

## **APPENDIX D: AFFIRMATIVELY FURTHERING FAIR HOUSING (AFFH)**

### **A. Introduction and Overview**

State law prohibits discrimination in the development process or in real property transactions, and it is the City's policy to uphold the law in this regard. Fair housing issues are addressed in Hermosa Beach through coordination with fair housing organizations to process complaints regarding housing discrimination and to provide counseling in landlord/tenant disputes. Anti-discrimination resource materials (e.g., handouts, booklets, and pamphlets) are made available to the public at City Hall, the library, and on the City's website through links to the Housing Rights Center.

Assembly Bill (AB) 686 requires that all housing elements due on or after January 1, 2021 must contain an Assessment of Fair Housing (AFH) consistent with the core elements of the analysis required by the federal Affirmatively Furthering Fair Housing (AFFH) Final Rule of July 16, 2015.

Under State law, affirmatively further fair housing means "taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics."

There are three parts to this requirement:

1. Include a Program that Affirmatively Furthers Fair Housing and Promotes Housing Opportunities throughout the Community for Protected Classes (applies to housing elements beginning January 1, 2019).
2. Conduct an Assessment of Fair Housing that includes summary of fair housing issues, an analysis of available federal, state, and local data and local knowledge to identify, and an assessment of the contributing factors for the fair housing issues.
3. Prepare the Housing Element Land Inventory and Identification of Sites through the Lens of Affirmatively Furthering Fair Housing.

### **1. Analysis Requirements**

An assessment of fair housing must consider the elements and factors that cause, increase, contribute to, maintain, or perpetuate segregation, racially or ethnically concentrated areas of poverty, significant disparities in access to opportunity, and disproportionate housing needs. The analysis must address patterns at a regional and local level and trends in patterns over time. This analysis should compare the locality at a county level or even broader regional level such as a Council of Government, where appropriate, for the purposes of promoting more inclusive communities.

For the purposes of this AFFH, "Regional Trends" describe trends throughout Los Angeles County. "Local Trends" describe trends specific to the City of Hermosa Beach.

## 2. Sources of Information

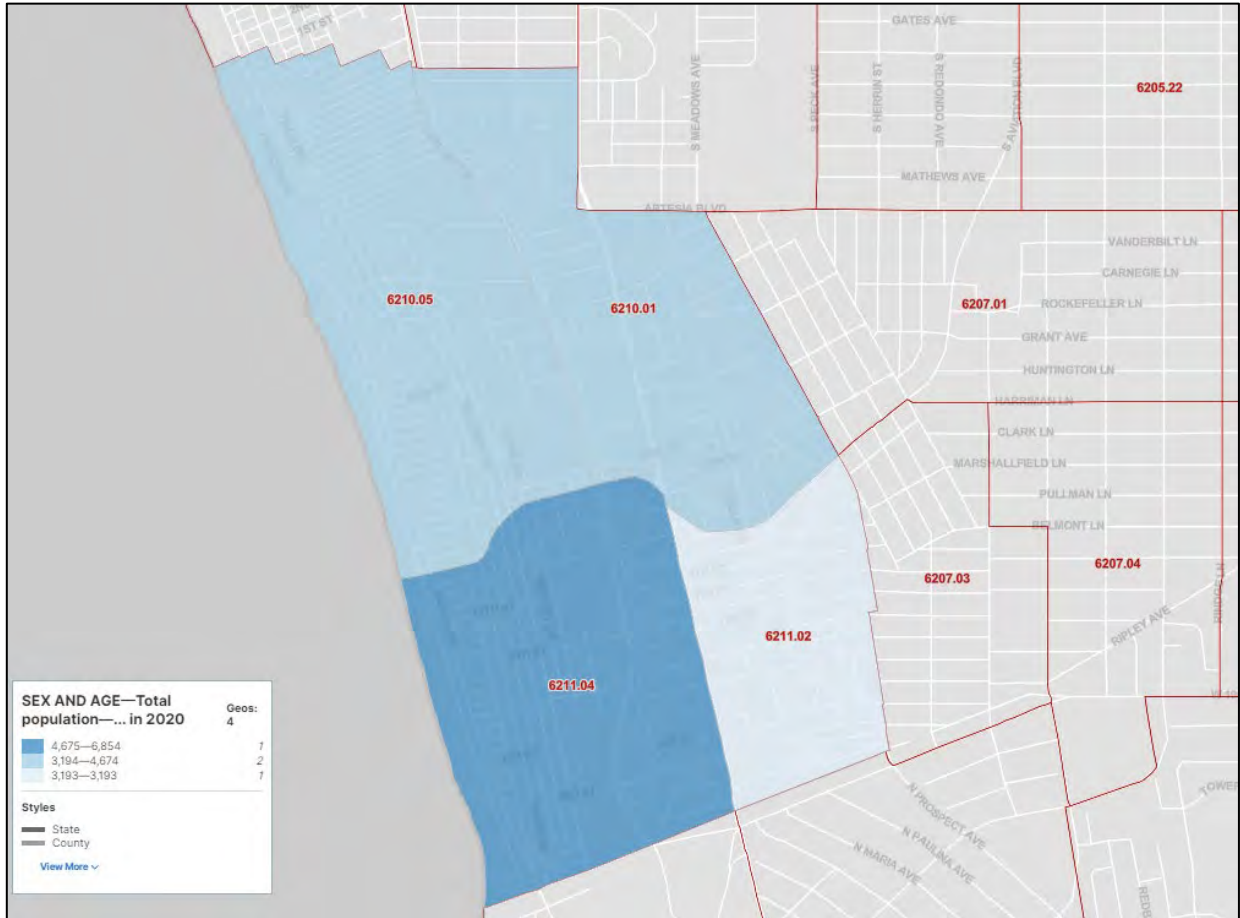
The City used a variety of data sources for the assessment of fair housing at the regional and local level. These include:

- U.S. Census Bureau’s Decennial Census (referred to as “Census”) and American Community Survey (ACS)
- U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS) data
- Los Angeles County Analysis of Impediments to Fair Housing Choice in March 2018 (2018 AI)
- California Department of Housing and Community Development (HCD) Affirmatively Furthering Fair Housing (AFFH) Data Viewer
- Local Knowledge

It is important to note that HCD released the HCD Data Viewer 2.0 during the drafting of this Assessment of Fair Housing Issues. The 2.0 version of the Data Viewer includes updated data such as the 2017-2021 ACS, 2023 Opportunity Map, and 2020 Census. Much of the regional mapping relies on the original HCD Data Viewer and may not match exactly the 2.0 Data Viewer used for some of the local narrative. However, several components of this Assessment of Fair Housing utilize datasets from various, but similar, time periods based on availability of the data (i.e., 2022 HUD CHAS data based on the 2015-2019 ACS vs. demographics data using the 2016-2020 ACS). The difference between datasets used in this analysis is negligible and does not obstruct the identification of demographic patterns and trends in the City.

The tracts shown in Figure D-1 will be referred to throughout this Assessment of Fair Housing Issues.

Figure D-1: Hermosa Beach Tracts and Populations (2020)



Source: 2016-2020 ACS (5-Year Estimates).

## B. Assessment of Fair Housing Issues

### 1. Fair Housing Enforcement and Outreach

The fair housing assessment should include a description of state and local fair housing laws and how the City complies with those laws. These laws include the following:

- California Fair Employment and Housing Act (FEHA) (Part 2.8 (commencing with Section 12900) of Division 3 of Title 2)
  - FEHA Regulations (California Code of Regulations (CCR), title 2, sections 12005-12271)
  - Government Code section 65008 covers actions of a city, county, city and county, or other local government agency, and makes those actions null and void if the action denies an individual or group of individuals the enjoyment of residence, landownership, tenancy, or other land use in the state because of membership in a protected class, the method of financing, and/or the intended occupancy.

- For example, a violation under Government Code section 65008 may occur if a jurisdiction applied more scrutiny to reviewing and approving an affordable development as compared to market-rate developments, or multifamily housing as compared to single family homes.
- Government Code section 65008, subdivision (e), authorizes preferential treatment of affordable housing
- Government Code §8899.50 requires all public agencies to administer programs and activities relating to housing and community development in a manner to affirmatively further fair housing and avoid any action that is materially inconsistent with its obligation to affirmatively further fair housing.
- Government Code §11135 et seq. requires full and equal access to all programs and activities operated, administered, or funded with financial assistance from the state, regardless of one's membership or perceived membership in a protected class.
- Density Bonus Law (Gov. Code, §65915.)
- Housing Accountability Act (Gov. Code, § 65589.5.)
- No-Net-Loss Law (Gov. Code, § 65863)
- Least Cost Zoning Law (Gov. Code, § 65913.1)
- Excessive subdivision standards (Gov. Code, § 65913.2.)
- Limits on growth controls (Gov. Code, § 65302.8.)
- Housing Element Law (Gov. Code, § 65583, esp. subds. (c)(5), (c)(10).)

The City of Hermosa Beach ensures compliance with these laws through the City's daily operations, with any complaints referred to the City Attorney and/or the City Manager for investigation and action, as appropriate. Further analysis of the City's compliance with fair housing laws is also provided in the Constraints chapter of this Housing Element.

Federal fair housing laws prohibit discrimination based on: race, color, religion, national origin, sex/gender, handicap/disability, and familial status. Specific federal legislation and court rulings include:

- **The Civil Rights Act of 1866**- covers only race and was the first legislation of its kind
- **The Federal Fair Housing Act 1968**- covers refusal to rent, sell, or finance
- **The Fair Housing Amendment Act of 1988**- added the protected classes of handicap and familial status
- **The Americans with Disabilities Act (ADA)**- covers public accommodations in both businesses and in multi-family housing developments
- **Shelly v. Kramer 1948**- made it unconstitutional to use deed restrictions to exclude individuals from housing

- **Jones v. Mayer 1968**- made restrictive covenants illegal and unenforceable

California state fair housing laws protect the same classes as the federal laws with the addition of marital status, ancestry, source of income, sexual orientation, and arbitrary discrimination. Specific State legislation and regulations include:

- **Unruh Civil Rights Act**- extends to businesses and covers age and arbitrary discrimination
- **California Fair Employment and Housing Act (Rumford Act)**- covers the area of employment and housing, with the exception of single-family houses with no more than one roomer/boarder
- **California Civil Code Section 53**- takes measures against restrictive covenants
- **Department of Real Estate Commissioner’s Regulations 2780-2782**- defines disciplinary actions for discrimination, prohibits panic selling and affirms the broker’s duty to supervise
- **Business and Professions Code**- covers people who hold licenses, including real estate agents, brokers, and loan officers.

The City has committed to complying with applicable federal and State fair housing laws to ensure that housing is available to all persons without regard to race, color, religion, national origin, disability, familial status, or sex as outlined in the 2018 AI. Further, the Los Angeles County Development Authority (LACDA) prohibits discrimination in any aspect of housing on the basis of race, color, religion, national origin, disability, familial status, or sex.

As presented in this Housing Element, the City has committed to meaningful actions to promote the development of housing for special needs populations, including lower income housing. Further, this Housing Element includes actions to affirmatively further fair housing through strategies related to housing mobility, new housing opportunities in high resource areas, fair housing enforcement and outreach, place-based strategies for neighborhood improvement, and tenant protection. The City continues to participate in the CDBG Urban County program contracting with the Housing Rights Center to ensure housing discrimination complaints are properly addressed and fair housing resources and services are offered to residents. The following shows applicable fair housing laws and the City’s compliance:

- **Fair Housing Act; Title VI of the Civil Rights Act of 1964** – the City complies by ensuring its actions related to housing are not discriminatory through City protocols, decision-making procedures, and adhering to non-discrimination requirements of federal funding programs.
- **Rehabilitation Act of 1973** – see Fair Housing Act; also, the City complies through its accessibility protocols, administered and enforced by the City’s ADA/504 Coordinator and Building Official.
- **American Disabilities Act** – the City complies with the ADA through building permit review and issuance.

- **California Fair Employment and Housing Act (FEHA) and FEHA Regulations** – the City complies with FEHA and its regulations through established City protocols decision making, legal counsel and advisement.
- **Government Code Section 65008** – the City Zoning Code is written to ensure that the City’s actions regarding the development of housing for persons and families of very low, low, moderate, and middle incomes, or emergency shelters for the unhoused, are not discriminatory. Programs are included in this Housing Element to facilitate housing for all households, including protected classes (e.g., programs regarding residential care facilities, emergency shelters, and reasonable accommodations).
- **Government Code Section 8899.50** – This section, Appendix D, of this Housing Element documents compliance with Affirmatively Furthering Fair Housing requirements.
- **Government Code Section 11135 et. seq.** – the City complies with anti-discrimination requirements through the City’s Human Resources programs and the City’s procurement protocols.
- **Density Bonus Law (Government Code Section 65915)** – the City implements density bonus provisions in compliance with the Density Bonus Law.
- **Housing Accountability Act (Government Code Section 65589.5)** – the City has documented compliance with the HAA.
- **No-Net-Loss Law (Government Code Section 65863)** – the City has documented compliance with sufficient capacity for RHNA and will ensure compliance with no-net-loss via required annual reporting to HCD.
- **Least Cost Zoning Law (Government Code Section 65913.1)** – the City includes programs in this Housing Element to ensure that sufficient land is zoned with appropriate standards to accommodate its RHNA.
- **Excessive subdivision standards (Government Code Section 65913.2)** – the City’s subdivision standards are typical or not excessive in compliance with the Government Code.
- **Limits on growth control (Government Code Section 65302.8)** – the City complies as it has no growth control measures.
- **Housing Element Law (Government Code Section 65583)** – this Housing Element documents compliance with Housing Element Law.

The City has complied with all fair housing laws and has not been involved in any fair housing or civil rights legal actions, nor has the City been subject of findings, lawsuits, enforcement actions, settlements, or judgements related to fair housing or civil rights.

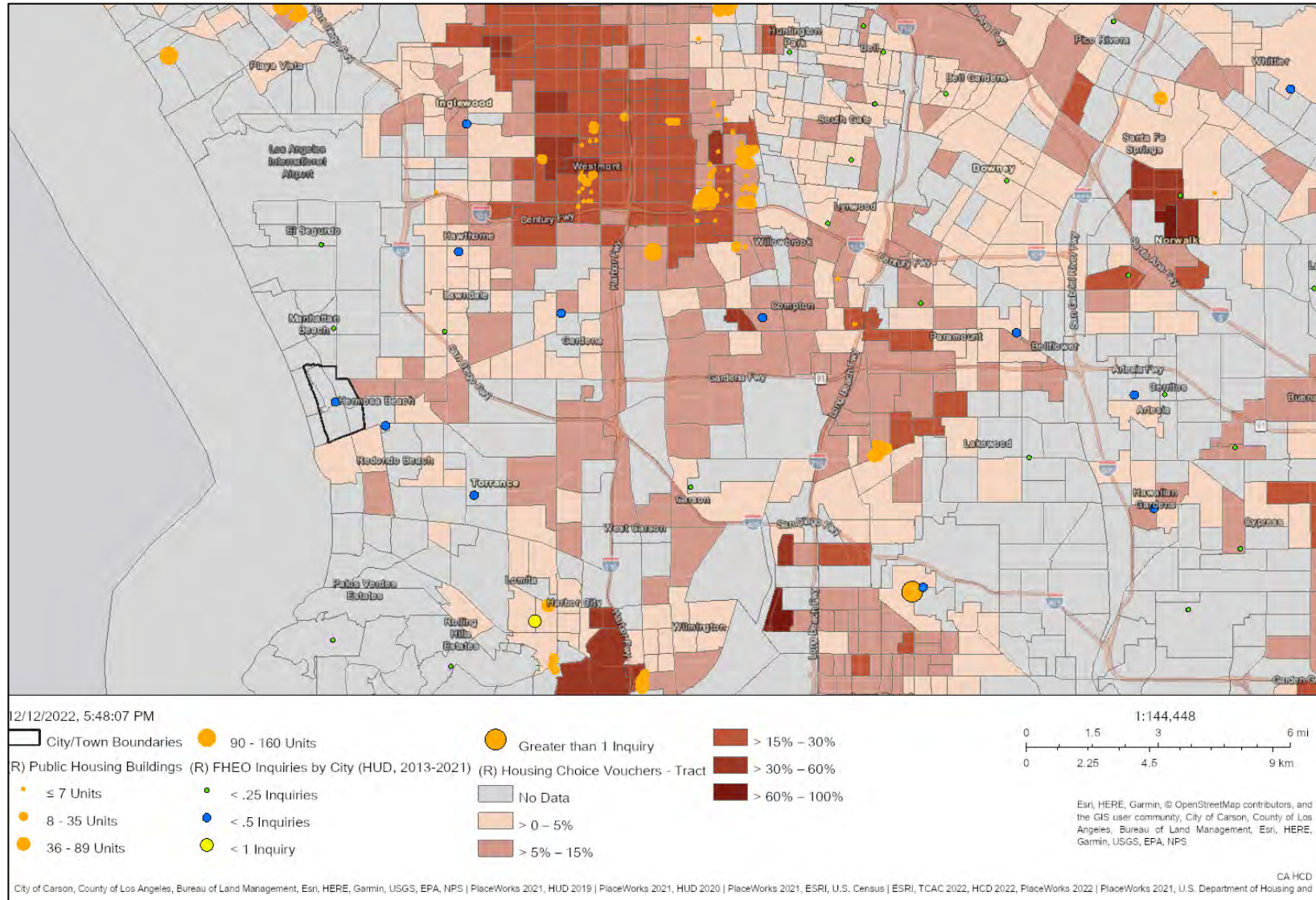
## Regional Trend

According to HUD’s Office of Fair Housing and Equal Opportunity (FHEO) records, 130 housing discrimination cases were filed in Los Angeles County in 2020, compared to 291 in

2010. In 2020, a majority of cases were related to disability (66%). Another 21% of cases were related to racial bias. The percent of cases related to disability has increased significantly since 2010, when only 36% of cases reported a disability bias. Public housing buildings, FHEO inquires by City and housing choice voucher (HCV) recipients by tract are shown in Figure D-2. HCVs are most concentrated in the area northeast of Hermosa Beach, near Inglewood, the City of Los Angeles, and in the adjacent unincorporated County areas. Public housing buildings are concentrated in the same area. However, there are many public housing buildings scattered throughout the County.



Figure D-2: Regional Public Housing Buildings, FHEO Inquiries, and HCVs by Tract



Source: HCD AFFH Data Viewer (HUD, 2013-2021), 2022.



During the 2018 AI development process, LACDA implemented a series of outreach efforts including regional discussion groups, three sets of four focus groups each, aimed to address disability and access, education, employment and transportation, and healthy neighborhoods, and a Resident Advisory Board Meetings; community input meetings; and the 2017 Resident Fair Housing Survey. Regional discussions included developer groups, companies, organizations, and agencies, and government groups, including the City of Hermosa Beach. The following topics were covered in the Government Discussion Group meeting:

- Lack of jurisdictions that have R/ECAP areas
- Discussion on community meetings
- Discussion of surveys
- City of Los Angeles R/ECAP areas
- Social engineering in the past due to highway, designing of public housing in poor areas by private, federal, and local governments
- Setting realistic goals and outcomes
- HRC- protect class different in state verses federal law
- Mortgages based on disparate impact-census areas
- Disparate impacts on women

Focus group meetings for preparation of the 2018 AI focused on the following contributing factors:

- **Education** – Attendees discussed the location of proficient schools, inadequate funding for schools both public and charter, lack of information on the transfer process for parents, and child safety when walking to school. Attendees expressed concern about school of choice and funding for under-performing schools, promotion of educational opportunities to parents, and safety.
- **Transportation and Jobs** – Attendees discussed lack of available clothing for employment, lack of resources and services for working families, stigma of transgender employees, and the prevalence of low skill workers. They expressed concern about the lack reliable transportation, jobs located far from workers, and childcare expenses.
- **Healthy Neighborhoods** – This focus group discussed location and access to grocery stores, illegal dumping, poor access to quality healthcare, and general public safety concerns such as safe streets and homeless encampments. There were concerns related to industrial facilities in communities highly burdened by air pollution, proximity to air pollution, bike and pedestrian improvements, and greenhouse gas emission reduction strategies.
- **Disability and Access** – The disability and access focus group discussed availability of accessible housing options, lack of knowledge of the ADA’s Right

to Reasonable Accommodation, overlapping needs of people with multiple disabilities, and a long waitlist for accessible and affordable housing.

A total of 6,290 responses were recorded from the 2017 Resident Fair Housing Survey. The survey found that most residents thought their neighborhood had adequate access to public transportation, cleanliness, and schools, and that the condition of public spaces and buildings were good, very good, or excellent. More residents reported availability of quality public housing and job opportunities were only fair or poor. The survey also found that households with a person with a disability found it more difficult to get around their neighborhood or apartment complex. Access to opportunities, housing conditions, and populations of persons with disabilities in Hermosa Beach are further discussed below in this Assessment of Fair Housing Issues.

### **Local Trend**

The City of Hermosa Beach is a participating jurisdiction in the Los Angeles County CDBG Urban County program. Fair housing services for the City are provided through the Los Angeles County Development Authority's master agreement with the Housing Rights Center (HRC). HRC investigates and resolves discrimination complaints, conduct, discrimination auditing and testing, and education and outreach, including the dissemination of fair housing information such as written material, workshops, and seminars. They also provide landlord/tenant counseling, which is another fair housing service that involves informing landlords and tenants of their rights and responsibilities under fair housing law and other consumer protection regulations, as well as mediating disputes between tenants and landlords. The Housing Rights Center has a main office location in downtown Los Angeles. As a participating jurisdiction in the Urban County program, Hermosa Beach does not have direct access to HRC staff or service records. HRC's contract with the Los Angeles County Development Authority (LACDA) also does not include reporting fair housing records by participating jurisdiction.

According to the HCD AFFH Data Viewer, based on 2013-2021 HUD records, the Office of Fair Housing and Equal Opportunity (FHEO) received six inquiries from Hermosa Beach residents during this period. Of the six inquiries, one was related to disability, one to race, one to familial status, one to sex, and two were not related to a specific protected class. Total FHEO inquiries in Hermosa Beach represent 0.3 inquiries per 1,000 people. The rate of inquiries per 1,000 persons in the City is comparable to the adjacent jurisdictions of Redondo Beach, Torrance, and Gardena, but higher than Lawndale, Manhattan Beach, and El Segundo. In 2023, HCD released the AFFH Data Viewer 2.0 which includes fair housing cases submitted to FHEO from January 2013 to November 2022 by City. During this period, four cases were submitted by Hermosa Beach residents. Of the four cases, one was filed on the basis of race, one on the basis of retaliation, and one on the basis of sex.

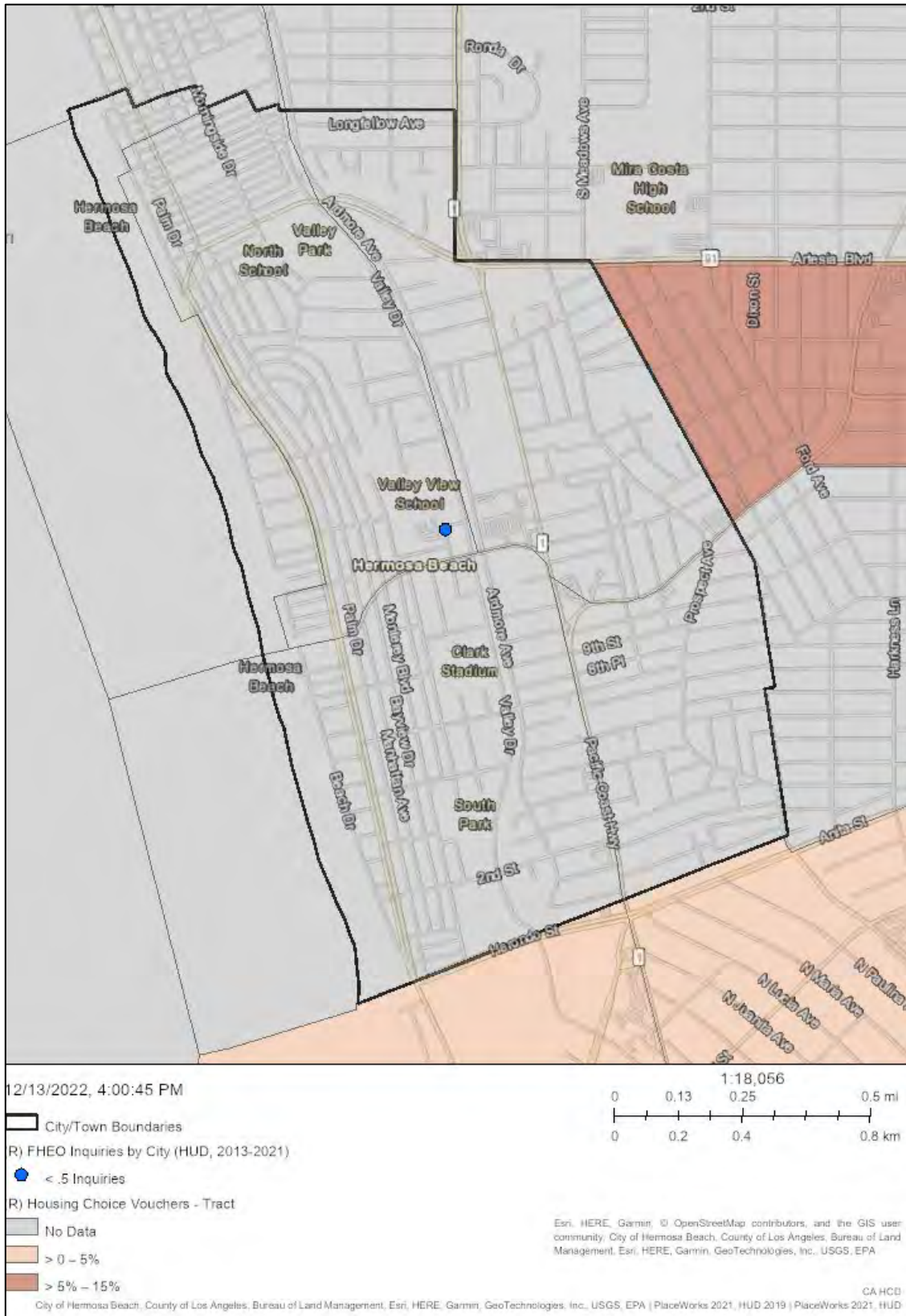
There are no tracts in Hermosa Beach with a substantial population of renters receiving housing choice vouchers (HCVs). To protect the confidentiality of renters receiving HCVs, tracts containing 10 or fewer voucher holders have been omitted from this dataset. Redondo Beach, Torrance, and Lawndale, south and east of the City, contain tracts with larger populations of HCV recipients. There are no public housing buildings or subsidized housing units in Hermosa Beach. FEHO Inquiries and the concentration of HCV recipients by tract are shown in Figure D-3.

As discussed in Appendix C, the City held a series of public meetings during the Housing Element update in an effort to include all segments of the community. Each meeting was publicized on the City's website and meeting notices were also sent to persons and organizations with expertise in affordable housing and supportive services. Interested parties had the opportunity to interact with City staff throughout the Housing Element update process and provide direct feedback regarding fair housing issues.

The City also created a dedicated web page for the Housing Element update (<https://www.hermosabeach.gov/our-government/city-departments/community-development/plans-programs/housing-element-update>) and provided opportunities for interested persons to participate in public meetings remotely, which made it possible for those with disabilities limiting their travel to participate and comment on the Housing Element regardless of their ability to attend the meetings.

Public comments related to fair housing focused on the high cost of housing in coastal communities. In the City's online housing survey (see Appendix C) none of the 25 respondents stated fair housing was an issue in Hermosa Beach.

Figure D-3: FHEO Inquiries and HCVs by Tract



Source: HCD AFFH Data Viewer (HUD, 2013-2021), 2022.

## 2. Integration and Segregation

### a. Race and Ethnicity

Ethnic and racial composition of a region is useful in analyzing housing demand and any related fair housing concerns, as it tends to demonstrate a relationship with other characteristics such as household size, locational preferences and mobility. For example, prior studies have identified socioeconomic status, generational care needs, and cultural preferences as factors associated with “doubling up”- households with extended family members and non-kin.<sup>1</sup> These factors have also been associated with ethnicity and race. Other studies have also found minorities tend to congregate in metropolitan areas though their mobility trend predictions are complicated by economic status (minorities moving to the suburbs when they achieve middle class) or immigration status (recent immigrants tends to stay in metro areas/ports of entry).<sup>2</sup>

To measure segregation in a given jurisdiction, the US Department of Housing and Urban Development (HUD) provides racial or ethnic dissimilarity trends. Dissimilarity indices are used to measure the evenness with which two groups (frequently defined on racial or ethnic characteristics) are distributed across the geographic units, such as block groups within a community. The index ranges from 0 to 100, with 0 denoting no segregation and 100 indicating complete segregation between the two groups. The index score can be understood as the percentage of one of the two groups that would need to move to produce an even distribution of racial/ethnic groups within the specified area. For example, if an index score above 60, 60% of people in the specified area would need to move to eliminate segregation. The following shows how HUD views various levels of the index:

- <40: Low Segregation
- 40-54: Moderate Segregation
- >55: High Segregation

### Regional Trend

As presented in Table D-1, Los Angeles County is characterized by a large Hispanic/Latino population, representing 48.3% of the total population. The White population is the second largest population countywide (25.9%), followed by the Asian population (14.6%), and Black/African American population (7.8%). Of the selected jurisdictions in the proximity of Hermosa Beach, Hermosa Beach has the largest White population of 75%. In general, the coastal cities, Hermosa Beach, El Segundo, Manhattan Beach, and Redondo Beach, have larger White populations compared to inland neighboring cities. The Hispanic/Latino population represents the largest proportion of the population in Gardena and Lawndale. Comparatively, only 11.2% of the population in Hermosa Beach is Hispanic or Latino.

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<sup>1</sup> Harvey, H., Dunifon, R., & Pilkauskas, N. (2021). Under Whose Roof? Understanding the living arrangements of children in doubled-up households. *Duke University Press*, 58 (3): 821–846. <https://doi.org/10.1215/00703370-9101102>

<sup>2</sup> Sandefur, G.D., Martin, M., Eggerling-Boeck, J., Mannon, S.E., & Meier, A.M. (2001). An overview of racial and ethnic demographic trends. In N. J. Smelser, W.J. Wilson, & F. Mitchell (Eds.) *America becoming: Racial trends and their consequences*. (Vol I, pp. 40-102). National Academy Press Washington, D.C.

**Table D-1: Racial/Ethnic Composition of Neighboring Cities and County (2020)**

Race/Ethnicity	Los Angeles County	Hermosa Beach	El Segundo	Gardena	Lawndale	Manhattan Beach	Redondo Beach	Torrance
White	25.9%	75.0%	61.3%	9.0%	14.3%	71.3%	59.2%	34.7%
Black/African American	7.8%	0.7%	4.8%	20.8%	8.1%	0.4%	3.6%	2.7%
American Indian/ Alaska Native	0.2%	0.5%	0.0%	0.1%	0.2%	0.2%	0.2%	0.3%
Asian	14.6%	6.1%	9.9%	25.7%	11.7%	14.6%	14.4%	37.4%
Native Hawaiian/ Pacific Islander	0.2%	0.0%	0.0%	0.5%	0.9%	0.1%	0.1%	0.3%
Some other race	0.4%	0.3%	0.4%	1.0%	0.5%	0.2%	0.5%	0.3%
Two or more races	2.6%	6.2%	7.7%	2.7%	1.8%	5.1%	6.6%	5.1%
Hispanic/Latino	48.3%	11.2%	15.9%	40.3%	62.5%	8.1%	15.4%	19.1%
<b>Total Population</b>	<b>10,040,682</b>	<b>19,147</b>	<b>16,575</b>	<b>59,401</b>	<b>32,533</b>	<b>35,064</b>	<b>66,663</b>	<b>144,430</b>

Source: 2016-2020 ACS (5-Year Estimates).

As explained above, dissimilarity indices measure segregation, with higher indices signifying higher segregation. In Los Angeles County, all minority (non-White) residents combined are considered highly segregated from White residents, with an index score of 58.53 in 2020 (Table D-2). Since 1990, segregation between non-White (all non-white residents combined) and White residents has increased slightly, indicating Los Angeles County has become increasingly segregated. Dissimilarity indices between Black and White residents has decreased, while indices increased between Hispanic, Asian/Pacific Islander, and White residents during the same period. Based on HUD’s definition of the index, Black and White residents are highly segregated, Hispanic and White residents are highly segregated, and Asian/Pacific Islander and White residents are moderately segregated.

**Table D-2: Racial/Ethnic Dissimilarity Trends – Los Angeles County (1990-2020)**

	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	56.66	56.72	56.55	58.53
Black/White	73.04	67.40	64.99	68.24
Hispanic/White	60.88	63.03	63.35	64.33
Asian or Pacific Islander/White	46.13	48.19	47.62	51.59

Source: U.S. Department of Housing and Urban Development (HUD) Affirmatively Furthering Fair Housing (AFFH) Database, 2020.

Figure D-4 and Figure D-5 compare racial/ethnic minority populations by block group in the region in 2010 and 2018. Non-White populations in nearly all areas of this section of Los Angeles County have increased since 2010. Racial/ethnic minority populations throughout the central areas of the County have intensified, while block groups in the coastal areas also saw an increase in non-White populations.

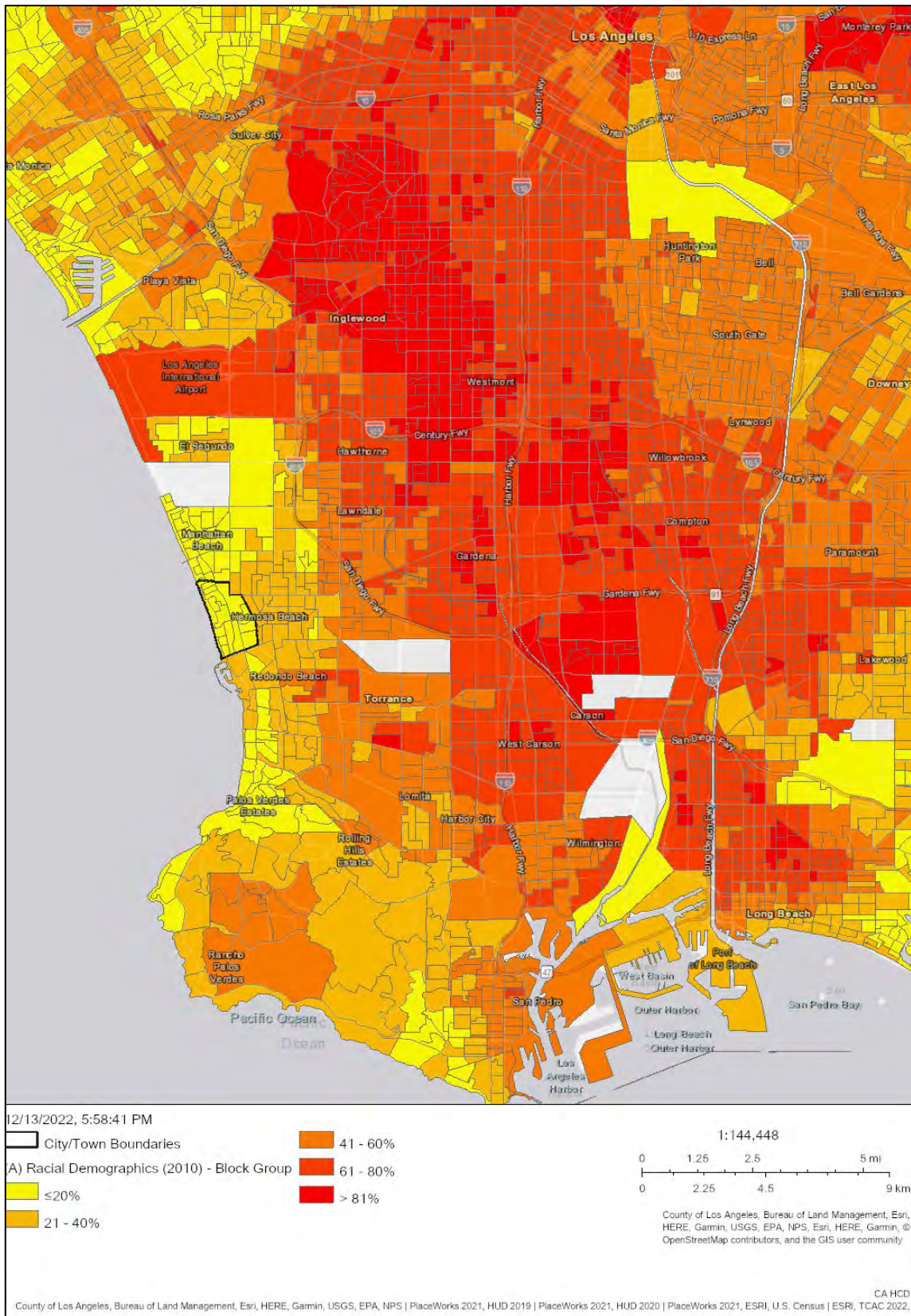
Figure D-5 shows that most areas in Los Angeles County have high concentrations of racial/ethnic minorities. Coastal cities, including Santa Monica, Manhattan Beach, Hermosa Beach, Redondo Beach, and Palos Verdes Estates generally have smaller non-White populations. Most block groups in the South Bay, San Gabriel Valley, San Fernando Valley and central Los Angeles areas have majority racial/ethnic minority populations.



Block groups in Hermosa Beach have racial/ethnic minority populations comparable to coastal areas to the north and south, but significantly smaller populations than block groups in jurisdictions to the east.

Figure D-6 shows the racial/ethnic majority population by tract in the region surrounding Hermosa Beach. In general, the coastal areas, from Santa Monica to Long Beach, contain tracts that have White majority populations. Tracts to the east, in and around the cities of South Gate, Downey, and parts of Los Angeles have Hispanic majority populations. There are smaller pockets of Black majority populations in and surrounding Inglewood, Carson, and the City of Los Angeles. Asian majority populations occur in a few tracts in jurisdictions east of Hermosa Beach, such as Torrance, Gardena, and West Carson.

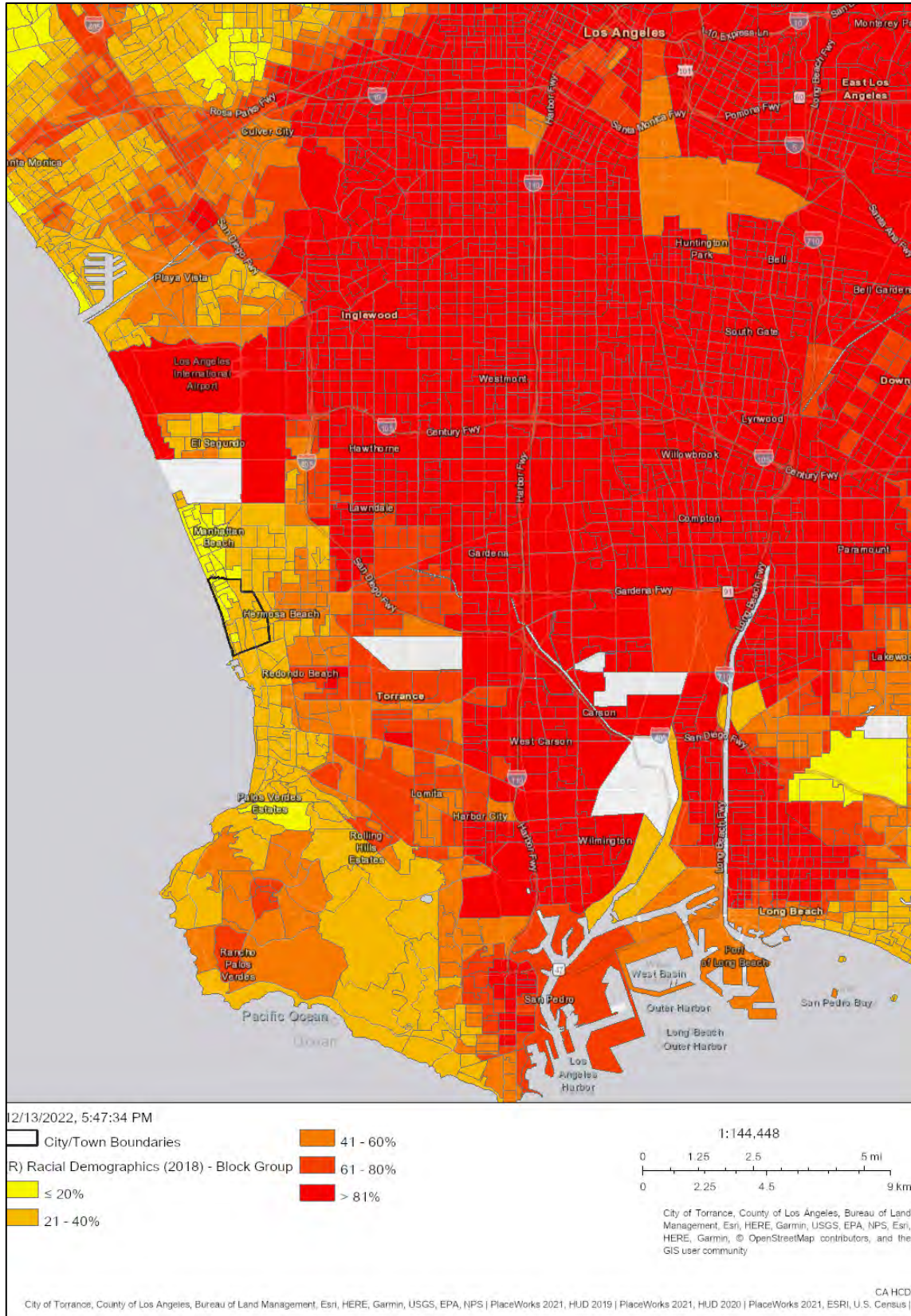
Figure D-4: Regional Racial/Ethnic Minority Populations by Block Group (2010)



Source: HCD AFFH Data Viewer (ESRI 2010), 2022.



