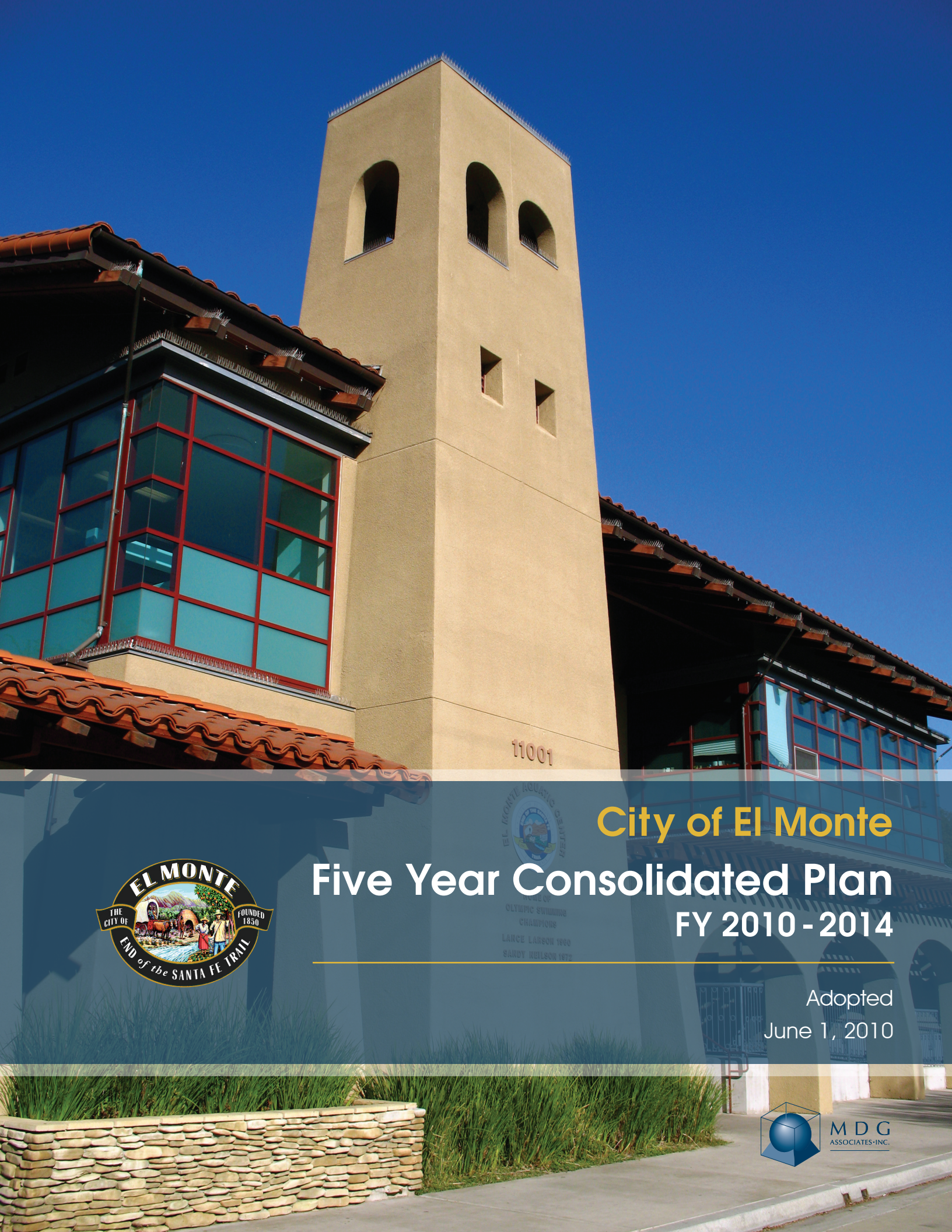

City of El Monte

Five Year Consolidated Plan

FY 2010 - 2014

Adopted
June 1, 2010

MDG ASSOCIATES • INC.

City of El Monte

2010-2014 Consolidated Plan

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I. Executive Summary

I. Executive Summary

A. What is the Consolidated Plan?

The Consolidated Plan identifies each community's priority needs, short- and long-term goals and objectives, and strategies and timetables for achieving its goals. It asks each community to State how it plans to achieve local objectives in accordance with the statutory goals of all community development programs; to provide decent housing in a suitable living environment and to expand economic opportunity for low- and moderate-income families.

The Consolidated Plan codifies the relationship between the U.S. Department of Housing and Urban Development (HUD), and local units of government and citizens. Developed with the input of citizens and community groups, the Consolidated Plan serves four (4) primary functions. First, it is a planning document for each community, built upon public participation and input. Second, it serves as the application for housing and community development funds through HUD's formula grant programs, of which the City of El Monte is only eligible to directly receive Community Development Block Grant (CDBG) Emergency Shelter Grant (ESG), and HOME Investment Partnership (HOME) program funds. Third, the Consolidated Plan defines local housing and community development priorities. Fourth, the Consolidated Plan is a five-year strategy that the City will follow each fiscal year to implement HUD programs locally.

The Consolidated Plan describes the lead agency responsible for overseeing the development and implementation of the plan and agencies, groups, and organizations that participate in the process. It also includes a summary of the citizen participation process, public comments, and efforts made to broaden public participation in preparing the plan.

B. Purpose of the Consolidated Plan

The City of El Monte 2010-2014 Consolidated Plan identifies the City's needs in housing, homelessness, community development and economic development. It also presents the City's strategies to address those needs.

HUD requires the City to complete a Consolidated Plan to receive funds under the CDBG ESG, and HOME Programs. Consolidated Plans are required to be prepared every five years and include five Annual Action Plans (described below) to be produced for each year. This Consolidated Plan covers the period from July 1, 2010 through June 30, 2015.

CDBG, ESG, and HOME funds can be used for a variety of activities to help low-income people and neighborhoods, such as planning activities, housing assistance, public services, infrastructure, economic development, and other community development projects.

The Consolidated Plan is built through a comprehensive consultation and citizen participation process. The City's Community Development Department is the

lead agency for the Consolidated Plan. The Community Development Department is tasked with developing and carrying out the plan.

C. Community Vision

Since the last Consolidated Plan in 2005, the City of El Monte has continued to provide a high standard of living through sound planning practices, managed growth and a host of City services that are available to residents from all walks of life. El Monte is a community of villages that each offer residents, visitors and businesses a distinctive character, composition and appearance.

The City uses all resources at its disposal to support the vision outlined in the General Plan to meet current and future demands for housing, commercial development, public open space and public facilities. With State and Federal governments constantly threatening Cities with a reduction of funds, future community developments in El Monte will increasingly depend on the efficient use of City resources to maintain its infrastructure, wisely develop its remaining vacant land and to redevelop its underdeveloped land to meet current and future community needs.

The City's General Plan is a blueprint to guide development in the City of El Monte in future years. It provides a framework for decisions regarding land use and transportation, as well as public facilities, economic development, housing, and other public issues that are vital to a healthy and livable community. The Community Development Department is the primary entity that carries out the vision of the General Plan.

Beyond infrastructure, facilities and open space, the City also supplements its general-funded community services with CDBG funds to ensure the efficient and effective delivery of a wide variety of public services to meet the needs of its citizens. The Community Development Department oversees the implementation of various public service projects that are carried out by community-based organizations to address the needs of low- and moderate-income citizens. These programs help to ensure that all segments of the population are able to thrive in El Monte.

D. Major Components of the Consolidated Plan

The Consolidated Plan contains seven (7) major components:

- An analysis of housing, homelessness, public housing, community development, economic development, and other related needs
- A housing market analysis
- A description of the priority needs selected by the City
- Long-term strategies to address those priority needs
- An explanation of how the City will work with organizations in the public, private, and nonprofit sectors to help carry out those strategies
- A description of annual projects and activities the City will undertake to carry out those strategies
- Certification to Affirmatively Further Fair Housing and other certifications

The City must produce five Annual Action Plans under the El Monte Consolidated Plan for 2010-2014. Each Annual Action Plan describes how the City will implement projects and invest its CDBG, ESG, and HOME funds during a given program year. The first Annual Action Plan for 2010-2011 is included in this Consolidated Plan document as an Appendix.

E. Consolidated Plan Summary

The following summary identifies the key components of the 2010-2014 Consolidated Plan including a summary of pertinent information presented in each chapter.

I. Executive Summary/Community Vision: Included as part of the Executive Summary chapter, this section describes how the City's General Plan sets the vision for growth and how the City and the Consolidated Plan help carry out that vision.

II. Community Profile: This chapter of the Consolidated Plan provides an overview of the City's history, current demographics and characteristics of the community. El Monte is known as the hub of the San Gabriel Valley. According to the 2000 Census, the City population was 115,965 with 42.7 percent of all residents being native Californians. The U.S. Census 2006-2008 American Community Survey (ACS) and the California Department of Finance differ in the City's current estimated population. The ACS estimates show a slight decrease in population with the State Department of Finance estimates showing an increase in population to 125,336. Demographically, the City is mostly comprised of Hispanic Whites although recent demographic trends show that racial and ethnic minorities are a growing population. The City has an even mix of males (49.3 percent) and females (50.7 percent). The City currently has over 27,129 households—the majority of which are families with an average household size of 4.07 people with a median income of $42,363 (based on estimated ACS data).

III. Consolidated Plan Development: This chapter details the methodology of the development of the Consolidated Plan, outlines the Consolidated Plan goals, institutional structure and citizen participation. This chapter also includes the City's Anti-Displacement and Relocation Plan that describes how the City will help persons or households who must be temporarily or permanently relocated as a result of the use of CDBG, ESG, and HOME funds. It should be noted that such occurrences are rare and that no such actions were necessary during the 2005-2009 Program Years.

In the development of the 2010-2014 Consolidated Plan, the City offered numerous opportunities for public input and review, including:

- A needs survey that was distributed at all of the City facilities for residents to communicate their comments on housing, homelessness, community development, and economic development needs

- A Community Meeting that examined issues related to affordable housing, public housing, homelessness, and non-housing community development

- A review of the needs, strategies, actions, and projects in the draft Consolidated Plan by the City and other stakeholders through the citizen participation process

- Public hearings to garner citizen comments on the needs, strategies, actions, and projects in the Consolidated Plan

- Distribution of the draft Consolidated Plan combined with a minimum 30-day public comment period

IV. Housing Market Analysis and Housing Needs: This chapter presents an overview of the City's projected housing supply and demand, and assesses housing needs. The Consolidated Plan regulations require the City to conduct this analysis in order to establish priority housing needs and strategies. The Department conducted an extensive market analysis that focused on:

- Existing housing supply and demand

- Economic and development trends that will determine future supply and demand

- Niche markets such as public housing, homeless facilities, and housing for persons with special needs

- HUD-specific market characteristics such as low- and moderate-income concentrations, as well as ethnic and minority concentrations

- Priority housing needs and strategies set by the City through the Consolidated Plan development process

The housing market analysis revealed a number of findings, including:

- The supply of housing increased by 533 units since 2000

- Homeownership decreased by 1.6% since 2000

- The vacancy rate increased from 2.6% in 2000 to an estimated 4.1% in the 2006-2008 American Community Survey (ACS)

- 84% of all housing units are more than 25 years old. The City will need to consider the rehabilitation needs of low- and very-low income homeowners who may not be able to afford necessary repairs to maintain the habitability of their dwelling units

- The lowest income renters are in the most need of more affordable housing. A growing demand for one and two bedroom units is driving up rents while many of these renters are already paying more than half their wages for housing

V. Public Housing Needs: This chapter describes the agencies that provide public and assisted housing in El Monte. The City of El Monte is committed to working with public and assisted housing providers to address housing needs. Several agencies provide public or assisted housing in the City of El Monte city limits. The Housing Authority of the City of Baldwin Park provides Section 8 assisted housing in the City of El Monte. The Housing Authority offers the Section 8 or Housing Choice Voucher Program, which is a Federally-funded program that provides rental assistance in the form of a voucher to very low-income families, senior citizens, disabled and other individuals for the purpose of securing decent, affordable housing. Several additional agencies also develop affordable housing for low- and moderate-income households and persons with special needs.

VI. Homeless and Special Needs Assessment: This chapter examines the needs of homeless and persons with special needs. Despite greater attention to the problem, there are 2,780 homeless living in the San Gabriel Valley Service Planning Area as determined on a point in time survey conducted by the Los Angeles Homeless Services Authority in 2009. The diversity of the homeless population continues to increase and the percentage of homeless persons suffering from mental illness and substance abuse also continues to increase. Many homeless have come from rural areas to the City to be near family or to seek employment. The causes of homelessness in the City include a variety of factors, such as:

- Substance abuse
- De-institutionalization of persons with mental illness
- Lack of resources to address the needs of homeless or "near-homeless" persons with substance abuse or mental illness, including persons with dual diagnoses
- Unemployment/underemployment
- Lack of job skills among persons at high risk for homelessness
- Domestic violence
- A large gap between the number of affordable housing units and the number of households which need them
- Poverty and lack of personal resources

Although more people are homeless, the organizations and programs designed to serve them are making some progress in addressing these often multi-diagnosed homeless needs. Studies indicate that more of the easier-to-reach "situational homeless" in the City are being helped now compared to several years ago. Crises such as domestic violence, unemployment, or death put these people at risk.

Helping the chronically homeless, who often have lived on the streets for years, is harder. These people tend to be substance abusers, persons with mental illness, or dually-diagnosed. The response by City agencies has moved toward a more effective treatment and rehabilitation focus, instead of merely providing food and shelter.

According to the Continuum of Care (CoC) Community survey, the number of potentially homeless and at-risk persons in transitional, group, and nonpermanent living arrangements is increasing. Persons with special needs may have a variety of mental and physical disabilities; therefore, need a variety of housing options. Their housing needs vary depending on the type of disability and may change throughout an individual's life depending on the degree of disability and individual circumstances.

Special Needs Populations. Several common themes and issues emerged from the Consolidated Plan needs assessment, discussions with community-based organizations, and the analysis that provides a good starting point in understanding how to serve persons with special needs in the City more effectively:

- **Lack of Income:** Organizations that assist special needs groups indicated that persons with special needs find it extremely difficult to maintain employment. Therefore, they often cannot afford many of the housing and supportive services they need and must rely upon public assistance

- **Discrimination:** While there are differences in the intensity of opposition to housing for the different special needs populations, individuals reported that landlords often did not want to rent to persons with special needs. NIMBY, "The Not In My Back Yard" syndrome, was also discussed as a common issue

- **Lack of Funding:** Agencies indicated the need for additional funding for affordable housing for persons with special needs. They further discussed the lack of funding for the supportive services necessary for persons with special needs

- **Education:** Another common theme was the need for educating the public regarding a variety of issues, including resources, services, and programs available for lower-income families and persons with special needs. Also cited was the need for homeless prevention education

- **Support for Organizations Serving Persons with Special Needs:** Another common theme participants expressed was the need for resources (especially administrative support) for these organizations

VII. Non-housing Community Development Needs Assessment: This chapter examines "non-housing" community development needs in El Monte such as planning, economic development, public services, and public facilities. The CDBG regulations categorize the types of programs and projects that are eligible for funding. The categories include community improvements, community facilities, economic development, accessibility needs and community services.

The Non-Housing Community Development Needs Assessment revealed that infrastructure improvements, public services, youth services, job creation, and tenant/landlord counseling were high priority needs. Other needs include senior services, substance abuse services, and employment/training services.

VIII. Barriers to Affordable Housing: This chapter examines barriers to affordable housing and the City's strategy for addressing those barriers. Although each specific affordable housing development proposal has unique challenges, some of the more common barriers to the development of affordable housing include:

- Building codes and standards
- Zoning
- Land use controls
- Citizen opposition based on unfounded neighborhood criticism
- Lack of knowledge of available subsidies and resources
- Resource fragmentation and scarcity
- Housing acquisition finance requirements
- Lack of private financial resources by housing providers

IX. Impediments to Fair Housing: This chapter describes the impediments to fair housing choices in El Monte. The City has prepared the Analysis of Impediments to Fair Housing Choice as part of its 5-year consolidated plan cycle. Fair Housing Analysis of Impediments that addresses localized issues affecting fair housing issues/choices.

The analysis entitled *Analysis of Impediments to Fair Housing Choice for the City of El Monte* was completed and is available for review by the public. It assesses housing segregation in the private market; housing and lending discrimination based on race, national origin, familial status, and disability; racial attitude; housing segregation and discrimination in public and subsidized housing; and public policies affecting fair housing choice. The analysis revealed the following findings, which are impediments to fair housing:

The A.I. revealed the following six (6) findings:

1. Discrimination against Persons with Disabilities
2. Lack of Affordable Rental Housing Opportunities for Low-Income Families
3. Race/Ethnic Relations
4. Lack of Awareness of Fair Housing Laws
5. Lending Discrimination Based on Race
6. Discrimination in Housing Opportunities Against Protected Classes

X. Lead-based Paint Hazards: This chapter summarizes the lead-based paint hazards in housing. Lead poisoning is one of the most common and preventable health hazards to children in American. Research indicates that even a low-level of lead in a child's bloodstream can have harmful effects on their physical and developmental health.

Any housing built before 1978 is at risk of containing some amount of lead-based paint. Older housing is more likely to have lead-based paint and the amount of lead pigment in the paint tends to increase with the age of the housing. Slightly over 22,784 housing units in El Monte were built before 1979. Since low-income people often live in older housing throughout the city, they are at much higher risk.

Young children who could ingest lead-based paint are at even higher risk. Consequently, children of very low- and low-income families are disproportionately at risk for lead poisoning, as they tend to reside in older homes. In accordance with the 2000 Census, the number of children in El Monte under the age of five years of age is equivalent to 10.0 percent of the population of the City, or 11,553 children. This group could be at higher risk of lead-based paint poisoning.

XI. Housing and Community Development Delivery System: This chapter summarizes the gaps in the City's housing and community development delivery system. As recipient of CDBG, ESG, and HOME funds, the City of El Monte is tasked with the responsibility for developing and carrying out the Consolidated Plan. The City uses these and other funds to provide decent housing, create a suitable living environment, and expand economic opportunities throughout the city.

Effective program delivery would not be possible, however, without the efforts of many other Federal, State and local partners. Leadership begins with the City's elected officials. The Mayor and City Council members. These officials approve all Consolidated Plan strategies, activities, substantial amendments, and contracts. Since they represent the residents of the City, these officials also provide insight into the needs of City residents.

The City is building strong working relationships with other organizations and programs that support the Consolidated Plan goals and strategies. This

working relationship and its results are the City's *housing and community development delivery system.*

The Consolidated Plan requirements include examining how organizations in the City "deliver" housing and community development (called the institutional structure). This examination includes identifying the gaps in the institutional structure and developing strategies to address the gaps. El Monte can only achieve its Comprehensive Plan goals and Consolidated Plan strategies if its institutional structure is complete.

Interviews, community meetings, and needs surveys included questions or comments concerning the current gaps in the local delivery system for housing and community development. They also discussed preliminary components of strategies for filling the most troublesome gaps. Several primary themes and issues emerged that provide a foundation for developing workable, collaborative strategies to fill the gaps:

- Lack of knowledge among the public and lower-income clients is a common issue. The most common gap is limited knowledge of the available resources, services, and programs for lower-income people and persons with special needs

- A need for affordable housing, especially supportive housing for lower-income people and persons with special needs

- Continued support for services for the homeless and persons with special needs

- Need for enhanced communication and coordination among organizations in the housing and community development delivery system

XII. Anti-poverty Strategy: This chapter describes how CDBG projects are part of the City's efforts to move low-income families to self-sufficiency. By undertaking activities funded by the CDBG programs, the City supports the overall anti-poverty strategy of moving low-income people to self-sufficiency. Census data from the year 2000 indicates that 29,939 El Monte residents were living in poverty in 1999, which is 26.1 percent of the population. This number translates to 5,221 families, or 22.0 percent of the families in El Monte. Just slightly over 32 percent of these families had a child under the age of 5 years old.

The City of El Monte's anti-poverty strategy and activities support the overall effort in the State to move low-income families to economic self-sufficiency. The City's goal is to help families that are self-sufficient yet still at-risk to increase their financial stability. The focus of the anti-poverty strategy is three-fold: (1) to help these families accumulate assets, (2) to help these families address issues, such as substance abuse and domestic violence, that may threaten the family's stability, and (3) to provide these families with employment-related supportive services such as child-care. This focus will

be incorporated into the programs and policies undertaken by the City as part of this Consolidated Plan.

XIII. Strategic Plan: This chapter presents the City's strategies to meet the housing and community development needs found in the previous sections. Based on the community survey, focus groups, consultation with other organizations, individual interviews, housing market and needs study, and other factors, the City of El Monte has developed the following five-year strategies to address the priority needs found in the Consolidated Plan:

Housing Strategies:

- Expand the supply of affordable rental and homeownership housing opportunities
- Preserve and improve the existing housing stock and ensure equal access

Youth Services Strategy:

- Provide youth with appropriate health, recreational, educational, and other services that help them to develop into well-rounded, well-adjusted and independent adults

Senior Services Strategy:

- Provide quality supportive services so elderly residents can live as independently as possible

Special Needs / Non-Homeless Strategy:

- Help persons with special needs to live as independently as possible

Homeless Strategy:

- Support a continuum of services in support of the City's and County's efforts to end homelessness

Public Services Strategy:

- Contribute to the well-being of individuals, families, and neighborhoods

Anti-Crime Strategy:

- Decrease crime in neighborhoods and communities

Economic Development Strategy:

- Stimulate business investment and job development to build a vibrant, self sustaining community

Infrastructure Strategy:

- Encourage the continued improvements of infrastructure

Code Enforcement Services:

- Prevent and stop the decline of the physical conditions of neighborhoods and communities

Public Facilities Strategy:

- Provide access to local public facilities that contribute to community and neighborhood development

XIV. Monitoring Standards and Procedures: This chapter describes how the City monitors CDBG projects as well as its progress in carrying out Consolidated Plan strategies and objectives.

As the lead agency for the City of El Monte 2010-2014 Consolidated Plan, the Community Development Department is continually honing its standards and procedures to monitor the performance and effectiveness of housing and community development activities. Monitoring of the City's contractors and sub-recipient partners is not just a regulatory process or a fact-finding mission. Rather, it involves effective communication and cooperative, problem-solving relationships between the City and its contractors/sub-recipients.

The City undertakes two types of monitoring: project monitoring and Consolidated Plan monitoring. Both types of monitoring ensure the success of Consolidated Plan projects and activities.

As the lead agency, the Community Development Department is constantly refining monitoring procedures to ensure that projects have measurable outcomes. This constant refinement ensures long-term compliance with all applicable program regulations and statutes.

XV. Leveraging: This chapter provides a list of resources that public agencies, neighborhoods, and nonprofit organizations can use to further the strategies in the Consolidated Plan. The City anticipates that the Federal, State, local, and private resources listed in this section of the Consolidated Plan will remain available over the five-year period of the Consolidated Plan.

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II. Community Profile

II. Community Profile

Located approximately 12 miles east of downtown Los Angeles, El Monte is the hub of the San Gabriel Valley, where two major freeways - Interstates 605 and 10 - intersect. It is the 44th largest city in the State and the 10th (out of 88) in Los Angeles County with an estimated State Department of Finance population (2008) of approximately 126,308. The land uses within its 9.67 square mile area are 58% residential, 11% retail, 10% industrial, seven percent (7) office/retail, and 14% other of amenities. El Monte also has an ethnically diverse and dynamic population with 72.39 Hispanic, 18.38% Asian, and 7.36% White.

As the San Gabriel Valley continues to grow, so does the City of El Monte through new businesses and quality housing. Many public improvements are underway to provide an attractive and safe environment for its economic growth. El Monte has maintained a reputation for a "business friendly attitude" by attracting commercial and retail businesses as well as international corporations through its Foreign Trade Zone.

El Monte is home to Longo Toyota, the number one auto dealer in the United States by sales and volume. Major industries include the Von's Distribution Warehouse and Wells Fargo Operations Center.

Community and educational facilities continue to improve in the City. Parks are constantly being improved to serve the growing population with many active sports programs. A recently constructed Aquatic Center is located on Tyler Avenue, in the general vicinity of the City's Community and Senior Centers, museums, and a County operated public library.

El Monte also encourages quality housing developments through well though-out architectural designs, use of high quality materials, and enhanced landscaping. Promoting affordable homeownership in the City is vital in maintaining our quality of life. The City and the Redevelopment Agency offer Homebuyer Assistance programs for eligible households. In addition, the appearance of City neighborhoods has greatly improved, partly due to various programs offered by the City, and partly due to the growing pride and awareness of the residents that El Monte is a great place to live, work, and play.[1]

A. City in the Past

In centuries past, the Gabrielino, or Tongva Indians used this area as they traversed the land harvesting foods and hunting game. Blessed with deep, rich, alluvial topsoil, the area was crossed by small streams, and in those early days was covered by stands of slender willows, alders and cattails, interspersed with expansive meadows, wild grapevines, and succulent watercress.

[1] "2004 Living Here" Magazine, San Gabriel Tribune – City of El Monte Web Site

Between the 1770's and 1830's, missionaries and Spanish soldiers stopped here, and named the area, "El Monte", which referred not to the mountain as most assume, but to that era's definition - "meadow or marsh" or " the wooded Place."

During the land-grant/rancho era of the 1830's - 40's, the area continued to serve as a natural resting place for weary travelers, including a small party of Americans led by Jedediah Smith, a famed mountain man and explorer.

El Monte's first permanent residents arrived in 1849-50, a time when thousands of prospectors and immigrant pioneers came to California seeking gold. Few found wealth in the gold, but some found the riches of a fertile land and built homes.

Other pioneers led by Captain Johnson of Lexington, Kentucky, arrived in the following year. A brief survey of the gold fields to the north convinced Captain Johnson that El Monte's agricultural promise offered a more realistic key to the future of his group. A natural leader, he became an important part of the community in the 1850's with permanent residents consisting of no more than a dozen families. He proposed naming their village "Lexington" in honor of his birthplace and as a tribute to the importance of that name in U.S. Revolutionary War history. Even though residents agreed, the original name of El Monte, Monte Camp or The Monte persisted. When the State Legislature organized California into smaller defined governmental units called townships, they named this area El Monte Township, with the Village of Lexington as its government seat. Two years later the town's name reverted to the original: El Monte.

Improved transportation became available in 1873, when Southern Pacific built the first railroad through town. Other important milestones included publication of the weekly newspaper strictly for El Monte, in 1876, and the opening of the drug store in 1892.

Agriculture remained at the core of El Monte's economy in the early twentieth century, though fruit orchards, walnut groves, truck farms, hay and vegetable fields, and a growing dairy industry replaced most of the earlier field crops. Arden Farms was one of the largest dairies in the area. Bodger Seed Ltd. leased large tracts of land on the southern part of the "island" to grow plots of flowering plants for seed production. Laid out in precise geometric patterns, these fields brought visitors from throughout San Gabriel Valley during the blooming season, and led to the area being called Las Flores.

Main Street was first graded and paved in 1906. In 1907 Pacific Electric intercity railroad service was extended to El Monte. The line's old "Red Cars" remained an important part of transportation for the next forty-five years.

The 1920 revolution in Mexico saw a large increase of Mexican immigration into the southwestern United States. Most of these immigrants found jobs as farm workers, many into the lush farmlands of El Monte. Despite experiencing hardships and discrimination in housing, education, jobs and public service, these young men enlisted in the armed forces of WW I, WW II, Korea and Vietnam. The American Indians and Japanese Americans also served and worked in support of their country.

In the 1930's El Monte was a small community with a Mexican population of about 20%, a Japanese population of five percent (5%), and an Anglo population of 75%. However, the Depression of the '30's brought drastic changes to El Monte, as it did to many other communities. Farm profits plummeted, leading some landowners to sublet small farm tracts to Japanese tenants, who raised such cash crops as berries, melons and vegetables. Other areas of El Monte, particularly large groves and orchards, were subdivided into homesites of one acre or less, transforming El Monte into a bedroom community from which residents commuted elsewhere.

El Monte had been a small, prosperous farm town, but the advent of World War II brought dramatic changes as small aircraft parts factories sprang up on the west side of town, young men joined the military, and the number of farms and dairies dwindled. Population exploded in the 1940's and early 1950's - illustrated by high school enrollment, which soared from 1,500 students in 1943 to 3,700 in 1948. Five different beginning/ending times had to be instituted to accommodate all the students and class schedules. During its first forty-eight years, El Monte Union High School housed its entire student population in one school, but from 1949 to the present, four additional schools were built.

From a population of about 10,000 in 1940, the population now numbers approximately 126,308. In place of the sleepy little town of orchards, flower fields, and farms and dairies, is an urban community of homes, schools and parks supported by an expanding industrial and commercial base.

Located approximately twelve miles east of downtown Los Angeles, El Monte is the hub of the San Gabriel Valley, where two (2) major freeways - Interstate 605 and Interstate 10- intersect. Other transportation alternatives are offered by MetroLink train station; MTA bus terminal; and El Monte Airport, a county-operated general aviation facility. The tenth largest city (out of 88) in Los Angeles County, the land use within its ten square mile area is 58% residential, 11% retail, 10% industrial, seven percent (7%) office/commercial, and 14% other. El Monte is ethnically a very diverse community.[2]

B. City Today: Demographics

At the time of the 2000 Census, about 43% of El Monte's residents were born in California and about 57% were born elsewhere. According to the 2000 Census, the City of El Monte had a population of 115,965. The U.S. Census 2006-2008 American Community Survey (ACS) and the California Department of Finance differ in the City's current estimated population. The ACS estimates show a slight decrease in population with the State Department of Finance estimates showing an increase in population to 126,308. As the 2010 Census data becomes available, the information will be updated as part of the Annual Action Plan process.

The population of El Monte is a culturally diverse community. Racial and ethnic minorities are the fastest growing segment of the population. According to 2000 Census, 72.39% of the population is Hispanic. The Asian population comprises

[2] "Sharing the Heritage" – City of El Monte Web Page

18.36 the population. Other races account for about 40% of the total. Today's population is a relatively even mix of males (49.3%) and females (50.7%).

Age and School Enrollment

The median age of El Monte residents is 32 years old. About 9% are young children under the age of 5. The City's school-age children (5 - 19 years old) account for 22% of the population. This is a decrease from the 28% noted in the 2000 Census. Of these, 66% are enrolled in elementary school (grades 1 - 8) and 33% are in high school (grades 9 - 12).

A large percent (29%) of the population in El Monte are between the ages of 25 and 44 years old. Persons of age 55 and over account for 19%, an increase from the 2000 census numbers which were listed at 13% of the population of El Monte. A small segment (1.3%) of senior citizens are considered to be "frail" elderly residents (85 years old and over).

Households

El Monte has grown to over 27,129 households. Although 84% of these households are families, non-family households have increased to 16%. The average household size is 4.07 persons per household, whose median income is approximately $42,363 according to the 2006-2008 ACS.

Other Information

The 2006-2008 ACS reported 28,291 total housing units. Of these, 1,162 were vacant. A total of 52,654 residents were employed. The unemployment rate at that time was estimated at 4.8%, although 37% of all adults were not in the work force. The median household income was $42,363, with a per capita income at $14,612. The percentage of residents living below the poverty level was reported at 17.9%.

C. Business Climate

El Monte has a vibrant, pro-business atmosphere. El Monte is the tenth largest city (out of 88) in Los Angeles County. The land use within its 9.67 square mile area is 58% residential, 11% retail, 10% industrial, seven percent (7%) office/commercial, and 14% of other amenities. El Monte offers ample space, infrastructure, and business incentives. Its strategic location, coupled with an expanding workforce, makes El Monte an ideal location for doing business. In accordance with the El Monte Business License Department, there are approximately 6,000 businesses in the City of El Monte.

Economy and Transportation

El Monte is located approximately twelve miles east of downtown Los Angeles, the hub of one of the world's strongest economies. El Monte is the hub of the San Gabriel Valley, where two major freeways – Interstate 605 and Interstate 10 intersect. Other transportation alternatives are offered by a MetroLink train station;

MTA bus terminal, and the El Monte Airport, a county-operated general aviation facility.

El Monte is home to Longo Toyota, the largest single auto dealership in the U.S, by sales and volume, with other successful auto dealerships situated nearby. Other major retail businesses include Home Depot and Sam's Club. Major Industries include Vons Distribution Warehouse and Wells Fargo Operations Center.

Facilities, Schools and Health Care

The City is continually improving the services and facilities for the residents of El Monte. An example would be the recently completed state of the art Aquatics Center which includes Olympic regulation indoor pools and outdoor recreation pools.

More than 28,000 students attend the 26 schools in the City. Although the City does not have any hospitals within the City limits, it has several hospitals and health clinics within a short driving distance. There are numerous public and private providers of specialized care.

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III. Consolidated Plan Development

III. Consolidated Plan Development

A. Introduction

The U.S. Department of Housing and Urban Development (HUD) requires The City of El Monte to complete a Consolidated Plan to receive funds for the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Shelter Grant (ESG) programs. CDBG monies can fund a variety of activities to help low-income people and neighborhoods such as housing rehabilitation, community services, infrastructure, economic development, and business assistance.

The HOME program can fund housing-related activities for low-income people such as housing construction, housing rehabilitation, first-time homebuyer assistance, and rental assistance. ESG funds accommodations for the homeless and homeless prevention activities.

B. Purpose of the Consolidated Plan

The Consolidated Plan serves as:

- A planning document which builds on a comprehensive consultation and citizen's participation process
- An application for HUD funds
- A strategy for housing, homelessness, community development, and economic development
- A five-year business plan that presents an investment strategy for CDBG, HOME and ESG

It contains six major components:

- A housing market analysis
- An assessment of housing, homelessness, community development, economic development, and related needs
- A description of priority needs
- Long-term strategies to address those priority needs
- An explanation of how the City will work with its partners in the public, private, and nonprofit sectors to carry out these strategies
- A description of annual projects and activities the Department will undertake to carry out those strategies—also called an Annual Action Plan

Each component of the Consolidated Plan serves a specific purpose. The housing market analysis and needs assessment allow the Department to determine existing needs. Identifying needs to help the City set priorities for its CDBG, HOME and ESG programs. Finally, assessing needs and identifying priorities allows the City, with the advice of citizens and partner organizations, to set five-year strategies to address the priority needs. The City then proposes how to invest CDBG, HOME, and ESG funds for projects in the coming program year to carry out those five-year strategies.

To receive CDBG, HOME, and ESG funds, the City must produce an Annual Action Plan each year. The Annual Action Plan describes the City's planned investments for the coming program year, including projected actions for proposed CDBG, HOME, and ESG projects. The Annual Action Plan is similar to a yearly operating plan for a business. It outlines the City's proposed activities in several areas and relates these activities back to the five-year strategies to address priority needs described in the Consolidated Plan.

Following each program year, the City is required to submit a Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER reports the City's progress in meeting the specific program goals and expenditures included in the Annual Action Plan as well as its progress in carrying out the Consolidated Plan's five-year strategies. The CAPER is similar to a corporation's annual report to shareholders; however, the target audience for the CAPER are citizens, taxpayers, and HUD.

1. Consolidated Plan Goals

The City must use its CDBG, HOME, and ESG funds to provide decent housing, a suitable living environment and to expand economic opportunity for its residents, particularly those earning low- to moderate-incomes. The statutes[1] for the Federal grant programs covered by the Consolidated Plan set forth three (3) basic goals against which HUD will evaluate the City's performance:

Provide decent housing, which includes activities to:

- Help homeless people obtain appropriate housing
- Assist people threatened with homelessness
- Retain the affordable housing stock
- Make available permanent housing that is accessible to job opportunities and is affordable to low-income people and families without discrimination
- Increase the supply of supportive housing for persons with special needs

[1] The Housing and Community Development Act of 1974 and the National Affordable Housing Act (as amended).

Provide a suitable living environment, which includes activities to:

- Improve safety and livability of neighborhoods
- Increase access to quality public facilities and public services
- Reduce isolation of income groups within an area through decentralization of housing opportunities and revitalization of deteriorating neighborhoods
- Restore and preserve properties of special value for historic, architectural, or aesthetic reasons
- Conserve energy resources

Expand economic opportunity, which includes activities to:

- Create and retain jobs, especially for low-income people
- Expand small businesses
- Provide public services concerned with employment
- Increase access to capital and credit for development activities that promote the long-term socioeconomic viability of the city
- Empower low-income persons to achieve self-sufficiency to reduce generations of poverty in Federally-assisted public housing

2. Institutional Structure

The City of El Monte Community Development Department prepared this Consolidated Plan to promote the aforementioned statutory goals through a collaborative process that encouraged citizen participation and teamwork amongst stakeholders. The City views these goals as an opportunity to extend and strengthen partnerships among organizations in the public, private, and nonprofit sectors.

3. Lead Agency

As described in the Executive Summary of this document, the Community Development Department is one of the primary entities that carry out the vision of the Consolidated Plan. The Community Development Department carries out policies and programs designed to help neighborhoods, whether they are places or groups of citizens sharing a common goal to achieve a high quality of life for all residents.

The *City of El Monte 2010-2014 Consolidated Plan* is the primary method that the Department uses to carry out this mission. The Department, along with its housing and community development partners in the City, carries out the five-year strategies in the Consolidated Plan.

C. Citizen Participation & Consultation Plan for 2010-2014

The Department must develop and follow a Citizen Participation Plan to receive Federal funds for the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Shelter Grant (ESG) programs. The Citizen Participation Plan covers the five-year Consolidated Plan, each subsequent Annual Action Plan, each year's Consolidated Annual Performance and Evaluation Report, and any amendments to the Consolidated Plan or its five Annual Action Plans. Developed as a stand-alone document in conformance with the requirements set forth as 24 CFR 91.105, the City's Citizen Participation Plan is as follows:

1. Purpose of and Accessibility to the Citizen Participation Plan

The City of El Monte is an entitlement jurisdiction receiving Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), and Emergency Shelter Grant (ESG) funds directly from the U.S. Department of Housing and Urban Development (HUD). Pursuant to the program regulations, the City is required to prepare a five-year Consolidated Plan and annual updates to guide and report on the use of CDBG, HOME, and ESG funds. Annual reviews of program performance are also required.

This Citizen Participation Plan sets forth the City of El Monte's policies and procedures for citizen participation in the development of the Consolidated Plan documents and any subsequent amendments. The Citizen Participation Plan provides an opportunity for nonprofit service agencies and the community to work in partnership with the City to identify needs and allocate CDBG funds. While this plan encourages the participation of all citizens, special assurances will be made to ensure the participation of the following: extremely low-, low-, and moderate-income persons; persons living in areas where Federal funds are proposed to be used; residents of assisted housing; low-income residents of target revitalization areas; minorities; non-English speaking persons; and persons with physical or mental disabilities. Upon request, the Community Development Department will make the necessary accommodations to make an accessible copy of this written Citizen Participation Plan available to persons with disabilities.

2. Definitions

For purposes of the CDBG, HOME, and ESG programs, the following definitions will apply:

Consolidated Plan Documents (CPD) - For the City's CDBG, HOME, and ESG programs, the Consolidated Plan documents will include the following:

- Five-Year Consolidated Plan
- Five-Year Analysis of Impediments to Fair Housing Choice (*AI*)
- Citizen Participation Plan

- One-Year Action Plan
- Consolidated Annual Performance Evaluation and Report (CAPER)

Low- and Moderate-Income Households - Pursuant to HUD regulations, the primary beneficiaries of the CDBG program should be low- and moderate-income households, defined by HUD as follows:

Extremely Low-Income Household = 0-30% Los Angeles County Median Family Income (MFI).
Low-Income= 31-50% Los Angeles County MFI.
Moderate-Income= 51-80% Los Angeles County MFI

Low- and Moderate-Income Area - Generally defined as a census or block group(s) in which a minimum of 51 percent of the residents have an income not exceeding 80 percent of the Los Angeles County median income.

Slum or Blighted Area - An area meeting the definition of a slum, blighted, deteriorated or deteriorating area under State or local law, typically identified as a Redevelopment Project Area, or where there are a substantial number of deteriorating or dilapidated buildings and/or improvements throughout the area.

3. Citizen Participation Strategy

The City of El Monte recognizes that CDBG, HOME, and ESG funds are Federal tax money returned to the City to be used primarily to benefit extremely low-, low-, and moderate-income persons. City staff and officials are stewards of this public money and will openly discuss all records, except those confidential records protecting a household's privacy. The City presents the following as its policy defining its Citizen Participation Strategy.

4. Decision Making Bodies

The City of El Monte has established an Ad Hoc Committee to assist the City Council in making funding decisions relating to the CDBG, HOME and ESG programs. The functions and makeup of this group are described below.
Ad Hoc Committee:

The Ad Hoc Committee is comprised of three (3) executive management staff as well as seven (7) City staff members representing various City divisions. The Ad Hoc Committee will perform in an advisory manner to the City Manager/Administrator and City Council concerning planning, implementing, and assessing the CDBG, HOME, and ESG programs/activities related to public service, capital expenditures and administration expenditures. In addition, the Ad Hoc Committee will review all public service CDBG grant applications for funding and will recommend funding priorities to the City Council.

This will be accomplished through the following tasks:

- Information dissemination during the application process, and other HUD application processes as applicable;
- Preparation of project funding recommendations for City Council review and final approval; and
- Review of project/program progress.

City Council:

After reviewing the recommendations on capital outlay projects, administration, and public service projects made by the Ad Hoc Committee and considering public testimony and comments, the City Council shall make the final funding determinations for the CDBG, HOME and ESG funds.

5. Program Planning Process

The City of El Monte will adhere to the following citizen participation process when conducting program planning and reporting for the CDBG, HOME and ESG programs.

a. Citizen Participation Plan

i. Plan Development

Plan Considerations

As a part of the Citizen Participation Plan process, and prior to the adoption of the Consolidated Plan, the City will make available the information gathered and utilized to generate the City's Strategic Plan and to make program funding decisions. This information will be made available to citizens, public agencies, and other interested parties.
The information to be supplied will include: the amount of funding that the City expects to receive, the range of activities that may be undertaken, and the amount of funds that will benefit persons of low- and moderate-income.

The City will also provide an assessment of community development and housing needs, identify short-term and long-term community development objectives directed toward the provision of decent housing and the expansion of economic opportunities primarily for persons of low- and moderate-income.

Additionally, the City must attest to its compliance with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24, as effectuated by the City's

adopted Residential Anti-Displacement and Relocation Assistance Plan, as required under Section 104(d) of the Housing and Community Development Act of 1974, as amended.

Plan Review and Comment

The Draft Citizen Participation Plan shall be made available for public review for a 30-day period. Written comments will be accepted during the 30-day public review. A summary of the comments, views, and City responses shall be attached to the public hearing draft of the Citizen Participation Plan.

Public Hearing

The City Council shall conduct a public hearing to accept public comments on the draft Citizen Participation Plan. After public comments are heard and considered by the City Council, it shall approve the Citizen Participation Plan.

ii. Plan Amendment

The City can make amendments to the Citizen Participation Plan through the following amendment process:

Public Review and Comment

Substantial amendments to the Citizen Participation Plan may be made available for public review for a 30-day period. Written comments will be accepted during the 30-day public review. A summary of the comments, views, and City responses will be attached to the public hearing draft of the Citizen Participation Plan.

Public Hearing

The City Council shall conduct a public hearing to accept public comments on the draft amended Citizen Participation Plan. After public comments are heard and considered by the City Council, it shall approve the amended Citizen Participation Plan.

b. Five-Year Consolidated Plan

i. Plan Development

During the development of the Five-Year Consolidated Plan, the City will consult the following public and private services/agencies to solicit their input on housing and community development needs:

- Health Services Providers
- Social Services for: Children, Elderly, Disabled, Homeless, and Persons With AIDS
- State and Local Health Agencies

- Adjacent Local Governments
- Economic Development Interests
- Public Housing Agencies

A variety of mechanisms may be utilized to solicit input from these persons, service providers, or agencies. These include telephone or personal interviews, mail surveys, and consultation workshops.

ii. Public Review and Comment

The Draft Consolidated Plan will be made available for public review for a 30-day period. Written comments will be accepted during the 30-day public review. A summary of the comments and views, and City responses shall be attached to the Consolidated Plan.

iii. Public Hearings

The City will conduct a public hearing/meeting to accept public input on community needs during the development stage of the Draft Consolidated Plan. The City Council will also conduct one (1) public hearing to accept comments on the Draft Consolidated Plan which will be provided for public review for a 30-day period prior to the public hearing (see above).

iv. Plan Amendment

Substantial Amendment:

The City will formally amend its approved Five-Year Consolidated Plan whenever a decision is made to propose a substantial amendment in allocation priorities or method of distribution of funds.

For the purpose of the Five-Year Consolidated Plan, a "substantial amendment" will constitute a cumulative change equal to or in excess of 20% of the City's CDBG entitlement for a program year.

For example, if the Five-Year Consolidated Plan's *Priority Needs Summary Table* indicates a "Low Priority Need" for multi-family housing rehabilitation, and during the five-year time frame, the City changes the priority level to "High" in order to implement a multi-family rehabilitation program using 20% or more of the City's annual CDBG allocation, this change would constitute a substantial amendment to the Five-Year Consolidated Plan and a formal amendment to the Plan is required.

Changes in the allocation priorities not amounting to 20% of the entitlement will not be considered substantial amendments to the Five-Year Consolidated Plan; no formal amendment to the Plan requiring public review and comment will be warranted. City Council approval of the priority changes is still required.

However, if a program or type of programs is indicated in the Five-Year Consolidated Plan as "No Such Need," the City will need to amend the Consolidated Plan in order to implement the program(s) regardless of the level of funding. A change from "No Such Need" to a Low, Medium, or High level priority is considered by HUD as a substantial amendment to the Consolidated Plan.

v. Public Review and Comment

Substantial amendments to the Consolidated Plan will be made available for a 30-day public review. Written comments will be accepted during the 30-day public review period. A summary of the comments and views, and City responses must be attached to the amendment.

vi. Public Hearings

The City Council will conduct one (1) public hearing/meeting to accept public input on any amendment to the Consolidated Plan.

c. One-Year Action Plan

i. Plan Development

In addition to El Monte residents, the Department will ensure that public (including City staff) and private agencies that provide the following services will be consulted in the development of the Action Plan:

- Health Services Providers
- Social Services for: Children, Elderly, Disabled, Homeless, and Persons With AIDS
- State and Local Health Agencies
- Adjacent Local Governments
- Economic Development Interests
- Public Housing Agency

These persons/service providers/agencies will be contacted and brought into the process in the following manner:

- Each year, the City will send a written Notice of Funding Availability (NOFA) to each cooperating department and nonprofit agency advising them that the planning cycle has begun for CDBG funds, and that the City is accepting project proposals.
- The Department will conduct outreach to special interest groups in El Monte, such as senior citizens and the disabled, and make presentations on the Action Plan to these groups where necessary.

- The City will conduct an eligibility analysis on all project proposals submitted and review the eligible proposals for service provider grants. The review for funding consideration will be conducted by the Ad Hoc Committee.

ii. Public Review and Comment

The Draft Action Plan incorporating the City's proposed uses of CDBG, HOME and ESG funds will be made available for public review for a 30-day period. Written comments will be accepted during the 30-day public review. A summary of the comments and views, and City responses will be attached to the Action Plan.

iii. Public Hearings

The Ad Hoc Committee will hold a public meeting to discuss the eligible CDBG project proposals and funding recommendations for both public service grant and capital outlay projects, and make funding decisions. The City Council will conduct one (1) public hearing to accept comments on the Draft Action Plan which will be provided for public review for a 30-day period (see above).

iv. Action Plan Amendment

Substantial Amendment:

The City will formally amend its approved Action Plan whenever a decision is made to propose a substantial amendment to the Plan, either by:

- carrying out an activity not previously described in the Action Plan;
- canceling an activity previously described in the Action Plan;
- increasing or decreasing the amount to be expended on a particular activity from the amount stated in the Action Plan by more than 20 percent; or
- substantially amending the purpose, scope, location, or beneficiaries of an activity.

Changes in funding for an existing activity not amounting to more than 20 percent will not be considered as a substantial amendment to the Action Plan; no formal amendment to the Action Plan requiring public review and comment will be warranted. However, City Council approval of the activity funding changes is still required.

v. Public Review and Comment

Substantial amendments to the Action Plan will be made available for a 30-day public review. Written comments will be accepted during the 30-day Public review. A summary of the comments and views, and City responses must be attached to the Action Plan.

vi. Public Hearings
The City Council will conduct one (1) public hearing to accept public input on any Substantial Amendment to the Action Plan.

d. Consolidated Annual Performance and Evaluation Report (CAPER) Plan Development

i. Public Review and Comment
The Consolidated Annual Performance and Evaluation Report (CAPER) will be made available for a 15-day public review. Written comments will be accepted during the 15-day public review. A summary of the comments and views, and City responses must be attached to the CAPER.

ii. Public Hearing
The City Council will conduct one (1) public hearing to accept public input on the Consolidated Annual Performance and Evaluation Report (CAPER).

e. Five-Year Analysis of Impediments (AI) to Fair Housing Choice

i. Plan Development
During the development of the Five-Year AI, the City or its contracted third-party provider will consult the following groups/agencies to solicit their input on fair housing issues in the City:

- Fair Housing Organizations
- Other local governments
- Advocacy groups for special needs households
- Affordable housing providers
- Banks and other financial institutions
- Educational institutions

A variety of mechanisms may be utilized to solicit input from these groups/agencies. These include telephone or personal interviews, mail surveys, and consultation workshops.

ii. Public Review and Comment
The Draft AI will be made available for public review for a 30-day period. Written comments will be accepted during the 30-day public review. A summary of the comments and views, and City responses must be attached to the AI.

iii. Public Hearings
The City will conduct one (1) public hearing to accept public input on fair housing issues during the development stage of the Draft AI. The City Council will also conduct one (1) public hearing to accept

comments on the Draft AI which will be provided for public review for a 30-day period (see above).

