

Appendix D: Affirmatively Furthering Fair Housing

D.1 Introduction and Overview of AB 686

In January 2017, Assembly Bill 686 (AB 686) introduced an obligation to affirmatively further fair housing (AFFH) into California state law. AB 686 defined “affirmatively further fair housing” to mean “taking meaningful actions, in addition to combat discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity” for persons of color, persons with disabilities, and other protected classes. The Bill added an assessment of fair housing to the Housing Element which includes the following components:

- a summary of fair housing issues and assessment of the City’s fair housing enforcement and outreach capacity;
- an analysis of segregation patterns and disparities in access to opportunities;
- an assessment of contributing factors; and
- an identification of fair housing goals and actions.

The AFFH rule was originally a federal requirement applicable to entitlement jurisdictions (with population over 50,000) that can receive HUD Community Planning and Development (CPD) funds directly from HUD. Before the 2016 federal rule was repealed in 2019, entitlement jurisdictions were required to prepare an Assessment of Fair Housing (AFH) or Analysis of Impediments to Fair Housing Choice (AI). AB 686 states that jurisdictions can incorporate findings from either report into the Housing Element.

D.2 Assessment of Fair Housing Issues

A. Fair Housing Enforcement and Outreach

The City of Redondo Beach contracts with the Housing Rights Center (HRC) for fair housing services. The Housing Rights Center investigates and resolves discrimination complaints, conduct discrimination auditing and testing, and education and outreach, including the dissemination of fair housing information such as written material, workshops, and seminars. They also provide landlord/tenant counseling, which is another fair housing service that involves informing landlords and tenants of their rights and responsibilities under fair housing law and other consumer protection regulations, as well as mediating disputes between tenants and landlords. The Housing Rights Center has a main office location in downtown Los Angeles. The City of Redondo Beach provides links to all of the Housing Rights Center’s brochures on their Fair Housing Informational city web page, which include information on rights of households with different characteristics such as disability and family size/type, as well as providing information for landlords.

Between 2018 and 2021, the HRC served 283 Redondo Beach residents (Table D-1). Out of the all the residents served a majority of the clients identified as being non-Hispanic. As well as the HRC, HUD maintains a record of all housing discrimination complaints filed in local jurisdictions. These grievances can be filed on the basis of race, color, national origin, sex, disability, religion, familial status and retaliation. From October 1, 2014 to September 30,

2019, 968 fair housing complaints in Los Angeles County were filed with HUD. Around 1 percent (9 cases) were filed by Redondo Beach residents. In the County and the City of Redondo Beach, disability-related discrimination was the most commonly reported, six comprising of Redondo Beach complaints.

Table D-1: Residents in Redondo Beach Served by the HRC	
Total Residents	283
Hispanic	24
Non-Hispanic	259
Source: The Housing Rights Center, FY 2018-2021.	

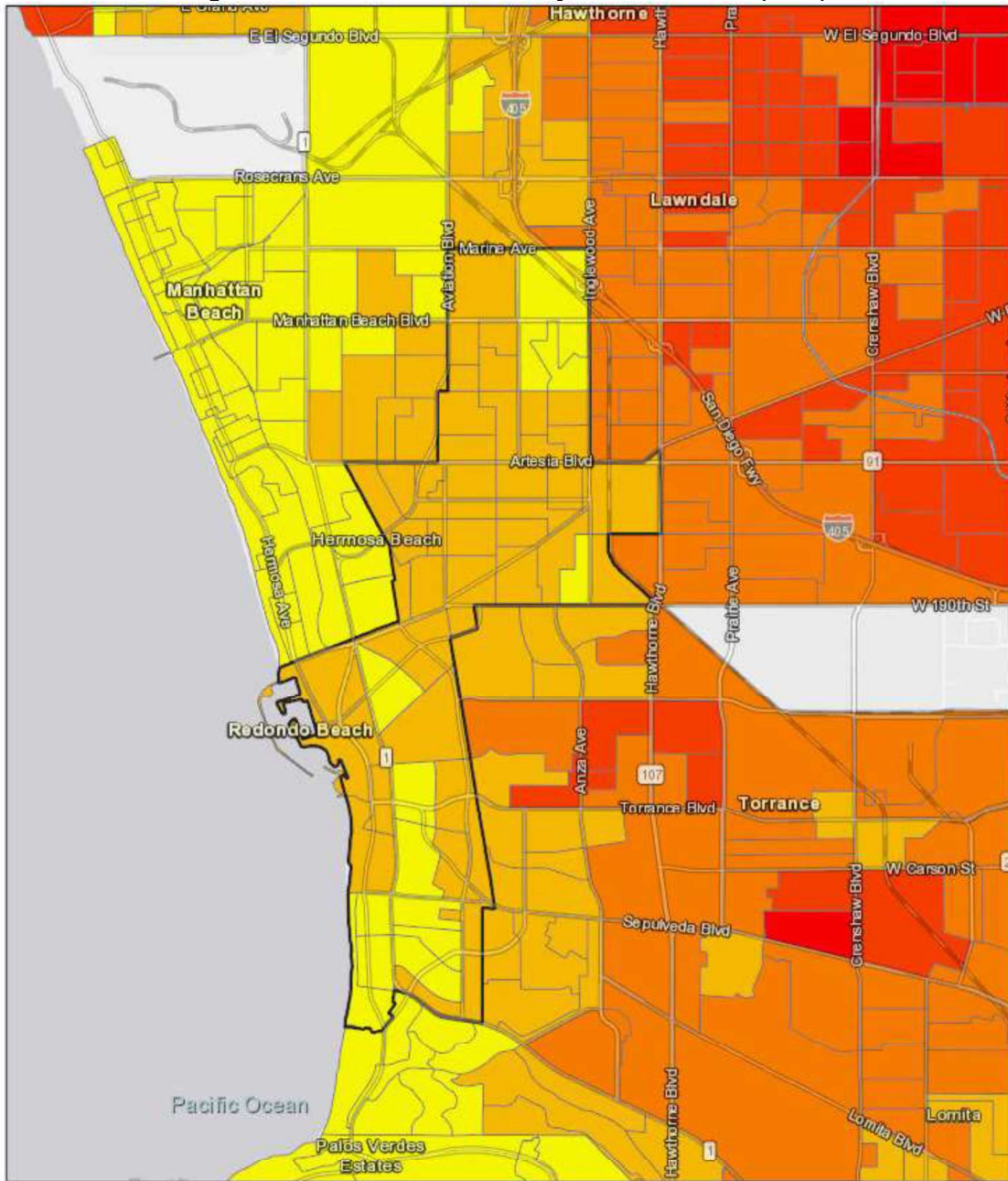
The City of Redondo Beach advertises fair housing services through placement of fair housing service brochures at public counters and provides a link to the HRC and all of the available brochures on the City’s website. Based on Staff input outreach information could be better distributed or provided in more forms of media to reach more of the City’s growing and aging population.

B. Integration and Segregation

1. Race and Ethnicity

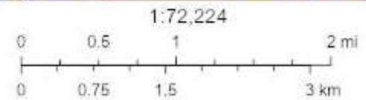
Ethnic and racial composition of a region is useful in analyzing housing demand and any related fair housing concerns, as it tends to demonstrate a relationship with other characteristics such as household size, locational preferences, and mobility. According to the 2015-2019 ACS, approximately 60 percent of Redondo Beach’s population were non-Hispanic Whites, compared to 65 percent in 2010. The City’s population is becoming slightly more racially/ethnically diverse with the proportion of Asian (up 4 percent) and Black (up 2 percent) residents increasing. HUD defines Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) as census tracts with a non-White population over 50 percent and with 40 percent or three times the overall poverty rate. Currently, there are no R/ECAPs located in the City. Figure D-4 shows racial/ethnic concentrated block groups from in 2010 and Figure D-5 shows them in 2018. Consistent with the increase Citywide, most block groups in Redondo Beach have seen an increase in racial/ethnic minority populations since 2010. Areas directly surrounding the City have grown substantially in racial/ethnic minorities. The City of Lawndale has seen some of the highest growths of minorities populations in the surrounding region since 2010.

Figure D-4: Racial/Ethnic Minority Concentrations (2010)



7/9/2021, 11:04:19 AM

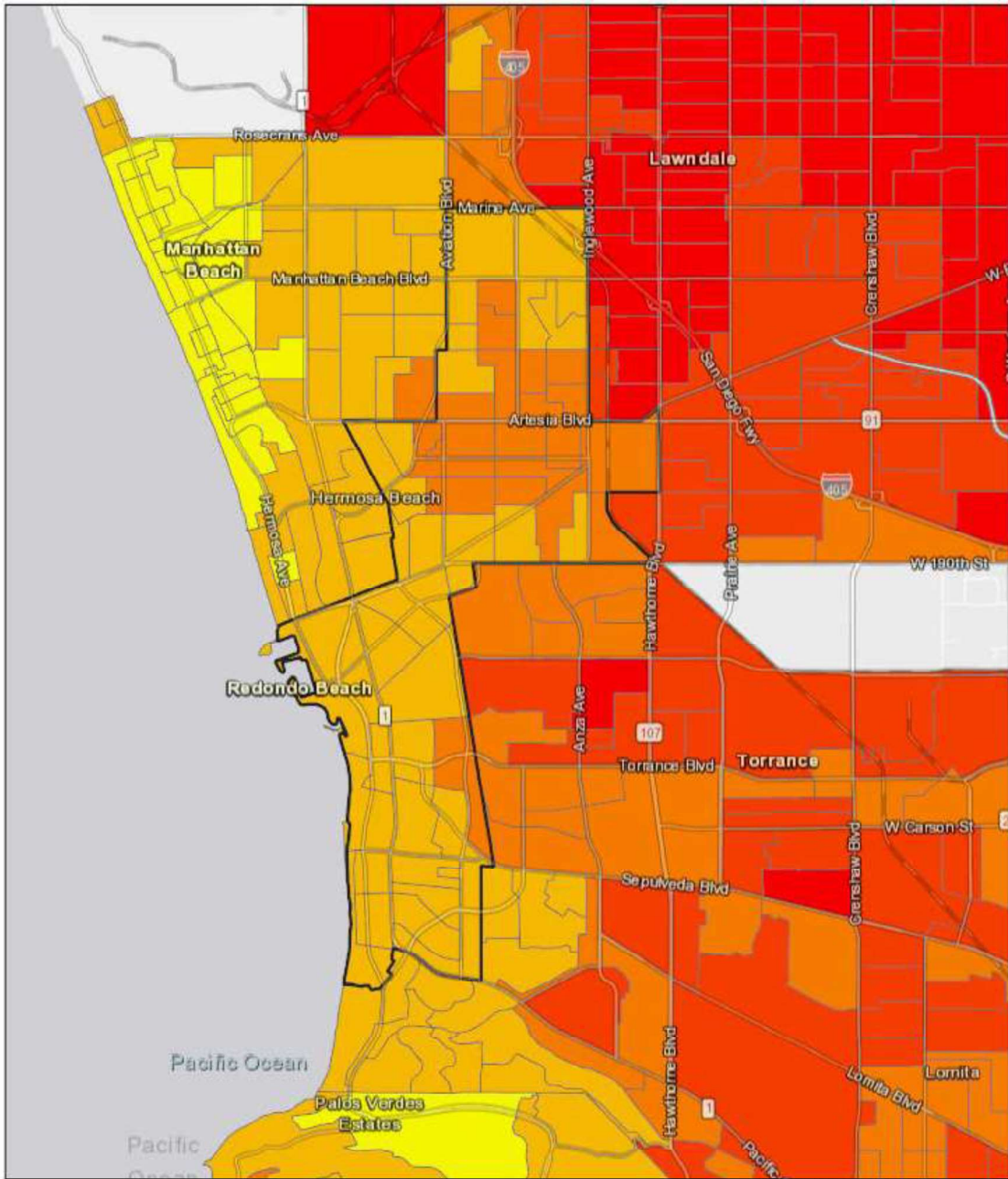
- City/Town Boundaries
- (A) Racial Demographics (2010) - Block Group
 - ≤20%
 - 21 - 40%
 - 41 - 60%
 - 61 - 80%
 - > 81%



Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, City of Torrance, County of Los Angeles, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA

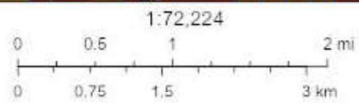
City of Torrance, County of Los Angeles, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | CAHCD

Figure D-5: Racial/Ethnic Minority Concentrations (2018)



7/9/2021, 11:03:09 AM

- City/Town Boundaries
- (R) Racial Demographics (2018) - Block Group
- ≤ 20%
- 21 - 40%
- 41 - 60%
- 61 - 80%
- > 81%



Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, City of Torrance, County of Los Angeles, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA

City of Torrance, County of Los Angeles, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census |

HUD tracks racial or ethnic dissimilarity⁵ trends for jurisdictions and regions. Dissimilarity indices show the extent of distribution between two groups, in this case racial/ethnic groups, across census tracts. The following shows how HUD views various levels of the index:

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

The indices for Redondo Beach and the Los Angeles County region from 1990 to 2020 are shown in Table D-2. Dissimilarity between non-White and White communities in Redondo Beach and throughout the Los Angeles County region has worsened since 1990. In Redondo Beach, dissimilarity between Black/White, Hispanic/White and Asian or Pacific Islander/White communities has worsened. In the County the dissimilarity between Black/White communities has improved. Based on HUD’s index, segregation in Redondo Beach is very low compared to Los Angeles County as a whole.

Table D-2: Racial/Ethnic Dissimilarity Trends				
	1990 Trend	2000 Trend	2010 Trend	Current
Redondo Beach, CA				
Non-White/White	10.40	12.93	10.62	13.58
Black/White	14.67	13.62	14.56	22.48
Hispanic/White	11.05	15.44	13.24	15.74
Asian or Pacific Islander/White	11.22	10.98	9.09	13.05
Los Angeles-Long Beach-Anaheim, CA Region (County)				
Non-White/White	55.32	55.50	54.64	56.94
Black/White	72.75	68.12	65.22	68.85
Hispanic/White	60.12	62.44	62.15	63.49
Asian or Pacific Islander/White	43.46	46.02	45.77	49.78
Source: Decennial Census, 1990-2010. HUD AFFH Data, 2020.				

