

February  
2014

# City of Lomita 2013-2021 Housing Element

Community Development Department  
24300 Narbonne Avenue, Lomita, CA 90717



# **City of Lomita 2013-2021 Housing Element**

February 2014

**Community Development Department**  
24300 Narbonne Avenue  
Lomita, CA 90717

## Table of Contents

|                                                       |           |
|-------------------------------------------------------|-----------|
| Table of Contents.....                                | i         |
| List of Tables .....                                  | ii        |
| List of Figures .....                                 | iii       |
| <b>1.0 Introduction .....</b>                         | <b>1</b>  |
| 1.1 Purpose of the Housing Element .....              | 1         |
| 1.2 Public Participation .....                        | 3         |
| 1.3 Format of the Housing Element.....                | 3         |
| 1.4 Relationship to Other General Plan Elements.....  | 4         |
| 1.5 Overview of the City of Lomita .....              | 5         |
| 1.6 Sources of Information .....                      | 6         |
| <b>2.0 Community Profile .....</b>                    | <b>8</b>  |
| 2.1 Demographic Characteristics .....                 | 8         |
| 2.2 Household Characteristics .....                   | 13        |
| 2.3 Housing Characteristics.....                      | 15        |
| 2.4 Employment and Economic Characteristics.....      | 18        |
| 2.5 Housing Costs and Affordability .....             | 19        |
| 2.6 Housing Problems .....                            | 22        |
| 2.7 Special Needs Population .....                    | 24        |
| 2.8 Affordable Housing.....                           | 29        |
| <b>3.0 Constraints to Housing Development.....</b>    | <b>32</b> |
| 3.1 Non-Governmental or Market Constraints .....      | 32        |
| 3.2 Governmental Constraints.....                     | 34        |
| 3.3 Environmental Constraints .....                   | 52        |
| <b>4.0 Housing Resources .....</b>                    | <b>54</b> |
| 4.1 Residential Development Potential.....            | 54        |
| 4.2 Financial Resources .....                         | 60        |
| 4.3 Administrative Resources .....                    | 61        |
| <b>5.0 Policies and Programs .....</b>                | <b>62</b> |
| 5.1 Housing Element Policies .....                    | 62        |
| 5.2 Housing Programs.....                             | 63        |
| 5.3 Quantified Housing Objectives .....               | 70        |
| Appendix A: Review of Past Accomplishments.....       | A-1       |
| Appendix B: Detailed Residential Sites Inventory..... | B-1       |

## List of Tables

|                                                                 |    |
|-----------------------------------------------------------------|----|
| Table 1: Census Tracts in the City of Lomita (2010) .....       | 6  |
| Table 2: Population Growth (1990-2010) .....                    | 8  |
| Table 3: Population Projections (2000-2035).....                | 9  |
| Table 4: Population in Census Tracts (2010) .....               | 10 |
| Table 5: Age Characteristics (2000-2010) .....                  | 10 |
| Table 6: Age Characteristic Changes (2000-2010) .....           | 11 |
| Table 7: Race and Ethnicity Changes (2000-2010) .....           | 11 |
| Table 8: Race and Ethnicity Comparison (2010) .....             | 12 |
| Table 9: Household Demographics (1990-2010).....                | 13 |
| Table 10: Tenure by Census Tract (2010).....                    | 13 |
| Table 11: Household Income Level (2005-2009) .....              | 14 |
| Table 12: Housing Unit Types (2007-2011).....                   | 16 |
| Table 13: Mobile Home Parks (2013).....                         | 16 |
| Table 14: Tenure Changes (1990-2010) .....                      | 17 |
| Table 15: Housing Unit Age .....                                | 17 |
| Table 16: Occupations and Wages .....                           | 18 |
| Table 17: Rental Housing Prices .....                           | 19 |
| Table 18: Housing Sale Prices (February 2013) .....             | 20 |
| Table 19: Area Median Income Levels .....                       | 20 |
| Table 20: Affordable Housing Costs by Income (2013) .....       | 21 |
| Table 21: Housing Overpayment (2005-2009).....                  | 23 |
| Table 22: Overcrowding .....                                    | 24 |
| Table 23: Special Needs Populations and Households .....        | 24 |
| Table 24: Persons with Disabilities.....                        | 25 |
| Table 25: Homeless Shelters.....                                | 28 |
| Table 26: Inventory of Subsidized Rental Housing .....          | 29 |
| Table 27: Rental Subsidies Required.....                        | 30 |
| Table 28: Lomita Lending Data (2011) .....                      | 33 |
| Table 29: Residential Development Standards.....                | 36 |
| Table 30: Residential Parking Standards .....                   | 38 |
| Table 31: Provisions for a Variety of Housing Types .....       | 40 |
| Table 32: Permit Processing Fees.....                           | 46 |
| Table 33: Comparison of Planning Fees .....                     | 47 |
| Table 34: Development Impact Fees .....                         | 48 |
| Table 36: Vacant and Underutilized Mixed Use Overlay Sites..... | 59 |
| Table 37: Site Inventory by Income and Affordability .....      | 60 |
| Table 38: Quantified Housing Objectives: 2008-2014 .....        | 70 |

---

## List of Figures

---

|                                                              |    |
|--------------------------------------------------------------|----|
| Figure 1: Educational Attainment Comparison (2007-2011)..... | 12 |
| Figure 2: Median Household Income Comparison (2011) .....    | 15 |
| Figure 3: Income and Affordability (2012) .....              | 22 |
| Figure 4: Setback Requirements.....                          | 37 |
| Figure 5: Potential Site Plan.....                           | 39 |
| Figure 6: Mixed Use Overlay Zoning Map .....                 | 58 |

# 1.0 Introduction

## 1.1 Purpose of the Housing Element

All local governments are required to prepare long-range *general plans* to consider those issues germane to the planning for future development. These general plans must contain *elements* that consider specific issues such as land use, transportation, housing, health and safety, open space, and natural resources. In 1967, the *housing element* became the third mandated general plan element. During the ensuing years, many revisions have been made to the required scope and content of housing elements.

Within the past several decades, the State Legislature has focused increased attention on housing-related issues in California. This attention is due to the State's continued population growth, particularly in the State's urban areas. This significant growth has placed increasing demands on the existing housing resources and has accelerated the need for new housing, especially affordable housing. While California in general, and Southern California in particular, are among the fastest growing regions in the Country, the cost for housing is considerably higher than that for other areas of the Nation. California has also led the rest of the nation in recognizing the need for long-range planning to determine how this growth may be accommodated.

### Purpose of the Housing Element

The primary purpose of this Housing Element is to identify local housing needs and to identify measures necessary to mitigate and alleviate these needs and problems for all economic segments of the community. Another key objective of this Housing Element is to underscore the City's commitment to the State housing goal, as stated below:

"The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order." (Government Code, Section 65581)

In 1981, Article 10.6 of the Government Code was enacted to better define the scope and content of local housing elements. This legislation, commonly referred to as the Roos Bill, required that local housing elements include an assessment of housing needs; an inventory of housing resources; the identification of those constraints that may impede the development of new housing; a statement of goals, policies, and objectives; and, a five-year housing program. More recent revisions have focused on the need to identify affordable housing at risk of conversion to market rate units and the identification of adequate sites for new residential development. This Housing Element is in conformance with the requirements of the Government Code<sup>1</sup> and addresses the four major issues listed below:

- The determination of the City's existing and projected housing need;
- The identification of strategies that will enable the City to accommodate the identified need for housing, including affordable housing;

<sup>1</sup> California Government Code, § 65581, as amended.

- The identification of the City's goals and policies relative to housing; and,
- The identification of specific actions the City intends to implement to assist in accommodating identified needs.

The Government Code further articulates the Legislature's intent in enacting the most recent revisions to the housing element law:

- Local governments must prepare and implement housing elements that, along with Federal and State programs, will assist in the attainment of the State's housing goal;
- The individual locality is best capable of determining what efforts are required to contribute to the attainment of the State housing goal, provided that such a determination is compatible with the State's housing goals and regional housing needs; and
- Any programs that focus on the improvement and development of housing must be designed for the housing needs of all economic segments of the community.

The legislature recognized that, in carrying out the aforementioned objectives, each local government also has the responsibility to consider economic, environmental, and fiscal factors, as well as community goals set forth in the general plan, and to cooperate with other local governments and the State in addressing regional housing needs.

State law is very specific concerning the scope and contents of housing elements. The State Legislature understands the importance of local housing elements in implementing statewide goals for providing decent and suitable housing for all persons. The Legislature also recognizes the importance of providing affordable housing for those low or moderate income households. State law makes it clear that the provision of affordable housing is the responsibility of all local governments and, using vested powers, local governments should make a conscious effort to see that there are housing opportunities for all income groups. The following concerns are the focus of the Lomita Housing Element:

#### **State Review of Housing Elements**

The Housing Element is one of the two general plan elements that must be reviewed by a state agency prior to adoption. According to Section 65581 of the Government Code, all housing elements prepared by local governments must be submitted to the State's Department of Housing and Community Development (HCD). The HCD must submit comments to the City regarding the Element's conformance to State law as to scope and content. An element that has been "certified" by HCD is desirable in that such certification will facilitate the acquisition of grants and future development approvals.

- Local governments should recognize their responsibilities in contributing to the attainment of the State's housing goals;
- Cities and counties should prepare and implement housing elements coordinated with State and Federal efforts in achieving the State's housing goal;

- Each jurisdiction should participate in determining the necessary efforts required to attain the State's housing goals; and
- Local governments must cooperate with other local governments to address regional housing needs.

State law requires that the Housing Element be updated periodically. This Housing Element for the City of Lomita covers the planning period of October 15, 2013 through October 15, 2021.

## 1.2 Public Participation

The City created a Housing Element fact sheet for distribution at public counters (such as the City Hall and the public library). This fact sheet provides a simple summary of the Housing Element requirements and key housing programs offered by the City. Residents were encouraged to provide comments regarding housing needs on the fact sheet. However, no response was received from residents.

The City conducted two public hearings to receive public comments on the Draft Housing Element - September 9, 2013, before the Planning Commission and October 8, 2013, before the City Council. The hearing notices were posted at City Hall bulletin boards, the Library, Post Office, and Lomita Park. The notices were also emailed to residents on the City's distribution list and to the *Daily Breeze*, as well as sent to the City of Torrance via mail. At both hearings, one resident spoke to support the Housing Element and encouraged future development to occur in the Mixed Use Overlay area, away from established low-density residential neighborhoods.

The Draft Housing Element was available for public review on City website, City Hall, and Library. No comment on the Draft Housing Element was received.