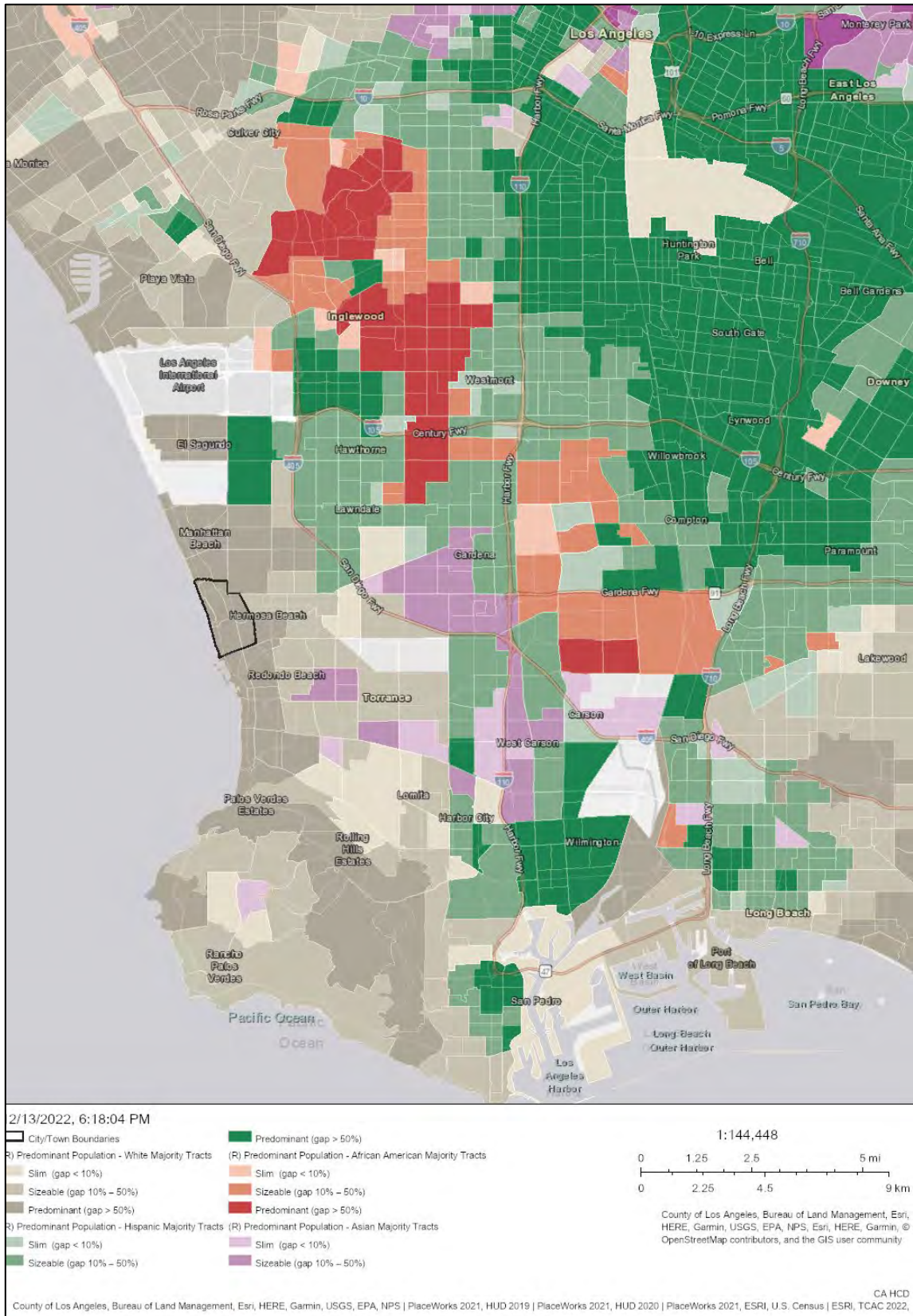
Figure D-5: Regional Racial/Ethnic Minority Populations by Block Group (2018)



Source: HCD AFFH Data Viewer (ESRI 2018), 2022.



Figure D-6: Regional Racial/Ethnic Majority Populations by Tract (2018)



Source: HCD AFFH Data Viewer (ESRI 2018), 2022.

## Local Trend

As mentioned above, Hermosa Beach is characterized by a White majority population. As presented in Table D-3, 75% of the Hermosa Beach population is White. The Hispanic/Latino population is the second largest population in the City, representing 11.2% of the population. Another 6.2% is two or more races and 6.1% is Asian. Since the 2006-2010 ACS, the White population has decreased citywide. During this period, the American Indian/Alaska Native population, population of some other race, population of two or more races, and Hispanic/Latino population increased.

**Table D-3: Racial/Ethnic Composition (2010-2020)**

Race/Ethnicity	2010		2020	
	Persons	Percent	Persons	Percent
White	15,556	80.4%	14,358	75.0%
Black/African American	131	0.7%	137	0.7%
American Indian/Alaska Native	36	0.2%	89	0.5%
Asian	1,274	6.6%	1,167	6.1%
Native Hawaiian/Pacific Islander	19	0.1%	0	0.0%
Some other race	5	0.0%	65	0.3%
Two or more races	672	3.5%	1,179	6.2%
Hispanic/Latino	1,662	8.6%	2,152	11.2%
<b>Total</b>	<b>19,355</b>	<b>100.0%</b>	<b>19,147</b>	<b>100.0%</b>

Source: 2006-2010 and 2016-2020 ACS (5-Year Estimates).

Because Hermosa Beach is part of the Urban County program, dissimilarity HUD dissimilarity indices are not available for the City alone. HUD provides dissimilarity data for recipients of CDBG funds. The City of Hermosa Beach, as part of the Urban County program, may receive CDBG funds indirectly from LACDA.

As shown in Figure D-6 above, all tracts in Hermosa Beach have White majority populations. Figure D-7 and Figure D-8 compare racial/ethnic minority populations in the City between 2010 and 2019. In 2010, all block groups in the City had non-White populations of 20% or smaller. As of 2019, most tracts in Hermosa Beach had non-White populations ranging from 21% to 40%. This is consistent with the citywide trend, where 80.4% of the population was White in 2010 compared to only 75% in 2020. Tract 6210.05 in the northwestern section of the City has a smaller non-White population of 18% compared to all other tracts in Hermosa Beach. However, the other tracts, tracts 6210.01, 6211.02, and 6211.04, also have small non-White populations ranging from 20% to 28%. Racial/ethnic minority populations are comparable citywide.

## Sites Inventory

Sites selected to meet the RHNA are also included in Figure D-8. The distribution of RHNA units by tract-level racial/ethnic minority population is presented in Table D-4. Consistent with the citywide trend, 86% of RHNA units are in tracts where 20% to 40% of the population belongs to a racial or ethnic minority group. As discussed above, three of the four tracts comprising Hermosa Beach have non-White populations in this range. The remaining 14.2% of RHNA units, including 46 lower income units, 20 moderate income units, and 19 above moderate income units are in the northwestern tract where less than 20% of the population

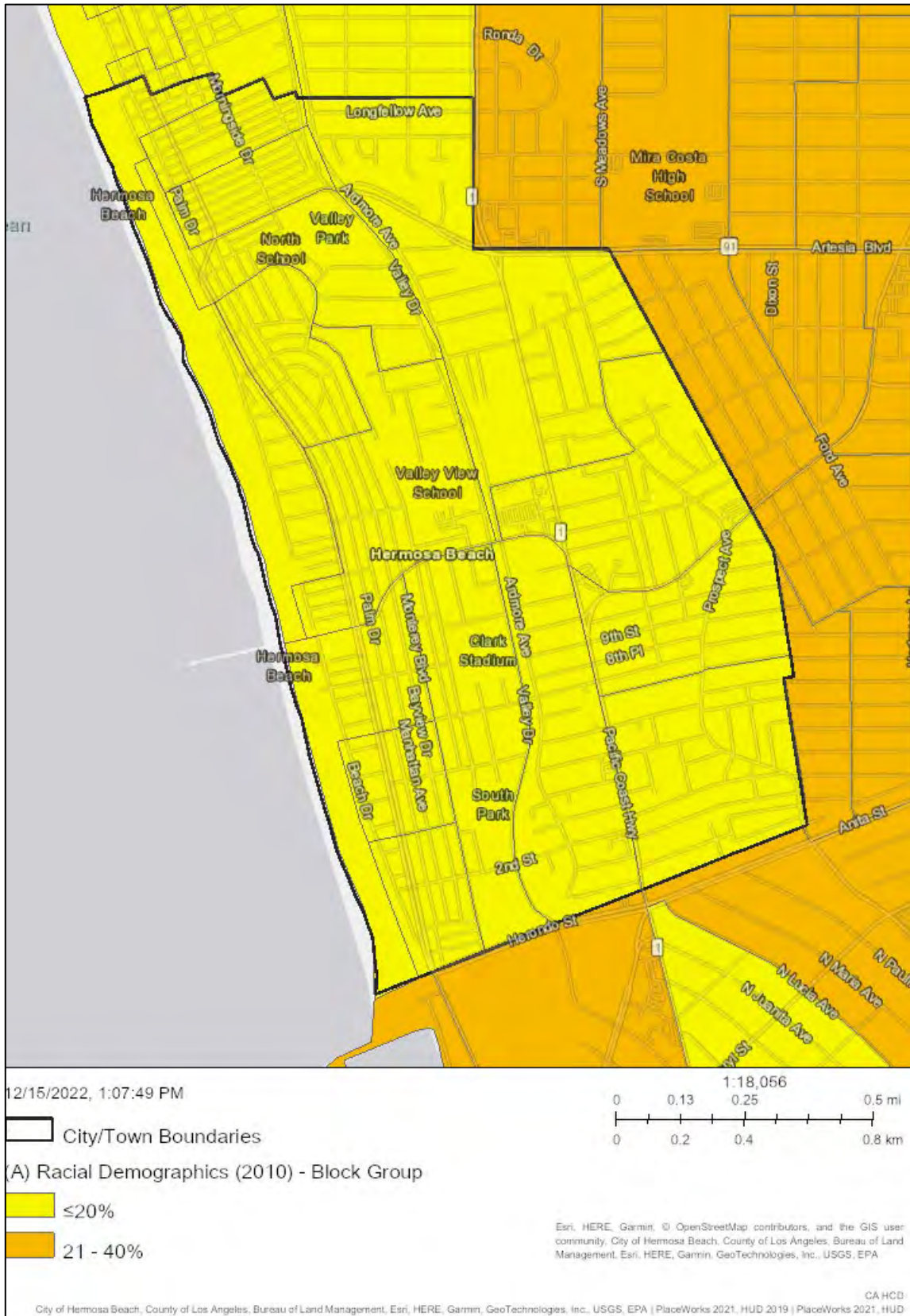
is non-White. The City’s RHNA strategy does not concentrate units of any income level in a single area of Hermosa Beach. It is also relevant to note that tract-level racial/ethnic minority populations are generally comparable citywide, ranging from 18% to 28%.

**Table D-4: Distribution of RHNA Units by Racial/Ethnic Minority Population (2019)**

Racial/Ethnic Minority Population (Tract)	Lower Income Units		Moderate Income Units		Above Moderate Income Units		Total Units	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
<20%	46	13.2%	20	11.2%	19	26.4%	85	14.2%
20-40%	303	86.8%	158	88.8%	53	73.6%	514	85.8%
40-60%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
60-80%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
>80%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>349</b>	<b>100.0%</b>	<b>178</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>	<b>599</b>	<b>100.0%</b>

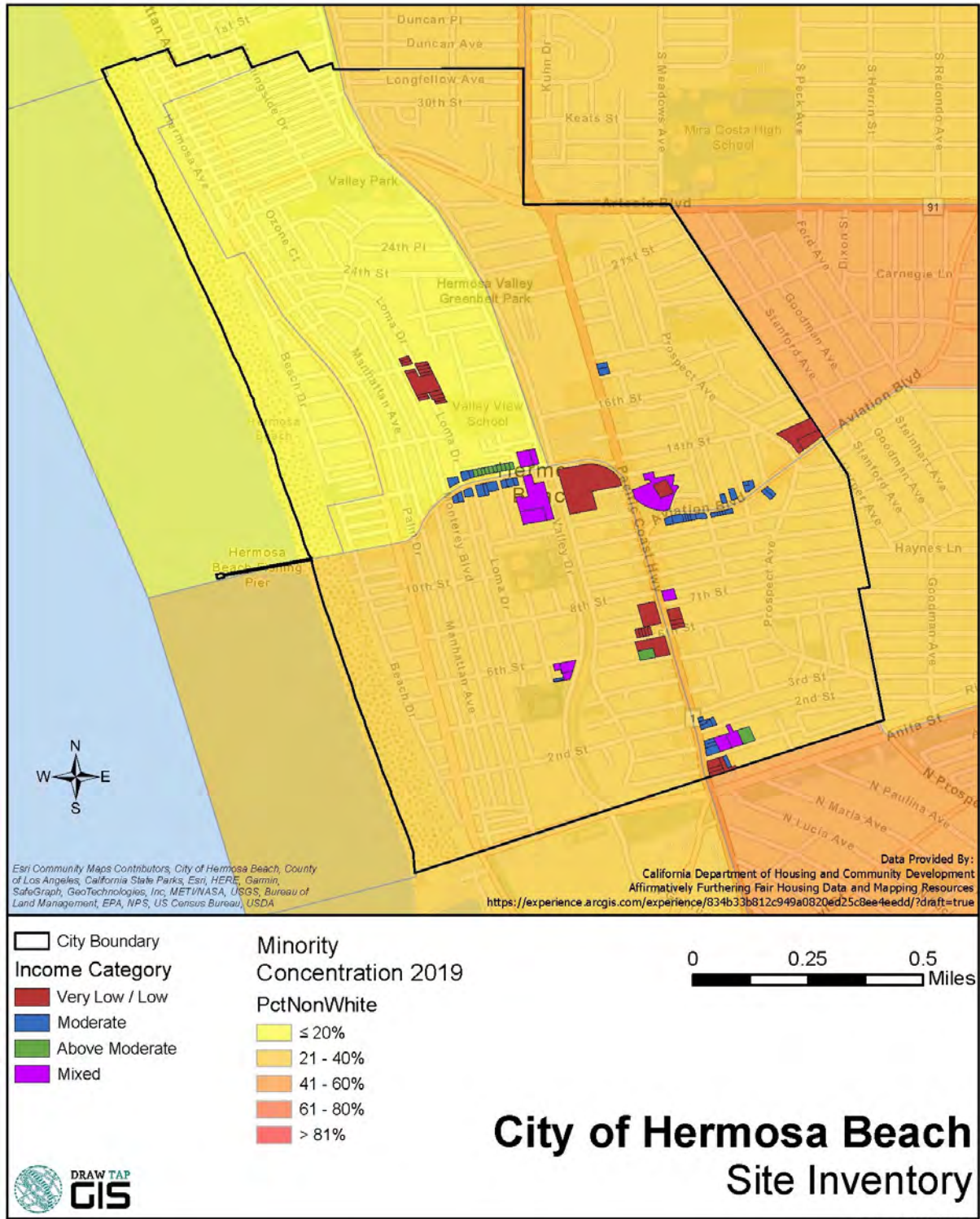


Figure D-7: Racial/Ethnic Minority Populations by Block Group (2010)



Source: HCD AFFH Data Viewer (ESRI 2010), 2022.

Figure D-8: Racial/Ethnic Minority Populations by Tract and Sites Inventory (2019)



Source: 2015-2019 ACS (5-Year Estimates).

## b. Persons with Disabilities

Persons with disabilities have special housing needs because of the lack of accessible and affordable housing, and the higher health costs associated with their disability. In addition, many may be on fixed incomes that further limits their housing options. Persons with disabilities also tend to be more susceptible to housing discrimination due to their disability status and required accommodations associated with their disability.

### Regional Trend

Nearly 11% of the Los Angeles County population experiences one or more disability. As presented in Table D-5, the Black/African American population has the highest disability rate countywide (14.9%), followed by the American Indian/Alaska Native population (13.4%), the non-Hispanic White population (12.7%), and the Native Hawaiian/Pacific Islander population (12.6%). All other racial/ethnic groups have disability rates equal to or less than the countywide average of 10.9%. Aging populations tend to have higher rates of disabilities. Over 50% of the population 75 years and older experiences a disability, compared to 23.3% of the population aged 65 to 74, and 9% of the population aged 35 to 64. Ambulatory difficulties and independent living difficulties are the most common disability types in the County. Approximately 5.8% and 5.6% of the population, respectively, experiences these disabilities.

The population of persons experiencing disabilities at the tract-level is shown in Figure D-9 for the region. Less than 20% of the population in most tracts in Los Angeles County are persons with disabilities. Tracts with disabled populations exceeding 20 percent are not concentrated in one area of the County. Tracts with larger shares of persons with disabilities closest to Hermosa Beach are in Inglewood, Long Beach, and the City of Los Angeles. The concentration of persons with disabilities in Hermosa Beach is generally comparable to neighboring jurisdictions. The coastal cities of Manhattan Beach, Hermosa Beach, and Redondo Beach tend to have smaller disabled populations compared to Gardena, Compton, and Inglewood.

**Table D-5: Disability Status by Race, Age, and Type – Los Angeles County (2020)**

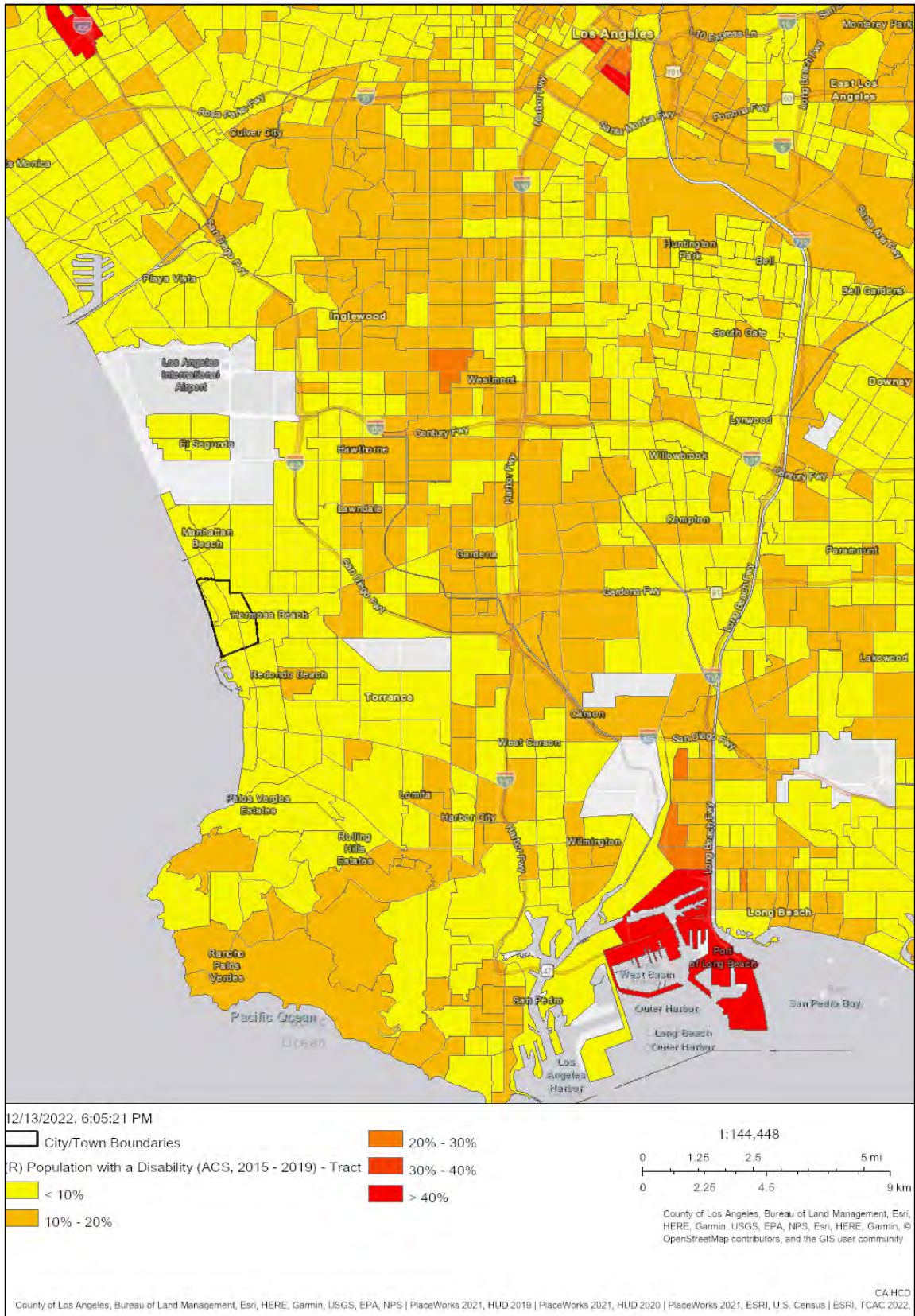
	Total Population	Percent with Disability
Total civilian noninstitutionalized population	9,970,085	10.9%
<b>Race/Ethnicity</b>		
White alone	4,760,801	10.9%
Black or African American alone	795,512	14.9%
American Indian and Alaska Native alone	77,046	13.4%
Asian alone	1,482,690	8.7%
Native Hawaiian and Other Pacific Islander alone	24,777	12.6%
Some other race alone	2,103,933	7.7%
Two or more races	725,326	8.7%
White alone, not Hispanic or Latino	2,580,560	12.7%
Hispanic or Latino (of any race)	4,826,633	8.3%
<b>Age</b>		
Under 5 years	593,017	0.6%
5 to 17 years	1,581,972	4.0%



	Total Population	Percent with Disability
18 to 34 years	2,563,958	4.6%
35 to 64 years	3,888,561	9.0%
65 to 74 years	772,731	23.3%
75 years and over	569,846	51.1%
<b>Type</b>		
With a hearing difficulty	N/A	2.5%
With a vision difficulty	N/A	2.0%
With a cognitive difficulty	N/A	4.2%
With an ambulatory difficulty	N/A	5.8%
With a self-care difficulty	N/A	3.0%
With an independent living difficulty	N/A	5.6%

Source: 2016-202 ACS (5-Year Estimates).

Figure D-9: Regional Population of Persons with Disabilities by Tract (2019)



Source: HCD AFFH Data Viewer (2015-2019 ACS), 2022.

## Local Trend

Hermosa Beach has a significantly smaller population of persons with disabilities compared to the County. Only 5.5% of the City population experience one or more disability compared to 10.9% countywide. This may be in part, due to the population of persons aged 75 and older. According to the 2016-2020 ACS, 5.9% of the population countywide is 75 or older compared to only 4.5% of the population in Hermosa Beach. Since the 2008-2012 ACS, the population of persons with disabilities in Hermosa Beach has increased slightly from 5%. While there is only a small population of American/Indian Alaska Native residents in the City (90 persons), a large proportion (41.1%) experience a disability. The Black/African American (6.8%), Hispanic/Latino (5.8%), and non-Hispanic White (5.8%) populations also have disabilities rates exceeding the citywide average. Approximately 40% of persons aged 75 and older and 13.1% of persons aged 65 to 74 experience a disability, both smaller proportions compared to the respective populations countywide. Hearing difficulties, ambulatory difficulties, and independent living difficulties are all equally common in Hermosa Beach, where 2.1% of the population experiences each, respectively.

As shown in Sites Inventory

There are no tracts in the City where more than 10% of the population experiences a disability. There are no RHNA sites in areas where populations of persons with disabilities are heightened.



**Figure D-10**, all tracts in Hermosa Beach have populations of persons with disabilities under 10%.

**Table D-6: Disability Status by Race, Age, and Type – Hermosa Beach (2020)**

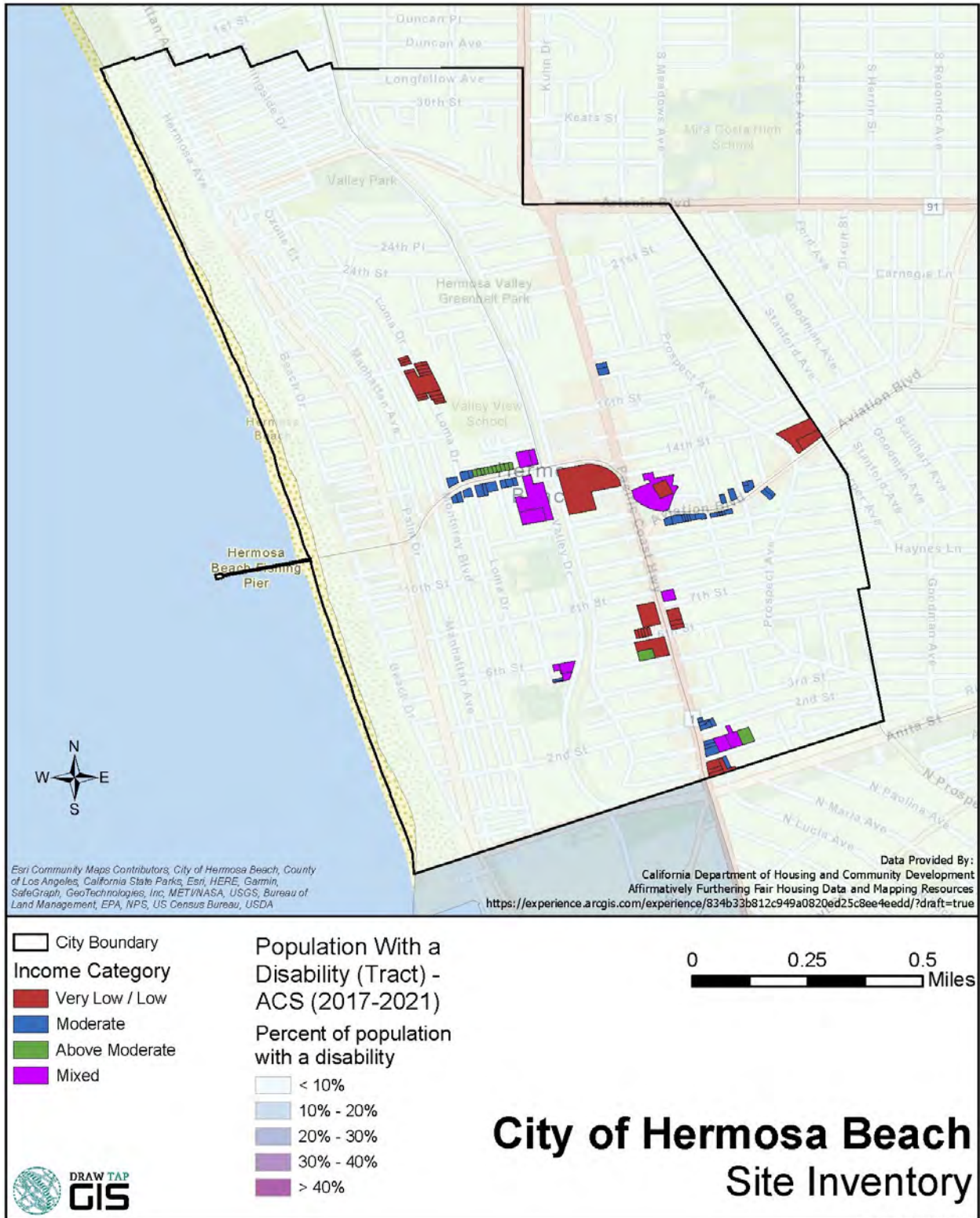
	Total Population	Percent with Disability
Total civilian noninstitutionalized population	18,974	5.5%
<b>Race/Ethnicity</b>		
White alone	15,431	6.2%
Black or African American alone	118	6.8%
American Indian and Alaska Native alone	90	41.1%
Asian alone	1,144	0.0%
Native Hawaiian and Other Pacific Islander alone	0	-
Some other race alone	402	2.5%
Two or more races	1,789	1.6%
White alone, not Hispanic or Latino	14,248	5.8%
Hispanic or Latino (of any race)	2,131	6.6%
<b>Age</b>		
Under 5 years	995	6.2%
5 to 17 years	2,421	1.2%
18 to 34 years	4,676	2.7%
35 to 64 years	8,284	3.1%
65 to 74 years	1,745	13.1%
75 years and over	853	40.1%
<b>Type</b>		
With a hearing difficulty	N/A	2.1%
With a vision difficulty	N/A	1.5%
With a cognitive difficulty	N/A	1.8%
With an ambulatory difficulty	N/A	2.1%
With a self-care difficulty	N/A	0.9%
With an independent living difficulty	N/A	2.1%

Source: 2016-202 ACS (5-Year Estimates).

### Sites Inventory

There are no tracts in the City where more than 10% of the population experiences a disability. There are no RHNA sites in areas where populations of persons with disabilities are heightened.

Figure D-10: Population of Persons with Disabilities by Tract and Sites Inventory (2021)



### **c. Familial Status**

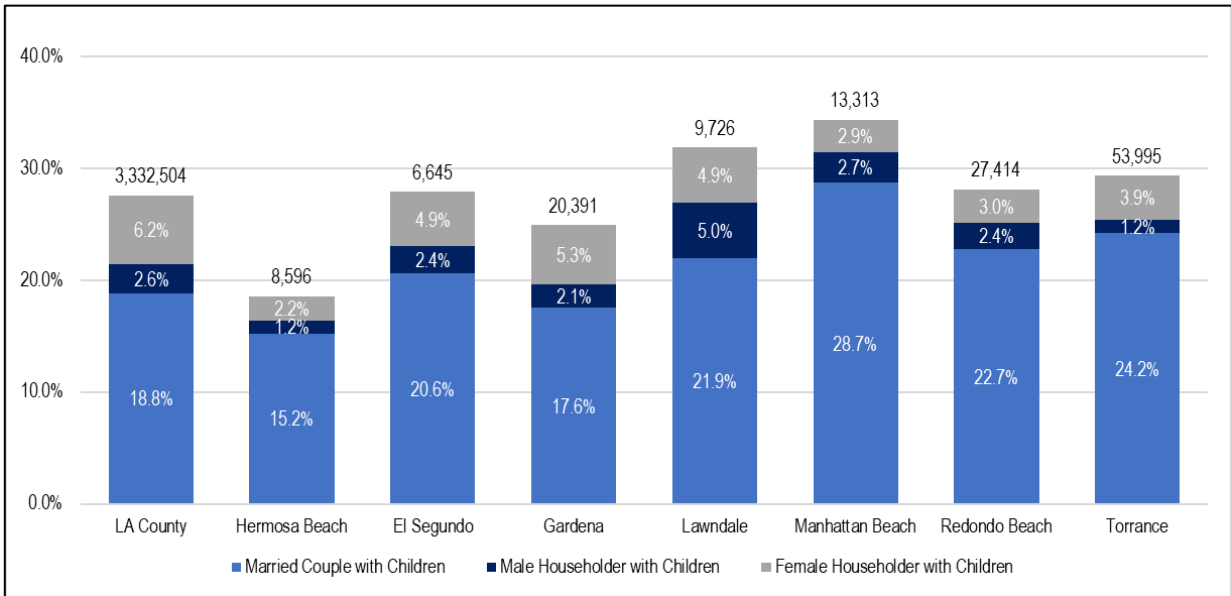
Under the Fair Housing Act, housing providers may not discriminate because of familial status. Familial status covers: the presence of children under the age of 18, pregnant persons, any person in the process of securing legal custody of a minor child (including adoptive or foster parents). Examples of familial status discrimination include refusing to rent to families with children, evicting families once a child joins the family through, e.g., birth, adoption, custody, or requiring families with children to live on specific floors or in specific buildings or areas. Single parent households are also protected by fair housing law.

#### **Regional Trend**

According to the 2016-2020 ACS, 27.6% of households have children of the householder under age 18. Of the 27.6% of households with children, 18.8% are married couple households, 2.6% are male-headed households, and 6.2% are female-headed households. Figure D-11 shows households with children in Los Angeles County, Hermosa Beach, and jurisdictions adjacent to Hermosa Beach. Of the selected jurisdictions, Manhattan Beach has the largest proportion of households with children (34.3%), followed by Lawndale (31.9%), and Torrance (29.3%). Hermosa Beach has the smallest proportion of households with children compared to the County and neighboring cities. Lawndale has the largest proportion of single-parent male-headed households. All the selected cities have proportions of single-parent female-headed households below the countywide average of 6.2%.

Figure D-12 shows the population of children living in single-parent female-headed households by tract in the region. Children in female-headed households are most concentrated in the area northeast of Hermosa Beach, including Inglewood, the City of Los Angeles, and unincorporated Los Angeles County communities, and the areas around Long Beach and Lakewood. In general, there are more children living in female-headed households in the central Los Angeles County areas compared to the South Bay, Westside, Gateway, San Fernando Valley, and San Gabriel Valley cities.

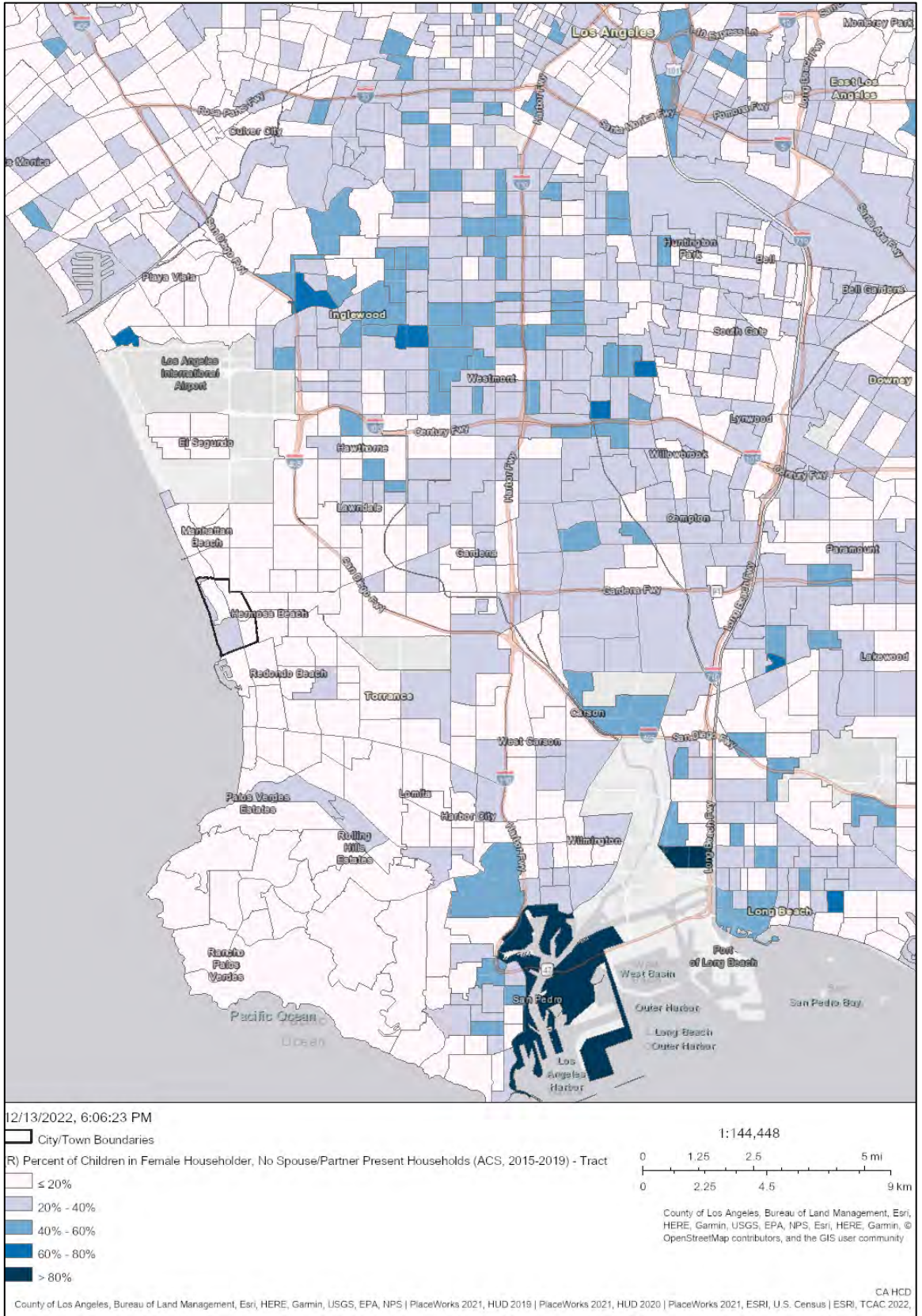
Figure D-11: Households with Children in Neighboring Cities and County (2020)



Source: 2016-2020 ACS (5-Year Estimates).



Figure D-12: Regional Children in Female-Headed Households by Tract (2019)



## Local Trend

According to the 2006-2010 and 2016-2020 ACS, the proportion of households with children has increased (Table D-7). Households with children represent 16.4% of households citywide in 2010, but 18.6% in 2020. The proportion of married couples with children and single-parent female-headed households also increased during this period. Female-headed households with children require special consideration and assistance because of their greater need for affordable housing and accessible day care, health care, and other supportive services. However, only 2.2% of households in Hermosa Beach are single-parent female-headed households compared to 6.2% countywide. There are no tracts in Hermosa Beach where more than 20% of children reside in female-headed households (Figure D-13). Tract 6211.02 in the southeast section of the City has a smaller population of children in married couple households compared to other tracts. According to the HCD Data Viewer 2.0, based on the 2017-2021 ACS, 64.7% of children reside in married couple households in tract 6211.02 compared to 80.4% to 94.6% of children in the remaining tracts.

Hermosa Beach is characterized by a large population of persons living alone. Approximately 35% of households are persons living alone in the City compared to only 25.8% countywide. However, 8.9% of households in both the County and City are elderly persons aged 65 and older living alone. Figure D-15 shows that the northern tracts, tracts 6210.01 and 6210.05, have larger populations of adults living alone compared to the southern tracts. According to 2017-2021 ACS estimates, tracts 6210.01 and 6210.05 also have larger populations of elderly adults, 15% and 21.2%, respectively, compared to tracts 6211.02 and 6211.04 in southern Hermosa Beach (14.1% and 8.5%, respectively) (Figure D-16).

**Table D-7: Households with Children (2010-2020)**

Household Type	2010		2020	
	Households	Percent	Households	Percent
Households with Children	1,542	16.4%	1,595	18.6%
Married Couple with Children	1,314	14.0%	1,310	15.2%
Male Householder with Children	113	1.2%	99	1.2%
Female Householder with Children	115	1.2%	186	2.2%
<b>Total Households</b>	<b>9,389</b>	<b>100.0%</b>	<b>8,596</b>	<b>100.0%</b>

Source: 2006-2010 and 2016-2020 ACS (5-Year Estimates).

## Sites Inventory

There are no tracts with populations of children residing in single-parent female-headed households exceeding 20%. The distribution of RHNA units by population of children in married couple households is shown in Figure D-13 and Table D-8. Most RHNA units (78%) are in tracts where more than 80% of children live in married couple households, including 88.5% of lower income units. The City's RHNA strategy does not concentrate lower or moderate income units in areas where fewer children reside in married couple households. RHNA sites are distributed throughout tracts with variable populations of children in married

couple households to the greatest extent possible given the overall character of Hermosa Beach.

**Table D-8: Distribution of RHNA Units by Children in Married Couple Households (2021)**

Children in Married Couple HHs (Tract)	Lower Income Units		Moderate Income Units		Above Moderate Income Units		Total Units	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
<20%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
20-40%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
40-60%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
60-80%	40	11.5%	65	36.5%	28	38.9%	133	22.2%
>80%	309	88.5%	113	63.5%	44	61.1%	466	77.8%
<b>Total</b>	<b>349</b>	<b>100.0%</b>	<b>178</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>	<b>599</b>	<b>100.0%</b>



Figure D-13: Children in Female-Headed Households by Tract and Sites Inventory (2021)

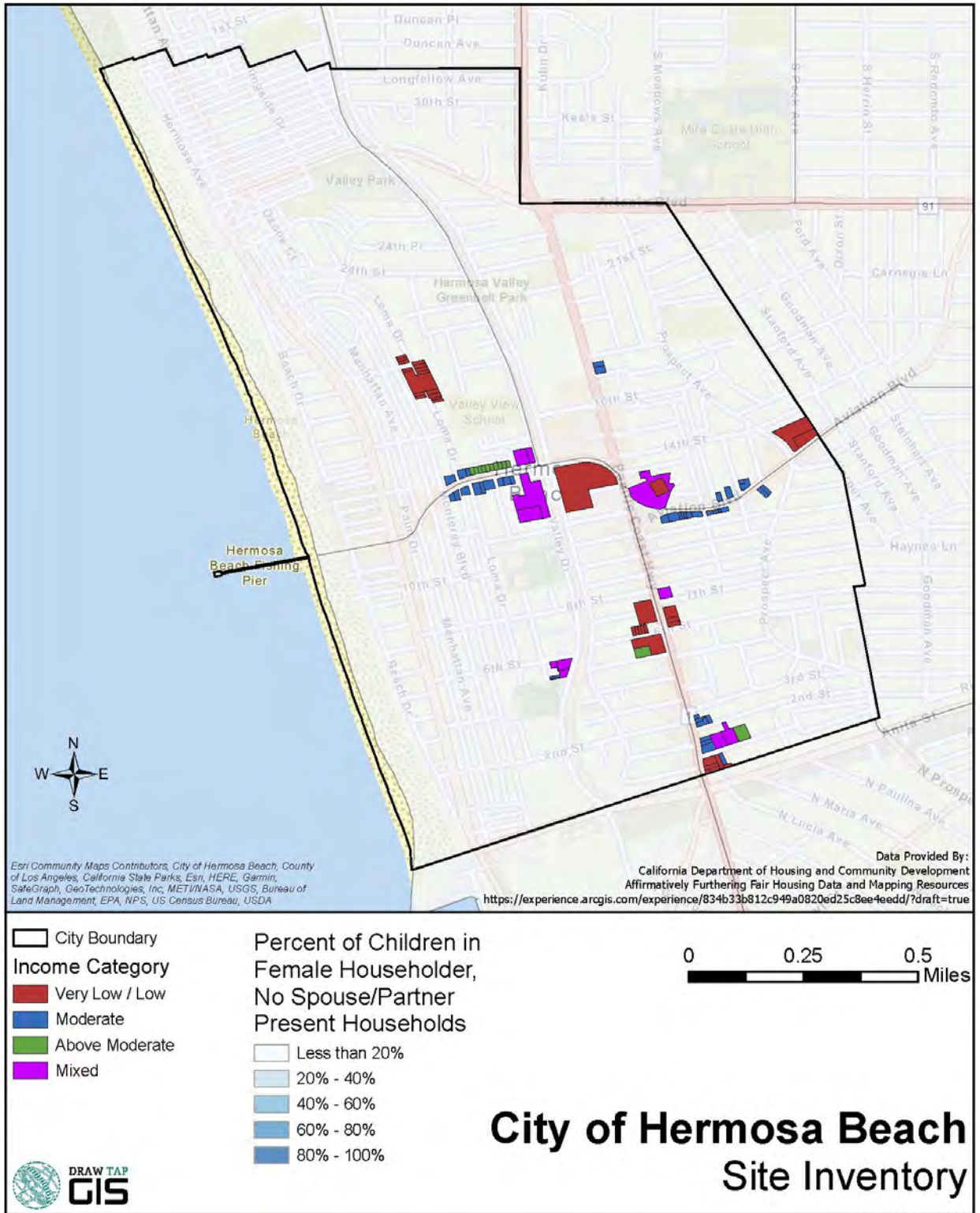
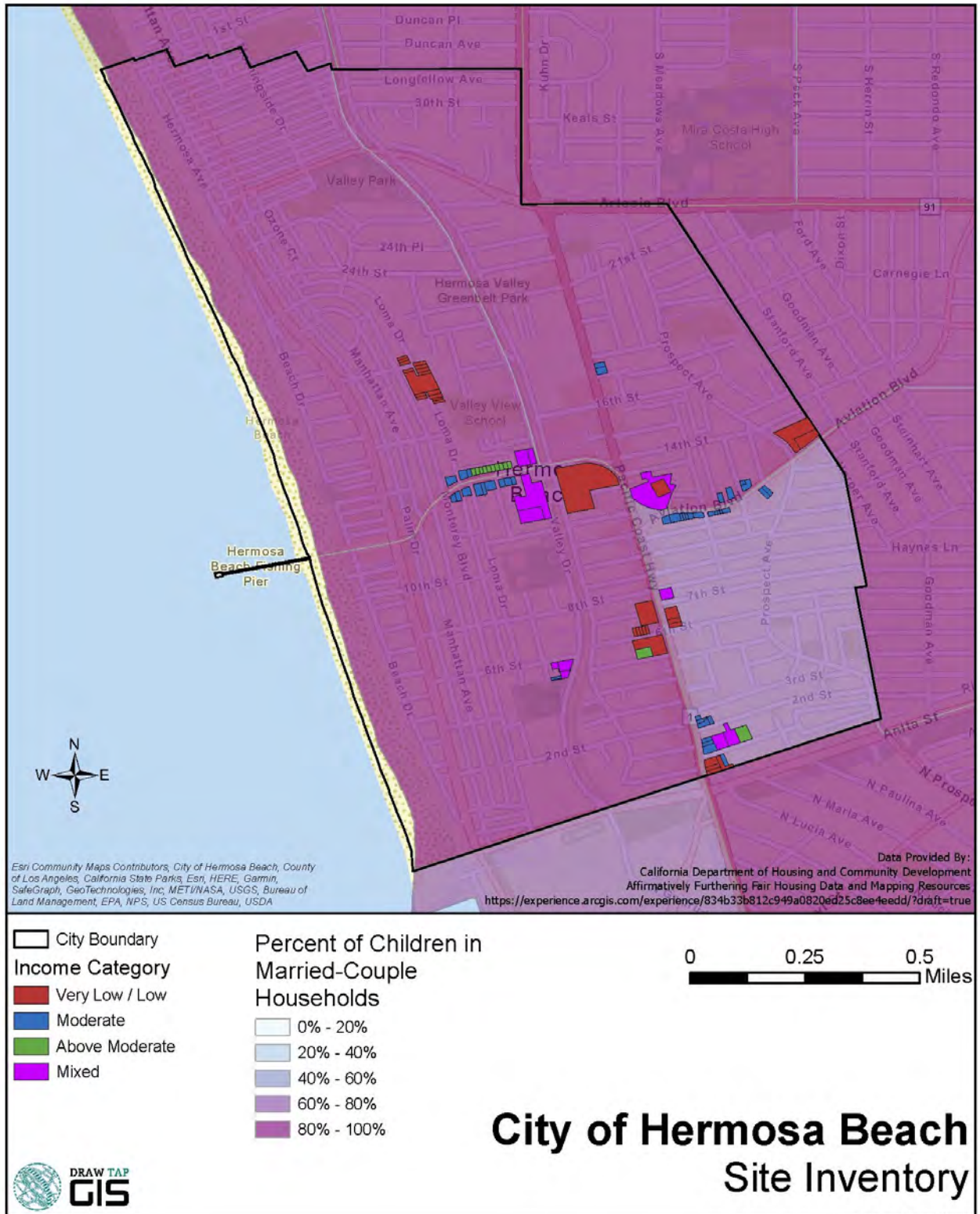


Figure D-14: Children in Married Couple Households by Tract and Sites Inventory (2021)



Source: HCD AFFH Data Viewer 2.0 (2017-2021 ACS), 2023.

