

City of Santa Clarita

Analysis of Impediments to Fair Housing Choice (AI)

City of Santa Clarita
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Section I: Introduction

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

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

A. Community Background

Located just 25 minutes from downtown Los Angeles the City of Santa Clarita incorporated on December 15, 1987 and today is the 3rd largest city in Los Angeles County. Upon incorporation, the City boundaries included approximately 40 square miles and a population of about 130,000. Since 1987, the City has processed 40 annexations, expanding its boundaries to include territory for which residents or property owners had petitioned to join the City, and it has grown to become California's 26th largest city with a population of 176,320 in 2010 according to the US Census. More recent California Department of Finance data estimates the City's population at 216,589 as of January 1, 2018. The incorporated boundaries of the City currently total over 63.12 square miles with a land planning area greater than San Francisco.

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

B. Fair Housing Legal Framework

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

1. Federal Laws

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

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

Specifically, it is unlawful to:

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

Reasonable Accommodations and Accessibility

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

HUD Final Rule on Equal Access to Housing in HUD Programs

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

marital status, sexual orientation, or gender identity (a person's internal sense of being male or female) in making homeless housing assistance available.

2. California Laws

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

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

The following categories are protected by FEHA:

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

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

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

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

The **Bane Civil Rights Act** (California Civil Code Section 52.1) provides another layer of protection for fair housing choice by protecting all people in California from interference by force or threat of force with an individual's constitutional or statutory rights, including a right to equal access to housing. The Bane Act also includes criminal penalties for hate crimes; however, convictions under the Act are not allowed for speech alone unless that speech itself threatened violence.

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

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

3. Fair Housing Defined

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

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

Housing Issues, Affordability, and Fair Housing

HUD's Office of Fair Housing and Equal Opportunity (FHEO) draws a distinction between housing affordability and fair housing. Economic factors that affect a household's housing choices are not fair housing issues per se. Only when the relationship between household income, household type, race/ethnicity, and other factors create misconceptions, biases, and differential treatments would fair housing concerns arise. Tenant/landlord disputes are also typically not related to fair housing. Most disputes between tenants and landlords result from a lack of understanding by either or both parties on their rights and responsibilities. Tenant/landlord disputes and housing discrimination cross paths when the disputes are based on factors protected by fair housing laws and result in differential treatment.

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

4. Fair Housing Impediments

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

- Any actions, omissions, or decisions taken because of the characteristics protected under State and Federal laws, which restrict housing choices or the availability of housing choices; or
- Any actions, omissions or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of characteristics protected under State and Federal laws.

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

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

C. Purpose of Report

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

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

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

D. Organization of Report

The AI is divided into seven sections:

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

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

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

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

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

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

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

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

E. Data Sources

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

- Census data (2000-2010) and American Community Surveys²
- California Department of Finance, 2018
- City of Santa Clarita General Plan
- City of Santa Clarita Zoning Code
- City of Santa Clarita Housing Element
- Home Mortgage Disclosure Act (HMDA) data regarding lending patterns in 2012 and 2017
- Dataquick housing sales activity data
- City of Santa Clarita bus routes
- FY 2019 - FY2023 Consolidated Plan³

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

³ The FY 2019-FY 2023 Consolidated Plan utilizes 2009-2013 Comprehensive Housing Affordability Strategy (CHAS) data developed by HUD.

F. Public Participation

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

1. Community Workshops

The City of Santa Clarita conducted two community workshops (on September 12 and September 13, 2018) to provide residents and local service agencies with the opportunity to gain awareness of fair housing laws and to share issues and concerns. Detailed information on the agencies invited can be found in Appendix A. The City publicized the workshops on the City website and via social media such as the City's Facebook and Twitter accounts. Seven residents and representatives of service providers attended the workshops. In general, housing issues in the City relate primarily to affordability and the lack of maintenance by some landlords. Housing discrimination was not identified as an issue by the workshop participants.

2. Community Needs Survey

The City of Santa Clarita developed a survey to gauge the perception of fair housing needs and concerns of residents. The Survey was made available on the City's website and the City promoted the survey via social media such as Facebook and Twitter. A total of 126 Santa Clarita residents responded to the Community Needs Survey. The majority of survey respondents felt that housing discrimination was not an issue in their neighborhoods. Only 92 respondents answered questions related to fair housing. Of the 92 responses, approximately 90 percent (83 persons) had not experienced housing discrimination.

Who Do You Believe Discriminated Against You?

Among the persons indicating that they had experienced housing discrimination, the majority (89 percent or eight persons) indicated that a landlord or property manager had discriminated against them. While some respondents identified "Other", their responses were not related to fair housing issues.

Table 1: Perpetrators of Discrimination

Who	Number	Percent
Landlord/Property Manager	8	88.9%
Other	2	22.2%
Mortgage Lender	1	11.1%
City/County Staff Person	0	0.0%
Real Estate Agent	0	0.0%
Total Respondents	9	--

Notes:

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

Where Did the Act of Discrimination Occur?

Among the persons indicating that they had experienced housing discrimination, 67 percent (six persons) indicated that the discrimination occurred in an apartment complex. About 22 percent (two persons) indicated that the discrimination occurred in a condominium townhome development. These results indicate that residents of multi-family housing are more likely to encounter housing discrimination issues.

Table 2: Location of Discrimination

Location	Number	Percent
Apartment Complex	6	66.7%
Condo/Townhome Development	2	22.2%
Single-Family Neighborhood	1	11.1%
Applying for City/County Programs	1	11.1%
Other	1	11.1%
Public or Subsidized Housing Project	0	0.0%
Mobilehome Park	0	0.0%
Total Respondents	9	--

Notes:

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

On What Basis Do You Believe You Were Discriminated Against?

Of the nine people who felt they were discriminated against, the most common causes for alleged discrimination were source of income, race, and family status. Of the two people indicated "Other", one response was related to animal breed, which may be associated with reasonable accommodation. The other response was related to affordability, not housing discrimination.

Table 3: Basis of Discrimination

Basis	Number	Percent
Source of Income	5	55.6%
Race	4	44.4%
Family Status	2	22.2%
Other	2	22.2%
Marital Status	1	11.1%
Sexual Orientation	1	11.1%
Disability/Medical Conditions	1	11.1%
Gender	0	0.0%
Color	0	0.0%
Ancestry	0	0.0%
Religion	0	0.0%
National Origin	0	0.0%
Total Respondents	9	--

Notes:

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

How were You Discriminated Against?

Of the nine people who felt they were discriminated against, the most common acts of discrimination were being charged pay higher security deposit and not being shown an apartment. Of those responded “Other”, one indicated the application was rejected despite stellar rental history. The other indicated experiencing chronic harassment.

Table 4: Acts of Discrimination

Act	Number	Percent
Higher Security Deposit than Industry Standard	4	44.4%
Not Shown Apartment	3	33.3%
Other	3	33.3%
Higher Rent Than Advertised	1	11.1%
Provided Different Housing Services or Facilities	0	0.0%
Total Respondents	9	--

Notes:

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

Requests for Reasonable Accommodation

Among those responded to the fair housing questions, only one person (11 percent) indicated that he/she had been denied “reasonable accommodation” in rules, policies or practices for their disability. The specific request was for a parking pass for a disabled child.

Why Did You Not Report the Incident?

Of the survey respondents who felt they were discriminated against, 22 percent reported the discrimination incident. The majority of the respondents who did not report the incident indicated that they did not believe it would make a difference (57 percent or four persons).

Table 5: Reason for Not Reporting Discrimination

Reason	Number	Percent
Don't believe it makes a difference	4	57.1%
Don't know where to report	1	14.3%
Too much trouble	1	14.3%
Other	1	14.3%
Afraid of Retaliation	0	0.0%
Total	7	--

Notes:

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

Have You Seen or Heard a Fair Housing Public Service Announcement?

Overall, 91 persons responded to this question. The majority (82 percent or 75 persons) have not seen or heard a Fair Housing Public Service Announcement.

3. Public Review

The draft AI was made available for public review on March 8, 2019. During the 30-day public review period (March 8 through April 8, 2019), the document was made available at the following locations:

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

Notice of the public review was published in the *Signal* newspaper on February 22, 2019.

Section II: Community Profile

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

A. Demographic Profile

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

1. Population Growth

Santa Clarita, incorporated in 1987, is the one of the newest cities in Los Angeles County. It is also the third largest geographically (approximately 63 square miles) and in population, exceeded only by the cities of Los Angeles and Long Beach. Although the 2012-2016 American Community Survey reports a population of approximately 180,000, the more recent California Department of Finance data estimates the City’s population at 216,589 as of January 1, 2018. During the last eight years, the City experienced tremendous growth, equivalent to four times the countywide level and three times the statewide level (Table 6).

Table 6: Population Growth (2000-2018)

Jurisdiction	2000	2010	2018	Growth Rate	
				(2000-2010)	2010-2018
Santa Clarita	151,088	176,320	216,589	16.7%	22.8%
Glendale	194,973	191,719	205,536	-1.7%	7.2%
Palmdale	116,670	152,750	158,905	30.9%	4.0%
Simi Valley	111,351	124,237	128,760	11.6%	3.6%
Los Angeles County	9,519,330	9,818,605	10,283,729	3.1%	4.7%
State of California	33,873,086	37,253,956	39,809,693	10.0%	6.9%

Sources: Bureau of the Census, 2000-2010 Census; State Department of Finance Population and Housing Estimates

2. Age Characteristics

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

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

Table 7 shows the age characteristics of Santa Clarita residents from 2000 to 2016. The American Community Survey data indicates that the City's population is aging. Between 2010 and 2016, the percentage of residents over 55 increased while the younger population decreased proportionally. The median age in 2016 was 37.7 years old as compared to 36.2 years old in 2010. It should be noted that the population is now aging at a steadier rate as compared to the growth between 2000 and 2010 when the median age had a notable increase from 33.4 years old to 36.2 years old over the ten-year period.

Table 7: Age Characteristics (2000-2016)

Age Group (years)	2000		2010		2016
	Number	Percent of Total	Number	Percent of Total	Percent of Total
<5	11,829	7.8%	11,152	6.3%	5.8%
5-14	26,982	17.9%	26,029	14.8%	14.0%
15-24	19,266	12.8%	26,564	15.1%	14.6%
25-34	21,480	14.2%	21,601	12.3%	12.4%
35-44	29,338	19.4%	26,187	14.9%	13.0%
45-54	20,969	13.9%	28,939	16.4%	15.8%
55-64	10,499	6.9%	18,997	10.8%	12.5%
65+	10,725	7.1%	16,851	9.6%	11.9%
Total	151,088	100.0%	176,320	100.0%	100.0%

Sources: Bureau of the Census, 2000-2010 Census; 2012-2016 American Community Survey (ACS)

3. Race and Ethnic Characteristics

Between 2010 and 2016, the racial and ethnic makeup of the City has stayed relatively the same. The City continues to become more diverse with Asian, Hispanic, and other populations growing steadily since 2010. Whites still comprise the majority of the City's population with just over 50 percent of the population, but the percentage of White population has decreased almost 20 percent since 2000 (Table 8).

Table 8: Race and Ethnicity (2000-2016)

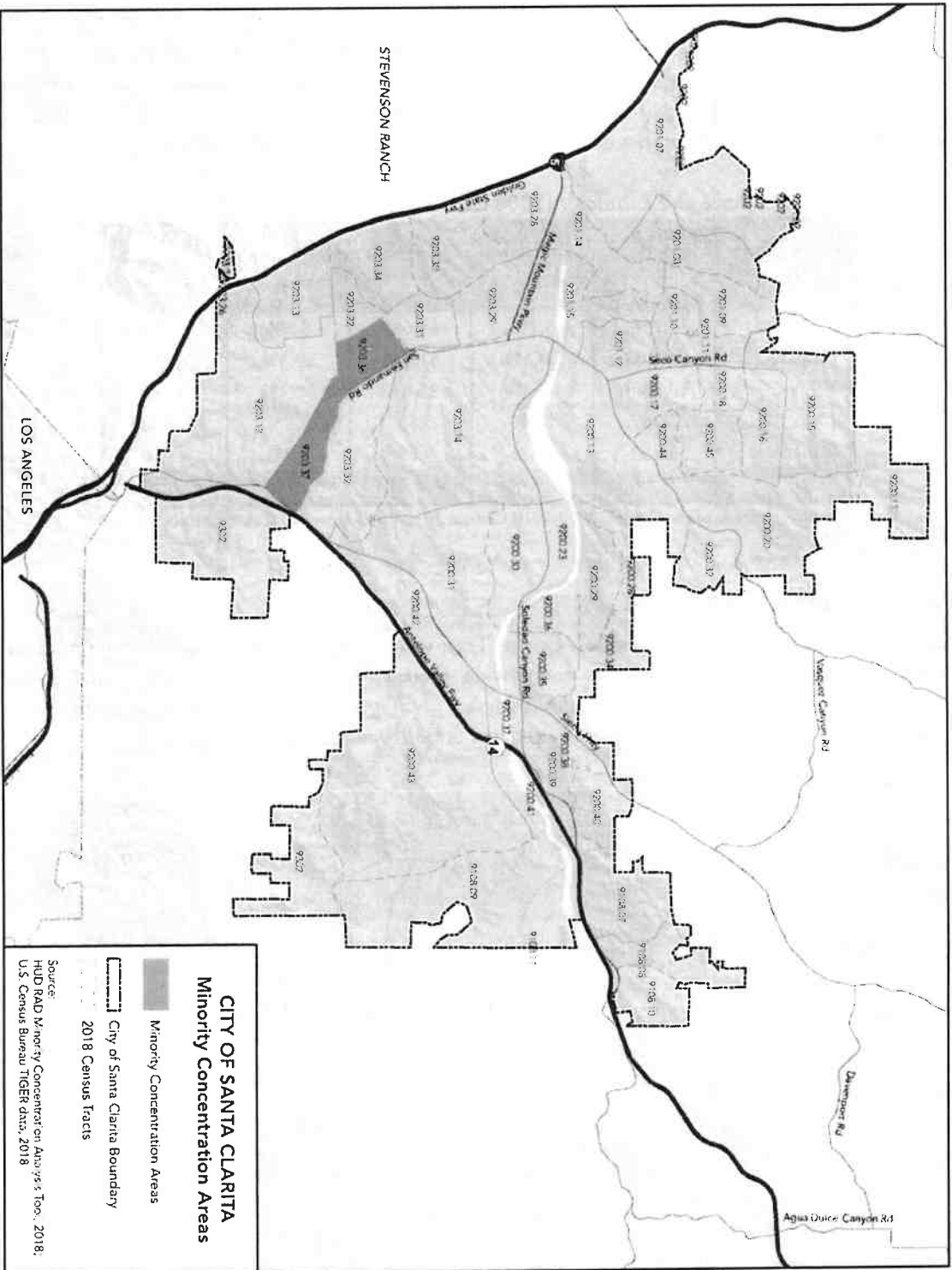
Race	2000		2010		2016
	Number	Percent of Total	Number	Percent of Total	Percent of Total
Asian	7,758	5.1%	14,689	8.3%	9.6%
Hispanic	30,968	20.5%	51,941	29.5%	32.4%
White	104,646	69.3%	98,838	56.1%	50.8%
Black	2,957	2.0%	5,157	2.9%	2.8%
Other	4,759	3.1%	5,695	3.2%	4.4%
Total	151,088	100.0%	176,320	100.0%	100.0%

Sources: Bureau of the Census, 2000-2010 Census; 2012-2016 American Community Survey (ACS)

Areas of Minority Concentration

A minority concentration area is defined as a Census Tract whose proportion of a non-White population is at least 20 percentage points higher than countywide average, according to HUD's Rental Assistance Determination (RAD) Minority Concentration Analysis Tool. Figure 1 illustrates the location of these census tracts. Only two census tracts in the City are considered minority concentration areas.

Figure 1: Minority Concentration Areas in Santa Clarita



Linguistic Isolation

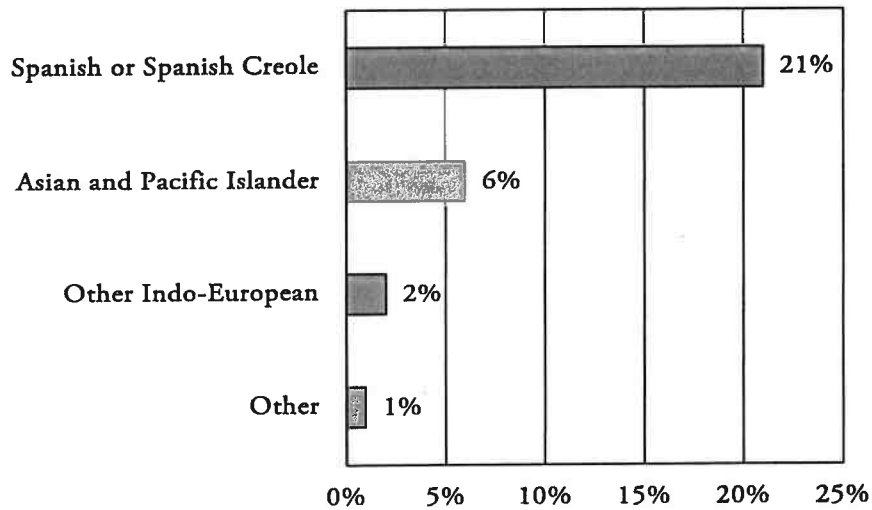
Reflective of the demographics in the City, 31 percent of all Santa Clarita residents speak languages other than English at home. Approximately 37 percent of these residents speak English “less than very well.” Linguistic isolation is more severe among Hispanics than among Asians, with approximately 21 percent of Santa Clarita residents speaking Spanish or Spanish Creole at home compared to only six percent speaking Asian and Pacific Islander languages. Among Spanish or Spanish Creole speaking households approximately 39 percent speak English “less than very well”.

Table 9: English Language Ability (2012-2016)

Language Ability	Asian and Pacific Islander		Spanish or Spanish Creole		Other Indo-European		Other	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Speak English "very well"	5,982	62.2%	22,035	61.2%	3,071	74.0%	1,789	77.0%
Speak English less than "very well"	3,631	37.8%	13,991	38.8%	1,082	26.0%	535	23.0%
	9,613	100.0%	36,026	100.0%	4,153	100.0%	2,324	100.0%

Source: American Community Survey 2012-2016.

Figure 2: Language Spoken at Home (2012-2016)



Source: American Community Survey 2012-2016.

B. Household Profile

Information on household characteristics aids in understanding changing housing needs. The Census defines a household as all persons who occupy a housing unit, which may include single persons living alone, families related through marriage or blood, and unrelated individuals living together.

1. Household Composition and Size

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

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

Between 2000 and 2010, the average household size decreased slightly, from 2.95 to 2.94, as did the average family size in the City, from 3.38 to 3.37. These decreases were likely due to the increase in the proportion of single households. Average household and family size in the City are slightly smaller than for Los Angeles County as a whole, which had an average household size of 2.98 and an average family size of 3.58 in 2010. While average household size information is not available from the 2012-2016 American Community Survey, the overall household composition reflects the continuing trend decreased proportion of families and increased proportion of singles.

Table 10: Household Characteristics and Trends (2000-2016)

Household Type	2000		2010		2016
	Number	Percent	Number	Percent	Percent
Total Households	50,787	100.0%	50,787	100.0%	100.0%
Families	38,222	75.3%	38,222	75.3%	68.5%
Singles	9,482	18.7%	9,482	18.7%	23.6%
Other	3,083	6.1%	3,083	6.1%	7.9%
Average Household Size	2.95		2.94		*
Average Family Size	3.38		3.37		*

Sources: Bureau of the Census, 2000-2010 Census; 2012-2016 American Community Survey (ACS)

* = The 2012-2016 ACS does not provide an Average Household Size or Average Family Size.

C. Income Profile

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

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

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

Table 11: Income Categories

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

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

1. Median Household Income

According to the 2012-2016 ACS, Santa Clarita households had a median income of \$85,042. Table 12 displays median household income in the City and Los Angeles County, as recorded by the 2000 Census and the 2012-2016 American Community Survey. Overall, median household income in the City continues to be significantly higher than the County as a whole, but increasing at a lower rate.

Table 12: Median Household Income (2000-2016)

Jurisdiction	Median Household Income		% Change
	2000	2016	
Santa Clarita	\$66,717	\$85,042	27.5%
Los Angeles County	\$42,189	\$57,952	37.4%

Source: Bureau of the Census, 2000; American Community Survey, 2012-2016.

2. Income Distribution

HUD periodically receives "custom tabulations" of Census data from the U.S. Census Bureau that are largely not available through standard Census products. The most recent estimates are derived from the 2009-2013 ACS Five-Year Estimates. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low-income households. The CHAS cross-tabulates the Census data to reveal household income in a community in relation to the AMI. As defined by CHAS, housing problems include:

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

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

Table 13: Income Distribution (2009-2013)

City/Area	Total Households	Percent			
		Extremely Low Income	Low Income	Moderate Income	Middle/Upper Income
Santa Clarita	58,825	9.2%	9.5%	13.9%	67.4%
Los Angeles County	3,230,385	18.3%	14.4%	17.6%	49.6%

Note: Data presented in this table is based on special tabulations from sample Census data. The number of households in each category usually deviates slightly from the 100% count due to the need to extrapolate sample data out to total households. Interpretations of this data should focus on the proportion of households in need of assistance rather than on precise numbers. Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, American Community Survey, 2009-2013 Estimates.

3. Household Income by Household Type

Household income often varies by household type. As shown, in Table 14, the majority of the City's extremely low, low, and moderate income households experienced at least one housing problem (including cost burden and overcrowding). Cost burden was specifically an issue among most of these households. Proportionally, more renter-households (58 percent) also faced housing problems compared to owner-households (46 percent).

Table 14: Housing Assistance Needs of Low and Moderate Income Households (2009-2013)

Household by Type, Income, and Housing Problem	Renters				Owners			Total Households	
	Elderly	Small Families	Large Families	Total Renters	Elderly	Small Families	Large Families		Total Owners
Extremely-Low-Income (0-30% AMI)	975	900	465	3,145	950	730	275	2,280	5,425
# With Housing Problems	690	850	425	2,565	790	665	235	1,995	4,560
% With Housing Problems	70.8%	94.4%	91.4%	81.6%	83.2%	91.1%	85.5%	87.5%	84.1%
Low-Income (31-50% AMI)	750	1,310	500	2,915	1,245	930	180	2,660	5,575
# With Housing Problems	625	1,230	490	2,610	840	830	180	2,100	4,710
% With Housing Problems	83.3%	93.9%	98.0%	89.5%	67.5%	89.2%	100.0%	78.9%	84.5%
Moderate-Income (51-80% AMI)	455	1,910	340	3,320	2,020	1,770	655	4,860	8,180
# With Housing Problems	380	1,565	285	2,765	985	1,410	590	3,335	6,100
% With Housing Problems	83.5%	81.9%	83.8%	83.3%	48.8%	79.7%	90.1%	68.6%	74.6%
Middle/Upper-Income (80%+ AMI)	590	5,020	725	8,420	5,655	17,550	3,925	31,230	39,650
# With Housing Problems	155	1,255	325	2,335	1,265	5,285	1,765	9,600	11,935
% With Housing Problems	26.3%	25.0%	44.8%	27.7%	22.4%	30.1%	45.0%	30.7%	30.1%
Total Households	2,770	9,140	2,030	2,770	9,140	2,030	2,770	41,030	58,830
# With Housing Problems	1,850	4,900	1,525	1,850	4,900	1,525	1,850	17,030	27,305
% With Housing Problems	66.8%	53.6%	75.1%	57.7%	39.3%	39.0%	55.0%	41.5%	46.4%

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

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, American Community Survey, 2009-2013 Estimates.

4. Income Distribution by Race/Ethnicity

Race/ethnicity is also a characteristic that is often related to housing need. Overall, middle/upper-income households comprised approximately 67 percent of all households in Santa Clarita from 2009-2013 (Table 15). However, certain racial/ethnic groups had higher proportions of low and moderate income households. At 46 percent, Hispanic households had a higher percentage of low and moderate income households than all other racial/ethnic groups.