The City held a public hearing before the City Council on February 3, 2014 for the adoption of the Housing Element. Notice of the public hearing was published in the *Daily Breeze* and sent to developers and service providers. In addition, the City circulated the Initial Study for the Housing Element for public review.

## 1.3 Format of the Housing Element

The City of Lomita Housing Element consists of five sections that together fulfill the State's housing element requirements. These sections are organized in a manner that will facilitate future updating in accordance with State law. These sections include the following:

### **Section 1.0 – Introduction**

This section provides an overview of the purpose and authority of the Element, as well as an overview of its organization.



**Section 2.0 - Community Profile**

The background analysis that serves as the basis for the development of housing policy is detailed in this section. Key topics considered in this section include the City's demographic characteristics, the characteristics of the existing housing stock, household characteristics, and socioeconomic characteristics.

**Section 3.0 - Land Use and Housing Need**

The existing and projected housing need for the City of Lomita is discussed in this section. In addition, the City's land use policy, as it relates to the conservation of housing, residential development, and housing production, is discussed.

**Section 4.0 - Housing Constraints**

Those issues that could constrain the development and/or maintenance of housing, especially affordable housing, are identified in this section. These constraints are considered according to the following subject categories: governmental constraints, land use controls, non-governmental constraints, and environmental constraints.

**Section 5.0 - Policies and Programs**

The City's long-range plans for accommodating existing and projected housing needs, as well as the maintenance and rehabilitation of housing in the City, are detailed in this section.

## **1.4 Relationship to Other General Plan Elements**

The Elements that comprise the Lomita General Plan are required by State law to be internally consistent. Together these Elements provide the framework for the development of facilities, services, and land uses necessary to address the needs and desires of the City's residents. To ensure that these needs are clearly addressed throughout the General Plan, the Elements must be interrelated and interdependent. This Housing Element is most directly related to the Land Use Element, since it is the Land Use Element that designates the location and extent of residential development throughout the City.

With respect to the City's existing adopted General Plan, the following findings of conformity may be made:

- This Housing Element does not propose any changes in land uses or in zoning that would result in any inconsistencies with the adopted Land Use Element or with the other General Plan Elements;
- This Housing Element will not change the adopted land use and/or development standards included in the Land Use Element;
- This Housing Element does not promote or propose any land use changes requiring the installation of any new streets or infrastructure not already anticipated in the General Plan;

- The City's ability to accommodate new residential development is limited. As a result, the focus of this Element is to identify strategies that will be effective in conserving existing housing, while at the same time, to investigate opportunities to accommodate new infill residential development; and,
- Finally, this Element updates important background information used in the evaluation and/or formulation of housing policy.

The City understands that upon adoption of the Housing Element, the City is required to amend the Safety and Resource Management Elements of the General Plan as necessary to address flood hazards and flood management, pursuant to AB 162.

## 1.5 Overview of the City of Lomita

The City of Lomita is located 26 miles south of downtown Los Angeles and is bounded by the City of Torrance on the north and west; the City of Los Angeles to the east; the City of Rolling Hills Estates on the southwest; and the City of Rancho Palos Verdes and unincorporated County land on the southeast. The City's total land area is 1,261 acres or 1.97 square miles.

Freeway access to the City is provided indirectly by Pacific Coast Highway (SR-1), which is oriented in an east-west direction through the City's southern section. Pacific Coast Highway connects to the Harbor Freeway (SR-110) approximately 3.5 miles to the east of the City. Crenshaw Boulevard and Western Avenue are major arterial roadways along the western and eastern borders of the City of Lomita, respectively. These two roadways provide connections to the San Diego Freeway (I-405) approximately 8.0 miles to the north.

The City of Lomita "began" as a residential tract (Lomita Subdivision) in the early 1900s and became part of the oil drilling land and agricultural area in the 1920s. The Lomita Subdivision consisted of seven square miles in 1907. As the lots were sold, water wells, a school, a general store (with a post office), and other businesses soon followed. In 1923, oil in the area was discovered while drilling for water. The resulting "oil boom" in the area led to the conversion of undeveloped residential lots into oil fields. Rapid growth occurred in the Lomita area, as egg ranches, fruit orchards, and agricultural uses formed the community. Prior to World War II, Lomita became a center for the agriculture and oil extraction activities in the South Bay area.<sup>2</sup>

In the 1940s and 1950s, portions of the Lomita Subdivision were annexed by adjacent cities. By 1964, only 1.87 square miles of the Lomita Subdivision remained when the City of Lomita finally incorporated. The City subsequently annexed land to the southeast and now includes 1.97 square miles within the City's corporate boundaries. Today, the City is almost completely developed, and the remaining vacant land is limited to scattered parcels. Existing development in the City is characterized by residential neighborhoods at varying densities, with commercial uses concentrated along Pacific Coast Highway, Lomita Boulevard, Crenshaw Boulevard, Narbonne Avenue, and Western Avenue. The City's population according to the 2010 Census was 20,256.

<sup>2</sup> City of Lomita. *General Plan*, 1998.

## 1.6 Sources of Information

There are six census tracts located in the City of Lomita: Tract Numbers 2951.01, 6700.01, 6700.02, 6700.03, 6701, and 6707.01. The census tracts found in the City, and the corresponding areas included within each tract, are described in Table 1. Table 1 also indicates the number of persons and the number of housing units located within each tract, according to the 2010 Census statistics. Finally, the census tracts that comprise the City are shown in Table 1.

**Table 1: Census Tracts in the City of Lomita (2010)**

| Census Tract | # Persons | # Units | Area of City                                                                                                                                                                                                 |
|--------------|-----------|---------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 9800.15      | 0         | 0       | This tract is bounded on the west by Western Avenue, on the north by the Palos Verdes Drive North, on the east and south by the Naval Reservation.                                                           |
| 6700.01      | 3,311     | 1,334   | This tract is bounded on the west by Crenshaw Boulevard, on the north by the City of Torrance, on the east by Walnut Street and Harbor City, and on the south by Lomita Boulevard.                           |
| 6700.02      | 4,001     | 1,522   | This tract is bounded on the west by Oak Street, on the north by Lomita Boulevard, on the east by Harbor City, and on the south by Pacific Coast Highway.                                                    |
| 6700.03      | 5,788     | 2,475   | This tract is bounded on the west by the City of Torrance and the Torrance Municipal Airport, on the south Pacific Coast Highway, on the east Oak Street, and on the north Lomita Boulevard.                 |
| 6701         | 6,659     | 2,875   | This tract is bounded on the west by the City of Torrance and City of Rolling Hills Estate, on the north by Pacific Coast Highway, on the east by Harbor City, and on the south by Palos Verdes Drive North. |
| 6707.01      | 497       | 206     | This tract is bounded on the west by the City of Rolling Hills Estate, on the north by Palos Verdes Drive North, on the east by Western Avenue, and on the south by the City of Rancho Palos Verdes.         |

Source: U. S. Census Bureau, 2010 Census.

A number of additional sources were consulted during the preparation of this analysis, including:

- **Decennial Census:** Census (2000 and 2010) data collected by the Census Bureau provide basic information of housing and population counts for the City of Lomita.
- **American Community Survey (ACS):** The 2010 Census did not include a “long form” for detailed demographic and housing characteristics. Such data are collected through a series of small sample surveys known as the American Community Surveys. Different sets of ACS data are used to update this Housing Element, depending on the specific data and how often they are collected for the City of Lomita.

- **Home Mortgage Disclosure Act (HMDA):** This data collected by the Federal Financial Institutions Examination Council provide information on the availability of mortgage financing.
- **Labor Market Statistics:** Unemployment and wage data from the State Employment Development Department are used to describe the local and regional employment characteristics.

## 2.0 Community Profile

This section of the Lomita Housing Element provides an overview of the demographic, housing, and socioeconomic characteristics of the City of Lomita. The information contained herein indicates those trends that have occurred in the Lomita in the years following the City's incorporation in 1964. This section of the Element considers the following:

- **Demographic Characteristics**, including population growth trends in the City, age characteristics, and ethnicity;
- **Housing Characteristics** focuses on trends in residential development, housing unit types, and housing tenure;
- **Household Characteristics** provides an overview of the key socioeconomic characteristics germane to housing need;
- **Employment and Economic Characteristics** describes those economic and market factors relevant to the maintenance of existing housing and the production of new housing in the City; and
- **Special Housing Needs Groups** includes a discussion of those City residents that have special housing requirements.

## 2.1 Demographic Characteristics

The type and amount of housing needed in a community is largely determined by population growth and various demographic variables. Factors such as age, race/ethnicity, and employment trends work to influence the type of housing needed.

### 2.1.1 Population Growth Trends

In 1964, at the time of Lomita's incorporation, the City's population was approximately 15,000 residents. By the time of the 2000 Census, the population grew to 20,046 and, according to the 2010 Census, the City's population increased slightly to 20,256 (Table 2).

**Table 2: Population Growth (1990-2010)**

| Year | Estimated Population | Change | % Change |
|------|----------------------|--------|----------|
| 1990 | 19,382               | --     | --       |
| 2000 | 20,046               | 644    | 3.4%     |
| 2010 | 20,256               | 210    | 1.1%     |

Sources U.S. Census Bureau, 1990 to 2010 Census.

The census data indicates that the City's population was relatively stable between 1970 and 1980. During the decade following 1970, the City's population actually declined. Since 2000, the City's population growth rate has been stagnant. From 2000 to 2010 Lomita experienced

an average rate of growth of just 0.1 percent annually. The variables affecting this relatively low growth may be attributed to the lack of vacant land in the City and its aging population. Similarly, the population of Los Angeles County experienced a growth rate of 0.3 percent per year. Lomita's population growth in the past decade is slightly less than that experienced in the County as a whole.

Estimates of population growth in the City were developed by SCAG as part of the development of the Integrated Growth Forecast for the Regional Transportation Plan (RTP) and the Regional Housing Needs Assessment. As shown in Table 3, the City is expected to experience limited growth over the next 20 to 25 years.

