for the Metropolitan Statistical Area (MSA). HUD income definitions differ from the State of California income definitions. Table 11 compares the HUD and State income categories. This AI report is a HUD-mandated study and therefore HUD income definitions are used. For other housing documents of the City (such as the Housing Element of the General Plan), the State income definitions may be used, depending on the housing programs and funding sources in question.

Table 11: Income Categories

HUD Definition		State of California Definition	
Extremely-Low-Income	Less than 30% of AMI	Extremely-Low-Income	Less than 30% of AMI
Low-Income	31-50% of AMI	Very-Low-Income	31-50% of AMI
Moderate-Income	51-80% of AMI	Low-Income	51-80% of AMI
Middle/Upper-Income	Greater than 80% of AMI	Moderate-Income	81-120% of AMI
		Above-Moderate-Income	Greater than 120% of AMI

Source: Department of Housing and Urban Development and California Department of Housing and Community Development, 2013.

1. Median Household Income

According to the 2007-2011 American Community Survey (ACS), Santa Clarita households had a median income of \$83,579. Table 12 displays median household income in the City and Los Angeles County, as recorded by the 2000 Census and the 2007-2011 ACS. Overall, median household income in the City continues to be significantly higher than for the County as a whole, but increasing at a lower rate.

Table 12: Median Household Income (2000-2011)

Jurisdiction	Median Household Income		% Change
	2000	2007-2011	
Santa Clarita	\$66,717	\$83,579	25.3%
Los Angeles County	\$42,189	\$56,266	33.4%

Source: Bureau of the Census, 2000; American Community Survey, 2007-2011.

2. Income Distribution

HUD periodically receives "custom tabulations" of Census data from the U.S. Census Bureau that are largely not available through standard Census products. The most recent estimates are derived from the 2005-2009 ACS Five-Year Estimates. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low-income households. The CHAS cross-tabulates the Census data to reveal household income in a community in relation to the AMI. As defined by CHAS, housing problems include:

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

According to the CHAS data in Table 13, approximately 19 percent of Santa Clarita households were within the low-income (50 percent or less of the AMI) categories and 14 percent were within the moderate-income (80 percent AMI) category. The majority of the City's households (67 percent) were within the middle/upper-income category (greater than 80 percent AMI). The proportion of middle/upper-income households in the City was significantly higher than the proportion for the County as a whole (67 percent in the City versus 48 percent in the County).

Table 13: Income Distribution (2006-2010)

City/Area	Total Households	Percent			
		Extremely Low Income	Low Income	Moderate Income	Middle/Upper Income
Santa Clarita	57,325	8.9%	9.6%	14.4%	67.1%
Los Angeles County	3,127,890	18.5%	14.9%	18.5%	48.1%

Note: Data presented in this table is based on special tabulations from sample Census data. The number of households in each category usually deviates slightly from the 100% count due to the need to extrapolate sample data out to total households. Interpretations of this data should focus on the proportion of households in need of assistance rather than on precise numbers.

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, American Community Survey, 2006-2010 Estimates.

3. Household Income by Household Type

Household income often varies by household type. As shown, in Table 14, elderly households had the highest proportion of extremely low-income households at 19 percent. Elderly households also had the highest proportion of households that earned less than 80 percent of the AMI (58 percent). This is of particular concern to the City because of Santa Clarita's increasing senior population.

Table 14: Housing Assistance Needs of Low- and moderate-Income Households (2006-2010)

Household by Type, Income, and Housing Problem	Renters				Owners			Total Owners	Total Households
	Elderly	Small Families	Large Families	Total Renters	Elderly	Small Families	Large Family		
Extremely-Low-Income (0-30% AMI)	1,035	885	350	2,980	970	535	185	2,125	5,105
# With Housing Problems	680	810	315	2,450	840	480	175	1,885	4,335
% With Housing Problems	65.7%	91.5%	90.0%	82.2%	86.6%	89.7%	94.6%	88.7%	84.9%
Low-Income (31-50% AMI)	735	985	270	2,425	1,430	960	265	3,090	5,515
# With Housing Problems	635	910	270	2,195	890	820	265	2,325	4,520
% With Housing Problems	86.4%	92.4%	100.0%	90.5%	62.2%	85.4%	100.0%	75.2%	82.0%
Moderate-Income (51-80% AMI)	420	1,505	555	3,325	1,680	1,880	990	4,925	8,250
# With Housing Problems	320	1,285	510	2,840	645	1,435	895	3,290	6,130
% With Housing Problems	76.2%	85.4%	91.9%	85.4%	38.4%	76.3%	90.4%	66.8%	74.3%
Middle/Upper-Income (80%+ AMI)	545	3,840	520	6,990	3,990	19,550	3,890	31,465	38,455
# With Housing Problems	140	870	215	1,670	820	7,360	1,860	11,690	13,360
% With Housing Problems	25.7%	22.7%	41.3%	23.9%	20.6%	37.6%	47.8%	37.2%	34.7%
Total Households	2,735	7,215	1,695	15,720	8,070	22,925	5,330	41,605	57,325
# With Housing Problems	1,775	3,875	1,310	9,155	3,195	10,095	3,195	19,190	28,345
% With Housing Problems	64.9%	53.7%	77.3%	58.2%	39.6%	44.0%	59.9%	46.1%	49.4%

Note: Data presented in this table is based on special tabulations from sample Census data. The number of households in each category usually deviates slightly from the 100% count due to the need to extrapolate sample data out to total households. Interpretations of this data should focus on the proportion of households in need of assistance rather than on precise numbers. Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, American Community Survey, 2006-2010 Estimates.

4. Income Distribution by Race/Ethnicity

Race/ethnicity is also a characteristic that is often related to housing need. Overall, middle/upper-income households comprised approximately 67 percent of all households in Santa Clarita from 2006-2010 (Table 15). However, certain racial/ethnic groups had higher proportions of low- and moderate-income households. At 46 percent, Hispanic households had a higher percentage of low- and moderate-income households than all other racial/ethnic groups. With the noticeable increase in Santa Clarita's Hispanic population over the years, this discrepancy may be of concern to the City.

Table 15: Income by Race/Ethnicity (2006-2010)

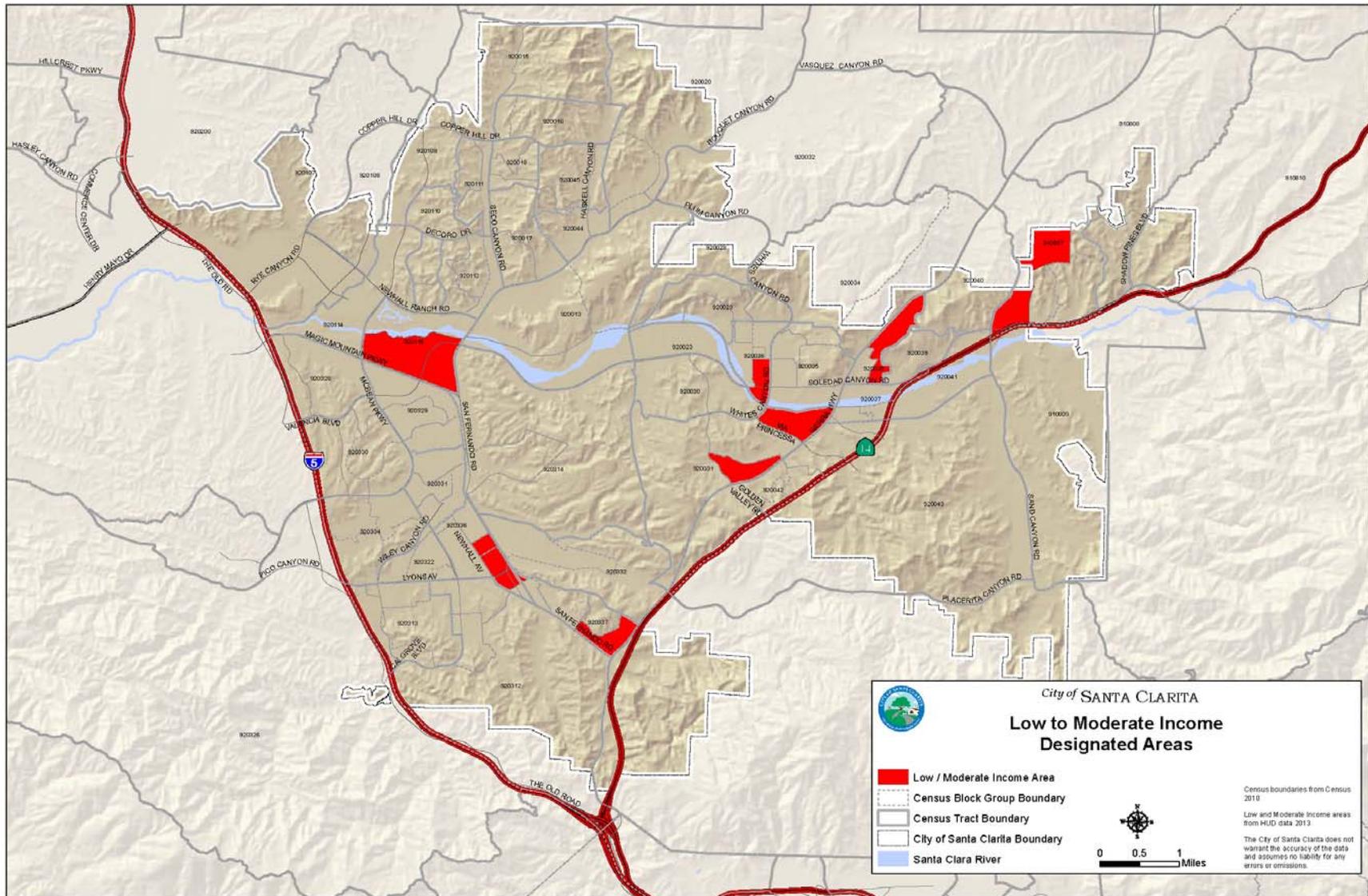
Income Level	Total HHs	Non-Hispanic White		Hispanic or Latino		Black or African American		Asian	
		HHs	Percent	HHs	Percent	HHs	Percent	HHs	Percent
Extremely-Low	8.9%	3,070	7.9%	1,424	12.7%	155	10.4%	230	5.1%
Low	9.6%	3,685	9.5%	1,285	11.4%	105	7.0%	335	7.4%
Moderate	14.4%	5,085	13.1%	2,505	22.3%	145	9.7%	470	10.4%
Middle/Upper	67.1%	26,865	69.4%	6,030	53.6%	1,085	72.8%	3,490	77.1%
Total Households	57,325	38,705	100.0%	11,244	100.0%	1,490	100.0%	4,525	100.0%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, American Community Survey 2006-2010 Estimates.

5. Concentrations of Low- and Moderate-Income Population

HUD defines a Low- and Moderate-Income area as a census tract or block group where over 51 percent of the population is low- and moderate-income. However, HUD provides exceptions to communities with significantly lower than average and significantly higher than average concentrations of low- and moderate-income population in order to qualify more households in these communities. The City of Santa Clarita is an exception city (with lower than average concentration of low- and moderate-income population). For Santa Clarita, a low- and moderate-income area is one with 29.7 percent of low- and moderate-income population. Figure 3 identifies the low- and moderate-income areas in the City by census block group. The City's low- and moderate-income areas generally correlate with its minority concentration areas. Low- and moderate-income areas can be seen along Railroad Avenue south of Wiley Canyon Road as well as in Canyon Country—west of Whites Canyon Road near Soledad Canyon Road and east of Sierra Highway just north of the railroad. In addition, the City has a large low- and moderate-income area located west of Railroad Avenue and north of Magic Mountain Parkway and several low- and moderate-income areas in the northeast portion of the City.

Figure 3: Low- and Moderate-Income Areas in Santa Clarita



D. Special Needs Households

Certain households, because of their special characteristics and needs, may require special accommodations and may have difficulty finding housing due to special needs. Special needs groups include seniors, persons with disabilities, persons with HIV/AIDS, families with children, single-parent households, large households, homeless persons and persons at-risk of homelessness, and farm workers.

1. Seniors

Seniors (persons age 65 and above) are gradually becoming a more substantial segment of a community's population. Elderly households are vulnerable to housing problems and housing discrimination due to limited income, prevalence of physical or mental disabilities, limited mobility, and high health care costs. The elderly, and particularly those with disabilities, may face increased difficulty in finding housing accommodations, and may become victims of housing discrimination or fraud.

According to 2010 Census data, an estimated 21 percent of households in the City had at least one individual who was 65 years of age or older. Countywide, about 24 percent of households had at least one senior member. About 10 percent of all residents in the City were ages 65 and over, while in the County residents of the same age group represented 11 percent of the total population (Table 16). CHAS data found that approximately 58 percent of elderly households in the City earned low- and moderate-incomes, while the County had a slightly higher proportion (60 percent) (Table 16). Furthermore, approximately 46 percent of all elderly households in both the City and the County experienced housing problems, such as cost burden or substandard housing. Housing problems were significantly more likely to affect elderly renter-households than elderly owner-households in both the City and the County.

Table 16: Senior Profile (2006-2011)

Area	% of Population	With a Disability	Low/Moderate Income Households	Households with Housing Problems
Santa Clarita	9.6%	40.5%	58.0%	46.0%
Los Angeles County	10.9%	38.6%	60.4%	45.5%

Sources: Bureau of the Census, 2010; American Community Survey, 2009-2011; and HUD Comprehensive Housing Affordability Strategy (CHAS), based on 2006-2010 ACS.

Resources

There are 826 rental units in seven rental properties in Santa Clarita that are restricted for those age 55 and older (or, in the case of Canterbury Village, funded by a HUD 202, age 62 and older), with renter qualifications not to exceed anywhere from 80 percent to 50 percent of median income.

In addition to the senior housing developments above, seniors in the City are also served by a number of licensed residential care facilities. Figure 7 on page 45 illustrates the location of licensed residential care facilities located in Santa Clarita. As shown, the City has 63 residential care facilities for the elderly; these facilities have the capacity to serve 745 persons.

Senior residents can also benefit from the more than 100 educational, recreational, and supportive programs offered at the Santa Clarita Valley (SCV) Senior Center on a regular basis. The Senior Center provides home-delivered meals, resource management and coordination, advocacy, and a full spectrum of direct quality services. Additionally, the Los Angeles County Community and Senior Services (CSS) department operates the Santa Clarita Valley Service Center; offering a range of nutrition and life-enhancing services

Furthermore, senior households in need of rehabilitation services can benefit from the Handyworker Program offered by the City. The program is operated by the Santa Clarita Committee on Aging and provides grants of up to \$2,500 per household to complete minor repairs.

Table 17: Senior Rental Housing in Santa Clarita

Name of Project	Address and Phone	Units at 80%	Units at 60%	Units at <50%	Total Units	Finance Source
Valencia Villas	24857 Singing Hills Drive Santa Clarita, CA 91355 (661- 259-3921)			75	75	221 (D) (4) Project-Based Section 8
Canterbury Village	S. Cal. Presbyterian Homes 23520 Wiley Canyon Road Santa Clarita, CA 91355 661-255-9797			64	64	HUD 202
Bouquet Canyon Seniors	26705 Bouquet Canyon Road Santa Clarita, CA 91350 661-297-346		264		264	Tax Credits
Canyon Country Seniors	Riverstone Residential 18701 Flying Tiger Drive Santa Clarita, CA 91351 661-251-2900		180	20	200	Tax Credits
Orchard Arms	Housing Authority of L.A. County 23520 Wiley Canyon Road Santa Clarita, CA 91355			182	182	Public Housing
Whispering Oaks Apartments for age 55 +	22816 Market Street Santa Clarita, CA 91321 661-259-1583	20		13	33	Agreement with LA County
Fountain Glen Apartments	23941 Decoro Drive Santa Clarita, CA 91354			8	8	Conditions of Approval w/City
Total Units		20	444	362	826	

Source: City of Santa Clarita, 2014.

2. Persons with Disabilities

The Americans with Disabilities Act (ADA) defines a disability as a “physical or mental impairment that substantially limits one or more major life activities.” Fair housing choice for persons with disabilities can be compromised based on the nature of their disability. Persons with physical disabilities may face discrimination in the housing market because of the use of wheelchairs, need for home modifications to improve accessibility, or other forms of assistance. Landlords/owners sometimes fear that a unit may sustain wheelchair damage or may refuse to exempt disabled tenants with service/guide animals from a no-pet policy. A major barrier to housing for people with mental disabilities is opposition based on the stigma of mental disability. Landlords often refuse to rent to tenants with a history of mental illness. Neighbors may object when a house becomes a group home for persons with mental disabilities. While housing discrimination is not covered by the ADA, the Fair Housing Act prohibits housing discrimination against persons with disabilities, including persons with HIV/AIDS.

According to the 2009-2011 ACS, approximately nine percent of the population in both the City and County has one or more disabilities (Table 18). Special housing needs for persons with disabilities fall into two general categories: physical design to address mobility impairments and in-home social, educational, and medical support to address developmental and mental impairments. Among persons living with disabilities in Santa Clarita, ambulatory disabilities were the most prevalent (55 percent), followed by independent living disabilities and cognitive disabilities (36 percent each).

Table 18: Persons with Disabilities Profile (2009-2011)

Area	% of Population	Hearing Disability	Vision Disability	Cognitive Disability	Ambulatory Disability	Self-Care Disability	Independent Living Disability
Santa Clarita	8.7%	29.4%	13.7%	35.9%	54.5%	20.5%	36.4%
Los Angeles County	9.3%	26.5%	20.0%	38.3%	56.4%	27.9%	43.4%

Source: American Community Survey, 2009-2011.

Persons with Developmental Disabilities

As defined by the Section 4512 of the California Welfare and Institutions Code, “developmental disability” means “a disability that originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual. As defined by the Director of Developmental Services, in consultation with the Superintendent of Public Instruction, this term shall include mental retardation, cerebral palsy, epilepsy, and autism. This term shall also include disabling conditions found to be closely related to mental retardation or to require treatment similar to that required for individuals with mental retardation, but shall not include other handicapping conditions that are solely physical in nature.” This definition also reflects the individual’s need for a combination and sequence of special, interdisciplinary, or generic services, individualized supports, or other forms of assistance that are of lifelong or extended duration and are individually planned and coordinated.

The Census does not record developmental disabilities. According to the U.S. Administration on Developmental Disabilities, an accepted estimate of the percentage of the population that can be defined as developmentally disabled is 1.5 percent. This equates to 2,645 persons in Santa Clarita with developmental disabilities, based on the 2010 Census population.

According to the State Department of Developmental Services, as of September 2013, approximately 1,718 Santa Clarita residents with developmental disabilities were being assisted at the North Los Angeles County Regional Center. Most of these individuals were residing in a private home with their parent or guardian and 1,014 of these persons with developmental disabilities were under the age of 18.

Resources

From a housing perspective, there are several different housing needs of disabled persons. For those disabled with a developmental or mental disability, one of the most significant problems is securing affordable housing that meets their specialized needs. Housing needs can range from institutional care facilities to facilities that support partial or full independence (such as group care homes). Supportive services such as daily living skills and employment assistance need to be integrated into the housing situation also. The disabled person with a mobility limitation requires housing that is physically accessible. Examples of accessibility in housing include widened doorways and hallways, ramps leading to doorways, modifications to bathrooms and kitchens (lowered countertops, grab bars, adjustable shower heads, etc.) and special sensory devices (smoke alarms, flashing lights, etc.).

To help meet the needs of the disabled population, the City has a number of residential care facilities that provide supportive services to persons with disabilities. According to the California Department of Social Services, Community Care Licensing Division, there are nine adult residential care facilities located in Santa Clarita with a total capacity of 47 persons. The location of these facilities can be found in Figure 7 on page 45.

The Lanterman Developmental Disabilities Services Act (Sections 5115 and 5116 of the California Welfare and Institutions Code) declares that mentally and physically disabled persons are entitled to live in normal residential surroundings and that the use of property for the care of six or fewer disabled persons is a residential use for zoning purposes. A state-authorized, certified, or licensed family care home, foster home, or group home serving six or fewer persons with disabilities or dependent and neglected children on a 24-hour-a-day basis is considered a residential use that is permitted in all residential zones. No local agency can impose stricter zoning or building

and safety standards on these homes (commonly referred to as “group” homes) of six or fewer persons with disabilities than are required of the other permitted residential uses in the zone. The Lanterman Act covers only licensed residential care facilities. The City of Santa Clarita Unified Development Code is compliant with the Lanterman Developmental Disabilities Services Act. In addition, the City allows community care facilities, residential health care facilities, and boarding houses in multiple zones. These residential care facilities accommodate, either primarily or exclusively, the elderly and/or persons with disabilities.

The Fair Housing Act, as amended in 1988, requires that cities and counties provide reasonable accommodation to rules, policies, practices, and procedures where such accommodation may be necessary to afford individuals with disabilities equal housing opportunities. While fair housing laws intend that all people have equal access to housing, the law also recognizes that people with disabilities may need extra tools to achieve equality. Reasonable accommodation is one of the tools intended to further housing opportunities for people with disabilities. For developers and providers of housing for people with disabilities who are often confronted with siting or use restrictions, reasonable accommodation provides a means of requesting from the local government flexibility in the application of land use, zoning, and building code regulations or, in some instances, even a waiver of certain restrictions or requirements because it is necessary to achieve equal access to housing. Cities and counties are required to consider requests for accommodations related to housing for people with disabilities and provide the accommodation when it is determined to be “reasonable” based on fair housing laws and the case law interpreting the statutes. The City has adopted an administrative procedure for processing requests for reasonable accommodation, pursuant to State and Federal fair housing laws.

3. Families with Children

Families with children often face housing discrimination by landlords who fear that children will cause property damage. Some landlords may also have cultural biases against children of opposite sex sharing a bedroom. Differential treatments such as limiting the number of children in a complex or confining children to a specific location are also fair housing concerns. According to the 2010 Census, approximately 38 percent of all households in Santa Clarita have children under the age of 18 and about six percent of total households are female-headed households with children.

Resources

A variety of city programs and services are available for children and young adults in the community. The City's Parks, Recreation, & Community Services Department operates two community centers: the Canyon Country Community Center and Newhall Community Center. Both of the community centers offer core programs, including: health, enrichment and education, recreation, and summer camp activities. The City also offers a free Family Education Program in connection with the College of the Canyons Foster and Kinship Care Education Program. The program offers community member a combination of education, resources, parental skill development, encouragement, and support. The City also maintains a list of daycares and preschools on its website. Households in need of additional help can access a list of family education resources found on the City's website.

The City also offers several housing programs that benefit families in Santa Clarita, including the City's FirstHOME Program and Residential and Property Rehabilitation Program.

4. Single-Parent Households

Single-parent households often require special consideration and assistance as a result of their greater need for affordable housing, as well as accessible day care, health care, and other supportive services. Due to their relatively lower per-capita income and higher living expenses such as day-care, single-parent households have limited opportunities for finding affordable, decent, and safe housing. In 2010, approximately 5,188 single-parent households resided within Santa Clarita, representing nine percent of the City's households.

Single-parent households, especially single mothers, may also be discriminated against in the rental housing market. At times, landlords may be concerned about the ability of such households to make regular rent

payments and therefore, may require more stringent credit checks or higher security deposit for women. In 2010, an estimated 3,534 female-headed, single-parent households with children under age 18 lived in the City, representing approximately six percent of all households in the City. This proportion has remained the same since 2000. Of particular concern are single-parent households with lower incomes. Data from the 2007-2011 American Community Survey (ACS) indicates that approximately 21 percent (972 households) of the City's female-headed households with children had incomes below the poverty level.

Resources

Limited household income constrains the ability of single-parent households to afford adequate housing, childcare, health care, and other necessities. The City maintains a comprehensive list of family education resources on its website, including a list of child care referral services accessible to residents. Resources also list include various guidance, counseling, and support groups, special needs services, and youth leadership services. The City also offers a free Family Education Program in connection with the College of the Canyons Foster and Kinship Care Education Program. The program offers community member a combination of education, resources, parental skill development, encouragement, and support.

5. Large Households

Large households are defined as those having five or more members. These households are usually families with two or more children or families with extended family members such as in-laws or grandparents. It can also include multiple families living in one housing unit in order to save on housing costs. Large households are a special needs group because the availability of adequately sized, affordable housing units is often limited. To save for necessities such as food, clothing, and medical care, lower- and moderate-income large households may reside in smaller units, resulting in overcrowding. Furthermore, families with children, especially those who are renters, may face discrimination or differential treatment in the housing market. For example, some landlords may charge large households a higher rent or security deposit, limit the number of children in a complex, confine them to a specific location, limit the time children can play outdoors, or choose not to rent to families with children altogether, which would violate fair housing laws.

The 2010 Census found 9,041 large households in Santa Clarita, representing approximately 15 percent of all households. Among the City's large households, 66 percent owned their own homes, while 34 percent were renter-households.

Resources

The City's large households can benefit from programs and services that provide assistance to lower- and moderate-income households in general, such as the Housing Choice Voucher program, which offers rental assistance to residents. The City's FirstHOME Program and Residential and Property Rehabilitation Program may also benefit large households.

6. Homeless Persons

According to HUD, a person is considered homeless if they are not imprisoned and: (1) lack a fixed, regular, and adequate nighttime residence; (2) their primary nighttime residence is a publicly or privately operated shelter designed for temporary living arrangements, or an institution that provides a temporary residence for individuals who should otherwise be institutionalized; or (3) a public or private place not designed for or ordinarily used as a regular sleeping accommodation.

Formerly homeless persons often have a very difficult time finding housing once they have moved from transitional housing or other assistance program. Housing affordability for those who were formerly homeless is challenging from an economics standpoint, but this demographic group may also encounter fair housing issues when landlords refuse to rent to formerly homeless persons. The perception may be that they are more economically (and sometimes mentally) unstable.

According to the Los Angeles Homeless Services Authority (LAHSA) 2013 Greater Los Angeles Homeless Count, on any given day, there are an estimated 58,423 homeless people throughout the Los Angeles Continuum of Care; approximately 13 percent of these (or 7,391 people) are family members including children. The population of SPA 2 is estimated by the County Department of Mental Health at just over two million. The City of Santa Clarita represents 8.8 percent of the SPA 2 population. The County of Los Angeles 2013 homeless count estimated that SPA 2 had 6,957 homeless. Using the 8.8 percent figure for the proportion of SPA 2 homeless in Santa Clarita, it is estimated that the City Santa Clarita may have up to 612 homeless.

Bridge To Home (BTH) operates a Cold Weather Winter Shelter in Santa Clarita during the winter months. Data provided by BTH indicates the following characteristics of homeless individuals and families utilizing their services in the City during the winter of 2012-2013:

- Shelter was provided to a total of 224 homeless persons including members of 10 homeless families.
- There were 151 single adult males and 36 single adult females during the shelter season.
- Ten families with 20 children under age 18 also used the program and there were also 25 youth ages 18 to 24.
- Over one-third (35.7 percent) were age 25 to 44 and another 24.6 percent were age 45 to 54.
- The majority (59.5 percent) of clients were White, 18 percent were Latino, and 10 percent were African American and there were eight clients who identified themselves as either American Indian or Alaska Native.

In the 2011-2012 winter shelter period the BTH Cold Weather Winter Shelter housed 254 persons, including 19 families with 32 children. The 2012-2013 winter shelter period saw a decrease in the number of persons utilizing the Santa Clarita Emergency Winter Shelter from the previous year, with shelter provided to a total of 224 homeless persons including members of 10 homeless families.

Resources

There is no year-round emergency shelter in the City of Santa Clarita. During the winter months (December 1 through March 14), Bridge to Home operates a Cold Weather Shelter funded by the Los Angeles Homeless Services Authority (LAHSA) on a site approved only for temporary use. In an agreement with the City of Santa Clarita, the site must be rotated every three years to a different location. Currently, there are also no transitional or supportive housing units for either individuals or families within the City. Table 19 provides an inventory of services and facilities available in and near Santa Clarita as provided by LAHSA for SPA's 1 and 2.

Table 19: Shelters For The Homeless

Agencies	Program Description	Target Population	Beds
Emergency Shelter			
Domestic Violence Center of the Santa Clarita Valley (Santa Clarita)	Shelter Resident Services	Families	10 family beds/ 3 family units
Friends Research Institute (N. Hollywood)	Safe House - Emergency Shelter	Multi-Diagnosed	4 individual beds
Haven Hills, Inc. (Canoga Park)	Crisis Shelter/Confidential	Families	36 family beds/6 family units
Los Angeles Family Housing Corporation (N. Hollywood)	General Relief (GR)	Families	27 family beds
Los Angeles Family Housing Corporation (N. Hollywood)	Transitional Living Center - Emergency Housing	Families	40 family beds/10 family units
People in Progress, Inc. (Sun Valley)	CHP - Chronically Homeless Program	Chronically Homeless	5 individual beds
People In Progress, Inc. (Sun Valley)	Emergency Shelter	Adults	17 individual beds
San Fernando Valley Rescue Mission (N. Hollywood)	Emergency Housing Program	Families	55 family beds/20 family units
Women's Care Cottage (N. Hollywood)	The Cottage	Families	8 family beds/4 family units
Emergency Shelter (Seasonal Winter Shelter)			
Catholic Charities of Los Angeles, Inc. (Lancaster)	Winter Shelter Program	Adults	35 seasonal
Bridge To Home (BTH)	Winter Shelter Program - Santa Clarita	Adults	54 individual beds (40 for men and 14 for women)/family motel vouchers
Bridge To Home (BTH)	Winter Shelter Program - Sylmar	Adult Men	125 seasonal
Volunteers of America of Los Angeles (Glendale)	Winter Shelter Program	Adults	105 seasonal
Emergency Shelter (Year-round)			
Catholic Charities of Los Angeles, Inc. (Lancaster)	Year Round Shelter Program	Adults	10 individual beds
Los Angeles Family Housing Corporation (N. Hollywood)	Valley Shelter - Year Round Shelter	Adults	80 individual beds
Transitional Housing			
Gay and Lesbian Adolescent Social Services, Inc. (Palmdale)	High Desert Youth Project	Emancipated Foster Youth	6 individual beds
Gay and Lesbian Adolescent Social Services, Inc. (Palmdale)	Scheuer House - Antelope Valley Independent Living	Emancipated Foster Youth	6 individual beds
Penny Lane Centers (Lancaster)	Antelope Valley	Emancipated Foster Youth	18 individual beds
Penny Lane Centers (Lancaster)	Lancaster Transitional	Emancipated Foster Youth	15 individual beds
Gay and Lesbian Adolescent Social Services, Inc. (N. Hollywood)	Scheuer House - North Hollywood Independent Living	Emancipated Foster Youth	24 individual beds
Hillview Mental Health Center, Inc. (Pacoima)	Transitional Age Youth	Emancipated Foster Youth	15 individual beds
Hillview Mental Health Center, Inc. (Pacoima)	Hillview Independent Living Program	Emancipated Foster Youth	10 individual beds
BRIDGES, Inc. (Canoga Park)	Hacienda Retirada	Mentally Ill	6 individual beds
BRIDGES, Inc. (Canoga Park)	Primer Paso	Mentally Ill	6 individual beds
BRIDGES, Inc. (Sylmar)	Terreno Nuevo	Mentally Ill	6 individual beds
Hillview Mental Health Center, Inc. (Granada Hills)	AB 2034 Housing - Chatsworth I	Mentally Ill	6 individual beds
Hillview Mental Health Center, Inc. (Granada Hills)	AB 2034 Housing - Chatsworth II	Mentally Ill	7 individual beds

Table 19: Shelters For The Homeless

Agencies	Program Description	Target Population	Beds
Hillview Mental Health Center, Inc. (North Hills)	AB 2034 Housing - Natick	Mentally Ill	25 individual beds
Hillview Mental Health Center, Inc. (Sylmar)	AB 2034 Housing - Wheeler	Mentally Ill	6 individual beds
Hillview Mental Health Center, Inc. (Sylmar)	AB 2034 Housing -Brussels	Mentally Ill	6 individual beds
Hillview Mental Health Center, Inc. (Pacoima)	Adult Residential	Mentally Ill	12 individual beds
Penny Lane Centers (North Hills)	Columbus Project	Mentally Ill	21 individual beds
Penny Lane Centers (North Hills)	ILP Columbus	Mentally Ill	16 individual beds
San Fernando Valley Community Mental Health Center (Van Nuys)	Independent Living Program	Mentally Ill	18 individual beds
San Fernando Valley Community Mental Health Center (Van Nuys)	Project New Start	Mentally Ill	30 individual beds
San Fernando Valley Community Mental Health Center (Van Nuys)	Project New Start	Mentally Ill	30 individual beds
Antelope Valley Domestic Violence Council (Lancaster)	Oasis House Transitional Housing Program I	Families	25 family beds/6 family units
Antelope Valley Domestic Violence Council (Lancaster)	Stepping into the Light	Families	32 family beds/8 family units
Catholic Charities of Los Angeles, Inc. (Lancaster)	Transitional Living Program	Families	6 family beds/32 individual beds/2 family units
Antelope Valley Domestic Violence Council (Glendale)	Freedom House	Families	10 family beds/10 individual beds/4 family units
Antelope Valley Domestic Violence Council (Glendale)	Freedom House	Families	10 family beds/10 individual beds/4 family units
Haven Hills, Inc. (Canoga Park)	Haven Two Housing and Employment Program	Families	105 family beds/23 family units
Jewish Family Services (Sherman Oaks)	Family Violence Project/Hope Cottage	Families	18 family beds/5 family units
Los Angeles Family Housing Corporation (N. Hollywood)	Project Home Again: The Family Shelter Expansion	Families	125 family beds/25 family units
Los Angeles Family Housing Corporation (N. Hollywood)	Transitional Living Center (Sidney M. Irmas)	Families	143 family beds/30 family units
Penny Lane Centers (North Hills)	LAHSA	Families	18 family beds/6 family units
Women's Care Cottage (N. Hollywood)	New Lease on Life	Families	0 family beds/0 family units
Children of the Night (Van Nuys)	Children of the Night Housing Program	Youth	24 individual beds
San Fernando Valley Community Mental Health Center (Van Nuys)	Transitional Youth Program	Youth	0 individual beds
Tarzana Treatment Centers (Tarzana)	The Central Facility	Youth	0 individual beds
Tarzana Treatment Centers (Winnetka)	Transitional Housing for Teens and Young Adults - Quartz House	Youth	0 individual beds
Tarzana Treatment Centers (Winnetka)	Transitional Housing for Teens and Young Adults	Youth	5 individual beds
Tarzana Treatment Centers (Reseda)	Transitional Housing For Teens and Young Adults - Armenta House 2	Youth	5 individual beds
Tarzana Treatment Centers (Winnetka)	Transitional Housing for Teens and Young Adults - Kelvin House	Youth	0 individual beds
Los Angeles Family Housing Corporation (N. Hollywood)	Valley Shelter - Transitional Housing (TLC HUD)	Adults	135 individual beds
Project New Hope (West Hills)	Frank Cola House	Adults	6 individual beds
Project New Hope (Van Nuys)	Pioneer Home	Adults	5 individual beds
Tarzana Treatment Centers (Reseda)	Porch Light	Adults	12 individual beds
Tarzana Treatment Centers (Reseda)	Tarzana Transitional Housing - Armenta	Adults	6 individual beds

Table 19: Shelters For The Homeless

Agencies	Program Description	Target Population	Beds
Tarzana Treatment Centers (Reseda)	Tarzana Transitional Housing - Belmar	Adults	6 individual beds
Tarzana Treatment Centers (Winnetka)	Tarzana Transitional Housing - Bryant	Adults	5 individual beds
Tarzana Treatment Centers (Reseda)	Tarzana Transitional Housing - Darby	Adults	5 individual beds
Tarzana Treatment Centers (Reseda)	Tarzana Transitional Housing - Friar	Adults	5 individual beds
Tarzana Treatment Centers (Reseda)	Tarzana Transitional Housing - Lorne	Adults	5 individual beds
Tarzana Treatment Centers (Tarzana)	Tarzana Transitional Housing - Tampa	Adults	5 individual beds
Tarzana Treatment Centers (Tarzana)	Housing Our Homeless Neighbor	Adult Men	3 individual beds
Permanent Housing			
A Community of Friends	Cornerstone Apartments	Mentally Ill	20 individual beds/39 family beds
Hillview Mental Health Center, Inc.	Hillview Village PRA	Mentally Ill	31 individual beds
Hillview Mental Health Center, Inc.	Hillview Village SRA	Mentally Ill	18 individual beds
Hillview Mental Health Center, Inc.	Tenant Based HA 97-025	Mentally Ill	15 individual beds
Hillview Mental Health Center, Inc.	Tenant Based HA 99-01	Mentally Ill	7 individual beds
Homes for Life Foundation	HFL Garden Villa	Mentally Ill	24 individual beds
Homes for Life Foundation	Van Nuys Apartments	Mentally Ill	14 individual beds
A Community of Friends	Woodland Terrace	Mentally Ill	0 individual beds/87 family beds
Los Angeles Family Housing Corporation	Alabama Court	Families	190 family beds/42 family units
Los Angeles Family Housing Corporation	Cecil Younger Gardens	Families	468 family beds/156 family units
Los Angeles Family Housing Corporation	Delano Court	Families	54 family beds/18 family units
Los Angeles Family Housing Corporation	Gentry Village North	Families	30 family beds/5 family units
Los Angeles Family Housing Corporation	Harmony Gardens	Families	82 family beds/14 family units
Los Angeles Family Housing Corporation	Harmony Place	Families	54 family beds/18 family units
Los Angeles Family Housing Corporation	Offsay Steinhauer Village	Families	72 family beds/15 family units
Los Angeles Family Housing Corporation	Vanowen Gardens	Families	94 family beds/15 family units
Los Angeles Family Housing Corporation	Vineland Place	Families	120 family beds/18 family units
Penny Lane Centers	Penny Lane Permanent Housing	Families	7 family beds/5 family units/3 individual beds
Los Angeles Family Housing Corporation	Klump SRO Apartments	Adult Women	26 individual beds
Valley Village	Carriage House	Disabled	8 individual beds
Friends Research Institute	Safe House - Permanent Housing	Multi-Diagnosed	17 individual beds/7 family beds/8 family units
Serra Project	CHOISS Program SPA 2	Multi-Diagnosed	14 individual beds/8 family beds/4 family units
Serra Project	CHOISS Program SPA 2	Multi-Diagnosed	14 individual beds/8 family beds/4 family units

Source: Los Angeles Homeless Services Agency (LAHSA), 2008 and calls to individual service providers.

7. Farmworkers

Data on employment by industry and occupation from the 2007-2011 ACS indicates approximately 454 people were employed in the combined industry of agriculture, forestry, fishing, and mining. There is no way to tell from the data whether any of these people was employed as a farm worker, since this occupational category could also include agronomists, forestry experts, and similar occupations. Most of the remaining agriculture in Los Angeles County is in the Antelope Valley. There are only four farms left in the Santa Clarita Valley area, and no working farms within Santa Clarita's city limits. If there are any farm workers living in the City, they would have the same needs as other persons with similar incomes.

Resources

Since there is no population of farm workers identified as a special needs group within the City, no programs specifically targeted for this group are necessary. Farmworkers can benefit from programs and services that provide assistance to lower and moderate income households in general, such as the Housing Choice Voucher program, which offers rental assistance to residents. The City's FirstHOME Program and Residential and Property Rehabilitation Program may also benefit these households.

