

A. INTRODUCTION

According to Article 10.6, Section 65583 (a) of the Government Code, Bellflower's updated Housing Element must contain: "An assessment of housing needs and an inventory of resources and constraints relevant to the meeting of these needs. The assessment and inventory shall include the following:

1. An analysis of *population and employment trends* and documentation of projections and a quantification of the locality's existing and projected housing needs for all income levels. These existing and projected needs shall include the locality's share of the regional housing need in accordance with Section 65584.
2. An analysis and documentation of *household characteristics*, including level of payment compared to ability to pay, housing characteristics, including overcrowding, and housing stock condition.
3. *An inventory of land suitable for residential development*, including vacant sites and sites having potential for redevelopment and an analysis of the relationship of zoning and public facilities and services to these sites.
4. An analysis of *potential and actual governmental constraints* upon the maintenance, improvement, or development of housing for all income levels, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures. The analysis shall also demonstrate local efforts to remove governmental constraints that hinder the locality from meeting its share of the regional housing need in accordance with Section 65584.
5. An analysis of *potential and actual nongovernmental constraints* upon the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land, and the cost of construction.
6. An analysis of any *special housing needs*, such as those of the handicapped, elderly, large families, farmworkers, families with female heads of households, and families and persons in need of emergency shelter.
7. An analysis of *opportunities for energy conservation* with respect to residential development.
8. An analysis of *existing assisted housing developments* that are eligible to change from low-income housing uses during the next 10 years due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use."

To provide the data and analysis on the factors listed above, Technical Appendix A contains the following Sections:

- ? Section B: Summary of Housing Needs, Resources and Constraints
- ? Section C: Data on population trends and projections.
- ? Section D: Data on employment trends and projections.
- ? Section E: Data on the City's share of the regional housing need.
- ? Section F: Information regarding the City's existing housing needs such as overpaying, overcrowding and substandard housing.
- ? Section G: Inventory of land suitable for residential development.
- ? Section H: Inventory of public facilities and services.
- ? Section I: Data and analysis on potential or actual governmental constraints such as land use controls and development impact fees.
- ? Section J: Information on non-governmental constraints (private market factors) such as the availability of financing and land costs.
- ? Section K: Data and analysis on special housing needs groups such as the elderly and large families.
- ? Section L: Analysis of opportunities for energy conservation with respect to residential development.
- ? Section M: Analysis of existing affordable housing at risk of conversion to market rate housing.

B. SUMMARY OF HOUSING NEEDS, RESOURCES AND CONSTRAINTS

This summary provides a general overview of the detailed data contained in the balance of the Technical Appendix, Sections C through M. These Sections (C through M) include the detailed data, tables, analyses and specific data sources that provided the basis for preparation of this general summary overview.

1. Housing Needs

State housing law defines the nature and scope of housing needs that must be examined in the updated Housing Element. The scope of needs include new construction, existing needs such as overpaying, overcrowding and substandard housing and special housing needs.

New Construction: Population and employment growth will stimulate the demand for new housing in Bellflower. SCAG has allocated to Bellflower a new construction need of 686 housing units for the 7.5-year period from January 1, 1998 to June 30, 2005. Constructed and proposed units have produced 442 housing units. Thus, the balance of the new construction need is 244 housing units, as of September 2003.

Existing Housing Needs: The major existing need affects lower income households that need to spend more than 30% of their income on housing costs. This "need" is quantified by the number of lower income renters that are cost burdened, as owners have more options and ongoing financial assistance to owners is unavailable. According to the best available information, Bellflower has an estimated 5,600 lower income renters that are cost burdened. And many of these renters pay more than one-half of their income on rents.

Some lower income households live in overcrowded conditions. There are about 1,600 and 200 lower income renters and owners, respectively, that are overcrowded.

With respect to the existing housing stock, there are an estimated 500 housing units in need of rehabilitation. Another 60 units are in need of replacement. These housing units represent less than 2% of Bellflower's entire housing stock.

Although some lower income households may have multiple housing problems, it is clear that overpaying affects a significantly higher number than do overcrowding and substandard housing.

Special Housing Needs: The special population groups include the handicapped, elderly, farmworkers, female householders and homeless persons and families. From a purely numerical viewpoint, the groups with the fewest in need are farmworkers and homeless persons and families. Persons with disabilities (PWD) outnumber the elderly and female householders. Housing designed specifically for the disabled and serving the young and old, and female householder, including older women living alone and those with families, would be particularly helpful

2. Housing Resources

Housing resources to address housing needs include land availability and stable mortgage interest rates. State housing law requires that there be sufficient land to meet the new construction need allocated by SCAG. In addition, mortgage interest rates, depending on economic conditions, may facilitate or constrain the purchase or refinancing of resale and new homes.

Land Availability: There is one vacant, residential site in the City. The balance of the unmet RHNA need will be met by the development of recycling sites, density bonus units, and mixed-use development.

Interest Rates: Fixed-rate mortgage interest rates for 15- and 30-year terms have remained relatively stable and around 7% for most of 2001. In addition, below market rate financing is available through the County of Los Angeles Community Development Commission and the California Housing Finance Agency. Interest rates at these levels facilitate and purchase and refinancing of homes in Bellflower.

3. Housing Constraints

Housing constraints may include governmental factors and market conditions. The governmental factors to be analyzed include, among other, land use controls and fees on new development. Market factors include interest rates as well as land and construction costs. The analysis of market factors also includes data on sales prices and rents.

Governmental Factors: The City has a number of tools to facilitate the development of a variety of housing types, as required by the State housing law. The City's fee structure, as well as those of the school district, is nominal. As a result, the City does not impede the maintenance, improvement or development of housing.

Market Conditions: Land and construction costs are on par with other urban communities in Los Angeles County. The City's housing prices compare favorably to those of the southland and State. So, too, do the apartment rents. Neither sales price nor rents are extraordinarily high. However, the lower income households cannot afford the market prices. The dilemma faced by the lower income households also would be experienced in other Los Angeles County communities.

C. POPULATION TRENDS AND PROJECTIONS

1. Population Trends

Census 2000 data reveal that the City's population increased greatly between 1990 and 2000, from 61,815 to 72,878, an increase of 11,063 persons, 17.9%. In the decade of 1980-1990, 8,374 persons were added to the City's population. As a result, the population growth during the 90's exceeded that of the 80's. The population trend data are presented in Table A-1.

Bellflower gained 11,063 persons between 1990-2000 even though only 347 housing units were added to the housing stock. Clearly, then, new housing did not contribute significantly to the population increase. The major factor causing the population gain was an increase in the average household size from 2.69 to 3.09, an increase of .4 persons per household/occupied housing unit. This increase in the average household size contributed to an increase of 9,200 persons between 1990-2000. (22,905 occupied housing units in 1990 X .4 persons per household = 9,162) Another factor that contributed to the population gain was an increase in the occupancy of the housing units that existed in 1990. During the decade, there was a decrease of 332 vacant units from 1,212 in 1990 to 880 in 2000. Thus, about another 1,000 persons were added because units existing in 1990 had a higher occupancy rate in 2000.

**Table A-1
City of Bellflower: Population Trends - 1980 to 2000**

Year	Population	Incremental Increase	Incremental % Increase	Cumulative Increase	Cumulative % Increase
1980	53,441				
1990	61,815	8,374	15.7%	8,374	15.7%
2000	72,878	11,063	17.9%	19,437	36.4%

Source: 1980 and 1990 U.S. Census of Population and Housing. The 2000 estimate is from Census 2000 as reported by the State Department of Finance (DOF).

Table construction Castañeda & Associates.

2. Population Projections

Between 2000 and 2005, the City's population would increase by almost 1,800 persons. This is based on the City's new housing objective less the numbers of units constructed in 1998 and 1999 times the average household size of 3.09. (570 X 3.09 = 1,761)

D. EMPLOYMENT TRENDS AND PROJECTIONS

1. 2000 Jobs

Table A-2 on page A-6 indicates that more than 13,000 jobs are located within the City as of September 2000. Chart A-1 on the page A-6 defines the nine employment categories.

The State Employment Development Department completed a special computer run on behalf of the City to develop these figures. Most of the jobs are found in the Services and Retail Trade sectors. The services sector includes establishments such as hotels, laundries, auto repair shops, theaters, legal services, advertising services, private schools and hospitals, and nonprofit organizations which are engaged in rendering a variety of services to individuals and businesses. The retail sector includes establishments involved in the selling of merchandise for personal or household consumption and rendering services incidental to the sale of goods.

2. Change in Employment

Table A-3 on the next page illustrates the changes in employment between 1995 and 2000. There has been an 18% increase in jobs during this time span. During the five-year period, Bellflower added 2,048 jobs. The largest increases were in the Services (+1,975 jobs) and Transportation (+354 jobs) sectors. The job growth occurred even though there were 79 fewer firms in 2000 compared to 1995.

**Table A-2
City of Bellflower
Local Employment – September 2000**

Industry	Number of Jobs
Agriculture, Forestry, Mining and Construction	578
Manufacturing-Durable	187
Manufacturing-Nondurable	56
Transportation, Communication, Utilities & Sanitary Services	478
Wholesale Trade	318
Retail Trade	2,635
Finance, Insurance, Real Estate	564
Services	7,842
Government	664
Total	13,322

Source: Special computer run for the City of Bellflower by State Employment Development Department, Labor Market Division.

Table construction by Castaneda & Associates.

**Table A-3
City of Bellflower
Changes in Local Employment – Sept. 1995 – Sept. 2000**

Major Industry	Sept. 1995		Sept. 2000		Change	
	Firms	Emp	Firms	Emp	Firms	Emp.
Agriculture, Forestry, Fishing, Mining and Construction	106	583	89	578	-17	-5
Manufacturing-Durable and Nondurable	33	392	28	243	-5	-149
Transportation, Communications, Electricity, Gas and Sanitary Services	39	124	31	478	-8	+354
Wholesale Trade	50	315	48	318	-2	+3
Retail Trade	245	2,751	214	2,635	-31	-116
Finance, Insurance and Real Estate	93	447	87	564	-6	+117
Services	413	5,867	397	7,842	-16	1,975
Local Government	7	795	13	664	+6	-131
Total	986	11,274	907	13322	-79	2,048

Source: Special computer run for the City of Bellflower by State Employment Development Department, Labor Market Division.

Table construction by Castaneda & Associates.

**Chart A-1
Industry Definitions***

Payroll jobs are the number of workers on payrolls during the pay period (September 1995 and September 2000) for businesses located in zip code 90706. Estimates are based on payroll data collected directly from employers located in zip code 90706 in the State Employment Development Department's Current Employment Statistics (CES) Survey or "establishment survey." It does not include the self-employed, unpaid family workers, and private household employees.

Agricultural: includes establishments primarily engaged in agricultural production, forestry, commercial fishing, hunting and trapping and related services. The classification of agricultural production covers establishments (e.g., farms, ranches, dairies, greenhouses, nurseries, orchards, and hatcheries) primarily engaged in the production of crops, plants, vines, or trees.

Mining: includes all establishments involved in the extraction of minerals, crude petroleum, and natural gas. It includes quarrying, well operations, milling, and other related activities.

Construction: includes establishments engaged in contract construction. This includes new work, additions, alterations, and repairs performed by general and special trade contractors.

Manufacturing: includes establishments which are usually described as plants, factories, or mills that are engaged in producing or processing non-durable or durable goods. These characteristically use power-driven machines and material-handling equipment.

Transportation and Public Utilities: includes enterprises engaged in passenger and freight transportation by surface, water, and air and warehousing and other transportation services. It also includes the communications complex of telephone, telegraph, radio, and television; and utilities providing gas, electric, and sanitary services.

Wholesale Trade: includes establishments involved in the selling of merchandise to retailers, to industrial, commercial, farm, construction contractors, or professional business users; or to other wholesalers.

Retail Trade: includes establishments involved in the selling of merchandise for personal or household consumption and rendering services incidental to the sale of goods.

Finance, Insurance, and Real Estate: includes banks, savings and loan institutions, and security and commodity brokerages, insurance agencies and carriers, real estate sales and management offices, and rental and planning agencies.

Services: includes establishments such as hotels, laundries, auto repair shops, theaters, legal services, advertising services, private schools and hospitals, and nonprofit organizations which are engaged in rendering a variety of services to individuals and businesses.

Government: includes the legislative, judicial, administrative, and regulatory activities of federal, state, local, and international governments. It also includes federal, state, and local government hospitals and education.

*Source: State of California Employment Development Division, Labor Market Information Division, The State of the State's Labor Markets – June 1999, Appendix B.

3. Projections

Employment growth has occurred at the rate of about 410 jobs per year. Assuming this trend continues, employment growth will contribute to the need for additional housing in the City.

The current jobs-to-housing ratio is .549 (13,322 jobs and 24,247 housing units). The incremental jobs-to-housing ratio is 2.99 (2,050 jobs over 5-years and 686 SCAG allocated units over the next five-years). Thus, the City's jobs-to-housing ratio will be improving over the next five years. It is not possible to compare Bellflower's jobs-to-housing ratio with other cities, as current job data for other communities are unavailable from a central data source.

E. SHARE OF REGIONAL HOUSING NEEDS

1. Housing Growth Trends

Between 1980-2000, the City experienced a gain of almost 2,000 housing units. The average annual rate of growth was 200 housing units during the two-decade period. During the past decade, an annual average of 35 housing units was added to the City's housing supply. During the early 1990's, residential development slowed in Bellflower, as it did throughout the southern California region. The City had a net increase of 347 housing units during the past decade, according to the April 1990 Census and Census 2000:

- 30 single-family detached units
- 116 single-family attached units
- 136 units in buildings having 2-4 units
- 85 units in buildings having 5+ units
- 20 mobile homes

Table A-4 summarizes the housing growth trends.

**Table A-4
City of Bellflower
Housing Growth Trends -1980 to 2000**

Year	Housing Units	Incremental Increase	Incremental % Increase	Cumulative Increase	Cumulative % Increase
1980	22,263	-----	-----	-----	-----
1990	23,900	1,637	7.4%	1,637	7.4%
2000	24,247	347	1.5%	1,984	8.9%

Source: 1980, 1990 and 2000 U.S. Census of Population and Housing. Census 2000 for 04-01-00 is 153 units less than the 01-01-00 estimate of the State Department of Finance (DOF).

The 1990 estimate above excludes 217 "other" housing units. The 1990 Census defined "other" housing units as "any living quarters occupied as a housing unit that does not fit the above-listed categories. Examples are houseboats, railroad cars, campers and vans." The examples are not consistent with the meaning of a housing structure/housing

unit. The exclusion of the 217 housing units in the “other” category provides a 1990 benchmark of 23,900 housing units. The City records and State Department of Finance data indicates that an estimated 347 housing units were added during the decade. If these 347 housing units were added to the 23,900 figure, the total housing stock would be the same as the 2000 Census estimate.

2. Share of Regional Housing Need

According to the State Housing Law, “. . . a locality’s share of the regional housing needs includes that share of the housing needs of persons at all income levels within the area significantly affected by a jurisdiction’s general plan.” (Section 65584 [a]). In addition, “Each locality’s share shall be determined by the appropriate councils of government consistent with the criteria” set forth by the State Department of Housing and Community Development (HCD).

The Housing Element law states that the following criteria are to be used in the allocation of regional housing needs to individual counties and cities:

- ? Market demand for housing
- ? Employment opportunities
- ? Availability of suitable sites and public facilities
- ? Commuting patterns
- ? Type and tenure of housing need
- ? Housing needs of farmworkers
- ? Avoidance of further impaction on localities with relatively high proportions of lower income households

The criteria can be grouped as follows:

Market Demand -- Household growth, vacancy rates, and replacement needs

Housing Needs -- Type and tenure of housing needs, farmworker needs, and loss of assisted housing units

Jobs/Housing -- Employment opportunities, commuting patterns, site availability, public facilities

Avoidance of Impaction -- Reduction of low income concentration

The Southern California Association of Governments (SCAG) is responsible for the allocation of the region’s housing construction need to cities and counties. Bellflower was allocated 686 units as its “share of the regional housing need.” The distribution by income group is shown in Table A-5.

**Table A-5
City of Bellflower
Share of Regional Housing Needs – 1998-2005**

Income Group	Number	Percentage
Very Low	178	26%
Low	132	19%
Moderate	157	23%
Above Moderate	219	32%
Total	686	100.0%

Source: SCAG RHNA99 – Construction Need and Income Distributions, 1998-2005, June 2000.

Table construction by Castaneda & Associates.

F. HOUSEHOLD AND HOUSING CHARACTERISTICS

Government Code Section 65583 (a)(2) requires that the Housing Element include an analysis of household and housing problems with regard to excessive housing costs, too many people living in a home, and the condition of the housing stock. These needs and problems are examined on pages A-11 through A-23.