6. Public Notification

a. Public Hearings

Each program year, the City Council will convene a minimum of two (2) public hearings during regular or special meetings of the City Council to accept public comments on the CDBG Program - particularly the CPD documents. Specifically, one (1) public hearing must be conducted following a 30-day public review period for the Annual Action Plan. This public hearing usually takes place at the last City Council meeting in April or the first City Council Meeting in May prior to the City's submission of the final Action Plan to HUD 45-days prior to the start of the program year on July 1. The second public hearing concerning the draft CAPER is usually conducted at the last City Council meeting in August or the first City Council meeting in September prior to the submittal of the final CAPER to HUD 90 days following the close of the program year (June 30).

At least 30 days in advance of the adoption of the Annual Action Plan and at least 15 days in advance of the adoption of the CAPER, Staff will provide the draft document for public review and will provide the public with notice of the public review and comment period. This notice will also include the date and time of the public hearing before the City Council where public comments on the draft documents may be entered into the official City record. Public Notices of the public review, comment, and public hearing will include:

- Publishing one (1) notices in the San Gabriel Valley Tribune which is the newspaper of general circulation in the City; and

- Posting notices at City Manager's Office and the City;, the El Monte Public Library, Norwood Public Library, Community's website

b. Public Meetings

Public Notices of public meetings will include:

- Publishing one (1) notice in the San Gabriel Valley Tribune and/or other newspapers of general circulation in the City; and

- Posting notice at City Hall and the City's website at least 10 days prior to the meeting date

c. Documents for Public Review

Notices of availability of all draft Consolidated Plan Documents (CPD) for public review and a summary of the CPD will be published in a display ad

in the San Gabriel Valley Tribune. Additionally, Notices of Availability will be posted at City Manager's Office and the City's website.

7. Access to Meetings

All public hearings will be conducted at the following location:

City of El Monte, City Council Chambers,
11333 Valley Boulevard
El Monte, California

It is the intention of the City to comply with Section 504 of the Rehabilitation Act of 1973, as amended, the Americans with Disabilities Act (ADA) of 1990 and the ADA Amendment Act of 2008, the Fair Housing Act, and the Architectural Barriers Act in all respects. If an attendee or participant at a public hearing or public meeting needs special assistance beyond what is normally provided, the City will attempt to accommodate requests from persons with disabilities[2] in every reasonable manner[3]. Persons seeking special accommodations must notify the City Clerk at least 72 hours prior to the public hearing or meeting so that appropriate accommodations or services may be arranged.

8. Availability of Documents for Public Review

The City will place draft copies of the Consolidated Plan Documents and substantial amendments to these documents for public review at the following locations:

- City Manager's Office
- City of El Monte, Community Development Department
- City Clerk's office
- El Monte Public Library
- Norwood Public Library
- City of El Monte Website

The City will provide a reasonable number of free copies of the documents to citizens and groups upon request. Notices of Availability of draft documents for public review will be published as specified in the Citizen Participation Plan.

[2] For example, special communication systems (e.g., TTY for persons who are hearing or speech impaired, materials on tape or in Braille).

[3] An individual with a disability is any person who has a physical or mental impairment that substantially limits one or more major life activities. The term "physical or mental impairment" may include, but is not limited to, conditions such as visual or hearing impairment, mobility impairment, HIV infection, mental retardation, drug addiction (except current illegal use of or addiction to drugs), or mental illness. The term "major life activity" may include seeing, hearing, walking, breathing, performing manual tasks, caring for one's self, learning, speaking, or working. Persons with disability are also persons who have a record of such impairment, or are regarded as having such impairment.

The City will make reasonable effort to accommodate requests to translate documents in a different language or in Braille.

9. Access to Records

The City will ensure timely and reasonable access to information and records related to the development of the Consolidated Plan Documents (CPD), and the use of monies for programs funded by CDBG, HOME and ESG. Information to be made available will include budget and program performance information, meeting minutes, and comments received by the City during the development of the CPD.

Requests for information and records must be made to the City of El Monte in writing. Staff will respond to such requests within 15 working days or as soon as possible thereafter.

10. Technical Assistance

Upon request, staff will provide technical assistance to groups representing extremely-low, low-, and moderate-income persons to develop funding requests for CDBG, HOME and ESG eligible activities. Technical assistance will be provided as follows:

- Establish an annual project proposal submission and review cycle (NOFA) that provides information, instructions, forms and advice to interested extremely low-, low- and moderate-income citizens or representative groups so that they can have reasonable access to the funding consideration process

- Provide self-explanatory project proposal forms and instructions to all persons who request them whether by telephone or by letter. The City's funding application form is designed to be easily understood and short, while still addressing all key items necessary to assess the proposed project. Statistics concerning specific areas of the City are furnished by City staff upon request

- Answer, in writing, all written questions and answer verbally all verbal inquiries received from citizens or representative groups regarding how to write or submit eligible project proposals

- Meet with groups or individuals as requested, to assist in identifying specific needs and to assist in preparing project proposal applications

- Obtain information in the form of completed project proposal forms from citizens or non-profit agencies and assemble a list of proposals available for public review

- Conduct a project eligibility analysis to determine, at an early stage, the eligibility of each project. In cases where only minor adjustments are needed to make proposals eligible or otherwise practical, City staff will

advise the applicants on the options available and desired changes to the proposals

- Provide foreign translation on as needed basis
- Accommodate special needs for disabled persons

11. Comments and Complaints

a. Comments

Citizens or the City government, as well as agencies providing services to the community, are encouraged to state or submit their comments in the development of the CPD and any amendments to the CPD. Written and verbal comments received at public hearings or during the comment period, will be considered and summarized, and included as an attachment to the City's final CPD. Written comments should be addressed to:

City of El Monte
Community Development Department
Housing Division
11333 Valley Boulevard
El Monte, California

A written response will be made to all written comments within ten working days, acknowledging the letter and identifying a plan of action, if necessary. Every effort will be made to send a complete response within 15 working days to those who submit written proposals or comments.
Copies of the complete final CPD and amendments to the CPD will be available to residents at the following locations:

- City Manager’s Office
- City of El Monte Community Development Department
- City Clerk's Office
- El Monte Public Library
- Norwood Public Library
- City’s Website

b. Complaints

A complaint regarding the CPD planning process and CPD amendments must be made within 30 days from the date the document is published for comment. A written response will be made to all written complaints within 15 working days, acknowledging the letter and identifying a plan of action, if necessary.

The City will accept written complaints provided they specify:

- The description of the objection, and supporting facts and data
- Provide name, address, telephone number, and a date of complaint

12. Bilingual Opportunities

Wherever a significant number of extremely low- and low-income persons speak and read a primary language other than English, translation services at all public hearings will be provided in such language if translation services are requested of the City Clerk's office in advance at least 72 hours prior to the public meeting.

13. Appeals

Appeals concerning the CPD, statements, or recommendations of the staff should be made to the following persons in the following order:

- Deputy City Manager for Community Development
- Assistant City Manager
- City Manager
- City Council
- Los Angeles Area Office of HUD (if concerns are not answered)

D. Community Involvement in the 2010-2014 Consolidated Plan

The City views the Consolidated Plan as an opportunity to invest its CDBG, HOME, and ESG resources. It urges citizens to voice their concerns and share their ideas concerning community development, affordable housing, and homelessness. It encourages all residents, especially those living in low- and moderate-income neighborhoods, to participate in the planning process.

The Consolidated Plan process brings government agencies, community organizations, service providers, and city residents together to address the larger picture in which housing and community development programs operate. The Department encourages agencies, businesses, and community groups to share their comments on needs, strategies, and proposed projects.

1. Summary of Citizen Participation

The Community Development Department developed the *City of El Monte 2010-2014 Consolidated Plan* with substantial citizen participation and consultation. The process provided numerous opportunities for public input, comment, and review, including:

- A Community Survey for input on the City's housing and community development needs

- Consultation with community based organizations and stakeholders to discuss the needs, priorities, and five-year strategies in the City of El Monte 2010-2014 Consolidated Plan

- A Community Meeting for input on the City's housing and community development needs

- A 30-day public review of the Draft Consolidated Plan and the first One-Year Acton Plan to receive public comments

- A public hearing before the City Council to approve and adopt the Consolidated Plan and the first One-Year Action Plan

The 30-day public comment period for the Consolidated Plan was provided to allow residents an opportunity to obtain and review the draft Plan. In addition, the City of El Monte 2010-2014 Consolidated Plan was distributed at the following places:

- City Manager's Office
- City of El Monte Community Development Department
- City Clerk's Office
- El Monte Public Library
- City of El Monte Website

2. Residents Survey

The City conducted a survey seeking public input on the City's housing and community development needs. The survey was distributed at public facilities, it was provided to local community based organizations, provided to public service agencies that have received and/or applied for CDBG, HOME, and ESG funds in the past, and was posted on the City's website. The surveys were distributed and posted on the website in an effort to garner citizen comments on the needs of the community.

The survey was broken down into seven (7) categories, including Community Facilities, Community Services, Infrastructure, Neighborhood Services, Special Needs Services, Business and Jobs, and Housing. The survey asked residents to rate the level of need for each of the items listed in the survey.

3. Community Meetings for the Consolidated Plan

To garner the opinion of El Monte's residents on community needs, the Community Development Department held a town meeting at a time and location convenient to the public, particularly actual and potential beneficiaries of program activities. The town meeting was held on the following date and location:

Wednesday, November 16, 2009, 6:00 p.m.
El Monte City Council Chambers
11333 Valley Boulevard, El Monte, CA 91731

The meeting did not result in any resident attending; therefore, no comments were received.

4. Citizen Participation and Consultation Opportunities

The Community Development Department engaged in comprehensive outreach to City residents, organizations, and businesses regarding the needs and strategies in the Consolidated Plan.

a. Consultation of Community Organizations

As part of its research on the needs of low-income residents—and the development of strategies to address these needs—the Department consulted with public, private, and nonprofit organizations in the city that provide housing and community development resources, programs, and services. The City solicited the input from several organizations in the development of the Consolidated Plan. Consultation activities included discussions regarding community needs and priorities, notice to public hearings related to the Consolidated Plan, and solicitation of community needs data.

The City consulted with the agencies listed:

- Boys and Girls Club of San Gabriel Valley
- Catholic Charities
- Church of Our Savior
- Mid-Valley Recovery Services, Inc
- Trinity El Monte
- EM/SEM Emergency Resources Association
- Housing Rights Center
- City of El Monte Community Services Dept.
- City of El Monte Police Dept.

b. Public Comment Period

The Community Development Department held a 30-day public comment period beginning March 22, 2010. During this comment period, it

encouraged City residents to provide their verbal or written comments about the Consolidated Plan's proposed five-year funding goals for housing, homelessness, economic development, and community development needs—and its strategies, activities, and projects.

c. Distribution of the Draft Consolidated Plan

To provide an easy way for citizens to comment during the public comment period, the Community Development Department posted the City of El Monte 2010-2014 Consolidated Plan on its website. It also distributed copies of the draft plan to the local libraries and other City facilities. Finally, it made available copies to anyone who requested a copy by phone or in writing. The plan was available on CD-ROM for anyone who requested a copy in a digital format.

Adjacent Cities were notified via mail of the availability of the draft 2010-2014 Consolidated Plan on the City's website. These Cities included:

- South El Monte
- Rosemead
- Arcadia
- Temple City
- Baldwin Park

d. Public Hearing

During the public comment period, Department also encouraged city residents to attend a public hearing held by the City Council on June 1, 2010 in the El Monte City Hall, Council Chambers located at 11333 Valley Boulevard. The Community Development Department placed a public notice in The San Gabriel Valley Tribune. Appendix "B" contains the public notice, as well as a summary of public comments and the City's response. These responses include comments made at the public hearing and the City's response to comments not incorporated into the final Consolidated Plan and 2010 Annual Action Plan.

e. Citizen Comments

The Department will summarize oral comments from public hearings and any written comments it receives concerning the Consolidated Plan and the first Annual Action Plan. Each document will contain a summary of any comments received concerning that document in the Appendix section of this document. El Monte residents may obtain copies of the full version of written or public hearing comments by contacting the Community Development Department.

E. Anti-Displacement and Relocation Plan

The City's Citizen Participation Plan must include an Anti-displacement and Relocation Plan that describes how it will help persons who must be temporarily

relocated or permanently displaced due to the use of CDBG, HOME or ESG funds. This plan takes effect whenever the City funds projects that involve the acquisition of property, the potential displacement of people from their homes and the need to relocate people (either permanently or temporarily), and the demolition or conversion of low- and moderate-income dwelling units.

1. Background

Two acts apply whenever any of the above issues are present: the Uniform Relocation Assistance and Real Property Policies Act of 1970 (URA) and Section 104(d) of the Housing and Community Development Act of 1974. Each of these acts places different obligations on the City.

The URA governs the processes and procedures which the City and the Department must follow to minimize the burden placed on low- and moderate-income tenants, property owners, and business owners who must move (either temporarily or permanently) as the result of a project funded in whole or in part by the CDBG and HOME programs.

The URA applies to:

- Displacement that results from acquisition, demolition, or rehabilitation for HUD-assisted projects carried out by public agencies, nonprofit organizations, private developers, or others
- Real property acquisition for HUD-assisted projects (whether publicly or privately undertaken)
- Creation of a permanent easement or right of way for HUD-assisted projects (whether publicly or privately undertaken).
- Work on private property during the construction of a HUD-assisted project even if the activity is temporary

2. *What is* Displacement?

Displacement occurs when a person moves as a direct result of Federally assisted acquisition, demolition, conversion, or rehabilitation activities, because he or she is:

- Required to move, or
- Not offered a decent, safe, sanitary and affordable unit in the project, or
- Treated “unreasonably” as part of a permanent or temporary move
- A person may also be considered displaced if the necessary notices are not given or provided in a timely manner and the person moves for any reason

3. *What is a* Displaced Person*?*

The term *displaced person* means any person that moves from real property or moves his or her personal property from real property permanently as a direct result of one or more of the following activities:

- Acquisition of, or written notice of intent to acquire, or initiation of negotiations to acquire, such real property, in whole or in part, for a project
- Rehabilitation or demolition of such real property for a project
- Rehabilitation, demolition, or acquisition (or written notice of intent) of all or a part of other rea1 property on which the person conducts a business or farm operation, for a project

The City offers advisory and financial assistance to eligible tenants (or homeowners) who meet the above definition

4. Persons Not Eligible for Assistance

A person is not eligible for relocation assistance under the provisions of the URA if any of the following occurs:

- The person was evicted for serious or repeated violation of the terms and conditions of the lease or occupancy agreement, violation of applicable Federal, State, or local law, or other good cause. However, if the person was evicted only to avoid the application of URA, then that person is considered displaced and is eligible for assistance
- The person has no legal right to occupy the property under State or local law
- The City determines that the person occupied the property to obtain relocation assistance and the HUD Field Office concurs in that determination
- The person is a tenant-occupant that moved into the property after a certain date, specified in the applicable program regulation, and, before leasing and occupying the property, El Monte or its subgrantee provided the tenant-occupant written notice of the application for assistance, the project's impact on the person, and the fact that he or she would not qualify as a “displaced person” because of the project
- The person is a tenant-occupant of a substandard dwelling that is acquired or a tenant-occupant of a dwelling unit to which emergency repairs are undertaken and the HUD field office concurs that:
    - Such repairs or acquisition will benefit the tenant;

- Bringing the unit up to a safe, decent, and sanitary condition is not feasible;
- The tenant's new rent and average estimated monthly utility costs will not exceed the greater of: the old rent/utility costs or 30 percent of gross household income; and
- The project will not impose any unreasonable change in the character or use of the property

- The person is an owner-occupant of the property who moves because of an arm's length acquisition
- The City or its subgrantee notifies the person that they will not displace him or her for the project
- The person retains the right of use and occupancy of the real property for life following the acquisition
- The City determines that the person is not displaced as a direct result of the acquisition, rehabilitation, or demolition for the project and the HUD field office concurs in the determination

5. Minimizing Displacement

As a general philosophy, the City will take reasonable steps to minimize displacement occurring as a result of its CDBG and HOME activities. This means that the Department will:

- Consider if displacement will occur as part of funding decisions and project feasibility determinations
- Assure, whenever possible that occupants of buildings to be rehabilitated are offered an opportunity to return
- Plan substantial rehabilitation projects in "stages" to minimize displacement
- Meet all HUD notification requirements so that affected persons do not move because they have not been informed about project plans and their rights

6. Anti-Displacement Policy:

The City's policy is to minimize, to the greatest extent feasible, the displacement, whether permanently or temporarily, of persons (families, individuals, businesses, nonprofit organizations, or farms) from projects funded with CDBG or HOME involving single- or multifamily rehabilitation, acquisition, commercial rehabilitation, demolition, economic development, or capital improvement activities.

Projects that the City deems beneficial but that may cause displacement may be recommended and approved for funding only if the City or its subgrantee demonstrates that such displacement is necessary and vital to the project and that they take efforts to reduce the number of persons displaced. Further, they must clearly demonstrate that the goals and anticipated accomplishments of a project outweigh the adverse effects of displacement imposed on persons who must relocate.

7. Displacement Assistance

Consistent with the goals and objectives of the CDBG, HOME and ESG programs, the City will take all reasonable steps necessary to minimize displacement of persons, even temporarily. If displacement occurs, the City will provide relocation assistance to all persons directly, involuntarily, and permanently displaced according to HUD regulations.

If the City temporarily displaces a low- or moderate-income household, that household becomes eligible for certain relocation payments. The assistance applies to those persons residing in the residence at the time the application is processed and is based on the following procedures:

- If the structure and its occupants are determined eligible for temporary relocation assistance, the owner-occupants and tenants are eligible for the actual reasonable cost (based on fair market rent) of temporary lodging facilities until the structure is determined habitable by the City's housing inspector

- The City must approve housing and the Lessor and Lessee must sign a rent agreement before move-in. Housing must be comparable functionally to the displacement dwelling and decent, safe, and sanitary. This does not mean that the housing must be in comparable size. The term "functionally equivalent" means that it performs the same function, has the same principal features present, and can contribute to a comparable style of living. Approved lodging accommodations include apartments and houses. The City does not reimburse "rental expenses" for living with a friend or family member

- Either the City will provide the owner-occupants and tenants a direct payment for moving expenses (to and from temporary housing) and storage costs, or the City will arrange moving and storage of furniture with a moving company. If the City makes a direct payment, complete documentation and receipts are necessary to process claims when storage costs exceed the amount assumed by the direct payment

- Damage deposits, utility hookups, telephone hookups and insurance costs are not eligible for reimbursement

- The City may pay the cost of relocation assistance from Federal funds or funds available from other sources

8. One-For-One Replacement Dwelling Units

In practice, the City of El Monte will generally avoid awarding funds for activities resulting in displacement. However, should the City fund such an activity, specific documentation is required to show the replacement of all occupied and vacant dwelling units demolished or converted to another use. The City will assure that relocation assistance is provided as described in 24 CFR 570.606(b)(2).

Before obligating or expending funds that will directly result in such demolition or conversion, the City will make public and submit to the HUD Field Office the following information in writing:

- A description of the proposed assisted activity
- The general location on a map and approximate number of dwelling units by size (number of bedrooms) that will be demolished or converted to a use other than as low- and moderate-income units
- A time schedule for the commencement and completion of the demolition or conversion
- The general location on a map and approximate number of dwelling units by size (number of bedrooms) that will be provided as replacement units
- The source of funding and a time schedule for the provision of replacement dwelling units
- The basis for concluding that each replacement dwelling unit will remain a low- and moderate-income unit for at least ten years from the date of initial occupancy

Consistent with the goals and objectives of the HOME and CDBG programs, the City will take all reasonable steps necessary to minimize displacement of persons from their homes. The City will avoid funding projects that cause displacement of persons or businesses and will avoid funding any project that involves the conversion of low- and moderate-income housing to non-residential purposes.

9. Decent, Safe and Sanitary Dwelling

The basic definition is found in 49 CFR 24.2(a)(8). The term decent, safe, and sanitary dwelling means a dwelling that meets the following standards and any other housing and occupancy codes that are applicable. It will:

- Be structurally sound, weather tight, and in good repair;
- Contain a safe electrical wiring system adequate for lighting and other devices;

- Contain a safe heating system capable of sustaining a healthful temperature for the displaced person;

- Be adequate to accommodate the displaced person. There will be a separate, well lit, ventilated bathroom that provides privacy to the user and contains a toilet, sink, and a bathtub or shower, all in good working order and properly connected to appropriate sources of water and to a sewage drainage system. There should be a kitchen area that contains a fully usable sink, properly connected to hot and cold water and to a sewage drainage system, and adequate space and utility service connections for a stove and refrigerator;

- Contain unobstructed egress to safe, open space at ground level;

- For a mobility-impaired person, be free of any barriers that would preclude reasonable ingress, egress, or use of the dwelling by such person. This requirement will be satisfied if the displaced person elects to relocate to a dwelling that he or she selects and the displaced person determines that he or she has reasonable ingress, egress, and the use of the dwelling; and,

- Comply with lead-based paint requirements of 24 CFR Part 35.

10. Real Property Policies

The City and its CDBG and HOME recipients must follow specific guidelines regarding the acquisition and use of real property funded in whole or in part with CDBG and HOME funds.

11. Use of Real Property

The following standards apply to real property within the recipient's control and acquired or improved, in whole or in part, using CDBG or HOME funds. These standards will apply from the date funds are first spent for the property until five (5) years after the project is audited and closed. A recipient may not change the use of any such property (including the beneficiaries of such use) from that for which the acquisition or improvement was made unless the recipient gives affected citizens reasonable notice of, and opportunity to comment on, any such proposed change, and either:

- The use of such property qualifies as meeting a national objective and is not a building for the general conduct of government; or the following requirements are met:

  - If the recipient determines, after consultation with affected citizens, that it is appropriate to change the use of property to a use that does not qualify under the above paragraph, it may retain or dispose of the property. The City CDBG or HOME program must be reimbursed in the amount of the current fair market value of the property less any portion

attributable to expenditures of non-Federal funds for the acquisition of and improvements to the property

- If the change of use occurs within five (5) years of the project being audited and closed, income from the disposition of the real property will be returned to the El Monte CDBG or HOME program

- Following the reimbursement of the Federal program pursuant to the above paragraph of this section, the property is no longer subject to any Federal requirements

12. Real Property Acquisition

All real property acquisition activities described in this section and funded in whole or in part with CDBG and HOME funds and all real property that must be acquired for an activity assisted with Federal funds, regardless of the actual funding source for the acquisition, are subject to the URA (as amended).

a. What is Real Property Acquisition?

Real property acquisition is any acquisition by purchase, lease, donation, or otherwise, including the acquisition of such interests as rights-of-way and permanent easements.

HUD Handbook 1378 and 49 CFR Part 24 currently contains such regulations. These regulations detail a standard procedure for acquiring property and methods of determining a purchase price and outline other documents that must be provided to the City before disbursement of funds. These regulations further require the applicant to provide relocation payments and assistance to any business or residential occupant of the property whom the acquisition will displace.

13. Eligible Activities

The City or its subgrantee may acquire real property for a project using CDBG or HOME funds where the proposed use of the acquired property will be an activity that the City can demonstrate as beneficial to low- and moderate-income persons.

14. Environmental Review Process (24 CFR Part 58)

HUD requires that all real property acquisition projects be reviewed before the commitment of Federal funds to assess the impact of a project on the environment. The City will undertake this review process. The project applicant should be aware, however, that this review process may delay the date by which CDBG and HOME funds may be available and, in case of serious adverse environmental impacts, may effectively stop a project.

IV. Housing Market Analysis

IV. Housing Market Analysis

A. Overview

The purpose of this study is to determine the availability of affordable housing in the City of El Monte. It is in the City's interest to ensure that its housing stock is comprised of decent and suitable affordable units, as affordable housing is the basis and foundation of self-sufficiency. For the purposes of this plan, the City will define affordable housing based on Section 215 of the National Affordable Housing Act:

- "Rental Housing is considered affordable if it is occupied by a household earning less than 80% of the area median income and pays a rent no more than the existing fair market rent established by HUD"

- "Owner-occupied Housing is considered affordable if it is the principal residence of the owner, whose income is less than 80% of the Area Median Income, and the purchase price is not more than 95% of the median purchase price for the area "

In order to gauge the availability of affordable housing within the City, this study examined the following aspects of the current housing market:

- Supply: Current housing stock by size of units, units In structure, and age of unit; recent permit activity; available vacant land

- Demand: Number of households by size and type, vacancy rates; population growth; economic outlook and job growth

- Supply vs. Demand: Sales data; rent increases; overcrowded housing; cost burdened households

Based on this information, the City formulated different levels of need for three (3) income levels: moderate-income households (earning between 50 and 80% of the Area Medium Income), low-income households (earning between 30 and 50% of the Area Median Income), and extremely-low-income households (earning less than 30% of the Area Median Income). These levels of need will form the basis for the City's Five-Year Strategic Plan.

In addition to the private housing market, the City examined the inventory of public and assisted housing to determine the level of need for the following types of housing and services:

- **Homeless Facilities and Services**: including Homeless Prevention, Emergency Housing, Transitional Housing, Permanent Supportive Housing, and Supportive Services

- **Supportive Housing**: includes elderly, persons with disabilities, persons suffering from substance abuse, persons living with HIV/AIDS

- **Public Housing and Subsidized Housing**: includes Low Income Housing Tax Credit Units, public housing developments and Section 8, HUD multi-family developments, and locally-funded housing

B. Housing Supply

The Community Development Department reviewed several variables of the community's housing stock in order to gain a complete understanding of the available supply of homes. This section covers the supply, tenancy, condition, and other characteristics of existing housing stock, as well as brief discussion on future housing development. Note that some of the tables reflect housing data from the 2000 U.S. Census and the 2006-2008 American Community Survey (ACS) based on occupied units and not the total number of housing units located in the City. The tables where this occurs will contain a note denoting such.

1. Overall Supply

The overall number of housing units in El Monte grew at a slow rate throughout the 1990's. This is due to the fact that the City is completely built out and any increase is due to the redevelopment of low density residential properties into a higher density development. The 2000 U.S. Census indicates that El Monte's current housing stock contains 27,758 units, an increase of two point one percent (2.1%), or 591 units, from 1990. In accordance with the ACS, the City's estimated housing stock has increased to 28,291 units which is an increase of two (2%) or 533 units from 2000.

2. Tenure

The rate of homeownership has increased slightly in El Monte. The homeownership rate is 40.3% in accordance with the ACS estimates compared to 39.9% in the 2000 Census. Recent trends in the cost of housing may result in homeownership being more attainable to families of modest income.

Currently, low interest rates on mortgages giving potential homeowners more buying power and have brought homeownership within reach of some families who were previously excluded when rates were higher.

Table 4-1
Change in Household Tenure: 1990 to 2000, and 2006-2008 Estimates

Tenure	Housing Units & % of Total Units							
	1990		2000		Change in Unit	2006-2008 Estimate		Change in Unit
Renter	15,624	57.5%	15,961	57.5%	337	15,725	55.6	-236
Owner	10,507	38.7%	11,073	39.9%	566	11,404	40.3	331
Vacant	1,036	3.8%	724	2.6%	-312	1,162	4.1	438
Total	27,167	100%	27,758	100%	591	28,291	100%	533

Source: 1990 (SF-1: H002, H003); 2000 (SF-1: H1, H3, H4) US Census; 2006-08 American Community Survey

3. Housing Size

The table below provides a breakdown of the size of the housing in the City by tenure. The table reflects occupied units and not total units. The table shows that under the 2000 census, 53% of El Monte's occupied housing units contain either two to three bedrooms. A total of 28% of the units are one-bedroom units. Combine these figures and 81% of El Monte's housing units contain one to three bedrooms. Only 12% or 3,199 units are considered to be efficiencies. Less than one percent of the units have more than five (5) bedrooms. Combined, the four (4) and five (5) bedroom units make up seven percent (7%) of the housing units in the City. Under the ACS, the percentages remained relatively level.

Table 4-2
Housing Supply: Size of Housing Units by Tenure

Size of Housing Units by Tenure	Housing Supply: Size of Housing Units by Tenure 2000						2006-2008	
	2000 Owner		2000 Renter		Total		Total	
	#	% of total	#	% of total	#	% of total	#	% of total
No bedroom	423	1.6%	2,776	10.3%	3,199	12%	666	2.4
1 bedroom	1,703	6.3%	5,982	22.1%	7,685	28%	5,344	18.8
2 bedrooms	3,225	11.9%	4,996	18.5%	8,221	30%	10,755	38.0
3 bedrooms	4,441	16.4%	1,816	6.7%	6,257	23%	8,089	28.6
4 bedrooms	1,182	4.4%	342	1.3%	1,524	6%	3,272	11.6
5 + bedrooms	121	0.4%	29	0.1%	150	1%	165	0.6
Total	**11,095**	**41.0%**	**15,941**	**59.0%**	**27,036**	**100%**	**28,291**	**100%**

Source: 2000 U.S. Census (SF3: H41, H42); and 2006-2008 American Community Survey
* Note: Numbers do not reflect vacant units.

4. Housing Type

Single-family detached units currently account for a predominant share of the housing stock in the City. Approximately 53% of all units are detached single-family units while attached single-family units, such as townhouses and condominiums, account for 12.2%. As land has become less available, development trends are toward single family housing with zero lot lines or P.U.D.'s.

Existing multifamily housing is often packaged in small complexes with less than ten units. These units account for 13.4% of all housing stock. In the 2000 census, structures with ten or more units accounted for 16.6%. Many of these structures were built between 1940 and 1980. The ACS estimates an increase in the percentage of structures with ten or more units to 17.2%.

Mobile homes have traditionally filled a unique and useful niche for the lower income housing market in El Monte. These units are recognized as a viable solution to the shortage of affordable housing. However, the number of occupied mobile homes has experienced a decline in recent years and currently account for 5.0% of housing in El Monte, or 1306 occupied units. Compared to 1608 units in 1990, this is a decrease of 226 units, or 14%. In accordance with the 2000 Census, the total number of occupied mobile homes equals 1,382. The ACS estimates that the number of occupied mobile homes in the City has increased to 1,478 or 5.2% of the housing supply.

Land in El Monte has become too valuable for use as mobile home parks. Owners of existing parks have started to sell their land for development, leaving current residents no choice but to relocate. Renting, rather than owning, a mobile home in El Monte is another option available to mobile home residents who are being displaced.

Table 4-3
Housing Supply: Units in Structure by Tenure

Housing Supply Units In Structure By Tenure										
Number of Units in Structure	2000								2006-2008 Total Units	
	Total Units		Owner			Renter				
	#	%	#	Share of Category	Share of Total	#	Share of Category	Share of Total	#	%
1, detached	14,312	53%	8,406	59%	31.1%	5,906	41%	21.8%	15,856	56%.
1, attached	3,348	12%	1,241	37%	4.6%	2,107	63%	7.8%	3,436	12.1
2	677	3%	105	16%	0.4%	572	84%	2.1%	501	1.8
3 or 4	1,284	5%	87	7%	0.3%	1,197	93%	4.4%	961	3.4
5 to 9	1,622	6%	122	8%	0.5%	1,500	92%	5.5%	1,161	4.1
10 to 19	1,659	6%	104	6%	0.4%	1,555	94%	5.8%	1,988	7.0
20 to 49	1,459	5%	96	7%	0.4%	1,363	93%	5.0%	2,878	10.2
50 or more	1,357	5%	60	4%	0.2%	1,297	96%	4.8%		
Mobile home	1,306	5%	874	67%	3.2%	432	33%	1.6%	1,478	5.2
Boat, RV, Van	12	0%	0	0%	0.0%	12	100%	0.0%	32	0.1
Total:	**27,036**	**100%**	**11,095**	**41%**		**15,941**	**59%**		**28,291**	**100%**

Source: 2000 U.S. Census (SF3: H30, H32); and 2006-2008 American Community Survey

Key Statistics

- 51% of all housing units are rentals with two (2) bedrooms or less
- 65% of all housing units are single-family. 53% of all housing units are single-family detached. This is the strength of the City
- 41% of single family housing units (detached) are renter occupied
- 59% of all housing units are renter occupied

C. Age of Housing Stock

According to the latest Census figures, the majority of the City's housing stock was built between 1940 and 1969. This coincides with one of the City's booming economic growth periods. During that period 15,811 units were built, accounting for 57% of the city's current housing stock. The Age and condition of these units make them candidates for rehabilitation and in some cases demolition and reconstruction.

Concerning mobile homes, the condition of these homes has become more of an issue as these units age and decrease in value while the residentially zoned land where they are located becomes more valuable. When parks close, the older and more deteriorated homes cannot be relocated without renovations that are unaffordable to the owner.

Table 4-4
Age of Housing Stock: Year Unit Built by Tenure

Year Structure Built	Age of Housing Stock: year Unit Built by Tenure 2000							
	Total Units		Owner			Renter		
	#	%	#	Share of Category	Share of Owner	#	Share of Category	Share of Rental
1999 to 2000	282	1.0%	109	38.7%	0.4%	173	61.3%	0.6%
1995 to 1998	603	2.2%	221	36.7%	0.8%	382	63.3%	1.4%
1990 to 1994	1,241	4.6%	796	64.1%	2.9%	445	35.9%	1.6%
1980 to 1989	3,521	13.0%	1,353	38.4%	5.0%	2,168	61.6%	8.0%
1970 to 1979	3,859	14.3%	1,094	28.3%	4.0%	2,765	71.7%	10.2%
1960 to 1969	5,733	21.2%	1,768	30.8%	6.5%	3,965	69.2%	14.7%
1950 to 1959	6,172	22.8%	3,012	48.8%	11.1%	3,160	51.2%	11.7%
1940 to 1949	3,499	12.9%	1,730	49.4%	6.4%	1,769	50.6%	6.5%
1939 or earlier	2,126	7.9%	1,012	47.6%	3.7%	1,114	52.4%	4.1%
Total:	**27,036**	**100%**	**11,095**	**41%**		**15,941**	**59%**	

Source: 2000 U.S. Census (SF3: H34, H36); and 2006-2008 American Community Survey

Graph 4-1
Age of Housing Stock: Year Unit Built

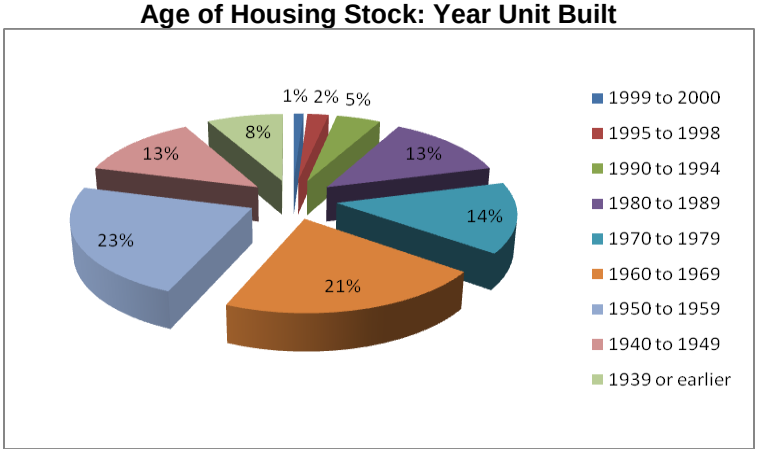
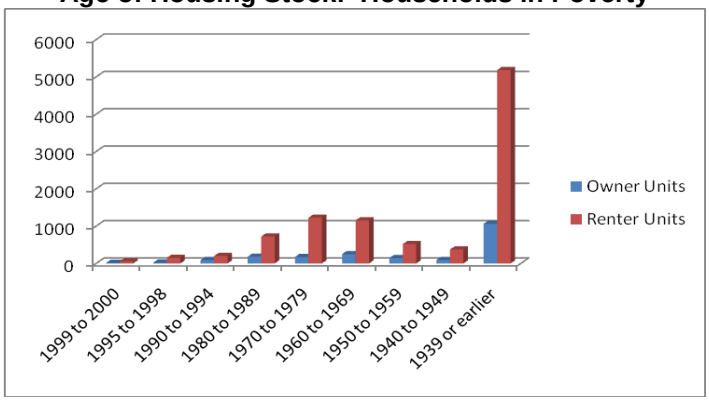


Table 4-5
Age of Housing Stock: Households in Poverty

Housing Units in Poverty by Age of Unit		
Year Built	**Owner Units**	**Renter Units**
1999 to 2000	18	56
1995 to 1998	24	152
1990 to 1994	91	200
1980 to 1989	182	723
Subtotal: After 1980	315	1,131
1970 to 1979	173	1,224
1960 to 1969	250	1,156
1950 to 1959	145	518
1940 to 1949	95	373
1939 or earlier	1,063	5,184
Subtotal: Before 1980	1726	8,455
Total	2041	9,586

Source: 2000 US Census (SF3: H23)

Graph 4-2
Age of Housing Stock: Households in Poverty



Key Statistics

- 79% of all housing units are more than 25 years old. Units older than 25 years typically need significant repair and rehabilitation to the roof, heating and air conditioning, and other key components.
- Housing units built before 1980 may have lead based paint hazards. A total 4,801 housing units built before 1980 are occupied by households in poverty. 84% of these units are rentals.

D. Housing Permits

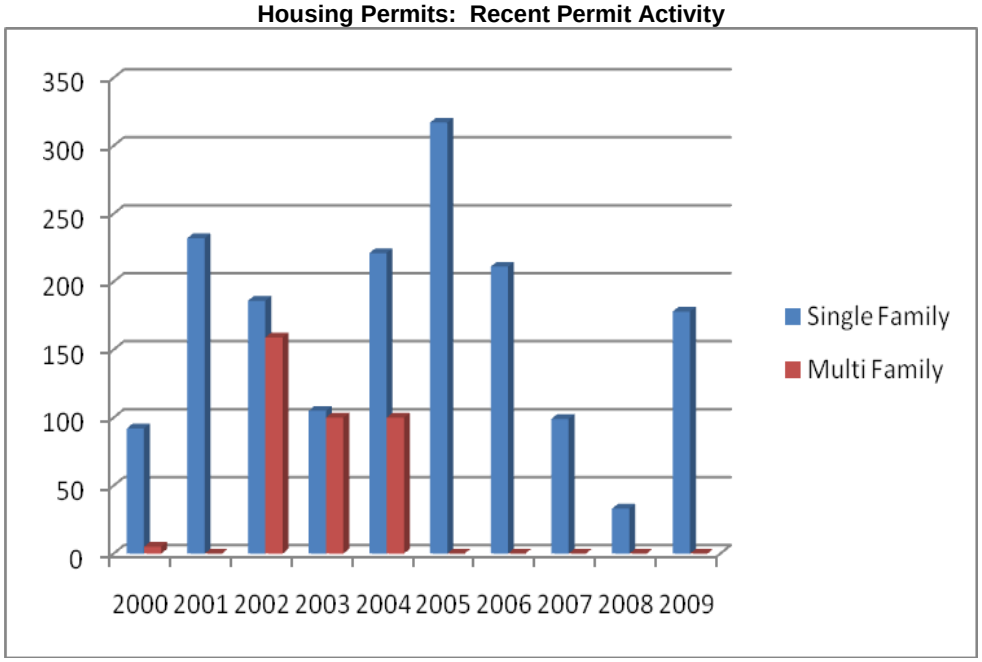
The City tracks the housing activity as it relates to the number of housing permits issued during a given year. The graph and table provided below shows the recent permit activity for both single-family and multi-family housing. The graph indicates that the number of building permits for single-family residential had the highest level of permit activity taking place in 2005. In addition, the multi-family permits went from 100 in 2003 and 2004 to a non-existent level since 2005.

Table 4-6
Housing Permits 1999-2008

Units	2000	2001	2002	2003	2004	2005	2006	2007	2008	2008	Total
Single Family	92	232	186	105	221	317	211	99	33	178	**1,674**
Multi Family	5	0	159	100	100	0	0	0	0	0	**364**
Total	97	232	345	205	321	317	211	99	33	33	**2,038**

Source: http://socds.huduser.org/permits/index.html

Graph 4-3
Housing Permits: Recent Permit Activity



Key Statistics
▪ 82% of permits issued in the last nine years have been for single-family housing ▪ Permits for multi-family housing units have been non-existent in the last four years ▪ The average construction cost for a single-family unit in 2009 was $154,650. The average construction cost for a multi-family unit in 2009 was $92,750

E. Available Land

An important component of the Consolidated Plan is the identification of sites for the remainder of the current planning period and future housing development in the planning period. The information in this section is based on the City of El Monte 2008 Housing Element. Opportunities for residential development in the City fall into one of two categories:

1. Vacant land that is either designated for residential use or is likely to be designated for residential use in the future

2. Underutilized residential sites where the current residential use is less intensive than allowed for by the site's zoning designation, and where infrastructure needs for additional development can be met by existing or proposed systems

Historically, population has increased at a moderate pace. The Southern California Association of Governments projects population to increase to 137,000 by 2015 due to natural increase and employment growth. Employment growth will result from economic revitalization efforts underway in the Northwest Industrial District, Flair Business Park, Auto District, and the Downtown area, including the Transit Village.

Every five years, the state legislature authorizes the California Department of Housing and Community Development (HCD) to determine statewide housing need resulting from population and employment growth and the amount of housing need within each region of the state. To implement this mandate, the SCAG prepares a Regional Housing Needs Assessment (RHNA) every five years that allocates a portion of the region's need to each community in the five–county southern California region.

The City of El Monte has been allocated a total production goal of 2,208 housing units for the period of 2006–2014. This housing need allocation is divided into four housing affordability groups shown in Table 4–7. State law requires cities to facilitate the achievement of these housing goals by making available adequate sites to accommodate new housing and implementing programs to facilitate and encourage housing production commensurate with the RHNA production requirements.

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Table 4-7
Housing Permits: No of Units Issued Permits by Housing Type

Household Income Levels	Percentage of Median Family Income	Total Housing Units	Permitted or Built as of 1/1/2008	Remaining Units as of 1/1/2008
Very Low	Up to 50%	532	--	532
Low	51% to 80%	333	12	321
Moderate	81% to120%	370	--	370
Above–Moderate	121% or higher	973	463	510
Total		**2,208**	**465**	**1,733**

Source: El Monte Housing Element

The City of El Monte desires to provide adequate housing opportunities for residents and its workforce. At the same time, the City also desires to pursue other community development goals. It desires to create a vibrant Downtown, revitalize aging corridors, stimulate investment in neighborhoods, and provide sufficient amenities. To achieve these objectives, the Land Use Element directs housing into three areas of the community: major corridors, Downtown Core, and infill development

The City of El Monte recognizes that housing production can also serve other goals, including the physical improvement of neighborhoods. As part of an overall strategy of neighborhood improvement, the City will continue to encourage the production of quality housing within neighborhoods as a desirable way to replace deteriorated or substandard housing. The type of housing desired is generally single–family units and lower density multi– family developments, such as planned residential developments, that will strengthen and improve the fabric of a residential neighborhood.

Although providing sufficient quality housing in El Monte is an important goal, the production of housing must be balanced with other neighborhood goals. Important city goals, as expressed by the community and as set forth throughout the General Plan, include the provision of adequate parks and recreational amenities, quality architectural standards, protection of single– family neighborhoods from transition or incompatible uses, and exemplary traffic control and public safety. These neighborhood preservation goals, discussed later, define the best opportunities for new housing.

Taken together, these areas will allow more than 4,600 new housing units, with a mix of ownership and rental projects. During the planning period, more than 3,000 units are anticipated to be constructed, which is nearly double the remaining RHNA. The adequacy of these housing opportunity sites to accommodate the appropriate mix and affordability of housing is discussed in the Housing Technical Report.[1]

[1] City of El Monte Housing Element 2008

Table 4-8
Available Land for Housing

Parcel Details	Focus Areas		
	Durfee Avenue	**Garvey Avenue**	**Transit Village**
Number of Parcels	112	161	Varied
Acreage of Land	45	49	31
Assumed Density	30	30	60
Total Housing Capacity	1,350	1,470	1,850
Housing Element Period			
Acres of Land	28.9	13.9	31
Total Units	867	417	1,850

Source: El Monte 2008 Housing Element

F. Housing Demand

This analysis examines several variables on the demand side of the El Monte housing market, including the housing demand by household size and tenure, and in household type.

Table 4-9
Housing Demand: Households by Size and Tenure

Households By Size and Tenure	Total		Owner		Renter	
	#	%	#	% of total	#	% of total
1-person	1,325	12%	1,620	10%	2,945	11%
2-person	2,097	19%	2,002	13%	4,099	15%
3-person	1,748	16%	2,359	15%	4,107	15%
4-person	1,900	17%	2,985	18%	4,885	18%
5-person	1,521	14%	2,690	17%	4,211	16%
6-person	1,032	9%	1,761	11%	2,793	10%
7 + person	1,450	13%	2,544	16%	3,994	15%
Total:	11,073	100%	15,961	100%	27,034	100%

Source: 2000 US Census (SF-1: H13, H15)

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Table 4-10
Housing Demand: Household Type

Household Type	Owner				Renter			
	#	Share of HH Type	Share of Owner	Share of Total	#	Share of HH Type	Share of Renter	Share of Total
Family households								
Married-couple family:	7,039	46%	64%	26%	8,374	54%	52%	31%
Single Parent family:	2,377	31%	21%	9%	5,205	69%	33%	19%
Male householder	871	34%	8%	3%	1,723	66%	11%	6%
Female householder	1,506	30%	14%	6%	3,482	70%	22%	13%
Family SUBTOTAL	9,416	41%	85%	35%	13,579	59%	85%	50%
Non-family households								
Male Living alone:	538	39%	5%	2%	828	61%	5%	3%
Male Not living alone:	160	23%	1%	1%	527	77%	3%	2%
Female Living alone:	787	50%	7%	3%	792	50%	5%	3%
Female Not living alone:	172	42%	2%	1%	235	58%	1%	1%
Non-Family SUBTOTAL	1,657	41%	15%	6%	2,382	59%	15%	9%
TOTAL	**11,073**	**41%**			**15,961**	**59%**		

Source: 2000 U.S. Census (SF1: H17)
* Note: Numbers reflect occupied units only and do not reflect vacant units.

Key Statistics

- 41% of all households (10,998) are renters that have five or more persons in the household. There are only 2,187 rental units with three or more bedrooms.
- 54% of all married couple families are renters.
- Nearly one (1) in three (3) of all households is single parent families that rent their housing.

G. Population Growth

After leveling off throughout the late 1980s, the population of El Monte rebounded in the 1990's and has continued to grow. According to Census 2000 data, the population stood at 115,965. This is an increase of 9%, or 9,756 residents, over the 1990 total. The U.S. Census 2006-2008 American Community Survey (ACS) and the California Department of Finance differ in the City's current estimated population. The ACS estimates show a slight decrease in population with the State Department of Finance estimates showing an increase in population to 123,308.

The growth in the number of households from 1990 to 2000 did not parallel that of population. An increase of 2% (591 additional housing units) from 1990 brings the count to 27,758 housing units in the year 2000. The ACS estimates that the number of housing units currently stands at 28,291. This is an increase of 2%.

Table 4-11
Population Growth: By Race and Ethnicity

Race	1990 Population		2000 Population		1990-2000 Change		2006-2008 Est. Population		2006-08 Change	
	#	%	#	%	#	%	#	%	#	%
White	66,096	62%	41,360	36%	-24,736	-37%	37,379	33.4	-3981	-9.6
Black or African American	1,047	1%	889	1%	-158	-15%	840	.7	-49	-5.5
Native American	600	1%	1,596	1%	996	62%	425	.4	1,171	73.4
Asian	12,489	12%	21,465	19%	9,116	73%	27,195	24.3	5,730	26.7
Pacific Islander			140	0%			401	.4	261	35%
Some other race	25,977	24%	45,544	39%	24,538	94%	44,288	39.6	-1,256	-2.76
Multiracial			4,971	4%			1,361	1.22	-3,610	-72.6
Total:	**106,209**	**100%**	**115,965**	**100%**	**9,756**	**9.2%**	**111,889**	**100%**	**-4,076**	**-3.51**
Ethnicity	**1990 Population**		**2000 Population**		**1990-2000 Change**		**2006-08 Population**		**2006-08 Change**	
	#	%	#	%	#	%	#	%	#	%
Hispanic or Latino	76,991	72%	83,945	72%	6,954	9%	76,746	68.6	-7,199	-8.6
Not Hispanic or Latino:	29,218	28%	32,020	28%	2,802	10%	35,143	31.4	3,123	9.8

Source (1990 US Census (STF1: P007, P009) , 2000 U.S Census (SF1: P3, P4), and 2006-2008

Key Statistics

- Overall, the population grew by nine percent (9%). This represents an increase of almost 10,000 residents (9,756).
- The Asian / Pacific Islander segment accounted for 19% of the population in 2000, an increase of seven percent (7%) compared to 1990.
- While the overall percentage of Hispanic residents remained steady at 72%, Hispanics who identified themselves as White dropped dramatically from 1990 to 2000.
- The fastest growing racial segments of the population also have the highest average household size.

H. Cost of Rental Housing

For the purposes of this analysis, affordable rental housing is defined as units that a low-income family can afford without incurring a housing cost burden and without being "overcrowded." A unit is considered overcrowded when there is more than one person per room. Rooms that are considered in this calculation include bedrooms, living rooms, kitchens, dens, home offices and other finished rooms. This calculation excludes bathrooms and laundry rooms.

Different sized units will have different thresholds of affordability. The adjustments in the thresholds will mirror those made for family size in HUD's annual release of Section 8 Income Limits.

The following table lists the cost of rental housing in El Monte, broken down by bedrooms size.