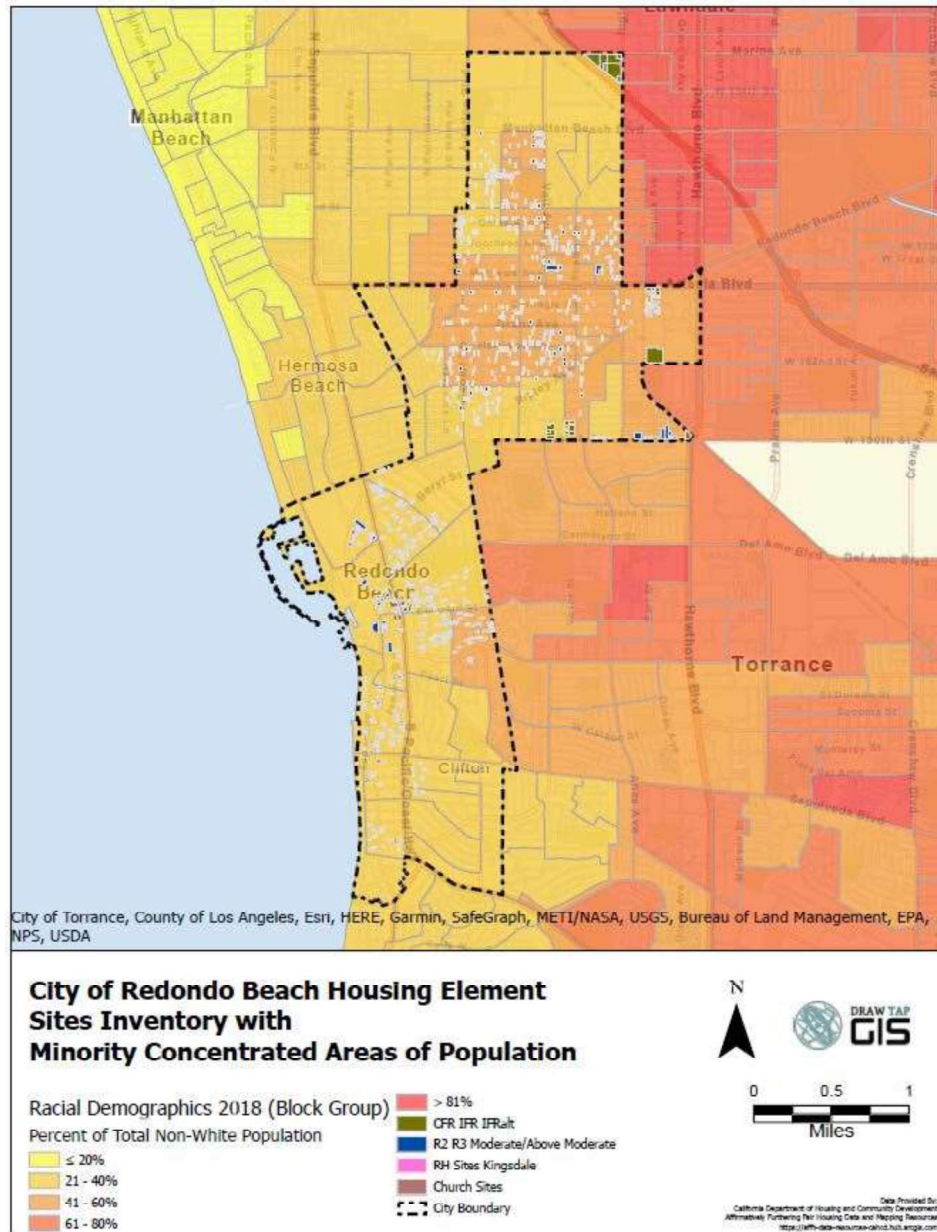
Most of the City’s block groups have a minority population between 21 and 40 percent (Figure D-5). The City identified about 70 percent of its RHNA units in block groups with a 21-40 percent minority concentration, and a similar proportion of each income group’s units in this percentage range. Table D-3 shows that a smaller proportion of the RHNA units are distributed in block groups with a slightly higher minority concentration (41-60 percent). These block groups account for 31 percent of the RHNA. The distribution of the sites for the inventory can be seen in relation to minority concentration by block group in

Figure D-6.

⁵ Index of dissimilarity is a demographic measure of the evenness with which two groups are distributed across a geographic area. It is the most commonly used and accepted method of measuring segregation.

Table D-3: RHNA Unit Distribution by % Minority Concentration				
% Minority Concentration	Low	Moderate	AM	Total Units
<= 20%	0.0%	0.0%	0.0%	0.0%
21 - 40%	75.4%	62.4%	56.4%	69.3%
41 - 60%	24.6%	37.6%	43.6%	30.7%
61 - 80%	0.0%	0.0%	0.0%	0.0%
> 81%	0.0%	0.0%	0.0%	0.0%
Total	1,474	657	358	2,489

Figure D-6: RHNA Unit Distribution by % of Minority Concentration



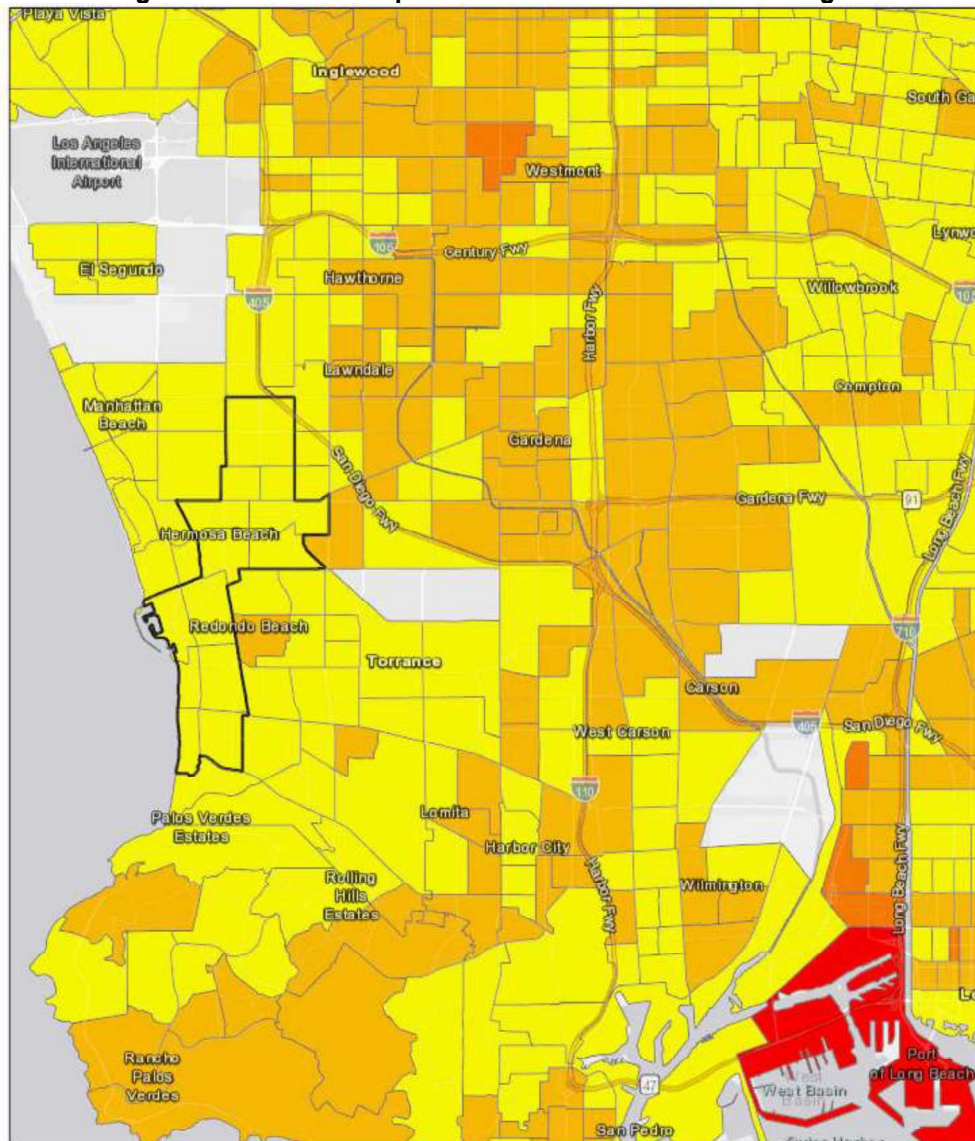
2. Persons with Disabilities

According to 2015-2019 ACS data, disabled persons make up approximately 6.5 percent of the population in Redondo Beach. Between 2015 and 2019, 45 percent of the City's population with disabilities was made up of residents aged 65 and older, while 51 percent were aged 18 to 64. Of the residents 65 years and older, ambulatory, hearing and independent living difficulties were prevalent. In Los Angeles County, about 15 percent of the population has a disability. The 2021 County Health Rankings in Figure D-7 show that in the region surrounding the City, concentrations of persons with disabilities range between 10 and 20 percent per tract to 20 and 30 percent. In the community of Westmont and in Long Beach, there are a few tracts with higher percentages of persons with disabilities. Within Redondo Beach, there is no concentration of persons with disabilities as all tracts within the City have a population with a disability ranging from 10 to 20 percent (Figure D-8).

Redondo Beach's RHNA units are not disproportionately concentrated in areas that have more persons with disabilities as all tracts in the City have 10 to 20 percent of the population being persons with a disability.

The housing needs of disabled persons in Redondo Beach are of particular importance because as a built-out community, about 66 percent of the City's housing units were more than 40 years old and another 25 percent reaching at least 30 years old during this Housing Element planning period. Therefore, the majority of the City's housing stock does not comply with the Americans with Disabilities Act for accessibility. Housing options for persons with disabilities in the community are limited.

Figure D-7: Percent Population with Disabilities in the Region



7/9/2021, 11:24:30 AM

City/Town Boundaries

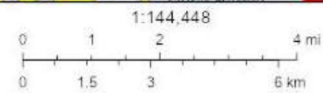
(R) Population with a Disability (ACS, 2015 - 2019) - Tract

< 10%

10% - 20%

20% - 30%

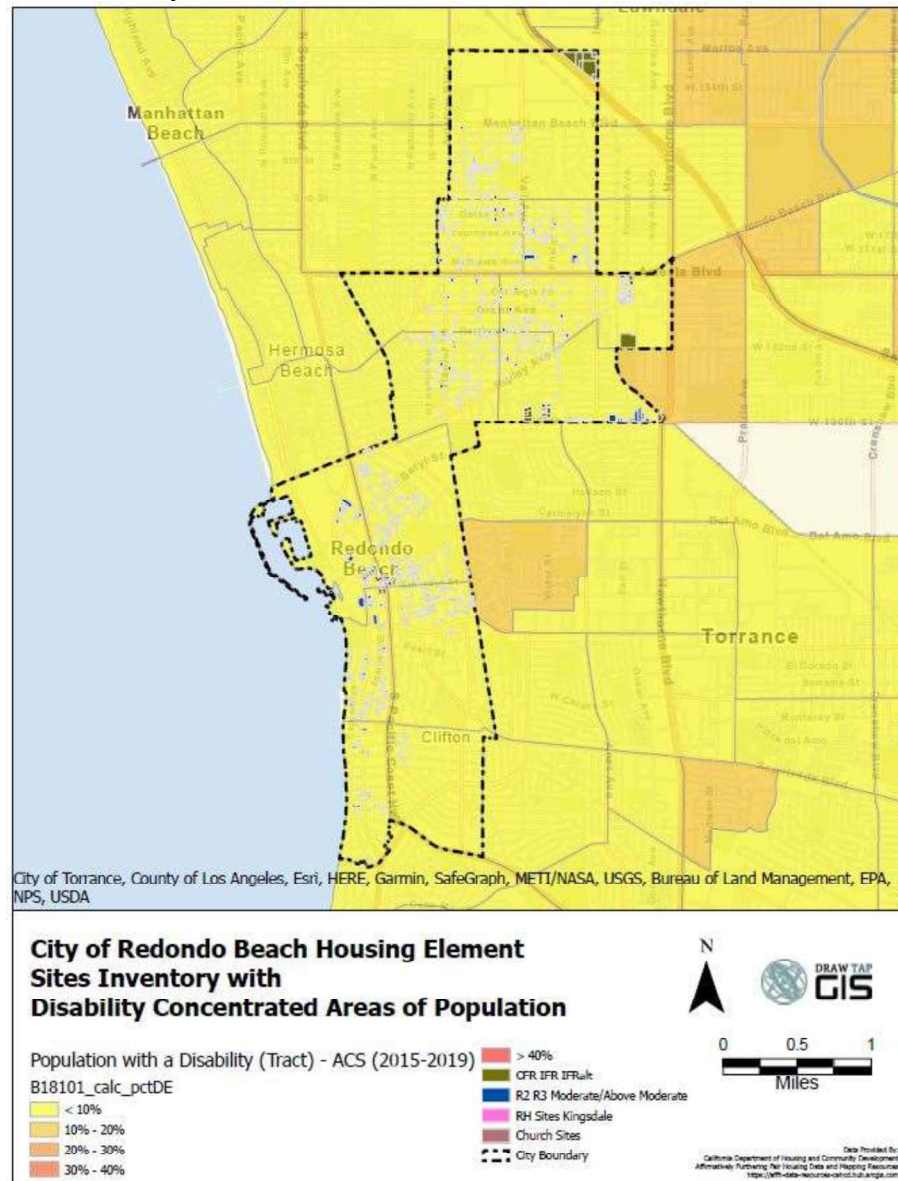
> 40%



City of Torrance, County of Los Angeles, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD
City of Torrance, County of Los Angeles, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

Figure D-8: Percent Population with Disabilities in Redondo Beach and Distribution of RHNA



3. Familial Status

Familial status refers to the presence of children under the age of 18, whether the child is biologically related to the head of household, and the marital status of the head of households. According to the HCD AB686/AFFH data tool maps (Figure D-9), there are a few areas with a small concentration of households with adults living alone in the City. Adults living with their spouse are spread evenly throughout the City, where the population of adults living with their spouse is 20 to 40 percent in the majority of the City (Figure D-10).

Families with children may face housing discrimination by landlords who fear that children will cause property damage. Some landlords may have cultural biases against children of the opposite sex sharing a bedroom. Differential treatments such as limiting the number of

children in a complex or confining children to a specific location are also fair housing concerns. Single parent households are also protected by fair housing law. As shown in Table D-4, 29 percent of Redondo Beach households are families with children. The City’s share of families with children is slightly higher than the County overall. According to the HCD AFFH map in Figure D-11, children in married households are very spread out through the City. The percent of households with children in most tracts is above 80 percent, probably due to the housing types available. The majority of the City’s RHNA units are located in census tracts with more than 80 percent of the population being children in married-couple households (Table D-5).