**Table 3: Population Projections (2000-2035)**

| Year              | Population | Population Change |
|-------------------|------------|-------------------|
| 2000 <sup>1</sup> | 20,046     | --                |
| 2008 <sup>2</sup> | 20,300     | +254              |
| 2010 <sup>1</sup> | 20,256     | -44               |
| 2020 <sup>2</sup> | 21,000     | +744              |
| 2035 <sup>2</sup> | 21,900     | +900              |

Sources:

1. U.S. Census Bureau, 2000 to 2010 Census.
2. SCAG Integrated Regional Transportation Plan Growth Forecasts, 2012.

As indicated in the Introduction of this Housing Element, the following six Census Tracts from the 2010 Census best comprise the incorporated boundary of Lomita:

- **Tract Number 9800.15** includes the south-east portion of the City, south of Palos Verdes Drive North and east of Western Avenue and west of the Navel Reservation;
- **Tract Number 6700.01** includes the north portion of the City, north of Lomita Boulevard and east of Crenshaw Boulevard;
- **Tract Number 6700.02** includes the east-central portion of the City, north of Pacific Coast Highway and west of Arlington Avenue;
- **Tract Number 6700.03** includes the west-central portion of the City, north of Pacific Coast Highway and east of Crenshaw Boulevard;
- **Tract Number 6701.00** includes the south-central portion of the City, south of Pacific Coast Highway and west of Western Avenue and east of the City of Torrance; and,
- **Tract Number 6707.01** includes the south-west portion of the City, south of Palos Verdes Drive North and west of Western Avenue and east of the City of Rolling Hills Estates.

Table 4 indicates that City population is concentrated in Tract 6700.03 and 6701.00.

**Table 4: Population in Census Tracts (2010)**

| Census Tract | Population | % of City Total |
|--------------|------------|-----------------|
| 9800.15      | 0          | 0.0%            |
| 6700.01      | 3,311      | 16.3%           |
| 6700.02      | 4,001      | 19.8%           |
| 6700.03      | 5,788      | 28.6%           |
| 6701.00      | 6,659      | 32.9%           |
| 6707.01      | 497        | 2.5%            |

Source: U. S. Census Bureau, 2010 Census.

## 2.1.2 Age Characteristics

One of the more significant indicators of population growth trends is a population's age characteristics. Table 5 charts the age characteristics of the City's population between 2000 and 2010. As is evident from Table 5, the age cohorts that experienced the greatest amount of decline were children under the age of nine and adult between 25 and 44, while the senior population in the City grew significantly.

According to the Census, the median age of the City's population was 35.5 years. By 2010, the median age of the City's population increased significantly to 39.6 years, which is a higher median age than that reported for County residents (34.8 years). These statistics indicate that the City's population is older overall, compared to the age of the larger regional population.

**Table 5: Age Characteristics (2000-2010)**

| Age       | 2000   | 2010   | Change (#) | Change (%) |
|-----------|--------|--------|------------|------------|
| Under 5   | 1,577  | 1,271  | -306       | -19.4%     |
| 5-9       | 1,647  | 1,187  | -460       | -27.9%     |
| 10-14     | 1,286  | 1,182  | -104       | -8.1%      |
| 15-19     | 1,012  | 1,240  | 228        | 22.5%      |
| 20-24     | 1,114  | 1,241  | 127        | 11.4%      |
| 25-34     | 3,193  | 2,742  | -451       | -14.1%     |
| 35-44     | 3,653  | 2,957  | -696       | -19.1%     |
| 45-54     | 2,705  | 3,340  | 635        | 23.5%      |
| 55-64     | 1,679  | 2,564  | 885        | 52.7%      |
| 65-74     | 1,135  | 1,366  | 231        | 20.4%      |
| 75 & over | 1,045  | 1,166  | 121        | 11.6%      |
| Total     | 20,046 | 20,256 | 210        | 1.0%       |

Source: U.S. Census Bureau, 2000 and 2010 Census.

Census data have been reformatted in Table 6 to depict the age statistics provided in Table 5 according to specific age categories (preschool-aged, school-aged, young adults, etc.). The review of Table 6 underscores the trends discussed previously. The number of younger children (under five years of age) decreased almost 20 percent while school-aged children (five to 19 years of age) decreased about nine percent between 2000 and 2010. In contrast, the

City's senior and retired population increased significantly. These statistics reflect an aging population in Lomita.

**Table 6: Age Characteristic Changes (2000-2010)**

| Age Category        | 2000   | 2010   | Change (#) | Change (%) |
|---------------------|--------|--------|------------|------------|
| Preschool (under 5) | 1,577  | 1,271  | -306       | -19.4%     |
| School-aged (5-19)  | 3,945  | 3,609  | -336       | -8.5%      |
| Young Adult (20-34) | 4,307  | 3,983  | -324       | -7.5%      |
| Middle-age (35-54)  | 6,358  | 6,297  | -61        | -1.0%      |
| Seniors (55-64)     | 1,679  | 2,564  | 885        | 52.7%      |
| Retired (65+)       | 2,180  | 2,532  | 352        | 16.1%      |
| Total               | 20,046 | 20,256 | 210        | 1.0%       |

Source: U.S. Census Bureau, 2000 and 2010 Census.

### 2.1.3 Race and Ethnicity

Table 7 compares the 2000 and 2010 Census data that categorizes race and ethnicity for the City's population. In 2000, Lomita's population was predominantly white (66 percent), with approximately four percent Black, less than one percent American Indian/Eskimo, and about 12 percent Asian or Pacific Islander. By 2010, the white population decreased to 59 percent while the Black, Asian or Pacific Islander, American Indian, and Eskimo population, as well as people of other races increased. The US Census classification for White persons included Hispanics (Hispanics were classified as individuals with Spanish surnames in the 2000 and 2010 Census). The City's proportion of Hispanics increased from 26 percent in 2000 to 33 percent by 2010, as indicated in Table 7. The Census allowed respondents to classify themselves as belonging to two or more races for the first time. About 20 percent of the City's population classified themselves as belonging to "Other" races.

**Table 7: Race and Ethnicity Changes (2000-2010)**

| Race or Ethnicity         | 2000   | 2010   | Change | % Change |
|---------------------------|--------|--------|--------|----------|
| White                     | 13,263 | 11,987 | -1,276 | -9.6%    |
| Black                     | 838    | 1,075  | 237    | 28.3%    |
| American Indian Eskimo    | 141    | 174    | 33     | 23.4%    |
| Asian or Pacific Islander | 2,392  | 2,923  | 531    | 22.2%    |
| Other                     | 3,412  | 4,097  | 685    | 20.1%    |
| Total                     | 20,046 | 20,256 | 210    | 1.0%     |
| Hispanic                  | 5,252  | 6,652  | 1,400  | 26.7%    |

Source: U.S. Census, 2000 and 2010 Census.

Table 8 below compares the racial and ethnic makeup of Lomita to neighboring communities. Like Lomita, Rancho Palos Verdes and Rolling Hills have approximately 60 percent White residents. However, Rancho Palos Verdes, Rolling Hills Estates and Torrance have much larger Asian populations than Lomita and the City of Los Angeles.



**Table 8: Race and Ethnicity Comparison (2010)**

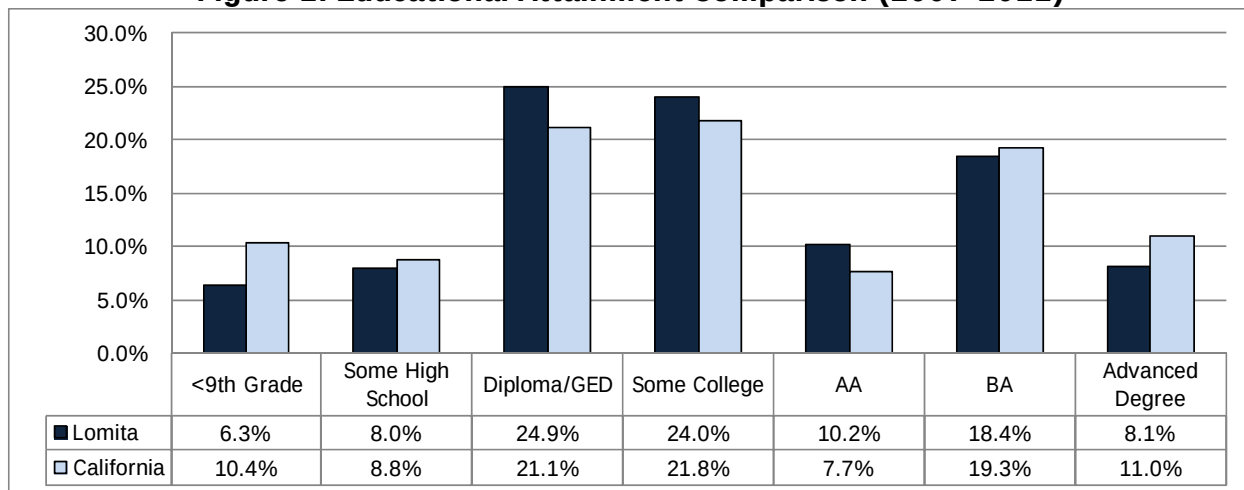
| Race/ Ethnicity           | Lomita | Los Angeles | Rancho Palos Verdes | Rolling Hills Estates | Torrance |
|---------------------------|--------|-------------|---------------------|-----------------------|----------|
| White                     | 59.2%  | 49.8%       | 61.7%               | 67.7%                 | 51.1%    |
| Black                     | 5.3%   | 9.6%        | 2.4%                | 1.4%                  | 2.7%     |
| American Indian           | 0.9%   | 0.7%        | 0.2%                | 0.2%                  | 0.4%     |
| Asian or Pacific Islander | 15.1%  | 11.4%       | 29.1%               | 25.0%                 | 34.9%    |
| Other                     | 19.5%  | 28.4%       | 6.6%                | 5.7%                  | 10.9%    |
| Total                     | 20,256 | 3,792,621   | 41,643              | 8,067                 | 145,438  |
| Hispanic                  | 32.8%  | 48.5%       | 8.5%                | 6.2%                  | 16.1%    |

Source: U.S. Census Bureau, 2010 Census.

Note: Other category includes Pacific Islander, other races and people who are more than one race.

## 2.1.4 Educational Attainment

The educational attainment of Lomita's population compared to California's population over the age of 25 is presented in Figure 1 below. Most Lomita residents have completed high school and have some college experience. Lomita's education attainment is comparable to the rest of the state of California. California has a slightly higher proportion of residents with college degrees while Lomita has slightly more residents with a high school diploma or equivalency. Education attainment is strongly correlated with earnings potential which is linked to housing choices. About 37 percent of Lomita residents have a college degree.

**Figure 1: Educational Attainment Comparison (2007-2011)**

Source: U.S. Census Bureau, 2007-2011 ACS.

## 2.2 Household Characteristics

### 2.2.1 Household Characteristics

According to criteria established by the U.S. Census Bureau, a household consists of the occupants of a housing unit. A household may consist of one individual, a family, or a number of unrelated individuals. However, a “family household” is defined as a household consisting of two or more individuals related by blood, marriage, or adoption.

Table 9 lists the household characteristics for the City. As shown, the number of housing units in the City experienced only slight increases between 1990 and 2010, consistent with the limited increases in population during this same period. With the limited growth in population and housing stock, average household size in the City remained stable between 2000 and 2010.