Table 4-12
Cost of Rental Housing: Rental Units by Price and Bedroom Size

Rental Units by Price and Bedroom Size (1999 rents)									
# of Bedrooms		**Less than $200**	**$200 to $299**	**$300 to $499**	**$500 to $749**	**$750 to $999**	**$1,000 or more**	**No cash rent**	**Total:**
Efficiency	# of units	96	59	684	1,523	269	91	8	2,730
	% of size	4%	2%	25%	56%	10%	3%	0%	
	% of total	1%	0%	4%	10%	2%	1%	0%	18%
1 Bedroom	# of units	166	121	841	3,477	1,064	223	76	5,968
	% of size	3%	2%	14%	58%	18%	4%	1%	
	% of total	1%	1%	5%	22%	7%	1%	0%	37%
2 Bedroom	# of units	38	81	297	2,764	1,469	249	90	4,988
	% of size	1%	2%	6%	55%	29%	5%	2%	
	% of total	0%	1%	2%	17%	9%	2%	1%	32%
3 + Bedroom	# of units	6	26	62	428	1,131	454	56	2,163
	% of size	0%	1%	3%	20%	52%	21%	3%	
	% of total	0%	0%	0%	3%	7%	3%	0%	13%
Subtotal		306	287	1,885	8,194	3,934	1,017	230	15,849
Share of Total		2%	2%	12%	52%	25%	6%	1%	

Source: 2000 US Census (SF3: H67)

Table 4-13
Cost of Rental Housing: Fair Market Rents by Number of Bedrooms

Fair Market Rents by Number of Bedrooms										
Year	**Efficiency**		**1 Bedroom**		**2 Bedrooms**		**3 Bedrooms**		**4 Bedrooms**	
	FMR	**Incr.**	**FMR**	**Incr.**	**FMR**	**Incr.**	**FMR**	**Incr.**	**FMR**	**Incr.**
2006	$516	--	$618	--	$782	--	$1,055	--	$1,260	--
2007	$543	5%	$650	5%	$823	5%	$1,110	5%	$1,325	5%
2008	$638	17%	$764	18%	$967	17%	$1,305	18%	$1,558	18%
2009	$674	6%	$807	6%	$1,021	6%	$1,378	6%	$1,646	6%
2010	$746	11%	$900	12%	$1,124	10%	$1,510	10%	$1,816	10%

Source: HUD Fair Market Rents

Key Statistics

- 55% of all rental units have one bedroom or less. Only 14% of units (2,163) have three bedrooms or more.
- Fair market rents have increased at least five percent (5%) each year since 2001 for every size unit. Overall, fair market rents have increased an average of 41% from 2007 to 2010

I. Cost of Owner-Occupied Housing

During the period of 2001 through 2006, the cost of single family homes in the City of El Monte increased to the point that the number of families that are able to purchase a home has decreased substantially. The low interest rates during the same time period were part of the impetus for the surge in home prices. With interest rates increasing in 2007, home prices did not follow. This resulted in a decrease in the number of families being able to purchase a home. In addition, households with variable interest rates had problems keeping up with the increased payments and as a result, banks commenced foreclosing on those homes. Within a short period of time, the housing market collapsed and home prices started plummeting. The table below shows the median sales price for single family home in El Monte for the zip codes 91731, 91732, and 91733 that correspond to the City. These numbers represent 2009 values. The results show that on a citywide average, the decrease in single-family home prices in El Monte during the previous 12 month period was approximately 15%. Countywide the price of single-family homes decreased in value by 21%.

Similar conditions occur for condominium or attached single family dwellings. However, the annual increase was not at the same level as those of the single-family home.

Table 4-14
Cost of Owner-Occupied Housing: Single-Family by Zip Code

Median Single Family Home Prices by Zip Code			
Zip Code	**Number of Sales**	**Median Price**	**12 Mo. Change**
91731	82	$293,000	-15.2%
91732	170	$275,000	-15.8%
91733	91	$290,000	-14.5%

Source: sales data in 2009; Dataquick

Table 4-15
Cost of Owner Occupied Housing: Condominiums by Zip Code

Median Condominium Prices by Zip Code			
Zip Code	**Number of Sales**	**Median Price**	**12 Mo. Change**
91731	20	$300,000	32.0%
91732	147	$329,000	11.2%
91733	19	$328,000	13.5%

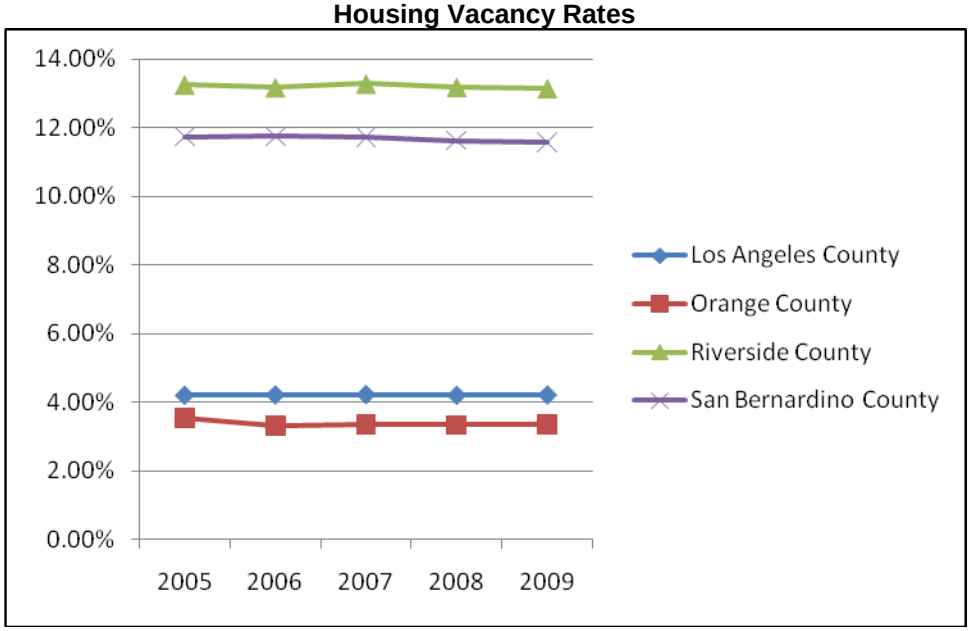
Source: sales data in 2009; Dataquick

J. Vacancy

This analysis provides a comparison rate for vacancy rates for residential properties in four (4) local counties. The four (4) counties represented are Los Angeles County, Orange County, Riverside County and San Bernardino County.

Graph 4-4 shows a constant vacancy rate for both homeownership and rental properties in the four (4) counties. In comparison, the vacancy rates in the Los Angeles County area for residential properties have maintained a rate of just over 4%. In contrast, the vacancy rates in nearby Riverside and San Bernardino County have been consistently at near 12-13% over the period studied.

Graph 4-4
Housing Vacancy Rates



Source: California Dept. of Finance

Key Stats
• The housing vacancy rate for Los Angeles County has remained constant for the past five (5) years (approx. 4.1%).
• According to the Southern California Association of Governments, a vacancy rate below three percent (3%) points to a severe deficit in the supply of housing.

K. Overcrowding

Overcrowding is a living condition defined by the Census as more than one person living per dwelling room. ACS Census data indicates that 47.7% of occupied housing units have rooms that are occupied by 1.01 persons or more. This means that 52.3% of units have rooms that are occupied by 1 person or less. This is the same rate that existed during the 2000 census.

Throughout the State, County and City, overcrowding is increasingly becoming a problem. In the last decade, there has been an increase in the number of married couples, children, and other family members living together in units to pay the rent or mortgage. This doubling up is the result of a combination of rising housing costs, population growth, and an inflow of new immigrants moving into the area.

This phenomenon is adding a new dynamic to the city's housing market. While strict code enforcement helps ensure safety, it may also mean increasing the homeless population, placing lower income households with housing cost burden, or housing discrimination. However, the underlying problem is a shortage of affordable housing. El Monte's residential code violation process is complaint-driven. Therefore, residents and officials attempt to strike a balance between social understanding and the law to address overcrowding issues. Overcrowding in a home often causes neighbors to be concerned about their property values. Therefore, many of the City's residents bring potential overcrowding hazards to the attention of Code Enforcement staff. Therefore, the City will need to continue weighing the benefits and drawbacks to strict code enforcement. Note that this is often a Health Department regulation, not a City regulation; not enforceable by Code Enforcement staff.

Table 4-16
Overcrowding Rates: Overcrowding By Race/Ethnicity

Overcrowded Housing Units					
Race/Ethnicity	**2000 Total Households**	**Overcrowded**		**2006-08**	
		#	**%**	**#**	**%**
White	10,706	4,027	38%		
Black	207	87	42%		
Native American	246	141	57%		
Asian	5,299	2,241	42%		
Pacific Islander	52	18	35%		
Other Race	9,317	5,702	61%		
Multiracial	1,209	677	56%		
TOTAL	**26,849**	**12,893**	**48%**	**6,275**	**22.1**
Hispanic	17,757	10,244	58%		

Source: 2000 US Census: SF3: HCT 2; and 2006-2008 American Community Survey

Key Stats

- A unit is overcrowded when the ratio of occupants to the number of rooms (not bedrooms) is more than 1. Forty-eight% of all units (23,404) are considered overcrowded.
- A disproportionate number of Hispanic and Other Race households (58% and 61%, respectively) live in overcrowded units. NOTE: It is presumed that most Other Race households are Hispanic.
- The lack of housing has created an informal housing market of illegal units, usually consisting of garage conversion. These illegal units are not included in many of the figures presented in this document. This means that the number of overcrowded units is most likely understated.

L. Cost Burdens

The table below lists the percentages of monthly income renters paid for housing costs in 2008. Given that any household paying more than 30% of monthly income is considered *cost burdened,* the data from the ACS shows that:

- 9,196 (60.6%) renter households in El Monte experienced a cost burden by spending 30% or more of their income on housing in 2008.

- Of population that was cost burdened: 8.7% were slightly burdened (30 to 34% of income spent on housing) and 51.9% were moderately to severely cost burdened.

Table/Chart 4-17
Cost Burdens: As a Percentage of Income

Rent Burdens as a percent of income	2000		2006-2008 Est.	
	#	%	#	%
Less than 10 percent	732	5%	1,219	8.0%
10 to 14 percent	1,256	8%		
15 to 19 percent	1,988	13%	1,350	8.9%
20 to 24 percent	1,968	12%	1,832	12.1%
25 to 29 percent	1,548	10%	1,574	10.4%
30 to 34 percent	1,477	9%	1,318	8.7%
35 to 39 percent	948	6%	7,878	51.9%
40 to 49 percent	1,548	10%		
50 percent or more	3,736	24%		
Not computed	648	4%		
Total:	15,849	100%		

Source: 2000 US Census (SF3: H69); and 2006-2008 American Community Survey

Graph 4-5
Cost Burden: As a Percentage of Income

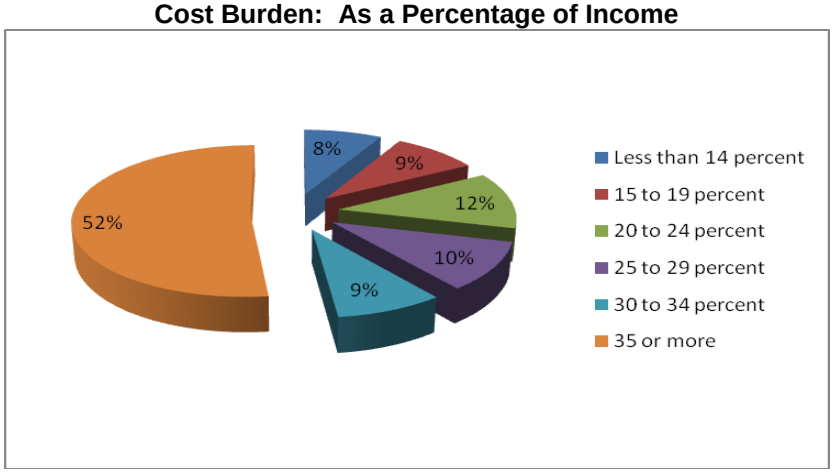


Table 4-18 lists the percentages of monthly income homeowners paid for housing costs in 2008. Given that any household paying more than 30% of monthly income is considered *cost burdened,* the data from the ACS shows that:

- 5,217 (62.5%) of homeowner households in El Monte experienced a cost burden by spending 30% or more of their income on housing in 2008.

- Of the population that was cost burdened: 10% were slightly burdened (30 to 34% of income spent on housing) and 52.6 were moderately to severely cost burdened.

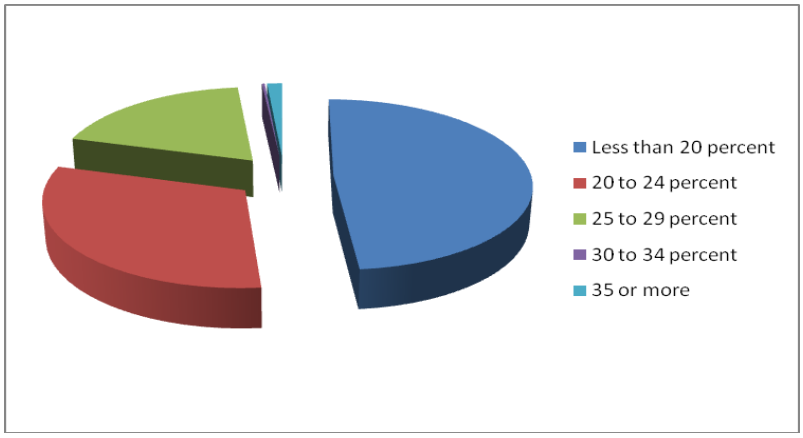
HUD is especially concerned about those households paying more than 50% of monthly income on housing costs. These households are considered severely cost burdened and at high risk of homelessness. Any break in the flow of income or unexpected expenses, such as loss of employment or hospitalization, would severely jeopardize the household's ability to continue to meet the housing expense. In 2000, the number of severely cost burdened families (renter and homeowner) was 4,957.

Table 4-18
Cost Burdens: For Owners

Owner Cost Burdens as a percent of income	2000		2006-2008 Estimate	
	#	%	#	%
Less than 10 percent	428	6%	1,541	18.5
10 to 14 percent	850	12%		
15 to 19 percent	861	12%		
20 to 24 percent	1,064	15%	983	11.8
25 to 29 percent	834	12%	603	7.2
30 to 34 percent	712	10%	833	10%
35 to 39 percent	498	7%	4,384	52.5%
40 to 49 percent	649	9%		
50 percent or more	1,221	17%		
Not computed	56	1%	0	N/A
Total:	7,173		8,344	100%

Source: 2000 US Census (SF3: H94); 2006-2008 American Community Survey Estimate

Graph 4-6
Cost Burden: For Owners



M. Physical Defects and Substandard Condition

HUD considers a unit that lacks a complete kitchen or bathroom to have a physical defect and therefore a housing problem. Current Census data (ACS) indicates that 350 units (1.3% of units) lacked complete plumbing or complete kitchen facilities.

Table 4-19
Substandard Conditions:
Housing Units Lacking Plumbing or Complete Kitchen

Housing Problem	Housing Units Lacking Plumbing or Complete Kitchen 2000		2006-2008	
	# of Housing Units	% of Housing Stock	# of Housing Units	% of Housing Stock
Lacking complete plumbing facilities	396	1.5%	135	0.5%
Lacking complete kitchen facilities	436	1.6%	215	0.8%

Source: U.S. Census Bureau, 2000 (SF3: H47, H50); and 2006-08 American Community Sur Est.

Since substandard housing can cause serious health and safety issues, the definition of physical defects should not be used as the only definition of substandard housing. The City considers housing units in compliance with local building codes to be standard units. Any housing unit that does not meet these requirements is considered substandard.

Common housing code violations make a unit unsafe and/or unsanitary, including problems with wiring, plumbing, windows, roofs and exterior, and heating and air conditioning systems. Most of these units are substandard units that are suitable for rehabilitation. These units, which do not meet local code standards for occupancy but are still in use, though dilapidated and poorly maintained, are suitable for essential repairs to rehabilitate the unit.

However, any property found to be structurally unsound or badly deteriorated is considered substandard and unsuitable for rehabilitation. These units may be candidates for reconstruction. These are units that do not meet local code standards for occupancy and are “uninhabitable” as a working residential unit because they no longer contain an enclosed, heated residential unit with working plumbing and electricity.

N. Housing Needs

HUD requires the Priority Housing Needs Table to be submitted as part of the Consolidated Plan. The table is organized first by tenancy and then by income. Renter housing needs are further categorized by family type. The information in each category of the Priority Housing Needs Table is defined below.

1. Relative Level of Need

A score of low, medium, or high reflects the level of need for this household type relative to the other categories. A category that receives a “low” may in fact have a large number of households in need of assistance, but the City understands that either another agency is servicing these needs or the need is greater for other household types.

A medium level of need indicates the City will attempt to satisfy these needs if funding is available or pursue other funding sources to meet these needs. A low need level indicates that the City does not consider the household type a priority or that another organization is sufficiently serving the need.

The need level indicates where the City will spend its housing funds. A category assigned a high need level is considered a priority and will receive funding throughout the Consolidated plan.

Unmet Needs

Despite the data available from the Census and other sources, the ever changing needs, wants, and circumstances of individuals constituting the family unit makes it impractical to prescribe a formula to determine the exact number of households in need of assistance. Some may need a rental subsidy while others need a larger unit. Unmet needs for the purpose of this assessment were estimated by calculating the number of households that spend more than 30% of their gross monthly income on housing expenses. Such households are termed “cost burdened”. It is important to note that the City intends to assist households at all level of needs.

Table 4-20
Housing Needs of Low and Moderate Income Households
(HUD Table 2-A)

Household by Type, Income, & Housing Problem	Renters					Owners					
	Elderly (A)	Small Related (B)	Large Related (C)	Other (D)	Total Renters (E)	Elderly (F)	Small Related (G)	Large Related (H)	Other (I)	Total Owners (J)	Total Hhlds (L)
1. Household Income <=50% MFI	883	2,629	2,943	836	7,291	683	597	438	197	1,915	9,206
2. Household Income <=30% MFI	523	1,359	1,425	483	3,790	244	288	149	140	821	4,611
3. % with any housing problems	77.1	89.3	98.6	74.1	89.2	69.3	70.5	100	71.4	75.6	86.8
4. % Cost Burden >30%	76.3	82	89.1	69.2	82.2	69.3	62.2	93.3	71.4	71.5	80.3
5. % Cost Burden >50%	58.1	75.4	76.5	58	71.2	47.1	60.8	83.2	46.4	58.3	68.9
6. **Household Income >30% to <=50% MFI**	360	1,270	1,518	353	3,501	439	309	289	57	1,094	4,595
7. % with any housing problems	68.1	96.9	99.7	94.6	94.9	37.4	85.4	96.5	64.9	68	88.5
8. % Cost Burden >30%	68.1	87.8	80.6	94.6	83.3	37.4	85.4	75.8	64.9	62.5	78.4
9. % Cost Burden >50%	19.4	27.6	15.4	32.3	21.9	23.9	63.1	55.4	43.9	44.3	27.3
10. **Household Income >50 to <=80% MFI**	187	1,424	2,098	313	4,022	454	875	705	58	2,092	6,114
11. % with any housing problems	38.5	72.6	96	71.2	83.1	27.5	70.9	93.6	93.1	69.7	78.5
12.% Cost Burden >30%	31	41.7	19.3	50.5	30.2	25.3	62.9	54.6	86.2	52.6	37.8
13. % Cost Burden >50%	10.7	1	0.5	1.3	1.2	7.7	30.9	16.3	43.1	21.3	8.1
14. Household Income >80% MFI	166	1,955	1,954	520	4,595	895	3,104	2,714	374	7,087	11,682
15. % with any housing problems	13.3	38.6	83.9	28.8	55.8	14	32.3	67	37.2	43.6	48.4
16.% Cost Burden >30%	7.2	2.8	0.2	4.8	2.1	14	21.9	15.1	32.1	18.8	12.2
17. % Cost Burden >50%	0	0	0	2.9	0.3	2.8	1.9	1.3	2.7	1.8	1.2
18. **Total Households**	1,236	6,008	6,995	1,669	15,908	2,032	4,576	3,857	629	11,094	27,002
19. % with any housing problems	60	70.5	94	63.8	79.3	28.7	45.7	75.4	52.5	53.3	68.6
20. % Cost Burden >30	57.8	47.9	41.5	51	46.2	28.2	36.5	29.9	48.8	33.4	40.9
21. % Cost Burden >50	31.9	23.1	19.1	24.7	22.2	13.8	15.3	11.2	19.9	13.9	18.8

Source: http://socds.huduser.org

Definitions:

Any Housing Problems: Cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

Other Housing Problems: Overcrowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities.

Elderly Households: 1 or 2 person household, either person 62 years old or older.

Renter: Data does not include renters living on boats, RV's or vans.

Cost Burden: Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing cost include mortgage payment, taxes, insurance and utilities.

2. Goals

The City has developed the strategies that have been incorporated into this Consolidated Plan. In determining the strategies, the historical participation in housing programs by various household types and estimated level of funding over the next five years was considered. Special attention was given to" family households "as these households are more likely to consist of children further stretching the limited resources available to low-income families. These households are also more likely to reside within the assisted dwelling unit during the period of affordability for these programs.

Table 4-21
HUD Table 2A - Priority Housing Needs/Investment Plan Table

PRIORITY HOUSING NEEDS (households)		Priority Need Level (High, Medium, Low)		Unmet Need	Goals
Renter	Small Related	0-30%	High	100	20
		31-50%	High	100	20
		51-80%	High	164	20
	Large Related	0-30%	Medium	31	5
		31-50%	Medium	31	5
		51-80%	Medium	50	5
	Elderly	0-30%	Medium	60	0
		31-50%	Medium	30	0
		51-80%	Medium	30	0
	All Other	0-30%	Medium	30	5
		31-50%	Medium	30	5
		51-80%	Medium	40	5
Owner		0-30%	High	100	20
		31-50%	High	160	30
		51-80%	High	240	40
Special Needs		0-80%	High	45	5
Total Goals					185
Total 215 Goals (i.e., units with HOME Covenants)					80
Total 215 Renter Goals (i.e., units with HOME Covenants)					40
Total 215 Owner Goals (i.e., units with HOME Covenants)					40

Source: HUD 2000 CHAS data

V. Public Housing Needs

V. Public Housing Needs

A. Introduction

Public housing and other assisted housing programs are crucial elements of the City's efforts to address the affordable housing needs of low- and moderate-income families in El Monte. While there are no public housing units located within the City of El Monte, both the Housing Authority of the County of Los Angeles (HACoLA) and the Baldwin Park Housing Authority (BPHA) administer Section 8 Housing Voucher programs where participants can use their voucher to obtain housing within the City of El Monte.

B. Public and Assisted Housing Providers

The Community Development Department, as part of its mission of collaboration and leveraging, is committed to working with public and assisted housing providers to address housing needs. The following section provides a summary of the various agencies that provide public housing assistance or programs that can be used to create public housing.

1. Public Housing Authorities

The Housing Authority of the County of Los Angeles (HACoLA) and the Baldwin Park Housing Authority (BPHA) offer two types of housing programs in the City. These are the Public Housing Program and the Section 8 Assisted Housing Programs. There are currently no public housing units located within the City of El Monte. Under both programs, the owner is required to provide decent, safe, and sanitary housing to tenants at a reasonable rent. Inspections are performed initially and at least once annually thereafter to insure that tenants and owners comply with Housing Quality Standards, and other lease and contract provisions. A summary of each program is provided below.

Public Housing Program

Anyone whose income does not exceed 80% of median income is eligible to reside in public housing. However, the Housing Authority is required to target 40% of all new admissions from families earning below 30% of median income. Specific income limits are defined by HUD and are based on family size and the community in which the unit is located. Both Housing Authorities maintain a waiting list based on the date and time the application is submitted.

Applicants may qualify for and request a local preference for conditions such as displacement due to natural disaster, domestic violence, homelessness, a rent burden of 50% or more of income, families with a terminally ill member, working families, elderly or disabled families, and veterans.

The majority of the units were developed with Department of Housing and Urban (HUD) funding and continues to receive an operating subsidy from HUD. The balance was developed through a variety of partnerships with the State of California, cities throughout the county and other non-profit agencies.

Residents in the Public Housing program are required to pay rent based on 30% of their adjusted gross income. The difference between the resident portion of the rent and the cost of maintaining the unit is substantially paid by HUD in the form of an operating subsidy. The Public Housing program provides vital assistance for many low-income families and seniors, aggressively addressing the need for affordable housing.

Section 8 Assisted Housing Program

The Section 8 Assisted Housing program was established by the 1974 Housing and Community Development Act and is administered by HACoLA and BPHA. Residents of El Monte can apply to either agency for assistance and participants in either program can use their voucher for housing within the City of El Monte. The HACoLA manages 615 Housing Choice Vouchers for units located in the City of El Monte. The BPHA manages 45 Housing Choice Vouchers for housing units located in the City of El Monte.

This Federally funded program provides rental assistance in the form of a voucher to very-low income families, senior citizens, disabled, handicapped, and other individuals for the purpose of securing decent, affordable housing.

Under the Housing Choice Voucher Program, subsidy payments are made by the Housing Authority to property owners on behalf of the family. Assistance is provided to very low-income families including senior citizens, disabled, handicapped, and other individuals. The program uses a Payment Standard to determine the maximum amount of assistance that will be paid on behalf of the family. The family's portion will be a minimum of 30% of their adjusted gross monthly income up to a maximum of 40% if they choose.

2. Federally-Assisted Housing

Aside from the programs that the Housing Authority currently administers, HUD also provides funding for the construction of low- and moderate-income rental housing as authorized under Sections 202, 241, 236, and 811 of the National Affordable Housing Act. Many of these projects also maintain project based Section 8 contracts to subsidize rents for low-income tenants.

HUD Section 236 Loans

Housing projects funded under the HUD Section 236 loan program carry 40-year low-income use restrictions. After the first 20 years of the loan, owners participating in this program can choose to prepay the outstanding mortgage loan and opt out of the low-income use restriction. Until recently, prepayment of the Section 236 loan had been regulated by the provisions of the Low Income Housing Preservation and Resident Homeownership Act (LIHPRHA).

Under LIHPHRA, the owner of a prepayment-eligible project can choose to retain project ownership in exchange for additional Federal incentives or sell the properties under a voluntary sale program. Where the owner chooses to sell, the residents and non-profit organizations are provided with an exclusive

12-month negotiating period. Prepayment and conversion of the housing to non-low income use can only occur if there is no willing buyer to purchase the project.

In light of the budgetary constraints at the Federal level, Congress passed the Housing Opportunities Extension Act in 1996, which limits the incentives that can be offered to prepayment-eligible projects in exchange for extending the low-income use restrictions and allows more flexibility for owners to prepay and sell the projects than previously provided for under LIHPRHA. For all practical purposes, HUD now considers all prepayment-eligible projects to be at risk of converting to market rate housing.

HUD Section 8 Contracts

Projects with Section 8 contracts receive Section 8 rent subsidies that are tied to the project units. Many projects financed with HUD Section 202, 221, and 236 funds also maintain Section 8 contracts with HUD. The contracts typically carry an initial term of 15-years with the option for 5-year extensions thereafter. However, passage of the 1996 Housing Opportunities Extension Act also jeopardized the continued availability of project-based Section 8 assistance. The bill allows owners of projects with Section 8 contracts to opt out of the Section 8 program with a six-month notification prior to expiration of the contracts. For owners who elect to renew the expiring contracts, HUD is giving local HUD offices the authority to renew these contracts on an annual basis pending funding availability. For these reasons, projects with Section 8 contracts are considered at risk of losing their affordability.

HUD Section 221 Loans

There are typically two types of Section 221 loans - loans with below-market rate interest (221(d)(3)) and loans with market rate interest (221(d)(4)). Projects financed under Section 221(d)(3) have a 40-year low-income use restriction and the long-term low-income use of these units is therefore considered fairly secure. However, the Section 8 contracts on these projects may still expire due to budgetary constraints at HUD.

Projects financed under the Section 221(d)(4) market rate program alone have no binding low-income use restrictions. Typically, these projects also receive project-based Section 8 assistance to maintain the affordability of the units. These projects may be at risk if Section 8 funds are reduced or no longer available.

HUD Sections 202/811

These projects are owned by non-profit organizations and low-income use restrictions are locked-in for the full 40-year mortgage term. The long-term low-income use of these projects is fairly secure as they are required to be owned by non-profit entities. However, the Section 8 contracts on these projects, if any, may still expire due to budgetary constraints at HUD. The City's policy is to emphasize preservation of the existing units when they become available by

leveraging funds from existing City programs with HUD resources on a project by project basis.

C. Assisted Housing at Risk of Conversion

A critical concern of housing elements is the preservation of multi-family rental units that are at risk of conversion to market-rate housing due to termination of subsidy contract, mortgage prepayment, or expiring use restrictions. The "at-risk" analysis presented below covers the period from 2008 to 2018.

This section identifies publicly assisted rental housing in the City, evaluates the potential to convert to non-low-income uses, and analyzes the cost to preserve or replace those units. Financial and administrative resources for preservation or replacement are evaluated, and housing programs to address preservation are included herein.

1. Assisted Housing Inventory

Table 5-1 provides an inventory of publicly assisted multi-family rental housing in El Monte organized by the earliest expiration date of affordability controls. This inventory includes all multi-family rental units assisted under Federal, State, or local programs, including HUD, state/local bond programs, density bonus, and local redevelopment or direct assistance programs. The City contains 936 assisted multi-family rental housing units in 12 developments, with the vast majority of these occupied by senior residents.

Table 5-1
Government Assisted Multi-family Rental Housing Units

Project Name	Unit Type	Total Units	Funding Source(s)	Subsidy Expiration
Villa Raintree	Senior	70	Section 8; 221 (d) (4)	2008
Casa De Esperanza	Disabled	8	Section 8; 202	2026
TELACU Amador Manor	Senior	70	Section 8; 202; RDA; Density Bonus	2036
Blessed Rock of El Monte	Senior	137	RDA; HOME; Tax Credits; Density Bonus	2052
TALACU El Encanto	Senior	71	202; RDA	2040
Palm Garden Apt.	Senior	89	LIHTC	2050
Singing Wood Apt.	Senior	110	HOME; CALHAFA; RDA; LIHTC, City of Industry	2059
Rio Hondo CDC	Family	18	HOME	2058
Pacific Towers	Senior	100	LIHTC; RDA; Density Bonus	2058
Senior Mixed Use	Senior	130	Density Bonus	In process
Flamingo Gardens	Senior	58	LIHTC	2019
Cherrylee Gardens	Senior	75	Section 8-NC; Project Based	2011

Sources: California Housing Partnership Corporation; El Monte Housing Element

2. Loss of Assisted Housing

Table 5-2 lists the low-income multi-family rental projects in El Monte that are at-risk of converting to market rate uses prior to 2018.

Table 5-2
At-Risk Rental Housing Units

Project Name	Unit Type	Total Units	Funding Source(s)	Subsidy Expiration
Villa Raintree	Senior	70	Section 8; 221 (d) (4)	2008
Cherrylee Gardens	Senior	75	Section 8-NC; Project Based	2011

Sources: California Housing Partnership Corporation; El Monte Housing Element

Since both projects are designated as senior housing, the likelihood that these units will revert to market rate housing is minimal unless the Section 8 housing ceases to exist, which is highly unlikely. In addition, the projects currently have Section 8 Housing Choice Vouchers associated with them with the Cherrylee Gardens project having project based vouchers. At this time, no actions are necessary other than to continue to monitor all affordable housing projects located in the City.

3. Section 8 Projects

At-risk housing projects in the City that maintain Section 8 project-based contracts with HUD will most likely be preserved. In the long run, however, the long-term affordability on the units may be lost if the Section 8 program is diminished due to reductions in Federal funding as anticipated.

Typically, Section 8 units that have above the HUD-defined fair market rents (FMR) are not considered at-risk because they are eligible to participate in the Federal Mark-to Market program. Under this program, owners are given favorable tax treatment provided that they preserve units at rents affordable to low-income households. Eligible projects include FHA-insured projects receiving Section 8 projects-based assistance, where rents exceed fair market rents.

Casa De Esperanza. This eight-unit mixed housing complex offers low rents for very low-income, developmentally disabled adults. It is owned by the Association of Retarded Persons. The project was originally financed through a Section 8 New Construction loan and the affordability is maintained by a Section 8 voucher program. Although the potential could exist for the affordability agreements to expire if the Section 8 program were terminated, the owners have no intention of converting the project to market rates.

Cherrylee Gardens. This 75-unit complex offers one-bedroom units affordable to very low-income households. Originally financed with a Section 8 New Construction loan, the project affordability is now maintained by a Section 8 contract and is set to expire in 2011. The rent on the project is 83% of the prevailing market rent on similar projects. The project was recently purchased by Thomas Safron and Associates, a firm that owns 3,200 units of affordable rental housing. The owner has no plans to convert the project to market rate, but the property needs substantial rehabilitation.

4. Preservation and Replacement Options

Preservation and replacement of at-risk units in El Monte can be achieved in several ways: 1) transfer of ownership to non-profit organizations; 2) provision of rental assistance to tenants using non-Federal funding sources; 3) replacement or development of new assisted multi-family housing units; and 4) purchase of affordability covenants. These options are described below, along with a general cost estimate for each.

Transfer of Ownership

Transferring ownership of future for-profit at-risk projects to non-profit organizations is perhaps the least costly way to ensure that the units remain affordable for the long term. By transferring property ownership to a non-profit housing corporation, low-income restrictions can be secured indefinitely and projects would become available for greater range of governmental assistance. The feasibility of this option depends on several factors, including the willingness of the apartment owner to sell the project, the existence of non-profit corporations with sufficient administrative capacity to manage the project, which the City has in Rio Hondo CDC, and availability of funding.

Rental Assistance

Currently, availability of funding for Section 8 contract renewal is uncertain. All of the at-risk projects have Section 8 contracts. Rent subsidies can be used to maintain affordability at these projects using State, local, or other funding sources. Rent subsidies can be structured to mirror the Section 8 program. Under Section 8, HUD pays owners the difference between what tenants can pay (defined as 30% of household income) and what HUD and the local housing authority estimate to be the fair market rent on the unit. This program can be implemented through vouchers, which allow the tenants to choose where they want to live.

The feasibility of this alternative is highly dependent on the willingness of property owners to accept rental vouchers.

Construction of Replacement Units

The construction of new low-income housing units is a means to replace at-risk units should they be converted to market rates. The cost of developing housing depends upon a variety of factors, including density, size of the units (i.e number of bedrooms), location, land costs, and type of construction. The amount is clearly higher than 20 years worth of rent subsidies. Another major constraint to the replacement of at-risk units is the limited availability of sites for multi-family development and the need to assemble parcels.

Purchase of Affordability Covenants

Another option to preserve the affordability of at-risk projects is to provide an incentive package to the owners to maintain the projects as affordable senior housing. Incentives could include writing down the interest rate on the remaining loan balance, and/or supplementing the Section 8 subsidy received to market levels. The feasibility of this option depends on whether the complexes require rehabilitation or are too highly leveraged. By providing lump sum financial incentives or on-going subsidies in rents or reduced mortgage interest rates to the owner, the city can ensure that some or all the units remain affordable.

Costs Comparison

Transfer of ownership to non-profit organizations is a possibility for future for-profit developments. It should be noted, however, that senior projects are less likely to convert than apartment complexes for families (which are often in greater demand). Casa De Esperanza is unlikely to convert because it is already owned by a non-profit and provides housing to individuals with disabilities.

While the annual costs of providing rental subsidies to preserve the assisted units are relatively low, long-term affordability of the units cannot be ensured. Other financial incentives may also be necessary to make the negotiation packages more attractive to property owners for them to accept rent subsides. The total costs of new construction to replace at-risk units is much higher than the cost associated with different preservation options presented above, and is compounded by the limited supply of available land for residential development.

5. Resources for Preservation - Funding Sources

The following summarizes financial resources available to the City for preservation of assisted, multi-family rental housing units.

CDBG – The City is programmed to receive approximately $15.5 million during the next five years. Of this total, approximately $5 million are devoted to housing programs, specifically housing revitalization. This program is intended to enhance and preserve the City's affordable housing stock. CDBG funds are awarded to the City on a formula basis for housing activities. Eligible activities include acquisition, rehabilitation, economic development, and public services.

HOME Investment Partnership Funds – The City is programmed to receive approximately $7.5 million in HOME funds during the next five years. The majority of these funds will be used to support an ongoing housing rehabilitation program. 15% of the funds (approximately $1.1 million) will be used to support local Community Housing Development Corporations. Ten percent (10%) of funds (approximately $758,000) will be set aside for grant administration and the remaining amount will be allocated to Residential Revitalization Program.

HOME funding is a flexible grant program, which is awarded to El Monte on a formula basis for housing activities. Eligible activities include acquisition, rehabilitation, and rental assistance.

Redevelopment Agency Funding – 20% of this local agency's funds are set aside for affordable housing activities governed by state law. Eligible activities include acquisition, rehabilitation, and new construction.

Other Public and Private Resources Available - The City may pursue additional funding from the following resources:

Section 8 Rental Assistance Program – This program provides rental assistance payments to owners of private market rate units on behalf of very low-income tenants.

Section 202 – Provides grant to non-profit developers for supportive housing for elderly. Eligible activities include acquisition, rehabilitation, new construction, and rental assistance.

California Housing Finance Agency (CHFA) Multiple Rental Housing Programs- This state program provides below-market rate financing to builders and developers of multiple-family and elderly rental housing. Tax exempt bonds provide below-market mortgage money. Eligible activities include new construction, rehabilitation, and acquisition of properties with 20-150 units.

Low Income Housing Tax Credit (LIHTC) – This state program provides tax credits to individuals and corporations that invest in low-income rental housing. Tax credits are sold to corporations and people with high tax liability and proceeds are used to create housing. Eligible activities include new construction, rehabilitation, and acquisition.

California Community Reinvestment Corporation (CCRC) – This private, non-profit mortgage banking consortium provides long-term debt financing for affordable multi-family rental housing. Eligible activities include new construction, rehabilitation, and acquisition.

D. Public Housing Strategy

The following housing strategies will be implemented to address the preservation of public housing for very low- and low-income person.

1. Strategy 1: Preserve and improve the existing stock and ensure equal access.

a. Monitor At-Risk Units

The City will maintain contact with owners of at-risk units as the use restriction expiration date and communicate to the owner the importance of the units to the supply of affordable housing in El Monte as well as its desire to preserve the units as affordable. The city will make every effort to

use local incentives that can be offered to property owners to preserve any at-risk units.

b. Rental Subsidies

If other methods to preserve the at-risk units fail, the City will determine if it can assign financial resources to provide rental assistance to very low-income tenants to cover the difference between their current rents and market rents.

c. Support and Assistance to Local Nonprofits

The City will focus on development and/or support of local nonprofit housing organizations. If owners of the at-risk housing projects are interested in selling to nonprofit organizations, work with the project owner(s) and nonprofit(s) to maximize the possibility of purchase. The City can use incentives, such as low-cost financing or payment of some of the costs associated with the purchase, to facilitate non-profit purchase of the project in order to preserve its affordability.

d. Redevelopment Agency Purchase

Assist the El Monte Redevelopment Agency in preserving affordable units by purchasing projects with at-risk units from the current owners. The El Monte Redevelopment Agency gets credit toward State and Federal housing requirements for affordable housing units within the redevelopment area. The El Monte Redevelopment Agency and the City will evaluate the potential for purchase of the units. The City will also explore which local incentives can be offered to property owners and the El Monte Redevelopment Agency to preserve the units.

e. Inclusionary Zoning

The City may enact Inclusionary zoning regulations, to enhance the public welfare, and assure that further housing development contributes to the attainment of the housing goals of the City. The production of residential units affordable by households of very-low and low-income would be increased. The regulations should assure that the limited remaining developable land in the City's planning area is utilized in a manner consistent with the City's housing element, policies and needs. Similar regulations in other jurisdictions require all new residential development projects shall include 20% of the total number of units as affordable units.

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VI. Homeless Needs Assessment

VI. Homeless and Special Needs Assessment

Activities that provide service needs to individuals who are homeless or special needs including individuals with HIV/AIDS are addressed in this section of the Consolidated Plan. It should be noted that the homeless sub-populations tend to include those with substance abuse and dependency issues, those with serious mental illness, persons living with HIV/AIDS, women and other victims of domestic violence, emancipated youth, and veterans. The major causes of homelessness seen in Los Angeles County are poverty, lack of affordable housing, substance abuse, mental illness and the lack of needed services, low-paying jobs, domestic violence, unemployment, changes and cuts in domestic service programs, limited life skills, and prison release issues.

The City is placing a High priority on Homeless and Special Needs populations that can contribute to the City's Anti-Poverty Strategy. Specifically, the high priority services are: homeless shelters and services, substance abuse services, and accessibility services.

Table 6.1 provides the results of the Needs Assessment Survey that was distributed to the community. Although the average rating was not listed as a high priority for the residents of El Monte, other statistical data showed the need for these types of activities.

Table 6-1
Special Needs Services Survey Results

Special Needs Services						
Answer Options	**No Need**	**Low Need**	**Medium Need**	**High Need**	**Rating Average**	**Response Count**
Center Services for Disabled	4	10	38	62	3.02	114
Accessibility Improvements	4	19	41	35	2.77	99
Domestic Violence	4	11	29	68	2.82	112
Substance Abuse Services	7	6	23	72	2.62	108
Homeless Shelters & Services	6	12	18	75	2.47	111
HIV/AIDS Centers Services	6	6	32	64	2.40	108
Neglected/Abused Children Centers and Services	1	13	28	73	3.06	115

A. Profile of the Homeless

Homelessness can be defined as the absence of a safe, decent, stable place to live. A person who has no such place to live stays wherever he or she can find space—an emergency shelter, an abandoned building, a car, an alley, or any other such place not meant for human habitation.

When a low-income household suffers from a personal crisis, the result can be loss of their housing. Issues most often cited by homeless persons as the cause of homelessness include substance abuse, loss of employment, health issues and injuries. Substance abuse is the most commonly reported cause of homelessness.

The Los Angeles Homeless Services Authority (LAHSA) addresses homeless issues for the City of El Monte. LAHSA conducts a point and time study every two years to gather demographic information on the homeless. The demographic

survey referenced in this section was conducted March 2009 to May 2009. The demographic survey defines homelessness as follows, which is based on standard established by the Department of Housing and Urban Development (HUD) California Housing Finance Agency:

- Any individual who lacks a fixed, regular, and adequate night-time residence or has a primary nighttime residence in any facility not designed for permanent living
- Families, individuals, and youth residing in emergency shelter or transitional housing
- Persons in drug and alcohol treatment who were homeless before they entered treatment or will be homeless after they leave
- Family members wait-listed for public housing that are currently residing in substandard or overcrowded housing
- Individuals discharged from correctional institutions within 30 days of the survey date that would meet the definition of being homeless

B. Homeless Definitions

The definition of homelessness in the survey differs slightly from the definitions for HUD's homeless programs (the Emergency Shelter Grant, the Supportive Housing Program, Shelter Plus Care program, and the Section 8 Moderate Rehab for Single Room Occupancy Units program). All organizations receiving funds under these four programs must ensure that any homeless persons participating in any activities funded by these programs meet HUD's homeless definitions.

HUD defines the term “homeless” according to the Stewart B. McKinney Act, 42 U.S.C. § 11301, et seq. (1994), which states that a person is considered homeless if the person lacks a fixed, regular, and adequate night-time residence, or a person who has a primary night-time residence that is a supervised publicly or privately operated shelter designed to provide temporary living accommodations or an institution that provides a temporary residence for individuals intended to be institutionalized or a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings (42 U.S.C. § 11302(a)).

HUD considers persons living in overcrowded housing to be at high risk for homelessness, but not homeless, as in the definition in the survey. HUD also has a requirement that people leaving institutions (such as in-patient alcohol and drug treatment facilities)—where they have stayed more than 30 days—are only considered to be homeless if they have no family of friends where they can stay, have no resources to obtain housing, and did not have housing discharge planning. Please note that HUD does not consider people staying in such institutions for more than 30 days to be homeless just because they once were in a shelter or living on the streets. For such people to be considered homeless, the other criteria (support network, resources, planning) must also be absent and documented.

Finally, HUD does not consider persons living in transitional housing to be homeless unless they leave within 30 days and previously came from the streets or

emergency shelter. In this case, documentation must exist that the person came from the streets or emergency shelter. If a person has been in an institution for more than 30 days, they must meet the "network, resources, planning" test described above.

C. Factors Contributing to Homelessness

Based on the consultations, and survey results, the following issues surfaced as contributing factors:

- Substance abuse
- De-institutionalization of persons with mental illness
- Lack of resources to address the needs of homeless or "near-homeless" persons with substance abuse or mental illness, including persons with dual diagnoses
- Unemployment/underemployment
- Lack of job skills among persons at high risk for homelessness
- Domestic violence
- A large gap between the number of affordable housing units and the number of households which need them
- Poverty and lack of personal resources

D. Local Homeless Population

LAHSA provided the following information about the estimated homeless population in the San Gabriel Valley (Service Planning Area SPA3).

- In 2005, there were an estimated 9,254 homeless in the San Gabriel Valley (Service Planning Area 3). This represents 11.0% of the 82,291 homeless population of Los Angeles County. In 2007, the number increased to 9,942 homeless in SPA3. In 2009, that number decreased substantially to 2,780
- A total of 94% of the 2,780 homeless in the San Gabriel Valley are comprised of single adults
- Homelessness is temporary for most. Roughly 18% can be described as chronically homeless

El Monte has an estimate of 219 homeless people according to the San Gabriel Valley Homeless Count. According to a Census Bureau special publication, “Emergency and Transitional Shelter Population,” El Monte has 189 people living in emergency shelters and transitional housing. The Census definition includes people staying in shelters and hotels/motels that were used as shelter. Local estimates from service agencies estimate that El Monte has 100 to 150 homeless people, not counting people living in motels/hotels.

E. Homeless Needs

To most efficiently address the needs of the homeless population, HUD has tasked local governments with developing a Continuum of Care. The Continuum of Care (CoC) is a planning model designed to provide assistance to homeless persons at every level of need and to move a client from homelessness to permanent housing. The Continuum addresses both the lack of housing affordable to the lowest income levels; it also addresses the underlying causes of homelessness such as substance abuse, domestic violence, and mental illness.

The City of El Monte is part of the county-wide Los Angeles Continuum of Care (LACoC). The LACoC is coordinated by the Los Angeles Homeless Services Authority (LAHSA). LAHSA is a City-County Joint Powers Authority formed to address homelessness throughout Los Angeles County. LAHSA partners with other local government agencies and community-based nonprofit agencies to provide homeless services throughout Los Angeles County. Homeless needs are presented by the levels of service that form the Continuum:

- Prevention – Activities include income supports, rental assistance and advocacy. Eviction prevention and crisis intervention help at-risk households maintain their housing and side-step homelessness

- Outreach and Assessment – Activities include walking the streets and other places not fit for human habitation and marketing available services to homeless persons reluctant to apply for services on their own. Once the client enters the system, the assessment process identifies a client's needs

- Emergency Shelter – Offers a safe, secure, temporary place (up to 90 days) for homeless persons to reside while they prepare to move into more stable housing

- Transitional Housing – Long term (up to 24 months) housing with supportive services that address the underlying causes of homelessness. Transitional housing programs enable people to successfully transition to and maintain permanent housing

- Permanent and Permanent Supportive Housing – Permanent housing for most is affordable, market-rate housing. Permanent supportive housing enables persons with disabilities to live as independently as possible. Moving previously homeless persons into permanent housing is the primary objective of the Continuum

- Supportive Services – Activities that help persons address the underlying causes of homelessness and move towards self-sufficiency and independent living. Services include substance abuse treatment, employment education and job readiness, budgeting workshops, parenting classes, and childcare. Services may be part of a housing program or independently

For many El Monte residents, the first entry into the Continuum of Care is through an emergency shelter, where individuals and families obtain emergency housing and supportive services directed to getting people off the streets and into a safe environment. Typically, people stay in an emergency shelter for a short period. Usually during this time, other housing is arranged and the homeless person's immediate social service and medical needs are addressed.

The next component of the Continuum is transitional housing, designed as short-term housing for up to 2 years, where persons move into a more stabilized housing arrangement than an emergency shelter. In transitional housing, persons receive substantial supportive services that are normally directed toward long-term solutions (i.e. employment, counseling, medical aftercare and life skills training), rather than the immediate needs and services addressed in the emergency shelter settings.

The final component of the Continuum of Care is permanent housing, both with and without supportive services. The goal of the Continuum of Care system is to move people toward housing alternatives where they are able to reside permanently in safe and sanitary housing. This housing must be available at prices they can afford and in locations where they can receive the support services necessary for them to achieve maximum independence based on their abilities.

The following tables were provided as part of the county's Continuum of Care. The inventory numbers in the tables below are based off the results of a survey sent to all homeless service providers who participate in the Los Angeles County Continuum of Care.

Table 6-2
County of Los Angeles - Homeless and Special Needs Populations
(HUD Table 1-A)

Continuum of Care: Housing Gap Analysis Chart

		Current Inventory	Under Development	Unmet Need/ Gap
Individuals				
Example	**Emergency Shelter**	**100**	**40**	**26**
Beds	Emergency Shelter	3,436	0	2,087
	Transitional Housing	5,580	281	10,203
	Permanent Supportive Housing[1]	5,516	820	30,359
	Total	14,532	1,101	42,649
Persons in Families With Children				
Beds	Emergency Shelter	1,081	52	2,819
	Transitional Housing	3,418	20	3,677
	Permanent Supportive Housing[2]	2,921	511	5,314
	Total	7,420	583	11,810

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	**Sheltered**		**Unsheltered**	**Total**
	Emergency	**Transitional**		
Number of Families with Children (Family Households):	297	612	5,329	6,238
1. Number of Persons in Families with Children	1,033	1,992	13,618	16,643
2. Number of Single Individuals and Persons in Households without children	4,492	3,925	43,548	51,965
(Add Lines Numbered 1 & 2 Total Persons)	5,525	5,917	57,166	68,608
Part 2: Homeless Subpopulations	**Sheltered**		**Unsheltered**	Total
a. Chronically Homeless	1,604			
b. Seriously Mentally Ill	4,382			
c. Chronic Substance Abuse	2,567			
d. Veterans	1,712			
e. Persons with HIV/AIDS	263			
f. Victims of Domestic Violence	1,190			
g. Unaccompanied Youth (Under 18)	218			

Source: HUD's 2008 Continuum of Care Homeless Population and Subpopulations Report

[1] HUD's point in time count does not include persons or beds in permanent supporting housing as currently homeless.
[2] Chronically Homeless "Sheltered" figure includes 51 "Sheltered" individuals included in Part 2, Row 2 ("Severely Mentally Ill").