Table 15: Income by Race/Ethnicity (2009-2013)

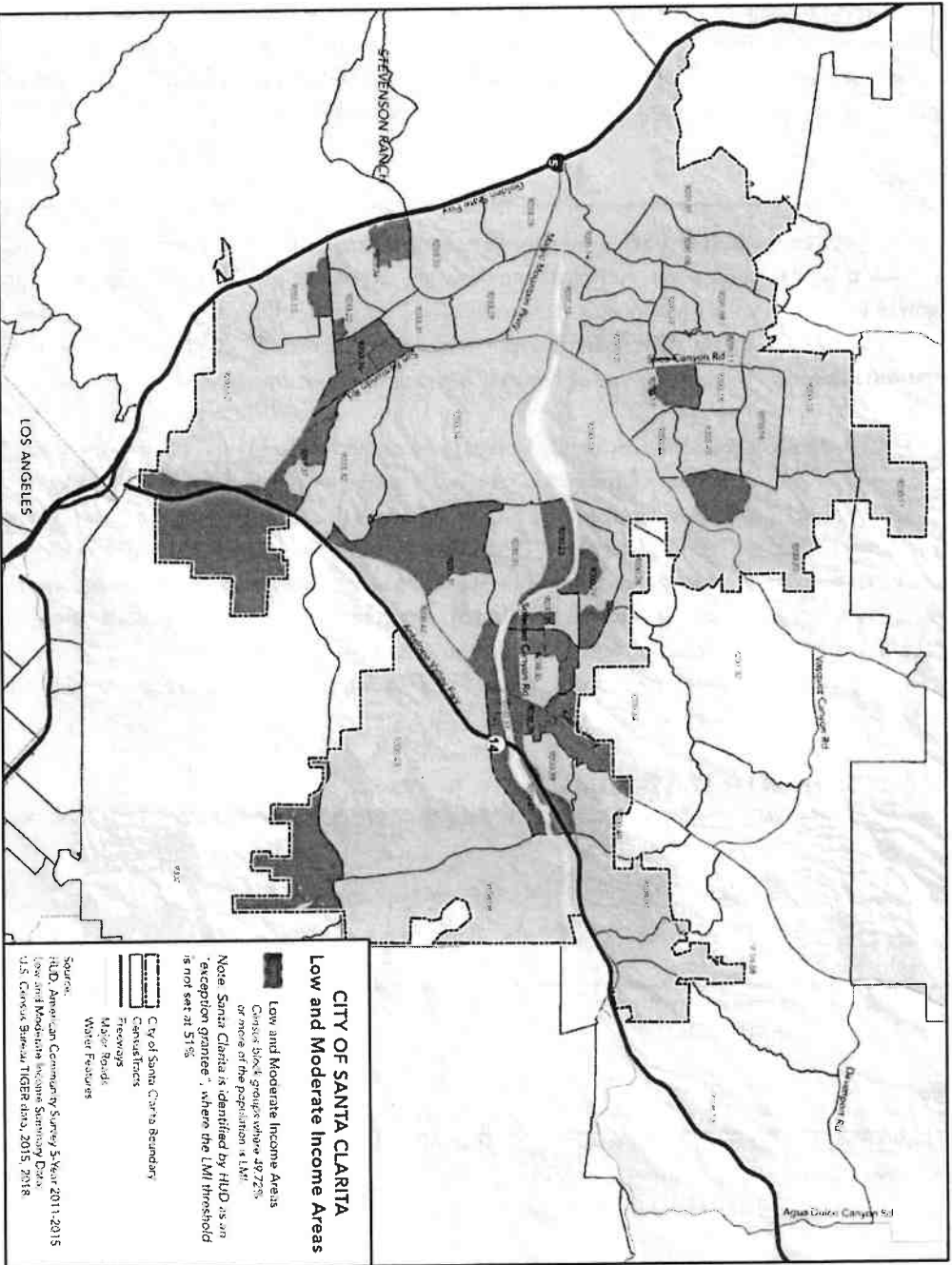
Income Level	Total HHs	Non-Hispanic White		Hispanic or Latino		Black or African American		Asian	
		HHs	Percent	HHs	Percent	HHs	Percent	HHs	Percent
Extremely-Low	9.2%	3,030	8.0%	1,649	12.6%	79	6.3%	419	8.4%
Low	9.5%	2,975	7.9%	2,010	15.3%	105	8.4%	405	8.1%
Moderate	13.9%	4,805	12.7%	2,420	18.5%	240	19.1%	550	11.0%
Total Low/Moderate	32.6%	10,810	28.6%	6,079	46.4%	424	33.8%	1,374	27.5%
Middle	9.4%	3,460	9.2%	1,450	11.1%	165	13.2%	320	6.4%
Upper	58.0%	23,465	62.2%	5,585	42.6%	665	53.0%	3,320	66.2%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, American Community Survey 2009-2013 Estimates.

5. Concentrations of Low- and Moderate-Income Population

HUD defines a Low and Moderate Income area as a census tract or block group where over 51 percent of the population is low and moderate income. However, HUD provides exceptions to communities with significantly lower than average and significantly higher than average concentrations of low and moderate income population in order to qualify more households in these communities. The City of Santa Clarita is an exception city (with lower than average concentration of low and moderate income population). For Santa Clarita, a low and moderate income area is one with 49.7 percent of low and moderate income population. Figure 3 identifies the low and moderate income areas in the City by census block group. Both census tracts considered as minority concentration areas are also identified as low and moderate income areas. Low and moderate income areas can be seen along Railroad Avenue as well as in Canyon Country—west of Whites Canyon Road near Soledad Canyon Road and east of Sierra Highway.

Figure 3: Low and Moderate Income Areas in Santa Clarita



D. Special Needs Households

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

1. Seniors

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

According to 2010 Census data, an estimated 21 percent of households in the City had at least one individual who was 65 years of age or older. Countywide, about 24 percent of households had at least one senior member. The 2012-2016 American Community Survey indicates that about 10 percent of all residents in the City and in countywide were ages 65 and over (Table 16). Furthermore, 2009-2013 CHAS data found that approximately 51 percent of elderly households in the City earned low and moderate incomes, while the County had a higher proportion (60 percent) (Table 16). Approximately 45 percent of all elderly households in the City and 48 percent in the County experienced housing problems, such as cost burden or substandard housing. Housing problems were significantly more likely to affect elderly renter-households than elderly owner-households in both the City and the County.

Table 16: Senior Profile (2012-2016)

Area	% of Population	With a Disability	Low/Moderate Income Households	Households with Housing Problems
Santa Clarita	10.2%	36.4%	50.6%	45.3%
Los Angeles County	9.9%	37.0%	59.6%	47.6%

Source: 2010; American Community Survey, 2012-2016; and HUD Comprehensive Housing Affordability Strategy (CHAS), based on 2009-2013 ACS.

Resources

There are 869 affordable rental units in seven rental properties in Santa Clarita that are restricted for those age 55 and older (or, in the case of Canterbury Village, funded by a HUD 202, age 62 and older), with renter qualifications not to exceed anywhere from 50 percent to 80 percent of median income.

In addition to the senior housing developments above, a number of licensed residential care facilities also serve seniors in the City. Figure 7 on page 43 illustrates the location of licensed residential care facilities located in Santa Clarita. As shown, the City has 78 residential care facilities for the elderly; these facilities have the capacity to serve 1,270 persons.

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

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

Table 17: Senior Rental Housing in Santa Clarita

Name of Project	Address and Phone	Units at 80%	Units at 60%	Units at <50%	Total Units	Finance Source
Valencia Villas	24857 Singing Hills Drive Santa Clarita, CA 91355 (661- 259-3921)			75	75	221 (D) (4) Project-Based Section 8
Canterbury Village	S. Cal. Presbyterian Homes 23520 Wiley Canyon Road Santa Clarita, CA 91355 661-255-9797			64	64	HUD 202
Bouquet Canyon Seniors	26705 Bouquet Canyon Road Santa Clarita, CA 91350 661-297-346		264		264	Tax Credits
Canyon Country Seniors	Riverstone Residential 18701 Flying Tiger Drive Santa Clarita, CA 91351 661-251-2900		180	20	200	Tax Credits
Orchard Arms	Housing Authority of L.A. County 23520 Wiley Canyon Road Santa Clarita, CA 91355			182	182	Public Housing
Whispering Oaks Apartments for age 55 +	22816 Market Street Santa Clarita, CA 91321 661-259-1583	65		13	78	Agreement with LA County
Fountain Glen Apartments	23941 Decoro Drive Santa Clarita, CA 91354			6	8	Conditions of Approval w/City
Total Units		65	444	360	871	

Source: City of Santa Clarita, 2018.

2. Persons with Disabilities

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

According to the 2012-2016 ACS, approximately ten percent of the population in both the City and County has one or more disabilities (Table 18). Special housing needs for persons with disabilities fall into two general categories: physical design to address mobility impairments and in-home social, educational, and medical support to address developmental and mental impairments. Among persons living with disabilities in Santa Clarita, ambulatory disabilities were the most prevalent (51 percent), followed by independent living disabilities and cognitive disabilities (38 percent each).

Table 18: Persons with Disabilities Profile (2012-2016)

Area	% of Population	Hearing Disability	Vision Disability	Cognitive Disability	Ambulatory Disability	Self-Care Disability	Independent Living Disability
Santa Clarita	10.2%	28.8%	16.3%	38.2%	51.1%	20.6%	37.5%
Los Angeles County	9.9%	25.1%	19.5%	38.6%	55.2%	27.1%	42.8%

Source: American Community Survey, 2012-2016.

Persons with Developmental Disabilities

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

The Census does not record developmental disabilities. According to the U.S. Administration on Developmental Disabilities, an accepted estimate of the percentage of the population that can be defined as developmentally disabled is 1.5 percent. This equates to 2,705 persons in Santa Clarita with developmental

disabilities, based on the 2012-2016 American Community Survey. The North Los Angeles County Regional Center serves residents with development disabilities in the North County area. The Center served about 2,050 persons from the ZIP Codes that generally comprised the City of Santa Clarita in 2017. About 60 percent of these clients were children and about 90 percent lived at home with parents or guardians.

Resources

To help meet the needs of the disabled population, the City has a number of residential care facilities that provide supportive services to persons with disabilities. According to the California Department of Social Services, Community Care Licensing Division, there are nine adult residential care facilities located in Santa Clarita with a total capacity of 114 persons. The location of these facilities can be found in Figure 7 on page 43.

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

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

3. Families with Children

Families with children often face housing discrimination by landlords who fear that children will cause property damage. Some landlords may also have cultural biases against children of opposite sex sharing a bedroom. Differential treatments such as limiting the number of children in a complex or confining children to a specific location are also fair housing concerns. According to the 2012-2016 American Community Survey, approximately 37 percent of all households in Santa Clarita have children under the age of 18.

Resources

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

4. Single-Parent Households

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

Single-parent households, especially single mothers, may also be discriminated against in the rental housing market. At times, landlords may be concerned about the ability of such households to make regular rent payments and therefore, may require more stringent credit checks or higher security deposit for women. Of particular concern are single-parent households with lower incomes. Data from the 2012-2016 American Community Survey (ACS) indicates that approximately 21 percent of the City's female-headed households with children had incomes below the poverty level.

Resources

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

5. Large Households

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

The 2010 Census found 9,041 large households in Santa Clarita, representing approximately 15 percent of all households. Among the City's large households, 66 percent owned their own homes, while 34 percent were renter-households. According to the 2009-2013 CHAS data, of the City large family-households, 65 percent were low and moderate incomes.

Resources

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

6. Homeless Persons

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

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

According to the Los Angeles Homeless Services Authority (LAHSA) 2018 Greater Los Angeles Homeless Count, on any given day, there are an estimated 49,995 homeless people throughout the Los Angeles Continuum of Care; approximately 16 percent of these (or 7,876 people) are family members including children. Within the City of Santa Clarita, the homeless population is estimated at 161 persons, including 101 unsheltered and 60 sheltered. Among the unsheltered, most were living in RVs/Campers, in cars, and on street.

Resources

Bridge To Home, the City's homeless shelter provider, is currently operating a year-round shelter that is funded through stop-gap funding until July 2019, at which time LASHA has committed to providing year-round operations

In 2018, the City purchased a parcel of land adjacent to the Bridge to Home Shelter and gave it to Bridge to Home in anticipation of the development of a year-round shelter with expanded capacity. Bridge to Home has also received an allocation of funds from Los Angeles County for the operation of the year-round shelter when it is built. CDBG and Successor Agency funds may be used to assist in the development of the year-round shelter.

Homeless persons in Santa Clarita can also access services and facilities available in LAHSA's Service Planning Area 2 (SPA-2). According to LAHSA's Homeless Inventory Count in 2018, SPA 2 has a total of 1,755 emergency shelter beds and 385 transitional housing beds. Permanent supportive housing, rapid re-housing, and other permanent housing can also accommodate 2,466 persons.

7. Farmworkers

Data on employment by industry and occupation from the 2012-2016 ACS indicates approximately 230 people were employed in the combined industry of agriculture, forestry, fishing, and mining. There is no way to tell from the data whether any of these people was employed as a farm worker, since this occupational category could also include agronomists, forestry experts, and similar occupations. Most of the remaining agriculture in Los Angeles County is in the Antelope Valley.

Resources

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

8. Persons with HIV/AIDS

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

Persons with HIV/AIDS may require a broad range of services, including counseling, medical care, in-home care, transportation, and food, in addition to stable housing. Today, persons with HIV/AIDS live longer and require longer provision of services and housing. Stable housing promotes improved health, sobriety,

decreased drug abuse, and a return to paid employment and productive social activities resulting in an improved quality of life. Furthermore, stable housing is shown to be cost-effective for the community in that it helps to decrease risk factors that can lead to HIV and AIDS transmission.

According to the 2016 Annual HIV Surveillance Report by the Los Angeles County Public Health Department, Division of HIV and STD Programs/HIV Epidemiology, 2,426 persons were diagnosed in 2015 with HIV/AIDS in the East Valley Health District of the San Fernando Service Planning Area (SPA 2), which covers Santa Clarita.

Resources

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

The Division of HIV and STD Programs (DHSP) coordinates the overall response to HIV/AIDS in Los Angeles County in collaboration with community-based organizations, governmental bodies, advocates and people living with HIV/AIDS. The DHSP HIV Care and Treatment Service Utilization: 2013 Year End Report, published in May 2015 identifies the following additional housing assistance programs and related services for persons living with HIV/AIDS and their families:

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

E. Housing Profile

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

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

1. Housing Growth

The City continued its trend of significant residential growth between 2010 and 2018. Palmdale is the only neighboring city that had a somewhat substantial growth in housing stock. The other surrounding communities experienced limited growth. Los Angeles County as a whole was growing at the same rate as the rest of the State.

Table 19: Housing Stock Growth (2000-2018)

Jurisdiction	2000	2010	2018	Percent Change	
				2000-2010	2010-2018
Santa Clarita	52,442	62,055	74,294	18.3%	19.7%
Glendale	73,713	76,269	80,176	3.5%	5.1%
Palmdale	37,096	42,952	47,055	15.8%	9.6%
Simi Valley	37,272	42,506	43,019	14.0%	1.2%
Los Angeles County	3,270,909	3,445,076	3,546,853	5.3%	3.0%
State of California	12,214,549	13,680,081	14,157,590	12.0%	3.5%

Source: US Census 2010; State Department of Finance Population and Housing Estimates, 2018.

2. Housing Type

A community's housing stock is primarily comprised of three different types of housing: single-family dwelling units, multi-family dwelling units, and other types of units such as mobile homes. The profile of housing types in the City has stayed relatively the same since 2000, with small shifts between single-family versus multi-family housing, despite the significant growth in the housing stock.

Table 20: Housing Characteristics and Trends

Housing Type	2000		2018		Percent Change in Units
	Number of Units	Percent of Total	Number of Units	Percent of Total	
Single Family	38,098	72.6%	53,299	71.74%	39.90%
Detached	31,784	60.6%	44,707	60.18%	40.66%
Attached	6,314	12.0%	8,592	11.56%	36.08%
Multi-Family	12,118	23.1%	20,995	28.26%	73.25%
2-4 Units	2,547	4.9%	3,113	4.19%	22.22%
5 + Units	9,571	18.2%	15,279	20.57%	59.64%
Mobile Homes, Boat, RV, Van, etc.	2,240	4.3%	2,603	3.50%	16.21%
Total	52,456	100.0%	74,294	100.00%	41.63%

Sources: US Census 2000; State Department of Finance Population and Housing Estimates, 2018.

3. Housing Tenure

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

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

Housing vacancy rates – the number of vacant units compared to the total number of units - reveal the housing supply and demand for a city. A certain number of vacant units are needed to moderate the cost of housing, allow sufficient choice for residents and provide an incentive for unit upkeep and repair. Vacancy rates are generally higher among rental properties, as rental units have greater attrition than owner-occupied units. A healthy vacancy rate is one that permits sufficient choice and mobility among a variety of housing units is considered to be two to three percent for ownership units and five to six percent for rental units. Low vacancy rates can indicate a heightened likelihood of housing discrimination as the number of house-seekers increases while the number of available units remains relatively constant. Managers and sellers are then able to choose occupants based on possible biases because the applicant pool is large. The 2010 Census estimates an overall vacancy rate for Santa Clarita of four percent in 2010, providing a healthy margin to allow for mobility. The 2012-2016 ACS estimates that 68 percent were owner-households and 32 percent were renter-households with a low overall vacancy rate of 2.8 percent (0.7 percent for-sale units and 2.6 percent rental units).

Table 21: Housing Tenure

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

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

Source: US Census 1990-2010.

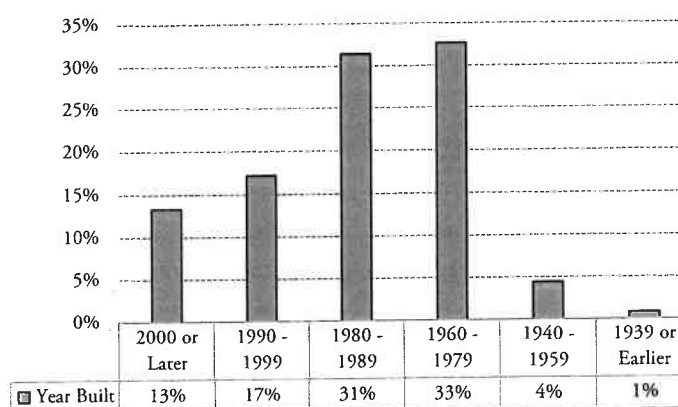
4. Housing Condition

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

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

The age of the City's housing stock, as defined by the year the units were built, is shown in . Santa Clarita is a newer community; about 38 percent of housing units in the City are 30 years of age or older (i.e. built prior to 1979). Much of the City's housing growth occurred between 1960 and 1979, when approximately 33 percent of the housing stock was constructed. Significant growth continued into the 1980s, when approximately 31 percent of the housing stock was constructed. This could indicate that

Figure 4: Age of Housing Stock



Source: US American Community Survey 2012-2016.

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

Substandard Conditions

The City has a Community Preservation Division consisting of five programs: Housing, Parking Enforcement, Animal Control, Graffiti Removal, and Code Enforcement. With all of the programs coordinated under one division, this allows coordination between the all the programs in identifying units that need to be upgraded and for outreach to property owners to apply for City assistance.

Given the racial/ethnic composition of the City population, City programs should be equipped to handle multi-lingual services. Particularly for code enforcement services, residents may feel intimidated if Community Preservation Officers do not provide adequate explanation of the citations and where the residents may obtain assistance. The Community Preservation Division currently has staff who speak Spanish and Armenian. The City tracks staff who are multi-lingual and when needed those staff can provide translation services for the Community Preservation Officers regardless of which division they are assigned to.

Currently there are City staff with the capacity to provide verbal translation in ten languages, including Spanish, Korean, Japanese, Mandarin, and American Sign Language.

Lead-Based Paint Hazards

Housing age is the key variable used to estimate the number of housing units with lead-based paint (LBP). Starting in 1978, the federal government prohibited the use of LBP on residential property. Housing constructed prior to 1978, however, is at-risk of containing LBP. According to the 2012-2016 ACS, an estimated 23,292 units (representing 38 percent of the housing stock) in the City were constructed prior to 1980.

The potential for housing to contain LBP varies depending on the age of the housing unit. National studies estimate that 75 percent of all residential structures built prior to 1970 contain LBP. Housing built prior to 1940, however, is much more likely to contain LBP (estimated at 90 percent of housing units). About 62 percent of housing units built between 1960 and 1979 are estimated to contain LBP. Table 22 estimates the number of housing units in Santa Clarita containing LBP, utilizing the assumptions outlined above. It should be noted, however, that not all units with LBP present a hazard. Properties most at risk include structures with deteriorated paint, chewable paint surfaces, friction paint surfaces, and deteriorated units with leaky roofs and plumbing.

Table 22: Lead-Based Paint Estimates (2012-2016)

Year Built	Percent		Estimated No. of Units with LBP
	Units	with LBP	
1960-1979	20,071	62% + 10%	12,444 ± 2,007
1940-1959	2,717	80% + 10%	2,174 ± 272
Before 1940	504	90% + 10%	454 ± 50
Total Units	23,292	62% + 10%	14,441 ± 2,329

Source: US American Community Survey 2012-2016.

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

The City of Santa Clarita uses Community Development Block Grant funds to fund a housing rehabilitation program, called the Handyworker Program, which is operated by the Santa Clarita Valley Senior Center. For the painting rehabilitation of buildings built before 1978, a lead-based paint spectrometry test be performed before any paint is disturbed. The brochure, "Lead Safe Renovations", produced by HUD is distributed with all applications for assistance regardless of whether the proposed scope of rehabilitation work includes painting. All applicants are required to sign and return the lead-based paint warning to verify that they have read its contents and are aware of the dangers lead-based paint presents. If lead-based paint above the HUD

de minimis standards will be disturbed by the Handyworker Program rehabilitation work, the program requires that all work be done by workers and contractors certified by the State in lead-safe work practices, and that a clearance test is conducted after the work is complete. The cost of testing, rehabilitation work, and clearance testing is incorporated into the applicant's grant.

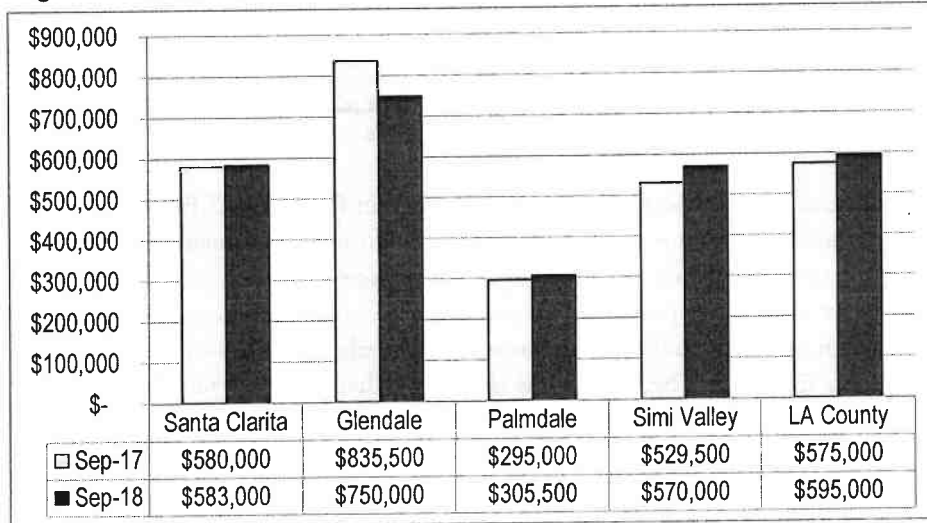
F. Housing Cost and Affordability

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

1. Ownership Housing Costs

compares the median sales price of single-family homes in Santa Clarita and surrounding jurisdictions in 2017 and 2018. Home prices in the region have leveled off in recent months. Median price in Santa Clarita increased less than one percent between September 2017 and September 2018. Countywide increase was 3.5 percent. However, the median price of \$583,000 in the City represented a 37 percent increase from five years ago when the median price of \$427,000 in July 2013.

Figure 5: Median Home Prices



Source: Dataquick Services, www.corelogic.com, November 2018.

2. Rental Housing Costs

Information on current rental rates in the City was obtained through review of listings posted on Zillow, a real estate and rental marketplace website, during November 2018. The available rental housing consisted of a spectrum of unit size and type. The majority of available units in the City were two- and three-bedroom units. Table 24 summarizes average apartment rents by unit size in 2018. The available units for rent in the City have an average rent of \$2,462.