**Table 9: Household Demographics (1990-2010)**

|                | <b>1990</b> | <b>2000</b> | <b>2010</b> | <b>% Change<br/>1990-2000</b> | <b>% Change<br/>2000-2010</b> |
|----------------|-------------|-------------|-------------|-------------------------------|-------------------------------|
| Population     | 19,382      | 20,046      | 20,256      | 3.4%                          | 1.0%                          |
| Dwelling Units | 8,255       | 8,335       | 8,412       | 1.0%                          | 0.9%                          |
| Families       | 4,928       | 5,035       | 5,050       | 2.2%                          | 0.3%                          |
| Households     | 7,859       | 8,015       | 8,068       | 2.0%                          | 0.7%                          |
| Household Size | 2.44        | 2.50        | 2.49        | 2.5%                          | -0.4%                         |

Sources: U. S. Census Bureau, 1990 to 2010 Census

Smaller housing units are concentrated in the central portion of the City, while the larger units (with correspondingly larger household sizes) are located at the northern and southern areas of the City. According to the 2010 Census data, the average household size was smallest in Census Tract 6701.00 (2.39 persons per household). Census tract 6700.02 had the largest average household size of 2.71 persons (Table 10).

**Table 10: Tenure by Census Tract (2010)**

| <b>Tenure</b>                  | <b>6700.0<br/>1</b> | <b>6700.0<br/>2</b> | <b>6700.0<br/>3</b> | <b>6701.00</b> | <b>6707.01</b> | <b>9800.15</b> | <b>City</b> |
|--------------------------------|---------------------|---------------------|---------------------|----------------|----------------|----------------|-------------|
| Owner-Occupied                 | 807                 | 518                 | 1,099               | 1,242          | 72             | 0              | 3,738       |
| Average Household Size         | 2.47                | 2.77                | 2.47                | 2.33           | 2.01           | 0.00           | 2.46        |
| Renter-Occupied                | 477                 | 950                 | 1,257               | 1,519          | 127            | 0              | 4,330       |
| Average Household Size         | 2.01                | 2.68                | 2.42                | 2.45           | 2.77           | 0.00           | 2.52        |
| Overall Average Household Size | 2.52                | 2.71                | 2.44                | 2.39           | 2.50           | 0.00           | 2.49        |

Source: U. S. Census Bureau, 2010 Census.

## 2.2.2 Household Income

For purposes of determining eligibility for housing assistance, the State Department of Housing and Community Development (HCD) has established the following income groups based on the Area Median Income (AMI) of a Metropolitan Statistical Area (MSA):

- Extremely Low Income: 0-30 percent AMI
- Very Low Income: 31-50 percent AMI
- Low Income: 51-80 percent AMI
- Moderate Income: 81-120 percent AMI
- Above Moderate Income: >120 percent AMI

Collectively, households with Extremely Low, Very Low, and Low incomes are referred to as lower income households.

Table 11 presents household income by income group based on ACS data. According to the Southern California Association of Governments (SCAG), 32 percent of the City's households were lower income, 17 percent were moderate income, and 51 were above moderate income.

**Table 11: Household Income Level (2005-2009)**

| Income         | Number <sup>1</sup> | % of Total |
|----------------|---------------------|------------|
| Extremely Low  | 691                 | 9.4%       |
| Very Low       | 681                 | 9.2%       |
| Low            | 1,018               | 13.8%      |
| Moderate       | 1,243               | 16.8%      |
| Above Moderate | 3,753               | 50.8%      |
| Total          | 7,386               | 100%       |

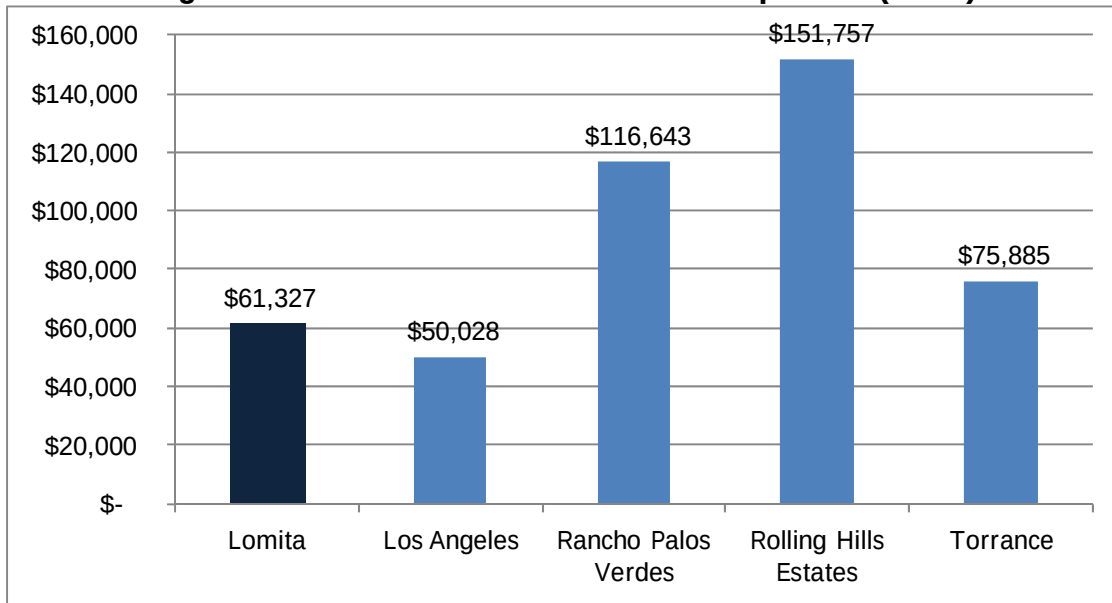
Note: Number of households by income level is based on ACS, which are sample data and therefore, do not always total to the 100% count of the 2010 Census.

Source: SCAG, Housing Element Assistance – Existing Housing Needs Data Report, based on 2005-2009 ACS.

### Median Household Income

Household income is an important consideration when evaluating housing and community development needs because lower income typically constrains a household's ability to secure adequate housing or services. While housing choices, such as tenure (owning versus renting) and location of residences are very much income-dependent, household size and type often affect the proportion of income that can be spent on housing.

The median household income in Lomita was \$61,327 in 2011. The City's median income was higher than the City of Los Angeles but lower than other neighboring cities Figure 2. It was significantly lower than Rancho Palos Verdes and Rolling Hills Estates.

**Figure 2: Median Household Income Comparison (2011)**

Source: U. S. Census Bureau, 2007-2011 ACS.

## 2.3 Housing Characteristics

A community's housing stock is defined as the collection of all residential dwelling units located within the jurisdiction. The characteristics of the housing stock, including growth, type, age and condition, tenure, vacancy rates, costs, and affordability are important in determining the housing needs for the community. This section details Lomita's housing stock characteristics in an attempt to identify how well the current housing stock meets the needs of current and future residents of the City.

### 2.3.1 Housing Unit Types

According to the 2010 Census, there were 8,412 housing units in the City in 2010. The 2007-2011 ACS estimates that 49 percent of these units were classified as single-family detached units (Table 12). Single-family "attached" units accounted for 11.8 percent of the City's housing stock. Approximately 5.8 percent of the units were mobile homes.

**Table 12: Housing Unit Types (2007-2011)**

| Unit Type              | Los Angeles County |            | City of Lomita  |            |
|------------------------|--------------------|------------|-----------------|------------|
|                        | Number of Units    | % of Units | Number of Units | % of Units |
| Single-Family Detached | 1,713,982          | 49.9%      | 3,972           | 49.0%      |
| Single-Family Attached | 226,826            | 6.6%       | 955             | 11.8%      |
| 2-4 Units              | 280,110            | 8.1%       | 516             | 6.4%       |
| 5+ Units               | 1,159,643          | 33.7%      | 2,179           | 27.0%      |
| Mobile Homes/Others    | 57,023             | 1.7%       | 476             | 5.8%       |
| Total                  | 3,437,584          | 1.0%       | 8,098           | 100.00%    |

Note: Number of housing units by unit type is based on ACS, which are sample data and therefore, do not always total to the 100% count of the 2010 Census.

Source: U.S. Census Bureau, 2007-2011 ACS.

Fifteen mobile home parks are located in the City, occupying approximately 27 acres and including 528 mobile homes. These mobile home parks, and the number of spaces they contain, are listed in Table 13.

**Table 13: Mobile Home Parks (2013)**

| Name                            | Address               | Units | Name                    | Address               | Units |
|---------------------------------|-----------------------|-------|-------------------------|-----------------------|-------|
| Bon-Aire Trailer Park           | 25615 Narbonne        | 18    | Palo Vista MP           | 2355 Lomita Boulevard | 21    |
| Capri Mobilehome Parl           | 2436 Lomita Boulevard | 20    | Palm TP                 | 1851 Lomita Boulevard | 32    |
| Cozy Trailer Court              | 25338 Walnut          | 26    | Oak TP                  | 26006 Oak Street      | 30    |
| Crestview Lodge Mobilehome Park | 2350 W. 250th Street  | 58    | Orchard TP              | 25344 Pennsylvania    | 54    |
| Elms Mobilehome Park            | 2101 W. 245th Street  | 29    | Retreat TP              | 25841 Walnut          | 44    |
| Grandview MHP                   | 24100 Pennsylvania    | 40    | Rolling Hills TP        | 24725 Pennsylvania    | 72    |
| Hillview Trailer Park           | 2325 Lomita Boulevard | 8     | Royal TP                | 24630 Eshelman        | 32    |
| Lomita Lane Trailer Park        | 1901 Lomita Boulevard | 44    | Total Mobile Home Units |                       | 528   |

Source: State Department of Housing and Community Development, 2013

### 2.3.2 Housing Tenure

Housing tenure statistics for the City derived from the 1990 to 2010 Census are summarized in Table 14. The percentage of owner-occupied units in the City has remained relatively stable given the limited housing growth in the City.

**Table 14: Tenure Changes (1990-2010)**

| Housing Tenure        | 1990  |        | 2000  |        | 2010  |        |
|-----------------------|-------|--------|-------|--------|-------|--------|
|                       | #     | %      | #     | %      | #     | %      |
| Owner-Occupied Units  | 3,585 | 45.5%  | 3,739 | 46.7%  | 3,738 | 46.3%  |
| Renter-Occupied Units | 4,286 | 54.5%  | 4,276 | 53.3%  | 4,330 | 53.7%  |
| Total Occupied Units  | 7,871 | 100.0% | 8,015 | 100.0% | 8,068 | 100.0% |

Source: U. S. Census Bureau, 1990 to 2010 Census.