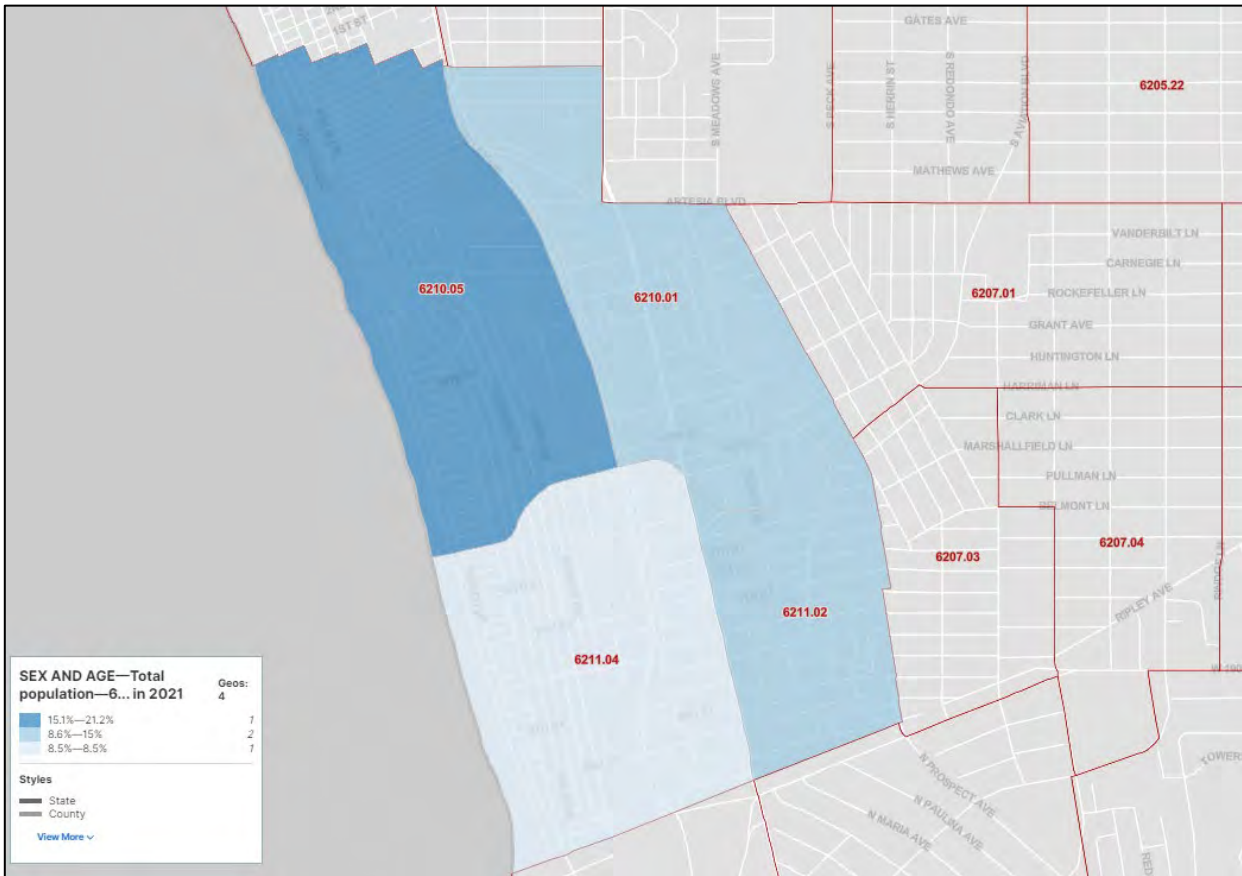


Figure D-15: Population Living Alone by Tract (2021)



Source: HCD AFFH Data Viewer 2.0 (2017-2021 ACS), 2023.

Figure D-16: Population Aged 65 and Older by Tract (2021)



Source: 2017-2021 ACs (5-Year Estimates).

#### d. Income

Identifying low or moderate income (LMI) geographies and individuals is important to overcome patterns of segregation. HUD defines a LMI area as a Census tract or block group where over 51% of the population is LMI (based on HUD income definition of up to 80% of the Area Median Income).

#### Regional Trend

According to Comprehensive Housing Affordability Strategy (CHAS)<sup>3</sup> data based on the 2015-2019 ACS, 55.6% of Los Angeles County households are low income, earning 80% or less than the area median income (AMI) (Table D-9). A significantly larger proportion of renter households in Los Angeles County are considered lower income. Over 69% of renter households are lower income compared to only 39.3% of owner households.

Figure D-17 shows populations of low or moderate income (LMI) households in the region by block group. The central and south Los Angeles County areas tend to have larger LMI household populations. Coastal areas, including Hermosa Beach, tend to have smaller populations of low or moderate income households.

**Table D-9: Households by Income and Tenure – Los Angeles County (2022)**

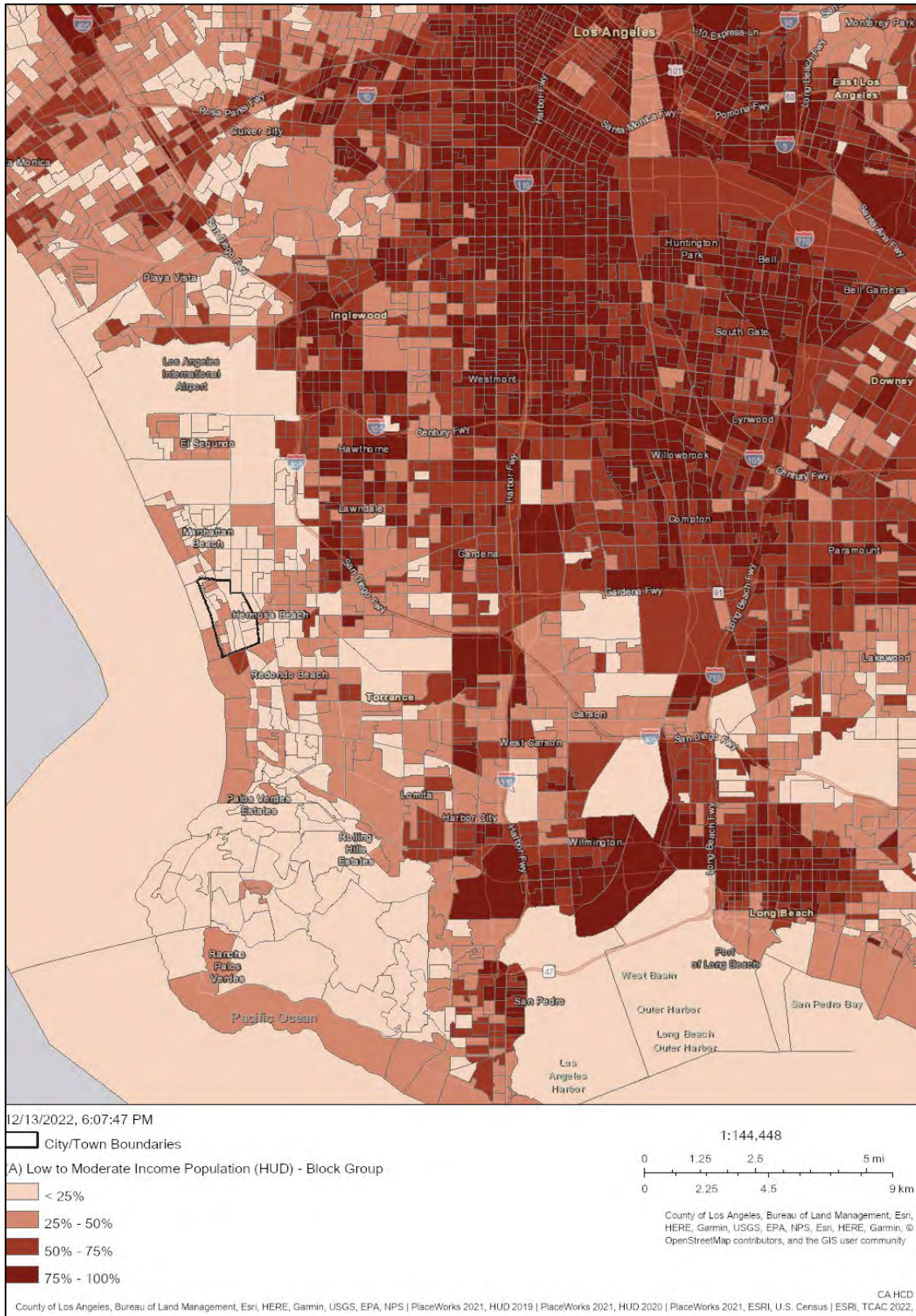
Income Category	Owner-Occupied	Renter-Occupied	Total
0%-30% of AMI	10.8%	30.6%	21.5%
31%-50% of AMI	11.1%	18.9%	15.3%
51%-80% of AMI	17.4%	19.9%	18.7%
81%-100% of AMI	11.0%	8.9%	9.9%
Greater than 100% of AMI	49.7%	21.7%	34.5%
<b>Total</b>	<b>1,519,515</b>	<b>1,797,280</b>	<b>3,316,795</b>

Source: HUD CHAS data (based on 2015-2019 ACS), 2022.

<sup>3</sup> Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households.



Figure D-17: Regional LMI Household Population by Block Group (2020)



Source: HCD AFFH Data Viewer (HUD 2020), 2022.

## Local Trend

A significantly larger proportion of Hermosa Beach households earn 100% or more of the AMI compared to the County as a whole. According to 2022 HUD CHAS data, 71.9% of Hermosa Beach households earn 100% or more of the AMI compared to only 34.5% countywide. The income disparity between owners and renters is also less prominent in Hermosa Beach than the County. Only 22.7% of owners and 21.9% of renters earn less than 80% of the AMI.

According to 2016-2020 ACS estimates, the median household income in Hermosa Beach is \$142,500. Coastal cities like Hermosa Beach tend to have significantly higher median household incomes compared to adjacent cities to the east. The median household income in Hermosa Beach is higher than the median in Los Angeles County (\$71,358), El Segundo (\$115,846), Gardena (\$64,015), Lawndale (\$65,923), Redondo Beach (\$116,832), and Torrance (\$94,781), and only slightly lower than the median in Manhattan Beach (\$153,926).

**Table D-10: Households by Income and Tenure – Hermosa Beach (2022)**

Income Category	Owner-Occupied	Renter-Occupied	Total
0%-30% of AMI	6.2%	6.7%	6.5%
31%-50% of AMI	7.4%	4.0%	5.6%
51%-80% of AMI	9.1%	11.1%	10.2%
81%-100% of AMI	4.2%	7.4%	5.9%
Greater than 100% of AMI	73.0%	70.8%	71.9%
<b>Total</b>	<b>4,245</b>	<b>4,710</b>	<b>8,955</b>

Source: HUD CHAS data (based on 2015-2019 ACS), 2022.

LMI household populations at the block group-level are shown for Hermosa Beach in Figure D-18. There are no block groups in the City that are considered LMI areas where more than 50% of households are low or moderate income. Most block groups have very small LMI household populations representing less than 25% of the block group population. There are five block groups located along Hermosa Avenue with LMI household populations ranging from 26% to 37%. Populations of LMI households in Hermosa Beach tracts are generally consistent with adjacent coastal cities such as Manhattan Beach and Redondo Beach. As mentioned above, jurisdictions east of the City, including Lawndale, Gardena, and Torrance, have more LMI households.

## Sites Inventory

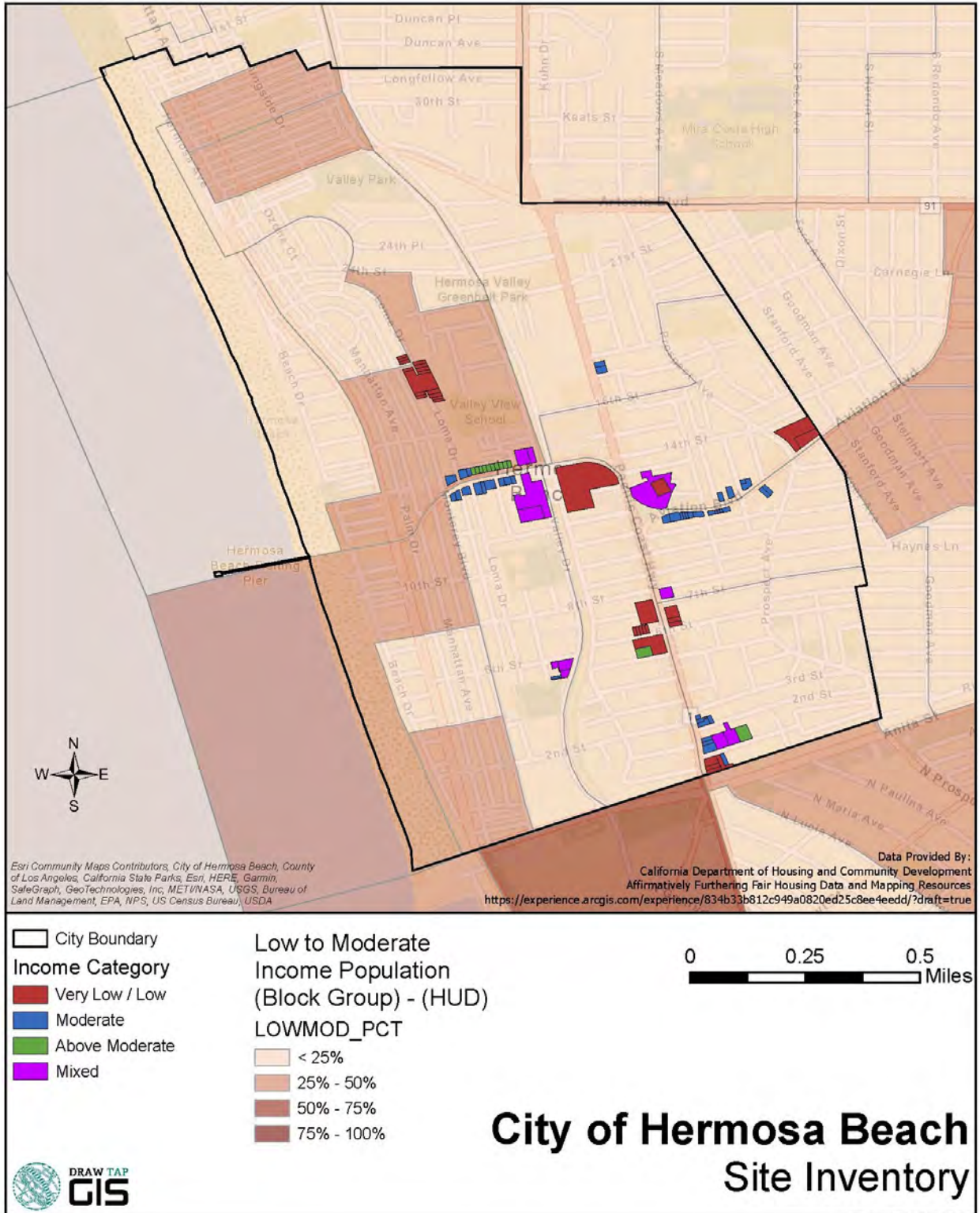
There are no LMI areas where more than 50% of households earn low or moderate incomes in Hermosa Beach. As shown in Table D-11 and Figure D-18. Consistent with the citywide trend, most RHNA units are in block groups where less than 25% of households are low or moderate income. There are 44 lower income units, 20 moderate income units, and 19 above moderate income units in a block group where 35% of households are LMI. The City's RHNA strategy distributes sites throughout block groups with variable LMI household populations to the extent possible given the composition of Hermosa Beach.

**Table D-11: Distribution of RHNA Units by LMI Household Population**

LMI Households (Block Group)	Lower Income Units		Moderate Income Units		Above Moderate Income Units		Total Units	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
<25%	305	87.4%	158	88.8%	53	73.6%	516	86.1%
25-50%	44	12.6%	20	11.2%	19	26.4%	83	13.9%
50-75%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
75-100%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>349</b>	<b>100.0%</b>	<b>178</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>	<b>599</b>	<b>100.0%</b>



Figure D-18: LMI Household Population by Block Group and Sites Inventory (2020)



Source: HCD AFFH Data Viewer 2.0 (HUD 2020), 2023.



### 3. Racially/Ethnically Concentrated Areas

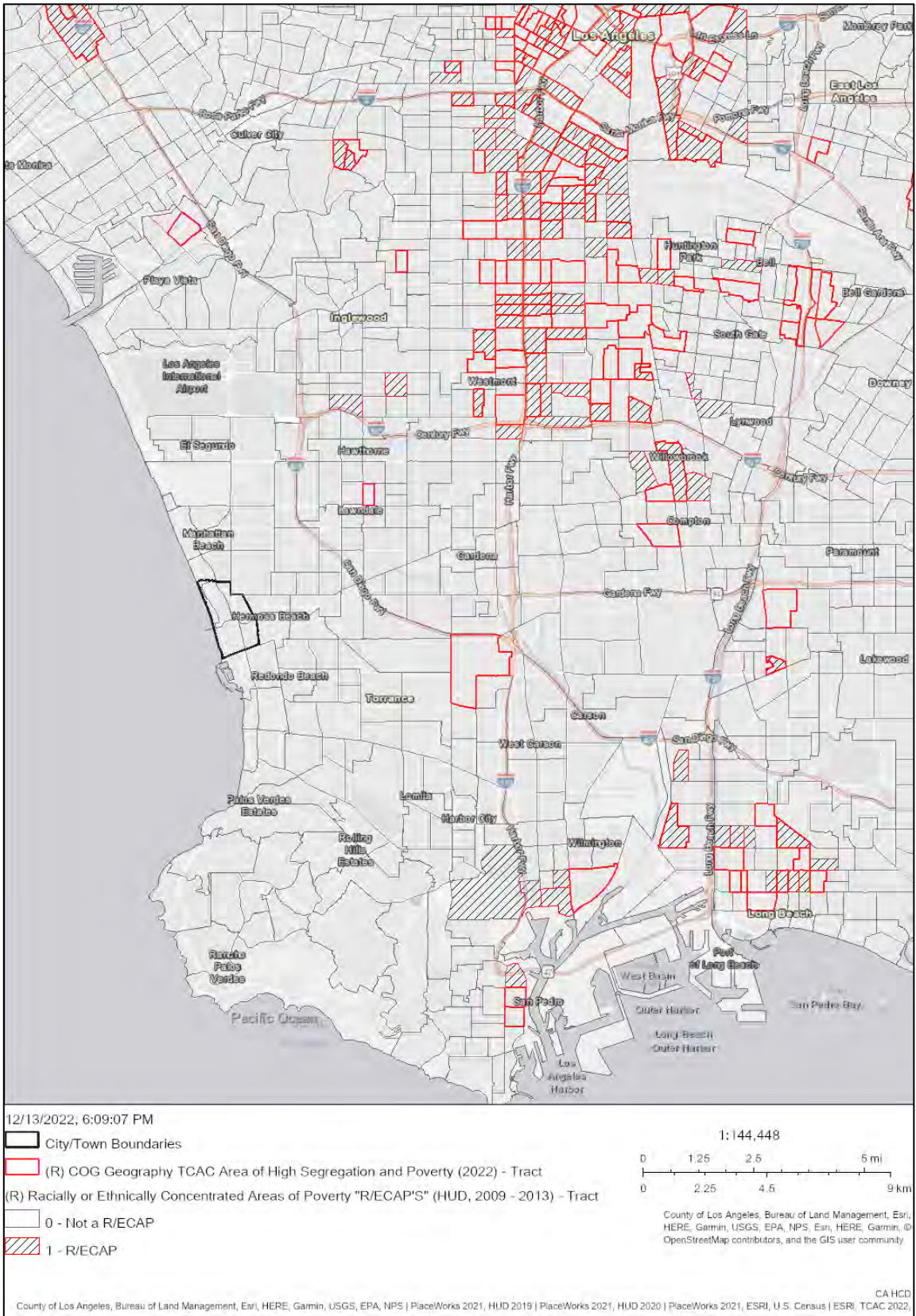
#### a. Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs)

In an effort to identify racially/ethnically concentrated areas of poverty (R/ECAPs), HUD has identified census tracts with a majority non-White population (greater than 50%) and a poverty rate that exceeds 40% or is three times the average tract poverty rate for the metro/micro area, whichever threshold is lower.

#### Regional Trend

Figure D-19 shows tracts that have been identified as R/ECAPs or TCAC areas of high segregation and poverty. TCAC opportunity areas and scores are expanded upon in Section 4, *Access to Opportunities*. In the region, R/ECAPs and areas of high segregation and poverty are most prevalent in the City of Los Angeles, south Los Angeles, and in and around Long Beach. There are no R/ECAPs or areas of high segregation and poverty in the coastal areas stretching from Malibu to Rancho Palos Verdes. As mentioned previously, jurisdictions along the coast tend to have smaller populations of racial/ethnic minorities and LMI households compared to the inland County areas.

Figure D-19: Regional R/ECAPs and TCAC Areas of High Segregation and Poverty



Source: HCD AFFH Data Viewer (HUD 2009-2013; TCAC 2022), 2022.

## Local Trend

There are no R/ECAPs or TCAC-designated areas of high segregation and poverty in Hermosa Beach. The closest R/ECAPs are in the City of Los Angeles and Hawthorne east of the City, and the closest TCAC areas of high segregation and poverty are in the unincorporated County and Inglewood northeast of the City.

As presented in Table D-12, Hermosa Beach has a significantly smaller population below the poverty level compared to the County (4.2% vs. 14.2%, respectively). In Hermosa Beach, the American Indian/Alaska Native population (12.2%) and Asian population (10%) have the highest poverty rates. All other racial/ethnic groups in the City have poverty rates below the citywide average of 4.3%. In Los Angeles County, poverty rates are the highest in the Black/African American population (20.2%), population of some other race (17.8%), Hispanic/Latino population (16.9%), and American Indian/Alaska Native population (16.3%).

## Sites Inventory

There are no RHNA sites in R/ECAPs or areas of high segregation and poverty.

**Figure D-20** shows poverty status by tract in Hermosa Beach the surrounding area. Manhattan Beach, Hermosa Beach, and Redondo Beach all contain tracts with small populations of persons below the poverty level. Less than 10% of the population in all Hermosa Beach tracts are below the poverty level. Jurisdictions east of the City, such as Lawndale, Torrance, and Hawthorne, contain tracts with larger populations below the poverty level ranging from 10% to 40%.

**Table D-12: Population Below Poverty Level by Race/Ethnicity (2020)**

Race/Ethnicity	Hermosa Beach		Los Angeles County	
	Total Population	% Below Poverty Level	Total Population	% Below Poverty Level
Black or African American alone	135	0.0%	787,711	20.2%
American Indian and Alaska Native alone	90	12.2%	76,403	16.3%
Asian alone	1,160	10.0%	1,464,802	11.0%
Native Hawaiian and Other Pacific Islander alone	0	--	24,520	--
Some other race alone	402	2.7%	2,093,575	17.8%
Two or more races	1,789	2.1%	717,876	12.1%
Hispanic or Latino origin (of any race)	2,149	2.7%	4,797,018	16.9%
White alone, not Hispanic or Latino	14,358	4.3%	2,554,426	9.4%
<b>Total</b>	<b>19,135</b>	<b>4.2%</b>	<b>9,884,138</b>	<b>14.2%</b>

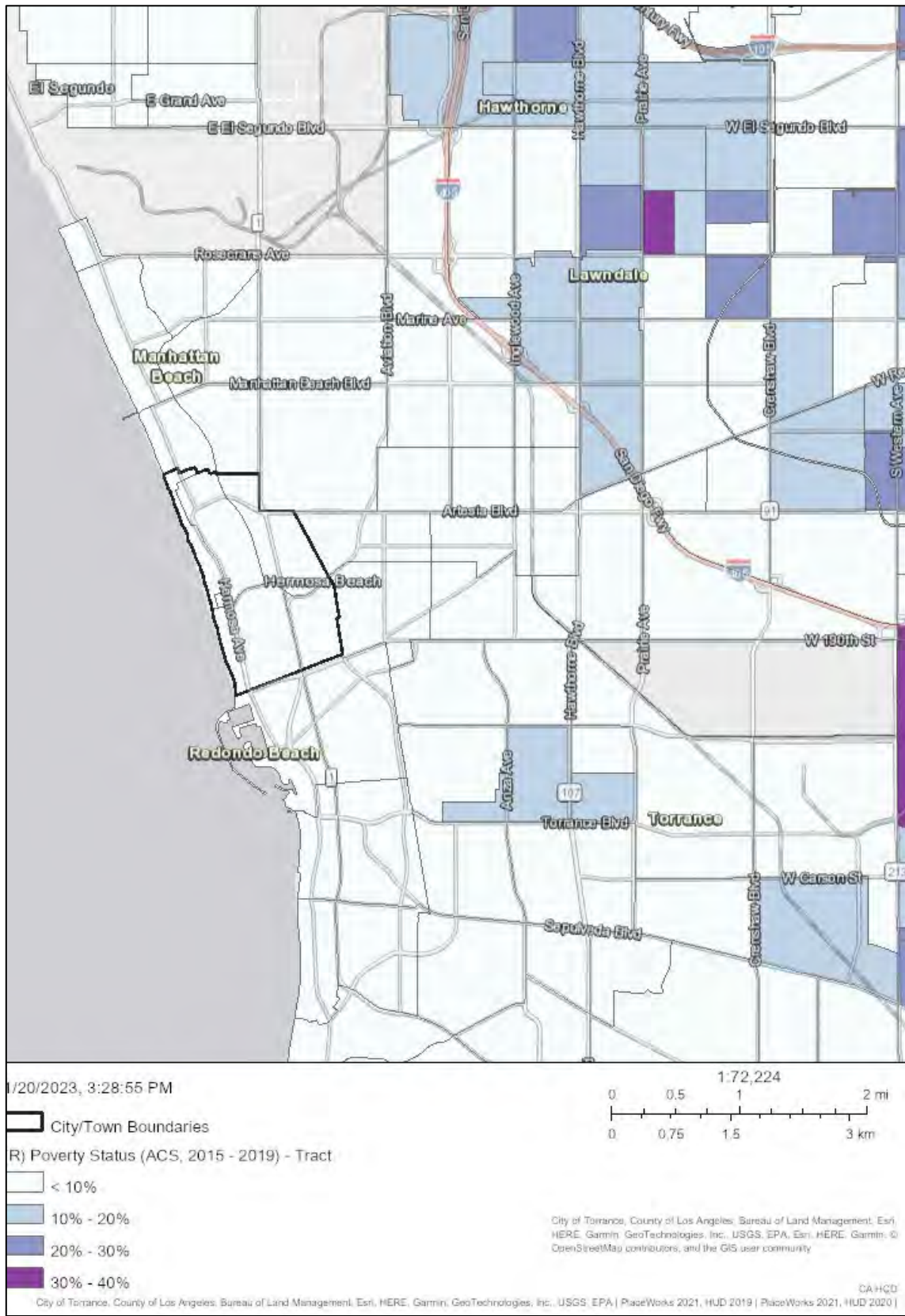
Source: 2016-2020 ACS (5-Year Estimates).

## Sites Inventory

There are no RHNA sites in R/ECAPs or areas of high segregation and poverty.



Figure D-20: Poverty Status by Tract (2019)



Source: HCD AFFH Data Viewer (2015-2019 ACS), 2023.



## b. Racially/Ethnically Concentrated Areas of Affluence (RCAAs)

While racially concentrated areas of poverty and segregation (R/ECAPs) have long been the focus of fair housing policies, racially concentrated areas of affluence (RCAAs) must also be analyzed to ensure housing is integrated, a key to fair housing choice. According to a policy paper published by HUD, RCAAs are defined as communities with a large proportion of affluent and non-Hispanic White residents. According to HUD's policy paper, non-Hispanic Whites are the most racially segregated group in the United States. In the same way neighborhood disadvantage is associated with concentrated poverty and high concentrations of people of color, conversely, distinct advantages are associated with residence in affluent, White communities.

HCD has created a new version of the RCAA metric to better reflect California's relative diversity and regional conditions, and to aid local jurisdictions in their analysis of racially concentrated areas of poverty and affluence pursuant to AB 686 and AB 1304. This section describes RCAAs using HCD's updated methodology.<sup>4</sup>

### Regional Trend

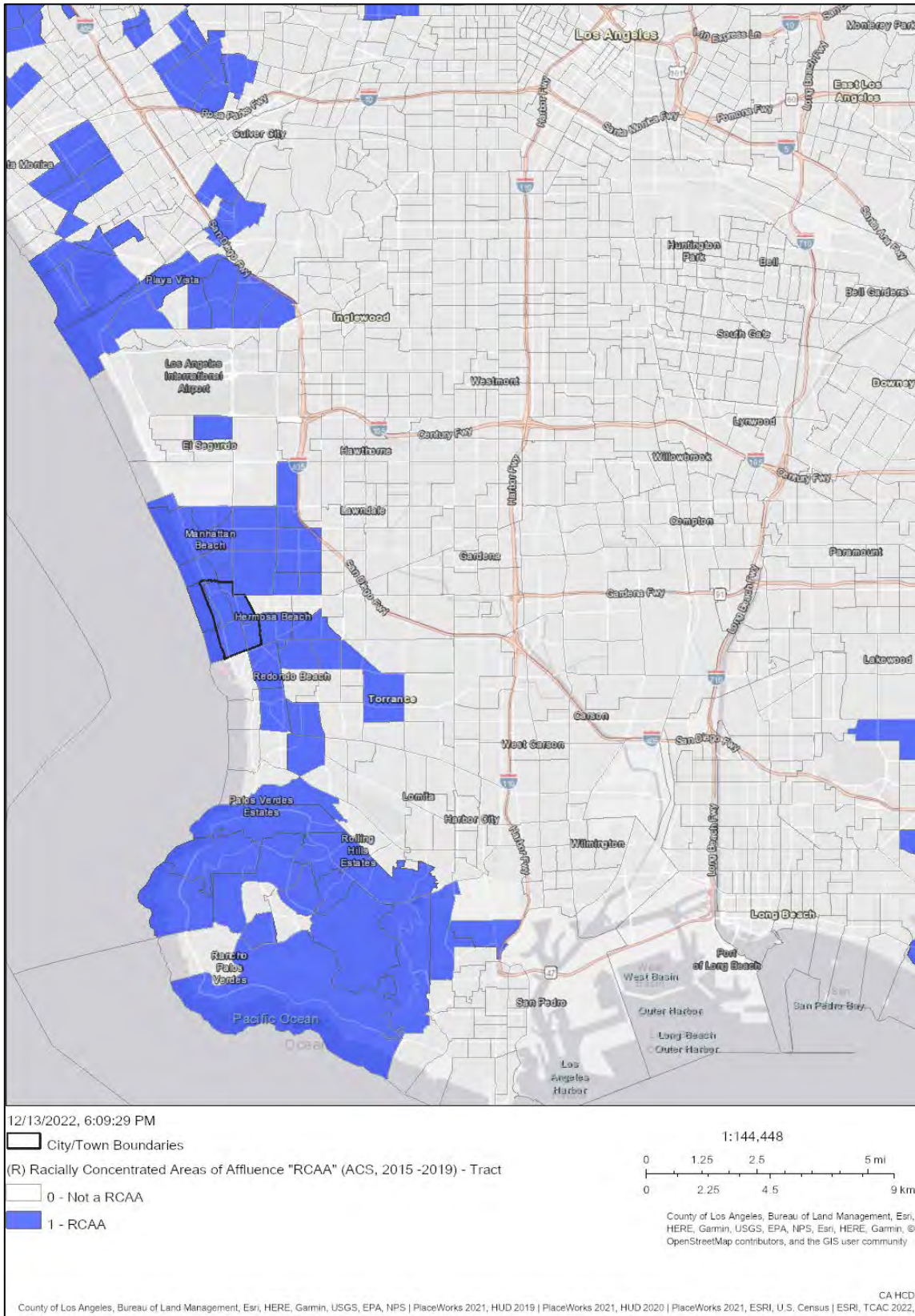
As presented in Figure D-21, RCAAs are more prevalent in Los Angeles County coastal communities. In the region surrounding Hermosa Beach, RCAAs have been identified along the coast from Malibu to Ranchos Palos Verdes. There are no RCAAs in the central, south, and east Los Angeles area. As shown in Figure D-5 and Figure D-17 previously, coastal areas tend to have smaller non-White and LMI household populations compared to inland jurisdictions.

Figure D-22 shows median income by block group in the region. Consistent with the RCAA trend, block groups with higher median incomes exceeding the Statewide median of \$87,100 are most prevalent along the coast from Santa Monica to Ranchos Palos Verdes. In general, median incomes are lower the more inland a jurisdiction is. Most block groups in central and east Los Angeles surrounding the City of Los Angeles have median incomes below the State median.

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<sup>4</sup> HCD, Racially Concentrated Areas of Affluence. Summary and Description. Accessed January 20, 2023. <https://www.arcgis.com/home/item.html?id=4100330678564ad699d139b1c193ef14&sublayer=4>.

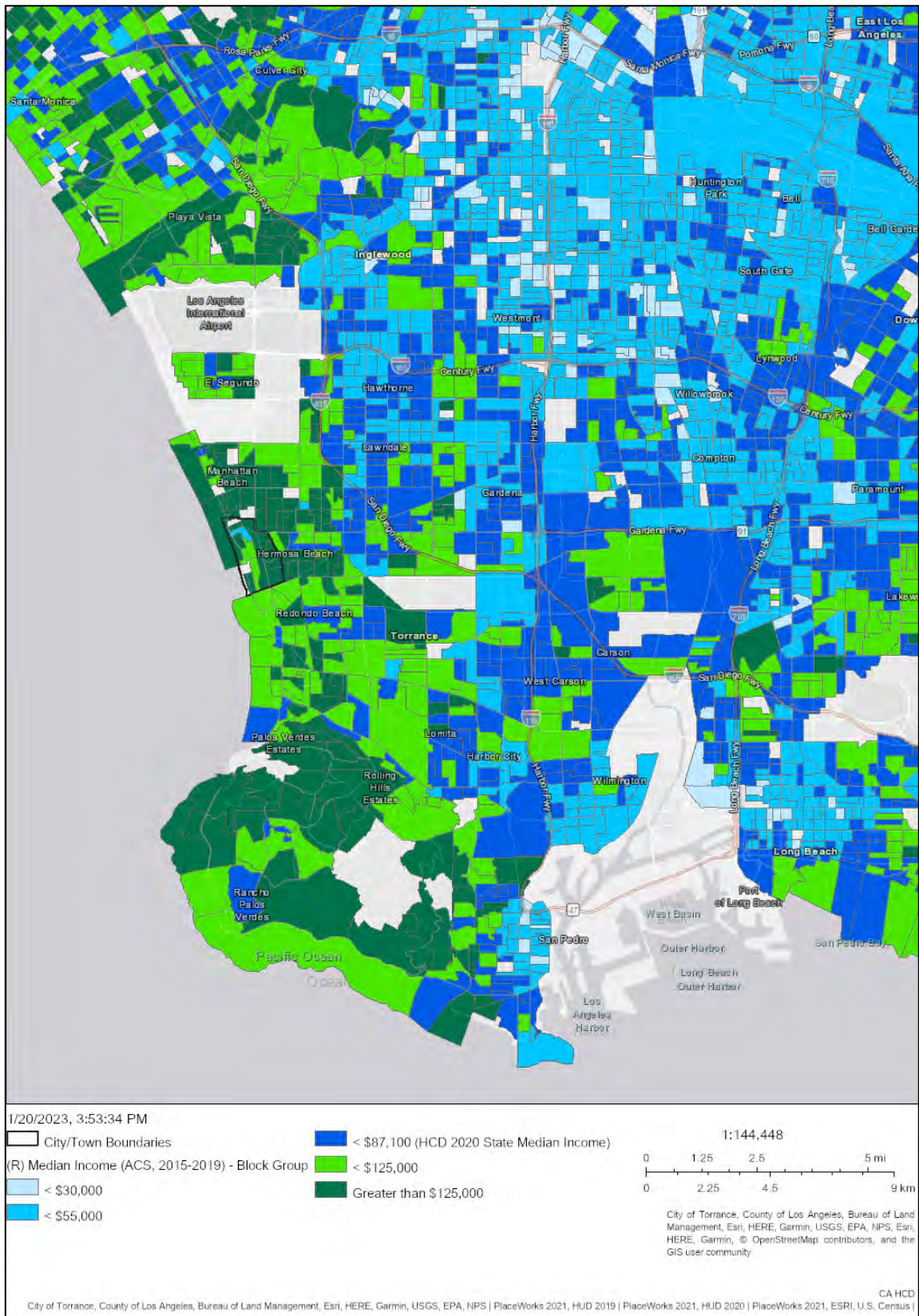
Figure D-21: Regional RCAA Tracts (2019)



Source: HCD AFFH Data Viewer (2015-2019 ACS), 2022.



Figure D-22: Regional Median Income by Block Group (2019)



Source: HCD AFFH Data Viewer (2015-2019 ACS), 2022.

## Local Trend

Median household income by race/ethnicity in Hermosa Beach and Los Angeles County is shown in Table D-13. In the County, White, non-Hispanic households have the highest median income of \$91,323. Black/African American households (\$51,256), households of some other race (\$56,747), and Hispanic/Latino households (\$59,837) have the lowest median incomes in the County. American Indian/Alaska Native households also have a median income below the countywide median of \$71,358.

The median household income in Hermosa Beach is \$142,500, significantly higher than the median countywide. The median income amongst Black/African American households in Hermosa Beach is well below other racial/ethnic groups but is higher than the median for Black/African American households countywide. The median household income for the Black/African American population is only \$86,056. The median household income in the Hispanic Latino population, \$139,034, is also lower than the citywide median of \$142,083. All other racial/ethnic groups in the City have median household incomes exceeding the median citywide.

**Table D-13: Median Household Income by Race/Ethnicity (2020)**

Race/Ethnicity	Hermosa Beach		Los Angeles County	
	% Distribution	Median HH Income	% Distribution	Median HH Income
Black or African American	1.0%	\$86,056	9.4%	\$51,259
American Indian and Alaska Native	0.7%	-	0.7%	\$62,427
Asian	4.7%	\$212,847	15.1%	\$83,252
Native Hawaiian and Other Pacific Islander	0.0%	-	0.2%	\$78,831
Some other race	1.2%	\$152,656	16.1%	\$56,747
Two or more races	4.5%	\$206,875	5.8%	\$71,943
Hispanic or Latino origin (of any race)	7.3%	\$139,034	37.7%	\$59,837
White alone, not Hispanic or Latino	82.6%	\$143,083	35.1%	\$91,323
<b>Total</b>	<b>8,596</b>	<b>\$142,500</b>	<b>3,332,504</b>	<b>\$71,358</b>

Source: 2016-2020 ACS (5-Year Estimates).