Table 6-3
Homeless Population - County of Los Angeles
2009 Point in Time Estimate

Subpopulation	Estimated Point in Time Population	% of Homeless Population
Females	14,806	35%
Males	27,888	65%
Chronic Substance Abuse	17,419	41%
Seriously Mentally Ill	10,387	24%
Dually-Diagnosed	7,100	16%
Veterans	6,540	15%
Persons with HIV AIDS	1,064	2%
Victims of Domestic Violence	3,762	9%
Youth – Unaccompanied (under 18)	638	2%

Source: Los Angeles Homeless Service Authority (LAHSA) - Numbers are representative of Los Angeles Continuum of Care

Based on the figures provided above and local expertise from homeless service providers, the San Gabriel Valley region of the County has derived the following priorities:

The priorities listed below reflect the program goals of the largest source of federal funding for homelessness: the U.S. Department of Housing & Urban Development's (HUD) McKinney Homeless Assistance Program. The priorities were last updated June 2009.

1. Reduce chronic homelessness by advocating for capital, operating and services funding to increase permanent supportive housing. Advocate for new programs and resources that move the most vulnerable individuals directly into housing

2. Decrease family homelessness by advocating for programs and funding for homelessness prevention, rapid re-housing for homeless families, and mainstream benefits for low-income families

3. Increase housing stability by advocating for new and ongoing funding for supportive services linked to housing and programs that better assure individuals and families stay in housing and do not cycle back into the more expensive emergency system of care

4. Increase employment outcomes by advocating for resources to connect homeless individuals to educational and employment opportunities

5. Prevent homelessness by advocating for funding and policy that preserves the net amount of affordable housing stock and reduces the number of people discharged into homelessness from public systems of care

6. Increase resources for the Los Angeles Continuum of Care by advocating for an increased level of funding for Los Angeles area providers of housing and homeless services

F. Strategy

HUD has established a goal to end chronic homeless within 10 years. The City of El Monte works in partnership with the County of Los Angeles and LAHSA in support of the County's Continuum of Care to address homelessness on a regional basis. As part of this partnership, the City works in conjunction with the County of Los Angeles's Homeless Policy Council. The City is part of the Homeless Coalition meetings sponsored by LAHSA. In addition, the City will provide financial assistance to local service providers such as El Monte/South El Monte Emergency Resource Association Homeless Prevention Program and the City of El Monte Veterans and Homeless Commission to reduce the homeless conditions in the City.

The County's Continuum of Care system provides a community-based process that offers a comprehensive response to the different needs of homeless individuals and families. The four fundamental components of the system are as follows:

1. Emergency shelter through a homeless shelter or a motel voucher and outreach and assessment will be provided to identify an individual's or family's needs and connect them to the appropriate facilities and services
2. Supportive services such as job training, drug and alcohol rehabilitation, mental health services, special services to specific subpopulations will be provided
3. Transitional housing for homeless families and individuals will be provided.
4. Finally, permanent housing and homelessness prevention will be available in the final phase

The four components of the Continuum of Care system will not be needed by all homeless persons. The Continuum of Care system will provide for the specific needs of all of the homeless populations in a coordinated and balanced effort.

The City of El Monte will continue to work with County and local organizations that provide essential services within the four fundamental components within El Monte, including motel vouchers, outreach services, transitional housing, and permanent housing.

G. Other Special Needs

1. Substance Abuse Services

   The County is the primary provider of substance abuse services. The County provides a range of outpatient and residential treatment programs, including crisis intervention, assessment and evaluation; and counseling. Specialized programs provide services for pregnant and parenting women, persons who require methadone maintenance and detoxification, adolescents, persons who

have been dually diagnosed with substance abuse and mental health problems, and individuals referred by the Los Angeles County Drug Court.

The City is served by 10 drug and alcohol outpatient clinics located within the City limits. In addition, there are multiple residential treatment facilities throughout the County. The City has assigned a Medium priority to this need category, based on existing programs and other funding sources. The City will consider support for a program that meets this need if it supplements the existing programs.

2. Services for the Disabled

The City of El Monte is home to many permanent residents with physical, developmental, or other disabilities that may require different independent living arrangements and services. According to the Census, a disability is a physical or mental impairment that substantially limits one or more major life activity. The range of disabilities and their severity differ, yet many require specialized housing arrangements to allow persons with disabilities to live full and independent lives.

The 2000 Census counted more than 16,000 individuals in El Monte with one or more disabilities. Physically disabled people represent 37%. Persons with mental disabilities comprise 28%. Lastly, sensory and self-care disabilities account for 20% and 15% of disabled residents, respectively. Many more adults are house bound or can leave their homes only with personal assistance.

The Community Rehabilitation Services, with offices located in East Los Angeles and San Gabriel, is the primary provider of services to the disabled in the area. The Center receives funding from the State Department of Rehabilitation and is designated as a one of the twenty-nine Independent Living Centers (ILCs) in the state. These centers are dedicated to the ideal that communities become fully accessible and integrated so that all persons with disabilities can live, work, shop and play where they choose, without barriers. The Community Rehabilitation Services provides a variety of services including advocacy, counseling, and vocational services.

Residents of El Monte with developmental disabilities, such as mental retardation, cerebral palsy, epilepsy, and autism, are also served by the Regional Center of Los Angeles County.

In addition, the State administers the In-Home Supportive Services Program that helps pay for services so that clients can remain safely at home as an alternative to expensive out-of-home care, such as nursing homes or board and care facilities. Types of services include housecleaning, meal preparation, and personal care services.

Given the existing level of service and funding, the City has set this need category as a Medium funding priority, where it will consider supporting programs that complement existing services.

For individuals requiring more specialized care, the City offers housing options suited to persons of different ages and needs. These include licensed community care facilities, alcohol and drug rehabilitation, and skilled nursing facilities for nearly 1,400 people (Table 6-4).

Table 6-4
Housing Opportunities for Disabled People

Age Group	Description	Type	# of Facilities	Capacity
Children/Youth	Family Home	CCF	-	-
	Group Home	CCF	2	93
	Transition Homes	CCF	-	-
Adults	Social Rehabilitation	AOD	3	43
	Sober Living	AOD	-	-
	Adult Residential	CCF	9	166
Seniors	Elderly Residential	CCF	7	97
	Adult Day Care	SNF	2	150
	Skilled Nursing	SNF	10	856

3. Accessibility Needs

The Americans with Disabilities Act (ADA) recognizes and protects the civil rights of people with disabilities. Local jurisdictions (Title II) and Nonprofits (Title III), as well as other entities covered by the ADA, must ensure that the facilities they build or alter are accessible to people with disabilities. The highest degree of accessibility is required in new work, at the time when it is most cost-effective to incorporate accessible design features.

If a covered entity alters an existing facility or part of a facility, the altered area must be accessible to and usable by people who have disabilities to the maximum extent feasible. Alterations must follow the ADA Standards for Accessible Design unless compliance is technically infeasible. Where the nature of an existing facility makes it virtually impossible to comply with all of the accessibility standards applicable to planned alterations, any altered features of the facility that can be made accessible must be made accessible. Program accessibility is a provision of the ADA and DOJ Title II regulations and applies to the existing facilities and programs of a jurisdiction.

Persons who are physically disabled, including blindness and persons who suffer from brain impairments due to diseases or accidents, often face accessibility issues. The American Disabilities Act of 1991 provides comprehensive civil rights protection to persons with disabilities in the areas of public accommodation, employment, state and local government services, and telecommunications. The design, implementation, and maintenance of all park facilities must comply with ADA; persons of all abilities must have the opportunity to participate in recreation activities.

Under the Americans with Disabilities Act (ADA), the City is charged to ensure that individuals with disabilities are not excluded from services, programs, and

activities because existing buildings are inaccessible. ADA compliance is a concern of the Consolidated Plan as many persons with disabilities qualify as low and moderate income. The City is working to assure compliance with this important legislation and has assigned this category of need a high priority.

4. HIV/AIDS Centers & Services

The dominant definition of HIV/AIDS has been developed by the Centers for Disease Control (CDC) in the United States. The CDC offers the following non-technical summary:

AIDS stands for acquired immunodeficiency syndrome. A human immunodeficiency virus (HIV) infected person receives a diagnosis of AIDS after developing one of the CDC defined AIDS indicator illnesses. An HIV-positive person who has not had any serious illnesses also can receive an AIDS diagnosis on the basis of certain blood tests (CD4+ counts).

A positive HIV test result does not mean that a person has AIDS. A diagnosis of AIDS is made by a physician using certain clinical criteria (e.g., AIDS indicator illnesses). AIDS is a specific group of diseases or conditions which are indicative of severe immunosuppression related to infection with the HIV. There may be many different factors causing or contributing to the severe immunosuppression.

Assessing the needs of Los Angeles County residents in relation to HIV and AIDS is an ongoing process. One might suggest that to the degree residents engage in HIV risk behaviors; there is a need for HIV prevention and related services. However, estimating the extent of need is challenging. The County of Los Angeles Department of Public Health lists the number of reported cases in the San Gabriel Valley as low. In 2008, the number of reported cases was 11 which represents approximately 2 percent of the total for the Los Angeles County region.

In Los Angeles County, the HIV Epidemiology Unit coordinates HIV/AIDS care, treatment, and support services and HIV/AIDS prevention services for the County of Los Angeles. The HIV Epidemiology Unit receives Federal and State HIV/AIDS grants and subcontracts the funds to Agency programs and community-based organizations. HIV Epidemiology Unit recommends HIV/AIDS-related policies to Health Care Agency administration.

The HIV Planning and Coordination Unit is essential to the continued coordination of a public health response to the HIV/AIDS epidemic in Los Angeles County. It is the only entity, public or private, that is charged with this responsibility. The HIV Epidemiology Unit ensures that persons at high risk for contracting or transmitting HIV are targeted for HIV prevention education, and that persons living with HIV disease receive the medical and support services they need. The HIV Epidemiology Unit mission is to prevent the transmission of

HIV, to encourage early intervention for those already infected, and to ensure that persons living with HIV have access to needed health care and services.[3] Although the HIV Epidemiology Unit is responsible for the coordination of all HIV/AIDS care for the County, the City will work with agencies that provide referral or case management services in collaboration with the HIV Epidemiology Unit.

[3] Los Angeles County HIV Epidemiology Unit

VII. Non-Housing Community Development Needs Assessment

VII. Non-Housing Community Development Needs Assessment

A. Introduction

The Consolidated Plan regulations require an assessment of "non-housing community development needs." The City of El Monte is committed to developing effective investment strategies to meet these needs using the City's Community Development Block Grant (CDBG). This section is presented in the following order:

- The City's methodology for determining priorities among the several competing community needs;
- The three (3) funding priority levels and their meaning;
- An overview of the CDBG program and eligible uses of funds;
- The City's public community development needs, including infrastructure improvements, facilities, public services, accessibility improvements, and economic development needs; and
- Consolidated Plan Table 2B. This table summarizes all of the non-housing community needs and the City's 5-year funding strategy for Consolidated Plan funds.

B. Methodology

The City used several data sources to assess its non-housing community needs. The 2000 U.S. Census data and the 2006-2008 U.S. Census American Community Survey (ACS) were the primary source for the demographic data. Information on local economic conditions was obtained from County of Los Angeles, the State of California, and other governmental agencies. As required by Federal regulations, the City consulted local service providers to obtain input. The first-hand knowledge of local community development professionals, including City staff and non-profit advocacy groups, made a significant contribution to the assessment. In addition, the City conducted a Community Needs Survey to gather public opinion.

C. Funding Priority Levels

Consolidated Plan funds are limited and are not sufficient to meet all of a community's needs. Therefore, it is necessary that the City assign relative priorities to each need, and use its limited resources to address the highest priorities. The City has assigned one of the following Priority levels to each possible use of funds:

- High Priority: A high priority indicates the City will use Consolidated Plan funds to implement programs and projects to address this need.
- Medium Priority: A medium priority indicates the City acknowledges a need exists but that the need level is lower compared to other needs and / or the need is being addressed by another program or funding source. The City will partner with other agencies and organizations to apply for additional funding.

- Low Priority: A low priority indicates that the City acknowledges the need the need exist but is unable to fund due to lending constraints or that the need is service by other public or private entities.

D. The CDBG Program

This section provides a brief overview of the CDBG Program as it is the primary funding source utilized by the City for non-housing community and economic development activities related to this Consolidated Plan. The CDBG statute calls for program funds to be used to develop viable communities through the provision of decent housing, a suitable living environment and expanded economic opportunities, primarily for persons of low- and moderate-income. To achieve these goals, the statute requires that activities funded through CDBG meet one of three (3) national objectives:

- Benefiting low- and moderate-income (LM) persons
- Preventing or eliminating slums or blight
- Meet urgent needs

1. Activities Benefiting Low- And Moderate-Income Persons

LMA - Area Benefit Activities: An activity with benefits available to all residents in a particular area where at least 51% of the residents are low- and moderate-income persons. Typical area benefits include Street Improvements; Water and Sewer Lines; Neighborhood Facilities; and Façade Improvements in Neighborhood Commercial Districts.

LMC - Limited Clientele Activities: An activity that provides benefits to a specific group of persons of which at least 51% of the beneficiaries are low- and moderate-income persons.

Presumed Group: An activity that benefits clientele who are generally presumed to be principally low- and moderate-income persons. (Presumed groups: abused children, battered spouses, elderly persons, adults who are severely disabled, homeless persons, illiterate adults, persons with Acquired Immunodeficiency Syndrome (AIDS), and migrant farm workers).

Activities that would be expected to qualify under the LMC Presumed Group subcategory include construction of a senior center, public services for the homeless, assistance to LM persons developing a micro-enterprise, Meals on Wheels for the elderly; services for battered and abused spouses or children; or construction of job training facilities for severely disabled adults.

Requiring Income Documentation: An activity requiring information on family size and income to document that at least 51% of the clientele are persons whose income does not exceed the low- and moderate-income limit.

Programs Limiting Services to Low- and Moderate-Income: An activity that has income eligibility requirements which limit the activity exclusively to low- and moderate- income persons, or is of such a nature and location to limit services to primarily low- and moderate-income persons.

LMJ - Job Creation or retention: An activity that directly creates or retains permanent, full-time equivalent jobs. Activities that could be expected to create or retain jobs include the construction by the grantee of a business incubator that is designed to offer both space and assistance to new, small businesses, to help them survive and perhaps even expand; loans to help finance the expansion of a plant or factory; financial assistance to a business, which has publicly announced its intention to close, and to help it update its machinery and equipment to remain open; and improvement of public infrastructure as needed by a company to comply with environmental laws to avoid closure.

2. Activities Preventing or Eliminating Slums or Blight

The second of the CDBG national objectives has its roots in the Urban Renewal program, one of the major Federal programs that were terminated and replaced with the CDBG program upon its formation in 1974. Although the vast majority of persons who resided in the areas that qualified for assistance under the Urban Renewal program were LM, the principal focus of that program lay in eliminating major slums and other areas of blight within the community and preventing the return of blight to treated areas

Because of some concerns that the CDBG program might not allow the continuance of the type of projects that were funded under Urban Renewal, provision was made for this through the inclusion of the national objective concerning slums and blight. The subcategories under this national objective are:

SBA – Slum or Blighted Area Activities: An activity serving to improve an area in which documented conditions of slums or blight exist.

SBS - Slum or Blight on Spot Basis Activities: An activity outside of a slum and blighted area designed to address imminent safety hazards.

3. Activities Designed To Meet an Urgent Need

To comply with the national objective of meeting community development needs having a particular urgency, an activity must be designed to alleviate existing conditions that the grantee certifies:

- Pose a serious and immediate threat to the health or welfare of the community
- Are of recent origin or recently became urgent
- The grantee is unable to finance the activity on its own

- Other resources of funding are not available to carry out the activity
- Example: a major catastrophe such as a flood or earthquake that threatens the community's residents with the spread of serious disease. The community's other resources may well be depleted and other Federal programs may not be sufficient to cover all the costs associated with this public health threat

E. Community Development Priority Needs

The CDBG regulations categorize the types of programs and projects that are eligible for the funds. This assessment examines the following need categories: Community Improvements; Community Facilities; Community Services; Accessibility Needs; and Economic Development. Each need category is defined below.

Economic Development

Activities or improvements designed to support, increase, or stabilize business development, as well as to create or retain jobs, or expand the provision of goods and services (e.g., small business incubators, commercial and industrial development, loans to for-profit businesses, infrastructure improvements specific to expanding or creating business development).

Community Improvements

Community Improvements are public improvements that support existing or future community development that benefits an entire area or site (e.g., roads, curbs, gutters, sewer systems, street lighting, bridges, etc.).

Community Facilities

Community Facilities includes the construction or rehabilitation of structures or facilities that house a public use. Facilities used for the general conduct of government are ineligible for CDBG assistance except under certain circumstances, such as the elimination of material or architectural barriers to ADA accessibility.

Community Services

Activities that provide supportive services to individuals and/or households (e.g., job training, child care, at-risk adults over the age of 60, and graffiti removal, etc.). These services are designed to improve the quality of life for El Monte resident, particularly low-income individuals.

Accessibility Needs

Non-housing activities or improvements that provide accessibility improvements for persons who are physically disabled. All improvements completed must meet the Americans with Disabilities Act (ADA) requirements.

F. Infrastructure Improvements

The Infrastructure category looks at all public improvements that support existing or future community development benefiting an entire area or a particular site (e.g., roads, curbs, gutters, sewer systems, street lighting, bridges, etc.). With a few exceptions, infrastructure is typically installed at the same time as the development it serves. This is the case with the City's current infrastructure system. As with most development in the City, a good portion of the City's infrastructure is in need of repair or replacement.

The City shares the responsibility for providing infrastructure services with several public agencies. **Table 7-1** indicates which agencies provide services to eligible census tracts located with the City

Table 7-1
Infrastructure Providers In El Monte

Responsible Agency	Infrastructure/Services Provided
City of El Monte Engineering Department	Streets, sidewalks, curbs and gutters Local storm drains
Los Angeles County Flood Control District	Regional flood control facilities
City of El Monte Trunk Mains owned by L.A. County Sanitation Districts (LACSD).	Local sewage collection
Phoenix Waste and Recycling and Valley Vista Services	Collection of single-family residential refuse and recyclable materials Collection of all other refuse and recyclable materials
City of El Monte San Gabriel Valley Water Co. Golden State Water Company California American Water Champion Mutual Water Co. Del Rio Mutual Water Co. Hemlock Mutual Water Co. Rurban Homes Mutual Water Co. Sterling Mutual Water Co. Upper San Gabriel Valley Municipal Water District.	Domestic water service Purveyors and Utilities

Source: City of El Monte

The *Needs Assessment Survey* respondents rated the relative importance of five (5) infrastructure improvements as follows:

Table 7.2 provides the results of the Needs Assessment Survey that was distributed.

Table 7-2
Infrastructure Survey Results

Infrastructure						
Answer Options	**No Need**	**Low Need**	**Medium Need**	**High Need**	**Rating Average**	**Response Count**
Drainage Improvements	10	15	39	43	2.37	107
Water/Sewer Impr.	7	18	40	43	2.48	108
Street Improvements	6	10	35	61	2.56	112
Street Lighting	6	11	23	79	2.68	119
Sidewalk Improvements	8	14	34	55	2.38	111

1. Street Improvements

The City's Public Works Department is responsible for the maintenance of the local street system, including all sidewalks, curbs and gutters, and the local in-street storm drain facilities. The Department is also responsible for street construction that is not otherwise completed by developers as part of new development or through improvement districts.

The City's streets have performed well over the years due to the City's constant maintenance efforts. Nonetheless, new overlay and hardscape repair are necessary to ensure many more years of service. Street improvements also include sidewalk improvements and curb cuts to meet ADA requirements.

2. Flood Drainage Improvements

The City of El Monte has defined areas of flood hazard and regulates the development within flood plains. These land use controls have been established in conjunction with El Monte's participation in the National Flood Insurance Program. The principal water courses which traverse the City from north to south are San Gabriel River and the Rio Hondo River.

Flooding in El Monte has the potential to result in property damage. Rapid storm water and debris runoff can create flood conditions. In the past, flooding hazards have existed in both commercial and residential areas. Many of these areas improved as funds become available.

3. Street Lighting

The Public Works Department is responsible for the oversight of the street lighting in the City of El Monte. Due to the high cost of installing and maintaining the street lighting system in the City and limited amount of funding, the City addresses the highest priority need areas of the City first. In addition, the City looks at other funding sources to leverage City funds for the street lighting work.

One example of such leveraging is the City's joint Rule 20A Projects in which the City joins with Southern California Edison to upgrade street lighting in target areas of the City. Under this program, Southern California Edison pays for all under grounding of all electrical service and upgrades the existing light fixtures.

The City provides additional poles and light fixtures between the existing fixtures to assure adequate lighting is being provided.

4. Water/Sewer Improvements

The Water Department is committed to protecting the health and welfare of the community and providing safe, efficient and economical production, transmission and distribution of the City's domestic water supply and uninterrupted wastewater collection system with an emphasis on good customer service.

The City currently owns and operates a water system which encompasses the central business district and parts of the Northwestern and Southern Portion of the City. There are approximately 3,421 accounts and the population served is over 13,300 persons. Six (6) deep wells, one (1) 200,000-gallon elevated tank and one(1) 1-million gallon reservoir currently serve this water supply. Revenue to support the water fund is exclusively from the sale of water.

5. Street/Alley/Sidewalk Improvements

The City's Public Works Department - Engineering Division are responsible for construction and maintaining the local street system, including all sidewalks, curbs, gutters, and storm drains. The Public Works - Engineering Division also prepares long-term capital improvement plans to identify the required improvements within the next five (5) years.

The City of El Monte has implemented a Capital Improvement Program to implement capital improvement projects including street and alley improvements. The program will result in an improved level of service to the public and substantial cost savings in the future. The City conducts street and alley improvements on an annual basis. The City has used and will continue to use CDBG funds to complete street/alley/sidewalk improvements within low- and moderate-income areas of the City.

G. Community Facilities

A principal goal of the Consolidated Plan is to develop viable urban communities by developing a suitable living environment. A suitable living environment also includes community (public) facilities that add to the quality of life for a community's residents. In terms of the Consolidated Plan, public facilities include Parks and Recreational Facilities, Community Centers, Health Care Facilities, as well as Fire Stations, Libraries, and Public Parking Facilities.

Households with limited resources face great difficulty in meeting everyday needs and maintaining a safe, healthy community and suitable standard of living. The use of funds to construct, expand, and renovate public service facilities contributes a great deal to the quality of life in these households. By making it possible for communities to provide health, recreational, and safety services to their residents, the City's program activities are an important tool for enhancing the livability of the City's lower income households and communities. The provision of these services

eases the burden of low- and moderate-income households that must struggle to meet the needs of their families.

Common facilities such as health, recreation, and children's facilities are provided in the City. For lower income households, the needs for these public facilities are great. Often these households require access to free or affordable rate facilities that are near their living quarters, especially for children and senior citizens, whose mobility is limited.

Table 7.3 provides the results of the Needs Assessment Survey for the Community Facilities category.

Table 7-3
Community Facilities Survey Results

Community Facilities						
Answer Options	**No Need**	**Low Need**	**Medium Need**	**High Need**	**Rating Average**	**Response Count**
Senior Centers	2	14	31	62	2.88	109
Youth Centers	4	13	25	73	3.14	115
Child Care Centers	2	17	30	57	2.71	106
Parks & Recreation Facilities	4	13	33	55	2.96	105
Health Care Facilities	4	16	15	81	3.06	116
Community Centers	2	24	26	49	2.17	101
Fire Stations	5	7	26	66	3.35	104
Libraries	5	17	22	60	3.04	104

1. Health Care Facilities-County Health-El Monte comprehensive Health Center

The availability of public health care facilities is a necessity in jurisdictions of any size. Such agencies regulate health care standards throughout the jurisdiction, monitor trends in health indicators such as rates of infectious disease and injury, and provide needed medical care to poor households.

In addition to responsive physicians, dentists, and optometrists, the local Alta Med, healthcare community includes many specialists and complementary practitioners. Promoting wellness and healthy lifestyles, the local healthcare community also provides for the care and treatment of illnesses, disorders, short and long-term disabilities. There are several existing health care facilities operating within the City and adjacent cities. They are as follows:

a. Kaiser-Permanente

The Kaiser-Permanente – located in Baldwin Park near the 10 and 605 freeways. The facility is a full fledged major medical facility with services that include, but are not limited to, general medicine, surgical center, radiation oncology center and appointment call center; the site is projected to

ultimately include a major medical facility. Although the facility is not within the City limits, the facility is located within five (5) miles of the City boundary.

b. Arcadia Methodist Hospital

The 453-bed Arcadia Methodist Hospital has nearly 2,000 professional, technical and service personnel provide a comprehensive range of medical services, while utilizing the very latest technologies. Making Arcadia Methodist Hospital an exceptional hospital, the over 500-member medical staff includes many of the region's leading physicians and specialists. Additionally, Arcadia Methodist nurses have earned a reputation as compassionate, responsive professionals who continue to meet strict educational and professional standards. Although the facility is not within the City limits, the facility is located in close proximity to the City.

c. Greater El Monte Hospital

The Greater El Monte Community Hospital is located in South El Monte which is just south of the City limits. The facility opened in 1974 to meet the needs of a rapidly growing community. The 117-bed facility's emergency room has an Emergency Department Approved for Pediatrics (EDAP) designation. Greater El Monte is fully accredited by the Joint Commission on the Accreditation of Healthcare Organizations, the nation's oldest and largest hospital accreditation agency. In November 1, 2004 the hospital joined the Alhambra Hospital Medical Center family.

2. Fire Station and Equipment

The City of El Monte is serviced by the Los Angeles County Fire Department (LACFD) through the Partner City program. The LACFD provides fire prevention/suppression and emergency services to 57 District Cities within Los Angeles County, one of them being the City of El Monte. The LACFD provides three (3) fire stations in the City of El Monte.

Because the fire service is provided by the LACFD, the City has not provided any CDBG Program funds for equipment or facilities. The City will continue to work with the LACFD to assure the proper level of service is being provided to residents of the City of El Monte.

3. Youth Centers

El Monte has a large youth population. According to the 2000 Census, 34% of the City's population was under age 18, representing a significant user group for dedicated youth facilities. The following briefly describes the key services and facilities for the City's youth.

The City of El Monte has one community center facility. In addition to the Community Center, the City has other facilities that offer a variety of programs for youths. Programs range from educational activities, to teen clubs. In addition, some of the facilities also accommodate many youth sports activities.

The six (6) facilities are Zamora Park, Mountain View Park, Lambert Park, El Monte Community Center, Multi-purpose Senior Center, and Aquatic Center.

4. Libraries

El Monte Library: The El Monte Library was founded in 1890, and joined the Los Angeles County Public Library in 1913. It has been at its present location since 1967. The library's book collection totals approximately 101,100 volumes. The collection includes 70 magazines and newspapers in English, Spanish, Chinese and Vietnamese, 10,200 audio and video recordings, a special collection of telephone directories, and collections in Spanish, Vietnamese and Chinese languages. The Cesar Chavez Self-Improvement Collection for Job Training and Career Development includes civil service exam books, career and vocation guides, business directories, and resume, interview and job skills training books and videos.

Services include an online public access catalog, three (3) multimedia computer workstations for children, one (1) Internet station, as well as adults, children's and school programs, a coin-operated typewriter and a coin-operated photocopy machine.

The library with an area of 12,200 square feet features an adult area, a children's section, a periodical area, and a meeting room with a seating capacity of 49.[1]

Norwood Library: The original Norwood Library opened on November 22, 1950 as a storefront library at 4772 Peck Road. The library was opened to provide service to residents of the unincorporated area north of the city of El Monte. The city annexed this area in the early 1960's. Property for a larger site was purchased in 1967. Finally, on April 15, 1977, the "new" Norwood Library opened at this address. The library has an active “Friends of the Library” which strongly supports library programs and services.

The Norwood Library currently has more than 81,700 items, including 67,300 books, 115 magazine and newspaper subscriptions, and 9,050 audiovisual materials. Materials are available in English, Spanish, Chinese and Vietnamese. The "Cesar Chavez Language Learning and Literacy collection" provides access to books, magazines, audiocassettes and videos that assist users in learning English and other languages as well as improving language skills in their primary language. The 4,356 video collection includes many of the PBS video series as well as other non-commercial video programs in videocassette and DVD formats.

The library offers Reference and children’s service, public access computers (Macintosh and Windows), internet access, coin-operated photocopier and typewriter.

[1] County of Los Angeles Public Library website

The 10,000+ square foot library features adult and children's study areas, a magazine reading area, and a meeting room with a seating capacity of about 50. Ample parking is available.[2]

5. Child Care Centers

More than one-fifth (20.3%) of the City's population, or 23,497, is made up of children under the age of ten. This indicates a potentially significant need for child care services and facilities. Given that one (1) in every three (3) households in the City is of low- and moderate-income, the need for assisted child care can be extensive. The key subsidized child care services are described below.

a. Head Start Preschools

These preschools provide child development services to preschool children ages 3-5 and families. For the children, the schools provide hot meals, along with health, social, and psychological services. Referral services for housing and job information are provided for the parents.

b. Daycare Centers

A number of public and private daycare centers exist in El Monte. Some of these programs offer transportation services to and from schools for children. Program fees are discounted for low-income families. According to program staff, many of the participants do come from low-income households.

c. Avenues for Independence (GAIN) Program

This program subsidizes child care for people who meet the low-income eligibility and who are either working or going to school. The intent of this program is to help parents achieve greater financial independence by maintaining employment or acquiring the job skills to secure employment.

6. Senior Centers/Community and Senior Services Division

El Monte's senior population (65+ years of age) as of the 2000 census was approaching 10,000 residents or 6.9% of El Monte's population.

The El Monte Senior Center is housed at the Jack Crippen Multi-purpose Senior Center facility. The existing Senior Center offers a variety of services for seniors, including recreational programs, long term care, adult abuse case management, public health frames, advocacy, informant, referral, and a congregate mall nutrition program for seniors based on donations.

[2] County of Los Angeles Public Library website

7. Parks and Recreational Facilities

Parks and recreational facilities serve an important role in a community. They provide opportunities for resident interaction, and improve the overall aesthetic of a neighborhood. Funds can be used to acquire land, build or improve playgrounds or buildings used primarily for recreation, and develop open spaces that will serve low- to moderate-income areas.

The City's has an extensive system of parks and recreation areas, consisting of 10 developed parks and a community center facility providing approximately 45 acres of park land. **Table 7-4** provides a list of the parks and recreational facilities in the City as well as providing a summary of the services provided at each.

El Monte's recreational areas support a wide variety of family open recreation sports activities. There is an extensive network of soccer, baseball, and basketball fields, and courts. In addition, the City has a State of the art aquatics center that was completed in 2004 using a combination of funds including HUD funds through the Section 108 Loan Program.

Table 7-4
El Monte Park Facilities

Park Name	Address	Acres	Main Attraction
El Monte Aquatic Center	11001 Mildred Street		The El Monte Aquatics Center houses the administrative offices for the Community Services Department components for the City of El Monte. There are meeting rooms and small and large auditoriums available for citizens and civic groups on a rental basis.
El Monte Community Center	3130 North Tyler Ave		The El Monte Community Center housed the administrative offices for the Parks and Recreation Department. There are classrooms, patio, large and small auditorium with stages.
Arceo Park	3125 North Tyler Ave.	3.4	Covered picnic shelter, two play areas with playground equipment, and community band shell with adjacent picnicking facilities, public restrooms and recreation office.
Fletcher Park	3404 Fletcher Pkwy.	2.9	Covered picnic shelter, scattered picnic tables, outdoor lighted basketball court, and playground equipment area and recreation office with public restrooms.
Pioneer Park	3535 Santa Anita Ave.	10.89	Lighted Little League baseball diamond (ages 8 to 12 years old), lighted pony-colt baseball diamond (ages 13 to 18 years old), playground equipment area, public restrooms, scattered picnic tables and a log cabin type meeting facility available for rent.
Rio Vista Park/Rio Hondo River Trail	4275 Ranger Ave.	5.9	Playground equipment area, scattered picnic tables and recreation office with public restrooms. Rio Vista Park is a park/school site utilizing Rio Vista Elementary School's athletic courts and open space (currently not staffed due to budget).
Baldwin Mini Park	3750 Baldwin Ave.	0.5	Outdoor basketball court, small play area with playground equipment, large covered picnic shelter with seating capacity for up to 100 individuals, small park office and public restrooms.
Lambert Park	11431 McGirk St.	9.3	Lambert Park is adjacent to Frank Wright Elementary School that utilizes the park's outdoor sports facilities for recreational purposes with the following amenities: Large community building with auditorium, meeting rooms and kitchen facilities. Indoor gymnasium with one full basketball court, four ½ size basketball courts, two portable volleyball courts, lighted Little League field (ages 9 to 12 years old), unlighted Tiny League baseball field (ages 6 to 8 years old), scattered picnic tables throughout the park.

Table 7-4 (Cont)
El Monte Park Facilities

Park Name	Address	Acres	Main Attraction
Mountain View Park	12127 Elliott Ave.	10.11	Mountain View Park is a 10.11 acre park with the following amenities: Community building with auditorium, full service kitchen facilities and meeting rooms available for public and community group use. Large play area with play equipment and recreation office with public restrooms. Covered picnic shelters, scattered picnic tables throughout the park. Two lighted outdoor basketball courts, lighted softball diamond, lighted Little League baseball field.
El Monte Multi-purpose Senior Center	3120 N. Tyler Ave.		Senior Center is a 16,000 square foot facility.
Zamora Park	3829 Penn Mar Avenue	5.17	Community building with auditorium, small kitchen and meeting rooms. Park office with public restrooms. Covered picnic shelter, scattered picnic tables, wading pool (currently not open due to budget), playground equipment area. The Zamora Teen Art House is located at Zamora Park which enhances artistic, social and educational opportunities of the youth in the area.
Lashbrook Park	3141 Lashbrook Avenue	1.8	Lashbrook Nature Park is a 75-foot strip of park land adjacent to Rosemead Boulevard beside the Rio Hondo. The park is a critical segment of a system of natural spaces and parks to be built along the Río Hondo from Peck Park to Whittier Narrows. The park is a gateway to the City of El Monte offering additional community space for a healthy neighborhood
Gateway Park	10565 Valley Boulevard	.75	The park is located at the corner of Valley Boulevard and Santa Anita Avenue. The park commemorates war veterans of El Monte.
Santa Fe Trail Historical Park	3675 Santa Anita Ave.	1.0	The park had been designated by the State of California as a Historical Landmark #975 in 1989. The park was built in 1989 depicting the historical significance of El Monte being the end of the Santa Fe Trail that started in the State of Missouri. The special features of this park include the Osmond House, a typical 1800's house, the original El Monte Jail, a Conestoga wagon and the Official California State Historical Marker which is all built around a center plaza fountain.

8. Community Centers

Community service centers not only provide recreational space and activities, but also provide neighborhood services such as computer labs, adult education programs, family services, and general information about public services available throughout the community. Whether or not recreational opportunities are provided by a given community service center, all centers provide multiple public services to the neighborhood and community where they are located.

The City currently has one (1) Community Center and five additional recreation facilities. The existing facilities provide a variety of programs for all age groups and genders. Programs range from daily crafts and ceramics club, legal services, and game room. Enrollment is free or at a minimal cost at these centers. In addition, some of the facilities also accommodate many youth and adult sports activities. The six (6) main facilities are as follows:

- El Monte Community Center
- Zamora Park
- Mountain View Park

- Lambert Park
- Aquatic Center
- Multi-purpose Senior Center

H. Community Services

The City community services are a vital element of the City and contribute to the City's Anti-Poverty Strategy. Senior Services and Youth Services are further discussed under Senior Center and Youth Center facilities. **Table 7.5** provides the results of the Needs Assessment Survey for Community Services.

Table 7-5
Community Services Survey Results

Community Services						
Answer Options	**No Need**	**Low Need**	**Medium Need**	**High Need**	**Rating Average**	**Respons e Count**
Senior Activities	7	9	40	56	2.96	112
Youth Services	5	8	33	66	1.88	112
Child Care Services	8	9	40	50	2.68	107
Transportation Services	6	17	46	45	3.83	114
Anti-Crime Program	4	8	18	86	2.73	116
Health Services	2	7	26	79	2.86	114
Mental Health Services	5	10	37	54	2.80	106
Legal Services	6	18	23	62	3.10	109

1. Anti-Crime Programs

The El Monte Police Department is comprised of 127 sworn officers and 46 non-sworn civilian staff and almost 200 volunteers. The professional men and women of the Department work to make the City a safer place to live and work. The City of El Monte and the El Monte Police Department are committed to maintaining state of the art equipment and resources expected in a growth-oriented community like El Monte.

The City currently funds three (3) programs with CDBG funds that assist with crime prevention efforts. The three (3) programs are the Police Counseling Services, the Problem Oriented Policing Program (POP), and the Graffiti Removal Program.

The Police Counseling Services Program provides counseling to El Monte residents. Applicants are counseled on a variety of issues, including but not limited to school-related problems, depression, anxiety, family dysfunction, domestic violence, drug abuse, and juvenile diversion. Clients are referred to the program from local schools, court/probation, Department of Children & Family Services and the police.

The POP Program is part of the City's IMPACT (Improving and Maintaining Public Awareness and Community Teamwork) Program that addresses crime and quality of life issues for the residents of the City. The POP Team has developed collaborations with personnel from other City departments, including Code Enforcement, Public Works, and the City Manager's office, to ensure public safety, reduce the crime rate, and restore areas of the community which have become distressed and crime ridden.

The graffiti removal program addresses graffiti issues throughout the City. Through the program, graffiti is identified and removed immediately to keep graffiti to a minimum.

Some of the other community programs offered by the El Monte Police Department are listed below.

Neighborhood Watch

Home Security Inspections

Personal Safety

Citizen Volunteer Program

Senior Citizen Safety Programs

Gang Recognition and Awareness

Drug Recognition and Awareness

The El Monte Police Department also operates a variety of crime prevention programs for schools and youth. Some of the Department's school and youth programs are listed below:

Gang Awareness and Prevention

Drug Court Program

Drunk Driving Prevention Program for High School Students

Elementary School Reading Program

McGruff, B-Poe, Puppets, "Charlie"

Stranger Danger

Bicycle Safety

TORCH Program

2. Health Services

As health care costs rise and an increasing number of residents go without health insurance, this category is growing concern. The City of El Monte has a number of health service providers that offer a wide variety of health services. These facilities include both private and public health care providers such as Our Savior Center. The health services include general health care services

such as health clinics or more specialized health care services such as women's health clinics, blood banks, dentists, and optometrist to name a few.

There are also rehabilitation facilities that provide substance abuse services for alcohol and drug dependency as well as mental health services. The services are not limited to outpatient facilities. Within the City there are a number of home health care providers including hospice services.

3. Youth Services

The City, through the Community Services Department and other public and nonprofit agencies, provide a wide range of services for the youth of the City. These programs include but are not limited to the Cogswell After-School Program.

A variety of agencies serve the City's youth population, including the City, and community based organizations. The City offers youth facilities and services. The Cogswell after school playground offers children in the first through the sixth grades, seasonal sports, clinics as well as trips, and special events. Trained Recreation Leaders will teach fundamental skills, strategy and the mental aspects of sports beginning with sportsmanship. Cultural programs and homework mentoring are also provided. The programs help provide a positive and educational starting point for healthier and safer kids and a safer and stronger El Monte. The following is a list of programs that operate in the City of El Monte to assist the youth.

Anti-Gang Camps Aftercare-Boys and Girls Club:

This project is a comprehensive, youth guidance and development program, focusing on adjudicated juvenile delinquents and street gang members who will return to El Monte after a period of court ordered detention. Immediate involvement upon release is essential in order to bridge the therapeutic programs of the institution with the realities of life in El Monte. The agency offers core Boys and Girls Club programs, such as "Project Learn; Job Ready; Career Prep; Gang Intervention through Targeted Outreach; SMART Moves; and Goals for Graduation."

Cogswell After School Program – City of El Monte – Community Services Department:

The program, administered through the City's Community Services Department offers a variety of activities including arts and crafts, table games, and on site organized sports and games. The objective of the program is to provide youth with a safe and supervised environment.

Parks and Recreation Programs:

Through the City's Community Services Department, a variety of activities including arts and crafts, cooking, table games, organized sports, and

cheerleading. Youth are provided with a safe and supervised environment to recreate and socialize.

I. Neighborhood Services

The Neighborhood Services category looks at all neighborhood improvements that benefit a local area (e.g., tree planting, trash debris removal, parking facilities, graffiti removal, and code enforcement) or site. Many of these local services are being addressed through assessment districts or other funding sources.

Table 7.6 provides the results of the Needs Assessment Survey that was distributed.

Table 7-6
Neighborhood Services Survey Results

Neighborhood Services						
Answer Options	**No Need**	**Low Need**	**Medium Need**	**High Need**	**Rating Average**	**Response Count**
Tree Planting	5	19	34	55	2.53	113
Trash Debris Removal	4	12	37	66	2.39	121
Graffiti Removal	7	12	28	50	2.39	99
Code Enforcement	5	13	38	48	2.49	106
Parking Facilities	4	19	44	38	2.50	108
Cleanup Abandoned Lots	6	9	36	64	2.16	117

J. Accessibility Needs

Persons, who are physically disabled, including blindness and persons who suffer from brain impairments due to diseases or accidents, often face accessibility issues.

The American with Disabilities Act of 1991 provides comprehensive civil rights protection to persons with disabilities in the areas of public accommodation, employment, State and local government services, and telecommunications. The design, implementation, and maintenance of all park facilities must comply with ADA; persons of all abilities must have the opportunity to participate in recreation activities.

Under the Americans with Disabilities Act (ADA), the City is charged to ensure that individuals with disabilities are not excluded from services, programs, and activities because existing buildings are inaccessible. ADA compliance is a concern of the Consolidated Plan as many persons with disabilities qualify as low- and moderate-income. The City is working to assure compliance with this important legislation.

K. Businesses & Jobs

El Monte is in a period of progressive growth with a proactive attitude toward attracting businesses that will solidify its economic base and provide jobs for the

community.[3] The City is home to many commercial, industrial, and office businesses. This includes the number one (1) auto dealership in the country (Longo Toyota). El Monte is located at the intersection of two (2) primary arterial freeways, Interstate 10 and the 605 freeway. The business community relies on the immediate access to these interstate highways, railways, seaports, as well as local and international airports to be able to compete in the market.

Building on this competitive base, the City's economic development programs encompass several services that provide a direct benefit to existing El Monte businesses as well as prospective businesses looking to expand or relocate to El Monte. These services include the business assistance programs. In the past, the City has obtained Section 108 Loans to assist new or existing businesses to create or expand their business in exchange for jobs being created for low- and moderate income residents.

Table 7.7 provides the results of the Needs Assessment Survey that was distributed. These items are further discussed in this section.

Table 7-7
Business and Jobs Survey Results

Business and Jobs						
Answer Options	**No Need**	**Low Need**	**Medium Need**	**High Need**	**Rating Average**	**Response Count**
Start up Business Assistance	4	23	37	39	3.43	103
Small Business Loans	6	21	32	44	3.00	103
Job Creation Retention	2	15	20	78	3.44	115
Employment Training	2	14	26	75	2.98	117
Commercial Industrial Rehab	3	21	40	34	2.08	98
Façade Improvements	4	28	35	36	2.30	103
Business Mentoring	6	28	34	35	2.67	103

1. Start up Business Assistance and Small Business Loans

Direct assistance to businesses is an important element of any jurisdiction's economic development strategy. Providing a combination of technical assistance (business start-up, general business, marketing, procurement, workforce recruitment, governmental matters, import/export, etc.), capital access (loans and equity investments for working capital, inventory, fixed assets) and tax incentives (Federal, State and local), are all essential ingredients in assisting new business start-ups and helping existing businesses to grow, expand and hire new employees.

The majority of the City's economic development programs are coordinated through the Redevelopment Agency. The Redevelopment Agency provides information and assistance on business-related incentives, market data and demographics, and development standards. Other economic development

[3] City of El Monte, Economic Development Division website.

information utilized in facilitating relocation or expansion is also available as needed.

There are several other existing economic development programs available to residents and local businesses funded from other agencies. Descriptions of these programs are provided below.

Eastern Los Angeles County Small Business Dev. Center (SBDC):

This office is a division of the Mt. San Antonio College Small Business Development Center that provides the small businesses and entrepreneurs in Los Angeles County with business assistance services from a variety of locations in the Los Angeles County region. Services include technical assistance, consulting, and workshops.

Small Business Administration (SBA) Programs:

- **Basic 7(a) Loan Guaranty Program**: This is the SBA's primary business loan program. It helps qualified small businesses obtain financing when they might not be eligible for business loans through normal lending channels. Funds can be used for most business purposes including working capital, machinery and equipment, furniture and fixtures, land and building, and debt refinancing. These loans are processed through local commercial lenders

- **Express Loans Program:** This program offers term loans and lines of credit up to $150,000

- **Microloan Program**: The local intermediary for U.S. Small Business Administration's Microloan program is Valley Economic Development Corporation, located in Van Nuys, which serves Los Angeles and Orange Counties. The Microloan program loans up to $35,000 for a term of six (6) years to start-up and growing small businesses

- **Certified Development Company (504) Loan Program:** The CDC/504 loan program is a long-term financing tool for economic development within a community. The 504 Program provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as land and buildings. Maximum loans are $1.3 million. Local intermediaries are Business Finance Center, located in the City of Commerce, which serves Los Angeles County. La Habra Local Development Company, Inc., Santa Ana, which serves Orange County.

Other Programs:

- **ACCION**: This nonprofit organization is dedicated to helping micro entrepreneurs grow their businesses by providing small loans and business training. As a community lender, they provide small loans ranging from $300-$25,000. The average loan size is approximately $4,500. About 40%

of ACCION clients are women and over half are Hispanic or African-American

- **County Equipment Bond Program (EBP):** This program provides manufacturers and processors in with tax exempt bond financing for new capital equipment purchases for manufacturing, processing solid waste, recycling and energy related projects. Interest on the bonds is exempt from Federal and State income taxes. Companies utilizing this program may significantly reduce out-of-pocket expense and access tax-exempt fixed-rate financing without a Letter of Credit requirement. Up to 100% of the new equipment purchases and installation may be financed

- **County Industrial Development Bond Program:** This program provides businesses and developers direct access to long-term, competitive financing at below-market interest rates. The financing provides single-source funding for construction and permanent loan requirements. Bond proceeds can be utilized to finance acquisition of property, construction and new capital equipment. Projects are not limited in size, but do require an acceptable Letter of Credit as security to guarantee repayment of the bonds

- **County Land, Building and Equipment Bond Program (LBEB)**: This program provides manufacturers and processors with below-market financing at tax-exempt interest rates. Interest on these bonds is exempt from Federal and State Income Tax. Financing is restricted to manufacturing, assembly, solid waste processing and recycling, and energy-related projects. Use of bond proceeds is limited to property acquisition, construction and new capital equipment. Projects are limited to $10 million in total capital spending and require an acceptable Letter of Credit as security to guarantee repayment of the bonds

- **American Recovery and Reinvestment Act (ARRA) – Recovery Zone Faciltiy Bond:** The American Recovery and Reinvestment Act of 2009 (ARRA) creates a new type of exempt facility bond called a "Recovery Zone Facility Bond."

  Under this program, counties and large municipalities with more than 100,000 in population are eligible to receive Original Allocations by formula of authority to issue a new type of tax credit bond called a "Recovery Zone Economic Development Bond" to finance economic activities in a Recovery Zone. A Recovery Zone is defined as an area having significant poverty, unemployment, home foreclosures, or general distress; or an area that has already been federally designated as an Empowerment Zone or Renewal Community. In addition to the federally designated areas, a county or City may designate areas within their jurisdiction as Recovery Zones.

2. Job Creation/Retention

The City of El Monte offers an array of development and expansion opportunities to existing City businesses, and for those seeking to relocate to El Monte in the future. The majority of the City's economic development programs are coordinated through the El Monte Redevelopment Agency. In addition, local lending institutions are available to assist in business expansion by providing financing opportunities to cover various relocation costs, just one (1) more incentive for businesses to choose El Monte as their home.

3. Employment / Job Training

The two (2) primary agencies responsible for employment and job training in the area are at the county level. The Los Angeles County Workforce Investment Board (LCWIB) administers State and Federal funds available through the Workforce Investment Act (WIA) and coordinates a network of One-Stop Career Centers that offer a wealth of training, information and assistance for businesses and job seekers.

The Los Angeles County Department of Public Social Services administers the local Welfare-to-Work Program. Under the California Work Opportunities and Responsibility to Kids (CalWORKs) Act. Welfare recipients must comply with work requirements in order to receive assistance. The program offers a number of employment assistance activities, such as work preparation and vocational training, job search and readiness activities, study, on-the-job training, vocational training, adult basic education, and other supportive services.

L. Consolidated Plan HUD Table 2B

Consolidated Plan **Table 7-8** (HUD Table-2B) on the next page has been developed based on data obtained in the preparation of the Consolidated Plan, which has been combined with the priority needs and resources of the City to give a comprehensive view of the City as a whole. Due to the difficulty of developing a reliable estimate of total unmet community development needs in the City, Table 2B utilizes anticipated five-year CDBG expenditures as gauge of the magnitude of need and relative priority for expenditure of Federal funds.