1. Level of Payment Compared to Ability to Pay

The most serious problem confronting low-income households is paying more than they really can afford for housing. When housing costs exceed their ability to pay, other family needs are sacrificed – health care, childcare, food, insurance, transportation, for example. *The number of lower income households that spend 30% or more of their income on housing costs measures overpaying*, according to the State HCD. Lower income households include those with annual incomes below 80% of the Los Angeles County median income, as defined in part “b” on the next page.

Owner households have more financial options than renters do, and financial assistance to owners usually is unavailable from public programs. Thus, the number of lower income renters that are overpaying usually quantifies the size of the problem.

a. Household Income

By way of background, the State housing law defines four income groups based on increasing percentages of the median income of each county:

Very Low	0-50% of the median income
Low	51-80% of the median income
Moderate	81-120 of the median income
Above Moderate	120%+ of the median income

The 2003 income limits for the very low, low, and moderate-income groups are shown in Table A-6 below. In addition, this table shows the income limits for the extremely low group (0-30% of median income) and the median income.

**Table A-6
Los Angeles County
2003 Annual Income Limits Adjusted by Household Size**

Household Size (# of persons)	Extremely Low Income	Very Low Income	Low Income	Median Income	Moderate Income
1 person	\$11,850	\$19,750	\$31,600	\$38,550	\$46,250
2 persons	\$13,550	\$22,550	\$36,100	\$44,100	\$52,900
3 persons	\$15,250	\$25,400	\$40,600	\$49,600	\$59,500
4 persons	\$16,900	\$28,200	\$45,100	\$55,100	\$66,100
5 persons	\$18,250	\$30,450	\$48,750	\$59,500	\$71,400
6 persons	\$19,650	\$32,700	\$52,350	\$63,900	\$76,700
7 persons	\$21,000	\$34,950	\$55,950	\$68,300	\$81,950
8 persons	\$22,350	\$37,200	\$59,550	\$72,750	\$87,250

Source: U.S. Department of Housing and Urban Development and State Department of Housing and Community Development, Year 2003 Income Limits, April 2003.

Table construction by Castaneda & Associates.

The actual household income distribution will not be known until Census 2000 data are published. SCAG has estimated that there were 23,124 households residing in Bellflower, as of January 1998. The State Department of Finance estimates that the City had 23,174 households, as of January 2000. Census 2000 reports an April 2000 total of 23,367 households. (A household, according to Census 2000, includes all of the people who occupy a housing unit. Thus, the number of occupied housing units and household is the same.)

Since the SCAG household estimates are similar to DOF and Census 2000 figures, they can be used to approximate the current number of households and the household income distribution. According to the SCAG estimates, there were an estimated 10,928 households (47.2%) having yearly incomes of less than 80% of the median income – that is, lower income households. Detailed data are contained in Table A-7.

**Table A-7
City of Bellflower
Lower Income Household Distribution – 1998**

Income Group	Renter Households	Owner Households	Total Households	Percent Distribution
Very Low	4,402	1,766	6,168	56.4%
Low	3,246	1,514	4,760	43.6%
Total	7,648	3,280	10,928	100.0%

Source: Southern California Association of Governments, "Preliminary Existing Need – All Incomes Housing," October 1999. Table construction by Castaneda & Associates.

b. Owner/Renter Distribution

The Census 2000 reports that there are 9,427 owner-occupied and 13,940 renter-occupied housing units. The SCAG 1998 household estimates for Bellflower are nearly identical to the Census 2000 estimates – 9,149 owner and 13,975 renter households. Thus, Bellflower's owner/renter household distribution is about 40% owner and 60% renter among all households, according to Census 2000. The City's prior Housing Element reported that "in 1990, 60.4% of the occupied housing units were renter-occupied. When compared to Los Angeles County and surrounding jurisdictions, Bellflower had the highest rate of renter occupied housing units." During the decade the City homeownership rate has remained stable.

Lower income renter households, to a higher degree than owners, experience many of the housing needs addressed by the State housing law, such as overpaying and overcrowding. Therefore, communities having a majority of renter households also will have more housing needs than communities where owners predominate. SCAG data indicates that in Bellflower 70% of all very low and low income households are renters. (Refer to totals in Table A-7.)

c. Overpaying Estimates (Cost Burdened)

Overpaying -- housing costs in excess of ability to pay -- causes families to spend less on other necessities of life such as food, health care, and insurance. Often, to reduce housing costs, lower income families will double up and live in overcrowded conditions and/or substandard shelter. Because of these problems, the need to reduce overpaying has been addressed by public policy for more than 60 years by either developing new housing at affordable *prices* or providing rental assistance to lower income households residing in standard housing units. More recently, some or all the units in apartment buildings have been *rent restricted* in exchange for financial assistance from cities and redevelopment agencies to nonprofit housing corporations who then acquire and rehabilitate the buildings.

The number of lower income households that spend 30% or more of their income on housing costs estimates overpaying. The "need" is usually quantified by the number of lower income *renter* households that are overpaying because owner households have more financial options than renters, and ongoing cost assistance to owners is unavailable. Table A8 shows the numbers of households spending 30% or more of their income on housing costs by income group and tenure.

As indicated in Table A-8, there are an estimated 3,887 extremely low- and very low-income *renter* households that are overpaying. In addition, there were an estimated 1,726 low-income *renter* households that are overpaying. These numbers translate to overpaying rates of 88% among the extremely low- and very low-income and 53% among low-income households.

**Table A-8
City of Bellflower
Cost Burdened Households
By Income Group and Tenure**

Income Group	Cost Burden (30%+)		Total Households
	Renters	Owners	
Extremely Low	1,938	443	2,381
Very Low	1,949	245	2,194
Low	1,726	429	2,155
Middle	274	219	493
Above Middle	214	934	1,148
Total	6,101	2,269	8,370

Source: SCAG RHNA 99, Existing Housing Needs, "Households with Overpayment."

d. Los Angeles County Cost Burden Rates

The 1999 American Housing Survey for the Los Angeles County area reported that more than one-half (51.4%) of *all renters* paid 30% or more of their income on monthly housing costs. And about one-fourth (25.6%) of *all renters* paid 50% or more of their income on housing costs. The same survey reported that 31.5% and 16.4% of all owners paid 30%+ and 50%+ of their income on housing costs.

Data for the entire Los Angeles County area reveal that the rate of overpaying has not decreased at all since the 1990 Census. In fact, nearly two-thirds of all low-income households were cost burdened in 1995, a slight increase since the 1990 Census. For renters, almost three-fourths of low income households experienced cost burdens above 30% and more than three of every five were paying more than 50% of their income.

The American Housing Survey data are summarized in Tables A9 and A10. These data demonstrate that the County's cost burdened problems among very low and all low-income households have increased since 1990. This is likely to be true for the City of Bellflower as well. The City's overpaying rates among very low-income renters exceed the County averages. However, among the low-income renters, the City's rates are lower than those for the entire Los Angeles County area. This condition may be due to the City's participation in affordable rental housing programs, including the Section 8 rental assistance program and the development of affordable senior housing developments.

**Table A-9
Los Angeles Area
Summary of Overpaying Rates by Income and Tenure -- 1990**

	Renter Households	Owner Households	All Households
Very Low			
30%+	82%	43%	73%
50%+	75%	37%	66%
All Low			
30%+	71%	42%	63%
50%+	58%	35%	52%
Above Low			
30%+	17%	19%	18%
50%+	7%	12%	10%

Source: State Department of Housing and Community Development, California's Housing Markets – 1990-1997, Statewide Housing Update – Phase II, January 1999, Table 23, page 97.

Table construction of Castaneda & Associates.

**Table A-10
Los Angeles Area
Summary of Overpaying Rates by Income and Tenure -- 1995**

	Renter Households	Owner Households	All Households
Very Low			
30%+	86%	47%	77%
50%+	79%	40%	70%
All Low			
30%+	73%	48%	65%
50%+	62%	41%	56%
Above Low			
30%+	9%	24%	19%
50%+	4%	14%	11%

Source: State Department of Housing and Community Development, California's Housing Markets – 1990-1997, Statewide Housing Update – Phase II, January 1999, Table 23, page 97.

Table construction of Castaneda & Associates.

2. General Housing Characteristics

a. Owner and Renter Housing

A key housing characteristic is Bellflower's homeownership rate. According to a study completed by the State Department of Housing and Community Development and Census 2000, the City's homeownership rate is below those of the nation, state and Los Angeles County:

US Average	64.2%
California	55.6%
Los Angeles County	48.2%
Bellflower	40.3%

Bellflower's homeowners live almost exclusively in single-family detached/attached housing and mobilehomes. But, according to the 1990 Census, almost one-half of renters live in single family detached/attached units. This could reflect the scarcity of three-bedroom apartments in the City's apartment housing supply. The homeownership rate could be increased by transitioning some of the renter-occupied homes to owner-occupied units.

b. Overcrowding

Overcrowding is one result of the shortage of interior living space. Overcrowding reflects the financial inability of households to buy or rent housing units having enough space for their needs. Consequently, overcrowding is more appropriately considered a household characteristic (instead of a housing structural condition). An "overcrowded" housing unit does not necessarily imply one of inadequate physical condition; rather, with fewer persons it becomes "uncrowded". Overcrowding also may be a temporary situation since some households will move to larger housing units to meet space requirements.

Overcrowding emerges when households initially move into a unit or overtime. Changes in household size and composition also can lead to overcrowded conditions. If these conditions are serious enough, households can move to housing units with enough space to accommodate family changes. However, financial constraints can prevent them from moving to larger housing.

For owners, who have ties to neighborhoods, schools and local churches, moving to another home may not be considered a practical choice. Instead, they can adjust their lifestyle, or if incomes allow, make physical additions to their home. For renters, making physical changes to their apartment is not possible. Although renters have a higher mobility rate than owners, financial constraints can limit their options.

The indicator most frequently used to estimate overcrowded households compares the number of persons in a housing unit to the number of rooms in that housing unit. The room count excludes bathrooms, halls, foyers, porches and half-rooms. "Overcrowding" is defined as occupied housing units with 1.01 or more persons per room. "Severe" overcrowding is measured by the number of housing units with 1.51 or more persons per room. HCD has recommended a persons per room standard of 1.01 *or more*.

The City's Housing Element incorporates two measures based on the *degree of overcrowding*. As shown in Table A-11, almost 14% or one of every seven households was overcrowded, according to the data from the 1990 Census. Eighty percent of the overcrowded households were living in renter occupied housing units. Overcrowding was higher among the very low (0-30% and 31-50% of median income) and low income households, 20% and 22.5% respectively.

**Table A-11
City of Bellflower
Overcrowded Households by Income and Tenure - 1998**

Income Group	Renters	Owners	Total Households
Extremely Low	487	44	531
Very Low	396	35	431
Low	729	124	853
Middle	342	84	426
Above Middle	575	349	924
	2,529	636	3,165

Source: SCAG RHNA 99, Existing Housing Needs, "Households with Overcrowding."

Table construction by Castaneda & Associates

c. Housing Types Occupied by Owners/Renters

The housing types occupied by owners and renters, as of 1990, are presented in Table A-12. The vast majority of owners live in single family detached and attached housing units and mobile homes. The majority of renters reside in single family detached homes and small apartment buildings of five to nine units. In fact, almost 25% of all the single-family homes in the City are renter-occupied, as of the 1990 Census.

The renter occupied single family housing units is an indicator of a need for first time homebuyer assistance. Younger families who prefer single-family homes to the less spacious apartment housing, for instance, may occupy these dwellings. Some, but certainly not all, of the younger lower income renter families may be able to purchase existing single-family homes with down payment assistance.

3. Condition of the Existing Housing Stock

a. Housing Supply

As of April 2000, the City's housing supply consisted of 24,247 units. Single family structures are the predominant housing type. Table A-13 presents the data on the composition of the housing stock.

**Table A-12
City of Bellflower
Housing Types Occupied by Owners and Renters – 1990**

Units in Structure	Owner	Percent	Renter	Percent	Total
1 detached	7,093	64.4%*	3,920	35.6%	11,013
1 attached	537	36.2%	946	63.8%	1,483
2 units	13	2.8%	450	97.2%	463
3 or 4 units	78	7.9%	908	92.1%	986
5 or more	174	2.4%	7,114	97.6%	7,288
Mobile homes	1,129	77.0%	337	23.0%	1,466
Total:	9,024	39.7%	13,675	60.3%	22,699

*By way of explanation, 7,093 or 64.4% of the 11,013 single-family detached units are owner-occupied.

Source: 1990 Census of Population and Housing, Summary Tape File 3, "Tenure by Units in Structure". Excludes the 191 occupied "other" housing units.

Table construction by Castañeda & Associates.

Note:

Attached -- This is a 1-unit structure that has one or more walls extending from ground to roof separating it from adjoining structures. In row houses (sometimes called townhouses) double houses, or houses attached to nonresidential structures, each house is a separate, attached structure if the dividing or common wall goes from ground to roof.

Other -- This category is for any living quarters occupied as a housing unit that does not fit the previous categories. Examples that fit this category are houseboats, railroad cars, campers and vans.

**Table A-13
City of Bellflower
Housing Supply Characteristics — January 2000**

Type of Unit	Number of Units	Percent
1 unit, detached	11,449	47.2%
1 unit, attached	1,658	7.1%
2 to 4 units	1,727	6.7%
5 + units	7,845	32.7%
Mobilehomes	1,568	6.3%
Total	24,247	100.0%

Source: California Department of Finance, Demographic Research Unit, Los Angeles County Population and Housing Estimates, January 1, 2000.

Table construction by Castañeda & Associates.

Table A-14 shows the change in the composition of the housing stock between 1990 and 2000. Since the April 1990 Census, the City has experienced a *net* gain of 347 housing units. Nearly 76% of the added stock was single family detached structures. The additions to the housing stock have resulted in single-family homes comprising a larger share of the City's total housing supply. As detailed Census 2000 data are unavailable, the numbers in Tables A-13 and A-14 are based primarily on the State Department of Finance estimates.

**Table A-14
City of Bellflower
Change in the Composition of the Housing Stock – 1990 to 2000**

Housing Type	1990	2000	# Change	Percent Change
Single Family Detached	11,419	11,449	+30	+.3%
Single Family Attached	1,542	1,658	+116	+7.5%
2 to 4 Units	1,591	1,727	+136	+8.5%
5 Units +	7,760	7,845	+85	+1.1%
Mobile Homes	1,588	1,568	-20	-1.3%
Total*	23,900	24,247	+347	+1.5%

*Total figure for 1990 excludes the 217 "Other" units which the 1990 Census defined as "any living quarters occupied as a housing unit that does not fit the above-listed categories. Examples are houseboats, railroad cars, campers and vans." The examples are not consistent with a housing structure. The exclusion of the "other" categories allows comparison of the 1990 Census and DOF estimates.

Source: State Department of Finance, Demographic Research Unit, Population and Housing Estimates - April 1, 1990 -- Report E-5 and January 1, 2000 -- Report E-5.

Census 2000.

Table construction by Castañeda & Associates.

b. Age of the Housing Stock

A general indicator of housing adequacy is the age of housing. Generally speaking, for owners, the dilemma often is one of maintenance problems – for these households, low incomes mean a lack of income for maintenance and repairs. For rental properties, the rents collected may not result in a cash flow sufficient to catch up to needed maintenance and replacement.

In general, there is a relationship between the age of the housing stock and the prevalence of poor housing conditions. For instance, the older a home, the greater the need for maintenance, repair and/or replacement of key mechanical systems. Housing condition problems frequently tend to be concentrated in the interior deficiencies. Generally, two to three times as many units have interior problems as units with exterior problems.

As the housing stock ages, they are not as competitive within the housing market (especially in the rent that can be asked for), and they thus face the need for mechanical system repair and/or replacement. Often, the needed maintenance is deferred.

As shown in Table A-15, an estimated 4,586 housing units are at least a half-century old. Another 7,083 dwellings are 40 years to 50 years old. Housing this old may experience a higher rate of rehabilitation needs due to age and deferred estimates. Although almost one in five units are at least a half-century old, the maintenance practices of homeowners have kept the units in standard condition. This topic is discussed in greater detail under the heading of units in need of rehabilitation and replacement.

**Table A-15
City of Bellflower
Age of Housing Stock by Year Built – January 2000**

Year Built	Number of Units	Percent
60 years+	1,704	7.0%
50 to 60 years	2,882	11.9%
40 to 50 years	7,083	29.3%
30 to 40 years	4,519	18.6%
20 to 30 years	3,931	16.2%
15 to 20 years	1,379	5.7%
12 to 15 years	1,976	8.1%
10 to 12 years	426	1.8%
Less than 10 years	347	1.4%
Total*	24,247	100.0%

*The age of housing is an approximation. The total figure includes all of the units reported in the 1990 Census plus the 347 units constructed between April 1990 and April 2000. Thus, the 1990 estimates exclude the 217 "other" housing units that actually do not appear to be structures. There also is not a count of demolitions – since the age of demolished structures has not been recorded.