8. Persons with HIV/AIDS

Persons with HIV/AIDS face an array of barriers to obtaining and maintaining affordable, stable housing. For persons living with HIV/AIDS, access to safe, affordable housing is as important to their general health and well-being as access to quality health care. For many, the persistent shortage of stable housing can be the primary barrier to consistent medical care and treatment. In addition, persons with HIV/AIDS may also be targets of hate crimes, which are discussed later in this document. Despite Federal and State anti-discrimination laws, many people face illegal eviction from their homes when their illness is exposed. Stigmatism associated with their illness and possible sexual orientation can add to the difficulty of obtaining and maintaining housing. The Fair Housing Amendments Act of 1988, which is primarily enforced by HUD, prohibits housing discrimination against persons with disabilities, including persons with HIV/AIDS.

Persons with HIV/AIDS may require a broad range of services, including counseling, medical care, in-home care, transportation, and food, in addition to stable housing. Today, persons with HIV/AIDS live longer and require longer provision of services and housing. Stable housing promotes improved health, sobriety, decreased drug abuse, and a return to paid employment and productive social activities resulting in an improved quality of life. Furthermore, stable housing is shown to be cost-effective for the community in that it helps to decrease risk factors that can lead to HIV and AIDS transmission.

According to the 2012 Annual HIV Surveillance Report by the Los Angeles County Public Health Department, Division of HIV and STD Programs/HIV Epidemiology, in 2012 approximately 70 persons were diagnosed with HIV/AIDS in the East Valley Health District of the San Fernando Service Planning Area (SPA 2), which covers Santa Clarita. The 2012 report does not include demographic information for persons living with HIV/AIDS in the City; however, such estimates are available for SPA 2. As of December 31, 2012, the majority of persons living with HIV/AIDS in SPA 2 were male (88 percent), with most persons between the ages of 40-59 (63 percent), and White or Hispanic (42 percent and 40 percent, respectively). National studies have shown that at least 25 percent of people afflicted with severe (i.e. disabling) AIDS will be in need of supportive housing at some time during their illness.

Resources

The Housing Opportunities for Persons with AIDS (HOPWA) program is a federally funded housing program designed to address the specific housing needs of persons living with HIV/AIDS and their families. The Los Angeles Housing Department administers the HOPWA grant for 29 agencies and four housing authorities to provide housing-related supportive services and rental assistance programs to low-income, homeless, and at-risk homeless persons living with HIV/AIDS in Los Angeles County. HOPWA provides funding for emergency, transitional, and permanent housing. The Comprehensive Housing Information & Referrals for People Living with HIV/AIDS (CHIRP/LA) is funded through HOPWA and provides a housing information and referral service for people living with HIV/AIDS in Los Angeles County.

The Division of HIV and STD Programs (DHSP) coordinates the overall response to HIV/AIDS in Los Angeles County in collaboration with community-based organizations, governmental bodies, advocates and people living with HIV/AIDS. DHSP's main funding sources come from the Health Resources and Services Administration (HRSA), the Centers for Disease Control and Prevention (CDC), the State of California Office of AIDS, and the Los Angeles County general funds. Several other funding sources support special projects or research studies. These include funding from Substance Abuse and Mental Health Services Administration (SAMHSA), National Institutes of Health (NIH), and California HIV/AIDS Research Program (CHRP). DHSP utilizes these fiscal

resources to manage over 200 contracts within a network of more than 100 community-based organizations and County departments in an effort to maximize access to quality services for people living with HIV/AIDS.

The DHSP HIV Care and Treatment Service Utilization: 2011 Year End Report, published in March 2013 identifies the following additional housing assistance programs and related services for persons living with HIV/AIDS and their families:

- **Core Medical Services:** Medical outpatient services; medical specialty; oral health care; mental health, psychiatry; mental health, psychotherapy, case management, medical; hospice and skilled nursing services; early intervention services; substance abuse treatment; ADAP enrollment; and case management, home-based services.
- **Support services:** Case management, psychological; substance abuse, residential; nutrition support; residential, transitional; medical transportation; language services; case management, transitional; and benefits specialty.

E. Housing Profile

A discussion of fair housing choice must be preceded by an assessment of the housing market. A diverse housing stock that includes a mix of conventional and specialized housing helps ensure that all households, regardless of their income level, age group, and familial status, have the opportunity to find suitable housing. This section provides an overview of the characteristics of the local and regional housing markets.

The Census Bureau defines a housing unit as a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or, if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall.

1. Housing Growth

As shown in Table 20, housing growth in Santa Clarita and neighboring jurisdictions has slowed somewhat compared to the growth that occurred during the 1990s. According to the 2010 Census, Santa Clarita had 62,055 housing units in 2010, an increase of approximately 18 percent from 2000. The City's growth rate during this period was comparable to housing growth in Palmdale, and far outpaced residential growth in both the County of Los Angeles and the State.

Table 20: Housing Stock Growth

Jurisdiction	1990	2000	2010	Percent Change	
				1990-2000	2000-2010
Santa Clarita	41,133	52,442	62,055	27.5%	18.3%
Glendale	72,114	73,713	76,269	2.2%	3.5%
Palmdale	24,400	37,096	42,952	52.0%	15.8%
Simi Valley	33,111	37,272	42,506	12.6%	14.0%
Los Angeles County	3,163,343	3,270,909	3,445,076	3.4%	5.3%
State of California	11,182,882	12,214,549	13,680,081	9.2%	12.0%

Source: US Census 1990-2010.

2. Housing Type

A community's housing stock is primarily comprised of three different types of housing: single-family dwelling units, multi-family dwelling units, and other types of units such as mobile homes. Single-family homes continue to make up a majority of the City's housing stock (72 percent). However, the proportion of multi-family units has increased slightly since 2000. The proportion of mobile homes, boats, RVs, vans, etc. continues to represent approximately four percent of all housing units in Santa Clarita.

Table 21: Housing Characteristics and Trends

Housing Type	2000		2011		Percent Change in Units
	Number of Units	Percent of Total	Number of Units	Percent of Total	
Single Family	38,098	72.6%	43,142	71.5%	13.2%
Detached	31,784	60.6%	36,066	59.8%	13.5%
Attached	6,314	12.0%	7,076	11.7%	12.1%
Multi-Family	12,118	23.1%	14,959	24.8%	23.4%
2-4 Units	2,547	4.9%	2,839	4.7%	11.5%
5 + Units	9,571	18.2%	12,120	20.1%	26.6%
Mobile Homes, Boat, RV, Van, etc.	2,240	4.3%	2,225	3.7%	-0.7%
Total	52,456	100.0%	60,326	100.0%	15.0%

Source: US Census 2000; American Community Survey 2007-2011.

3. Housing Tenure

Tenure in the housing industry typically refers to the occupancy of a housing unit – whether the unit is owner-occupied or an occupied rental unit. Tenure preferences are primarily related to household income, composition, and ages of the household members; housing cost burden is generally more prevalent among renters than among owners. However, the high costs of homeownership in Southern California also create high levels of housing cost burden among owners. Residential mobility is also influenced by tenure, with owner-occupied housing evidencing a much lower turnover rate than rental housing.

According to the 2010 Census, 71 percent of Santa Clarita's households owned their homes, while 29 percent were renters. The proportion of owner-households in the City decreased slightly over the past 20 years while the proportion of renter-households increased. In general, housing discrimination issues are more prevalent within the rental housing market since renters are more likely to be subject to conditions in the housing market that are beyond their control.

Housing vacancy rates – the number of vacant units compared to the total number of units - reveal the housing supply and demand for a city. A certain number of vacant units are needed to moderate the cost of housing, allow sufficient choice for residents and provide an incentive for unit upkeep and repair. Vacancy rates are generally higher among rental properties, as rental units have greater attrition than owner-occupied units. A healthy vacancy rate is one which permits sufficient choice and mobility among a variety of housing units is considered to be two to three percent for ownership units and five to six percent for rental units. Low vacancy rates can indicate a heightened likelihood of housing discrimination as the number of house-seekers increases while the number of available units remains relatively constant. Managers and sellers are then able to choose occupants based on possible biases because the applicant pool is large. The 2010 Census estimates an overall vacancy rate for Santa Clarita of four percent in 2010, providing a healthy margin to allow for mobility.

Table 22: Housing Tenure

Tenure	1990		2000		2010		Percent Change	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total	1990-2000	2000-2010
Total Occupied	38,474	100.0%	50,787	100.0%	59,507	100.0%	32.0%	17.2%
Owner Occupied	29,132	75.7%	37,959	74.7%	42,335	71.1%	30.3%	11.5%
Renter Occupied	9,342	24.3%	12,828	25.3%	17,172	28.9%	37.3%	33.9%
Vacancy Rates								
Rental Vacancy	10.8%		4.8%		6.0%		--	--
Owner Vacancy	3.0%		1.2%		1.4%		--	--
Overall Vacancy	6.5%		3.2%		4.1%		--	--

Note: Overall Vacancy Rates include other vacancies in addition to owner/rental, including seasonal, other, and rented or sold but not occupied.

Source: US Census 1990-2010.

4. Housing Condition

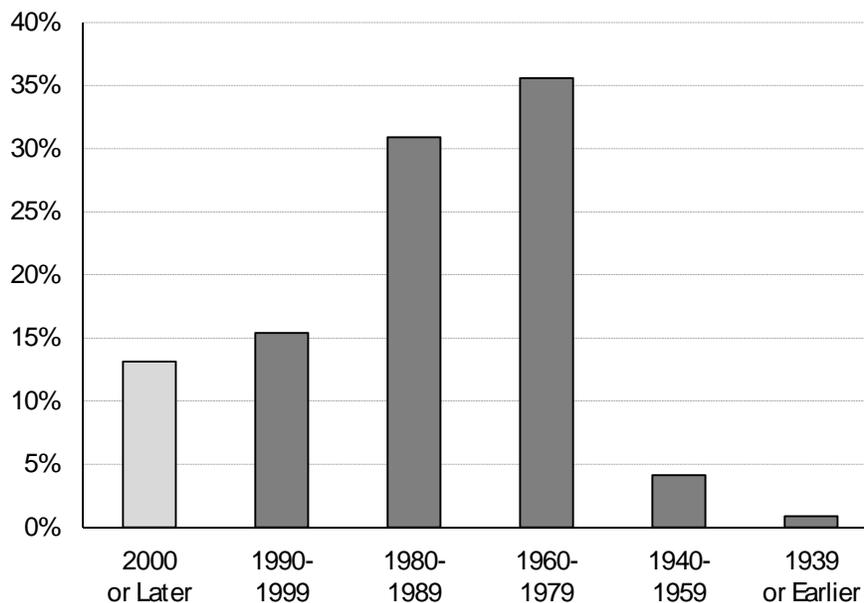
Assessing housing conditions in the City can provide the basis for developing policies and programs to maintain and preserve the quality of the housing stock. Housing age can indicate general housing conditions within a community since housing units are subject to gradual deterioration over time. Deteriorating housing can depress neighboring property values, discourage reinvestment, and eventually impact the quality of life in a neighborhood.

Most residential structures over 30 years of age will require minor repair and modernization improvements, while units over 50 years of age are more likely to require major rehabilitation such as roofing, plumbing, and electrical system repairs. Generally, a housing unit exceeds its useful life after 70 years of age if not properly maintained.

The age of the City's housing stock, as defined by the year the units were built, is shown in Figure 4. Santa Clarita is a newer community; less than one-half (41 percent) of housing units in the City are 30 years of age or older (i.e. built prior to 1979). However, much of the City's housing growth occurred between 1960 and 1979, when approximately 36 percent of the housing stock was constructed. Significant growth continued into the 1980s, when approximately 31 percent of the housing stock was constructed. This could indicate that housing rehabilitation needs in the community will increase substantially in the upcoming decade.

Given the age of the housing stock, and keeping in mind that maintenance can be economically and physically difficult for elderly homeowners, the City offers two rehabilitation grant programs for low- and moderate-income households to maintain their homes.

Figure 4: Age of Housing Stock



Source: US American Community Survey 2007-2011.

Substandard Conditions

The City continues to operate a Community Preservation Program, which included code enforcement activities. During the 2012 to 2013 program year, 2,032 code violations were investigated. Among the violations investigated, most were related to property maintenance issues such as overgrown/dead vegetation, trash, and other debris on the property. Complaints are generally received citywide.

The relatively recent development of most of the housing stock means that most of Santa Clarita's neighborhoods are in good condition. A survey of housing conditions conducted in selected neighborhoods found that fewer than 8 percent of structures were in need of substantial rehabilitation, which translates to approximately 4,964 units based on 2010 Census data. City staff handling code enforcement activities are called Community Preservation Officers. Housing staff and Community Preservation officers are both part of the City's Community Preservation Division. This allows coordination between the two areas in identifying units that need to be upgraded and for outreach to property owners to apply for City assistance.

Given the racial/ethnic composition of the City population, City programs should be equipped to handle multi-lingual services. Particularly for code enforcement services, residents may feel intimidated if Community Preservation Officers do not provide adequate explanation of the citations and where the residents may obtain assistance. The Community Preservation Division currently has staff who speak Spanish and Armenian. The City as a whole tracks which staff are multi-lingual and when needed those staff can provide translation services for the Community Preservation Officers regardless of which Division they are assigned to. Currently there are City staff with the capacity to provide verbal translation in 14 languages, including Spanish, Korean, Japanese, Mandarin, and American Sign Language.

Lead-Based Paint Hazards

Housing age is the key variable used to estimate the number of housing units with lead-based paint (LBP). Starting in 1978, the federal government prohibited the use of LBP on residential property. Housing constructed prior to 1978, however, is at-risk of containing LBP. According to the 2007-2011 ACS, an estimated 24,479 units (representing 41 percent of the housing stock) in the City were constructed prior to 1980.

The potential for housing to contain LBP varies depending on the age of the housing unit. National studies estimate that 75 percent of all residential structures built prior to 1970 contain LBP. Housing built prior to 1940, however, is much more likely to contain LBP (estimated at 90 percent of housing units). About 62 percent of housing units built between 1960 and 1979 are estimated to contain LBP. Table 23 estimates the number of housing units in Santa Clarita containing LBP, utilizing the assumptions outlined above. It should be noted, however, that not all units with LBP present a hazard. Properties most at risk include structures with deteriorated paint, chewable paint surfaces, friction paint surfaces, and deteriorated units with leaky roofs and plumbing.

Table 23: Lead-Based Paint Estimates (2007-2011)

Year Built	Percent		Estimated No. of Units with LBP
	Units	with LBP	
1960-1979	21,472	62% + 10%	13,313 ± 2,147
1940-1959	2,489	80% + 10%	1,991 ± 249
Before 1940	518	90% + 10%	466 ± 52
Total Units	24,479	62% + 10%	15,177 ± 2,448

Source: US American Community Survey 2007-2011.

The Los Angeles County Childhood Lead Poisoning Prevention Program (CLPPP) was established in 1991, as a result of the California legislature mandating that the California Department of Health Services (CDHS) develop and enact a standard of care for identifying and managing children with elevated blood lead levels. CLPPP, funded by the CDHS, is operated by the Los Angeles County Department of Public Health. The Los Angeles CLPPP team includes public health nurses, health educators, epidemiology staff, and registered environmental health specialists. The team works closely together to ensure nursing and environmental case management and follow-up for lead-burdened children; to promote screening; and to carry out primary prevention, targeted outreach and education, and surveillance activities. The Los Angeles County CLPPP does not identify Santa Clarita as a high risk area for lead poisoning. According to the County Health Department’s Childhood Lead Poisoning Prevention Program, there was only one reported case of lead poisoning in the City between 2003 and 2013.

The City of Santa Clarita requires that for all City-funded painting rehabilitation of buildings built before 1978, a lead-based paint spectrometry test be performed before any bids are solicited. The brochure, “Protect Your Family from Lead in Your Home”, produced by HUD is distributed with all applications for assistance regardless of whether the proposed scope of rehabilitation work includes painting. All applicants are required to sign and return the lead-based paint warning to verify that they have read its contents and are aware of the dangers lead-based paint presents. If lead-based paint above the HUD de minimis standards will be disturbed by the City-funded rehabilitation work, the program requires that all work be done by workers and contractors certified by the State in lead-safe work practices, and that a clearance test is conducted after the work is complete. The cost of testing, rehabilitation work, and clearance testing is incorporated into the applicant’s grant.

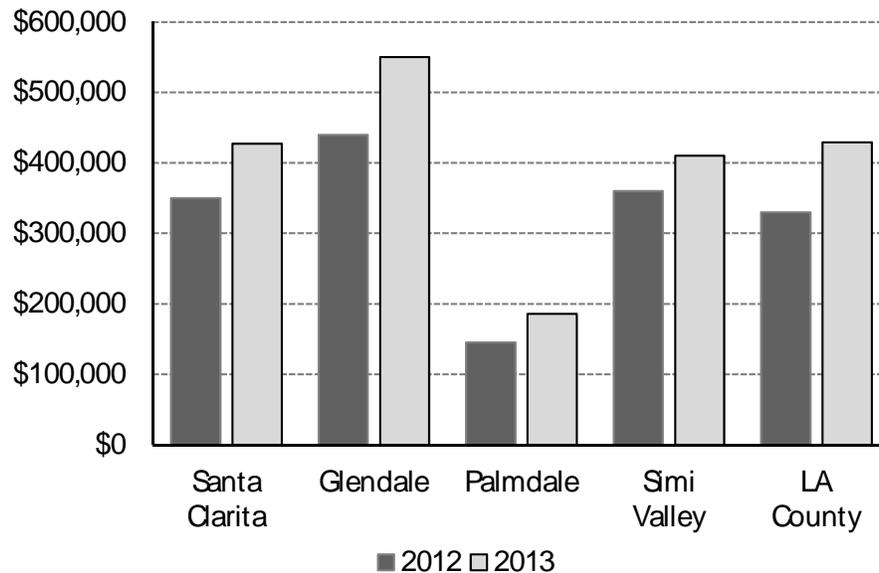
F. Housing Cost and Affordability

Many housing problems such as housing overpayment or overcrowded housing are directly related to the cost of housing in a community. If housing costs are high relative to household income, a correspondingly high prevalence of housing problems occurs. This section evaluates the affordability of the housing stock in Santa Clarita to lower- and moderate-income households. However, housing affordability alone is not necessarily a fair housing issue. Only when housing affordability issues interact with other factors covered under fair housing laws, such as household type, composition, and race/ethnicity do fair housing concerns arise.

1. Ownership Housing Costs

Figure 5 compares the median sales price of single-family homes in Santa Clarita and surrounding jurisdictions in 2012 and 2013. Home prices in the region have begun to increase in recent years. In July 2013, the median sales price of a single-family home in Santa Clarita was \$427,000, compared to \$350,000 in 2012. The price of for-sale housing in the City during July 2013 was comparable to nearby cities and Los Angeles County overall.

Figure 5: Median Home Prices



Note: 2013 estimate documents median sales price in July 2013.
Source: Dataquick Services, www.dqnews.com, September 2013.

2. Rental Housing Costs

Information on current rental rates in the City was obtained through a review of advertisements on Craigslist during November 2013. Available rental housing ranged from single room studios to five-bedroom units. The majority of available units in the City were two- and three-bedroom units. Table 24 summarizes average apartment rents by unit size. Overall, 217 units of varying sizes were listed as available for rent in November 2013 with an average rent of \$1,808.

Table 24: Average Apartment Rents in Santa Clarita

Size	Number Advertised	Median Rent	Average Rent	Rent Range
Studio	3	\$1,289	\$1,297	\$1,268-\$1,334
One Bedroom	39	\$1,300	\$1,324	\$700-\$1,860
Two Bedroom	93	\$1,505	\$1,575	\$1,000-\$3,000
Three Bedroom	56	\$2,009	\$2,060	\$1,046-\$4,200
Four Bedroom	21	\$2,795	\$2,836	\$2,100-\$3,700
Five Bedroom	5	\$3,195	\$3,078	\$2,750-\$3,200
Total	217	\$1,623	\$1,808	\$700-\$4,200

Source: Craigslist, Search performed on November 18, 2013.

3. Housing Affordability

Housing affordability can be inferred by comparing the cost of renting or owning a home in a community with the maximum affordable housing costs for households at different income levels. Taken together, this information can generally show who can afford what size and type of housing and indicate the type of households most likely to experience overcrowding and overpayment.

While housing affordability alone is not a fair housing issue, fair housing concerns may arise when housing affordability interacts with factors covered under the fair housing laws, such as household type, composition, and race/ethnicity.

The federal Department of Housing and Urban Development (HUD) conducts annual household income surveys nationwide to determine a household's eligibility for federal housing assistance. Households in the lower end of each category can afford less by comparison than those at the upper end. Table 25 shows the annual household income by household size and generally, the maximum affordable housing payment based on the standard of 30 to 35 percent of household income. General cost assumptions for utilities, taxes, and property insurance are also shown.

Table 25: Housing Affordability Matrix – Los Angeles County (2013)

Household	Annual Income	Affordable Costs		Utilities		Taxes and Insurance	Affordable Rent	Affordable Home Price
		Rental	Ownership	Renters	Owners			
Extremely-Low-Income (under 30% AMI)								
1-Person	\$17,950	\$449	\$449	\$75	\$86	\$90	\$374	\$63,537
2-Person	\$20,500	\$513	\$513	\$87	\$102	\$103	\$426	\$71,682
3-Person	\$23,050	\$576	\$576	\$106	\$123	\$115	\$470	\$78,664
4-Person	\$25,600	\$640	\$640	\$126	\$148	\$128	\$514	\$84,715
5-Person	\$27,650	\$691	\$691	\$145	\$171	\$138	\$546	\$88,905
Low-Income (31 to 50% AMI)								
1-Person	\$29,900	\$748	\$748	\$75	\$86	\$150	\$673	\$119,160
2-Person	\$34,200	\$855	\$855	\$87	\$102	\$171	\$768	\$135,452
3-Person	\$38,450	\$961	\$961	\$106	\$123	\$192	\$855	\$150,347
4-Person	\$42,700	\$1,068	\$1,068	\$126	\$148	\$214	\$942	\$164,311
5-Person	\$46,150	\$1,154	\$1,154	\$145	\$171	\$231	\$1,009	\$175,017
Moderate-Income (51 to 80% AMI)								
1-Person	\$47,850	\$1,196	\$1,196	\$75	\$86	\$239	\$1,121	\$202,712
2-Person	\$54,650	\$1,366	\$1,366	\$87	\$102	\$273	\$1,279	\$230,640
3-Person	\$61,500	\$1,538	\$1,538	\$106	\$123	\$308	\$1,432	\$257,637
4-Person	\$68,300	\$1,708	\$1,708	\$126	\$148	\$342	\$1,582	\$283,471
5-Person	\$73,800	\$1,845	\$1,845	\$145	\$171	\$369	\$1,700	\$303,719
Median-Income (81 to 100% AMI)								
1-Person	\$45,350	\$1,134	\$1,323	\$75	\$86	\$265	\$1,059	\$226,257
2-Person	\$51,850	\$1,296	\$1,512	\$87	\$102	\$302	\$1,209	\$257,831
3-Person	\$58,300	\$1,458	\$1,700	\$106	\$123	\$340	\$1,352	\$287,970
4-Person	\$64,800	\$1,620	\$1,890	\$126	\$148	\$378	\$1,494	\$317,450
5-Person	\$70,000	\$1,750	\$2,042	\$145	\$171	\$408	\$1,605	\$340,336
Middle-Income (100 to 120% AMI)								
1-Person	\$54,450	\$1,361	\$1,588	\$75	\$86	\$318	\$1,286	\$275,674
2-Person	\$62,200	\$1,555	\$1,814	\$87	\$102	\$363	\$1,468	\$314,037
3-Person	\$70,000	\$1,750	\$2,042	\$106	\$123	\$408	\$1,644	\$351,507
4-Person	\$77,750	\$1,944	\$ 2,268	\$126	\$148	\$454	\$1,818	\$387,775
5-Person	\$83,950	\$2,099	\$2,449	\$145	\$171	\$490	\$1,954	\$416,091

Sources and assumptions:

1. California Department of Housing and Community Development (HCD) income limits, 2013. Health and Safety code definitions of affordable housing costs (between 30 and 35 percent of household income depending on tenure and income level).
2. Housing Authority of the County of Los Angeles (HACoLA), Utility Allowance 2013.
3. 20 percent of monthly affordable cost for taxes and insurance.
4. 10 percent down payment.
5. Four percent interest rate for a 30-year fixed-rate mortgage loan.
6. Taxes and insurance apply to owner costs only; renters do not usually pay taxes or insurance.

G. Housing Problems

A continuing priority of communities is enhancing or maintaining the quality of life for residents. HUD assesses housing need within a community according to several criteria: (1) the number of households that are paying too much for housing; (2) the number of households living in overcrowded units; and (3) the number of households living in substandard housing conditions. Table 14, presented earlier on page 18 summarizes the extent of households facing some kind of housing problems. CHAS data provide further details on housing cost burden and overcrowding. These conditions are discussed below.

1. Overcrowding

Some households may not be able to accommodate the high cost of housing and may instead accept smaller housing or reside with other individuals or families in the same home. Potential fair housing issues emerge if non-traditional households are discouraged or denied housing due to the perception of overcrowding.

In general, “overcrowding” is defined as a housing unit occupied by more than one person per room (including living and dining rooms but excluding kitchen and bathrooms). Moderate overcrowding refers to 1.0 to 1.5 persons per room and severe overcrowding occurs when a home has 1.5 or more occupants per room. Household overcrowding is reflective of various living situations: (1) a family lives in a home that is too small; (2) a family chooses to house extended family members; or (3) unrelated individuals or families are doubling up to afford housing. Not only is overcrowding a potential fair housing concern, it can strain physical facilities and the delivery of public services, reduce the quality of the physical environment, contribute to a shortage of parking, and accelerate the deterioration of homes.

According to the 2007-2011 ACS, six percent of Santa Clarita households experienced overcrowding, with two percent experiencing severe overcrowding. Overcrowding was far more prevalent among renters, with nearly 14 percent of renters living in overcrowded units, compared to three percent of owners. Overall, the incidence of overcrowding has decreased in Santa Clarita since 2000, when eight percent of total households lived in overcrowded conditions.

2. Housing Cost Burden

Housing cost burden or overpayment is an important issue for Santa Clarita residents. According to the federal government, any housing condition where a household spends more than 30 percent of income on housing is considered overpayment. A cost burden of 30 to 50 percent is considered moderate overpayment; payment in excess of 50 percent of income is considered severe overpayment. Overpaying is an important housing issue because paying too much for housing leaves less money available for emergency expenditures.

According to 2006-2010 CHAS data, in Santa Clarita, housing cost burden is more prevalent among renter-households (58 percent) than owner-households (46 percent). Renter-households were also more likely to experience severe housing cost burden, with 27 percent of renters experiencing severe housing cost burden compared to 24 percent of owners. Overpayment is typically linked to household income and often occurs when housing costs increase faster than income.

H. Assisted Housing

To further fair housing in Santa Clarita, the City provides a large inventory of subsidized housing, community care facilities, emergency shelters and transitional housing, as well as other treatment and recovery centers. This section inventories the range of housing opportunities for persons with special needs and displays their general location.

1. Housing Choice Voucher (Section 8) Rental Assistance

The Housing Choice Voucher program (more commonly known as Section 8) is a rent subsidy program that helps lower income families and seniors pay rents of private units. Section 8 tenants pay a minimum of 30 percent of their income for rent and the local housing authority pays the difference up to the payment standard established by the Housing Authority of the County of Los Angeles. The program offers lower income households the opportunity to obtain affordable, privately owned rental housing and to increase their housing choices. The Housing Authority establishes payment standards based on HUD Fair Market Rents. The owner's asking price must be supported by comparable rents in the area. Any amount in excess of the payment standard is paid by the program participant.

Voucher Recipients

The Housing Authority of the County of Los Angeles (HACoLA) administers the Housing Choice Voucher Program for Santa Clarita residents. As of October 2013, 205 Santa Clarita households were receiving Housing Choice vouchers, an increase of 18 percent compared to the 174 voucher recipients reported in 2009. As shown in Table 26, the majority of voucher recipients indicated their race as White (66 percent) and identified ethnically as non-Hispanic (79 percent). For the distribution of Voucher assistance within the City, HACoLA has established local preferences, which are later identified in Section IV (see page 82).

Waiting List

HACoLA's Section 8 waiting list has been closed. With limited funding and a long waiting list, HACoLA is not able to estimate the length of wait, according to information posted on its website. As of October 2013, 80 Santa Clarita households were on the waiting list for Housing Choice Voucher assistance.

Table 26: Housing Choice Voucher Recipients

Category	# of Section 8 Recipients	% of Section 8 Recipients
Race		
American Indian	3	1.5%
Asian or Pacific Islander	10	4.9%
Black	56	27.3%
White	136	66.3%
Total	205	100.0%
Ethnicity		
Hispanic	44	21.5%
Non-Hispanic	161	78.5%
Total	205	100.0%
Household Type		
Elderly	95	46.3%
Disabled	128	62.4%
Female Headed	170	82.9%
Total¹	205	100.0%
Number of Bedrooms		
1-bedroom	129	62.9%
2-bedroom	64	31.2%
3-bedroom	10	4.9%
4-bedroom	2	1.0%
Total	205	100.0%

Note: 1. Participant households can have more than one of the characteristics listed; therefore, the actual number of households listed by type does not add up to 205 households.

Source: Housing Authority of the County of Los Angeles, October 2013.

2. Assisted Housing Projects

Publicly subsidized affordable housing provides the largest supply of affordable housing in most communities. Apartment projects can receive housing assistance from a variety of sources to ensure that rents are affordable to lower-income households. In exchange for public assistance, owners are typically required to reserve a portion or all of the units as housing affordable to lower-income households. The length of use restrictions is dependent upon the funding program.

There are currently nine affordable rental housing developments located in the City, providing 560 affordable units to lower-income family households. There are also seven affordable rental housing developments providing 644 affordable units, and one conventional public housing development providing 182 units, to lower-income senior households. In total there are 1,386 affordable units for lower-income family and senior households located in the City.

As is typical in most urban environments throughout the country, areas designated for high density housing in the City are usually adjacent to areas designated for commercial and industrial uses. Lower- and moderate-income households tend to live in high density areas, where the lower land costs per unit (i.e. more units on a piece of property) can result in lower development costs and associated lower housing payments. Therefore, the location of publicly assisted housing is partly the result of economic feasibility. The locations of assisted housing projects and the general distribution of Housing Choice voucher recipients within the City are illustrated in Figure 6. As shown, both the communities of Newhall and Canyon Country are well served by assisted housing

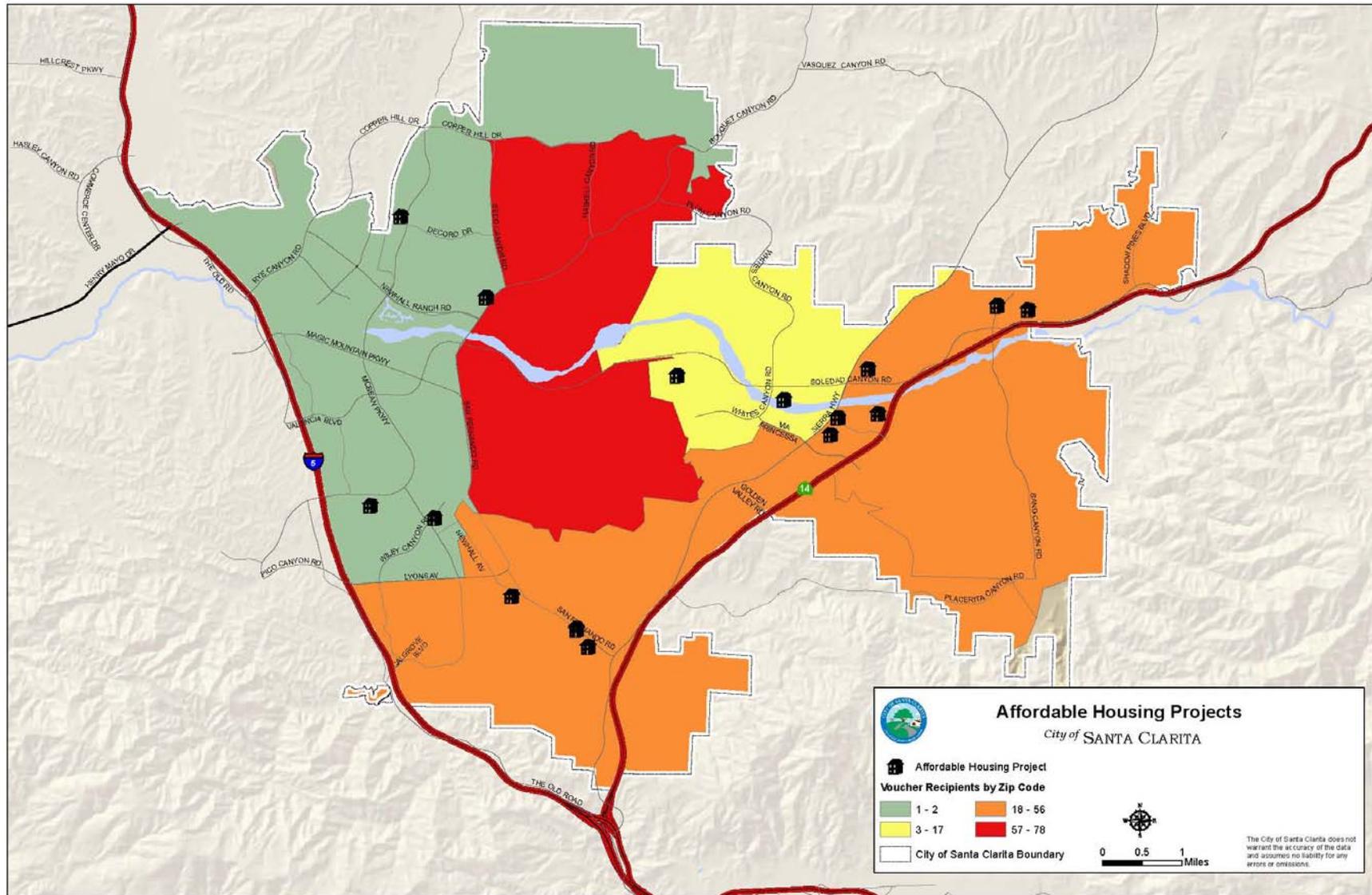
projects; whereas, lower-income households can generally utilize vouchers in central Santa Clarita with more older rental housing units.

Table 27: Assisted Rental Housing in Santa Clarita

Project Name	Tenant Type	# of Affordable Units	Funding Program	Earliest Conversion Date
Canyon Country Villas 26741 N. Isabella Parkway	Family	66	Multi Family Revenue Bond	12/2032
Diamond Park Apartments 27940 Solamint Road	Family	50	Multi Family Revenue Bond	2032
Hidaway Apartments 27077 Hideaway Avenue	Family	14	LA County FHA Loan	2024
Canyon Ridge Apartments 23645 Meadowridge Drive (formerly Meadowridge Apartments)	Family	36	Multi Family Revenue Bond	10/2014
Park Sierra Apartments 18414 Jake's Way	Family	156	Multi Family Revenue Bond	9/2015 9/2030
Riverpark Apartments 27303 Sara Street	Family	106	Multi Family Revenue Bond? (annexed in 2013)	10/2031
Sand Canyon Ranch 28856 N. Silver Saddle Circle	Family	50	Multi Family Revenue Bond	5/2033
Sand Canyon Villas & Townhomes 28923 Prairie Lane	Family	43	Multi Family Revenue Bond	12/2032
The Village Apartments 23700 Valle Del Oro	Family	39	Multi Family Revenue Bond	2036
Bouquet Canyon Seniors 26705 Bouquet Canyon	Senior	264	Tax Credits Bond	TC/Bonds
Canterbury Village Senior Apartments 23520 Wiley Canyon Road	Senior	64	HUD Section 202/811	7/31/2016
Canyon Country Senior Apartments 18701 Flying Tiger Drive	Senior	200	Tax Credits Bond	TC/Bonds
Fountain Glen Apartments 23941 Decoro Drive	Senior	8	Conditions of Approval w/City	12/2061
Orchard Arms 23520 Wiley Canyon Road	Senior	182	Los Angeles County Housing Authority	Conventional public housing (LA County)
Valencia Villas 24857 Singing Hills Drive	Senior	75	Project Based Section 8 221(D)(3)	9/2014
Whispering Oaks Apartments 22816 Market Street	Senior	33	LA County Loan	Permanent

Source: City of Santa Clarita

Figure 6: Location of Affordable Housing



Licensed Community Residential Care Facilities

Persons with special needs, such as the elderly and those with disabilities, must also have access to housing. Community care facilities provide a supportive housing environment to persons with special needs in a group environment. Restrictions that prevent this type of housing represent a fair housing concern.

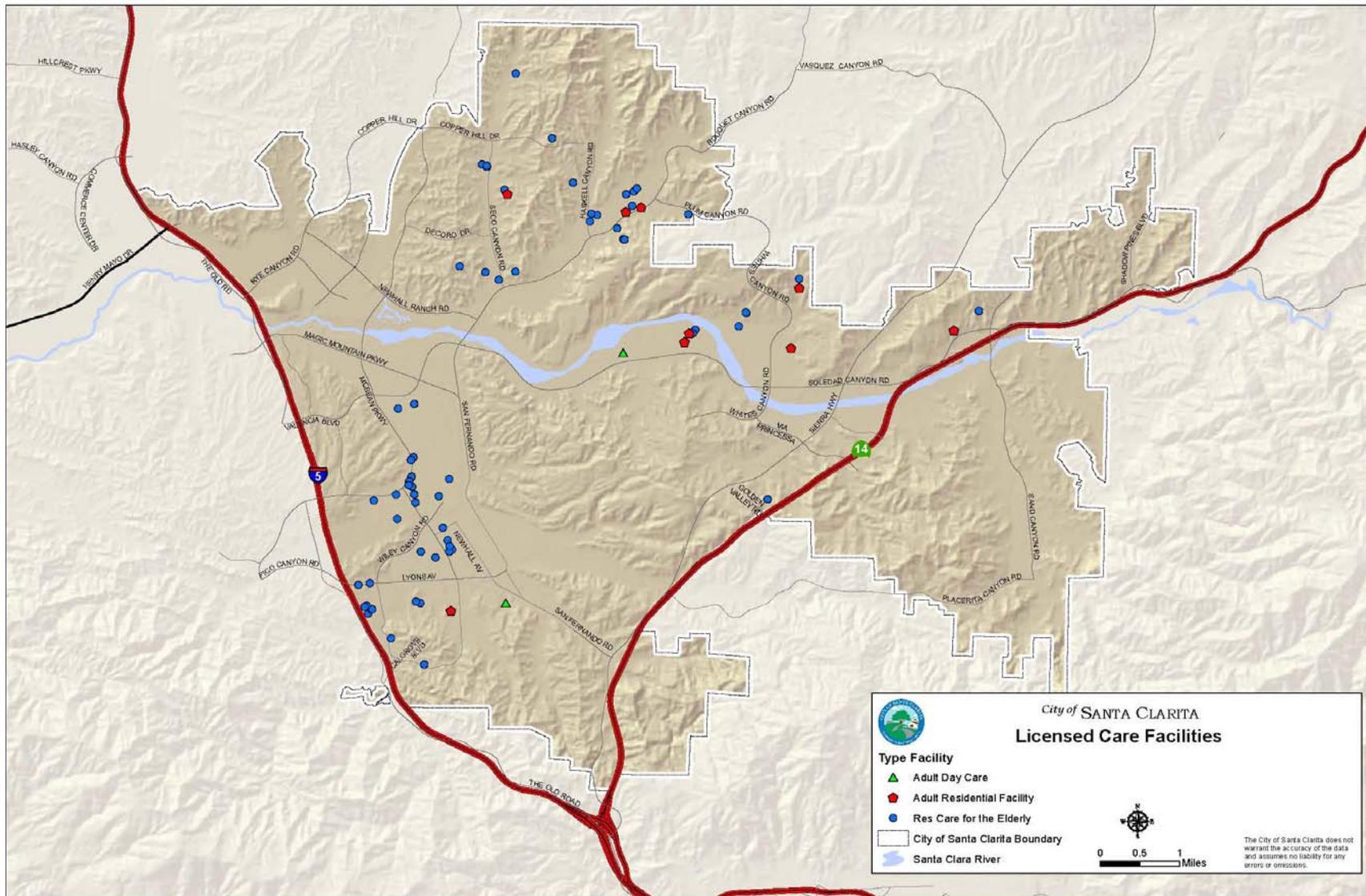
According to the State of California Community Care Licensing Division of the State's Department of Social Services, as of December 2013, there were 74 State-licensed community care facilities with a total capacity of 882 beds/persons in Santa Clarita (Table 28). The locations of these facilities are shown in Figure 7. Senior residential care facilities are concentrated in the communities of Valencia and Newhall, while adult residential care facilities are primarily located in the northern half of the City.