Table 7-8
HUD Table 2B - Priority Community Development Needs

Priority Need	Priority Need Level	5 Yr Goal Plan/Act	Dollars to Address Need	Finding Source
01 Acquisition of Real Property	Low	0	0	N/A
02 Disposition	Low	0	0	N/A
03 Public Facility (General)	Medium	0	0	N/A
03A Senior Centers	Medium	0	0	N/A
03B Handicapped Centers	Low	0	0	N/A
03C Homeless Facilities	Medium	0	0	N/A
03D Youth Centers	Medium	0	0	N/A
03E Neighborhood Facilities	High	1	800K	CDBG/Other
03F Parks and/or Recreation Facilities	Medium	0	0	N/A
03G Parking Facilities	Low	0	0	N/A
03H Solid Waste Disposal Improvements	Low	0	0	N/A
03I Flood Drain Improvements	Medium	0	0	N/A
03J Water/Sewer Improvements	Medium	0	0	N/A
03K Street Improvements	High	25	800K	CDBG/Other
03L Sidewalks	High	10	20K	CDBG/Other
03M Child Care Centers	Medium	0	0	N/A
03N Tree Planting	Medium	0	0	N/A
03O Fire Stations/Equipment	Low	0	0	N/A
03P Health Facilities	Low	0	0	N/A
03Q Abused and Neglected Children Facilities	Low	0	0	N/A
03R Asbestos Removal	Low	0	0	N/A
03S Facilities for AIDS Patients (not oper.costs)	Low	0	0	N/A
03T Operating Costs of Homeless/AIDS Patients Prog.	High	20	200K	CDBG/Other
04 Clearance and Demolition 570.201(d)	Low	0	0	N/A
04A Clean-up of Contaminated Sites 570.201(d)	Low	0	0	N/A
05 Public Services (General)	High	21,400	350K	CDBG/Other
05A Senior Services	High	1,450	225K	CDBG/Other
05B Handicapped Services	High	250	25K	CDBG/Other
05C Legal Services	Medium	0	0	N/A
05D Youth Services	High	1,850	150K	CDBG/Other
05E Transportation Services	Low	0	0	N/A
05F Substance Abuse Services	Medium	0	0	N/A
05G Battered and Abused Spouses	Medium	0	0	N/A
05H Employment Training	Medium	0	0	N/A
05I Crime Awareness	High	406,745	1.1 Million	CDBG/Other
05J Fair Housing Activities	Medium	0	0	N/A
05K Tenant/Landlord Counseling	High	3,000	155K	CDBG/Other
05L Child Care Services	Medium	0	0	N/A
05M Health Services	High	3,325	283K	CDBG/Other
05N Abused and Neglected Children	Medium	0	0	N/A
05O Mental Health Services	Low	0	0	N/A
05P Screening for Lead-Based Paint/Lead Hazards Poison	Low	0	0	N/A
05Q Subsistence Payments	Low	0	0	N/A
05R Homeownership Assistance (not direct)	Low	0	0	N/A
05S Rental Housing Subsidies	Low	0	0	N/A
05T Security Deposits (if HOME, not part of 5% Admin)	High	40	100K	HPRP
06 Interim Assistance	Low	0	0	N/A
07 Urban Renewal Completion	Low	0	0	N/A
08 Relocation	Low	0	0	N/A
09 Loss of Rental Income	Low	0	0	N/A
10 Removal of Architectural Barriers	Medium	0	0	N/A
11 Privately Owned Utilities	Low	0	0	N/A
12 Construction of Housing	High	5	1.0 Million	HOME/RDA
13 Direct Homeownership Assistance	High	20	200K	CDBG/HOME/RDA

Table 7-8 (Cont.)
HUD Table 2B - Priority Community Development Needs

Priority Need	Priority Need Level	5 Yr Goal Plan/Act	Dollars to Address Need	Finding Source
14A Rehab; Single-Unit Residential	High	100	2.0Million	CDBG/HOME/RDA
14B Rehab; Multi-Unit Residential	Medium	0	0	N/A
14C Public Housing Modernization	Low	0	0	N/A
14D Rehab; Other Publicly-Owned Residential Buildings	Low	0	0	N/A
14E Rehab; Publicly or Privately-Owned Commercial/Indus.	Medium	0	0	N/A
14F Energy Efficiency Improvements	Medium	0	0	N/A
14G Acquisition - for Rehabilitation	High	5	1.0 Million	CDBG/HOME
14H Rehabilitation Administration	Low	0	0	N/A
14I Lead-Based/Lead Hazard Test/Abate	High	180	55K	CDBG/HOME
15 Code Enforcement	High	3,300	1.6 Million	CDBG/Other
16A Residential Historic Preservation	Low	0	0	N/A
16B Non-Residential Historic Preservation	Low	0	0	N/A
17A CI Land Acquisition/Disposition	Medium	0	0	N/A
17B CI Infrastructure Development	Medium	0	0	N/A
17C CI Building Acquisition, Construction, Rehab	Medium	0	0	N/A
17D Other Commercial/Industrial Improvements	Medium	0	0	N/A
18A ED Direct Financial Assistance to For-Profits	Low	0	0	N/A
18B ED Technical Assistance	Low	0	0	N/A
18C Micro-Enterprise Assistance	Medium	0	0	N/A
19A HOME Admin/Planning Costs of PJ (not part of 5% Adm.)	High	5	500K	HOME
19B HOME CHDO Operating Costs (not part of 5% Admin cap)	High	1	50K	HOME
19C CDBG Non-profit Organization Capacity Building	Low	0	0	N/A
19D CDBG Assistance to Institutes of Higher Education	Low	0	0	N/A
19E CDBG Operation and Repair of Foreclosed Property	Medium	0	0	N/A
19F Planned Repayment of Section 108 Loan Principal	High	10	2.0 Million	CDBG
19G Unplanned Repayment of Section 108 Loan Principal	Low	0	0	N/A
19H State CDBG Technical Assistance to Grantees	Low	0	0	N/A
20 Planning	Low	0	0	N/A
21A General Program Administration	High	0	2.5 Million	CDBG
21B Indirect Costs	Low	0	0	N/A
21D Fair Housing Activities (subject to 20% Admin cap)	High	125	40K	CDBG
21E Submissions or Applications for Federal Programs	Low	0	0	N/A
21F HOME Rental Subsidy Payments (subject to 5% cap)	Low	0	0	N/A
21G HOME Security Deposits (subject to 5% cap)	Low	0	0	N/A
21H HOME Admin/Planning Costs of PJ	High	0	1.0 Million	HOME
21I HOME CHDO Operating Expenses (subject to 5% cap)	Low	0	0	N/A
22 Unprogrammed Funds	Low	0	0	N/A
31J Facility based housing – development	Low	0	0	N/A
31K Facility based housing - operations	Low	0	0	N/A
31G Short term rent mortgage utility payments	Low	0	0	N/A
31F Tenant based rental assistance	Low	0	0	N/A
31E Supportive service	Low	0	0	N/A
31I Housing information services	Low	0	0	N/A
31H Resource identification	Low	0	0	N/A
31B Administration - grantee	Low	0	0	N/A
31D Administration - project sponsor	Low	0	0	N/A

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VIII. Barriers to Affordable Housing

VIII. Barriers to Affordable Housing

A. What is a Barrier to Affordable Housing?

As defined by the Consolidated Plan regulations, a *barrier to affordable housing* is a public policy, such as land use controls, property taxes, zoning ordinances, building codes, fees and charges, growth limits, and other policies. Since cost reduction opportunities in housing can also be found in areas other than public policy, the Department chose to look at all potential barriers. To distinguish a barrier to affordable housing from an impediment to fair housing choice, is to think of a barrier as not unlawful (i.e., the lack of affordable housing stock, in and of itself, is a barrier to affordable housing).

B. Analysis of Barriers

The Community Development Department is committed to helping reduce barriers to affordable housing. Despite El Monte's growing housing demands, the local market is not responding to the needs of lower-income households to the degree needed. The inventory of affordable housing continues to diminish, while the production rate of new affordable housing units cannot keep up with demand.

As the lead agency for housing and community development in the Community Development Department is making a significant effort to identify housing problems and reshape its policies and programs for the coming years. The Department sponsored community meetings, distributed needs surveys, and conducted individual interviews as part of Consolidated Plan development (described in the Consolidated Plan Development section). Participants in these meetings identified several issues that are barriers to affordable housing.

Comments from these sources reveal a variety of barriers to affordable housing in El Monte. The two (2) primary barriers to accessing affordable housing are

1. housing affordability; and
2. lack of affordable housing.

Other possible barriers may include:

1. Zoning and Land Use controls
2. High cost of land
3. Citizen opposition (the "Not In My Back Yard," or NIMBY syndrome)
4. Lack of knowledge of available programs and resources
5. Resource fragmentation and scarcity.
6. Lack of supportive services
7. Approval process and fees
8. Lack of financial resources by housing providers
9. Building codes and standards

In addition, some families and individuals face barriers to fair housing choice. For a summary on impediments to fair housing choice, consult the Impediments to Fair Housing section of this document or for detailed information consult the 2010-2014 Analysis of Impediments to Fair Housing Choice document.

1. Primary Barrier: Housing Affordability

Since affordable housing is becoming more difficult to find, many low-income households must pay more than they should for a home, or live in less-than-desired conditions. As reported in the housing needs section, approximately 15,961 (57.5%) of the renter households and approximately 3,235 (20%) of the owner households in the City are experiencing a cost burden.

What is a Housing Cost Burden?

When a household pays more than 30% of its income on housing and utilities, HUD considers the household to be experiencing a cost burden. When a household pays more than 50% of its income on housing, the household experiences a severe cost burden.

2. Primary Barrier: Lack of Affordable Housing

The aforementioned barrier subsequently affects the availability of affordable housing. Because residentially zoned properties continue to be expensive, especially higher density properties, developers are less likely to develop affordable housing without financial assistance from the City or other governmental entity. In recent years, the amount of financial assistance required to establish affordability covenants in addition to the reduced funds available for affordable housing projects has resulted in the reduction of affordable housing development.

3. Other Barriers

a. Entitlement Process and Fees: Getting government approvals for affordable housing projects requires an increasing amount of time and money. The length of time involved in the permit approval process itself can be a barrier to affordable housing. Sometimes the process of obtaining all required permits and approvals may add months or even years to a project's development time. During this period the developer must pay the explicit costs of funds borrowed to finance the development and staff retained to design it, as well as the implicit cost of revenues foregone as a result of the approval process delay. Often such delays are due to the needs for submission revisions in accordance with permit requirements. However, whether the delays are due to government officials or developers, they still reduce the financial return on the development of affordable housing.

   Entitlement and permitting fees also may constitute a significant barrier to the development of affordable housing depending on the type, size, and location of the proposed development. The fees and charges necessary for

approval of a residential development may include subdivision fees, building and other permit fees, and charges for access to sewers and other public infrastructure, among others. Prospective developers may be required to prepare market analyses, environmental or economic impact analyses, or engineering plans to accompany particular development proposals. In many cases, the aggregate cost of these fees, charges, and required submissions can amount to a significant share of the total cost of a residential development. These costs are passed on to the homebuyers making the homes less affordable for low- and moderate-income families.

b. Zoning: Local zoning is the primary system used by the City to maintain control over the pattern of land development within its borders. Zoning regulations allocate parcels of land to different classifications with certain uses being permitted, while others are proscribed. Zoning regulations often restrict density and limit housing types in locations that might otherwise be suitable for affordable housing. Such restrictions therefore exclude lower income household from many neighborhoods.

   Zoning regulations prescribing minimum lot sizes, minimum setbacks, and other requirements may necessitate the need for larger lots, which drive up the cost of housing making it less affordable. In addition, zoning is occasionally used to “zone out” mobile/manufactured homes, which are an important source of affordable housing for many low- and moderate-income citizens in El Monte.

   Zoning practices often have the intended or unintended effect of increasing housing costs, and effectively excluding prospective moderate-income households from locating affordable housing for purchase or rent. Separation of residential from non-residential uses exacerbates traffic problems since most employees must then drive to work. Higher-income residents may bid up the price or rent of housing units that are near places of employment thereby forcing lower-income residents to live farther from their places of employment or other amenities.

c. Citizen Opposition: The “Not In My Back Yard” (NIMBY) syndrome is also a barrier to affordable housing. Residents often expressed a reluctance to have any additional affordable housing in their neighborhoods due to their perception of housing design, absentee landlords, and crime associated with such housing. There is the misperception that there will be a decrease in property value. Public hearings concerning proposed affordable housing projects bring objections galore, mostly from neighbors who cite adverse effects on traffic, infrastructure, public services schools, the environment, properly values, and crime rates. Residents often cite the need to keep out additional rental housing, particularly multifamily housing. Frequently unstated is the desire to maintain a neighborhood’s socioeconomic homogeneity and exclusivity.

d. Lack of Political Constituency: Despite statistics showing affordable housing shortages, there is little effective public support for new affordable housing initiatives, and little support for measurable increased public

funding. Lack of public support often translates into a lack of political support and thus serves as a barrier to the development of both new affordable rental housing units and affordable housing rental subsidies.

e. Lack of Knowledge of Available Programs and Resources: A lack of knowledge among organizations and lower income clients is quite common.

f. Resource Fragmentation and Scarcity: To finance affordable housing, sponsors must now bundle together many Federal, State, City, and private programs providing capital funds, operating subsidies, and investment tax incentives. Funding fragmentation is administratively onerous, with sometimes conflicting program constraints.

   Even with the availability of a variety of programs, affordable housing resources remain scarce. Like most jurisdictions, Anchorage still has insufficient resources to meet the need for affordable rental and homeownership housing. The need for increased revenue for housing on the Federal, State, and local levels competes with other legitimate public priorities, such as education, transportation, health, and welfare.

g. Housing Acquisition Finance Requirements: Mortgage down payment requirements constitute perhaps the most significant barrier to the purchase of otherwise affordable housing by moderate-income households. Moderate-income households may have little difficulty in making monthly mortgage payments, particularly as household incomes increase with increasing self-sufficiency and real wage growth. However, these households may have difficulty accumulating the total amount required for the up-front down payment on a home purchase.

h. Finally, rental security deposits may also constitute a significant barrier to the acquisition of otherwise affordable rental housing by low- and moderate-income households, although security deposits are generally small compared with mortgage down payment requirements.

i. Similarly, environmental review procedures result in barriers to affordable housing. Environmental regulations provide positive public benefits to all citizens and communities, however, different environmental reviews, rather than a uniform review process shared by all departments, prolong the affordable housing development process, increase costs, create confusion, reduce affordability, and impose undue administrative burdens.

   Additionally, many low-income households and most special needs populations usually need access to a variety of supportive services. Lack of transportation raises high barriers to self-sufficiency in such cases.

C. Strategy and Objectives

The primary barrier to affordable housing in El Monte - as cited through the citizen participation and consultation process - is the lack of affordable rental and homeownership units. Many low- and moderate-income persons and households, especially the very low-income households, the homeless, the physically and mentally disabled, the frail elderly, and other persons with special needs, have problems finding and obtaining affordable housing.

Therefore, the City's primary strategies for helping reduce barriers to affordable housing are the same as its strategies to meet affordable housing needs:

1. Expand the supply of affordable rental and homeownership housing opportunities

2. Preserve and improve the existing housing stock and ensure equal access

The Community Development Department, will work with its Consolidated Plan partners throughout El Monte to further examine ways to ameliorate the conditions that can prevent residents from obtaining quality, affordable housing. The City of El Monte 2010-2014 Consolidated Plan contains several objectives that address some of the above barriers to affordable housing such as lack of access to affordable housing. Specifically, the City will:

1. Partner closely with the Rio Hondo Community Development Corporation to develop new affordable housing units.

2. Continue to offer density bonus incentives for the development of affordable housing pursuant to state density bonus requirements and the City's General Plan Housing Element.

In addition, the City will coordinate with the local public housing agencies when marketing its programs and services in order to maximize participation of public housing residents, especially in first-time homebuyer programs and other program s designed to increase self-sufficiency. The City will also encourage City-funded subrecipients to also coordinate with the public housing agencies in their marketing and outreach efforts.

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IX. Impediments to Fair Housing

IX. Impediments to Fair Housing

A. Introduction

Consolidated Plan requirements include completing an Analysis of Impediments to Fair Housing Choice. As part of a mandate to affirmatively further fair housing, El Monte must take appropriate actions to overcome the effects of the impediments to fair housing choice it identifies in its analysis.

As the lead agency for the City of El Monte 2010-2014 Consolidated Plan, the Community Development Department is committed to working with the public, private, and nonprofit sectors in El Monte to ensure fair housing choice for all residents. This commitment includes incorporating fair housing needs and strategies into the Consolidated Plan.

This section on Fair Housing includes the following:

- Overview of fair housing, with background on the Fair Housing Act
- Impediments to Fair Housing Choice in El Monte, as identified in the City's Analysis of Impediments to Fair Housing Choice
- A strategy for the City of El Monte to affirmatively further fair housing by addressing current impediments

B. Overview of Fair Housing

1. What is Fair Housing Choice?

The ability of persons, regardless of race, color, religion, sex, handicap, familial status or national origin, of <u>similar income levels</u> to have available to them the <u>same housing choices.</u>

The City of El Monte must take appropriate actions to overcome the effects of the impediments to fair housing choice it identifies in its analysis.

2. What is an Analysis of Impediments to Fair Housing?

HUD requires each CDBG recipient to complete an Analysis of Impediments to Fair Housing Choice, also known as an *AI.* The analysis includes examining barriers to fair housing choice. Many communities develop this analysis and planned actions as part of a broader fair housing strategy or fair housing plan.

3. What is an Impediment to Fair Housing Choice?

Housing choice is impeded when actions, omissions, or decisions are taken that restrict a person's choice of housing because of his/her characteristics as listed above. It is also impeded when certain residential dwellings are not made available to a person because of his/her characteristics as listed above.

C. Fair Housing in Context

Title VIII of the Civil Rights Act of 1968 (and a subsequent Amendment in 1988) made it unlawful to discriminate in any aspect related to the sale, rental, or financing of dwellings (or in the provision of brokerage services or facilities) in connection with the sale or rental of a dwelling because of:

- Race
- Color
- Religion
- Sex
- National origin
- Persons with handicaps
- Families with children

1. Application of the Fair Housing Act

Application of the Fair Housing Act is not limited to situations involving Federal funds. It provides for fair housing throughout the United States in the private and public sectors.

When Congress first passed the Housing and Community Development Act in 1974, the U.S. Department of Housing and Urban Development (HUD) instructed recipients of Federal funds to "affirmatively further fair housing." However, it did not provide specific guidance for implementing programs to affirmatively further fair housing.

Some CDBG recipients funded nonprofit groups to provide direct assistance to victims of housing discrimination. Others funded educational programs for consumers and industry about their rights and responsibilities under Federal, State, or local fair housing laws. Other CDBG recipients took actions such as holding special events during the National Fair Housing Month in April each year. Other CDBG recipients did nothing specific to affirmatively further fair housing.

2. Analysis of Impediments to Fair Housing Choice

To help remedy this situation, when HUD published the Consolidated Plan Final Rule in 1995, it required each CDBG recipient to complete an Analysis of Impediments to Fair Housing. The *AI* is part of the mandate to affirmatively further fair housing. This mandate also includes planning and taking annual actions to overcome the effects of any identified impediments. A jurisdiction must also maintain records reflecting the AI and the actions it takes to address fair housing impediments.

The City updated its *Analysis of Impediments to Fair Housing Choice* concurrently with the development of the 2010-2014 Consolidated Plan. This study evaluated the nature and extent of housing segregation and discrimination in the City. It serves as a framework for the City's fair housing planning as part of its Consolidated Plan implementation.

D. Discrimination

Discrimination in the sale or rental of housing has diminished significantly since the 1960s. However, there is evidence that housing discrimination persists in El Monte despite being illegal. Discrimination affecting home sales appears to occur most commonly when potential buyers seeking approval of their mortgage application by the lender. Discrimination in apartment rentals is no longer simply a matter of White landlords refusing to rent to minority tenants. Members of many ethnic groups, often immigrants, own or manage apartment complexes, and their own ethnic biases clearly affect their treatment of prospective tenants.

Populations that are particularly impacted by discrimination and face higher levels of fair housing violations are large families with children, female-headed families, formerly homeless persons, disabled persons, persons with HIV/AIDS, and welfare recipients. Many of these groups face housing restrictions imposed by property owners/managers working under misperceptions or stigmas about these population groups.

Many families with children often face housing discrimination by landlords who fear that children will cause property damage or have cultural issues with children of opposite sex sharing a bedroom. Female-headed families may be discriminated against in the rental housing market because some landlords are concerned about the ability of these households to make regular rent payments.

Formerly homeless persons may encounter fair housing issues when landlords refuse to rent to them based on the perception that homeless persons are more economically, and sometimes mentally, unstable. Persons with disabilities may face discrimination in the housing market because of the need for wheelchair accessibility, home modifications to improve accessibility, or a manager's lack of understanding of a particular mental disability. Many persons living with HIV/AIDS face illegal eviction from their homes when their illness is exposed.

Discriminatory advertising is also an issue that inhibits fair housing choice. When looking for a home to purchase or rent, some of the main sources of information are the classified advertisements in local newspapers, word of mouth, signs, apartment guides, the Internet, and apartment brokers. The language in these types of advertisements has become an issue in that it can contain discriminatory references such as the use of words describing conditions like "adults preferred," "perfect for empty nesters," or "ideal for married couples without kids." Further, if advertisements are limited to one (1) language it can be targeted to specific ethnic groups to the detriment of others, such as when "for rent" and "for sale" signs, and advertisements for housing are in Spanish or languages other than English. This can exclude English speaking-only residents and also make those groups feel unwelcome.

Discrimination can also play a role when deciding where to live. Realtors can act unintentionally by steering potential buyers or renters to particular neighborhoods by encouraging the client to look into certain areas; others may choose not to show clients all of the choices available. Further, agents may also discriminate by their choices in whom they agree to represent, whom they turn away, and the comments

they make about their clients. Instances of steering by realtors to certain neighborhoods occur in many communities. The homeownership market lends itself to potential increases in discrimination by the very nature of stakeholders involved. While the City understands that limited housing is not a fair housing issue, it also understands that this condition can exacerbate fair housing problems as housing becomes increasingly scarce and competition for housing increases. When the housing market is tight with high demand, low vacancies, and rising costs, the potential for discriminatory housing practices also increases.

E. Summary of Issues and Key Findings

The analysis entitled *2010-2014 Analysis of Impediments to Fair Housing Choice for the City of El Monte* was completed and is available for review by the public. It assesses housing segregation in the private market; housing and lending discrimination based on race, national origin, familial status, and disability; racial attitude; housing segregation and discrimination in public and subsidized housing; and public policies affecting fair housing choice. The *AI* revealed several findings and provided the recommendations to address these findings. The findings and recommendations included in the AI are as follows:

1. Discrimination against Persons with Disabilities.

HRC Fair Housing Discrimination Compliant data indicates that 52% of all cases in the City of El Monte from 2006-2009 are based on physical or mental disability. This concentrated majority of complaints in El Monte is consistent with data from other Cities and reveals a lack of understanding and sensitivity of the fair housing rights of the disabled by the housing industry. Disabled persons are experiencing difficulties when requesting reasonable accommodations or modifications. In particular, persons with cognitive disabilities experience significantly more problems with these accommodations.

Recommendation:
HRC will expand and conduct fair housing workshops that specifically address the disabled and their particular housing needs and rights. These workshops will inform landlords and housing industry stakeholders about reasonable accommodations and modifications. These expanded workshops will be conducted in El Monte and throughout the region.

It is recommended that the City of El Monte provide funds to HRC for expanded testing, (a minimum of 15 tests) in El Monte to address issues of possible discrimination based on disability to expand the base of knowledge surrounding specific types of housing discrimination against the mentally and physically disabled.

2. Lack of Affordable Rental Housing Opportunities for Low-Income Families.

According to the City's 2008-2014 Housing Element, there are 900 affordable rental housing units in El Monte. All 900 of these units are age-restricted for senior citizens. Based on this information, a vast majority of the affordable housing opportunities in the City are age-restricted. This condition is an

impediment to low- and moderate-income households, including families with children who are seeking affordable rental housing units in the City.

Recommendation:
To address the lack of affordable rental housing opportunities for low-income families, it is recommended that the City's Community Development Department – Housing Division work with affordable housing developers to increase the number of affordable housing rental units for small and large families. This could be accomplished through new construction or rehabilitation of existing market rate units where in exchange, affordability covenants can be acquired.

3. Race/Ethnic Relations.

El Monte is a diverse multi-cultural community where people of different race and ethnic backgrounds live in close proximity to one another. Despite this high level of integration, the overwhelming majority of discrimination complaints and hate crimes in El Monte were related to racial or ethnic bias. HRC, the City's fair housing contractor, provides a wide variety of education workshops for tenants and landlords. However, given these findings, HRC must focus more public outreach and education on addressing these areas. In addition, the City can also work with HRC on joint efforts and programs to improve race relations in the City of El Monte.

Recommendation:
The fair housing service provider will continue to conduct fair housing workshops for residents, apartment owners, and property managers. The City, in conjunction with HRC, could organize a campaign to improve relationships among different race/ethnic groups.

4. Lack of Awareness of Fair Housing Laws.

A general lack of knowledge of fair housing rights and responsibilities continues to exist within the City of El Monte. Increased fair housing complaint intake by HRC and interaction with housing providers and housing seekers during workshops demonstrates a lack of understanding of both Federal and State fair housing laws.

Recommendation:
HRC will continue to provide fair housing technical assistance to real estate professionals with fair housing questions or concerns in El Monte and the region. Outreach and engagement should be provided to the members of the West San Gabriel Valley Association of Realtors (Owner Housing) as well as all Apartment Owner/Manager Associations with standing in the community.

The City will work with HRC in an effort to expand community participation including greater outreach efforts regarding fair housing workshops to renters and property managers/owners to make them aware that these workshops are available at no charge. These outreach efforts will serve to increase awareness of fair housing rights and responsibilities throughout El Monte and the region.

5. Lending Discrimination Based on Race.

Current Home Mortgage Disclosure Act (HMDA) data shows that low- and moderate income Hispanics and Whites experience higher loan denial rates than Asians when purchasing a home in El Monte. According to 2008 HMDA data, 77% of low- and moderate income Asian households applying for home purchase loans were approved, as compared to Hispanics (66% approved) and Whites (37% approved). The gap in approval rates between these groups was large in the middle income category (81-120% of area median income) as well, with 75% of Asians approved versus 52% of Hispanics and 66% of Whites. For upper income households (above 120% of area median income), the approval rates narrowed to within four percent (4%) amongst Asians, Hispanics and Whites. It is important to note that, according to HMDA data, Asians applied for more than twice as many home purchase loans than Hispanics, Whites and African Americans combined during 2008.

Recommendation:
To encourage homeownership for all residents, it is recommended that the City encourage lending institutions in the area to ensure that their staff works with home loan applicants to educate them about the home loan application process. The City should identify organizations providing HUD approved home buying educational classes and will disseminate their availability to the public.

It is further recommended that the City continue to track HMDA loan approvals on an annual basis to monitor lending activity in the area and to identify continuing patterns of discrimination.

6. Discrimination in Housing Opportunities Against Protected Classes. Despite the past efforts of the City and HRC, discrimination against persons, or other actions which otherwise make unavailable or deny, the sale or rental of a dwelling to any person because of race, color, religion, sex, disability, familial status, sexual orientation, or national origin continues within El Monte. Specifically, HRC handled a total of 122 discrimination complaints from 2006-2008. Based on information provided by HRC, discriminatory treatment based on physical disability was the leading basis of all complaints (42%), followed by familial status (15%), national origin (11%), mental disability (10%), other discrimination (9%), race (6%), gender (3%), age (2%) and 1% each for marital status, source of income and arbitrary discrimination.

Upon investigation into each of the 122 discrimination complaints received, HRC notes that only one (1) complaint lacked any evidence of discrimination, while 12 other complaints had inconclusive evidence of discrimination. Taken together, only 11% of the discrimination complaints received during the reporting period were unfounded.

Recommendation:
To address discrimination in housing opportunities against protected classes, it is recommended that the City of El Monte continue to fund a housing discrimination complaint program through a provider such as the Housing Rights Center (HRC). The Program should process housing discrimination complaints by persons

within the Federally protected classes, conduct audit testing on the rental and for-sale housing market and educate professionals and the public on fair housing issues.

To address discrimination against persons in Federally-protected classes in the rental housing market, the City should continue funding a landlord tenant mediation program. This program should process rental housing discrimination complaints, mediates and resolves disputes between landlords and tenants and educate property owners and managers on fair housing laws.

It is further recommended that HRC or the City's selected fair housing service provider expand and conduct fair housing workshops to educate lenders, brokers, sellers, owners, managers, buyers, and tenants on fair housing laws. These expanded workshops will be conducted in El Monte and throughout the region.

HRC or the City's contracted fair housing service provider should conduct expanded testing, (a minimum of 15 tests), in El Monte to address issues of possible discrimination based on race, familial status, national origin, disability and other protected categories.

F. Fair Housing in El Monte

Since 1985, The City of El Monte has worked in conjunction with the Housing Rights Center (formerly the Fair Housing Council of San Gabriel Valley) to affirmatively further fair housing opportunities in this community. The Housing Rights Center "actively supports and promotes freedom of residence through education, advocacy and litigation to the end that all persons have the opportunity to secure the housing they desire and can afford, without regard to their race, color, religion, gender, sexual orientation, national origin, familial status, marital status, disability, ancestry, age, source of income or other characteristics protected by law."

The Housing Rights Center (HRC) provides a wide array of programs and services to its clients free of charge and which are available in eight different languages to residents, housing professional and community service providers under contracts with the City of El Monte, and many other communities throughout Los Angeles County.

G. Fair Housing Strategy

The Community Development Department as the lead agency for the Consolidated Plan, is committed to working with its public, private, and nonprofit partners to ensure fair housing choice for all residents. This commitment includes incorporating fair housing needs and strategies into the Consolidated Plan. In conjunction with the *Analysis of Impediments to Fair Housing Choice for the City of El Monte* the Community Development Department will develop measurable actions that it will undertake each year to carry out this strategy. The Annual Action Plan for each program year will describe these actions.

For a copy of the *Analysis of Impediments to Fair Housing Choice*, write to the City of El Monte, Community Development Department, City Hall West, 11333 Valley Boulevard, El Monte, CA 91731-3293.

X. Lead-Based Paint Hazards

X. Lead-based Paint Hazards

A. Introduction

Lead-based paint poisoning among children is increasing nationwide. Research indicates that even a low level of lead in a child's blood can have harmful effects on physical and developmental health. The Center for Disease Control (CDC) has designated lead exposure as the primary environmental health hazard facing children in American. The most common source of exposure is deteriorating lead - based paint and lead-contaminated dust found in the home.

Fortunately, lead poisoning is preventable. To adequately protect children, the Federal government streamlined, modernized, and consolidated all lead-based paint requirements in Federally-assisted housing. New HUD regulations (24 CFR Part 35) took affect implementing these sweeping changes in 2000, and the City is ensuring that its programs comply with these new regulations.

B. Lead Hazards

Lead can cause severe damage in young children. It attacks the central nervous system and the neurological system, and can cause brain damage, IQ reduction, learning disabilities, decreased attention span, hyperactivity, growth inhibition, comas, seizures, and in some cases, death. Fetuses may also experience significant adverse effects through prenatal exposure.

In 1991, the CDC issued guidelines for identifying children with lead poisoning. It recommended that jurisdictions screen all young children for lead in their blood. Children identified with blood lead poisoning would receive intervention to remove the source of the poisoning and reduce the blood lead level.

The problem of lead poisoning has increased so dramatically that the CDC has reduced the standard regarding the blood level that demarcates lead poisoning by more than half. By reducing the standard from 25 micrograms to 10 micrograms of lead in a deciliter of blood (µg/dL), it expanded the number of people considered to be poisoned and in need of help.

A level of 10 µg/dL or above is now considered an "elevated blood lead level." If a child's blood lead level is 20 µg/dL or remains at 15 µg/dL after two tests, the CDC requires case management by local health professionals. Even a low level of lead in a child's blood can have harmful effects on physical and developmental health.

C. Sources of Lead Hazards

The most common source of child lead poisoning is exposure to lead-based paint (and lead-contaminated dust) in the child's home. Housing built before 1978 may contain some lead-based paint since the use of lead-based paint became illegal that year. Since the amount of lead pigment in the paint tends to increase with a home's age, older housing is more likely to have lead-based paint hazards.

Lead exposure occurs when children ingest chips of lead-based paint, paint contaminated dust, or paint-contaminated soil. It also occurs if they inhale dust particles from lead-based paint (usually occurring due to deterioration, abrasion, home renovation, or maintenance). Children are also exposed to lead through a variety of other sources besides lead-based paint, such as gasoline, air, food, water, soil, dust, and parental hobbies such as pottery and stained glass making.

Occupational lead exposure accounts for approximately 90% of adult lead poisoning cases. Occupations in which a worker is potentially exposed include smelting and refining industries, battery manufacturing plants, gasoline stations, construction and residential painting.

D. What is a Lead-based Paint Hazard?

Lead-based paint hazards consist of any condition that causes exposure to lead from the following sources that would result in adverse human health effects:

- Lead-based paint dust
- Lead-based paint contaminated soil
- Lead-contaminated paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces

E. Effects of Lead Hazard

Lead poisoning is one of the most common and preventable health hazards to children in America today. Research indicates that even a low level of lead in a child's blood can have harmful effects on their physical and developmental health. Lead poisoning is the most serious environmental threat to children's health. If harmful levels of lead are not detected early, children could suffer from:

- Decreased growth
- Learning problems
- Impaired hearing
- Behavior problems (such as hyperactivity)
- Nerve and/or brain damage

Children are more susceptible to the effects of lead, because their growing bodies absorb more lead and young children often put their hands and other objects in their mouths. In addition, their brains and nervous systems are more sensitive to the damaging effects of lead.

Most children do not have any symptoms, even if a blood test shows that they have an elevated blood lead level. If a child does have symptoms, the symptoms may be mistaken for the flu or other illnesses. If symptoms occur, they might be irritability.

- Irritability
- Fatigue
- Constipation
- Frequent Vomiting
- Headache
- Sleep disorder
- Poor appetite
- Stomach ache and cramps

Lead can cause severe damage in young children. It attacks the central nervous system and the neurological system, causing brain damage, IQ reduction, learning disabilities, decreased attention span, hyperactivity, comas, seizures, and in some cases, death. There may also be significant adverse effects to fetuses through prenatal exposure.

Who is At Risk?

Residents of any housing built before 1978 are considered to be at risk of containing some amount of lead-based paint. Older housing is more likely to have lead-based paint and the amount of lead pigment in the paint tends to increase with the age of the housing. A small amount of the City's housing stock (20.6%) was built after 1979, eliminating the residents of these homes from risk of lead-based paint hazards. An additional 14.7% of the City's housing stock was built between 1970 and 1979, which has a somewhat low risk of lead-based paint hazards.

Since low-income people often live in older housing, they are at higher risk for exposure to lead-based paint. It is estimated that 52% of the units constructed before 1978 are occupied by low- to moderate-income households and potentially have lead-based paint. However, empirical evidence gathered through the testing of pre-1978 housing done in conjunction with the City's various housing rehabilitation programs suggests that a smaller percentage of the City's housing stock has paint containing lead. Young children who live in housing built before 1978 could ingest lead-based paint and are thus at higher risk. The following children in the City could be at higher risk:

- Children under 5 years old: about 10% of the population of El Monte, or 11,553 children.[1]

- Approximately 2,655 families (or 32.2% of the total number of families below the poverty level) have related children under six years old are living below poverty.[2]

F. Number of Children with Elevated Blood Levels of Lead

The CDC mandates lead screening for all children who participate in Federally-funded health programs. Screening typically occurs when a child is between 12 and 72 months old. An elevated blood level (EBL) is recorded when the blood level is 10 µg/dL.

A "case" is defined as a child having a blood lead level equal to or greater than 20 µg/dL once, or blood lead levels between 15-19 µg/dL for at least two tests. Once a case is reported, the Department of Health Services is involved in the case, as

[1] Source: U.S. Census Bureau, 2000 Census data.
[2] Source: U.S. Census Bureau, 2000 Census data.

described below the heading, Childhood Lead Poisoning Prevention Program (CLPP).

According to Los Angeles County's Department of Health Services, the incidence of lead poisoning in the County is highest among the following:

- Infants aged zero to two
- Latino children, followed by African-Americans, whites, and Asians

The Los Angeles County Department of Health Services records the number of reported annual screenings, the number of children with elevated blood levels and the number of reported cases for the cities within Los Angeles County. The chart below shows the number of screenings, EBLs, and cases in the City of El Monte.

Table 10-1
Number of Elevated Blood Lead Levels and Cases

City	2005	2006	2007	2008	2009	Total
EBLL's*	23	11	19	8	17	78
Cases	3	1	3	0	0	7

** EBLL's are defined as ≥ 9.5 µg/dL, and are "Uniquely Identified" by year. Only the highest BLL is displayed per year per child. A child may be reported more than once across years, but only once per year. BLL's <10 µg/dL not displayed.*

G. Strategies and Objectives

The City's strategy for lead-based paint falls under the housing strategies of "Preserve and improve the existing housing stock and ensure equal access" by reducing the number of housing units with lead paint hazards through education, inspection and rehabilitation.

The following section describes the programs and activities to support the strategy and more specifically to address lead-based paint in federally assisted housing. The City undertakes a range of activities to address the problem of lead based paint in the housing, including outreach, assessment, and abatement. As required by HUD regulation 24 CFR Part 35, the City has a *Lead-Based Paint Implementation Plan* which includes a Needs Assessment Matrix that estimates lead-based paint needs by activity. The City conducts housing inspections to determine if various types of housing are safe, sanitary, and fit for habitation.

H. City Compliance and Activities

The City has taken aggressive action to ensure compliance with HUD's Consolidated Lead-Based Paint Regulations. **Table 10-2** displays the process and procedures that the City uses to address lead-based paint in CDBG and HOME-funded Rehabilitation Programs. This matrix is broken into three categories—rehabilitation under $5,000, rehabilitation $5,000 to $25,000, and rehabilitation over $25,000—and describes the approach to lead hazard evaluation and reduction,

application to the program, scope of work, notification, lead hazard evaluation, relocation requirements, lead hazard reduction, clearance, and options.

During the past three years, the City has proactively disseminated information on lead hazards and the new regulations to its Housing Division staff; Community-Based Organizations; non-profit organizations; and other participating public agencies that receive City administered federal funds.

To ensure that its staff is knowledgeable about lead regulations, the City has sent key staff to HUD-sponsored training sessions. The City compiled an informational source document based on HUD-sponsored training materials and conducted internal training sessions for the other Housing Division staff members. The training sessions were designed to help other staff members provide meaningful oversight of lead-hazard consultants and contractors to ensure safe work practices are followed, and to ensure that compliance requirements are implemented in conjunction with rehabilitation and renovation program activities.

Table 10-2
Addressing Lead-Based Paint in CDBG and HOME funded Rehabilitation Programs

Requirements	< $5,000	$5,000 - $25,000	> $25,000
Approach to Lead Hazard Evaluation and Reduction	Do no harm	Identify and control lead hazards	Identify and abate lead hazards
Application to Program	Application reviewed and approved; agreement determines commitment	Application reviewed and approved; agreement determines commitment	Application reviewed and approved; agreement determines commitment
Scope of Work	Scope of work to determine if painted surfaces will be disturbed; begin to identify lead hazards	Scope of work to determine if painted surfaces will be disturbed; begin to identify lead hazards	Scope of work to determine if painted surfaces will be disturbed; begin to identify lead hazards
Notification	Lead hazard pamphlet; notification to buyers; notify. of evaluation; notify. of reduction	Lead hazard pamphlet; notification to buyers; notify. of eval.; notify. of reduction	Lead hazard pamphlet; notification to buyers; notify. of evaluation; notification of reduction
Lead Hazard Evaluation	Paint testing required by certified paint inspectors* or risk assessors* for surfaces disturbed during rehab.	Paint testing required by certified paint inspectors* for surfaces disturbed during rehab; risk assessment on entire dwelling and soil	Paint testing required by certified paint inspectors* for surfaces disturbed during rehab; risk assessment on entire dwelling and soil
Relocation Requirements	Relocation from work area	Relocation from unit may be required when extensive rehab. occurs in kitchens, bathrooms, etc.	Relocation from unit may be required when extensive rehab. occurs in kitchens, bathrooms, etc.
***IF LEAD IS PRESENT OR PRESUMED*: Lead Hazard Reduction**	Repair lead-based paint disturbed during rehab. and apply a new coat of paint; Safe Work Practices (SWP) that restrict types of paint removal methods, provide for occupant protection, and require cleaning after lead hazard reduction activities.	Interim Controls on lead-based paint include addressing friction and impact surfaces, creating smooth and cleanable surfaces, encapsulation, removing or covering lead-based paint and paint stabilization through-out unit; SWP	Abatement to lead-based paint involves permanently removing lead-based paint hazards, often through paint and component removal, and enclosure and interim controls on exterior surfaces not disturbed by rehab; SWP
Clearance	Clearance testing on repaired surfaces by certified professional*	Clearance testing performed unit-wide and on soil	Clearance testing performed unit-wide and on soil
Options	Presume lead-based paint; SWP	Presume lead-based paint; use standard treatments	Presume lead-based paint; abate all applicable surfaces
Contractor Qualifications	SEP-contractors familiar with Safe Treatment Methods and Prohibited Treatment Methods	Interim Controls or Standard Treatments- accredited lead-based paint worker course or lead-based paint abatement supervisors course	Abatement contractors- trained and state-certified abatement supervisors and accredited lead abatement worker training

*Certified Paint Inspectors must successfully complete an Environmental Protection Agency (EPA) or state-accredited training program and receive state certification; Certified Risk Assessors must successfully complete an Environmental Protection Agency (EPA) or state-accredited training program, receive state certification, and have related experience.

I. Activities of Other County Agencies

Other County agencies administer various programs and engage in various activities to address lead hazards or lead-based paint issues. These programs and activities are listed below.

Childhood Lead Poisoning Prevention Program

The Health Assessment Division[3] of the Los Angeles County Department of Health Services administers a Childhood Lead Poisoning Prevention (CLPP) program with the following mission:

"To prevent lead poisoning in children by pro-active action to educate the public regarding the hazards of lead poisoning, and to provide a comprehensive response to support lead burdened children, their families and the community."

The Division has four units to carry out the mission of the CLPP: the Case Management, Environmental Health, Epidemiology, and Health Education Units. The Case Management Unit has Public Health Nurses who assist primary care providers with identification, follow-up and management of lead-poisoned children considered to be a case.

Once a child has been identified as a case, a Public Health Nurse visits the child's home to provide a general physical assessment of the child. The nurse also educates the family on the effects of lead poisoning, explains how to prevent it, and helps link the family to any needed health and social services.

The Environmental Health Unit sends Registered Environmental Health Specialists to visit a lead-poisoned child's environment to identify hazards, interview parents and take environmental samples. These specialists investigate, evaluate and analyze lead hazards, including source identification. The inspectors may issue corrective notices to eliminate lead hazards as well as monitor home repair, corrective notices, or compliances.

The Epidemiology Unit maintains a lead poisoning database, which includes demographic, geographic, laboratory and clinical information on all reported screenings, and identified cases throughout the County. The Epidemiology staff plans, directs, and evaluates original epidemiological studies, analyzes lead poisoning data and responds to data requests from interested parties.

Finally, the Health Education Unit maintains a library of information on lead and lead poisoning prevention, available to the community in several languages. The unit also provides presentations, information booths, and trainings upon request. In addition, it offers a toll free hotline, 1-800-LA-4-LEAD, for the public during regular working hours to answer questions or to give referrals regarding lead-related issues.

[3] Information on the Childhood Lead Poisoning Prevention Program was received from the Los Angeles County Department of Health Services' web site at www.lapublichealth.org

Table 10-3
More Local Sources for Information on Lead-Based Paint

Air Quality Management District *To report the spread of lead dust due to construction* www.aqmd.gov 1-800-288-7664	**Hazardous Waste Roundups** *Disposal of hazardous materials (i.e., paint, oil, batteries, etc.) www.ladpw.org/epd* 1-888-CLEAN-LA ; 1-888-253- 2652
California Department of Health Services *Occupational Lead Poisoning Prevention Program* (510) 622-4332	**Healthy Families** *State's low-cost health insurance for children ages 1-19;* www.healthyfamilies.ca.gov 1-800-880-5305
National Safety Council/Environmental Health Center [URL: www.nsc.org/ehc/lead.htm]	**National lead service Provider's Listing System** [URL: www.leadlisting.org]
Child Health and Disability Prevention Program *CHDP - provides no cost health examination, including blood lead test, for children under 21* *www.dhs.cahwnet.gov/pcfh/cms/html/chdp.htm* 1-800-993-CHDP ; 1-800-993-2437	**Lead-Related Construction Information Line** *List of certified workers and contractors* *www.dhs.ca.gov/childlead* 1-800-597-LEAD; 1-800-597-5323
Consumer Nutrition Information Center *Suggestions for healthy foods www.eatright.org* 1-800-366-1655	**Office of Lead Hazard Control/Department of Housing and Urban Development** [URL: www.hud.gov/lea/]
Consumer Product Safety Commission Hotline *For information on lead in consumer products* *www.cpsc.gov* 1-800-638-2772	**Medi-Cal** *This program provides no-cost or low-cost medical* *care for families. For more information, call* *www.medi-cal.ca.gov* 1-888-747-1222
Environmental Protection Agency *EPA* - *Home repairs and renovations www.epa.gov* 1-415-744-1124	**National Center for Lead Safe Housing** [URL: www.leadsafehousing.org/]
EPA's Safe Drinking Water Hotline *Information on lead in drinking water* *www.epa.gov/OGWDW* 1-800-426-4791	**Occupational Lead Poisoning Prevention Program** *Lead concerns in the workplace* *www.dhs.cahwnet.gov/ohb/olppp* 1-510-622-4332
Poison Control System *For Poison Emergencies www.calpoison.org* 1-800-876-4766	**CDC Childhood Lead Poisoning Prevention Program** [URL: www.cdc.gov/nceh/lead/lead.htm]
National Lead Information Center *Information on protecting children, during home repairs and renovations* *www.epa.gov/lead* 1-800-LEAD-FYI ; 1-800-424-LEAD	

XI. Housing and Community Development Delivery System

A. Housing and Community Development Delivery System

State agencies, local governments, nonprofit organizations, businesses, and financial institutions are all vital players in the City's housing and community development delivery system. This section examines the effectiveness of the housing and community development system in the City and possible strategies to enhance collaboration.

Institutional Structure:

The *institutional structure* is comprised of the private, public, and nonprofit organizations that help carry out the Consolidated Plan for the City. The relationships and interaction of these organizations as they deliver programs and undertake activities is known as the City's *housing and community development delivery system.*

1. Lead Agency

The City's Community Development Department - Housing Division (the Department) is the lead agency for the Consolidated Plan. It administers the CDBG, HOME, and ESG programs. As the City's affordable housing and community development agency, its mission is to continue to develop the community by promoting safe and decent living environments, home improvement loans and grants, affordable and supportive housing, homeless and public service program assistance, and expand economic opportunities, primarily to persons of low- and moderate-income resulting in safe, functional, attractive, economically and environmentally sound residential neighborhoods within the City.

The Community Development Department plans, administers, implements, and monitors projects funded through the City's formula entitlement funds from the U.S. Department of Housing and Urban Development (HUD). These entitlements include the Community Development Block Grant (CDBG), Emergency Shelter Grant (ESG), and HOME Investment partnerships (HOME) programs. As the recipient of these funds, the Department is tasked with the responsibility for developing and carrying out the Consolidated Plan

The City uses these and other funds to provide decent housing, create a suitable living environment, and expand economic opportunities throughout the City.

2. Community Development Block Grant (CDBG) Program

The CDBG program was initiated by the Housing and Community Development Act of 1974 (Act). Although the Act has been amended in recent years, the primary objective continues to be the development of viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities, principally for persons of low- and moderate-income.

Regulations governing the CDBG Program require that each activity undertaken with CDBG funds meet one (1) of three (3) broad national objectives, including activities that:

- benefit low- and moderate-income persons;
- aid in the prevention or elimination of slums and blight; or
- meet other community development needs having a particular urgency.

The City certifies that its Annual Action Plan has been designed to give maximum feasible priority to activities, which meet the first and second objectives above. Additionally, the City certifies that no less than 70% of the CDBG funds received, over a three-year certification period, will be designed to benefit low- and moderate-income persons.

3. Home Investment Partnerships Program (HOME)

On November 28, 1990, the Cranston-Gonzalez National Affordable Housing Act was enacted (P.L. 101-625). The HOME Investment Partnerships (HOME) program was created as a result of this legislation. It affords states and local governments the flexibility to fund a wide range of low-income housing activities through housing partnerships among states, localities, private industry, and nonprofit organizations. This program provides Federal funds for the development and rehabilitation of affordable rental and homeownership housing, replacing a series of programs previously funded by HUD. Funds are allocated by HUD to qualifying "Participating Jurisdictions" (PJs), such as the City of El Monte, based upon a variety of demographic and housing factors.

With the exception of a waiver granted for disaster-related funding, HOME funds are subject to a 25% match of non-Federal funds or in-kind contributions. HOME regulations require grantees, such as the City of El Monte, to allocate at least 15% of its annual HOME award to activities sponsored, managed or owned by a Community Housing Development Organization (CHDO). A CHDO is a special designation for nonprofits that provide a variety of housing activities including affordable housing development, management and homeless housing programs. HUD encourages partnerships between grantees and CHDOs to maintain and expand affordable housing.

4. Homeless Services Programs (Including ESG Program)

The Emergency Shelter Grant (ESG) program began on November 7, 1989, as part of the Stewart B. McKinney Homeless Assistance Act. The program is designed to improve the quality of existing emergency shelters, make available additional emergency shelters, help meet the cost of operating emergency shelters, and provide essential social services to homeless individuals. The ESG program ensures that the homeless have access not only to safe and sanitary shelter but also to supportive services and other kinds of assistance needed to improve their situations. The program is also intended to reduce homelessness through the funding of preventive programs and activities.

On December 17, 1993, the County of Los Angeles and the City of Los Angeles entered into a joint exercise of powers agreement to create the Los Angeles Homeless Services Authority (LAHSA) to provide coordinated homeless services. Programs initially assigned to LAHSA by the County and City of Los Angeles include the ESG Program and the Cold/Wet Weather Emergency Shelter Program, funded in part with CDBG funds, as well as other homeless services programs already being provided by the County and City.