Jurisdiction	% Families	% Families with Children	% Female-Headed Households with Children
Redondo Beach	60.9%	29.0%	7.6%
Los Angeles County	66.6%	28.2%	6.4%

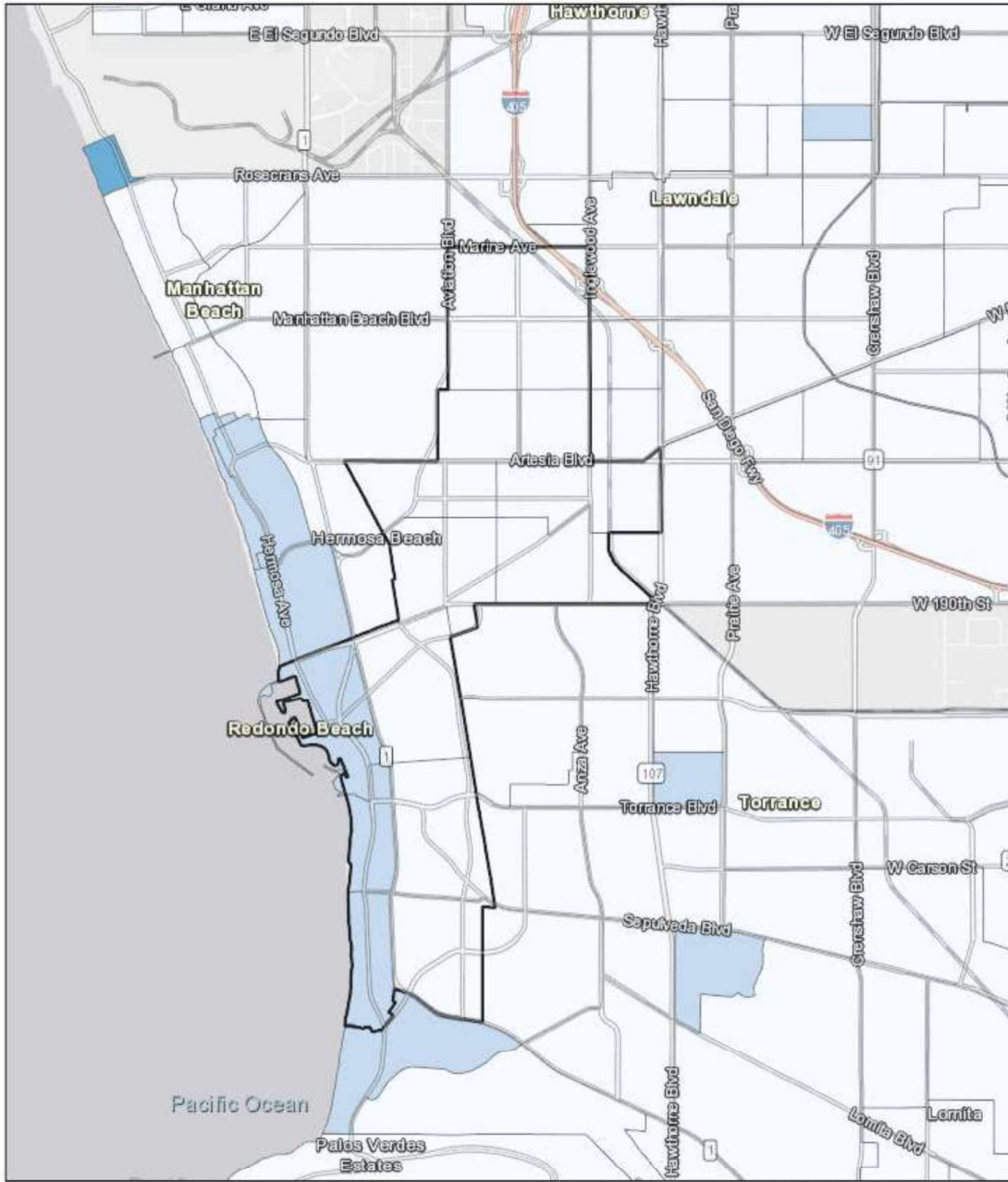
Source: 2015-2019 ACS.

% Children in Married-Couple HH	Lower	Moderate	AM	Total Units
< 20%	0.0%	0.0%	0.0%	0.0%
20% - 40%	0.0%	0.0%	0.0%	0.0%
40% - 60%	0.0%	0.0%	0.0%	0.0%
60% - 80%	31.5%	32.4%	19.3%	30.0%
> 80%	68.5%	67.6%	80.7%	70.0%
Total Units	1,474	657	358	2,489

Female-headed households with children require special consideration and assistance because of their greater need for affordable housing and accessible day care, health care, and other supportive services. In Redondo Beach, female headed households with children are not concentrated in any census tracts (Figure D-12). An estimated 12 percent of Redondo Beach households were headed by single parents, with or without children, in 2019. The large majority of the single parent households were headed by females (64 percent). According to the 2015-2019 ACS, five percent of the female-headed households with children had incomes below the poverty level. The City’s RHNA sites are all located in the census tracts with less than 20 percent of children in female-headed households (Table D-6).

% Children in Female-Headed HH	Lower	Moderate	AM	Total Units
< 20%	100.0%	100.0%	100.0%	100.0%
20% - 40%	0.0%	0.0%	0.0%	0.0%
40% - 60%	0.0%	0.0%	0.0%	0.0%
60% - 80%	0.0%	0.0%	0.0%	0.0%
> 80%	0.0%	0.0%	0.0%	0.0%
Total Units	1,474	657	358	2,489

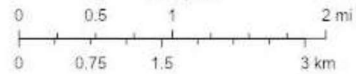
Figure D-9: Percent Population of Adults Living Alone



7/9/2021, 11:06:14 AM

City/Town Boundaries

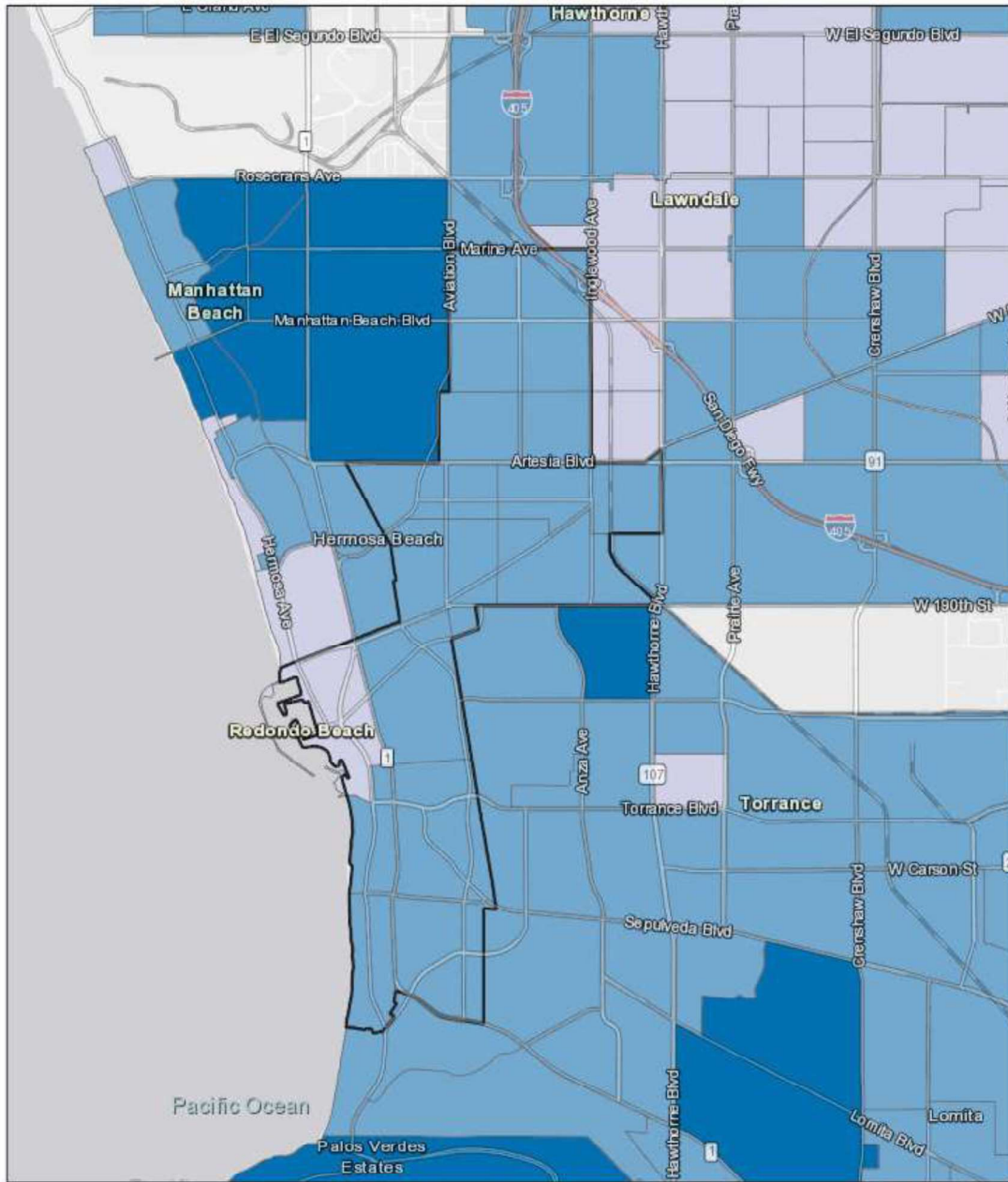
1:72,224



Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, City of Torrance, County of Los Angeles, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA

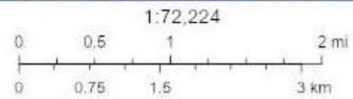
CAHCD
City of Torrance, County of Los Angeles, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census |

Figure D-10: Percent Population of Adults Living with their Spouse



7/9/2021, 11:07:14 AM

City/Town Boundaries



Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, City of Torrance, County of Los Angeles, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA

City of Torrance, County of Los Angeles, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | CAHCD

Figure D-11: Percent of Children in Married Couple Households and RHNA Distribution

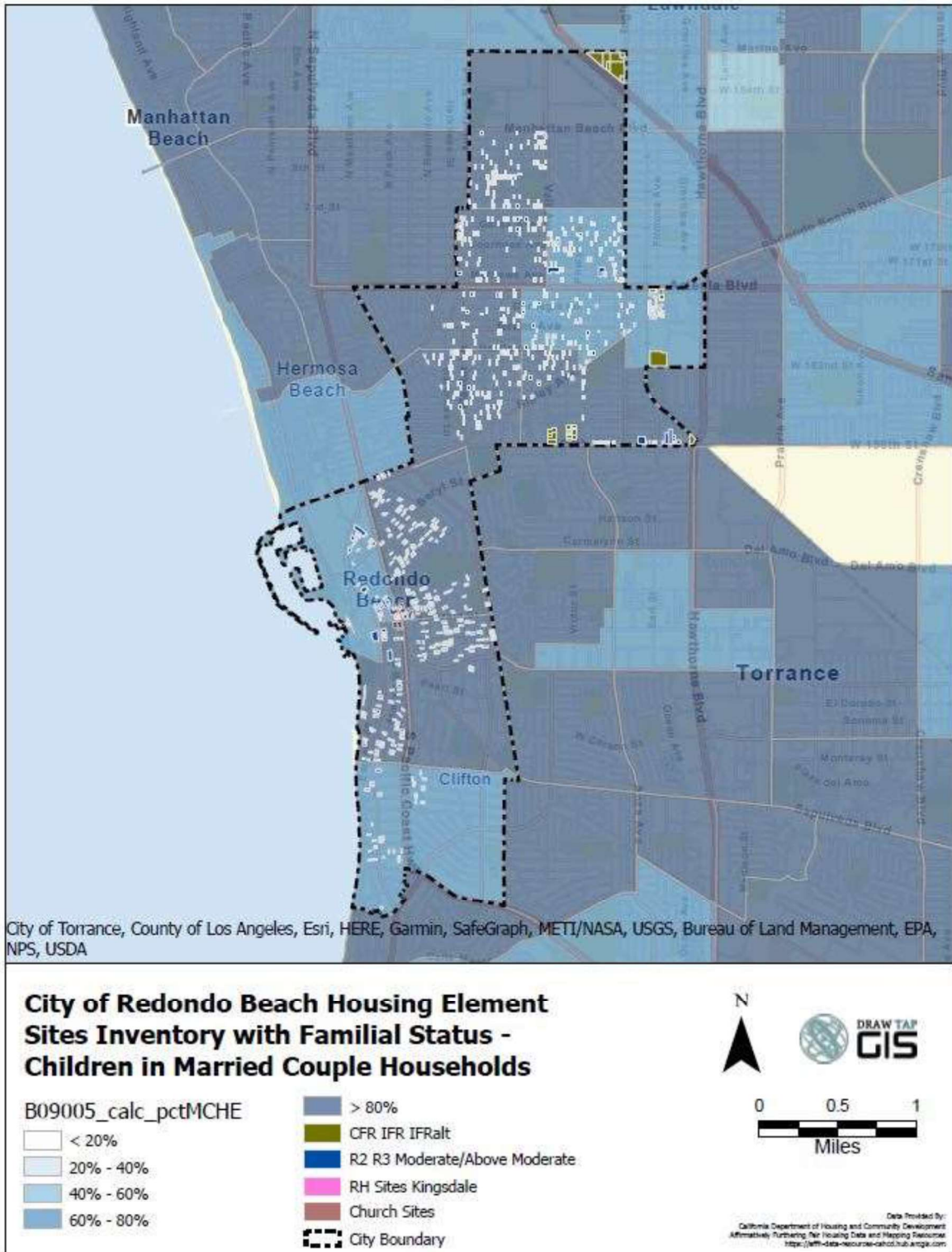
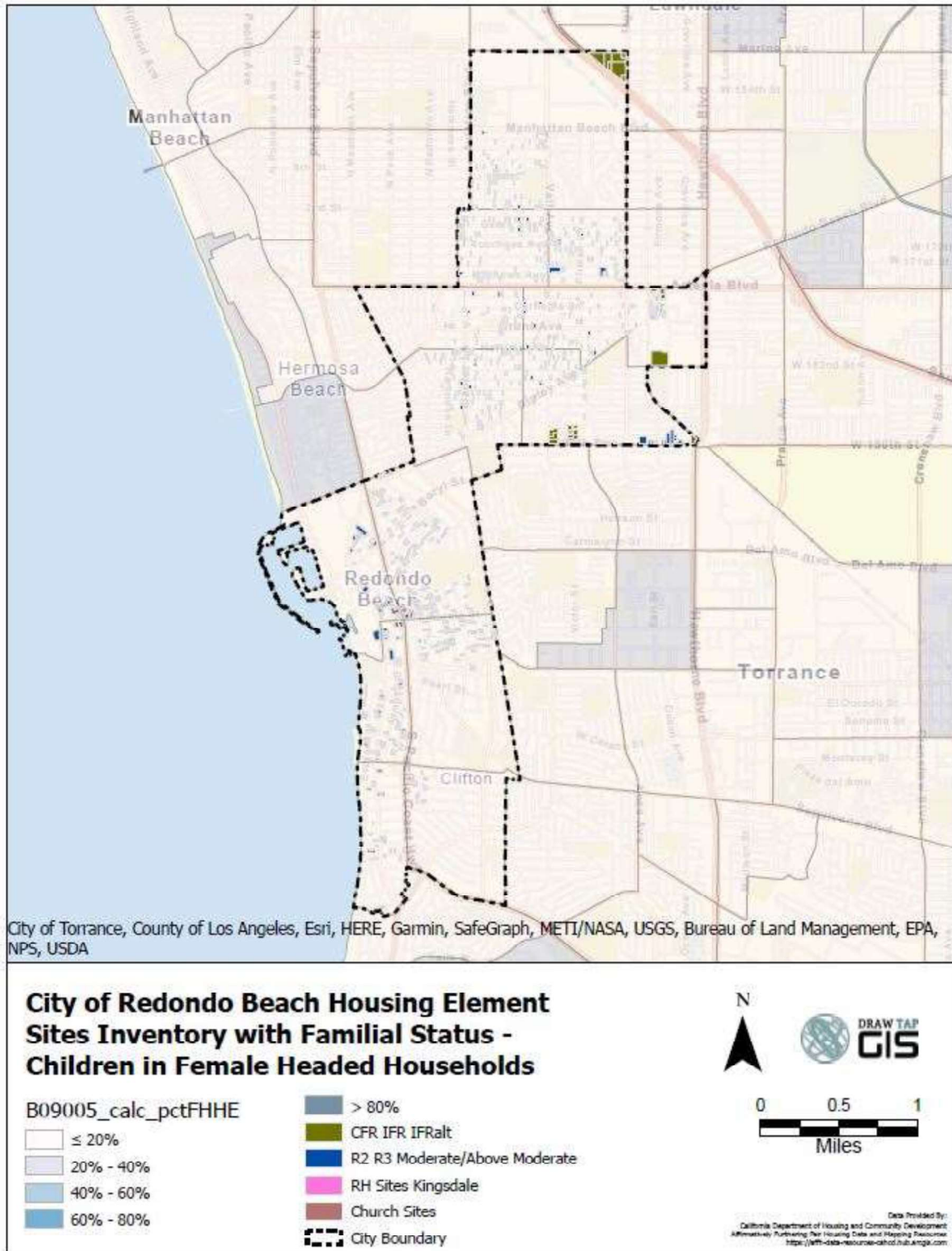