Source: State Census Data Center, 1990 Census of Population and Housing, Summary Tape File 3, "Table H25: Year Structure Built". State Department of Finance, Demographic Research Unit, Population and Housing Estimates- January 1, 2000-Report E-5.

Table construction by Castañeda & Associates.

c. Housing Improvement Needs

Chart A-2 lists some of the major substandard housing conditions found in older housing. These are examples of substandard conditions as determined by the American Housing Survey. There are differences between housing stock condition and housing improvement needs. The term "condition" refers to the physical quality of the housing stock; the quality of individual housing units or structures may be rated as either sound, deteriorating or dilapidated. Housing improvements, on the other hand, refer to the nature of the "remedial" actions necessary to correct defects in housing conditions such as demolition, minor repairs, major repairs and rehabilitation.

1) *Units in Need of Rehabilitation*

The vast majority of Bellflower's housing stock is in adequate condition – 98 of every 100 units. As of mid-year 2001, is estimated that about 500 housing units are in need of rehabilitation. Units in need of rehabilitation or replacement are defined by the City as structures containing one or more structural deficiencies such as: a) loose protective surface; b) settled porch or roof; and c) weakened structure or inadequate building foundation.

The geographic distribution, by census tract, of the units in need of rehabilitation is noted in Table A-16. Exhibit A-1 shows the boundaries of each census tract.

**Table A-16
City of Bellflower
Number and Geographic Distribution of
Housing Units in Need of Rehabilitation – July 2000**

Census Tract	Number in Need of Rehabilitation*	Percentage Distribution
5531.00	38	7.7%
5532.00	6	1.3%
5533.00	12	2.6%
5540.00	62	12.4%
5541.00	38	7.7%
5542.00	184	36.5%
5543.00	47	9.3%
5544.01	42	8.4%
5544.02	71	14.2%
	500	100.0%

Source: Housing condition survey reported in the 1994 Housing Element updated per housing units improved since that date. In the City's prior Housing Element, approved in 1994, it was estimated that 548 housing units were in need of rehabilitation. Since then, it is estimated that 40-50 housing units have been rehabilitated. This estimate is based on the Consolidated Plan, Grantee Performance Reports and Consolidated Plan Annual Performance Reports.

**Chart A-2
Unit and Building Characteristics of Housing Units with Problems**

<u>Unit Component</u>	<u>Definition of Substandard Condition</u>
Plumbing	Lacking hot piped water or a flush toilet, or lacking both bathtub and shower, all for exclusive use of the unit. Having the toilets all break down at least once, at least three times in the last three months, for at least six hours each time.
Heating	Having been uncomfortably cold last winter, for 24 hours or more because the heating equipment broke down at least three times last winter for at least six hours each time. Having unvented gas, oil or kerosene heaters as the main source of heat; these give off unsafe fumes.
Unit Upkeep	Having three of the following six maintenance problems: <ul style="list-style-type: none">*leaks from outdoors*leaks from indoors*holes in the floor*holes or open cracks in the walls or ceilings*more than a square foot of peeling paint or plaster*rats in the last 90 days
Hallways	Having three of the following problems in public hallways: <ul style="list-style-type: none">*no working light fixtures*loose or missing steps*loose or missing railings*no elevator
Electrical	Having no electricity. Having all of the following electrical problems: <ul style="list-style-type: none">*exposed wiring*a room with no working outlets*three blown fuses or tripped circuit breakers in the last 90 days
Kitchen	Lacking a sink, range, or refrigerator, all for the exclusive use of the unit.
Exterior Conditions	Building has any of the following: <ul style="list-style-type: none">*Sagging or missing roof materials*Roof has hole(s)*Building walls missing wall materials/siding*Building has sloped outside walls*Building has crumbling foundation

Source: Adopted from Codebook for the American Housing Survey: 1973 to 1993.

Exhibit A-1 -- Census Tract Boundaries

More than 1/3 of the housing units in need of rehabilitation is found in Census Tract 5542. This census tract is bounded by the Lakewood Boulevard, Alondra Boulevard, the railroad, and the 91 Freeway. This census tract also has the largest number of housing units in the City -- more than 4,000 housing units or one-sixth of all dwellings in the City. Thus, about one of every 20 units in this census tract was in need of rehabilitation.

2) *Units in Need of Replacement*

About 60 units are in need of replacement. Units in need of replacement are defined by the City as structures containing major structural deficiencies, which would cost greater than 50% of the home's value to repair. These units are not deemed suitable for rehabilitation.

The geographic distribution, by census tract, of the units in need of replacement is noted in Table A-17.

**Table A-17
City of Bellflower
Number and Geographic Distribution of
Housing Units in Need of Replacement – July 2000**

Census Tract	Number in Need of Replacement	Percentage Distribution
5531.00	2	3.0%
5532.00	24	40.9%
5533.00	0	0.0%
5540.00	2	3.0%
5541.00	3	4.5%
5542.00	8	13.6%
5543.00	17	27.9%
5544.01	0	0.0%
5544.02	4	7.6%
	60	100.0%

Source: Housing condition survey completed in the 1994 Housing Element. In the City's prior Housing Element, adopted in 1994, it was estimated that 66 housing units were in need of replacement. Since then, it is estimated that six housing units have been replaced as new units were constructed.

About two-thirds of the housing units in need of replacement are located in Census Tracts 5532 and 5543. The San Gabriel Freeway, Foster Road, Clark Avenue and Rosecrans Avenue bound Census Tract 5532. Alondra Boulevard, Lakewood Boulevard, Hayter Avenue, Downey Avenue and Rose Street bound Census Tract 5543.

G. INVENTORY OF LAND SUITABLE FOR RESIDENTIAL DEVELOPMENT

1. State Law Requirements

The Housing Element must include:

An inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment and an analysis of the relationship of zoning and public facilities and services to these sites.

A major purpose of the inventory is to identify sites that can accommodate the City's RHNA construction need. The housing unit potential of the identified sites is compared to the City's construction need to calculate whether there are sufficient sites. The RHNA allocated to Bellflower the following new construction need:

Very Low Income Housing	178 units
Low Income Housing	132 units
Moderate Income Housing	157 units
Above Moderate Income Housing	<u>219</u> units
Total Housing	686 units

As of September 2003, new constructed and proposed housing has resulted in 442 housing units. Thus, the unmet RHNA new construction need is 224 housing units.

Section G provides an inventory of land that can accommodate the RHNA new construction needs for all income groups. The inventory includes:

New housing construction sites
Housing unit potential on vacant, residentially zoned sites.
Housing unit potential on recycling sites.
Housing sites having potential for redevelopment.
Projected density bonus units.

2. New Housing Construction Sites

New housing construction sites include:

Housing units constructed between January 1, 1998 and January 1, 2003.
Housing units constructed between January 1, 2003 and August 31, 2003.
Housing units proposed as of September 1, 2003.

a. Housing Units Constructed – 01/10/98 to 01/01/03

The RHNA covers a 7.5-year period spanning January 1, 1998 through June 30, 2005. New housing constructed between January 1, 1998 and January 1, 2003 is credited against the RHNA construction need.

The State Department of Finance reports that from January 1, 1998 through January 1, 2003, Bellflower experienced a net increase of 188 housing units. The housing type distribution was as follows:

Single-family (attached or detached)	141
Multi-family (5+ units in structure)	<u>47</u>
	188

The single-family housing units have been allocated to the above-moderate income housing need. The multi-family housing need has been allocated to the moderate-income housing need.

b. Housing Units Constructed – 01/01/03 to 08/31/03

In addition to the above, a (net) 209 housing units have been constructed between January 1, 2003 and August 31, 2003. The units constructed are summarized below:

A 180 affordable housing project obtained a certificate of occupancy in 2003. The affordable housing project was constructed on a vacant 2-acre site located on Flora Vista Street, between Bellflower Boulevard and Eucalyptus Avenue. In 2001, the City Council had approved zoning of this site at a density of 90 units per acre, allowing the construction of 180 multi-family housing units. Several funding sources contributed to the development of the affordable 180-unit project. These included City CDBG funds, City HOME funds, low income housing tax credits, revenue bond financing, and the Federal Home Loan Bank's Affordable Housing Program.

The affordable housing units constructed were allocated to the very low- and low-income groups in proportion to the RHNA need (57.4% and 42.6%).

In addition, 29 additional housing units were constructed during the first eight months of 2003. These units included a net increase of 24 attached single-family (condominium) units and a net increase of five apartment units.

The 24 attached, single family units were allocated to the above moderate- income group. The five apartment units were allocated to the moderate-income group.

c. Proposed Housing Units as of 09/01/03

Forty-five housing units have been proposed and under review by the City. The proposed projects would result in a net increase of 32 condominium units, 12 apartment units and one second unit. The 32 condominium units were allocated to the above moderate-income group, the 12 apartment units were allocated to the moderate-income group, and the one second unit was allocated to the low income group.

In summary, 442 housing units have met a significant percentage of the total RHNA, as follows:

Very Low Income: 103 units in an affordable housing project.

Low Income: 78 units in an affordable housing project and one second unit.

Moderate Income: 64 multi-family units.

Above Moderate Income: 197 single family detached and attached units.

Thus, Bellflower’s **unmet** RHNA construction need is 244 housing units, as shown in Table A-18.

**Table A-18
City of Bellflower
Unmet RHNA Need – September 2003**

Income Group	RHNA Need	Units Constructed	Units Proposed	Unmet RHNA Need
Very Low	178	103	0	75
Low	132	78	0	54
Moderate	157	52	12	93
Above Moderate	219	165	32	22
	686	398	44	244

2. Vacant Sites

As explained above, housing sites need to be identified that can accommodate housing at densities that facilitate housing for the unmet RHNA very low (75 units) and low-income (54 units) housing need.

A nearly vacant one-acre site is located at 9328-9340 Somerset Avenue, between Lakewood Boulevard and Clark Avenue. This site is zoned R-3 and 62 housing units can be developed. The net housing unit yield is 60 housing units, as there is an existing duplex located on the site. The net 60 housing units were allocated to the very low- and low-income groups in proportion to the RHNA need (57.4% and 42.6%):

Very Low Income 34 units
Low Income 26 units

Sites then need to be identified on other than vacant land than can accommodate the balance of the RHNA need of 69 housing units for very low and low-income housing.

There are no vacant sites zoned low or medium density. As a consequence, recycling and other sites are needed to accommodate the moderate- and above-moderate income housing needs.

3. Housing Unit Potential in Recycling Areas

The City has identified seven neighborhoods/areas where the recycling potential through build-out, which extends beyond the June 2005 horizon of the Housing Element, totals almost 1,200 housing units. A summary of the recycling potential by zone district is listed below:

A-E Zone	86 units
R-1 Zone	100 units
R-2 Zone	927 units
R-3 Zone	69 units
	1,182 units

Table A-19 below provides detailed estimates of the recycling potential by neighborhood and zone district.

**Table A-19
City of Bellflower
Housing Unit Potential on Recycling Sites
by Neighborhood/Area and Residential Zone**

Neighborhood/ Area	Residential Zone				Total
	A-E	R-1	R-2	R-3	
1	0	0	334	0	334
2	0	44	29	19	92
3	0	0	94	29	123
4	0	0	167	10	177
5	0	0	279	3	282
6	0	56	24	8	88
7	86	0	0	0	86
	86	100	927	69	1,182

Source: Update of Under Utilized Parcel Study (UUPS), July – August, 2001.

Note: The 2001 housing unit potential updates the 1994 UUPS by subtracting from the survey: a) housing units constructed between 1994 and 2001; b) housing units under construction as of August, 2001; and c) the housing unit potential on parcels developed with non-residential uses.

The R-3 zone allows housing to be developed at a density of 22 dwelling units per acre. Recycling sites zoned at this density can accommodate the RHNA allocated need for very low and low-income housing. The City will implement a program to stimulate development of recycling sites zoned R-3.

There are numerous recycling sites zoned AE, R-1 and R-2. The residential densities permitted in these zones are summarized below:

A-E	0.1 to 4.4 dwelling units per acre
R-1	up to 8.7 dwelling units per acre
R-2	up to 13.0 dwelling units per acre

Consequently, the recycling sites have the potential to accommodate the balance of the RHNA allocated need for moderate and above moderate-income housing. The City will implement a program to stimulate development of recycling sites zoned R-3.

The boundaries of the seven neighborhoods/area listed in Table A-19 are identified below:

Neighborhood/Area 1: Artesia Boulevard, Downey Avenue, Rose Street and Lakewood Boulevard essentially bound Study Area 1. The entire area is zoned R-2 except for seven R-1 lots near the intersection of Ramona Street and Coke Street. The area has experienced recycling underutilized sites, particularly early 1990s construction on Ramona and Cedar Streets.

Neighborhood/Area 2: Lakewood Boulevard, Ramona Street, Clark Avenue, and Rose Street bound Study Area 2. The area is predominantly zoned R-2, except for the R-1 zones on Rose Street, near Clark Avenue and six lots on Ramona Street, also near Clark Avenue.

Neighborhood/Area 3: This Study Area is comprised of two sub-areas. The first is of the R-2 residential zones along Ramona and Cedar Streets, generally between Clark Avenue and Bellflower Boulevard. Five single-family homes are under construction on Ramona Street, near Bellflower Street. The second area is located east of Bellflower Boulevard, along Ramona and Cedar Streets.

Neighborhood/Area 4: This Study Area consists of several sub-areas. Walnut Street, Park, Clark and Lakewood Boulevard bound one sub-area, zoned R2. Flower, Lakewood, Walnut and the City boundary bound another sub-area. Lakewood, Park and the City boundary border the third sub-area.

Neighborhood/Area 5: This area which is bounded by Clark Avenue, Flower, and Pacific Avenue, has 16 residential blocks. The 11 small blocks east of Ardmore Avenue are zoned R-3. The five blocks between Clark and Ardmore Avenues are zoned R-2. Each sub-area contains a mixture of single-family homes and apartment buildings. The number of lots with single family homes represent the major recycling opportunities.

Neighborhood/Area 6: This area is situated along Alondra Boulevard between Woodruff Avenue and Stevens Avenue. The sub-areas east of Bellflower, which are all zoned R-1, are essentially built out. There is one vacant lot located on the eastside of Eucalyptus, between Alondra Boulevard and Hegel Street. The other major sub-areas are along Blaine Avenue and Byon. These areas are zoned, R1, R2, and R3. The corresponding densities are 8.7, 8.8-13.0 and 13.1-22.0 dwelling units per acre.

**Exhibit A-2
Neighborhood/Area Boundaries**

*Neighborhood.*Area 7. This area is comprised of 10 blocks, all of which are zoned A-E, which allows 9,000 square foot lots at a density of 4.5 dwelling units per acre. Several lots in the Study Area have 15,000 square feet or more. The recently constructed Tremont Estates, located near the intersection of Chicago Avenue and Trabuco Street, 10 upscale, two-story homes.

4. Sites Suitable for Residential/Commercial Mixed Use Development

The City has current and potential residential/commercial sites that are suitable for residential development. These sites are described below:

? The Town Center (TC) Zone District permits residences and artist lofts above the second floor. These uses are allowed and encouraged in both sub-areas of the Town Center District. The Town Center District comprises the parcels and uses primarily oriented along Bellflower Boulevard, bounded by the Southern Pacific RR to the north and the Artesia (91) Freeway to the south. The Town Center District consists of two areas. Area 1 is located south of the Southern Pacific RR right-of-way, north of Walnut Street, and is defined as the traditional downtown core. This subdistrict contains a variety of traditional retail storefronts which are a testament to the architectural heritage of Bellflower. Area 2 is located south of Walnut Street, north of the Artesia (91) Freeway.

? The Bellflower Boulevard/Oak Street Redevelopment Concept Plan would provide housing opportunities for one-person households, other household types and families. The concept study area is bordered by the Metropolitan Transit Authority (MTA) right-of-way (a future Greenway/Bikeway), Bellflower Boulevard, and Belmont Street. One of the key features of the area is to develop a live/work area, meaning a potential site for small retail or restaurants, office space, or additional “urban village” style townhomes. Other major features of this area include:

Link the commercial corridor with the formal Civic Center to create a focus area for public activity.

Create an opportunity to provide activity within the downtown area.

Develop a formal plaza area in the parking space between the Verizon Building and the commercial building on Belmont Street, which would have a fountain, grass areas, outdoor dining area, a stage for concerts, movies, and Farmers Market.

Develop a plaza area north on Bellflower Boulevard with a transit facility adjacent to the old train depot, which would be renovated.