## Vacancy

A vacancy rate is often a good indicator of how effectively for-sale and rental units are meeting the current demand for housing in a community. Vacancy rates of five to six percent for rental housing and one to two percent for ownership housing are generally considered optimum, where there is a balance between the demand and supply for housing. A higher vacancy rate may indicate an excess supply of units and therefore price depreciation, while a low vacancy rate may indicate a shortage of units and resulting escalation of housing prices. The 2010 Census data indicated that the overall vacancy rate in Lomita was 4.1 percent, inclusive of second homes, and units rented or sold but not occupied. In 2010, 1.8 percent of units were available for rent and 0.2 percent were for sale, indicating a very tight market.

### 2.3.3 Housing Condition

Table 15 depicts statistics on the age of the housing units in Lomita according to the 2007-2011 ACS. More than 40 percent of the housing units in the City were constructed prior to 1960, comparable to the County as a whole (47 percent). The ACS shows that approximately 86 percent of the Lomita's housing stock is more than 30 years old. The majority of these older units are found near the central portion of the City, on scattered large lots, where newer units are also located.

**Table 15: Housing Unit Age**

| Year Units Built  | Units (#) | Units (%) |
|-------------------|-----------|-----------|
| 2005 or after     | 0         | 0.0%      |
| 2000-2004         | 114       | 1.4%      |
| 1990-1999         | 306       | 3.8%      |
| 1980-1989         | 706       | 8.7%      |
| 1970-1979         | 1,398     | 17.3%     |
| 1960-1969         | 1,965     | 24.3%     |
| 1950-1959         | 1,798     | 22.2%     |
| 1940-1949         | 848       | 10.5%     |
| 1939 and earlier  | 963       | 11.9%     |
| Total             | 8,098     | 100.0%    |
| 30 years or older | 7,087     | 86.1%     |
| 50 years or older | 3,675     | 44.6%     |

Note: Number of units extrapolated from sample survey and deviates slightly from the 100% count.

Sources: U.S. Census Bureau, 2007-2011 ACS.

An important indicator of the existing condition of the housing supply is the number of structurally substandard units, or units needing rehabilitation or replacement. While the majority of the housing units within the City are in relatively good condition, as the existing stock ages, the number of housing units needing rehabilitation is expected to increase. Residential neighborhoods between Pacific Coast Highway and Lomita Boulevard were constructed on large lots between the 1940s and 1960s. They contain many of the City's older housing units. Neighborhoods south of Pacific Coast Highway developed during the 1970s and 1980s, and consist largely of newer housing units on uniform-sized lots in subdivisions.

Based on the results of a previous housing conditions survey, approximately three percent (250 units) of the housing stock in the City might require minor repairs, another 0.5 percent (42 units) with major repair needs, and 0.1 percent (eight units) would be deemed substandard. These substandard units will require major rehabilitation, and may be better replaced than repaired.

## 2.4 Employment and Economic Characteristics

According to the 2007-2011 ACS, 10,855 Lomita residents over the age of 16 were in the labor force. Among these residents, 10,149 were employed with an unemployment rate of 6.4 percent. The State Employment Development Department reported a higher unemployment rate of 7.5 percent as of February 2013.

Table 16 tabulates occupations of Lomita residents according to the 2007-2011 ACS, and correlates the occupations with current (2012) wage scales in Los Angeles County. Among the employed residents, about one-third held managerial and professional occupations that usually command higher pays than service- and sales-oriented occupations. However, a large number of Lomita residents were employed in lower-wage jobs with annual income less than \$50,000, below the median of all occupations.

**Table 16: Occupations and Wages**

| Occupation                                         | 2007-2011 |        | 2012 Median Wage in LA County                                                    |
|----------------------------------------------------|-----------|--------|----------------------------------------------------------------------------------|
|                                                    | Employees | %      |                                                                                  |
| Managers/Professionals                             | 3,565     | 35.1%  | Management - \$124,479<br>Engineering - \$91,631                                 |
| Service                                            | 1,689     | 16.6%  | Food - \$22,019<br>Personal - \$27,415                                           |
| Sales and Office                                   | 3,276     | 32.2%  | \$40,620                                                                         |
| Natural Resources/<br>Construction/<br>Maintenance | 858       | 8.5%   | Natural Resource - \$26,132<br>Construction - \$52,784<br>Maintenance - \$48,264 |
| Production/<br>Transportation                      | 761       | 7.5%   | Production - \$32,269<br>Transportation - \$33,839                               |
| Total                                              | 10,149    | 100.0% | \$52,381                                                                         |

Sources: U.S. Census Bureau, 2007-2011 ACS; State Employment Development Department, Labor Market Statistics, First Quarter 2012.

The employment opportunities in Lomita are located mainly in the commercial retail and service sectors found along the major roadways in the City. This limited employment base suggests that most residents work outside the City in major employment centers in Torrance, Long Beach, the Harbor, and the Carson-Compton area.

## 2.5 Housing Costs and Affordability

Housing affordability is a major consideration in providing suitable housing. The cost of housing itself is not a problem, unless households in the area cannot find adequately sized units at an affordable price. Affordability is defined as paying 30 percent or less of the gross monthly income for housing, based on both State and federal standards.

### 2.5.1 Housing Costs

#### Rental Housing

According to data compiled from Craigslist.org shows that rental housing rates in Lomita are among the lowest when compared to neighboring communities. The average rent for an apartment in Lomita is \$1,163 (Table 17), comparable to average rents at Carson (\$1,025) and Torrance (\$1,120). Similarly, homes in Lomita are also renting at lower rates compared to surrounding communities.

**Table 17: Rental Housing Prices**

| Housing Unit               | Lomita  | Torrance | Rancho Palos Verdes | Carson  | Redondo Beach | Manhattan Beach |
|----------------------------|---------|----------|---------------------|---------|---------------|-----------------|
| Apartments                 |         |          |                     |         |               |                 |
| 1 Bedroom                  | \$1,075 | \$1,090  | \$1,625             | \$1,025 | \$2,600       | \$1,925         |
| 2 Bedrooms                 | \$1,280 | \$1,350  | ---                 | ---     | ---           | \$1,695         |
| Average                    | \$1,163 | \$1,120  | \$1,625             | \$1,025 | \$2,600       | \$1,848         |
| Rental Homes and Townhomes |         |          |                     |         |               |                 |
| 1 Bedroom                  | \$1,175 | ---      | ---                 | ---     | \$1,695       | ---             |
| 2 Bedrooms                 | \$1,623 | ---      | \$2,108             | \$1,600 | \$2,650       | \$3,288         |
| 3 Bedrooms                 | \$2,300 | \$2,800  | \$3,167             | \$1,750 | \$3,306       | ---             |
| 4 Bedrooms                 | ---     | \$2,800  | \$5,000             | \$2,250 | ---           | \$3,288         |
| Average                    | \$1,749 | \$2,800  | \$2,975             | \$1,783 | \$3,054       | \$3,288         |

Sources: <http://losangeles.craigslist.org/apa/>, accessed April 2013.

#### For-Sale Housing

Table 18 shows the home sales data in February 2013. Median price of single-family homes in Lomita was \$401,000, representing a 16-percent decrease than the price recorded in February 2012. This median price was similar to the \$405,000 reported in December 2008. Only two condominium sales were recorded during the month of February 2013, with an increase of 35 percent compared to one year prior.



**Table 18: Housing Sale Prices (February 2013)**

| ZIP   | Sales of Single-Family Homes | Median Price | Price Change from 2/2012 | Sales of Condominiums | Median Price | Price Change from 2/2012 |
|-------|------------------------------|--------------|--------------------------|-----------------------|--------------|--------------------------|
| 90717 | 7                            | \$401,000    | -15.6%                   | 2                     | \$254,000    | 35.5%                    |

Source: www.dqnews.com, accessed April 2013.

## 2.5.2 Affordability

Housing affordability can be estimated by comparing the affordable housing cost of owning or renting a home in the City with the maximum affordable housing cost for households at different income levels. Together, this information can show who can afford what size and type of housing and indicate the type of households most likely to experience overpayment and overcrowding. Table 19 shows the affordable housing cost guidelines established in Section 50052.5 and 50053 of the California Health and Safety Code. The guidelines are based on the median income calculated by the California Department of Housing and Community Development (HCD) income limits.

**Table 19: Area Median Income Levels**

| Income Level  | For Sale           | Rental             |
|---------------|--------------------|--------------------|
| Extremely Low | 30% of 30% of AMI  | 30% of 30% of AMI  |
| Very Low      | 30% of 50% of AMI  | 30% of 50% of AMI  |
| Low           | 30% of 70% of AMI  | 30% of 60% of AMI  |
| Moderate      | 35% of 110% of AMI | 35% of 110% of AMI |

Note: Affordability Levels should be adjusted for household size.

Using the State income limits on maximum housing cost-to-income ratios, the maximum affordable home rental and purchase prices are presented in Table 20.

Based on the rental and home sale prices presented in Table 17 and Table 18, most extremely low and very low income households would not be able to afford housing in Lomita. Some low income households may be able to afford condominiums, but not single-family homes in Lomita. Only small rental units are affordable to low income households. Moderate income households are generally able to afford market rents and condominiums as well as smaller single-family homes (Table 20).

Figure 3 illustrates the median wages for different occupations and the income needed to purchase the median home (sale price based on Table 18) and median rental housing (based on Table 17). The only occupation paying enough to own a home or rent an apartment in Lomita is a management position. Professional occupations pay well enough to afford rent in the City but a single-income household would not be able to purchase a home. Service oriented positions generally cannot afford average rents in the City.