All tracts in Hermosa Beach are considered RCAAs (Figure D-24). As presented in Figure D-24, most block groups in the City have median incomes exceeding the State median of \$87,100. There is one block group with a median income of only \$54,150 located in the northwestern section of the City. This block group encompasses North School and Valley Park and is located along Valley Drive, Gould Avenue, 27<sup>th</sup> Street, and Hermosa Avenue. The tract encompassing this block group has a larger proportion of renter-occupied households compared to all other City tracts. Approximately 61% of households in this tract are renters. In general, renters are more likely to have lower incomes compared to owners. Tenure is further discussed in Section 5, *Disproportionate Housing Needs*, of this Assessment of Fair Housing Issues.

Block groups between Hermosa Avenue and Ardmore Avenue, including the block group discussed above, tend to have lower median incomes than the remainder of the City. There is one mobile home park in Hermosa Beach on Pier Avenue in this section of the City (Marineland MHP, 60 units). Mobile homes tend to be more affordable than other housing options; therefore, households residing in mobile homes generally have lower incomes.



Hermosa Beach was previously a redlined community. The Home Owners' Loan Corporation (HOLC) was created in the New Deal Era and trained many home appraisers in the 1930s. The HOLC created a neighborhood ranking system infamously known today as redlining. Local real estate developers and appraisers in over 200 cities assigned grades to residential neighborhoods. These maps and neighborhood ratings set the rules for decades of real estate practices. The grades ranged from A to D. During this time period, Hermosa Beach was ranked D. A D-ranking was considered "hazardous" and "areas here often received this grade because they were "infiltrated" with "undesirable populations" such as Jewish, Asian, Mexican, and Black families. These areas were more likely to be close to industrial areas and to have older housing."<sup>5</sup> Despite being historically redlined, Hermosa Beach has gradually transitioned into a desirable community given its coastal location.

Hermosa Beach is a coastal community spanning only approximately a mile inland. Because of the geographic character of the City, land and housing costs, including rental and ownership housing, tend to be higher compared to other Los Angeles County jurisdictions. According to Zillow's market summary for Hermosa Beach, the median rent in the City is \$5,900 as of November 2023.<sup>6</sup> Manhattan Beach and Redondo Beach, coastal cities north and south of Hermosa Beach also have higher median rental prices of \$7,000 and \$3,500, respectively, compared to jurisdictions east of the City including Torrance (\$2,733), Lawndale (\$2,600), and the City of Los Angeles (\$2,800). Similarly, the median home sale price in Hermosa Beach in August 2022 was \$1,850,000 compared to only \$820,000 countywide during the same period.<sup>7</sup> Manhattan Beach and Redondo Beach also had median home sale prices exceeding the County average of \$2,842,500 and \$1,300,000, respectively. Cities just inland of Hermosa Beach had significantly lower median home sale prices, including Torrance (\$956,500), Lawndale (\$855,00), Gardena (\$730,000), and the City of Los Angeles (\$1,075,000). The high housing costs in the City, due to geographic location, are a contributing factor for the prevalence in RCAAs in the community.

Actions outlined in this Housing Element (see Table II-2 in Chapter II, *Housing Policy Plan*) aim to increase access to these RCAAs through increased housing opportunities and outreach strategies. Affirmative marketing strategies include working with agencies serving low income and special needs households to promote affordable housing opportunities in the City to promote more diverse and inclusive communities.

## Sites Inventory

All sites identified to meet the RHNA are in RCAAs.

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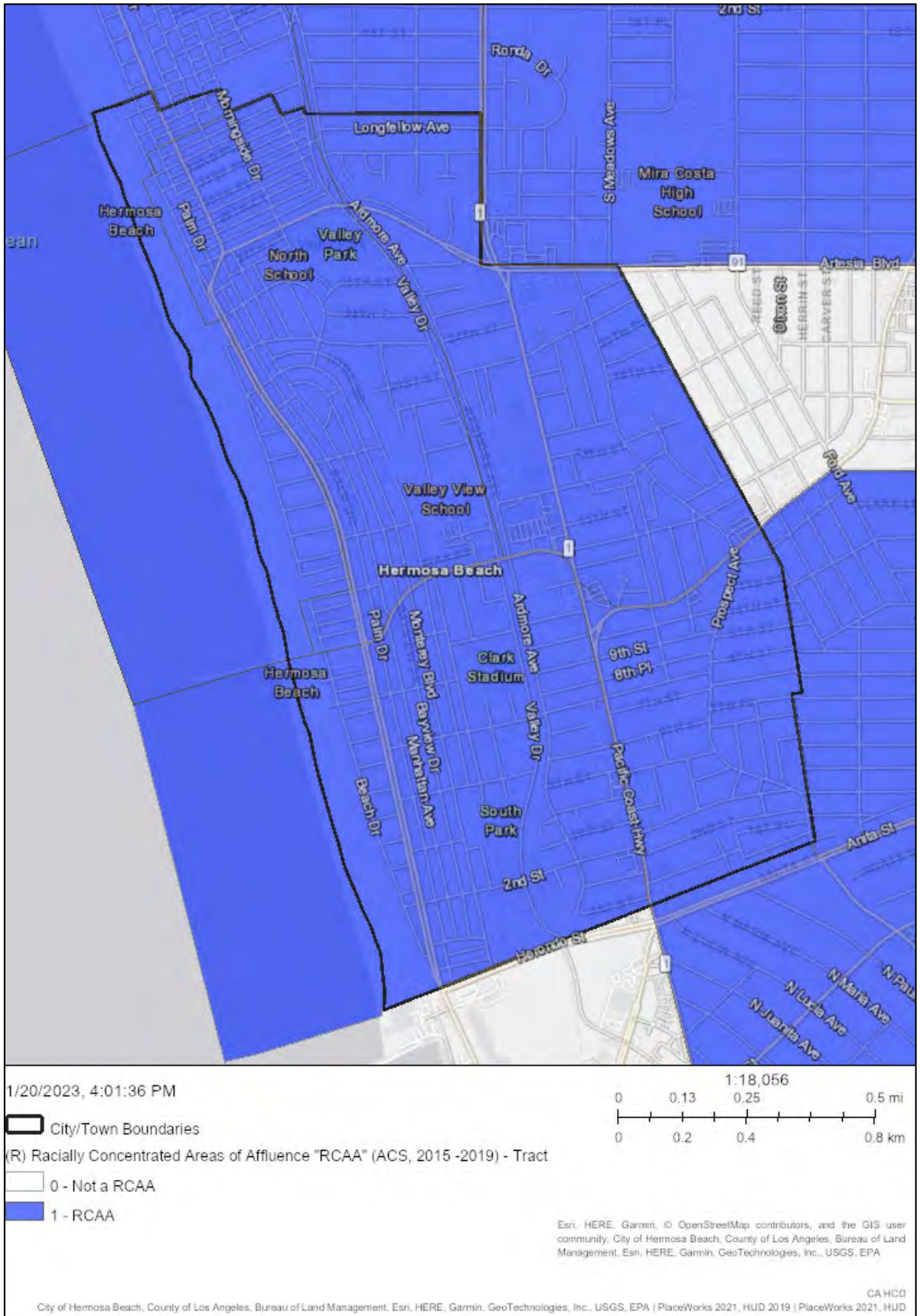
<sup>5</sup> HCD AFFH Data Viewer 2.0, HOLC Redlining Grade Description.

<https://www.arcgis.com/home/item.html?id=7792ea4a90834c168078907350c40ad8>. Accessed November 2023.

<sup>6</sup> Zillow.com Rental Market Trends. <https://www.zillow.com/rental-manager/market-trends/>. Accessed November 2023.

<sup>7</sup> Corelogic California Home Sale Activity by City, August 2022. <https://www.corelogic.com/wp-content/uploads/sites/4/2022/09/CA-Home-Sale-Activity-by-City-August-2022.pdf>.

Figure D-23: RCAA Tracts (2019)



Source: HCD AFFH Data Viewer (2015-2019 ACS), 2022.

Figure D-24: Median Income by Block Group (2019)



Source: HCD AFFH Data Viewer (2015-2019 ACS), 2022.



## 4. Access to Opportunities

Significant disparities in access to opportunity are defined by the AFFH Final Rule as “substantial and measurable differences in access to educational, transportation, economic, and other opportunities in a community based on protected class related to housing.”

The Department of Housing and Community Development (HCD) and California Tax Credit Allocation Committee (TCAC) convened the California Fair Housing Task force to “provide research, evidence-based policy recommendations, and other strategic recommendations to HCD and other related state agencies/ departments to further the fair housing goals (as defined by HCD).” The Task Force has created Opportunity Maps to identify resources levels across the state “to accompany new policies aimed at increasing access to high opportunity areas for families with children in housing financed with nine percent Low Income Housing Tax Credits (LIHTCs)”. These opportunity maps are made from composite scores of three different domains made up of a set of indicators. Table D-14 shows the full list of indicators. The opportunity maps include a measure or “filter” to identify areas with poverty and racial segregation. To identify these areas, census tracts were first filtered by poverty and then by a measure of racial segregation. The criteria for these filters were:

- **Poverty:** Tracts with at least 30 percent of population under federal poverty line;
- **Racial Segregation:** Tracts with location quotient higher than 1.25 for Blacks, Hispanics, Asians, or all people of color in comparison to the County

**Table D-14: Domains and List of Indicators for Opportunity Maps**

Domain	Indicator
Economic	Poverty Adult education Employment Job proximity Median home value
Education	Math proficiency Reading proficiency High School graduation rates Student poverty rates
Environmental	CalEnviroScreen 3.0 pollution Indicators and values

Source: California Fair Housing Task Force, Methodology for the 2021 TCAC/HCD Opportunity Maps, December 2020.

TCAC/HCD assigns “scores” for each of the domain (see Table D-14) by census tracts as well as computing “composite” scores that are a combination of the three domains. Scores from each individual domain range from 0-1, where higher scores indicate higher “access” to the domain or higher “outcomes.” Composite scores do not have a numerical value but rather rank census tracts by the level of resources (low, moderate, high, highest, and high poverty and segregation).

The TCAC/HCD Opportunity Maps offer a tool to visualize show areas of highest resource, high resource, moderate resource, moderate resource (rapidly changing), low resource, and high segregation and poverty and can help to identify areas within the community



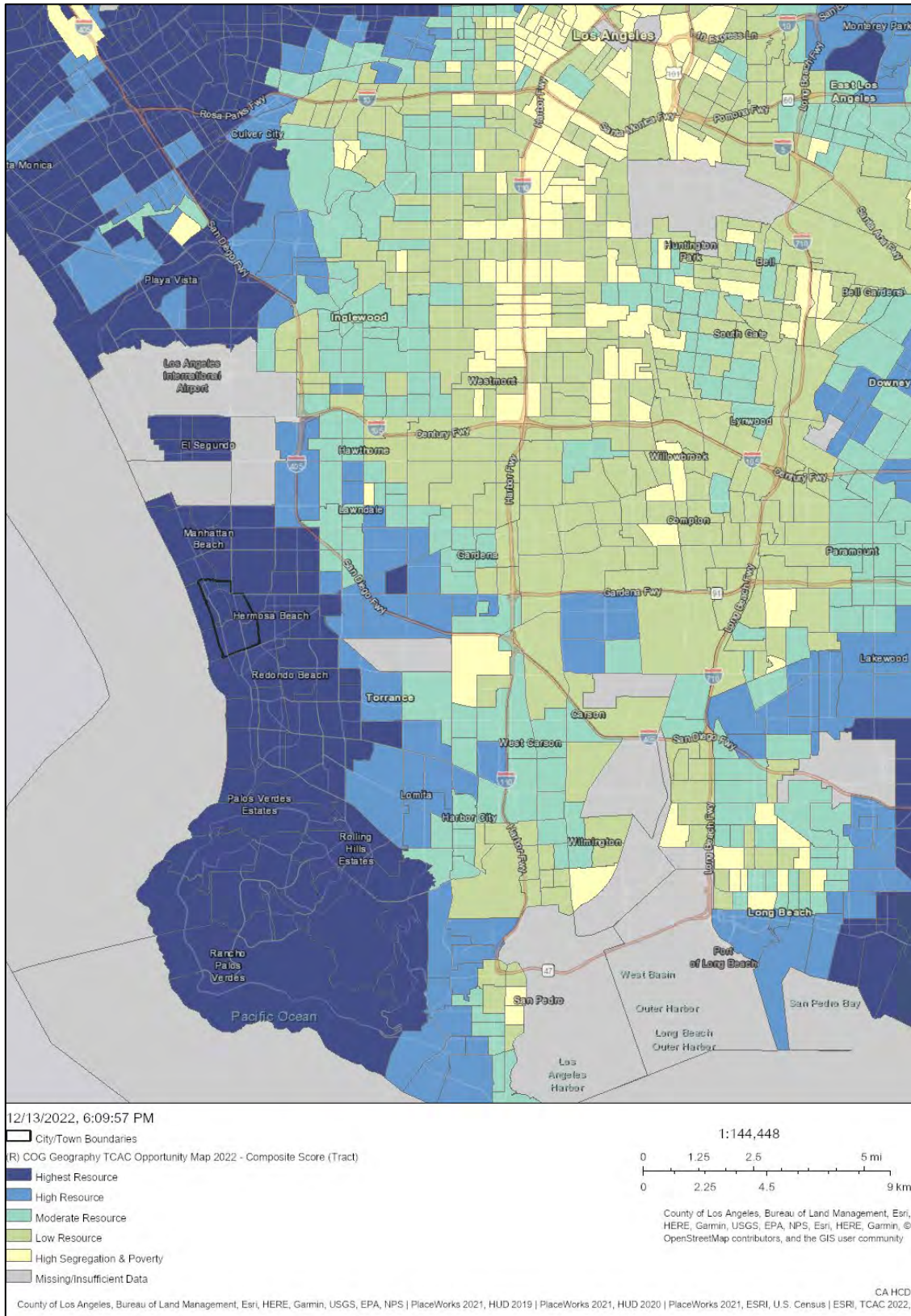
that provide good access to opportunity for residents or, conversely, provide low access to opportunity. They can also help to highlight areas where there are high levels of segregation and poverty.

The information from the opportunity mapping can help to highlight the need for housing element policies and programs that would help to remediate conditions in low resource areas and areas of high segregation and poverty and to encourage better access for low and moderate income and black, indigenous, and people of color (BIPOC) households to housing in high resource areas.

### **Regional Trend**

As explained previously, TCAC composite scores categorize the level of resources in each census tract. Categorization is based on percentile rankings for census tracts within the region. In the Los Angeles County region surrounding Hermosa Beach, coastal areas are predominantly highest resource areas (Figure D-25). As tracts go further inland, the lower composite TCAC scores are. The central and south Los Angeles areas are predominantly low resource areas and areas of high segregation and poverty. Jurisdictions adjacent to Hermosa Beach to the east, including Lawndale and Gardena, are comprised of high, moderate, and low resource areas, whereas cities even further east of Hermosa Beach, such as the City of Los Angeles, Willowbrook and Westmont communities, and Compton, have primarily low resource areas and areas of high segregation and poverty.

Figure D-25: Regional TCAC Opportunity Area Scores by Tract (2022)



Source: HCD AFFH Data Viewer (TCAC 2022), 2022.

While the Federal Affirmatively Furthering Fair Housing (AFFH) Rule has been repealed, the data and mapping developed by HUD for the purpose of preparing the Assessment of Fair Housing (AFH) can still be useful in informing communities about segregation in their jurisdiction and region, as well as disparities in access to opportunity. This section presents the HUD-developed index scores based on nationally available data sources to assess County residents' access to key opportunity assets. HUD opportunity indices are provided for entitlement jurisdictions only. Opportunity indicators are not available for the City of Corte Madera. Table D-20 provides index scores or values (the values range from 0 to 100) for the following opportunity indicator indices:

- **School Proficiency Index:** The school proficiency index uses school-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. *The higher the index value, the higher the school system quality is in a neighborhood.*
- **Labor Market Engagement Index:** The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in a census tract. *The higher the index value, the higher the labor force participation and human capital in a neighborhood.*
- **Transit Trips Index:** This index is based on estimates of transit trips taken by a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters for the region (i.e., the Core-Based Statistical Area (CBSA)). *The higher the transit trips index value, the more likely residents in that neighborhood utilize public transit.*
- **Low Transportation Cost Index:** This index is based on estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters for the region/CBSA. *The higher the index value, the lower the cost of transportation in that neighborhood.*
- **Jobs Proximity Index:** The jobs proximity index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a region/CBSA, with larger employment centers weighted more heavily. *The higher the index value, the better the access to employment opportunities for residents in a neighborhood.*
- **Environmental Health Index:** The environmental health index summarizes potential exposure to harmful toxins at a neighborhood level. The higher the index value, the less exposure to toxins harmful to human health. *Therefore, the higher the index value, the better the environmental quality of a neighborhood, where a neighborhood is a census block-group.*

Table D-15: Opportunity Indices by Race/Ethnicity – Los Angeles County (2020)

	School Proficiency Index	Labor Market Index	Transit Trip Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
<b>Total Population</b>						
White, non-Hispanic	65.09	65.41	82.63	74.09	55.80	18.99
Black, non-Hispanic	32.37	34.00	87.70	79.18	40.13	11.66
Hispanic	38.38	33.18	87.19	77.74	41.53	11.91
Asian/Pacific Islander, non-Hispanic	59.34	55.94	86.52	76.45	51.82	12.16
Native American, non-Hispanic	46.90	44.50	83.17	75.65	44.24	16.74
<b>Population below federal poverty line</b>						
White, non-Hispanic	58.06	57.49	86.42	79.48	57.52	16.66
Black, non-Hispanic	27.16	25.52	88.65	81.18	36.59	11.62
Hispanic	32.87	27.66	89.45	81.02	42.84	10.30
Asian/Pacific Islander, non-Hispanic	54.52	50.06	89.62	81.49	54.19	9.84
Native American, non-Hispanic	35.12	32.02	85.23	78.70	46.35	16.01

Source: AFFHT Data Table 12; Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA.



## Local Trend

Table D-16 and Sites Inventory

All RHNA sites are in HCD/TCAC highest resource areas.

**Figure D-26** show TCAC opportunity map scores by tract in Hermosa Beach. All tracts in the City are considered highest resource areas. As mentioned above, jurisdictions adjacent to Hermosa Beach, such as Manhattan Beach, Redondo Beach, are also comprised of mostly highest resource tracts. Tract 6211.02 in the southeast corner of the City has the lowest economic, environmental, and composite scores compared to other tracts in Hermosa Beach. However, all scores in all Hermosa Beach tracts are high, revealing economic, environmental, and educational opportunities are highly accessible in the City.

**Table D-16: TCAC Opportunity Map Scores by Tract (2021)**

Tract	Economic Score	Environmental Score	Education Score	Composite Score	Final Category
6210.01	0.96	0.95	1.00	1.29	Highest Resource
6210.02	1.00	0.97	1.00	1.54	Highest Resource
6210.04	0.98	0.96	1.00	1.38	Highest Resource
6211.02	0.93	0.90	0.98	1.09	Highest Resource
6211.04	0.99	0.94	0.98	1.30	Highest Resource

Source: TCAC/HCD Opportunity Map Scores by Tract, 2021.

## Sites Inventory

All RHNA sites are in HCD/TCAC highest resource areas.

Figure D-26: TCAC Opportunity Area Scores by Tract (2022)



Source: HCD AFFH Data Viewer (TCAC 2022), 2023.

## a. Economic

### Regional Trend

As of December 2022, Los Angeles County has a labor force of 4,927,700 with an unemployment rate of 4.4%.<sup>8</sup> According to the 2016-2020 ACS, the following industries employ the largest proportions of Los Angeles County residents: educational services, and health care and social assistance (19.5%), professional, scientific, and management, and administrative and waste management services (14%), and manufacturing (10.9%). The California Employment Development Department (EDD) cited the following companies and organizations as major employers in Los Angeles County:

- AHMC Healthcare Inc (Alhambra) – 5,000 to 9,999 employees
- All Nations Church (Sylmar) – 1,000 to 4,999 employees
- California State Univ NTRHRDG (Northridge) – 1,000 to 4,999 employees
- Cedars-Sinai Health System (West Hollywood) – 10,000+ employees
- Infineon Technologies Americas (El Segundo) – 1,000 to 4,999 employees
- Kaiser Permanente Los Angeles (Los Angeles) – 5,000 to 9,999 employees
- Lac & USC Medical Ctr (Los Angeles) – 5,000 to 9,999 employees
- Long Beach City Hall (Long Beach) – 5,000 to 9,999 employees
- Longshore Dispatch (Wilmington) – 5,000 to 9,999 employees
- Los Angeles County Sheriff (Monterey Park) – 10,000+ employees
- Los Angeles Intl Airport-Lax (Los Angeles) – 10,000+ employees
- Los Angeles Medical Ctr (Los Angeles) – 5,000 to 9,999 employees
- Los Angeles Police Dept (Los Angeles) – 5,000 to 9,999 employees
- National Institutes of Health (Pasadena) – 10,000+ employees
- Security Industry Specialist (Culver City) – 1,000 to 4,999 employees
- Six Flags (Valencia) – 5,000 to 9,999 employees
- Sony Pictures Entrtn Inc (Culver City) – 5,000 to 9,999 employees
- Space Exploration Tech Corp (Hawthorne) – 5,000 to 9,999 employees
- Twentieth Century Fox (Los Angeles) – 5,000 to 9,999 employees
- UCLA Community Based Learning (Los Angeles) – 10,000+ employees
- University of Ca Los Angeles (Los Angeles) – 10,000+ employees
- Vision X (Los Angeles) – 10,000+ employees
- Walt Disney Co (Burbank) – 5,000 to 9,999 employees

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<sup>8</sup> California Employment Development Department (EDD). 2023. Los Angeles County Profile.

- Water Garden Management (Santa Monica) – 1,000 to 4,999 employees

HUD’s opportunity indicators provide values for labor market index<sup>9</sup> and jobs proximity index<sup>10</sup> that can be measures for economic development in Los Angeles County. Like the other HUD opportunity indicators, scores range from 0 to 100 and are published by race and poverty level to identify differences in the relevant “opportunity” (in this case economic opportunity). The labor market index value is based on the level of employment, labor force participation, and educational attainment in a census tract- a higher score means higher labor force participation and human capital in a neighborhood. Los Angeles County’s labor market index values have range significantly from 33 to 65, with Hispanic residents scoring lowest and White residents scoring highest. Scores for Los Angeles County residents living below the poverty line drop for all racial/ethnic groups, most notably for Native American residents (from 45 to 32). Index values indicate that Black and Hispanic residents living in poverty have the lowest labor force participation and human capital in the County.

HUD’s jobs proximity index quantifies the accessibility of a neighborhood to jobs in the region. Index values can range from 0 to 100 and a higher index value indicate better the access to employment opportunities for residents in a neighborhood. County jobs proximity index values range from 40 to 56 for the total population, where the White population scores the highest and the Black population scores the lowest. The jobs proximity value map in Figure D-27 shows the distribution of scores by block group in the region surrounding Hermosa Beach. Jobs proximity scores are highest in block groups in the Westside area, El Segundo, Manhattan Beach, Downtown Los Angeles, and Torrance. Block groups with low scores below 20 are most concentrated in the south Los Angeles area (i.e., Inglewood, South Gate, Compton), the Palos Verdes Peninsula, and Long Beach.

The TCAC Economic Scores are a composite of jobs proximity index values as well as poverty, adult education, employment, and median home value characteristics. TCAC economic scores range from 0 to 1, where higher values indicate more positive economic outcomes. The map in Figure D-28 shows that tracts with the lowest economic scores are located east of Hermosa Beach and other coastal cities, including tracts in and around the cities of Compton, Huntington Park, the City of Los Angeles, Wilmington, and Long Beach. Nearly all tracts in jurisdictions in the coastal areas (i.e., Santa Monica, Hermosa Beach, Redondo Beach, Rancho Palos Verdes) scored in the highest quartile for economic opportunities.

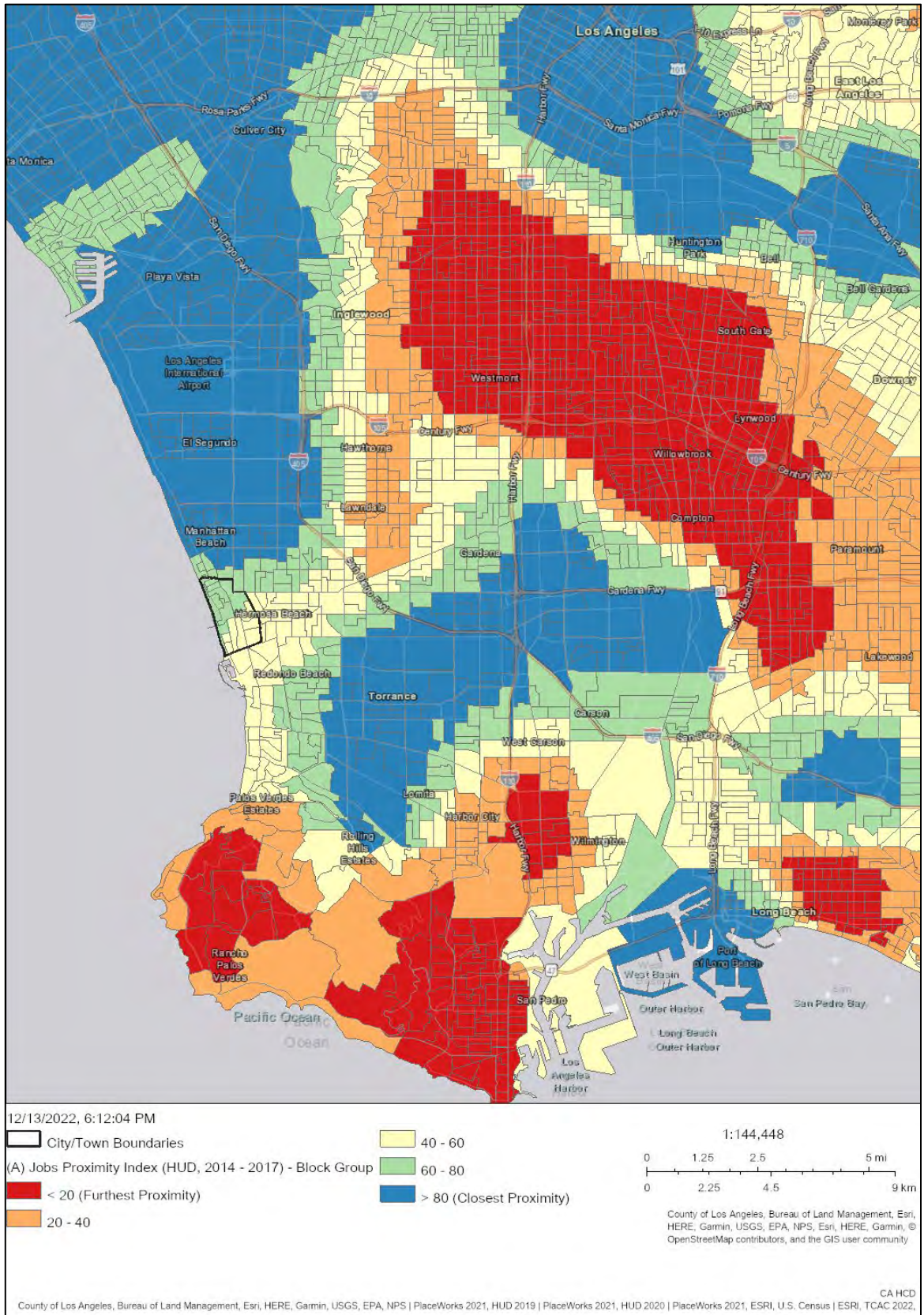
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<sup>9</sup> Labor Market Engagement Index: The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in a census tract. The higher the score, the higher the labor force participation and human capital in a neighborhood.

<sup>10</sup> Jobs Proximity Index: The jobs proximity index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a region/CBSA, with larger employment centers weighted more heavily. The higher the index value, the better the access to employment opportunities for residents in a neighborhood.



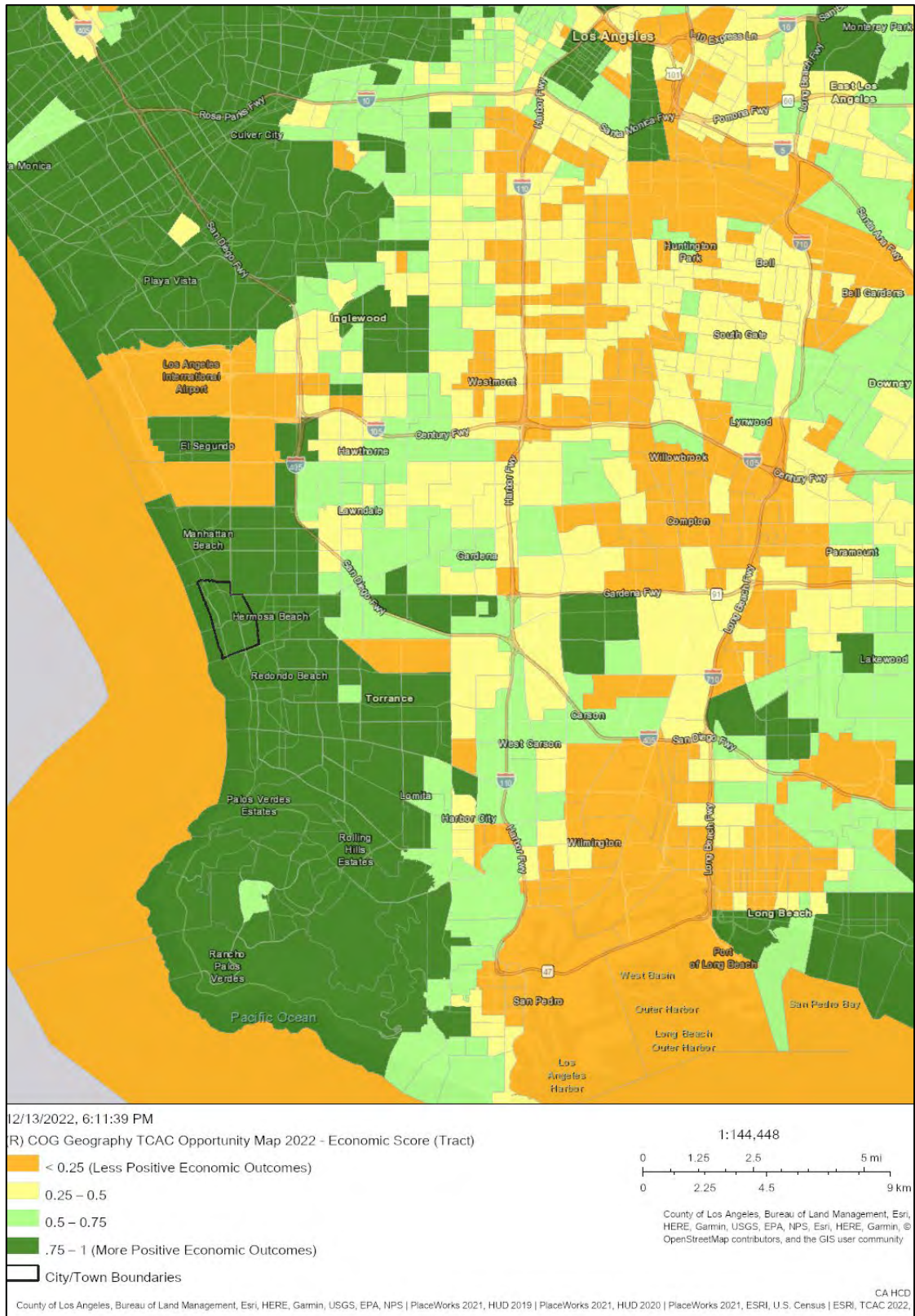
Figure D-27: Regional Jobs Proximity Index Scores by Block Group (2017)





Source: HCD AFFH Data Viewer (HUD, 2014-2017), 2022.

Figure D-28: Regional TCAC Economic Scores by Tract (2022)

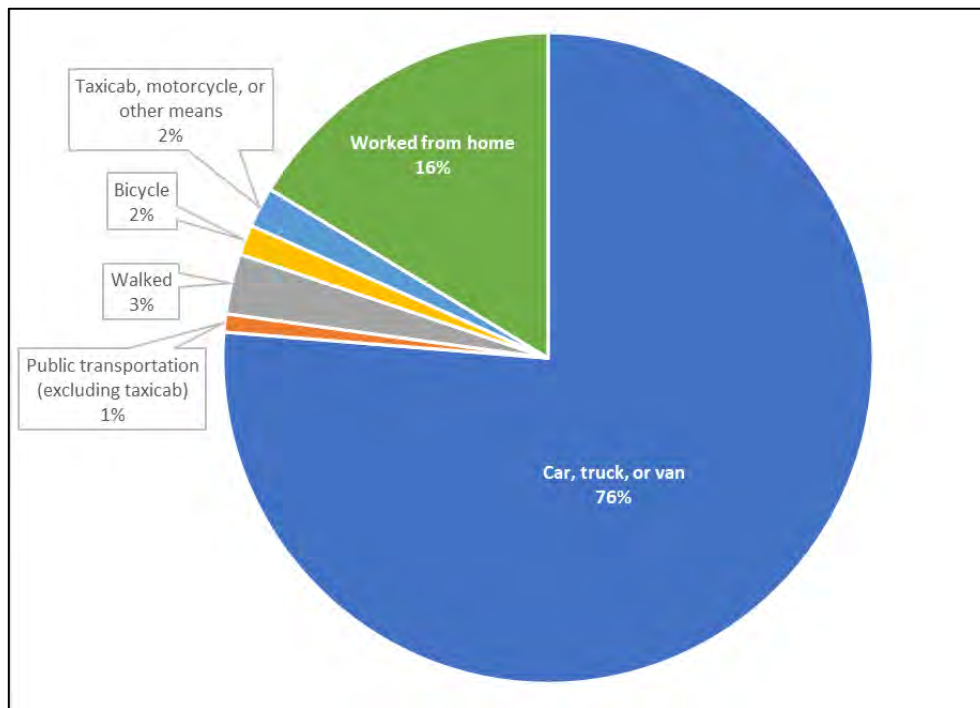


### Local Trend

According to the 2016-2020 ACS, Hermosa Beach has a labor force of 11,935 persons with an unemployment rate of 3.9%. The ACS estimates Los Angeles County had an unemployment rate of 6.5% during the same period. The following industries employ the largest proportions of Hermosa Beach residents: professional, scientific, and management, and administrative and waste management services (24.2%), educational services, and health care and social assistance (14.6%), finance and insurance, and real estate and rental and leasing (13.5%), and manufacturing (12.4%).

As shown in Figure D-29, approximately 76% of employees in Hermosa Beach commute to work in a car, truck, or van compared to 81.6% countywide. A significantly larger proportion of employees work from home in Hermosa Beach (16.3%) compared to the County (8%). Overall, Hermosa Beach residents tend to have slightly longer commutes compared to residents countywide. Over 34% of workers in Hermosa Beach commute 45 minutes or longer to work compared to only 25% of workers in Los Angeles County.

**Figure D-29: Means of Transportation to Work (2020)**



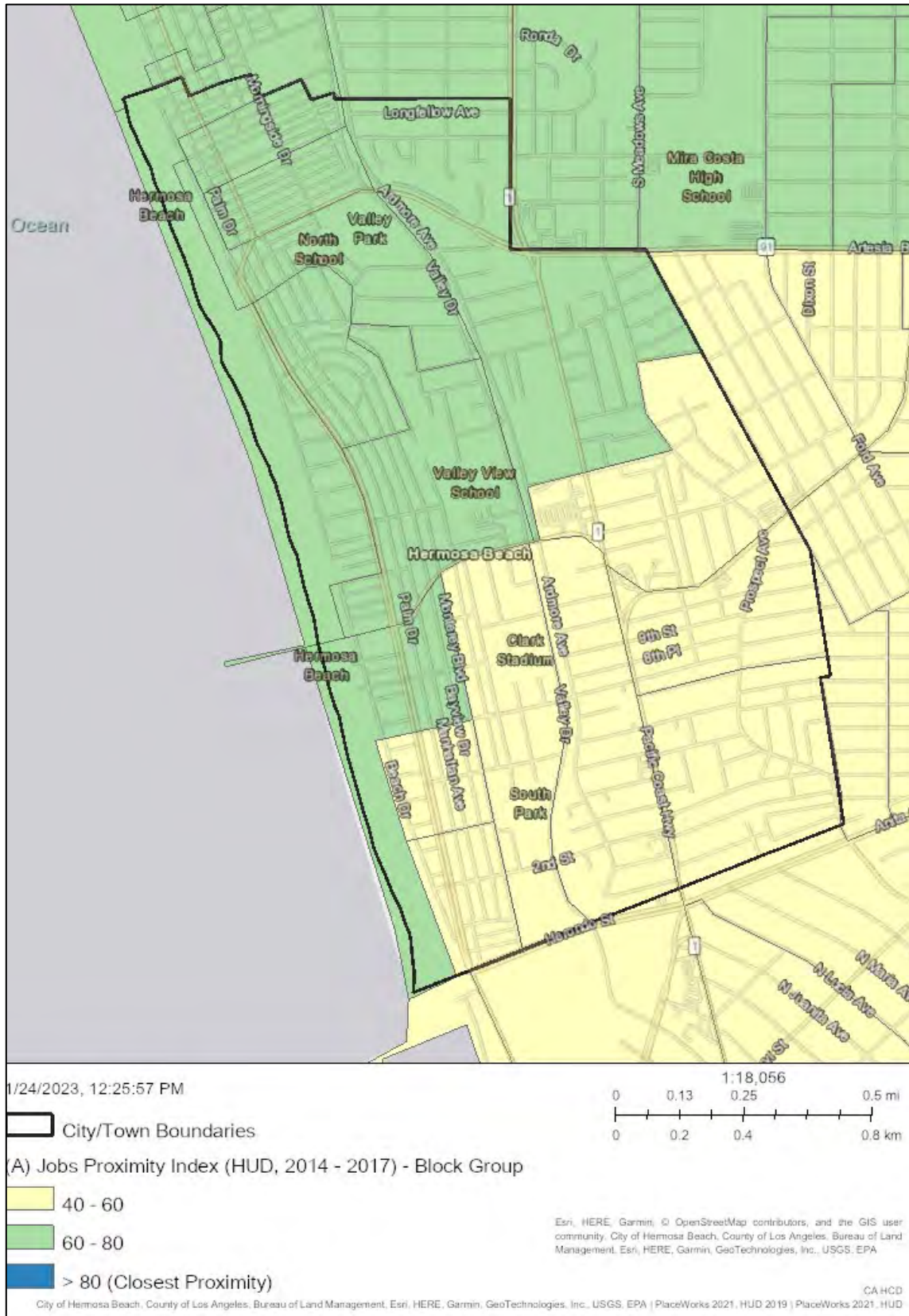
Source: 2016-2020 ACS (5-Year Estimate).

Jobs proximity scores by block group are shown for Hermosa Beach in Figure D-30. In general, block groups on the northern side of the City have higher jobs proximity scores compared to the southern side. Block groups on the northern side and along the western border received scores ranging from 61 to 75, while block groups on the southern side received scores ranging from 49 to 58. While the northern section of the City has slightly better access to employment opportunities, jobs proximity scores citywide are generally comparable.

All tracts in the City scored in the highest quartile for TCAC economic opportunities (Figure D-31).



Figure D-30: Jobs Proximity Index Scores by Block Group (2017)



Source: HCD AFFH Data Viewer (HUD, 2014-2017), 2023.

Figure D-31: TCAC Economic Scores by Tract (2022)



Source: HCD AFFH Data Viewer (TCAC 2022), 2023.

## b. Education

### Regional Trend

The school proficiency index is an indicator of school system quality, with higher index scores indicating access to higher school quality. In Los Angeles County, Black residents have access to lower quality schools (lowest index value of 32), followed by Hispanic residents (38), and Native American residents (47). The White and Asian/Pacific Islander populations received higher index scores of 59 and 65, respectively (Table D-15). For residents living below the federal poverty line, index values are lower for all races and are still lowest for Black and Hispanic residents. White residents have the highest index values, indicating a greater access to high quality schools, regardless of poverty status.

The HCD/TCAC education scores for the region show the distribution of education quality based on education outcomes (Figure D-32). As explained in Table D-14, the Education domain score is based on a variety of indicators including math proficiency, reading proficiency, high school graduation rates, and student poverty rates. The education scores range from 0 to 1, with higher scores indicating more positive education outcomes. In the region, lower education scores are found in census tracts in the Downtown Los Angeles and south Los Angeles areas, such as the City of Los Angeles, Inglewood, Westmont, and Huntington Park, and Long Beach area. Consistent with TCAC composite scores, tracts in coastal areas, from Santa Monica to Rancho Palos Verdes, have higher education scores, most scoring in the highest quartile.