Table 28: Licensed Community Residential Care Facilities by Type

Type	Number of Facilities	Total Capacity
Adult Day Care	2	90
Adult Residential Facility	9	47
Residential Care for the Elderly	63	745
Total	74	882

Source: State of California Department of Social Services, Community Care Licensing Division, 2013.

Figure 7: Location of Community Care Facilities



I. Provision of Services and Accessibility to Public Transit

Public transit is relevant to the issue of fair housing as access to public transit is of paramount importance to households affected by low incomes and rising housing prices. Public transit should link lower-income persons, who are often transit dependent, to major employers where job opportunities exist. Access to employment via public transportation can reduce welfare usage rates and increase housing mobility, which enables residents to locate housing outside of traditionally lower- and moderate-income neighborhoods. The lack of a relationship between public transit, employment opportunities, and affordable housing may impede fair housing choice because persons who depend on public transit will have limited choices regarding places to live. In addition, elderly and disabled persons also often rely on public transit to visit doctors, go shopping, or attend activities at community facilities. Public transit that provides a link between job opportunities, public services, and affordable housing helps to ensure that transit-dependent residents have adequate opportunity to access housing, services, and jobs.

I. Public Transit

City of Santa Clarita Transit

The City of Santa Clarita Transit provides public transportation services to the City of Santa Clarita and nearby surrounding unincorporated areas. The agency is the only transit agency that provides local transit service to the Santa Clarita Valley. The City of Santa Clarita Transit also provides commuter services to various communities in Los Angeles County including connections with Metro. Additionally, the agency accommodates connections with Metrolink and the Antelope Valley Transit Authority at various transfer points within the city limits.

The City of Santa Clarita Transit supports the needs of the disabled community by ensuring that all bus lines are accessible through wheelchair lifts, with at least two on each bus. In addition, the agency offers free fares on local routes and reduced fares on its commuter express lines to seniors 60 and over or disabled passengers with identification.

Local Service

- Route 1 – Whites Canyon/Castaic via Downtown Newhall: This route starts in Castaic and ends near Whites Canyon Road in the center of Santa Clarita. Notable connection stops along this route include the McBean Regional Transit Center and the Newhall and Via Princessa Metrolink stations. This route also services City Hall, Canyon High School, Sierra Vista Jr. High, and Plum Canyon Elementary.
- Route 2 – Whites Canyon/Val Verde via Downtown Newhall: This route starts in Val Verde and ends near Whites Canyon Road in the center of Santa Clarita. Notable connection stops along this route include the McBean Regional Transit Center and the Newhall and Via Princessa Metrolink stations. This route also services City Hall, Canyon High School, Sierra Vista Jr. High, and Plum Canyon Elementary.
- Route 3 – Magic Mountain/Seco Canyon: This route starts at Six Flags Magic Mountain and ends at the “Tamarack Loop” in the Seco Canyon area. Notable connection stops along this route include the McBean Regional Transit Center. This route also services the Kaiser Medical Center, Civic Center, College of the Canyons, and Arroyo Seco Jr. High School.
- Route 4 – Bouquet Canyon/Newhall Metrolink Station via College of the Canyons: This route runs from the LARC Ranch in the Bouquet Canyon area to the Newhall Metrolink Station. Notable connection stops along this route include the McBean Regional Transit Center and the Newhall Metrolink Station. This route also services the Senior Center, College of the Canyons, and Saugus High School
- Route 5 – Vasquez Canyon/Stevenson Ranch: This route runs between Stevenson Ranch and Vasquez Canyon Road. Notable connection stops along this route include the McBean Regional Transit Center, and Newhall and Santa Clarita Metrolink Stations. This route also services the Aquatics Center, Henry Mayo Newhall Memorial Hospital, Bowman High School, Hart High School and Placentia Junior High School.

- Route 6 – Shadow Pines/Stevenson Ranch: This route runs between Stevenson Ranch and Shadow Pines Boulevard. Notable connection stops along this route include the McBean Regional Transit Center, and Newhall and Santa Clarita Metrolink Stations. This route also services the Aquatics Center, Henry Mayo Newhall Memorial Hospital, Bowman High School, Hart High School and Placentia Junior High School.
- Route 7 – Magic Mountain/Seco Canyon via Copper Hill: This route starts at Six Flags Magic Mountain and ends at the “Tamarack Loop” in the Seco Canyon area. This route is comparable to Route 3 with the exception of two route variations that service the Westridge community and stops along Alta Vista, Copper Hill, and McBean Parkway. Notable connection stops along this route include the McBean Regional Transit Center. This route also services the Kaiser Medical Center, Civic Center, and College of the Canyons.
- Route 14 – Plum Canyon/Newhall Metrolink Station via College of the Canyons: This route runs from Heller Circle in the Plum Canyon area to the Newhall Metrolink Station. Notable connection stops along this route include the McBean Regional Transit Center and the Newhall Metrolink Station. This route also services the Senior Center, College of the Canyons, Saugus High School and Plum Canyon Elementary.

Commuter Express Service

The Transit Commuter Bus offers service to and from major places outside of the Santa Clarita Valley, including various locations in Los Angeles and the San Fernando Valley.

- Route 757 – This route runs on weekdays from Newhall Avenue and Sierra Highway in Santa Clarita and terminates at the North Hollywood Red/Orange Metro Line station. On weekends this route departs from the McBean Regional Transit Center. Notable connection stops along this route include the McBean Regional Transit Center and the Newhall Metrolink Station.
- Route 791 – This route runs from Avenue Stanford and Technology Drive in Santa Clarita and terminates at the Warner Center on Victory Boulevard in Woodland Hills. Notable connection stops along this route include the McBean Regional Transit Center and Chatsworth Metrolink Station.
- Route 792 – This route runs from Avenue Stanford and Technology Drive in Santa Clarita and terminates in Century City. Notable connection stops along this route include the McBean Regional Transit Center and UCLA.
- Route 794 – This route runs from Avenue Stanford and Technology Drive in Santa Clarita and terminates at Los Angeles Union Station. Notable connection stops along this route include the McBean Regional Transit Center and Burbank Metrolink Station.
- Route 796 – This route runs from the Santa Clarita Metrolink station and terminates at the Warner Center on Victory Boulevard in Woodland Hills. Notable connection stops along this route include the Newhall and Chatsworth Metrolink Stations.
- Route 797 – This route runs from the Santa Clarita Metrolink station and terminates in Century City. Notable connection stops along this route include the Newhall Metrolink Station and UCLA.
- Route 799 – This route runs from the Santa Clarita Metrolink station and terminates in downtown Los Angeles. Notable connection stops along this route include the Newhall Metrolink Station, Chinatown Station, Civic Center Station, and 7th and Metro Station.

Station Link Service

Station Link service provides services from the Santa Clarita Metrolink station to major local places of employment within the Santa Clarita Valley. Both of the routes listed below operate during limited commute times on weekdays only and serves all local bus stops along the scheduled service routes.

- Route 501 – terminates at the Magic Mountain employee gate
- Route 502 – terminates at the Valencia Commerce Center

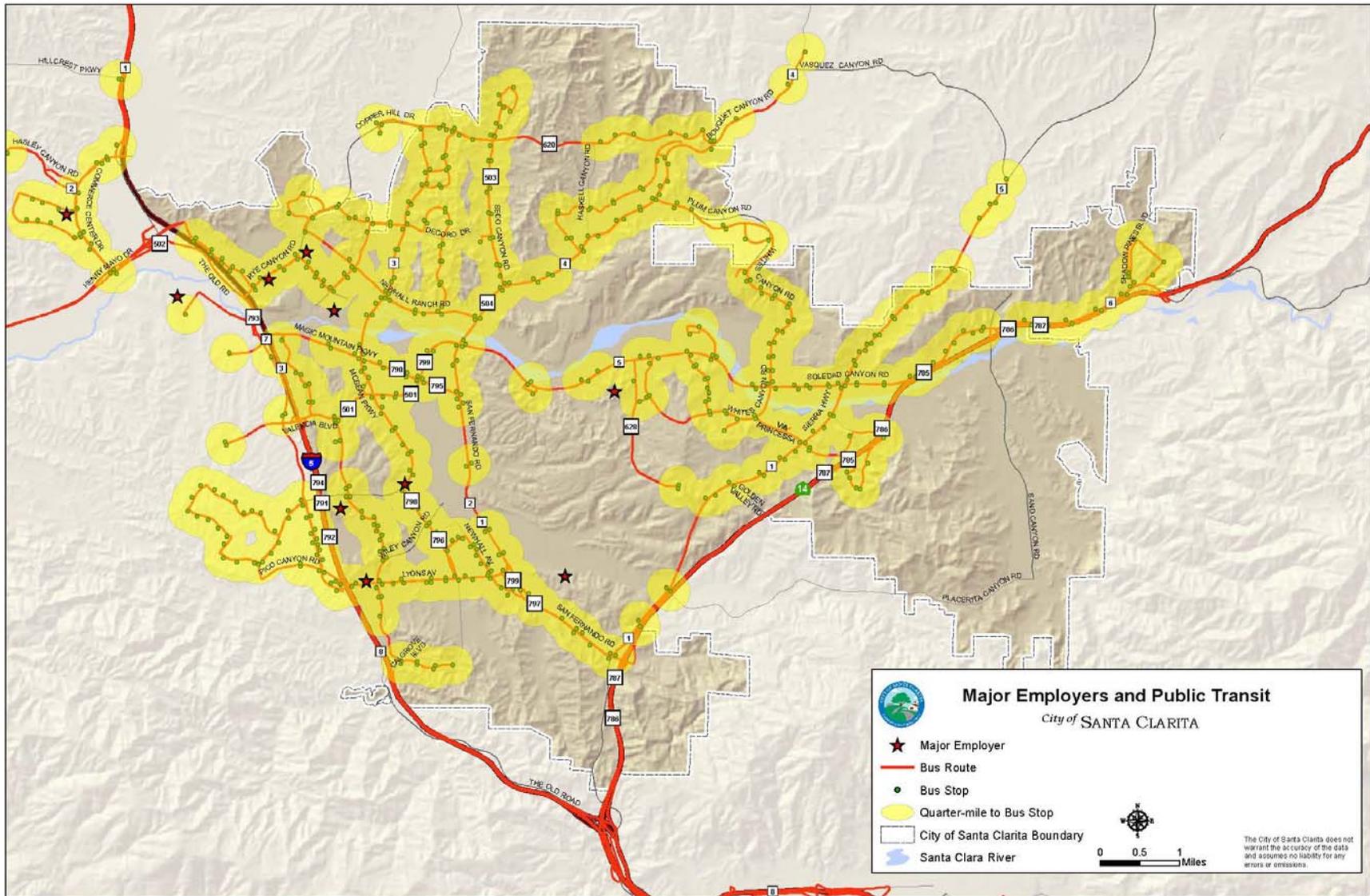
Dial-A-Ride

For persons with special needs due to age or disabilities, the agency offers Dial-A-Ride paratransit services for qualified elderly or special needs customers, as well as the general public. City residents who are at least 60 years of age or have a certified disability are eligible to use Dial-A-Ride anytime during regular service hours. The services are also available to the general public after 6:00 p.m., seven days a week.

Paratransit Services

Paratransit services for individuals whose disabilities prevent them from using regular buses or rail service are offered by Access Services Incorporated. Access Paratransit operates seven days a week, from 4:00 a.m. to midnight in most areas of Los Angeles County. This shared ride service operates curb-to-curb and utilizes a fleet of small buses, mini-vans, and taxis, in which on an average weekday up to 750 vehicles are in service. Fares are distance-based and range from \$2.25 (less than 20 miles) to \$3.00 (more than 20 miles) for each one-way trip. Riders must schedule trip reservations one day in advance from the desired pick-up time.

Figure 8: Public Transit and Major Employers



2. Major Employers

Santa Clarita is home to a variety of employers and Table 29 summarizes the ten largest in and adjacent to the City. As demonstrated in Figure 8, most of the City’s top employers are located along transit routes and all but three of these top employers are located within one-quarter mile of a bus stop. Although the most prominent employer—Six Flags Mountain—is located outside of City limits, it is well served by transit.

Table 29: Santa Clarita Major Employers

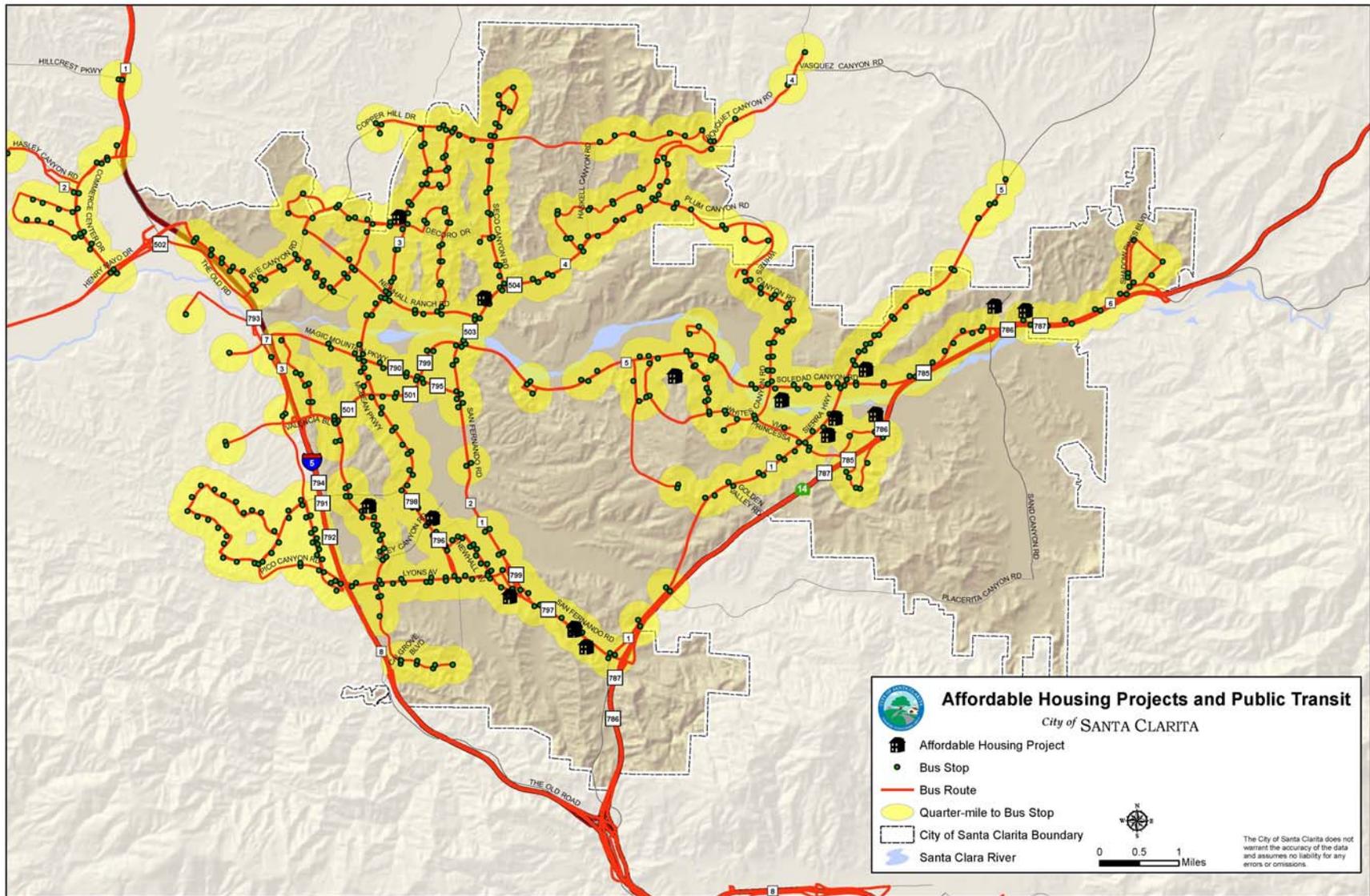
Business	Type of Business	Number of Employees	Location
Six Flags Magic Mountain	Theme Park	3,800	26101 Magic Mountain Parkway Valencia, CA 91355
Princess Cruises	Cruise Line	1,625	24844 Ave Rockefeller Valencia, CA 91355
Henry Mayo Newhall Memorial Hospital	Healthcare	1400	23845 McBean Pkwy Valencia, CA 91355
Quest Diagnostics	Healthcare	850	24355 Lyons Ave #223 Santa Clarita, CA 91321
The Master's College	Education	812	21726 Placerita Canyon Rd Santa Clarita, CA 91321
Woodward HRT	Manufacturing	790	25200 Rye Canyon Rd Santa Clarita, CA 91355
Walmart	Retail	624	26471 Carl Boyer Dr Santa Clarita, CA 91350
Pharmavite	Manufacturing	550	28104 Witherspoon Pkwy Valencia, CA 91355
Aerospace Dynamics	Manufacturing	510	25540 Rye Canyon Rd Valencia, CA 91355
California Institute of Arts	Education	500	24700 McBean Pkwy Valencia, CA 91355

Source: City of Santa Clarita Comprehensive Annual Financial Report, FY 2011-2012.

3. Affordable Housing

Figure 9 illustrates the location of the City’s affordable housing projects in relation to regional transit services. As shown, most affordable housing projects in the City are situated along transit routes, with all but two being located within one-quarter mile of a bus stop.

Figure 9: Affordable Housing near Public Transit



4. Public Schools

As part of President Johnson's "War on Poverty," the Elementary and Secondary Education Act (ESEA) was passed in 1965. It is often regarded as the most far-reaching federal legislation affecting education ever passed by Congress. The act is an extensive statute that funds primary and secondary education, while emphasizing equal access to education and establishing high standards and accountability. A major component of ESEA is a series of programs typically referred to as "Title I." Title I programs distribute funding to schools and school districts with a high percentage of students from low income families. To qualify as a Title I school, a school typically must have around 40 percent or more of its students coming from families who are low income. The programs also give priority to schools that are in obvious need of funds, low-achieving schools, and schools that demonstrate a commitment to improving their education standards and test scores.

Public education in the Santa Clarita Valley is administered by the following school districts:

- Castaic Union School District
- Newhall School District
- Saugus Union School District
- Sulphur Springs School District
- William S. Hart Union High School District

Ten Title I schools are located in Santa Clarita. Figure 10 illustrates the location of schools in the City. Comparing the attendance areas of each school district's Title I school and the City's low- and moderate-income neighborhoods reveals that most areas are well served. Specifically, all of the low- and moderate-income neighborhoods within the attendance boundaries of Newhall School District and Sulphur Springs District are served by their Title I Schools. The low- and moderate-income neighborhood shown in Figure 10 along Magic Mountain Parkway in between McBean Parkway and Bouquet Canyon Road, is not served by any Title I schools; however, the majority of this area is occupied by commercial and retail uses. The two Title I schools in the Saugus Union School District do not directly serve any of the low- and moderate-income neighborhoods in the City. Comparing the location of Title I schools with areas of minority concentration, which generally align with the City's low- and moderate-income neighborhoods, shows that areas of minority concentration are also well served by Title I schools.

Access to Public and Supportive Services

All of the City's facilities are ADA accessible but not all are fully compliant with every requirement under ADA. Several modifications, both interior and exterior modifications, are still required at City Hall. Some minor interior requirements have already been addressed and a cost estimate is currently being prepared for one of the remaining larger modifications. Work on the remaining interior improvements is anticipated in early 2014 and construction of the exterior improvements is also anticipated in 2014. The City will continue to pursue accessibility improvements based on need and availability of funding.

Figure 10: Distribution of Title I Schools and Low- and Moderate-Income Areas

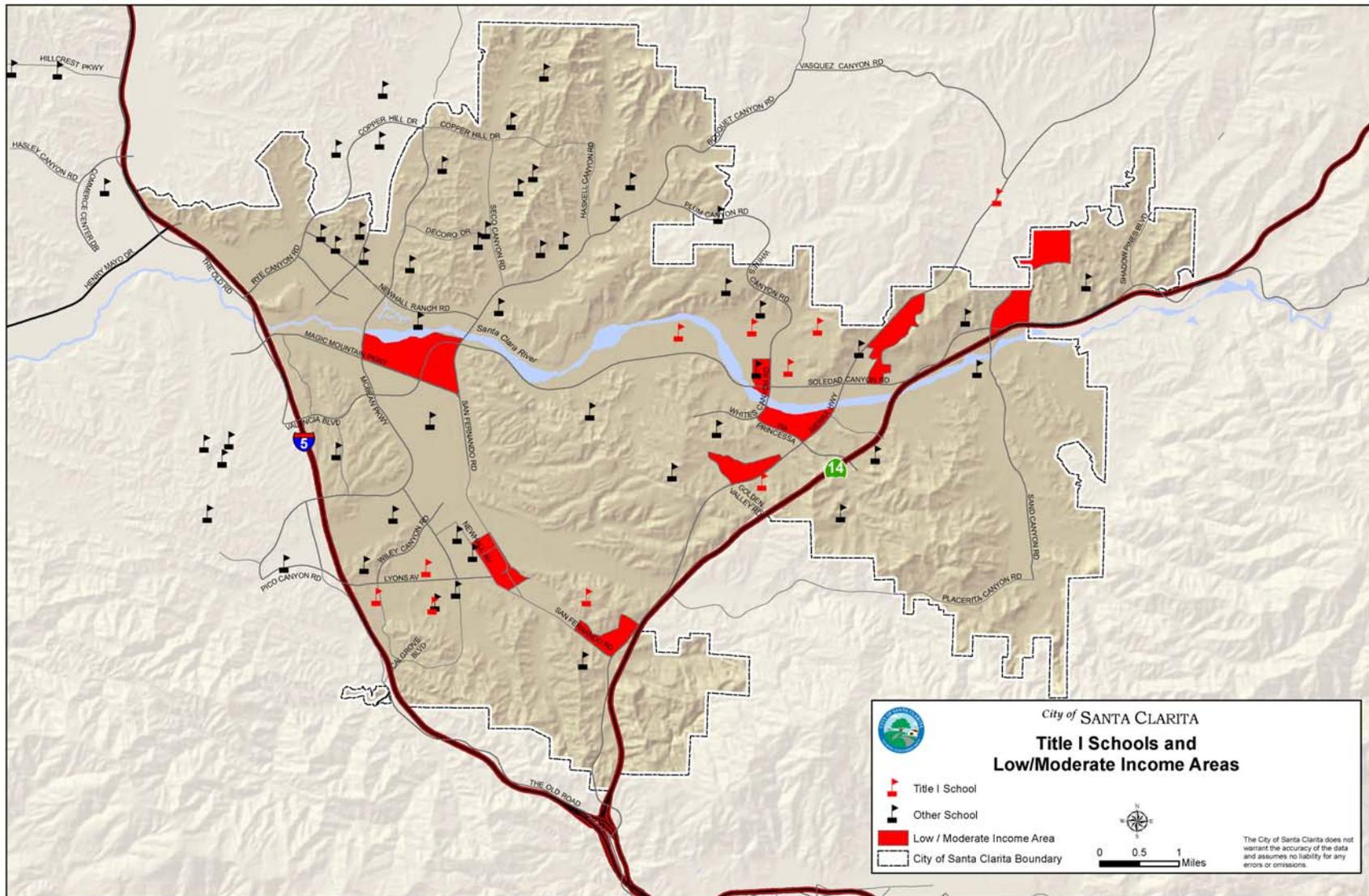
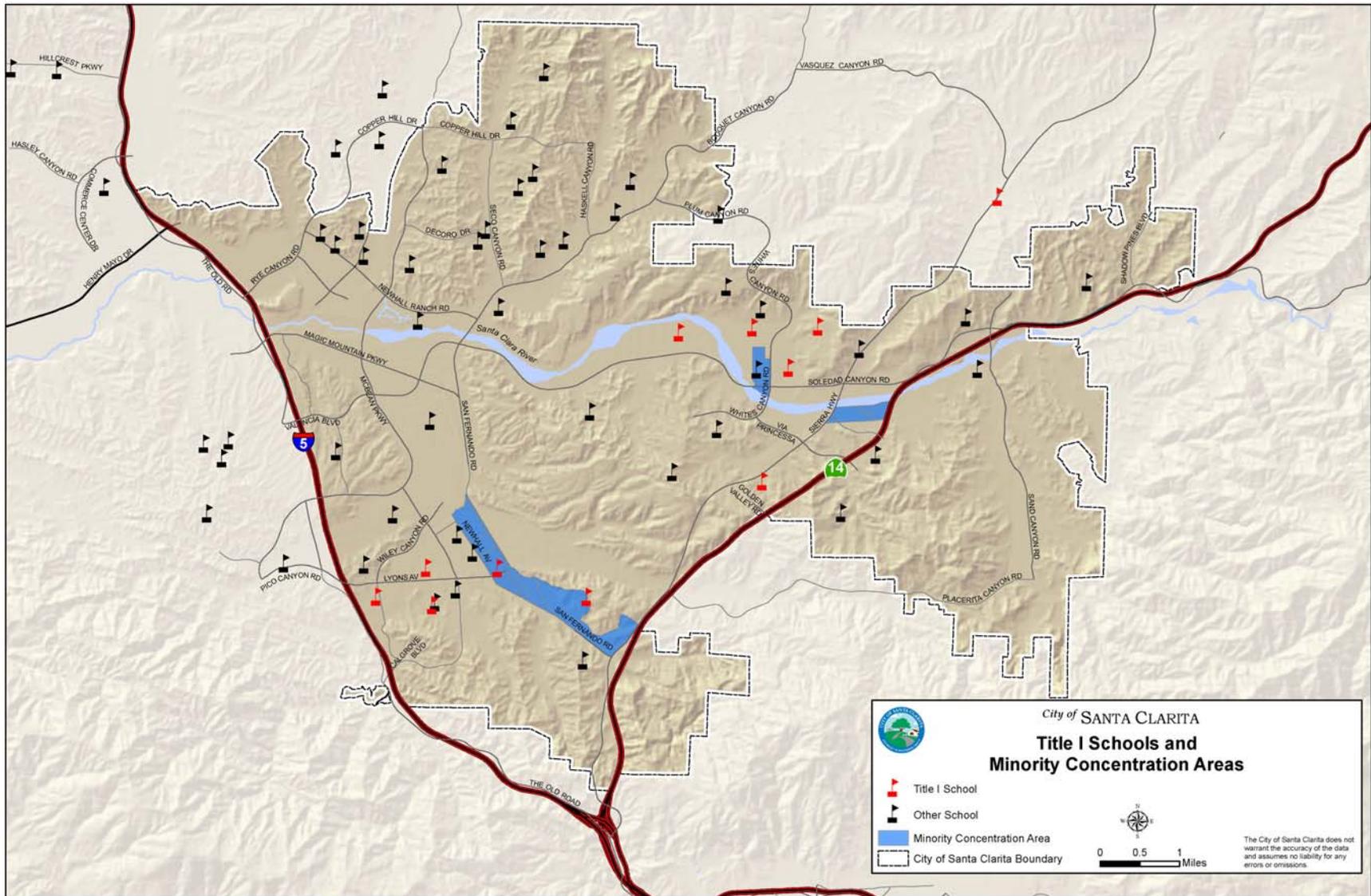


Figure 11: Distribution of Title I Schools and Areas of Minority Concentration



Section III: Lending Practices

A key aspect of fair housing choice is equal access to credit for the purchase or improvement of a home, particularly in light of the recent tightening of lending/credit markets. This section reviews the lending practices of financial institutions and the access to financing for all households, particularly minority households and those with lower incomes. Lending patterns in lower and moderate income neighborhoods and areas of minority concentration are also examined. However, publicly available data on lending does not contain detailed information to make conclusive statements of discrimination, but can only point out potential areas of concerns. Furthermore, except for outreach and education efforts, a local jurisdiction's ability to influence lending practices is limited. Such practices are largely governed by national policies and regulations.

A. Background

1. Legislative Protection

The Community Reinvestment Act (CRA) in 1977 and the subsequent Home Mortgage Disclosure Act (HMDA) were designed to improve access to credit for all members of the community and hold the lender industry responsible for community lending.

Community Reinvestment Act and Home Mortgage Disclosure Act

The CRA is intended to encourage regulated financial institutions to help meet the credit needs of their entire communities, including lower- and moderate-income neighborhoods. Depending on the type of institution and total assets, a lender may be examined by different supervising agencies for its CRA performance.

CRA ratings are provided by the Federal Reserve Board (FRB), Federal Financial Institutions Examination Council (FFIEC), Federal Deposit Insurance Corporation (FDIC), and the Office of the Comptroller of the Currency (OCC). However, the CRA rating is an overall rating for an institution and does not provide insights regarding the lending performance at specific locations by the institution.

Home Mortgage Disclosure Act

In tandem with the CRA, the HMDA requires lending institutions to make annual public disclosures of their home mortgage lending activity. Under HMDA, lenders are required to disclose information on the disposition of home loan applications and on the race or national origin, gender, and annual income of loan applicants. HMDA data provide some insight into the lending patterns that exist in a community. However, HMDA data are only an indicator of potential problems; the data cannot be used to conclude definite redlining or discrimination practices due to the lack of detailed information on loan terms or specific reasons for denial. The City should continue to monitor the approval rates among racial/ethnic and income groups and continue to take appropriate actions to remove barriers to financing.

Conventional versus Government-Backed Financing

Conventional financing involves market-rate loans provided by private lending institutions such as banks, mortgage companies, savings and loans, and thrift institutions. To assist lower and moderate income households that may have difficulty in obtaining home mortgage financing in the private market, due to income and equity issues, several government agencies offer loan products that have below market rate interests and are insured ("backed") by the agencies. Sources of government-backed financing include loans insured by the Federal Housing Administration (FHA), the Department of Veterans Affairs (VA), and the Rural Housing Services/Farm Service Agency (RHA/FSA). Often, government-backed loans are offered to the consumers through private lending institutions. Local programs such as first-time homebuyer and rehabilitation programs are not subject to HMDA reporting requirements.

Typically, lower-income households have a much better chance of getting a government-assisted loan than a conventional loan. However, the recent lending market offered subprime loan options such as zero percent down, interest-only, and adjustable loans. As a result, government-backed loans have been a less attractive option for many households.

With the housing crisis that generated waves of foreclosures, the federal government in September 2007 created a government-insured foreclosure avoidance initiative, FHA Secure, to assist tens of thousands of borrowers nationwide in refinancing their subprime home loans. As government-backed loans are again publicized and subprime loans are less of an option to borrowers, the increased use of government-backed loan applications is likely. Expanded marketing to assist potential homeowners in understanding the requirements and benefits of these loans may be necessary to promote the use of government-backed loans.

Financial Stability Act

The Financial Stability Act of 2009 established the Making Home Affordable Program, which assists eligible homeowners who can no longer afford their home with mortgage loan modifications and other options, including short sale or deed-in-lieu of foreclosure. The program is targeted toward homeowners facing foreclosure and homeowners who are unemployed or “underwater” (i.e., homeowners who owe more on their mortgage than their home is worth). The Making Home Affordable Program includes several options for homeowners in need of assistance:

- The Home Affordable Modification Program (HAMP) reduces a homeowner’s monthly mortgage payment to 31 percent of their verified gross (pre-tax) income to make their payments more affordable.
- The Second Lien Modification Program (2MP) offers homeowners a way to lower payments on their second mortgage.
- The Home Affordable Refinance Program (HARP) assists homeowners whose mortgages are current and held by the Federal National Mortgage Association (Fannie Mae) or the Federal Home Loan Mortgage Corporation (Freddie Mac) refinance into a more affordable mortgage.
- An Unemployment Program provides eligible homeowners a forbearance period during which their monthly mortgage payments are reduced or suspended while they seek re-employment. The minimum forbearance period is three months, although a mortgage servicer may extend the term depending on applicable investor and regulatory guidelines.
- The Principal Reduction Program offers homeowners who are underwater the opportunity to earn principal reductions over a three-year period by successfully making payments in accordance with their modified loan terms.

For homeowners who can no longer afford their homes, but do not want to go into foreclosure, the Home Affordable Foreclosure Alternatives Program (HAFA) offers homeowners, their mortgage servicers, and investors incentives for completing a short sale or deed-in-lieu of foreclosure. HAFA enables homeowners to transition to more affordable housing while being released from their mortgage debt. The program also includes a “cash for keys” component whereby a homeowner receives financial assistance to help with relocation costs in return for vacating their property in good condition.

Helping Families Save Their Homes Act

The Helping Families Save Their Homes Act was passed by Congress in May 2009 and expands the Making Home Affordable Program. This Act includes provisions to make mortgage assistance and foreclosure prevention services more accessible to homeowners and increases protections for renters living in foreclosed homes. It also establishes the right of a homeowner to know who owns their mortgage and provides over two billion dollars in funds to address homelessness.

The Act targets underwater borrowers by easing restrictions on refinance and requiring principal write-downs to help these homeowners increase the equity in their homes. The new law also provides federally guaranteed Rural Housing loans and FHA loans as part of the Making Homes Affordable Program. In addition to expanding the Making Homes Affordable Program, the Act extends the temporary increase in deposit insurance, increases the borrowing authority of the FDIC and National Credit Union Administration (NCUA), and creates a Stabilization Fund to address problems in the corporate credit union sector.

Under this new bill, tenants also have the right to stay in their homes after foreclosure for 90 days or through the term of their lease. The bill also provides similar protections to housing voucher holders. Prior to this bill, tenants were only guaranteed 60 days of notice before eviction and any current lease was considered terminated in the event of a foreclosure. This Act extends the 60-day notification period to 90 days and requires banks to honor any existing lease on a property in foreclosure.

Fraud Enforcement and Recovery Act

The Fraud Enforcement and Recovery Act (FERA) enhances the criminal enforcement of federal fraud laws by strengthening the capacity of federal prosecutors and regulators to hold accountable those who have committed fraud. FERA amends the definition of a financial institution to include private mortgage brokers and non-bank lenders that are not directly regulated or insured by the federal government, making them liable under federal bank fraud criminal statutes. The new law also makes it illegal to make a materially false statement or to willfully overvalue a property in order to manipulate the mortgage lending business. In addition, FERA includes provisions to protect funds expended under TARP and the Recovery Act and amends the Federal securities statutes to cover fraud schemes involving commodity futures and options. Additional funds were also made available, under FERA, to a number of enforcement agencies in order to investigate and prosecute fraud.

B. Overall Lending Patterns

1. Data and Methodology

The availability of financing affects a person's ability to purchase or improve a home. Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications by the income, gender, and race of the applicants. This applies to all loan applications for home purchases, improvements and refinancing, whether financed at market rate or with government assistance.

HMDA data are submitted by lending institutions to the FFIEC. Certain data is available to the public via the FFIEC site either in raw data format or as pre-set printed reports. The analyses of HMDA data presented in this AI were conducted using Lending Patterns™. Lending Patterns is a web-based data exploration tool that analyzes lending records to produce reports on various aspects of mortgage lending. It analyzes HMDA data to assess market share, approval rates, denial rates, low/moderate income lending, and high-cost lending, among other aspects.

Table 30 summarizes the disposition of loan applications submitted to financial institutions in 2007 (beginning of the housing crisis) and 2012 (most recent HMDA data available) for home purchase, refinance, and home improvement loans in Santa Clarita. Included is information on loan applications that were approved and originated, approved but not accepted by the applicant, denied, withdrawn by the applicant, or incomplete. As indicated in Table 30, overall between 2007 and 2012 there was not much decrease in the total number of applicants. The total number of applicants decreased substantially since from 19,279 applicants in 2007 to only 11,963 applicants in 2010, but bounced back to 16,604 applicants in 2012.

Table 30: Disposition of Home Loans (2007 and 2012)

Loan Type	Total Applicants		Percent Approved		Percent Denied		Percent Other	
	2007	2012	2007	2012	2007	2012	2007	2012
Gov't-Backed Purchase	40	1,399	55.0%	74.0%	30.0%	16.1%	15.0%	9.9%
Conventional Purchase	6,739	2,407	65.9%	78.1%	20.9%	12.5%	13.2%	9.4%
Refinance	11,164	12,510	55.2%	68.6%	29.1%	14.6%	15.7%	16.8%
Home Improvement	1,336	288	56.1%	50.7%	28.9%	36.5%	15.0%	12.8%
Total	19,279	16,604	59.0%	70.1%	26.2%	14.8%	14.8%	15.1%

Source: www.lendingpatterns.com, 2013.

2. Home Purchase Loans

In 2012, a total of 2,407 households applied for conventional loans to purchase homes in the City, a decrease of approximately 64 percent from 2007. This substantial decrease in lending activity is reflective of lending trends throughout the country. Housing prices, both in the region and nationwide, peaked in 2006, and 2007 marked the start of the housing market's steep decline. Mortgage lending in 2007, while not as vigorous as in the previous year, was still active. However, in the following years, lending activity slowed down dramatically to match the lack of activity in the housing market.

The approval rate in 2012 for conventional home purchase loans was approximately 78 percent, while 13 percent of applications were denied. In 2007, 66 percent of conventional home loan applications were approved and 21 percent were denied. When the housing market began to show signs of collapse in 2007 and foreclosures were on the rise, many financial institutions instituted stricter approval criteria for potential borrowers, which should have caused approval rates to drop somewhat. However, the applicant pool for mortgage lending in recent years has also become smaller and increasingly selective. These applicants have generally been in much better shape financially than applicants from previous years, when the housing bubble attracted a wider range of potential borrowers.

Potential homeowners can also choose to apply for government-backed home purchase loans when buying their homes. In a conventional loan, the lender takes on the risk of losing money in the event a borrower defaults on a mortgage. For government-backed loans, the loan is insured, either completely or partially, by the government. The government does not provide the loan itself, but instead promises to repay some or all of the money in the event a borrower defaults. This reduces the risk for the lender when making a loan.

Government-backed loans generally have more lenient credit score requirements, lower downpayment requirements, and are available to those with recent bankruptcies. However, these loans may also carry higher interest rates and most require homebuyers to purchase mortgage insurance. Furthermore, government-backed loans have strict limits on the amount a homebuyer can borrow for the purchase of a home. In competitive and high-end housing markets, many of the homes available for purchase exceed the maximum allowable loan amount. While government-backed loans were not popular in 2007, when only 40 households in the City applied for these loans, they became a much more viable option for potential homeowners in 2012. Nearly 1,400 Santa Clarita households applied for government-backed loans in 2012. Approval rates for these loans were lower than for conventional home purchase loans, though; only 55 percent of government-backed loan applications were approved while 29 percent were denied.