Apply to the MTA for funding to help develop the transit area and for a dedicated shuttle to connect with the Green Line station on the 105 Freeway.

Create outdoor garden pocket areas in existing alleyway behind the Bellflower Boulevard buildings for outdoor dining.

Upgrade Belmont Street and Oak Street to make formal entryways into the Civic Center area.

5. Sites Having Potential for Redevelopment

The Community Redevelopment Agency Area involves the long-term revitalization, redevelopment, and upgrading of many obsolete properties that lie along the City's older thoroughfares. The Area contains 857 parcels in 597 acres. Exhibit A-3 shows the boundaries of Bellflower's Community Redevelopment Agency Area. The major corridors included within the boundaries of the Area are:

Bellflower Boulevard from the southern City limits to Somerset Boulevard.
Lakewood Boulevard from the southern City limits to Rosecrans Avenue.
Artesia Boulevard from the western City limits Woodruff Avenue.
Rosecrans Avenue from the western City limits to Clark Avenue.
Railroad corridor.

The properties in the Area are primarily commercial, industrial, and public rights-of-way. The two-acre affordable housing development located on Flora Vista Street (between Bellflower Boulevard and Eucalyptus Avenue) is located within the Community Redevelopment Agency Area.

6. Density Bonus Units

Developers of qualified projects are eligible to request from the City density bonuses and other development incentives. A density bonus of 25% is allowed when developers agree to construct:

20% of the units for lower income households; or
10% of the units for very low income households; or
50% of the units for senior citizens.

The City has approved density bonus units in the past. In addition, the City has increased in the allowed density in the S-C-H Zone.

Actions will be taken during the program period to facilitate the development of 20 density bonus housing units. These actions, which are described in Part 2 of the Housing Element, will contribute to ensuring adequate housing sites and promoting the development of affordable housing. More specifically, actions will be taken to facilitate density bonus units in the R-2 Zone.

7. Summary of Residential Land Inventory

In summary, 442 constructed and proposed housing units have met a significant percentage of the total RHNA, as follows:

Very Low Income: 103 units in an affordable housing project.

Low Income: 78 units in an affordable housing project and one second unit.

Moderate Income: 64 multi-family units.

Above Moderate Income: 197 single family detached and attached units.

Bellflower's **unmet** RHNA construction need is 244 housing units, as listed below:

Very Low Income: 75 units

Low Income: 54 units

Moderate Income: 93 units

Above Moderate: 22 units

The balance of the very low and low income housing need can be met by a vacant site zoned R-3, recycling sites zoned R-3, density bonus units and mixed-use development.

The balance of the moderate and above moderate-income housing need can be met by recycling sites zoned A-E, R-1, R-3 and mixed-use development.

As explained in Part 2, the City will implement a Residential Development Program to facilitate and stimulate the development of recycling sites in order to help meet the balance of the RHNA allocated need for all income groups.

Second units are potential sites in some communities. However, because of the City's development patterns and lot sizes, second units have very limited potential to address Bellflower's RHNA need.

**Exhibit A-3
Community Redevelopment Agency Area Boundaries**

H. INVENTORY OF PUBLIC FACILITIES AND SERVICES

Bellflower is a highly urbanized city and most of it is served by necessary infrastructure, such as streets, sewer, electrical, telephone, and water facilities. Consequently, the land development costs are lower in Bellflower than what exists in less urbanized or rural areas.

The City's services and facilities are adequate to meet the needs generated by new housing development in the quantity projected by SCAG. The RHNA new construction need is less than 3% of the existing housing supply. The following infrastructure exists to accommodate future residential development:

City and Police Services: The Bellflower Civic Center is located at 16600 Civic Center Drive. There are 74 full-time employees at this facility and the City's off-site locations. Police protection is provided by the County of Los Angeles Sheriff's Department. Through its contract with the Sheriff's Department, Bellflower has 12 specially assigned deputies, two special emergency deputies, and access to the Department's numerous divisions.

Fire Protection and Suppression Services: The City of Bellflower contracts with the County of Los Angeles for fire protection services. Two fire stations are located within the City. Various other County Fire Department facilities exist at nearby locations and are available for emergency situations.

School Services: Four school districts serve Bellflower: Downey Unified School District (USD), Bellflower USD, Paramount USD, and ABS USD. Residents residing within the boundaries of each respective school district are adequately served with educational facilities, kindergarten through high school.

Sewer Services: The Los Angeles County Sanitation District provides Sewer service. The Sewer District closely monitors current sewage flows and identifies future sewer construction needs to accommodate ultimate build out. Most of the existing sewers in the City were constructed years ago and were designed to serve residential and agriculture properties. However, due to the ever-increasing population density within the City, the erection of many multi-family dwelling units and growth of the commercial areas, the City's sewer system is no longer adequate to accommodate the increased volume of sewage generated by the larger buildings.

The City has established a means of providing adequate sewers required by development through the Sewer Reconstruction Program. (Ord. #163, §1). This program establishes a charge to be collected from all the properties that propose to discharge, to the public sewer, quantities of sewage in excess of the quantity for which the existing sewer system was designed, and to establish a fund into which these charges may be deposited and from which moneys will be available for the City.

Water Services: Six private water companies provide water service to various locations in the City. According to Company officials, overall water supply is good and they report an ability to serve current and future water demands in the City. Fire flow is adequate in most areas. Where there is low fire flow, buildings are required to be sprinklered.

The City's Water Master Plan establishes measures to provide adequate fire flows throughout the City and correct deficiencies which are primarily located in the northern part of Bellflower. The Water Master Plan includes recommendations for upgrades to the City's water delivery system and correction of potential deficiencies such as. installation of a Mater Telemetry System, water flow metering devices, and upgrades to pumping facilities.

In summary, it is estimated that there are sufficient public facilities and services to accommodate the unmet RHNA construction need of 686 housing units, which represents 2.8% of the City's current housing supply.

I. GOVERNMENTAL CONSTRAINTS ANALYSIS

Per State law, the Housing Element must contain:

“An analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures. The analysis shall also demonstrate local efforts to remove governmental constraints that hinder the locality from meeting its share of the regional housing need in accordance with Section 65584.

The State law cites five potential or actual constraints, depending on individual city circumstances:

- ? Land use controls (Land Use Element and Zoning Ordinance)
- ? Building codes and their enforcement
- ? Site improvements
- ? Fees and other exactions
- ? Local processing and permit procedures

None of those governmental factors, as explained below, significantly impede or constrain the development of a variety of housing types and affordable housing for families and seniors in the City of Bellflower.

1. Land Use Controls

The Housing Element must:

“Identify adequate sites which will be made available through appropriate zoning and development standards needed to facilitate and encourage the development of a variety of housing types for all income groups, including multifamily rental housing, factory-built housing, mobilehomes, and emergency shelters and transitional housing.”

Because a diversity of housing is encouraged, the maintenance, improvement or development of housing is not constrained by the Land Use Element.

a. Providing for a Variety of Housing Types

The Land Use Element and Zoning Code contain the basic provisions that allow for the development of a variety of housing types. The Land Use Element permits:

Agricultural Residential	0.1-6.0 dwelling units per net acre
Low Density Residential	0.1-8.7 dwelling units per net acre
Medium Density Residential	8.8–13 dwelling units per net acre
High Density Residential	13.1-22 dwelling units per net acre

The Zoning Code allows for development in six residential zones:

<u>Residential Zones</u>	<u>Lot Area Required for Zone Each New Dwelling Unit</u>
A-E (Agricultural Estate) Zone	10,000 square feet (0.1 to 4.4 DU/AC)
SF (Single Family) Zone	7,000 square feet (6.22 DU/AC)
R-1 (Low Density Residential) Zone	5,000 square feet (8.7 DU/AC)
R-2 (Medium Density Residential) Zone	3,350 square feet (13.0 DU/AC)
R-3 (Multiple Residential) Zone	1,980 square feet (22.0 DU/AC)
SCH (Senior Citizen Housing) Zone	70 DU/AC

b. Appropriate Zoning Standards

As previously noted, the State housing law requires that cities have in place zoning standards that facilitate and encourage the development of a variety of housing types. These standards should permit the development of multifamily rental housing, factory-built housing, mobilehomes, and emergency shelters and transitional housing.” A summary of the City’s zoning standards is provided below:

Multi-Family Rental Housing: Multi-family housing is facilitated and encouraged in the City’s R-2, R-3, and S-C-H Zones. Also, the Planned Development Permit process offers “zoning relief” or flexibility for various residential uses, including the construction of multifamily units on R-2 and R-3 zoned lots

Factory Built Housing and Mobile Homes: In addition to these basic Zoning Code provisions, manufactured and mobilehomes are permitted on single family-zoned lots. In accordance with Section 66862.3 of the Government Code, mobile and manufactured homes are permitted on single family-zoned lots subject to architectural review of the proposed structure's roof overhang, roof material, and siding material. Forty-two mobile home parks and 1,568 mobile home units are located in the City. Attachment 2 of this Technical Appendix lists the mobilehome parks located in Bellflower.

Emergency Shelters and Transitional Housing: Emergency shelters and transitional housing are facilitated through the Planned Development Permit process. Through the Development Permit process, parking standards, required setback areas, and other development standards may be reduced to accommodate special needs housing such as emergency housing/shelters and low income housing

Additional housing opportunities are facilitated and encouraged by the adoption of the following zoning code standards:

Second Unit/"Granny Flat" Ordinance: The City has an adopted Second Unit/"Granny Flat" Ordinance (19-4.3). Second Units/"Granny Flats" are permitted in single family zones pursuant to an approved conditional use permit. Qualifying parcels must be between 6,000 to 10,000 square feet in size. One parking space is provided per unit.

"Flexible" Single Family Zone: The City's Low Density Residential zone is not actually a single family zone because it permits an unlimited number of units per parcel, provided there is at least 5,000 square feet of lot area per unit and on-site parking requirements are met.

Senior Housing (S-C-H) Overlay Zone: This Overlay Zone is available for use in the R-3 Zone. The S-C-H Overlay Zone permits up to 70 units per acre and allows for reduced on-site parking and setbacks requirements

c. Appropriate Development Standards

The State housing law requires cities to adopt development standards that facilitate and encourage the development of a variety of housing types. The City's Zoning Code *permits* a variety of housing of types. Chart A-3 lists the residential development standards for the A-E, S-F, R-1, R-2, and R-3 zones. For each zone, the list describes:

- Setbacks
- Minimum Lot Area
- Lot Coverage
- Minimum Housing Unit Sizes
- Building Height
- Parking Requirements
- Driveways
- Unit Density

The development standards are not unusual and are comparable to other southern California urban communities. Unit densities range from a low of one unit per 9,900 square feet to a high of one unit per 1,980 square feet. The senior housing zone permits even higher densities. In fact, three senior housing developments have been constructed at densities of 110 unit per acre.

The minimum housing unit sizes are consistent with construction trends. They offer a variety of housing unit sizes for elderly, small and large families.

The City adopted the parking requirements after careful study. As noted earlier, through the Development Permit process, when certain findings can be made, parking standards may be reduced to accommodate emergency housing/shelters and low income housing. In mid-year 2001, the parking requirements were reduced for the vacant two-acre site on Flora Vista Street that is zoned SCH.

In 2004, the City will be conducting a through overhaul of the Zoning Code, including a review and revision of the parking standards of each residential zone. The City is aware that parking requirements can sometimes raise housing production costs and thereby impede additions to the housing supply and impede housing affordability. Consequently, the City has relaxed parking standards for new senior housing developments. In fact, the parking required for the new affordable senior housing development was reduced to 1.10 spaces per housing units. The Zoning Code will set forth revised parking standards or spell out the conditions under which the required parking spaces will be reduced.

d. SCH Development Standards

The S-C-H Zone permits densities ranging from 22 to 70 units per net acre. For any given site, the density will be determined by consideration of a development agreement that is based on the following areas of concern:

1. The capacities of the City water, sewer and storm drain systems are adequate or will be adequate to accommodate the proposed increase in density as well as all other planned land uses in the area.
2. The increase in density will not have a significant adverse impact on traffic volumes and road capacities, and recreational resources.
3. The character of the surrounding area will not be adversely impacted or the overall intent of the General Plan sacrificed.
4. Height Limits. No building shall exceed a height of forty (40) feet or three (3) habitable stories.
5. Front Yard. Front yard requirements shall be 15 feet at grade level with no more than five feet encroachment for upper story balcony.

**Chart A-3
Development Standards**

**Chart A-3
Development Standards**

6. Side Yard. Side yard requirements shall be five feet at grade level with no more than two feet, six inch encroachment for upper story balcony.
 7. Rear Yard. Rear yard requirements shall be the same as the side yard setback.
 8. Floor Area. The minimum floor area per unit shall be four hundred fifty (450) square feet and the maximum floor area shall be nine hundred (900) square feet.
 9. Lot Coverage. The maximum lot coverage by all residential and accessory buildings shall not exceed fifty (50) percent. Said lot coverage shall be computed by utilizing the actual roof area of all residential and accessory buildings.
 10. Off-Street Parking. There shall be a total of one (1.0) off-street parking space per living unit of which two-tenths (.2) of an off-street parking space shall be provided for each unit for the designated use of visitors.
- e. Processing and Permitting Requirements for Homeless Shelters and Transitional Housing

According to HCD*:

“Any zoning classification which allows the siting of a shelter or transitional housing project, and does not impede the development of the site, or the conversion or use of an existing structure, is appropriate. The preferred alternative would be to include emergency shelters and transitional housing as permitted uses in one or more zones, e.g., larger projects in multi-family, commercial or public zones, or small group homes in single-family zones. A locality might also include these uses as conditional uses in one or more zones, provided that the project is subject to limited discretionary approval with conditions that are standardized, objective, and no more restrictive than those of similar uses.”

*State Department of Housing and Community Development, Shelter for the Homeless: Housing Element Requirements, October 1989.

The City has approved two sites that currently have facilities providing emergency and transitional housing. The first site, a 28-bed facility, has a Land Use Element designation of High Density Residential. The second site, a 22-bed emergency shelter and 24-bed transitional housing facility, has a Land Use Element designation of High Density Residential.

Although there are two existing shelters, the City has no *adopted* regulations, standards or procedures on how applications for emergency shelters and transitional housing would be processed. By the 2nd^d quarter of 2004, the City will complete a review of its permit processing procedures and will adopt clear standards and procedures to process applications for the development or conversions of existing structures to emergency shelters and transitional housing. A program action is further described in the Housing Strategy.

2. Building and Housing Codes and Enforcement Practices

a. Building Codes

The City has adopted, by reference, the Los Angeles County Building Code and the 1998 California Building Code. The City's codes are considered to be the minimum necessary to protect the public health, safety and welfare. The codes, which are based on uniform codes, are adopted by many cities throughout southern California and do not pose a constraint to residential development.

The Building Division of the Community Development Department is responsible for the enforcement of City standards governing the construction, alteration and maintenance of buildings. This includes: structural, electrical, mechanical engineering, plan check services, administration of abatement programs for substandard and unsafe structures and providing state and local code administration interpretations.

b. Housing Codes

The City has adopted by reference the Uniform Housing Code and the Uniform Code for the Abatement of Dangerous Buildings. Each code is published by the International Conference of Building Officials.

In regard to housing preservation through code enforcement, the City's main objective is to protect the quality of the housing stock and the health and safety of its citizens. Current code enforcement activities do not attempt to penalize older structures built under less stringent codes. Rather, the City's focus is geared toward activities, such as illegal room additions or garage conversions, which have the potential to create health and safety hazards or unsatisfactory aesthetic situations. In the mid 1990s, the City completed a survey that identified 300 illegal garage conversions.

The Code Enforcement Division of the Community Development Department was established to promote and enforce compliance with the Municipal Code relating to property maintenance and commercial and residential design standards. The Code Enforcement Division is funded utilizing General Funds and Community Development Block Grant (CDBG) Funds. The staff funded with CDBG Funds works primarily to enforcement activities within designated areas of the City. The duties of the Code Enforcement Division include:

- ? Assist in the monitoring of both commercial and housing development for compliance with municipal code design standards.

- ? Respond to citizen complaints concerning property maintenance, monitor alcohol licenses, hotel/motel occupancy, and other discretionary permits as necessary.

- ? Inventory and enforce illegal and nonconforming signage.

Bellflower has an active code enforcement program dedicated to preserving and improving the environmental quality of the City. Beginning in 1994, the City's code enforcement (for building, zoning, sign, and nuisance violations) changed from a reactive to a proactive program. The City responds to citizen complaints regarding property maintenance, public safety, health, and zoning issues. The City also has adopted Code Enforcement Reporting Districts. Annually, the Code Enforcement Division processes about 400-500 complaints/ violations.