Subsequently, on November 15, 1994, the County approved entering into a grant agreement with the City and HUD to implement the Los Angeles Area Homeless Initiative pursuant to the "HUD Demonstration Act of 1993." The County and City have designated LAHSA to administer the Homeless Initiative. All of these Homeless Programs and funds will be coordinated by LAHSA. The funds will be apportioned in the County and City according to need and in keeping with the Continuum of Care, described in Section VI of the Consolidated Plan.
The City of El Monte is located in the County's Service Planning Area 3 (SPA 3). The estimated number of homeless persons in the LAHSA-defined SPA 3 region is 2,780 according to LAHSA's 2009 Greater Los Angeles Homeless Count.

Housing and service providers to the homeless in the San Gabriel Valley for the homeless have formed a coalition known as the East San Gabriel Coalition for the Homeless. The Coalition consists of 35 public and private organization members, including the City of El Monte. Coalition members meet regularly and contribute input at LAHSA's Continuum of Care planning workshops.

5. Housing Authorities

Public Housing Programs in the City of El Monte are conducted through agreements with the Housing Authority of the County of Los Angeles (HACoLA) and the Baldwin Park Housing Authority (BPHA).

Housing Authority of County Of Los Angeles (HACoLA)

The Housing Authority of the County of Los Angeles (HACoLA) is a public housing authority with jurisdiction throughout the unincorporated county and within the participating cities. Its purpose is to administer Federal funds for public housing projects and government assisted housing units such as the Section 8 Rental Subsidy and Family Self-Sufficiency programs. HACoLA is staffed by the CDC, and is governed by the Housing Authority Board of Commissioners.

The County Board of Supervisors serves as the Housing Board of Commissioners, with each of the five members duly elected by supervisorial district. Each member of the Housing Board of Commissioner in turn appoints a representative to the nine member Housing Commission, with four at-large members; two selected from tenants of Housing Authority developments and two who are receiving Section 8 assistance through HACoLA. The Housing Commission serves as an advisory body to the Board of Commissioners on

matters related to the Housing Authority, including housing development, modernization, acquisition, management, maintenance and administration.
The majority of HACoLA decisions such as procurement, hiring and contracting are independent of review and approval by the Community Development Block Grant Division of the CDC. The CDC maintains decentralized procedures by division, with all activities governed by the CDC's Purchasing, Policies and Procedures Manual. The manual ensures that CDC activities are consistent with Office of Management and Budget regulations. The Central Services Division of the CDC is charged with providing final oversight of procurement and contracting to ensure compliance with adopted policies.

City of Baldwin Park Housing Authority

The City of Baldwin Park Housing Authority (Housing Authority) administers the Section 8 Housing Choice Voucher program for very low-income families and households for five central San Gabriel Valley cities including the City of El Monte. The Housing authority also administers 12 elderly public housing units and the Family Self-Sufficiency Program for very low-income, single head of household tenants. The majority of the Housing Authority decisions such as procurement, hiring and contracting are independent of review and approval by the City of El Monte.

6. Other Housing and Community Development Organizations

Other public agencies, for-profit entities, and nonprofit organizations all play a part in the provision of affordable housing and community services in the City. The City strives to coordinate with these organizations in the development of the Consolidated Plan and in the delivery of the programs covered by it.

City Departments

The Community Development Department coordinates with other City departments to carry out the City's housing and community development strategies and to allocate CDBG funds to provide funding support to achieve community development goals. The other departments consulted include the:

- Police Department
- Public Works Department
- Community Services

Organizations

Nonprofit organizations play a major role in the City's institutional structure for housing and community development. The City contracts directly with approximately 15 nonprofit community-based organizations to provide public services to City residents, including a wide range of programs for persons with special needs, homeless, seniors, youth, and other low- and moderate-income populations. For production of affordable housing, the City supplements its own

efforts by entering into partnerships with private sector and nonprofit developers and housing development corporations.

Additionally, through a joint exercise of powers agreement, the County of Los Angeles and City of Los Angeles created the Los Angeles Homeless Service Authority (LAHSA) in 1993. LAHSA is charged with planning the continuum of care for homeless services in the City and County of Los Angeles, a component of which includes distribution of the County's ESG funding to nonprofit agencies operating shelter programs. LAHSA functions to coordinate homeless service funds throughout the County and link such funds to development activities.

Rio Hondo Community Development Corporation – a certified Community Housing Development Organization (CHDO) based in El Monte engaged in affordable housing development and management.

A CHDO is an official designation of selected private nonprofit housing development corporations that meet requirements set by the U.S. Department of Housing and Urban Development (HUD). An organization, which is designated as a CHDO can potentially qualify for special project funds, operating funds and technical assistance support associated with the state's HOME Investment Partnership Program (HOME). A CHDO must have in its charter, resolutions or by-laws, a statement that among its purposes is the development of decent housing that is affordable to low- and moderate-income persons.

A CHDO must be community-based and have significant representation of low-income community residents on the CHDOs board. The regulations requires at least one-third of the governing board's membership be low-income residents.

California Department of Health Services (CDHS), Childhood Lead Poisoning Prevention Branch (CLPPB)— This organization compiles information, identifies target areas and analyzes information to design and implement a program of medical follow-up and environmental abatement to reduce childhood lead exposure. Programs operated by the CLPPB include: 1) accreditation of training providers and certification of individuals involved in construction related activities; 2) reporting of elevated blood lead levels by medical laboratories; 3) lead exposure screening; 4) real estate disclosure of known LBP hazards upon sale of property; and 5) lead related activities in construction work, as well as other various other childhood and occupational lead poisoning prevention programs.

7. Faith-Based Organizations

Recently, there has been great recognition of the contributions of faith-based organizations (FBOs) in providing social services. In the past, FBOs have been particularly visible in providing food, clothing, and shelter to individuals and families in need. More recently faith-based organizations have also taken on a role in helping encourage housing and community development efforts.

Moreover, the significance of faith based organizations in the United States is underlined by former President George W. Bush's creation of the Office of Faith-Based and Community Initiatives. This initiative expanded the role of faith based organizations, by requiring Cabinet agencies to create their own Center for Faith-Based and Community Initiatives to work in tandem with the White House OFBCI, to make Federal grants available to Faith-Based and Community Initiatives nationwide. Agencies include the following Federal Departments: Health and Human Services; Housing and Urban Development; Department of Labor; Justice; and Education.

B. Gaps in the Institutional Structure

Consolidated Plan requirements include an examination of how organizations in the City deliver housing and community development services (called the institutional structure). This examination includes identifying the gaps in the institutional structure and developing strategies to address the gaps. El Monte can only achieve its Comprehensive Plan goals and Consolidated Plan strategies if its institutional structure is complete.

As the lead agency for the City of El Monte 2010-2014 Consolidated Plan, the Department desired to gain a better understanding of the gaps and potential strategies needed for collaborative long-term planning. The ideas of the City's housing and community development organizations are crucial to an accurate gaps analysis of the institutional structure. They are even more important to the development and implementation of strategies to overcome the gaps. Therefore interviews and discussions with stakeholders included questions or comments concerning the current gaps in the local delivery system for housing and community development. Also discussed were the preliminary components of strategies for filling the most troublesome gaps.

Gap in the Institutional Structure: A missing component, such as an organization, a relationship, a service, a project, or an activity.

1. Common Themes

Several issues emerged from the interview and discussions. These issues provide a good starting point in understanding the gaps in the housing and community development delivery system. They also provide a foundation for developing workable, collaborative strategies to fill the gaps.

a. Public Education: The lack of knowledge among the public and lower income clients is a common need. The most common gap is typically knowledge of the available resources, services, and programs for lower-income people and persons with special needs. This lack of knowledge occurs among clients, employers, and service providers.

b. Unmet Housing Needs: Providers indicate the need for affordable housing spread out across the City, especially supportive housing for lower-income people and persons with special needs. Under-served housing needs include persons with both substance abuse and mental illness, including

the dually diagnosed, persons needing assisted or supportive living arrangements, and former offenders.

c. Lack of Children-Centered Services: Services and programs related to children in lower-income families are often cited. These services include such things as children's primary prevention programs, training for childcare providers, and child care at non-traditional hours, mental health and substance abuse treatment services and facilities for children and mental health prevention for children.

d. Need for More Services for Persons with Special Needs and the Homeless: Such needs include mental health and substance abuse treatment services and facilities, long-term care facilities and services for low-income persons; transportation for the low-income elderly and low-income residents; transitional housing with supportive services for homeless persons with multiple diagnoses; and homeless shelters with services for children.

e. Communication/Coordination among Organizations: This theme takes many forms. It includes lack of communication between specific groups and the overall community of service providers, such as the need for stronger relationships between all types of organizations involved in housing and community development (neighborhood groups, church groups, nonprofit agencies, and government agencies). Lack of a working group on affordable housing was cited as a gap. Participants pointed to many reasons for this lack of communication and coordination, such as the division of City programs and the division of Federal, State, and local grant programs as a barrier. In addition, confidentiality laws reduce information sharing between service providers and contribute to a lack of good referrals.

C. Housing and Community Development Delivery System Strategy

The themes and gaps that emerged from the interviews and discussions provide the basis for cooperative strategies to fill gaps in the City's housing and community development system. As lead entity for El Monte's Consolidated Plan, the Community Development Department's focus on the institutional structure should be a broad strategy of coordination, empowerment, and communication with the public, private, and nonprofit sectors.

D. Priority Strategy for the Housing and Community Development Delivery System:

Encourage collaboration among organizations providing housing, community development, and economic development programs and services in the City. The Department has an opportunity to take an active leadership role in many of the areas above. These areas include vision, communication and coordination, education, and outreach. The Department, with advice from the Ad Hoc Committee, will continue to develop and communicate its vision and mission. This will allow its partners to better understand the Department's role in the housing and community development delivery system.

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XI. Housing and Community Development Delivery System

XII. Anti-Poverty Strategy

XII. Anti-Poverty Strategy

A. Poverty in Context

The U.S. Census Bureau follows the Office of Management and Budget's Directive 14 to define poverty. It therefore uses a set of income thresholds that vary by family size and composition to detect who is "poor." If the total income for a family or unrelated individual falls below the relevant poverty threshold, then the family or unrelated individual is classified as being "below the poverty level." The official poverty definition counts money income before taxes and does not include capital gains and non-cash benefits (such as public housing, Medicaid, and food stamps). Poverty is not defined for people in military barracks, institutional group quarters, or for unrelated individuals under age 15 (such as foster children). They are excluded from the poverty universe—that is, they are considered neither as "poor" nor as "non-poor."

Since this Consolidated Plan covers programs designed to help primarily low-income people and neighborhoods, it must also include an anti-poverty component. By undertaking activities funded by the CDBG, HOME, and ESG programs, the Community Development Department supports the State's overall anti-poverty strategy of moving low-income people to self-sufficiency. The Community Development Department consults with many public, private, and nonprofit organizations to help ensure that its goals, programs, and policies for activities such as producing and preserving affordable housing are effectively coordinated to best reduce the number of poverty level families.

B. Analysis of Poverty in City

Poverty is the condition of having insufficient resources or income. In its extreme form, poverty is a lack of basic human needs, such as adequate and healthy food, clothing, housing, water, and health services. Even modest levels of poverty can prevent people from realizing their goals and dreams.

Census data from the year 2000 indicates that 29,939 El Monte residents were living in poverty in 1999, which is 26.1% of the population. This number translates to 5,221 families, or 22.5% of the families in El Monte. Almost 32% of these families had a child under the age of five (5) years old. In accordance with the 2006-2008 U.S. Census Bureau's American Community Survey the estimated percentages for the number of individuals in poverty has decreased to 17.9% and the number of families has also decreased to 16.4%.

Although most of El Monte's households have higher incomes, a number are living at or near poverty. The housing section stated that this division of wealth has significant social consequences and implications for El Monte's market segmentation, housing demand, and affordability.

In 2000, female headed households made up 36.7% of families living in poverty. More than 45.3% of these families included a child under the age of 18; almost 52.3% of these families included a child under the age of five (5). In accordance with the 2006-2008 U.S. Census Bureau's American Community Survey the estimated

percentages for the number of female headed households in poverty has decreased to 32.3%.

C. The State's Welfare-to-Work Program

The City's anti-poverty strategy and activities support the overall effort in the State to move low-income families to economic self-sufficiency. The California Department of Health and Social Services is the nexus of the State's Welfare-to-Work program and is thus the lead anti-poverty agency in the State.

D. Existing Programs

In California, the primary programs for assisting families in poverty are CalWORKS, Food Stamps, and Medi-Cal. Together, these programs combine to provide clients with employment assistance, discounted food, medical care, child care, and cash payments to meet basic needs such as housing and transportation. A short description of each is provided below.

CalWORKs
The California Work Opportunities for Kids (CalWORKs) program is a time-limited program that provides financial assistance and Welfare-to-Work services to families with children who are deprived of support or care due to the death, incapacity, unemployment/underemployment, or continued absence of one or both parents. Homeless Assistance is included in this program. CalWORKs is administered following Federal and State regulations.

Food Stamps
The Food Stamp Program is a nutritional assistance program designed to help single people and families with little or no income to buy food. Food Stamp benefits are issued on an EBT Card that is used just like a bank card at most local food stores. The Food Stamp Program is a Federal State funded program.

Medi-Cal
The Medi-Cal program pays for health care for certain needy residents of California, including public assistance recipients. Medi-Cal is supported by Federal and State taxes. Pregnant women and children have been the focus of outreach efforts by the State of California for enrollment in the Medi-Cal program.

CDBG, HOME, and ESG-Funded Activities
Congress designed the CDBG, HOME and ESG programs to serve lower-income people, some of which may meet the Federal poverty definition, and at least 51% of whom are low- and moderate-income individuals and families.

At least 70% of all CDBG funds must be used for activities that are considered under program rules to benefit low- to moderate-income persons. Additionally, every CDBG activity must meet one of three national objectives: (1) benefits low- and moderate-income persons (at least 51% of the beneficiaries must be low- to moderate-income; (2) addresses slums or blight, or (3) meets a particularly urgent community development need.

Under the HOME Investment Partnerships Program (HOME), households must earn no more than 80 percent of the Area Median Income (AMI), adjusted for household size, to be eligible for assistance. Furthermore, 90% of a HOME Participating Jurisdiction's (PJ's) annual HOME allocation that is invested in affordable rental housing must go to assist households earning no more than 60 percent of AMI (the "90/60" rule).

The Emergency Shelter Grant (ESG) program provides homeless persons with basic shelter and essential supportive services. It can assist with the operational costs of the shelter facility, and for the administration of the grant. ESG also provides short-term homeless prevention assistance to persons at imminent risk of losing their own housing due to eviction, foreclosure, or utility shutoffs.

The County's ESG program is administered through the County of Los Angeles and its continuum of care provider Los Angeles Homeless Services Authority. Los Angeles Homeless Services Authority supports, creates, and sustains solutions to homelessness in Los Angeles County by providing leadership, advocacy, planning and management of program funding. Los Angeles Homeless Services Authority provides funding and guidance for a vast network of local, non-profit agencies with missions to help people leave homelessness permanently. These agencies are dedicated to providing as much assistance as possible, including emergency shelter, to help homeless persons with housing, case management, counseling, advocacy, substance abuse programs, and other specialized services.

General Relief

The County General Relief (GR) program provides loan assistance to indigent individuals and families in temporary need of housing, food, and/or transportation. General Relief is the only Department of Public Social Services (DPSS) program that is totally funded, as well as administered, by the County of Los Angeles.

Child Care

DPSS operates a number of child care programs funded by the Calfornia Department of Social Services and/or the Department of Education. These programs provide child care payments to providers on behalf of CalWORKs recipients in approved work or training programs, former CalWORKs recipients, parents in child protective services cases, and the working poor. Payments are reimbursements for child care provided and are paid directly to the provider.

Also available are services designed to treat persons suffering from substance abuse, domestic violence, and mental illness. These programs are administered through the County's Department of Public Social Services.

E. Anti-Poverty Strategy

The City's intent is to help families that are self-sufficient yet still at-risk to increase their financial stability. The focus of the anti-poverty strategy is three-fold: (1) to help these families accumulate assets, (2) to help these families address issues, such as substance abuse and domestic violence, that may threaten the family's stability, and (3) to provide these families with employment-related supportive services such as

child care. This focus will be incorporated into the programs and policies undertaken by the City as part of this Consolidated Plan.

1. Programs

The City has yet to finalize any specific programs at this stage in the development of the Consolidated Plan. Any definite activities will be described in detail in the City's Annual Action Plan. Potential programs may include:

Asset Building

- Downpayment Assistance: Homeownership is the most effective way for a family to accumulate assets. The City will continue to administer its down payment assistance program to help poor families realize the dream of homeownership

- Individual Development Accounts (IDAs): Individual Development Accounts are savings accounts where deposits made by program participants are matched by City funding. The end goal of each program participant is to use the savings for a down payment on a house, the capitalization of a new business, or to pay for vocational training or higher education

- Micro-enterprise Loans: Creating a small business is a great source of potential income and provides a high level of job satisfaction. Through a micro-enterprise loan program, the City can provide technical assistance and accept a portion of the risk normally associated with starting a new business

Family Stability

- Counseling
- Substance Abuse Services
- Domestic Violence Services

Employment Related Supportive Services

- Job Training
- Child Care

2. Policies

- The City will fully comply with Section 3 of the Housing and Community Development Act. Section 3 helps foster local economic development, neighborhood economic improvement, and individual self-sufficiency. This set of regulations require that to the greatest extent feasible, the City will provide job training, employment, and contracting opportunities for low- or

very-low income residents in connection with housing and public construction projects

- Public services funded through the Consolidated Planning process that promote the self-sufficiency of families in poverty (extremely low-income) will be considered highly

- When evaluating economic development aid packages and incentives offered to firms in exchange for relocating to the City, the City will incorporate a benchmark measure called the Stability Index when reviewing the income level of potential jobs. The Stability Index determines the wage required, based on family size and composition, a family needs to (A) meet their basic needs without subsidies of any kind and (B) save 5% of their income. This index is based on the Self-Sufficiency Standard developed by Wider Opportunities for Women

Table 12-1
2008 Stability Index –Los Angeles County

	One Adult		**One Adult, One Preschooler**		**One Adult, One Pre-Schooler, One School-Age Child**		**Two Adults, One Pre-Schooler, One School-Age Child**	
Monthly Costs	**Costs**	**%**	**Costs**	**%**	**Costs**	**%**	**Costs**	**%**
Housing	$1041	45%	$1,300	33%	$1,300	27%	$1,300	25%
Child Care	$0	0%	$744	19%	$1,129	25%	$1,129	22%
Food	$234	10%	$354	9%	$530	12%	$729	14%
Transportation	$260	11%	$266	7%	$266	6%	$509	10%
Health Care	$102	4%	$248	6%	$266	6%	$323	6%
Misc.	$164	7%	$291	7%	$349	8%	$399	8%
Taxes	$403	17%	$630	16%	$707	16%	$765	15%
Earned Income Tax Credit (-)	0		0		0		0	
Child Care Tax Credit (-)	0		-50	-1%	-100	-2%	-100	-2%
Child Tax Credit (-)	0		-83	-2%	-167	-4%	-167	-3%
Total	$2,204	95%	$3,700	95%	$4,280	95%	$4,887	95%
Savings (5%)	$110	5%	$185	5%	$214	5%	$244	5%
Self Sufficiency Wage								
Hourly	$12.51		$21.02		$24.32		$13.89/adult	
Monthly	$2,203		$3,699		$4,281		$4,888	
Annual	$26,430		$44,394		$51,371		$58,659	

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XIII. Strategic Plan

XIII. Strategic Plan

The Strategic Plan section of the Consolidated Plan summarizes El Monte's 5-year strategies and objectives to address the needs described earlier in the Consolidated Plan. To carry out each objective, the City has developed measurable actions that it will undertake each year.

The El Monte 2010-2015 Consolidated Plan includes the first of five Annual Action Plans. Each of these plans will describe the activities planned for the coming program year to carry out the 5-year strategies. Additionally, 90 days following the conclusion of each program year, the City will submit a Consolidated Annual Performance and Evaluation Report (CAPER) to report the City's progress in carrying out the strategies, objectives, and actions of the Annual Action Plan and the 5-year strategies.

A. Strategies and Objectives

El Monte developed priority strategies and objectives to meet the housing and community development needs described in earlier sections. It also set other strategies regarding specific local issues.

Consolidated Plan Goals

The City's strategies, objectives, and activities for the Consolidated Plan must meet Federal goals. Regulations state that the Consolidated Plan's activities should meet one of the following three goals, including the provision of:

- Affordable housing opportunities;
- A suitable living environment; and/or
- Expanded economic opportunity.

The City's Priority Strategies

Through the citizen participation and consultation process described in the Section on Consolidated Plan Development, the City developed top-level strategic goals to meet the priority needs (described in previous sections). It will invest its CDBG, ESG and HOME funds according to these strategies:

Housing Strategy

- Expand the supply of affordable rental and homeownership housing opportunities
- Preserve and improve the existing housing stock and ensure equal access

Homeless Strategy

- Support continuum of care services in support of the City's and the County's efforts to end homeless

Special Needs Strategy

- Help persons with special needs live as independently as possible

Senior Services Strategy

- Provide quality supportive services so elderly residents can live as independently as possible

Anti Crime Strategy

- Decrease crime in neighborhoods and communities

Economic Development Strategy

- Stimulate business investment and job development to build a vibrant, self sustaining community

Infrastructure Strategy

- Encourage the continued improvements of infrastructure

Code Enforcement Strategy

- Prevent and arrest the decline of the physical conditions of neighborhoods and communities

Public Facilities Strategy

- Provide access to local public facilities that contribute to community and neighborhood development

Youth Services Strategy

- Provide youth with appropriate health, recreational, educational and other services that help them to develop into well-rounded, well-adjusted and independent adults

Public Services Strategy

- Contribute to the well-being of individuals, families, and neighborhoods

The City will provide CDBG, ESG, and HOME funds to projects that help meet the above strategies during one or more of the five program years covered by the *El Monte 2010-2014 Consolidated Plan.*

Other Strategies

The City of El Monte develops strategies to carry out specific national Consolidated Plan objectives. These include strategies to:

- Address impediments to fair housing
- Reduce lead-based paint hazards
- Move low-income persons to self-sufficiency (anti-poverty strategy)
- Address barriers to affordable housing
- Monitor all projects and programs

In support of these strategies, the City developed the following additional strategies to ensure coordination and collaboration in meeting the objectives:

- Work with the public, private, and nonprofit sectors to identify impediments to fair housing choice and develop strategies to overcome them
- Collaborate with State and local agencies, nonprofit groups, and the private sector to reduce housing-related lead-based paint hazards, especially for low-income families and children
- Support State and County efforts to move low-income persons to economic self sufficiency
- Encourage collaboration among the organizations providing housing, community development, and economic development programs and services in the County
- Ensure compliance with applicable Federal and contractual requirement of all subgrantees and other service providers

B. General Priorities for Investment

The Strategic Plan must identify El Monte's general priorities for activities and HUD-supported investments to address affordable housing needs, homelessness, the need of non-homeless persons who required supportive housing, and non-housing community development needs. These general and relative priorities will help guide HUD-supported housing and community development initiatives in El Monte for 2010-2015.

General priorities are those shown as "H" (for "high) as shown on the priority needs tables in earlier sections of this document. These are the priority needs tables that address affordable housing needs (HUD Table 2A), homelessness (HUD Table 1A), the need of non-homeless persons who required supportive housing (HUD Table 1B), and non-housing community development needs (HUD Table 2B). These priorities are not intended to preclude nor impede use of HUD or other

government/private resources when other documented priority needs are known to exist or can be established. The relative priority of needs is delineated into three categories: high, medium and low.

C. Geographic Priorities for Investment

Most general priorities in this Strategic Plan are focused on meeting the housing and community development needs of low-income households and neighborhoods throughout the City El Monte. Some housing and community development revitalization initiatives are targeted to low-income residents or specific neighborhoods.

Basis for Assigning Priorities

The narrative for each table contains a description of the basis for assigning priorities to the needs that have been identified. Please consult each needs section for this explanation.

Obstacles to Meeting Underserved Needs

Obstacles to meeting underserved needs have been identified through the housing and community development needs assessment and input from the citizen participation process. Some of these needs were identified in the previous Consolidated Plan, while others were identified in this one.

Underserved groups in City include large family renters, defined as five or more persons. This group experienced various housing problems including high housing costs, overcrowding and inadequate housing as referenced in the Housing Market Analysis section.

Underserved needs exist when there is a disproportionately greater need by the low-to-moderate-income population targeted, in comparison to the needs of the population as a whole. Data analyzed in the Housing Market Analysis indicated that housing and rents have risen in the City while incomes have not kept pace with the rising housing costs. The demand for low cost housing continues to increase, while housing costs continue to increase.

Other underserved groups include the mentally ill homeless, and homeless persons who are dually diagnosed with mental illness and substance abuse. The County's Continuum of Care strategy, administered by the Los Angeles Homeless Services Authority (LAHSA) is intended to meet this challenge through coordinated efforts with the County Department of Mental Health and other homeless service agencies. Services provided by LAHSA include such program as the Winter Shelter, InfoLine, Emergency Response Team, 24-hour beds, and Access Centers to prevent homelessness and meet emergency shelter needs. Additionally, transitional housing needs programs are funded through the Supportive Housing Program, and Community Voice Mail boxes help people make the transition to permanent and independent living.

Housing and Services

Housing market characteristics having the greatest influence on the City's use of funds to support affordable housing are the average purchase price of home in El Monte, the extremely low rental vacancy rate, and the lack of new multi-family rental construction. Based on these factors, funds have been targeted for home ownership program, rental assistance, and housing rehabilitation assistance for low-and moderate-income homeowners.

Other factors that may influence future funding decisions are:

- NIMBY, the "Not in My Back Yard" Syndrome, including stigma attached to housing of special needs populations

- Insufficient service capacity to address the needs of homeless, working poor and at-risk populations

- Changes in economic conditions that result in the addition, modification or termination of programs that are privately or publicly funded

D. Outcome Performance Measurement System

On March 7, 2006, HUD issued a notice entitled, "Notice on Outcome Performance Measurement System for Community Planning and Development Formula Grants Programs." The notice requires that grantees implement HUD's Outcome Performance Measurement System (OPMS).

The OPMS is intended to provide HUD and grantees with a standardized methodology to demonstrate the outcomes of the CDBG and HOME programs. The OPMS has three main components: Objectives, Outcomes, and Outcome Indicators. Each activity is assigned an objective and outcome. In addition, each activity will report on the outcome indicators throughout the year.

Objectives

There are three objectives that originate from the statutory purposes of the formula grant programs. They are as follows:

- **Creating a suitable living environment**. In general, this objective relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment

- **Provide decent affordable housing**. The activities that typically would be found under this objective are designed to cover a wide range of housing possibilities under HOME and CDBG. This objective focuses on housing programs where the purpose of the program is to meet individual, family or community needs and not program where housing is an element of a larger effort (such as would be captured above under creating a suitable living environment)

- **Creating economic opportunities**. This objective applies to the types of activities related to economic development, commercial revitalization, or job creation

Outcomes

There are three outcomes that reflect what the grantee seeks to achieve by the funded activity. The City associates the National Objectives to these Outcomes. The three outcomes and their associated national objectives are as follows:

- **Availability/Accessibility**. This outcome category applies to activities that benefit families and individuals. The National Objectives that apply to this outcome are Low- and Moderate-Income Limited Clientele and Low- and Moderate-Income Jobs

- **Affordability.** This outcome category applies to activities that create or maintain affordable housing. The National Objective that applies to this outcome is Low- and Moderate-Income Housing

- **Sustainability**. This outcome applies to activities that improve neighborhoods or communities. The National Objectives that apply to this outcome are Addressing Slums or Blight on an Area Basis, Addressing Slums and Blight on a Spot Basis, Serving a Low- and Moderate-income Area, and Urgent Need

In addition to the OPMS, the City must also ensure that its HUD-funded activities carried out under the Consolidated Plan, meets its 5-year priorities and strategies. The City helps ensure that the Consolidated Plan activities meet these priorities and strategies as well as the OPMS objects and outcomes through a measurement system that quantifies achievement.

E. Performance Evaluation System

El Monte's Consolidated Plan activities must meet one of the three national goals set by HUD for all but its administrative activities. As the lead entity for the Consolidated Plan, the City is responsible for ensuring the Consolidated Plan meets these three national goals. The City must also ensure that its HUD-funded activities carried out under the Consolidated Plan meet its 5-year priorities and strategies.

The next set of tables summarizes the City's 5-year strategies and objectives in relation to the national goals for the Consolidated Plan. The City will update these tables in each year's Annual Action Plan and CAPER to reflect actions and accomplishments. Such updates will allow citizens and other organizations to track the City's performance.

Objectives are measured by the proposed and actual accomplishments. See each year's Annual Action Plan for proposed measurements for each objective. The measurements for 2010 are listed here as an example. The City helps ensure that Consolidated Plan activities meet these goals, strategies, and objectives through a measurement system that quantifies achievement.

Identified in the matrix are the following: the City of El Monte Priority Needs and 5-Year strategy and Outcome/Objective statements. There are a total of nine (9) possible outcome/objective statements. However, the City uses the following six (6) and links it to the national objective as discussed above under Outcomes:

- Accessibility for the purpose of creating suitable living environments
- Accessibility for the purpose of providing decent affordable housing
- Accessibility for the purpose of creating economic opportunities
- Affordability for the purpose of creating decent affordable housing
- Sustainability for the purpose of creating suitable living environments
- Sustainability for the purpose of providing decent affordable housing

The second component of the City's performance measurement system is a table in each year's Action Plan that contains measurable short-term objectives planned for the coming year along with the planned activities, unit of accomplishment, and the number of expected accomplishments upon completion of activities.

The measurement system's third component is the Integrated Disbursement and Information System (IDIS), a computer system that reports accomplishments and other information to HUD. During the program year, the City will enter its planned and actual accomplishments for each activity into IDIS. At the end of the program year, the City will run reports that summarize these accomplishments. The City will aggregate the actual number of accomplishments and enter them into El Monte 2010-2014 Consolidated Plan Priority Needs Five-Year Performance Measurement System Matrix. It will also update the accomplishment table published in the Annual Action Plan by entering actual units of accomplishment.

The final component of City's performance measurement system is the Consolidated annual Performance Evaluation Report (CAPER). The City will publish these two tables in each year's CAPER to reflect its number of planned and actual accomplishments and how they relate to the long- and short-term objectives set in the Consolidated Plan and Annual Action Plan. Such updates will allow HUD, the City's partners, citizens and others to track the City's performance

City of El Monte Priority Need:
Anti-Crime

5-Year Strategy: Decrease crime in neighborhoods and communities

Outcome/Objective Statements	Planned Activities	Performance Indicator	Five-Year Goals	2010	2011	2012	2013	2014	Accum. Total	% Attained
SL-1 Availability/Accessibility of suitable living environment	At Risk Youth Programs Anti-Gang Camps Aftercare Police Counseling Services	People	350,000	70,000	70,000	70,000	70,000	70,000	0	0%
SL-3 Sustainability of suitable living environment	POP/IMPACT Program Graffiti Removal	People	20,000	4,000	4,000	4,000	4,000	4,000	0	0%

City of El Monte Priority Need:
Economic Development

5-Year Strategy: Stimulate business investment and job development to build vibrant, self-sustaining communities

Outcome/Objective Statements	Planned Activities	Performance Indicator	Five-Year Goals	2010	2011	2012	2013	2014	Accum. Total	% Attained
Accessibility for the purpose of creating economic opportunities	Grants/Loans to business to create jobs	Jobs	20	5	5	5	5	5	0	0%

City of El Monte Priority Need:
Homeless

Homeless 5-Year Strategy: Support a continuum of services in support of the City's and County's effort to end homeless

Outcome/Objective Statements	Planned Activities	Performance Indicator	Five-Year Goals	2010	2011	2012	2013	2014	Accum. Total	% Attained
SL-1 Availability/Accessibility of a suitable living environment	Emergency Shelter Services Transitional Housing Services Homeless Prevention Services Management, and Referral Services	People	10,000	2,000	2,000	2,000	2,000	2,000	0	0%

City of El Monte Priority Need:
Housing

5-Year Strategy: Expand the supply of affordable rental and homeownership housing opportunities

Outcome/Objective Statements	Planned Activities	Performance Indicator	Five-Year Goals	2010	2011	2012	2013	2014	Accum. Total	% Attained
DH-2 Affordability of decent affordable housing	Acquisition, Rehabilitation, Resale Program (through CHDO)	Housing Units	10	2	2	2	2	2	0	0%
	Financial Assistance for construction of New Single-Family Housing Units. Financial Assistance for construction of New Multi-Family	Housing Units	10	5	0	10	0	5	0	0%
	Loans and Grants to Assist First-Time Homebuyers	Households	10	0	5	0	5	0	0	0%

City of El Monte Priority Need:
Housing

5-Year Strategy: Preserve and improve the existing housing stock and ensure equal access

Outcome/Objective Statements	Planned Activities	Performance Indicator	Five-Year Goals	2010	2011	2012	2013	2014	Accum. Total	% Attained
DH-3 Sustainability of decent affordable housing	Single-family Housing Rehabilitation Programs	Housing Units	25	5	5	5	5	5	0	0%
	Multi-Family Housing Rehabilitation	Housing Units	10	0	5	0	5	0	0	0%
DH-1 Availability/Accessibility of affordable housing	Fair Housing	People	3,000	600	600	600	600	600	0	0%
	Section 8 Rental Assistance Voucher Program	Housing Units	3,000	600	600	600	600	600	0	0%

City of El Monte Priority Need:

Infrastructure

5-Year Strategy: Encourage the continued maintenance and improvements of infrastructure

Outcome/Objective Statements	Planned Activities	Performance Indicator	Five-Year Goals	2010	2011	2012	2013	2014	Accum. Total	% Attained
SL-1 Sustainability of suitable living environment	Streets Improvements Sidewalk Improvements Street Lighting	People	5,000	1,000	1,000	1,000	1,000	1,000	0	0%
	Storm Drains	People	1,000	0	0	0	1,000	0	0	0%

City of El Monte Priority Need:

Other-Code Enforcement

5-Year Strategy: Prevent and arrest the decline of the physical conditions of neighborhoods and communities

Outcome/Objective Statements	Planned Activities	Performance Indicator	Five-Year Goals	2010	2011	2012	2013	2014	Accum. Total	% Attained
SL-1 Sustainability of suitable living environment	Housing Code Enforcement Activities Commercial Code Enforcement Activities	Housing Units (Inspected)	1,000	200	200	200	200	200	0	0%

City of El Monte Priority Need:
Public Facilities

5-Year Strategy: Provide access to local public facilities that contribute to community and neighborhood development

Outcome/Objective Statements	Planned Activities	Performance Indicator	Five-Year Goals	2010	2011	2012	2013	2014	Accum. Total	% Attained
SL-3 Sustainability of suitable living environment	Renovation of Existing Community and Neighborhood Facilities	Public Facilities	2	0	1	0	0	1	0	0%
SL-1 Availability/Accessibility of suitable living environment	Construction of New Community and Neighborhood Facilities.	Public Facilities	1	0	0	1	0	0	0	0%
	Section 108 Loan Repayment – Aquatic Center	Public Facilities	5	1	1	1	1	1	0	0%

City of El Monte Priority Need:
Youth Services

5-Year Strategy: Provide youth with appropriate health, recreational, educational, and other services that help them to develop into well-rounded, well-adjusted and independent adults

Outcome/Objective Statements	Planned Activities	Performance Indicator	Five-Year Goals	2010	2011	2012	2013	2014	Accum. Total	% Attained
SL-1 Availability/Accessibility of suitable living environment	General Youth Services After School Program Recreation Programs	Youth	2,000	400	400	400	400	400	0	0%

City of El Monte Priority Need:
Senior Services

5-Year Strategy: Provide quality supportive services so elderly residents can live as independently as possible

Outcome/Objective Statements	Planned Activities	Performance Indicator	Five-Year Goals	2010	2011	2012	2013	2014	Accum. Total	% Attained
SL-1 Availability/Accessibility of suitable living environment	General Senior Programs Integrated Care Management Program Meals on Wheels Programs	People	200	40	40	40	40	40	0	0%

City of El Monte Priority Need:
Special Needs/Non-Homeless

5-Year Strategy: Help persons with special needs live as independently as possible

Outcome/Objective Statements	Planned Activities	Performance Indicator	Five-Year Goals	2010	2011	2012	2013	2014	Accum. Total	% Attained
SL-1 Availability/Accessibility of suitable living environment	Referral and Case Management Services	People	20	5	5	5	5	5	5	0%
	Construct or Upgrade Sidewalks with Wheelchair Ramps	People	1,000	0	0	1,000	0	0	0	0%
	Upgrade Municipal Facilities, such as Parks and City Halls, with ADA Improvements	Facilities	1	0	0	0	0	1	0	0%

City of El Monte Priority Need:
Public Services

5-Year Strategy: Contribute to the well-being of individuals, families, and neighborhoods

Outcome/Objective Statements	Planned Activities	Performance Indicator	Five-Year Goals	2010	2011	2012	2013	2014	Accum. Total	% Attained
SL-1 Availability/Accessibility of suitable living environment	General Senior Programs Communication/ Information Project	People	1,000	200	200	200	200	200	0	0%

F. Other Strategies

The City must also develop strategies to carry out specific national Consolidated Plan objectives. These include strategies to:

- Address impediments to fair housing;
- Reduce lead-based paint hazards;
- Move low-income persons to self-sufficiency (called an *anti-poverty strategy* in the regulations);
- Address barriers to affordable housing; and
- Monitor all projects and programs.

Therefore, to address the national Consolidated Plan objectives, the City developed the following four additional strategies:

1. Work with the public, private, and nonprofit sectors to identify impediments to fair housing choice and develop strategies to overcome them

2. Collaborate with State and local agencies, nonprofit groups, and the private sector to reduce housing-related lead-based paint hazards, especially for low-income families and children

3. Support State and City efforts to move low-income persons to economic self-sufficiency

4. Encourage collaboration among the organizations providing housing, community development, and economic development programs and services in the city

Although Consolidated Plan regulations require the City to carry out these other strategies during the years covered by the Consolidated Plan, they do not require it to The five-year Consolidated Plan also has other strategies detailed in the previous Needs Assessment sections, such as the:

- Anti-poverty strategy;
- Strategy to remove barriers to affordable housing;
- Strategy to reduce lead-based paint hazards;
- Fair housing strategies;
- Strategy to promote for cooperation and coordination; and the
- Strategy to remove gaps in the institutional structure.

Measurable actions for each strategy are listed in each year's Annual Action Plan.

XIV. Monitoring Standards and Procecures

XV. Leveraging

A. Federal Resources

Funds from the U.S. Department of Housing and Urban Development (HUD), which operates in excess of 100 programs and a variety of other Federal resources are available to address the Consolidated Plan's priority needs, such as grants and other revenues that provide funding to El Monte or other organizations within the City.

1. Homeless Programs – The Continuum of Care

The Continuum of Care is a set of three competitive programs based on the law of the McKinney - Vento Homeless Assistance Act to address the problems of homelessness in a comprehensive manner in concert with other Federal agencies.

a. Supportive Housing Program (SHP)

SHP helps develop housing and related supportive services for people moving from homelessness to independent living. Program funds help homeless people live in a stable place, increase their skills or income, and gain more control over the decisions that affect their lives. Eligible applicants include States, local governments, other government agencies (such as public housing agencies), private nonprofit organizations, and community mental health associations that are public nonprofit organizations. After HUD publishes a Notice of Funding Availability (NOFA) for Continuum of Care Homeless Assistance in the Federal Register, applicants must submit specific information about a proposed project, along with their Continuum of Care application. Each application must include a certification that the project is consistent with the Consolidated Plan of the jurisdiction where each proposed project is found.

b. Shelter Plus Care (S+C)

Shelter Plus Care (S+C) provides rental assistance that, when combined with social services, provides supportive housing for homeless people with disabilities and their families. The program allows for a variety of housing choices such as group homes or individual units, coupled with a range of supportive services (funded by other sources). Grantees must match the rental assistance with supportive services that are at least equal in value to the amount of HUD's rental assistance. States, local governments, and public housing agencies may apply for Shelter Plus Care grants.

c. Single Room Occupancy Program (SRO)

The Single Room Occupancy (SRO) Program provides Section 8 rental assistance for moderate rehabilitation of buildings with SRO units-single-room dwellings, designed for the use of an individual, that often do not contain food preparation or sanitary facilities. A public housing authority

makes Section 8 rental assistance payments to the landlords for the homeless people who rent the rehabilitated units. SRO units are less expensive to rent than regular apartments, so they often serve as the only affordable housing option for many low-income individuals and homeless persons. Such units are in short supply, however, since they yield negligible profits for building owners. Public housing agencies and private nonprofit organizations may apply. Nonprofit organizations must subcontract with public housing agencies to administer the rental assistance.

2. Supportive Housing for the Elderly (Section 202):

This competitive Federal program funds nonprofit organizations to develop housing designed to accommodate the special needs of elderly persons and provide a range of services tailored to their needs. Assistance is in the form of capital advances and rental assistance. Recipients can use the funds for acquisition, rehabilitation, new construction, rental assistance, and supportive services. Private nonprofit sponsors apply directly to HUD in response to a Notice of Funding Availability (NOFA) published in the Federal Register each fiscal year. Applications must be submitted to the Los Angeles HUD field office. Awards are usually announced in September.

3. HUD Assisted Living Conversion Program

This program provides nonprofit owners of eligible developments with a grant to convert some or all of the dwelling units in the project into an assisted living home for the frail elderly. The state must license and regulate the assisted living home. This program provides funding for the physical costs of converting some or all of the units of an eligible development into an assisted living home, including the unit configuration, common and services spaces, and any necessary remodeling, consistent with HUD or State statute/regulations (whichever is more stringent). There must be sufficient community space to accommodate a central kitchen or dining facility, lounges, recreation, and other multiple-areas available to all residents of the project, or office/staff spaces.

The owners either directly or through a third party must provide funding for the supportive services. Only private nonprofit owners of Section 202, Section 8 project-based housing developments that are designated primarily for occupancy by the elderly for at least five years are eligible for funding. A private nonprofit of an unused/underutilized commercial property is also eligible. For more information, contact the Los Angeles HUD Office at 213/894-8000.

4. Supportive Housing for Persons with Disabilities (Section 811):

This competitive Federal program funds nonprofit organizations to develop housing designed to accommodate the special needs of persons with disabilities. It also provides supportive services that address the individual health and other needs of such persons. Houses may be group homes, independent living facilities, or intermediate care facilities. Assistance is in the form of capital advances and rental assistance. A set-aside fund exists under

this program for persons disabled due to HIV. Eligible applicants are private nonprofit organizations. Private nonprofit sponsors apply directly to HUD in response to a Notice of Funding Availability (NOFA) published in the Federal Register each fiscal year. Applications must be submitted to the Los Angeles HUD field office. Awards are usually announced in September.

5. Housing Opportunities for Persons with AIDS (HOPWA):

This program provides both entitlement and competitive grants for housing assistance and supportive services for low-income persons with AIDS and related diseases. It can be used for acquisition, rehabilitation, conversion, lease, repair of facilities, new construction, project-based or tenant-based rental assistance, planning, support services, operating costs, short-term payments (rent, mortgage, utility), and administrative expenses.

6. HUD Service Coordinators in Multi-Family Housing:

The purpose of this Service Coordinator program is to allow non-profit multifamily housing owners to assist elderly individuals and people with disabilities living in HUD-assisted housing and in the surrounding area to obtain needed supportive services from the community, in order to enable them to continue living as independently as possible in their own homes. Eligible programs include HUD Sec. 202, 221/236, and Section 8. Project-based assistance. The number of units in the property and a 1:5 staffing ratio determines the maximum grant. Service Coordinator grants are awarded competitively each year, with priority going to Assisted Living Conversion Program sites. For more information, contact the Los Angeles HUD Office at 213/894-8000.

7. Emergency Food and Shelter Program:

The Emergency Food and Shelter Program, formerly known as FEMA, is another source of Federal formula funds that are awarded annually to local jurisdictions to aid the homeless and near homeless. With the exception of major shelter development, the eligible activities for this program are essentially the same as ESG (i.e. essential services, shelter operating support and homeless prevention.) Funds are generally distributed through local United Way.

8. Low Income Housing Preservation Program:

This competitive program provides financial incentives to retain subsidized housing projects when Federal assistance is expiring. The owner may apply for incentives or sell to another entity that will maintain low-income affordability restrictions.

9. Veterans' Administration Homeless Providers Grant and Per Diem

The Veteran's Administration's Homeless Providers Grant and Per Diem Program is offered annually, as funding permits, by the Department of Veterans

Affairs Health Care for Homeless Veterans Programs to fund community agencies providing services to homeless veterans. The purpose is to promote the development and provision of supportive housing and/or supportive services with the goal of helping homeless veterans achieve residential stability, increase their skill levels and/or income, and obtain greater self-determination. Only programs with supportive housing (up to 24 months) or service centers (offering services such as case management, education, crisis intervention, counseling, etc.) are eligible for these funds. The program has two levels of funding: the Grant portion and the Per Diem portion. Currently grants of up to 65 percent of the project are awarded for the construction, acquisition, or renovation of facilities or to purchase vans to provide outreach and services to veterans. The program may provide partial operating funds for programs through per diem payments. Priority in awarding the Per Diem funds goes to the recipients of Grants. Non-Grant programs may qualify if they meet these criteria: (1) at least 75 percent of those receiving supportive services are veterans, and (2) provide supportive housing or a homeless service center.

10. Lead-Based Paint Abatement Program:

This program provides competitive grants to State and local governments for the development of cost effective community strategies for lead-based paint abatement. Recipients may use the funds for rehabilitation, planning and operating costs. Funding match is required for this program.

11. Surplus Housing to Assist the Homeless:

This program leases suitable Federal properties, rent free, to organizations serving the homeless. The organizations must pay operating and any rehabilitation and/or renovation costs.

12. Section 108 Loan Guarantee (Section 108):

Through Section 108, HUD guarantees notes issued by units of general local government. Funds finance economic revitalization and development activities that include housing and rehabilitation of privately owned buildings for residential purposes; expansion of for-profit businesses; financing and rehabilitation of low-income and public housing; acquisition, construction, or rehabilitation of neighborhood and community facilities; site improvement on community-owned land leased to a developer for a commercial or industrial development project; site development; purchase of land or buildings for economic development; and infrastructure development that includes street reconstruction and/or sewer system repairs.

13. Community Services Block Grant (CSBG):

This program can fund activities to implement anti-poverty activities such as housing counseling, emergency assistance and other supportive services.

14. Youthbuild:

This program provides assistance for activities and services to assist economically disadvantaged youth to obtain education and employment skills and to expand the supply of permanent affordable housing. It may be used for planning grants or implementation grants that may be used for architectural and engineering work, acquisition, rehabilitation, construction, relocation, administrative costs, and education and job training services. Activities may also include counseling, leadership skill development, support services, wages, stipends and benefits to participants, operating expenses, replacement reserves, legal fees, and training and technical assistance for the applicant.

15. Community Outreach Partnership Center (COPC) Program:

This HUD program provides funding for universities to become more involved in community development activities.

16. Department of Energy:

The U.S. Department of Energy provides funds to carry out weatherization and energy assistance programs for low-income homeowners and tenants.

17. Brownfields Economic Development Initiative (BEDI) Grants:

BEDI grants target Economic Development Initiative funds to Brownfields projects. BEDI grants are made to local governments for use in supporting Brownfield redevelopment activities and projects financed in whole or in part with Section 108 loan guarantees. (See item #12)

18. Economic Development Initiative (EDI):

The Economic Development Initiative provides grants to be used in tandem with Section 108 guaranteed loans for economic revitalization projects. These grants will enhance the viability of such projects (through interest rate subsidies and debt service/operating reserves) and increase the likelihood that the Section 108 loans can be repaid from project revenue.

19. HOPE VI (Public Housing Revitalization)

The HOPE VI (Public Housing Revitalization) Program was developed as a result of the National Commission on Severely Distressed Public Housing. The Commission recommended revitalization in three general areas: physical improvements, management improvements, and social and community services to address resident needs. Any public housing authority (PHA) that operates public housing units with severe problems-such as crime, maintenance, and safety problems is eligible to apply for HOPE VI. HOPE VI permits expenditures for the capital costs of demolition, construction, rehabilitation and other physical improvements, development of replacement housing, planning and technical assistance, and planning and implementation

of self-sufficiency programs. It encourages PHAs to seek new partnerships with private entities to create mixed-finance and mixed-income affordable housing that is radically different from traditional public housing "projects." PHAs administer the program, and can use the grants in conjunction with modernization funds or other HUD funds, as well as municipal and State contribution, public and private loans, and low-income tax credit equity. While most of the funds are to be used for capital costs, a limited amount may be used for self-sufficiency programs. Appropriations are distributed through an annual national competition. PHAs respond to a Notice of Funding Availability (NOFA) published in the Federal Register by submitting an application to HUD. Each year's NOFA and application kit are automatically mailed to each eligible PHA upon publication.