Figure D-12: Percent of Children in Single Female-Headed Households and RHNA Distribution



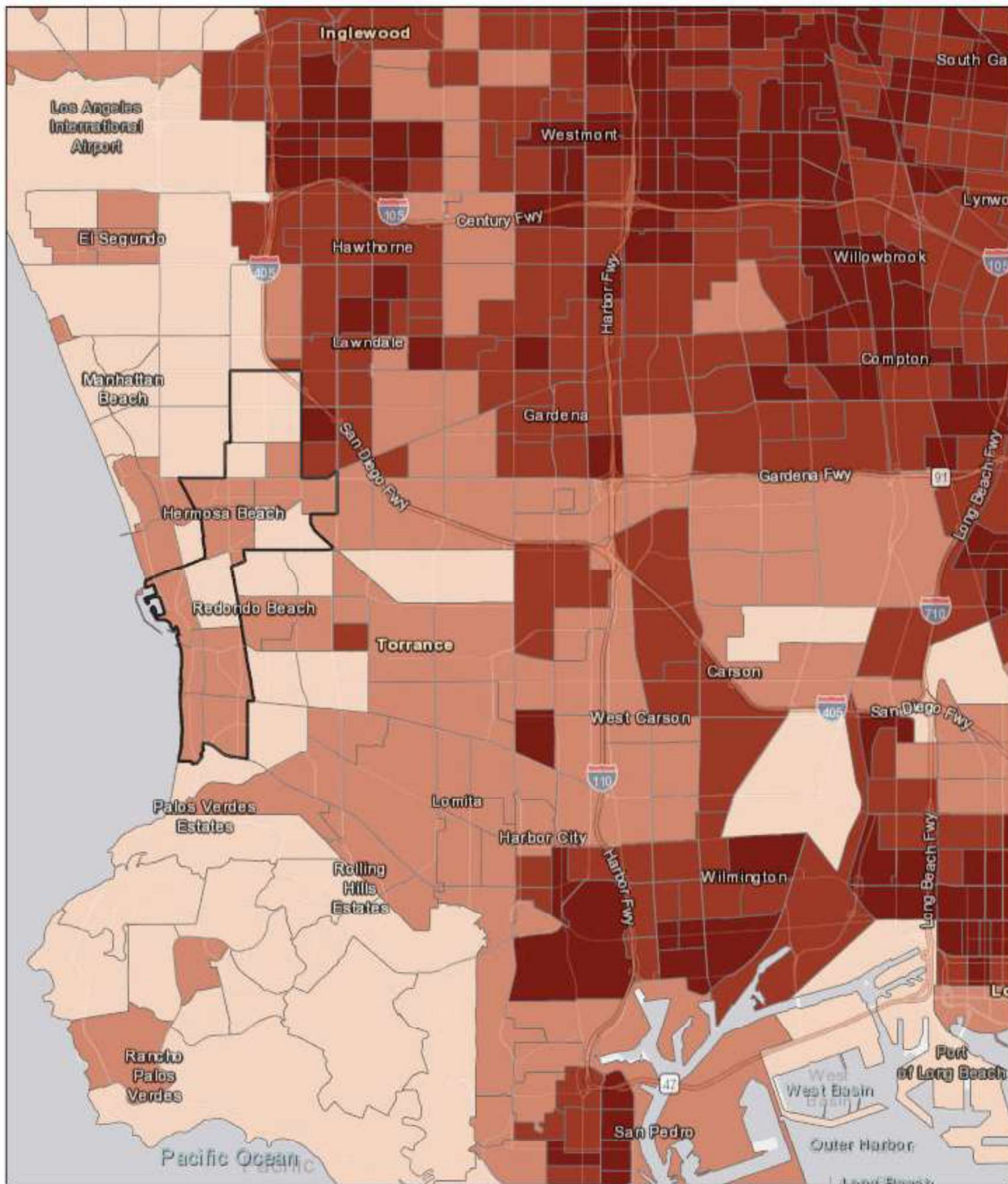
4. Income Level

Household incomes in Redondo Beach tend to be substantially higher than many cities in the region as a whole. Median household income in the City was \$113,499 in 2019, compared to the Los Angeles County median household income of \$72,797.

Identifying low or moderate income (LMI) geographies and individuals is important to overcome patterns of segregation. Figure D-13 shows the Lower and Moderate Income (LMI) areas in the surrounding region by Census block group. HUD defines a LMI area as a Census tract or block group where over 51 percent of the population is LMI (based on HUD income definition of up to 80 percent of the AMI). LMI areas are concentrated in areas outside of Redondo Beach as it goes inland towards Downtown Los Angeles and towards the City of Long Beach. There are some areas of Redondo Beach considered LMI with the highest concentration of LMI population being 50 to 75 percent in two block groups (Figure D-14). The City's RHNA is spread out through block groups with different percentages of low to moderate income households but are mainly located in the block groups with a smaller percentage of LMI households (Table D-7).

% LMI HH	Lower	Moderate	AM	Total Units
< 25%	80.8%	44.1%	54.2%	67.3%
25% - 50%	14.8%	52.7%	45.8%	29.2%
50% - 75%	4.4%	3.2%	0.0%	3.5%
75% - 100%	0.0%	0.0%	0.0%	0.0%
Total Units	1,474	657	358	2,489

Figure D-13: Low and Moderate Income (LMI) areas in the Region



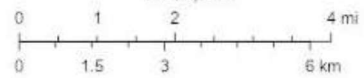
7/9/2021, 2:18:09 PM

1:144,448

City/Town Boundaries

(A) Low to Moderate Income Population (HUD) - Tract

- < 25%
- 25% - 50%
- 50% - 75%
- 75% - 100%

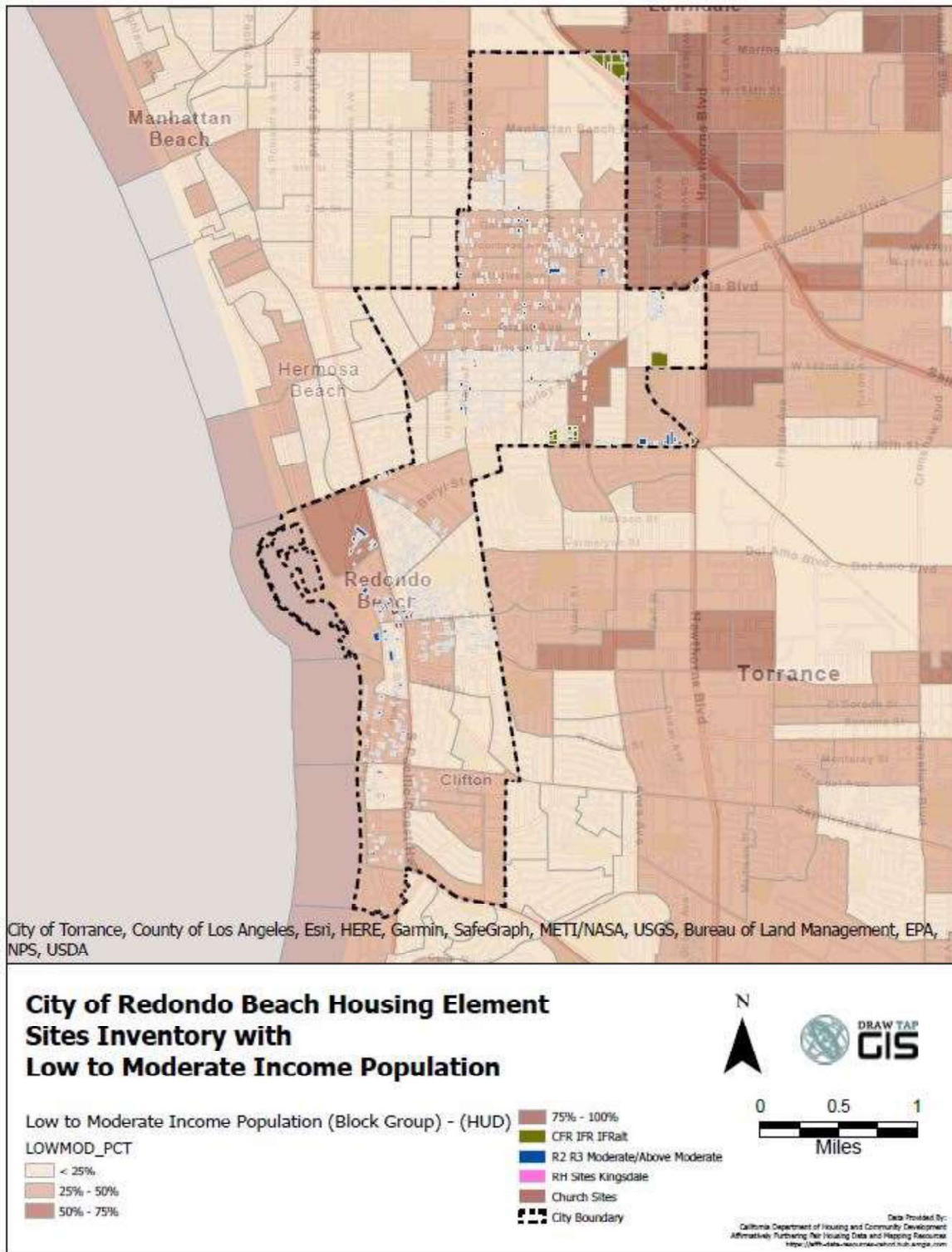


City of Torrance, County of Los Angeles, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

City of Torrance, County of Los Angeles, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | PlaceWorks

CA HCD

Figure D-14: Low and Moderate Income (LMI) Areas in Redondo Beach and RHNA Distribution

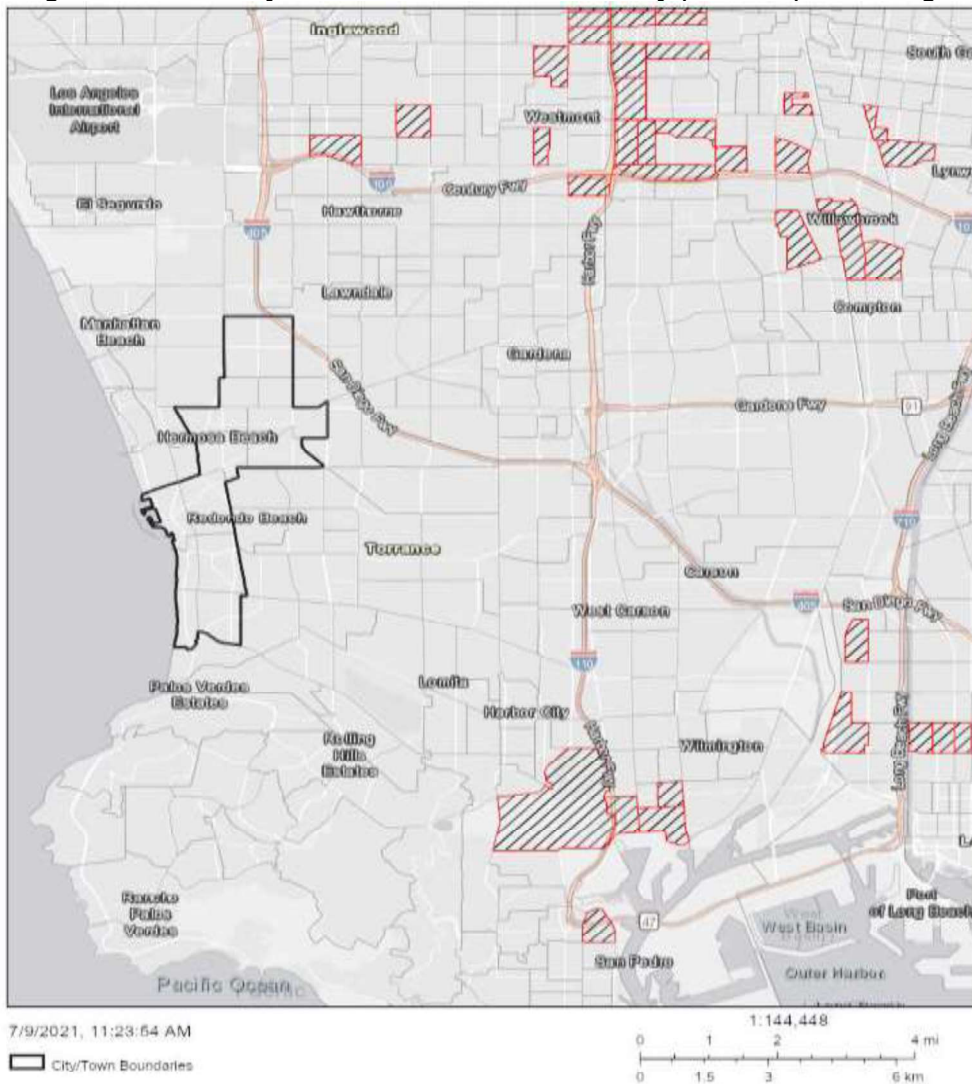


C. Racially and Ethnically Concentrated Areas

1. Racially/Ethnically Concentrated Areas of Poverty

In an effort to identify racially/ethnically-concentrated areas of poverty (RECAPs), HUD has identified census tracts with a majority non-White population (greater than 50 percent) and has a poverty rate that exceeds 40 percent or is three times the average tract poverty rate for the metro/micro area, whichever threshold is lower. In Los Angeles County, there are RECAPs scattered in small areas as one moves toward Downtown Los Angeles and then in the City of Long Beach (Figure D-15). There are no RECAPs in Redondo Beach.