Table 23: Average Apartment Rents in Santa Clarita (2018)

Size	Number Advertised	Median Rent	Average Rent	Rent Range
Studio	1	\$1,857	\$1,857	\$1,857
One Bedroom	32	\$1,715	\$1,440	\$1,440-2,436
Two Bedroom	75	\$1,999	\$1,267	\$1,267-3,463
Three Bedroom	47	\$2,700	\$1,800	\$1,800-4,600
Four Bedroom	28	\$3,350	\$2,595	\$2,595-5,950
Five Bedroom	8	\$3,923	\$2,150	\$2,150-5,500
Total	191	\$2,200	\$2,462	\$1,267-5,950

Source: Zillow, Search performed November 2018.

3. Housing Affordability

Housing affordability can be inferred by comparing the cost of renting or owning a home in a community with the maximum affordable housing costs for households at different income levels. Taken together, this information can generally show who can afford what size and type of housing and indicate the type of households most likely to experience overcrowding and overpayment. While housing affordability alone is not a fair housing issue, fair housing concerns may arise when housing affordability interacts with factors covered under the fair housing laws, such as household type, composition, and race/ethnicity.

The federal Department of Housing and Urban Development (HUD) conducts annual household income surveys nationwide to determine a household's eligibility for federal housing assistance. Households in the lower end of each category can afford less by comparison than those at the upper end. Table 24 shows the annual household income by household size and generally, the maximum affordable housing payment based on the standard of 30 to 35 percent of household income. General cost assumptions for utilities, taxes, and property insurance are also shown.

Table 24: Housing Affordability Matrix – Los Angeles County (2018)

Household	Annual Income	Affordable Costs		Utilities		Taxes and Insurance	Affordable Rent	Affordable Home Price
		Rental	Ownership	Renters	Owners			
Extremely-Low-Income (under 30% AMI)								
1-Person	\$20,350	\$509	\$509	\$125	\$99	\$178	\$384	\$53,922
2-Person	\$23,250	\$581	\$581	\$144	\$118	\$203	\$437	\$60,467
3-Person	\$26,150	\$654	\$654	\$161	\$139	\$229	\$493	\$66,548
4-Person	\$29,050	\$726	\$726	\$199	\$170	\$254	\$527	\$70,300
5-Person	\$31,400	\$785	\$785	\$223	\$208	\$275	\$562	\$70,344
Low-Income (31 to 50% AMI)								
1-Person	\$54,250	\$849	\$849	\$125	\$99	\$297	\$724	\$105,356
2-Person	\$62,000	\$970	\$970	\$144	\$118	\$340	\$826	\$119,277
3-Person	\$69,750	\$1,091	\$1,091	\$161	\$139	\$382	\$930	\$132,732
4-Person	\$77,500	\$1,211	\$1,211	\$199	\$170	\$424	\$1,012	\$143,670
5-Person	\$83,700	\$1,316	\$1,316	\$223	\$208	\$461	\$1,093	\$150,710
Moderate-Income (51 to 80% AMI)								
1-Person	\$54,250	\$728	\$849	\$125	\$99	\$297	\$603	\$105,383
2-Person	\$62,000	\$832	\$970	\$144	\$118	\$340	\$688	\$119,307
3-Person	\$69,750	\$936	\$1,091	\$161	\$139	\$382	\$775	\$132,766
4-Person	\$77,500	\$1,040	\$1,213	\$199	\$170	\$424	\$841	\$143,897
5-Person	\$83,700	\$1,123	\$1,310	\$223	\$208	\$458	\$900	\$149,730
Median-Income (81 to 100% AMI)								
1-Person	\$48,500	\$1,091	\$1,273	\$125	\$99	\$446	\$966	\$169,594
2-Person	\$55,450	\$1,247	\$1,455	\$144	\$118	\$509	\$1,103	\$192,692
3-Person	\$62,350	\$1,403	\$1,637	\$161	\$139	\$573	\$1,242	\$215,323
4-Person	\$69,300	\$1,559	\$1,819	\$199	\$170	\$637	\$1,360	\$235,628
5-Person	\$74,850	\$1,684	\$1,965	\$223	\$208	\$688	\$1,461	\$248,799
Middle-Income (100 to 120% AMI)								
1-Person	\$58,200	\$1,334	\$1,556	\$125	\$99	\$545	\$1,209	\$212,402
2-Person	\$66,500	\$1,525	\$1,779	\$144	\$118	\$623	\$1,381	\$241,615
3-Person	\$74,850	\$1,715	\$2,001	\$161	\$139	\$700	\$1,554	\$270,362
4-Person	\$83,150	\$1,906	\$2,223	\$199	\$170	\$778	\$1,707	\$296,782
5-Person	\$89,800	\$2,058	\$2,401	\$223	\$208	\$840	\$1,835	\$314,846

Sources and assumptions:

1. California Department of Housing and Community Development (HCD) income limits, 2018. Health and Safety code definitions of affordable housing costs (between 30 and 35 percent of household income depending on tenure and income level).
2. Housing Authority of the County of Los Angeles (HACoLA), Utility Allowance 2018.
3. 20 percent of monthly affordable cost for taxes and insurance.
4. 10 percent down payment.
5. Four percent interest rate for a 30-year fixed-rate mortgage loan.
6. Taxes and insurance apply to owner costs only; renters do not usually pay taxes or insurance.

G. Housing Problems

A continuing priority of communities is enhancing or maintaining the quality of life for residents. HUD assesses housing need within a community according to several criteria: (1) the number of households that are paying too much for housing; (2) the number of households living in overcrowded units; and (3) the number of households living in substandard housing conditions. Table 14, presented earlier on page 19 summarizes the extent of households facing some kind of housing problems. CHAS data provide further details on housing cost burden and overcrowding. These conditions are discussed below.

1. Overcrowding

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

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

According to the 2012-2016 ACS, less than six percent of Santa Clarita households experienced overcrowding, including less than two percent experiencing severe overcrowding. Overcrowding was more prevalent among renters, with nearly 13 percent of renters living in overcrowded units, compared to two percent of owners. Overall, the incidence of overcrowding has continued to decline in Santa Clarita since 2000, when eight percent of total households lived in overcrowded conditions.

2. Housing Cost Burden

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

According to 2009--2013 CHAS data, in Santa Clarita, housing cost burden is more prevalent among renter-households (52 percent) than owner-households (40 percent). Renter-households were also more likely to experience severe housing cost burden, with 25 percent of renters experiencing severe housing cost burden compared to 17 percent of owners. Overpayment is typically linked to household income and often occurs when housing costs increase faster than income.

H. Assisted Housing

A large inventory of subsidized housing, community care facilities, emergency shelters and transitional housing, as well as other treatment and recovery centers are located in Santa Clarita. This section presents the range of housing opportunities for persons with special needs and displays their general location.

1. Housing Choice Voucher Rental Assistance

The Housing Choice Voucher (HCV) program is a rent subsidy program that helps lower income families and seniors pay rents of private units. HCV recipients pay a minimum of 30 percent of their income for rent and the Housing Authority pays the difference up to its payment standard. The program offers lower income households the opportunity to obtain affordable, privately owned rental housing and to increase their housing choices.

Voucher Recipients

The Housing Authority of the County of Los Angeles (HACoLA) administers the Housing Choice Voucher (HCV) Program for Santa Clarita residents. As of August 2018, 194 Santa Clarita households were receiving HCVs. As shown in Table 25, the majority of voucher recipients indicated their race as White (69 percent) and identified ethnically as non-Hispanic (64percent). For the distribution of Voucher assistance within the City, HACoLA has established local preferences, which are later identified in Section IV (see page 73). HACoLA's Section 8 waiting list has been closed. With limited funding and a long waiting list, HACoLA is not able to estimate the length of wait.

Table 25: Housing Choice Voucher Recipients

Category	# of Section 8 Recipients	% of Section 8 Recipients
Race		
American Indian	3	1.0%
Asian or Pacific Islander	8	4.1%
Black	50	25.8%
Native Hawaiian	1	0.5%
White	133	68.6%
Total	194	100.0%
Ethnicity		
Hispanic	51	35.7%
Non-Hispanic	143	64.3%
Total	194	100.0%
Household Type		
Elderly	139	71.6%
Disabled	111	57.2%
Veteran	10	5.2%
Female Headed	158	81.4%
Total¹	194	100.0%

Note: 1. Participant households can have more than one of the characteristics listed; therefore, the actual number of households listed by type totals more than 194 households.

Source: Housing Authority of the County of Los Angeles, August 2018.

2. Assisted Housing Projects

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

There are currently eight affordable rental housing developments located in the City, providing 397 affordable units to lower income family households. There are also seven affordable rental housing developments for seniors, providing 871 affordable units, including one conventional public housing development with 182 units. In total there are 1,334 affordable units for lower income family, senior, and disabled households in the City.

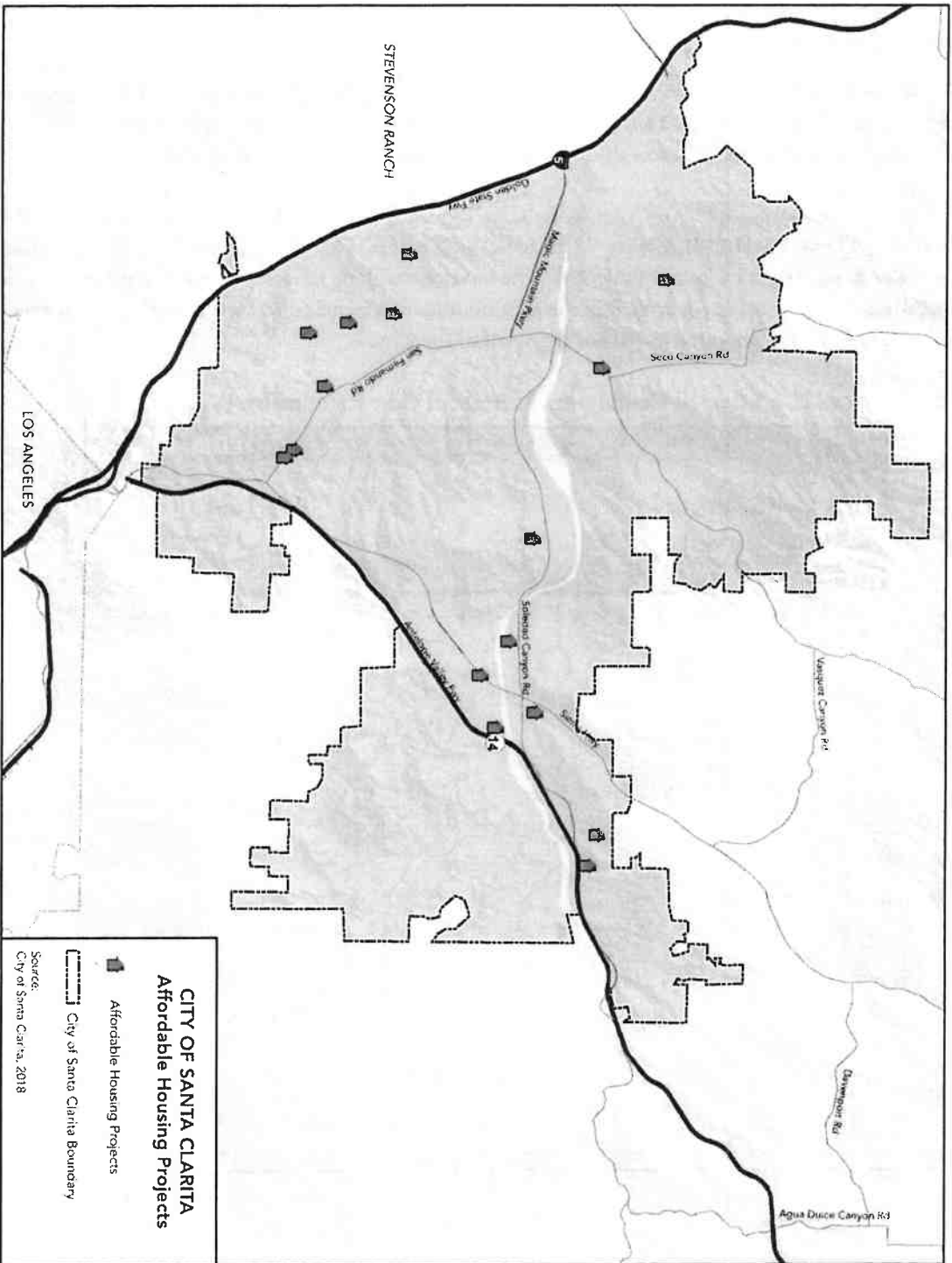
As is typical in most urban environments throughout the country, areas designated for high density housing in the City are usually adjacent to areas designated for commercial and industrial uses. Lower and moderate income households tend to live in high density areas, where the lower land costs per unit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

Table 26: Assisted Rental Housing in Santa Clarita

Project Name	Tenant Type	# of Affordable Units	Funding Program	Earliest Conversion Date
Canyon Country Villas 26741 N. Isabella Parkway	Family	66	Multi Family Revenue Bond	12/2032
Diamond Park Apartments 27940 Solamint Road	Family	50	Multi Family Revenue Bond	2032
Hidaway Apartments 27077 Hideaway Avenue	Family	14	LA County FHA Loan	2024
Riverpark Apartments 27303 Sara Street	Family	106	Multi Family Revenue Bond (annexed in 2013)	10/2031
Sand Canyon Ranch 28856 N. Silver Saddle Circle	Family	50	Multi Family Revenue Bond	5/2033
Sand Canyon Villas & Townhomes 28923 Prairie Lane	Family	43	Multi Family Revenue Bond	12/2032
The Village Apartments 23700 Valle Del Oro	Family	39	Multi Family Revenue Bond	2036
Three Oaks Apartments 23610 Newhall Avenue	Family	29	Tax Credits Bond	Permanent
Bouquet Canyon Seniors 26705 Bouquet Canyon	Senior	264	Tax Credits Bond	2028
Canterbury Village Senior Apts. 23520 Wiley Canyon Road	Senior	64	HUD Section 202	7/31/2016
Canyon Country Senior Apartments 18701 Flying Tiger Drive	Senior	200	Tax Credits Bond	TC/Bonds
Fountain Glen Apartments 23941 Decoro Drive	Senior	8	Conditions of Approval w/City	Permanent
Orchard Arms 23520 Wiley Canyon Road	Senior	182	Los Angeles County Housing Authority	Conventional public housing (LA County)
Valencia Villas 24857 Singing Hills Drive	Senior	75	Project Based Rental Assistance	9/2019
Whispering Oaks Apartments 22816 Market Street	Senior	78	LA County Loan	Permanent

Source: City of Santa Clarita

Figure 6: Location of Affordable Housing



Licensed Community Residential Care Facilities

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

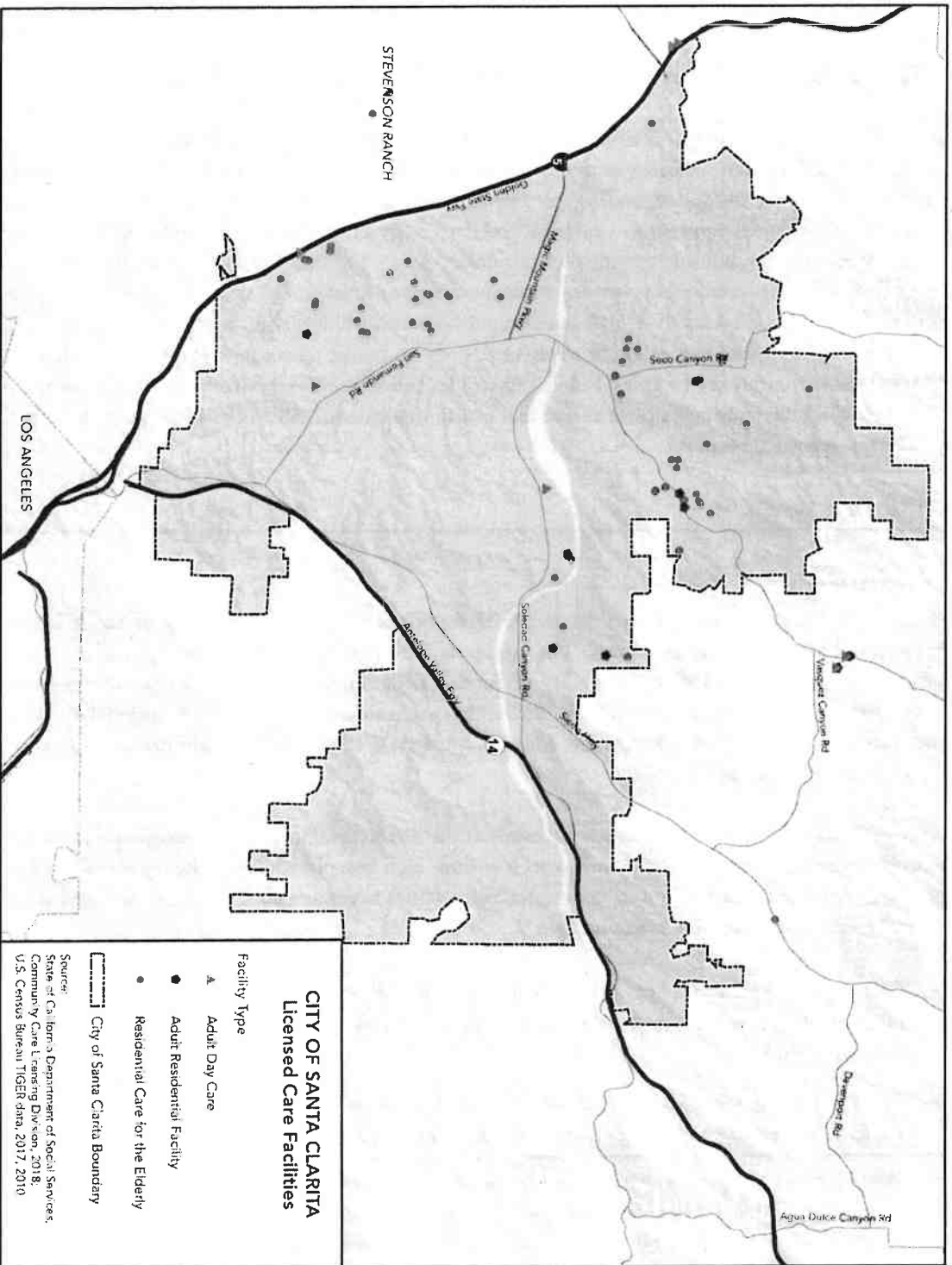
According to the State of California Community Care Licensing Division of the State's Department of Social Services, as of October 2018, there were 78 State-licensed community care facilities with a total capacity of 1270 beds/persons in Santa Clarita (Table 27). The locations of these facilities are shown in Figure 7. Senior residential care facilities are concentrated in the communities of Valencia and Newhall, while adult residential care facilities are primarily located in the northern half of the City.

Table 27 : Licensed Community Residential Care Facilities by Type

Type	Number of Facilities	Total Capacity
Adult Day Care	7	280
Adult Residential Facility	9	114
Residential Care for the Elderly	62	876
Total	78	1,270

Source: State of California Department of Social Services, Community Care Licensing Division, 2018.

Figure 7: Location of Community Care Facilities



I. Provision of Services and Accessibility to Public Transit

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

1. Public Transit

City of Santa Clarita Transit

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

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

- **Commuter Express Service:** The Transit Commuter Bus offers service to and from major places outside of the Santa Clarita Valley, including various locations in Los Angeles and the San Fernando Valley.
- **Station Link Service:** Station Link service provides services from the Santa Clarita Metrolink station to major local places of employment within the Santa Clarita Valley.
- **Dial-A-Ride:** For persons with special needs due to age or disabilities, the agency offers Dial-A-Ride paratransit services for qualified elderly or special needs customers, as well as the general public. City residents who are at least 60 years of age or have a certified disability are eligible to use Dial-A-Ride anytime during regular service hours.
- **Paratransit Services:** Access Services Incorporated offers Paratransit services for individuals whose disabilities prevent them from using regular buses or rail service.

2. Major Employers

Santa Clarita is home to a variety of employers and Table 28^{Error! Reference source not found.} summarizes the ten largest in and adjacent to the City. As demonstrated in Figure 8 on page 46, most of the City’s top employers are located along transit routes and all but two of these top employers are located within one-quarter mile of a bus stop. Although the most prominent employer—Six Flags Magic Mountain—is located outside of City limits, it is well served by transit.

Table 28: Santa Clarita Major Employers

Business	Type of Business	Number of Employees	Location
Six Flags Magic Mountain	Theme Park	3,200	26101 Magic Mountain Parkway Valencia, CA 91355
Princess Cruises	Cruise Line	2,026	24305 Town Center Drive Valencia, CA 91355
Henry Mayo Newhall Memorial Hospital	Healthcare	1,948	23845 McBean Parkway Santa Clarita, CA 91355
College of the Canyons	Education	1,941	26455 Rockwell Canyon Road Santa Clarita, CA 91355
William S. Hart Union School District	Education	1,939	21380 Centre Pointe Parkway Santa Clarita, CA 91350
Saugus Union School District	Education	1,692	24930 Avenue Stanford Santa Clarita, CA 91355
US Postal Service	Government	1,010*	24355 Creekside Road Santa Clarita, CA 91355
Boston Scientific	Healthcare	750	25155 Rye Canyon Loop Valencia, CA 91355
Newhall School District	Education	705	25375 Orchard Village Road Valencia, CA 91355
City of Santa Clarita	Government	700	23920 Valencia Boulevard Santa Clarita, CA 91355

Source: City of Santa Clarita Comprehensive Annual Financial Report, FY 2016-2017.

* = All Post Office locations within City limits are represented in the total employee count.

3. Affordable Housing

Figure 9 on page 47 illustrates the location of the City’s affordable housing projects in relation to regional transit services. As shown, most affordable housing projects in the City are situated along transit routes, with all but two being located within one-quarter mile of a bus stop. These two projects are located just outside the quarter-mile radius though.