3. Home Improvement Loans

Reinvestment in the form of home improvement is critical to maintaining the supply of safe and adequate housing. Historically, home improvement loan applications have a higher rate of denial when compared to home purchase loans. Part of the reason is that an applicant's debt-to-income ratio may exceed underwriting guidelines when the first mortgage is considered with consumer credit balances. Another reason is that many lenders use

the home improvement category to report both second mortgages and equity-based lines of credit, even if the applicant's intent is to do something other than improve the home (e.g., pay for a wedding or college). Loans that will not be used to improve the home are viewed less favorably since the owner is divesting in the property by withdrawing accumulated wealth. From a lender's point of view, the reduction in owner's equity represents a higher risk.

In 2012, 288 applications for home improvement loans were submitted by Santa Clarita households. Of these applications, 51 percent were approved and 37 percent were denied. Home improvement financing in the City was much more active in 2007, when 1,136 applications for home improvement loans were filed by Santa Clarita residents. Approval rates for this type of loan were also higher in 2007 at 56 percent.

4. Refinancing

Homebuyers will often refinance existing home loans for a number of reasons. Refinancing can allow homebuyers to take advantage of better interest rates, consolidate multiple debts into one loan, reduce monthly payments, alter risk (i.e. by switching from variable rate to fixed rate loans), or free up cash and capital.

The majority of loan applications submitted by Santa Clarita households in 2012 were for home refinancing (12,510 applications). About 69 percent of these applications were approved and 15 percent were denied. These approval rates represent a considerable increase from 2007 when just 55 percent of refinance applications were approved.

C. Lending Patterns by Race/Ethnicity and Income Level

The federal Fair Housing Act prohibits discrimination in mortgage lending based on race, color, national origin, religion, sex, familial status or handicap (disability). It is, therefore, important to look not just at overall approval and denial rates for a jurisdiction, but also whether or not these rates vary by other factors, such as race/ethnicity.

The applicant pool for mortgage lending should be reflective of the demographics of a municipality. When one racial/ethnic group is overrepresented or underrepresented in the total applicant pool, it could be an indicator of a possible fair housing issue. Such a finding may be a sign that access to mortgage lending is not equal for all individuals. As shown in Table 31, White applicants were noticeably overrepresented in the loan applicant pool during 2012, while Hispanics were significantly underrepresented.

Table 31: Demographics of Loan Applicants vs. Total Population (2012)

	Percent of Applicant Pool	Percent of Total Population	Variation
White	74.2%	56.1%	18.1%
Black	2.3%	2.9%	-0.6%
Hispanic	12.1%	29.5%	-17.4%
Asian	11.4%	8.3%	3.1%

Note: Percent of total population estimates are based on 2012 applicant data and compared to total population estimates from the 2010 Census.

Source: Bureau of the Census, 2010; www.lendingpatterns.com, 2013.

In addition to looking at whether access to lending is equal, it is important to analyze lending outcomes for any signs of potential discrimination by race/ethnicity. Generally speaking, approval rates for loans tend to increase as household income increases; however, lending outcomes should not vary significantly by race/ethnicity among applicants of the same income level.

Table 32 below summarizes lending outcomes by race/ethnicity and income in the City. In Santa Clarita, White applicants generally had the highest approval rates in both 2007 and 2012. Hispanics, meanwhile, had the lowest approval rates across all income categories in 2007 and 2012, and were still more likely than other applicants to be denied loans in 2012. The number of Black applicants was too limited to draw any conclusions.

While this analysis provides a more in-depth look at lending patterns, it does not conclusively explain any of the discrepancies observed. Aside from income, many other factors can contribute to the availability of financing, including credit history, the availability and amount of a down payment, and knowledge of the home buying process. HMDA data does not provide insight into these other factors.

Table 32: Lending Patterns by Race/Ethnicity (2007 and 2012)

	Approved		Denied		Withdrawn/ Incomplete	
	2007	2012	2007	2012	2007	2012
White						
Low (0-49% AMI)	38.3%	55.4%	40.0%	27.2%	21.7%	17.4%
Moderate (50-79% AMI)	63.9%	69.7%	27.4%	16.2%	8.7%	14.0%
Middle (80-119% AMI)	64.9%	72.3%	23.2%	14.0%	11.9%	13.7%
Upper (≥120% AMI)	66.0%	73.4%	21.7%	12.8%	12.4%	13.8%
Black						
Low (0-49% AMI)	50.0%	75.0%	50.0%	25.0%	0.0%	0.0%
Moderate (50-79% AMI)	29.4%	52.9%	47.1%	23.5%	23.5%	23.5%
Middle (80-119% AMI)	42.9%	64.8%	50.0%	20.4%	7.1%	14.8%
Upper (≥120% AMI)	52.0%	58.1%	35.3%	22.7%	12.7%	19.2%
Hispanic						
Low (0-49% AMI)	20.8%	42.3%	62.5%	42.3%	16.7%	15.5%
Moderate (50-79% AMI)	46.1%	62.2%	43.8%	23.5%	10.1%	14.3%
Middle (80-119% AMI)	48.6%	64.3%	41.3%	18.0%	10.1%	17.8%
Upper (≥120% AMI)	53.8%	68.9%	32.7%	16.8%	13.5%	14.3%
Asian						
Low (0-49% AMI)	18.2%	70.4%	81.8%	18.5%	0.0%	11.1%
Moderate (50-79% AMI)	55.6%	64.4%	44.4%	18.4%	0.0%	17.2%
Middle (80-119% AMI)	38.3%	67.7%	38.3%	17.0%	23.3%	15.3%
Upper (≥120% AMI)	57.5%	71.9%	27.9%	14.2%	14.6%	13.9%

Source: www.lendingpatterns.com, 2013.

D. Lending Patterns by Census Tract Characteristics

1. Income Level

To identify potential geographic differences in mortgage lending activities, an analysis of the HMDA data was conducted by census tract. Based on the Census, HMDA defines the following income levels:³

- Low-Income Tract – Tract Median Income less than or equal to 49 percent AMI
- Moderate-Income Tract – Tract Median Income between 50 and 79 percent AMI
- Middle-Income Tract – Tract Median Income between 80 and 119 percent AMI
- Upper-Income Tract – Tract Median Income equal to or greater than 120 percent AMI

³ These income definitions are different from those used by HUD to determine Low and Moderate Income Areas.

In 2007 and 2012, none of the census tracts within the City of Santa Clarita were categorized as low income by HMDA. The majority of loan applications were submitted by residents from the City's upper-income tracts. Table 33 summarizes the loan approval and denial rates of census tracts by income level in 2007 and 2012. In general, in both 2007 and 2012, home loan approval rates increased and denial rates decreased as the income level of the census tract increased. Higher income households are more likely to qualify for and be approved for loans, so this trend is to be expected. Trends in lending outcomes for the County were similar to those in the City in areas with similar income levels.

Table 33: Outcomes Based on Census Tract Income (2007 and 2012)

Tract Income Level	Total Applicants		Approved		Denied		Other	
	#	%	#	%	#	%	#	%
2007								
Low	0	--	--	--	--	--	--	--
Moderate	0	--	--	--	--	--	--	--
Middle	2,265	12.0%	1,205	53.2%	690	30.5%	370	16.3%
Upper	16,603	88.0%	9,933	59.8%	4,241	25.5%	2,429	14.6%
Total	18,868¹	100.0%	11,138	59.0%	4,931	26.1%	2,799	14.8%
2012								
Low	0	--	--	--	--	--	--	--
Moderate	366	2.2%	249	68.0%	69	18.9%	48	13.1%
Middle	1,376	8.3%	898	65.3%	255	18.5%	223	16.2%
Upper	14,862	89.5%	10,496	70.6%	2,138	14.4%	2,228	15.0%
Total	16,604	100.0%	11,643	70.1%	2,462	14.8%	2,499	15.1%

Source: www.lendingpatterns.com, 2013.

Note:

1. Income data was not available for 411 households; therefore, total number of applicants does not equal the overall total for 2007 of 19,279 applicants.

2. Minority Population

HMDA also provides the minority population percentage within each census tract. Much of Santa Clarita is made up of census tracts where 20 percent to 40 percent of the residents are minorities. Table 34 summarizes the home loan approval and denial rates of census tracts in the City by the proportion of minority residents during 2007 and 2012. In 2007, approval rates generally increased and denial rates decreased as the proportion of minority residents decreased. These trends continued into 2012, with overall approval rates increasing for all tracts, narrowing the discrepancies. Trends in lending outcomes for the County were similar to those in the City in areas with similar proportions of minority residents. However, it should be noted, that the demographics of the City vary dramatically from the County. The majority of the County's census tracts are comprised of 80-100 percent minority residents while very few tracts in the City have this characteristic.

Table 34: Outcomes Based on Minority Population of Census Tract (2007 and 2012)

Tract Income Level	Total Applicants		Approved		Denied		Other	
	#	%	#	%	#	%	#	%
2007								
0-19% Minority	1,342	7.1%	876	65.3%	295	22.0%	171	12.7%
20-39% Minority	15,616	82.8%	9,255	59.3%	4,015	25.7%	2,346	15.0%
40-59% Minority	1,474	7.8%	765	51.9%	488	33.1%	221	15.0%
60-79% Minority	436	2.3%	242	55.5%	133	30.5%	61	14.0%
80-100% Minority	0	--	--	--	--	--	--	--
Total	18,868¹	100.0%	11,138	59.0%	4,931	26.1%	2,799	14.8%
2012								
0-19% Minority	0	--	--	--	--	--	--	--
20-39% Minority	9,471	57.0%	6,827	72.1%	1,262	13.3%	1,382	14.6%
40-59% Minority	5,890	35.5%	3,997	67.9%	965	16.4%	928	15.8%
60-79% Minority	1,082	6.5%	712	65.8%	203	18.8%	167	15.4%
80-100% Minority	161	1.0%	107	66.5%	32	19.9%	22	13.7%
Total	16,604	100.0%	11,643	70.1%	2,462	14.8%	2,499	15.1%

Source: www.lendingpatterns.com, 2013.

Note:

1. Minority tract percentage data was not available for 411 households; therefore, total number of applicants does not equal the overall total for 2007 of 19,279 applicants.

E. Major Lenders

In 2012, the top ten mortgage lenders in the City of Santa Clarita received approximately half of all loan applications. Among these lenders, Wells Fargo and JP Morgan Chase Bank received the most applications – about 20 percent of the total market share. Table 35 summarizes the top lenders in the City as well as their underwriting outcomes in 2012.

Overall, approval rates for all lenders in the City increased from 59 percent in 2007 to 70 percent in 2012. In 2007, the City's top lenders had approval rates significantly higher than the overall approval rate. But by 2012, most of the top lenders had approval rates comparable to the overall rate, with the exception of Ally Bank, which had a significantly lower approval rate (45 percent) and Augusta Financial, which has a significantly higher approval rate (95 percent). While high approval rates do not necessarily indicate wrongdoing by a specific institution, they can be a sign of aggressive lending practices on the part of the lender. In particular, smaller, less prominent financial institutions with significantly high approval rates may be a concern.

Under current banking regulations, lenders are required to hold a given interest rate for a borrower for a period of 60 days. Borrowers, however, are under no obligation to actually follow through on the loan during this time

and can withdraw their application. In mortgage lending, fallout refers to a loan application that is withdrawn by the borrower before the loan is finalized. Typically for-profit lenders should have little fallout and none that varies by race, ethnicity or gender.

Closed applications refer to applications that are closed by the lender due to incompleteness. In instances where a loan application is incomplete, lenders are required to send written notification to the applicant and request the missing information be turned over within a designated timeframe. If this notice is given and the applicant does not comply within the specified time, the lender can close the application for incompleteness. A high rate of incomplete loans can indicate a lack of financial literacy on the part of the borrower. Several studies have correlated financial literacy with a borrower’s income level. Specifically, lower-income individuals were the least knowledgeable about finance.⁴ Insufficient lender assistance during the application process can also lead to high levels of incomplete applications. The lack of lender assistance may be discriminatory in motive or outcome, however, HMDA data cannot be used to prove motive.

During 2012, three of the top lending institutions had significantly higher than average rates of withdrawn and incomplete applications— Greenlight Financial Services, Citibank NA, and Cashcall, Inc. A significant disparity in fallout could suggest screening, differential processing, HMDA Action misclassification and/or the potential of discouragement of minority applications.

Table 35: Top Lenders (2007 and 2012)

	Overall Market Share		Approved		Denied		Withdrawn or Closed	
	2007	2012	2007	2012	2007	2012	2007	2012
Wells Fargo Bank	7.0%	13.5%	80.2%	67.3%	13.8%	16.8%	6.0%	15.9%
JP Morgan Chase Bank	2.7%	6.0%	66.3%	71.4%	29.2%	25.4%	4.5%	3.2%
Greenlight Financial Services	--	5.5%	--	44.7%	--	11.2%	--	44.1%
Bank of America	4.4%	4.9%	73.4%	69.9%	23.9%	18.1%	2.7%	12.0%
Augusta Financial	--	4.7%	--	95.3%	--	3.2%	--	1.5%
Cashcall, Inc.	--	3.9%	--	65.5%	--	14.2%	--	20.3%
Logix FCU	--	3.5%	--	75.8%	--	9.2%	--	15.0%
Flagstar Bank FSB	--	3.2%	--	89.0%	--	9.9%	--	1.1%
Citibank	--	2.9%	--	53.7%	--	12.7%	--	33.6%
Quicken Loans, Inc.	--	2.0%	--	85.5%	--	14.5%	--	0.0%
All Lenders	100.0%	100.0%	59.0%	70.1%	26.2%	14.8%	14.8%	15.1%

Source: www.lendingpatterns.com, 2013.

Note: The table identifies the top ten lenders of 2012. Some of these lenders were not top lenders in 2007 and market share data is not available. Furthermore, not all top lenders from 2007 are identified above.

F. Subprime Lending

According to the Federal Reserve, “prime” mortgages are offered to persons with excellent credit and employment history and income adequate to support the loan amount. “Subprime” loans are loans to borrowers who have less-than-perfect credit history, poor employment history, or other factors such as limited income. By providing loans to those who do not meet the critical standards for borrowers in the prime market, subprime lending can and does serve a critical role in increasing levels of homeownership. Households that are interested in buying a home but have blemishes in their credit record, insufficient credit history, or non-traditional income sources, may be otherwise unable to purchase a home. The subprime loan market offers these borrowers opportunities to obtain loans that they would be unable to realize in the prime loan market.

⁴ Collins, Michael. “Education Levels and Mortgage Application Outcomes: Evidence of Financial Literacy.” University of Wisconsin-Madison, Department of Consumer Science, (2009).

Subprime lenders generally offer interest rates that are higher than those in the prime market and often lack the regulatory oversight required for prime lenders because they are not owned by regulated financial institutions. In the recent past, however, many large and well-known banks became involved in the subprime market either through acquisitions of other firms or by initiating subprime loans directly. Though the subprime market usually follows the same guiding principles as the prime market, a number of specific risk factors are associated with this market. According to a joint HUD/Department of the Treasury report, subprime lending generally has the following characteristics:⁵

- **Higher Risk:** Lenders experience higher loan defaults and losses by subprime borrowers than by prime borrowers.
- **Lower Loan Amounts:** On average, loans in the subprime mortgage market are smaller than loans in the prime market.
- **Higher Costs to Originate:** Subprime loans may be more costly to originate than prime loans since they often require additional review of credit history, a higher rate of rejected or withdrawn applications and fixed costs such as appraisals, that represent a higher percentage of a smaller loan.
- **Faster Prepayments:** Subprime mortgages tend to be prepaid at a much faster rate than prime mortgages.
- **Higher Fees:** Subprime loans tend to have significantly higher fees due to the factors listed above.

Subprime lending can both impede and extend fair housing choice. On the one hand, subprime loans extend credit to borrowers who potentially could not otherwise finance housing. The increased access to credit by previously underserved consumers and communities contributed to record high levels of homeownership among minorities and lower income groups. On the other hand, these loans left many lower income and minority borrowers exposed to default and foreclosure risk. Since foreclosures destabilize neighborhoods and subprime borrowers are often from lower income and minority areas, mounting evidence suggests that classes protected by fair housing faced the brunt of the recent subprime and mortgage lending market collapse.⁶

While HMDA data does not classify loans as subprime, it does track the interest rate spread on loans. An interest rate spread refers to the difference between two related interest rates. For HMDA data, spread specifically refers to the difference between the annual percentage rate (APR) for a loan and the yield on a comparable-maturity Treasury security. In 2005, the Federal Reserve Board required lenders to report rate spreads for loans whose APR was above the Treasury benchmark. Loans with a reported spread are typically referred to as higher-priced or subprime loans.

The frequency of loans with reported spread has decreased substantially since 2007. About 12 percent of loans in 2007 had a reported spread, but by 2012, only one percent of loans reported a spread (Table 36). Since 2007, not only has there been a decline in the number of subprime loans issued, there has also been a decrease in the magnitude of spread reported on these loans. Generally, the higher the reported spread on a loan, the worse that loan is compared to a standard prime loan. In 2007, the average reported spread for a subprime loan was nearly four and a half points; by 2012, the average reported spread had dropped to just over three points. While the reported magnitude of spread for subprime loans decreased overall, the average reported spread for loans to Hispanic applicants actually increased between 2007 and 2012.

5. U.S. Department of Housing and Urban Development. *Unequal Burden In Los Angeles: Income and Racial Disparities in Subprime Lending*. April 2000.

6. *Foreclosure Exposure: A Study of Racial and Income Disparities in Home Mortgage Lending in 172 American Cities*. Association of Community Organizations for Reform Now. September 2007.

Table 36: Reported Spread on Loans by Race/Ethnicity (2007 and 2012)

	Frequency of Spread		Average Spread	
	2007	2012	2007	2012
White	10.2%	0.8%	4.47	2.50
Black	20.5%	1.9%	4.40	1.64
Hispanic	20.2%	1.8%	4.63	5.25
Asian	14.8%	0.4%	4.35	1.86
Total	12.4%	0.9%	4.48	3.13

Source: www.lendingpatterns.com, 2013.

1. Predatory Lending

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

In recent years, predatory lending has also penetrated the home improvement financing market. Seniors and minority homeowners are typically the targets of this type of lending. In general, home improvement financing is more difficult to obtain than home purchase financing. Many homeowners have a debt-to-income ratio that is too high to qualify for home improvement loans in the prime market and become targets of predatory lending in the subprime market. Seniors have been swindled into installing unnecessary devices or making unnecessary improvements that are bundled with unreasonable financing terms.

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

Data available to investigate the presence of predatory lending is extremely limited. At present, HMDA data are the most comprehensive data available for evaluating lending practices. However, as discussed before, HMDA data lack the financial details of the loan terms to conclude that any kind of predatory lending has actually occurred. There is an effort at the national level to push for increased reporting requirements in order to identify and curb predatory lending.

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

Predatory lending and unsound investment practices, central to the current home foreclosure crisis, are resulting in a credit crunch that has spread well beyond the housing market, now impacting the cost of credit for local government borrowing and local property tax revenues. In response, the U.S. House of Representatives passed legislation H.R.3915 in 2007, which would prohibit certain predatory lending practices and make it easier for consumers to renegotiate predatory mortgage loans. The U.S. Senate introduced similar legislation in late 2007 (S.2454). The Mortgage Reform and Anti-Predatory Lending Act (H.R.1728) was passed in the House in May 2009 and amends the Truth in Lending Act to specify duty of care standards for originators of residential mortgages. The law also prescribed minimum standards for residential mortgage loans and directs the Secretary of Housing and Urban Development (HUD) to establish a grants program to provide legal assistance to low- and moderate-income homeowners and tenants and prohibits specified practices, including:

- Certain prepayment penalties;
- Single premium credit insurance;
- Mandatory arbitration (except reverse mortgages);
- Mortgage loan provisions that waive a statutory cause of action by the consumer; and
- Mortgages with negative amortization.⁷

In addition to anti-predatory lending laws, the Mortgage Forgiveness Debt Relief Act was enacted in 2007 and allows for the exclusion of income realized as a result of modification of the terms of a mortgage or foreclosure on a taxpayer's principal residence.

While subprime lending cannot in and of itself be described as "predatory," studies have shown a high incidence of predatory lending in the subprime market.⁸ Unlike in the prime lending market, overly high approval rates in the subprime market is a potential cause for concern when the target clients are considered high risk. High approval rates may indicate aggressive lending practices. Table 35 summarizes the approval rates of top lenders in Santa Clarita. Of these top lenders, Augusta Financial (over 95 percent), Flagstar Bank (89 percent) FSB and Quicken Loans (86 percent) all had approval rates significantly higher than the overall approval rate for all lenders (70 percent).

G. Purchased Loans

Secondary mortgage marketing is the term used for pricing, buying, selling, securitizing and trading residential mortgages. The secondary market is an informal process of different financial institutions buying and selling home mortgages. The secondary market exists to provide a venue for lending institutions to raise the capital required to make additional loans.

I. History

In the 1960s, as interest rates became unstable, housing starts declined and the nation faced capital shortages as many regions, including California, had more demand for mortgage credit than the lenders could fund. The need for new sources of capital promoted Congress to reorganize the Federal National Mortgage Association (FNMA) into two entities: a private corporation (today's FNMA) and a government agency, the Government National Mortgage Association (GNMA). In 1970, Congress chartered the Federal Home Loan Mortgage Corporation (FHLMC) to purchase conventional loans. Both FHLMC and FNMA have the same goals: to increase the liquidity of the mortgage market and make homeownership more widely available to the average citizen. The two organizations work to standardize the documentation, underwriting and financing of home loans nationwide. They purchased loans from originators, hold them and issue their own debt to replenish the cash. They are, essentially, very large, massive savings and loan organizations. These two organizations set the standards for the purchase of home loans by private lenders in the U.S.

⁷ In negative amortization, a borrower pays monthly mortgage payments that are lower than the required interest payments and include no principal payments. The shortage in monthly payments is added to the principle loan. Therefore, the longer the borrower holds that loan, the more they owe the lender despite making monthly payments.

⁸ Stolen Wealth, Inequities in California's Subprime Mortgage Market. California Reinvestment Committee. November 2001.

2. Fair Housing Concerns

During the peak of the housing market, the practice of selling mortgage loans by the originators (lenders that initially provided the loans to the borrowers) to other lenders and investors was prevalent. Predatory lending was rampant, with lenders utilizing liberal underwriting criteria or falsified documents to push loan sales to people who could not afford the loans. The originating lenders were able to minimize their financial risk by immediately selling the loans to other lenders or investors on the secondary market.

Table 37 summarizes the likelihood a loan will be purchased by the race/ethnicity of an applicant. In 2012, White and Hispanic applicants in Santa Clarita were more likely to have their loans purchased than Black and Asian applicants, regardless of loan type.

Table 37: Percent of Purchased Loans by Race (2012)

Loan Type	White	Black	Asian	Hispanic
Government-Backed Purchase	46.9%	25.9%	31.9%	41.6%
Conventional Purchase	24.8%	11.4%	23.7%	19.4%
Refinance	12.4%	8.1%	12.8%	13.3%
Home Improvement	19.9%	0.0%	36.4%	0.0%

Source: www.lendingpatterns.com, 2013.

H. Review of Lending Patterns by Specific Lender

Because the applicant profiles of some of the top lenders in Santa Clarita differ so significantly, this section looks at the underwriting outcomes of some of the major lenders in both jurisdictions.

1. Wells Fargo

Wells Fargo was the top lender in the City in 2012 and the second most prolific lender in 2007. In 2012, the lender captured 14 percent of the market share in Santa Clarita. The overall approval rate for this institution was 67 percent and generally on par with the average for all lenders. During 2012, Black applicants had the lowest approval rate of any race/ethnic group (44 percent); however, Blacks made up such a small proportion of the total applicant pool that no real inferences can be made. Hispanic and Asian applicants also had slightly lower approval rates (59 percent and 58 percent, respectively) than White applicants. Fallout rates for this bank were moderate (22 percent), and only slightly higher among minority applicants.

2. JP Morgan Chase Bank

JP Morgan Chase Bank was the second most prolific lender in the City in 2012, and also a top ten lender in 2007. During 2012, JP Morgan Chase Bank captured approximately six percent of the market share in Santa Clarita. The overall approval rate for this institution was 71 percent and similar to the average for all lenders. White applicants represented the majority of applicants for this lender, and Whites had both the highest approval rate (73 percent) and lowest denial rate (23 percent). Hispanic applicants had noticeably lower approval rates (63 percent) and higher denial rates (33 percent) than all other applicants. Fallout rates among this lender were very low overall (four percent) and consistent among most race/ethnic categories.

3. Greenlight Financial Services

Greenlight Financial Services was the third most prolific lender in the City in 2012. The average approval rate for this lender (45 percent) was significantly lower than the average for all lenders (70 percent); however approval rates were consistent for most race/ethnic groups. White applicants had a slightly higher approval rate (51 percent) and denial rates among this lender were low (11 percent) overall. Fallout rates for this lender, though,

were very high overall (44 percent). Nearly one-half (49 percent) of the Hispanic applicants at this institution experienced fallout in 2012.

4. Augusta Financial

Augusta Financial was also a top lender in the City, capturing five percent of the market share in 2012. The overall approval rate for this institution (90 percent) was much higher than the average for all lenders (70 percent). Approval rates, though, were generally consistent for applicants of all race/ethnicities. Hispanic applicants had the highest average approval rate (97 percent), but made up only a small proportion of the applicant pool. Given this lender's high approval rate, both the overall denial and fallout rates were low (three percent and seven percent, respectively), and consistent among all race/ethnic categories.

1. Foreclosures

Foreclosure occurs when households fall behind on one or more scheduled mortgage payments. The foreclosure process can be halted if the homeowner is able to bring their mortgage payments current. If payments cannot be resumed or the debt cannot be resolved, the lender can legally use the foreclosure process to repossess (take over) the home. When this happens, the homeowners must move out of the property. If the home is worth less than the total amount owed on the mortgage loan, a deficiency judgment could be pursued. If that happens, the homeowner would lose their home and also would owe the home lender an additional amount.

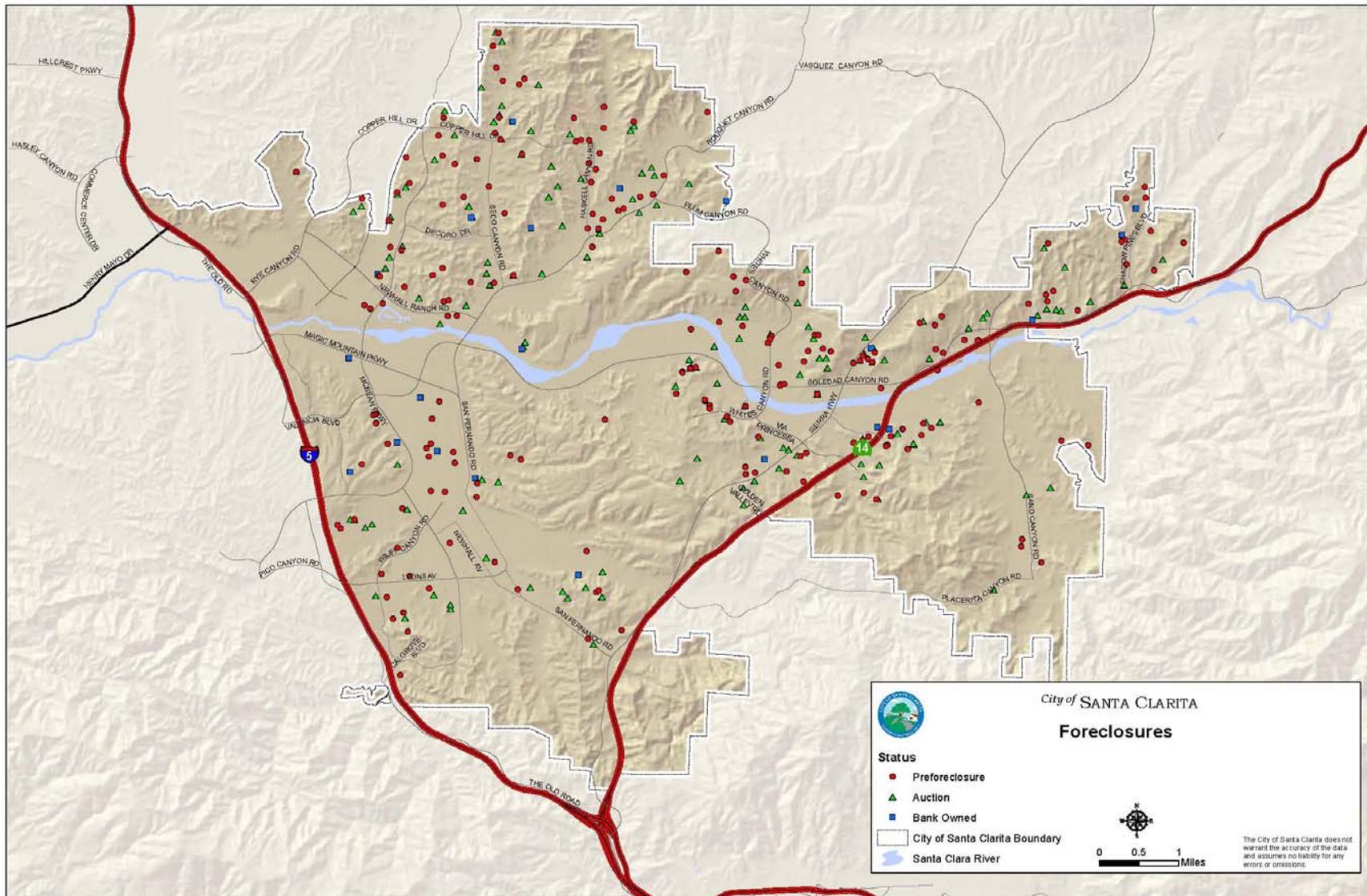
Figure 12 illustrates the location of all the properties within the City that were in the foreclosure process as of September 2013. As shown, foreclosures are distributed throughout the City; however, concentrations of foreclosed properties can be seen in the communities of Saugus and Canyon Country.

Homes can be in various stages of foreclosure. Typically, the foreclosure process begins with the issuance of a Notice of Default (NOD). An NOD serves as an official notification to a borrower that he or she is behind in their mortgage payments, and if the payments are not paid up, the lender will seize the home. In California, lenders will not usually file an NOD until a borrower is at least 90 days behind in making payments. As of September 2013, 209 properties in Santa Clarita were in this pre-foreclosure stage.

Once an NOD has been filed, borrowers are given a specific time period, typically three months, in which they can bring their mortgage payments current. If payments are not made current at the end of this specified time period, a Notice of Trustee Sale (NTS) will be prepared and published in a newspaper. An NTS is a formal notification of the sale of a foreclosure property. In California, the NTS is filed 90 days following an NOD when a property owner has failed to make a property loan current. Once an NTS has been filed, a property can then be sold at public auction. According to foreclosure records, 145 properties in Santa Clarita were in the auction stage of the foreclosure process.

Many properties, however, are unable to be sold at public auction. In the event of an unsuccessful sale at auction, a property becomes classified as Real Estate Owned (REO) and ownership of it reverts back to the mortgage company or lender. In September 2013, the City of Santa Clarita had a total of 25 bank-owned properties.

Figure 12: Location of Foreclosures as of September 2013



Section IV: Public Policies and Practices

Public policies established at the regional and local levels can affect housing development and therefore may have an impact on the range and location of housing choices available to residents. Fair housing laws are designed to encourage an inclusive living environment and active community participation. An assessment of public policies and practices enacted by the City of Santa Clarita can help determine potential impediments to fair housing opportunity. This section presents an overview of government regulations, policies, and practices enacted by the City that may impact fair housing choice.

A. Policies and Programs Affecting Housing Development

The General Plan of a jurisdiction establishes a vision for the community and provides long-range goals and policies to guide the development in achieving that vision. Two of the seven State-mandated General Plan elements – Housing and Land Use Elements – have direct impact on the local housing market in terms of the amount and range of housing choice. The Unified Development Code, which implements the Land Use Element, is another important document that influences the amount and type of housing available in a community – the availability of housing choice.

1. Housing Element Law and Compliance

As one of the State-mandated elements of the local General Plan, the Housing Element is the only element with specific statutory requirements and is subject to review by the State Department of Housing and Community Development (HCD) for compliance with State law. Housing Element law requires that local governments adequately plan to meet the existing and projected housing needs of all economic segments of the community. The law acknowledges that, for the private market to adequately address housing needs and demand, local governments must adopt land use plans and regulatory systems that provide opportunities for, and do not unduly constrain, housing development. Specifically, the Housing Element must:

- Identify adequate sites which will be made available through appropriate zoning and development standards and with services and facilities needed to facilitate and encourage the development of a variety of types of housing for all income levels in order to meet the community's housing goals;
- Assist in the development of adequate housing to meet the needs of lower- and moderate-income households;
- Address, and where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing;
- Conserve and improve the condition of the existing affordable housing stock; and
- Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, disability, sexual orientation, gender identification, or any other arbitrary factor.

Compliance Status

A Housing Element found by HCD to be in compliance with State law is presumed to have adequately addressed its policy constraints. According to HCD, the City of Santa Clarita's Adopted Housing Element is in compliance with State law for the 2013-2021 planning period. With final certification status, the City of Santa Clarita is eligible to compete for many housing and community development grants administered by HCD during the 2013-2021 planning period.

2. Land Use Element

The Land Use Element of a General Plan designates the general distribution, location, and extent of uses for land planned for housing, business, industry, open space, and public or community facilities. As it applies to housing, the Land Use Element establishes a range of residential land use categories, specifies densities (typically expressed as dwelling units per acre [du/ac]), and suggests the types of housing appropriate in a community. Residential development is implemented through the zoning districts and development standards specified in the jurisdiction's Unified Development Code.

Residential Densities

A number of factors, governmental and non-governmental, affect the supply and cost of housing in a local housing market. The governmental factor that most directly influences these market conditions is the allowable density range of residentially designated land. In general, higher densities allow developers to take advantage of economies of scale, reduce the per-unit cost of land and improvements, and reduce developments costs associated with new housing construction. Reasonable density standards ensure the opportunity for higher-density residential uses to be developed within a community, increasing the feasibility of producing affordable housing. Minimum required densities in multi-family zones ensure that land zoned for multi-family use, the supply of which is often limited, will be developed as efficiently as possible for multi-family uses.

Santa Clarita's General Plan Land Use designations that allow residential uses are summarized in Table 38. In addition to the residential land use categories, the City has adopted multiple Specific Plans that contain additional residential land use categories or districts.

State law requires a local government to make a finding that a density reduction, rezoning, or downzoning is consistent with its Housing Element prior to requiring or permitting a reduction of density of a parcel below the density used in determining Housing Element compliance. The legislation also allowed courts to award attorneys' fees and costs if the court determines that the density reduction or downzoning was made illegally.

Table 38: General Plan Land Use Designations Allowing Residential Uses

Land Use District	Density*	Type of Residential Development Allowed
Non-Urban 1 (NU 1)	1 du/20 acres	Single-family homes in low density, rural environment.
Non-Urban 2 (NU 2)	1 du/10 acres	Single-family homes in low density, rural environment.
Non-Urban 3 (NU 3)	1 du/5 acres	Single-family homes in low density, rural environment.
Non-Urban 4 (NU 4)	1 du/2 acres	Single-family homes in low density, rural environment.
Non-Urban 5 (NU 5)	1 du/acre	Single-family homes in low density, rural environment.
Urban Residential 1 (UR 1)	2 du/acre	Single-family homes on large lots, at interface between rural and urban areas. Clustering of units encouraged to preserve natural features and open space. Supportive commercial and institutional uses allowed per zoning.
Urban Residential 2 (UR 2)	5 du/acre	Single-family homes in neighborhoods of medium density typical of suburban development patterns. Clustering of units encouraged to preserve natural features and open space. Supportive commercial and institutional uses allowed per zoning.
Urban Residential 3 (UR 3)	6 – 11 du/acre	Single-family homes, duplexes, triplexes and small-scale multi-family dwellings consistent with a predominantly single-family residential neighborhood. Supportive commercial and institutional uses allowed per zoning.
Urban Residential 4 (UR 4)	9 – 18 du/acre	Single-family detached and attached homes, and multi-family dwellings. Supportive commercial and institutional uses allowed per zoning.
Urban Residential 5 (UR 5)	18 – 30 du/acre	Multi-family dwellings including apartment and condominiums up to 3 stories. Supportive commercial and institutional uses allowed per zoning.
Mixed Use Neighborhood (MXN)	6 – 18 du/acre	Multi-family dwellings in combination with commercial and office uses along major arterial corridors, subject to Conditional Use Permit.
Mixed Use Corridor (MXC)	11-30 du/acre	Multi-family dwellings in combination with commercial and office uses along major arterial corridors, subject to Conditional Use Permit.
Mixed Use Urban Village (MXUV)	19-50 du/acre	Multi-family dwellings within transit-oriented urban centers, in combination with commercial, office, and public uses, subject to master plan approval.
Regional Commercial (CR)	18-50 du/acre	Housing may be approved in the context of a mixed use project, subject to discretionary review (conditional use permit or master plan)
Community Commercial (CC)	11-30 du/acre	Housing may be approved in the context of a mixed use project, subject to discretionary review (conditional use permit or master plan)
Neighborhood Commercial (CN)	6-18 du/acre	Housing may be approved in the context of a mixed use project, subject to discretionary review (conditional use permit or master plan)

*Density is shown as the number of dwelling units per gross acre.

3. Unified Development Code

The Unified Development Code implements the General Plan by establishing zoning districts that correspond with General Plan land use designations. Development standards and permitted uses in each zoning district are specified to govern the density, type, and design of different land uses for the protection of public health, safety, and welfare (Government Code, Sections 65800-65863). Several aspects of the Unified Development Code that may affect a person's access to housing or limit the range of housing choices available are described below.

As part of the Housing Element update, jurisdictions are required to evaluate their land use policies, zoning provisions, and development regulations, and make proactive efforts to mitigate any constraints identified. The following review is based on the current Unified Development Codes as of the writing of this AI.

Definition of Family

A community's Unified Development Code can potentially restrict access to housing for households failing to qualify as a "family" by the definition specified in the Unified Development Code. For instance, a landlord may refuse to rent to a "nontraditional" family based on the zoning definition of a family. A landlord may also use the definition of a family as an excuse for refusing to rent to a household based on other hidden reasons, such as household size. Even if the code provides a broad definition, deciding what constitutes a "family" should be avoided by jurisdictions to prevent confusion or give the impression of restrictiveness.

California court cases⁹ have ruled that a definition of "family" that: 1) limits the number of persons in a family; 2) specifies how members of the family are related (i.e. by blood, marriage or adoption, etc.), or 3) a group of not more than a certain number of unrelated persons as a single housekeeping unit, is invalid. Court rulings stated that defining a family does not serve any legitimate or useful objective or purpose recognized under the zoning and land planning powers of the jurisdiction, and therefore violates rights of privacy under the California Constitution. A Unified Development Code also cannot regulate residency by discrimination between biologically related and unrelated persons. Furthermore, a zoning provision cannot regulate or enforce the number of persons constituting a family.

The Unified Development Code defines "family" as "one (1) or more individuals living together as a single housekeeping unit in a single dwelling unit. 'Family' shall also mean the persons living together in a licensed 'residential facility' as that term is defined in California Health and Safety Code Section 1502(a)(l), which services six (6) or fewer persons, excluding staff." The City's definition of "family" is not a potential impediment to fair housing choice because it does not arbitrarily limit the number of individuals who constitute a single housekeeping unit or require relationship by blood or marriage.