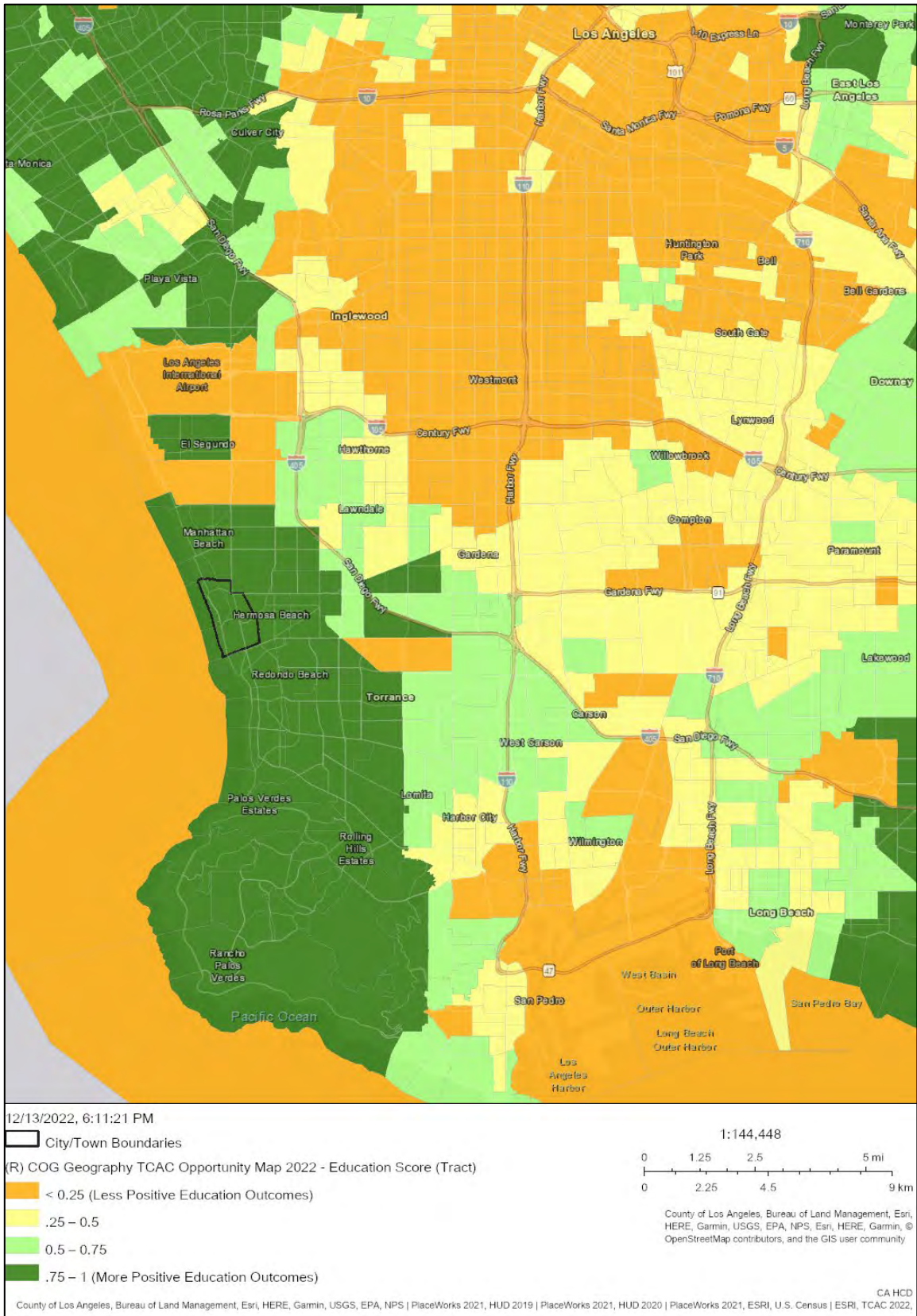
As of 2022, Los Angeles County had a five-year cohort graduation rate of 86.1%, slightly lower than 86.1% statewide.<sup>11</sup> The Asian and Filipino populations have the highest graduation rates (both 95.8%), followed by the White population (89.3%), and population of two or more races (86.9%). The American Indian and African American populations have the lowest graduation rates (67.2% and 78.5%, respectively). In the 2019-2020 school year, 61.5% of high school completers were enrolled in college in Los Angeles County compared to 62.7% in the State.

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<sup>11</sup> California Department of Education (CDE), Data Quest. 2021-2022 Five-Year Cohort Graduation Rate, Los Angeles County Report. Accessed January 2023.



Figure D-32: Regional TCAC Education Scores by Tract (2022)



Source: HCD AFFH Data Viewer (TCAC 2022), 2022.



## Local Trend

The Hermosa Beach City School District operates in the City and includes Hermosa View School (TK-2), Hermosa Vista School (3-4), and Hermosa Valley School (5-8). There is no public high school in Hermosa Beach. The closest public high schools are located in Manhattan Beach and Redondo Beach.

Greatschools.org is a non-profit organization that rates schools across the States. The Great Schools Summary Rating calculation is based on four ratings: the Student Progress Rating or Academic Progress Rating, College Readiness Rating, Equity Rating, and Test Score Rating. Ratings at the lower end of the scale (1-4) signal that the school is “below average”, 5-6 indicate “average”, and 7-10 are “above average.” Hermosa View School and Hermosa Valley School received high scores of 10 and 9, respectively.

The Healthy Places Index (HPI) is a new tool that allows local officials to diagnose and change community conditions that affect health outcomes and the wellbeing of residents.<sup>12</sup> The HPI tool was developed by the Public Health Alliance of Southern California to assist in comparing community conditions across the state and combined 25 community characteristics such as housing, education, economic, and social factors into a single indexed HPI Percentile Score. Hermosa Beach has an HPI index score in 96<sup>th</sup> percentile, indicating the City has healthier community conditions than 96% of other California cities and towns. The HPI also includes individual indicators related to variables including, but not limited to, economic, educational, social, environmental, and housing factors. Educational variables include population with a bachelor’s education or higher, high school enrollment, and preschool enrollment at the tract level. All Hermosa Beach tracts scored in the highest quartile for population with a bachelor’s education or higher. More than 71% of the population over the age of 25 in all tracts have a bachelor's degree or higher. In all Hermosa Beach tracts, 100% of 15 to 17 year olds are also enrolled in high school. Preschool enrollment is also included as a variable for the HPI as “early childhood is a crucial period for brain development, shaping nearly every aspect of one’s future health and wellbeing. Quality preschool is important for healthy development, and has been associated with lifelong educational, economic and health benefits.”<sup>13</sup> Figure D-33 shows percentile rankings by tract for preschool enrollment in Hermosa Beach. The northern Hermosa Beach tracts scored in the highest quartile for preschool enrollment, where 75% to 100% of 3 and 4 year olds are enrolled in preschool. Only 53.8% of preschool-aged children in the southeastern tract (tract 6211.02) and 50.9% in the southwestern tract (tract 6211.04) are enrolled in preschool.

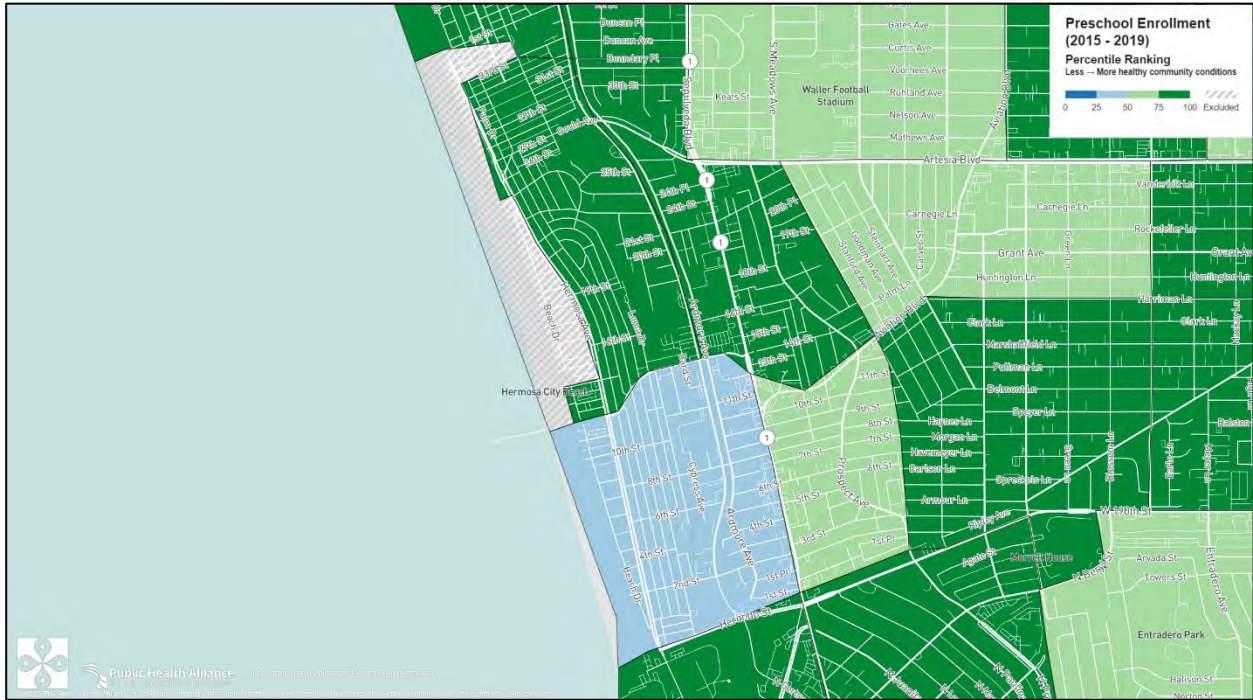
TCAC education scores for Hermosa Beach tracts are presented in Figure D-34. As stated in Table D-14 above, TCAC education scores are formulated based on math proficiency, reading proficiency, high school graduation rates, and student poverty rates. All tracts in the City scored in the highest quartile for educational opportunities.

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<sup>12</sup> California Healthy Places Index (HPI) (based on ACS 2015-2019 (5-Year Estimates)), 2022. Accessed January 2023. <https://www.healthyplacesindex.org/>.

<sup>13</sup> California Healthy Places Index (HPI), 2022. Preschool Enrollment. Accessed January 2023. <https://policies.healthyplacesindex.org/education/preschool-enrollment/about>.

Figure D-33: Healthy Places Index – Preschool Enrollment by Tract (2019)



Source: California Healthy Places Index (HPI) (based on 2015-2019 ACS), 2023.

Figure D-34: TCAC Education Scores by Tract (2022)



Source: HCD AFFH Data Viewer (TCAC 2022), 2023.

## c. Environmental

### Regional Trend

Historical and current land uses, such as landfills and proximity to freeways, may expose residents to variable environmental conditions. The TCAC Environmental Score shown in Figure D-35 is based on CalEnviroScreen 3.0 scores. The California Office of Environmental Health Hazard Assessment (OEHHA) compiles these scores to help identify California communities disproportionately burdened by multiple sources of pollution. In addition to environmental factors (pollutant exposure, groundwater threats, toxic sites, and hazardous materials exposure) and sensitive receptors (seniors, children, persons with asthma, and low birth weight infants), CalEnviroScreen also takes into consideration socioeconomic factors. These factors include educational attainment, linguistic isolation, poverty, and unemployment. TCAC Environmental Scores range from 0 to 1, where higher scores indicate a more positive environmental outcome (better environmental quality)

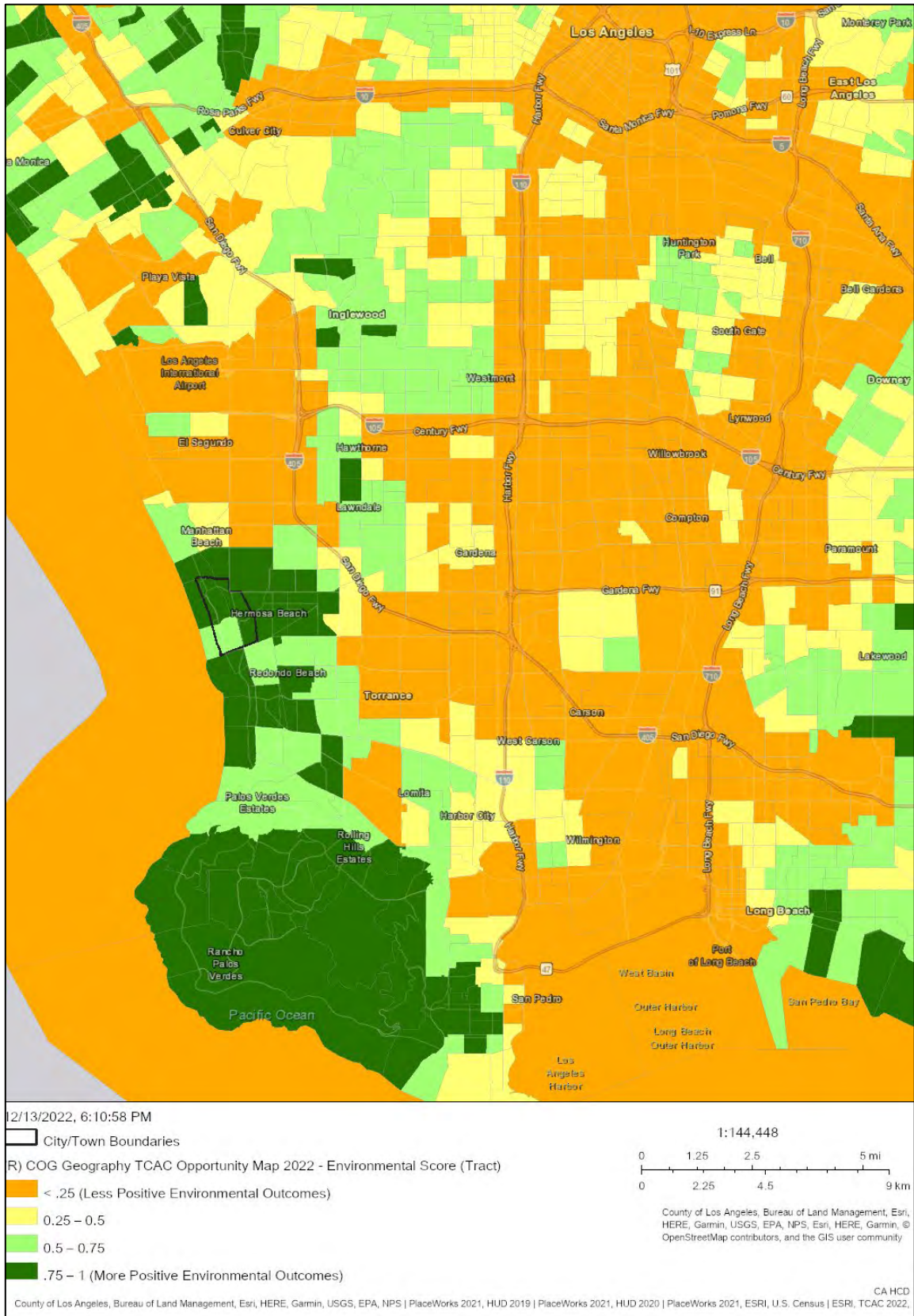
A large proportion of the region surrounding Hermosa Beach is comprised of tracts scoring in the lowest quartile for environmental opportunities (Figure D-35). Most tracts in and around the cities of Los Angeles, El Segundo, Gardena, Carson, Long Beach, Compton, and South Gate received environmental scores in the lowest quartile. Hermosa Beach, Redondo Beach, and the Palos Verdes peninsula (Rolling Hills Estates, Rancho Palos Verdes, Palos Verdes Estates) have the highest concentration of tracts scoring in the highest quartile in the region. Most of Los Angeles County as a whole received environmental scores of 0.5 or lower.

Figure D-35 shows the TCAC Environmental Score based on CalEnviroScreen 3.0. However, the Office of Environmental Health Hazard Assessment has released updated scores in February 2020 (CalEnviroScreen 4.0). The CalEnviroScreen 4.0 scores in Figure D-36 are based on percentiles and show that coastal areas, from Santa Monica to Rancho Palos Verdes, generally have better environmental conditions compared to south, central, and east Los Angeles. Tracts scoring in the 91<sup>st</sup> percentile or higher (worst scores) are prevalent in the section of the County stretching from Glendale to Carson (north and south) and Inglewood to El Monte (west and east).

HUD's opportunity index for "environmental health" summarizes potential exposure to harmful toxins at a neighborhood level. Index values range from 0 to 100 and the higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the value, the better the environmental quality of a neighborhood, where a neighborhood is a census block-group. In Los Angeles County, environmental health index values range from 11.7 for Black residents to 19 for White residents for the total population (Table D-15). The index decreases for all racial/ethnic groups below the poverty line, most drastically for the Asian/Pacific Islander population. Of the populations below the poverty line, Asian/Pacific Islander residents have the lowest environmental health index score of 9.8. The White population, including the population below the poverty line, has the highest environmental health index score compared to other racial/ethnic groups.

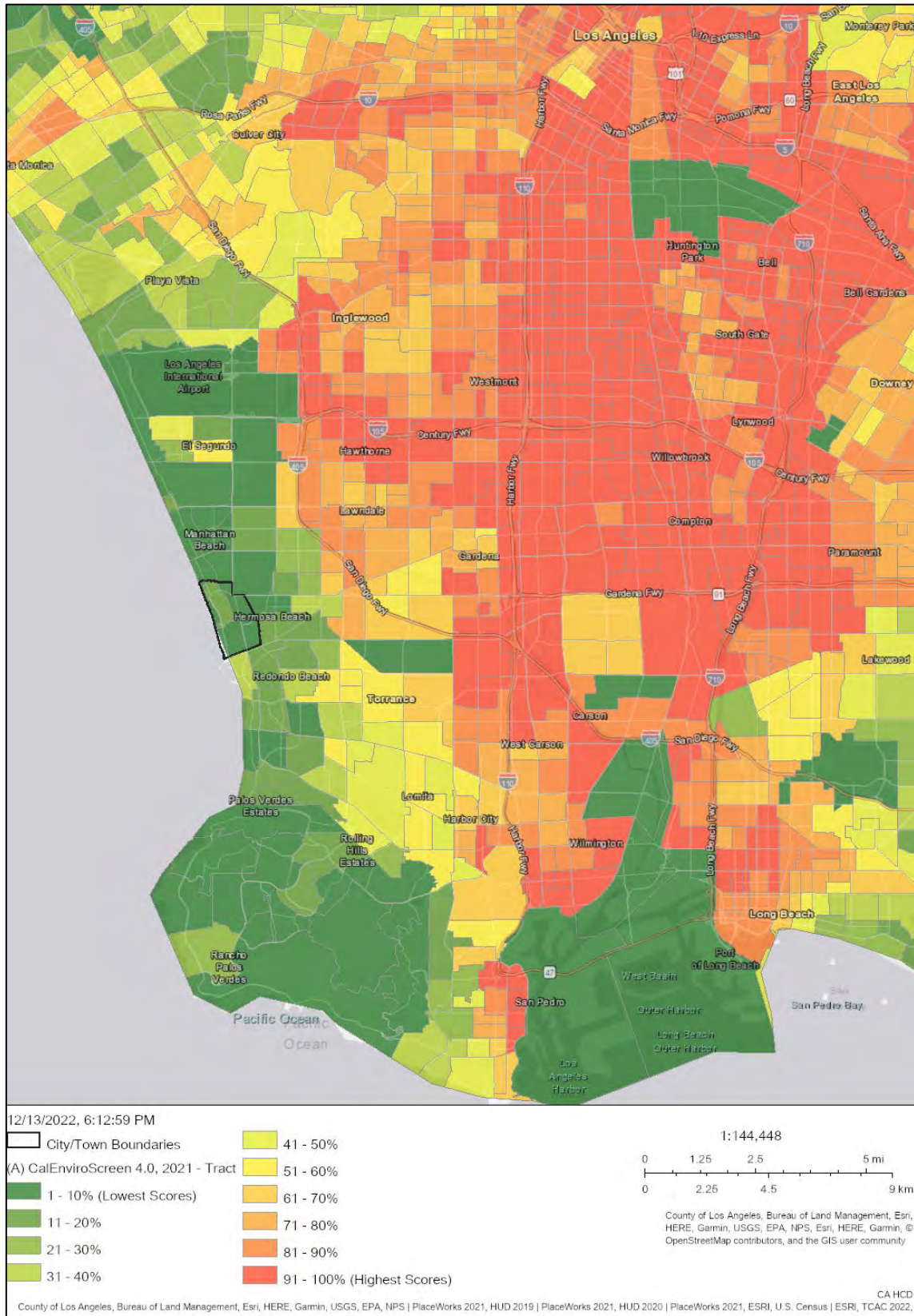


Figure D-35: Regional TCAC Environmental Scores by Tract (2022)



Source: HCD AFFH Data Viewer (TCAC 2022), 2022.

Figure D-36: Regional CalEnviroScreen 4.0 Percentile Scores by Tract (2021)



Source: HCD AFFH Data Viewer (OEHHA 2021), 2022.



## Local Trend

TCAC environmental scores by tract are shown in Figure D-38 for Hermosa Beach. Of the five tracts in the City, four scored in the highest quartile and one, in the southwestern corner of the City, received a score of 0.74. While this tract did receive a slightly lower environmental score compared to the remainder of Hermosa Beach, it is relevant to note that the other four tracts received scores ranging from 0.75 to 0.83. Based on these scores, environmental opportunities, based on TCAC/HCD's definition, are generally consistent citywide.

CalEnviroScreen 4.0 scores for Hermosa Beach are presented in Figure D-39. Consistent with TCAC environmental scores, all tracts in the City received low CalEnviroScreen 4.0 percentile scores (best scores) indicating healthy environmental conditions.

As mentioned above, based on the overall HPI score, Hermosa Beach has healthier community conditions than 96% of other California cities and towns. The HPI includes individual indicators used to determine a City or neighborhoods overall score. The HPI uses the following variables to analyze clean environment: Diesel PM (average daily amount of particulate pollution (very small particles) from diesel sources, measured in kilograms/day), drinking water contaminants (combines information about 13 contaminants and 2 types of water quality violations that are sometimes found when drinking water samples are tested), ozone (average amount of ozone in the air during the most polluted 8 hours of summer days, measured in parts per million), and PM 2.5 (yearly average of fine particulate matter concentration (very small particles from vehicle tailpipes, tires and brakes, powerplants, factories, burning wood, construction dust, and many other sources), measured in micrograms/meter<sup>3</sup>). All Hermosa Beach tracts scored in the highest quartile (best scores) for drinking water contaminants and in the 72nd percentile for ozone. All tracts also scored in the lowest quartile for PM 2.5 Diesel PM percentile rankings by tract are shown in Figure D-37. Most tracts received percentile scores for Diesel PM ranging from 32 to 50, while the northeastern tract scored in the 18th percentile. While the City does have low scores for Diesel PM and PM 2.5, these scores are generally consistent with the County as a whole. Coastal cities, such as Hermosa Beach, generally have slightly better Diesel PM and PM 2.5 percentile scores compared to inland County jurisdictions. High levels of Diesel PM are typically recorded adjacent to ports, rail yards, and freeways.<sup>14</sup> PM 2.5 emissions are typically emitted from power plants, industries, and automobiles, but can also be emitted by construction sites, unpaved roads, fields, smokestacks, for fires.<sup>15</sup> Highly urbanized areas such as Los Angeles County, including Hermosa Beach, are generally more exposed to high Diesel PM and PM 2.5 pollutants.

The HPI also includes data for park access. Parks and open space are an important part of environmental health as "parks can encourage physical activity, reduce chronic diseases, improve mental health, foster community connections, and support community resilience to climate change and pollution."<sup>16</sup> According to the HPI based on 2017

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<sup>14</sup> California Office of Environmental Health Hazard Assessment (OEHHA), Diesel Particulate Matter. Accessed January 2023. <https://oehha.ca.gov/calenviroscreen/indicator/diesel-particulate-matter#:~:text=What%20is%20diesel%20particulate%20matter,contains%20hundreds%20of%20different%20chemical S..>

<sup>15</sup> United States Environmental Protection Agency (EPA), Particulate Matter (PM) Basics. Accessed January 2023. <https://www.epa.gov/pm-pollution/particulate-matter-pm-basics>.

<sup>16</sup> California Healthy Places Index (HPI). Policy Guide, Park Access. Accessed January 2023. <https://policies.healthyplacesindex.org/neighborhood/park-access/about>.

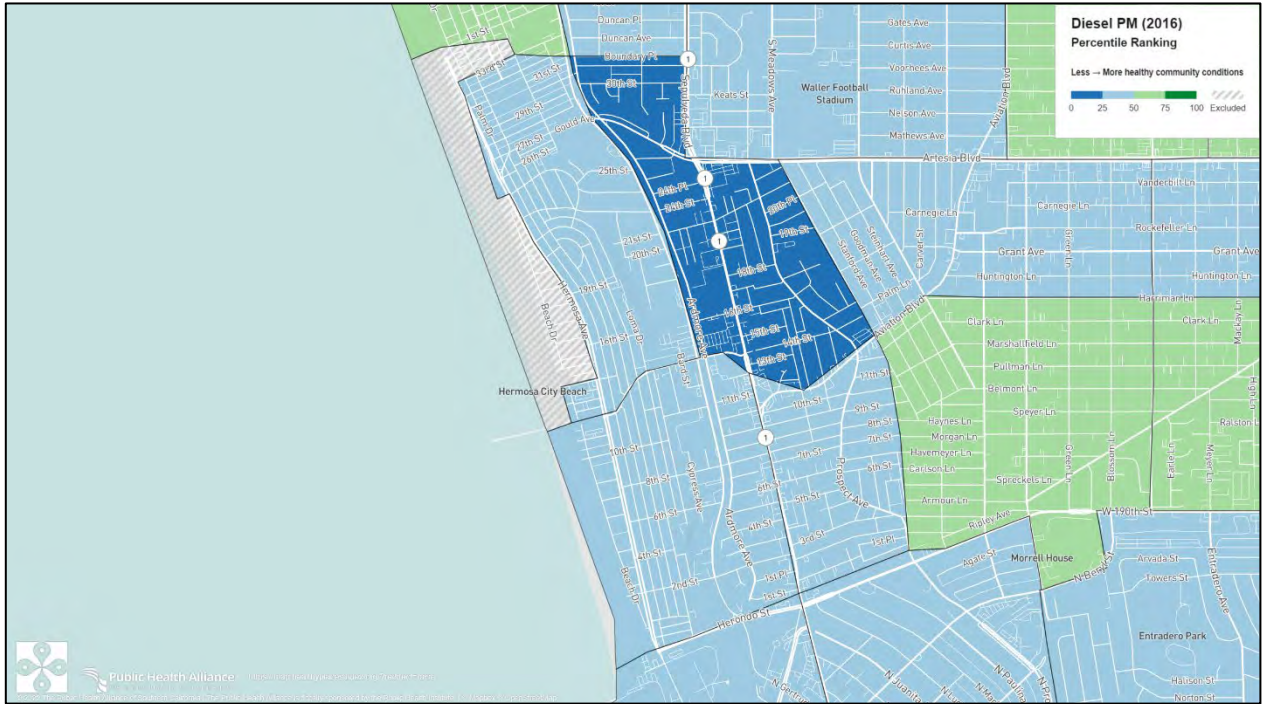


California Department of Public Health data, 100% of residents in all Hermosa Beach tracts live within a half-mile of a park, beach, or open space.

**Sites Inventory**

All RHNA units are located in tracts scoring within the 20<sup>th</sup> percentile (best scores) of CalEnviroScreen 4.0 scores.

**Figure D-37: Healthy Places Index – Diesel PM by Tract (2016)**



Source: California Healthy Places Index (HPI) (based on CalEnviroScreen 4.0, 2016), 2023.

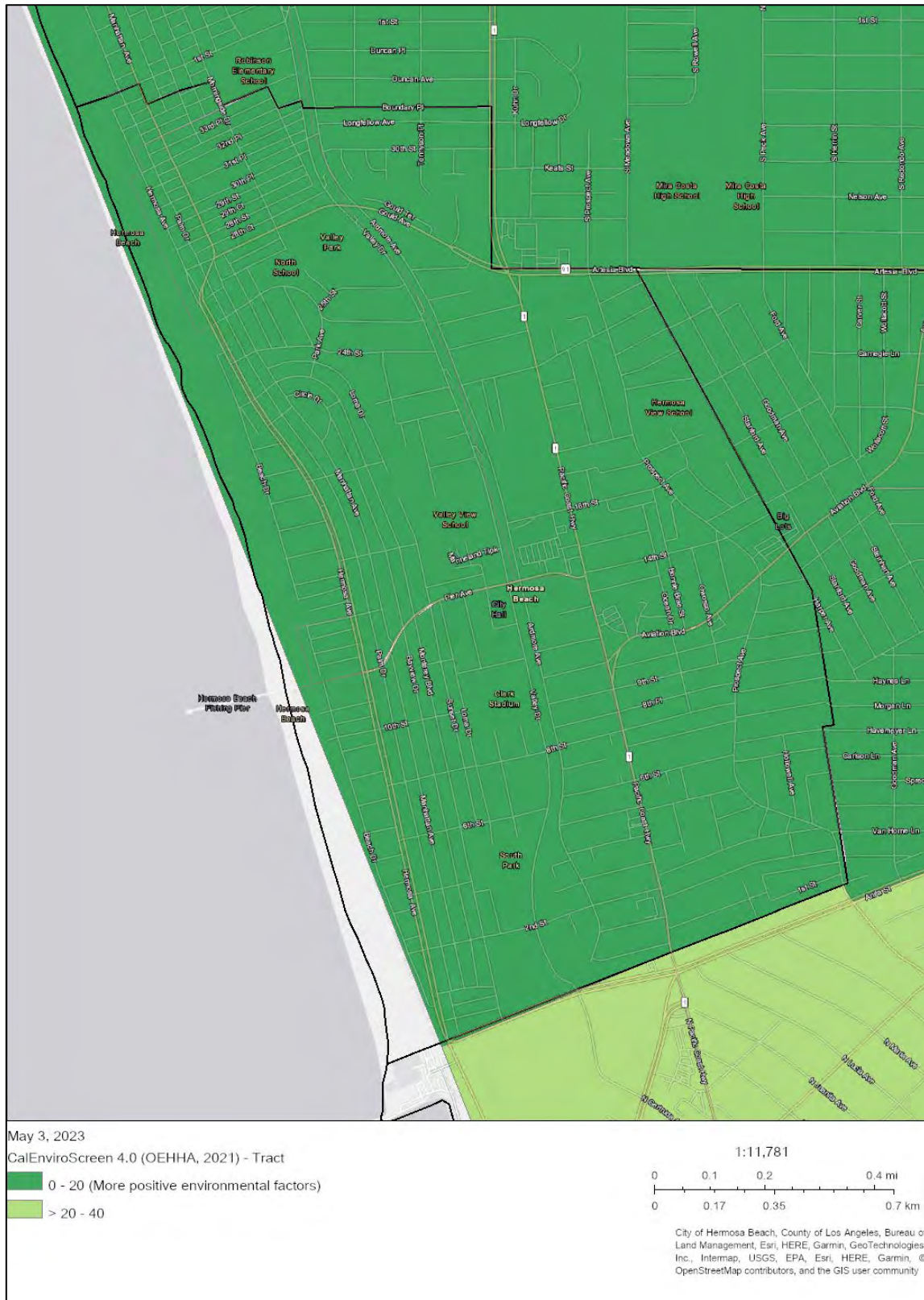
Figure D-38: TCAC Environmental Scores by Tract (2022)





Source: HCD AFFH Data Viewer (TCAC 2022), 2023.

Figure D-39: CalEnviroScreen 4.0 Percentile Scores by Tract (2021)



## d. Transportation

### Regional Trend

HUD's opportunity indicators can provide a picture of transit use and access in Marin County through the transit index<sup>17</sup> and low transportation cost.<sup>18</sup> Index values can range from zero to 100 and are reported per race so that differences in access to transportation can be evaluated based on race. In the County, transit index values range from 82.6 to 87.7, where White residents scored the lowest and Black residents scored the highest. Hispanic (87.2) and Asian/Pacific Islander (86.5) populations also scored higher than White and Native American (83.2) populations. Given that higher the transit trips index, the more likely residents utilize public transit, Black, Hispanic, and Asian/Pacific Islander residents are more likely to use public transit. For residents living below the poverty line, index values increase for all racial/ethnic groups, most notably for the White and Asian/Pacific Islander populations. Transit scores for the population below the poverty line range from 85.2 for the Native American population to 89.6 for the Asian/Pacific Islander population.

Low transportation cost index values range from 74.1 for the White population to 79.2 for the Black population. The Black population has the highest low transportation cost index score followed by the Hispanic population (77.7), Asian/Pacific Islander population (76.5), and the Native American population (75.7). Low transportation cost scores are higher for the population below the poverty line regardless of race. Black, Hispanic, and Asian/Pacific Islander residents have the highest low transportation cost index values, regardless of poverty status. A higher "low transportation cost" index value indicates a lower cost of transportation. Therefore, transit is less costly for these racial/ethnic groups compared the White and Native American populations.

Los Angeles County is served by a large public transit system including rail systems, bus operations, and transitways. The Metro rail system operates throughout the County and includes a hub in downtown Los Angeles. Additional rail service operators in the County include Metrolink and Amtrak. The Southern California Regional Rail Authority (SCRRA) operates the 416-mile Metrolink commuter rail system, which has its hub in Downtown Los Angeles at Union Station and extends to Ventura, San Bernardino, Riverside, Orange, and San Diego counties. Amtrak provides interstate service from points around the country to Union Station, as well as regional service between major cities throughout California. There are several regional and municipal bus operators in the County; however, the largest is the Metro bus system. Metro operates the Metro Rapid Bus service and the Metro Express Bus service. The Metro rail and bus map is included as Figure D-40.

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<sup>17</sup> Transit Trips Index: This index is based on estimates of transit trips taken by a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region (i.e., the Core-Based Statistical Area (CBSA)). The higher the transit trips index, the more likely residents in that neighborhood utilize public transit.

<sup>18</sup> Low Transportation Cost Index: This index is based on estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region/CBSA. The higher the index, the lower the cost of transportation in that neighborhood.



Figure D-40: Metro Rail and Busway Map (2022)



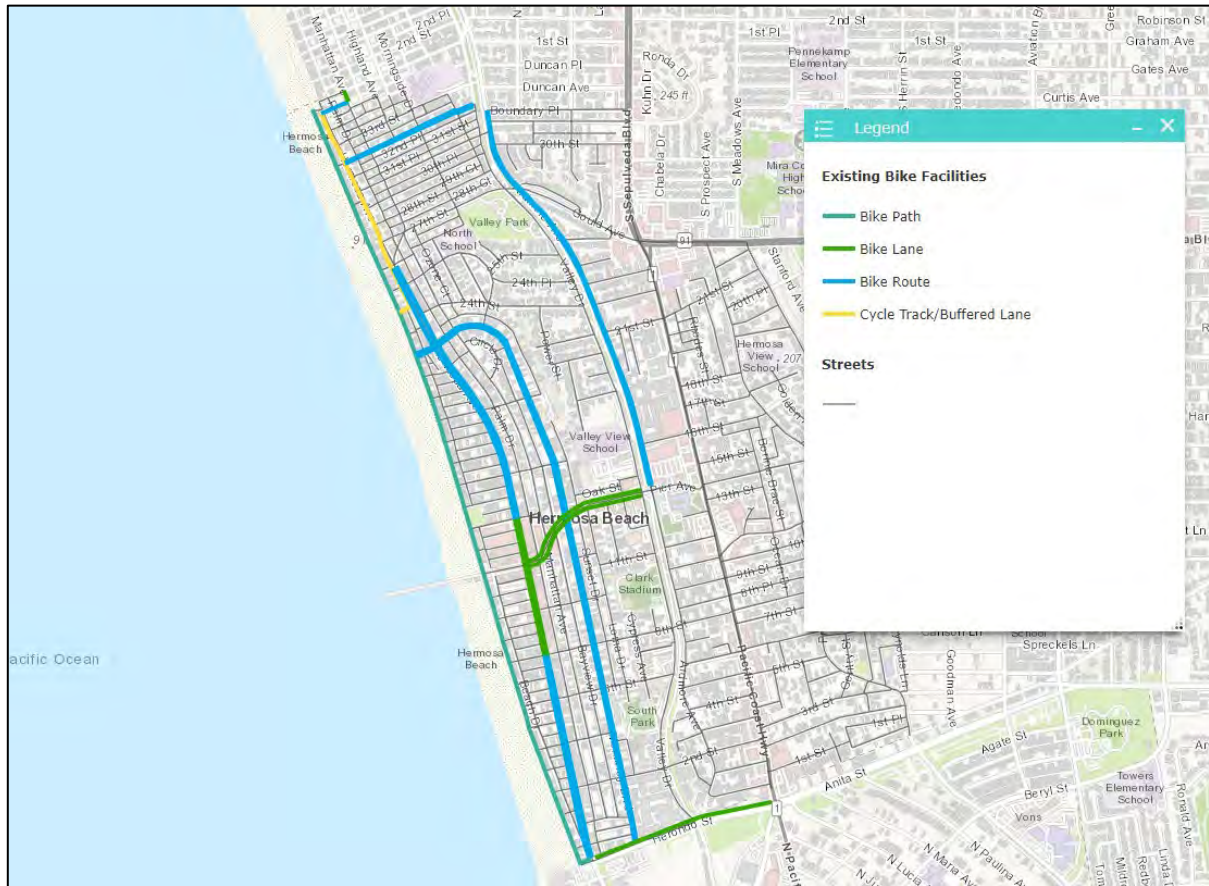
## Local Trends

HUD opportunity indices are not available for Hermosa Beach. Public transit systems operating in the City include Beach Cities Transit, Torrance Transit, and the Los Angeles Department of Transportation (LADOT) Commuter Express.

- **Beach Cities Transit** provides fixed route and dial-a-ride transit service in the South Bay. BCT Line 109 connects Riviera Village, Hermosa, Manhattan, El Segundo, Green Line Stations, and the LAX Bus Center. Torrance Transit operates one bus route through Hermosa Beach.
- **Torrance Transit** Line 13 operates between Redondo Beach Pier and Artesia A (Blue) Line Station, serving major destinations that include Hermosa Beach Pier, South Bay Galleria, Harbor Gateway Transit Center, Dignity Health Sports Park, and California State University, Dominguez Hills.
- **LADOT Commuter Express** shuttles provide one-way limited stop transit service to job centers during commute hours through Commuter Express Line 438.

Hermosa Beach also has a system of bicycle paths, lanes, and routes throughout the City. Bike facilities generally run along the western side of the City, mainly along Hermosa Avenue, Monterey Boulevard, and Ardmore Avenue. Bike facilities are shown in Figure D-41.

Figure D-41: Bicycle Facilities (2023)

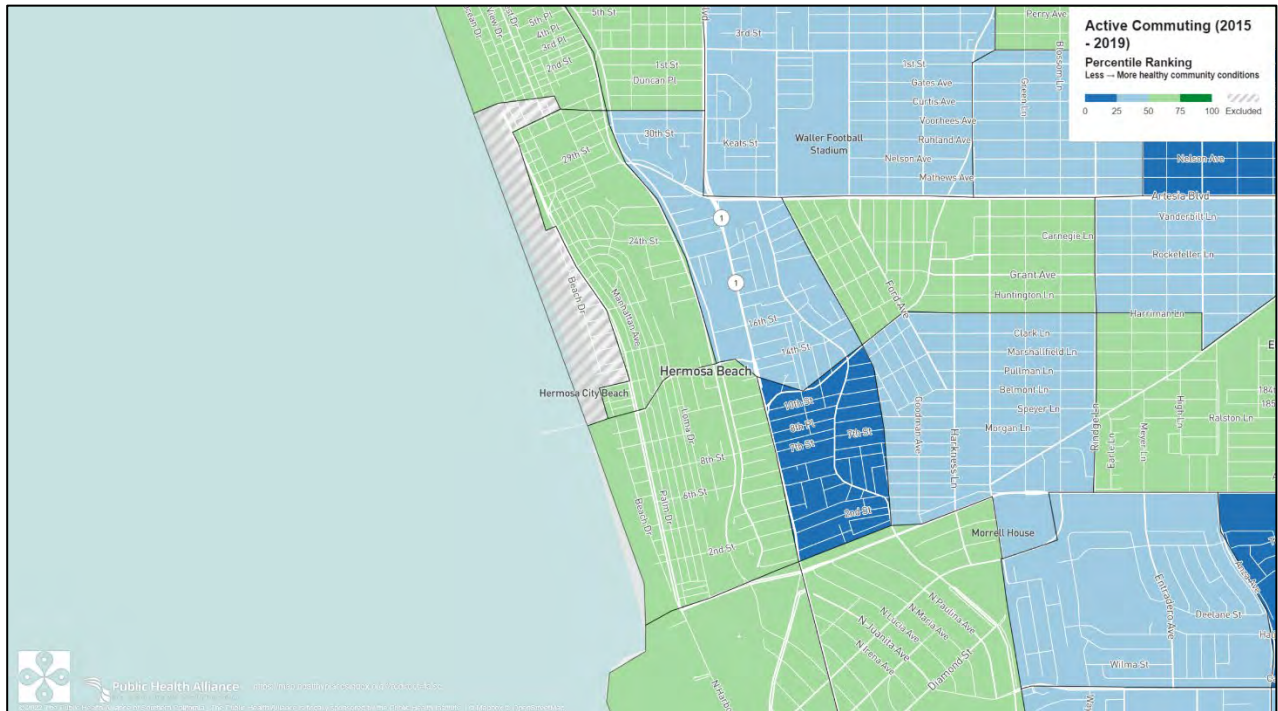


Source: City of Hermosa Beach Bike Facilities Map. Accessed January 2023.

The City also operates a Safe Routes to School Program, partnering with the Hermosa Beach City School District and the Hermosa Beach Police Department. The City and School District have administered surveys of parents to understand walking and biking to school preferences and activities to inform safe routes to school programming and practices.

The HPI includes automobile access and active commuting data as transportation indicators. According to HPI data based on the 2015-2019 ACS, more than 92% of households in all Hermosa Beach tracts have access to an automobile. While this is a large proportion of the population, these tracts received percentile scores ranging from only 32 to 62. Populations of households with access to vehicles in Hermosa Beach tracts are consistent with adjacent areas and larger than other areas of the County such as central and east Los Angeles. Only 1.6% to 9.7% of workers aged 16 or older commute to work by transit, walking, or cycling in Hermosa Beach tracts. The tract in the southeast corner of the City has the smallest population of transit, walking, or cycling commuters. As discussed previously, 76.2% of workers in Hermosa Beach get to work via car, truck, or van (Figure D-29). The southern side of the City also has lower jobs proximity index scores compared to the northern and western sides (Figure D-30). Bike facilities (paths, lanes, and routes) are also less accessible to persons residing in the southeastern tract (Figure D-41).

Figure D-42: Healthy Places Index – Active Commuting by Tract (2019)



Source: California Healthy Places Index (HPI) (based on 2015-2019 ACS), 2023.

## 5. Disproportionate Housing Needs

The AFFH Rule Guidebook defines disproportionate housing needs as a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing needs when compared to the proportion of a member of any other relevant groups or the total population experiencing the category of housing need in the applicable geographic area (24 C.F.R. § 5.152). The analysis is completed by assessing cost burden, overcrowding, and substandard housing.

The Comprehensive Housing Affordability Strategy (CHAS) developed by the Census for HUD provides detailed information on housing needs by income level for different types of households in Los Angeles County. Housing problems considered by CHAS include:

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

According to 2022 HUD CHAS data based on the 2015-2019 ACS, approximately 51% of Los Angeles County households experience housing problems, compared to 29% of households in Hermosa Beach. In both the County and Hermosa Beach, renters are more likely to be affected by housing problems than owners.



**a. Cost Burden**

**Regional Trend**

As presented in Table D-17, in Los Angeles County, approximately 44% of households are cost burdened. Renters experience cost burden at higher rates than owners (52.8% vs. 33.7%), regardless of race. Among renters, Black and Hispanic households are cost burdened at the highest rate (58.8% and 56.1%, respectively). All other racial/ethnic renter groups are cost burdened at a rate below the citywide average of 52.8% for renter-occupied households. Geographically, tracts with larger populations of cost burdened owners are more concentrated in the central and south Los Angeles areas (Figure D-43). However, tracts with populations of owners exceeding 60% are dispersed throughout the region, including in coastal areas such as Santa Monica and Long Beach. Tracts with larger populations of overpaying renters are also more prevalent in the central and south Los Angeles areas in and around the cities of Los Angeles, Compton, and Westmont, and in the area surrounding Long Beach (Figure D-44). The coastal area from Manhattan Beach to Palos Verdes Estates, including Hermosa Beach, tends to have fewer cost burdened renters.