Where code enforcement activities involve housing construction deficiencies, it is staff's policy to inform the affected property owner of the available rehabilitation programs available to assist them with the funds to remedy the problem. The programs make funds available to low-income households for repair and rehabilitation.

3. On- and Off-Site Improvements

Bellflower is a highly urbanized community and most of it is served by necessary infrastructure, such as streets, sewer, electrical, telephone, and water facilities. Consequently, the land development costs are lower in Bellflower than what exists in less urbanized or rural areas. Typical improvements required of residential developments include: on-site landscaping, trash enclosures, lighting in off-street parking areas, concrete curbs replacement/installation of sidewalks, handicap ramps on curb return, and removal and/or replacement of trees.

4. Fees and Other Exactions

City and School District fees are nominal. The City's basic fees have remained unchanged since adoption of the prior Housing Element. And the City has no parkland fee. The Bellflower School District, which covers 90% of Bellflower, charges no fees. Other school district fees are listed below:

Downey USD	Residential -- \$2.14/square foot Commercial/Industrial -- \$.34/square foot
ABC USD	No Fee
Paramount UDS	Residential -- \$2.14/square foot Commercial/Industrial -- \$.34/square foot

Therefore, the fees charged for new residential development would be considerably less than those imposed by other urban communities in Los Angeles County. A list of basic fees is presented in Table A-20.

**Table A-20
City of Bellflower
Development Permits/Fees and Processing – 2003**

<i>Application/Permit</i>	<i>Fee</i>	<i>Processing Time</i>
General Plan Amendment	\$800.00 deposit + actual costs	The processing time for all zoning applications, from time of submittal to approval by the Planning Commission, is 4 weeks
Zone Change	\$600.00 deposit + actual costs	
Zone Ordinance Zone Ordinance Text Amendment	\$600.00 deposit + actual costs	
Planned Development Permit	\$450.00	
Zone Variance	\$600.00	
Conditional Use Variance	\$900.00	
Subdivision Tentative Maps	\$2,125	
Subdivision Final Tract Maps	\$2,375	
Subdivision Final Parcel Maps	\$1,775	
Parcel Lot Mergers, Lot Line Adjustments, Offers of Dedication, Easements, Certificates of Compliance	\$675	

The fees associated with a 4-unit apartment development are listed below:

Plan Check Fee	\$2,268.10
Building Permit	\$2,668.35
Issuance Fee	\$24.50
SMIP	\$36.10
Electrical Permit	\$255.84
Mechanical and Plumbing requires a breakdown of work	

The fees are based on the following development assumptions:

Type V Wood Frame	3,920 sq. ft. @ \$86.30 = \$338,296
Wood Frame Private Garage	1000 sq. ft. @ \$22.70 = \$22,700

5. Processing Time and Permit Procedures

Processing time for residential projects varies according to the complexity of the proposal. Typically, a subdivision process (which includes a tract map) takes about 6 to 8 weeks from the date of application submittal. As noted in Table A-20, the processing time for all zoning applications is four weeks.

6. Potential and Actual Constraints on Housing for Disabled Persons

In accordance with recently enacted legislation (SB 520), the Draft Housing Element was updated to include an analysis of the potential and actual governmental constraints on the development of housing for persons with disabilities. In a telephone conversation, HCD has stated that the analysis should focus on both supportive and non-supportive housing, and the constraints that may be imposed by zoning and development standards. These could include, for example, standards that may make it more difficult to build or retrofit housing to meet the needs of disabled persons.

Housing Accessibility

By way of background, a recent study indicated that inaccessibility remains a significant problem for PWD, one that often excludes them from everyday activities like shopping, dining out, going to a movie, and from housing. The lack of such home accessibility features as ramps, extra-wide doors, elevator or stair lifts, hand rails, raised toilets, adapted door locks, lowered counters, and slip-resistant floors severely limits housing opportunities for PWD. This same study stated:

“The vast majority of housing units in the United States lack features that would make them suitable for or readily adaptable to the requirements of people with disabilities. Data from the 1990 National Health Interview Survey indicate that only 2.9% of Americans live in homes with any kind of accessibility features, including ramps (0.9%), extra-wide doors (0.7%), elevators or stair lifts (0.2%), handrails (1.4%), and raised toilets (0.5%).”

According to the same survey, the proportion of American families containing at least one member with a disability is 10 times as high – 29.2%. And almost all families experience disability at some time, for example, as the older members become elderly.¹

Home Modifications

According to the same study, the number of individuals who need home modifications will grow dramatically over the next 20 years due to the aging of the population and a greater number of PWD. Housing and demographic trends suggest that the current gap between PWD who would benefit from accessible housing and units available will grow. Unfortunately, “the ability to meet this growing need for home modifications is hampered by lack of information, limited funding, and inadequate services.”²

¹ Disability Rights Advocates, *Disability Watch – The Status of People With Disabilities in the United States*, produced by Women and Children’s Support Resources, a California nonprofit organization.

² *A Blueprint for Action*, p. ix.

The 1988 Fair Housing Act requires reasonable modifications of existing premises. The Act states:

“It shall be unlawful for any person to refuse to permit, at the expense of a handicapped (disabled) person, reasonable modifications of existing premises, occupied or to be occupied by a handicapped (disabled) person, if the proposed modifications may be necessary to afford the handicapped (disabled) person full enjoyment of the premises of a dwelling. In the case of a rental, the landlord may, where it is reasonable to do so, condition permission for a modification on the renter agreeing to restore the interior of the premises to the condition that existed before the modification, reasonable wear and tear excepted. The landlord may not increase for handicapped (disabled) persons any customarily required security deposit . . .³

Constraints Analysis

The Zoning Code was reviewed to determine the standards and other provisions that are unique and or impact the development or renovation of supportive and non-supportive housing for disabled persons.

The City has established an Accessibility Appeals Board to serve as an adviser to the building official on disabled access matters. This Board is described as follows in the Zoning Code:

In order to conduct the hearings on written appeals regarding action taken by the building official concerning accessibility and to ratify certain exempting actions of the building official in enforcing the accessibility requirements of the California Code of Regulations, Title 24 (also know as the California Building Standards Code), and to serve as an advisor to the building official on disabled access matters; there shall be an accessibility appeals board consisting of five members. Two members of the appeals board shall be physically disabled persons, two members shall be persons experienced in construction, and one member shall be a public member. The building official shall be an ex officio member and shall act as secretary to the board. The members of the accessibility appeals board shall be appointed by the City Council and shall hold office at its pleasure. The board shall adopt reasonable rules and regulations for conducting its actions. The board shall establish that the access matter under review is in conformity with the intent and purpose of California Code of Regulations, Title 24, and this Code. The board shall document all decisions and findings in writing to the building official with a duplicate copy to the applicant, and the board may recommend to the City Council such new legislation as is consistent therewith.

The appeals board may approve or disapprove interpretations and enforcement actions taken by the building official. All such approvals or

³ *Discriminatory Conduct Under The Fair Housing Act. Internet website: <http://www.efg.org/fairhouse/eng/legalres/federal/fhaa100.htm>*

disapprovals for privately funded construction shall be final and conclusive as to the building official in the absence of fraud or prejudicial abuse of discretion.

The Zoning Code also defines some terms that pertain to housing for the disabled. For example, “community care facility” per Health and Safety Code Section 1502, and “residential care facility for the elderly” per Health and Safety Code Section 1569.2.

Other definitions of terms that could be considered for inclusion in the Zoning Code or in policies guiding the development and modification of housing for the disabled are listed below:

Accessible: The term “accessible,” when used with respect to the public and common use areas of a building containing covered multifamily dwellings, means that “the public or common use areas of the building can be approached, entered, and used by individuals with physical handicaps.” (Fair Housing Act Amendments of 1988)

Accessible Route: An “accessible route” is “a continuous unobstructed path connecting accessible elements and spaces in a building or within a site that can be negotiated by a person with a severe disability using a wheelchair and that is also safe for and usable by people with other disabilities. Interior accessible routes may include corridors, floors, ramps, elevators and lifts. Exterior accessible routes may include parking access aisles, curb ramps, walks, ramps and lifts.” (Fair Housing Act Amendments of 1988)

Assistive Device: The term “assistive device” refers to “an aid, tool, or instrument used by a person with disabilities to assist in activities of daily living.” Examples of assistive devices include tongs, knob turners, and oven rack pusher/pullers. (Fair Housing Act Amendments of 1988)

Disability: Disability is a restriction in the ability to perform essential components of everyday living, such as personal hygiene or function. (World Health Organization)

Disability: Refers to any person who:

- Has a physical or mental impairment which substantially limits one or more of such person’s major life activities;
- Has a record of such impairment, or
- Is regarded as having such impairment.

(Americans with Disabilities Act, 1990)

Disability under Social Security is based on a person’s inability to work. A person is considered disabled if he/she is unable to do any kind of work for which he/she is suited and the disability has lasted or is expected to last for at least a year or to result in death. (Social Security Administration)

Handicap: Handicap is a limitation on the fulfillment of a role that is normal for that individual. (World Health Organization)

Impairment: Impairment is any loss or abnormality of physical, psychological or anatomical structure or function. (World Health Organization)

Supportive Housing: The term “supportive housing” refers to “permanent rental housing linked to a range of support services designed to enable residents to maintain stable housing and lead fuller lives.” (Non-Profit Housing Association of Northern California, San Francisco, CA)

In summary, the Zoning Code does not establish standards that facilitate the development of housing for disabled persons. In this context, the absence of policies, standards and procedures unique to housing for the disabled act as constraints to adequate provision for this population group. In order to mitigate this constraint, the City will implement a proactive program to facilitate the development or modification of existing housing to better accommodate the needs of the disabled population. This program is described as “Program 3 – Housing for Persons with Disabilities” on pages 2-27 and 2-28.

J. NON-GOVERNMENTAL CONSTRAINTS ANALYSIS

As required by State law, this part of the Housing Element analyzes how non-governmental (or housing market) factors do or may constrain the public and private capacity to meet housing needs, particularly affordable housing needs. Per State law, the non-governmental factors that must be analyzed are:

- ? Availability of financing
- ? Price of land
- ? Cost of construction

In addition, the analysis includes an assessment of other important housing market dynamics such as the cost of existing and new housing, including single family detached and attached units, and apartments.

1. Availability of Financing

a. Access to Credit

The Housing Element must include a discussion of the availability of financing. HCD has advised cities that an understanding of the geographic areas and or groups without sufficient access to credit will help localities to design programs to address known deficiencies. The information that helps most to understand the unmet credit needs of communities is the Home Mortgage Disclosure Act or HMDA data.

The HMDA requires lenders to disclose the number, amount, and census tract location of mortgage and home improvement loan applications. The HMDA data encompasses lender activity for conventional, FHA and home improvement loans. The data identifies five types of action taken on an application for a loan. These actions are: loan

originated, application approved by the lender and not accepted by the applicant, application withdrawn, file closed for incompleteness and application denied.

Access to credit overtime can be compared by the "loan denial rate". The denial rate was computed for 1999 HMDA data on the basis of the applications that went completely through the underwriting process because a denial could not be made on withdrawn or incomplete applications. Therefore, the denial rate was based on the number of loans denied as a percentage of loans originated + applications approved but not accepted + applications denied.

As shown in Table A-21 a total of 1,170 loan applications were completely processed during 1999 according to HMDA data. About one-quarter of the loan applications were denied with home improvement loans having the high loan denial rate.

**Table A-21
City of Bellflower
Summary of Key Loan Denial Rates-1999**

Loan Type	1999
FHA/VA	14.04%
Conventional	21.57%
Home Improvement	39.78%
Total Percent Denied	23.59%
Total Applications	1,170

Source: 1999 Home Mortgage Disclosure Act MSA Aggregate Reports

Table construction by Castaneda & Associates

The loan denial rates by geographic area are presented in Table A-22. The highest percentage (27.78%) of FHA, FNMA and VA loans denied occurred in Census Tract 5543.00. The highest percentage (31.82%) of conventional loans denied occurred in Census Tract 5544.02. The highest rate of all home improvement loans was denied in Census Tract 5543.00. The table on the next page shows the details of the City's loan applications in 1999. The census tract boundaries are delineated on Exhibit A-1, page A-22.

The data suggest that first-time homebuyer assistance should be targeted to residents in Census Tract 5543.00. Rehabilitation assistance would be helpful in all census tracts, as home improvement denial rates range from a low of 20% (Census Tract 5541.00) to a high of 77% (Census Tract 5543.00).

**Table A-22
City of Bellflower: Loan Denial Rates by Census Tract and Loan Type**

b. Interest Rates

For a sustained period, mortgage interest rates have been either very reasonable or at historic lows. According to a weekly survey of 60 southland lenders, as of *July 10, 2003*, the average mortgage interest rates on fixed and adjustable rate mortgages have *decreased* during the past six months:

	<u>Last Week</u>	<u>Six Months Prior</u>
<i>Rates for loans up to \$322,700</i>		
30-year fixed	5.17%/1.71 pt.	5.64%/1.57 pt.
30-year ARM start rate	2.62%/1.15 pt.	2.99%/0.94 pt.
15-year fixed	4.53%/1.45 pt.	5.10%/1.63 pt.
<i>Rates for loans over \$322,700</i>		
30-year fixed	5.44%/1.62 pt.	5.80%/1.43 pt.
30-year ARM start rate	2.82%/0.95 pt.	3.10%/0.87 pt.
15-year fixed	4.82%/1.38 pt.	5.33%/1.58 pt.
<i>FHA or VA Mortgage</i>	5.72%/1.09 pt.	6.21%/0.66 pt.
<i>CALVET 30-year</i>	4.50%/0.00 pt.	5.40%/0.00pt.

Source: Compiled by National Financial News Service

The average interest rate for loans under \$322,700 decreased from 5.64% to 5.17% in the past six months. For loans of more than \$322,700, the average interest rates decreased from 5.80% to 5.44% in the past six months. Points is a term used by the lending industry to refer to the loan origination fee. One point is equal to 1% of the loan amount.

It should be noted that not all would be homebuyers would qualify for the lowest interest rates available. The most favorable interest rates are available to loan applicants who have good FICO credit scores. For instance, as of July 2003, a loan applicant with a 720+ FICO score may obtain a 30-year mortgage loan with 5.47% interest rate. By comparison, an applicant with a 620-674 FICO would get a 7.29% interest rate loan.

(FICO refers to Fair Issac Corporation, a firm that developed the mathematical formulas used to produce FICO scores. A FICO score is a snapshot of an applicant's credit risk; the higher the score, the lower the risk to lenders. Five main kinds of information are used to compute the FICO score: payment history, amount owed, length of credit history, new credit, and types of credit in use.)

The impact of interest rates on housing affordability raises many policy puzzles at all levels of government. Although cities have little influence on interest rates, there are a few actions they can take, but the results will be extremely limited. The subject of interest rates as a constraint, like all the other market and governmental factors considered, are often the subject of very detailed, complex research documents.

The Census Bureau, for example, conducts from time to time housing affordability studies. In 1993, the average interest rate was 7.17% and in 1995 it was 8.67%. In a 1995 study, the Census Bureau found that --

“... decreases in the mortgage interest rates of less than 3 percentage points compared to conventional mortgage interest rates prevailing in 1995 (8.67 percent) had no significant effect on the number of renters who would have qualified for a mortgage on a modestly priced house. Because renters typically have more than one obstacle to buying a house, lower interest rates might remove one obstacle to buying a house – lack of income to qualify for a loan – but renters still might not have enough cash for a down payment and closing costs or might have debt levels that are too high.”

The historically low interest rates combined with the rapid price increases are a boon to existing homeowners who have numerous options such as, but not limited to, trading their equity and becoming move-up buyers and borrowing with low interest home equity loans.

While the availability of financing can be a governmental constraint, since the Federal Reserve Board manipulates rates, local jurisdictions have no control over these rates. However, below-market interest loan programs are helpful to first-time buyers.

b. Below Market Interest Rates

The California Housing Finance Agency (CHFA) assists low and moderate-income homebuyers in the realization of their goal of homeownership. CHFA offers below market interest rate 30-year fixed loans to first-time homebuyers who meet the income and sales price limits for the County in which they wish to purchase. Borrowers are to contact an approved CHFA lender for complete program details.

"Sales Price" for purposes of eligibility, refers to the total contract sales price (acquisition cost*) as shown on the settlement statement (HUD-1) of acquiring a residence from the seller as a completed unit, expenses paid by the borrower on behalf of the seller, and any liens or assessments to which the home is subject.

"Acquisition Cost" means the cost of acquiring a residence from the seller as a completed unit. The term does not include usual and reasonable settlement or financing costs. It does include the amount of any lien or assessment to which the home is subject.