Density Bonus

California Government Code Section 65915 provides that a local government shall grant a density bonus of at least 20 percent (five percent for condominiums) and an additional incentive, or financially equivalent incentive(s), to a developer of a housing development agreeing to provide at least:

- Ten percent of the units for lower income households;
- Five percent of the units for very low income households;
- Ten percent of the condominium units for moderate income households;
- A senior citizen housing development; or
- Qualified donations of land, condominium conversions, and child care facilities.

The density bonus law also applies to senior housing projects and projects which include a child care facility. In addition to the density bonus stated above, the statute includes a sliding scale that requires:

⁹ City of Santa Barbara v. Adamson (1980), City of Chula Vista v. Pagard (1981), among others.

- An additional 2.5 percent density bonus for each additional increase of one percent Very Low income units above the initial five percent threshold;
- A density increase of 1.5 percent for each additional one percent increase in Low income units above the initial 10 percent threshold; and
- A one percent density increase for each one percent increase in moderate-income units above the initial 10 percent threshold.

These bonuses reach a maximum density bonus of 35 percent when a project provides either 11 percent Very Low income units, 20 percent Low income units, or 40 percent Moderate income units. In addition to a density bonus, developers may also be eligible for one of the following concessions or incentives:

- Reductions in site development standards and modifications of zoning and architectural design requirements, including reduced setbacks and parking standards;
- Mixed used zoning that will reduce the cost of the housing, if the non-residential uses are compatible with the housing development and other development in the area; and
- Other regulatory incentives or concessions that result in "identifiable, financially sufficient, and actual cost reductions."

The City amended the Unified Development Code in 2005 to include the above-listed density bonus provisions in accordance with State law.

Parking Requirements

Communities that require an especially high number of parking spaces per dwelling unit can negatively impact the feasibility of producing affordable housing or housing for special needs groups by reducing the achievable number of dwelling units per acre, increasing development costs, and thus restricting the range of housing types constructed in a community. Typically, the concern for high parking requirements is limited to multiple-family, affordable, or senior housing. The basic parking standards for the City of Santa Clarita are presented in Table 39. Reduced parking is available for certain affordable and senior housing in conjunction with density bonuses, pursuant to State law.

Requiring the same number parking spaces for housing types that are typically occupied by seniors and persons with disabilities as other single- and multi-family uses could be a constraint on the construction of units intended to serve special needs populations. As shown in Table 39, Santa Clarita's parking requirements for seniors and persons with disabilities are substantially lower than parking requirements for other residential uses and the requirement for studio multi-family units is smaller than the requirement for larger multi-family units. As such, the City's parking requirements are not considered to be a potential impediment to fair housing choice.

Table 39: Parking Requirements

Unit Type		Required Parking
Single-family		2 enclosed spaces per unit
Two-family		2 spaces per unit
Multi-family	Studios	1 enclosed space per unit
	1+ bedroom	2 enclosed spaces per unit
	Projects with 3+ units	1 guest space per 2 units
Mobile Home Park		2 covered spaces per unit
		1 guest space per 2 units
Senior/disabled		0.5 space per unit + guest parking
Mixed Use		Same as above except allowance for shared guest spaces
Specific Plans		Parking may be reduced
Residential services/care homes		2 spaces
Second units		1 space per 2 bedrooms
Residential health care		0.5 space per unit
Community care		0.5 space per room
Shared parking		Allowed with a CUP
Tandem parking		Allowed in multi-family developments with Minor Use Permit

Variety of Housing Opportunity

To ensure fair housing choice in a community, the City’s Unified Development Code should provide for a range of housing types, including single-family, multiple-family, second dwelling units, mobile and manufactured homes, residential care facilities, emergency shelters, supportive housing, transitional housing, single room occupancy (SRO) units, and agricultural worker housing. Table 40 provides a summary of Santa Clarita’s Unified Development Code as it relates to ensuring a variety of housing opportunities.

Table 40: Planning Applications Required for Various Housing Types

Housing Type	Planning Requirements
Single-family home on existing lot	Allowed in all residential zones with approval of Administrative Review.
Two-family home on existing lot	Allowed in UR-3, UR-4 and UR-5 zones with approval of Administrative Review.
Multi-family home	Allowed in UR-3, UR-4 and UR-5 with Administrative Review; in CR and CC with a Conditional Use Permit.
Second units	Allowed on parcels of 5,000 square feet with a primary dwelling unit. May be attached or detached. Floor area may not exceed 50% of primary unit; requires 1 parking space per 2 bedrooms, located outside of setback; architecture must be compatible with primary unit, and separate entrance provided. A ministerial Administrative Permit is required.
Manufactured housing	Individual manufactured housing units allowed on residential lots if units are less than 10 years old, on permanent foundations, with roof eaves of at least 16 inches, roof slopes of at least 2:12, and non-metal siding.
Single room occupancy	Not referenced in Unified Development Code.
Emergency Shelters	Allowed by right in the PI and Homeless Shelter Overlay Zone. In the CC zone, a CUP is required and in the BP and I zone, a MUP is required.
Transitional and supportive housing	Allowed in all residential zones with approval of Administrative Review for new structures.
Residential care home (residence for up to 6 persons)	Allowed within existing structure in all residential zones with no review. If new construction, requires Administrative Review.
Community care facility (residential facility for elderly/disabled, with meals, housekeeping and activities)	Allowed in UR-3, UR-4 and UR-5, and commercial zones with Conditional Use Permit.
Boarding house (dwelling with bedrooms rented to 5 or more persons; may include meals)	Allowed in all residential zones with Administrative Review.
Residential health care facility (convalescent homes for elderly, sick, disabled)	Allowed in UR-3, UR-4 and UR-5 CR CC, CN and BP with a Conditional Use Permit.

Single- and Multi-Family Uses

Single- and multiple-family housing types include detached and attached single-family homes, duplexes, town homes, condominiums, and rental apartments. The City’s Unified Development Code identifies a variety of zones where these uses are permitted by right. However, the Unified Development Codes implements “pyramid or cumulative zoning” because lower-density single-family uses are allowed in zones intended for higher density multi-family uses. Pyramid or cumulative zoning schemes could potentially limit the amount of lower-cost multiple-family residential uses in a community and be a potential impediment to fair housing choice. Allowing or requiring a lower density use in a zone that can accommodate higher density uses is regulated by State law (AB 2292). A local government is required to make a finding that an action that results in a density reduction, rezoning, or downzoning is consistent with its Housing Element, particularly in relation to the jurisdiction’s ability to accommodate its share of regional housing needs.

Second Units

Second dwelling units are attached or detached dwelling units that provide complete independent living facilities for one or more persons, including permanent provisions for living, sleeping, cooking and sanitation. Second units may be an alternative source of affordable housing for lower income households and seniors. These units typically rent for less than apartments of comparable size.

California law requires local jurisdictions to adopt ordinances that establish the conditions under which second units are permitted. Second units cannot be prohibited in residential zones unless a local jurisdiction establishes

that such action may limit housing opportunities in the region and finds that second units would adversely affect the public health, safety, and welfare in residential zones. The State's second unit law also requires use of a ministerial, rather than discretionary, process for reviewing and approving second units. A ministerial process is intended to reduce permit processing time frames and development costs because proposed second units that are in compliance with local zoning standards can be approved without a public hearing.

Because second dwelling units can be an important source of suitable type of housing for seniors and persons with disabilities, overly restrictive or conflicting provisions for these units can impede housing options. The City allows ministerial consideration of second dwelling units in multiple zoning districts on lots greater than 5,000 square feet in size and with an existing primary residence.

Manufactured Housing

State law requires local governments to permit manufactured or mobile homes meeting federal safety and construction standards on a permanent foundation in all single-family residential zoning districts (Section 65852.3 of the California Government Code). Because these units can be a source of housing for lower income individuals, including seniors and the disabled, overly restrictive regulation of these uses can indirectly impede housing choice. The City's Unified Development Code is compliant with Section 65852.3 of the California Government Code.

Emergency Shelters

An emergency shelter provides housing with minimal supportive services for homeless persons and is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay (Health and Safety Code Section 50801[e]). State law requires jurisdictions to identify adequate sites for housing which will be made available through appropriate zoning and development standards to facilitate and encourage the development of a variety of housing types for all income levels, including emergency shelters and transitional housing (Government Code Section 65583[c][1]). Changes to State law (SB 2) in 2008, require that local jurisdictions make provisions in the zoning code to permit emergency shelters by right and with a ministerial approval process in at least one zoning district where adequate capacity is available to accommodate at least one year-round shelter. Local jurisdictions may, however, establish limited and objective standards to regulate the development of emergency shelters. The City's Unified Development Code accommodates emergency shelters by right in the PI (Public/Institutional) and Homeless Shelter Overlay zones. In the CC (Community Commercial) zone, a CUP is required and in the BP (Business Park) and I (Industrial) zones, a MUP is required.

Transitional and Supportive Housing

State law (SB 2) also requires local jurisdictions to address the provisions for transitional and supportive housing. Transitional housing is defined as buildings configured as rental housing developments but operated under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time, which shall be no less than six months (California Health and Safety Code Section 50675.2[h]). Supportive housing is defined as housing with no limit on length of stay that is occupied by a target population and that is linked to onsite or offsite services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community (California Health and Safety Code 50675.14 [b]). Target population means persons, including persons with disabilities, and families who are "homeless," as that term is defined by Section 11302 of Title 42 of the United States Code, or who are "homeless youth," as that term is defined by paragraph (2) of subdivision (e) of Section 11139.3 of the Government Code.

Pursuant to SB 2, transitional and supportive housing constitutes a residential use and therefore local governments cannot treat it differently from other types of residential uses (e.g., requiring a use permit when other residential uses of similar function do not require a use permit). Supportive and transitional housing provides additional housing options for people with disabilities, a protected class of the population. The City's

Unified Development Code accommodates transitional and supportive housing consistent with the requirements of SB 2.

Residential Care Facilities

The Lanterman Developmental Disabilities Services Act (Sections 5115 and 5116 of the California Welfare and Institutions Code) declares that mentally and physically disabled persons are entitled to live in normal residential surroundings and that the use of property for the care of six or fewer disabled persons is a residential use for zoning purposes. A state-authorized, certified, or licensed family care home, foster home, or group home serving six or fewer persons with disabilities or dependent and neglected children on a 24-hour-a-day basis is considered a residential use that is permitted in all residential zones. No local agency can impose stricter zoning or building and safety standards on these homes (commonly referred to as “group” homes) of six or fewer persons with disabilities than are required of the other permitted residential uses in the zone. The Lanterman Act covers only licensed residential care facilities. The City of Santa Clarita Unified Development Code is compliant with the Lanterman Developmental Disabilities Services Act.

Other Facilities for the Disabled

The City of Santa Clarita also allows community care facilities, residential health care facilities, and boarding houses in multiple zones. These residential care facilities accommodate, either primarily or exclusively, the elderly and/or persons with disabilities.

B. Building, Occupancy, Health and Safety Codes

1. Building Codes

Building codes, such as the California Building Standards Code¹⁰, are necessary to protect public health, safety, and welfare. However, local codes that require substantial improvements to a building might not be warranted and deter housing construction and/or neighborhood improvement.

The California Building Standards Code is published every three years by order of the California legislature. The Code applies to all jurisdictions in the State of California unless otherwise annotated. Adoption of the triennial compilation of Codes is not only a legal mandate, it also ensures the highest available level of safety for citizens and that all construction and maintenance of structures meets the highest standards of quality. The City adopted the most recent (2010) California Building Code and California Residential Code, each with multiple local amendments. The local amendments reflect non-arbitrary local conditions and do not limit use or occupancy in a manner that could impede fair housing choice by limiting housing options for persons with disabilities.

2. Occupancy Standards

Disputes over occupancy standards are typical tenant/landlord and fair housing issues. Families with children and large households are often discriminated in the housing market, particularly in the rental housing market, because landlords are reluctant or flatly refuse to rent to such households. Establishing a strict occupancy standard either by the local jurisdictions or by landlords on the rental agreements may be a violation of fair housing practices.

In general, no State or federal regulations govern occupancy standards. The State Department of Fair Employment and Housing (DFEH) uses the “two-plus-one” rule in considering the number of persons per housing unit – two persons per bedroom plus an additional person per unit. Using this rule, a landlord cannot restrict occupancy to fewer than three persons for a one-bedroom unit or five persons for a two-bedroom unit, etc. Other issues such as lack of parking or gender of the children occupying one bedroom should not be factors considered by the landlord when renting to a household. While DFEH also uses other factors, such as the age of

¹⁰ California Building Code, adopted by the Building Standards Commission, is actually a set of uniform building, electrical, mechanical, and other codes adopted by professional associations such as the International Conference of Building Officials, and amended to include California-specific requirements.

the occupants and size of rooms, to consider the appropriate standard, the two-plus-one rule is generally followed. Other guidelines are also used as occupancy standards – the California Fire Code and the California Housing Code. The 2010 Fire Code allows one person per 200 square feet of building floor area. The Uniform Housing Code (2007 edition) outlined a standard of one person for every 50 square feet of bedroom space." These standards are typically more liberal than the "two-plus-one" rule.

The City of Santa Clarita Municipal Code does not contain an occupancy standard or definitions of "dwelling unit" or "family" that could be interpreted as an occupancy standard that could be more restrictive than that established in the California Fire Code or DFEH guidelines.

C. Affordable Housing Development

In general, many minority and special needs households are disproportionately affected by a lack of adequate and affordable housing in a region. While affordability issues are not directly fair housing issues, expanding access to housing choices for these groups cannot ignore the affordability factor.

1. Siting of Affordable Housing

More than 1,380 affordable housing units in 16 apartment communities are located within the City of Santa Clarita (Table 27 on page 42). As indicated in Figure 6 (see page 43), affordable housing to accommodate a variety of household types is scattered throughout the City.

2. Development Fees

Housing construction imposes certain short- and long-term costs upon local government, such as the cost of providing planning services and inspections. As a result, jurisdictions rely upon various planning and development fees to recoup costs and ensure that essential services and infrastructure are available when needed. Planning fees for the City of Santa Clarita are summarized in Table 41. The City's fees are updated annually according to the Consumer Price Index (CPI).

Table 41: Application and Permit Processing Fees

Fee Type	Amount
General Plan Amendment	\$21,479 deposit
Zone Change	\$21,479 deposit
Conditional Use Permit	\$10,696
Minor Use Permit	\$2,556
Development Review (Site Plan Review)	\$4,768
Tentative Parcel Map	\$13,420
Tentative Tract Map	
1-24 lots	\$18,805
25+ lots	\$18,805 + \$196 each lot over 25
Administrative Permit	\$634

Sources: City of Santa Clarita, Planning Fee Schedule, September 11, 2013.

Jurisdictions charge a variety of impact fees to offset the cost of providing infrastructure and public facilities that are required to serve new development. California's high residential development fees contribute to its high housing costs and prices. Like all cities, Santa Clarita abides by State law with respect to fees and exactions. All of the impact fees adopted by the City have been calculated based on detailed analysis of service needs and projections, planned facility expansions, costs of these expansions, and the nexus and proportionality of each

It should be noted that the 2010 California Residential Code does not include an occupancy standard.

dwelling unit with respect to needed infrastructure. The fees are required to ensure that adequate infrastructure and facilities are built in a timely manner and are available to support new development.

D. Other Land Use Policies, Programs, and Controls

Land use policies, programs, and controls can impede or facilitate housing development and can have implications for fair housing choice in a community. Inclusionary housing policies can facilitate new affordable housing projects, while growth management programs and Article 34 of the California Constitution can impede new affordable housing development.

1. Article 34

Article 34 of the State Constitution requires a majority vote of the electorate to approve the development, construction, or acquisition by a public body of any “low rent housing project” within that jurisdiction. In other words, for any projects where at least 50 percent of the occupants are low-income and rents are restricted to affordable levels, the jurisdiction must seek voter approval known as “Article 34 Authority” to authorize that number of units.

In the past, Article 34 may have prevented certain projects from being built. In practice, most public agencies have learned how to structure projects to avoid triggering Article 34, such as limiting public assistance to 49 percent of the units in the project. Furthermore, the State legislature has enacted Sections 37001, 37001.3, and 37001.5 of the Health and Safety Code to clarify ambiguities relating to the scope of the applicability of Article 34 which now exist.

The City does not have Article 34 Authority to be directly engaged in the development and ownership of low-cost housing.

2. Growth Management Programs

Growth management programs facilitate well-planned development and ensure that the necessary services and facilities for residents are provided. However, a growth management program may act as a constraint if it prevents a jurisdiction from addressing its housing needs, which could indirectly impede fair housing choice. These programs range from general policies that require the expansion of public facilities and services concurrent with new development, to policies that establish urban growth boundaries (the outermost extent of anticipated urban development), to numerical limitations on the number of dwelling units that may be permitted annually.

State housing law mandates a jurisdiction facilitate the development of a variety of housing to meet the jurisdiction’s fair share of regional housing needs. Any growth management measure that would compromise a jurisdiction’s ability to meet its regional housing needs may have an exclusionary effect of limiting housing choices and opportunities of regional residents, or concentrating such opportunities in other areas of the region. The City of Santa Clarita has not adopted a growth management policy, program, or ordinance that would prevent developers from meeting anticipated housing demand or limit housing choices in the community.

3. Inclusionary Housing Programs

Inclusionary housing describes a local government requirement that a specified percentage of new housing units be reserved for, and affordable to, lower and moderate income households. The goal of inclusionary housing programs is to increase the supply of affordable housing commensurate with new market-rate development in a jurisdiction. This can result in improved regional jobs-housing balances and foster greater economic and racial integration within a community. The policy is most effective in areas experiencing rapid growth and a strong demand for housing.

Inclusionary programs can be voluntary or mandatory. Voluntary programs typically require developers to negotiate with public officials but do not specifically mandate the provision of affordable units. Mandatory

programs are usually codified in the Unified Development Code, and developers are required to enter into a development agreement specifying the required number of affordable housing units or payment of applicable in-lieu fees¹² prior to obtaining a building permit.

The City does not currently have an inclusionary housing policy or ordinance; however, the 2013-2021 Housing Element includes a program to explore an inclusionary housing or mixed income housing program. The program objectives include completion of a feasibility study by January 2016 and, if approved in concept, amendment of the Housing Element by December 2016 to incorporate the inclusionary housing program and begin program implementation by March 2017.

In 2009, the California Supreme Court chose to uphold the appellate court's decision in the case of *Palmer/Sixth Street Properties v. City of Los Angeles*. The *Palmer* decision calls into question whether inclusionary housing ordinances, which require developers to offer a portion of rental units as low-income units or pay an in-lieu fee, may be in violation of California's Costa-Hawkins Act. The decision affects inclusionary housing practices related to rental properties specifically. The *Palmer* case was the first instance in which the Costa-Hawkins Act was applied to an inclusionary housing ordinance. This decision does not affect inclusionary housing requirements for ownership (for-sale) affordable units or rental projects that receive other types of financial assistance from jurisdictions (such as density bonuses or redevelopment funds). The City's feasibility study and program, if approved, will need to evaluate the feasibility of inclusionary housing policies that do not violate the Costa-Hawkins Act.

E. Policies Causing Displacement or Affecting Housing Choice of Minorities and Persons with Disabilities

Local government policies could result in displacement or affect representation of minorities or the disabled. Policy areas that could have these effects include reasonable accommodation procedures, occupancy standards, and redevelopment.

1. Reasonable Accommodation

Under State and federal law, local governments are required to "reasonably accommodate" housing for persons with disabilities when exercising planning and zoning powers. Jurisdictions must grant variances and zoning changes if necessary to make new construction or rehabilitation of housing for persons with disabilities feasible but are not required to fundamentally alter their Unified Development Code.

Although most local governments are aware of State and Federal requirements to allow reasonable accommodations, if specific policies or procedures are not adopted by a jurisdiction or a jurisdiction requires a public hearing or discretionary decision, residents with disabilities may be unintentionally displaced or discriminated against. The City adopted an administrative procedure for processing requests for reasonable accommodation, pursuant to State and Federal fair housing laws.

A jurisdiction's definition of a disabled person can be considered an impediment to fair housing if it is not consistent with the definition of disability provided under the Fair Housing Act. The Act defines disabled person as "those individuals with mental or physical impairments that substantially limit one or more major life activities." The City's Unified Development Code does not define "disability" or "disabled person."

2. Displacement and Relocation Requirements

Whenever public funds are involved and causing the displacement or relocation of residents, the City ensures the adherence of applicable relocation requirements, including the Uniformed Relocation Act requirements if federal funds (such as CDBG) are used.

¹² An in-lieu fee is the payment of a specified sum of money instead of constructing the required number of affordable housing units. The fee is used to finance affordable housing elsewhere in a community.

Until recently, redevelopment activity facilitated by policies and programs implemented by city/county redevelopment agencies could have impacted protected classes either through direct displacement or by limiting housing options in redevelopment project areas. However, the State of California dissolved redevelopment agencies effective February 1, 2012. Prior to dissolution, the City had been using redevelopment as a tool to remove blighted conditions, provide economic opportunities, create housing for lower- and moderate-income residents, develop vacant infill and under-used properties, and provide public infrastructure and other improvements to support private investment in deteriorated areas. The City adhered to all displacement and relocation requirements of redevelopment law.

F. Local Housing Authority

The Housing Authority of the County of Los Angeles (HACoLA) administers the Housing Choice Voucher Program in Los Angeles County. HACoLA also owns and operates 183 public housing units at the Orchard Arms senior apartments in the City. The availability and use of Housing Choice Vouchers and public housing units must also adhere to fair housing laws.

For Housing Choice Vouchers, the Housing Act mandates that not less than 75 percent of new admissions must have incomes at or below 30 percent of the Area Median Income (AMI). The remaining balance of 25 percent may have incomes up to 50 percent of the AMI. For public housing, the Housing Act mandates that not less than 40 percent of new admissions must have incomes at or below 30 percent of the AMI. The balance of 60 percent of new admissions may have incomes up to 50 percent of the AMI. Since HACoLA also operates a Housing Choice Voucher program, admissions of households at or below 30 percent AMI to the voucher program during a HACoLA fiscal year that exceed the 75 percent minimum target requirement for the voucher program, can be credited against the HACoLA's basic targeting requirement in the public housing program for the same fiscal year, subject to specific certain requirements.

Section 16(a)(3)(B) of the United States Housing Act mandates that public housing authorities adopt an admissions policy that promotes the de-concentration of poverty in public housing. HUD emphasizes that the goal of de-concentration is to foster the development of mixed-income communities within public housing. In mixed-income settings, lower income residents are provided with working-family role models and greater access to employment and information networks. This goal is accomplished through income-targeting and de-concentration policies. HACoLA also utilizes Socialserve.com, an affordable housing property listing service that encourages owner participation in the Housing Choice Voucher program, reduces the difficulty of locating housing for voucher holders, and encourages de-concentration among assisted families. HACoLA uses Socialserve.com to place a low-poverty indicator on rental search results to assist families with finding units located outside areas of poverty concentration areas.

HACoLA applies the following local preferences to Housing Choice Voucher and public housing applicants on the waiting list pursuant to 24 CFR 960.206:

- In accordance with California Health and Safety Code §34322.2, the Housing Authority will give priority to families of veterans and members of the armed forces in each of the categories below. Local preferences are weighted highest to lowest, in the following order:
 - Families who qualify for Set-Aside, Targeted, or Special Programs administered by the Housing Authority
 - Families previously assisted by the Housing Authority whose assistance was terminated due to insufficient funding
 - Victims of declared disasters, whether due to natural calamity (e.g. earthquake), civil disturbance, or other causes recognized by the federal government.
 - Families or individuals who are certified as displaced due to the action of a federal government agency or local government agencies

- Families referred from law enforcement agencies, which may include victims of domestic violence, those involuntarily displaced to avoid reprisals, or those displaced due to being the victim of a hate crime
- Families who live and/or work in the Housing Authority's jurisdiction

G. California Environmental Quality Act (CEQA)

CEQA is California's broadest environmental law as it applies to all discretionary projects proposed to be conducted or approved by a public agency, including private projects that require government approval. The primary purpose of CEQA is to disclose to the public the significant environmental effects of proposed project. CEQA also requires that public agencies disclose to the public the decision making process utilized to approve projects and is intended to enhance public participation in the environmental review process.

In October 2011, the Governor signed into law SB 226, which allows for streamlined CEQA review for certain infill development projects, including some Transit Oriented Developments (TODs). The statute allows an exemption or limited environmental review of projects that meet certain criteria and are consistent with earlier policy documents such as General Plans, Specific Plans, or Master Plans. Subsequent environmental review of qualifying projects is limited to new or substantially greater impacts not adequately addressed in an earlier CEQA document.

The streamlined environmental process allowed by SB 226 makes it possible for the environmental impacts of a paper document like a General Plan, Specific Plan, or Master Plan area to be analyzed long before a physical development project is proposed. Because SB 226 does not include a time limit, CEQA's environmental review and public comment requirements could be satisfied by a document prepared years prior to the proposal of a specific development proposal. Because infill and TOD projects are often proposed in under-served lower-income and minority neighborhoods, the disjointed disclosure of potential environmental impacts resulting from SB 226 has potential for disproportionate adverse impacts on protected classes.

H. Community Participation

Adequate community involvement and representation are important to overcoming and identifying impediments to fair housing or other factors that may restrict access to housing. Decisions regarding housing development in a community are typically made by the Planning Commission and City Council. The Council members are elected officials and answer to the constituents. Planning Commissioners are residents often appointed by the Council and serve an advisory role to the elected officials. The City's Planning Commission consists of five appointees. In addition to the City Council and Planning Commission, most jurisdictions have appointed commissions, committees, and task forces to address specific issues. For example, the City of Santa Clarita has an Arts Commission and a Parks, Recreation, and Community Services Commission, each with five commissioners appointed by the City Council.

Community participation can be limited or enhanced by actions or inaction by a public agency. A broader range of residents may feel more comfortable approaching an agency with concerns or suggestions if that agency offers sensitivity or diversity training to its staff members that typically interface with the public. In addition, if there is a mismatch between the linguistic capabilities of staff members and the native languages of local residents, non-English speaking residents may be unintentionally excluded from the decision making process. Another factor that may affect community participation is the inadequacy of an agency or public facility to accommodate residents with various disabilities.

While providing fair housing education for the public and housing professionals is critical, ensuring City staff understand fair housing laws and are sensitive to the discrimination issues is equally important. The City is committed to fostering a respectful and harassment-free workplace. All new employees receive a copy of the City's Unlawful Harassment and Discrimination Policy, which the employee is asked to sign a document showing his or her understanding of the policy and commitment to complying with it. In addition, this information is covered with new employees during the orientation program.

All supervisors are required to participate in training that meets the requirements of AB 1825, California's sexual harassment training law that requires employers to provide supervisory employees with interactive harassment prevention training every two years. Taking this a step further, the City requires that all employees, regardless of level or supervisor responsibility, also attend this harassment prevention training every four years.

As of September 2013, the City of Santa Clarita had 64 bi-lingual staff and one multi-lingual (Hindi & Gujarati) staff available upon request when necessary/needed:

- Arabic (4 staff)
- Armenian (3 staff)
- American Sign Language (1 staff)
- Assyrian (1 staff)
- Dutch (1 staff)
- Filipino (3 staff)
- French (2 staff)
- Gujarati (1 staff)
- Hindi (1 staff)
- Italian (1 staff)
- Japanese (1 staff)
- Korean (1 staff)
- Mandarin (1 staff)
- Spanish (44 staff)

Finally, all of the City's public facilities are accessible; however, not all facilities are fully compliant with every requirement under the Americans with Disabilities Act (ADA). Some minor modifications are required at City Hall, both interior and exterior. Work is expected to be complete in 2014. The City takes every effort to reasonably accommodate persons with disabilities at public meetings and to ensure equal access to any public facility, program, service, or function.

Section V: Fair Housing Practices

This section provides an overview of the institutional structure of the housing industry with regard to fair housing practices. In addition, this section discusses the fair housing services available to residents in the City of Santa Clarita, as well as the nature and extent of fair housing complaints received by the fair housing provider. Typically, fair housing services encompass the investigation and resolution of housing discrimination complaints, discrimination auditing/testing, and education and outreach, including the dissemination of fair housing information. Tenant/landlord counseling services are usually offered by fair housing service providers but are not considered fair housing services.

A. Fair Housing Practices in the Homeownership Market

Part of the American dream involves owning a home in the neighborhood of one's choice. Homeownership is believed to enhance one's sense of well-being, is a primary way to accumulate wealth, and is believed to strengthen neighborhoods, because residents with a greater stake in their community will be more active in decisions affecting the future of their community. Not all Americans, however, have always enjoyed equal access to homeownership due to credit market distortions, "redlining," steering, and predatory lending practices.

On December 5, 1996, HUD and the National Association of REALTORS® (NAR) entered into a Fair Housing Partnership. Article VII of the HUD/NAR Fair Housing Partnership Resolution provides that HUD and NAR develop a Model Affirmative Fair Housing Marketing Plan for use by members of the NAR to satisfy HUD's Affirmative Fair Housing Marketing regulations. Yet there is still much room for discrimination in the housing market. This section analyzes potential impediments to fair housing in the home ownership sector.

1. The Homeownership Process

The following discussions describe the process of homebuying and likely situations when a person/household may encounter housing discrimination. However, much of this process occurs in the private housing market over which local jurisdictions have little control or authority to regulate. The recourse lies in the ability of the contracted fair housing service providers in monitoring these activities, identifying the perpetrators, and taking appropriate reconciliation or legal actions.

Advertising

The first thing a potential buyer is likely to do when they consider buying a home is search advertisements either in magazines, newspapers, or the Internet to get a feel for what the market offers. Advertisements cannot include discriminatory references such as the use of words describing:

- Current or potential residents;
- Neighbors or the neighborhood in racial or ethnic terms;
- Adults preferred;
- Perfect for empty nesters;
- Conveniently located by a Catholic Church; or
- Ideal for married couples without kids.

In a survey of online listings for homes available for purchase in Santa Clarita in December 2013, a small percentage of advertisements included potentially discriminatory language.

Of a total of 150 listings surveyed, 44 listings included references to something other than the physical description of the available home and included amenities and services (Table 42). All of the potentially discriminatory

advertisements were targeted specifically at families through the identification of quality school districts, nearby schools, and available family amenities.

Table 42: Potential Discrimination in Listings of For-Sale Homes

Discrimination Type	Number of Listings	Potentially Discriminatory Language ¹
No Discriminatory Language	106	n/a
Household Size/ Family Related	44	<p>*Close to Great Parks and Schools! California Distinguished Schools! close proximity to schools children's playgrounds Close to award winning schools Common Playground Areas and Community Pool. Property is close to Schools Excellent location near Cal Arts, College of the Canyons, award winning schools FAMILY NEIGHBORHOOD WITH AWARD WINNING SCHOOLS. Good family neighborhood It has award winning schools, and it will be a wonderful place to call home!! Lovely neighborhood name with superior schools NEARBY WEST CREEK ACADEMY ELEMENTARY SCHOOL IS RATED 10 FOR EXCELLENCE Outside, the backyard has plush green grass for the kids Perfectly located near award-winning schools ready for a new family today!! Schools assigned - Helmers Elementary Rio Norte Junior High Valencia High. THIS HOME IS IN A GOOD LOCATION NEAR SCHOOLS This home is perfect for first time home buyers or a family THIS IS A PERFECT SPACIOUS FAMILY HOME!!! Selling property as is. Property is conveniently located close to award winning schools You are just minutes to all your local schools and shopping from this location. walking distance to elementary school</p>

Source: www.realtor.com, accessed December, 2013.

Note:

1. Examples are direct quotes from the listings (including punctuation and emphasis).

Advertising has become a sensitive area in real estate. In some instances advertisements published in non-English languages may make those who speak English uncomfortable, yet when ads are only placed in English they place non-English speaking residents at a disadvantage. While real estate advertising can be published in other languages, by law an English version of the ad must also be published, and monitoring this requirement is difficult, if not impossible.

Even if an agent does not intend to discriminate in an ad, it would still be considered a violation to suggest to a reader whether or not a particular group is preferred. Recent litigation has also set precedence for violations in advertisements that hold publishers, newspapers, Multiple Listing Services, real estate agents, and brokers accountable for discriminatory ads.

Lending

Initially, buyers must find a lender that will qualify them for a loan. This part of the process entails an application, credit check, ability to repay, amount eligible for, choosing the type and terms of the loan, etc. Applicants are requested to provide a lot of sensitive information including their gender, ethnicity, income level, age, and familial status. Most of this information is used for reporting purposes required of lenders by the Community Reinvestment Act (CRA) and the Home Mortgage Disclosure Act (HMDA). However, analysis of lending data over the last decade has led many to conclude that lower income households and minorities have been targeted for predatory lending.

Lending discrimination can occur during advertising/outreach, pre-application inquiries, loan approval/denial and terms/conditions, and loan administration. Further areas of potential discrimination include: differences in the

level of encouragement, financial assistance, types of loans recommended, amount of down payment required, and level of customer service provided.

Appraisals

Banks order appraisal reports to determine whether or not a property is worth the amount of the loan they will be giving. Generally speaking, appraisals are based on the comparable sales of properties within the neighborhood of the property being appraised. Other factors are taken into consideration, such as the age of the structure, any improvements made, location, general economic influences, etc. However, during the mortgage lending and refinancing frenzy prior to 2008, there have been reports of inflated home values in order to entice refinancing.

Real Estate Agents

Real estate professionals may act as agents of discrimination. Some unintentionally, or possibly intentionally, may steer a potential buyer to particular neighborhoods by encouraging the buyer to look into certain areas; others may choose not to show the buyer all choices available. Agents may also discriminate by who they agree to represent, who they turn away, and the comments they make about their clients.

The California Association of REALTORS® (CAR) has included language on many standard forms disclosing fair housing laws to those involved. Many REALTOR® Associations also host fair housing trainings/seminars to educate members on the provisions and liabilities of fair housing laws, and the Equal Opportunity Housing Symbol is also printed on all CAR forms as a reminder.

Covenants, Conditions, and Restrictions (CC&Rs)

Covenants, Conditions, and Restrictions (CC&Rs), are restrictive promises that involve voluntary agreements, which run with the land they are associated with and are listed in a recorded Declaration of Restrictions. The Statute of Frauds (Civil Code Section 1624) requires them to be in writing, because they involve real property. They must also be recorded in the County where the property is located in order to bind future owners. Owners of parcels may agree amongst themselves as to the restrictions on use, but in order to be enforceable they must be reasonable.

The California Department of Real Estate reviews CC&Rs for all subdivisions of five or more lots, or condominiums of five or more units. This review is authorized by the Subdivided Lands Act and mandated by the Business Professions Code, Section 11000. The review includes a wide range of issues, including compliance with fair housing law. The review must be completed and approved before the Department of Real Estate will issue a final subdivision public report. This report is required before a real estate broker or anyone can sell the units, and each prospective buyer must be issued a copy of the report. If the CC&Rs are not approved, the Department of Real Estate will issue a “deficiency notice”, requiring the CC&Rs be revised. CC&Rs are void if they are unlawful, impossible to perform or are in restraint on alienation (a clause that prohibits someone from selling or transferring his/her property). However, older subdivisions and condominium/townhome developments may contain illegal clauses which are enforced by the homeowners associations.

Homeowners Insurance Industry

Insurance is the cornerstone of credit. Without insurance, banks and other financial institutions lend less. Fewer loans leads to fewer new homes constructed and more existing homeowners will forgo repairs leaving buildings to deteriorate faster.¹³ Many traditional industry underwriting practices which may have some legitimate business purpose also adversely affect lower income and minority households and neighborhoods. For example, if a company excludes older homes from coverage, lower income and minority households who can only afford to buy in older neighborhoods may be disproportionately affected. Another example includes private mortgage insurance (PMI). PMI obtained by applicants from Community Reinvestment Act (CRA) protected neighborhoods is known to reduce lender risk. Redlining of lower income and minority neighborhoods can occur if otherwise qualified

¹³ National Advisory Panel on Insurance in Riot Affected Areas, 1968.

applicants are denied or encouraged to obtain PMI.¹⁴ Underwriting guidelines are not public information; however, consumers have begun to seek access to these underwriting guidelines to learn if certain companies have discriminatory policies.

The California Fair Access to Insurance Requirements (FAIR) Plan was created by the Legislature in 1968 after the brush fires and riots of the 1960s made it difficult for some people to purchase fire insurance due to hazards beyond their control. The FAIR Plan is designed to make property insurance more readily available to people who have difficulty obtaining it from private insurers because their property is considered "high risk."

The California Organized Investment Network (COIN) is a collaboration of the California Department of Insurance, the insurance industry, community economic development organizations, and community advocates. This collaboration was formed in 1996 at the request of the insurance industry as an alternative to state legislation that would have required insurance companies to invest in underserved communities, similar to the federal Community Reinvestment Act (CRA) that applies to the banking industry. COIN is a voluntary program that facilitates insurance industry investments, which provide profitable returns to investors, and economic and social benefits to underserved communities.

Credit and FICO Scores

Credit history is one of the most important factors in obtaining a home purchase loan. Credit scores determine loan approval, interest rates associated with the loan, as well as the type of loan an applicant will be given. Applicants with high credit scores are generally given conventional loans, while lower and moderate range scores revert to FHA or other government-backed loans. Applicants with lower scores also receive higher interest rates on the loans as a result of being perceived as a higher risk to the lender, and may even be required to pay points depending on the type of lending institution used.

Fair Isaac and Company (FICO), which is the company used by the Experian (formerly TRW) credit bureau to calculate credit scores, has set the standard for the scoring of credit history. Trans-Union and Equifax are two other credit bureaus that also provide credit scores, though they are typically used to a lesser degree. In short, points are awarded or deducted based on certain items such as how long one has had credit cards, whether one makes payments on time, if credit balances are near maximum, etc. Typically, the scores range from the 300s to around 850, with higher scores demonstrating lower risk. Lower credit scores require a more thorough review than higher scores and mortgage lenders will often not even consider a score below 600.

FICO scores became more heavily relied on by lenders when studies conducted show that borrowers with scores above 680 almost always make payments on time, while borrowers with scores below 600 seemed fairly certain to develop problems. Some of the factors that affect a FICO score are:

- Delinquencies
- New accounts (opened within the last twelve months)
- Length of credit history (a longer history of established credit is better than a short history)
- Balances on revolving credit accounts
- Public records, such as tax liens, judgments, or bankruptcies
- Credit card balances
- Number of inquiries
- Number and types of revolving accounts

However, the current mortgage lending crunch resulted (in part) from lenders providing mortgage financing to borrowers who were not credit worthy or steering borrowers who could have qualified for lower cost loans to the subprime market.

¹⁴ "Borrower and Neighborhood Racial Characteristics and Financial Institution Financial Application Screening"; Mester, Loretta J; Journal of Real Estate Finance and Economics; 9 241-243; 1994

2. National Association of REALTORS® (NAR)

The National Association of REALTORS® (NAR) has developed a Fair Housing Program to provide resources and guidance to REALTORS® in ensuring equal professional services for all people. The term REALTOR® identifies a licensed professional in real estate who is a member of the NAR; however, not all licensed real estate brokers and salespersons are members of the NAR.

Code of Ethics

Article 10 of the NAR Code of Ethics provides that “REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, or national origin. REALTORS® shall not be a party to any plan or agreement to discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, or national origin.”

A REALTOR® pledges to conduct business in keeping with the spirit and letter of the Code of Ethics. Article 10 imposes obligations upon REALTORS® and is also a firm statement of support for equal opportunity in housing. A REALTOR® who suspects discrimination is instructed to call the local Board of REALTORS®. Local Boards of REALTORS® will accept complaints alleging violations of the Code of Ethics filed by a home seeker who alleges discriminatory treatment in the availability, purchase or rental of housing. Local Boards of REALTORS® have a responsibility to enforce the Code of Ethics through professional standards procedures and corrective action in cases where a violation of the Code of Ethics is proven to have occurred.