**Table D-17: Housing Problems and Cost Burden by Race/Ethnicity – L.A. County (2019)**

	White	Black	Asian	Amer. Ind	Pac. Isl.	Hispanic	All
<b>With Housing Problem</b>							
Owner-Occupied	31.7%	41.3%	36.7%	34.7%	41.6%	45.8%	37.8%
Renter-Occupied	51.9%	92.7%	56.1%	56.1%	54.0%	69.4%	61.2%
All Households	41.0%	55.5%	45.7%	47.0%	49.5%	60.3%	50.5%
<b>With Cost Burden</b>							
Owner-Occupied	30.7%	39.8%	33.0%	33.1%	31.0%	36.7%	33.7%
Renter-Occupied	48.6%	58.8%	47.3%	51.3%	45.3%	56.1%	52.8%
All Households	38.9%	52.4%	39.7%	43.6%	40.1%	48.6%	44.1%

Source: HUD CHAS data (based on 2015-2019 ACS), 2022.

Housing problems and cost burdens can also affect special needs populations disproportionately. Table D-18 shows that elderly renters and large renter households experience housing problems at rates exceeding the countywide average for renter-occupied households. Over 83% of large renter households have one or more housing problem but only 52.5% are cost burdened. This is likely due to the population of large households that are overcrowded. Large owner households also experience housing problems at a rate exceeding the countywide average for owner-occupied households. Approximately 56% of elderly renters are cost burdened compared to only 52.8% countywide. Elderly households are more likely to have fixed incomes and overpay for housing.

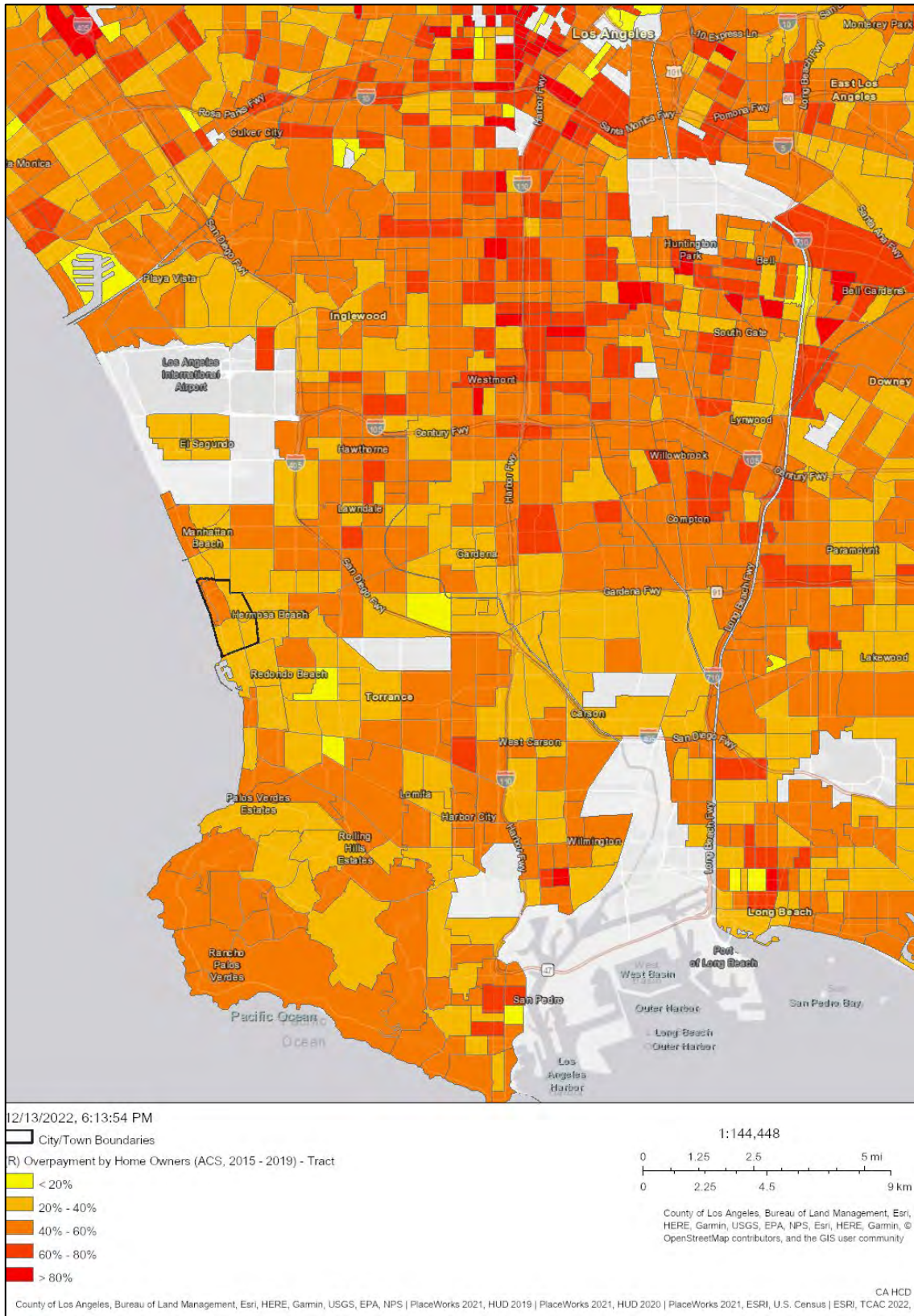
**Table D-18: Housing Problems and Cost Burden by Household Type – L.A. County (2019)**

	Owner-Occupied			Renter-Occupied			All HH
	Elderly	Large HH	All Owner	Elderly	Large HH	All Renter	
Any housing problem	37.0%	52.1%	37.8%	65.7%	83.3%	61.2%	50.5%
Cost burden >30%	37.8%	30.0%	33.7%	56.3%	52.5%	52.8%	44.1%

	Owner-Occupied			Renter-Occupied			All HH
	Elderly	Large HH	All Owner	Elderly	Large HH	All Renter	

Source: HUD CHAS data (based on 2015-2019 ACS), 2022.

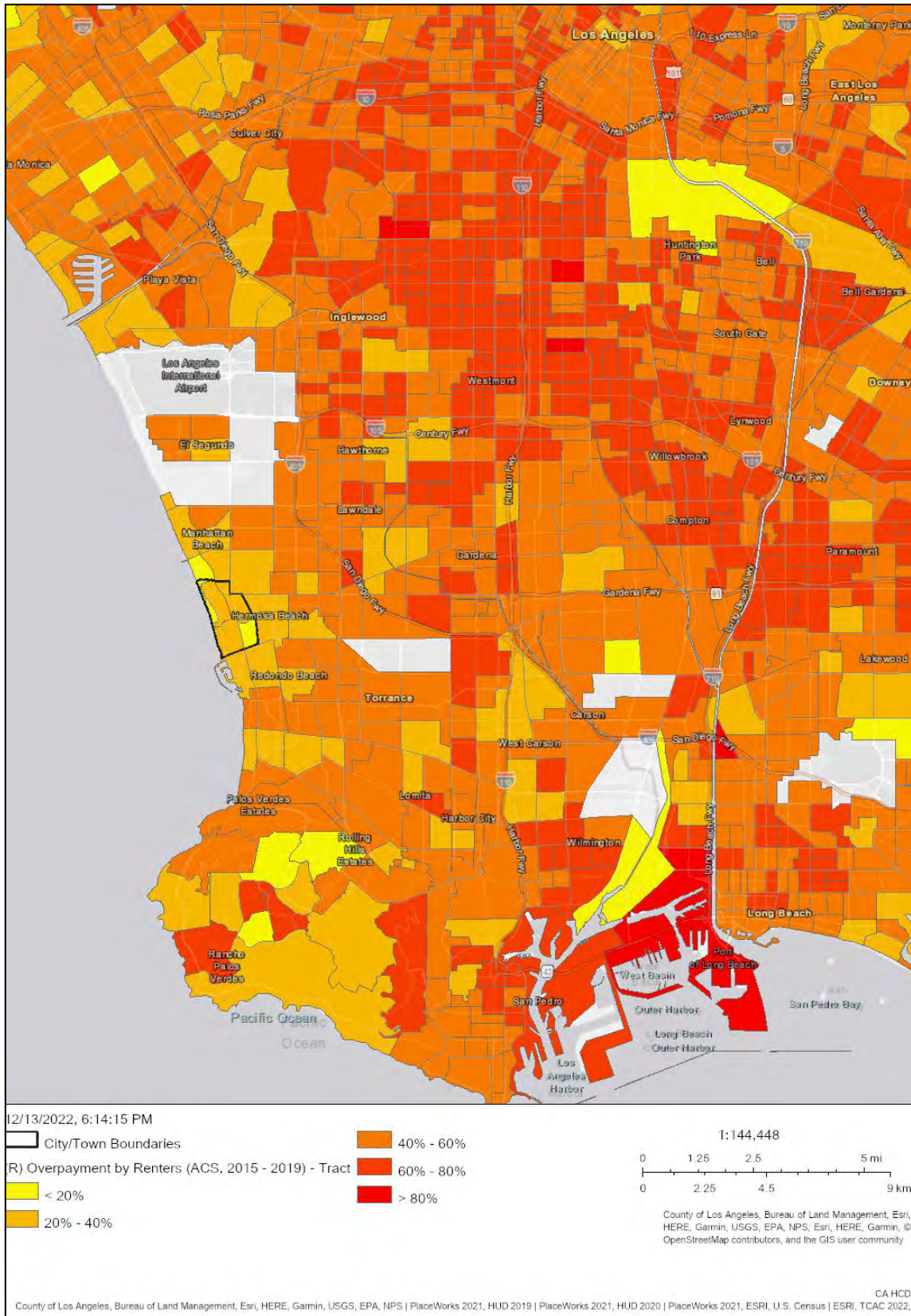
Figure D-43: Regional Population of Cost Burdened Owners by Tract (2019)



Source: HUD AFFH Data Viewer (2015-2019 ACS), 2022.



Figure D-44: Regional Population of Cost Burdened Renters by Tract (2019)



Source: HUD AFFH Data Viewer (2015-2019 ACS), 2022.



## Local Trend

Housing problem and cost burden rates are lower in Hermosa Beach (28.8% and 26.6%, respectively, Table D-19) than in the County overall (50.5% and 44.1%, respectively, Table D-17). Since the 2006-2010 HUD CHAS data, cost burden has decreased in Hermosa Beach. In 2010, 38% of households were cost burdened, including 36.4% of owner households and 39.2% of renter households. Unlike the countywide trend, Asian (50%) and American Indian (46.2%) renter households are cost burdened at the highest rates. As presented in Table D-12 previously, the Asian and American Indian populations in Hermosa Beach also have the highest poverty rates compared to other racial/ethnic groups. Hispanic renter households are also cost burdened at a rate exceeding the citywide average for renter-occupied households (41%). White and Black renters are cost burdened at rates below the citywide average. Asian and Hispanic owners are also cost burdened at rates exceeding 25.2%, the citywide average for owner-occupied households. There are no cost burdened Black or American Indian owners in the City.

As shown in Figure D-45, between 20% and 40% of owners are cost burdened in most Hermosa Beach tracts. Tract 6210.05 in the northwestern section of the City has a slightly larger population of overpaying owners with mortgages of 56.5%. Less than 38% of owners are cost burdened in the remaining Hermosa Beach tracts. Tract 6210.05 also contains block groups with LMI household populations exceeding 25% and lower median income compared to other areas of the City (see Figure D-18 and Figure D-24).

Between 20% and 40% of renters are also cost burdened in tracts on the western side of the City (tracts 6210.05 and 6211.04) (Figure D-46). Only 19.8% of renters are cost burdened in tract 6211.02 in the southeast corner of the City while 45.6% are cost burdened in tract 6210.01 in the northeast section of the City.

As discussed previously, tract 6210.01 has a population of elderly adults aged 65 and older of 15% compared to only 13.9% citywide. Elderly adults are more likely to be retired and have fixed or limited incomes. However, cost burden in Figure D-46 is based on earnings over the past 12 months from when the survey was taken. According to the ACS methodology, earnings are just one kind of income and are primarily wages and salary from a job. Other sources of income that are not considered "earnings" include Social Security payments, pensions, child support, public assistance, annuities, money derived from rental properties, interest and dividends. According to the 2017-2021 ACS, of the 454 households in tract 6210.01 with a householder aged 65 or older, 56.8% have household incomes, including annual earnings and other sources of income, of over \$100,000. Because cost burden is estimated based on earnings alone, the population of households overpaying for housing may be exaggerated, especially in tract 6210.01.

**Table D-19: Housing Problems & Cost Burden by Race/Ethnicity – Hermosa Beach (2019)**

	White	Black	Asian	Amer. Ind	Pac. Isl.	Hispanic	All
<b>With Housing Problem</b>							
Owner-Occupied	24.1%	0.0%	41.2%	0.0%	--	31.3%	26.5%
Renter-Occupied	29.1%	21.1%	50.0%	76.9%	--	54.1%	30.9%
All Households	26.8%	17.4%	42.7%	62.5%	--	42.2%	28.8%
<b>With Cost Burden</b>							
Owner-Occupied	23.3%	0.0%	41.2%	0.0%	--	31.3%	25.2%

	White	Black	Asian	Amer. Ind	Pac. Isl.	Hispanic	All
Renter-Occupied	26.7%	21.1%	50.0%	46.2%	--	41.0%	27.8%
All Households	25.2%	17.4%	42.7%	37.5%	--	35.9%	26.6%

Source: HUD CHAS data (based on 2015-2019 ACS), 2022.

Like the trend countywide, larger owner- and renter-occupied households are more likely to experience housing problems in the City (Table D-20). Large renter households are also more likely to be cost burdened. Approximately 55% of large renter households are cost burdened compared to only 28% of renters citywide. Elderly households also overpay for housing at rates exceeding the citywide average.

**Table D-20: Housing Problems & Cost Burden by Household Type – Hermosa Beach (2019)**

	Owner-Occupied			Renter-Occupied			All HH
	Elderly	Large HH	All Owner	Elderly	Large HH	All Renter	
Any housing problem	30.2%	33.3%	26.5%	61.8%	58.0%	30.9%	28.8%
Cost burden >30%	29.7%	14.0%	25.2%	45.5%	54.6%	27.8%	26.6%

Source: HUD CHAS data (based on 2015-2019 ACS), 2022.

### Sites Inventory

As described above, three of the four tracts that make up Hermosa Beach have populations of cost burdened owners ranging from 20% to 40%. Consistent with this trend, 86% of RHNA units are in tracts with populations of cost burdened owners in this range (Table D-21). There are 46 lower income units, 20 moderate income units, and 19 above moderate income units in the tract where 56.5% of owner-occupied households are cost burdened. No above moderate income units are located in this tract.

As shown in Table D-22, nearly half of RHNA units are in tracts where 20% to 40% of renters overpay for housing. As presented in Figure D-46, half of Hermosa Beach tracts on the western side of the City have cost burdened renter populations in this range. A larger proportion of units allocated to the lower income RHNA, 35%, are in the tract where 45.6% of renters experience cost burden compared to moderate (19.7%) and above moderate (22.2%) income units.

While there are more lower income units in tracts with higher rates of cost burden, lower income units are not concentrated in these areas alone, nor are they exclusively placed in these tracts. Both tract 6210.01 and 6210.04 contain sites identified to accommodate moderate and mixed income units.

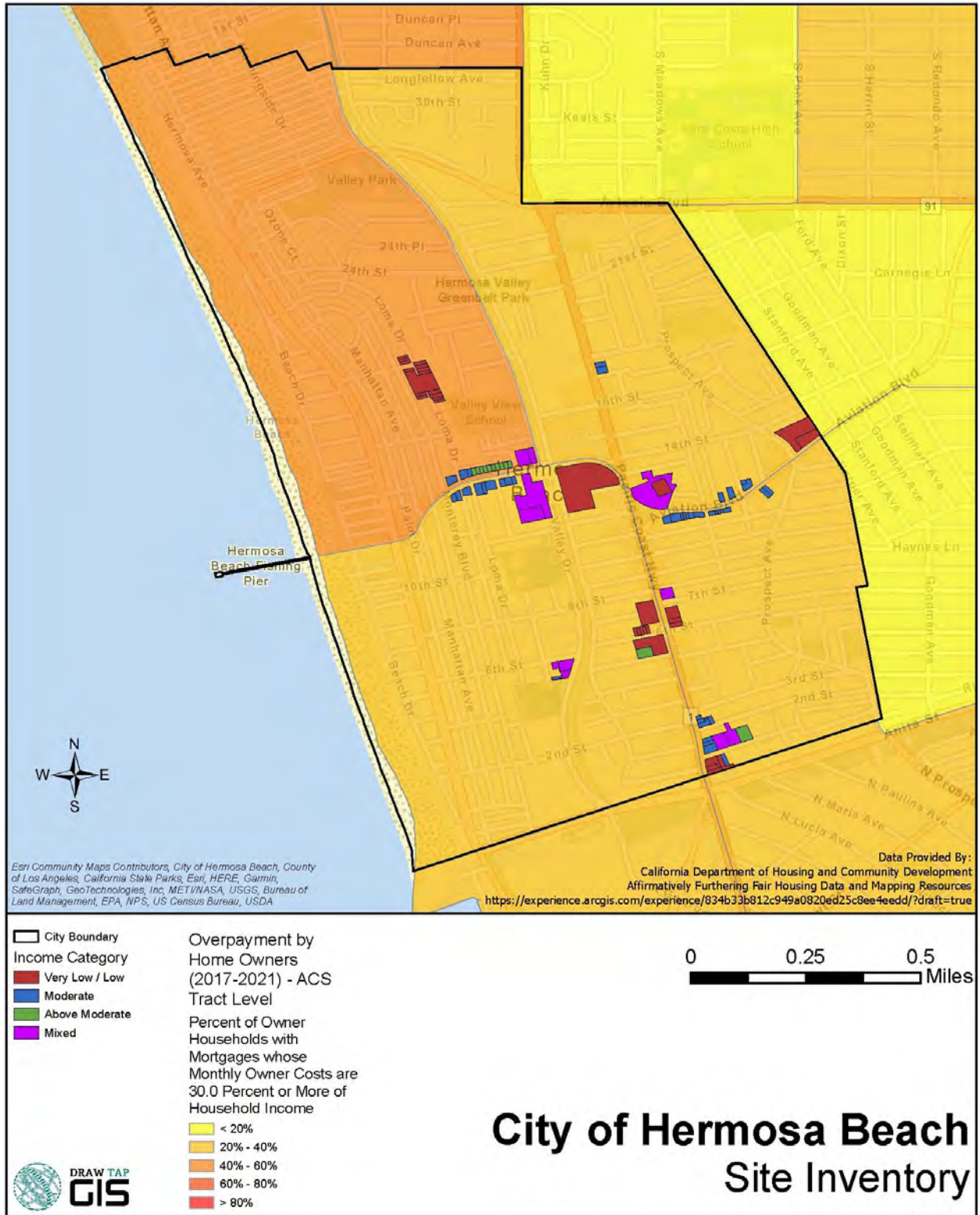
**Table D-21: Distribution of RHNA Units by Cost Burdened Owners (2021)**

Cost Burdened Owners (Tract)	Lower Income Units		Moderate Income Units		Above Moderate Income Units		Total Units	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
<20%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
20-40%	303	86.8%	158	88.8%	53	73.6%	514	85.8%
40-60%	46	13.2%	20	11.2%	19	26.4%	85	14.2%
60-80%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
>80%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>349</b>	<b>100.0%</b>	<b>178</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>	<b>599</b>	<b>100.0%</b>

**Table D-22: Distribution of RHNA Units by Cost Burdened Renters (2021)**

Cost Burdened Renters (Tract)	Lower Income Units		Moderate Income Units		Above Moderate Income Units		Total Units	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
<20%	40	11.5%	65	36.5%	28	38.9%	133	22.2%
20-40%	188	53.9%	78	43.8%	28	38.9%	294	49.1%
40-60%	121	34.7%	35	19.7%	16	22.2%	172	28.7%
60-80%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
>80%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>349</b>	<b>100.0%</b>	<b>178</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>	<b>599</b>	<b>100.0%</b>

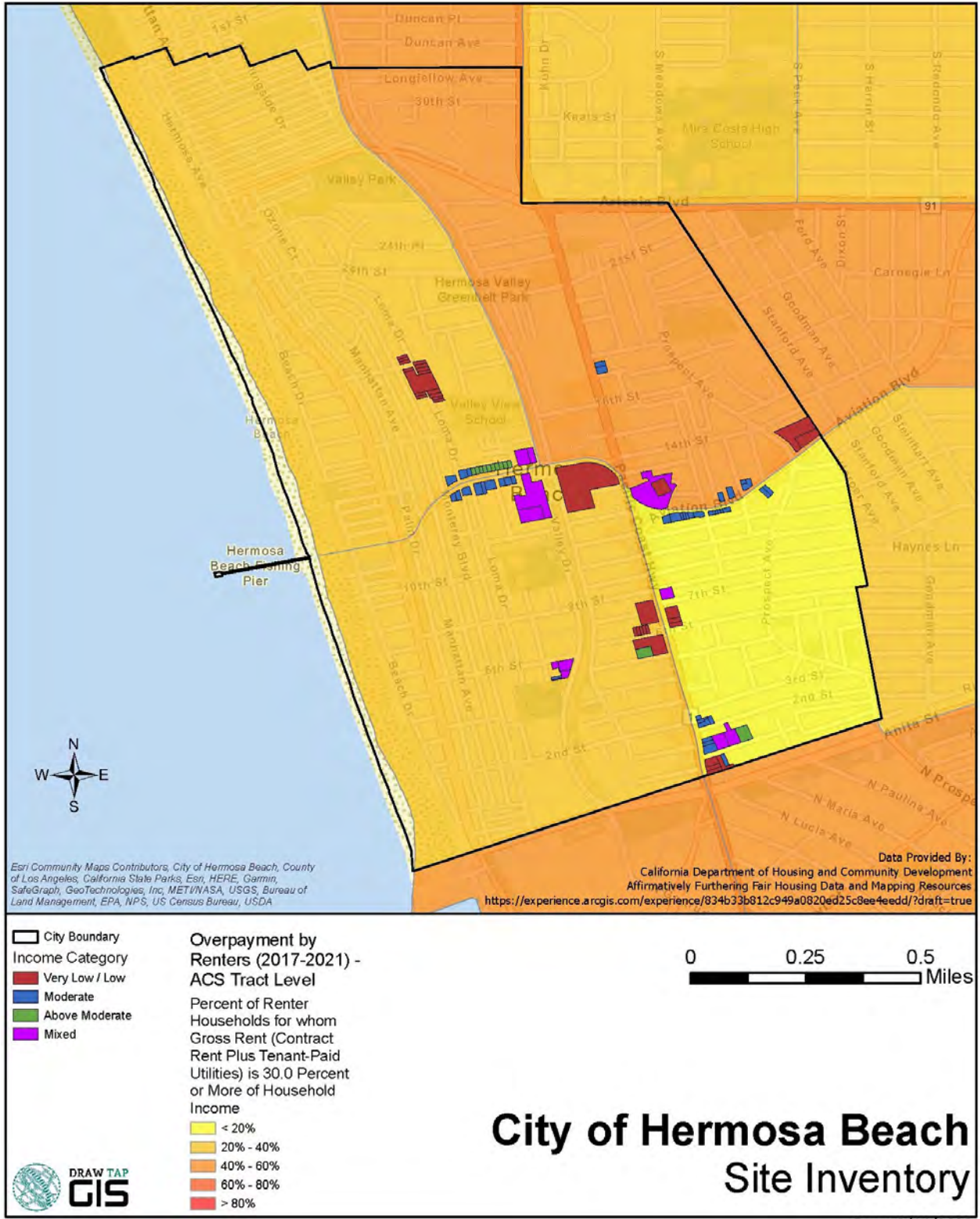
Figure D-45: Population of Cost Burdened Owners by Tract and Sites Inventory (2021)



Source: HUD AFFH Data Viewer 2.0 (2017-2021 ACS), 2023.



Figure D-46: Population of Cost Burdened Renters by Tract and Sites Inventory (2021)



## b. Overcrowding

### Regional Trend

Overcrowding is defined as housing units with more than one person per room (including dining and living rooms but excluding bathrooms and kitchen). According to 2016-2020 ACS estimates, 11.2% of households in Los Angeles County are living in overcrowded conditions (Table D-23). About 16% of renter households are living in overcrowded conditions in the County, compared to only 5.7% of owner households. Similarly, 7.4% of renter households are severely overcrowded, with more than 1.5 persons per room, compared to only 1.6% of owners. According to 2015-2019 HUD CHAS data, there 203,320 large renter-occupied households with five or more persons, representing 11.3% of renters countywide. There are slightly more large owner households, 214,590, representing 14.1% of owners countywide.

**Table D-23: Overcrowded Households by Tenure – Los Angeles County (2020)**

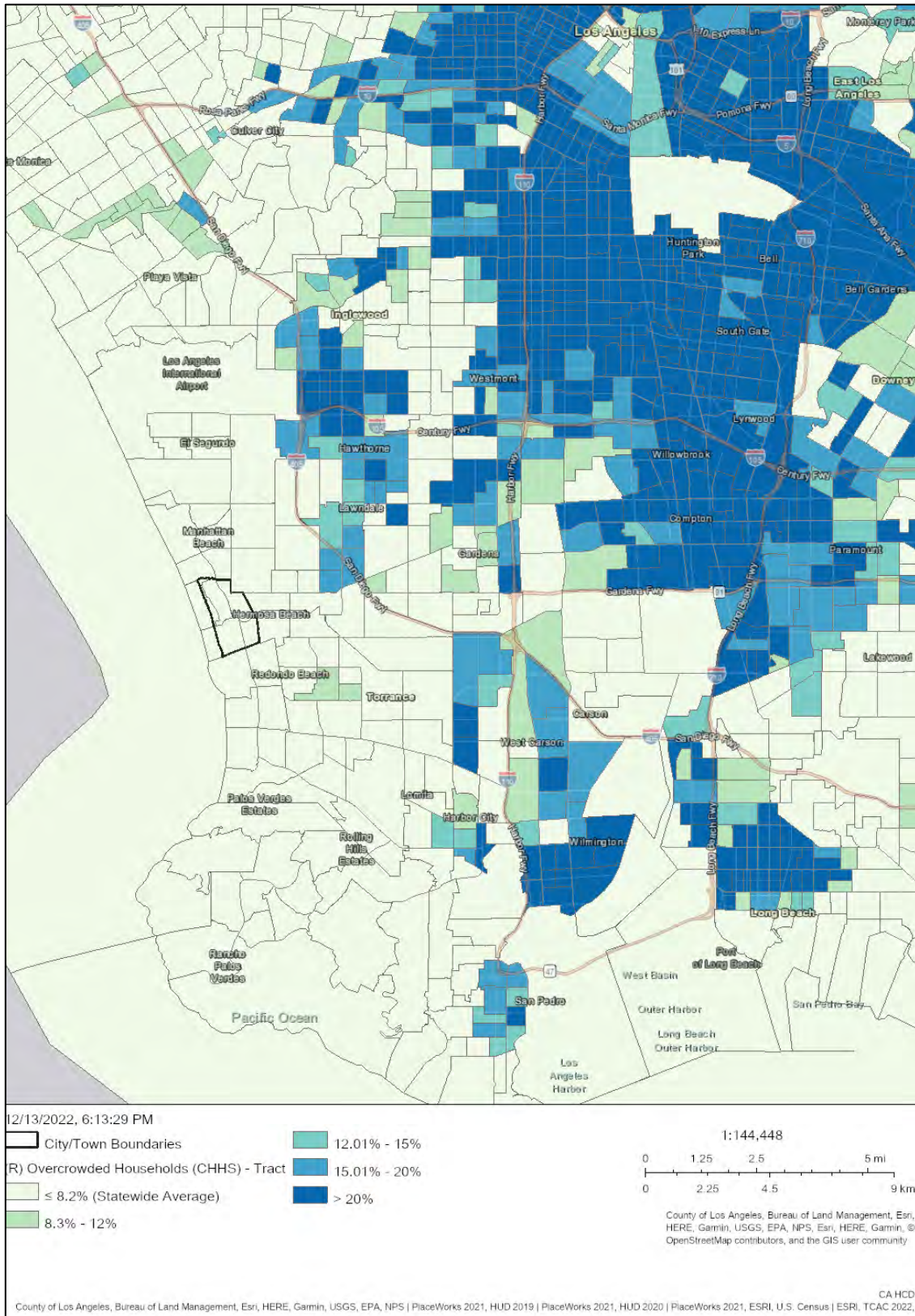
	Owner-Occupied		Renter-Occupied		Total	
	Households	Percent	Households	Percent	Households	Percent
Overcrowded (>1.0 persons per room)	87,325	5.7%	286,881	16.0%	374,206	11.2%
Severely Overcrowded (>1.5 persons per room)	23,819	1.6%	133,699	7.4%	157,518	4.7%
<b>Total</b>	<b>1,534,472</b>	<b>100.0%</b>	<b>1,798,032</b>	<b>100.0%</b>	<b>3,332,504</b>	<b>100.0%</b>

Source: 2016-2020 ACS (5-Year Estimates).

As presented in Figure D-47 below, tracts with larger populations of overcrowded households in the region surrounding Hermosa Beach are most prevalent in the central and south County areas in and around the cities of Los Angeles, Compton, Hawthorne, South Gate, and parts of Long Beach. Coastal County areas, from Malibu to Ranchos Palos Verdes, are nearly all comprised of tracts with populations of overcrowded households below the statewide average of 8.2%. As discussed throughout this Assessment of Fair Housing Issues, coastal Los Angeles County areas also have smaller racial/ethnic minority populations, fewer LMI households, and higher median incomes compared to inland County areas (see Figure D-5, Figure D-17, and Figure D-22).



Figure D-47: Regional Overcrowded Households by Tract (2020)



Source: HUD AFFH Data Viewer (2020 HUD CHAS data), 2023.

## Local Trend

Overcrowding is generally not an issue in the City. As shown in Table D-24, there are no severely overcrowded owner-occupied households in Hermosa Beach. Only 1.8% of renter-occupied households are severely overcrowded. Only 1.1% of owner households and 3.4% of renter households are overcrowded. While overcrowding is more prevalent amongst Hermosa Beach renters, a significantly smaller proportion are overcrowded compared the County (16%). The rate of overcrowding in all areas of the City is below the statewide average of 8.2%. According to the HCD Data Viewer 2.0, there are no tracts in Hermosa Beach where more than 5% of households are overcrowded.

**Table D-24: Overcrowded Households by Tenure (2020)**

	Owner-Occupied		Renter-Occupied		Total	
	Households	Percent	Households	Percent	Households	Percent
Overcrowded (>1.0 persons per room)	48	1.1%	147	3.4%	195	2.3%
Severely Overcrowded (>1.5 persons per room)	0	0.0%	76	1.8%	76	0.9%
<b>Total</b>	<b>4,309</b>	<b>100.0%</b>	<b>4,287</b>	<b>100.0%</b>	<b>8,596</b>	<b>100.0%</b>

Source: 2016-2020 ACS (5-Year Estimates).

## Sites Inventory

There are no RHNA sites in tracts where overcrowding is a prominent fair housing issue.

### c. Substandard Housing

## Regional Trend

Incomplete plumbing or kitchen facilities can be used to measure substandard housing conditions. Incomplete facilities and housing age are estimated using the 2016-2020 ACS. In general, residential structures over 30 years of age require minor repairs and modernization improvements, while units over 50 years of age are likely to require major rehabilitation such as roofing, plumbing, and electrical system repairs.

According 2016-2020 ACS estimates, shown in Table D-25, 1.6% of households in Los Angeles County lack complete kitchen facilities and 0.5% lack complete plumbing facilities. Incomplete facilities affect renter households more than owner households. Approximately 0.4% of owner households lack complete kitchen facilities and 0.3% lack complete plumbing facilities compared to 2.6% and 0.6%, respectively, amongst renter households countywide.

**Table D-25: Substandard Housing Conditions by Tenure – Los Angeles County (2020)**

	Owner-Occupied		Renter-Occupied		Total	
	Households	Percent	Households	Percent	Households	Percent
Lacking complete kitchen facilities	6,186	0.4%	46,465	2.6%	52,651	1.6%
Lacking complete plumbing facilities	3,884	0.3%	11,381	0.6%	15,265	0.5%
<b>Total</b>	<b>1,534,472</b>	<b>100.0%</b>	<b>1,798,032</b>	<b>100.0%</b>	<b>3,332,504</b>	<b>100.0%</b>

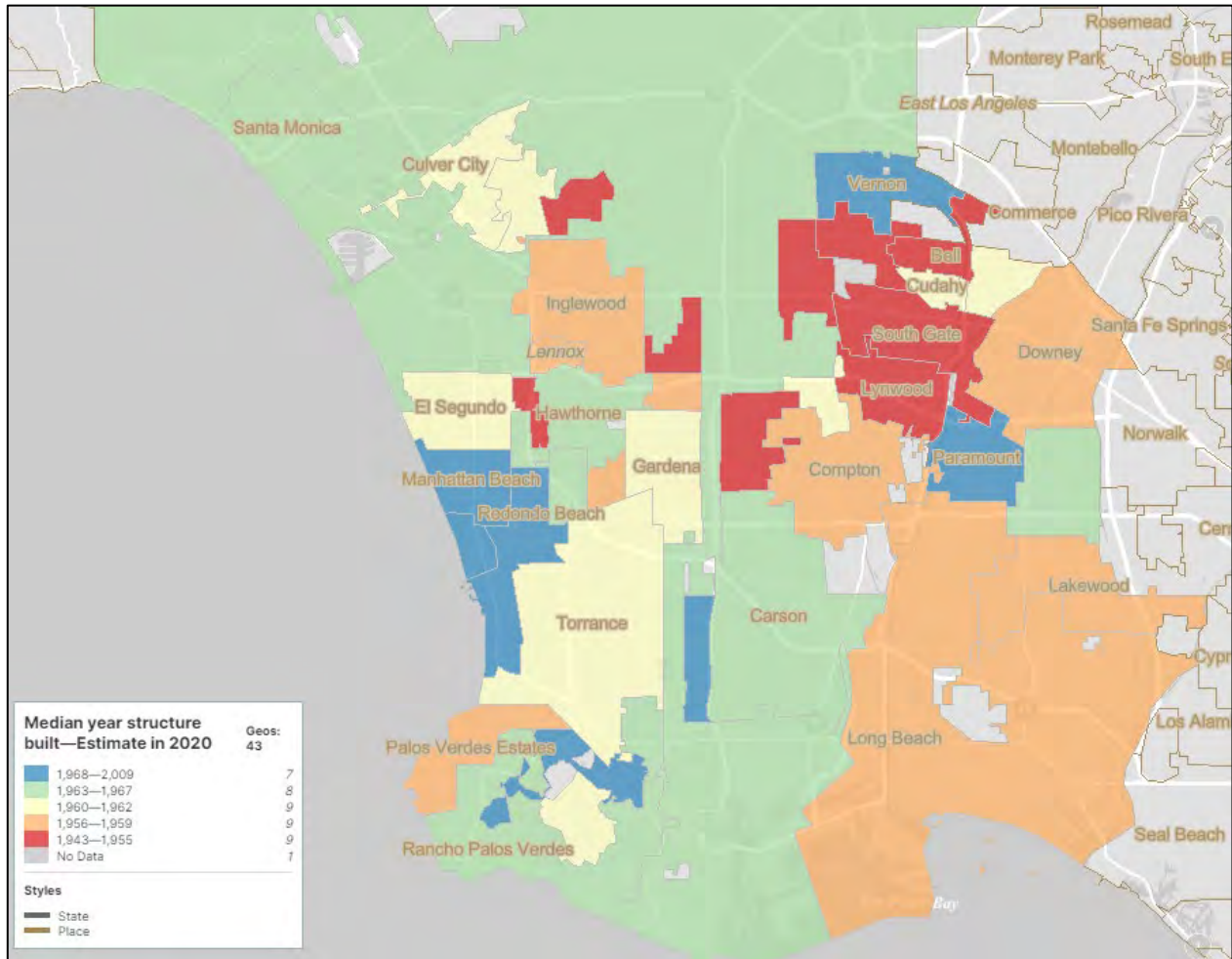


	Owner-Occupied		Renter-Occupied		Total	
	Households	Percent	Households	Percent	Households	Percent

Source: 2016-2020 ACS (5-Year Estimates).

Housing age can also be used as an indicator for substandard housing and rehabilitation needs. As stated above, structures over 30 years of age require minor repairs and modernization improvements, while units over 50 years of age are likely to require major rehabilitation. In the County, 85.3% of the housing stock was built prior to 1990, including 59.7% built prior to 1970 (Table D-27). Figure D-48 shows median housing age for cities and Census-designated places (CDPs) in the region surrounding Hermosa Beach. Manhattan Beach, Redondo Beach, and Hermosa Beach tend to have younger housing stocks compared to adjacent jurisdictions to the north, south, and east. The south County areas, including Long Beach, Compton, Lakewood, Lynwood, and South Gate, tend to have older housing stocks.

**Figure D-48: Regional Median Housing Age – Cities and CDPs (2020)**



Source: 2016-2020 ACS (5-Year Estimates).

## Local Trend

There are no owner-occupied households in Hermosa Beach lacking complete kitchen or plumbing facilities (Table D-26). There are also no renter-occupied households in the City lacking complete plumbing facilities. There are 59 renter households, representing 1.4% of renters citywide, lacking complete kitchen facilities. Households lacking complete facilities are much less prominent in Hermosa Beach compared to the County, where 2.6% of renters lack complete kitchen facilities and 0.6% lack complete plumbing facilities.

**Table D-26: Substandard Housing Conditions by Tenure (2020)**

	Owner-Occupied		Renter-Occupied		Total	
	Households	Percent	Households	Percent	Households	Percent
Lacking complete kitchen facilities	0	0.0%	59	1.4%	59	0.7%
Lacking complete plumbing facilities	0	0.0%	0	0.0%	0	0.0%
<b>Total</b>	<b>4,309</b>	<b>100.0%</b>	<b>4,287</b>	<b>100.0%</b>	<b>8,596</b>	<b>100.0%</b>

Source: 2016-2020 ACS (5-Year Estimates).

Table D-27 shows housing stock age in the County, City, and Hermosa Beach tracts. Only 52% percent of housing units in the City were built in 1969 or earlier compared to 60% countywide. As discussed previously, units aged 50 and older are likely to require major rehabilitation. Another 29.7% of units in the City were built between 1970 and 1989. The remaining 18.6% of housing units in Hermosa Beach were constructed in 1990 or later, a larger proportion than in the County (14.7%).

As shown in Figure D-49, tracts 6210.05, northwestern quarter, and 6211.02, southeastern quarter, have older median housing ages compared to tracts 6210.01 and 6211.04. Nearly 66% of housing units in tract 6210.05 and 60% in tract 6211.02 were built prior to 1970 compared to 50% in tract 6210.01 and 39% in tract 6211.04 (Table D-27). Tract 6211.04 has the largest proportion of new housing units built in 1990 or later (24.9%).

According to the HCD AFFH Data Viewer 2.0, the southwest section of the City, tract 6211.04, has a larger proportion of renter-occupied households compared to other tracts. As mentioned above, this tract has the largest proportion of new housing units built in 1990 or later.

There are no tracts in Hermosa Beach where more than 2% of households lack complete plumbing facilities. Tract 6210.05 in the northwestern corner of Hermosa Beach is the only tract in the City where more than 2% of households lack complete kitchen facilities. This section of the City also has a higher rate of cost burdened owners, but a population of cost burdened renters consistent with the citywide trend (see Figure D-45 and Figure D-46).

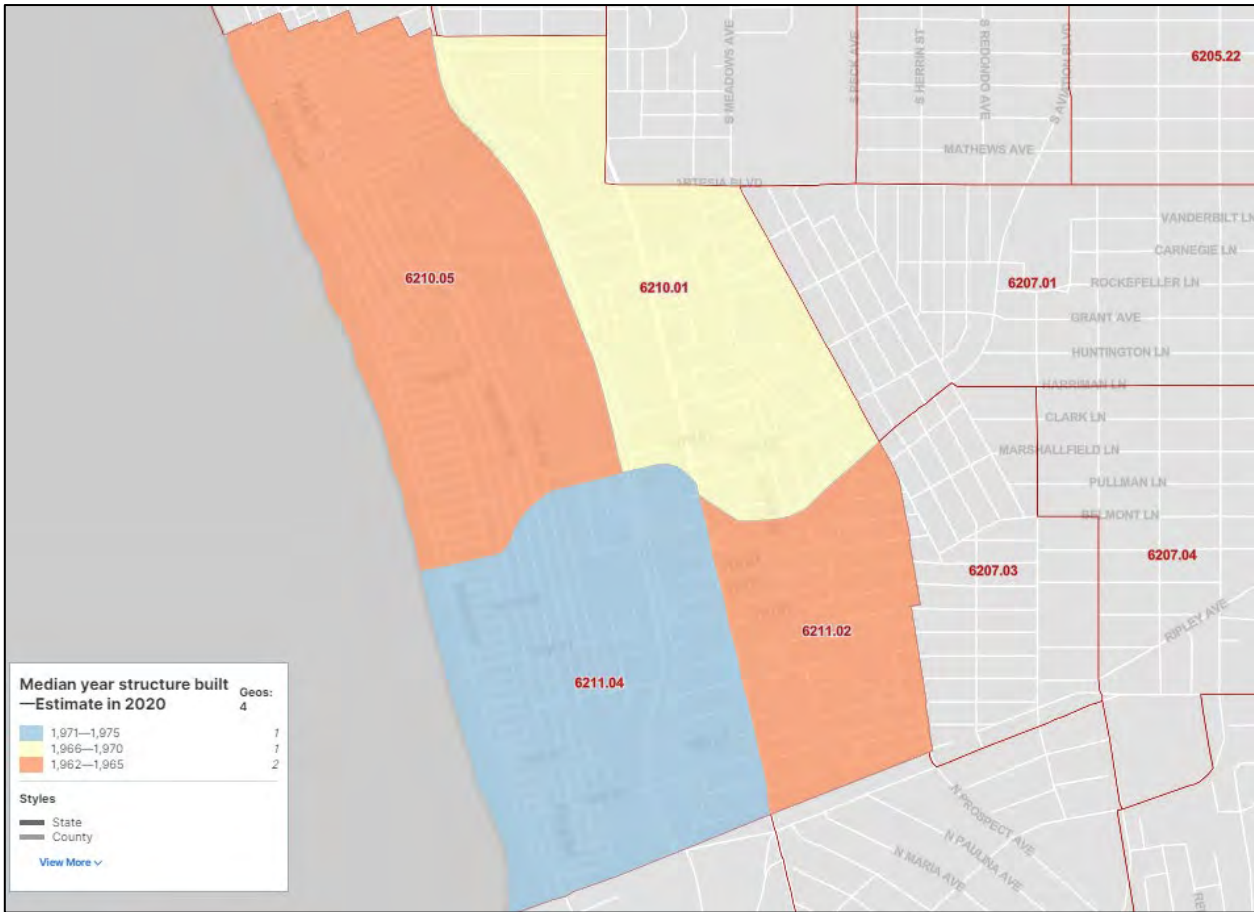
**Table D-27: Housing Stock Age (2020)**

Tract/Jurisdiction	1969 or Earlier (50+ Years)	1970-1989 (30-50 Years)	1990 or Later (<30 Years)	Total Housing Units
6210.01	50.0%	37.5%	12.5%	2,071
6210.05	65.7%	18.4%	16.0%	2,955
6211.02	59.5%	23.9%	16.5%	1,216
6211.04	38.6%	36.5%	24.9%	3,577
Hermosa Beach	51.7%	29.7%	18.6%	9,819

Tract/Jurisdiction	1969 or Earlier (50+ Years)	1970-1989 (30-50 Years)	1990 or Later (<30 Years)	Total Housing Units
Los Angeles County	59.7%	25.5%	14.7%	3,559,790

Source: 2016-2020 ACS (5-Year Estimates).