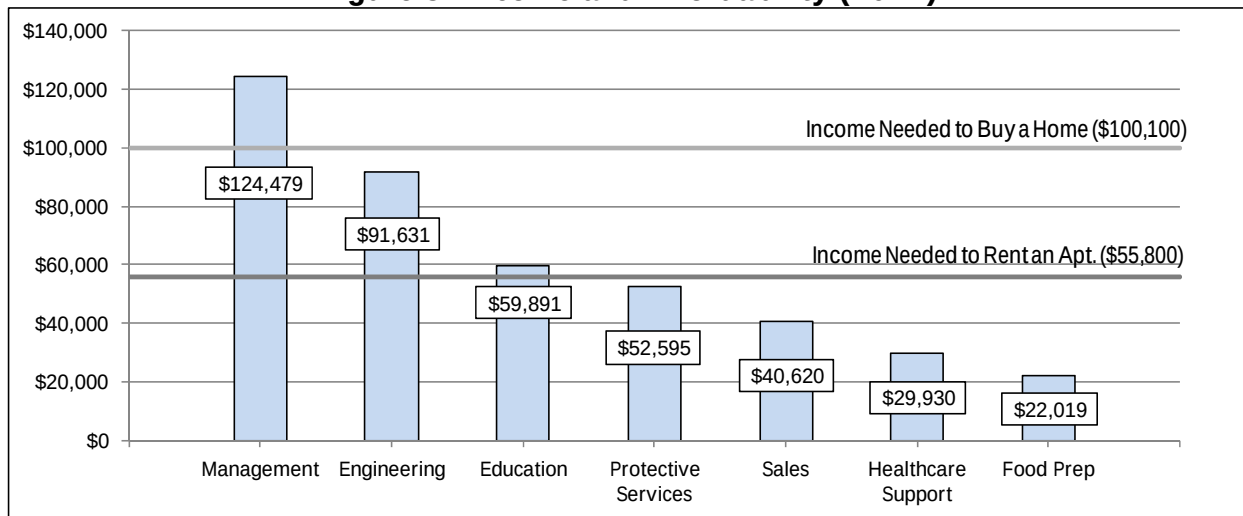
**Table 20: Affordable Housing Costs by Income (2013)**

| Household                            | Annual Income | Affordable Costs |            | Utilities |        | Taxes and Insurance | Affordable Rent | Affordable Home Price |
|--------------------------------------|---------------|------------------|------------|-----------|--------|---------------------|-----------------|-----------------------|
|                                      |               | Rental           | Owners hip | Renters   | Owners |                     |                 |                       |
| Extremely Low Income (under 30% MFI) |               |                  |            |           |        |                     |                 |                       |
| 1-Person                             | \$17,950      | \$449            | \$449      | \$76      | \$82   | \$90                | \$373           | \$64,468              |
| 2-Person                             | \$20,500      | \$513            | \$513      | \$88      | \$96   | \$103               | \$425           | \$73,079              |
| 3-Person                             | \$23,050      | \$576            | \$576      | \$106     | \$117  | \$115               | \$470           | \$80,061              |
| 4-Person                             | \$25,600      | \$640            | \$640      | \$127     | \$142  | \$128               | \$513           | \$86,112              |
| 5-Person                             | \$27,650      | \$691            | \$691      | \$146     | \$165  | \$138               | \$545           | \$90,301              |
| Very Low Income (31 to 50% MFI)      |               |                  |            |           |        |                     |                 |                       |
| 1-Person                             | \$29,900      | \$748            | \$748      | \$76      | \$82   | \$150               | \$672           | \$120,091             |
| 2-Person                             | \$34,200      | \$855            | \$855      | \$88      | \$96   | \$171               | \$767           | \$136,848             |
| 3-Person                             | \$38,450      | \$961            | \$961      | \$106     | \$117  | \$192               | \$855           | \$151,743             |
| 4-Person                             | \$42,700      | \$1,068          | \$1,068    | \$127     | \$142  | \$214               | \$941           | \$165,707             |
| 5-Person                             | \$46,150      | \$1,154          | \$1,154    | \$146     | \$165  | \$231               | \$1,008         | \$176,413             |
| Low Income (51 to 80% MFI)           |               |                  |            |           |        |                     |                 |                       |
| 1-Person                             | \$47,850      | \$1,196          | \$1,196    | \$76      | \$82   | \$239               | \$1,120         | \$203,643             |
| 2-Person                             | \$54,650      | \$1,366          | \$1,366    | \$88      | \$96   | \$273               | \$1,278         | \$232,037             |
| 3-Person                             | \$61,500      | \$1,538          | \$1,538    | \$106     | \$117  | \$308               | \$1,432         | \$259,034             |
| 4-Person                             | \$68,300      | \$1,708          | \$1,708    | \$127     | \$142  | \$342               | \$1,581         | \$284,867             |
| 5-Person                             | \$73,800      | \$1,845          | \$1,845    | \$146     | \$165  | \$369               | \$1,699         | \$305,115             |
| Moderate Income (81 to 100% MFI)     |               |                  |            |           |        |                     |                 |                       |
| 1-Person                             | \$54,450      | \$1,361          | \$1,588    | \$76      | \$82   | \$318               | \$1,285         | \$276,605             |
| 2-Person                             | \$62,200      | \$1,555          | \$1,814    | \$88      | \$96   | \$363               | \$1,467         | \$315,433             |
| 3-Person                             | \$70,000      | \$1,750          | \$2,042    | \$106     | \$117  | \$408               | \$1,644         | \$352,903             |
| 4-Person                             | \$77,750      | \$1,944          | \$2,268    | \$127     | \$142  | \$454               | \$1,817         | \$389,171             |
| 5-Person                             | \$83,950      | \$2,099          | \$2,449    | \$146     | \$165  | \$490               | \$1,953         | \$417,487             |

## Assumptions:

1. California Department of Housing and Community Development (HCD) income limits, 2013.
2. Health and Safety code definitions of affordable housing costs (between 30 and 35 percent of household income depending on tenure and income level).
3. Housing Authority of the County of Los Angeles (HACoLA) Utility Allowance Schedule, 2012.
4. 20 percent of monthly affordable cost for taxes and insurance.
5. 10 percent down payment.
6. Four percent interest rate for a 30-year fixed-rate mortgage loan.
7. Taxes and insurance apply to owner costs only; renters do not usually pay taxes or insurance.

Source: HCD Income Limits, 2013.

**Figure 3: Income and Affordability (2012)**

Sources: Employment Development Department First Quarter 2012, [www.dqnews.com](http://www.dqnews.com) and [www.craigslist.org](http://www.craigslist.org), Veronica Tam and Associates, 2013.

## 2.6 Housing Problems

### 2.6.1 Overpayment (Cost Burden)

Overpayment, also known as cost burden, is defined as households spending more than 30 percent of their gross household incomes on housing costs. HUD's Comprehensive Housing Affordability Strategy (CHAS) data provides information on housing overpayments by income group (Table 21). Overall, 32 percent of households in the City experienced housing overpayment between 2005 and 2009. However, almost two-thirds of the extremely low and very low income households and more than half of the low income households overpaid for housing.

Housing overpayment impacted certain groups more severely than others. Particularly, overpayment was more prevalent among the following groups:

- Elderly homeowners with extremely low incomes
- Large family renters with low incomes
- Large family homeowners with extremely low and low incomes

**Table 21: Housing Overpayment (2005-2009)**

| Household by Type /<br>Income /<br>Housing Problem | Renters    |                |               | Owners     |                |              | Total        |
|----------------------------------------------------|------------|----------------|---------------|------------|----------------|--------------|--------------|
|                                                    | Elderly    | Large Families | Total Renters | Elderly    | Large Families | Total Owners |              |
| Extremely Low Income<br>(0-30% MFI)                | 200        | --             | 620           | 105        | --             | 210          | 830          |
| with cost burden >30%                              | 110<br>55% | --<br>--       | 410<br>66%    | 45<br>43%  | --<br>--       | 120<br>57%   | 530<br>64%   |
| with cost burden >50%                              | 45<br>23%  | --<br>--       | 305<br>49%    | 45<br>43%  | --<br>--       | 120<br>57%   | 425<br>51%   |
| Very Low Income<br>(31-50% MFI)                    | 110        | 90             | 600           | 200        | 4              | 429          | 1,029        |
| with cost burden >30%                              | 85<br>77%  | 70<br>78%      | 475<br>79%    | 55<br>28%  | 0%             | 255<br>59%   | 730<br>71%   |
| with cost burden >50%                              | 60<br>55%  | 15<br>17%      | 205<br>34%    | 35<br>18%  | 0%             | 200<br>47%   | 405<br>39%   |
| Low Income<br>(51-80% MFI)                         | 50         | 125            | 680           | 130        | 30             | 360          | 1,040        |
| with cost burden >30%                              | 50<br>100% | 20<br>16%      | 375<br>55%    | 4<br>3%    | 10<br>33%      | 154<br>43%   | 529<br>51%   |
| with cost burden >50%                              | 0<br>0%    | 0<br>0%        | 45<br>7%      | 4<br>3%    | 0<br>0%        | 84<br>23%    | 129<br>12%   |
| Total Lower Income<br>(0-80% MFI)                  | 360        | 215            | 1,900         | 435        | 34             | 999          | 2,899        |
| with cost burden >30%                              | 194<br>54% | 90<br>42%      | 1,209<br>64%  | 104<br>24% | 10<br>29%      | 529<br>53%   | 1,738<br>60% |
| with cost burden >50%                              | 54<br>15%  | 15<br>7%       | 504<br>27%    | 84<br>19%  | 0<br>0%        | 404<br>40%   | 908<br>31%   |
| Total Households                                   | 500        | 385            | 4,090         | 950        | 274            | 3,534        | 7,624        |
| with cost burden >30%                              | 245<br>49% | 90<br>23%      | 1,460<br>36%  | 159<br>17% | 45<br>16%      | 1,064<br>30% | 2,524<br>33% |
| with cost burden >50%                              | 105<br>21% | 15<br>4%       | 555<br>14%    | 99<br>10%  | 0<br>0%        | 514<br>15%   | 1,069<br>14% |

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2005-2009.

Note: The CHAS data was based on the American Community Surveys (ACS). Total household figures may differ from the actual 100 percent count in the 2010 Census.

## 2.6.2 Overcrowding

Overcrowding is typically defined as those housing units containing more than one person per room (including living and dining rooms but excluding bathrooms and kitchen), and units with more than 1.5 persons per room are considered as severely overcrowded.

In 2000, 12.1 percent of the occupied units were overcrowded. Specifically, 19.2 percent of renter-occupied housing units and 4.7 percent of owner-occupied units were considered overcrowded. According to the ACS, overcrowding in Lomita has decreased. Table 22 provides an overview of overcrowding conditions by tenure between 2007 and 2011. Approximately 10 percent of the renter-occupied units and four percent of the owner-occupied units were considered overcrowded.

**Table 22: Overcrowding**

|                                            | <b>Owner-Occupied</b> | <b>Renter-Occupied</b> | <b>Total Occupied Units</b> |
|--------------------------------------------|-----------------------|------------------------|-----------------------------|
| Occupied Units                             | 3,471                 | 4,292                  | 7,763                       |
| % Overcrowded (> 1 person/room)            | 136<br>3.9%           | 443<br>10.3%           | 579<br>7.5%                 |
| % Severely Overcrowded (>1.5 persons/room) | 12<br>0.3%            | 155<br>3.6%            | 167<br>2.2%                 |

Source: U.S. Census Bureau, 2007-2011 ACS.

## 2.7 Special Needs Population

Local housing elements must include an analysis of special housing needs. Under State law, special needs refer to those households that contain seniors, disabled, large households, female-headed households, homeless, and farmworkers.