The maximum sales price in Los Angeles County is \$248,200 for resale units. The majority of resales in Bellflower are below this ceiling. The maximum income limits for resales are:

	<u>1 & 2 persons</u>	<u>3+ persons</u>
Low Income	\$35,040	\$40,296
Moderate Income	\$58,400	\$67,180

Table A-23 lists the various interest rates established by CFHA. For low-income households, interest rates can be as low as 4.25% for a fixed rate, 30-year loan.

**Table A-23
Cal HFA Interest Rates
Effective 07/11/03**

Area / Income Level		New Construction Housing				Existing Resale Housing	
		Standard	AHPP	SHBAP ²	Nonprofit ²	Standard	AHPP
<u>State-Wide Areas</u>	Moderate Income	5.25%	N/A	N/A	N/A	5.25%	N/A
	Low Income 1	4.75%	4.50%	3.00%	4.50%	4.75%	4.50%
<u>High-Cost Areas</u>	Moderate Income	5.00%	N/A	N/A	N/A	5.00%	N/A
	Low Income 1	4.50%	4.25%	3.00%	4.25%	4.50%	4.25%

These rates became effective July 24, 2001, per CHFA Program Bulletin #2001-14.

Note: The above rates are only available through approved CHFA Lenders who make loan reservations using the CHFA Lender Access System. Interest rates are subject to change without notice.

¹Lenders who obtain a reduced interest rate reservation for low-income applicants who are subsequently determined to have an annual income that exceeds the low-income limit will be offered the Standard interest rate for moderate income families, assuming they meet CHFA's moderate income limits.

²Rates quoted for SHBAP/Nonprofit developers are offered only through the BLOCK Program. SHBAP/Nonprofit developers may use 90-day locks; however, the interest rate will be set at the Standard new construction interest rate.

2. Land and Construction Costs

a. Housing Affordability

Low-income households can financially support about 30%-40% of the total development costs of a new dwelling unit. All costs above this level require gap financing to pay for the total costs. Land and construction costs, along with many other private market factors, contribute to making new housing unaffordable to low-income households.

b. Land Costs

Land costs are a constraint to the production of new housing in Bellflower. In order to bring the total new housing costs within the economic reach of low-income households, high land costs create a need for land cost writedowns. A survey of vacant residential

land sales in mid- year 2001 revealed three transactions. One R-2 zoned site sold for \$13.26 per square foot, or \$47,900 per housing unit. Two R-3 zoned sites sold for \$14.19 and \$14.65 per square foot, or \$29,000-\$29,500 per housing unit.

c. Construction Costs

An indicator of construction costs is Building Valuation Data compiled by the International Conference of Building Officials (ICBO). The unit costs compiled by the ICBO are intended to comply with the definition of "valuation" in Section 223 of the 1997 Uniform Building Code. Thus, they include architectural, structural, electrical, plumbing and mechanical work. The unit costs also include the contractor's profit. Because residential buildings are the most common construction, the ICBO provides two unit costs – one for "average" construction and the other for "good." These two unit costs are shown below as the low and high ranges for each building type.

The per square foot unit costs for apartments and single family homes in Bellflower are listed below:

Type I or II Apartment House	\$83.00-\$102.00 per sq. ft.
Type V Masonry Apartment	\$67.80-\$82.90 per sq. ft.
Type V Wood Frame Apartment	\$59.60-\$76.60 per sq. ft.
Type V Masonry Dwelling	\$70.70-\$90.50 per sq. ft.
Type V Wood Frame Dwelling	\$62.90-\$86.30 per sq. ft.

The unit costs for "homes for the elderly" generally range between \$76 and \$97 per square foot.

3. Homeownership Housing Costs

This sub-section examines Bellflower's homeownership housing costs relative to statewide and regional trends. The first data set contains housing cost trends for the one-year period from May 2000 to May 2001. The sales for this 12-month period include existing homes only. A second data source is used to track trends for the June 2000 to June 2001 time span. These data include both existing and new home sales. For Bellflower and other nearby nearly built-out communities, the information from this source pertains primarily to existing homes.

a. State and Regional Housing Cost Trends – May 2000-2001

Sales of existing homes in California in May fell 12.9% and the median home price rose 6.9% compared to the same period a year ago, the California Association of REALTORS® and Real Estate Solutions, a real estate information service, reported in July 2001.

"The California housing market continued to be a bright spot among mixed signals on the state and national economic fronts," said C.A.R. President Gary Thomas. "Even with

the year-to-year decline in sales last month, 2001 looks to be one of the best years on record for California real estate."

Closed escrow sales of existing, single-family detached homes in California totaled 505,590 in May at a seasonally adjusted annualized rate, according to information collected by C.A.R. from more than 90 Multiple Listing Services (MLS) statewide. Statewide home resale activity decreased 12.9% from the 580,540 sales pace recorded in May 2000. Resale activity posted an increase of 2.1% in May 2001 compared to April 2001.

(The statewide sales figure represents what the total number of homes sold during 2001 would be if sales maintained the May pace throughout the year. It is adjusted to account for seasonal factors that typically influence home sales.)

The median price of an existing, single-family detached home in California during May 2001 was \$257,060, a 6.9% increase over the \$240,470 median for May 2000, C.A.R. reported. The May 2001 median price increased 0.4% compared to April 2001. C.A.R., in conjunction with Real Estate Solutions' MetroScan® software and information product, reported that 83.4% of California cities and communities showed an increase in their respective median home prices from a year ago.

In the Los Angeles area, the number of existing single-family homes sold increased by 6.2% from a year ago, and increased by 17.2% compared to April 2001. The prices of the homes sold in the Los Angeles area increased by 11.5% compared to May 2000, and by 2.7% compared to April 2001. Therefore, the housing market remains steady and strong in the Los Angeles area, with the number and prices of existing homes increasing. The sales price trends are reported in Tables A-24 and A-25.

The Los Angeles region is the second "most affordable" in the southland, according to the California Association of Realtors' "affordability" index. It is based on the percentage of California households that can afford to purchase a median-priced home, by region. As indicated in Table A-26, in May 2001, the Los Angeles area had an affordability index of 36%, a percentage much higher than Orange County and San Diego and somewhat higher than the Palm Springs area.

Although many existing households pay more than they can afford for housing, the Los Angeles area existing housing market is the second most affordable in southern California. In a period of relatively low interest rates, downpayment assistance would help some low and moderate-income renters to buy their first home.

**Table A-24
May 2001 Regional Sales and Price Activity*
Regional and Condo Sales Data Not Seasonally Adjusted**

	Median Price	% Change in Price	% Change in Price	% Change in Sales	% Change in Sales
	May-01	Apr-01	May-00	Apr-01	May-00
Statewide					
California (sf)	\$257,060	0.4%	6.9%	2.1%	-12.9%
California (condo)	\$206,450	2.6%	12.4%	10.6%	-4.5%
<i>Los Angeles</i>	\$232,710	2.7%	11.5%	17.2%	6.2%
Orange County	\$351,790	-0.3%	9.2%	12.0%	-6.3%
Palm Springs	\$186,670	-0.4%	20.5%	-13.3%	-20.9%
Riverside/S.Bernardino	\$157,400	2.3%	14.7%	16.3%	6.9%
San Diego	\$293,310	-2.5%	6.0%	3.73%	1.1%

*Based on closed escrow sales of single-family, detached homes only (no condos). Reported month-to-month changes in sales activity may overstate actual changes because of the small size of individual regional samples. Movements in sales prices should not be interpreted as measuring changes in the cost of a standard home. Prices are influenced by changes in cost, and changes in the characteristics and size of homes actually sold.

Source: California Association of REALTORS®

**Table A-25
Median Prices By Region – May and May 2000**

	May-01	May-00
Statewide		
California (sf)	\$257,060	\$240,470
California (condo)	\$206,450	\$183,710
<i>Los Angeles</i>	\$232,710	\$208,710
Orange County	\$351,790	\$322,080
Palm Springs	\$186,670	\$154,930
Riverside/S.Bernardino	\$157,410	\$137,190
San Diego	\$293,310	\$276,650

Source: California Association of REALTORS®

**Table A-26
California Housing Affordability Index***

Region	May-01	Apr-01	May-00
California	33	34	31
California – Condos	44	45	44
United States	55	56	53
<i>Los Angeles</i>	36	37	36
Orange County	23	24	26
San Diego	24	24	22
Riverside/S. Bernardino	45	47	47
Palm Springs	30.	30	33

*Percentage of California households that can afford to purchase a median-priced home, by region.

Source: California Association of REALTORS®

b. Sales Price Trends – June 2000-2001

According to DataQuick Information Systems, home sales in Southern California had their second strongest month in 12 years as prices reached a new peak in June 2001, the result of steady demand and strong entry- and mid-level markets. A total of 30,008 new and resale houses and condos were sold in Los Angeles, Riverside, San Diego, Ventura, San Bernardino and Orange counties in June 2001. That was up 10.7% from 27,107 for May and down 1.1% from 30,346 for June 2000. The sales count for June last year was the strongest since August 1989 when 32,145 homes were sold. No calendar month of the 1990s had sales above 30,000.

The median price paid for a Southland home was \$233,000 in June 2001, a new record. That was up 3.1% from \$226,000 for May and up 11% from \$210,000 for June 2000. The typical mortgage payment that Southland buyers committed themselves to paying was \$1,205 in June 2001. A year ago it was \$1,210 when interest rates were higher. The all-time peak was April 1989 at \$1,360, DataQuick reported. The sales trend data are shown below in Table A-27.

**Table A-27
Sales Price Trends – June 2000-June 2001**

All Homes	# Sold June-00	# Sold June-01	Pct. Change	Median June-00	Median June-01	Pct. Change
Los Angeles	11,393	11,159	-2.1%	\$203K	\$228K	12.3%
Orange County	5,167	4,389	-15.1%	\$273K	\$301K	10.3%
San Diego	5,018	5,085	1.3%	\$232K	\$271K	16.8%
Riverside	3,958	4,258	7.6%	\$158K	\$182K	15.2%
San Bernardino	3,351	3,387	1.1%	\$142K	\$145K	2.1%
Ventura	1,459	1,730	18.6%	\$255K	\$277K	8.6%
So. California	30,346	30,008	-1.1%	\$210K	\$233K	11.0%

Note: Because of late data availability, the numbers for Riverside and San Bernardino counties include estimated sales counts for the last days of the month.

c. Bellflower Housing Market

In 2002, 513 homes were sold in Bellflower, according to DataQuick. The median price of \$240,000 represented an increase of 18.2% from a year ago. In 2002, 135 condominiums were sold. The median price of \$182,000 represented a 10.2% increase from a year ago. Bellflower's single family housing prices, which remain steady and increasing, are compared to other nearby communities in Table A-28.

**Table A-28
Single Family Sales Prices
Bellflower and Surrounding Communities – Year 2002**

City	Number Sold In 2002	Median Price	Percentage Change 2001 to 2002
<i>Bellflower</i>	513	\$240,000	18.2%
Artesia	177	\$228,000	10.7%
Cerritos	679	\$373,000	15.4%
Downey			
Zip Code 90240	321	\$306,000	19.1%
Zip Code 90241	405	\$290,000	16.0%
Zip Code 90242	380	\$248,000	18.1%
Norwalk	1,187	\$217,000	17.3%
Lakewood	1,232	\$278,000	17.9%
Paramount	214	\$183,000	13.0%

Source: DataQuick, Year 2002.

Table construction by Castaneda & Associates.

The condominium sales trends are shown in Table A-29.

**Table A-29
Condominium Sales Prices
Bellflower and Surrounding Communities – Year 2002**

City	Number Sold In 2002	Median Price	Percentage Change 2001 to 2002
<i>Bellflower</i>	135	\$182,000	10.2%
Artesia	22	\$195,000	44.4%
Cerritos	119	\$185,000	26.7%
Downey			
Zip Code 90240	14	\$216,000	29.5%
Zip Code 90241	44	\$139,000	9.3%
Zip Code 90242	38	\$169,000	27.5%
Norwalk	143	\$165,000	17.4%
Lakewood	44	\$185,000	23.3%
Paramount	237	\$135,000	26.2%

A more complete analysis of sales price trends is available from the Multiple Listing Service (MLS) database. This database allows the opportunity to examine housing costs in terms of the *distribution* of prices (in addition to the median price).

During the first half of 2001, there was 148 sales of single family homes and 51 condominiums according to the Multi Regional Multiple Listing Service (MRMLS). The sales price distribution is shown on Table A-30. Seven homes sold for less than \$150,000 and 57 sold for between \$150,000 and \$200,000. One-half of the condominiums sold for between \$150,000 and \$170,000. The attached sales price distribution is shown in Table A-31.

The income limits defining the very low, low and moderate-income groups are based on the County's median income, adjusted for the number of persons in the household. For a four-person family/household the income limits are:

Very low income	\$27,250
Low income	\$43,600
Moderate income	\$65,400

Based on the allocation of 30% of income toward housing costs, the monthly housing expenditure would be:

Very low income	\$681
Low income	\$1,090
Moderate income	\$1,635

The monthly payment on loans of \$100,000, \$150,000 and \$200,000 are listed below:

\$100,000	\$699
\$150,000	\$1,049
\$200,000	\$1,398

It is clear that Bellflower's moderate-income households can afford a wide range of single family and condominium ownership opportunities. Low-income households have few opportunities in the single-family housing market, as less than 5% of that market have prices of \$150,000 or less. Almost 30% of the attached housing have prices of \$150,000 or less. However, the number of such units is very limited. The very low-income households have very limited opportunities for ownership because only a small number and percentage of detached and attached housing units are sold for \$100,000.

**Table A-30
City of Bellflower
Single Family Detached Homes: Resale Prices 1/1/01 to 6/30/01**

Price	1 Bdrm	2 Bdrm	3 Bdrm	4 Bdrm+	Total	Percent
<\$150,000	1	5	1		7	4.7%
\$150-159,999		4			4	2.7%
\$160-169,999		5	2		7	4.7%
\$170-179,999		4	6		10	6.8%
\$180-189,999		8	11		19	12.8%
\$190-199,999		5	11	1	17	11.5%
\$200-209,999		3	15	1	19	12.8%
\$210-219,999			13	1	14	9.5%
\$220-229,999		2	8	5	15	10.1%
\$230-239,999			6	3	9	6.1%
\$240-249,999			3	5	8	5.4%
\$250-259,999			3		3	2.0%
\$260-269,999			4	1	5	3.4%
\$270-279,999			1	2	3	2.0%
\$280-289,999			2	1	3	2.0%
\$290-299,999				1	1	0.7%
\$300,000+			2	2	4	2.7%
Total	1	36	88	23	148	100.0%

Source: Multi Regional Multiple Listing Service (MRMLS)
Table construction by Castaneda & Associates

**Table A-31
City of Bellflower
Condominium Housing: Resale Prices 1/1/01 to 6/30/01**

Price	2 Bdrm	3 Bdrm	4 Bdrm+	Total	Percent
<\$100,000	4			4	7.8%
\$100-109,999				0	0.0%
\$110-119,999				0	0.0%
\$120-129,999	1	1		2	3.9%
\$130-139,999	2			2	3.9%
\$140-149,999	4	3		7	13.7%
\$150-159,999	6	3		9	17.6%
\$160-169,999	8	6		14	27.5%
\$170-179,999		5		5	9.8%
\$180-189,999		4	1	5	9.8%
\$190-199,999		3		3	5.9%
\$200,000+				0	0.0%
Total	25	25	1	51	100.0%

Source: Multi Regional Multiple Listing Service (MRMLS)
Table construction by Castaneda & Associates

d. New Housing Market

The Tremont Estates, located near the intersection of Chicago Avenue and Trabuco Street, was completed in 2001. The development consisted of 10 upscale, two-story homes. Additional single family detached and attached housing units were constructed in 2002 and 2003.

4. Apartment Rental Housing Costs

Rental housing costs have been climbing throughout the southern California. According to RealFacts, southland rents for units ranging from studios to large townhouses increased nearly 9% in the second quarter 2001. In Los Angeles County, rents at complexes of 70 or more units grew nearly 10% during the April-June period, the largest rate in southern California. A two-bedroom, one bath unit in Los Angeles County climbed more than 14% to \$1,040 from a year earlier.

Census 2000 indicates that 60% of the housing stock is renter occupied. The 1990 Census estimated that 36% of the renter occupied housing was single family detached and attached housing units. About 52% of the rental housing was found in structures having five or more. In order to gain insight on present-day rental housing costs, a survey was completed in July 2001 of 23 apartment buildings containing almost 2,000 housing units.

Table A-32 presents a frequency distribution of apartment rental housing costs by bedroom size. The vast majority of apartments that would be within the economic means of four-person, very low-income households are 1-bedroom units renting for \$699 or less. These units, however, would be of insufficient space, thus leading to overcrowding. Large (5+ persons) very low-income households would likely need to pay more than they can afford for 2- and 3-bedroom apartments. Four-person, low-income households could afford most of the 2- and 3-bedroom units renting for less than \$1,000 a month.