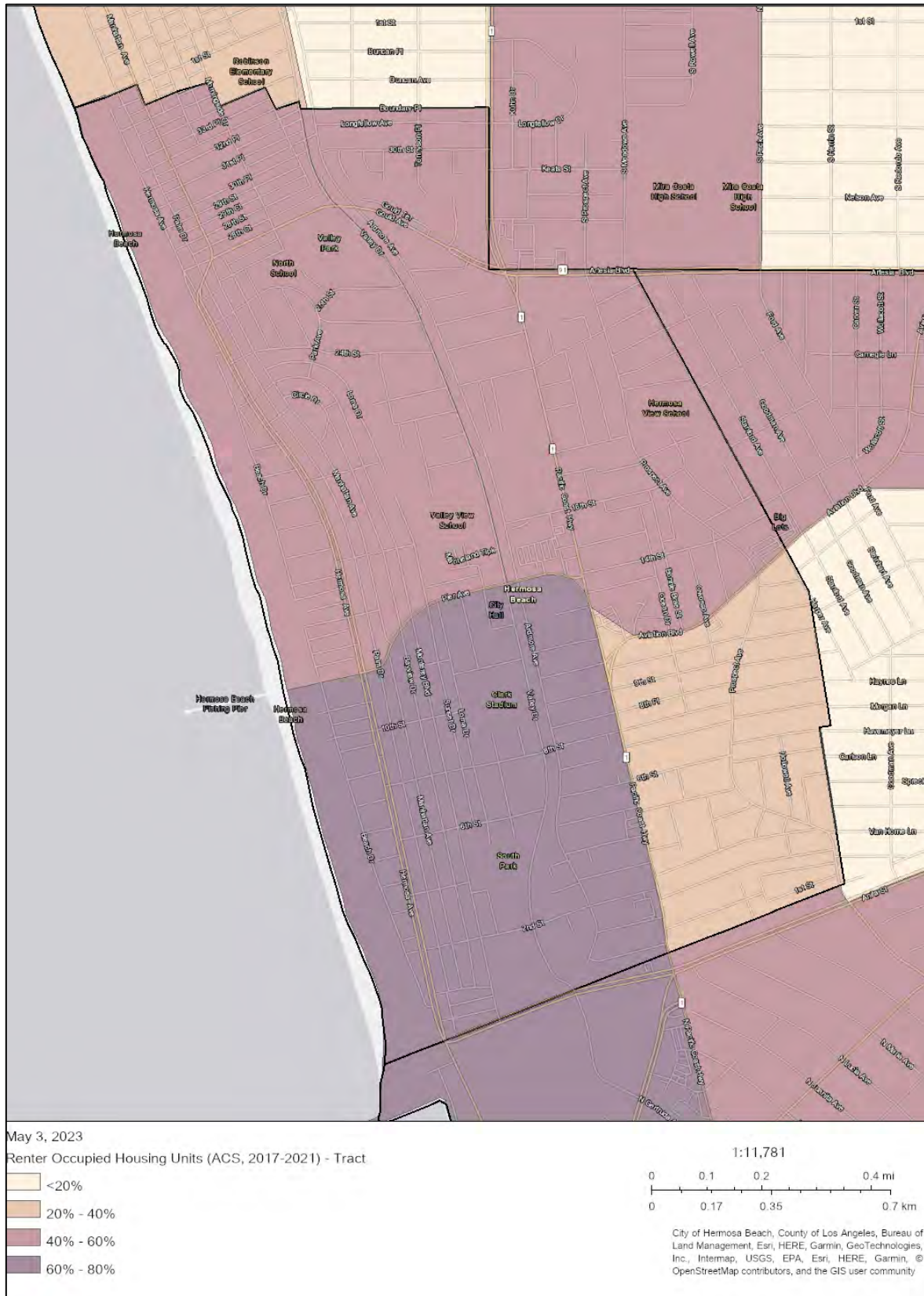
**Figure D-49: Median Housing Age by Tract (2020)**



Source: 2016-2020 ACS (5-Year Estimates).



Figure D-50: Renter-Occupied Household Populations by Tract (2021)



Source: HCD AFFH Data Viewer 2.0 (2017-2021 ACS), 2023.



Figure D-51: Units Lacking Complete Kitchen Facilities by Tract (2021)



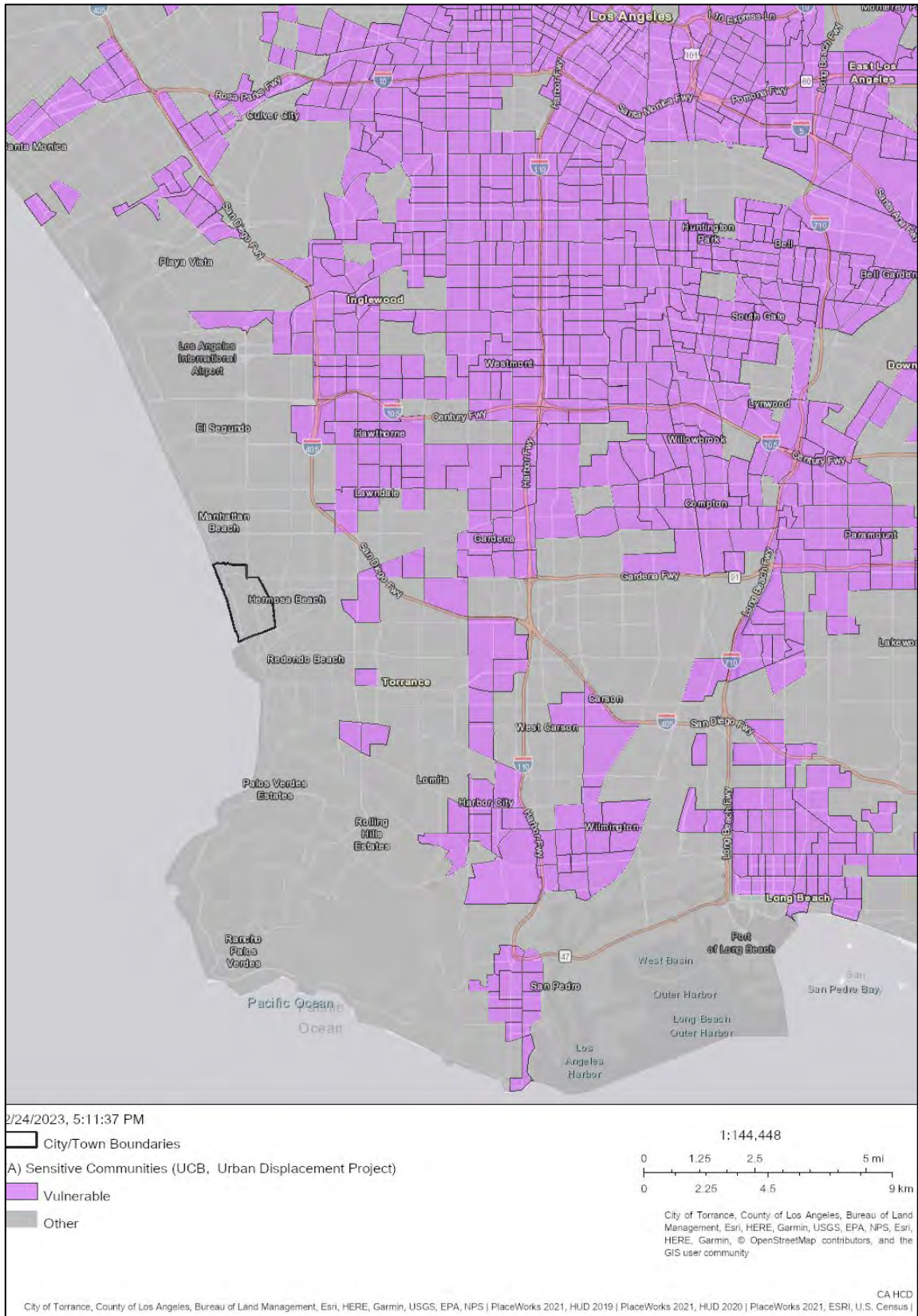
Source: HCD AFFH Data Viewer 2.0 (2017-2021 ACS), 2023.

## d. Displacement Risk

### Regional Trends

UC Berkley's Urban Displacement project defines residential displacement as "the process by which a household is forced to move from its residence - or is prevented from moving into a neighborhood that was previously accessible to them because of conditions beyond their control." As part of this project, the research has identified populations vulnerable to displacement (named "sensitive communities") in the event of increased redevelopment and drastic shifts in housing cost. Vulnerability is defined based on the share of low income residents per tract and other criteria including: share of renters above 40%, share of people of color more than 50%, share of low income households severely rent burdened, and proximity to displacement pressures. Displacement pressures were defined based on median rent increases and rent gaps. Using this methodology, sensitive communities in the Los Angeles County region surrounding Hermosa Beach were identified throughout the central and south County areas. Sensitive communities are the most concentrated in the area spanning from Glendale to the north, throughout the City of Los Angeles, Inglewood to the west, Compton to the south, and El Monte to the east. There are significantly fewer sensitive communities in the coastal County cities from Malibu to Rancho Palos Verdes. As mentioned previously, this area, which includes Hermosa Beach, also has smaller non-White and LMI household populations and higher median incomes compared to inland County areas (see Figure D-5, Figure D-17, and Figure D-22). TCAC areas of high segregation and poverty and R/ECAPs are also more prevalent in the central and south County areas where sensitive communities are concentrated (see Figure D-19).

Figure D-52: Regional Sensitive Communities at Risk of Displacement by Tract (2020)



Source: HCD AFFH Data Viewer (UC Berkeley Urban Displacement Project, 2020), 2023.



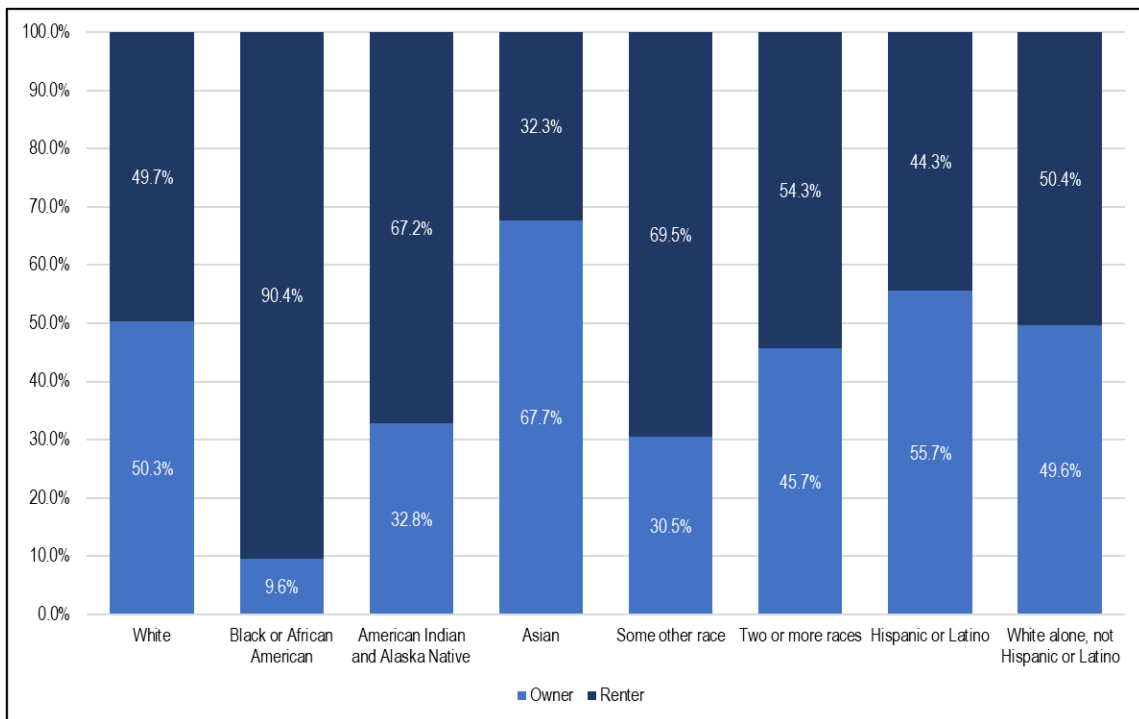
## Local Trends

As shown in Figure D-52 above, there are no tracts that have been identified as sensitive communities in Hermosa Beach. The closest sensitive communities are located in Torrance and Lawndale east of the City. There are also no sensitive communities in the adjacent jurisdictions of El Segundo, Manhattan Beach, and Redondo Beach.

Displacement of low-income households can occur through the expiration of affordability restrictions on assisted low-income housing, escalation of market rents, or demolition of existing rental units. As noted in the Needs Assessment of this Housing Element, there are no low-income rental projects at risk of conversion to market rate during the 2021-2031 period.

As discussed previously, vulnerability is measured based on several variables including: share of renters exceeding 40%, share of people of color exceeding 50%, share of low income households severely rent burdened, and proximity to displacement pressures. Displacement pressures were defined based on median rent increases and rent gaps. Hermosa Beach has an owner population of 50.1% with a non-White population of only 25%. In comparison, only 46% of households are owners and 74.1% of the population belongs to a racial/ethnic minority group countywide. Over the past decade, both the owner population and non-White population have increased (from 45.6% and 19.6%, respectively, during the 2006-2010 ACS). As presented in Figure D-53, Asian householders are the most likely to own their home (67.7%), followed by Hispanic/Latino householders (55.7%), and White householders (50.3%). Black/African American householders in the City are significantly less likely to own their home. Only 9.6% of Black/African American householders are owners. Fewer householders of some other race (30.5%) and American Indian/Alaska Native householders (32.8%) are homeowners.

**Figure D-53: Housing Tenure by Race of Householder (2020)**

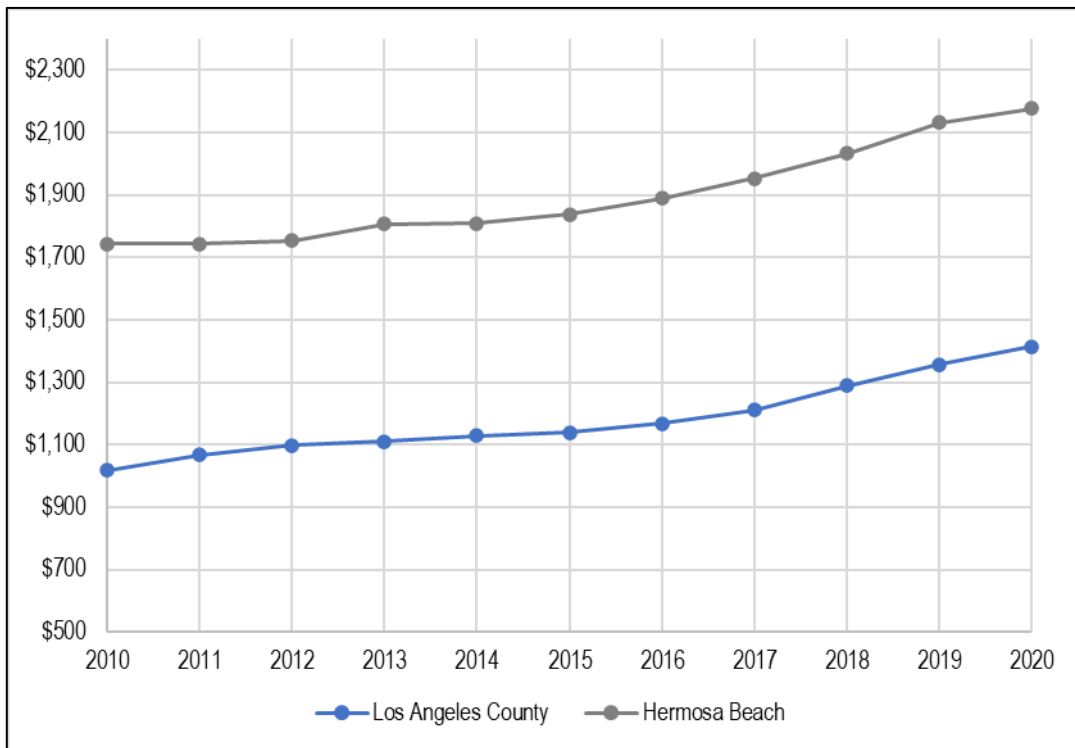




Source: 2016-2020 ACS (5-Year Estimates).

Figure D-54 shows the median contract rent in Hermosa Beach and Los Angeles County from 2009 to 2020. During this period, the median contract rent in Hermosa Beach increased 24.8% (from \$1,743 in 2010 to \$2,176 in 2020), a smaller increase than 39.1% countywide (from \$1,017 to \$1,415). While rental prices have increased more countywide, median contract rent prices in Hermosa Beach remain higher than rental prices throughout the County. As presented above, increasing rental prices in the City are more likely to disproportionately affect people of color, specifically Black/African American households, households of some other race, and American Indian/Alaska Native households.

**Figure D-54: Median Contract Rent (2009-2020)**



Source: 2006-2010 through 2016-2020 ACS (5-Year Estimates).

## e. Homelessness

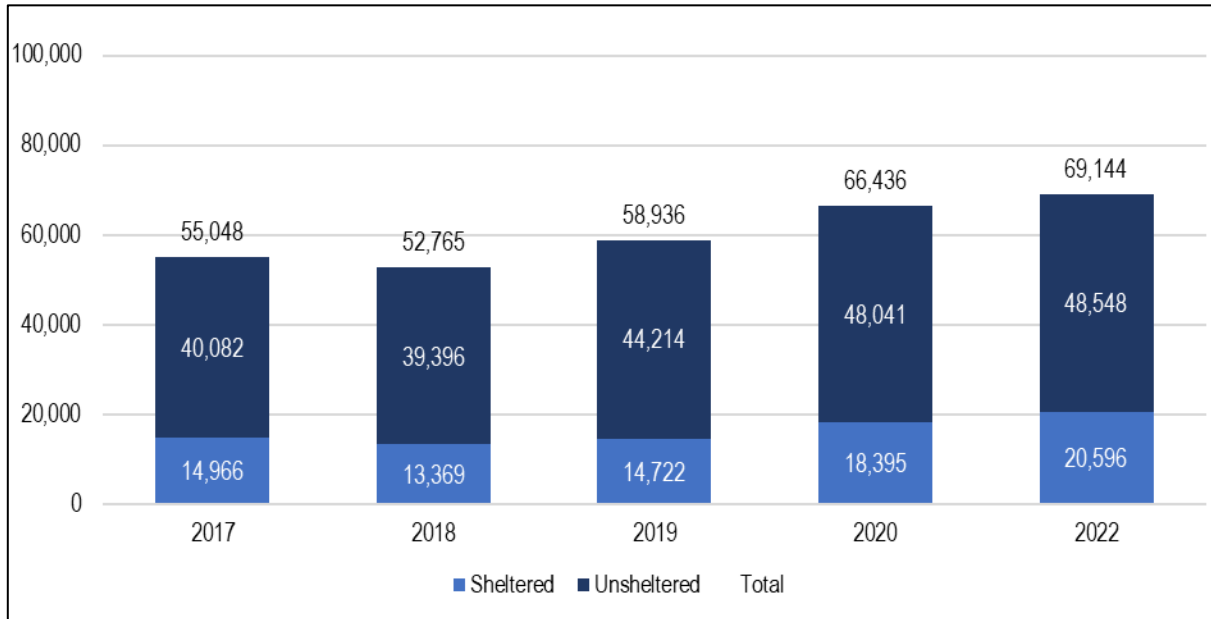
### Regional Trend

The Los Angeles Homeless Services Authority (LAHSA) estimates there were 69,144 persons experiencing homelessness in the Los Angeles County, based on the 2022 Greater Los Angeles Homeless Point-in-Time (PIT) Count. Figure D-55 shows the Los Angeles County homeless populations from 2017 to 2022. As of 2022, 70% of the homeless population is unsheltered and 30% is sheltered. The proportion of sheltered individuals has increased slightly since 2017, when 27.2% of the population experiencing homelessness was sheltered. The homeless population has increased over 25% since 2017, and 4.1% since 2020.

As shown in Table D-28, of the individuals experiencing homelessness, 3.5% were transitional age youths aged 18 to 24 and 0.2% were unaccompanied minors under the age of 18. Another 5.7% of the homeless population were veterans and 41.3% were experiencing chronic homelessness. A household is considered chronically homeless if any of its members have (1) a long-term disabling condition; and (2) been homeless for 12 months or more within the last 3 years as specified by HUD.

There are many emergency shelters in Los Angeles County. Emergency shelters are most prevalent in the central County areas such as the City of Los Angeles.

**Figure D-55: L.A. County Population of Persons Experiencing Homelessness (2017-2022)**



Note: LA County data includes the Los Angeles Continuum of Care, and the cities of Pasadena, Glendale, and Long Beach.

Source: Los Angeles County Homeless Services Authority (LAHSA) Greater Los Angeles Homeless Count – Los Angeles County, 2017-2022.

**Table D-28: Characteristics of Persons Experiencing Homelessness – LA County (2022)**

	Sheltered	Unsheltered	Total	
			Persons	Percent
Total Persons	20,596	48,548	69,144	--
Total Households	14,248	47,586	61,834	--
Individuals (those not in family units)	11,153	47,098	58,251	--
Transitional Age Youth (18-24) <sup>1</sup>	994	1,073	2,067	3.5%
Unaccompanied Minors (under 18) <sup>1</sup>	116	5	121	0.2%
Family Households (at least 1 child under 18)	3,095	488	3,583	--
All Family Members	9,443	1,450	10,893	--
Veterans <sup>2</sup>	929	3,013	3,942	5.7%
People Experiencing Chronic Homelessness (all) <sup>2</sup>	4,992	23,584	28,576	41.3%

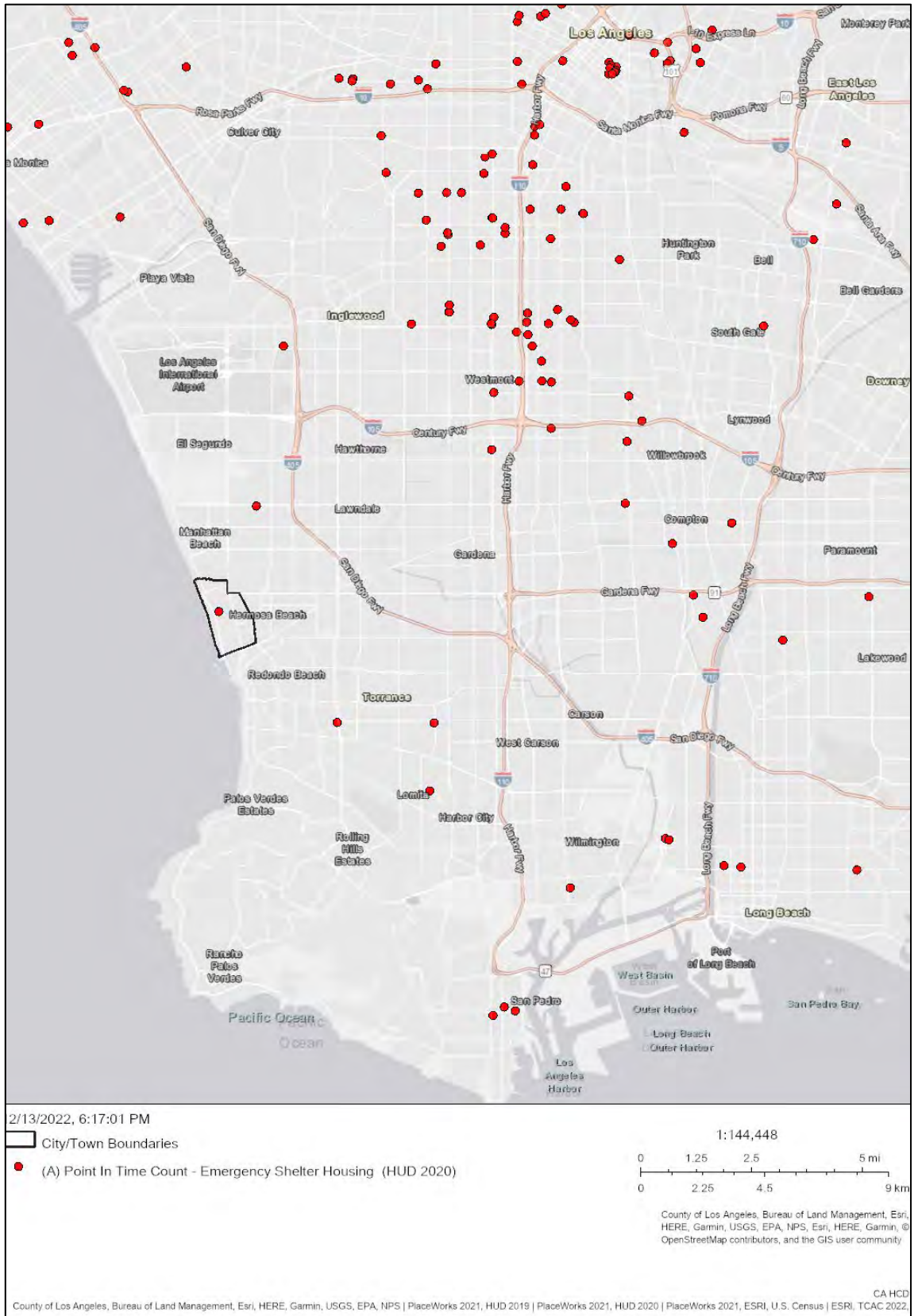
	Sheltered	Unsheltered	Total	
			Persons	Percent

Notes:

1. Percent of individuals
2. Percent of total persons

Source: LAHSA 2022 Greater Los Angeles Homeless Count – Los Angeles County.

Figure D-56: Regional Emergency Shelter Locations (2020)



Source: HCD AFFH Data Viewer (HUD 2020), 2022.



As of November 2023, LAHSA recently released the results of the 2023 Los Angeles Continuum of Care (CoC) survey. The CoC covers all of Los Angeles County except Pasadena, Glendale, and Long Beach. The 2023 survey estimates the population of persons experiencing homelessness is 71,320, 26.7% of whom were sheltered and 73.3% unsheltered.

Table D-29 compares the population of persons experiencing homeless by race/ethnicity to the Countywide distribution. The Black/African American population is the most overrepresented in the homeless population. The American Indian/Alaska Native population, Native Hawaiian and other Pacific Islander population, and population of multiple races are also slightly overrepresented in the homeless population.

**Table D-29: Population of Persons Experiencing Homelessness by Race/Ethnicity – Los Angeles County (2021/2023)**

Race/Ethnicity	Share of Homeless Population		Share of Total Population	
	Persons	Percent	Persons	Percent
Hispanic/Latino	30,350	42.6%	4,878,619	48.7%
Not Hispanic/Latino	40,970	57.4%	5,141,016	51.3%
American Indian/Alaska Native	723	1.0%	19,571	0.2%
Asian	1,212	1.7%	1,458,140	14.6%
Black/African American	22,606	31.7%	766,190	7.6%
Native Hawaiian/Other Pacific Islander	389	0.5%	21,433	0.2%
White	13,826	19.4%	2,550,832	25.5%
Multiple Races	2,214	3.1%	281,399	2.8%
<b>Total</b>	<b>71,320</b>	<b>100.0%</b>	<b>10,019,635</b>	<b>100.0%</b>

Source: LAHSA 2023 Greater Los Angeles Homeless Count – Los Angeles County; 2017-2021 Acs (5-Year Estimates).

According to the 2023 LAHSA Homeless Count, 27% of persons experiencing homelessness also have substance abuse disorders, 2% have HIV/AIDs, 25% struggle with serious mental illness, 10% have a developmental disability, and 19% have a physical disability.

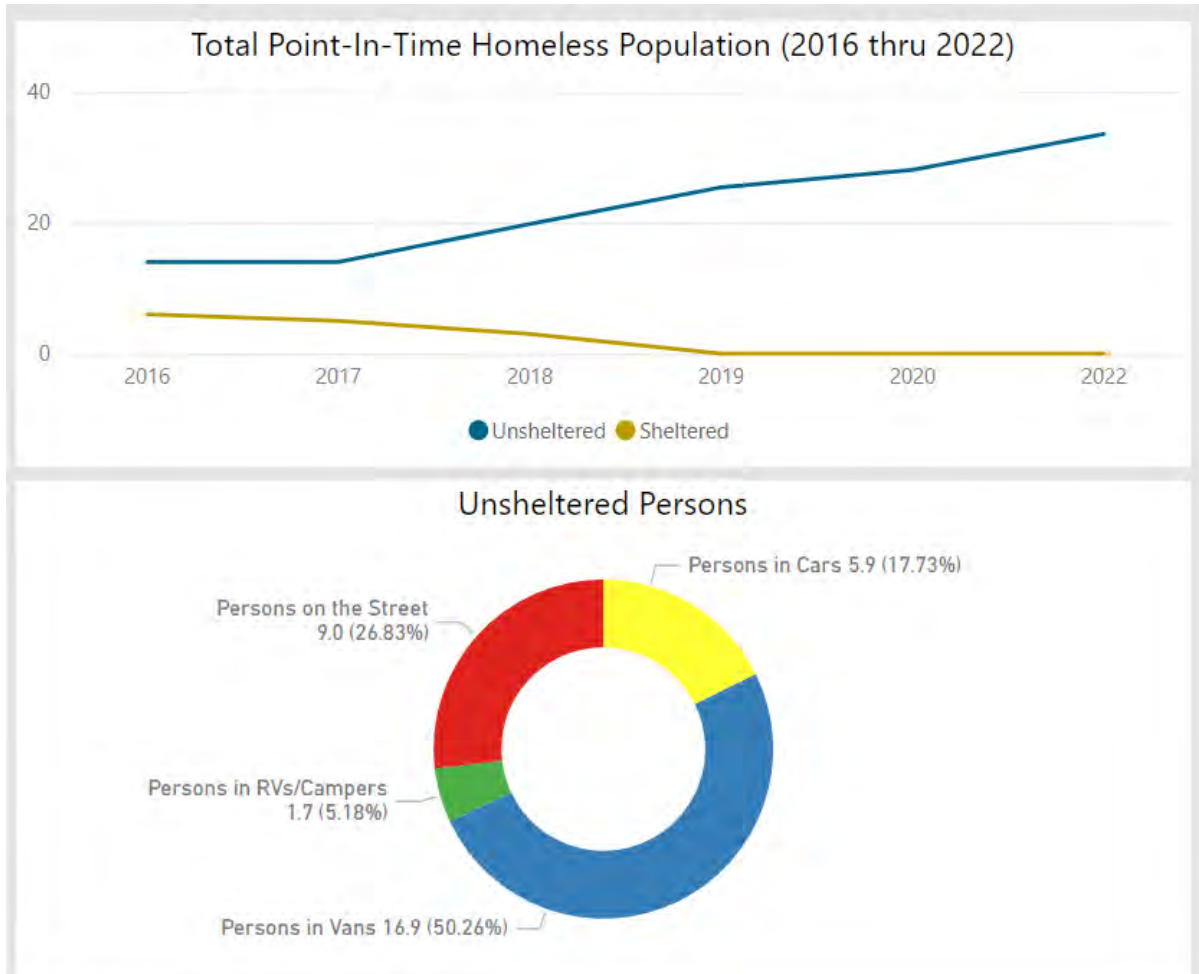
### Local Trends

According to the LAHSA Point-In-Time (PIT) count for Hermosa Beach, in 2022 there were 34 persons experiencing homelessness in the City in 2022, all of whom were unsheltered. Since 2016, the population of persons experiencing homelessness in the City has increased. In 2016, there were only 20 people counted experiencing homelessness in Hermosa Beach, including six who were sheltered.

In 2022, most persons experiencing homelessness in Hermosa Beach were living in vans (50%). Another 27% were on the street, 18% were in cars, and 5% were in RVs or campers.

As shown above, there is one emergency shelter in Hermosa Beach. This shelter has a total of 20 beds.

Figure D-57: Hermosa Beach PIT Homeless Population (2022)



Source: LAHSA Homeless Count by Community/City – Hermosa Beach, 2022.

According to LAHSA 2022 Homeless Count data at the tract-level, tract 6211.04 had the largest population of persons experiencing homelessness (25 persons) compared to other tracts in Hermosa Beach. One person was counted in tract 6210.02, six in tract 6210.04, and two in tract 6211.02. Tract 6211.04 encompasses the southwest quadrant of the City. The emergency shelter is located in the northwest quadrant of the City in tract 6210.05.

Tract 6211.04 is generally bound by Pier Avenue to the north and the Pacific Coast Highway to the east which includes much of Downtown Hermosa Beach, adjacent to the Hermosa Beach Pier (extending along Hermosa Avenue and Pier Avenue). Line 109 of the Beach Cities Transit routes has one stop in Hermosa Beach (Pier Avenue) and connects to Riviera Village, Downtown Manhattan Beach, Downtown El Segundo, Douglas Green Line Station, The Pointe, Plaza El Segundo, Aviation/LAX Green Line station, and the LAX Bus Center. The Torrance Transit Line 13 also operates between Redondo Beach Pier and Artesia A (Blue) Line Station, serving major destinations that include Hermosa Beach Pier, South Bay Galleria, Harbor Gateway Transit Center, Dignity Health Sports Park, and California State University, Dominguez Hills. LA Commuter Express shuttles provide one-way limited stop transit service to job centers during commute hours. Commuter Express Line 438 provides morning commute service from the beach cities to Downtown LA and

evening service from Downtown to the beach cities. Additionally, under the City's 2018 Homelessness Plan Supporting Action #1f includes local funds to support response efforts and special circumstances. This fund can cover items such as miscellaneous services and materials, motel vouchers, transit vouchers, laundry services, hygiene products, etc. Although the 2018 Homelessness Plan stated a 5-year timeline, the programs are ongoing and continue forward until such time that the Plan is updated.

According to the City's 2018 Homelessness Plan, The demographics of Hermosa Beach's homeless population appear to be consistent with that of other beach cities in the South Bay, and the City's total homeless population is among the lowest in the region on a per-capita basis. Nevertheless, according to information gleaned through interactions with the City's Police Department, PATH outreach workers and the faith-community, Hermosa Beach's homeless population may be categorized as diverse and displaying varying needs for service.

- Chronically homeless individuals often have a disabling condition, and have been homeless for a year or more, or have had at least four episodes of homelessness in the past three years. These individuals are typically well known to HBPD, businesses, and the faith community, and are often the source of calls received by HBPD. They typically have co-occurring substance abuse and mental illness, and most have been unable to take advantage of services when they are offered. Several individuals are long-time, well-known local residents; others are more recent arrivals in Hermosa Beach.
- Recently homeless people have lost their housing during the past year for reasons such as losing a job, medical bills, marital breakdown, or a property owner's decision to go out of the rental business. They may be able to benefit from emergency rental assistance or other programs available through Harbor Interfaith or PATH. These individuals may be known to the school district if their children are enrolled in local schools, and may also be known to faith groups that offer laundry and meals to people who are homeless. Most people in this category are local residents who want to stay in the area for school, a job, or community accessibility, and some live in their vehicles.
- Transients often find their way to Hermosa Beach, especially in the summer months, seeking beachside living. Some of these people are youth, and some may be willing to return to their home outside of Los Angeles County or out of state if resources are available.
- People at imminent risk of homelessness, including families, often use services such as laundry, meals, and food pantries offered by the faith community. Intervention with these people prior to homelessness will help prevent additional people from becoming homeless in the community.

Through regional service providers such as PATH and the Los Angeles Homeless Services Authority, Hermosa Beach has access to shelter beds, when they are available. However, there is a significant shortage of shelter beds available in Los Angeles County and wait lists for housing are extremely long. The City Council has approved \$20,000 in the FY2022-2023 budget to use for securing temporary housing for people experiencing homelessness in Hermosa Beach. Hermosa Beach Police also have worked with other agencies in the past

to secure shelter beds for people experiencing homelessness. The City also implements outreach and engagement efforts under the Homelessness Plan with the following organizations: South Bay Cities Council of Governments (SBCCOG), Harbor Interfaith Services (HIS), People Assisting the Homeless (PATH), Los Angeles County Department of Mental Health's Mental Evaluation Team, 1736 Family Crisis Center, South Bay Coalition to End Homelessness (SBCEH), Hermosa Beach Chamber of Commerce, faith-based organizations, Hermosa Beach Community non-profit organizations, Hermosa Beach Neighborhood Watch, Beach Cities Health District, Hermosa Beach City School District, Los Angeles County Library, Los Angeles County Department of Beaches and Harbors, Los Angeles County Fire Department, Los Angeles County Lifeguard, and City agencies (Elected and appointed officials, City Manager's office, Hermosa Beach Police Department, Community Services, Community Development/Code Enforcement, Public Works, Community Resources (Parks and Senior Center), and the Emergency Operations Center).

In 2022, the City of Hermosa Beach began hosting Housing Initiative Courts on a monthly basis, to provide people experiencing homelessness an opportunity to avoid prosecution on non-violent misdemeanor charges in exchange for accepting judge-mandated services that can eventually lead to placement in housing. In 2023, the City also launched a grant-funded Mobile Crisis Response Pilot Program to help people experiencing homelessness and mental health crises. This supports a civilian team that responds to non-emergency and non-medical situations with individuals experiencing homelessness and in need of mental health services. This mobile crisis response team is trained to de-escalate situations and work with Harbor Interfaith Services, which assists with homelessness.

Outreach efforts and services for persons experiencing homelessness are outlined in Table II-2, *Affirmatively Furthering Fair Housing Summary Actions*, of this Housing Element.

## 6. Local Knowledge and Other Relevant Factors

### a. Zoning and Housing Type

The City's Zoning Map is presented in Figure D-58. The northern and eastern areas are predominantly zoned for single-family residential uses (R-1). The northernmost section of the City, north of 27th Street, the area along Hermosa Avenue north of 16th Street, and the area south of Pier Avenue between Valley Drive and the PCH have larger pockets zoned for two-family residential uses (R-2). The southwest section of the City has the largest areas zoned for multiple family residential uses (R-3). As discussed above, the southwest corner of the City also has the largest proportion of renter-occupied households (see Figure D-50). The southeastern corner of the City is comprised of nearly all R-1 zoning designations and has the smallest proportion of renters compared to other Hermosa Beach tracts. Consistent with zoning designations, the western side of the City has larger shares of housing structures with two or more units compared to the eastern side (Figure D-59). The western side of the City also contains block groups where more than 25% of households are LMI. All block groups on the eastern side of the City have LMI household populations below 25% (see Figure D-18).

As discussed previously, the areas north of Pier Avenue and Aviation Boulevard have larger populations of persons living alone and elderly adults (see Figure D-15 and Figure D-16).



There are two mobile home parks in the City, one in tract 6210.05 (Marineland MHP) and one in tract 6211.04 (Hermosa Beach RV Court). According to the California Housing Partnership Affordable Housing Map and Benefits Calculator, there are no state- or federally-subsidized affordable homes in Hermosa Beach.<sup>19</sup>

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<sup>19</sup> California Housing Partnership – Affordable Housing Map and Benefits Calculator. Accessed May 2023.  
<https://chpc.net/datatools/affordablehomes/>.

Figure D-58: Hermosa Beach Zoning Map (2021)





Figure D-59: Structures with Two or More Units by Tract (2021)



## b. Lending Practices and Home Loan Trends

A key aspect of fair housing choice is equal access to credit for the purchase or improvement of a home, particularly in light of the recent lending/credit crisis. In the past, credit market distortions and other activities such as “redlining” were prevalent and prevented some groups from having equal access to credit. The Community Reinvestment Act (CRA) in 1977 and the subsequent Home Mortgage Disclosure Act (HMDA) were designed to improve access to credit for all members of the community and hold the lender industry responsible for community lending. Under HMDA, lenders are required to disclose information on the disposition of home loan applications and on the race or national origin, gender, and annual income of loan applicants.

Table D-30 summarizes home purchase and improvement loan applications in Los Angeles County for 2021. Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications along with the income, gender, and race of loan applicants. Overall, 671,854 households applied for loans for homes in Los Angeles County in 2021. Of the applications for home purchase loans, 63% were approved and 7.2% were denied. An additional 29.4% were withdrawn by the applicant, closed for incompleteness, or purchased. Home improvement loans were denied at the highest rate of 33%.

**Table D-30: Home Purchase and Improvement Loan Applications – LA County (2021)**

Loan Type	Originated or Approved	Denied	Other	Total
Home purchase	63.4%	7.2%	29.4%	132,322
Home improvement	47.6%	33.2%	19.2%	22,150
Refinancing	59.0%	9.6%	31.4%	310,635
Cash-out refinancing	60.1%	10.3%	29.6%	187,576
Other purpose	50.6%	30.5%	18.9%	17,361
Not applicable	9.4%	0.7%	89.8%	1,810
<b>Total</b>	<b>59.4%</b>	<b>10.6%</b>	<b>30.0%</b>	<b>671,854</b>

Note: Other = Withdrawn by applicant, closed for incompleteness, purchased loan.

Source: FFIEC Home Mortgage Disclosure Act Data (HMDA) – Los Angeles County, 2021.