Figure 8: Public Transit and Major Employers

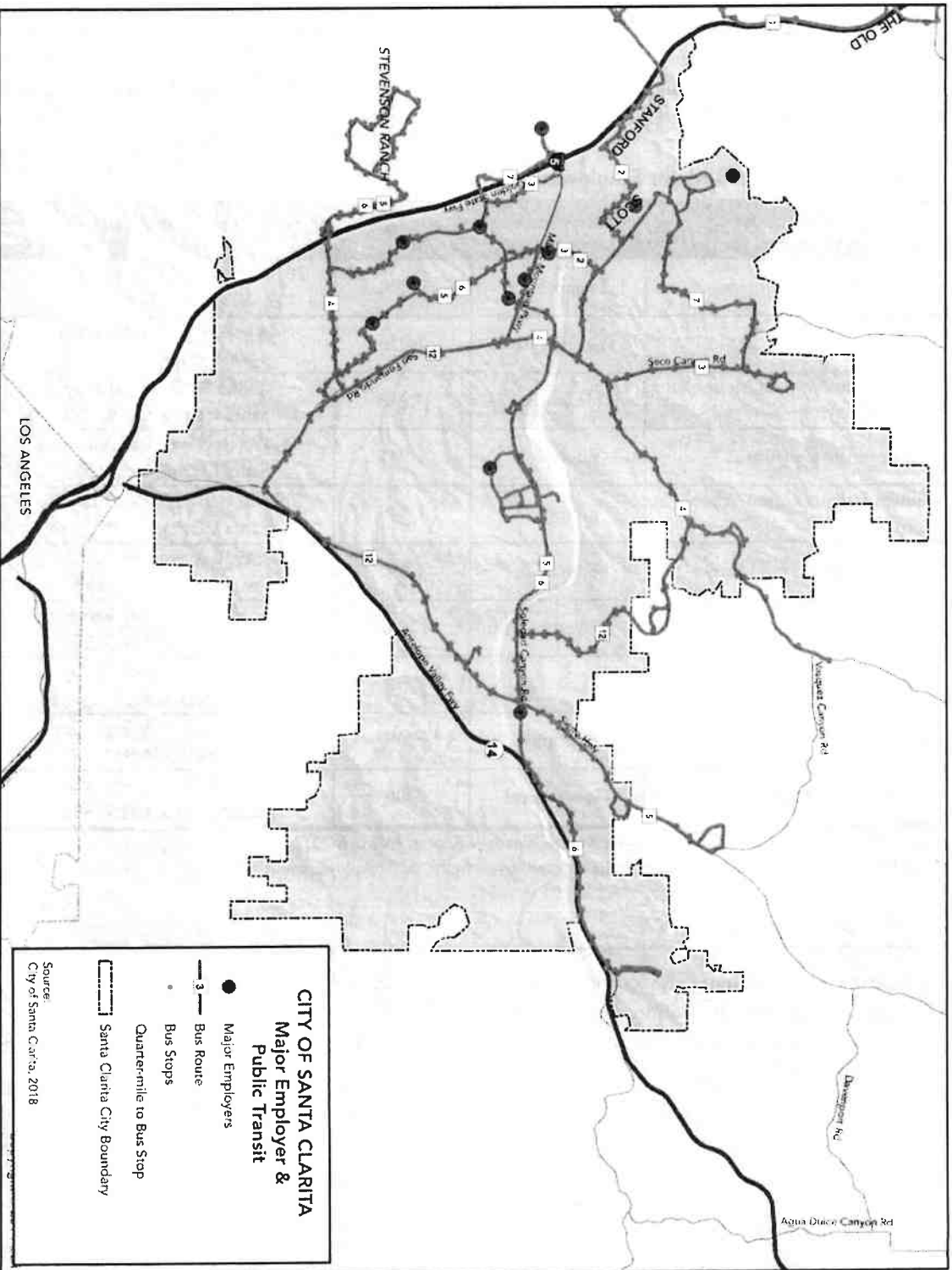
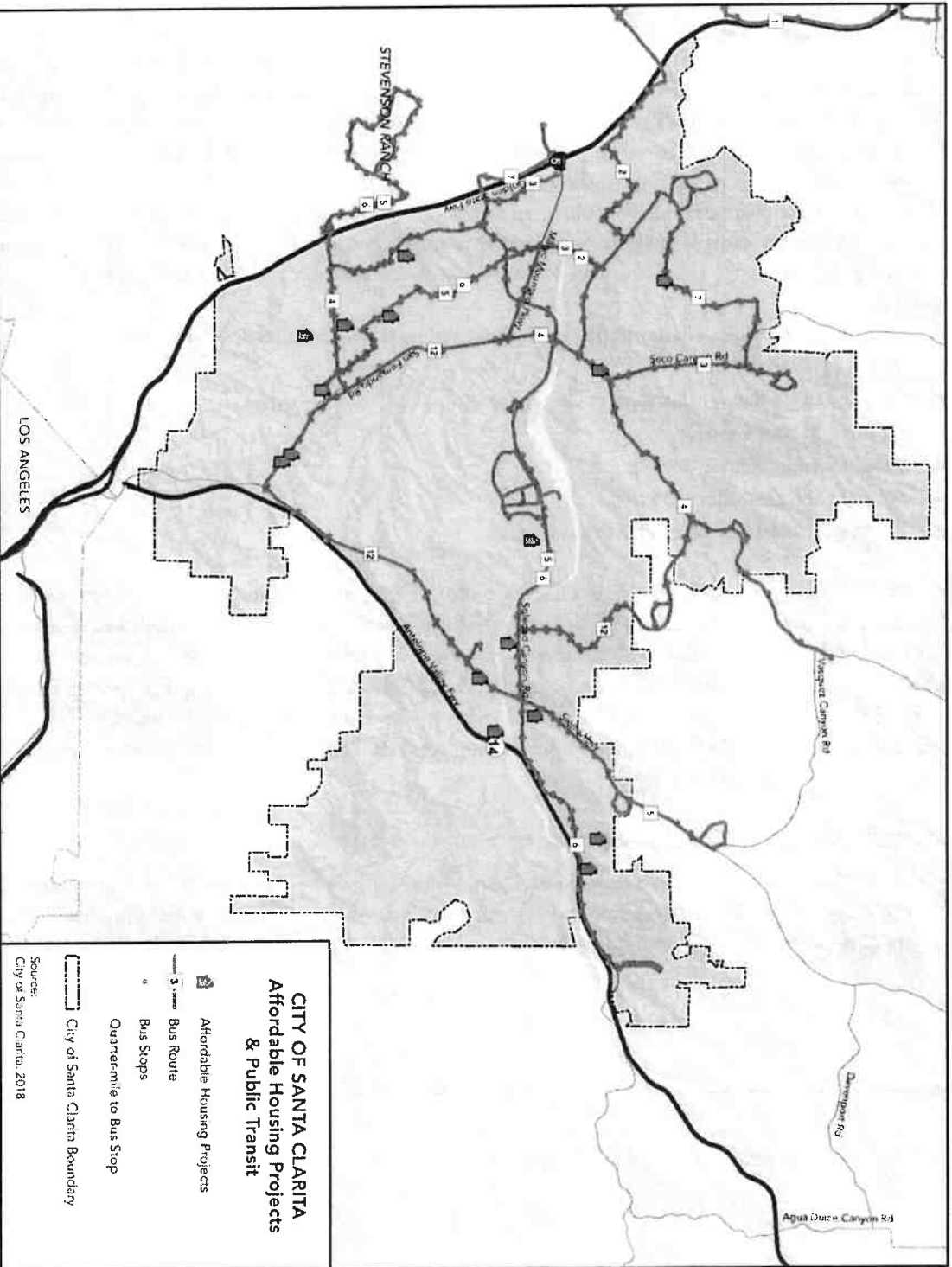


Figure 9: Affordable Housing near Public Transit



4. Public Schools

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

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

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

Nine Title I schools are located in the Santa Clarita Valley. Figure 10 illustrates the location of schools in the City. Comparing the attendance areas of each school district’s Title I school and the City’s low and moderate income neighborhoods reveals that most areas are well served. Specifically, all of the low and moderate income neighborhoods within the attendance boundaries of Newhall School District and Sulphur Springs District are served by their Title I Schools. Only two census tracts in the City are considered minority concentration areas according to HUD’s RAD Minority Concentration Analysis Tool. These tracts are served by one Title I school.

Access to Public and Supportive Services

All of the City’s facilities are ADA accessible but not all are fully compliant with every requirement under ADA. Several modifications, both interior and exterior modifications, are still required at City Hall. The City will continue to pursue accessibility improvements based on need and availability of funding.

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

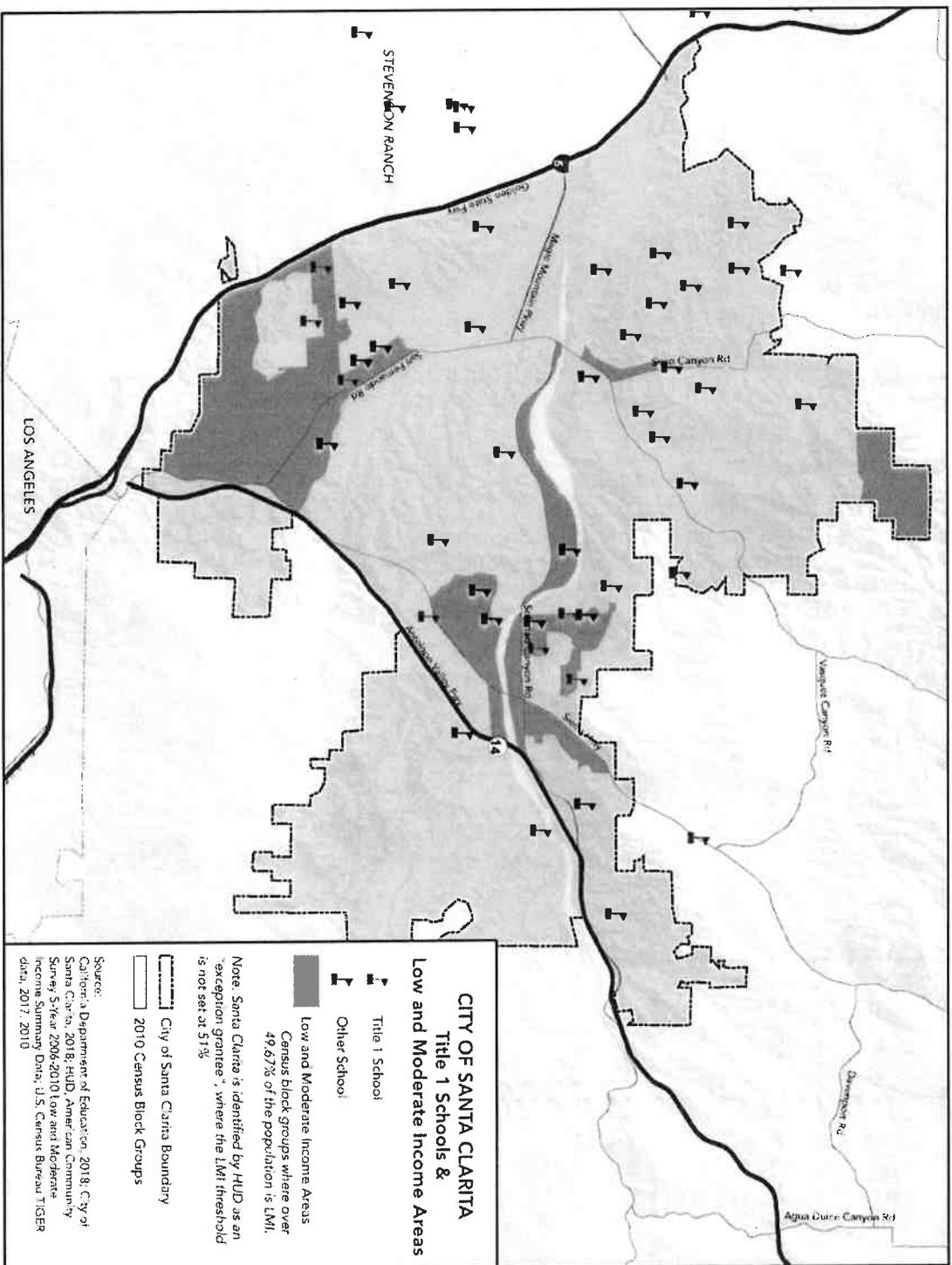
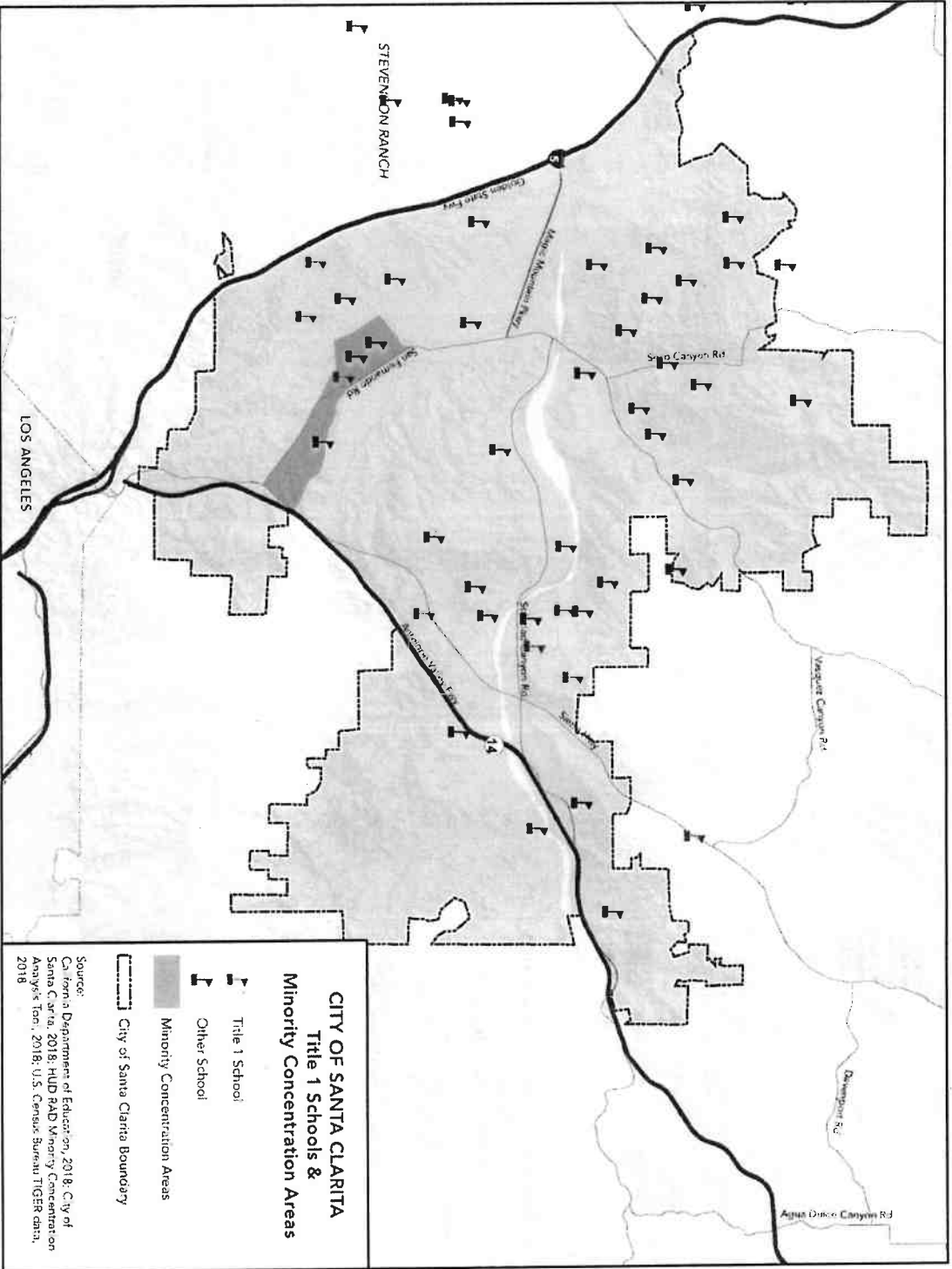


Figure 11: Distribution of Title I Schools and Areas of Minority Concentration



5. Disparities in Access to Opportunity

HUD has developed a series of indices for the purpose of fair housing assessment to help inform communities about disparities in access to opportunity. HUD-provided index scores are based on nationally available data sources and assess residents' access to key opportunity assets in Santa Clarita. Table 29 provides index scores or values (the values range from 0 to 100) for the following opportunity indicator indices:

- **Low Poverty Index:** The low poverty index captures poverty in a given neighborhood. The poverty rate is determined at the census tract level. *The higher the score, the less exposure to poverty in a neighborhood.*
- **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 score, 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 score, 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% 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.*
- **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, 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 value, the better the environmental quality of a neighborhood, where a neighborhood is a census block-group.*

Ash shown in Table 29, in Santa Clarita, Hispanic residents were more likely (compared to other racial/ethnic groups) to be impacted by poverty, limited access to proficient schools, lower labor participation rate and more likely to utilize public transportation.

Table 29: Opportunity Indicators by Race/Ethnicity

City of Santa Clarita	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Total Population							
White, Non-Hispanic	71.90	69.56	61.46	69.92	66.33	41.46	54.70
Black, Non-Hispanic	63.67	67.04	58.66	72.43	69.91	39.62	53.61
Hispanic	56.27	63.09	51.08	73.71	70.99	44.03	52.74
Asian or Pacific Islander, Non-Hispanic	69.81	71.23	63.96	71.04	68.20	43.16	53.70
Native American, Non-Hispanic	65.09	66.28	56.94	70.06	67.37	45.96	54.26
Population below federal poverty line							
White, Non-Hispanic	64.13	68.76	57.14	71.64	68.96	43.17	54.66
Black, Non-Hispanic	62.92	63.30	56.31	66.37	65.40	47.25	56.50
Hispanic	35.59	62.76	40.62	77.85	77.98	45.40	49.83
Asian or Pacific Islander, Non-Hispanic	65.60	74.88	67.43	77.60	75.53	49.48	51.04
Native American, Non-Hispanic	73.00	61.58	47.91	61.55	60.83	47.22	61.42

Note: American Community Survey Data are based on a sample and are subject to sampling variability.

Source: AFPHT Data Table 12; Note 1; Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA

Section III: Lending Practices

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

A. Background

1. Legislative Protection

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

Community Reinvestment Act and Home Mortgage Disclosure Act

The CRA is intended to encourage regulated financial institutions to help meet the credit needs of their entire communities, including lower- and moderate-income neighborhoods. Depending on the type of institution and total assets, a lender may be examined by different supervising agencies for its CRA performance. However, the CRA rating is an overall rating for an institution and does not provide insights regarding the lending performance at specific locations by the institution.

Home Mortgage Disclosure Act

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

Conventional versus Government-Backed Financing

Conventional financing involves market-rate loans provided by private lending institutions such as banks, mortgage companies, savings and loans, and thrift institutions. To assist lower and moderate income households that may have difficulty in obtaining home mortgage financing in the private market, due to income and equity issues, several government agencies offer loan products that have below market rate interests and are insured ("backed") by the agencies. Sources of government-backed financing include loans

insured by the Federal Housing Administration (FHA), the Department of Veterans Affairs (VA), and the Rural Housing Services/Farm Service Agency (RHA/FSA). Often, government-backed loans are offered to the consumers through private lending institutions. Local programs such as first-time homebuyer and rehabilitation programs are not subject to HMDA reporting requirements.

Financial Stability Act

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

Helping Families Save Their Homes Act

The Helping Families Save Their Homes Act was passed by Congress in May 2009 and expands the Making Home Affordable Program. This Act includes provisions to make mortgage assistance and foreclosure prevention services more accessible to homeowners and increases protections for renters living in foreclosed homes. It also establishes the right of a homeowner to know who owns their mortgage and provides over two billion dollars in funds to address homelessness. Under this bill, tenants also have the right to stay in their homes after foreclosure for 90 days or through the term of their lease.

Fraud Enforcement and Recovery Act

The Fraud Enforcement and Recovery Act (FERA) enhances the criminal enforcement of federal fraud laws by strengthening the capacity of federal prosecutors and regulators to hold accountable those who have committed fraud. FERA amends the definition of a financial institution to include private mortgage brokers and non-bank lenders that are not directly regulated or insured by the federal government, making them liable under federal bank fraud criminal statutes. The law also makes it illegal to make a materially false statement or to willfully overvalue a property in order to manipulate the mortgage lending business.

B. Overall Lending Patterns

1. Data and Methodology

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

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

Table 30 summarizes the disposition of loan applications submitted to financial institutions in 2012 and 2017 (most recent HMDA data available) for home purchase, refinance, and home improvement loans in Santa Clarita. Included is information on loan applications that were approved and originated, approved but not accepted by the applicant, denied, withdrawn by the applicant, or incomplete. As indicated in Table 30, overall between 2012 and 2017 there was a decrease of almost 4,000 applicants, primarily from refinancing applications. The average loan approval among all loan types also decreased slightly from 70 percent in 2012 to approximately 66 percent in 2017.

Table 30: Disposition of Home Loans (2012 and 2017)

Loan Type	Total Applicants		Percent Approved		Percent Denied		Percent Other	
	2012	2017	2012	2017	2012	2017	2012	2017
Gov't-Backed Purchase	1,399	1,288	74.0%	76.9%	16.1%	8.4%	9.9%	14.7%
Conventional Purchase	2,407	3,895	78.1%	74.3%	12.5%	9.1%	9.4%	16.6%
Refinance	12,510	6,805	68.6%	58.9%	14.6%	15.9%	16.8%	25.2%
Home Improvement	288	814	50.7%	62.3%	36.5%	20.3%	12.8%	17.4%
Total	16,604	12,802	70.10%	65.61%	14.80%	13.33%	15.10%	21.07%

Source: www.lendingpatterns.com, 2018.

2. Home Purchase Loans

In 2017, a total of 3,895 households applied for conventional loans to purchase homes in the City, an increase of approximately 62 percent from 2012. This substantial increase in lending activity is reflective of lending trends throughout the country.

The approval rate in 2017 for conventional home purchase loans was approximately 74 percent, while nine percent of applications were denied. In 2012, 78 percent of conventional home loan applications were approved and 13 percent were denied.

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

Government-backed loans generally have more lenient credit score requirements, lower down payment requirements, and are available to those with recent bankruptcies. However, these loans may also carry higher interest rates and most require homebuyers to purchase mortgage insurance. Furthermore, government-backed loans have strict limits on the amount a homebuyer can borrow for the purchase of a home. Nearly 1,300 Santa Clarita households applied for government-backed loans in 2017, almost matching the 1,399 applications in 2012. Approval rates for these loans were higher than for conventional home purchase loans. Of the Government-backed loan applications, approximately 77 percent were approved and eight percent were denied.

3. Home Improvement Loans

Reinvestment in the form of home improvement is critical to maintaining the supply of safe and adequate housing. Historically, home improvement loan applications have a higher rate of denial when compared to home purchase loans. Part of the reason is that an applicant's debt-to-income ratio may exceed underwriting guidelines when the first mortgage is considered with consumer credit balances. Another reason is that many lenders use the home improvement category to report both second mortgages and equity-based lines of credit, even if the applicant's intent is to do something other than improve the home (e.g., pay for a wedding or college). Loans that will not be used to improve the home are viewed less favorably since the owner is divesting in the property by withdrawing accumulated wealth. From a lender's point of view, the reduction in owner's equity represents a higher risk.

In 2017, 814 applications for home improvement loans were submitted by Santa Clarita households. Of these applications, 62 percent were approved and 20 percent were denied. Home improvement financing in the City was much more active in 2017 than 2012, when only 288 applications for home improvement loans were filed by Santa Clarita residents. Approval rates for this type of loan were lower in 2012 at 51 percent.

4. Refinancing

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

The majority of loan applications submitted by Santa Clarita households in 2017 were for home refinancing (6,805 applications). About 59 percent of these applications were approved and 16 percent were denied. These approval rates represent a considerable decrease from 2012 when the approval rate was at 69 percent with more than 12,500 applications being initially filed.

C. Lending Patterns by Race/Ethnicity and Income Level

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

In an ideal situation, the applicant pool for mortgage lending should reflect the demographics of a community. When one racial/ethnic group is overrepresented or underrepresented in the total applicant pool, it could be an indicator of access to opportunities. Such a finding may be a sign that access to mortgage lending is not equal for all individuals. As shown in Table 31, White applicants were noticeably overrepresented in the loan applicant pool during 2017, while Hispanics were significantly underrepresented.

Table 31: Demographics of Loan Applicants vs. Total Population (2017)

	Percent of Applicant Pool	Percent of Total Population	Variation
White	61.1%	49.6%	11.5%
Black	4.4%	3.6%	0.8%
Hispanic	21.0%	31.2%	-10.2%
Asian	11.0%	11.0%	0.0%

Note: Percent of total population estimates are based on 2017 applicant data and compared to total population estimates from the 2010 Census.

Source: Bureau of the Census, 2010; www.lendingpatterns.com, 2018.

In addition to looking at whether access to lending is equal, it is important to analyze lending outcomes for any signs of potential discrimination by race/ethnicity. Approval rates for loans tend to increase as household income increases; however, lending outcomes should not vary significantly by race/ethnicity among applicants of the same income level. Table 32 summarizes lending outcomes by race/ethnicity and income. In Santa Clarita, at the upper income level, approval rates were generally comparable among different groups. However, for lower income households, White applicants had the highest approval rates in 2017.

Table 32: Lending Patterns by Race/Ethnicity (2012 and 2017)

	Approved		Denied		Withdrawn/ Incomplete	
	2012	2017	2012	2017	2012	2017
White						
Low (0-49% AMI)	55.4%	44.6%	27.2%	32.1%	17.4%	23.2%
Moderate (50-79% AMI)	69.7%	53.4%	16.2%	22.6%	14.0%	24.0%
Middle (80-119% AMI)	72.3%	65.7%	14.0%	15.0%	13.7%	19.3%
Upper (≥120% AMI)	73.4%	70.5%	12.8%	10.7%	13.8%	18.8%
Black						
Low (0-49% AMI)	75.0%	16.7%	25.0%	16.7%	0.0%	66.7%
Moderate (50-79% AMI)	52.9%	40.0%	23.5%	30.0%	23.5%	30.0%
Middle (80-119% AMI)	64.8%	58.9%	20.4%	26.8%	14.8%	14.3%
Upper (≥120% AMI)	58.1%	66.9%	22.7%	13.0%	19.2%	20.1%
Hispanic						
Low (0-49% AMI)	42.3%	25.0%	42.3%	47.9%	15.5%	27.1%
Moderate (50-79% AMI)	62.2%	45.1%	23.5%	35.9%	14.3%	19.0%
Middle (80-119% AMI)	64.3%	59.4%	18.0%	17.0%	17.8%	23.5%
Upper (≥120% AMI)	68.9%	66.5%	16.8%	12.1%	14.3%	21.4%
Asian						
Low (0-49% AMI)	70.4%	33.3%	18.5%	55.6%	11.1%	11.1%
Moderate (50-79% AMI)	64.4%	54.2%	18.4%	25.0%	17.2%	20.8%
Middle (80-119% AMI)	67.7%	58.9%	17.0%	18.5%	15.3%	22.6%
Upper (≥120% AMI)	71.9%	68.8%	14.2%	13.0%	13.9%	18.1%

Source: www.lendingpatterns.com, 2018.