20. Federal Tax Credit and Tax Exempt Programs

The U.S. Department of the Treasury and the Internal Revenue Service oversees several useful and important Federal housing and related programs. Most of these programs are administered by State agencies.

a. Low Income Housing Tax Credits

The Low Income Housing Tax Credit Program (LIHTC) is an Internal Revenue Service program (IRC Section 42) that provides Federal income tax credits to owners of rental housing where a number of units are set-aside for low- and moderate-income families. The California Tax Credit Allocation Committee (TCAC) administers the Federal, as well as a State, Low Income Housing Tax Credit Program (see State programs for a discussion of the State Low Income Housing Tax Credit Program). Under the Program, owners "sell" the tax credit to investors and use the proceeds to support the development cost of the project. Developments that are financed with the proceeds of tax-exempt bonds may also receive Federal tax credit (See Tax-Exempt Private Activity Bond Program). In this instance, the developer/owner of a tax-exempt development must apply to TCAC and must conform to the Federal and State statutory and regulatory requirements, but there is no annual “cap” on the amount of credit that may be awarded by the state to such developments. The credit available is based on approximately 4% (instead of 9%) of the “qualified basis” of the development.

b. Tax-Exempt Private Activity Bond Program

The Tax Exempt Private Activity Bond Program is an Internal Revenue Service program (IRC Section 146) that permits the issuance of tax-exempt bonds to finance certain activities, including single- and multi-family housing development and rehabilitation. The California Debt Limit Allocation Committee (CDLAC) administers Tax Exempt Private Activity Bond Program in California.

c. Federal Rehabilitation Tax Credit (a/k/a Historic Tax Credit)

The Rehabilitation Tax Credit is a two-tiered program, because there are two tax credit rates based on the status or age of the buildings. The 20% credit is available for income-producing buildings that are considered certified historic structures (Historic Tax Credit). Federal historic tax credits are available for buildings listed in the *National Register of Historic Places* or located in certain historic districts that are substantially rehabilitated for income-producing purposes according to standards set by the Secretary of the Interior. The 10% credit is available for non-residential income producing buildings originally used before 1936, which are not certified historic structures. Consequently, the two credits are mutually exclusive.

d. Federal New Markets Tax Credit (NMTC) Program

The New Markets Tax Credit (NMTC) Program, which is administered by the U.S. Department of the Treasury's Community Development Financial Institutions (CDFI), permits taxpayers to receive a credit against Federal income taxes for making qualified equity investments in designated Community Development Entities (CDEs). Substantially all of the qualified equity investment must in turn be used by the CDE to provide investments in low-income communities. The credit provided to the investor totals 39% of the cost of the investment and is claimed over a seven-year credit allowance period. In each of the first three years, the investor receives a credit equal to five percent of the total amount paid for the stock or capital interest at the time of purchase. For the final four years, the value of the credit is six percent annually. Investors may not redeem their investments in CDEs prior to the conclusion of the seven-year period. NMTCs will be allocated annually by the Fund to CDEs under a competitive application process. These CDEs will then sell the credits to taxable investors in exchange for stock or a capital interest in the CDEs. To qualify as a CDE, an entity must be a domestic corporation or partnership that: 1) has a mission of serving, or providing investment capital for, low-income communities or low-income persons; 2) maintains accountability to residents of low-income communities through their representation on a governing board of or advisory board to the entity; and 3) has been certified as a CDE by the CDFI Fund. The CDFI Fund is currently accepting applications from entities seeking CDE certification. A listing of current CDEs may be found at http://www.cdfi.org/resource.asp.

21. Public Works and Development Facilities Program

Grants are provided to help distressed communities attract new industries, encourage business expansion, diversify local economies, and generate long-term, private-sector jobs. Projects funded include water and sewer facilities primarily serving industry and commerce, access roads to industrial parks or sites, port improvements, and business incubator facilities. A proposed project must be located within or provide a substantial direct benefit to an area in severe economic distress, that is, one that is experiencing high unemployment,

low per capita income, or sudden economic changes such as those caused by a military base closure.

22. Rebuild America

Rebuild America helps community and regional partnerships improve the energy efficiency of commercial and multifamily buildings. Partners may include government agencies, economic development organizations, energy services companies, financial institutions, utilities, private businesses, and nonprofit organizations. Rebuild America provides technical assistance and helps identify sources for financial assistance but does not provide funding or financing for building projects.

23. Technology Opportunity Program

This program provides matching grants to nonprofit organizations such as schools, libraries, hospitals, public safety entities, and state and local governments. Grants fund projects that improve the quality of, and the public's access to, education, healthcare, public safety, and other community-based services. The grants are used to purchase computer equipment and software, train staff and users, and provide connections to the Internet. Funds also support evaluation and dissemination of project findings.

24. Housing Preservation Grant Program

This program also makes available funds to repair housing. Non-profits receive grants and they in turn make funds available to homeowners that cannot afford to make needed repairs.

25. Multifamily Housing and Health Care Facilities Mortgage Insurance Programs

The Federal Housing Administration (FHA), part of the U.S. Department of Housing and Urban Development (HUD), provides mortgage insurance programs that make capital available for, and facilitate the development of, multifamily rental housing and healthcare facilities. FHA insures loans that are originated by private, HUD-approved lenders. Project sponsors are responsible for finding a HUD-approved lender to write the loan and for submitting an application for commitment to the local HUD office.

26. Head Start/Early Head Start

This program awards grants to local public and private nonprofit and for-profit agencies for comprehensive child development services for children and families. Intended primarily for low-income families, the program fosters the development of children and enables them to deal more effectively with both their present environment and later responsibilities in school and community life.

Programs and funds at the State level are available to address the Consolidated Plan's priority needs, such as grants and other revenues that provide funding to the City or other organizations within the City El Monte.

B. State Public Resources

Programs and funds at the State level are available to address the Consolidated Plan's priority needs, such as grants and other revenues that provide funding to the City or other organizations within the City El Monte.

1. California Department of Housing and Community Development Programs

a. Building Equity and Growth in Neighborhoods Program

The Building Equity and Growth in Neighborhoods Program (BEGIN) seeks to reduce local regulatory barriers to affordable ownership housing and to provide downpayment assistance loans to qualifying first-time low- and moderate-income buyers of homes in BEGIN projects. BEGIN provides grants to cities and counties to make deferred-payment second mortgage loans to qualified buyers of new homes, including manufactured homes on permanent foundations, in projects with affordability enhanced by local regulatory incentives or barrier reductions.

b. CalHome Program

The CalHome Program, via grants to local public agencies and nonprofit developers, assists low- and very-low income households to become or remain homeowners. CalHome provides grants to local public agencies or nonprofit corporations for first-time homebuyer downpayment assistance, home rehabilitation, including manufactured homes not on permanent foundations, acquisition and rehabilitation, homebuyer counseling, self-help mortgage assistance programs, or technical assistance for self-help homeownership. All funds to individual homeowners will be in the form of loans. CalHome also provides loans for real property acquisition, site development, predevelopment, construction period expenses of homeownership development projects, or permanent financing for mutual housing and cooperative developments. Project loans to developers may be forgiven as developers make deferred payment loans to individual homeowners. CALHOME assistance (indirect) to individual households will be in the form of deferred-payment loans, payable on sale or transfer of the homes, or when they cease to be owner-occupied, or at maturity. CalHome grant and loan applications are invited through the issuance of Notices of Funding Availability (NOFAs).

c. Emergency Housing and Assistance Program Operating Facility Grants

The Emergency Housing and Assistance Program Operating Facility Grants program provides facility operating grants to local government agencies and nonprofit corporations that shelter the homeless on an

emergency or transitional basis. Funds are used for support services for emergency shelters, transitional housing projects, and supportive services for homeless individuals and families. Each county receives a formula grant allocation. Grants may be used to provide: 1) direct client housing, including facility operations and administration, residential rent assistance, leasing and renting of rooms for provision of temporary shelter, capital development activities of up to $20,000 per site, and 2) administration of the award (limited to 5 percent).

d. Emergency Housing and Assistance Program Capital Development

The Emergency Housing and Assistance Program Capital Development program funds capital development activities for emergency shelters, transitional housing, and safe havens that provide shelter and supportive services for homeless individuals and families. Funds may be used to acquire, construct, convert, expand and/or rehabilitate emergency shelter, transitional housing, and/or safe haven housing and administration of the award (limited to 5 percent).

e. Multi-Family Housing Program (MHP)

The Multi-Family Housing Program (MHP) assists the new construction, rehabilitation and preservation of permanent and transitional rental housing for lower income households. Eligible applicants include local public entities, for-profit and nonprofit corporations, limited equity housing cooperatives, individuals, Indian reservations and rancherias, and limited partnerships in which an eligible applicant or an affiliate of an applicant is a general partner. Applicants or their principals must have successfully developed at least one affordable housing project. The 55-year deferred payment loans may be used for new construction, rehabilitation, or acquisition and rehabilitation of permanent or transitional rental housing, and the conversion of nonresidential structures to rental housing. Projects are not eligible if construction has commenced as of the application date, or if they are receiving 9% Federal low-income housing tax credits. MHP funds will be provided for post-construction permanent financing only. Eligible costs include the cost of child care, after-school care and social service facilities integrally linked to the assisted housing units; real property acquisition; refinancing to retain affordable rents; necessary onsite and offsite improvements; reasonable fees and consulting costs; and capitalized reserves.

f. Mobilehome Park Resident Ownership Program

The Mobilehome Park Resident Ownership Program provides financial assistance for the preservation of affordable mobilehome parks by conversion to ownership or control by resident organizations, nonprofit housing sponsors, or local public agencies. The program provides for 1) *Short-term conversion loans* at three percent simple annual interest for up to 3 years to enable a resident organization, nonprofit sponsor or local public agency to purchase a mobilehome park; 2) *Long-term blanket loans*

at three percent simple annual interest for up to 30 years for long-term financing of a park purchase, or for a resident organization, nonprofit or local public agency that has purchased a park to help low-income residents finance the purchase of shares or spaces in the park; and 3) *Long-term individual loans* at three percent simple annual interest, to low-income residents of a mobilehome park that has been converted, to ensure housing affordability when the resident buys a cooperative interest, a share, a planned unit development space, or a condominium space in the park.

g. Predevelopment Loan Program

The Predevelopment Loan Program provides predevelopment capital to finance the start of low-income housing projects. Predevelopment loans are provided at three percent simple annual interest loans for up to two years. Maximum loan amount for purposes other than site option or site purchase is $100,000. The maximum amount committed to any one borrower at any point in time is announced in each Notice of Funding Availability (NOFA). PDLP funds may be use construct, rehabilitate, convert or preserve assisted housing, including manufactured housing and mobilehome parks. Eligible project costs include, but are not limited to, site control, site acquisition for future low-income housing development, engineering studies, architectural plans, application fees, legal services, permits, bonding and site preparation. Priority will be given to developments, which are rural, located in the public transit corridors, or which preserve and acquire existing government-assisted rental housing at risk of conversion to market rents. Eligible applicants under the PDLP Program include local government agencies, nonprofit corporations, cooperative housing corporations, and limited partnerships or limited liability companies where all the general partners are nonprofit mutual or public benefit corporations. Applications are accepted and evaluated, and funds awarded, on a continuous basis as funds are available.

h. Preservation Interim Repositioning Program

The Preservation Interim Repositioning Program loan proceeds will be used to finance the acquisition of at-risk rental housing for the purpose of preserving affordability. California HCD has committed all available funds to Mercy Housing California, which expects to use them itself to acquire qualified properties. Potential property sellers should contact Mercy Housing.

i. Exterior Accessibility Grants for Renters

The Exterior Accessibility Grants for Renters helps lower income rental tenants with disabilities make exterior modifications to their rental housing to make it accessible. The program provides grants to local government or nonprofit recipients to make grants to lower income renters with disabilities. Grant funds may be used to make exterior modifications to entryways or common areas of rental housing structures or property to make the housing

accessible to persons with disabilities. Applications are invited through issuance of Notices of Funding Availability (NOFAs).

j. Joe Serna, Jr. Farmworker Housing Grant (JSJFWHG) Program

The Joe Serna, Jr. Farmworker Housing Grant (JSJFWHG) Program provides financing for the new construction, rehabilitation and acquisition of owner-occupied and rental units for agricultural workers, with a priority for lower-income households. The JSJFWHG program provides: 1) homeowner grants for rehabilitation or new home construction and 2) rental rehabilitation and new construction grants. Grant and loan funds may be used for costs in the development of homeowner or rental housing for agricultural workers, including land acquisition, site development, construction, rehabilitation, design services, operating and replacement reserves, repayment of predevelopment loans, provision of access for the elderly or disabled, relocation, homeowner counseling, and other reasonable and necessary costs. JSJFWHG applicants may include local government agencies, nonprofit corporations, cooperative housing corporations, limited partnerships where all the general partners are nonprofit mutual or public benefit corporations, and Federally recognized Indian tribes. Eligible beneficiaries of the grants are households with at least one person who derives, or prior to retirement or disability derived, a substantial portion of their income from agricultural employment.

2. California Housing Finance Agency Programs

The California Housing Finance Agency (CalHFA) operates several single-family, multi-family and special housing programs.

a. Single-Family Programs

CalFHA more than ten (10) single-family programs providing mortgage loans, mortgage loans with downpayment assistance, and standalone downpayment assistance programs. A complete directory and description of each of their programs may be found at http://www.calhfa.ca.gov/homeownership/ programs/index.htm.

b. Multifamily Programs

Multifamily Programs provide permanent financing for the acquisition, rehabilitation and preservation, or new construction of rental housing that includes affordable rents for low- and moderate-income families and individuals. CalHFA multi-family programs include:

The Permanent Financing Program provides permanent loan financing for new multifamily construction projects and existing affordable housing multifamily projects.

The Special Needs Financing Program offers low interest rate financing for the development of rental housing to serve a broad range of special needs tenants in need of supportive services.

The Tax-Exempt Bridge Financing Program offers tax-exempt bridge loans for projects receiving 4% tax credits at an amount necessary to ensure the award of tax credits.

The Preservation Acquisition Program is designed to preserve at-risk affordable housing developments by providing low-cost acquisition financing. The fund is comprised of monies authorized by Proposition 46 (Bond Funds) and funds from CalHFA (Agency Funds). Assisted housing developments eligible for Program include: Section 8 assisted, BMIR 221 (d)(3), Section 236, Section 202, Programs under Rent Supplement Assistance, Section 515, and Section 42 of the Internal Revenue Tax Code.

The 202 Refinance Program offers owners of existing Section 202 developments the opportunity to refinance their direct HUD loans through CalHFA under more favorable terms and conditions. Owners must agree to maintain affordable occupancy restrictions, comply with HUD requirements, and undertake appropriate rehabilitation of the property.

The Construction Loan Program is designed to provide construction loans at commercially competitive rates and terms to developments approved for CalHFA permanent financing that are otherwise subject to State prevailing wage requirements.

c. Special Programs

The Small Business Development Loan Program is designed to assist small developers whose projects would not otherwise be funded through conventional sources given the developer's experience, capital, project size and/or location. This program provides up to $300,000, on a 50% reimbursement basis, for soft costs incurred in connection with a development that will be financed by CalHFA.

The HELP Program offers a 3% interest rate loan to local government agencies for their locally determined affordable housing activities and priorities. HELP Program funds must be used to directly produce affordable housing units, however, there is virtually unlimited flexibility for the local agency to determine the specific housing activity and use of the funds in providing for the acquisition, development, rehabilitation, or preservation of affordable rental or ownership housing.

3. California Office of the Treasurer Programs

The California Office of the Treasurer oversees several important program initiatives available to address the Consolidated Plan's priority needs.

a. Low Income Housing Tax Credits

As previously noted (See *Federal Programs. Tax Credit and Tax Exempt Bond Programs*), the California Tax Credit Allocation Committee (TCAC) administers a Federal and State Low-Income Housing Tax Credit Program. The **Federal Program** is an Internal Revenue Service program (Section 42) that provides Federal income tax credits to owners of rental housing where a number of units are set-aside for low- and moderate-income families. Owners "sell" the credit to investors and use the funds to support the development cost of the project. Developments that are financed with the proceeds of tax-exempt bonds may also receive Federal tax credit (See Tax-Exempt Private Activity Bond Program). In this instance, the developer/owner of a tax-exempt development must apply to TCAC and must conform to the Federal and State statutory and regulatory requirements, but there is no annual “cap” on the amount of credit that may be awarded by the state to such developments. The credit available is based on approximately 4% (instead of 9%) of the “qualified basis” of the development.

Recognizing the high cost of developing housing in California, the State legislature authorized a state low-income housing tax credit program (“**State Program**”) to augment the Federal Program. The State credit is only available to a project which has previously received, or is concurrently receiving, an allocation of Federal credits. The State program does not stand alone, but instead, supplements the Federal tax credit program. California's tax credit program was structured to mirror the Federal program with certain exceptions. In addition to the state credit only being available to projects that also receive a Federal credit, other major differences include:

- TCAC gives priority for state credit allocations to projects not located in a designated high cost area and those using HOME funds to finance eligible costs

- The applicable percentage to be applied to the qualified basis for determining the amount of state credits is 30% for projects which are not Federally subsidized, and 13% for projects which are Federally subsidized, in contrast to 9% and 4% for the Federal credit

- State credits are not available for acquisition costs, except for already assisted projects that qualify as "at-risk" of being converted to market rate

- The State program has a rate of return limitation. Any surplus revenues generated above the limitation must be used to reduce rents

Additional information and regulations for both the Federal and State Programs may be found at http://www.treasurer.ca.gov/ctcac.

b. Tax-Exempt Private Activity Bond Program

The California Debt Limit Allocation Committee (CDLAC) administers the tax-exempt private activity bond program available annually for California. Federal and State revenues are not utilized in this program. The maximum issuance amount, which is set by the Federal government, for calendar year 2010 was over $3.3 billion. The bonds issued are purchased by the private sector and the repayment is not an obligation of the State or of the Federal government. Agencies and organizations authorized to issue tax-exempt private activity bonds or mortgage credit certificates must receive an allocation from CDLAC. For additional information on the bond allocation process, visit http://www.treasurer.ca. gov/cdlac.

Three of the six programs tax-exempt private activity bond programs may be used for housing activities. The three housing programs are:

c. Qualified Residential Rental Project Program

State and local governmental agencies and joint powers authorities can issue tax-exempt housing revenue bonds. These bonds assist developers of multifamily rental housing units to acquire land and construct new units or purchase and rehabilitate existing units. The tax-exempt bonds lower the interest rate paid by the developers. The developers in turn produce market rate and affordable rental housing for low- and very low-income households by reducing rental rates to these individuals and families. Projects that receive an award of bond authority have the right to apply for non-competitive 4% tax credits. (See Low Income Housing Tax Credits).

Bond authority for Rental Projects is awarded in three allocation rounds and to three sub-pools: the General Pool (Projects having more than 50% of total units designated as Restricted Rental Units); the Mixed Income Pool (Projects having 50% or fewer of total units designated as Restricted Rental Units); and the Rural Project Pool (Projects located in a rural area as defined by California Health and Safety Code Section 50199.21 but shall not include a Mixed Income Project).

d. Single-Family Housing Program

State and local governmental agencies and joint powers authorities can issue tax-exempt mortgage revenue bonds (MRBs) or mortgage credit certificates (MCCs) to assist first-time homebuyers to purchase homes. These agencies and authorities may issue MRBs, the proceeds of which back below-market interest rate mortgages. As an alternative to issuing MRBs, state and local governmental agencies and joint powers authorities may issue MCCs. Homebuyers use the MCC to reduce their Federal tax liability by applying the credit to their net tax due. Homebuyers may purchase single-family homes, either freestanding detached homes, condominiums, or townhouses. Program participants must meet program income limits and must purchase a home that falls within the program's purchase price limitations.

e. Extra Credit Home Purchase Program

State and local governmental agencies and joint powers authorities can issue tax-exempt mortgage revenue bonds (MRBs) or mortgage credit certificates (MCCs) to assist teachers, principals and other credentialed school staff purchase homes. These agencies and authorities may issue MRBs, the proceeds of which back below-market interest rate mortgages. As an alternative to issuing MRBs, state and local governmental agencies and joint powers authorities may issue MCCs. Homebuyers use the MCC to reduce their Federal tax liability by applying the credit to their net tax due. Homebuyers may purchase single-family homes, freestanding detached homes, condominiums, or townhouses. Participants must be employed at a low-performing school (a California K-12 public school that is ranked in the bottom 50% of all the schools based on the most recent Academic Performance Index (API), i.e. schools receiving an API Statewide Ranking of 1, 2, 3, 4 or 5) and make a commitment to work at a low performing school for at least three years. In addition, Program participants must meet program income limits and must purchase a home that falls within the program's purchase price limitations.

C. Local Public Resources

Local funds and programs are also available to address the Consolidated Plan's priority needs.

1. City of El Monte Programs

The City of El Monte Community Development Department strives to meet the needs of our low- to moderate-income residents with a variety of assistance programs. The Department also works closely with for profit and non-profit developers such as Rio Hondo Community Development Corporation (CDC) to acquire and rehabilitate affordable housing in the City.

Other programs offered by the housing division include:

a. Home Improvement Loan Program

A 0% interest loan of up to $35,000 requiring "no" monthly payments is provided to eligible people. There must be sufficient equity in the property. The loan-to-value cannot exceed 100% of the after-rehab value of the home. The loan is repaid when the property is sold, title is changed/or transferred, property is re-financed, or the unit is no longer owner-occupied.

To qualify for this Program, the property must be in the City of El Monte and owner-occupied. The household must have an annual income that does not exceed the HUD-specified 80% of median-income limits based on family size.

Eligible improvements include, but are not limited to, lead-based paint testing and treatment, electrical, heating, plumbing, roofing, stucco/color-coat, exterior and interior painting, windows, insulation, driveway, flooring, and kitchen & bathroom repairs/remodels.

b. Home Improvement "Emergency" Loan Program

A 0% interest, emergency loan of up to $5,000 requiring "no" monthly payments is provided to eligible people on a one-time-only basis residing in the City of El Monte. In some cases, the loan amount may exceed $5,000 due to the number of health and safety items that must be addressed. There must be sufficient equity in the property. The loan-to-value cannot exceed 100% of the after-rehab value of the home. The loan is repaid when the property is sold, title is changed/or transferred, property is re-financed, or the unit is no longer owner-occupied.

To qualify for this Program, the property must be in the City of El Monte and owner-occupied. The household must have an annual income that does not exceed the HUD-specified 80% of median-income limits based on family size.

This particular loan is designed to help improve/repair housing conditions that threaten the health and safety of a household (e.g. faulty electrical wiring, faulty plumbing/sewer system, broken water-heater, inoperable heating system, leaky roof).

c. Home Improvement Grant Loan Program

A one-time-only "grant" of up to $5,000 is available to senior citizens (over 62 years of age), and/or to physically challenged individuals residing in the City of El Monte.

To qualify for this Program, the property must be in the City of El Monte and owner-occupied. The household must have an annual income that does not exceed the HUD-specified 80% of median-income limits based on family size. In addition, the owner(s) must be senior citizens, and/or physically challenged.

Eligible improvements include, but are not limited to, lead-based paint testing and treatment, interior/exterior repairs and painting, handicap ramps and grab bars, wheelchair lifts, window and door repairs, security doors and locks, electrical and plumbing repairs, heating and air conditioning repairs.

d. Home Improvement "Emergency" Grant Program

An emergency grant of up to $1,600 is available to eligible people residing in the City of El Monte with an emergency situation.

To qualify for this Program, the property must be in the City of El Monte and owner-occupied. The household must have an annual income that does not exceed the HUD-specified 80% of median-income limits based on family size.

This program is a rapid response component where the City is able to respond to emergency repair situations, such as heating system repairs, water-heater replacement, hazardous electrical and plumbing problems, sewer repairs, roof leaks.

e. Neighborhood Services Program

A grant of up to $5,000 is available to eligible people residing in the City of El Monte. The funds must be applied towards the purchase of materials associated with the eligible home improvements. The labor for the eligible improvements shall be provided free of charge by City employees. At the discretion of the City, any and all work associated with the Program can be sub-contracted if the necessary labor pool is not readily available or requires a specialty sub-contractor.

To qualify for this Program, the property must be in the City of El Monte and owner-occupied. The household must have an annual income that does not exceed the HUD-specified 80% of median-income limits based on family size.

Eligible items include exterior painting, minor landscaping, weed abatement, water-heater replacement, windows, roofing, minor electrical and plumbing, clean-up debris, fencing, security doors and locks, lead-based paint testing and treatment.

f. First-Time Homebuyer Program

The Program will provide City financing assistance of up to 25% of the eligible purchase price in the form of a silent-second mortgage. The loan has a 30-year term, 0% interest and requires no monthly payments

The Program is implemented on a first-come-first-served basis. The Program is subject to funding availability. To qualify for this Program, participant's household gross annual income cannot exceed the HUD-specified 80% of median-income limits based on family size

Single Family Rehabilitation Loan: Single Family Rehabilitation Loan is designed to assist specific categories of very-low and low-income. The programs provides up to: (1) $35,000 for seniors and/or disabled; (2) $15,000 for homeowners who purchased a HUD home in need of repairs:

and (3) $25,000 for homeowners to correct unhealthy or unsafe conditions in their homes. Loans do not have to be repaid under certain conditions but must be located within the City of Palmdale and owner-occupied.

2. Baldwin Park Housing Authority

The Baldwin Park Housing Authority (BPHA) is a public housing authority with jurisdiction in a number of participating Cities, including the City of El Monte. Its purpose is to administer Federal funds for public housing projects and government assisted housing units such as the Section 8 Rental Subsidy and Family Self-Sufficiency programs. BPHA is staffed by the City of Baldwin Park Housing Department. Palmdale has an inter-agency agreement with BPHA.

3. Los Angeles Homeless Services Authority (LAHSA)

On December 17, 1993, the County of Los Angeles and the City of Los Angeles entered into a joint exercise of powers agreement to create the Los Angeles Homeless Services Authority (LAHSA) to provide coordinated homeless services. Programs initially assigned to LAHSA by the County and City of Los Angeles include the ESG Program and the Cold/Wet Weather Emergency Shelter Program, funded in part with CDBG funds, as well as other homeless services programs already being provided by the County and City. Subsequently, on November 15, 1994, the County approved entering into a grant agreement with the City and HUD to implement the Los Angeles Area Homeless Initiative pursuant to the "HUD Demonstration Act of 1993." The County and City have designated LAHSA to administer the Homeless Initiative. All of these Homeless Programs and funds will be coordinated by LAHSA. The funds will be apportioned in the County and City according to need and in keeping with the Continuum of Care, described in Section 4.2.2 of the Consolidated Plan.

4. Southern California Home Financing Authority (SCHFA)

SCHFA is a joint powers authority between Los Angeles and Orange Counties formed in June 1988 to issue tax-exempt mortgage revenue bonds for low- and moderate income First Time Homebuyers. The program is administered by the Community Development Commission of The County of Los Angeles and County Executive Office of the County of Los Angeles on behalf of the SCHFA. The Authority has helped thousands of individuals and families.

D. Private Resources

Funds from private sources are also available to address the Consolidated Plan's priority needs from partners such as private lenders, nonprofit organizations, and citizens.

1. Federal Home Loan Bank Affordable Housing Program (AHP):

The Affordable Housing Program is designed to finance housing for low- and moderate- income families. The Federal Home Loan Bank System makes the funds available by setting aside a percentage of net earnings as subsidy.

Federal Home Loan Banks are sources of wholesale credit and lend only to financial institutions that are member stockholders of the Federal Home Loan Bank. Nonprofits, local governments, community development corporations, individuals, and others seeking the funding should establish a relationship with a member institution. Housing developers can use the funds in a variety of ways to fund new construction, purchase and/or rehabilitation of owner-occupied and rental housing for very low-, low-, and moderate-income households. Funds are available to member institutions as below-market rate loans or direct loans. Generally, recipients are required to match direct grants with an equal contribution of funds from other sources. Application deadlines are April and October each year.

2. Community Reinvestment Act Programs:

Special programs promoted by local financial institutions designed to assist low and moderate-income buyers and/or target low- and moderate-income neighborhoods.

3. United Way:

The United Way provides funding to local social service organizations, many of which are involved in housing or supportive services.

4. Private Contributions:

Many nonprofit organizations rely heavily on private contributions. In addition to cash, contributions may include donated labor and materials. Habitat for Humanity is one nonprofit organization that receives sponsorships that include donated labor and materials.

XV. Leveraging

XIV. Monitoring Standards and Procedures

A. Project Monitoring

Monitoring of the Community Development Department's contractors and subrecipient partners is not just a regulatory process or a fact-finding mission. Rather, it involves effective communication and cooperative, problem-solving relationships between the Community Development Department and its contractors/subrecipients.

What is a Subrecipient?

A subrecipient is an organization receiving CDBG, HOME or ESG funds from the Community Development Department. The Community Development Department monitors all CDBG, HOME, and ESG programs. Each CHDO shall be recertified annually as a part of the monitoring process. The review for recertification will include, among other things, a review of the Board of Directors, capability of current staff, review of financial statements and mission statements, review of past and current projects.

Each program requires a written agreement between the recipient and the subrecipient. The requirements demand that the agreement remain in effect throughout the period that the subrecipient has control over funds. In addition, regulations prescribe the provisions that the agreement must contain. These provisions include a statement of work (description of work, budget, and time schedule); records and reports, program income, uniform administrative requirements, other program requirements such as fair housing, labor, displacement, employment opportunities, lead-based paint, debarred contractors, conflict of interest, restrictions for certain resident aliens (as described in 24 CFR Part 49); provisions for Community Housing Development Organizations, religious entities, the Architectural Barriers Act and the Americans with Disabilities Act.

1. Project Monitoring Process

When it awards a grant, the Community Development Department develops an individual monitoring schedule for each contractor/subrecipient that includes the following items:

- Desk monitoring
- Performance reports
- Annual onsite reviews

These three (3) items combine to provide a clear and timely picture of each contractor/subrecipient's progress. The following narrative explains each of these three items in more detail.

Desk Monitoring

The Community Development Department staff reviews copies of case files to ensure complete and accurate documentation regarding the following items:

- Client eligibility
- Property eligibility
- Appropriate funding levels for the activity
- Compliance with all program requirements (i.e. environmental review)

Performance Reports

The Community Development Department requires performance reports so it can assess a project's progress and better ensure timeliness. For capital projects and public service grants, reports are required on a quarterly basis. Housing program reports are obtained based on specifics of the programs' operations.

Annual Onsite Reviews

The Community Development Department, as appropriate, also provides annual on-site reviews of a project so it can assess capabilities of staff and review case files.

These three (3) items combine to provide a clear and timely picture of each sub-recipient's progress. For housing projects, the Community Development Department has additional monitoring procedures that provide the following assurances:

- Ensure consistency with primary objective—not less than 70% of CDBG funds used during the program year must be for activities that benefit low- and moderate-income persons
- Ensure each activity meets the criteria for one or more of the National Objectives
- Compliance with all other regulatory eligibility requirements for each activity
- Compliance with the Consolidated Plan regulations regarding displacement
- Compliance with all other applicable laws and program requirements.
- Ensure production and accountability
- Evaluate organizational and project performance

The Community Development Department achieves success through:

- Pre-award screening, risk assessment, and orientation
- Strong written agreements
- Performance standards and program objectives
- Defined monitoring visits for each subrecipient partner: quarterly, semi-annually, and/or annually

2. Monitoring Staff

The Community Development Department periodically reports on the progress of each project.

The Community Development Department staff has the following monitoring duties:

- Oversee the planning and budgeting process to ensure that projects and programs are consistent with the Consolidated Plan's identified high- and possibly medium-priority objectives and grant requirements. Staff will also provide technical guidance regarding Affirmative Marketing and Fair Housing practices
- Provide technical guidance with each subrecipient partner regarding: program structure, income requirements, and document compliance. Staff will review the City's monthly expenditure reports. At a minimum, staff will perform quarterly drawdowns in HUD's Integrated Disbursement and Information System (IDIS) against the appropriate grant. For IDIS, staff will gather quarterly program statistical reports from the subrecipient partners and update all necessary fields from setup to completion of each project and activity. Regular updating and draws will ensure meeting the CDBG timeliness deadline and HOME's program year deadline. As needed, staff will perform environmental reviews and Davis-Bacon monitoring
- Review the invoices from each subrecipient and ensure timeliness with expenditures
- Provide technical guidance regarding all housing construction, demolition, and rehabilitation projects ensuring the correct number of units, timeliness in build-out, and approval of payments. For new construction, ensure compliance with all applicable local codes, ordinances, and zoning ordinances at the time of project completion
- Provide monitoring orientation with all subrecipient partners and establish monitoring visits. The monitoring orientation includes the timing for monitoring visits. Subrecipient partners without problems or significant findings receive annual or semi-annual monitoring visits, while new

subrecipients and subrecipients with significant problems or complex projects receive quarterly visits

3. Community-Based Organizations

Community-Based organizations (CBOs) are funded for a wide variety of CDBG and ESG-funded activities, especially public services. However, their experience and training in implementing these activities in compliance with applicable statutory and regulatory requirements vary widely. In addition, some projects are a one-time City effort while others are ongoing activities.

Based on this diversity, the City has determined that some of these projects can represent the highest potential for risk, while others represent a very low risk. Therefore, completed projects will be candidates for the full range of monitoring tools. Monitoring of CBOs has been augmented by mid-year technical assistance visits that are provided to every CBO in an effort to enhance programmatic compliance. Further, ongoing CBO projects receive annual on-site monitoring visits.

4. HOME-Assisted Activities

As a condition of receiving HOME funds, recipients agree to maintain all HOME-assisted units as affordable housing and in compliance with Housing Quality Standards (HQS). A site visit is made to each development and multifamily rehabilitation project in order to conduct mandatory tenant file reviews and physical inspections. The greater of 10 units, or 10% of the total development units are inspected and tenant files reviewed. All sampling is performed randomly. Tenant file reviews consist of evaluating documentation.

B. Consolidated Plan Monitoring

The Community Development Department understands that monitoring the Consolidated Plan and the annual activities must be carried out regularly to ensure that statutory and regulatory requirements are met and that, where appropriate, information submitted to HUD is correct and complete.

To ensure that the City's CDBG, HOME, and ESG programs further Consolidated Plan goals, the Community Development Community Development Department incorporates the Consolidated Plan's strategies, objectives, and activities into its work plan. Community Development Community Development Department will measure its achievement of Consolidated Plan goals by the same standards used to evaluate all programs and activities.

The Community Development Department will appraise its diverse operations and controls and determine whether: risks are identified and reduced; acceptable policies and procedures are followed; established standards are met; resources are used efficiently and economically; and ultimately, its objectives are achieved.

The Community Development Department prepares documentation and reports as required by HUD, including the Consolidated Annual Performance and Evaluation

Report (CAPER). Using a substantial citizen participation and consultation process, the CAPER describes each year's performance regarding Consolidated Plan strategies, objectives, actions, and projects.

Monitoring Strategy

As the lead agency for the CDBG, HOME, and ESG programs, the Development is refining monitoring procedures to ensure that projects have measurable outcomes. This refinement will allow assessment of progress toward the specified goals and objectives of the projects, as well as ensuring long-term compliance with all applicable program regulations and statutes. The Community Development Department will publish any proposed significant changes to monitoring standards and procedures in a future Annual Action Plan so that citizens and grant recipients may comment on those changes.

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Appendices

Appendix “A”

Needs Assessment Survey (English)

CITY OF EL MONTE

NEEDS ASSESSMENT SURVEY

Residents Survey

The City of El Monte expects to receive approximately $4,300,000 in federal funds from the U.S. Department of Housing and Urban Development (HUD) each year. The City of El Monte wants you to have a voice in how the City invests this money. Please assist us by filling out this survey.

1) Consider the needs in your community and how they can be improved. **2)** Rate the level of need for each of the following items and circle the one that best applies.

Using the range from 1 - 4, 1 indicates the lowest need, 4 indicates the highest need.

Using the range from 1 - 4, 1 indicates the lowest need, 4 indicates the highest need.

II. Community Facilities	**Lowest**			**Highest**
Senior Centers	1	2	3	4
Youth Centers	1	2	3	4
Child Care Centers	1	2	3	4
Park and Recreational Facilities	1	2	3	4
Health Care Facilities	1	2	3	4
Community Centers	1	2	3	4
Fire Stations & Equipment	1	2	3	4
Libraries	1	2	3	4

III. Community Services	**Lowest**			**Highest**
Senior Activities	1	2	3	4
Youth Activities	1	2	3	4
Child Care Services	1	2	3	4
Transportation Services	1	2	3	4
Anti-Crime Programs	1	2	3	4
Health Services	1	2	3	4
Mental Health Services	1	2	3	4
Legal Services	1	2	3	4

IV. Infrastructure	**Lowest**			**Highest**
Drainage Improvement	1	2	3	4
Water/Sewer Improvement	1	2	3	4
Street/Alley Improvement	1	2	3	4
Street Lighting	1	2	3	4
Sidewalk Improvements	1	2	3	4

V. Neighborhood Services	**Lowest**			**Highest**
Tree Planting	1	2	3	4
Trash & Debris Removal	1	2	3	4
Graffiti Removal	1	2	3	4
Code Enforcement	1	2	3	4
Parking Facilities	1	2	3	4
Cleanup of Abandoned Lots and Buildings	1	2	3	4

VI. Special Needs Services	**Lowest**			**Highest**
Centers/Services for Disabled	1	2	3	4
Accessibility Improvements	1	2	3	4
Domestic Violence Services	1	2	3	4
Substance Abuse Services	1	2	3	4
Homeless Shelters/Services	1	2	3	4
HIV/AIDS Centers & Services	1	2	3	4
Neglected/Abused Children Centers and Services	1	2	3	4

VII. Businesses & Jobs	**Lowest**			**Highest**
Start Up Business Assistance	1	2	3	4
Small Business Loans	1	2	3	4
Job Creation/Retention	1	2	3	4
Employment Training	1	2	3	4
Commercial/Industrial Rehabilitation	1	2	3	4
Facade Improvements	1	2	3	4
Business Mentoring	1	2	3	4

(over)

VIII. Housing	**Lowest**			**Highest**
Residential Rehabilitation	1	2	3	4
Homeownership Assistance	1	2	3	4
Housing for Disabled	1	2	3	4
Senior Housing	1	2	3	4
Single Family Housing	1	2	3	4
Large Family Housing	1	2	3	4
Affordable Rental Housing	1	2	3	4
Fair Housing	1	2	3	4
Lead-Based Paint Test/Abatement	1	2	3	4
Residential Historic Preservation	1	2	3	4
Non-Residential Historic Preservation	1	2	3	4
Energy Efficient Improvements	1	2	3	4

Please write in any additional needs that you feel are important and are not listed above:

_____

_____

_____

PART II – As part of this planning process, the City of El Monte must also analyze factors that limit fair housing choice in the City of El Monte. Your own experiences will contribute to the efforts to research obstacles such as the nature and extent of housing discrimination in the City.

This information will be used to assist in developing strategies to overcome impediments to fair housing choice. This survey is for informational gathering purposes only.

1. Do you believe housing discrimination is an issue in your neighborhood? ___ Yes ___ No

2. Have you ever experienced discrimination in housing?___ Yes ___ No
   (If **Yes**, please proceed to Questions 3, 4, and 5)

3. Who do you believe discriminated against you?
   ____ Landlord/Property Manager ____ Real Estate Agent
   ____ Mortgage Lender ____ Mortgage Insurer

4. On what basis do you believe you were discriminated against?
   ____ Race ____ Color ____ National Origin ____ Religion ____ Gender
   ____ Familial Status (single-parent with children, family with children or expecting a child)
   ____ Disability (either you or someone close to you)

5. If you believe you have been discriminated against, have you reported the incident? ___Yes ____ No
   If No – WHY? ____ don't know where to report ____ afraid of retaliation
   ____ too much trouble ____ don't believe it makes any difference

If you feel you may have been discriminated against, please contact the Housing Rights Center at *(800) 477-5977.*

Once you have completed the survey, please return the document to the City of El Monte, Community Development Department at 11333 Valley Boulevard, El Monte, CA 91731-3293. If you have any questions regarding this survey or need additional information please call (626) 580-2078.

Thank you for your assistance!

Needs Assessment Survey (Spanish)

CIUDAD DE EL MONTE

ENCUESTA DE NECESIDADES

Encuesta Para Residentes

La Ciudad de El Monte recibe aproximádamente $4,300,000 anualmente en fondos federales del Departamento de Vivienda y Desarollo Urbano (HUD). El Ayuntamiento de la Ciudad de El Monte quiere que Usted tenga la oportunidad de opinar en como el Ayuntamiento podría invertir este dinero. Por favor ayúdenos y complete esta encuesta.

1) Considere las necesidades en su comunidad y como se pueden mejorar. **2)** Marque con un círculo el número más apropiado que indica el nivel de necesidad para cada uno de los siguientes objetivos y circule el número más apropiado.

Utilice los números del 1 a 4 (1 indica la necesidad menor y el número 4 indica la necesidad mayor).

IX. Centros Comunitarios	**Menor**			**Mayor**
Centros Para Personas de la 3ra. Edad	1	2	3	4
Centros Para Jóvenes	1	2	3	4
Guarderías Infantiles	1	2	3	4
Parques y Sitios de Recreo	1	2	3	4
Sitios Para Cuidado de la Salud	1	2	3	4
Centros Comunitarios	1	2	3	4
Estaciones de Bomberos y Equipo	1	2	3	4
Bibliotecas	1	2	3	4

X. Servicios Comunitarios	**Menor**			**Mayor**
Actividades Para Personas de la 3ra. Edad	1	2	3	4
Actividades Para Jóvenes	1	2	3	4
Servicios Para Cuidado de Niños	1	2	3	4
Servicios de Transportación	1	2	3	4
Programas Contra el Crimen	1	2	3	4
Servicios de Salud	1	2	3	4
Servicios de Salud Mental	1	2	3	4
Servicios de Asesoría Legal	1	2	3	4

XI. Infraestructura	**Menor**			**Mayor**
Mejoramiento de Drenajes	1	2	3	4
Mejoramiento de Agua/Alcantarillados	1	2	3	4
Mejoramiento de Calle/Callejones	1	2	3	4
Alumbrado Público	1	2	3	4
Mejoramiento de Aceras	1	2	3	4

XII. Servicios Vecindarios	**Menor**			**Mayor**
Instalación de Arboles	1	2	3	4
Limpieza de Basura	1	2	3	4
Limpieza de Grafíto	1	2	3	4
Imponer el cumplimiento de los Códigos Municipales	1	2	3	4
Sitios de Estacionamiento	1	2	3	4
Limpieza de Lotes Valdíos y Edificios Abandonados	1	2	3	4

XIII. Servicios Para Necesidades Especiales

XIV.	**Menor**			**Mayor**
Centros/Servicios Para Discapacitados	1	2	3	4
Mejoramiento de Accesibilidad	1	2	3	4
Servicios Para Violencia Doméstica	1	2	3	4
Servicios Para Abuso de Drogas	1	2	3	4
Servicios Para Personar Sin Hogar	1	2	3	4
Centros/Servicios Para VIH/SIDA	1	2	3	4
Centros/Servicios Para Niños	1	2	3	4
Desamparados/Abusados	1	2	3	4

XV. Negocios y Trabajos	**Menor**			**Mayor**
Ayuda Para Negocios Nuevos	1	2	3	4
Préstamos Para Negocios Pequeños	1	2	3	4
Creación/Retención de Trabajos	1	2	3	4
Entrenamiento Para Empleos	1	2	3	4
Rehabilitación Comercial/ Industrial	1	2	3	4
Mejoramiento de Fachada	1	2	3	4
Asesoría Para Negocios	1	2	3	4

(reverso)

Vivienda	Menor			Mayor
Rehabilitación Residencial	1	2	3	4
Ayuda Para Dueños Primerizos	1	2	3	4
Vivienda Para Discapacitados	1	2	3	4
Vivienda Para Personas de la 3ra. Edad	1	2	3	4
Vivienda Para Familias	1	2	3	4
Vivienda Para Familias Grandes	1	2	3	4
Vivienda Para Renta (rentas razonables)	1	2	3	4
Vivienda Justa	1	2	3	4
Pruebas Para el Plomo en la Pintura	1	2	3	4
Preservación de Residencias Históricas	1	2	3	4
Preservación de Sitios Históricos	1	2	3	4
Mejoramientos en el consumo de Energía	1	2	3	4

Por favor indique alguna otra necesidad que Ud. crea que no fue mencionada:

_____

_____

_____

SEGUNDA PARTE – Como parte del proceso de planificación, el Ayuntamiento de la Ciudad de El Monte tiene que analizar los factores que limitan el derecho de escoger vivienda justa dentro de la ciudad de El Monte. Sus propias experiencias contribuirán a los esfuerzos para reconocer los obstáculos tales como el tipo y severidad de discriminación de vivienda en esta región.

Esta información se usará para desarrollar estrategías para sobrevenir los impedimentos del derecho de escoger vivienda justa. Esta encuesta se usará para obtener información únicamente.

1. ¿Cree Usted que la discriminación de vivienda es un problema en su vecindad? ___ Sí __ No

2. ¿Ha tenido Usted una experiencia de discriminación de vivienda?___ Sí __ No
   (Si marcó **Sí**, proceda a las Preguntas 3, 4, and 5)

3. ¿Quién cree que lo discriminó?
   ____ Propietario/Manejador de Propiedad ____ Agente de Bienes Y Raíces
   ____ Prestamista de Hipoteca ____ Agente de Seguro de Hipoteca

4. ¿Por cuál razón cree Usted que lo discriminaron?
   ____ Raza ____ Color ____ Origen Nacional ____ Religión ____ Sexo
   ____ Situación de Familia (padre único con niños, familia con niños o familia esperando niño)
   ____ Incapacidad (Usted o alguien cerca a Usted)

5. Si Usted cree que lo han discriminado, ¿lo ha reportado? ___Sí ___ No
   Si No – ¿Por qué no? ____ no sabe a donde reportar ____ temor de venganza
   ____ mucho trabajo ____ no cree que hará diferencia

Si Usted siente que lo han discriminado, por favor lláme a Housing Rights Center al *(800) 477-5977.*

Una vez que haya terminado la encuesta, por favor regrese este documento al Ayuntamiento de la Ciudad de El Monte, Departamento de Desarrollo Comunitario, *11333 Valley Boulevard, El Monte, CA 91706.* Si tiene preguntas referente a esta encuesta ó necesita información adicional, lláme al (626) 580-2078.

¡GRACIAS!

Needs Assessment Results:

Community Facilities

Answer Options	No Need	Low Need	Medium Need	High Need	Rating Average	Response Count
Senior Centers	2	14	31	62	2.88	109
Youth Centers	4	13	25	73	3.14	115
Child Care Centers	2	17	30	57	2.71	106
Parks & Recreation Facilities	4	13	33	55	2.96	105
Health Care Facilities	4	16	15	81	3.06	116
Community Centers	2	24	26	49	2.17	101
Fire Stations	5	7	26	66	3.35	104
Libraries	5	17	22	60	3.04	104

Community Services

Answer Options	No Need	Low Need	Medium Need	High Need	Rating Average	Response Count
Senior Activities	7	9	40	56	2.96	112
Youth Services	5	8	33	66	1.88	112
Child Care Services	8	9	40	50	2.68	107
Transportation Services	6	17	46	45	3.83	114
Anti-Crime Program	4	8	18	86	2.73	116
Health Services	2	7	26	79	2.86	114
Mental Health Services	5	10	37	54	2.80	106
Legal Services	6	18	23	62	3.10	109

Infrastructure

Answer Options	No Need	Low Need	Medium Need	High Need	Rating Average	Response Count
Drainage Improvements	10	15	39	43	2.37	107
Water/Sewer Improvements	7	18	40	43	2.48	108
Street Improvements	6	10	35	61	2.56	112
Street Lighting	6	11	23	79	2.68	119
Sidewalk Improvements	8	14	34	55	2.38	111

Neighborhood Services

Answer Options	No Need	Low Need	Medium Need	High Need	Rating Average	Response Count
Tree Planting	5	19	34	55	2.53	113
Trash Debris Removal	4	12	37	66	2.39	121
Graffiti Removal	7	12	28	50	2.39	99
Code Enforcement	5	13	38	48	2.49	106
Parking Facilities	4	19	44	38	2.50	108
Cleanup Abandoned Lots	6	9	36	64	2.16	117

Special Needs Services

Answer Options	No Need	Low Need	Medium Need	High Need	Rating Average	Response Count
Center Services for Disabled	4	10	38	62	3.02	114
Accessibility Improvements	4	19	41	35	2.77	99
Domestic Violence Services Substance Abuse Services Homeless Services HIV/AIDS Centers	4	11	29	68	2.82	112
Substance Abuse Services	7	6	23	72	2.62	108
Homeless Shelters & Services	6	12	18	75	2.47	111
HIV/AIDS Centers Services	6	6	32	64	2.40	108
Neglected/Abused Children Centers and Services	1	13	28	73	3.06	115

Businesses & Jobs

Answer Options	No Need	Low Need	Medium Need	High Need	Rating Average	Response Count
Start up Business Assistance	4	23	37	39	3.43	103
Small Business Loans	6	21	32	44	3.00	103
Job Creation Retention	2	15	20	78	3.44	115
Employment Training	2	14	26	75	2.98	117
Commercial Industrial Rehab	3	21	40	34	2.08	98
Façade Improvements	4	28	35	36	2.30	103
Business Mentoring	6	28	34	35	2.67	103

Housing

Answer Options	No Need	Low Need	Medium Need	High Need	Rating Average	Response Count
Residential Rehab	2	18	34	38	2.61	92
Homeownership Assistance	5	13	34	44	2.98	96
Housing Disabled	4	12	29	51	3.15	96
Senior Housing	3	12	27	59	2.73	101
Single Family	5	16	27	54	2.84	102
Large Family Housing	5	13	21	60	2.52	99
Affordable Rental Housing	5	6	22	70	3.17	103
Fair Housing	4	8	25	62	2.92	99
Lead-Based Paint Test	7	17	25	49	2.62	98
Residential Historic Preservation	8	23	26	38	2.37	95
Non Residential Historic Preservation	8	22	23	36	2.88	89
Energy Efficient	4	13	24	69	2.94	110

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Appendix “B”

NOTICE OF COMMUNTY MEETING

Five-Year Consolidated Plan (CDBG, HOME, and ESG)
For the City of El Monte

Notice is hereby given that a community meeting will be held to solicit public comment from interested citizens, local public service organizations and other stakeholders as to the needs of the community. The information received will be used by the City in the development of the City's Five Year Consolidated Plan (2010-2014) for the City's CDBG, HOME, and ESG Programs.
All interested persons are invited to attend one of the following meeting:

Monday, November 16, 2009 @ 6:00 pm
El Monte Senior Center
3120 N. Tyler Avenue
El Monte, CA 91731

If you have any questions regarding this community meeting, please contact Ms. Diane Cotto, Housing Consultant with the El Monte Community Development Department at (626) 580-2078 or dcotto@ElMonteca.gov.