**Table 23: Special Needs Populations and Households**

| <b>Special Needs Group</b>             | <b># of People or Households</b> | <b>Number of Owners</b> | <b>% Owner</b> | <b>Number of Renters</b> | <b>% Renter</b> | <b>% of Total Households or Population</b> |
|----------------------------------------|----------------------------------|-------------------------|----------------|--------------------------|-----------------|--------------------------------------------|
| Households with Seniors                | 1,971                            | --                      | --             | --                       | --              | 24.4%                                      |
| Senior Headed Households               | 1,669                            | 1,104                   | 66.1%          | 565                      | 33.9%           | 20.7%                                      |
| Seniors Living Alone                   | 822                              | 476                     | 57.9%          | 346                      | 42.1%           | 10.2%                                      |
| Persons with Disabilities <sup>1</sup> | 1,933                            | --                      | --             | --                       | --              | 9.5%                                       |
| Large Households                       | 782                              | 339                     | 43.4%          | 443                      | 56.6%           | 9.7%                                       |
| Single-Parent Households               | 779                              | --                      | --             | --                       | --              | 9.6%                                       |
| Female Headed Households with children | 558                              | --                      | --             | --                       | --              | 6.9%                                       |
| People Living in Poverty <sup>2</sup>  | ---                              | --                      | --             | --                       | --              | 9.1%                                       |
| Farmworkers <sup>2</sup>               | 71                               | --                      | --             | --                       | --              | 0.4%                                       |
| Homeless <sup>3</sup>                  | 12                               | --                      | --             | --                       | --              | 0.1%                                       |

Sources:

1. Bureau of the Census, 2010 Census.
2. American Community Survey, 2009-2011 ACS.
3. Los Angeles Homeless Services Authority, 2011 Homeless County.

### 2.7.1 Senior Households

In 2010, 2,532 persons, or 12.5 percent of the City's population was 65 years of age and over (Table 5). Senior households are households with a member aged 65 or over. Their housing needs are often related to a disability and limited mobility, as well as their fixed incomes. Senior households are often unable to afford constant increases in housing rents and major repairs for housing. The 2010 Census reported 1,971 households in the City included one or more senior members, representing 24 percent of all City households. Specifically, 1,169 households were headed by seniors (over 20 percent of City households).

## Resources

Senior services in the area include the Adult Protective Services, H.E.L.P., South Bay Senior Services, Always Best Care Senior Services, Long Term Care Ombudsman, Meals on Wheels, the Elder Abuse Hotline, and Dial-a-Ride. The City also offers the Lifeline Personal Response System to seniors. Additionally, senior residents can benefit from programs offered by the City's Parks and Recreation Department, including, the Lomita Goodtimers Senior Citizen Club and weekly exercise classes.

### 2.7.1 Persons with Disabilities (Including Persons with Developmental Disabilities)

Disabled persons are identified as those with physical, visual, hearing, and mental disabilities. Persons with disabilities have special housing needs. These needs include ramps instead of stairs, elevators for units with two or more stories, modified bathrooms, wider doorways, lower shelves, etc. Recent changes in State law require all new construction to be accessible to the handicapped, but existing housing units are often not accessible or designed for the handicapped.

According to the 2009-2011 ACS, 1,933 residents with one or more disabilities were living in Lomita, representing 9.5 percent of the City's population. As shown in Table 24, cognitive disabilities affected 82 percent of the youth age five to 17 years of age. For seniors and those of working age (18-64 years of age), ambulatory, independent living, hearing, and cognitive disabilities were equally prevalent.

**Table 24: Persons with Disabilities**

| Disability Type                    | % of Disabilities Tallied |              |            |              |
|------------------------------------|---------------------------|--------------|------------|--------------|
|                                    | Age 5 to 17               | Age 18 to 64 | Age 65+    | Total        |
| With Hearing Difficulty            | 35.6%                     | 31.4%        | 57.5%      | 44.4%        |
| With Vision Difficulty             | 28.8%                     | 11.3%        | 24.1%      | 18.8%        |
| With Cognitive Difficulty          | 82.6%                     | 30.5%        | 24.6%      | 31.3%        |
| With Ambulatory Difficulty         | 11.4%                     | 32.7%        | 58.9%      | 44.0%        |
| With Self-Care Difficulty          | 11.4%                     | 17.9%        | 29.6%      | 23.2%        |
| With Independent Living Difficulty | --                        | 31.9%        | 40.1%      | 33.7%        |
| <b>Total Disabled Persons</b>      | <b>132</b>                | <b>865</b>   | <b>936</b> | <b>1,929</b> |

Notes:

1. A person can have multiple disabilities.
2. Disabled persons under 5 years of age are not included in this table. Due to the City's size, the Census does not provide specific breakdown for this age group.

Source: Bureau of the Census, 2009-2011 ACS.

A recent change in State law requires that the Housing Element discuss the housing needs of persons with developmental disabilities. As defined by federal law, "developmental disability" means a severe, chronic disability of an individual that:

- Is attributable to a mental or physical impairment or combination of mental and physical impairments;
- Is manifested before the individual attains age 22;
- Is likely to continue indefinitely;

- Results in substantial functional limitations in three or more of the following areas of major life activity: a) self-care; b) receptive and expressive language; c) learning; d) mobility; e) self-direction; f) capacity for independent living; or g) economic self-sufficiency;
- Reflects the individual's need for a combination and sequence of special, interdisciplinary, or generic services, individualized supports, or other forms of assistance that are of lifelong or extended duration and are individually planned and coordinated.

According to the State's Department of Developmental Services (DDS) maintains statistics on clients served by its Regional Centers. Data are aggregated at the ZIP Code level and categorized by age and housing arrangement. According to DDS, 73 adult residents (age 22 to 64) from ZIP Code 90717 (Lomita) were being served by the Harbor Regional Center as of November 2012. Among these adults, 37 were residing at community care facilities and 36 were living at home with parents or guardians. Another 91 children under 18 years of age living at home with parents or guardians were also being served by the Harbor Regional Center.<sup>3</sup>

### **Resources**

Disabled services in the area include the Adult Protective Services, Disabled Resources Center of Long Beach, South Bay Senior Services, Always Best Care Senior Services, Meals on Wheels, the Elder Abuse Hotline, and Dial-a-Ride. The City also offers the Lifeline Personal Response System to disabled persons with serious health problems.

### **2.7.3 Large Households**

According to the HCD's definition, the term "large household" refers to a household with five or more persons. They often require larger dwelling units that may not be available at costs the large household can afford. The increase in the number of household members does not proportionately increase the earning power of the household. Often, it means an additional dependent child. Thus, large households present a need for large but inexpensive housing units in the City.

The number of large households in Lomita increased slightly from 762 households (9.5 percent) in 2000 to 782 households (9.7 percent) in 2010. Among the 782 large households, 339 were large owner-households and 443 were large renter-households.

### **Resources**

Large households can benefit from family services supported by the City and in neighboring areas including the Center for the Pacific-Asian Family, Family Crisis Center, Rainbow Services, and the Torrance Family YMCA. Additionally, the City's Parks and Recreation Department supports a variety of activities, classes, and sports for youth of all ages.

---

<sup>3</sup> While there may be additional clients from other residential settings (such as foster homes, independent living, and supported independent living), DDS suppresses the data when the number of clients in a specific ZIP Code is fewer than 25.

## 2.7.4 Single-Parent Households

Single-parent households tend to have lower incomes because there is only one working adult to support children. Female single-parent households are even more likely to be in poverty. Based on census data, families with female heads-of-households decreased from 697 (8.7 percent) in 2000 to 558 (6.9 percent) in 2010. Of the 558 female-headed families, about 24 percent had incomes that were below poverty level. This number bears importance in relation to social service needs, such as child care, recreation programs, and health care, which are of special concern to these households.

### Resources

Single-parent households can benefit from family services supported by the City and in neighboring areas including the Center for the Pacific-Asian Family, Family Crisis Center, Rainbow Services, and the Torrance Family YMCA. Additionally, the City's Parks and Recreation Department supports a variety of activities, classes, and sports for youth of all ages.

## 2.7.5 Farmworkers

Farmworkers are considered a special housing group because of the seasonal nature of their work and the low wages for these employees. Farmworkers include employees of nurseries, stables, and agricultural and livestock operations. Farmworkers generally have limited and seasonal incomes, which present a need for affordable housing near their places of work on a seasonal basis, rather than year-round. The 2007-2011 ACS indicated only 71 Lomita residents were employed in Agriculture/Forestry/Fishing and Hunting/Mining industries. It is likely that these residents were employed in occupations associated with landscaping nurseries, landscaping services, stables, gardens, and equestrian centers in the Palos Verdes Peninsula.

### Resources

Given the limited number of workers in the agriculture industry, no special programs are required to address farmworker housing needs.

## 2.7.6 Homeless Persons

Two categories of need should be considered in discussing the homeless: 1) transient housing providing shelter only and usually on a nightly basis; and, 2) short-term housing, usually including a more comprehensive array of social services to enable families to re-integrate themselves into a stable housing environment (such as transitional and supportive housing).

Various circumstances that may lead to homelessness include the following:

- Single adult transients passing through the City on the way to some other destination;
- Seasonal and/or migrant homeless individuals seeking seasonal employment in the City;
- The chronically homeless, single adults, including non-institutionalized, mentally disabled individuals, alcohol and drug abusers, seniors with insufficient incomes, and others who voluntarily, or are forced, due to financial circumstances, to live on the streets.
- Minors who have run away from home;



- Lower income families who are temporarily homeless due to financial circumstances or are in the process of searching for a home (single-parent families, mostly female-headed, are especially prevalent in this group); and
- Women (with or without children) who are escaping domestic violence.

### Resources

The primary agency that deals with the issue of homelessness in the City is the Los Angeles County Sheriff's Department, which serves Lomita. The County Sheriff's Department reports about 12 homeless persons in Lomita and daily about 10 to 20 transients pass through the City.<sup>4</sup> Most of homeless persons in Lomita are men. There are no homeless families in the City. The Sheriff's Department has made attempts to take them to shelters but most refused help. Homeless shelters in the area are listed in Table 25 and include facilities in San Pedro, Wilmington, and Long Beach.