Figure D-15: Racially Concentrated Areas of Poverty (RECAPs) in the Region



City of Torrance, County of Los Angeles, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS, PlanetWorks 2021, HUD 2018 | PlanetWorks 2021, Esri, U.S. Census | PlanetWorks

City of Torrance, County of Los Angeles, Bureau of Land Management, Esri, HERE, Garmin, USGS, EPA, NPS | PlanetWorks 2021; HUD 2018 | PlanetWorks 2021, Esri, U.S. Census | PlanetWorks

2. Racially Concentrated Areas of Affluence

While racially concentrated areas of poverty and segregation (RECAPs) have long been the focus of fair housing policies, racially concentrated areas of affluence (RCAs) must also be analyzed to ensure housing is integrated, a key to fair housing choice. According to a policy paper published by HUD, RCA is defined as affluent, White communities.⁶ According to HUD's policy paper, Whites are the most racially segregated group in the United States and in the same way neighborhood disadvantage is associated with concentrated poverty and high concentrations of people of color, conversely, distinct advantages are associated with residence in affluent, White communities.”

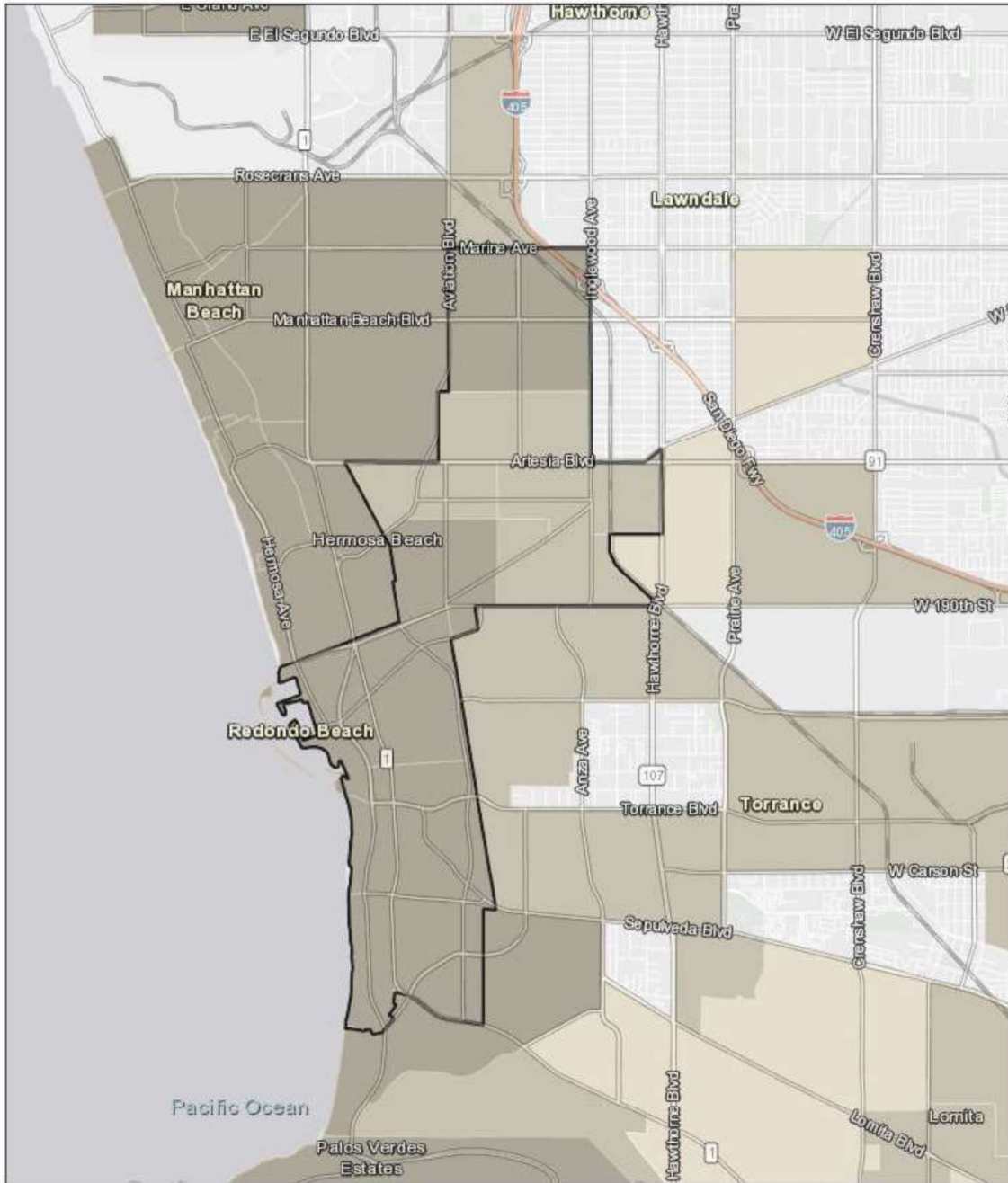
RCAs have not been studied extensively nor has a standard definition been published by HCD or HUD, this fair housing assessment uses the percent White population and median household income as proxies to identify potential areas of affluence. As Figure D-16 and Figure D-17 show, census tracts with a large white population (over 50 percent) and highest median income make up most of the City. As Table D-8 shows, White households also tend to have higher median incomes than all households as seen in the County as a whole. In Redondo Beach, White households and all households in the City have higher median incomes than Lawndale, Torrance, and the County. Redondo Beach also has a very high proportion of white only residents compared to the neighboring Cities, especially Lawndale.

	Redondo Beach	Lawndale	Torrance	Los Angeles County
Median HH Income				
All Households	\$113,499	\$62,013	\$93,492	\$68,044
White alone	\$114,103	\$69,902	\$93,760	\$88,038
White Population	60.0%	14.6%	34%	25.9%

Source: 2015-2019 ACS.

⁶ Goetz, Edward G., Damiano, A., & Williams, R. A. (2019) Racially Concentrated Areas of Affluence: A Preliminary Investigation.’ Published by the Office of Policy Development and Research (PD&R) of the U.S. Department of Housing and Urban Development in Cityscape: A Journal of Policy Development and Research (21,1, 99-123).

Figure D-16: White Majority Population



7/9/2021, 11:09:15 AM

1:72,224

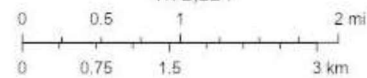
City/Town Boundaries

(R) Predominant Population - White Majority Tracts

Slim (gap < 10%)

Sizeable (gap 10% - 50%)

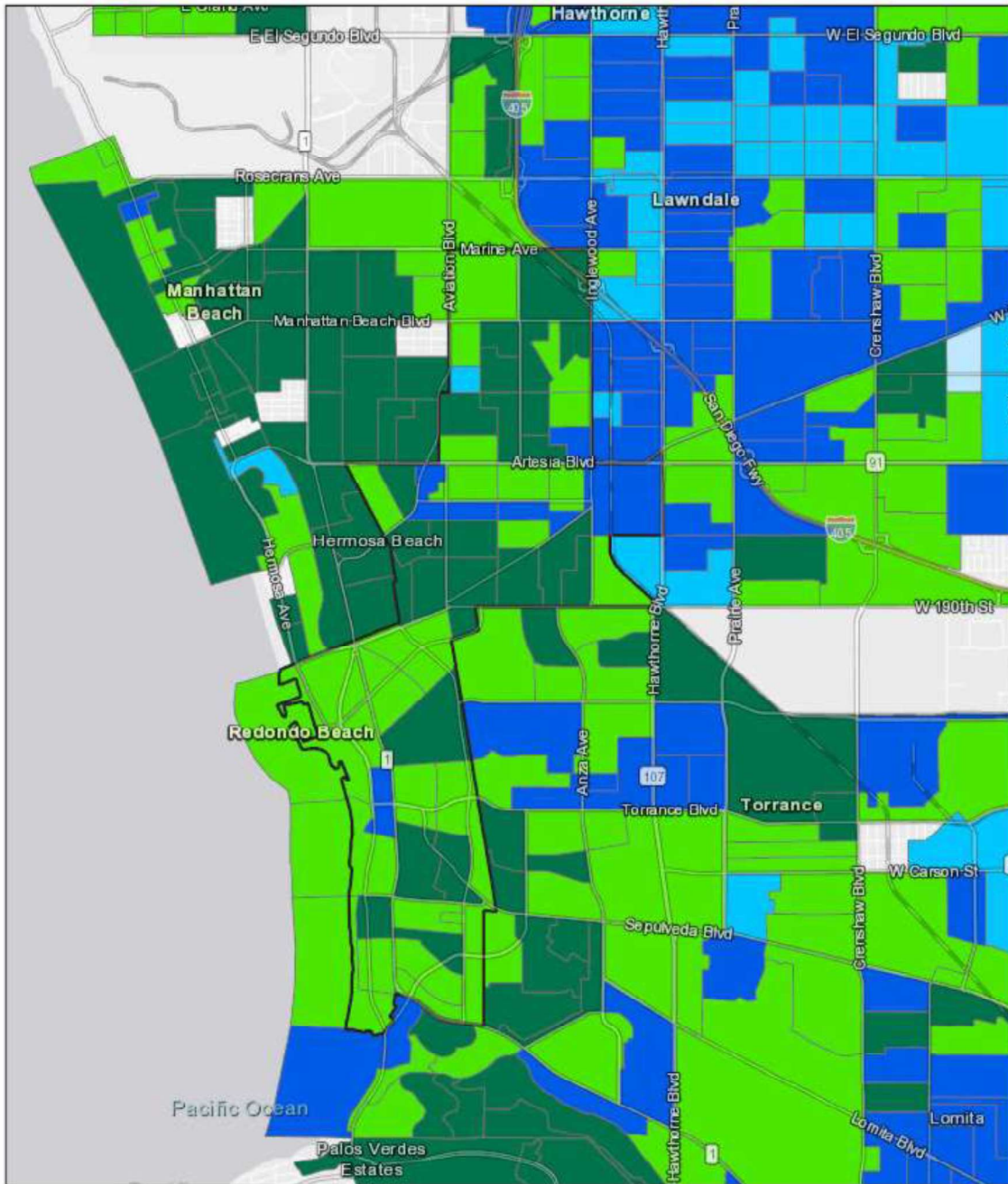
Predominant (gap > 50%)



Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, City of Torrance, County of Los Angeles, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA

City of Torrance, County of Los Angeles, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | CA HCD

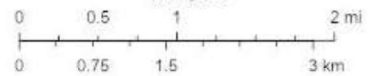
Figure D-17: Median Income



7/9/2021, 11:09:55 AM

1:72,224

- City/Town Boundaries
- (R) Median Income (ACS, 2015-2019) - Block Group
- < \$30,000
- < \$55,000
- < \$87,100 (HCD 2020 State Median Income)
- < \$125,000
- Greater than \$125,000



Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, City of Torrance, County of Los Angeles, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA

City of Torrance, County of Los Angeles, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | CA HCD

D. Access to Opportunities

HUD developed an index for assessing fair housing by informing communities about disparities in access to opportunity based on race/ethnicity and poverty status. Table D-9 shows index scores for the following opportunity indicator indices (values range from 0 to 100):

- **Low Poverty Index:** The higher the score, the less exposure to poverty in a neighborhood.
- **School Proficiency Index:** The higher the score, the higher the school system quality is in a neighborhood.
- **Labor Market Engagement Index:** The higher the score, the higher the labor force participation and human capital in a neighborhood.
- **Transit Trips Index:** The higher the trips transit index, the more likely residents in that neighborhood utilize public transit.
- **Low Transportation Cost Index:** The higher the index, the lower the cost of transportation in that neighborhood.
- **Jobs Proximity Index:** The higher the index value, the better access to employment opportunities for residents in a neighborhood.
- **Environmental Health Index:** The higher the value, the better environmental quality of a neighborhood.

In Redondo Beach, most residents regardless of race/ethnicity has low poverty rates, great schools, high labor force participation and low cost transportation (Table D-). The environmental scores for the City however are very low. With the City's proportion of Black and Native American residents being small there is little to no data available for these groups below the poverty level.

Redondo Beach residents, regardless of race or ethnicity, had better index scores compared to the County. The County did have better environmental scores as a whole.

Table D-9: Opportunity Indicators by Race/Ethnicity

	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Redondo Beach							
Total Population							
White, Non-Hispanic	85.81	93.78	88.25	90.05	80.85	54.71	1.19
Black, Non-Hispanic	82.98	92.09	86.74	90.83	81.80	54.89	0.83
Hispanic	84.88	92.45	87.05	90.48	80.95	54.38	0.79
Asian or Pacific Islander, Non-Hispanic	85.18	92.89	87.07	90.51	81.17	54.98	0.92
Native American, Non-Hispanic	85.10	93.59	87.82	90.19	81.23	53.81	1.04
Population below federal poverty line							
White, Non-Hispanic	84.69	94.13	87.93	90.43	82.17	55.43	1.08
Black, Non-Hispanic	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Hispanic	83.20	93.36	86.57	90.73	82.00	52.47	0.54
Asian or Pacific Islander, Non-Hispanic	81.36	91.29	84.79	91.95	83.34	54.33	0.94
Native American, Non-Hispanic	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Los Angeles County							
Total Population							
White, Non-Hispanic	65.19	68.03	67.43	77.63	73.13	54.59	21.35
Black, Non-Hispanic	36.07	33.82	35.34	87.25	79.02	40.72	11.92
Hispanic	35.53	39.72	35.73	86.48	77.78	43.70	12.36
Asian or Pacific Islander, Non-Hispanic	55.03	61.94	57.64	85.13	75.98	51.11	13.13
Native American, Non-Hispanic	48.40	50.70	48.58	81.04	75.36	45.88	17.68
Population below federal poverty line							
White, Non-Hispanic	53.66	60.62	59.62	83.19	78.51	56.98	18.46
Black, Non-Hispanic	24.12	28.03	26.41	88.34	81.07	36.90	11.74
Hispanic	25.05	33.70	29.50	89.09	80.94	44.63	10.63
Asian or Pacific Islander, Non-Hispanic	45.45	57.59	51.41	88.58	80.61	52.88	11.05
Native American, Non-Hispanic	33.63	39.10	36.05	84.43	78.22	47.65	16.22
Source: Affirmatively Furthering Fair Housing (AFFH) Data and Mapping Tool (AFFH-T), 2020.							