Table D-31 shows home loan applications in Los Angeles County in 2021 by race and ethnicity of applicants. Countywide, applicants of two or more minority races (19%), American Indian/Alaska Native applicants (18.2%), Native Hawaiian or other Pacific Islander applicants (15.9%), and Black or African American applicants (15.7%) were denied at the highest rates. Hispanic/Latino applicants were denied at a higher rate (13.6%) compared to non-Hispanic applicants (10.8%). Asian applicants, joint race applicants, joint ethnicity applicants, and applicants of an unknown race were the only racial/ethnic groups with denial rates below 10.6%, the average for all loan applications. White applicants also had a lower denial rate of 11% compared to most racial/ethnic minority groups.



**Table D-31: Home Loan Applications by Race/Ethnicity – LA County (2021)**

	Originated or Approved	Denied	Other	Total
2 or more minority races	54.7%	19.0%	26.3%	1,092
American Indian or Alaska Native	52.1%	18.2%	29.7%	3,078
Asian	67.5%	10.4%	22.1%	88,115
Black or African American	59.8%	15.7%	24.5%	32,425
Joint	70.6%	8.5%	21.0%	15,329
Native Hawaiian or Other Pacific Islander	59.0%	15.9%	25.1%	1,796
Race Not Available	45.2%	9.5%	45.3%	226,397
White	67.2%	11.0%	21.8%	303,463
Hispanic or Latino	62.8%	13.6%	23.7%	130,061
Not Hispanic or Latino	66.8%	10.8%	22.4%	323,672
Joint	69.2%	9.9%	20.8%	17,198
<b>Grand Total</b>	<b>59.4%</b>	<b>10.6%</b>	<b>30.0%</b>	<b>671,854</b>

Note: Other = Withdrawn by applicant, closed for incompleteness, purchased loan.  
 Source: FFIEC Home Mortgage Disclosure Act Data (HMDA) – Los Angeles County, 2021.

### C. Sites Inventory

AB 686 requires a jurisdiction’s site inventory “...be used to identify sites throughout the community, consistent with...” its duty to affirmatively further fair housing. The number of units, location and assumed affordability of identified sites throughout the community (i.e., lower, moderate, and above moderate income RHNA) relative to all components of the assessment of fair housing was integrated throughout the discussion in the fair housing assessment section. The City’s sites inventory is presented in Figure D-60 and shown by site, tract, and AFFH variable in Table D-32. For the purposes of this Assessment of Fair Housing, the sites analysis is further discussed with respect to the four Hermosa Beach tracts: 6210.01 (northeast), 6210.05 (northwest), 6211.02 (southeast), 6211.04 (southwest).

Hermosa Beach is an affluent area with high access to opportunities and resources. All areas of the City generally have low levels of disproportionate housing needs such as cost burden, overcrowding, and substandard housing conditions. Further, the City’s RHNA strategy is distributed throughout Hermosa Beach and is not concentrated in a single tract or block group alone. Sites identified to meet the RHNA promote mixed income communities and new housing opportunities for lower income households in highest resource areas. In addition, the Housing Sites Inventory consists primarily of underutilized sites occupied by non-residential uses; therefore, there is not a substantial displacement risk of in these areas. However, if redevelopment is proposed on properties with existing housing units, displacement mitigation strategies will be required consistent with State law. The RHNA strategy does not exacerbate conditions related to fair housing in Hermosa Beach.

## 1. Northeast Hermosa Beach (Tract 6210.01)

Tract 6210.01 is bound by the north and east City boundaries, Valley Drive to the west, and Pier Avenue/Aviation Boulevard to the south. This area is zoned primarily for single-family residential uses (R-1), with smaller pockets zoned for limited multiple family residential (R-2B), multiple family residential (R-3), and two-family residential (R-2) uses. Non-residential zones in this section of the City include general and highway commercial (C-3), specific plan areas for both residential and commercial uses (SPA), and open space (OS). A total of 172 RHNA units over six sites are located in tract 6210.01, including 121 lower income units, 35 moderate income units, and 16 above moderate income units.

Like all Hermosa Beach tracts, tract 6210.01 is a highest resource area and an RCAA. RHNA sites in this section of the City are in a block group with a non-White population of 26.5%, compared to 25% citywide, and an LMI household population of 14%, compared to 22.3% citywide. While this area has a smaller LMI household population compared to Hermosa Beach as a whole, a larger proportion of renters are cost burdened in this tract (45.6%) compared to households citywide (27.8%) and other Hermosa Beach tracts. As discussed in this Assessment of Fair Housing, this tract has a larger population of single-person households (householder living alone) and elderly adults compared to the southern tracts. Elderly populations are more likely to earn fixed or limited incomes and experience cost burden. Further, cost burden is based on annual earnings alone, which does not include Social Security payments, pensions, child support, public assistance, annuities, money derived from rental properties, interest, and dividends. As discussed previously, nearly 57% of households with a householder aged 65 or older in tract 6210.01 have household incomes, including annual earnings *and* other sources of income, of over \$100,000. Cost burden is likely exaggerated in this tract due to the population of elderly adults residing in this tract. Tract 6210.01 also has a smaller proportion of cost burdened owners (23.8%) compared to the City (25.2%).

The City's RHNA strategy identifies sites that can accommodate both lower and moderate income units in tract 6210.01, promoting new housing opportunities for households of various income levels. The sites selected to meet the RHNA do not exacerbate conditions related to fair housing in northeast Hermosa Beach.

## 2. Northwest Hermosa Beach (Tract 6210.05)

Tract 6210.05 is bound by the coast to the west, the northern City boundary, Valley Drive to the east, and Pier Avenue to the south. Tract 6210.05 is characterized by a mix of R-1 and R-2 zoning designations with smaller areas zoned for R-2B, R-3, and limited single-family residential (R-1A) uses. Non-residential zoning designations in tract 6210.05 include OS, SPA, limited business and residential (C-1), general commercial (C-2), and mobile home park (MHP). There are five RHNA sites in this tract with a capacity for 85 units (46 lower income, 20 moderate income, and 19 above moderate income).

Tract 6210.05 is a highest resource area and has been identified as an RCAA. Only 18.5% of the population in this area belongs to a racial or ethnic minority population. Comparatively, 25% of the population citywide is non-White. This tract does contain block groups with larger LMI household populations compared to the citywide average. Sites 2, 3, 4, and 5 are in a block group with an LMI household population of 35%, while site 1 is in a block group with an LMI household population of 22%. Site 1 has a capacity of 7 units,

all of which are allocated towards the lower income RHNA. Tract 6210.05 has a larger proportion of cost burdened renters compared to the southern tracts and a larger proportion of cost burdened owners compared to all City tracts. As discussed above, this tract has the largest population of persons living alone (28.2%) and persons aged 65 and older (21.2%) compared to other Hermosa Beach tracts. This area also contains block groups with lower median incomes. According to the HCD Data Viewer 2.0 based on the 2017-2021 ACS, tract 6210.05 has a median income of \$134,032 compared to \$150,417 in tract 6210.01, \$168,977 in tract 6211.02, and \$143,469 in tract 6211.04. One of the two mobile home parks in the City, Marineland MHP (60 units) is located in this tract.

While the median household income in this tract is lower compared to other Hermosa Beach tracts, it is significantly higher than the countywide median of \$76,367. While cost burden is heightened in this tract, this is likely due to the elderly population with fixed or limited incomes. As discussed above, cost burden is based on annual earnings alone, and does not include Social Security payments, pensions, child support, public assistance, annuities, money derived from rental properties, interest, and dividends. Nearly 45% of households with a householder aged 65 or older earn more than \$100,000 and only 9% earn less than \$25,000. Overall, like Hermosa Beach as a whole, tract 6210.05 is an affluent area with highly accessible opportunities and resources. Further, the RHNA strategy allocates both lower and moderate income units in this tract, ensuring units of a single income level are not concentrated in this area alone. The City's RHNA strategy in northwest Hermosa Beach does not exacerbate existing fair housing issues.

### **3. Southeast Hermosa Beach (Tract 6211.02)**

Tract 6211.02 is bound by the south and east City boundaries, Aviation Boulevard to the north, and the PCH to the west. Tract 6211.02 is primarily zoned for R-1 uses with smaller pockets zoned for R-2, R-2B, R-3, SPA, OS, C-3, and residential-professional (R-P). The City has identified eight RHNA sites with a capacity of 133 units, including 40 lower income units, 65 moderate income units, and 28 above moderate income units.

Tract 6211.02 has been identified as a highest resource area and RCAA. In the area where RHNA sites are located, 28% of the population belongs to a racial or ethnic minority group 19.8% of renters are cost burdened, and 34.2% of owners are cost burdened. This area has a slightly larger non-White population and population of cost burdened owners compared to the City (25% and 25.2%, respectively). According to 2022 HUD CHAS data based on the 2015-2019 ACS, 27.8% of renters citywide are cost burdened. Sites 14, 15, 19, and 21 are in block groups where 16% of households are LMI and sites 23, 27, 28, and 29 are in block groups where 15% of households are LMI. Tract 6211.02 has the smallest renter (32.9%) and cost burdened renter (19.8%) populations compared to other Hermosa Beach block groups.

Despite tract 6211.02 being zoned primarily for single-family residential uses that are typically more suitable for above moderate income units, the City's RHNA strategy includes sites that can accommodate 22 lower income and 65 moderate income units. The City identifies a mix of sites suitable for households of variable income levels in this section of the City. RHNA sites in tract 6211.02 would not exacerbate conditions related to fair housing.

#### 4. Southwest Hermosa Beach (Tract 6211.04)

Tract 6211.04 is in the southwest corner of Hermosa Beach and is bound by the coast to the west, the southern City boundary, the PCH to the east, and Pier Avenue to the north. Unlike other areas in Hermosa Beach, there is only one small section of tract 6211.04 along Ardmore Avenue that is zoned R-1. Most of the area west of Valley Drive is zoned R-3 and most of the area between Valley Drive and the PCH is zoned R-2. Other zoning designations in tract 6211.04 include C-1, C-2, SPA, OS, R-P, C-3, residential planned development (RPD), and light manufacturing (M-1). There are 10 RHNA sites in tract 6211.04 with a capacity of 209 units (142 lower income, 58 moderate income, and 9 above moderate).

Like all tracts in the City, tract 6211.04 is a highest resource area and RCAA. Only 20.2% of the population where RHNA units are located belongs to a racial/ethnic minority group and only 10% of households are LMI. Comparatively, 25% of the population citywide is non-White and 22.3% are LMI households. Tract 6211.04 has larger populations of cost burdened renters and owners (33.9% and 37.7%) compared to the City as a whole (27.8% and 25.2%). Consistent with zoning designations, this tract has the largest renter population of 60.2% compared to other tracts in the City. This tract generally has small populations of interest (racial/ethnic minority populations, persons with disabilities, LMI households, etc.) and low rates of disproportionate housing needs (cost burden, overcrowding, etc.). This tract also has the highest proportion of new housing units built in 1990 or later. Only 38.6% of housing units in this tract were built prior to 1970 compared to 52% citywide.

Like the entirety of Hermosa Beach, tract 6211.04 is an affluent area with few fair housing issues and high access to opportunities. The RHNA strategy distributes both lower and moderate income units throughout the City including in tract 6211.04, ensuring sites that can accommodate affordable housing are not concentrated in a single area of the City. RHNA sites in tract 6211.04 promote mixed income communities, 142 lower income units and 58 moderate income units, and provide new housing opportunities for lower income households in high resource areas. The City's RHNA strategy in tract 6211.04 does not exacerbate existing fair housing issues.



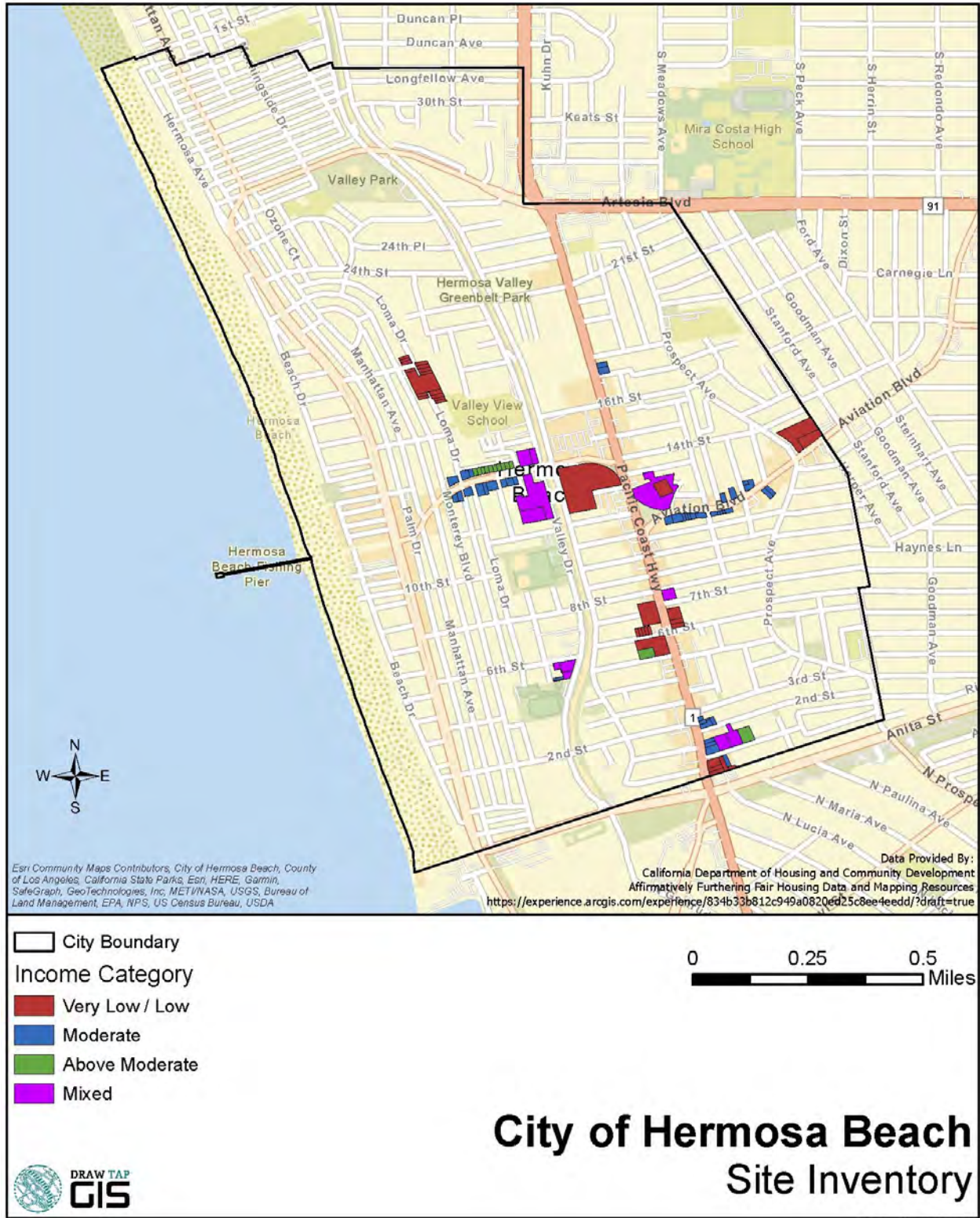
**Table D-32: Distribution of RHNA Sites and Units by Tract and AFFH Variable**

Tract/Site	# of HHs in Tract	Total Capacity (Units)	Income Distribution			% Non-White	% LMI HHs*	TCAC Opp. Cat.	% Overpay Renter HH	% Overpay Owner HH	RCAA?
			Lower	Moderate	Above Moderate						
<b>6210.01</b>	<b>2,018</b>	<b>172</b>	<b>121</b>	<b>35</b>	<b>16</b>	<b>26.5%</b>	<b>14%</b>	<b>Highest</b>	<b>45.6%</b>	<b>23.8%</b>	<b>Yes</b>
12) 1601 Pacific Coast Highway (4185-011-061)		96	64	16	16	26.5%	14%	Highest	45.6%	23.8%	Yes
13) 1100 Pacific Coast Highway (4185-011-039)		14	14	0	0	26.5%	14%	Highest	45.6%	23.8%	Yes
16) 1021 and 1035 AVIATION (4185-014-001, 4185-014-015)		8	0	8	0	26.5%	14%	Highest	45.6%	23.8%	Yes
18) 1055 Aviation Blvd & 1214 Owsosso Ave (4185-015-024, -021)		4	0	4	0	26.5%	14%	Highest	45.6%	23.8%	Yes
19) 1103, 1209 AVIATION (4185-017-015, -014)		43	43	0	0	26.5%	14%	Highest	45.6%	23.8%	Yes
31) 1706 and 1734 Pacific Coast Highway (4185-002-007, 4185-002-014)		7	0	7	0	26.5%	14%	Highest	45.6%	23.8%	Yes
<b>6210.05</b>	<b>2,460</b>	<b>85</b>	<b>46</b>	<b>20</b>	<b>19</b>	<b>18.3%</b>	<b>22% - 35%</b>	<b>Highest</b>	<b>34.0%</b>	<b>56.5%</b>	<b>Yes</b>
1) 1900, -08, -14 Monterey Blvd (4182-019-001, -002, -003)		2	2	0	0	18.3%	22.0%	Highest	34.0%	56.5%	Yes
2) Monterey Blvd, Loma Dr, 19th St (4183-016-011, -012, -028, -029, -033, -035 to -040, 4183-023-022)		44	44	0	0	18.3%	35.0%	Highest	34.0%	56.5%	Yes
3) 301 Pier Ave (4183-017-001)		5	0	5	0	18.3%	35.0%	Highest	34.0%	56.5%	Yes
4) 321-517 Pier Ave (4183-017-025, -026, 4183-018-001 to -007, -016 to -018)		16	0	6	10	18.3%	35.0%	Highest	34.0%	56.5%	Yes
5) 555/565 Pier Ave (4183-018-013, -015)		18	0	9	9	18.3%	35.0%	Highest	34.0%	56.5%	Yes
<b>6211.02</b>	<b>1,231</b>	<b>133</b>	<b>40</b>	<b>65</b>	<b>28</b>	<b>28.0%</b>	<b>15% - 16%</b>	<b>Highest</b>	<b>19.8%</b>	<b>34.2%</b>	<b>Yes</b>
14) 900, 916, 950 AVIATION (4186-003-017 to -019, -024, -027, -028, -030)		16	0	16	0	28.0%	16.0%	Highest	19.8%	34.2%	Yes
15) 1000, 1014, 1016, 1036 AVIATION (4186-002-011 to -013, -020, -021)		6	0	6	0	28.0%	16.0%	Highest	19.8%	34.2%	Yes
19) 1062 AVIATION (4186-001-007, -008)		5	0	5	0	28.0%	16.0%	Highest	19.8%	34.2%	Yes
21) 700 PCH (4186-012-014)		8	0	4	4	28.0%	16.0%	Highest	19.8%	34.2%	Yes
23) 600, 612, 620 PCH (4186-013-019, -018, -064)		22	22	0	0	28.0%	15.0%	Highest	19.8%	34.2%	Yes
27) 204/210 PCH & 2nd St (4186-025-002, -027 to -029)		9	0	9	0	28.0%	15.0%	Highest	19.8%	34.2%	Yes
28) 1st St & PCH (4186-026-800, -801, -804 to -806, -047)		46	0	22	24	28.0%	15.0%	Highest	19.8%	34.2%	Yes
29) 824 1st St (4186-031-102)		3	0	3	0	28.0%	15.0%	Highest	19.8%	34.2%	Yes

Tract/Site	# of HHs in Tract	Total Capacity (Units)	Income Distribution			% Non-White	% LMI HHS*	TCAC Opp. Cat.	% Overpay Renter HH	% Overpay Owner HH	RCAA?
			Lower	Moderate	Above Moderate						
30) 8, 18, 26 Pacific Coast Highway and 824 1 <sup>st</sup> Street (4186-031-001, 002, -003, -102, -036)		18	18	0	0	28.0%	15.0%	Highest	19.8%	34.2%	Yes
<b>6211.04</b>	<b>3,217</b>	<b>209</b>	<b>142</b>	<b>58</b>	<b>9</b>	<b>20.2%</b>	<b>10%</b>	<b>Highest</b>	<b>33.9%</b>	<b>37.7%</b>	<b>Yes</b>
6) 308 and 318 Pier Ave (4187-011-012, -013)		4	0	4	0	20.2%	10%	Highest	33.9%	37.7%	Yes
7) 338 Pier Ave (4187-011-054)		4	0	4	0	20.2%	10%	Highest	33.9%	37.7%	Yes
8) 400, 420, 422 Pier Ave (4187-019-003, -022, -037)		12	0	12	0	20.2%	10%	Highest	33.9%	37.7%	Yes
9) 506, 514, 526 Pier Ave (4187-020-017, -020, -032)		4	0	4	0	20.2%	10%	Highest	33.9%	37.7%	Yes
10) 552 11th Pl (4187-020-907)		50	25	25	0	20.2%	10%	Highest	33.9%	37.7%	Yes
11) 710 Pier Ave (4187-024-902)		50	50	0	0	20.2%	10%	Highest	33.9%	37.7%	Yes
22) 635 PCH (4187-032-027)		25	25	0	0	20.2%	10%	Highest	33.9%	37.7%	Yes
24) 709, 721, 723, 725 6th St (4187-033-018 to -022)		10	10	0	0	20.2%	10%	Highest	33.9%	37.7%	Yes
25) 715/747 5th St (4188-030-001, -002)		34	25	0	9	20.2%	10%	Highest	33.9%	37.7%	Yes
26) 530 6th St (4188-018-008, -027, -028, -031)		16	7	9	0	20.2%	10%	Highest	33.9%	37.7%	Yes

\* Sites within the same tract may be located in different block groups. LMI household populations are estimated at the block group level and may vary between block groups.

Figure D-60: Sites Inventory



## D. Identification and Prioritization of Contributing Factors

Contributing factors to fair housing issues. Under the Federal consolidated planning process, the Analysis of Impediments (AI) to Fair Housing Choice is the primary tool for addressing fair housing issues. The City of Hermosa Beach was a participating city with the County of Los Angeles in the preparation of the 2018 AI. Based on extensive analysis of housing and community indicators, and the input of residents, a list of impediments to fair housing choice was developed.

### 1. Los Angeles County Analysis of Impediments

**Appendix D** includes a summary of the contributing factors to fair housing issues pertaining specifically to the Urban County and the Housing Authority of Los Angeles County (HACoLA) service areas, which includes Hermosa Beach. These items are prioritized according to the following criteria:

1. High: Impediments/Contributing factors that have a direct and substantial impact on fair housing choice, especially in R/ECAP areas, affecting housing, those impacting persons with disabilities, and are core functions of HACoLA or the Community Development Commission (CDC).
2. Moderate: Impediments/ Contributing factors that have a direct and substantial impact on fair housing choice, especially in R/ECAP areas, affecting housing, those impacting persons with disabilities, and are core functions of HACoLA or the CDC, but the CDC or HACoLA may only have limited capacity to make a significant impact; or may not be within the core functions of HACoLA or the CDC.
3. Low: Impediments/Contributing factors that may have a direct and substantial impact on fair housing choice but are not within the core functions of HACoLA or the CDC or not within the capacity of these organizations to make significant impact, or not specific to R/ECAP neighborhoods, or have a slight or largely indirect impact on fair housing choice.

The impediments/contributing factors identified and included in Appendix D are in relation to the fair housing issues listed below. The prioritization of these contributing factors relates to the ability of the CDC and HACoLA to address the fair housing issues. A low priority does not diminish the importance of the factor in the Urban County or HACoLA service areas but reflects the priority in addressing issues of fair housing.

- Segregation
- Racially or ethnically concentrated areas of poverty (R/ECAPs)
- Disparities in Access to Opportunity
- Disproportionate Housing Needs
- Discrimination or violations of civil rights laws or regulations related to housing

As a participating city in the Los Angeles County CDBG program, Hermosa Beach has access to fair housing outreach, education, and counseling on housing discrimination complaints. The City will continue to advertise the fair housing program through placement



of fair housing service brochures at the public counter, at the Senior Center and on the City website. Apartment owners and managers are provided with current information about fair housing issues, rights and responsibilities. The Apartment Association of Greater Los Angeles conducts seminars on State, Federal and local Fair Housing laws and compliance issues. In addition, the City will:

- Ensure that all development applications are considered, reviewed, and approved without prejudice to the proposed residents, contingent on the development application's compliance with all entitlement requirements.
- Accommodate persons with disabilities who seek reasonable waiver or modification of land use controls and/or development standards pursuant to procedures and criteria set forth in the applicable development regulations.
- Work with the County to implement the regional Analysis of Impediments to Fair Housing Choice and HUD Consolidated Plan.
- Facilitate public education and outreach by posting informational flyers on fair housing at public counters, libraries, and on the City's website.
- Conduct public meetings at suitable times, accessible to persons with disabilities, and near public transit. Resources will be invested to provide interpretation and translation services when requested at public meetings when feasible.
- Encourage community and stakeholder engagement during development decisions.

## **2. Contributing Factors**

### **a. Lack of Fair Housing Testing, Education, and Outreach**

The City lacks information on fair housing law and discrimination complaint filing procedures on the City website. Current outreach practices may not provide sufficient information related to fair housing, including federal and state fair housing law, and affordable housing opportunities. Cost burdened households throughout the City may be unaware of affordable housing opportunities. As part of the Urban County program, HRC serves Hermosa Beach under contract with LACDA. HRC's contract with LACDA does not include reporting fair housing records by participating jurisdiction. Service records may reveal gaps in fair housing testing, education, and outreach. A majority of fair housing discrimination cases in Los Angeles County were filed on the basis of disability. While HRC records are not available for Hermosa Beach, the City may lack sufficient education and outreach related to reasonable accommodations and ADA laws based on the proportion of complaints related to disability status countywide.

### **Contributing Factors**

- Lack of fair housing service records
- Lack of fair housing testing
- Lack of monitoring

- Lack of targeted outreach

### Priority Level

High

### b. Substandard Housing Conditions

While the City does not have a large proportion of households lacking complete kitchen or plumbing facilities, approximately 81% of housing units are aged 30 years or older, including 52% aged 50 years or older, and may require minor or major rehabilitation. Tracts 6210.05 and 6211.02 have the highest concentration of older housing units, but aging housing units are prevalent citywide.

### Contributing Factors

- Age of housing stock
- Cost of repairs or rehabilitation

### Priority Level

Low

### c. Disparities in Disproportionate Housing Needs

Racial/ethnic minority populations represent only 25% of the population according to the 2016-2020 ACS. However, Asian, American Indian, and Hispanic households are significantly more likely to experience housing problems including cost burden. The American Indian/Alaska Native and Asian populations also have poverty rates of 12.2% and 10%, respectively, compared to only 4.2% citywide. The Black/African American population in the City has a median household income of \$86,056, while all other racial/ethnic groups have median household incomes exceeding \$139,000. In the City, Black/African American householders, American Indian/Alaska Native householders, and householders of some other race (race other than those included in the ACS) are significantly less likely to own their homes compared to White, Asian, and Hispanic/Latino householders.

### Contributing Factors

- Unaffordable rental prices
- Availability of affordable housing
- Private discrimination

### Priority

Medium

#### **d. Lack of Affordable Housing and Housing Mobility**

Hermosa Beach's lack of affordable housing has a disproportionate impact on low- and moderate-income households who are more likely to be households of color. As such, Hermosa Beach lacks racial and ethnic diversity relative to the County overall. Racial/ethnic minority populations are also more likely to experience housing problems, such as cost burden and overcrowding, and have reduced access to opportunities, such as employment opportunities and better environmental conditions, compared to White populations. Additionally, Hermosa Beach is generally an affluent community with higher income earners. the lack of affordable housing in Hermosa Beach limits housing mobility for lower income households, including households who may work in Hermosa Beach but cannot afford to live in the City.

#### **Contributing Factors**

- High land, rental, and ownership housing costs
- Availability of affordable housing

#### **Priority**

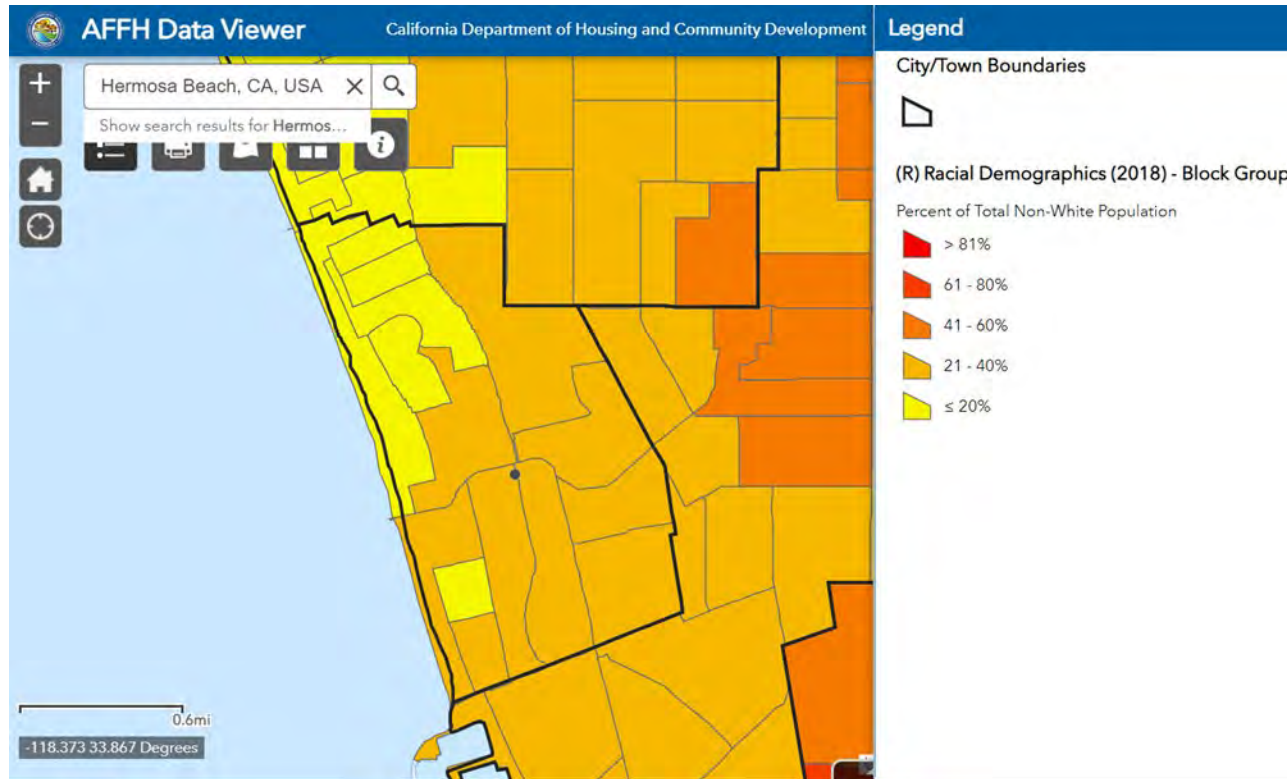
High

### **3. Conclusion**

This analysis indicates that the primary barrier to fair housing in the city is high housing cost, which has the effect of limiting access by lower-income households to the high opportunities and resources available in Hermosa Beach. There is no evidence to suggest that discrimination against racial groups or persons with disabilities is a major issue.

The Housing Policy Plan includes several programs intended to encourage and facilitate multi-family and mixed-use development to accommodate low- and moderate-income housing, and also encourage the provision of accessory dwelling units, which can expand affordable housing opportunities for lower-income persons such as care-givers, household employees and others working in service occupations. Program 12 describes actions the City will take to affirmatively further fair housing and address any issues of housing discrimination that may arise.

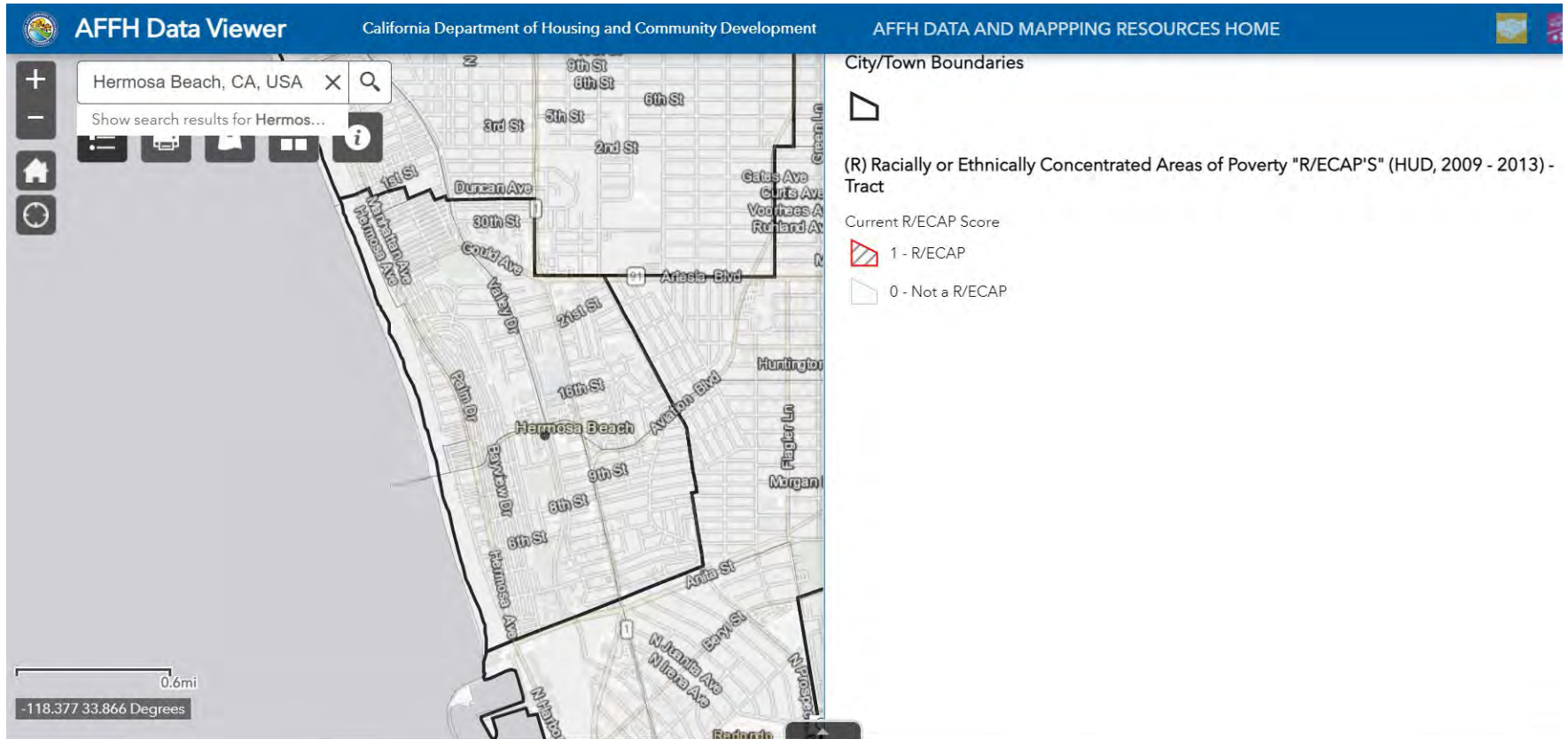
## Racial Characteristics – Hermosa Beach



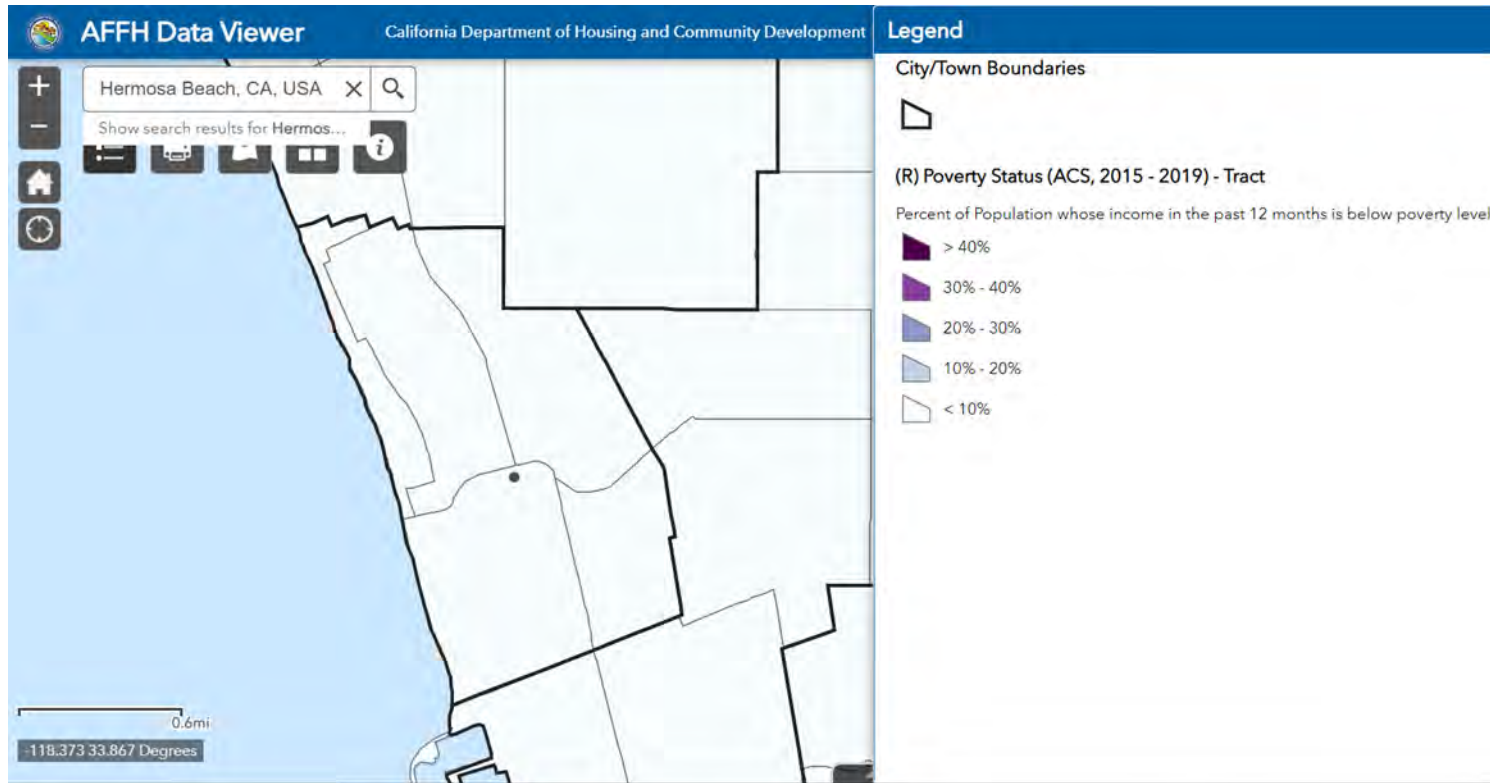
Source: California Department of Housing and Community Development, AFFH Data Viewer, 2021



# Racially/Ethnically Concentrated Areas of Poverty – Hermosa Beach

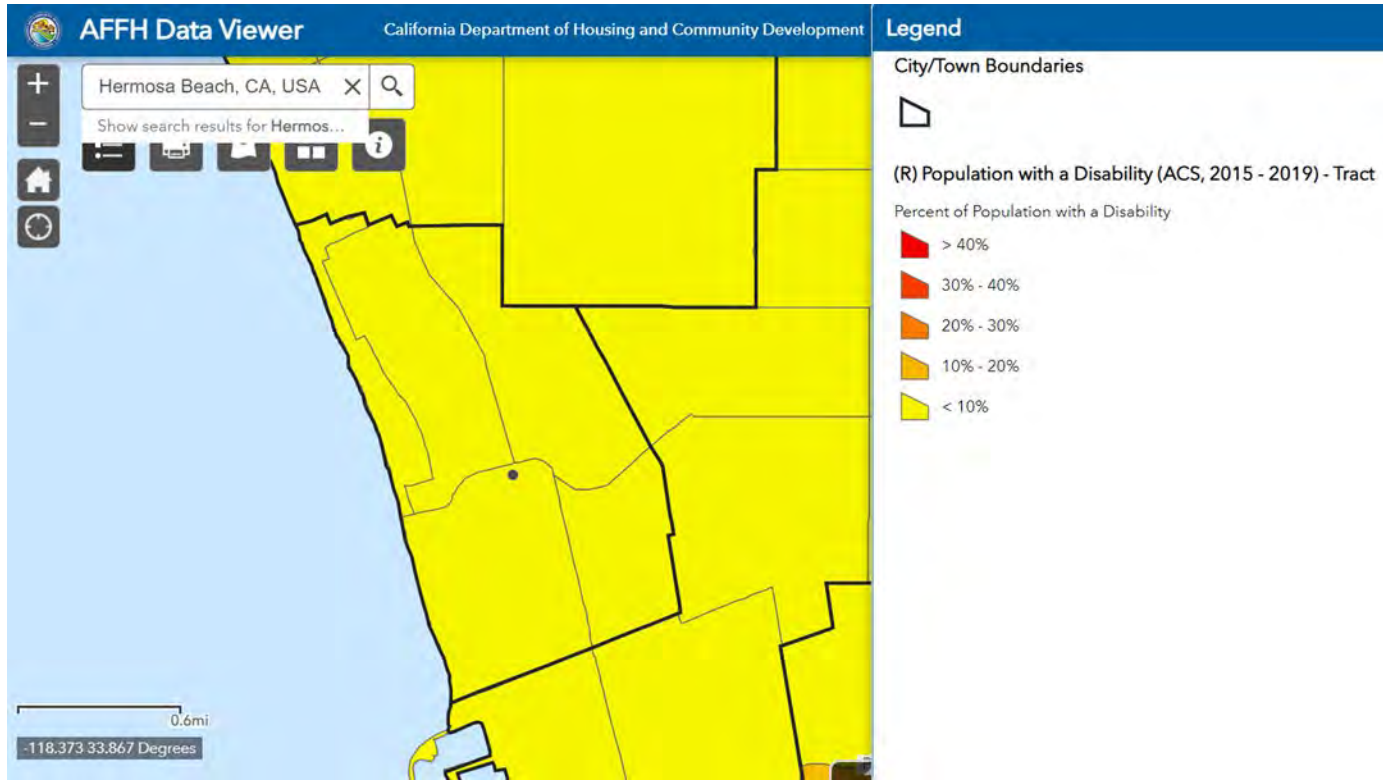


## Poverty Status – Hermosa Beach



Source: California Department of Housing and Community Development, AFFH Data Viewer, 2021

# Population with a Disability – Hermosa Beach



Source: California Department of Housing and Community Development, AFFH Data Viewer, 2021

# TCAC/HCD Opportunity Map