AVISO REUNION COMUNITARIA

Cinco Años de Plan Consolidado (CDBG, HOME & ESG)
Para el Ayuntamiento de la Ciudad de El Monte

Por medio de la presente se notifica que habrá una reunión comunitaria con el fin de obtener comentarios públicos por parte de todos los ciudadanos interesados en participar, también de organizaciones sin fines lucrativos que proporcionan servicios públicos y además de otras agencias públicas interesadas, para que expongan las necesidades actuales de la comunidad. La información obtenida será utilizada por el Ayuntamiento de la Ciudad de El Monte para la preparación de Cinco Años de Plan Consolidado (2010-2014) para los Programas del Ayuntamiento de CDBG, HOME, y ESG (por sus siglas en inglés).

Todas las personas interesadas están cordialmente invitadas a participar en esta reunión:

Lunes, Noviembre 16, 2009 @ 6:00pm
El Monte Senior Center
3120 N. Tyler Avenue
El Monte, CA 91731

Si tiene cualquier pregunta referente a esta reunión comunitaria, comuníquese con la Sra. Diane Cotto, Consultante de la Oficina de Vivienda, Departamento de Desarrollo de la Comunidad del Ayuntamiento de la Ciudad de El Monte al (626) 580-2078.

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Appendix “C”

Acronyms

AP	Action Plan
CAPER	Consolidated Annual Performance Evaluation Report
CBD	Central Business District
CBDO	Community Based Development Organization
CD	Community Development Department
CDBG	Community Development Block Grant
CDC	Community Development Corporation
CHDO	Community Housing Development Organization
CIP	Capital Improvement Projects
CPD	Community Planning and Development (part of HUD)
CUP	Conditional Use Permit
DAP	Disabled Access Program (CDBG program activity)
DHHS	Department of Health and Human Services
DOJ	Department of Justice
DU's	Dwelling Units
ESG	Emergency Shelter Grant
EZ/EC	Empowerment Zone/Enterprise Community
FHA	Federal Housing Administration (part of HUD)
FY	Fiscal Year
HOME	HOME Investment Partnership Program
HOPWA	Housing Opportunities for Persons with AIDS
HUD	U.S. Department of Housing and Urban Development
IDIS	Integrated Disbursement and Information System (HUD's Financial Mgt. System)
LUP	Land Use Permit
NIMBY	Not-In-My-Back-Yard
NOFA	Notice of Funds Available
NRSA	Neighborhood Revitalization Strategy Area
PLI	Public Lands and Institutions
PY	Program Year
RFP	Request for Proposals
RFQ	Request for Qualifications
RTS	Research and Technical Services Division (MOA)
TBRA	Tenant Based Rental Assistance (HOME program activity)
TIP	Transportation Improvement Plan
VA	Veteran's Administration
WD	Workforce Development

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Appendix “D”

Glossary of Terms

Accessibility All new construction of covered multifamily buildings must include certain features of accessible and adaptable design. Units covered are all those in buildings with four or more units and one or more elevators, and all ground floor units in buildings without elevators.

Action Plan The Action Plan includes the following: an application for federal funds under HUD's formula grant programs (CDBG, ESG, HOME); identification of federal and other resources expected to be used to address the priority needs and specific objectives in the strategic plan; Activities to be undertaken including the following; activities to address Homeless and other special needs (persons with mental, physical or developmental disabilities, battered and abused spouses, victims of domestic violence, etc.); activities to address other Actions (affordable housing, lead-based paint hazards, poverty reduction, public housing improvements, etc); and lastly, a description of the areas targeted given the rationale for the priorities for allocating investment geographically.

Affordable Housing That housing within the community which is decent and safe, either newly constructed or rehabilitated, that is occupied by and affordable to households whose income is very low, low, or moderate. Such housing may be ownership or rental, single family or multifamily, short-term or permanent. Achieving affordable housing often requires financial assistance from various public and private sources and agencies.

Agency Any department, agency, City, authority, administration, board, or other independent establishment in the executive branch of the government, including any corporation wholly or partly owned by the United States that is an independent instrumentality of the United States, not including the municipal government of the District of Columbia.

Area Benefit - Benefits all residents in a particular area, where at least 51% are LMI. Area must be primarily residential. Area benefit activities include street/sidewalk improvements, water/sewer lines, neighborhood facilities, and façade improvements in neighborhood commercial districts.

Assisted Household or Person For the purpose of identification of priority needs and specific objectives, an assisted household or person is one that will receive benefits through the investment of Federal funds, either alone or in conjunction with the investment of other public or private funds. (The program funds providing the benefit(s) may be from any funding year or combined funding years.) A renter is benefited if the household or person takes occupancy of affordable housing that is newly acquired (standard housing), newly rehabilitated, or newly constructed, and/or receives rental assistance through new budget authority. An existing homeowner is benefited if the home's rehabilitation is completed. A first-time homebuyer is benefited if a home is purchased during the year. Households or persons who will benefit from more than one program (e.g. a renter who receives rental assistance while occupying newly rehabilitated housing) must be counted only once. To be included, the household's housing unit must, at a minimum, satisfy the HUD Section 8 Housing Quality Standards (see, e.g. 24 CFR 882.109).

Brownsfield Economic Development Initiative (BEDI) Grant Program BEDI is designed to help cities redevelop abandoned, idled, or underutilized industrial and commercial properties and facilities where expansion or redevelopment is complicated by real or perceived

environmental contamination (e.g., brownfields). BEDI accomplishes this by providing funding to local governments to be used in conjunction with Section 108 loan guarantees to finance redevelopment of brownfields sites. BEDI-funded projects must meet one of the CDBG program's national objectives.

CDBG National Objectives

- 70% of CDBG expenditures must be used for activities that benefit low and moderate-income persons
- Elimination of slum and blight

Community Based Development Organization (CBDO) Generally nonprofit organizations that undertake specific CDBG funded activities. Can not be a government entity. May be a subrecipient.

Certification A written assertion based on supporting evidence that must be kept available for inspection by HUD, by the Inspector General of HUD, and by the public. The assertion shall be deemed to be accurate unless HUD determines otherwise, after inspecting the evidence and providing due notice and opportunity for comment.

Community Development Block Grant Program (CDBG) A Community Development Block Grant is a federal grant to states, counties or cities. It is used for housing and community development including housing construction and rehabilitation, economic development, and public services which benefit low- and moderate- income people. Grant funds can also be used to fund activities which eliminate slums and blight or meet urgent needs.

City The City is the lead agency for purposes of the Consolidated Plan, and administration of the City's federal entitlement funding, namely CDBG, HOME and ESG program funds.

Community and Housing Development Organization (CHDO) A federally defined type of nonprofit housing provider that must receive a minimum of 15 percent of all Federal HOME Investment Partnership funds. The primary difference between CHDO and other nonprofits is the level of low-income residents' participation on the Board of Directors.

Comprehensive Grant Program (CGP) HUD grant program via an annual formula to large public housing authorities to modernize public housing units.

Consolidated Annual Performance and Evaluation Performance Report (CAPER) The CAPER allows HUD, local officials, and the public to evaluate the grantees' overall performance, including whether activities and strategies undertaken during the preceding year actually made an impact on the goals and needs identified in the Consolidated Plan.

Consolidated Plan The Consolidated Plan services four separate, but integrated functions. The Consolidated Plan is: a planning document for the jurisdiction which builds on a participatory process with County residents; an application for federal funds under HUD's formula grant programs which are: CDBG, HOME, ESG, HOPWA; a five-year strategy to be followed in carrying out HUD programs; and lastly, an action plan describing individuals activities to be implemented.

Cost Burden The extent to which gross housing costs, including utility costs, exceeds 30 percent of gross income, based on data available from the U.S. Census Bureau.

Economic Development Initiative (EDI) Grant Program EDI is designed to enable local governments to enhance both the security of loans guaranteed through HUD's Section 108 Loan Guarantee Program and the feasibility of the economic development and revitalization projects that Section 108 guarantees finance. EDI accomplishes this by providing grants to local governments to be used in conjunction with Section 108 loan guarantees. A locality may use the grant to provide additional security for the loan (for example, as a loss reserve), thereby reducing the exposure of its CDBG funds (which by law must be pledged as security for the loan guarantees). A locality may also use the EDI grant to pay for costs associated with the project, thereby enhancing the feasibility of the 108-assisted portion of the project. EDI-funded projects must meet one of the CDBG program's national objectives.

Emergency Shelter Grant (ESG) Emergency Shelter Grant Program is a federally funded program designed to help, improve and maintain the quality of existing emergency shelters for the homeless. ESG helps emergency shelters meet the costs of operating emergency shelters and of providing certain essential social services to homeless individuals so that these persons have access to a safe and sanitary shelter, and to the supportive services and other kinds of assistance they need to improve their situations. The program is also intended to prevent the increase of homelessness through the funding of preventive programs and activities.

Emergency Shelter Any facility with overnight sleeping accommodations, the primary purpose of which is to provide temporary shelter for the homeless in general or for specific populations of the homeless.

Entitlement An underlying formula governing the allocation of Block Grant funds to eligible recipients. Entitlement grants are provided to larger urban cities (i.e. population greater than 50,000) and larger urban counties (greater than 200,000).

Federal National Mortgage Association (Fannie Mae) A federally chartered, stockholder owned corporation which supports the secondary market for both conventional mortgages and mortgages insured by the FHA and guaranteed by the Veteran's Administration (VA).

Financing Functions necessary to provide the financial resources to fund government operations and federal assistance including the functions of taxation, fee and revenue generation, public debt, deposit funds, and intra governmental collections.

First-time Homebuyer An individual or family who has not owned a home during the three year period preceding the assisted purchase of a home that must be occupied as the principal residence of the homebuyer. Any individual who is a displaced homemaker or a single parent may not be excluded from consideration as a first-time homebuyer on the basis that the individual, while a homemaker or married, owned a home with his or her spouse or resided in a home owned by the spouse.

Fiscal Year Any yearly accounting period, regardless of its relationship to a calendar year.

FTE-Full Time Equivalent One FTE is 2,080 hours of paid employment. The number of FTEs is derived by summing the total number of hours (for which included categories of employees)

are paid by the appropriate categories of employees and dividing by 2,080 hours (one work year). Appropriate categories include, but are not limited to, overtime hours, hours for full-time permanent employees, temporary employees, and intermittent employees who may not have been paid for an entire reporting period.

Grant A federal grant may be defined as a form of assistance authorized by statute in which a federal agency (grantor) transfers something of value to a party (the grantee) usually, but not always, outside the federal government, for a purpose, undertaking, or activity of the grantee which the government has chosen to assist, to be carried out without substantial involvement on the part of the federal government. The "thing of value" is usually money, but may, depending on the program legislation, also include property or services. The grantee, again depending on the program legislation, may be a state or local government, a nonprofit organization, or a private individual or business entity.

HOME The Home Investment Partnership Program is authorized by Title II of the National Affordable Housing Act. This federally funded program is designed to expand housing, for very low-income people, and to make new construction, rehabilitation, substantial rehabilitation, and acquisition of such housing feasible, through partnerships among the federal government, states and units of general local government, private industry, and nonprofit organizations able to utilize effectively all available resources.

HOME Funds Funds made available under the HOME Program through allocations and reallocations, plus all repayments and interest or other return on the investment of these funds.

Homeless Family A Family that includes at least one parent or guardian and one child under the age of 18, a homeless pregnant woman, or a homeless person in the process of securing legal custody of a person under the age of 18.

Homeless Individual An unaccompanied youth (18 years or younger) or an adult (18 years or older) without children who is homeless (not imprisoned or otherwise detained pursuant to an Act of Congress or a State law), including the following:

1) An individual who lacks a fixed, regular, and adequate nighttime residence; and

2) An individual who has a primary nighttime residence that is:

i) A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);

ii) An institution that provides a temporary residence for individuals intended to be institutionalized; or

iii) A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Homeless Subpopulation Includes but is not limited to the following categories of homeless persons: severely mentally ill only, alcohol/drug addicted only, severely mentally ill and

alcohol/drug addicted, fleeing domestic violence, youth and persons with HIV/AIDS.

HOPWA Housing Opportunities for People With AIDS is a federal program designed to provide States and localities with resources and incentives to devise long-term comprehensive strategies for meeting the housing needs of persons with acquired immunodeficiency syndrome (AIDS) or related diseases and their families. The program authorizes entitlement grants and competitively awarded grants for housing assistance and services.

Household All the persons who occupy a housing unit. The occupants may be single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

Housing and Urban Developmen (HUD) Created as part of President Lyndon B. Johnson's War on Poverty, the Department of Housing and Urban Development (HUD) was established as a Cabinet Department by the Department of Housing and Urban Development Act (42 U.S.C. 3532-3537), effective November 9, 1965. It consolidated a number of other older federal agencies. The Department of Housing and Urban Development is the Federal agency responsible for national policy and programs that: address America's housing needs; improve and develop the Nation's communities; and enforce fair housing laws. HUD's mission is helping create a decent home and suitable living environment for all Americans. It has given America's cities a strong national voice at the Cabinet level.

HUD Income Levels Income levels serve as eligibility criteria for households participating in federally funded programs.

Extremely Low Income A family whose income is between 0 and 30 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 30 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Low Income A family whose income does not exceed 50 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 50 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Middle Income A family whose is between 80 percent and 95 percent of the median area income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 95 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Moderate Income A family whose income does not exceed 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 80 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing

levels of construction costs or fair market rents, or unusually high or low family incomes.

Jurisdiction A State or unit of general local government.

Large Family Family of five or more persons.

Lead-based paint hazards Any condition that causes exposure to lead from lead-contaminated dust, lead-contaminated soil, lead-contaminated pain that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects as established by the appropriate Federal agency.

Letter of Credit Line of credit to a grant recipient established at a time of approval of application.

Liability Assets owed for items received, services received, assets acquired, construction performed (regardless of whether invoices have been received), an amount received but not yet earned, or other expenses incurred.

Limited Clientele Benefit Benefit a limited number of people as long as at least 51% are LMI. Benefit is generally presumed to be principally L/M (abused children, battered spouses, elderly persons, severely disabled adults, homeless persons, illiterate adults, persons living with AIDS and migrant farm workers). Limited Clientele must be documented with income verification or be of such nature and in such location that it can be concluded that the clients are LMI.

Micro-enterprise A business that has 5 or fewer employees, one or more of whom owns the enterprise.

A. Neighborhood Revitalization Strategy Area

- Scattered site housing activities where the aggregate area is comprised of 51% or more low- and moderate-income people (51% LMI)
- Direct Homeownership assistance must meet the LMI standard for 100% of households assisted

Overcrowded For purposes of describing relative housing needs, a housing unit containing more than one person per room, as defined by U.S. Census Bureau, for which the Census Bureau makes data available.

Person with a Disability A person who is determined to:

1) Have a physical, mental or emotional impairment that:

   i) Is expected to be of long-continued and indefinite duration;

   ii) Substantially impedes his or her ability to live independently; and

   iii) Is of such a nature that the ability could be improved by more suitable housing conditions; or

2) Have a developmental disability, as defined in section 102(7) of the Developmental Disabilities Assistance and Bill of Rights Act (42 U.S.C. 6001-6007); or

3) Be the surviving member or members of any family that had been living in an assisted unit with the deceased member of the family who had a disability at the time of his or her death.

Private Non-profit Organization A secular or religious organization described in section 501 (c) of the Internal Revenue Code of 1988 which: (a) is exempt from taxation under subtitle A of the Code; (b) has an accounting system and a voluntary board; and (c) practices nondiscrimination in the provision of assistance.

Program An organized set of activities directed toward a common purpose or goal that an agency undertakes or proposes to carry out its responsibilities.

Program Income Program income is the gross income received by the recipient and its subrecipients* directly generated from the use of CDBG funds. For those program income generating activities that are only partially assisted with CDBG funds, such income is prorated to reflect percentage of CDBG funds that were used. Reference 24 CFR 570.500(a).

Examples: (Note: This list in NOT exclusive and therefore other types of funds may also constitute CDBG program income.)

- proceeds from the disposition by sale or long-term lease (15 years or more) of real property purchased or improved with CDBG funds
- proceeds from the disposition of equipment bought with CDBG funds
- gross income from the use or rental of real property that has been constructed or improved with CDBG funds and that is owned (in whole or in part) by the recipient or subrecipient. Costs incidental to the generation of the income are deducted from the gross income
- payments of principal and interest on loans made using CDBG funds
- proceeds from the sale of loans made with CDBG funds
- proceeds from the sale of obligations secured by loans made with CDBG funds
- any interest earned on funds held in a revolving fund account
- any interest earned on program income pending its disposition
- funds collected through special assessments that are made against properties owned and occupied by non-low and moderate- income households where the assessments have been made to recover some or all of the CDBG portion of a public improvement

Reference: 570.500(a)(1)

Program income does not include the following examples.

- interest earned on grant advances from the U.S. Treasury. Any interest earned on grant advances is required to be returned to the U.S. Treasury
- proceeds from fund-raising activities carried out by subrecipients that are receiving CDBG assistance to implement eligible activities
- funds collected through special assessments that have been made to recover the non-CDBG portion of a public improvement

- proceeds from the disposition by the grantee of real property that has been acquired or improved with CDBG funds when the disposition occurs after grant closeout for entitlement grantees
- proceeds from the disposition of real property that has been acquired or improved with CDBG funds where the disposition occurs within a five year period (or more if so determined by the grantee) after the expiration of the agreement between the grantee and subrecipient for that specific agreement where the CDBG funds were provided for the acquisition or improvement of the subject property

Note: This list is not all-inclusive.

****Subrecipient*** *means a public or private nonprofit agency, authority, or organization or an authorized for-profit entity receiving CDBG funds from the recipient or another subrecipient to undertake activities eligible for such assistance. The term excludes an entity receiving CDBG funds from the recipient unless the grantee explicitly designates it as a subrecipient. The term includes a public agency designated by a unit of general local government to receive a loan guarantee, but does not include contractors providing supplies, equipment, construction, or services subject to the procurement requirements as applicable.*

Project A planned undertaking of something to be accomplished, produced, or constructed, having a finite beginning and finite end. Examples are a construction project or a research and development project.

Rehabilitation Labor, materials, tools, and other costs of improving buildings, including repair directed toward an accumulation of deferred maintenance; replacement of principal fixtures and components of existing buildings; installation of security devices; and improvement through alterations or incidental additions to, or enhancement of, existing buildings, including improvements to increase the efficient use of energy in buildings, and structural changes necessary to make the structure accessible for persons with physical handicaps.

Rehabilitation also includes the conversion of a building to an emergency shelter for the homeless, where the cost of conversion and any rehabilitation costs do not exceed 75 percent of the value of the building before conversion. Rehabilitation must meet local government safety and sanitation standards. For projects of 15 or more units where rehabilitation costs are 75 percent or more of the replacement cost of the building, that project must meet the accessibility requirement of Section 504 of the Rehabilitation Act of 1973; or where rehabilitation costs are less than 75 percent of the replacement cost of the building, that project must meet the requirements of 24 CFR 8.23b.

Rental Assistance Rental assistance payments provided as either project-based rental assistance or tenant-based rental assistance. Otherwise known as the Section 8 Rental Assistance Payments Program and variations thereof.

Renovation Rehabilitation that involves costs of 75 percent or less of the value of the building before rehabilitation.

Request for Proposals (RFP) A RFP is the instrument used to solicit proposals/offers for proposed contracts using the negotiated procurement method.

Section 108 Loan Guarantee Program The Section 108 Loan Guarantee Program involves a federal guarantee on local debt allowed under Section 108 of the Housing and Community Development Act of 1974, as amended. This section of the Act allows public entities, such as the County of Los Angeles, to issue promissory notes through HUD to raise money for eligible large-scale community and economic development activities. HUD guarantees these notes, which are sold on the private market in return for a grantee's pledge of its future CDBG funds and other security for the purpose of debt repayment. Section 108 activities must satisfy CDBG eligibility and national objective criteria as well as Section 108 regulations and guidelines.

Senior A person who is at least 55 years of age. For senior housing activities, a senior is a person who is at least 62 years of age. (Seniors and "elderly" are terms that are often interchangeable.)

Severely Disabled Persons are considered severely disabled if they:

- Use a wheelchair or another special aid for 6 months or longer
- Are unable to perform one or more functional activities (seeing, hearing, having one's speech understood, lifting and carrying, walking up a flight of stairs and walking), needed assistance with activities of daily living (getting around inside the home, getting in or out of bed or a chair, bathing, dressing, eating and toileting) or instrumental activities or daily living (going outside the home, keeping tract of money or bills, preparing meals, doing light housework, and using the telephone)
- Are prevented from working at a job or doing housework
- Have a selected condition including: autism, cerebral palsy, Alzheimer's disease, senility or dementia or mental retardation
- Are under 65 years of age and are covered by Medicare or receive Supplemental Security Income (SSI)

Shelter Plus Care A federally funded McKinney Act Program designed to provide affordable housing opportunities to individuals with mental and/or physical disabilities.

SRO (Single Room Occupancy) A unit for occupancy by one person, which need not but may contain food preparation or sanitary facilities, or both.

State Any State of the United States and the Commonwealth of Puerto Rico.

Subsidy Generally, a payment or benefit made where the benefit exceeds the cost to the beneficiary.

Subrecipient An entity that assists the Municipality to implement and administer its programs. A subrecipient is generally a nonprofit organization.

Substantial Rehabilitation Rehabilitation of residential property at an average cost for the project in excess of $25,000 per dwelling unit.

Supportive Housing Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, childcare, transportation, and job training.

Supportive Housing Program (SHP) The Supportive Housing Program promotes the development f supportive housing and supportive services, including innovative approaches that assist homeless persons in the transition from homelessness and enable them to live as independently as possible. SHP funds may be used to provide transitional housing, permanent housing for persons with disabilities, innovative supportive housing, supportive services, or safe havens for the homeless.

Appendix “E”

Story #164200 System LANGZ by S811 Time 11:11:48 Date 10/26/09

Ad # Filmed 10/26/09 at 11:11:48 by S811 Page 1

NOTICE OF
COMMUNTY MEETING
Five-Year Consolidated Plan
(CDBG, HOME, and ESG)
For the City of El Monte

Notice is hereby given that a community meeting will be held to solicit public comment from interested citizens, local public service organizations and other stakeholders as to the needs of the community. The information received will be used by the City in the development of the City's Five Year Consolidated Plan (2010-2014) for the City's Community Development Block Grant (CDBG), HOME Investments Partnership (HOME), and Emergency Shelter Grant (ESG) Programs.

All interested persons are invited to attend one of the following meeting:

Monday, November 16, 2009
at 6:00 pm
City Council Chambers
11333 Valley Boulevard
El Monte, CA. 91731

If you have any questions regarding this community meeting, please contact Ms. Diane Cotto, Housing Consultant with the El Monte Community Development Department at (626) 580-2078 or **dcotto@ElMonteca.gov.**

AVISO
REUNION COMUNITARIA
Cinco Anos de Plan Consolidado
(CDBG, HOME & ESG)
Para el Ayuntamiento
de la Ciudad de El Monte

Por medio de la presente se notifica que habra una reuniun comunitaria con el fin de obtener comentarios publicos por parte de todos los ciudadanos interesados en participar, tambien de organizaciones sin fines lucrativos que proporcionan servicios publicos y ademas de otras agencias publicas interesadas, para que expongan las necesidades actuales de la comunidad. La informacion obtenida sera utilizada por el Ayuntamiento de la Ciudad de El Monte para la preparacion de Cinco Anos de Plan Consolidado (2010-2014) para los Programas del Ayuntamiento de CDBG, HOME, y ESG (por sus siglas en ingles).

Todas las personas interesadas estan cordialmente invitadas a participar en esta reunion:

Lunes, Noviembre 16, 2009
@ 6:00pm
City Council Chambers
11333 Valley Boulevard
El Monte, CA. 91731

Si tiene cualquier pregunta referente a esta reunion comunitaria, comuniquese con la Sra. Diane Cotto, Consultante de la Oficina de Vivienda, Departamento de Desarrollo de la Comunidad del Ayuntamiento de la Ciudad de El Monte al (626) 580-2078.

Publish: October 28, 2009
San Gabriel Valley Tribune Ad#164200

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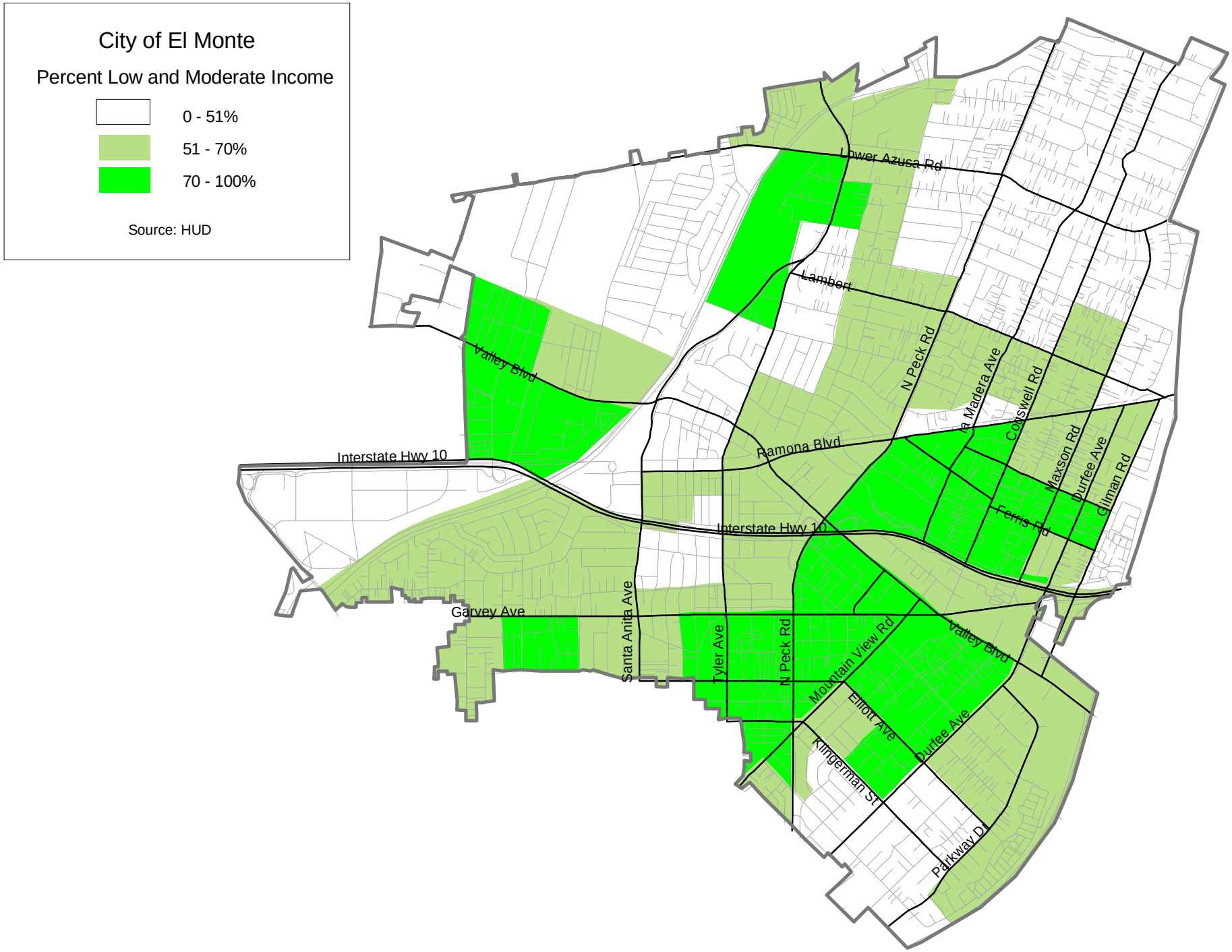
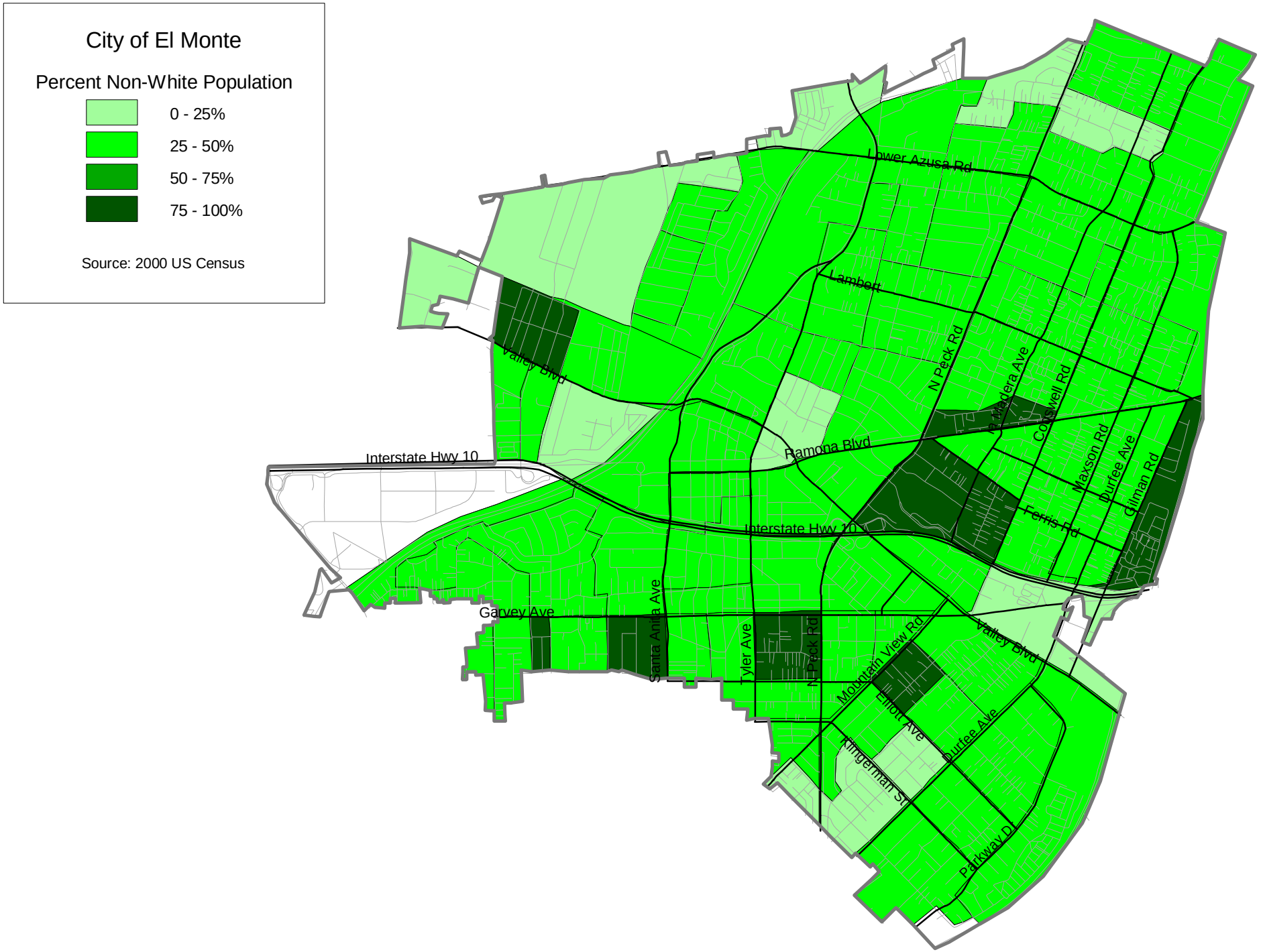
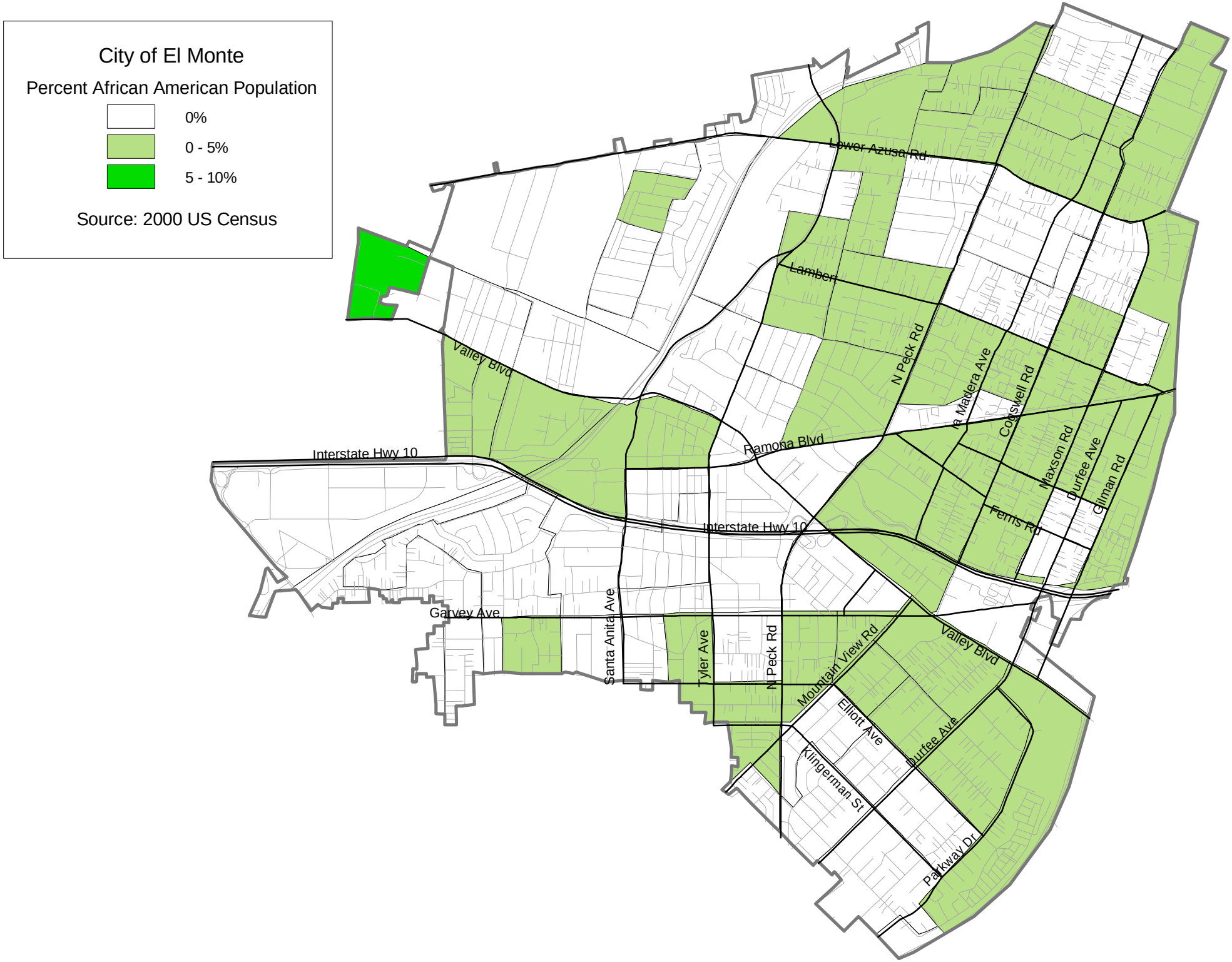
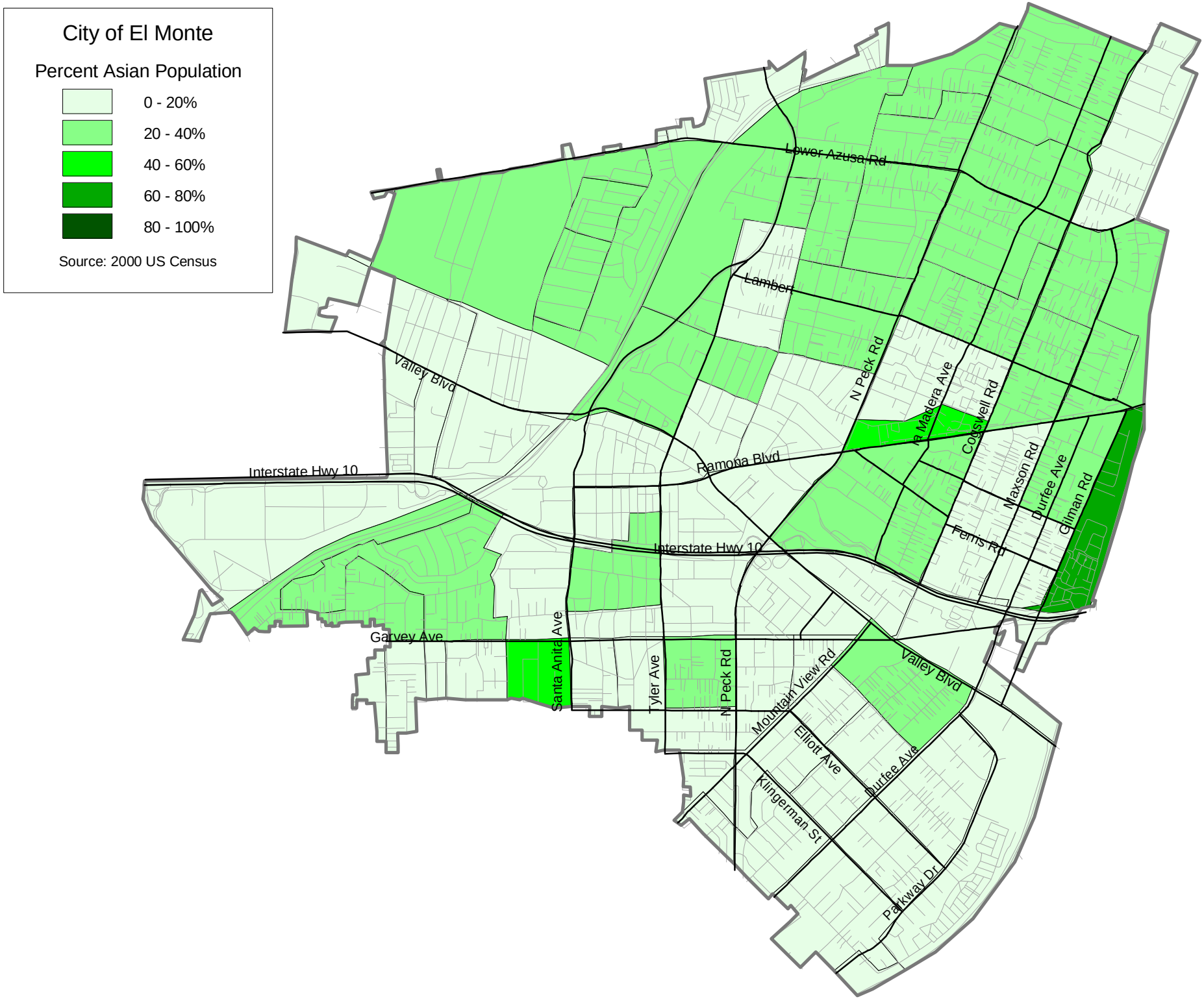
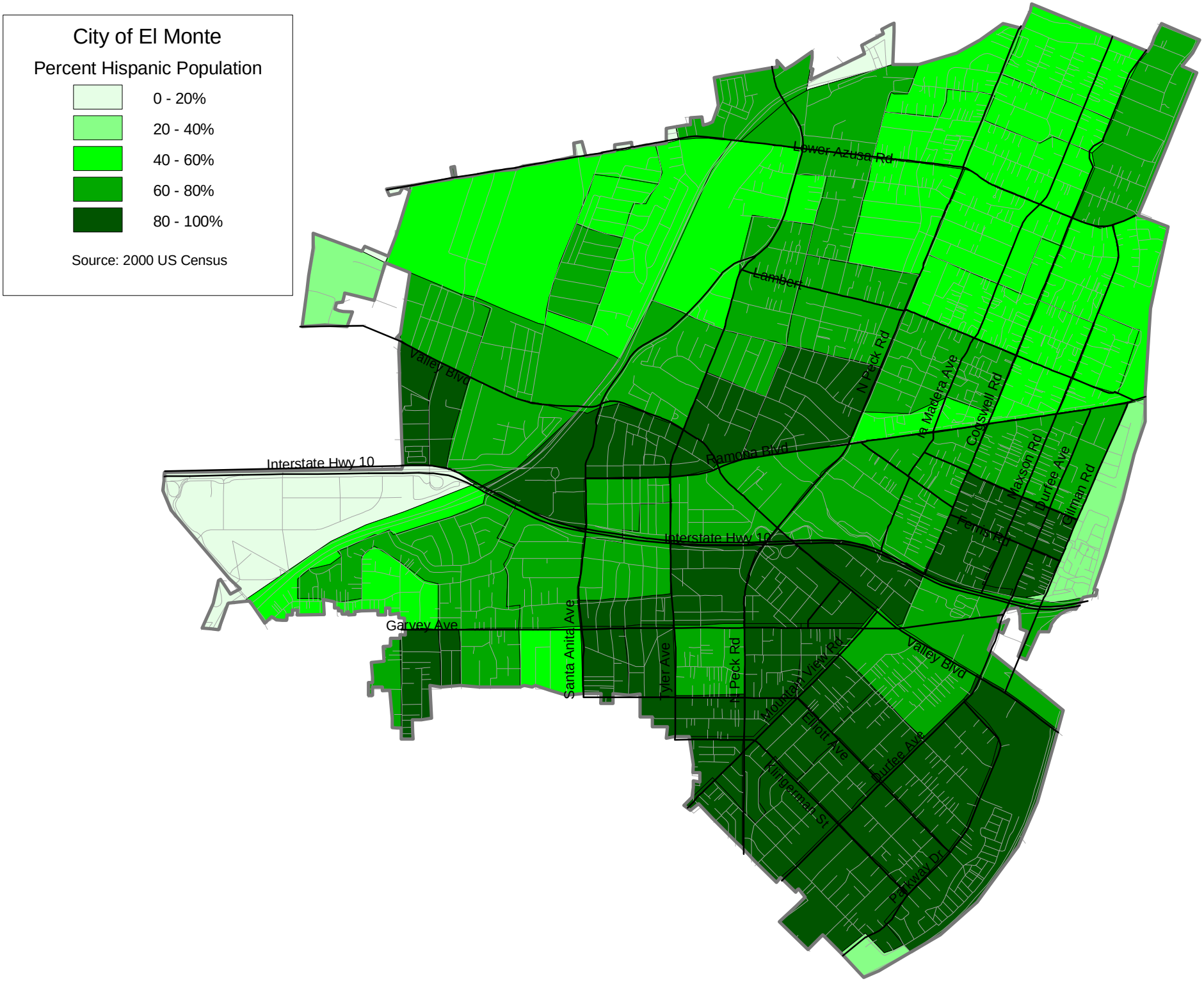
Appendix “G”

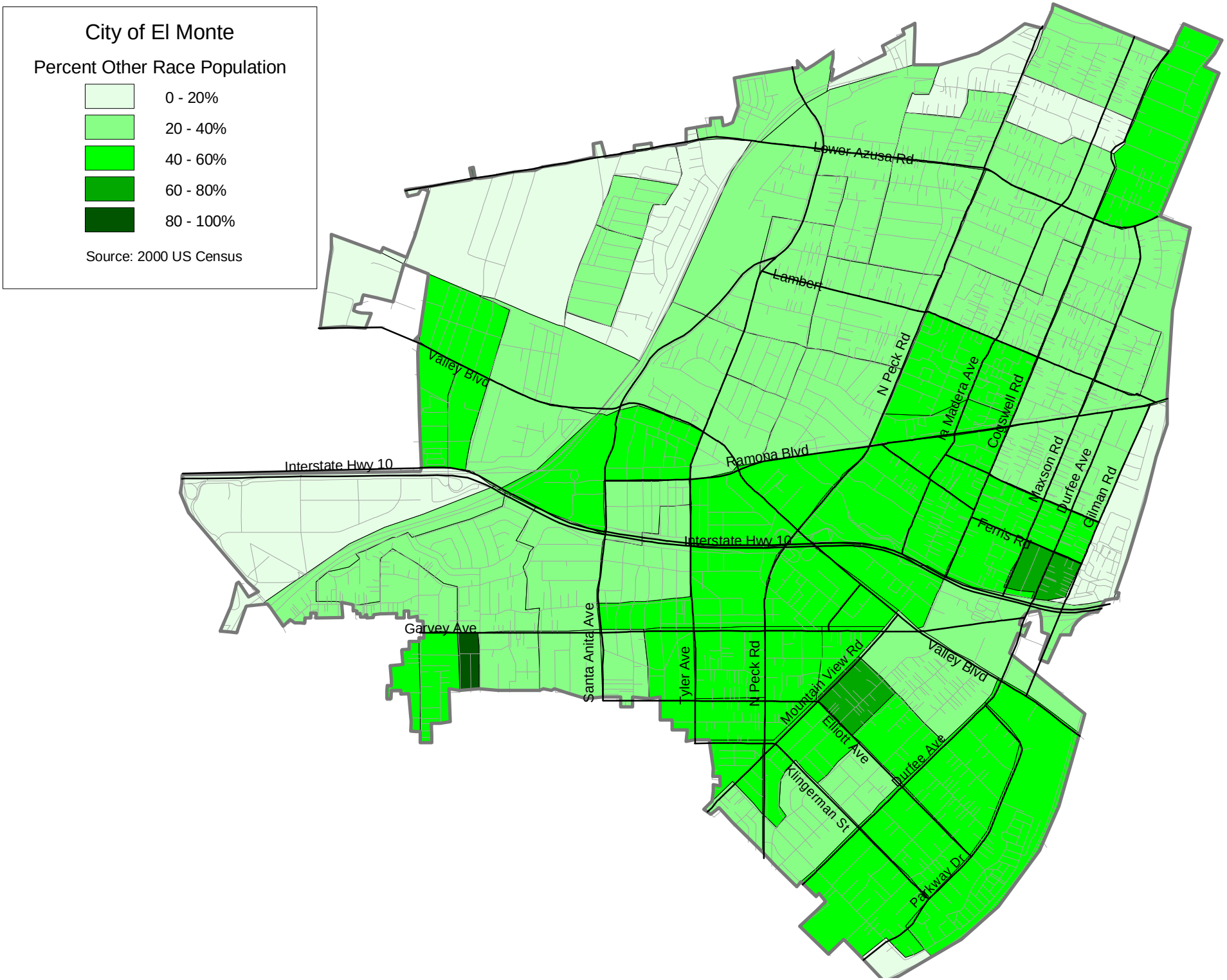

City of El Monte
Percent Low and Moderate Income
0 - 51%
51 - 70%
70 - 100%
Source: HUD
Lower Azusa Rd
Lambert
Valley Blvd
N Peck Rd
Madera Ave
Cogswell Rd
Maxson Rd
Durfee Ave
Gilman Rd
Ferris Rd
Ramona Blvd
Interstate Hwy 10
Interstate Hwy 10
Garvey Ave
Santa Anita Ave
Tyler Ave
N Peck Rd
Mountain View Rd
Valley Blvd
Elliott Ave
Durfee Ave
Klingerman St
Parkway Dr


City of El Monte
Percent Non-White Population
0 - 25%
25 - 50%
50 - 75%
75 - 100%
Source: 2000 US Census
Lower Azusa Rd
Lambert
Valley Blvd
N Peck Rd
Madera Ave
Coldwell Rd
Maxson Rd
Durfee Ave
Gilman Rd
Ramona Blvd
Interstate Hwy 10
Ferris Rd
Interstate Hwy 10
Garvey Ave
Santa Anita Ave
Tyler Ave
N Peck Rd
Mountain View Rd
Valley Blvd
Elliott Ave
Durfee Ave
Kingerman St
Parkway Dr


City of El Monte
Percent African American Population
0%
0 - 5%
5 - 10%
Source: 2000 US Census
Lower Azusa Rd
Lambert
Valley Blvd
N Peck Rd
N Madera Ave
Cogswell Rd
Maxson Rd
Durfee Ave
Gilman Rd
Ramona Blvd
Interstate Hwy 10
Ferris Rd
Interstate Hwy 10
Garvey Ave
Santa Anita Ave
Tyler Ave
N Peck Rd
Mountain View Rd
Valley Blvd
Elliott Ave
Durfee Ave
Klingerman St
Parkway Dr


City of El Monte
Percent Asian Population
0 - 20%
20 - 40%
40 - 60%
60 - 80%
80 - 100%
Source: 2000 US Census
Lower Azusa Rd
Lambert
Valley Blvd
N Peck Rd
N Madera Ave
Coswell Rd
Maxson Rd
Durfee Ave
Gilman Rd
Ramona Blvd
Interstate Hwy 10
Ferris Rd
Interstate Hwy 10
Garvey Ave
Santa Anita Ave
Tyler Ave
N Peck Rd
Mountain View Rd
Valley Blvd
Elliott Ave
Durfee Ave
Klingerman St
Parkway Dr


City of El Monte
Percent Hispanic Population
0 - 20%
20 - 40%
40 - 60%
60 - 80%
80 - 100%
Source: 2000 US Census
Lower Azusa Rd
Lambert
Valley Blvd
N Peck Rd
N Madera Ave
Cogswell Rd
Maxson Rd
Durfee Ave
Gilman Rd
Ramona Blvd
Interstate Hwy 10
Interstate Hwy 10
Garvey Ave
Santa Anita Ave
Tyler Ave
N Peck Rd
Mountain View Rd
Valley Blvd
Elliott Ave
Durfee Ave
Kingsmal St
Parkway Dr


City of El Monte
Percent Other Race Population
0 - 20%
20 - 40%
40 - 60%
60 - 80%
80 - 100%
Source: 2000 US Census
Lower Azusa Rd
Lambert
Valley Blvd
N Peck Rd
La Madera Ave
Coldwell Rd
Maxson Rd
Durfee Ave
Gilman Rd
Ramona Blvd
Interstate Hwy 10
Ferris Rd
Garvey Ave
Santa Anita Ave
Tyler Ave
Mountain View Rd
Elliott Ave
Klingerman St
Parkway Dr