To assist in this analysis, the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC) convened in the California Fair Housing Task Force (Task Force) to “provide research, evidence-based policy recommendations, and other strategic recommendations to HCD and other related state agencies/departments to further the fair housing goals (as defined by HCD).” The Task force has created Opportunity Maps to identify resources levels across the state “to accompany new policies aimed at increasing access to high opportunity areas for families with children

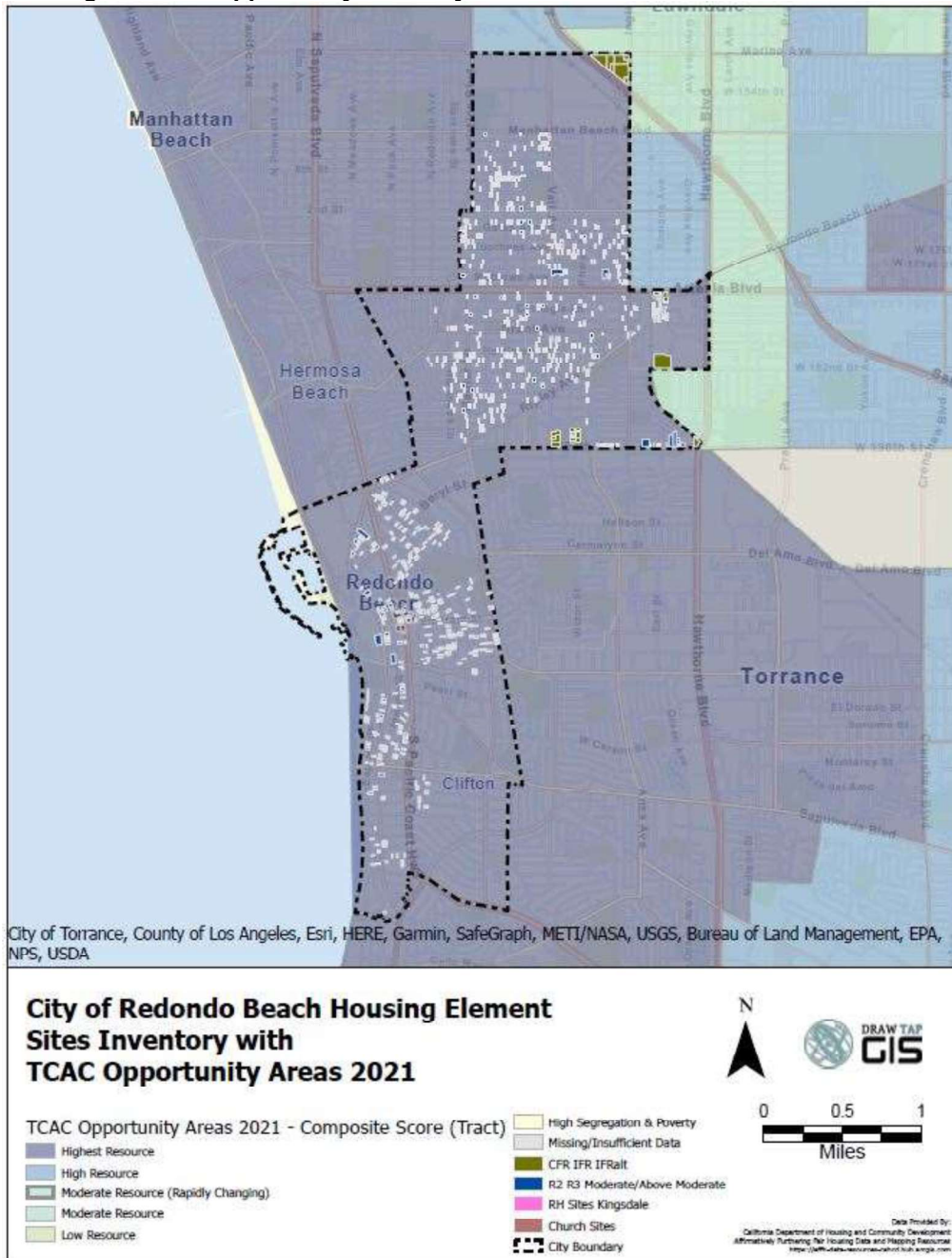
in housing financed with 9% Low Income Housing Tax Credits (LIHTCs)”. These opportunity maps are made from composite scores of three different domains made up of a set of indicators. Higher composite scores mean higher resources. Table D-10 shows the full list of indicators that go into the calculation of the index scores.

Table D-10: Domains and List of Indicators for Opportunity Maps	
Domain	Indicator
Economic	Poverty Adult education Employment Job proximity Median home value
Environmental	CalEnviroScreen 4.0 pollution Indicators and values
Education	Math proficiency Reading proficiency High School graduation rates Student poverty rates
Source: California Fair Housing Task Force, Methodology for the 2020 TCAC/HCD Opportunity Maps, December 2020.	

The following opportunity map scores are for the census tracts that make up Redondo Beach (Table D-11). Consistent with the HUD’s R/ECAP database, there are no areas of high segregation and poverty in the City. All of the City’s census tracts are of highest resource so all of the City’s RHNA units are also in the highest resource areas. Opportunity map scores by Census tract and RHNA unit distribution are presented in Figure D-18. Economic, environmental, and education scores for the City are further detailed below.

Table D-11: Domains and List of Indicators for Opportunity Maps					
Census Tract	Economic Domain Score	Environmental Domain Score	Education Domain Score	Composite Index Score	Final Category
6037620501	0.89	0.78	0.83	0.67	Highest Resource
6037620522	0.83	0.95	0.97	0.95	Highest Resource
6037620601	0.77	0.87	0.94	0.75	Highest Resource
6037620602	0.82	0.78	0.95	0.8	Highest Resource
6037620701	0.93	0.9	0.99	1.14	Highest Resource
6037620702	0.9	0.85	0.98	0.99	Highest Resource
6037621201	0.91	0.79	0.98	0.98	Highest Resource
6037621204	0.91	0.89	0.98	1.02	Highest Resource
6037621204	0.91	0.89	0.98	1.02	Highest Resource
6037621324	0.89	0.9	0.99	1.03	Highest Resource
6037621326	0.95	0.92	0.98	1.15	Highest Resource
6037621400	0.91	0.91	0.99	1.07	Highest Resource
6037621301	0.89	0.86	0.99	1.03	Highest Resource
Source: California Fair Housing Task Force, TCAC/HCD Opportunity Maps, 2021 Statewide Summary Table. December 2020.					

Figure D-18: Opportunity Score by Census Tract and RHNA Distribution



1. Education

Five out of 13 schools in Redondo Beach are designated as a Title 1 school. The schools are Adams Middle, Beryl Heights Elementary, Madison Elementary, Patricia Dreizler Continuation High, and Redondo Beach Learning Academy. These schools coordinate and integrate resources and services from federal, state, and local sources.

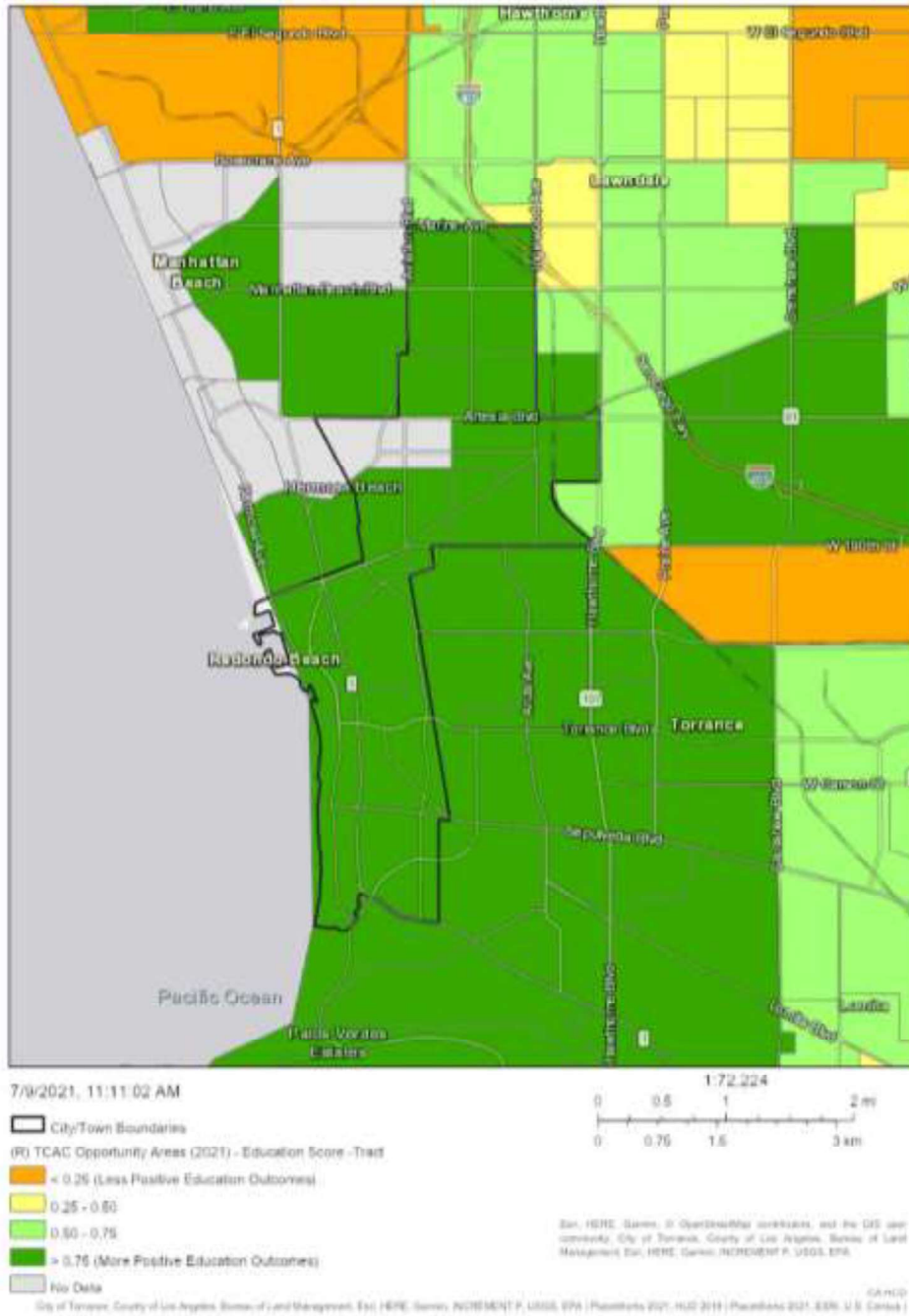
To be considered for Title 1 school funds, at least 40 percent of the students must be considered low-income. Kidsdata.org, a program of the Lucile Packard Foundation for Children's Health, estimated that only 4.2 percent of children aged 0-17 in Redondo Beach were living in low-income working families between 2012 and 2016.⁷

Kidsdata.org also reported that in 2019, 19 percent of students are considered high-need (i.e. those who are eligible for free or reduced price school meals, are English Learners, or are foster youth—as reported in the Unduplicated Pupil Count) compared to 71.2 percent of students in the County.

As described above, the Fair Housing Task Force determines education scores based on math and reading proficiency, high school graduation rates, and student poverty rates. Figure D-19 shows the education scores of each census tract in the City. Education scores in the City range are all positive.

⁷ Definition of “low income working family”: children ages 0-17 living in families with incomes below 200 percent of their federal poverty threshold and with at least one resident parent who worked at least 50 weeks in the 12 months prior to the survey.

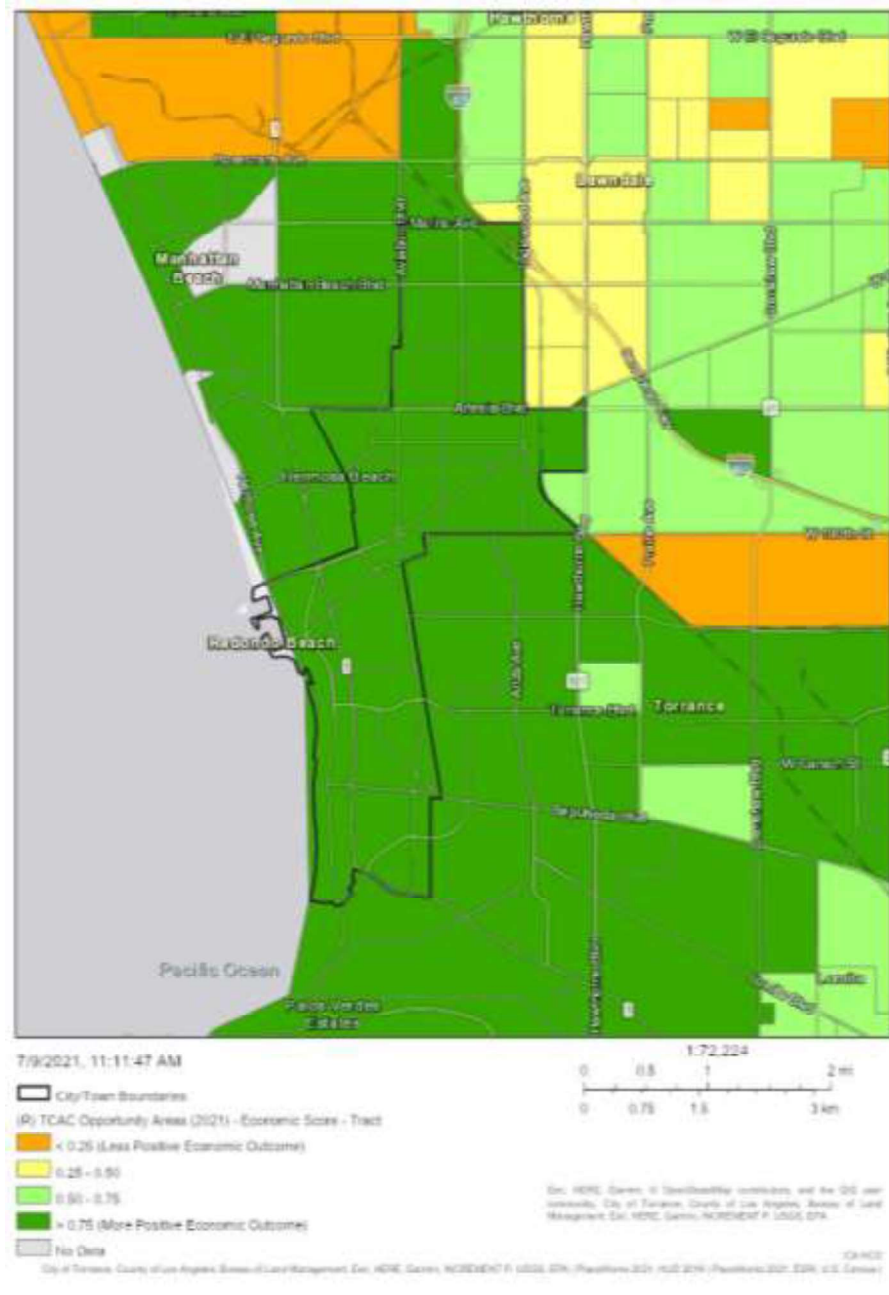
Figure D-19: Education Score by Census Tract



2. Economic

As described previously, the Fair Housing Task Force calculates economic scores based on poverty, adult education, employment, job proximity, and median home values. According to the 2021 Task Force maps presented in Figure D-20, the census tracts in the City are all of high economic scores. The most recent unemployment rates published by the California Employment and Development Department (April 2021) show that Redondo Beach’s unemployment rate is 7.7 percent. Los Angeles County’s is at 10.1 percent.