It should be noted, though, that almost one-third of all the apartments surveyed had monthly rents of \$1,000 or more. An income of at least \$40,000 is needed to afford rents at this level (\$40,000 divided by 12 times .30 = \$1,000). Therefore, the market rents do pose a constraint on the part of very low and low-income households to acquire housing at costs that do not lead to overpaying.

**Table A-32
City of Bellflower
Apartment Rental Costs – June 2001**

Rent	Studio	1 Bdrm	2 Bdrm	3 Bdrm	Total	Percent
<\$600	5	53	2		60	3.2%
\$600-649		86			86	4.5%
\$650-699		343	1		344	18.1%
\$700-749		166	64	1	231	12.2%
\$750-799		32	94		126	6.6%
\$800-849		17	127	28	172	9.1%
\$850-849		124	41		165	8.7%
\$850-899			35		35	1.8%
\$900-949			61		61	3.2%
\$950-999			81	20	101	5.3%
\$1,000+			269	248	517	27.3%
Total	5	821	775	297	1,898	100.0%
	.3%	43.3%	40.8%	15.6	100.0%	

Source: July 2001 Apartment Survey conducted by Castaneda & Associates.

Note: Rents unavailable for a few units. Where unit sizes were unavailable, but rents were know, the units were allocated evenly across all bedroom sizes in the complex. For example, if a 50-unit complex contained 1- and 2-bedroom units, they were evenly split at 25 units for each bedroom size. Rents stated by managers were “full price”. Some tenants were obtaining Section 8 rental assistance to make up the difference between 30% of their income and the “full price” rents.

K. SPECIAL HOUSING NEEDS

The City's Housing Element must include an:

"Analysis of any special housing needs, such as those of the handicapped, elderly, large families, farmworkers, families with female heads of household, and families and persons in need of emergency shelter."

1. Handicapped

a. Definitions

For purposes of the Housing Element, "handicapped" and "disabled" are considered to be synonymous terms. Disability is a general term that refers to a long- or short-term reduction of a person's activity as a result of an acute or chronic condition. The disabled, or handicapped, population includes persons with physical, mental or developmental disabilities. The 1973 Rehabilitation Act defines "disability" as referring to any person who:

Has a physical or mental impairment which substantially limits one or more of such person's major life activities;
Has a record of such impairment, or
Is regarded as having such impairment

Disability under Social Security is based on a person's inability to work. A person is considered disabled if he/she is unable to do any kind of work for which he/she is suited and the disability has lasted or is expected to last for at least a year or to result in death. (Social Security Administration)

b. Special Housing Needs

In general, the special housing needs of the handicapped populations include independent living units with affordable housing costs; supportive housing with affordable housing costs; and housing with design features that facilitate mobility and independence. In the following paragraphs, a discussion is presented on the nature and scope of housing needs that are major concerns of the handicapped populations. These special needs also are likely to be experienced by Bellflower's handicapped population.

The shortage of available, accessible, and/or affordable housing is an acute problem for most people with disabilities (PWD). "More than any other population group, people with disabilities are more likely to experience acute housing problems – problems of stigma and discrimination, affordability, and access to safe and decent housing"¹ This has limited their access to independent living in the community. One of the most important items needed for living independently is housing. Like most individuals, people with disabilities prefer to live independent and productive lives in their own homes. They have a need and desire for safe and decent housing.

¹"Opening Doors," National Alliance for the Mentally Ill, <http://www/.nami.org/housing/intro.hm>

Housing accessibility is a major problem for PWD. In many instances, existing housing either is not equipped to suit the physical needs of people with disabilities. The majority of housing units in most communities lack features such as ramps, extra wide doors, raised toilets, hand rails, lowered counters, or slip-resistant floors that would make them suitable for, or readily adaptable to, people with mobility limitations and people using assistive technology. The majority of existing dwellings are inaccessible to people with a mobility impairment.

The shortage of available and affordable housing is a serious problem. "Today, in virtually every part of the United States people with disabilities are facing an extreme crisis in the availability of affordable housing which meets their needs and desires. In cities and towns across the country, hundreds of thousands of people with disabilities are living in seriously substandard housing conditions, paying 50%-75% or more of their limited income for rent, living at home with elderly parents, or are being forced to choose between restrictive congregate settings and homelessness. Many others remain in inappropriate institutional settings because there is no housing available that they can afford."

People with disabilities are currently the population group most in need of federal housing assistance. The U.S. Department of Housing and Urban Development's (HUD) *1994 Report to the Congress on Worst Case Housing Needs*, states that people with disabilities often have multiple housing problems and are the group most likely to live in severely inadequate housing.

This nationwide fact also is true in Los Angeles County. For example, the Los Angeles County Housing Authority has 52,667 families on the Section 8 waiting list, as of May 2000. Thirteen percent of the families (6,929) had one or more members with disabilities. Consequently, families with disabilities form a large percentage of all families in need of affordable housing.

Housing affordability is important because the per capita income for people with disabilities averaged \$16,477 in 1999.¹ This includes income from all sources, including SSDI, OASI, SSI, Medicare, Medicaid, veterans' benefits, etc. According to some estimates, people with disabilities who are working full time, earn approximately 20.55% less than do those without disabilities.² Per capital income for the PWD is expected to reach \$22,521 by the year 2010. This however is based on a growth rate in income similar to that of the general population (i.e., 2.88% per year).

¹ Extrapolated from data provided by LaPlante, M.P. Kennedy, J. and Trupin, L. Income and Program Participation of People with Work Disabilities. Disability Statistics Report, 1996.

² Extrapolated from data provided by LaPlante, M.P. Kennedy, J. and Trupin, L. Income and Program Participation of People with Work Disabilities. Disability Statistics Report, 1996.

Benefit	PWD Annual Income	% Of General Public Income
SSDI	\$6,058	21.93%
OASI	\$5,761	20.86%
SSI	\$3,797	13.74%
Veterans Benefit	\$6,229	22.80%
Workers Comp	\$1,556	38.25%

The cost of rent in relation to income for the general public is approximately 30.86% in 1999. For PWD, the percentage is 51.74%. Accordingly, the percentage of annual income that must be spent on rent is 67.65% greater for PWD than for the general public.

c. People With Disabilities

Estimates of Bellflower's PWD are based on accepted prevalence rates. In general terms, about one of every five persons have a disability and one in 11 have a severe disability. These rates may seem high, but they include all types of disabilities affecting the young and the old. The application of the prevalence rates* to Bellflower's population is listed below.

Bellflower population (04-01-00)	72,878
Percent with disabilities	19.39%
<i>Total with disabilities</i>	<i>14,131</i>
Percent with severe disabilities	9.17%
<i>Total with severe disabilities</i>	<i>6,683</i>
Percent needing assistance with ADL	3.20%
<i>Total needing assistance with ADL</i>	<i>2,332</i>
Percent needing assistance IADL	1.70%
<i>Total needing assistance IADL</i>	<i>1,239</i>
Percent with work disabilities	6.60%
<i>Total with work disabilities</i>	<i>4,810</i>

*Source: Prevalence rates are based on *The Impact of Housing Availability, Accessibility, and Affordability on People with Disabilities*, prepared by Dennis H. Tootelian, Ph.D., and Ralph M. Gaedeke, Ph.D., College of Business Administration, California State University, Sacramento, for the State Independent Living Council, April 1999. Table construction by Castaneda & Associates.

Although the majority of disabled persons live in households, a significant proportion live in group quarters or other living arrangements. The general estimated household composition of people with disabilities is listed on the next page.

	General Population	People with Disabilities
Live alone	1.62%	21.18%
Married/spouse	51.00%	12.37%
Live with others	32.84%	25.28%
Group setting	9.99%	14.16%
Homeless	3.17%	8.17%
Other	1.38%	18.84%

The household composition of PWD differs considerably from the general population. A much higher percentage of the population with disabilities live alone or have other, undefined, housing arrangements than does the general population. Importantly, too, a much lower percentage of the PWD population was found to be married and living with a spouse.

In summary, local and other data sources indicate that persons having limitations to daily living activities range from about 1,200 to 2,300. About 4,800 persons have a work related disability. Persons with severe disabilities number about 6,700.

d. Housing for the Disabled

There is no inventory of housing in Bellflower that is specifically designed for the disabled. Disabled homeowners, with their own means or through the City’s Rehabilitation Programs, are in a position to retrofit their homes. Disabled renters, however, are not as fortunate. The prevalence of street-level, one-story buildings, however, makes the majority of the City’s housing stock suitable for modification.

2. Elderly

a. Definitions

For purposes of the Housing Element, elderly persons and seniors are considered synonymous. There are four age groups that are frequently referred to as “seniors” – 55+, 60+, 62+ and 65+. The statistics included in this sub-section are limited to persons that are 62 years or older.

In looking at the elderly’s special housing needs some key concepts are important:

Aging in Place: Allowing a person to choose to remain in his/her living environment despite the physical and/or mental decline that may occur with the aging process.

Activities of Daily Living (ADLs): Everyday activities such as bathing, grooming, eating, toileting, and dressing.

Instrumental Activities of Daily Living (IADLs): Day-to-day tasks such as preparing meals, shopping, managing money, taking medication, and housekeeping.

Dementia: Progressive neurological, cognitive, or medical disorder that affects memory, judgment, and cognitive powers.

Developmental Disability (DD): Affliction characterized by chronic physical and mental disabilities, which may include: cerebral palsy, retardation, thyroid problems, seizures, quadriplegia.

b. Special Housing Needs

The special housing needs of seniors are unique because of the aging process. As the younger seniors become the older old, the types of housing needed to meet their needs changes. To accommodate the needs of seniors, several special housing types have evolved, such as:

Senior Apartment: Age-restricted multiunit housing with self-contained living units for older adults who are able to care for themselves. Usually no additional services such as meals or transportation are provided.

Independent Living: Multi-unit senior housing development that may provide supportive services such as meals, housekeeping, social activities, and transportation (Congregate Housing, Supportive Housing, Retirement Community). Independent Living typically encourages socialization by provision of meals in a central dining area and scheduled social programs. May also be used to describe housing with few or no services (Senior Apartment).

Assisted Living: In general, state-licensed program offered at a residential community with services that include meals, laundry, housekeeping, medication reminders, and assistance with Activities of Daily Living (ADLs) and Instrumental Activities of Daily Living (IADLs). The exact definition will vary from state to state, and a few states do not license assisted living facilities. Generally regarded as one to two steps below skilled nursing in level of care. Approximately 90% of the country's assisted living services are paid for with private funds, although some states have adopted Medicaid waiver programs. Might also be referred to as Personal Care, Board and Care, Residential Care, Boarding Home, etc., although some states differentiate between their definition of "Assisted Living" and these other terms.

Continuing Care Retirement Community (CCRC): Housing planned and operated to provide a continuum of accommodations and services for seniors including, but not limited to, independent living, congregate housing, assisted living, and skilled nursing care. A CCRC resident contract often involves either an entry fee or buy-in fee in addition to the monthly service charges, which may change according to the medical services required. Entry fees may be partially or fully refundable. The fee is used primarily as a method of privately financing the development of the project and for payment of future healthcare. CCRCs are typically licensed by the state.

Nursing Home: Facility licensed by the state that provides 24-hour nursing care, room and board, and activities for convalescent residents and those with chronic and/or long-term care illnesses. One step below hospital acute care. Regular medical supervision and rehabilitation therapies are mandated to be available, and nursing homes are eligible to participate in the Medicaid program. May be referred to as Nursing Facility or Convalescent Home.

Skilled Nursing Facility (SNF): A Medicare-certified nursing home, with increased emphasis on rehabilitative therapies.

These housing types, which are designed to meet the special housing needs of the elderly, are further explained in Attachment C to this Technical Appendix.

c. Bellflower's Older Persons

Census 2000 reports that 7,293 Bellflower residents were age 62 or older while 6,145 were 65 or older. Between 1990 and 2000, according to the Census', the City had an absolute and relative decline in the 65+ population. The population decreased from 6,617 to 6,145, a loss of 472 persons or 7.1%. Of the Census 2000 total senior population 65 years plus, 40% were men and 60% were women. For the 65+ age group, the ratio of women to men was 1.48. (Census 2000 gender data are currently limited to the age group 65+.) This means that many of the elderly experiencing special needs probably are older women living alone on limited fixed incomes. They also may be disabled and/or frail and experience difficulty in maintaining their homes.

Seniors 62+ represented 10% of the City's 72,878 residents, according to Census 2000. The Census 2000 elderly population by age group is shown in Table A-33.

**Table A-33
City of Bellflower: Elderly Population – 2000**

Age Group	Number	%	Total %
62-64	1,148	15.7	
65-74	3,146	43.1	58.8
75-84	2,265	31.1	89.9
85+	734	10.1	100.0
	7,293	100.0	

d. Frail Elderly Population

Some elderly persons need supportive housing assistance if they are disabled and/or frail. Supportive housing refers to shelter plus supportive services such as in home care, paratransit, meal preparation and other similar services.

HUD has established a methodology for estimating the frail elderly population. According to this methodology, the distinction between elderly and "frail" elderly lies in

functional status of the individual. Specifically, if the elderly person has one or more Limitations to Activities of Daily Living (ADL's) or Limitations to Instrumental Activities to Daily Living (IADL's), he/she needs assistance to perform daily living and is considered as "frail." The estimate of "frail elderly in need of assisted supportive housing" is based on the national age-specific rates for elderly persons with Limitations to Activities of Daily Living.

As shown in Table A-33, the City's year 2000 total population 62 years and older was estimated at 7,293 persons. The age-specific ADLs were applied to the population estimates for each age cohort. For example, 4.7% of seniors between 62-64 have one or more ADL's. The frail elderly estimate is 54 persons that are 62-64 years old, as summarized in Table A-34. The age-specific frail elderly rate for persons 62+ was 10.2% (total number of persons 62+ with ADLs -- 748 -- divided by total persons 62+ -- 7,294 -- equals 10.2%).

**Table A-34
City of Bellflower
Frail Elderly Population – 2000**

Age Group	Number	ADL	Frail
62-64	1,148	.0470	54
65-74	3,146	.0705	222
75-84	2,265	.1365	309
85+	734	.2220	163
	7,293	.1020	748

Source: The specific source for the ADLs is: 1990 U. S. Department of Housing and Urban Development, CHAS Training Manual, Chapter 11, "Estimating Non-Homeless Special Needs Populations and Homeless Special Needs Subgroups for CHAS Tables 1D and 1E." Table construction by Castañeda & Associates.

ADL refers to persons with one or more Limitations to Activities of Daily Living (ADL's) or Instrumental Activities to Daily Living (IADL's). An ADL (difficulty eating, bathing, toileting, etc. by oneself) is more limiting than an IADL (difficulty using the telephone, getting outside, shopping, doing light house work, etc. by oneself.) Generally, someone with one ADL or two IADLs, or one IADL and one ADL, can be considered "frail".

The previous discussion indicated that there may be as many as 2,300 persons with ADLs. Although the population with disabilities tends to be older than the general population, it is noteworthy that 74% of the disabled population are less than 65 years old. The general population's age distribution compared that of the PWD is shown on Table A-35 on next page.

**Table A-35
Age Distribution of General Population
and People with Disabilities – 2000**

	General Population	People with Disabilities
Under 18	28.88%	13.19%
18 to 44	38.94%	26.99%
45 to 64	22.15%	33.70%
65 or older	10.03%	26.11%
	100.00%	100.00%

Therefore, the elderly are only a subset of the entire population with disabilities and ADLs.

e. Many Older Persons Have Low Income and Are Cost Burdened

Census 2000 income data are not yet available. The 1990 Census, according to HUD CHAS Data Book, estimated that there were 1,656 and 2,627 elderly renters and owners, respectively. Almost 3,100 elderly renter and owner households had incomes in the lower income groups. The list on Table A-36 shows the estimated number of *lower income* elderly householders and the percentage that were cost burdened:

**Table A-36
City of Bellflower
Cost Burdened Elderly Householders by Income - 2000**

	Renters	Percentage Cost Burdened	Owners	Percentage Cost Burdened
Extremely Low	719	80%	481	50%
Very Low	419	87%	605	18%
Low	242	53%	603	7%
	1,380	77%	1,689	23%

f. Housing for the Elderly

Bellflower seniors also reside in either housing units or group quarters. Census 2000 reported that a total of 155 Bellflower residents of all ages reside in group quarters. Group quarters include residential care homes, nursing homes, and skilled nursing facilities.