D. Lending Patterns by Census Tract Characteristics

1. Income Level

To identify potential geographic differences in mortgage lending activities, an analysis of the HMDA data was conducted by census tract. Based on the Census, HMDA defines the following income levels:⁴

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

In 2012 and 2017, none of the census tracts within the City of Santa Clarita were categorized as low income by HMDA. The majority of loan applications were submitted by residents from the City's upper income tracts. Table 33 summarizes the loan approval and denial rates of census tracts by income level in 2012 and 2017. In general, in both 2012 and 2017, home loan approval rates increased and denial rates decreased as the income level of the census tract increased. Higher income households are more likely to qualify for and be approved for loans, so this trend is to be expected.

Table 33: Outcomes Based on Census Tract Income (2012 and 2017)

Tract Income Level	Total Applicants		Approved		Denied		Other	
	#	%	#	%	#	%	#	%
2012								
Low	--	--	--	--	--	--	--	--
Moderate	366	2.2%	249	68.0%	69	18.9%	48	13.1%
Middle	1,376	8.3%	898	65.3%	255	18.5%	223	16.2%
Upper	14,862	89.5%	10,496	70.6%	2,138	14.4%	2,228	15.0%
Total	16,604	100.0%	11,643	70.1%	2,462	14.8%	2,499	15.1%
2017								
Low	--	--	--	--	--	--	--	--
Moderate	574	4.5%	335	2.6%	91	0.7%	148	1.2%
Middle	1,875	14.6%	1,206	9.4%	257	2.0%	412	3.2%
Upper	10,353	80.9%	6,858	53.6%	1,358	10.6%	2,137	16.7%
Total	12,802	100.0%	8,399	65.6%	1,706	13.3%	2,697	21.1%

Source: www.lendingpatterns.com, 2018.

⁴ These income definitions are different from those used by HUD to determine Low and Moderate Income Areas.

2. Minority Population

HMDA also provides the minority population percentage within each census tract. Table 34 summarizes the home loan approval and denial rates of census tracts in the City by the proportion of minority residents during 2012 and 2017. A census tract with more than 50 percent minority population is considered “substantially minority.” In general, the approval rates are comparable in neighborhoods that were considered substantially minority versus those that were not.

Table 34: Outcomes Based on Minority Population of Census Tract (2012 and 2017)

Tract Income Level	Total Applicants		Approved		Denied		Other	
	#	%	#	%	#	%	#	%
2012								
Substantially Minority	3,214	19.4%	2,103	65.4%	586	18.2%	505	15.7%
Not Substantially Minority	13,390	80.6%	9,540	66.5%	1,876	19.9%	1,974	13.7%
Total	16,604	100.0%	11,643	70.1%	2,462	14.8%	2,499	15.1%
2017								
Substantially Minority	4,309	38.3%	2,747	63.8%	594	12.1%	968	19.7%
Not Substantially Minority	8,493	61.7%	5,652	66.5%	1,112	13.1%	1,729	20.4%
Total	12,802	100.0%	8,399	65.6%	1,706	13.3%	2,697	21.0%

Source: www.lendingpatterns.com, 2018.

E. Major Lenders

In 2017, the top ten mortgage lenders in Santa Clarita received less than 40 percent of all loan applications. The mortgage lending market was competitive; no one single lender received more than ten percent of the applications. In fact, half of the top ten lenders in 2012 no longer made the list in 2017. Table 35 summarizes the top lenders in the City as well as their underwriting outcomes in 2017.

Under current banking regulations, lenders are required to hold a given interest rate for a borrower for a period of 60 days. Borrowers, however, are under no obligation to actually follow through on the loan during this time and can withdraw their application. In mortgage lending, fallout refers to a loan application that is withdrawn by the borrower before the loan is finalized.

Closed applications refer to applications that are closed by the lender due to incompleteness. In instances where a loan application is incomplete, lenders are required to send written notification to the applicant and request the missing information be turned over within a designated timeframe. If this notice is given and the applicant does not comply within the specified time, the lender can close the application for incompleteness. A high rate of incomplete loans can indicate a lack of financial literacy on the part of the borrower. Several studies have correlated financial literacy with a borrower’s income level. Specifically, lower income individuals were the least knowledgeable about finance.⁵ Insufficient lender assistance during the application process can also lead to high levels of incomplete applications.

⁵ Collins, Michael. “Education Levels and Mortgage Application Outcomes: Evidence of Financial Literacy.” University of Wisconsin-Madison, Department of Consumer Science, (2009).

With the significant residential construction activities in Santa Clarita, new housing units are being placed on the market continuously. As most developers have their preferred lenders, active lenders in the City are very different from those in the resale market (such as Wells Fargo, Bank of America, and Chase). Overall, the top lenders had higher approval rates than all lenders citywide. Nationstar had the lowest approval rate while Quicken had the highest denial rate. Otherwise, the approval rates were generally comparable. Nationstar's low approval rate was a result of its high rates of withdrawn and incomplete applications.

Often, different lenders focus on different markets/populations. In 2017 for Black applicants, the top lenders are Loandepot.com, Broker Solutions, Homebridge Financial Services, and Shore Mortgage. Five of the top ten lenders in the City were also top lenders for Hispanics. However, Asian applicants tended to rely more on larger nationwide banks such as Chase and Bank of America.

Table 35: Top Lenders (2012 and 2017)

	Overall Market Share		Approved		Denied		Withdrawn or Closed	
	2012	2017	2012	2017	2012	2017	2012	2017
Logix Federal Credit Union	3.5%	6.7%	75.8	73.4%	9.2%	7.5%	15.0%	19.1%
Wells Fargo Bank	13.5%	5.8%	67.3%	58.3%	16.8%	21.2%	15.9%	20.5%
Loandepot.com	---	4.4%	---	67.9%	---	10.2%	---	21.9%
Quicken Loans, Inc.	2.0%	4.2%	85.5%	68.3%	14.5%	24.9%	0.0%	6.8%
Augusta Financial	4.7%	4.1%	95.3%	76.7%	3.2%	0.6%	1.5%	22.7%
Skyline Financial Corp	---	3.3%	---	71.0%	---	3.4%	---	25.7%
Nationstar Mortgage	---	2.9%	---	21.4%	---	18.1%	---	61.5%
Excel Mortgage Servicing	---	2.6%	---	60.1%	---	23.8%	---	16.1%
JP Morgan Chase Bank	6.0%	2.4%	71.4%	68.6%	25.4%	12.5%	3.2%	18.8%
Shore Mortgage	---	2.3%	---	79.7%	---	13.6%	---	26.1%
All Lenders	100.0%	100.0%	70.1%	62.3%	14.8%	13.3%	15.1%	24.4%

Source: www.lendingpatterns.com, 2018.

Note: The table identifies the top ten lenders of 2017. Some of these lenders were not top lenders in 2012 and market share data is not available.

F. Subprime Lending

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

Subprime lenders generally offer interest rates that are higher than those in the prime market and often lack the regulatory oversight required for prime lenders because they are not owned by regulated financial

institutions. In the recent past, however, many large and well-known banks became involved in the subprime market either through acquisitions of other firms or by initiating subprime loans directly. Though the subprime market usually follows the same guiding principles as the prime market, a number of specific risk factors are associated with this market.

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

While HMDA data does not classify loans as subprime, it does track the interest rate spread on loans. An interest rate spread refers to the difference between two related interest rates. For HMDA data, spread specifically refers to the difference between the annual percentage rate (APR) for a loan and the yield on a comparable-maturity Treasury security.

The frequency of loans with reported spread has increased since 2012. While just one percent of loans in 2012 had a reported spread, by 2017, close to three percent of loans reported a spread (Table 36). Since 2012, the frequency of spread has increased for all racial/ethnic groups, but most significantly for Hispanic and Asian applicants. However, the average spread was also larger for all groups except for Hispanic applicants.

Table 36: Reported Spread on Loans by Race/Ethnicity (2012 and 2017)

	Frequency of Spread		Average Spread	
	2012	2017	2012	2017
White	0.8%	2.2%	2.50	2.83
Black	1.9%	4.7%	1.64	1.72
Hispanic	1.8%	5.3%	5.25	3.46
Asian	0.4%	3.3%	1.86	1.94
Total	0.9%	2.8%	3.13	2.81

Source: www.lendingpatterns.com, 2018.

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

Section IV: Public Policies and Practices

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

A. Policies and Programs Affecting Housing Development

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

1. Housing Element Law and Compliance

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

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

Compliance Status

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

2. Land Use Element

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

Residential Densities

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

Santa Clarita's General Plan Land Use designations that allow residential uses are summarized in Table 37. In addition to the residential land use categories, the City has adopted multiple Specific Plans that contain additional residential land use categories or districts.

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

Table 37: General Plan Land Use Designations Allowing Residential Uses

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

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

3. Unified Development Code

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

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

Definition of Family

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

California court cases⁷ have ruled that a definition of "family" that: 1) limits the number of persons in a family; 2) specifies how members of the family are related (i.e. by blood, marriage or adoption, etc.), or 3) a group of not more than a certain number of unrelated persons as a single housekeeping unit, is invalid. Court rulings stated that defining a family does not serve any legitimate or useful objective or purpose recognized under the zoning and land planning powers of the jurisdiction, and therefore violates rights of privacy under the California Constitution. A Unified Development Code also cannot regulate residency by discrimination between biologically related and unrelated persons. Furthermore, a zoning provision cannot regulate or enforce the number of persons constituting a family.

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

Density Bonus

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

- Ten percent of the units for lower income households;

⁷ City of Santa Barbara v. Adamson (1980), City of Chula Vista v. Pagard (1981), among others.

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

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

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

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

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

The State Density Bonus law has been amended several time during the last few years to clarify specific implantation procedures, replacement requirements, etc. The City's Unified Development Code was amended in 2013 to reference the State Government Code Section 65915 for compliance with the State Density Bonus law.

Parking Requirements

Communities that require an especially high number of parking spaces per dwelling unit can negatively impact the feasibility of producing affordable housing or housing for special needs groups by reducing the achievable number of dwelling units per acre, increasing development costs, and thus restricting the range of housing types constructed in a community. Typically, the concern for high parking requirements is limited to multiple-family, affordable, or senior housing. The basic parking standards for the City of Santa Clarita are presented in Table 38. Reduced parking is available for certain affordable and senior housing in conjunction with density bonuses, pursuant to State law.

Requiring the same number parking spaces for housing types that are typically occupied by seniors and persons with disabilities as other single- and multi-family uses could be a constraint on the construction of units intended to serve special needs populations. As shown in Table 38, Santa Clarita's parking requirements for seniors and persons with disabilities are substantially lower than parking requirements for

other residential uses and the requirement for studio multi-family units is smaller than the requirement for larger multi-family units. As such, the City’s parking requirements are not considered to be a potential impediment to fair housing choice.

Table 38: Parking Requirements

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

Variety of Housing Opportunity

To ensure fair housing choice in a community, the City’s Unified Development Code should provide for a range of housing types, including single-family, multiple-family, second dwelling units, mobile and manufactured homes, residential care facilities, emergency shelters, supportive housing, transitional housing, single room occupancy (SRO) units, and agricultural worker housing. Table 39 provides a summary of Santa Clarita’s Unified Development Code as it relates to ensuring a variety of housing opportunities.

Table 39: Planning Applications Required for Various Housing Types

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

Single- and Multi-Family Uses

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

Accessory Dwelling (Second) Units

In recent years, the State has amended the legislation on Second Units, renaming it as Accessory Dwelling Units (ADU). The amendments are intended to remove constraints to the development ADUs, such as parking, size, utility meter requirements, etc. ADUs are attached or detached dwelling units that provide complete independent living facilities for one or more persons, including permanent provisions for living, sleeping, cooking and sanitation. ADUs units may be an alternative source of affordable housing for lower income households and seniors. These units typically rent for less than apartments of comparable size.

California law requires local jurisdictions to adopt ordinances that establish the conditions under which ADUs are permitted. The Santa Clarita Unified Development Code (UDC) allows ministerial consideration of second dwelling units in multiple zoning districts on lots greater than 5,000 square feet in size and with an existing primary residence. The UDC has not been updated to reflect the changes in State law.

Manufactured Housing

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

Emergency Shelters

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

Transitional and Supportive Housing

State law (SB 2) also requires local jurisdictions to address the provisions for transitional and supportive housing. Transitional housing is defined as buildings configured as rental housing developments but operated under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time, which shall be no less than six months (California Health and Safety Code Section 50675.2[h]). Supportive housing is defined as housing

with no limit on length of stay that is occupied by a target population and that is linked to onsite or offsite services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community (California Health and Safety Code 50675.14 [b]). Target population means persons, including persons with disabilities, and families who are "homeless," as that term is defined by Section 11302 of Title 42 of the United States Code, or who are "homeless youth," as that term is defined by paragraph (2) of subdivision (e) of Section 11139.3 of the Government Code.

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

Residential Care Facilities

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

Other Facilities for the Disabled

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

B. Building, Occupancy, Health and Safety Codes

1. Building Codes

Building codes, such as the California Building Standards Code⁸, are necessary to protect public health, safety, and welfare. However, local codes that require substantial improvements to a building might not be warranted and deter housing construction and/or neighborhood improvement.

The California Building Standards Code is published every three years by order of the California legislature. The Code applies to all jurisdictions in the State of California unless otherwise annotated. Adoption of the triennial compilation of Codes is not only a legal mandate, it also ensures the highest available level of safety for citizens and that all construction and maintenance of structures meets the highest standards of quality. The City adopted the most recent (2016) California Building Code and California Residential Code, each with multiple local amendments. The local amendments reflect non-arbitrary local conditions and do not limit use or occupancy in a manner that could impede fair housing choice by limiting housing options for persons with disabilities.

2. Occupancy Standards

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

In general, no State or federal regulations govern occupancy standards. The State Department of Fair Employment and Housing (DFEH) uses the “two-plus-one” rule in considering the number of persons per housing unit – two persons per bedroom plus an additional person per unit. Using this rule, a landlord cannot restrict occupancy to fewer than three persons for a one-bedroom unit or five persons for a two-bedroom unit, etc. Other issues such as lack of parking or gender of the children occupying one bedroom should not be factors considered by the landlord when renting to a household. While DFEH also uses other factors, such as the age of the occupants and size of rooms, to consider the appropriate standard, the two-plus-one rule is generally followed. Other guidelines are also used as occupancy standards – the California Fire Code and the California Housing Code. The Fire Code allows one person per 200 square feet of building floor area. The Uniform Housing Code outlined a standard of one person for every 50 square feet of bedroom space. These standards are typically more liberal than the “two-plus-one” rule.

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

⁸ California Building Code, adopted by the Building Standards Commission, is actually a set of uniform building, electrical, mechanical, and other codes adopted by professional associations such as the International Conference of Building Officials, and amended to include California-specific requirements.

C. Affordable Housing Development

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

1. Siting of Affordable Housing

A total of 1,340 affordable housing units are located in Santa Clarita (Table 26 on page 40). As indicated in Figure 6 (see page 41), affordable housing to accommodate a variety of household types is scattered throughout the City.

2. Development Fees

Housing construction imposes certain short- and long-term costs upon local government, such as the cost of providing planning services and inspections. As a result, jurisdictions rely upon various planning and development fees to recoup costs and ensure that essential services and infrastructure are available when needed. Planning fees for the City of Santa Clarita are summarized in Table 40. The City's fees are updated annually according to the Consumer Price Index (CPI).

Table 40: Application and Permit Processing Fees

Fee Type	Amount
General Plan Amendment	\$19,277
Zone Change	\$21,236
Conditional Use Permit	\$6,795
Minor Use Permit	\$2,638
Development Review (Site Plan Review)	\$5,054
Tentative Parcel Map	\$14,686
Tentative Tract Map	
1-24 lots	\$20,433 + \$235 each
25+ lots	lot over 25
Administrative Permit	\$808

Sources: City of Santa Clarita, Planning Fee Schedule, September 12, 2018.

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

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

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

1. Reasonable Accommodation

Under State and federal law, local governments are required to “reasonably accommodate” housing for persons with disabilities when exercising planning and zoning powers. Jurisdictions must grant variances and zoning changes if necessary to make new construction or rehabilitation of housing for persons with disabilities feasible but are not required to fundamentally alter their Unified Development Code. The City adopted an administrative procedure for processing requests for reasonable accommodation, pursuant to State and Federal fair housing laws.

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

2. Displacement and Relocation Requirements

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

E. Local Housing Authority

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

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

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

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

- In accordance with California Health and Safety Code §34322.2, HACoLA gives priority to families of veterans and members of the armed forces in each of the categories below. Local preferences are weighted highest to lowest, in the following order:
 - Families who qualify for Set-Aside, Targeted, or Special Programs administered by the Housing Authority
 - Families previously assisted by the Housing Authority whose assistance was terminated due to insufficient funding
 - Victims of declared disasters, whether due to natural calamity (e.g. earthquake), civil disturbance, or other causes recognized by the federal government.
 - Families or individuals who are certified as displaced due to the action of a federal government agency or local government agencies
 - Families referred from law enforcement agencies, which may include victims of domestic violence, those involuntarily displaced to avoid reprisals, or those displaced due to being the victim of a hate crime
 - Families who live and/or work in the Housing Authority's jurisdiction

F. Community Participation

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

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

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

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

As of November 2018, the City of Santa Clarita had 73 bi-lingual staff available upon request :

- Arabic (4 staff)
- Armenian (1 staff)
- American Sign Language (1 staff)
- Assyrian (1 staff)
- Dutch (1 staff)
- Filipino (4 staff)
- French (2 staff)
- Italian (1 staff)
- Japanese (1 staff)
- Spanish (57 staff)

Finally, all of the City's public facilities are accessible; however, not all facilities are fully compliant with every requirement under the Americans with Disabilities Act (ADA). The City takes every effort to reasonably accommodate persons with disabilities at public meetings and to ensure equal access to any public facility, program, service, or function.

Section V: Fair Housing Practices

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

A. Fair Housing Practices in the Homeownership Market

Part of the American dream involves owning a home in the neighborhood of one's choice. Not all Americans, however, have always enjoyed equal access to homeownership due to credit market distortions, "redlining," steering, and predatory lending practices.

1. The Homeownership Process

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

Advertising

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

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

In November 2018, approximately 1,400 homes were listed for sale. A random survey of about five percent of the listing indicates that close to 30 percentage of advertisements included potentially discriminatory language. Of a total of 70 listings surveyed, 20 listings included references to something other than the physical description of the available home and included amenities and services. All of the potentially discriminatory advertisements were targeted specifically at families through the identification of quality school districts, nearby schools, and available family amenities.

Advertising has become a sensitive area in real estate. While real estate advertising can be published in other languages, by law an English version of the ad must also be published, and monitoring this requirement is difficult, if not impossible. Even if an agent does not intend to discriminate in an ad, it would still be considered a violation to suggest to a reader whether or not a particular group is preferred. Previous litigation has also set precedence for violations in advertisements that hold publishers, newspapers, Multiple Listing Services, real estate agents, and brokers accountable for discriminatory ads.

Lending

Initially, buyers must find a lender that will qualify them for a loan. This part of the process entails an application, credit check, ability to repay, amount eligible for, choosing the type and terms of the loan, etc. Applicants are requested to provide a lot of sensitive information including their gender, ethnicity, income level, age, and familial status. Most of this information is used for reporting purposes required of lenders by the Community Reinvestment Act (CRA) and the Home Mortgage Disclosure Act (HMDA). The previous section of this AI provides a detailed analysis of HMDA data for Santa Clarita.

Appraisals

Banks order appraisal reports to determine whether a property is worth the amount of the loan they will be giving. Generally speaking, appraisals are based on the comparable sales of properties within the neighborhood of the property being appraised. Other factors are taken into consideration, such as the age of the structure, any improvements made, location, general economic influences, etc.

Real Estate Agents

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

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

Covenants, Conditions, and Restrictions (CC&Rs)

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

The California Department of Real Estate reviews CC&Rs for all subdivisions of five or more lots, or condominiums of five or more units. This review is authorized by the Subdivided Lands Act and mandated by the Business Professions Code, Section 11000. The review includes a wide range of issues, including compliance with fair housing law. The review must be completed and approved before the Department of

Real Estate will issue a final subdivision public report. This report is required before a real estate broker or anyone can sell the units, and each prospective buyer must be issued a copy of the report. If the CC&Rs are not approved, the Department of Real Estate will issue a “deficiency notice”, requiring the CC&Rs be revised. CC&Rs are void if they are unlawful, impossible to perform or are in restraint on alienation (a clause that prohibits someone from selling or transferring his/her property). However, older subdivisions and condominium/townhome developments may contain illegal clauses which are enforced by the homeowners associations.

Homeowners Insurance Industry

Without insurance, banks and other financial institutions lend less. For example, if a company excludes older homes from coverage, lower income and minority households who can only afford to buy in older neighborhoods may be disproportionately affected. Another example includes private mortgage insurance (PMI). PMI obtained by applicants from Community Reinvestment Act (CRA) protected neighborhoods is known to reduce lender risk. Redlining of lower income and minority neighborhoods can occur if otherwise qualified applicants are denied or encouraged to obtain PMI.⁹

2. National Association of REALTORS® (NAR)

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

Code of Ethics

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

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

Diversity Certification

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

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

3. California Department of Real Estate (DRE)

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

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

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

4. California Association of REALTORS® (CAR)

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

5. REALTOR® Associations Serving Santa Clarita

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

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

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

B. Fair Housing Practices in the Rental Housing Market

1. Rental Process

Advertising

Rental advertisements cannot include discriminatory references. Of a total of 34 rental listings on Zillow.com surveyed in December 2018, five advertisements were found to contain potentially discriminatory language. Three advertisements reference location to schools, which may be interpreted as a preference for families.

One advertisement indicates proof of income is required. Legally, applicants only need to demonstrate their ability to pay rent. Whether the applicants intend to pay with wages/salaries, savings, inheritance, or insurance should not matter to the landlord. Requiring proof of income may be misleading as requiring proof of employment.

Another advertisement explicitly states that Section 8 is not allowed. Under California's fair housing law, source of income is a protected class. It is, therefore, considered unlawful to prefer, limit, or discriminate against a specific income source for a potential applicant. In California, Section 8 is not included as a part of this protected class, however, and rental advertisements that specifically state Section 8 vouchers are not accepted are considered legal. Nevertheless, nationwide, many states and communities have adopted local ordinances to include Section 8 as a protected class, such as the cities of San Francisco, Berkeley, East Palo Alto, and Los Angeles.

Responding to Ads

Differential treatment of those responding to advertisements is a growing fair housing concern. In a 2011 study conducted nationally, comprehensive audit-style experiments via email correspondence were used to test for racial discrimination in the rental housing market. This study was particularly unique because it tested for two variables – discrimination based on race *and* social class. By responding to online rental listings using names associated with a particular racial/ethnic group and varying message content grammatically to indicate differing levels of education and/or income (i.e. social class), researchers found that, overall, Blacks continued to experience statistically significant levels of discrimination in the rental housing market. This discrimination was even more pronounced when the housing inquiry was made to look like it originated from a Black individual of a lower social class.¹⁰

Viewing the Unit

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

In a follow up to the study discussed above, researchers developed an experiment to test for subtle discrimination. Subtle discrimination is defined as unequal treatment between groups that occurs but is difficult to quantify, and may not always be identifiable through common measures such as price differences.

¹⁰ Do Landlords Discriminate in the Rental Housing Market? Evidence from an Internet Field Experiment in U.S. cities. Andrew Hanson and Zackary Hawley. May 2011.