Additionally, Standard of Practice Article 10-1 states that “REALTORS® shall not volunteer information regarding the racial, religious or ethnic composition of any neighborhood and shall not engage in any activity which may result in panic selling. REALTORS® shall not print, display or circulate any statement or advertisement with respect to the selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, handicap, familial status, or national origin.”

Diversity Certification

NAR has created a diversity certification, “At Home with Diversity: One America” to be granted to licensed real estate professionals who meet eligibility requirements and complete the NAR “At Home with Diversity” course. The certification will signal to customers that the real estate professional has been trained on working with diversity in today’s real estate markets. The coursework provides valuable business planning tools to assist real estate professionals in reaching out and marketing to a diverse housing market. The NAR course focuses on diversity awareness, building cross-cultural skills, and developing a business diversity plan.

3. California Department of Real Estate (DRE)

The California Department of Real Estate (DRE) is the licensing authority for real estate brokers and salespersons. As noted earlier, not all licensed brokers and salespersons are members of the National or California Association of REALTORS®.

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

The law requires, as part of the 45 hours of continuing education, completion of five mandatory three-hour courses in Agency, Ethics, Trust Fund Handling and Fair Housing and Risk Management. These licensees will also be required to complete a minimum of 18 additional hours of courses related to consumer protection. The remaining hours required to fulfill the 45 hours of continuing education may be related to either consumer service or consumer protection, at the option of the licensee.

4. California Association of REALTORS® (CAR)

The California Association of Realtors (CAR) is a trade association of realtors statewide. As members of organized real estate, realtors also subscribe to a strict code of ethics as noted above. CAR has recently created the position of Equal Opportunity/Cultural Diversity Coordinator. CAR holds three meetings per year for its general membership, and the meetings typically include sessions on fair housing issues. Current outreach efforts in the Southern California area are directed to underserved communities and state-licensed brokers and sales persons who are not members of the CAR.

REALTOR® Associations Serving the City of Santa Clarita

REALTOR® Associations are generally the first line of contact for real estate agents who need continuing education courses, legal forms, career development, and other daily work necessities. The frequency and availability of courses varies amongst these associations, and local association membership is generally determined by the location of the broker for which an agent works. Complaints involving agents or brokers may be filed with these associations.

Monitoring of services by these associations is difficult as detailed statistics of the education/services the agencies provide or statistical information pertaining to the members is rarely available. The Southland Regional Association of REALTORS® (SRAR) serves the City of Santa Clarita. Currently, SRAR uses California Regional Multiple Listing Service, Inc.

Complaints against members are handled by the associations as follows. First, all complaints must be in writing. Once a complaint is received, a grievance committee reviews the complaint to decide if it warrants further investigation. If further investigation is necessary, a professional standards hearing with all parties involved takes place. If the member is found guilty of a violation, the member may be expelled from the association, and the California Department of Real Estate is notified.

B. Fair Housing Practices in the Rental Housing Market

1. Rental Process

Advertising

Santa Clarita, like most parts of California, has an active rental housing market. Many rental properties have low vacancy rates and do not require published advertising. Often, vacancy is announced either via word of mouth of existing tenants or a for-rent sign outside the property. Unless one happens to drive by the neighborhood or have friends or families currently residing at the property, one may not have access to information regarding vacancy. Furthermore, this practice tends to intensify segregation of neighborhoods and properties that already have a high concentration of a racial/ethnic group. When advertising is done, no checks-and-balances mechanism exists to ensure English advertising is provided.

A large number of rental listings in Santa Clarita contain potentially discriminatory language, such as encouraging or discouraging family living, or potentially discouraging persons with disabilities by emphasizing a no-pet policy without clarifications that service/companion animals are allowed.

Like with ad listings for for-sale homes, rental advertisements cannot include discriminatory references. Of a total of 150 rental listings surveyed in December 2013, 48 advertisements were found to contain potentially discriminatory language (Table 43). The problematic language typically involved references to schools or children (48 ads) and pets (seven ads).

Under California's fair housing law, source of income is a protected class. It is, therefore, considered unlawful to prefer, limit, or discriminate against a specific income source for a potential homebuyer. Section 8 is not included as a part of this protected class, however, and rental advertisements that specifically state Section 8

vouchers are not accepted are considered legal. There were no indications of income-based discrimination in the rental listings in the City.

Rental advertisements with references to pets in Santa Clarita were not found to be a significant issue in the listings surveyed. Persons with disabilities are one of the protected classes under fair housing law, and apartments must allow “service animals” and “companion animals,” under certain conditions. Service animals are animals that are individually trained to perform tasks for people with disabilities such as guiding people who are blind, alerting people who are deaf, pulling wheelchairs, alerting and protecting a person who is having a seizure, or performing other special tasks. Service animals are working animals, not pets. Companion animals, also referred to as assistive or therapeutic animals, can assist individuals with disabilities in their daily living and as with service animals, help disabled persons overcome the limitations of their disabilities and the barriers in their environment.

Persons with disabilities have the right to ask their housing provider to make a reasonable accommodation in a “no pets” policy in order to allow for the use of a companion or service animal. However, in the case of rental ads that specifically state “no pets,” some disabled persons may not be aware of their right to ask for an exception to this rule. Because of this, a person with a disability may see themselves as limited in their housing options and a “no pets” policy could, therefore, be interpreted as potentially discriminatory. Of the rental listings surveyed, seven ads included language to specifically ban pets.

Table 43: Potential Discrimination in Listings of Homes for Rent

Discrimination Type	Number of Listings	Potentially Discriminatory Language ¹
No Discriminatory Language	102	n/a
Disability Related	7	*** NO PETS *** Sorry no pets No Pets! Sorry no pets at this location.
Income Related	0	--
Household Size/ Family Related	48	CLOSE TO SCHOOLS *Play Area 2 Tot lots and a gated community! 3 children's areas Close to Elementary School Close Blue Ribbon schools. Each of our available apartments has access to a beautiful picnic area with a barbecue and play area, which means you'll always have a place to take your family and friends. Its a beautiful home with award winning schools: http://www.greatschools.org/california/valencia/14042-Tesoro-Del-Valle-Elementary-School/ Located blocks from a local High School. Minutes from award winning schools. Nearby schools include Learning Post High (Alternative), Newhall Elementary School, Pinecrest-Valencia School, Hart High, and Placerita Junior High. Playground Residents can enjoy the Placerita Canyon State Park and award winning schools. Walking distance to school The building is located in downtown Newhall and is walking distance to shopping and schools.
Spanish Only Ads	0	--

Sources: www.craigslist.com, accessed December, 2013.

Note:

1. Examples are direct quotes from the listings (including punctuation and emphasis).

Responding to Ads

Differential treatment of those responding to advertisements is a growing fair housing concern. In a 2011 study conducted nationally, comprehensive audit-style experiments via email correspondence were used to test for racial discrimination in the rental housing market. This study was particularly unique because it tested for two variables – discrimination based on race *and* social class. By responding to online rental listings using names associated with a particular racial/ethnic group and varying message content grammatically to indicate differing levels of education and/or income (i.e. social class), researchers found that, overall, Blacks continued to experience statistically significant levels of discrimination in the rental housing market. This discrimination was even more pronounced when the housing inquiry was made to look like it originated from a Black individual of a lower social class.¹⁵ The Los Angeles area was one of the metropolitan regions included in this particular study, which found that the Los Angeles and Boston areas exhibited some of the highest levels of discrimination in the country.

Viewing the Unit

Viewing the unit is the most obvious place where the potential renters may encounter discrimination because landlords or managers may discriminate based on race or disability, or judge on appearance whether a potential renter is reliable or may violate any of the rules.

In a follow up to the study discussed above, researchers developed an experiment to test for subtle discrimination. Subtle discrimination is defined as unequal treatment between groups that occurs but is difficult to quantify, and may not always be identifiable through common measures such as price differences. Researchers found that, in general, landlords replied faster and with longer messages to inquiries made from white names. The study also found that landlords were more likely to use descriptive language, extend invitations to view a unit, invite further correspondence, use polite language, and make a formal greeting when replying to e-mail inquiries from a white home seeker.¹⁶

Credit/Income Check

Landlords may ask potential renters to provide credit references, lists of previous addresses and landlords, and employment history/salary. The criteria for tenant selection, if any, are typically not known to those seeking to rent. Many landlords often use credit history as an excuse when trying to exclude certain groups. Legislation provides for applicants to receive a copy of the report used to evaluate applications.

The study on subtle discrimination mentioned earlier found no statistically significant evidence of discrimination in using language related to fees, asking for employment or rental history, or requesting background information.

The Lease

Most apartments are rented under either a lease agreement or a month-to-month rental agreement. A lease is favorable from a tenant's point of view for two reasons: the tenant is assured the right to live there for a specific period of time and the tenant has an established rent during that period. Most other provisions of a lease protect the landlord. Information written in a lease or rental agreement includes the rental rate, required deposit, length of occupancy, apartment rules, and termination requirements.

Typically, the lease or rental agreement is a standard form completed for all units within the same building. However, the enforcement of the rules contained in the lease or agreement may not be standard for all tenants. A landlord may choose to strictly enforce the rules for certain tenants based on arbitrary factors, such as race, presence of children, or disability. In recent years, complaints regarding tenant harassment through strict enforcement of lease agreements as a means of evicting tenants have increased significantly.

¹⁵ Do Landlords Discriminate in the Rental Housing Market? Evidence from an Internet Field Experiment in U.S. cities. Andrew Hanson and Zackary Hawley. May 2011.
¹⁶ Subtle Discrimination in the Rental Housing Market: Evidence from E-mail Correspondence with Landlords. Andrew Hanson, Zackary Hawley, and Aryn Taylor. September 2011.

Lease-related language barriers can impede fair housing choice if landlords and tenants do not speak the same language. In California, applicants and tenants have the right to negotiate lease terms primarily in Spanish, Chinese, Tagalog, Vietnamese or Korean. If a language barrier exists, the landlord must give the tenant a written translation of the proposed lease or rental agreement in the language used in the negotiation before the tenant signs it.¹⁷ This rule applies to lease terms of one month or longer and whether the negotiations are oral or in writing. Also, the landlord must provide the translation whether or not the tenant requests it. The translation must include every term and condition in the lease or rental agreement. A translation is not required if the tenant provides his or her own adult interpreter.

Security Deposit

A security deposit is typically required. To deter “less-than-desirable” tenants, a landlord may ask for a security deposit higher than for others. Tenants may also face discriminatory treatment when vacating the units. The landlord may choose to return a smaller portion of the security deposit to some tenants, claiming excessive wear and tear. A landlord may also require that persons with disabilities pay an additional pet rent for their service animals, a monthly surcharge for pets, or a deposit, which is also a discriminatory act.

During the Tenancy

During tenancy, the most common forms of discrimination a tenant may face are based on familial status, race, national origin, sex, or disability. Usually this type of discrimination appears in the form of varying enforcement of rules, overly strict rules for children, excessive occupancy standards, refusal to make a reasonable accommodation for handicapped access, refusal to make necessary repairs, eviction notices, illegal entry, rent increases, or harassment. These actions may be used as a way to force undesirable tenants to move on their own without the landlord having to make an eviction.

2. Apartment Association of California

The California Apartment Association (CAA) is the country's largest statewide trade association for rental property owners and managers. The CAA was incorporated in 1941 to serve rental property owners and managers throughout California. CAA represents rental housing owners and professionals who manage more than 1.5 million rental units. Under the umbrella agency, various apartment associations cover specific geographic areas.

The California Apartment Association has developed the California Certified Residential Manager (CCRM) program to provide a comprehensive series of courses geared towards improving the approach, attitude and professional skills of on-site property managers and other interested individuals. The CCRM program consists of 31.5 hours of training that includes fair housing and ethics along with the following nine course topics:

- Preparing the Property for Market
- Professional Leasing Skills and the Application Process
- The Move-in Process, Rent Collection and Notices
- Resident Issues and Ending the Tenancy
- Professional Skills for Supervisors
- Maintenance Management: Maintaining a Property
- Liability and Risk Management: Protecting the Investment
- Fair Housing: It's the Law
- Ethics in Property Management

In order to be certified one must successfully score 75 percent or higher on the comprehensive CCRM final exam.

¹⁷ California Civil Code Section 1632(b)

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

3. The National Association of Residential Property Managers (NARPM)

The National Association of Residential Property Managers promotes a high standard of property management business ethics, professionalism and fair housing practices within the residential property management field. NARPM is an association of real estate professionals who are experienced in managing single-family and small residential properties. Members of the association adhere to a strict Code of Ethics to meet the needs of the community, which include the following duties:

- Protect the public from fraud, misrepresentation, and unethical practices of property managers.
- Adhere to the Federal Fair Housing statutes.
- Protect the fiduciary relationship of the client.
- Treat all tenants professionally and ethically.
- Manage the property in accordance with the safety and habitability standards of the community.
- Hold all funds received in compliance with state law with full disclosure to the client.

In addition to promoting high standards of business ethics, professionalism and fair housing practices, the Association also certifies its members in the standards and practices of the residential property management industry and promotes continuing professional education.

NARPM offers three designations to qualified property managers and property management firms:

- Residential Management Professional, RMP[®]
- Master Property Manager, MPM[®]
- Certified Residential Management Company, CRMC[®]

Various educational courses are offered as part of attaining these designations including the following fair housing and landlord/tenant law courses:

- Ethnicity (required for all members every four years)
- Habitability Standards and Maintenance
- Marketing
- Tenancy
- ADA Fair Housing
- Lead-Based Paint Law

4. Western Manufactured Housing Communities Association (WMA)

Western Manufactured Housing Communities Association (WMA) is a nonprofit organization created in 1945 for the exclusive purpose of promoting and protecting the interests of owners, operators and developers of manufactured home communities in California. WMA assists its members in the operations of successful manufactured home communities in today's complex business and regulatory environment. WMA has over 1,700 member parks located in all 58 counties of California.

WMA offers an award winning manager accreditation program as well as numerous continuing education opportunities. The Manufactured Home Community Manager (MCM) program is a manager accreditation program that provides information on effective community operations. WMA's industry experts give managers

intensive training on law affecting the industry, maintenance standards, HCD inspections, discrimination, mediation, disaster planning, and a full range of other vital subjects. In addition, WMA offers the following services:

- Toll-free hotline for day-to-day management advice
- Resident Screening Program
- Group Workers' Compensation Program
- Legal Advice
- Industry Referrals
- Manager Referral Service
- Educational seminars on a variety of key topics

C. Fair Housing Services

In general, fair housing services include the investigation and resolution of housing discrimination complaints, discrimination auditing and testing, and education and outreach, including the dissemination of fair housing information such as written material, workshops, and seminars. Landlord/tenant counseling is another fair housing service that involves informing landlords and tenants of their rights and responsibilities under fair housing law and other consumer protection legislations as well as mediating disputes between tenants and landlords. This section reviews the fair housing services available in the City of Santa Clarita, the nature and extent of fair housing complaints, and results of fair housing testing/audits.

1. Fair Housing Council of the San Fernando Valley

The Fair Housing Council of the San Fernando Valley (FHCSFV) is under contract with the City of Santa Clarita to provide fair housing services in the City. FHCSFV is a nonprofit agency whose mission is to eliminate housing discrimination and to ensure that everyone has an equal opportunity to live in housing they desire and can afford regardless of race, color, familial status, religion, sex, mental and physical disabilities (including AIDS & HIV), national origin, marital status, age, source of income, and sexual orientation. Fair housing laws protect the rights of all home seekers to equal opportunity in the sale, rental, financing, insuring, appraising and advertising of housing. The FHCSFV staff provides direct services in the following areas and is available to counsel both home seekers and housing providers on their rights and responsibilities under fair housing laws:

- Housing and Lending Discrimination Complaint Investigation – receives, investigates and resolves complaints through conciliation or referral to state and federal administrative enforcement agencies HUD; DFEH or to private attorneys.
- Fair Housing Education and Outreach – provides training, technical assistance and educational programs designed to raise public awareness of federal and state fair housing laws; conducts fair housing law workshops and seminars for landlords, tenants, nonprofit organizations and city employees, developers and distributes educational fair housing literature.
- Tenant and Landlord Counseling – provides telephone, online and in-person counseling to both tenants and landlords regarding their respective rights and responsibilities under California law and local city ordinances including information about rent increases, evictions, security deposits, repairs and rent control.
- Housing and Policy Advocacy – FHCSFV staff works on a statewide, regional and local level as a persistent advocate for integrated, accessible and affordable housing; FHCSFV conducts housing discrimination audits of current housing trends to determine compliance with fair housing laws and where appropriate, may file an agency initiated complaint with HUD, DFEH or in the courts on behalf of the community; FHCSFV staff works to address individual and systemic unfair and discriminatory lending practices.

- Foreclosure Prevention – provides foreclosure education and clinics; default and budget counseling; financial assessment and document review to determine best options; loss mitigation assistance and discriminatory and predatory lending investigation.

Overall Clients Served

Between Fiscal Year (FY) 2007-08 and FY 2012-13, FHCSFV provided fair housing services to a total of 1,279 clients. The number of Santa Clarita residents served has fluctuated over time, from a low of 180 clients in FY 2008-09 to a high of 264 clients in FY 2012-13.

Table 44: Clients Served (2007-2013)

	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	Total
Santa Clarita	194	180	228	228	185	264	1,279

Source: Fair Housing Council of the San Fernando Valley Annual Reports, 2007-2013.

Clients Served by Race and Ethnicity

Between FY 2007-08 and FY 2012-13, Whites represented the majority of FHCSFV’s clients (69 percent), followed by “Other” races (23 percent) and Blacks (seven percent). The “Other” category most likely includes those who are of Hispanic origin. Often Hispanic persons identify with their ethnicity (e.g., Mexican, Puerto Rican) but generally do not identify a specific race. Over three-quarters of FHCSFV’s clients identified themselves as ethnically Hispanic.

The racial/ethnic distribution of FHCSFV’s clients is not consistent with the City’s demographics. According to the 2010 Census, Hispanics made up just 30 percent of Santa Clarita’s population. FHCSFV client data indicates that Hispanics may be disproportionately impacted by housing discrimination.

Table 45: Clients Served by Race (2007-2013)

	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	Total	Percent
Asian	1	--	1	--	--	1	3	0.2%
Asian and White	--	--	1	--	1	--	2	0.2%
White	88	31	150	211	162	246	888	69.4%
Black/African American	8	14	8	3	7	7	47	3.7%
Black/African American and White	3	2	9	12	8	10	44	3.4%
Other	94	133	59	2	7	--	295	23.1%
Total	194	180	228	228	185	264	1,279	100.0%

Source: Fair Housing Council of the San Fernando Valley Annual Reports, 2007-2013.

Table 46: Clients Served by Ethnicity (2007-2013)

	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	Total	Percent
Cuban	--	--	--	1	1	--	2	0.2%
Mexican/Chicano	95	127	160	178	124	210	894	69.9%
Puerto Rican	1	--	--	--	--	1	2	0.2%
Other Hispanic/Latino	5	5	14	20	14	24	82	6.4%
Total Hispanic	101	132	174	199	139	235	980	76.6%
Armenian	--	--	--	1	--	--	1	0.1%
Not Hispanic/Latino	93	48	54	28	46	29	298	23.3%
Total Non-Hispanic	93	48	54	29	46	29	299	23.4%
Total Clients	194	180	228	228	185	264	1,279	100.0%

Source: Fair Housing Council of the San Fernando Valley Annual Reports, 2007-2013.

Clients Served by Income

As with most jurisdictions, statistics reported for the City of Santa Clarita indicate that lower income persons, regardless of race, are the most heavily impacted by fair housing issues. Between FY 2007-08 and FY 2012-13, 91 percent of those served by the FHCSFV were lower-income, with most clients falling in the low-income category (79 percent).

Table 47: Clients Served by Income Level (2007-2013)

	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	Total	Percent
Extremely Low	23	49	41	10	14	25	162	12.7%
Low	126	118	173	193	164	233	1,007	78.7%
Moderate	44	13	14	24	6	6	107	8.4%
Above Moderate	1	--	--	1	1	--	3	0.2%
Total	194	180	228	228	185	264	1,279	100.0%

Source: Fair Housing Council of the San Fernando Valley Annual Reports, 2007-2013.

Clients Served by Other Characteristics

Between FY 2007-08 and FY 2012-13, female-headed households and seniors comprised about eight percent of FHCSFV's clients. Approximately five percent of FHCSFV clients were persons with disabilities, and three percent were seniors. Clients with special needs represented about 17 percent of all clients served by the FHCSFV between 2007 and 2013.

Table 48: Clients Served by Household Characteristics (2007-2013)

	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	Total	Percent of Total Clients
Persons with Disabilities	14	7	9	6	17	8	61	4.8%
Female-Headed Households	13	12	11	4	12	46	98	7.7%
Seniors	8	7	3	4	5	15	42	3.3%
Rent Stabilized	--	--	--	--	--	1	1	0.1%
Government Subsidized	8	6	2	--	3	--	19	1.5%
Special Needs Total	43	32	25	14	37	70	221	17.3%
Total Clients	194	180	228	228	185	264	1,279	100.0%

Source: Fair Housing Council of the San Fernando Valley Annual Reports, 2007-2013.

Note: These characteristics are not mutually exclusive. Each client can identify multiple characteristics. For example, a senior client may have disabilities and receive government subsidies for housing.

Housing Discrimination Complaints

Between FY 2007-08 and FY 2012-13, 100 complaints of housing discrimination were reported by Santa Clarita residents. Most allegations were related to physical disability (33 percent), but a significant number of complaints involved mental disability (18 percent), national origin (13 percent), race (10 percent), and age and source of income (five percent each).

Table 49: Discrimination Complaints by Protected Classification (2007-2013)

	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	Total	Percent
Age	--	--	1	1	1	2	5	5.0%
Familial Status	1	--	2	--	--	1	4	4.0%
Gender	1	1	--	--	--	--	2	2.0%
Mental Disability	4	1	1	1	7	4	18	18.0%
National Origin	3	1	1	6	2	--	13	13.0%
Physical Disability	5	6	5	6	9	2	33	33.0%
Race	1	2	3	3	1	--	10	10.0%
Religion	1	--	--	1	1	--	3	3.0%
Sexual Orientation	--	--	--	--	--	1	1	1.0%
Source of Income	--	4	--	--	1	--	5	5.0%
Arbitrary	1	--	1	2	--	--	4	4.0%
General Information	1	--	--	--	1	--	2	2.0%
Total	18	15	14	20	23	10	100	100.0%

Source: Fair Housing Council of the San Fernando Valley Annual Reports, 2007-2013.

It is important to note that not all allegations of discrimination evolve into actual fair housing cases. Of the 100 complaints of discrimination received between 2007 and 2013, only 48 (48 percent) were deemed significant enough to turn into fair housing cases, and only about 27 percent of the cases opened had enough evidence to sustain the allegation of discrimination (Table 50). Table 51 provides a summary of selected fair housing cases.

Table 50: Findings and Dispositions (2007-2013)

	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	Total	Percent
Allegations	18	15	14	20	23	10	100	100.0%
Cases	8	5	7	12	11	5	48	47.5%
Findings								
Allegation Sustained	3	1	4	1	4	--	13	27.1%
Inconclusive Evidence	5	2	2	2	1	2	14	29.2%
No Evidence of Discrimination	--	1	--	--	1	--	2	4.2%
Pending	--	1	1	9	5	3	19	39.6%
Dispositions								
Successful Conciliation	3	--	2	1	3	--	9	18.8%
No Enforcement Possible	--	1	1	1	1	--	4	8.3%
Client Withdrew Allegation	3	2	1	1	1	2	10	20.8%
Pending	--	1	1	9	5	3	19	39.6%
Referred to Other Agency/Dept	2	1	2	--	1	--	6	12.5%

Source: Fair Housing Council of the San Fernando Valley Annual Reports, 2007-2013.

Table 51: Selected Case Summaries

Case Summary	Factors of Allegation, Finding, and Disposition
<p>Complainant: Latino, married, male, in-place tenant Allegation: Mental disability discrimination Housing Practice: Reasonable accommodation</p>	<p>Facts: The complainant (Cp) is a married, Hispanic male with a permanent disability. Cp has lived at the complaint property since 2009. Cp states that on 9/28/10 he received a notice to remove his companion animal. Cp states the owner is retaliating against him because he hosted a meeting in his apartment to speak about the manager mistreatment of tenants. Cp is requesting a reasonable accommodation (to permit his companion animal) based on his disability. Finding: Sustains Allegation (need for a reasonable accommodation) Disposition: Successful conciliation</p>
<p>Complainant: Latina, single, female, in-place tenant Allegation: Physical disability discrimination Housing Practice: Reasonable accommodation</p>	<p>Facts: Cp is a single, Latina female with a disability. Cp lives in a two-bedroom senior apartment with her daughter who's her primary caretaker. Cp states that the manager is refusing to allow the Cp's 24-years old caretaker to reside at building because the building is designated for seniors only. Cp provided a letter from her medical health care provider, which confirms the Cp's disability and need for a live-in aide to help Cp with daily living activities. Cp is requesting a reasonable accommodation (to be allowed her caretaker to reside in her unit) based on her disability. Finding: Sustains allegation (need for a reasonable accommodation) Disposition: Successful conciliation</p>
<p>Complainant: Latina, single, female, In-place Allegation: National Origin Housing Practice: Refusal to rent</p>	<p>Facts: Cp is a single, Latina female that alleges she was awarded property in a divorce settlement. The property is a cabin that was jointly owned by Cp and her former husband. The Cp resides in the cabin which is located in the Angeles National Forest. Cp alleges the National Forestry management told Cp that she can no longer live in the cabin because the cabin is on federal land and the Cp needs to be a citizen in order to transfer the lease permit into the Cp's name. The Cp is a legal United States resident and provided the National Forestry management with a copy of the divorce settlement documents a copy her permanent USA Residence ID card. Cp was then advised that the cabin would be torn down in next 8-days because it was not being maintained. Cp states she was felt discriminated based on National Origin. Finding: Inconclusive Evidence Disposition: CW (Council intervention resulted in Cp getting permit)</p>
<p>Complainant: Caucasian, single, male; in-place tenant Allegation: Mental Disability Housing Practice: Reasonable Accommodation</p>	<p>Facts: Cp is a permanently disabled, single Caucasian male who resides in a condominium unit owned by his father. The Cp has lived in the unit for approximately 15 years with a roommate for most of the time. The Cp requires 24 hour in-home support because of his disability. The HOA began targeting the Cp and his roommate threatening eviction and making allegations about the roommate and the Cp's in-home and other support staff. Finding: Sustains Allegation (need for a reasonable accommodation) Disposition: Successful Conciliation</p>
<p>Complainant: African-American married, female, in-place tenant Allegation: Physical Disability Housing Practice: Reasonable Accommodation</p>	<p>Facts: Cp is a married African-American female with 1 child who has lived in her current residence the last 4 years and as a result of a car accident and other health related problems, is disabled and needs a reasonable accommodation. Cp alleges that on 9/16/13, she requested a reserved parking space due to a mobility related disability and the manager refused to accommodate her. The Cp contacted the fair housing council after several other attempts to request a reasonable accommodation failed, including providing a written request on 10/9/13 and a medical verification from her doctor on 10/17/13. The Cp also contacted the Management Company who also denied the Cp's request for a reasonable accommodation. Finding: Sustains Allegation (denial of reasonable accommodation request). Disposition: Successful Conciliation</p>

Table 51: Selected Case Summaries

Case Summary	Factors of Allegation, Finding, and Disposition
<p>Complainant: African-American/Asian female, single; in-place tenant Allegation: Physical Disability Housing Practice: Reasonable Accommodation</p>	<p>Facts: Cp is a single female that lives with her minor 15 year old son. Cp is permanently disabled, has a in-home support person for 8 hours a day, uses a wheelchair, hospital bed and respiratory equipment. Cp is required to take respiratory treatments daily, suffers from bowel and bladder problems and wears adult diapers. Cp was issued a 1 bedroom voucher and requested a reasonable accommodation because of medical equipment and need for privacy due to the nature of her disability. The Housing Authority declined the Cp’s request and determined the Cp’s son could sleep in the living room. Finding: Sustains Allegation (need for reasonable accommodation) Disposition: Successful Conciliation</p>
<p>Complainant: Asian, single female; in-place tenant Allegation: Physical Disability Housing Practice: Reasonable accommodation</p>	<p>Facts: Cp is a single Asian woman who lives with her 2 children and permanently disabled mother in a home that she purchased after a divorce. Cp was duped by a foreclosure scam artist and thought the home was in the process of a short-sale, until she was served with a notice that the home was sold at foreclosure auction. Cp was subsequently served an unlawful detainer; however Cp needs additional time to move because her mother’s disability. The mother is confined to a wheelchair and requires a ground floor accessible unit. Finding: Sustains Allegation (need for accommodation) Disposition: Successful Conciliation</p>
<p>Complainant: African-American male, single, in-place tenant Allegation: Physical Disability Housing Practice: Reasonable Accommodation</p>	<p>Facts: Cp is a single, African-American male with a permanent disability. Cp lives in a senior complex, where he has resided for 2 1/2 years. Since moving in, Cp has had a verbal arrangement with the manager to pay his rent on the 2nd Wednesday of every month when he receives his Social Security Disability check as long as he pays the \$35.00 late fee. Cp alleges that the manager reneged on the agreement and served the Cp with a 3 Day Notice to pay rent. Cp needs a reasonable accommodation to change rent due date and waive late payment fees. Finding: Sustains Allegation (need for an reasonable accommodation) Disposition: Successful Conciliation</p>
<p>Complainant: Caucasian female, single, in-place tenant Allegation: Physical/mental Disability Housing Practice: Harassment & reasonable accommodation</p>	<p>Facts: CP is a single female with a permanent disability who lives in a mobile home park. Cp has a small cage on her front porch that she puts her cats in when the weather is warm outside. Cp is alleging harassment by the Park Management; she alleges the Manager enters onto her front porch and writes her up regarding the cage & Cp’s truck which is registered and insured. The manager is requesting that Cp not keep the cage on her porch and move it in and out of the trailer each night. Cp has 2 cats (companion animals) and has lived in the mobile home park for 3 years Finding: Sustains Allegation (need for reasonable accommodation) Disposition: Referred to DFEH (successful conciliation)</p>
<p>Complainant: Latina, single, female, in-place tenant Allegation: National Origin Housing Practice: Differential treatment, discriminatory statements and retaliation</p>	<p>Facts: CP is a mother of 2 minor children and a survivor of domestic violence who suffers with Post Traumatic Syndrome. Cp requested assistance from a domestic violence counselor to help resolve outstanding issues with the landlord. Cp alleges that the manager of the apartment complex harasses and ignored her request for repairs. On September 29, 2009, the Director of the Santa Clarita Domestic Violence Center placed a call to the owner to find out if the owner had received Cp’s requests for repairs and the status of the request. The landlord told the DV worker that the repairs had been made (but they were not) and that Cp needed to learn how to speak English. Later that evening, Cp was served with a 60-day notice to move. Finding: Sustains allegation (discriminatory comments & retaliation) Disposition: DFEH (Cp ultimately withdrew complaint)</p>

Source: Fair Housing Council of the San Fernando Valley, 2013.

Tenant Landlord Counseling

A number of Santa Clarita residents contacted the FHCSFV for assistance with landlord/tenant issues and complaints. Concerns regarding tenant/landlord issues ranged from eviction to substandard conditions and questions on how to get repairs made. From 2007 to 2013, the most common issue the FHCSFV encountered was clients seeking assistance with notices, general information, and repairs. Questions concerning eviction, rent increase, other issues, and security deposits were also very common (Table 52).

Table 52: Summary of Housing Issues (2007-2013)

	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	Total	Percent
Age		--	1	1	1	2	5	0.4%
Arbitrary	1	--	1	2	--	--	4	0.3%
Familial Status	1	--	2	--	--	1	4	0.3%
Gender	1	1	--	--	--	--	2	0.2%
Mental Disability	4	1	1	1	7	4	18	1.4%
National Origin	3	1	1	6	2	--	13	1.0%
Physical Disability	5	6	5	6	9	2	33	2.6%
Race	1	2	3	3	1	--	10	0.8%
Religion	1	--	--	1	1	--	3	0.2%
Sexual Orientation	--	--	--	--	--	1	1	0.1%
Source of Income	--	4	--	--	1	--	5	0.4%
Discrimination--General Information	1	--	--	--	1	--	2	0.2%
Eviction	5	24	18	45	25	22	139	10.9%
Harassment	1	1	--	--	3	1	6	0.5%
Illegal Entry	1	1	1	--	--	--	3	0.2%
Late Fees	4	2	2	1	2	8	19	1.5%
Lease Terms	4	1	2	2	1	2	12	0.9%
Lockout	--	--	1	2	1	--	4	0.3%
Notices	16	27	71	46	27	59	246	19.2%
Parking	--	1	3	1	3	--	8	0.6%
Pets	14	4	6	2	3	4	33	2.6%
Refusal to Rent	--	--	1	--	--	--	1	0.1%
Rent Increase	35	31	9	9	9	8	101	7.9%
Section 8 Information	4	3	14	7	5	19	52	4.1%
Security Deposit	18	7	6	8	10	11	60	4.7%
Substandard Conditions	5	3	6	7	6	28	55	4.3%
Utilities	3	1	5	9	2	5	25	2.0%
Repairs	29	25	27	14	22	49	166	13.0%
L/T General Information	25	23	18	51	34	16	167	13.1%
Others Issues	12	11	24	4	9	22	82	6.4%
Total	194	180	228	228	185	264	1,279	100.0%

Source: Fair Housing Council of the San Fernando Valley Annual Reports, 2007-2013.

Education and Outreach Efforts

Education is one of the most important components of providing fair housing services. It is also believed to be one of the most important tools in ensuring that fair housing opportunities are provided, by giving citizens the knowledge to understand their rights and responsibilities, to recognize discrimination, locate resources if they need to file a complaint or need general assistance, and much more. The following briefly looks at some of the educational outreach efforts provided by the FHCSFV.

Outreach efforts provided by the FHCSFV in Santa Clarita include informational booths held at the Santa Clarita Service Center in Newhall. During these events, residents are provided counseling, literature is distributed, and other general information and services are provided. The FHCSFV operates the informational booths approximately once a month. Other outreach activities conducted in Santa Clarita by the FHCSFV include:

- Literature distribution and media advertisements, press releases, and public service announcements. A new bilingual fair housing informational flyer was developed for distribution in 2013.
- Presentations and mailings to agencies, the community, religious groups, government officials and staff, and the housing industry
- Booths at community events

2. California Department of Fair Employment and Housing (DFEH)

The mission of the Department of Fair Employment and Housing (DFEH) is to protect Californians from employment, housing and public accommodation discrimination, and hate violence. To achieve this mission, DFEH keeps track of and investigates complaints of housing discrimination, as well as complaints in the areas of employment, housing, public accommodations and hate violence.

Between 2007 and 2012, a total of twelve persons from Santa Clarita filed fair housing complaints with DFEH. The majority of these complaints involved race/color (five complaints) and physical disability (five complaints) (Table 53). A person can file fair housing complaints on multiple bases and multiple acts of discrimination. Therefore, the enumeration of complaint bases and acts of discrimination usually exceeds the number of persons filing complaints.

Table 53: Basis for Discrimination of Complaints filed with DFEH in Santa Clarita (2007-2012)

Basis of Complaints	# of Complaints
Race/Color	5
National origin/ancestry	1
Physical Disability	5
Mental Disability	1
Retaliation - for filing	1
Familial/Marital Status	1
Other	2
Total	16

Source: California Department of Fair Employment & Housing, 2013.

Note: Persons can file complaints on multiple bases

A total of 18 acts of discrimination were recorded during this time period. The denial of a reasonable accommodation/modification (six instances), refusal to rent and eviction (four instances each) were the most common discriminatory acts recorded (Table 54).

Table 54: Acts of Discrimination for Fair Housing Complaints Filed with DFEH in Santa Clarita (2007-2012)

Act of Discrimination	# of Acts
Refusal to Rent	4
Eviction	4
Unequal Terms	1
Harassment	1
Unequal Access to Facilities	1
Denied Reasonable Accommodation/Modification	6
Other	1
Total	18

Source: California Department of Fair Employment & Housing, 2013.
 Note: Persons can file complaints based on multiple acts of discrimination.

Approximately two-thirds of total fair housing cases (eight cases) in the City were found to have no probable cause and subsequently closed. One case was closed after successful conciliation, and one case was successfully mediated (Table 55).

Table 55: Disposition of Fair Housing Complaints Filed with DFEH in Santa Clarita (2007-2012)

Closing Category	# of Cases
Complainant Failed to Cooperate	1
Successful Conciliation	1
No Probable Cause	8
Withdrawal With Resolution	1
Successful Mediation	1
Total	12

Source: California Department of Fair Employment & Housing, 2013.

Investigations begin with the intake of a complaint. Complainants are first interviewed to collect facts about possible discrimination. Interviews are normally conducted by telephone. If the complaint is accepted for investigation, the DFEH drafts a formal complaint that is signed by the complainant and served. If jurisdictional under federal law, the complaint is also filed with the United States Department of Housing and Urban Development (HUD). As a substantially equivalent agency, DFEH's findings are usually accepted by HUD. The recipient of the complaint (usually a landlord, seller, property manager, seller, or agent) is required to answer and has the opportunity to negotiate resolution with the complainant. If the case is not resolved voluntarily, the DFEH conducts a formal investigation.

If the investigative findings do not show a violation of the law, DFEH will close the case. If investigative findings show a violation of law, the DFEH schedules a formal conciliation conference. During the conciliation conference, the DFEH presents information supporting its belief that there has been a violation and explores options to resolve the complaint. If formal conciliation fails, the DFEH Housing Administrator may recommend litigation. If litigation is required, the case may be heard before the Fair Employment and Housing Commission (FEHC) or in civil court. Potential remedies for cases settled by the FEHC include out-of-pocket losses, injunctive relief, access

to the housing previously denied, additional damages for emotional distress, and civil penalties up to \$10,000 for the first violation. Court remedies are identical to FEHC remedies with one exception; instead of civil penalties, a court may award unlimited punitive damages.

3. U.S. Department of Housing and Urban Development

The U.S. Department of Housing and Urban Development (HUD) maintains a record of all housing discrimination complaints for jurisdictions, including the City of Santa Clarita. According to the HUD website, any person who feels their housing rights have been violated may submit a complaint to HUD via phone, mail or the Internet. These grievances can be filed on the basis of race, color, national origin, sex, disability, religion, familial status and retaliation. HUD refers complaints to the California DEFH, which has 30 days to address the complaint. As a substantially equivalent agency, DFEH's findings are usually accepted by HUD. Thereafter, HUD tracks the complaint and its issues and outcomes as a "dually filed" complaint.

From 2007 to 2012, 12 fair housing cases were recorded by HUD in Santa Clarita. Cases involving discrimination based on race and disability were the most common (Table 56); although incidences concerning national origin and familial status were also reported. The number of discrimination cases recorded has decreased from a high of four in 2007 to just one case per year since 2010.

All 12 fair housing cases were closed between 2007 and 2012, according to HUD. Many of these cases (eight cases) were found to have no probable cause and subsequently closed. An additional two cases were closed after successful conciliation or settlement, one case was closed due to the complainant not being able to be located, and one case was withdrawn without resolution (Table 57).