Bellflower has 564 units of senior housing units and a number of convalescent and nursing homes. One project, a 144-unit Section 236 project (Bellflower Friendship Manor) offers on-site supportive services for the frail elderly. In addition, a 180-unit senior development has been approved on a vacant two-acre site located on Flora Vista Street between Bellflower Boulevard and Eucalyptus Avenue.

**Table A-37
City of Bellflower
Senior Housing Projects/Units**

Name	Location	Building Permit Final Date	# of Units
Friendship Manor	9550 East Oak Street	October 3, 1973	144
Ramona Senior Center	9843 Ramona Street	November 18, 1986	100
Artesia Senior Center	10427 Artesia Boulevard	June 19, 1987	100
Belmont Place	9826-48 Belmont Street	June 13, 1988	170
Bellflower Senior Center	9919 Ramona Street	August 3, 1988	50
Total	****	****	564
Approved Senior Project	9921 Ramona Street	Approved 1-11-93	50

Source: City of Bellflower Building Permit and Planning Files, 1973-2001.

3. Large Families

Large families consist of five or more persons. In 1990, 2,823 of the City's 22,921 households had five or more persons. Census 2000 reports 23,367 total households, an increase of 446 total households. Thus, the number of large families/households is probably on the same order of magnitude in 2000 as in 1990.

Lower income, large households experience a need for three or four bedroom units at affordable housing costs. Large family renter households particularly experience this need. In 1990, the City had 810 large renter households, according to HUD's CHAS Data Book. A very high percentage of these lower-income, large renter households experienced multiple housing problems, including overpaying, overcrowding and substandard housing. The housing problems of the lower income, large renter families/households are presented on the next page.

	<u>% w/Housing Problems</u>	<u>% Overpaying</u>
Extremely Low	97%	91%
Very Low	100%	85%
Low	87%	33%

The apartment rental survey found that 16% of the units had three-bedrooms. In addition, 29% of the City's renters in 1990 lived in single family detached housing. Thus, there appears to be an adequate supply of larger homes. Affordability, rather than availability, may be the most pressing need among the large, renter households.

4. Farmworkers

a. Background

California is the nation's largest agricultural state. It produces more than 250 different crops valued at nearly \$425 billion. California farmers are changing their crops to respond to consumer demand, producing more fresh vegetables, fruits and nuts. These high valued-added crops require more labor. During 1996, California produced nearly

14 million tons of fruits and nuts and 20 million tons of vegetables. This was more than half of the total U.S. production.

A change in the structure of the agricultural industry is also underway, as small farms are consolidated into fewer, bigger farms. Larger farms often grow a variety of crops over a longer season, providing extended periods of work for farmworkers. Finally, large numbers of recent immigrants from Mexico, Central America and Asia, many with low educational skills, provide a ready labor force. These trends interact to mean that more farmworkers than ever are working in California, and that many are working for longer periods of time in one area, some as residents.

An estimated 55% of the state's agricultural workers were employed in the San Joaquin Valley region in 1996. The South Coast and Central Coast regions had the next largest shares of agricultural employment with nearly 17% and 16%, respectively. Agricultural employers in the Desert region hired 9% of the agricultural workers in the state. The Sacramento Valley and the North Coast regions employed about 7% and 4%, respectively. These 1996 percentages indicate that agricultural employment fluctuates very little between regions, since they are quite consistent with past years' percentages. (Source: State Employment Development Department's 1996 Agricultural Survey)

b. Special Housing Needs

Their low wages and the seasonal nature of many agriculture jobs cause the special needs of farmworkers. Two main factors lie behind the worsening housing shortage in California: there are more farmworkers and many farmers have ceased to provide housing. A shrinking supply with an increasing demand has led to higher prices in rural areas, resulting in housing costs that are high relative to farmworkers income. Farmers reportedly provide less housing than in the past because few units meet federal and state regulatory standards.

According to the March 1997 CPS, California farmworkers have the lowest family income of any occupation: \$17,700, with a median income of an individual worker at \$9,828. A majority of farmworkers work nine or more months during the year. Nearly one third report working 46 or more hours during the week. Many farmworkers patch together a series of short-term agricultural jobs in order to provide an annual income for themselves and their families.

Because of their predominantly low incomes, housing affordability is an acute need for farmworkers. Listed on the next page are key wage data prepared by the California Employment Department.

Occupation Title	Mean Hourly Wage	Mean Annual Wage
Agricultural, Forestry, Fishing And Related Workers	\$13.08	\$27,200
Farm Equipment Mechanics	\$12.49	\$25,980
Farm Equipment Operators	\$7.33	\$15,240
Farmworkers, Farm and Ranch Animals	\$7.04	\$14,640
Farmworkers, Food and Fiber Crops	\$6.53	\$13,590

c. Farmworkers in Bellflower

There are an estimated 578 jobs located in Bellflower in the "agriculture, forestry, fishing, mining and construction" industry, according to the State Employment Development Department. The numbers of jobs in the "agriculture" sector are not reported separately. The "agricultural" sector includes establishments primarily engaged in agricultural production, forestry, commercial fishing, hunting and trapping and related services. The classification of agricultural production covers establishments (e.g., farms, ranches, dairies, greenhouses, nurseries, orchards, and hatcheries) primarily engaged in the production of crops, plants, vines, or trees.

In Bellflower, there are no orchards, row crops, citrus farms, or other comparable uses in the City. There are flower and plant nurseries underneath the SCE transmission lines.

Persons who both live and work in the City fill some of the "agricultural" jobs located in Bellflower. The "farmworkers" who reside in the City would live in a household or occupied housing unit. As such, they would be among the existing households counted as part of the 1990 Census, 2000 Census and estimates produced by SCAG. Consequently, the very low and low income "farmworker" households would be included among all the households in these income groups. The farmworker housing needs would be counted as part of the lower income households experiencing problems of overpaying, overcrowding, and living in substandard housing.

5. Female Householders

:

According to the City's Consolidated Plan, the housing needs of female-headed households are different from typical households. These special needs areas fall into one or more combinations of the following categories:

1. Access to housing which accommodates children.
2. Access to housing that meet female-headed household's ability to pay.
3. Access to housing which is designed for security and convenience.

4. Access to housing which has amenities such as parks and open space to serve the needs of female householders with children.

In addition, due to age and physical health status, some senior women living alone may need help with the maintenance of their existing homes and gardens.

Census 2000 reports that the City had 23,367 households. Of this total, 4,444 were female householders with no husband present. The majority of these households – 2,832 of 4,444 – had children under 18 years of age. The Census 2000 has yet to report on other groups of female householders – one-person households, those residing with unrelated adults, and female-headed subfamilies.

6. Families and Persons in Need of Emergency Shelter

a. The Unsheltered Homeless

Studies conducted by the City staff and volunteers in the mid-1990s discovered that unsheltered homeless were “living” below the overpasses of the Route 91 Freeway. The Freeway overpasses include those located at Woodruff Avenue, Bixby Avenue, Bellflower Boulevard, Ardmore Avenue, Clark Avenue, Lakewood Boulevard, Coke Avenue and Downey Avenue. The precise number of unsheltered homeless at these locations was unknown.

In mid-July 2001, a nighttime field visit was made to areas below three overpasses -- Bellflower, Lakewood and Downey. No homeless persons were found sleeping below these overpasses. A daytime visit was conducted in late July 2001 to the areas below six overpasses – Woodruff, Bellflower, Ardmore, Clark, Lakewood and Downey. No homeless persons were found sleeping below these overpasses.

In late July 2001, a daytime field survey was completed to determine if homeless persons could be observed on the streets. The lengths of Artesia Boulevard, Alondra Boulevard, Woodruff Avenue and Downey Avenue were traversed. Near the intersection of Downey Avenue and Artesia Boulevard, two men were sitting down on the street. No other persons were observed sleeping, sitting down, or pushing carts along the streets included in the field survey.

In the mid-1990s, the City also found that several homeless persons, some with children, used Caruthers Park as overnight sleeping space. It was impossible to know if the persons at these locations were also occasionally sheltered in nearby facilities. The City’s Parks and Recreation Department estimate that at any given moment there are 10-30 unsheltered homeless persons in Bellflower. This number is fluid, as the homeless do not stay permanently in Bellflower, and move about adjacent cities such as Downey, Norwalk, and Artesia.

The number of unsheltered homeless has diminished somewhat between the mid-1990s and present day. Housing is not the only major need of the unsheltered homeless. Homeless advocates and agency staff have indicated to the City that many of the unsheltered are also what is referred to as “service-resistant.” According to the City’s Consolidated Plan, about two-thirds of the unsheltered homeless suffer from alcohol/drug abuse and one-third are victims of domestic violence.

b. Sheltered Homeless

The staffs of the local shelters have indicated that the sheltered homeless need:

1. Transitional or permanent housing and rental assistance.
2. A case management system to procure, coordinate and follow up on support services.
3. Transportation to have access to other services and employment, and get children to school.

Shelter staff indicated that there are a variety of programs to meet the needs of the different sub-populations, with the exception, perhaps, of the mentally ill. Several drug and alcohol detoxification and recovery programs are active in the area. Other agencies serve runaway and at-risk youth, battered women and children.

In the case of homeless families with children, these two needs become paramount. In order to restore some stability to homeless families, the needs of each individual member must be considered. Moreover, these women are often hesitant to go to social service agencies for fear that their children will be taken away from them.

c. Facilities and Services for the Homeless

In late July 2001, a survey was completed of facilities and services for the homeless. Within Bellflower, the following services and facilities are available:

A 28-bed transitional housing center for women and children. (6 months maximum stay)

A 24-bed transitional shelter (3-18 months)

A 22-bed emergency shelter (30 day)

The scope of services of these facilities include:

Alcohol/drug treatment, domestic violence, self-esteem, anger management, parenting, job counseling, school counseling groups.

Counseling for women and children victims of domestic violence, school referrals for troubled youth, teen counseling groups.

These facilities serve "Bellflower's" homeless as well as those of other nearby communities. For instance, the 28-bed facility reported that each quarter 2-3 Bellflower homeless are served. About 5% of the 22-bed emergency shelter facility's clients were Bellflower homeless (13 of the 271 crisis shelter clients served). None of the 34 transitional housing clients in the 24-bed facility were from Bellflower.

Additional facilities and services near Bellflower are listed on the next page:

Casa Youth Shelter	Los Alamitos	4-8 beds for teenagers
Lydia House	Long Beach	32 beds for women and children
Samaritan House	Long Beach	110 beds for men
Salvation Army	Long Beach	94 beds for men (chemical dependent)
Salvation Army	Bell	350 beds (emergency and transitional)
Rio Hondo	Norwalk	26 rooms

The Bell Shelter indicated that 10-15 Bellflower homeless are assisted each quarter. The Rio Hondo Temporary Home reported that 3-4% of their 200+ clients a year are from Bellflower.

Additional shelter facilities near Bellflower include:

Beacon Light Mission	Wilmington
Catholic Charities	Long Beach
Long Beach Rescue Mission	Long Beach

The survey results indicate that facilities and services are available in or near Bellflower to serve the needs of unsheltered and sheltered homeless. As the homeless are not a homogenous population, a variety of services have evolved to address the unique and special needs of the homeless sub-populations.

L. OPPORTUNITIES FOR ENERGY CONSERVATION

The Housing Element must include:

“An analysis of opportunities for energy conservation with respect to residential development.”

An analysis of opportunities for energy conservation with respect to residential development is required by Section 65583(a)(7) of the Government Code. According to the HCD:

“The purpose of this analysis is to ensure that the locality has to considered how energy conservation can be achieved in residential development and how energy conservation requirements may contribute to reducing overall development costs and therefore, the supply and affordability of units.” (State Department of Housing and Community Development, Housing Element Questions and Answers, September 2000.)

According to HUD, utility costs play a critical role in housing affordability, property management and economic development. HUD programs, including FHA insurance programs, contribute to increased energy efficiency. By increasing energy efficiency of housing for low income persons, HUD contributes to annual housing costs, reduces the disproportionate energy burden on low-income households, improves utility management, and expands the use of renewable energy resources. In compliance with Section 945 of the National Affordable Housing Act of 1990, HUD has developed a 5-Year Energy Plan.

According to Table A-22, 42% of the loan originations in the City involve HUD/FHA insurance programs. This volume provides an opportunity to encourage the use of HUD's energy efficient mortgage programs. The Energy Efficient Mortgages Program (EEM) helps homebuyers and homeowners to save money on utility bills by enabling them to finance the cost of adding energy-efficiency features to new or existing units as part of their FHA-insured home purchase or refinancing mortgage. The cost of the improvements, to be eligible, ranges from \$4,000 to \$8,000. The improvements can be included in the borrower's mortgage if their total cost is less than the total dollar value of the energy that will be saved during the improvement's useful life as determined by a Home Energy Rating Systems (HERS) report. In early 2001, the California Housing Finance Agency (CHFA) announced measures to streamline the processing of their CHFA/FHA Energy Efficient Measures.

Recently, the State Business, Transportation and Housing Agency and the Department of Real Estate requested the assistance of the real estate industry in implementing energy conservation measures. They suggested:

- Minimize heating by keeping the thermostat at 68 degrees or below.
- Reduce setting to 55 degrees before retiring or when away for the day.
- Turn off any lights that are not needed.
- Turn off computer.
- Avoid running large appliances.
- Close off vents to rooms that are not being used.
- Turn off all non-essential electrical lights.
- Close shades and blinds to reduce the amount of heat lost through windows.

The City's proactive steps for energy conservation include the production of a flyer outlining the measures identified by the State of California, as noted above. The flyer is available for local residents and businesses at the central lobby of City Hall.

The City's Zoning Ordinance requires compliance with State Energy Efficiency Standards for residential and nonresidential buildings (Government Code Title 24, Part 6).

In addition, as part of providing rehabilitation financial assistance, the City requires that the applicant's have been advised of cost-effective energy conservation improvements such as:

1. Weather strip doors and windows if weather stripping is inadequate or nonexistent.
2. Caulk, gasket, or otherwise seal all openings, cracks, or joints in and around the building when existing materials are inadequate. Replace all loose or brittle caulking with new caulking material. Leave bottom edge of siding uncaulked to allow for moisture damage.

3. Install insulation where particular housing elements are to be exposed or made accessible as part of the rehabilitation work to be performed.

The City will support the elimination of contamination in older buildings (lead-based paint, asbestos, etc) during rehabilitation and code inspections.

Other opportunities as listed below will be explored by the City:

- ? Opportunities in the design and construction of individual tracts/units.
- ? Opportunities in the design of infill subdivisions.
- ? Assessment of the effect of energy conservation measures on the cost of housing in the long run.

M. AT-RISK HOUSING ASSESSMENT

1. Introduction

According to Section 65583(a)(8) of the Government Code, Bellflower's updated Housing Element must include the following:

"An analysis of existing assisted housing developments that are eligible to change to non-low-income housing uses *during the next 10 years due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use*. "Assisted housing developments", for the purpose of this section, shall mean *multi-family rental housing* that receives governmental assistance under federal programs listed in subdivision (a) of Section 65863.10, state and local multi-family revenue bond programs, local redevelopment programs, the federal Community Development Block Grant Program, or local in-lieu fees. "Assisted housing developments" shall also include multi-family rental units that were developed pursuant to a local inclusionary housing program or used to qualify for a density bonus pursuant to Section 65916. (*Emphasis added*)

The following components, if appropriate and necessary, are required to be included in the Housing Element analysis:

- ? Inventory of units at-risk of losing use restrictions.
- ? Cost analysis of preserving at-risk units versus replacing them.
- ? Potential preservation financing sources.
- ? Number of at-risk projects/units to be preserved.

- ? Efforts to preserve units at-risk of losing use restrictions.
- ? Nonprofit entities capable of acquiring and managing at-risk projects.

2. Inventory of Existing Assisted Housing Developments

As indicated above, the Housing Element must include, if appropriate, an analysis of existing assisted housing developments that are eligible to change from low -income housing uses between 2000-2010 due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use. The California Housing Partnership Corporation completed an inventory and risk assessment of federally assisted multifamily housing for the State Department of Housing and Community Development.

According to this study, the City has one project that, per the risk assessment, has been assigned “Lower Risk – Nonprofit Owned.” This category means:

Non-profit owners have a public purpose to develop and own affordable housing. They have little incentive to remove current rental restrictions by terminating their Section 8 contracts or prepaying their mortgages, although they are eligible to do so. Some owners may prepay their mortgages to bring new capital into their projects. They are, however, less likely to opt-out of their Section 8 contracts.

According to California Housing Partnership Corporation, there is one project – the Bellflower Friendship Manor – that falls in the category of “Lower Risk – Nonprofit Owned.” Information on this project is presented on the next page.

Section 8 assisted 72 of the 144 units in this development. The original contract expired in 1999. Once expired, the renewal of the Section 8 contract depends on the annual renewals/funding authorizations by the United States Congress.