Researchers found that, in general, landlords replied faster and with longer messages to inquiries made from white names. The study also found that landlords were more likely to use descriptive language, extend invitations to view a unit, invite further correspondence, use polite language, and make a formal greeting when replying to e-mail inquiries from a white home seeker.¹¹

Credit/Income Check

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

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

The Lease

Typically, the lease or rental agreement is a standard form completed for all units within the same building. However, the enforcement of the rules contained in the lease or agreement may not be standard for all tenants. A landlord may choose to strictly enforce the rules for certain tenants based on arbitrary factors, such as race, presence of children, or disability.

Lease-related language barriers can impede fair housing choice if landlords and tenants do not speak the same language. In California, applicants and tenants have the right to negotiate lease terms primarily in Spanish, Chinese, Tagalog, Vietnamese or Korean. If a language barrier exists, the landlord must give the tenant a written translation of the proposed lease or rental agreement in the language used in the negotiation before the tenant signs it.¹² This rule applies to lease terms of one month or longer and whether the negotiations are oral or in writing.

Security Deposit

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

During the Tenancy

During tenancy, the most common forms of discrimination a tenant may face are based on familial status, race, national origin, sex, or disability. Usually this type of discrimination appears in the form of varying enforcement of rules, overly strict rules for children, excessive occupancy standards, refusal to make a reasonable accommodation for handicapped access, refusal to make necessary repairs, eviction notices, illegal

¹¹ Subtle Discrimination in the Rental Housing Market: Evidence from E-mail Correspondence with Landlords. Andrew Hanson, Zackary Hawley, and Aryn Taylor. September 2011.

¹² California Civil Code Section 1632(b)

entry, rent increases, or harassment. These actions may be used as a way to force undesirable tenants to move on their own without the landlord having to make an eviction.

2. California Apartment Association

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

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

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

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

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

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

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

- Residential Management Professional, RMP *
- Master Property Manager, MPM *

- Certified Residential Management Company, CRMC *

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

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

4. Western Manufactured Housing Communities Association (WMA)

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

WMA offers a manager accreditation program as well as numerous continuing education opportunities. The Manufactured Home Community Manager (MCM) program is a manager accreditation program that provides information on effective community operations. WMA's industry experts give managers intensive training on law affecting the industry, maintenance standards, HCD inspections, discrimination, mediation, disaster planning, and a full range of other vital subjects.

C. Fair Housing Services

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

In the past, the City had contracted with the Fair Housing Council of San Fernando Valley (FHCSFV) to provide fair housing services in the community. However, in FY 2016, the City was not able to reach an agreement with FHCSGV despite multiple attempts to complete the contracting process. In FY 2017, the City was able to retain a new fair housing contractor – the Housing Rights Center (HRC). The service records summarized in this report came represent data collected by FHCSFV from FY 2013 to FY 2015, and data collected by HRC for FY 2017.

Overall Clients Served

Between FY 2013 and FY 2017, FHCSFV provided fair housing services to a total of 481 clients. The number of Santa Clarita residents served appears to have declined overtime.

Table 41: Clients Serviced with Fair Housing Services

	2013-14	2014-15	2015-16	2017-18	Total
Santa Clarita	209	107	79	86	481

Clients Served by Race and Ethnicity

Between FY 2013 and FY 2017, Whites represented the majority (79 percent) of FHCSFV/HRC clients from Santa Clarita, followed by “Other” races (10 percent) and Blacks (nine percent). The “Other” category most likely includes those who are of Hispanic origin. Often Hispanic persons identify with their ethnicity (e.g., Mexican, Puerto Rican) but generally do not identify a specific race. About 41 percent of FHCSFV/HRC clients identified themselves as ethnically Hispanic.

The racial/ethnic distribution of FHCSFV/HRC clients is not consistent with the City’s demographics. According to 2012-2016 American Community Survey, Hispanics made up 32 percent of Santa Clarita’s population but 41 percent of the FHCSFV/HRC clients in Santa Clarita. However, this discrepancy was substantially smaller than in 2012 when 77 percent of FHCSFV’s clients were Hispanics.

Table 42: Race of Fair Housing Service Clients

Race	2013-14	2014-15	2015-16	2017-18	Total	Percent
Asian	1	3	1	1	6	1.2%
White	191	87	66	36	380	79.0%
Black/African American	16	13	9	7	45	9.4%
Other	1	4	3	42	50	10.4%
Total	209	107	79	86	481	100.0%

Table 43: Ethnicity of Fair Housing Service Clients

Hispanic Origins	2013-14	2014-15	2015-16	2017-18	Total	Percent
Cuban	1	--	--	--	1	0.2%
Mexican/Chicano	71	27	6	18	122	25.4%
Puerto Rican	--	--	--	1	1	0.2%
Other Hispanic/Latino	37	10	18	10	75	15.6%
Total Hispanic	109	37	24	29	199	41.4%
Armenian	--	1	--	--	1	0.2%
Not Hispanic/Latino	100	69	55	57	281	58.4%
Total Non-Hispanic	100	70	55	57	282	58.6%
Total Clients	209	107	79	86	481	100.0%

Clients Served by Income

As with most jurisdictions, statistics reported for the City of Santa Clarita indicate that lower income persons, regardless of race, are the most heavily impacted by fair housing issues. Between FY 2013 and FY 2017, 87 percent of those served by the FHCSFV/HRC were lower income, with most clients falling in the low income category (60 percent).

Table 44: Income of Fair Housing Service Clients

	2013-14	2014-15	2015-16	2017-18	Total	Percent
Extremely Low	28	21	8	72	129	26.8%
Low	161	70	51	7	289	60.1%
Moderate	20	15	16	7	58	12.1%
Above Moderate	--	1	4	--	5	1.0%
Total	209	107	79	86	481	100.0%

Clients Served by Other Characteristics

Between FY 2013 and FY 2017, female-headed households comprised about 12 percent of FHCSFV/HRC Santa Clarita clients, and seniors comprised about 15 percent. Also, approximately 15 percent of FHCSFV/HRC clients were persons with disabilities. Each client may represent more than one special needs group though.

Table 45: Special Needs of Fair Housing Service Clients

	2013-14	2014-15	2015-16	2017-18	Total	Percent
Persons with Disabilities	29	18	14	10	71	14.8%
Female-Headed Households	18	21	12	4	55	11.4%
Seniors	22	20	22	10	74	15.4%
Rent Stabilized	1	--	--	--	1	0.2%
Government Subsidized	3	7	5	4	19	4.0%
Total Clients	209	107	79	86	481	100.0%

Housing Discrimination Complaints

Between FY 2013 and FY 2017, 96 complaints of housing discrimination were reported by Santa Clarita residents. Most allegations were related to physical disability (43 percent), but a significant number of complaints involved mental disability (18 percent), familial status (nine percent), and gender (seven percent).

It is important to note that not all allegations of discrimination evolve into actual fair housing cases. Of the 96 complaints of discrimination received between FY 2013 and FY 2017, 33 (34 percent) were deemed significant and turned into fair housing cases, but only 40 percent of the cases opened had evidence to sustain the allegation of discrimination (Table 47).

Table 46: Bases of Fair Housing Complaints

	2013-14	2014-15	2015-16	2017-18	Total	Percent
Age	--	1	1	--	2	2.1%
Familial Status	3	1	3	2	9	9.4%
Gender	1	4	2	--	7	7.3%
Mental Disability	9	4	2	2	17	17.7%
National Origin	3	3	2	--	8	8.3%
Physical Disability	12	11	14	4	41	42.7%
Race	--	--	1	--	1	1.0%
Religion	--	--	--	--	0	0.0%
Sexual Orientation	--	1	--	--	1	1.0%
Source of Income	1	1	--	--	2	2.1%
Arbitrary	3	1	1	--	5	5.2%
General Information	--	1	2	--	3	3.1%
Total	32	28	28	8	96	100.0%

Table 47: Fair Housing Cases

	2013-14	2014-15	2015-16	2017-18	Total	Percent
Allegations	32	28	28	8	96	100.0%
Cases	14	6	11	2	33	36.7%
Allegation Sustained	5	3	3	2	13	39.4%
Inconclusive Evidence	1	--	2	--	3	9.1%
No Evidence of Discrimination	--	--	5	--	5	15.2%
Pending	8	3	1	--	12	36.4%
Successful Conciliation	2	2	5	1	10	30.3%
No Enforcement Possible	2	--	1	--	3	9.1%
Client Withdrew Allegation	1	--	4	1	6	18.2%
Pending	8	3	1	--	12	36.4%
Referred to Other Agency/Dept	1	1	--	--	2	6.1%

Tenant Landlord Counseling

A number of Santa Clarita residents contacted the FHCSFV/HRC for assistance with landlord/tenant issues and complaints. Concerns regarding tenant/landlord issues ranged from eviction to substandard conditions and questions on how to get repairs made. From FY 2013 to FY 2017, the most common issue the FHCSFV/HRC encountered was clients seeking assistance with notices and repairs. Questions concerning eviction, rent increase, and substandard conditions were also very common (Table 48).

Table 48: Summary of Housing Issues

	2013-14	2014-15	2015-16	2017-18	Total	Percent
Eviction	20	13	5	3	41	9.6%
Harassment	1	4	--	1	6	1.4%
Illegal Entry	2	--	--	1	3	0.7%
Late Fees	5	1	--	1	7	1.6%
Lease Terms	6	4	1	3	14	3.3%
Notices	16	13	2	12	43	10.1%
Parking	2	1	--	--	3	0.7%
Rent Increase	16	7	12	4	39	9.2%
Section 8 Information	9	2	--	--	11	2.6%
Security Deposit	9	4	4	8	25	5.9%
Substandard Conditions	20	2	1	14	37	8.7%
Utilities	4	--	--	1	5	1.2%
Repairs	21	9	5	10	45	10.6%
L/T General Information	22	49	11	5	87	20.4%
Others Issues	23	13	9	15	60	14.1%
Total	176	122	50	78	426	100.0%

Source: Fair Housing Council of the San Fernando Valley Annual Reports, 2013-2016. Housing Rights Center, 2017-2018.

Education and Outreach Efforts

Education is one of the most important tools in ensuring that fair housing opportunities are provided, by giving citizens the knowledge to understand their rights and responsibilities, to recognize discrimination, locate resources if they need to file a complaint or need general assistance, and much more.

Outreach efforts provided by the FHCSFV/HRC in Santa Clarita included informational booths held at the Santa Clarita Service Center in Newhall. During these events, residents were provided counseling, literature was distributed, and other general information and services were provided.

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

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

Between 2012 and 2017, a total of five persons from Santa Clarita filed fair housing complaints with DFEH. The majority of these complaints involved physical disability (three complaints) and other forms of discrimination (two complaints) (Table 49). A person can file fair housing complaints on multiple bases and multiple acts of discrimination. Therefore, the enumeration of complaint bases and acts of discrimination usually exceeds the number of persons filing complaints.

Table 49: Basis for Discrimination of Complaints filed with DFEH (2012-2017)

Basis of Complaints	# of Complaints
Physical Disability	3
Familial/Marital Status	1
Other	2
Total	6

Source: California Department of Fair Employment & Housing, 2018.

Note: Persons can file complaints on multiple bases.

A total of seven acts of discrimination were recorded during this time period. The denial of a reasonable accommodation/modification (three instances), and eviction and “other” acts of discrimination (two instances each) were the only discriminatory acts recorded (Table 50).

Table 50: Acts of Discrimination for Fair Housing Complaints Filed with DFEH (2012-2017)

Act of Discrimination	# of Acts
Eviction	2
Denied Reasonable Accommodation/Modification	3
Other	2
Total	7

Source: California Department of Fair Employment & Housing, 2018.

Note: Persons can file complaints based on multiple acts of discrimination.

There were two fair housing cases in the City that were found to have no probable cause and subsequently closed. One case was closed after successful conciliation, one case was successfully mediated, and one complainant failed to cooperate (Table 51).

Table 51: Disposition of Fair Housing Complaints Filed with DFEH (2012-2017)

Closing Category	# of Cases
Complainant Failed to Cooperate	1
Successful Conciliation	1
No Probable Cause	2
Successful Mediation	1
Total	5

Source: California Department of Fair Employment & Housing, 2018.

Investigations begin with the intake of a complaint. Complainants are first interviewed to collect facts about possible discrimination. Interviews are normally conducted by telephone. If the complaint is accepted for investigation, the DFEH drafts a formal complaint that is signed by the complainant and served. If

jurisdictional under federal law, the complaint is also filed with the United States Department of Housing and Urban Development (HUD). As a substantially equivalent agency, DFEH's findings are usually accepted by HUD. The recipient of the complaint (usually a landlord, seller, property manager, seller, or agent) is required to answer and has the opportunity to negotiate resolution with the complainant. If the case is not resolved voluntarily, the DFEH conducts a formal investigation.

If the investigative findings do not show a violation of the law, DFEH will close the case. If investigative findings show a violation of law, the DFEH schedules a formal conciliation conference. During the conciliation conference, the DFEH presents information supporting its belief that there has been a violation and explores options to resolve the complaint. If formal conciliation fails, the DFEH Housing Administrator may recommend litigation. If litigation is required, the case may be heard before the Fair Employment and Housing Commission (FEHC) or in civil court. Potential remedies for cases settled by the FEHC include out-of-pocket losses, injunctive relief, access to the housing previously denied, additional damages for emotional distress, and civil penalties up to \$10,000 for the first violation. Court remedies are identical to FEHC remedies with one exception; instead of civil penalties, a court may award unlimited punitive damages.

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

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

From 2013 to the end of 2017, nine fair housing cases were recorded by HUD in Santa Clarita. It should be noted that cases were reported in the years 2013, 2016, and 2017, and not in the years 2014 and 2015. Each case may allege multiple bases of discrimination. Cases involving discrimination based on race and disability were the most common (Table 52), although incidences concerning national origin, sex, and retaliation were also reported. All nine fair housing cases were closed between 2013 and 2017, according to HUD. Three complaints were withdrawn either with or without resolution. Three cases were determined that no violations occurred. Two cases were settled or conciliated. One case was closed because the complainant refused to cooperate with the investigation.

Table 52: Basis for Discrimination of Cases filed with HUD (2013-2017)

Year	Race	National Origin	Disability	Sex	Familial Status	Retaliation
2013	--	--	1	1	--	1
2016	--	--	1	--	--	--
2017	5	2	--	--	--	--
Total	5	2	2	1	0	1

Source: Department of Housing and Urban Development (HUD), 2018.

D. Hate Crimes

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

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

Hate crime statistics compiled by the Federal Bureau of Investigation (FBI) show that a total of 27 hate crimes were committed in Santa Clarita over a four-year period. The majority of the hate crimes committed in the City were based on race (Table 53). In Los Angeles County as a whole, race based hate crimes were also the most prevalent.

Table 53: Hate Crimes (2013-2016)

Basis of Complaints	Race	Religion	Sexual Orientation	Ethnicity	Disability	Gender	Gender Identity	Total
Santa Clarita								
2013	2	0	3	0	0	0	0	5
2014	2	1	1	4	0	0	0	8
2015	2	1	1	*	0	0	0	4
2016	6	4	0	*	0	0	0	10
Total	12	6	5	4	0	0	0	27
Los Angeles County								
2013	102	48	51	19	0	0	2	222
2014	86	60	57	25	3	0	11	242
2015	143	66	66	*	0	0	7	282
2016	160	57	73	*	0	1	17	308
Total	491	231	247	44	3	1	37	1,054

Note: After 2014 the "Ethnicity" Category was no longer included in reports.

Source: U.S. Department of Justice Federal Bureau of Investigation, 2013-2016.

Section VI: Progress since Last AI

The 2014 Santa Clarita AI identified a number of fair housing issues in Santa Clarita and outlined actions the City would take to mitigate or eliminate these barriers. This section reviews the accomplishments the City has made in carrying out these actions.

Lack of Visibility of Fair Housing and the Complaint Process

Actions:

- Continue to contract with a fair housing services provider.
- Continue current outreach efforts and activities to promote fair housing services.
- Create a simple explanation, either in video or text format, as to what qualifies as housing discrimination and feature this information on the City's website and at City Hall.
- Provide links on the City website where additional fair housing information is available and where complaints can be reported.

Accomplishments: Until FY 2016, the City had been utilizing the services of the Fair Housing Council of San Fernando Valley (FHCSFV). However, the City was unsuccessful in negotiating a contract with FHCSFV for FY 2016. A new contractor – Housing Rights Center (HRC) – was procured in FY 2017. Between 2013 and 2018, 481 persons in Santa Clarita were served.

The City's website contains information on housing services and resources available to residents, including affordable housing, fair housing, and tenant/landlord issues. However, the website can be expanded to include HUD Office of Fair Housing and Equal Opportunity (FHEO) and the State Department of Fair Employment and Housing (DFEH) offices.

Develop an Affordable Housing Vision

Actions:

- Continue to administer the City's existing density bonus program pursuant to Government Code Section 65915.
- Continue to implement the City's Mixed Use provisions as set forth in the General Plan Land Use Element, Mixed Use Zones and the Mixed Use Overlay Zone (MU).
- Evaluate the feasibility of adopting a program for "graduated density zoning" in the Newhall area.
- Establish a proactive City land banking strategy to facilitate the development of housing affordable housing.
- Evaluate the feasibility of an Inclusionary Housing program by 2017.
- Encourage land divisions and specific plans resulting in parcels sizes that facilitate multifamily developments affordable to lower income households.
- Continue to work with non-profit affordable housing developers.

Accomplishments: The City continues to implement its General Plan and Zoning Code to facilitate housing development in the community. In fact, the City is one of the fastest growing communities in the County.

Some recent projects include the Sand Canyon Plaza Mixed Use project that would offer 580 units of multi-family and single-family housing. However, no developers applied for density bonuses and the City has determined that an inclusionary housing policy as infeasible.

With the dissolution of redevelopment, the City had limited resources to facilitate affordable housing. Three Oaks, a 30-unit housing project, was the only new affordable housing project completed in the City during the past five years. The City also used CDBG funds to purchase a property that would be used to construct a permanent year-round shelter. Additional CDBG funds may be used to assist in the construction of the shelter.

The City's Housing Element is due for an update by October 15, 2021. As part of that update, the City should evaluate the feasibility of using tools such as density incentives, flexible development standards, and inclusionary housing to facilitate affordable housing development.

Access to Financing

Actions:

- Include the monitoring of lending practices, foreclosure prevention services, and homebuyer education for residents as part of the City's fair housing program scope of services.
- Continue to monitor local lenders activities and outreach methods to evaluate their progress toward meeting the goal of diversifying the lenders' applicant profiles.

Accomplishments: Most residential developments in the City are developed by master developers with their preferred lenders. These tend to be local lenders that are familiar with the Santa Clarita market and the City is aware of their presence and activities. Logix Federal Credit Union and Augusta Financial – two of the most active local lenders – had similar lending patterns in 2017.

Since FY 2017, the City has been utilizing the services of the Housing Rights Center (HRC). Fair housing services offered by HRC include monitoring and investigating claims of discrimination during the homebuyer process. However, in general, most clients seeking assistance are in the rental housing market.

Public Policies

Actions:

- Ongoing monitoring of the City's development trends to ensure adequate residential development capacity is available to accommodate the City's various housing needs.

Accomplishments: The City continues to monitor its development trends to ensure adequate capacity to accommodate the City's Regional Housing Needs Allocation. The City's Housing Element is due for an update by October 15, 2021. As part of that update, the City will comprehensively assess its capacity for future housing growth and appropriateness of its land use policies and zoning provisions.

Discriminatory Practices in the Housing Market

Actions:

- Continue to operate a fair housing program that includes fair housing complaints intake and investigation, as well as outreach and education.
- Continue to monitor trends and patterns of fair housing complaints to target outreach and education activities.

Accomplishments: The City continues to offer a fair housing program. Current contractor to provide this service is the Housing Rights Center (HRC). HRC has a comprehensive outreach and education program designed to raise awareness of the fair housing laws. HRC's Outreach Department develops and distributes educational literature and resources that describe ways to prevent housing injustices and the applicable laws that protect against discrimination. The materials are made available free to the public in various languages including English, Spanish, Korean, Mandarin, Armenian, Cantonese, and Russian. The Outreach Department also presents free fair housing law workshops for landlords, tenants, nonprofit organizations and government employees. The workshops include an overview of the state and federal fair housing laws, as well as basic landlord-tenant rights and responsibilities. Depending on the audience, the presentations can be translated by staff into Armenian, Mandarin, Spanish, or Russian.

Discriminatory Language in Real Estate Ads

Actions:

- Include monitoring of rental and home sale listings as part of the fair housing services.
- Continue to provide fair housing outreach and education to newspapers, listing agencies, real estate associations, apartment owners/managers associations, and homeowners association, etc.

Accomplishments: HRC monitors rental and home sale listings as part of its fair housing program and continues to reach out to housing professionals such as landlords, management and real estate agencies. As part of this AI update, a sample of rental and home sale listings was reviewed. In general, proportionally fewer rental listings had potentially discriminatory language compared to five year ago. But home sale listings had a higher rate of potentially discriminatory language. In most cases, the potentially discriminatory language infers a preference for family living.

Section VII: Fair Housing Action Plan

This section builds upon the analysis in the previous sections, summarizes conclusions, and outlines the City’s commitment to actions for addressing impediments to fair housing for the upcoming 2019-2023 planning period.

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

The City contracts the Housing Rights Center (HRC) to provide fair housing services in the community. Outsourcing minimizes staff time and resources by employing an organization that specializes in fair housing, and brings a higher level of expertise to the residents inquiring than City staff can provide directly. However, community members may not be aware of the organization when needing a fair housing resource. According to the fair housing survey conducted in conjunction with the development of this report, the majority of the respondents have not seen or heard a Public Service Announcement regarding fair housing services.

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

<https://www.santa-clarita.com/city-hall/departments/community-development/community-preservation/affordable-housing/housing-services>

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

Actions:	
<ul style="list-style-type: none"> • Continue to contract with a fair housing services provider to provide fair housing services to residents. • Continue current outreach efforts and activities to promote fair housing services to residents, landlords, and housing professionals, ensuring materials are available in multiple languages and distributed at community locations. • Provide links on the City website where additional fair housing information is available and where complaints can be reported. Specifically provide links to: <ul style="list-style-type: none"> ○ State of California Department of Fair Employment and Housing (DFEH) website: http://www.dfeh.ca.gov/Complaints_ComplaintProcess.htm ○ Department of Housing and Urban Development (HUD) website: http://portal.hud.gov/hudportal/HUD?src=/topics/housing_discrimination 	
Time Frame:	Update website annually
Responsible Agency:	Community Development Department
Funding Sources:	CDBG

2. Access to Financing

As indicated earlier on page 53 in Section III: Lending Practices, Home Mortgage Disclosure Act (HMDA) data provide some insight into the lending patterns that exist in a community. However, HMDA data are only an indicator of potential problems; the data cannot be used to conclude definite redlining or discrimination practices due to the lack of detailed information on loan terms or specific reasons for denial. In reviewing the HMDA data, several issues in lending patterns with potential fair housing implications were identified:

- **Discrepancies in Lending Patterns by Race/Ethnicity:** Hispanic residents represented 31 percent of the City population but 21 percent of the home mortgage applicants in 2017. In contrast, White residents represented about 50 percent of the City population and 61 percent of the mortgage loan applicants. While discrepancies among different race groups continue, the extent of the discrepancies narrowed compared to 2012.
- **Discrepancies in Approval Rates by Minority Concentration:** The difference in approval rates between substantially minority and not substantially minority census tracts is limited.
- **Wide Range of Approval Rates by Top Lenders:** In 2017, the approval rates varied widely among the top ten lenders, from 21 percent (Nationstar) to 80 percent (Shore Mortgage). As the top six most active lender in Santa Clarita, receiving three percent of the citywide applications, its significantly lower than average approval rate may be a concern.
- **Subprime Lending Discrepancies by Race/Ethnicity:** Since 2012, the frequency of spread has increased for all racial/ethnic groups, but most significantly for Hispanic and Asian applicants. However, the average spread was also larger for all groups except for Hispanic applicants.

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

3. Public Policies

The State has amended the legislation on Second Units, remaining it as Accessory Dwelling Units (ADUs) and removing constraints to the development of ADUs. The City has not yet updated its Development Code to reflect the new requirements of new State ADU law.