Table 56: Basis for Discrimination of Cases filed with HUD (2007-2012)

Year	Race	National Origin	Disability	Familial Status	Total
2007	1	--	4	--	4
2008	2	2	--	--	3
2009	1	--	--	1	2
2010	--	--	--	1	1
2011	--	--	1	--	1
2012	1	--	--	--	1
Total	5	2	5	2	12

Source: Department of Housing and Urban Development (HUD), 2013.

Table 57: Disposition of Fair Housing Cases Filed with HUD (2007-2012)

Closing Category	Conciliated or Settled	No Cause	Unable to Locate Complainant	Withdrawn Without Resolution	Compensation for Conciliation or Resolution	Total
2007	1	3	--	--	\$3,000	4
2008	1	1	--	1	--	3
2009	--	2	--	--	--	2
2010	--	--	1	--	--	1
2011	--	1	--	--	--	1
2012	--	1	--	--	--	1
Total	2	8	1	1	\$3,000.00	12

Source: Department of Housing and Urban Development (HUD), 2013.

D. Hate Crimes

Hate crimes are crimes committed because of a bias against race, religion, disability, ethnicity, or sexual orientation. In an attempt to determine the scope and nature of hate crimes, the Federal Bureau of Investigation's (FBI) Uniform Crime Reporting Program collects statistics on these incidents.

To a certain degree, hate crimes are an indicator of the environmental context of discrimination. These crimes should be reported to the Police or Sheriff's department. On the other hand, a hate incident is an action or behavior that is motivated by hate but is protected by the First Amendment right to freedom of expression. Examples of hate incidents can include name calling, epithets, distribution of hate material in public places, and the display of offensive hate-motivated material on one's property. The freedom guaranteed by the U.S. Constitution, such as the freedom of speech, allows hateful rhetoric as long as it does not interfere with the civil rights of others. Only when these incidents escalate can they be considered an actual crime.

Hate crime statistics compiled by the Federal Bureau of Investigation (FBI) show that a total of 39 hate crimes were committed in Santa Clarita over a six-year period. The majority of the hate crimes committed in the City were based on race/ethnicity (Table 58). In Los Angeles County as a whole, race based hate crimes were also the most prevalent.

Overall, the incidence of reported hate crimes in the City, between 2007 and 2012, was less than one per 1,000 people (0.22 per 1,000 persons). Statistically, the likelihood of hate crimes was lower in the City than in the County, which had an incidence rate of 0.26 per 1,000 persons between 2007 and 2012. It should be noted, however, that these statistics may also reflect a higher incidence of reporting crime in certain communities.

Table 58: Hate Crimes (2007-2012)

Basis of Complaints	Race	Religion	Sexual Orientation	Ethnicity	Disability	Total
Santa Clarita						
2007	1	0	0	0	0	1
2008	1	0	1	1	0	3
2009	5	1	3	3	0	12
2010	2	0	0	3	1	6
2011	3	0	2	3	0	8
2012	2	2	2	3	0	9
Total	14	3	8	13	1	39
Los Angeles County						
2007	298	91	83	100	1	573
2008	264	127	86	92	1	570
2009	175	90	81	51	1	398
2010	119	61	83	63	3	329
2011	146	64	92	56	0	358
2012	152	52	85	45	0	334
Total	1,154	485	510	407	6	2,562

Source: U.S. Department of Justice Federal Bureau of Investigation, 2007-2012.

E. NIMBYism

Many people agree that a variety of housing should be available for people with special needs, such as homeless shelters, affordable housing, and group homes for people with disabilities. However, whether or not these types of housing should be located within their own community is another matter. The following discussion on Not-in-My-Back-Yard sentiment (NIMBYism) is not specific to the City of Santa Clarita and the discussion is included below simply to provide context for the analysis of SB 1721 and SB 2 that concludes this section.

NIMBYism can serve as the most significant constraint to the development of affordable or even market-rate multi-family housing. NIMBYism describes opposition by residents and public officials alike to additional or different kinds of housing units in their neighborhoods and communities. The NIMBY syndrome often is widespread, deeply ingrained, easily translatable into political actions, and intentionally exclusionary and growth inhibiting. NIMBY sentiment can reflect concerns about property values, service levels, community ambience, the environment, or public health and safety. It can also reflect racial or ethnic prejudice masquerading under the guise of a legitimate concern. NIMBYism can manifest itself as opposition to specific types of housing, as general opposition to changes in the community, or as opposition to any and all development.

Community opposition to high-density housing, affordable housing, and housing for persons with special needs (disabilities and homeless) is directly linked to the lack of such housing options for residents in need. In particular, community opposition is typically strongest against high-density affordable housing and group homes for persons with mental disabilities.

Community residents who are especially concerned about the influx of members of racial and ethnic minority groups sometimes justify their objections on the basis of supposedly objective impacts like lowered property values and increased service costs. Racial and ethnic prejudice often is one root of NIMBYism, although NIMBY concerns still exist where racial or ethnic differences are not involved. The California legislature has passed various Anti-NIMBYism housing bills to prevent communities from rejecting affordable housing projects, including:

- **SB 1721:** The bill stipulates that a local agency shall not disapprove an affordable housing development project, including agricultural worker housing, or condition approval, including through the use of design review standards, in a manner that renders the project infeasible for development for the use of very low, low or moderate income households.
- **SB 2:** Expands the Housing Accountability Act, to prohibit localities from denying a proposal to build an emergency shelter, transitional housing or supportive housing if it is needed and otherwise consistent with the locality's zoning and development standards.

Section VI: Progress since Last AI

The 2009 AI identified a number of fair housing issues in Santa Clarita and outlined actions the City would take to mitigate or eliminate these barriers. This section reviews the accomplishments the City has made in carrying out these actions.

A. 2009 Fair Housing Action Plan

Action Item 1 from the 2009-2013 AI —Raise the Visibility of Fair Housing and the Complaint Process. City residents may not be aware of the fair housing services available. Resident Survey also indicated that the Internet is a widely used and accessible tool to many residents seeking information. The City should consider the following additions to their website:

- Have resources available in Spanish and English.
- Have a simple explanation, either in video or text format, as to what qualifies as housing discrimination.
- Provide links that residents could click on for more information and with contact information if residents believe they have been discriminated against. We recommend, at a minimum, providing links to:
 - San Fernando Fair Housing Council: <http://www.fairhousingcouncil.org/>. Currently, the website is under construction. However, City staff should urge the Council to improve their website so that local residents can become familiar with the organization.
 - State of California Department of Fair Employment and Housing: <http://www.dfeh.ca.gov/DFEH/default/>

HUD's fair housing information page at <http://www.hud.gov/offices/fheo/FHLaws/index.cfm> and HUD's webpage that contains information and a form to file a fair housing complaint (<http://www.hud.gov/complaints/housediscrim.cfm>).

Accomplishments: The City's website details contact information for a number of housing related service agencies, including: County of Los Angeles Departments of Consumer Affairs, Public Health, Public Social Services, and Senior and Social Services, Housing Authority of the County of Los Angeles, and the Fair Housing Council of the San Fernando Valley, among others. The City's contract with the Fair Housing Council of the San Fernando Valley (FHCSFV) includes proactive outreach to landlords, real estate professionals, and the general public. Table 59 below is a list of the accomplishments from 2005-2006 through 2013-March 31, 2014.

Table 59: Overview of FHCSFV Accomplishments (2005-2014)

Fair Housing Activities	Workshops and Events	Literature Distribution	Total Inquiries	Discrimination Identified	Legal Cases
2005-06	93	52,178	173	33	14
2006-07	166	104,076	180	21	9
2007-08	80	59,012	59	5	1
2008-09	129	14,973	196	13	5
2009-10	143	48,156	53	2	0
2010-11	78	27,706	228	21	12
2011-12	32	14,443	185	23	11
2012-13	25	931	264	10	5
Current Year 2013-14	23	765	133	25	11
Total	769	322,240	1,471	153	68

Source: City of Santa Clarita, 2014.

Note: Current year 2013-2014 is reflective through March 31, 2014.

The FHCSFV also attended outreach meetings for the City’s FirstHOME Program to inform the attendees of their rights as they relate to fair housing and fair lending practices.

Action Item 2 from the 2009-2013 AI—Develop an Affordable Housing Vision. The City should continue interacting with the County and other county-wide entities, such as the Los Angeles County Housing Authority, to develop opportunities for future affordable housing production. Twenty-five parcels of land were identified as suitable for future residential development as part of the General Plan’s 2008-2014 Housing Element. The City and County should focus on these parcels to develop a strategic affordable housing plan by examining ownership of the parcels and begin a plan to either acquire land or work with current owners or interested developers in developing affordable housing and mixed-use developments. Also, the City should establish goals for reaching deeper levels of affordability (e.g., number of affordable units created each year, proportion of for sale units that are affordable).

The City should also continue working with its redevelopment agency, the Redevelopment Agency of the City of Santa Clarita, to implement its 5-Year Implementation Plan, and 10-Year Affordable Housing Plan for the Newhall Project Area.

Since each plan mentioned above has a different objective (long-range planning, downtown redevelopment), it is important to consider them in aggregate with regards to their impact on the City’s affordable housing stock. When considered in aggregate, the City’s vision will include a comprehensive plan to increasing affordable housing by building new or preserving homes in the older portions of town downtown via revitalization or by capturing affordable units via new growth.

Accomplishments: Between 2009 and 2013, the City approved two projects for a total of 96 affordable housing units. In 2010, the City acquired two properties for the development of affordable housing (the Caltrans and Jang parcels). In 2010 the City entered into an Exclusive Negotiation Agreement with The Related Companies and National CORE and entitled a 30-unit entirely affordable housing development with increased density (Newhall Avenue Development). This project has been put on hold, however, due to the loss of redevelopment funds.

As part of the General Plan’s Housing Element update, twenty-five parcels of land were identified as suitable for future residential development. The zoning map was amended based on the most recent Regional Housing Needs Assessment (RHNA) to provide increased density sites for the development of 2,061 potentially affordable units and up to 9,792 market rate housing units. In addition, the the zoning map amendment rezoned areas to include the Mixed Use Overlay Zone (MU) to encourage a mix of residential, commercial, employment and institutional opportunities within activity centers along identified corridors throughout the City. The Unified Development Code was amended to allow the granting of density bonuses, provided that all units in the project are affordable

to very-low and low-income residents and that the project conforms with the City's design guidelines. The City has also begun research on shared housing and inclusionary housing programs in various jurisdictions.

The City continues to promote CalHFA on the City's website and in the Affordable Housing and Services Brochure. Furthermore, with a HOME award of \$700,000, the City re-launched the FirstHOME Program in Fiscal Year 2012-13. Meanwhile, the City continues to be a participating jurisdiction in the Mortgage Credit Certificate Program.

Action Item 3 from the 2009-2013 AI—Continue to Make Affordable Housing a Priority. The following outlines a number of potential policies and tools the City could adopt to help finance affordable housing development, particularly by decreasing land costs for developers. Many of these suggestions are provided in the City's Housing Element.

Point system for evaluation projects. Miami, Florida and Lawrence, Kansas, which have both adopted form-based zoning, have developed a point system for project evaluation. For every criteria met by a project, additional bonuses are received. Thus, the more aggressive the project is in creating public benefits, the more economic benefits developers receive to cut costs or increase revenue potential.

Inclusionary Zoning Ordinance (IZO). Inclusionary zoning is employed by a number of high cost California communities, such as Santa Barbara, San Diego, Sacramento and San Francisco. Additionally, in many communities, developers buy out of inclusionary zoning requirements with an in-lieu payment. Revenue generated from in-lieu fee could be used to aid in land assembly in its downtown redevelopment project as well as to support affordable housing creation.

Land bank. Land banking is a program whereby land is acquired by a division of government or nonprofit with the purpose of developing affordable/workforce housing or engaging in revitalization activities. After a holding period, the land is sold to a nonprofit or private developer, often at a price lower than market, who agrees to specified land use conditions (e.g., creation of affordable/workforce housing).

The City should explore partnerships with the school district, municipalities, utility companies and other public landowners to donate the land for affordable housing in exchange for a certain proportion of the units that have first right of refusal to public sector employees (e.g., teachers).

The City's Housing Element also suggested graduated density zoning, particularly in redevelopment areas, as well as small lot subdivisions, which could provide increased affordability.

Accomplishments: The City has begun research on shared housing and inclusionary housing programs in various jurisdictions. As part of the 2013-2021 Housing Element, the City has committed to establishing a proactive land banking strategy to facilitate the development of housing affordable to low and very-low income households. Under this program, the City would acquire properties as they become available and offer the properties to qualified developers through a Request for Proposal/Notice of Funding Availability process. The City has also committed to adopting an inclusionary housing program by December 2017, as part of the 2013-2021 Housing Element.

During the 2009-2014 AI period, ABx 126 was passed, dissolving all Redevelopment Agencies in the State of California and freezing the low/mod housing funds that were intended to be used to construct affordable housing. The City, acting as the Housing Successor to the former Redevelopment Agency of the City of Santa Clarita, completed the extensive processes required by the original and subsequent legislation to recover a portion of the affordable housing bond proceeds. A significant amount of City staff time, City Attorney time, and consultant resources were used in this effort. Without these efforts, the housing bond proceeds would have been lost to the City.

The City also began discussions on how best to use these funds to produce affordable housing, including the possibility of restarting the Newhall Avenue Development, which was stalled when redevelopment was dissolved.

Action Item 4 from the 2009-2013 AI—Continue to Focus on Existing Units as a Source of Affordable Housing. The City should focus on rehabilitating existing affordable housing and commercial units downtown. This would help decentralize efforts at creating affordable housing while also maintaining its current affordable units in parts of town that capitalize on urban amenities, such as public transportation, grocery stores and health services. The City's homeowner rehabilitation programs can be used to keep existing low-income owners, such as senior citizens, in their homes. Marketing of these programs to City residents should continue. The City should continue to investigate rental rehabilitation programs, as well as other programs, such as tenant based rental assistance (TBRA) programs to provide low-income renters with greater housing options in Santa Clarita's existing housing stock.

Accomplishments: The relatively recent development of most of the housing stock means that most of Santa Clarita's neighborhoods are in generally good condition. A survey of housing conditions conducted in selected neighborhoods found that fewer than eight percent of structures were in need of substantial rehabilitation. A few portions of the City have older housing units, in which property maintenance issues arise more often. These areas are regularly monitored by the City's Community Preservation Division to ensure that property maintenance issues are addressed in a timely manner, before the properties deteriorate into a blighted condition. The City pursues remedies to gain code compliance, and offers assistance to qualified homeowners with maintenance needs that they cannot afford to pay for themselves. The City's Community Preservation Division responds to complaints in the community. The City's Community Preservation Division funds rehabilitation grants for eligible property owners who need repairs to their homes to address code enforcement violations, deferred maintenance, safety, habitability, and disabled access. A Handyworker Program operated by the Senior Center for property owners who need minor repairs or retrofits to make their homes handicap accessible is also funded. Since 2009, the City has assisted 316 households through the Handyworker Program. An additional 116 units were assisted through the Residential and Property Rehabilitation Program.

There are currently nine affordable rental housing developments located in the City, providing 560 affordable units to lower-income family households. There are also seven affordable rental housing developments providing 644 affordable units, and one conventional public housing development providing 182 units, to lower-income senior households. In total there are 1,386 affordable units for lower-income family and senior households located in the City. In 2010, the City confirmed that new bonds were issued through LACDC to extend the affordability of Diamond Park to 2036. In 2012, the City confirmed that new bonds were issued through LACDC to extend the affordability of the Village to 2032.

City staff track the affordability agreement periods for all affordable units in the jurisdiction. Staff continue to work with the owners and managers of the Valencia Villas (senior project based section 8) and Canyon Ridge Apartments (family multi-family revenue bonds – formerly Meadowridge). Both complexes have given notice to their residents that they may choose to opt out of their affordability agreements. City staff are in contact with the owners of both complexes to offer the City's assistance to ensure that the affordability covenants remain intact.

Action Item 5 from the 2009-2013 AI—Educate HOAs About Fair Housing Laws: The FHCSFV does a sufficient job working with HOAs and the real estate community to educate their professionals on fair housing issues to avoid inadvertent discriminatory activities due to HOA rules and regulations. However, it is strongly recommended that the FHCSFV expand its education and outreach efforts to provide training for City Planning Division staff who review development applications, and City Engineering Division staff who review Conditions, Covenants, and Restrictions (CC&R's) submitted as part of the tract map approval process. With additional training and expertise, City staff could offer counsel to HOAs as they consider issues of fair housing, such as accessibility.

Accomplishments: The City continued to contract with FHCSFV to provide a wide variety of fair housing services to City residents. See Table 59 for an overview of FHCSV accomplishments between 2005-2006 and 2012-2013.

Action Item 6 from the 2009-2013 AI—Continue to Work Collaboratively With the County to Strategize About the Provision of Homeless Shelter and Services. The City does not currently have a permanent homeless shelter. However, the City does collaborate with the County to provide a temporary shelter, which rotates every 3 years between City- and County-owned properties.

It would be ideal to find a permanent location for the City's homeless shelter to alleviate moving costs, as well as to provide continuity of housing and services for the City's homeless. However, finding a permanent location for a homeless shelter is costly, and it has been difficult for the City to find a local non-profit organization to collaborate with to provide a shelter facility.

Although the current arrangement has been successful, as a long-term strategy for the City's homeless population, the City should continue to identify suitable parcels/locations for a permanent facility, as well as potential partnerships with local nonprofits to manage the facility.

Accomplishments: The City of Santa Clarita collaborates with the Los Angeles Homeless Services Authority (LAHSA), a joint powers authority (JPA) of the City of Los Angeles and County of Los Angeles to address the emergency shelter and transitional housing needs of its homeless residents. The City annually awarded CDBG funds to several non-profit homeless services providers, including Bridge To Home (BTH) and Lutheran Social Services.

Bridge to Home (BTH) continues to operate a Cold Weather Winter Shelter (Shelter). The Shelter provides overnight shelter, food, clothing, medical and mental health services as well as other assistance and referrals. Data provided by SCCDC shows that during the winter of 2012-2013, shelter was provided to a total of 224 homeless persons including members of 10 homeless families.

The City and County have had success in informing service providers of the location of the new facility each year, as well as continuing to offer services in the location of the previous facility. Although the current arrangement has been successful, as a long-term strategy for the homeless population, the City has committed to assisting BTH with funding to help to identify suitable parcels/locations for a permanent facility.

In Fiscal Year 2012-13, BTH operated the Families to Home program. In collaboration with other local organizations, BTH identified low-income and/or homeless families, determined their needs, located suitable housing, provided supportive services, and subsidized their rent. This program placed five families in stable housing during Fiscal Year 2012-13. In Fiscal Year 2013-14, the program was expanded to include eviction prevention services. In Fiscal Year 2013-14, BTH also operated an additional homeless case management program, which supplemented the Families to Home program.

Lutheran Social Services (LSS), which has an office in Canyon Country, provided motel vouchers for homeless families in Santa Clarita. This effort supplemented services provided at the Shelter. LSS also operated a Creative Homeless Services program which targeted the homeless population. The program utilized a comprehensive case management approach to address the issues which contribute to chronic homelessness. During Fiscal Year 2012-13, this program assisted 61 homeless individuals.

The Department of Public Social Services continues to provide one-time homeless assistance to families eligible for CalWorks. Covered expenses include up to 16 days in a motel and move-in costs for permanent rental housing. Funds are also available to prevent eviction by paying two months of overdue rent or mortgage payments.

Section VII: Fair Housing Action Plan

This section builds upon the analysis in the previous sections, summarizes conclusions, and outlines the City's commitment to actions for addressing impediments to fair housing for the upcoming 2014-2019 planning period.

A. Ongoing Impediments

1. Lack of Visibility of Fair Housing and the Complaint Process

The City continues to contract the Fair Housing Council of the San Fernando Valley (FHCSFV) to provide fair housing services for its residents. Outsourcing minimizes staff time and resources by employing an organization that specializes in fair housing, and brings a higher level of expertise to the residents inquiring than City staff can provide directly. However, City residents may not be aware of the organization when needing a fair housing resource. According to the fair housing survey conducted in conjunction with the development of this report, 60 percent of respondents stated they did not know where to report the discrimination they experienced.

Resources and information on fair housing are available at City Hall in both Spanish and English. The City also provides contact information for FHCSFV on its website at the following location:

<http://www.santa-clarita.com/index.aspx?page=512>

The City could expand its efforts to make residents aware of available fair housing services and how to file a complaint.

Actions:

- Continue to contract with a fair housing services provider to provide fair housing services to residents.
- Continue current outreach efforts and activities to promote fair housing services to residents, landlords, and housing professionals, ensuring materials are available in multiple languages and distributed at community locations.
- Create a simple explanation, either in video or text format, as to what qualifies as housing discrimination and feature this information on the City's website and at City Hall.
- Provide links on the City website where additional fair housing information is available and where complaints can be reported. Specifically provide links to:
 - State of California Department of Fair Employment and Housing (DFEH) website: http://www.dfeh.ca.gov/Complaints_ComplaintProcess.htm
 - Department of Housing and Urban Development (HUD) website: http://portal.hud.gov/hudportal/HUD?src=/topics/housing_discrimination
 - Fair Housing Council San Fernando Valley (FHCSFV) website: <http://www.fhcsfv.org/Home/>

Time Frame:	Update websites annually
Responsible Agency:	Community Development Department
Funding Sources:	CDBG

2. Develop an Affordable Housing Vision

Unless a city envisions where affordable housing could be placed prior to adopting residential zoning districts, optimal locations for affordable housing development and current zoning may not be in tune. Other communities with similar zoning mechanisms, such as Ventura, California, had already planned the location and quantity of its affordable housing prior to adopting its form controls. Thus, zoning was selected with affordable housing in mind. Unless the City goes through a similar process, current zoning may not be in place and changes to zoning code may not be approved, as approval processes provide an opportunity for resident opposition.

The City has successfully worked with Los Angeles County to develop the joint valley-wide General Plan (formerly One Valley One Vision, and now part of the City's General Plan). The General Plan provides cohesive zoning and land-use designations for both City and County land currently located within the Santa Clarita Valley area. The City should continue interacting with the County and other countywide entities, such as the HACoLA, to develop opportunities for future affordable housing production.

As an incentive to promote production of affordable housing, the City considers reducing or deferring fees when it is deemed appropriate. The City of Santa Clarita also complies with State requirements to provide density bonuses in exchange for affordable housing construction and has incorporated these provisions into the Unified Development Code.

As part of the 2013-2021 Housing Element, 24 parcels of land were identified as suitable for future residential development. The City and County could focus on these parcels to develop a strategic affordable housing plan by examining ownership of the parcels and begin a plan to either acquire land or work with current owners or interested developers in developing affordable housing and mixed-use developments.

Because Santa Clarita's planning and zoning mechanisms are relatively new and innovative, with little precedence in how they foster affordable housing development, a comprehensive affordable housing vision is imperative. Since each plan mentioned above has a different objective it is important to consider them in aggregate with regards to their impact on the City's affordable housing stock. When considered in aggregate, the City's vision will include a comprehensive plan to increasing affordable housing by building new or preserving existing homes in the older portions of the City via revitalization or by capturing affordable units via new growth.

Actions:

- Continue to administer the City's existing density bonus program pursuant to Government Code Section 65915.
- Continue to implement the City's Mixed Use provisions as set forth in the General Plan Land Use Element, Mixed Use Zones and the Mixed Use Overlay Zone (MU) to encourage a mix of residential, commercial, employment and institutional opportunities within activity centers along identified corridors throughout the City.
- Evaluate the feasibility of adopting a program for "graduated density zoning" in the Newhall area.
- Establish a proactive City land banking strategy to facilitate the development of housing affordable to low and very-low income households.
- Evaluate the feasibility of an Inclusionary Housing program by 2017.
- Encourage land divisions and specific plans resulting in parcels sizes that facilitate multifamily developments affordable to lower income households in light of state, federal and local financing programs (i.e., TCAC, HOME units).
- Continue to work with non-profit affordable housing developers to create new affordable housing units.

Time Frame:	Ongoing
Responsible Agency:	Community Development Department
Funding Sources:	Departmental budget

3. Access to Financing

As indicated earlier on page 55 in Section III: Lending Practices, Home Mortgage Disclosure Act (HMDA) data provide some insight into the lending patterns that exist in a community. However, HMDA data are only an indicator of potential problems; the data cannot be used to conclude definite redlining or discrimination practices due to the lack of detailed information on loan terms or specific reasons for denial. In reviewing the HMDA data, several issues in lending patterns with potential fair housing implications were identified:

- **Discrepancies in Lending Patterns by Race/Ethnicity:** Hispanic residents represented close to 30 percent of the City population but only 12 percent of the home mortgage applicants in 2012. In contrast, White residents represented about 56 percent of the City population and 74 percent of the mortgage loan

applicants. Across the different income groups, Hispanic applicants also had significantly lower approval rates compared to White applicants.

- **Discrepancies in Approval Rates by Minority Concentration:** In 2007, there was a notable discrepancy in approval rates between census tracts with 60 to 79 percent minority populations (55 percent approval) and tracts with less than 20 percent minority populations (65 percent approval). Approval rates increased with the decreasing concentration of minority populations. By 2012, this pattern persisted but the gap in approval rates narrowed to six percent.
- **Lenders with Noticeably High Rates of Withdrawn and Incomplete Applications:** In 2012, three top lenders in Santa Clarita had significantly higher average rates of withdrawn and incomplete applications: Greenlight Financial Services (44 percent), Citibank NA (34 percent), and Cashcall, Inc (20 percent). For Greenlight, half of the applications from Hispanic household were either withdrawn or closed for incompleteness. Such high fallout rates may signify insufficient assistance to those with a language barrier or those with little understanding of the lending process.
- **Subprime Lending Discrepancies by Race/Ethnicity:** While the incidence of subprime loans has decreased significantly between 2007 and 2012, Hispanics continue to be more likely to receive subprime loans than any other race/ethnic group (except for the limited number of Black applicants). Furthermore, while the reported magnitude of spread for subprime loans has decreased overall, the average spread for Hispanic applicants actually increased between 2007 and 2012.
- **High Loan Approval Rates:** Three top lenders had significantly higher rates of approval compared to citywide average of 70 percent in 2012: Augusta Financial (95 percent), Flagstar Bank (89 percent), and Quicken Loans (86 percent). High rates of approval may be an indication of aggressive lending practice. For Augusta Financial, Hispanic applicants achieved an approval rate of 97 percent.
- **Loans Purchased:** During the peak of the housing market, the practice of selling mortgage loans by the originators (lenders that initially provided the loans to the borrowers) to other lenders and investors was prevalent. Predatory lending was rampant, with lenders utilizing liberal underwriting criteria or falsified documents to push loan sales to people who could not afford the loans. The originating lenders were able to minimize their financial risk by immediately selling the loans to other lenders or investors on the secondary market. In 2012, White and Asian applicants were the most likely to have their loans purchased by other lenders after origination.

Actions:	
<ul style="list-style-type: none"> • Include the monitoring of lending practices, foreclosure prevention services, and homebuyer education for residents as part of the City's fair housing program scope of services. • Continue to monitor local lenders activities and outreach methods to evaluate their progress toward meeting the goal of diversifying the lenders' applicant profiles. 	
Time Frame:	Ongoing
Responsible Agency:	Community Development Department
Funding Sources:	CDBG

4. Public Policies

The Santa Clarita Unified Development Code allows single-family residential uses in multiple-family zones, which could potentially reduce the amount of land available for multi-family housing. State law (SB 2292) requires that local jurisdictions monitor development trends on properties used to fulfill the City's Regional Housing Needs Allocation (RHNA). Findings must be made that the City continues to have adequate capacity for its RHNA prior to approving development projects at densities below those assumed in the Housing Element. In the 5 years of the previous AI, the City did not approve any single-family residential uses in multi-family residential zones.

Actions:	
<ul style="list-style-type: none"> Ongoing monitoring of the City's development trends to ensure adequate residential development capacity is available to accommodate the City's various housing needs. 	
Time Frame:	Ongoing
Responsible Agency:	Community Development Department
Funding Sources:	Departmental budget

5. Discriminatory Practices in the Housing Market

Fair housing records provided by the Fair Housing Council of the San Fernando Valley (FHCSFV), State Department of Fair Employment and Housing (DFEH), HUD's Fair Housing and Equal Opportunity (FHEO) office were reviewed in preparation of this AI:

- The racial/ethnic distribution of FHCSFV clients between 2007 and 2012 is not consistent with the City's demographics. According to the 2010 Census, Hispanics made up about 30 percent of the population but 77 percent of the clients who called for fair housing services. FHCSFV client data indicates that Hispanics may be disproportionately impacted by housing discrimination (Table 45).
- Clients with special needs generally represented about one-fifth of all clients served by the FHCSFV between 2007 and 2012. During this time period, 100 complaints of housing discrimination were reported to the FHCSFV. Most allegations were related to physical disability (33 percent) and also a significant number of complaints were related to mental disability (18 percent). Of the 100 complaints filed, 48 turned into fair housing cases that warranted additional investigations.
- From 2007 to 2012, 16 fair housing cases were recorded by DFEH and 12 cases were filed with HUD from Santa Clarita residents. Disability and race were the most common basis of complaints (Table 53 and Table 56).

Actions:	
<ul style="list-style-type: none"> Continue to operate a fair housing program that includes fair housing complaints intake and investigation, as well as outreach and education. Continue to monitor trends and patterns of fair housing complaints to target outreach and education activities. 	
Time Frame:	Ongoing
Responsible Agency:	Community Development Department; FHCSFV
Funding Sources:	CDBG

B. New Impediments Identified

1. Discriminatory Language in Real Estate Ads

A review of advertisements for rental units and homes for sale was conducted as part of this AI preparation. A large number of listings for rental units and for-sale homes include potentially discriminatory language, such as encouraging or discouraging family living, or potentially discouraging persons with disabilities by emphasizing a no-pet policy without clarifications that service/companion animals are allowed.

Actions:	
<ul style="list-style-type: none"> Include monitoring of rental and home sale listings as part of the fair housing services. Continue to provide fair housing outreach and education to newspapers, listing agencies, real estate associations, apartment owners/managers associations, and homeowners association, etc. 	
Time Frame:	Ongoing

Responsible Agency:	Community Development Department; FHCSFV
Funding Sources:	CDBG

Signature Page

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

City Manager
City of Santa Clarita

Date

Appendix A: Public Outreach

Community Workshops

Santa Clarita residents and public and private agencies either directly or indirectly involved with fair housing issues in Santa Clarita were invited to attend two Community Workshops held on November 16, 2013 and November 20, 2013. The meetings provided the opportunity for the Santa Clarita community to gain awareness of fair housing laws, and for resident and service agencies to share fair housing issues and concerns.

No residents attended the Community Workshops and no comments were received.

Focus Group Workshop

The City held a Focus Group Workshop for local housing professionals and service providers on November 20, 2013. The purpose of the Focus Group Workshop was to give these agencies the opportunity to share their fair housing concerns and identify and discuss neighborhood needs and priorities.

Seven representatives from seven agencies attended the workshop and provided the following comments on community needs and fair housing issues in Santa Clarita:

Carousel Ranch

- There are few services for persons with disabilities of all ages (children to adults). Decline in number of agencies as recently two closed that had been around for over 20 years.
- For young persons with special needs there are not many opportunities for them beyond Carousel Ranch and Special Olympics.
- Increase in issue of persons with special needs aging out of programs and services available to youth once they turn 22 years of age.
 - Need for services such as a college continuation program to support these persons.
- Persons who age out of the system often remain at home, as there are not enough independent living facilities available to residents.
- Lack of childcare in the City, which can result in employment difficulties for caretakers and lead to lower overall incomes.

Single Mothers Outreach

- Lack of access to affordable childcare. Not realistic for residents to have high paying jobs in order to be able to pay for childcare.
 - Affordable childcare that is available, such as College of the Canyon's program to provide care for students enrolled in at least six units, often has a long waiting list.
- One of the significant issues is the lack of affordable housing for single parents with larger families. Many forced to live in smaller units and use living areas as bedrooms.
- Homeless parents don't want to move to shelters out of the area and disrupt established roots of children in the community.
- Agency receives weekly calls about people living in cars and overcrowded conditions.
- Families with children are often discriminated against when they seek housing.

Bridge to Home

- Lack of transitional and affordable housing in the City.

- Need for support services in congruence with transitional or permanent housing placement in order to make such housing programs successful.

Lutheran Social Services - North L.A.

- Discussed the agency's exploration of Circles USA initiative as a way to place families in permanent housing while providing continual support.
 - Need to consider additional barriers affecting persons with needs, such as issues with drugs, domestic violence, and mental health.

SCV Senior Center

- Lack of affordable housing opportunities for seniors in the City.
 - Seniors forced to downsize from homes they own due to economic or health constraints.
 - Not many housing options for seniors looking to downsize as not able to buy anything comparable and banks won't loan to them.
- The result has been an increase in the number of homeless seniors in the City. During summer months these homeless show up at the Senior Center and sleep on the patio area at night. Also have issues with homeless seniors sleeping in their cars in the Senior Center's parking lot.
- The Senior Center has the capability to provide support services, but not to address the increase in number of homeless seniors, or persons with special needs such as mental illness.

Child and Family Center

- Need for permanent supportive housing.

Domestic Violence Center of SCV

- Need for additional affordable housing and access to jobs in the City.
 - These issues are significant among large families and persons dealing with immigration difficulties who might not have full access to support services.

Group discussion at the workshop identified the following need and solutions to address it:

- Need: more assistance for homeless, permanent supportive housing, and affordable housing
- Solution: An Access Center could provide opportunity for collaboration between the City's 200 or more non-profit organizations and ensures access to services.
 - Need to instill a culture of collaboration without competition.
- Solution: With the current resource database, create a query component that allows service providers to research the directory online.
 - Important to collaborate with City and possibly have City staff be the source of coordination between agencies and linking those in need to the available services.