Figure D-20: Economic Score by Census Tract

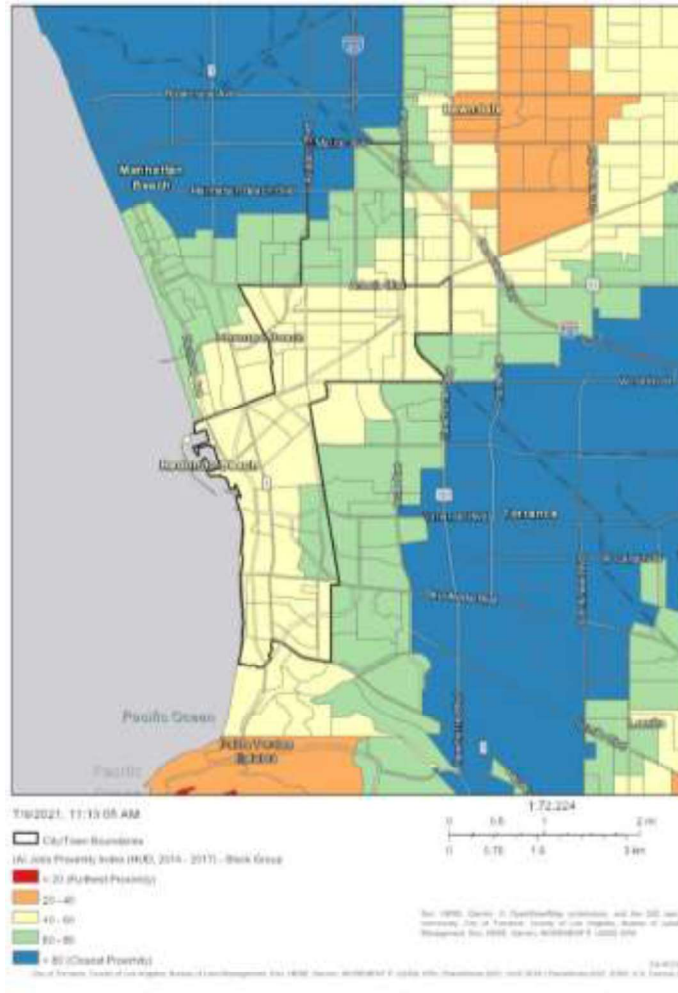


3. Transportation

All Transit explores metrics that reveal the social and economic impact of transit, specifically looking at connectivity, access to jobs, and frequency of service. According to the data provided by All Transit, Redondo Beach’s All Transit Performance score of 6.6, illustrating a moderate combination of trips per week and number of jobs accessible that enable a moderate number of people to take transit to work. The County All Transit score is 6.8. Redondo Beach however has a lower proportion of commuters that use transit (1.47 percent) than the County (6.66 percent).

HUD’s Job Proximity Index, described previously, can be used to show transportation need geographically. Block groups with lower jobs proximity indices are located further from employment opportunities and have a higher need for transportation. As shown in Figure D-21, block groups in the City have scores between 20 to 80 showing that there is low to moderate proximity to jobs for most of the City’s residents. The City does not have severe isolation when it comes to job proximity. South of Redondo Beach has some lower scores as Palos Verdes Estates has little to no job sectors as well as to the northeast that consists of a lot of residential developments compared to the number of local jobs.

Figure D-21: Job Proximity Index by Census Block Group



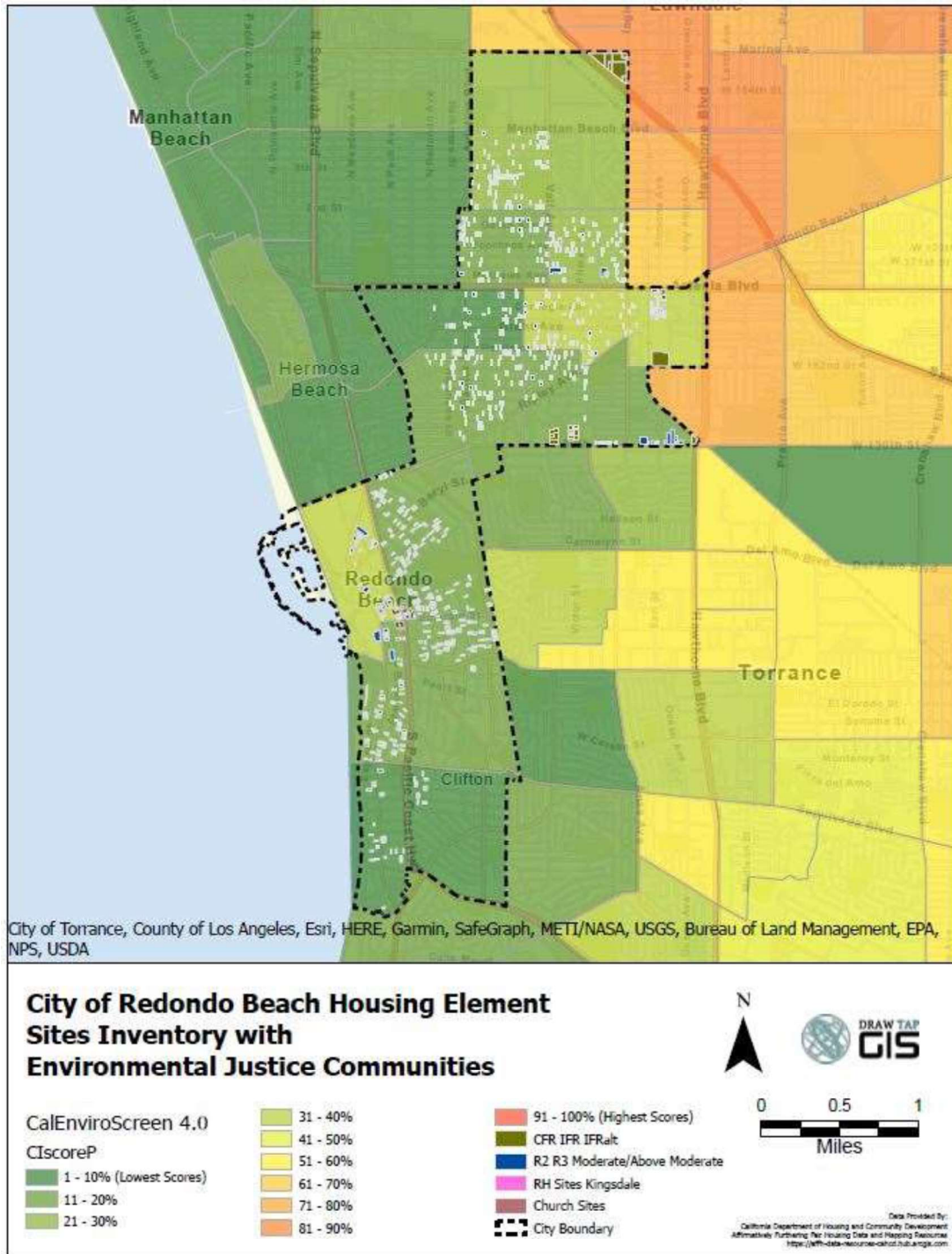
4. Environmental

Environmental health scores are determined by the Fair Housing Task Force based on CalEnviroScreen 4.0 pollution indicators and values. Figure D-22 shows that there are good environmental scores within the City limits compared to those in the surrounding area. The majority of the City’s RHNA is located in the 11 to 20 and 21 to 30 percent score range (Table D-12). The majority of the City’s lower income RHNA units are in the tracts with a low score of 21 to 30 (46.5 percent).

According to the American Lung Association’s State of the Air report, Los Angeles County received an Ozone score of “F”, which means that the County experienced numerous days of unhealthy air pollution as compared to other counties and regions in the study. Over a three-year period, there were 114 days of unhealthy air that contributed to the Ozone score.

Table D-12: RHNA Unit Distribution by CalEnviroScreen 4.0 Scores				
% LMI HH	Lower	Moderate	AM	Total Units
1 - 10% (Lowest Score)	10.9%	12.2%	2.0%	10.0%
11 - 20%	22.0%	62.4%	56.4%	37.6%
21 - 30%	46.5%	9.9%	33.2%	34.9%
31 - 40%	20.6%	15.5%	8.4%	17.5%
41 - 50%	0.0%	0.0%	0.0%	0.0%
51 - 60%	0.0%	0.0%	0.0%	0.0%
61 - 70%	0.0%	0.0%	0.0%	0.0%
71 - 80%	0.0%	0.0%	0.0%	0.0%
81 - 90%	0.0%	0.0%	0.0%	0.0%
91 - 100% (Highest Score)	0.0%	0.0%	0.0%	0.0%
Total Units	1,474	657	358	2,489

Figure D-22: Environmental Score by Census Tract and RHNA Distribution



E. Disproportionate Housing Needs

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

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

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

1. Cost Burden

Measuring the portion of a household’s gross income that is spent for housing is an indicator of the dynamics of demand and supply. This measurement is often expressed in terms of “over payers”: households paying an excessive amount of their income for housing, therefore decreasing the amount of disposable income available for other needs. This indicator is an important measurement of local housing market conditions as it reflects the affordability of housing in the community. Federal and state agencies use overpayment indicators to determine the extent and level of funding and support that should be allocated to a community. State and federal programs typically define over-payers as those lower income households paying over 30% of household income for housing costs. A household is considered experiencing a severe cost burden if it spends more than 50% of its gross income on housing.

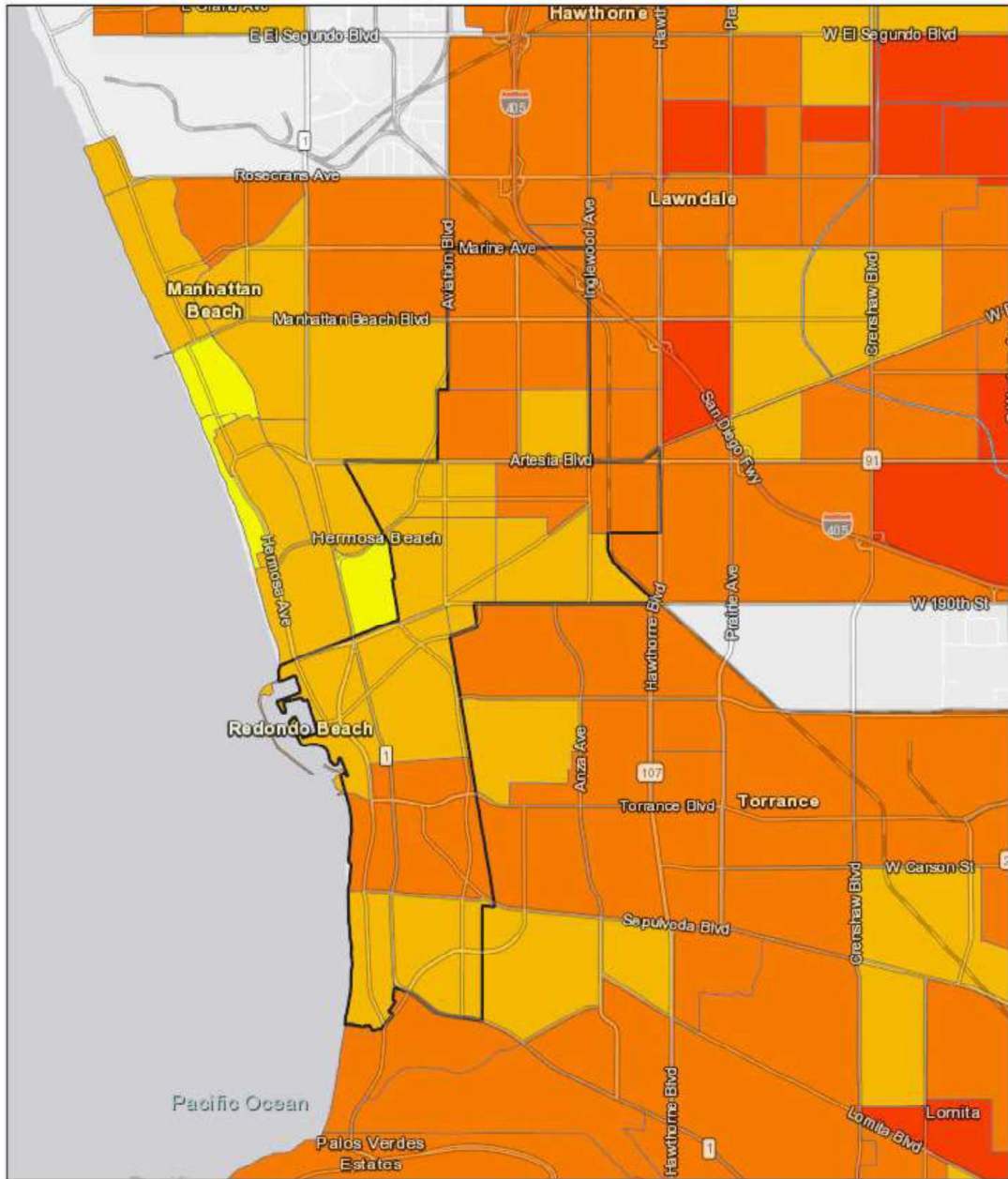
Table D-13 provides overpayment detail by income group and household type for Redondo Beach between 2013 and 2017. Approximately 77 percent of low income households, 80 percent of very low income households, and 80 percent of extremely low income households were overpaying versus 21 percent of moderate income households. Out of all the households in the City about 36 percent overpay for housing.

Household by Type, Income, and Housing Problem	Renters				Owners				Total HHs
	Elderly	Small Families	Large Families	Total Renters	Elderly	Small Families	Large Families	Total Owners	
Extremely Low Income (0-30% AMI)	510	195	15	1,370	470	115	0	695	2,065
<i>With cost burden >30%</i>	88.2%	79.5%	0.0%	79.9%	81.9%	78.3%	0%	80.6%	80.1%
<i>With cost burden > 50%</i>	72.5%	79.5%	0.0%	74.1%	72.3%	60.9%	0%	69.8%	72.6%
Very Low Income (31-50% AMI)	450	645	15	1,520	735	160	25	995	2,515
<i>With cost burden >30%</i>	74.4%	96.9%	100.0%	91.1%	55.1%	93.8%	16.0%	62.7%	79.9%
<i>With cost burden > 50%</i>	64.4%	60.5%	100.0%	70.1%	40.1%	81.3%	16.0%	47.1%	61.0%
Low Income (51-80% AMI)	285	810	55	1,685	570	230	35	950	2,635
<i>With cost burden >30%</i>	75.4%	88.3%	100.0%	89.3%	52.6%	60.9%	97.1%	56.2%	77.4%
<i>With cost burden > 50%</i>	29.8%	29.0%	0.0%	31.5%	25.4%	39.1%	11.4%	29.9%	30.9%
Moderate Income (81-100% AMI)	760	4,140	530	9,265	2,565	6,510	515	11,335	20,600
<i>With cost burden >30%</i>	25.0%	16.9%	13.0%	17.5%	23.6%	22.4%	48.5%	24.6%	21.4%
<i>With cost burden > 50%</i>	4.6%	1.2%	0.0%	1.4%	6.2%	5.4%	9.7%	6.3%	4.1%
Total Households	2,005	5,790	615	13,840	4,340	7,015	575	13,975	27,815
<i>With cost burden >30%</i>	59.4%	37.9%	22.6%	40.5%	39.1%	26.2%	50.1%	32.2%	36.3%
<i>% With cost burden >30%</i>	38.9%	14.3%	2.4%	19.8%	21.7%	9.1%	10.1%	14.0%	16.9%

Source: HUD CHAS 2013-2017.