Actions:	
<ul style="list-style-type: none"> • Amend the Development Code to reflect changes to the State Accessory Dwelling Unit requirements. • Continue to monitor changes to State laws as well as development trends and as appropriate, modify the City's development standards and procedures to facilitate housing development. 	
Time Frame:	2019
Responsible Agency:	Community Development Department
Funding Sources:	Departmental budget

4. Discriminatory Practices in the Housing Market

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

- The racial/ethnic distribution of FHCSFV/HRC clients between FY 2013 and FY 2017 is not consistent with the City's demographics. According to the 2012-2016 American Community Survey (ACS), Hispanics made up about 32 percent of the population but 41 percent of the clients who called for fair housing services. However, this discrepancy has substantially narrowed compared to 2012 when 77 percent of the fair housing clients were Hispanics. Also, overall calls for services have declined.
- Among the fair housing clients, 15 percent were seniors, 15 percent had disabilities, and 11 percent were female-headed households. (These are not mutually exclusive characteristics.)
- From 2013 to 2017, 33 of the 96 fair housing complaints received by FHCSFV and HRC became fair housing cases and only 13 cases were deemed to have substantial evidence to sustain the allegations (Table 49 and Table 52).

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

5. Discriminatory Language in Real Estate Ads

A review of advertisements for rental units and homes for sale was conducted as part of this AI preparation. Potentially discriminatory language, mostly encouraging family living, was found in both rental and home sale listings.

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

Signature Page

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



City Manager
City of Santa Clarita

1/23/20
Date

Appendix A: Public Outreach



City of Santa Clarita

Housing and Community Development Workshop

Wednesday, September 12, 2018, 1:00 PM

Sign-In Sheet

Print Name	Organization	Address	Email	Telephone No.
Doree McGeckel		23500 101st Corner Rd Northridge, CA 91325	Doree.McGeckel@cityofsc.com	661-251-2804
Diana Lopez	Family Promise	24551 Valley St	dlopez@familypromise.org	661-251-2804
Lizbeth Ramos	Family Promise	" "	lramos@familypromise.org	661-251-2804
LAURA			brankenkamp@cityofsc.com	
DIANA			brankenkamp@cityofsc.com	661-251-2804
Jacqueline Bruce		21310 Abel Dr Northridge, CA 91325	jacqueline@cityofsc.com	661-644-6126

Community Meeting Comments

Meeting #1: Wednesday September 12th 1:00 PM

- Rent and living need to be made more affordable for all residents
- More restrictions should be put on landlords on their tenant selection processes
- More regulations on apartment complexes and the monitoring of illegal activity in areas with more crime
- More options of affordable housing that are pleasant to live in and safe for people with children
- Continue to offer more options of public transportation to new parts of the Valley

Meeting #2: Thursday September 13th 6:00 PM

No comments received

A-2: Housing and Community Development Needs Survey

Survey Results

Please enter your ZIP Code:

Answered	120
Skipped	6
Row Labels	Count of Respondents
91231	1
91321	11
91321	1
91343	1
91344	1
91345	1
91350	21
91351	22
91354	11
91355	18
91362	1
91381	4
91384	3
91387	15
91390	7
93515	1
94591	1
Grand Total	120

Ethnic Categories (select one):

Answer Choices	Responses
Hispanic or Latino	18.55% 23
Non-Hispanic or Latino	81.45% 101
	Answered 124
	Skipped 2

Racial Categories (select one or more):

Answer Choices	Responses
American Indian or Alaska Native	0.00% 0
Native Hawaiian or Other Pacific Islander	0.86% 1
Asian	3.45% 4
White	85.34% 99
Black or African-American	5.17% 6
Other (please specify)	5.17% 6
	Answered 116
	Skipped 10

Do you rent or own your home?

	Answer Choices	Responses	
Rent		30.40%	38
Own		69.60%	87
		Answered	125
		Skipped	1

Do you currently reside in a subsidized housing unit?

	Answer Choices	Responses	
Yes		3.23%	4
No		96.77%	120
		Answered	124
		Skipped	2

Age

	Answer Choices	Responses	
18-24		11.29%	14
25-34		8.87%	11
35-44		25.81%	32
45-54		16.94%	21
55-64		21.77%	27
65+		8.06%	10
		Answered	124
		Skipped	2

Do you have a disability?

	Answer Choices	Responses	
Yes		9.60%	12
No		90.40%	113
		Answered	125
		Skipped	1

Do you have children under the age of 18 years old in your home?

	Answer Choices	Responses	
Yes		40.00%	50
No		60.00%	75
		Answered	125
		Skipped	1

Community Facilities: Rank the following programs in order of importance to you. (1 = highest, 4 = lowest)

	Weighted Average
Outdoor Park & Recreation Facilities	2.46
Libraries	2.69
Indoor Community Centers	2.88
Senior Centers	2.94
Other Suggestion (please specify below)	3.62
Answered	114
Skipped	12

Public Services: Rank the following services in order of importance to you. (1 = highest, 7 = lowest)

	Weighted Average
Anti-Crime Programs	2.64
Graffiti Removal	3.37
Youth Services	3.50
Mental Health Services	3.63
Senior Services	3.80
Legal Services	4.68
Other Suggestion (please specify below)	5.79
Answered	104
Skipped	22

Public Infrastructure: Rank the following needs in order of importance to you. (1 = highest, 5 = lowest)

	Weighted Average
Street & Alley Improvements	2.64
Small-Scale Neighborhood Beautification Projects (Infrastructure Improvement)	2.64
Sidewalk Improvements	2.78
Accessibility Improvements	3.20
Other Suggestion (please specify below)	3.75
Answered	102
Skipped	24

Special Needs Services: Rank the following needs in order of importance to you. (1 = highest, 5 = lowest)

	Weighted Average
Services for Homeless	2.42
Services for Domestic Violence	2.55
Services for Disabled	2.58
Services for Substance Abuse	2.96

Other Suggestion (please specify below)		4.07
	Answered	100
	Skipped	26

Housing: Rank the following housing needs in order of importance to you. (1 = highest, 8 = lowest)

		Weighted Average
Other Suggestion (please specify below)		1.26
Affordable Rental Housing		2.91
Code Enforcement		3.21
Homebuyer Financial Assistance		3.77
Homeowners Rehabilitation Financial Assistance		3.79
Rental Housing Rehabilitation Financial Assistance		4.20
Rental Security Deposit Assistance		4.71
Lead Testing/Abatement		4.71
	Answered	97
	Skipped	29

Special Needs Housing: Rank the following needs in order of importance to you. (1 = highest, 6 = lowest)

		Weighted Average
Housing for Disabled		2.86
Housing for Seniors		2.66
Emergency Shelter for Homeless		3.05
Transitional Housing for Homeless		3.39
Permanent Housing for Homeless		3.69
Other Suggestion (please specify below)		4.83
	Answered	94
	Skipped	32

Business & Jobs: Rank the following programs in order of importance to you. (1 = highest, 6 = lowest)

		Weighted Average
Create Jobs		2.61
Programs to Attract New Businesses or Retain Businesses in Santa Clarita		2.68
Business Assistance Programs for Entrepreneurs		3.09
Business Technical Assistance to Improve or Expand Businesses (Including Access to Capital)		3.46

Business Corridor Beautification		3.92
Other Suggestion (please specify below)		4.68
	Answered	92
	Skipped	34

Have you personally ever experienced discrimination in accessing housing?

Answer Choices	Responses
Yes	9.78% 9
No	90.22% 83
	Answered 92
	Skipped 34

Who do you believe discriminated against you? (Check all that apply.)

Answer Choices	Responses
Landlord/Property Manager	88.89% 8
Mortgage lender	11.11% 1
Real Estate Agent	0.00% 0
Government Staff Person	0.00% 0
Insurance Broker/ Company	0.00% 0
Other (please specify)	22.22% 2
	Answered 9
	Skipped 117

Where did the act of discrimination occur? (Check all that apply.)

Answer Choices	Responses
Apartment Complex	66.67% 6
Single-Family Neighborhood	11.11% 1
Mobile Home Park	0.00% 0
Condo/Townhome Development	22.22% 2
Public or Subsidized Housing Project	0.00% 0
When Applying for City/County Programs	11.11% 1
Other (please specify)	11.11% 1
	Answered 9
	Skipped 117

On what basis do you believe you were discriminated against? (Check all that apply)

Answer Choices	Responses
Source of Income (e.g. welfare, unemployment insurance)	55.56% 5
Race	44.44% 4
Family Status (e.g. single-parent with children, family with children or expecting a child)	22.22% 2
Other (please explain)	22.22% 2
Marital Status	11.11% 1

Sexual Orientation	11.11%	1
Age	11.11%	1
Disability/Medical Conditions (either you or someone close to you)	11.11%	1
Gender	0.00%	0
Color	0.00%	0
Ancestry	0.00%	0
Religion	0.00%	0
National Origin	0.00%	0
	Answered	9
	Skipped	117

How were you discriminated against? (Check all that apply.)

Answer Choices	Responses	
Not Shown Apartment	33.33%	3
Higher Security Deposit than Industry Standard	44.44%	4
Higher Rent than Advertised	11.11%	1
Provided Different Housing Services or Facilities	0.00%	0
Other (please specify)	33.33%	3
	Answered	9
	Skipped	117

Have you ever been denied:

Answer Choices	Responses	
A "Reasonable Modification" (structural changes to unit)	0.00%	0
A "Reasonable Accommodation" (flexibility in rules and policies)	11.11%	1
N/A	88.89%	8
	Answered	9
	Skipped	117

If YES, what was your request?

	<i>Parking pass for disabled child</i>
Answered	1
Skipped	125

If you believe you have been discriminated against, have you reported the incident?

Answer Choices	Responses	
Yes	22.22%	2
No	77.78%	7
	Answered	9
	Skipped	117

If No -- Why?

Answer Choices	Responses	
Don't Know Where to Report	14.29%	1
Afraid of Retaliation	0.00%	0
Don't Believe it Makes Any Difference	57.14%	4
Too Much Trouble	14.29%	1
Other (please specify)	14.29%	1
	Answered	7
	Skipped	119

If YES, how did you report the incident?

	<i>Went to court with landlord</i>
Answered	2
Skipped	124

If you reported the complaint, what is the status?

Answer Choices	Responses	
Unresolved	50.00%	1
Unresolved/Pending Resolution	0.00%	0
Resolved via Mediation	50.00%	1
In Litigation	0.00%	0
Other (please specify)	0.00%	0
	Answered	2
	Skipped	124

Have you ever attended a Fair Housing Training?

Answer Choices	Responses	
Yes	5.49%	5
No	94.51%	86
	Answered	91
	Skipped	35

If YES, was it free or was there a fee?

Answer Choices	Responses	
Free	80.00%	4
Required a Fee	20.00%	1
	Answered	5
	Skipped	121

If YES, where was the training?

Answer Choices	Responses	
Home	0.00%	0
Work	60.00%	3

City of:	60.00%	3
	Answered	5
	Skipped	121

Have you ever seen or heard a Fair Housing Public Service Announcement (PSA) on TV/ Radio/ Online/ Flyer?

Answer Choices	Responses	
Yes	17.58%	16
No	82.42%	75
	Answered	91
	Skipped	35

CITY OF SANTA CLARITA – RESIDENT SURVEY

Fiscal Year 2019 – 2024

WHAT ARE THE HOUSING AND COMMUNITY DEVELOPMENT NEEDS IN YOUR NEIGHBORHOOD?

The City of Santa Clarita receives approximately \$1 million in Community Development Block Grants (CDBG) from HUD each year for housing and community development projects. In order to access these funds, the City must develop a five-year plan to assess housing and community development needs. The City wants you to have a voice in how the City invests this money. Please assist us by filling out this survey.

TELL US SOMETHING ABOUT YOURSELF (These questions are optional, however, your response will allow us to better serve the community).

Please enter your ZIP Code: _____

1. Ethnic Categories (select one): Hispanic or Latino Not-Hispanic or Latino
2. Racial Categories (select one or more):
 - American Indian or Alaska Native Asian Black or African American
 - Native Hawaiian or Other Pacific Islander White Other _____
3. Do you rent or own your home? Rent Own
4. Do you currently reside in a subsidized housing unit? YES NO
5. Age: 18-24 25-34 35-44 45-54 55-64 65+
6. Do you have a disability? YES NO
7. Do you have children under the age of 18 years old in your home? YES NO

HOUSING AND COMMUNITY DEVELOPMENT NEEDS SURVEY

(Survey Example)

Community Facilities: Rank the following programs in order of importance to you (1 = highest, 3 = lowest)			
	1	2	3
Indoor Community Centers	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Libraries	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Outdoor Parks & Recreation Facilities	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

In the survey example above, this person selected "Park & Recreation Facilities" as the item they would prefer to see improved the most (1 = highest) and "Libraries" as the item they would least prefer to see improved (3 = lowest). Please rank each item once.

Community Facilities: Rank the following facilities in order of importance to you. (1 = highest, 5 = lowest)						Public Services: Rank the following services in order of importance to you. (1 = highest, 7 = lowest)							
	1	2	3	4	5		1	2	3	4	5	6	7
Indoor Community Centers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Anti-Crime Programs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Libraries	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Graffiti Removal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Outdoor Parks & Recreation Facilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Mental Health Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Senior Centers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Legal Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____ (Other Suggestion)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Senior Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
						Youth Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
						_____ (Other Suggestion)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Public Infrastructure: Rank the following needs in order of importance to you. (1 = highest, 5 = lowest)						Special Needs Services: Rank the following services in order of importance to you. (1 = highest, 5 = lowest)					
	1	2	3	4	5		1	2	3	4	5
Sidewalk Improvements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Services for Disabled	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Street & Alley Improvements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Services for Domestic Violence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small-Scale Neighborhood Beautification Projects (Infrastructure Improvement)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Services for Homeless	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accessibility Improvements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Services for Substance Abuse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(Other Suggestion)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(Other Suggestion)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Housing: Rank the following housing needs in order of importance to you. (1 = highest, 8 = lowest)									Special Needs Housing: Rank the following needs in order of importance to you. (1 = highest, 5 = lowest)					
	1	2	3	4	5	6	7	8		1	2	3	4	5
Affordable Rental Housing Near Transit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Housing for Disabled	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Code Enforcement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Housing for Seniors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Housing Rehabilitation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Emergency Shelter for Homeless	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial Assistance Homeowners Rehabilitation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Permanent Housing for Homeless	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial Assistance Homebuyer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(Other Suggestion)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assistance Rental Security Deposit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
Assistance Lead Testing/Abatement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
(Other Suggestion)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						

Business & Jobs: Rank the following programs in order of importance to you. (1 = highest, 6 = lowest)						
	1	2	3	4	5	6
Programs to Attract New or Retain Businesses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business Assistance Programs for Entrepreneurs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business Technical Assistance to Improve or Expand Businesses (Including Access to Capital)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business Corridor Beautification	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Create Jobs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(Other Suggestion)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

FAIR HOUSING SURVEY

As part of the CDBG program, the City is also required to address fair housing concerns. As part of this assessment, please provide input on your experience of fair housing issues in your neighborhood. The sole purpose of this survey is to gauge the overall experience of fair housing in the community so that the City can develop a plan of actions to further fair housing.

Federal and State Fair Housing laws prohibit discrimination in all aspects of housing, including home sales, rentals, housing policies and financing. Each resident is entitled to equal access to housing opportunities regardless of race, color, religion, sex, national origin, disability/medical conditions, familial status, marital status, age, ancestry, sexual orientation, gender identity, gender expression, source of income, or any other arbitrary reason

8. Have you personally ever experienced discrimination in housing? YES NO
(If you answered "YES" please answer questions #9 - #11. If you answered "NO" please proceed to question #12)

9. If you believe you have been discriminated against:

a) Who do you believe discriminated against you? (check all that apply)

- Landlord/Property Manager Real Estate Agent Insurance Broker/ Company
 Mortgage lender Government Staff Person Other _____

b) Where did the act of discrimination occur? (check all that apply)

- Apartment Complex Condo/Townhome Development Other _____
 Single-Family Neighborhood Public or Subsidized Housing Project
 Mobile Home Park When Applying for City/County Programs

c) On what basis do you believe you were discriminated against? (check all that apply)

- Race Color Religion National Origin Age
 Gender Ancestry Marital Status Sexual Orientation
 Family Status (e.g. single-parent with children, family with children or expecting a child)
 Source of Income (e.g. welfare, unemployment insurance)
 Disability/Medical Conditions (either you or someone close to you)
 Other (please explain): _____

d) How were you discriminated against? (check all that apply)

- Not Shown Apartment Higher Rent than Advertised
 Higher Security Deposit than Industry Standard Provided Different Housing Services or Facilities
 Other _____

10. Reasonable modifications and reasonable accommodations allow for certain changes or flexibility in the rules, policies, or procedures set by housing providers. This allows a resident with a disability an equal opportunity to use and enjoy a housing unit. A reasonable modification is a structural change made to the premises while a reasonable accommodation is a change, exception or adjustment to a rule, policy, practice or service. For example, installing a ramp for an individual who uses a wheelchair or grab bars in the bathroom are reasonable modifications. A reasonable accommodation would include making an exception to an existing 'no pet' rule to permit a service dog.

Have you ever been denied a: "Reasonable Modification" (structural changes to a unit)
 "Reasonable Accommodation" (flexibility in rules and policies)

N/A

a) If YES, what was your request?

11. If you believe you have been discriminated against, have you reported the incident?

YES NO

a) If NO – Why?

- Don't Know Where to Report Don't Believe it Makes Any Difference
 Afraid of Retaliation Too Much Trouble
 Other _____

b) If YES, how did you report the incident?

c) If you reported the complaint, what is the status?

- Unresolved Unresolved/Pending Resolution Resolved via Mediation
 In Litigation Other _____

12. Have you ever attended a Fair Housing Training? YES NO

a) If YES, was it free or was there a fee? Free Required a Fee

b) If YES, where was the training? Home Work City of _____

Other _____

13. Have you ever seen or heard a Fair Housing Public Service Announcement (PSA) on TV/ Radio/ Online/ Flyer? YES NO

THANK YOU!

Please return surveys to:

Attention: Housing
Santa Clarita Community Development Department
23920 Valencia Blvd., Suite 120
Santa Clarita, CA 91355

This Survey is also available online at:

<https://www.surveymonkey.com/r/SantaClarita2018>

**CIUDAD DE SANTA CLARITA – ENCUESTA PARA RESIDENTES
AÑO FISCAL 2019 – 2024
CUALES SON LAS NECESIDADES DE VIVIENDA Y DESARROLLO
COMUNITARIO EN SU VECINDARIO?**

La Ciudad de Santa Clarita anualmente recibe aproximadamente \$1 millón de dolares de los Estados Unidos por el Departamento de Vivienda y Desarrollo Urbano (con siglas en ingles HUD); para ayudar a mejorar nuestra comunidad. Los fondos provienen del Programa de la Concesión para Desarrollo Comunitario (con siglas en ingles CDBG), que otorgan cada año para la vivienda y proyectos de desarrollo para la comunidad. La Ciudad desea escuchar su voz como la Ciudad puede invertir este dinero. Por favor ayúdenos a llenar esta encuesta.

DIGANOS ALGO SOBRE USTED (Estas preguntas son opcionales; sin embargo, su respuesta nos permitirá atender mejor a la comunidad).

Por favor anote su código postal: _____

1. Categorías étnicas (seleccione una opción): Hispano o Latino No-Hispano o Latino
2. Categorías raciales (seleccione una o más opciones):
 Indio americano o Nativo de Alaska Asiático Negro o Afroamericano
 Nativo de Hawái u otra Isla del Pacifico Blanco Otro _____
3. ¿Paga renta o es dueño de vivienda? Renta Dueño
4. ¿Reside en una unidad de vivienda protegida? SI NO
5. Edad: 18-24 25-34 35-44 45-54 55-64 65+
6. ¿Tiene alguna discapacidad? SI NO
7. ¿Tiene hijos menores de 18 años de edad en su grupo familiar? SI NO

ENCUESTA DE NECESIDADES DE VIVIENDAS Y DESARROLLO
(Ejemplo de encuesta)

Instalaciones Comunitarias (Ejemplo): Seleccione las siguientes instalaciones en su orden de preferencia. (1 = el más alto, 3 = el más bajo)

	1	2	3
Centros Comunitarios	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Bibliotecas	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Instalaciones de Parques y Recreación	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

En el ejemplo de esta encuesta, esta persona eligió "Instalaciones de Parques y Recreación" como el asunto que prefieren ver mejorar más (1 = más alto) y and "Bibliotecas" como el asunto que prefieren menos ver mejorar. **Recuerde que debe seleccionar cada programa una vez.**

Instalaciones Comunitarias: Seleccione las siguientes instalaciones en su orden de preferencia. (1 = el más alto, 5 = el más bajo)						Servicios Públicos: Seleccione los siguientes servicios en su orden de preferencia. (1 = el más alto, 7 = el más bajo)							
	1	2	3	4	5		1	2	3	4	5	6	7
Centros Comunitarios	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Programas Anti Crimen	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bibliotecas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Remoción de Grafito	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Instalaciones de Parques y Recreación	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Servicios de Salud Mental	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Centros para Personas Mayores	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Servicios Legales	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____ (otra sugerencia)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Servicios para Personas Mayores	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
						Servicios para Jovenes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
						_____ (otra sugerencia)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Infraestructura del Vecindario : Seleccione las siguientes necesidades en su orden de preferencia. (1 = él más alto, 4 = el más bajo)	1	2	3	4	Servicios Especiales: Seleccione las siguientes servicios en su orden de preferencia. (1 = él más alto, 5 = el más bajo)	1	2	3	4	5
Mejoramientos de Banquetas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Servicios para Incapacitados	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mejoramientos de Calles y Callejones	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Servicios para Violencia Domestica	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Paisajes Urbanos	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Servicios para Personas sin Hogar	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mejoramientos de la Accesibilidad para Incapacitados	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Servicios para Víctimas de Abuso de Alcol y Drogadicción	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(otra sugerencia)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(otra sugerencia)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Viviendas: Seleccione las siguientes necesidades en su orden de preferencia. (1 = él más alto, 8 = el más bajo)	1	2	3	4	5	6	7	8	Viviendas Especiales: Seleccione las siguientes necesidades en su orden de preferencia. (1 = él más alto, 5 = el más bajo)	1	2	3	4	5
Renta Razonable para la Vivienda cerda del transito	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Vivienda para Incapacitados	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Código de Leyes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Vivienda para Personas de Mayor Edad	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Asistencia Financiera para Remodelar (Edificios de Renta)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Asilo para Personas sin Hogar	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Asistencia Financiera para Remodelar (Casas de Familia)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Viviendas Transitorias para Personas Sin Hogas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Asistencia Financiera para Compradores de Casa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Viviendas Permanentes para Personas Sin Hogar	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Asistencia Financiera para Deposito de Seguridad para Rentar	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(otra sugerencia)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pruebas de Plomo/ Reducir el Plomo	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						
(otra sugerencia)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>						

Negocios y Trabajos: Seleccione los siguientes programas en su orden de preferencia (1 = él más alto, 6 = el más bajo)	1	2	3	4	5	6
Programas para Atraer Nuevos o Retener Negocios en Santa Clarita	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Programas para Asistir a los Empresarios de Negocios	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Asistencia para Mejorar o Ampliar los Negocios (Incluyendo acceso a dinero)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Embelllecimiento de Vías de Negocios	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Crecimiento de Trabajos	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(otra sugerencia)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

ENCUESTA SOBRE DISCRIMINACION DE VIVIENDA

Como parte del programa CDBG, la Ciudad también requiere abordar sus problemas e inquietudes por discriminación en materia de vivienda. Como parte de esta evaluación, favor de ofrecer su opinión sobre su experiencia en materia de vivienda justa en su vecindario. El único propósito de este estudio es evaluar la experiencia universal de la equidad de vivienda en la comunidad para que la Ciudad pueda desarrollar un plan de acciones para la vivienda justa.

Las leyes estatales y federales de vivienda justa prohíben la discriminación en todos los aspectos de vivienda incluso en las ventas y alquileres de viviendas, en las políticas de vivienda y en el financiamiento de viviendas. Todo residente tiene derecho a un acceso equitativo a las oportunidades de vivienda, independientemente de su raza, color, religión, género, origen nacional, discapacidad/condición médica, estado familiar, estado civil, edad, herencia ancestral, orientación sexual, identidad de género, expresión de género, fuente de ingreso o de cualquier otra razón arbitraria.