Mailing List

The following local housing professionals and service providers were invited to the Community and Focus Group Workshops:

ACTION Support Group
26893 Bouquet Canyon, C134
Santa Clarita, CA 91350

American Association of
University Women
30012 Luzon Drive
Santa Clarita, CA 91390

American Cancer Society
25020 W. Avenue Stanford, Suite 170
Santa Clarita, CA 91355

American Heart Association – SCV Division
816 S. Figueroa Street
Los Angeles, CA 90017

American Red Cross
23838 Valencia Blvd, #120
Santa Clarita, CA 91355

Assistance League of Santa Clarita
24364 Main Street
Santa Clarita, CA 91321

ATEAM
P.O. Box 800277
Santa Clarita, CA 91380

Avenues Supported Living Services
28415 Industry Drive #502
Santa Clarita, CA 91355

Betty Ferguson Foundation
25510 W. Avenue Stanford, #104
Santa Clarita, CA 91355

Boy Scouts of America
16525 Sherman Way, #C-8
Van Nuys, CA 91406

Boys and Girls Club of SCV
24909 Newhall Avenue
Santa Clarita, CA 91321

Bridges to Ability
P.O. Box 801715
Santa Clarita, CA 91380

Brenda Mehling Cancer Fund
23841 Foxwood Court
Santa Clarita, CA 91354

California Youth Chess League
25405 Via Nautica
Santa Clarita, CA 91355

Canyon Theatre Guild
24242 San Fernando Road
Santa Clarita, CA 91321

Carousel Ranch, Inc.
34289 Rocking Horse Road
Aqua Dulce, CA 91390

Child & Family Center
21545 Centre Pointe Parkway
Santa Clarita, CA 91350

Children's Network International
26450 Ruether Avenue, Suite 208
Santa Clarita, CA 91350

Circle of Hope
18560 Soledad Canyon Road, #133
Santa Clarita, CA 91321

College of the Canyons Foundation
26455 Rockwell Canyon Road
Santa Clarita, CA 91355

Domestic Violence Center of SCV
P.O. Box 220037
Santa Clarita, CA 91321

Family Promise
18565 Soledad Canyon Road, #133
Santa Clarita, CA 91351

Foundation for Children's Dental Health
27943 Seco Canyon Road, Unit 527
Santa Clarita, CA 91350

Friends of Castaic Lake
P.O. Box 6
Castaic, CA 91384

Friends of Hart Park & Museum
P.O. Box 220418
Santa Clarita, CA 91322

Friends of the Library
c/o Valencia Library
23743 W. Valencia Blvd.
Santa Clarita, CA 91355

Friends of Mentryville
P.O. Box 802993
Santa Clarita, CA 91380

Girl Scouts of Greater Los Angeles
801 S. Grand Avenue, Suite 300
Los Angeles, CA 91107

HandsOn Santa Clarita
25201 Avenue Tibbitts, Suite 202
Santa Clarita, CA 91355

Heads-Up Therapy with Horses
P.O. Box 1856
Santa Clarita, CA 91386

Help The Children
25030 Avenue Tibbitts, Suite L
Santa Clarita, CA 91355

Henry Mayo Newhall Memorial
Health Foundation
23845 McBean Parkway
Santa Clarita, CA 91355

Henry Mayo Newhall Memorial Hospital
23845 McBean Parkway
Santa Clarita, CA 91355

Jack & Jill
23904 Rancho Court
Valencia, CA 91354

Junior Achievement
25511 Hardy Place
Stevenson Ranch, CA 91381

Kids are the Cause
21564 Parvin Drive
Santa Clarita, CA 91350

Kidshape Foundation
24607 Walnut Street
Santa Clarita, CA 91321

Kiwanis Club of Santa Clarita
28806 Rock Canyon Drive
Santa Clarita, CA 91390

Kiwanis Club of Santa Clarita
P.O. Box 221205
Santa Clarita, CA 91322

Latin American Civic Association
14540 Blythe Street, Apt. 100
Panorama City, CA 91402

LifeQuest Foundation
25460 Sheffield Lane
Santa Clarita, CA 91350

LA Residential Community (LARC) Foundation
29890 Bouquet Canyon Road
Santa Clarita, CA 91390

Lutheran Social Services
18277 Soledad Canyon Road
Santa Clarita, CA 91387

Michael Hoefflin Foundation
26470 Ruether Avenue, Suite 101
Santa Clarita, CA 91350

Newhall Rotary Club
P.O. Box 220492
Santa Clarita, CA 91322

Old Town Newhall Association
24336 Main Street
Santa Clarita, CA 91321

Old West Masonic Lodge, #813
P.O. Box 220404
Santa Clarita, CA 91322

Placerita Cyn Nature Center Associates
19152 Placerita Canyon Road
Santa Clarita, CA 91321

Pleasantview Industries
27921 Urbandale Avenue
Santa Clarita, CA 91350

Providence Holy Cross
15031 Rinaldi Street
Mission Hills, CA 91346

Ragdoll Restoration Foundation
28607 N. High Ridge Drive
Santa Clarita, CA 91390

Repertory East Playhouse
24266 San Fernando Road
Santa Clarita, CA 91321

Samuel Dixon Family Health Ctrs, Inc.
25115 Avenue Stanford, Suite A-104
Santa Clarita, CA 91384

Santa Clarita Adult Day Health Care
23911 Calgrove Boulevard
Santa Clarita, CA 91321

Santa Clarita Ballet
26798 Oak Avenue
Santa Clarita, CA 91351

Santa Clarita Community Development Corporation
20850 Centre Pointe Parkway
Santa Clarita, CA 91350

Santa Clarita Elks Lodge No 2379
17766 Sierra Highway
Santa Clarita, CA 91351

Santa Clarita Special Olympics
24779 Valley Street
Santa Clarita, CA 91321

Saugus Union School District
24930 Avenue Stanford
Santa Clarita, CA 91355

SCOPE
P.O. Box 1182
Santa Clarita, CA 91386

SCV Athletic Association
27618 Open Crest Drive
Santa Clarita, CA 91350

SCV Chamber of Commerce
28460 Avenue Stanford, Suite 100
Santa Clarita, CA 91355

SCV Committee on Aging
22900 Market Street
Santa Clarita, CA 91321

SCV Concert Band
P.O. Box 55002
Santa Clarita, CA 91385

SCV Economic Development Corp.
26455 Rockwell Canyon Road
UCEN 263
Santa Clarita, CA 91355

SCV Family Promise
25718 McBean Parkway
Santa Clarita, CA 91350

SCV Council PTA
27226 Trinidad Court
Santa Clarita, CA 91354

SCV Family YMCA
26147 McBean Parkway
Santa Clarita, CA 91355

SCV Food Pantry
24133 Railroad Avenue
Santa Clarita, CA 91321

SCV Historical Society
P.O. Box 221925
Santa Clarita, CA 91322

SCV Jaycees
P.O. Box 221627
Santa Clarita, CA 91322

SCV Lions Club
P.O. Box 220101
Santa Clarita, CA 91322

SCV Optimist Club
P.O. Box 1446
Santa Clarita, CA 91351

SCV Pregnancy Center
23838 Valencia Boulevard
Santa Clarita, CA 91355

SCV Safe Rides
P.O. Box 3001
Santa Clarita, CA 91386

SCV School & Business Alliance
21515 Centre Pointe Parkway
Santa Clarita, CA 91350

SCV Sheriff's Station
23740 Magic Mountain Parkway
Santa Clarita, CA 91355

SCV Youth Orchestra
24555 Rockwell Canyon Road
Santa Clarita, CA 91355

SCV Youth Project
P.O. Box 801982
Santa Clarita, CA 91380

Single Mother's Outreach
23780 Newhall Avenue, Suite 203
Santa Clarita, CA 91321

Society of St. Vincent De Paul
210 N. Avenue 21
Los Angeles, CA 91131

Soroptimist International of SCV
P.O. Box 802275
Santa Clarita, CA 91380

The Breast Cancer Resource Ctr, Inc.
23929 McBean Parkway, #215
Santa Clarita, CA 91355

The Gentle Barn Foundation
26910 Sierra Highway, D-8 #318
Santa Clarita, CA 91321

Tiger Lily Cat Rescue
29236 Lotusgarden Drive
Santa Clarita, CA 91387

Val Verde Community Benefits
Fund Committee
30133 San Martinez Road, Ste A
Val Verde, CA 91384

Valencia Library/Literacy Center
23743 W. Valencia Boulevard
Santa Clarita, CA 91355

Valley Industrial Association
25709 Rye Canyon Road, #105
Santa Clarita, CA 91385

Valley Trauma Center
25115 Avenue Stanford, #B-122
Santa Clarita, CA 91355

Visually Impaired Assistance Center
22900 Market Street
Santa Clarita, CA 91321

Zonta Club of SCV
P.O. Box 802332
Santa Clarita, CA 91380

North LA County Regional Center
15400 Sherman Way, Suite 170
Van Nuys, CA 91406

North LA County Regional Center
Santa Clarita Branch
28470 West Avenue Stanford, Suite 100
Santa Clarita, CA 91355

Wells Fargo Home Mortgage
24180 Lyons Aave
Santa Clarita, CA 91321

Wells Fargo Home Mortgage
19431 Soledad Canyon Road
Santa Clarita, CA 91351

CHASE
26901 Sierra Hwy
Santa Clarita, CA 91321

CHASE
23402 W Lyons Ave
Santa Clarita, CA 91321

CHASE
25882 Mc Bean Pkwy
Santa Clarita, CA 91355

CHASE
24000 W Valencia Blvd
Santa Clarita, CA 91355

CHASE
26500 Bouquet Canyon Rd
Santa Clarita, CA 91350

CHASE
25880 The Old Rd, Ste E-1
Stevenson Ranch, CA 91381

CHASE
16520 W Soledad Canyon Rd
Santa Clarita, CA 91387

CHASE
27631 W Bouquet Canyon Rd
Santa Clarita, CA 91350

CHASE
23910 Summerhill Ln
Santa Clarita, CA 91354

CHASE
28194 Newhall Ranch Rd
Santa Clarita, CA 91355

Greenlight Financial Services
18200 Von Karman Ave #300
Irvine, CA 92612

Bank of America - Home Loans
24740 Valley St
Santa Clarita, CA 91321

Bank of America - Home Loans
19120 Soledad Canyon Rd
Santa Clarita, CA 91351

Bank of America - Home Loans
26595 Golden Valley Road
Santa Clarita, CA 91350

Bank of America - Home Loans
23929 Valencia Blvd
Santa Clarita, CA 91355

Bank of America - Home Loans
26811 N Bouquet Canyon Rd
Santa Clarita, CA 91350

Bank of America - Home Loans
26960 the Old Road
Stevenson Ranch, CA 91381

Bank of America - Home Loans
23862 Copper Hill Drive
Santa Clarita, CA 91354

Augusta Financial, Inc.
24018 Lyons Ave
Santa Clarita, CA 91321

CashCall, Inc.
1600 S. Douglass Rd.
Anaheim, CA 92806

Logix
25945 The Old Road
Stevenson Ranch, CA 91381

Logix
27051 McBean Pkwy, Suite 111
Santa Clarita, CA 91355

Logix
26459 Bouquet Canyon Rd
Santa Clarita, CA 91350

Logix
19085 Golden Valley Rd, Suite 115
Santa Clarita, CA 91387

Flagstar Bank
25152 Springfield Court
Santa Clarita, CA 91355

CitiBank
26542 Bouquet Canyon Rd
Santa Clarita, CA 91350

CitiBank
23453 W. Lyons Ave
Santa Clarita, CA 91355

CitiBank
19100 W. Soledad Canyon Rd
Santa Clarita, CA 91351

Quicken Loans, Inc.
1050 Woodward Avenue
Detroit, MI 48226

Ally Bank
P.O. Box 951
Horsham, PA 19044

Southland Regional Association of Realtors
20655 Soledad Canyon Road, Suite 33
Santa Clarita, CA 91351

PLI Realty Inc.
818 1/2 E. Palmdale Blvd.
Palmdale, CA 93550

Property Management Professionals LLC
27413 Tourney Road, Suite 100
Santa Clarita, CA 91355

JLM Properties
27201 Tourney Rd. Suite 200E
Santa Clarita, CA 91355

SCV Leasing, Inc.
25115 Avenue Stanford, A205
Santa Clarita, CA 91355

Centennial Realty
18635 Soledad Canyon Road Suite 110
Santa Clarita, CA 91351

Keller-Davis Real Estate, Inc.
16670 Soledad Canyon Rd.
Santa Clarita, CA 91387

Realty World Legends
27413 Tourney Road Suite #150
Santa Clarita, CA 91390

RE/MAX of Santa Clarita
25101 The Old Road
Santa Clarita, CA 91381

Dilbeck Real Estate
25820 The Old Road
Santa Clarita, CA 91381

Realty Executives
26650 The Old Road Suite 300
Santa Clarita, CA 91381

Keller Williams
4061 Laurel Canyon Boulevard
Studio City, CA 91354

Keller Williams VIP Properties
25124 Springfield Court #100
Santa Clarita, CA 91355

Triple D Realty
24961 The Old Road, Suite 104
Stevenson Ranch, CA 91381

Cobalt Realty Group
19040 Soledad Canyon Road, Suite 210
Santa Clarita, CA 91351

Cinema Real Estate, Inc.
18350-A Soledad Canyon Road
Santa Clarita, CA 91387

Valley Oak Properties, Inc.
26810 Triumph Ave.
Canyon Country, CA 91387

Southern Oaks Mortgage/Realty
25115 Avenue Stanford, Suite B220
Santa Clarita, CA 91355

Troop Real Estate
23822 Valencia Blvd., #101
Santa Clarita, CA 91355

Silver Creek Realty
25129 The Old Road, Suite 100
Santa Clarita, CA 91381

CARES Realty, Inc.
11150 Sepulveda Blvd. Suite 200
Mission Hills, CA 91345

Tartan Realty
16654 Soledad Canyon Road #511
Santa Clarita, CA 91387

Santa Clarita Valley Relocation Services
28040 Industry Drive
Santa Clarita, CA 91355

American Family Funding
28368 Constellation Road Suite 398
Santa Clarita, CA 91355

Tristar Home Loans
28009 Smyth Drive
Santa Clarita, CA 91355

The Paseo Financial Group, Inc.
27413 Tourney Road, Suite #140
Santa Clarita, CA 91355

Pacific Funding Mortgage Division
25350 Magic Mountain Parkway #190
Santa Clarita, CA 91355

Security Bancorp
24961 The Old Road
Stevenson Ranch, CA 91381

Stress Free Mortgage
23734 Valencia Blvd., #206
Santa Clarita, CA 91355

Golden Empire Mortgage, Inc.
27955 Smyth Drive, Suite 108
Santa Clarita, CA 91355

imortgage
25152 Springfield Court, #150
Santa Clarita, CA 91355

Aberdeen Management Co., Inc.
2829 N. Glenoaks Blvd. #104
Burbank, CA 91504

Euclid Management Company
25115 West Avenue Stanford, Ste. 107
Santa Clarita, CA 91355

So Cal Real Estate Mgmt., Inc.
26639 Valley Center Drive, Suite 108
Santa Clarita, CA 91351

CENTURY 21 Newhall Valencia Realty, Inc.
27201 Tourney Rd, Ste 201-W
Santa Clarita, CA 91355

California Association of Realtors
525 South Virgil Avenue
Los Angeles, CA 90020

Valencia United Methodist Church
25718 McBean Parkway
Santa Clarita, CA 91355

Village Church
24802 Alderbrook Drive
Santa Clarita, CA 91321

St. Clare of Assisi Church
19606 Calla Way
Santa Clarita, CA 91351

Hope Vineyard Community Church
19425 - B Soledad Cyn Rd #301
Santa Clarita, CA 91351

The Church on the Way
23415 Cinema Drive
Santa Clarita, CA 91355

Valencia Christian Center
26860 Seco Canyon Road
Santa Clarita, CA 91350

Berean Baptist Family Fellowship
PO Box 803381
Santa Clarita, CA 91355

Northpark Community Church
28310 Kelly Johnson Pkwy.
Santa Clarita, CA 91355

Bridge Housing
2202 30th St.
San Diego, CA 92104

Habitat for Humanity
17700 S Figueroa St
Gardena, CA 90248

Jamboree Housing Corporation
17701 Cowan Ave., Suite 200
Irvine, CA 92614

Los Angeles Community Design Center
450 N Wilmington Blvd
Wilmington, CA 90744

National CORE
9065 Haven Ave., Suite 100
Rancho Cucamonga, CA 91730

The Olson Company
3010 Old Ranch Pkwy, Suite 100
Seal Beach, CA 90740

Castaic Union School District
28131 Livingston Avenue
Santa Clarita, CA 91355

Newhall School District
25375 Orchard Village Road, Suite 200
Santa Clarita, CA 91355

Sulphur Springs School District
27000 Weyerhaeuser Way.
Santa Clarita, CA 91351

William S. Hart High School District
21515 Centre Pointe Parkway
Santa Clarita, CA 91350



Consolidated Plan and Fair Housing Community Workshops

Where/When:

Workshop #1

City Hall –
Century Room, 1st Floor
23920 Valencia Blvd
Santa Clarita, CA 91355
Saturday
November 16, 2013
10:00 a.m.

Workshop #2

Newhall Community Center
22421 Market Street
Santa Clarita, CA 91321
Wednesday
November 20, 2013
6:00 p.m.



For questions or additional
information, please contact:

Teresa Sullivan
(661) 255-4368
TSULLIVAN@santa-clarita.com



Help identify **neighborhood
needs and priorities!**

Fill out our Consolidated Plan
and Fair Housing Survey at

www.santa-clarita.com

And please join us for a
workshop to share your
concerns and suggestions!



The City of Santa Clarita will provide reasonable accommodations toward the inclusion of all participants. Please contact Teresa Sullivan at (661) 255-4368. Ample time is required to determine the needs of each request.



Plan Consolidado y de Equidad de Vivienda Talleres Comunitarios

Donde/Cuando:

Taller #1

City Hall –
Century Room, 1st Floor
23920 Valencia Blvd
Santa Clarita, CA 91355
Sábado
16 de Noviembre 2013
10:00 a.m.

Taller #2

Newhall Community Center
22421 Market Street
Santa Clarita, CA 91321
Miércoles
20 de Noviembre 2013
6:00 p.m.



Para preguntas o para mas
información, por favor
póngase en contacto con:

Teresa Sullivan
(661) 255-4368

TSULLIVAN@santa-clarita.com



Help Ayudar a identificar las
necesidades y prioridades locales!
Rellene nuestro plan consolidado y la
Encuesta de Vivienda Justa en línea en:

www.santa-clarita.com

Por favor acompañenos en una sesión
de informacion para compartir sus
opiniones, sugerencias o
preocupaciones sobre la comunidad!



La ciudad de Santa Clarita proporcionará ajustes razonables a la inclusión de todos los participantes. Por favor, póngase en contacto con Teresa Sullivan at (661) 255-4368. Suficiente tiempo es necesario para determinar las necesidades de cada solicitud.



Consolidated Plan and Fair Housing Focus Group Meeting



Come join fellow housing professionals and service providers to share your **fair housing** concerns and comments and help identify and discuss **neighborhood needs and priorities**.

Your input will help us continue with effective programs already in place in the community and develop new strategies to address them!

▶ The City of Santa Clarita will provide reasonable accommodations toward the inclusion of all participants. Please contact Terasa Sullivan at (661) 255-4368. Ample time is required to determine the needs of each request. 



Where:

City Hall
Century Room, 1st Floor
23920 Valencia Boulevard
Santa Clarita, CA 91355

When:

Wednesday
November 20, 2013
2:00 PM

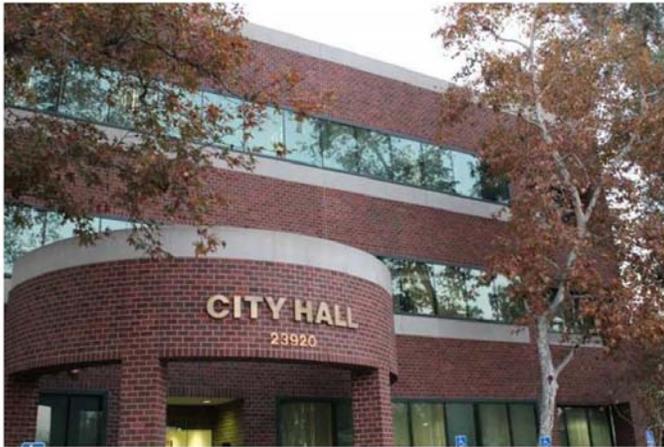
To RSVP or for more information, contact:

Terasa Sullivan
(661) 255-4368

TSULLIVAN@santa-clarita.com



Plan Consolidado y Vivienda Justa Enfoque Reunión del Grupo de



Ven y únete a otros profesionales de la vivienda y proveedores de servicios para compartir sus inquietudes y comentarios de **equidad de vivienda** y ayudar a identificar y discutir las **necesidades y prioridades vecinales**.

Su contribución nos ayudará a continuar con programas efectivos ya existentes en la comunidad y para desarrollar nuevas estrategias para hacer frente a ellos!

▶ La ciudad de Santa Clarita proporcionará ajustes razonables a la inclusión de todos los participantes. Por favor, póngase en contacto con Terasa Sullivan (661) 255-4368. Suficiente tiempo es necesario para determinar las necesidades de cada solicitud. 



Donde:

City Hall
Century Room, 1st Floor
23920 Valencia Boulevard
Santa Clarita, CA 91355

Cuando:

Diércoles
20 de Noviembre 2013
2:00 PM

Para confirmar su asistencia o para más información comuníquese con :

Terasa Sullivan
(661) 255-4368

TSULLIVAN@santa-clarita.com



For questions or additional information, please contact:

Terasa Sullivan
(661) 255-4368

TSULLIVAN@santa-clarita.com

The City of Santa Clarita will provide reasonable accommodation toward the inclusion of all participants. Please contact Terasa Sullivan at (661) 255-4368. Ample time is required to determine the needs of each request.



Community Workshops

Help identify neighborhood needs and priorities to promote fair housing practices in Santa Clarita! Fill out our Consolidated Plan and Fair Housing Survey online at:

www.santa-clarita.com

And please join us for a workshop to share your concerns and suggestions!

Workshop #1

City Hall
Century Room, 1st Floor
23920 Valencia Boulevard
Santa Clarita, CA 91355

Saturday
November 16, 2013
10:00 a.m.

Workshop #2

Newhall Community Center
22421 Market Street
Santa Clarita, CA 91321

Wednesday
November 20, 2013
6:00 p.m.



Para preguntas o para mas información,
por favor póngase en contacto con:

Terasa Sullivan
(661) 255-4368

TSULLIVAN@santa-clarita.com

La ciudad de Santa Clarita proporcionará ajustes razonables a la inclusión de todos los participantes. Por favor, póngase en contacto Terasa Sullivan at (661) 255-4368. Suficiente tiempo es necesario para determinar las necesidades de cada solicitud



Talleres Comunitarios

Ayudar a identificar las necesidades y prioridades locales para promover las prácticas de equidad de vivienda en Santa Clarita!

Complete nuestro formulario del Plan Consolidado y Equidad de Viviendas en www.santa-clarita.com

Por favor acompañenos en una sesión de información para compartir sus opiniones, sugerencias o preocupaciones sobre la comunidad!

Taller #1

City Hall
Century Room, 1st Floor
23920 Valencia Boulevard
Santa Clarita, CA 91355

Sábado
16 de Noviembre 2013
10:00 a.m.

Taller #2

Newhall Community Center
22421 Market Street
Santa Clarita, CA 91321

Miércoles
20 de Noviembre 2013
6:00 p.m.

THE SIGNAL NEWSPAPER
24000 Creekside Rd
Valencia, Ca 91355

Proof of Publication
(2015.5 C.C.P.)

STATE OF CALIFORNIA,
COUNTY OF LOS ANGELES

I am a citizen of the United States, and a resident of the county aforesaid; I am over the age of eighteen years; and I am not a party to or interested in the notice published. I am the chief legal advertising clerk of the publisher of the

SIGNAL NEWSPAPER
a newspaper of general circulation, printed and published Daily in the city of Santa Clarita County of Los Angeles, and which newspaper has been adjudged a newspaper of general circulation by the Superior Court of the County of Los Angeles State of California, under the date of March 25, 1988 Case number NVC15880, that the notice, of which the annexed is a printed copy, has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to-wit:

11/7
All in the year 2013

I certify (or declare) under penalty of perjury' that the foregoing is true and correct

Dated at Valencia, California, this
7 day of November, 2013

J. Larick
Signature



**Consolidated
Plan and Fair
Housing Community
Workshops**

Help identify neighborhood needs and priorities! Fill out our Consolidated Plan and Fair Housing Survey online at: www.santa-clarita.com And please join us for a workshop to share your concerns and suggestions!

For questions or additional information, please contact:
Teresa Sullivan
(661) 255-4368
TSULLIVAN@santa-clarita.com

The City of Santa Clarita will provide reasonable accommodations toward the inclusion of all participants. Please contact Teresa Sullivan at (661) 255-4368. Ample time is required to determine the needs of each request.



Workshop #1

City Hall
Century Room, 1st Floor
23920 Valencia Boulevard
Santa Clarita, CA 91355

Saturday
November 16, 2013
10:00 a.m.

Workshop #2

Newhall Community Center
22421 Market Street
Santa Clarita, CA 91321

Wednesday
November 20, 2013
6:00 p.m.

ProofPublication55en_01

THE SIGNAL NEWSPAPER
24000 Creekside Rd
Valencia, Ca 91355

Proof of Publication
(2015.5 C.C.P.)

STATE OF CALIFORNIA,
COUNTY OF LOS ANGELES

I am a citizen of the United States, and a resident of the county aforesaid; I am over the age of eighteen years; and I am not a party to or interested in the notice published. I am the chief legal advertising clerk of the publisher of the

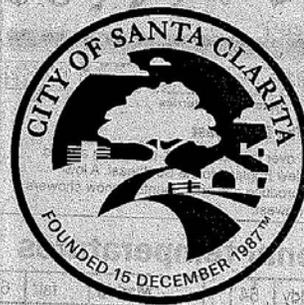
SIGNAL NEWSPAPER
a newspaper of general circulation, printed and published Daily in the city of Santa Clarita County of Los Angeles, and which newspaper has been adjudged a newspaper of general circulation by the Superior Court of the County of Los Angeles State of California, under the date of March 25, 1988 Case number NVC15880, that the notice, of which the annexed is a printed copy, has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to-wit:

11/7
All in the year 2013

I certify (or declare) under penalty of perjury' that the foregoing is true and correct

Dated at Valencia, California, this
7 day of November, 2013

J. Lovick
Signature



Plan Consolidado y de Equidad de Vivienda Talleres Comunitarios

Ayudar a identificar las necesidades y prioridades locales! Rellene nuestro plan consolidado y la Encuesta de Vivienda Justa en línea en:
www.santa-clarita.com

Por favor acompañenos en una sesión de información para compartir sus opiniones, sugerencias o preocupaciones sobre la comunidad!

Para preguntas o para más información, por favor póngase en contacto con:
Teresa Sullivan
(661) 255-4368
TSULLIVAN@santa-clarita.com

La ciudad de Santa Clarita proporcionará ajustes razonables a la inclusión de todos los participantes. Por favor, póngase en contacto Teresa Sullivan at (661) 255-4368. Suficiente tiempo es necesario para determinar las necesidades de cada solicitud



Taller #1
City Hall
Century Room, 1st Floor
23920 Valencia Boulevard
Santa Clarita, CA 91355
Sábado
16 de Noviembre 2013
10:00 a.m.

Taller #2
Newhall Community Center
22421 Market Street
Santa Clarita, CA 91321
Miércoles
20 de Noviembre 2013
6:00 p.m.

City of Santa Clarita Focus Group Meeting

Wednesday, November 20, 2013 2:00 PM

SIGN-IN SHEET				
PRINT NAME	ORGANIZATION	ADDRESS	EMAIL	TELEPHONE NO.
Karissa Valencia	Domestic Violence Center of SCV	25700 Newhall Ave. Newhall, CA	k.valencia@dvc-scv.org	(661) 259-8119
ANNETTE E. GRENWALD	BRIDGE TO HOME	23031 DRAFTON SANTA CLARITA, CA	ANNETTE.GRENWALD@STONHMEIGH.COM	(916) 687-1418
Christina Apsay	LSS Comm. CARE	18277 SOLEDAD CYN	capsay@lsscc.org	661 298 8972
BERT PARRAS	CHHO AND FAMILY COUNSELING	41545 COLLEGE	bert.parras@childfamilycenter.org	251-9439
Jennifer Kennedy	Single Mothers Outreach	23700 Newhall Ave., Newhall	jkennedy@smo-sc.org	661-782-8117
RACHELLE DARDON	SCV SENIOR CENTER	3400 MARKET ST.	rdardon@scv-seniorcenter.org	661-257-4444
Diane Tracy Palmer	Carosseri Ranch	34289 Road Santa Clarita, CA 91390	dtracy@carosseri.com	661 258-8010

THE SIGNAL NEWSPAPER
24000 Creekside Rd
Valencia, Ca 91355

Proof of Publication
(2015.5 C.C.P.)

STATE OF CALIFORNIA,
COUNTY OF LOS ANGELES

I am a citizen of the United States, and a resident of the county aforesaid; I am over the age of eighteen years; and I am not a party to or interested in the notice published. I am the chief legal advertising clerk of the publisher of the

SIGNAL NEWSPAPER
a newspaper of general circulation, printed and published Daily in the city of Santa Clarita County of Los Angeles, and which newspaper has been adjudged a newspaper of general circulation by the Superior Court of the County of Los Angeles State of California, under the date of March 25, 1988 Case number NVC15880, that the notice, of which the annexed is a printed copy, has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to-wit:

4/20
All in the year 2014

I certify (or declare) under penalty of perjury' that the foregoing is true and correct

Dated at Valencia, California, this
21 day of April, 2014

Signature

J. Lasick



Notice for Public Comment and Review of the City of Santa Clarita

2014-2018 Analysis of Impediments to Fair Housing Choice

Notice is hereby given that the City of Santa Clarita will be inviting public comment and review of the City's Analysis of Impediments to Fair Housing Choice (AI). The 30-day review and comment period will be from May 5, 2014 to June 3, 2014. The AI is scheduled for City Council approval on Tuesday, June 10, 2014.

The Five-Year AI document contains a community profile, a fair housing profile, and identifies housing issues and impediments to fair housing choice in our community. Potential barriers to affordable housing are identified and strategies for addressing those barriers and for affirmatively furthering fair housing are outlined. The AI is required by HUD in order to receive Federal housing and Community Development Block Grant (CDBG) funding.

Copies of the City's Draft 2014-2018 Analysis of Impediments to Fair Housing Choice will be available at the City Clerk's Office at City Hall, located at 23920 Valencia Blvd., Suite 120, Santa Clarita, CA 91355, or on-line at www.santa-clarita.com/housing/CDBG. Citizens wishing to comment on the AI are requested to put comments in writing to the attention of Terasa Sullivan, Project Technician, 23920 Valencia Boulevard Santa Clarita, CA 91355. Comments may also be emailed to Terasa Sullivan at tsullivan@santa-clarita.com.

Para los que hablan español, si usted tiene preguntas o desea más información sobre este producto, por favor póngase en contacto con Evelyn Glasgow, Secretaria, al 661.284.1422 o por correo electrónico a eglasgow@santa-clarita.com. Gracias.

Published: The Signal - Sunday, April 20, 2014

ProofPublication651x4_18



WE WANT TO HEAR FROM YOU! WHAT ARE THE HOUSING AND COMMUNITY DEVELOPMENT NEEDS IN YOUR NEIGHBORHOOD? CITY OF SANTA CLARITA – RESIDENT SURVEY

The City of Santa Clarita receives approximately \$1.2 million in Community Development Block Grants (CDBG) each year for housing and community development projects. The annual grants can be used to provide decent housing, suitable living environments, and expanded economic opportunities, principally for low- and moderate-income persons. The City wants you to have a voice in how the City invests this money. Please assist us by filling out this survey.

As you fill-out this survey, please consider the following: 1) The needs of the neighborhood and how it can be improved; 2) Rate the relative need level for each of the following items by checking the box that best applies. Keep in mind that only limited funding is available so prioritizing the need level is important.

PLEASE ENTER YOUR ZIP CODE: _____ Senior? (65+) Y / N _____

Do you have a disability? Y / N _____ Do you rent or own your home? _____

Use the range from High Need-No Such Need to rate the relative importance. High indicates the highest, most critical need, No indicates no such need.

Community Facilities	High Need	Medium Need	Low Need	No Such Need	Community Services	High Need	Medium Need	Low Need	No Such Need
Senior Centers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Senior Activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Youth Centers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Youth Activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child Care Centers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Child Care Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Park and Recreational Facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Transportation Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Health Care Facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Anti-Crime Programs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Community Centers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Health Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Libraries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Mental Health Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Legal Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Infrastructure	High Need	Medium Need	Low Need	No Such Need	Neighborhood Services	High Need	Medium Need	Low Need	No Such Need
Drainage Improvement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Tree Planting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Water/Sewer Improvement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Trash & Debris Removal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Street/Alley Improvement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Graffiti Removal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Street Lighting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Code Enforcement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sidewalk Improvements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Cleanup of Abandoned Lots and Buildings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Special Needs Services	High Need	Medium Need	Low Need	No Such Need	Businesses & Jobs	High Need	Medium Need	Low Need	No Such Need
Centers/Services for Disabled	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Start-up Business Assistance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Domestic Violence Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Small Business Loans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Substance Abuse Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Job Creation/Retention	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Homeless Shelters/ Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Employment Training	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HIV/AIDS Centers & Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Commercial/Industrial Rehabilitation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Neglected/Abused Children Center and Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Façade Improvements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Business Mentoring	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Housing			High Need		Medium Need			Low Need	No Such Need
Accessibility Improvements			<input type="checkbox"/>		<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Ownership Housing Rehabilitation			<input type="checkbox"/>		<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Rental Housing Rehabilitation			<input type="checkbox"/>		<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Homeownership Assistance			<input type="checkbox"/>		<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Affordable Rental Housing			<input type="checkbox"/>		<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Rental Housing for Disabled			<input type="checkbox"/>		<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Senior Rental Housing			<input type="checkbox"/>		<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Rental Housing for Large Families			<input type="checkbox"/>		<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Fair Housing Services			<input type="checkbox"/>		<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Lead-Based Paint Test/Abatement			<input type="checkbox"/>		<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>
Energy Efficient Improvements			<input type="checkbox"/>		<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>

Please write in any needs not listed above:

FAIR HOUSING

Fair housing is a right protected by Federal and State laws. Each resident is entitled to equal access to housing opportunities regardless of race, color, religion, sex, national origin, disability/medical conditions, familial status, marital status, age, ancestry, sexual orientation, source of income, or any other arbitrary reason.

We want to hear about your experience with fair housing issues and concerns. Please fill out the following survey. Thank you!

1. Have **you** personally ever experienced discrimination in housing?
 YES NO

2. Who do you believe discriminated against you?
 a landlord/property manager a real estate agent
 a mortgage lender a city/county staff person

3. Where did the act of discrimination occur?
 an apartment complex a condo/townhome development
 a single-family neighborhood a public or subsidized housing project
 a mobilehome park when applying for city/county programs

4. On what basis do you believe you were discriminated against? (check all that apply)
 Race Color Religion
 National Origin Ancestry Gender
 Marital Status Sexual Orientation Age
 Family Status Source of Income Disability/Medical Conditions
(e.g. single-parent with children, family with children or expecting a child) (e.g. welfare, unemployment insurance) (either you or someone close to you)
 Other (please explain): _____)

5. How were you discriminated against?

6. Have you ever been denied "reasonable accommodation" (flexibility) in rules, policies, or practices to accommodate your disability?
 YES NO
If YES, what was your request?

7. If you believe you have been discriminated against, have you reported the incident?
 YES NO

If NO – Why? don't know where to report afraid of retaliation
 don't believe it makes any difference too much trouble

If YES, how did you report the incident?

8. Has any hate crime been committed in your neighborhood?

YES NO Don't Know

If YES, what was the basis? (check all that apply)

Race Color Religion
 National Origin Ancestry Gender
 Marital Status Sexual Orientation Age
 Family Status Source of Income Disability/Medical Conditions
 Other (please elaborate: _____)

(Questions 9-10 are optional; however your response will allow us to better serve the community. Your individual response will be confidential.)

9. Ethnic Categories (select one)

Hispanic or Latino Not-Hispanic or Latino

10. Racial Categories (select one or more)

American Indian or Alaska Native Asian Black or African American
 Native Hawaiian or Other Pacific Islander White Other

THANK YOU!

Please return surveys to:

Erin Lay, Housing Program Administrator
City of Santa Clarita - Community Development Department
23920 W. Valencia Blvd. Suite 302
Santa Clarita, CA 91355
Phone: (661) 286-4174
Email: ELAY@santa-clarita.com

THIS SURVEY IS ALSO AVAILABLE ONLINE AT:

http://www.surveymonkey.com/s/SantaClarita_English

*Esta encuesta esta también disponible en **Español***

Póngase en contacto con personal de la ciudad para obtener una copia o encuentre la encuesta en internet en la siguiente dirección:

http://es.surveymonkey.com/s/SantaClarita_Spanish



¡QUEREMOS OÍR DE USTED! ¿CUÁLES SON LAS NECESIDADES DE VIVIENDA Y DESARROLLO COMUNITARIO EN SU COMUNIDAD? CIUDAD DE SANTA CLARITA - ENCUESTA DE RESIDENTE

La Ciudad de Santa Clarita recibe aproximadamente \$1.2 millones anualmente en fondos del programa Subsidio Definido de Desarrollo Comunitario (la siglas en ingles son CDBG) cada año para proyectos de vivienda y desarrollo comunitario. Estos fondos pueden ser usados para programas que proporcionan viviendas decentes, medio ambiente apropiado, y que aumentan las oportunidades económicas, principalmente para personas de bajos y moderados ingresos. La Ciudad quiere que usted tenga una opinión en cómo debería usar la Ciudad este dinero. Sírvase ayudarnos llenando esta encuesta.

Cuando llene esta encuesta, por favor considere lo siguiente: 1) Las necesidades en su comunidad y cómo pueden ser mejoradas, 2) Marque la casilla que mejor corresponda el nivel de necesidad de cada uno de los siguientes conceptos. Tenga en cuenta que porque el financiamiento disponible es muy limitado, priorizar el nivel de necesidad es importante.

Indique su código postal: _____ ¿Persona mayor? (Edad 65 +) Si/No _____
¿Usted tiene una discapacidad? Si/No _____ ¿Usted alquila o es dueño de su casa? _____

Evalúe y priorice el nivel de necesidad de los siguientes conceptos. Use el rango de "Alta Necesidad" a "No Necesidad" donde "Alta Necesidad" indica necesidad más crítica y "No Necesidad" indica que no hay tal necesidad.

Centros Comunitarios	<small>Alta Necesidad</small>	<small>Medio Necesidad</small>	<small>Baja Necesidad</small>	<small>No Necesidad</small>	Servicios Comunitarios	<small>Alta Necesidad</small>	<small>Medio Necesidad</small>	<small>Baja Necesidad</small>	<small>No Necesidad</small>
Centros para Personas Mayores	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Actividades para Personas Mayores	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Centros Juveniles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Actividades Juveniles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Centros de Cuidado Infantil/Guarderías	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Servicios de Cuidado Infantil	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Parque e Instalaciones Recreativas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Servicios de Transporte	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Centros de Salud	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Programas de Prevención del Delito	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Centros Comunitarios	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Servicios de Salud	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bibliotecas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Servicios de Salud Mental	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Servicios Legales	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Infraestructura	<small>Alta Necesidad</small>	<small>Medio Necesidad</small>	<small>Baja Necesidad</small>	<small>No Necesidad</small>	Servicios a los Vecindarios	<small>Alta Necesidad</small>	<small>Medio Necesidad</small>	<small>Baja Necesidad</small>	<small>No Necesidad</small>
Mejoras al Sistema de Drenaje	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Plantación de Árboles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mejoras al Sistema de Agua y Alcantarillado	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Eliminación de Basura y Escombros	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mejoras a Calle / Callejones	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Eliminación de Grafiti	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Alumbrado Público de Calles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Cumplimiento de los Códigos	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mejoras a Banquetas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Limpieza de Terrenos Baldíos y Edificios Abandonados	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Servicios de Necesidades Especiales	Alta Necesidad	Medio Necesidad	Baja Necesidad	No Necesidad	Empresas y Empleo	Alta Necesidad	Medio Necesidad	Baja Necesidad	No Necesidad
	Centros/Servicios para Personas Discapacitadas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	Asistencia Para Inicia de Empresas	<input type="checkbox"/>	<input type="checkbox"/>
Servicios de Violencia Doméstica	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Préstamos para Pequeñas Empresas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Servicios de Abuso De Alcohol/Drogas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Creación/Retención de Empleo	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Servicios/Albergue Para Personas Sin Hogar	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Entrenamiento para Empleos	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Centros/Servicios Para Personas con VIH/SIDA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Rehabilitación Comercial y Industrial	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Centros/Servicios para Niños Descuidados o Maltratados	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Mejoras a Fachadas de Negocios	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
					Mentoring para Negocios	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Viviendas					Alta Necesidad	Medio Necesidad	Baja Necesidad	No Necesidad	
Mejoras a Accesibilidad de Viviendas			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Rehabilitación de Viviendas – Para Propietarios			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Rehabilitación de Viviendas – Vivienda de Alquiler			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Asistencia Para Compra de Vivienda			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Viviendas Con Rentas Accesibles			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Viviendas de Alquiler Para Personas Discapacitadas			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Viviendas de Alquiler Para Personas Mayores			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Viviendas de Alquiler para Familias Grandes			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Servicios Contra La Discriminación de Viviendas			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Prueba/Servicios Para Disminuir el Plomo de la Pintura			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Mejoras a Rendimiento de Energía			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			

Por favor escriba cualquier necesidad no mencionadas anteriormente:

VIVIENDA JUSTA

La igualdad de oportunidades en la vivienda es un derecho protegido por leyes federales y estatales. Cada residente tiene la oportunidad de desarrollar una vida mejor en la casa o el apartamento que prefiera, sin importar su raza, color, religión, sexo, origen nacional, discapacidad o condición médica, estado familiar, estado civil, edad, ascendencia, orientación sexual, fuente de ingresos, o cualquier otra razón arbitraria.

Queremos saber acerca de su experiencia en temas de equidad de vivienda y preocupaciones. Por favor, llene el siguiente cuestionario. ¡Gracias!

1. ¿Alguna vez ha sido usted víctima de la discriminación en la vivienda?
 SI NO

2. ¿Quién cree que discriminó contra usted?
 Un gerente propietario Un agente de bienes raíces
 Un prestamista de hipoteca Una persona de la ciudad o el condado

3. ¿En dónde ocurrió el acto de discriminación?
 Complejo de apartamentos Complejo de condominios
 Vecindario de casas unifamiliares Vivienda pública o subsidiada
 Remolque o parque de casas móviles Cuando aplique para programas de la ciudad/condado

4. ¿En base a qué cree que fue discriminado (marque todo lo que corresponda)?
 Raza Color Religión
 Origen Nacional Ascendencia Género
 Estado Civil Orientación Sexual Edad
 Situación Familiar Fuente de Ingresos Discapacidad
(Por ejemplo, familias monoparentales con hijos, familia con niños o esperando un hijo) *(Por ejemplo, welfare, el seguro de desempleo)* *(Ya sea usted o alguien cercano a usted)*
 Otro (indique los detalles: _____)

5. ¿Cómo fue discriminado?

6. ¿Alguna vez se le ha negado "ajustes razonables" (flexibilidad) de las normas, políticas, o prácticas para adaptarse a su discapacidad?
 SI NO
 Si respondió SI, ¿cuál fue su petición?

7. Si usted cree que ha sido discriminado, ¿ha reportado el incidente?
 SI NO

Si respondió NO - ¿Porqué? No sé a dónde denunciar Miedo a represalias
 No creo que hará una diferencia Demasiada molestia

Si respondió SI, ¿cómo informo sobre el incidente?

8. ¿Algún crimen de odio ha sido cometido en su comunidad?

Si No No Sé

Si respondió SI, ¿cuál fue la base (marque todo lo que corresponda)?

Raza Color Religión
 Origen Nacional Ascendencia Género
 Estado Civil Orientación Sexual Edad
 Situación familiar Fuente de Ingresos Discapacidad
 Otro (indique los detalles): _____)

(Preguntas 9-10 son opcionales, sin embargo, su respuesta nos permitirá servir mejor a la comunidad. Su respuesta individual será confidencial.)

9. Categoría Étnica (seleccioné una)

Hispano o Latino No Hispano o Latino

10. ¿Cuál es su raza? (seleccione una o más respuestas)

Indio Americano o Negro/
 Nativo de Alaska Asiático Afroamericano
 Hawaianos Nativos o Blanco Otro
 Islas del Pacífico

¡GRACIAS!

Por favor entregue las encuesta a:

Maggi Sanchez, Secretary
City of Santa Clarita - Community Development Department
23920 W. Valencia Blvd. Suite 302
Santa Clarita, CA 91355
Teléfono: (661) 286-4083
Email: masanchez@santa-clarita.com

ESTA ENCUESTA ES TAMBIEN DISPONIBLES POR INTERNET EN:

http://es.surveymonkey.com/s/SantaClarita_Spanish