Figure D-23 shows the census tracts in the City and the percent of households in renter-occupied housing units that have a cost burden. The census tracts in the city have a range from 20 to 60 percent of the renter households over paying for their housing unit. Figure D-24 shows the percent of owner households that have a mortgage or mortgages with monthly owner costs that are 30 percent or more of household income. All census tracts in the City have 20 to 40 or 40 to 60 percent of households that pay more than 30 percent of their household income to their monthly housing costs.

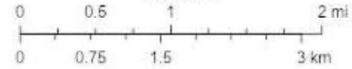
Figure D-23: Overpayment – Renter Households



7/9/2021, 11:14:57 AM

1:72,224

City/Town Boundaries



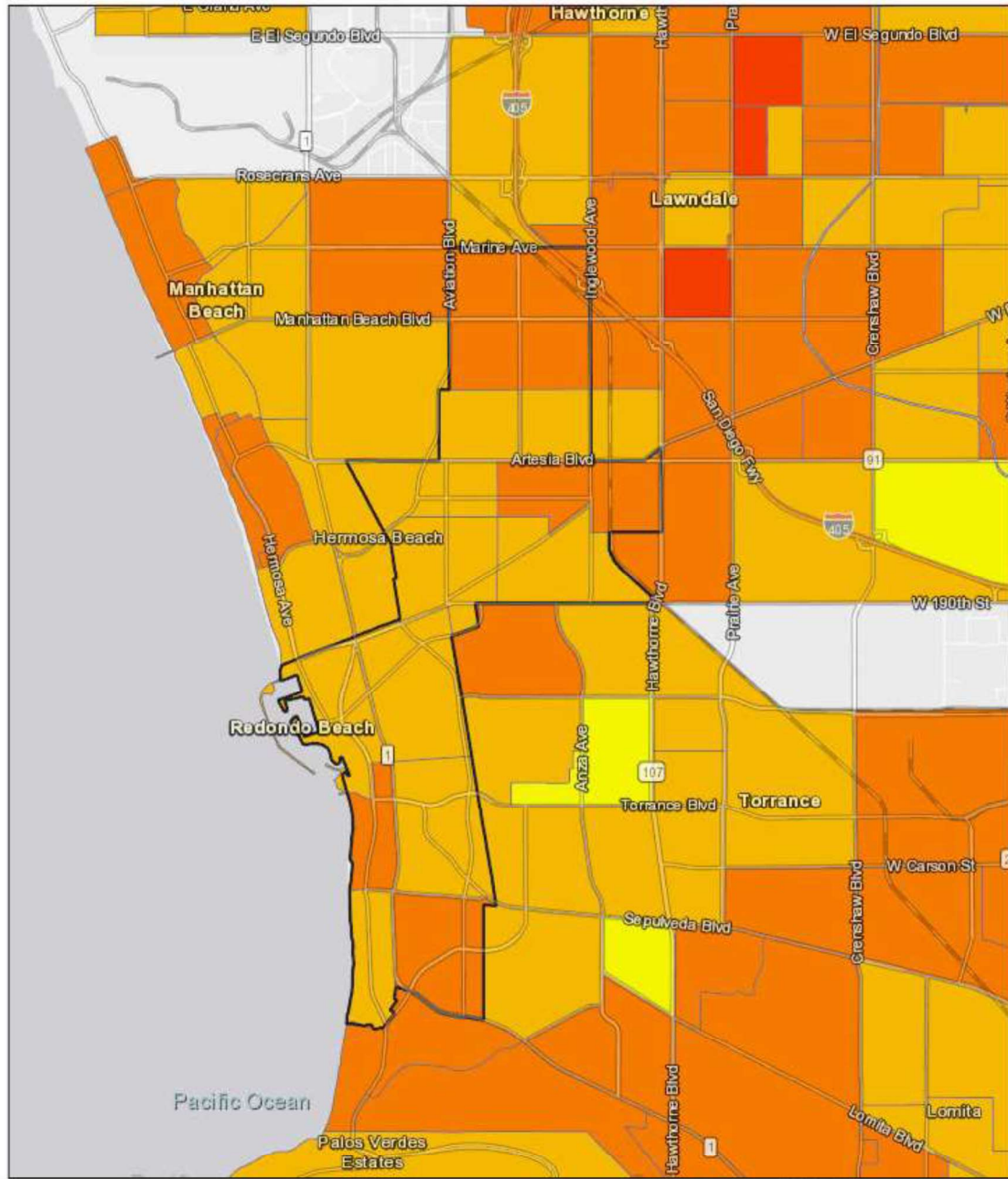
(R) Overpayment by Renters (ACS, 2016 - 2019) - Tract

- < 20%
- 20% - 40%
- 40% - 60%
- 60% - 80%

Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, City of Torrance, County of Los Angeles, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA

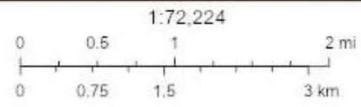
City of Torrance, County of Los Angeles, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census |

Figure D-24: Overpayment – Owner Households



7/9/2021, 11:14:25 AM

- City/Town Boundaries
- (R) Overpayment by Home Owners (ACS, 2015 - 2019) - Tract
- < 20%
- 20% - 40%
- 40% - 60%
- 60% - 80%



Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, City of Torrance, County of Los Angeles, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA

City of Torrance, County of Los Angeles, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | CA HCD

2. Overcrowding

Overcrowding is defined as housing units with more than one person per room (including dining and living rooms but excluding bathrooms and kitchen). The 2011-2015 ACS reported that almost 2 percent of Redondo Beach households lived in overcrowded conditions (Table D-14). Overcrowding disproportionately affected renters (78 percent of renters versus just 22 percent of owners); indicating overcrowding may be the result of an inadequate supply of larger sized rental units. The 2015-2019 ACS reported that overcrowding increased to over two percent of all households. Similarly, renter-households were more prone to overcrowding (72 percent) compared to owner-households (28 percent).

Category	2011-2015		2015-2019	
	Number	%	Number	%
Occupied Housing Units	27,733	100.0%	27,633	100.0%
Overcrowded Units	493	1.8%	603	2.2%
Owner-occupied	109	22.1%	172	28.5%
Renter-occupied	384	77.9%	431	71.5%
Units with 1.01-1.50 persons/room	398	80.7%	462	76.6%
Units with 1.51-2.00 persons/room	78	15.8%	102	16.9%
Units with 2.01 or more persons/room	17	3.45%	39	6.5%
Source: 2011-2015 and 2015-2019 ACS.				

3. Substandard Conditions

The City estimates that about 165 housing units in Redondo Beach are in substandard condition. The City’s Code Enforcement Staff estimates complaints concerning dilapidated structures and dwelling units in need of substantial rehabilitation are filed at a rate of approximated 1-3 per month. The City’s Code Enforcement Staff notes current trends concerning substandard housing conditions generally evolve from unpermitted conversions of portions of existing structures and older residential units with owners that have aged in place or where the original owners have deceased and left their properties to children or grandchildren and the residences are either vacant for extended periods or converted to rental properties with minimal maintenance. And although some of the units considered as substandard in the Censuses have been rehabilitated, many are in the same condition.

Housing age is frequently used as an indicator of housing condition. In general, residential structures over 30 years of age require minor repairs and modernization improvements, while units over 50 years of age are likely to require major rehabilitation such as roofing, plumbing, and electrical system repairs. Over 65 percent of housing is over 40 years old in the City according the 2015-2019 ACS.

4. Displacement Risk

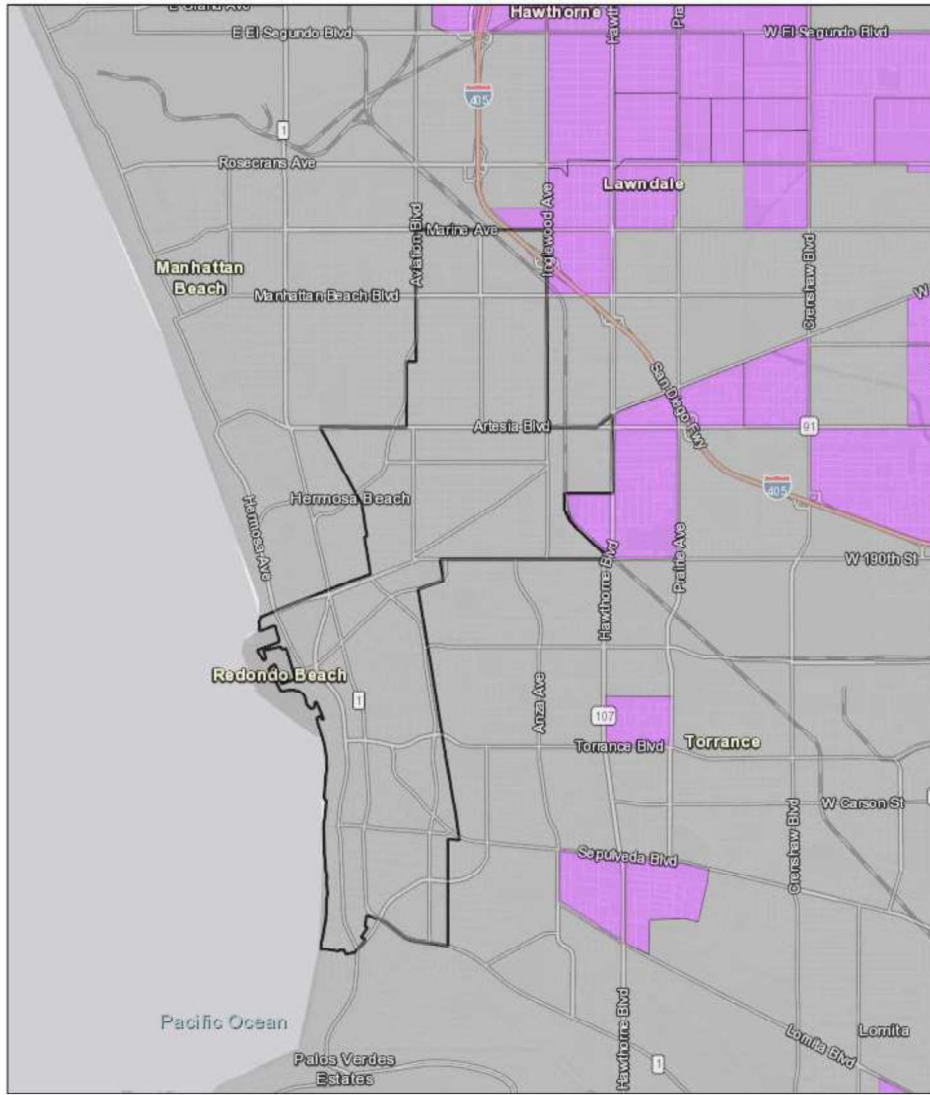
Cost of housing within the City has become high and unattainable for a lot of residents. In 2020 the median sales price for a single-family home in Redondo Beach was \$1,160,000 and increasing 13.5 percent to \$1,316,500 in 2021. Even though the City has a higher median income than most of the County, the average home sale prices could lead to residents moving out of the City because of the economic pressures of home ownership.

HCD defines sensitive communities as “communities [that] currently have populations vulnerable to displacement in the event of increased development or drastic shifts in housing cost.” The following characteristics define a vulnerable community:

- The share of very low income residents is above 20 percent; and
- The tract meets two of the following criteria:
 - Share of renters is above 40 percent,
 - Share of people of color is above 50 percent,
 - Share of very low-income households (50 percent AMI or below) that are severely rent burdened households is above the county median,
 - They or areas in close proximity have been experiencing displacement pressures (percent change in rent above County median for rent increases), or
 - Difference between tract median rent and median rent for surrounding tracts above median for all tracts in county (rent gap).

Figure D-25 identifies that there are census tracts that are considered to be vulnerable to urban displacement that surround the City. These communities are areas that have a higher concentration of low and moderate income persons and could affect the census tracts nearby within City limits. According to the Urban Displacement Project by UCLA the City of Redondo Beach does not have policy measures in place to discourage displacement. Examples of measures that help to discourage displacement include a Just Cause Eviction Ordinance or Mobile Home Rent Control.

Figure D-25: Urban Displacement



7/9/2021, 11:15:44 AM

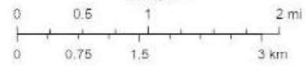
1:72,224

City/Town Boundaries

(A) Sensitive Communities (UCB, Urban Displacement Project)

Vulnerable

Other



Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community, City of Torrance, County of Los Angeles, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA

City of Torrance, County of Los Angeles, Bureau of Land Management, Esri, HERE, Garmin, INCREMENT P, USGS, EPA | PlaceWorks 2021, HUD 2019 | PlaceWorks 2021, ESRI, U.S. Census | CAHCD

F. Summary of Fair Housing Issues from the Housing Element

- Housing choices for special needs groups, especially persons with disabilities, are limited. Seniors make up over 20 percent of the City’s households. There are 6 licensed residential care facilities located in Redondo Beach.
- People obtain information through many media forms, not limited to traditional newspaper noticing or other print forms. A balance of new and old media needs to be found to expand access to fair housing resources and information with an increasing young adult and senior population within the City.
- Persons with disabilities are most likely to be affected by fair housing issues as they reportedly experience more housing discrimination than other groups. Persons with disabilities are also more likely to experience cost burdens, particularly if they rely on SSI as a form of income. Persons with disabilities are not concentrated in any particular location in the City, but with 66 percent of the City’s housing being 40 years or older could mean that the majority of the City’s housing stock does not comply with the Americans with Disabilities Act.
- With rising home prices in the City and surrounding communities, there are cost barriers for households wanting to live in the City. The lack of affordable housing for residents is a cause for possible displacement. Also, with a high proportion of supportive housing in the City being privately owned, there are fewer opportunities for community based housing.

D.3 Identification and Prioritization of Contributing Factors

The following are contributing factors that affect fair housing choice in Redondo Beach.

A. Insufficient and Inaccessible Outreach and Enforcement

Although the City is improving on the variety of media it uses for outreach, there are limitations to what the City is able to accomplish. Outreaching to all populations in the City is challenging. The City also has limited funds that it can provide to support fair housing enforcement.

Contributing Factors:

- Lack of a variety of inputs media (e.g., meetings, surveys, interviews)
- Lack of accessibility to draft documents
- Lack of digital access
- Lack of accessible forums (e.g., webcast, effective communication, reasonable accommodation procedures)
- Lack of local public fair housing enforcement

B. Segregation and Integration

The analysis found that the cost of home ownership within the City could be unattainable for a lot of residents and could cause a lot of economic pressure especially for low and moderate income households. Also within communities finding and accessing affordable rental housing can be difficult.

Contributing Factors:

- Displacement of resident due to economic pressures
- Location and type of affordable housing
- Lack of supportive housing in community-based settings

C. Disproportionate Housing Needs, Including Displacement Risks

There are Census tracts in the City that could have a risk of displacement because of their location near vulnerable communities. Because of the cost of single-family homes there is pressure for developers to construct larger unit apartments in the City which then is putting pressure on property owners to possibly remove long term tenants to sell their property or get renters who will pay a higher rent. The City however does not have policies in place that could discourage the displacement of residents.

Contributing Factors:

- The availability of affordable units in a range of sizes
- Displacement of residents due to economic pressures
- Lack of private rental relief programs for people at risk of homelessness