8. ¿Ha experimentado usted personalmente discriminación en materia de vivienda? SI NO

(Si respondió "SI" responda las preguntas del #9 al #11. Si respondió "NO" avance a la pregunta #12)

9. Si considera que ha sido objeto de discriminación:

- a) ¿Quién cree usted que le ha discriminado? (Indique todas las opciones que correspondan)

Dueño/ Gerente de Propiedad Agente de Propiedades Compañía de Seguros
 Institución de Prestamos Trabajador de Gobierno Otro _____

- b) ¿Dónde ocurrió el acto de discriminación? (Indique todas las opciones que correspondan)

Apartamentos Condominio/Desarrollo de viviendas adosadas Otro _____
 Vecindario de Viviendas Proyecto de vivienda pública o subsidiada
 Parque de casas rodantes Al solicitar programas de la ciudad/condado

- c) ¿Por qué motivo cree usted que le discriminaron? (Indique todas las opciones que correspondan)

Raza Color Religión Origen Nacional Edad
 Genero Herencia ancestral Estado civil Orientación sexual
 Estado familiar (por ejemplo, padre o madre soltera con hijos, familia con hijos o esperando el nacimiento de un hijo)
 Fuente de ingreso (por ejemplo, asistencia social, seguro por desempleo)
 Discapacidad/condición médica (ya sea usted o alguien cercano a usted)
 Otro (favor de explicar): _____

¿Cómo fue la discriminación? (Indique todas las opciones que correspondan)

No le mostraron el apartamento Renta más que anunciada
 Mayor depósito de garantía Le proporcionaron diferentes servicios de vivienda o instalaciones
 Otro _____

10. Las modificaciones razonables y las acomodaciones razonables permiten realizar ciertos cambios o flexibilidad de las normas, políticas o procedimientos establecidos por los proveedores de vivienda. Esto permite a un residente con discapacidad tener igualdad de oportunidades para hacer uso y disfrutar una unidad de vivienda. Una modificación razonable es un cambio estructural realizado en las instalaciones mientras que una acomodación razonable es un cambio, excepción o ajuste a una regla, política, práctica o servicio. Por ejemplo, instalar una rampa para un individuo que utiliza una silla de ruedas o pasamanos en el baño constituyen modificaciones razonables. Una acomodación razonable sería incluir una excepción a una regla existente de "no se admiten mascotas" para permitir la presencia de un perro de servicio.

Se le ha negado alguna vez: Una "modificación razonable" Una "acomodación razonable"
 N/A

a) Si respondió Sí, ¿cuál fue su solicitud?

11. Si usted cree que ha sido discriminado, ¿reportó usted el incidente?

SI NO

a) Si respondió NO, ¿por qué?

- No sabe dónde reportarlo No creo que haga diferencia alguna
 Temo de represalias Demasiado problema
 Otro _____

b) Si respondió SI, ¿cómo reportó el incidente?

c) Si reportó la queja, ¿en qué estado de avance se encuentra?

- Sin resolver Sin resolver/ pendiente de resolución En litigio
 Se resolvió a través de mediación Otro _____

12. ¿Ha asistido alguna vez una instrucción sobre Vivienda Justa? SI NO

a) Si respondió SI, ¿fue gratis o requirió pago? Gratis Requirió pago

b) Si respondió SI, ¿dónde fue la instrucción? Casa Trabajo Ciudad _____
 Otro _____

13. ¿Ha visto u oído un anuncio de servicio al público sobre el tema de Vivienda Justa en TV/radio/en el internet? SI NO

¡GRACIAS!

Por favor regrese encuestas a:

Attention: Housing
Santa Clarita Community Development Department
23920 Valencia Blvd., Suite 120
Santa Clarita, CA 91355

Esta encuesta también está disponible en:

https://es.surveymonkey.com/r/SantaClarita2018_SP

A-3: Outreach List

Organization Name	Mailing Address	City	ST	Zip Code
ACTION Support Group	26893 Bouquet Canyon, C134	Santa Clarita	CA	91350
American Association of University Women	30012 Luzon Drive	Santa Clarita	CA	91390
American Diabetes Association	611 Wilshire Boulevard, Suite 900	Los Angeles	CA	90017
American Cancer Society	25020 W. Avenue Stanford, Suite 170	Santa Clarita	CA	91355
American Heart Association – SCV Division	816 S. Figueroa Street	Los Angeles	CA	90017
American Red Cross	23838 Valencia Blvd, #120	Santa Clarita	CA	91355
Assistance League of Santa Clarita	24364 Main Street	Santa Clarita	CA	91321
ATFAM	P.O. Box 800277	Santa Clarita	CA	91380
Avenues Supportive Living Services	28415 Industry Drive #502	Santa Clarita	CA	91355
Boy Scouts of America	16525 Sherman Way, #C-8	Van Nuys	CA	91406
Boys and Girls Club of SCV	24909 Newhall Avenue	Santa Clarita	CA	91321
Bridge To Home	23752 Newhall Avenue	Santa Clarita	CA	91321
Brenda Mehling Cancer Fund	P.O. Box 801054	Santa Clarita	CA	91380
California Youth Chess League	25405 Via Nautica	Valencia	CA	91355
Canyon Theatre Guild	24242 Main Street	Santa Clarita	CA	91321
Carousel Ranch, Inc.	34289 Rocking Horse Road	Aqua Dulce	CA	91390
Child & Family Center	21545 Centre Pointe Parkway	Santa Clarita	CA	91350
Children's Network International	26450 Ruether Avenue, Suite 208	Santa Clarita	CA	91350
Circle of Hope	23033 Lyons Avenue, Suite 3	Newhall	CA	91321
City of Santa Clarita	23920 Valencia Boulevard, #300	Santa Clarita	CA	91355
College of the Canyons Foundation	26455 Rockwell Canyon Road	Santa Clarita	CA	91355
Domestic Violence Center of SCV	24911 Avenue Stanford, Suite 110	Santa Clarita	CA	91355
Family Promise	24820 Orchard Village Rd, Ste A, #391	Santa Clarita	CA	91355
Foundation for Children's Dental Health	25115 Avenue Stanford	Santa Clarita	CA	91355
Friends of Castaic Lake	32132 Castaic Lake Drive	Castaic	CA	91384
Friends of Hart Park & Museum	24151 Newhall Ave	Santa Clarita	CA	91350
Friends of the Library c/o Valencia Library	23743 W. Valencia Blvd.	Santa Clarita	CA	91355
Friends of Monteville	P.O. Box 802993	Santa Clarita	CA	91380
Girl Scouts of Greater Los Angeles	801 S. Grand Avenue, Suite 300	Los Angeles	CA	91107
Fostering Youth Independence	P.O. Box 801604	Santa Clarita	CA	91380
HandsOn Santa Clarita	25201 Avenue T-bolitts, Suite 202	Santa Clarita	CA	91355
Help The Children	25030 Avenue T-bolitts, Suite L	Santa Clarita	CA	91355
Henry Mayo Newhall Memorial Health Foundation	23845 McBean Parkway	Santa Clarita	CA	91355
Henry Mayo Newhall Memorial Hospital	23845 McBean Parkway	Santa Clarita	CA	91355
Jack & Jill	23904 Rancho Court	Valencia	CA	91354
Junior Achievement	25511 Hardy Place	Stevenson Ranch	CA	91381
Kids With the Cause	21564 Parvin Drive	Santa Clarita	CA	91350
Kidshape Foundation	24607 Walnut Street	Santa Clarita	CA	91321
Kiwanis Club of Santa Clarita	28906 Rock Canyon Drive	Santa Clarita	CA	91390
Kiwanis Club of Santa Clarita	P.O. Box 221205	Santa Clarita	CA	91322
Latin American Civic Association	14540 Byrne Street	Panorama City	CA	91402
LifeQuest Foundation	25460 Sheffield Lane	Santa Clarita	CA	91350
Los Angeles Residential Community Foundation	29890 Bouquet Canyon Road	Santa Clarita	CA	91390
Lutheran Social Services	18277 Soledad Canyon Road	Santa Clarita	CA	91387
Michael Hoefflin Foundation	26470 Ruether Avenue, Suite 101	Santa Clarita	CA	91350
Newhall Rotary Club	P.O. Box 220492	Santa Clarita	CA	91322
Old Town Newhall Association	24336 Main Street	Santa Clarita	CA	91321
Old West Masonic Lodge, #813	P.O. Box 220404	Santa Clarita	CA	91322
Partners for Potential	6255 Van Nuys Blvd.	Van Nuys	CA	91401
Piacenta Canyon Nature Center Associates	19152 Piacenta Canyon Road	Santa Clarita	CA	91321
Pleasantview Industries	27921 Urbandale Avenue	Santa Clarita	CA	91350
Providence Holy Cross	15031 Rinaldi Street	Mission Hills	CA	91346

Ragell Restoration Foundation	24575 TOWN CENTER DR APT 211D	Valencia	CA	91355
Repertory East Playhouse	24266 Main St	Newhall	CA	91321
Samuel Dixon Family Health Centers, Inc.	25115 Avenue Stanford, Suite A-104	Valencia	CA	91355
Santa Clarita Adult Day Health Care	23911 Calgrove Boulevard	Santa Clarita	CA	91321
Santa Clarita Ballet	26798 Oak Avenue	Santa Clarita	CA	91351
Santa Clarita Community Development Corporation	20850 Centre Pointe Parkway	Santa Clarita	CA	91350
Santa Clarita Elks Lodge No 2379	17766 Sierra Highway	Santa Clarita	CA	91351
Santa Clarita Special Olympics	24779 Valley Street	Santa Clarita	CA	91321
Santa Clarita Valley Bicycle Coalition-LA Co. Chapter	23121 Poplar Glen Circle	Santa Clarita	CA	91354
Saugus Union School District	24930 Avenue Stanford	Santa Clarita	CA	91355
SCDPF	P.O. Box 1182	Santa Clarita	CA	91386
SCV Athletic Association	27618 Open Crest Drive	Santa Clarita	CA	91350
SCV Chamber of Commerce	28450 Avenue Stanford, Suite 100	Santa Clarita	CA	91355
SCV Committee on Aging	22900 Market Street	Santa Clarita	CA	91321
SCV Concert Band	P.O. Box 35002	Santa Clarita	CA	91385
SCV Economic Development Corporation	26455 Rockwell Canyon Road, UCEN 263	Santa Clarita	CA	91355
SCV Family Promise	24820 Orchard Village Rd, suite A #391	Santa Clarita	CA	91355
SCV Council PTA	27226 Trinidad Court	Santa Clarita	CA	91354
SCV Family YMCA	26147 McBrian Parkway	Santa Clarita	CA	91355
SCV Food Pantry	24133 Railroad Avenue	Santa Clarita	CA	91321
SCV Historical Society	P.O. Box 221945	Santa Clarita	CA	91322
SCV Jaycees	P.O. Box 221627	Santa Clarita	CA	91322
SCV Lions Club	P.O. Box 220101	Santa Clarita	CA	91322
SCV Mayor's Committee	P.O. Box 803825	Santa Clarita	CA	91380
SCV Optimist Club	P.O. Box 1446	Santa Clarita	CA	91351
SCV Pregnancy Center	25174 Rye Canyon Rd	Santa Clarita	CA	91355
SCV Safe Rides	P.O. Box 3001	Santa Clarita	CA	91386
SCV School & Business Alliance	21515 Centre Pointe Parkway	Santa Clarita	CA	91350
SCV Sheriff's Station	23740 Magic Mountain Parkway	Santa Clarita	CA	91355
SCV Youth Orchestra	16654 Soledad Canyon Road, #348	Santa Clarita	CA	91387
SCV Youth Project	P.O. Box 801982	Santa Clarita	CA	91380
Single Mother's Outreach	23780 Newhall Avenue, suite 203	Newhall	CA	91321
Society of St. Vincent De Paul	210 N. Avenue 21	Los Angeles	CA	91131
Soprano International of SCV	P.O. Box 802275	Santa Clarita	CA	91380
Step Up	1911 San Fernando Mission Blvd., #147	Granada Hills	CA	91344
Strength United	22620 Market St.	Santa Clarita	CA	91321
The Breast Cancer Resource Center, Inc.	24929 McBrian Parkway, #215	Santa Clarita	CA	91355
The Gentle Barn Foundation	15825 Sierra Highway	Santa Clarita	CA	91390
Val Verde Community Benefits Fund Committee	30133 San Martinez Road, Ste A	Val Verde	CA	91384
Valencia Library/Literacy Center	23743 W. Valencia Boulevard	Santa Clarita	CA	91355
Valley Industrial Association	25709 Rye Canyon Road, #105	Santa Clarita	CA	91385
Valley Trauma Center	25115 Avenue Stanford, #B-122	Santa Clarita	CA	91355
Visually Impaired Assistance Center	22900 Market Street	Santa Clarita	CA	91321
WISH Education Foundation	24343 Magic Mountain Parkway	Santa Clarita	CA	91355
Zonta Club of SCV	P.O. Box 802332	Santa Clarita	CA	91380
North Los Angeles County Regional Center	9200 Daxdale Ave., Suite 100	Chatsworth	CA	91311
North Los Angeles County Regional Center	25360 Magic Mountain Parkway, Suite 150	Santa Clarita	CA	91355
Wells Fargo Home Mortgage	24180 Lyons Ave	Newhall	CA	91321
Wells Fargo Home Mortgage	19431 Soledad Canyon Road	Santa Clarita	CA	91351
CHASE	26901 Sierra Hwy	Santa Clarita	CA	91321
CHASE	23402 W Lyons Ave	Newhall	CA	91321
CHASE	25882 Mc Brian Pkwy	Valencia	CA	91355
CHASE	24000 W Valencia Blvd	Valencia	CA	91355

CHASE	26500 Bouquet Canyon Rd	Saugus	CA	91350
CHASE	25880 The Old Road, Ste E-1	Stevenson Ranch	CA	91381
CHASE	16520 W Soledad Canyon Rd	Canyon Country	CA	91387
CHASE	27631 W Bouquet Canyon Rd	Saugus	CA	91350
CHASE	23910 Summerhill Ln	Valencia	CA	91354
CHASE	28194 Newhall Ranch Rd	Santa Clarita	CA	91355
Greenlight Financial Services	18200 Von Karman Ave #300	Irvine	CA	92662
Bank of America - Home Loans	24740 Vailly St	Newhall	CA	91321
Bank of America - Home Loans	19120 Soledad Canyon Rd	Canyon Country	CA	91351
Bank of America - Home Loans	26595 Golden Valley Road	Santa Clarita	CA	91350
Bank of America - Home Loans	23929 Valencia Blvd	Valencia	CA	91355
Bank of America - Home Loans	26811 N Bouquet Canyon Rd	Saugus	CA	91350
Bank of America - Home Loans	26960 The Old Road	Stevenson Ranch	CA	91381
Bank of America - Home Loans	23862 Cooper Hill Drive	Santa Clarita	CA	91354
Augusta Financial, Inc.	24018 Lyons Ave	Newhall	CA	91321
CashCall, Inc.	16100 S. Douglas Rd.	Anaheim	CA	92806
Logix	25945 The Old Road	Stevenson Ranch	CA	91381
Logix	27051 McBean Pkwy, Suite 111	Valencia	CA	91355
Logix	26459 Bouquet Canyon Rd	Santa Clarita	CA	91350
Logix	19085 Golden Valley Rd, Suite 115	Canyon Country	CA	91387
Flagstar Bank	25152 Springfield Court	Valencia	CA	91355
CitiBank	26542 Bouquet Canyon Rd	Saugus	CA	91350
CitiBank	23453 W. Lyons Ave	Valencia	CA	91355
CitiBank	19100 W. Soledad Canyon Rd	Canyon Country	CA	91351
Quicken Loans, Inc.	1040 Woodward Avenue	Detroit	MI	48226
Ally Bank	P.O. Box 951	Horsesham	PA	19044
Southland Regional Association of Realtors	20655 Soledad Canyon Road, Suite 33	Canyon Country	CA	91351
PLI Realty Inc.	818 1/2 F. Palmcote Blvd.	Palmcote	CA	94550
Property Management Professionals LLC	27413 Tourney Road, Suite 100	Valencia	CA	91355
ILM Properties	27201 Tourney Rd, Suite 200E	Valencia	CA	91355
SCV Leasing, Inc.	25115 Avenue Stanford, A205	Santa Clarita	CA	91355
Centennial Realty	18635 Soledad Canyon Road Suite 110	Canyon Country	CA	91351
Keller-Davis Real Estate, Inc.	16670 Soledad Canyon Rd.	Canyon Country	CA	91387
Realty World Legenos	27413 Tourney Road Suite #150	Santa Clarita	CA	91390
RE/MAX of Santa Clarita	25101 The Old Road	Santa Clarita	CA	91381
Dilbeck Real Estate	25820 The Old Road	Valencia	CA	91381
Realty Executives	26650 The Old Road Suite 300	Santa Clarita	CA	91381
Keller Williams	4061 Laurel Canyon Boulevard	Studio City	CA	91354
Keller Williams VIP Properties	25124 Springfield Court #100	Valencia	CA	91355
Triple D Realty	24961 The Old Road, Suite 104	Stevenson Ranch	CA	91381
Cobalt Realty Group	19040 Soledad Canyon Road, Suite 210	Santa Clarita	CA	91351
Cinema Real Estate, Inc.	18450-A Soledad Canyon Road	Santa Clarita	CA	91387
Valley Oak Properties, Inc.	26810 Triumph Ave.	Canyon Country	CA	91387
Southern Oaks Mortgage/Realty	25060 Avenue Stanford, suite 255	Valencia	CA	91355
Froop Real Estate	23822 Valencia Blvd., #101	Valencia	CA	91355
Silver Creek Realty	25129 The Old Road, Suite 100	Santa Clarita	CA	91381
CARES Realty, Inc.	11150 Sepulveda Blvd. Suite 200	Mission Hills	CA	91345
Farran Realty	16654 Soledad Canyon Road #511	Santa Clarita	CA	91387
Santa Clarita Valley Relocation Services	28040 Industry Drive	Valencia	CA	91355
American Family Funding	28368 Constellation Road Suite 398	Santa Clarita	CA	91355
Tristar Home Loans	28009 Smyth Drive	Valencia	CA	91355
The Paseo Financial Group, Inc.	27413 Tourney Road, Suite #140	Valencia	CA	91355
Pacific Funding Mortgage Division	27433 Tourney Road, suite 150	Valencia	CA	91355

Security Bancorp	23504 Lyons Ave., suite 103B	Santa Clarita	CA	91321
Stress Free Mortgage	28494 Westinghouse Place, suite 212	Valencia	CA	91355
Golden Empire Mortgage, Inc.	27955 Smyth Drive, Suite 108	Santa Clarita	CA	91355
Imortgage	25152 Springfield Court, #150	Valencia	CA	91355
Aberdeen Management Co., Inc.	2829 N. Glenoaks Blvd. #104	Burbank	CA	91504
Euclid Management Company	25115 West Avenue Stanford, Ste. 111	Valencia	CA	91355
Southern California Real Estate Mgmt., Inc.	26639 Valley Center Drive, Suite 108	Santa Clarita	CA	91351
CENTURY 21 Newhall Valencia Realty, Inc.	27201 Journey Rd, Ste 203-W	Valencia	CA	91355
California Association of Realtors	525 South Virgil Avenue	Los Angeles	CA	90020
Valencia United Methodist Church	25718 McBean Parkway	Valencia	CA	91355
Village Church	24802 Alderbrook Drive	Newhall	CA	91321
St. Clare of Assisi Church	27341 Camp Plenty Rd	Santa Clarita	CA	91351
Hope Vineyard Community Church	19425 - B Soledad Cyn Rd #301	Canyon Country	CA	91351
The Church on the Way	23415 Cinema Drive	Valencia	CA	91355
Valencia Christian Center	26860 Seco Canyon Road	Santa Clarita	CA	91350
Berean Baptist Family Fellowship	PO Box 803383	Santa Clarita	CA	91355
Northpark Community Church	28310 Kelly Johnson Pkwy.	Santa Clarita	CA	91355
Bridge Housing	2202 30th St.	San Diego	CA	92104
Habitat for Humanity	17700 S Figueroa St	Gardena	CA	90248
Jamboree Housing Corporation	17701 Cowan Ave., Suite 200	Irvine	CA	92614
Los Angeles Community Design Center	430 N Wilmington Blvd	Wilmington	CA	90744
National CORE	9065 Haver Ave., Suite 100	Rancho Cucamonga	CA	91730
The Olson Company	3010 Old Ranch Pkwy, Suite 100	Seal Beach	CA	90740
Castaic Union School District	28131 Livingston Avenue	Valencia	CA	91355
Newhall School District	25875 Orchard Village Road, Suite 200	Santa Clarita	CA	91355
Sulphur Springs School District	27000 Weyerhaeuser Way.	Canyon Country	CA	91351
William S. Hart High School District	21515 Centre Pointe Parkway	Santa Clarita	CA	91350
Neighborhood Services Department	38250 Sierra Highway, 2nd Floor	Palmdale	CA	93550
Department of Environmental Services	2929 Tapp Canyon Road	Simi Valley	CA	93063

A-4: Outreach Material



Consolidated Plan and Fair Housing Focus Group Meetings

Meeting #1:

**Wednesday, September 12th
1:00 PM**

Old Town Newhall Library
24500 Main St.
Santa Clarita, CA 91321

Meeting #2:

**Thursday, September 13th
6:00 PM**

**Canyon Country Jo Anne
Darcy Library**
18601 Soledad Canyon Rd.
Santa Clarita, CA 91351

Please join community members, housing professionals, and service providers to discuss the needs of the low and moderating income community and to explore the issue of fair housing in Santa Clarita. Your input will help set the priorities for the use of CDBG funding for the next five years, and identify any impediments to fair housing choice.



The City of Santa Clarita will provide reasonable accommodations upon request.
Please contact Patricia Gentle at (661) 255-4332.



Reuniones del Plan Consolidado y del Grupo de Enfoque sobre la Vivienda Justa

Reunión #1:

Miércoles, 12 de Septiembre
1:00 PM

Biblioteca de
Old Town Newhall
24500 Main St.
Santa Clarita, CA 91321

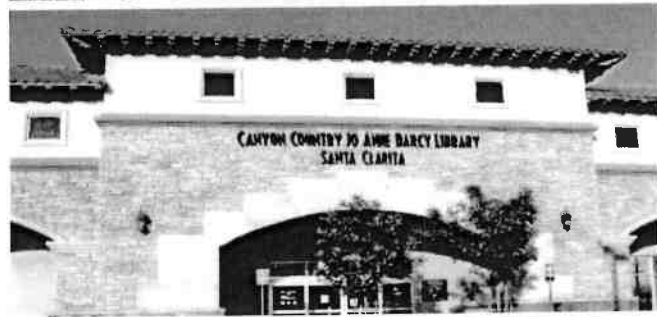
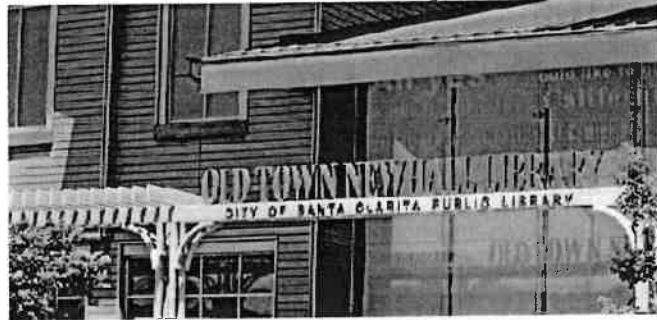
Reunión #2:

Jueves, 13 de Septiembre
6:00 PM

Biblioteca Jo Anne Darcy
de Canyon Country
18601 Soledad Canyon Rd.
Santa Clarita, CA 91351



Por favor acompañe a los miembros de la comunidad y profesionales de la vivienda y proveedores de servicios para discutir las necesidades de la comunidad de bajo y moderado recursos y explorar la cuestión de la vivienda justa en Santa Clarita. Sus sugerencias ayudarán a establecer las prioridades para el uso del financiamiento de CDBG para los próximos cinco años, e identificar cualquier impedimento para la elección de vivienda justa.



La Ciudad de Santa Clarita proporcionará alojamiento razonable a petición. Por favor póngase en contacto con Patricia Gentle al (661) 255-4332.