**Table 25: Homeless Shelters**

| <b>Shelter</b>                    | <b>Address</b>               | <b>Facilities</b>                       |
|-----------------------------------|------------------------------|-----------------------------------------|
| Doors of Hope Women's Shelter     | 525 Broad Avenue, Wilmington | 26 beds for men                         |
| Harbor Interfaith Services        | 670 W. 9th Street, San Pedro | 40 persons                              |
| Long Beach Family Resource Center | 1401 Chestnut, Long Beach    | 68 beds for families                    |
| Rainbow Services                  | San Pedro                    | 20 battered women and children          |
| Women Shelter of Long Beach       | Long Beach                   | 30 battered women and children          |
| Long Beach Rescue Mission         | 1335 Pacific, Long Beach     | 135 persons                             |
| Lydia House                       | Long Beach                   | 12 battered women                       |
| Carson's Women Shelter            | 22015 Avalon, Carson         | 14 battered women                       |
| Salvation Army HIS House          | 20830 S. Vermont, Torrance   | Homeless services and shelter referrals |
| Samaritan House                   | 1355 Pacific, Long Beach     | 101 single men                          |

<sup>4</sup> Los Angeles County Sheriff's Department. Personal Communication.

## 2.8 Affordable Housing

### 2.8.1 Inventory of Affordable Rental Housing and At-Risk Status

A number of publicly subsidized housing projects are located in Lomita. Lomita Kiwanis Gardens, is a senior housing project with Section 202/811 financing and a Section 8 contract. This project is at risk of conversion to market-rate housing between July 1, 2008 and June 30, 2018. In addition, the City has two permanent affordable housing projects.

#### Lomita Kiwanis Gardens

The Lomita Kiwanis Gardens project is located at 25109 Ebony Lane and has 67 assisted units. Among these units, 17 units are studios and 50 units are one-bedroom units. The Section 8 contract for Lomita Kiwanis Gardens will expire on July 8, 2016.

#### Lomita Manor

Lomita Manor is owned by the City and is likely to remain affordable for the life of the project. The Lomita Housing Authority oversees the management of this project. Lomita Manor was constructed in 1985 as a senior housing project at 24925 Walnut Avenue. This development provides 78 units for seniors. It has four two-bedroom units and the rest are one-bedroom units.

#### Harbor Hills

Harbor Hills is a public housing project owned by the Los Angeles County Housing Authority. This project is maintained as permanent affordable housing for families.

**Table 26: Inventory of Subsidized Rental Housing**

| Project Name          | Total Units | Assisted Units | Household Type           | Funding Source(s)            | Earliest Expiration of Affordability |
|-----------------------|-------------|----------------|--------------------------|------------------------------|--------------------------------------|
| Lomita Kiwanis Garden | 67          | 67             | Senior (62+) or disabled | Section 202/811<br>Section 8 | July 8, 2016                         |
| Lomita Manor          | 78          | 78             | Senior                   | City owned and subsidized    | Permanent                            |
| Harbor Hills          | 298         | 298            | Family                   | County owned and subsidized  | Permanent                            |
| Total                 | 443         | 443            |                          |                              |                                      |

Source: HUD Subsidized Housing Database, 2013, City of Lomita

### 2.8.2 Preservation Options

One project, totaling 67 units for seniors and persons with disabilities, is considered to be at risk of conversion to market-rate housing. To maintain the existing affordable housing stock, the City works to preserve the existing assisted units or facilitate the development of new units. Depending on the circumstances of at-risk projects, different options may be used to preserve or replace the units. Preservation options typically include: 1) transfer of project to non-profit ownership; and 2) provision of rental assistance to tenants using other funding sources. In terms of replacement, the most direct option is the development of new assisted multi-family housing units. These options are described below:

- Transfer of Ownership:** Transferring ownership of an at-risk project to a non-profit housing provider is generally one of the least costly ways to ensure that the at-risk units remain affordable for the long term. By transferring property ownership to a non-profit organization, low income restrictions can be secured indefinitely and the project would become potentially eligible for a greater range of governmental assistance. However, all at-risk projects in Lomita are nonprofit-owned already. Therefore, transferring the projects to nonprofit ownership is not an option.
- Rental Assistance:** Rental subsidies using non-Section 8 funding sources can be used to maintain affordability of the 67 at-risk units. These rent subsidies could be structured to mirror the Section 8 program. Under Section 8, HUD pays the difference between what tenants can pay (defined as 30 percent of household income) and what HUD estimates as the fair market rent (FMR) for the unit. In Los Angeles County, the 2013 FMR was \$911 for a studio unit and \$1,101 for a one-bedroom unit.

The feasibility of this alternative is highly dependent upon the availability of a sustainable funding source to make rent subsidies available and the willingness of the property owner to participate in the program. As indicated in Table 27, the total cost of subsidizing the rents at all 67 at-risk units is estimated at \$20,763 per month or \$249,156 annually.

**Table 27: Rental Subsidies Required**

| Unit Size | Total Units | Fair Market Rent <sup>1</sup> | Household Size | Affordable Housing Cost Very Low Income (50% AMI) <sup>2</sup> | Affordable Cost – Utilities <sup>3</sup> | Monthly Per Unit Subsidy | Total Monthly Subsidy |
|-----------|-------------|-------------------------------|----------------|----------------------------------------------------------------|------------------------------------------|--------------------------|-----------------------|
| Studio    | 17          | \$911                         | 1              | \$748                                                          | \$76                                     | \$239                    | \$4,063               |
| 1-br      | 50          | \$1,101                       | 2              | \$855                                                          | \$88                                     | \$334                    | \$16,700              |
| Total     | 67          |                               |                |                                                                |                                          |                          | \$20,763.00           |

Notes:

- 2013 Fair Market Rent (FMR) is determined by HUD.
- Los Angeles County 2013 Area Median Household Income (AMI) limits set by the California Department of Housing and Community Development (HCD).
- Affordable cost = 30% of household income minus utility allowance.

- Construction of Replacement Units:** The construction of new lower income housing units is a means of replacing the at-risk units should they be converted to market-rate units. The cost of developing housing depends upon a variety of factors, including density, size of the units (i.e. square footage and number of bedrooms), location, land costs, and type of construction. Assuming an average construction cost of \$125,000 per unit, it would cost approximately \$8.38 million (excluding land costs) to construct 67 new assisted units. Including land costs, the total cost to develop replacement units would be even higher.

### Cost Comparisons

The above analysis attempts to estimate the cost of preserving the at-risk projects under various options. The annual costs of providing rental subsidies to preserve the 67 assisted units are

relatively low (\$249,156); however, a sustainable funding source must be available. The option of constructing 67 replacement units is also costly (\$8.38 million, excluding land costs) and constrained by a variety of factors, including growing scarcity of land zoned for residential use and rising land costs.

**Resources for Preservation**

Available public and non-profit organizations with the capacity to preserve assisted housing developments include Los Angeles County, State of California HCD, and various non-profit developers. As a small city, Lomita has limited access to funding. Available resources are discussed in detail in Section 4 of this Housing Element.

## 3.0 Constraints to Housing Development

There are many factors that may affect the type, timing, and cost of new housing construction. The State of California Government Code that dictates the scope and contents of Housing Elements require the Element to consider those variables that may constrain the development of new housing. These “constraints” considered in this Element include the following:

- **Non-Governmental or Market Constraints** refers to economic factors (land values, construction costs, interest rates, etc.).
- **Governmental Constraints** refer to those actions undertaken by the government that may restrict or otherwise impede the development of new housing, especially affordable housing;
- **Environmental Constraints** refer to those environmental factors, such as limited available land, infrastructure, or hazards, that may affect the construction of new housing; and,

### 3.1 Non-Governmental or Market Constraints

Three market factors are cited by State law as a necessary part of the constraints analysis: 1) land cost; 2) construction costs; and, 3) financing availability. The scope of the Lomita market analysis has been enlarged to include an assessment of prevailing prices and rents. Housing costs as a constraint on affordability must be examined in light of the rental and ownership costs within the means of various economic segments.

#### 3.1.1 Land Prices

Land costs are a major contributor to overall housing production prices. Land costs make up 10 to 30 percent of housing costs. Land in some areas costs more than others based on the availability of services, neighborhood quality, distance to business and commercial centers as well as other factors. Few vacant properties remain in the City. Only one vacant property was listed for sale at about \$99 per square foot for a single-family lot.<sup>5</sup> In comparison, multi-family and mixed use properties are probably more expensive on a per-square-foot basis but less expensive on a per-unit basis.

#### 3.1.2 Construction Costs

Construction costs include the materials and labor necessary to build the structure. These can vary widely depending on size of units and the quality of amenities offered (such as grade of carpeting and tiles, appliances and light fixtures, quality of cabinetry and woodwork, fireplaces, etc.). “Soft costs” such as architectural fees, permits, and financing typically adds additional costs to the development. For multiple-family attached units, construction costs are slightly

<sup>5</sup> [www.zillow.com](http://www.zillow.com), accessed April 23, 2013.

lower as developers can usually benefit from economies of scale with discounts for materials and diffusion of equipment mobilization costs. Construction costs are relatively consistent throughout Los Angeles County, and therefore high construction costs are a regional constraint on housing development rather than a local constraint.

### 3.1.3 Financing Cost Trends

Home mortgage interest rates are a function of the national economy and personal credit ratings. Low rates make housing purchase attractive to prospective homebuyers and decrease monthly mortgages, because increased rates create differences in the monthly mortgage payment by as much as a few hundred dollars for each interest point.

The Home Mortgage Disclosure Act (HMDA) mandates that lending institutions disclose information on the disposition of loan applications and the income, gender and race of loan applications. In 2011, 250 Lomita households applied for conventional home mortgage financing and 80 households applied for financing backed by the government. Both types of home purchase loans had comparable approval rates. However, home improvement loans and refinancing had lower approval rates in comparison.

**Table 28: Lomita Lending Data (2011)**

| Loan Type                       | Total Applications | % Approved | % Denied | % Withdrawn |
|---------------------------------|--------------------|------------|----------|-------------|
| Conventional Home Purchase      | 250                | 74.8%      | 12.0%    | 13.2%       |
| Government-Backed Home Purchase | 80                 | 73.7%      | 10.0%    | 16.3%       |
| Conventional Home Improvement   | 55                 | 67.3%      | 21.8%    | 10.9%       |
| Conventional Refinancing        | 1,221              | 66.6%      | 19.6%    | 13.8%       |

Source: [www.lendingpatterns.com](http://www.lendingpatterns.com)<sup>TM</sup>, 2013.

### Foreclosures

The California housing market had been seriously impacted by foreclosures during past five years. However, the number of homeowners entering the foreclosure process has decreased sharply in recent months. According to DQNews.com, Notices of Default fell more than 51 percent during the first quarter of 2013. In April 2013, 27 homes in Lomita were listed in foreclosure process, compared to 36 homes in May of 2008.<sup>6</sup>

<sup>6</sup> [http://www.homes.com/Real\\_Estate/CA/City/LOMITA/Type-FORECLOSURE/](http://www.homes.com/Real_Estate/CA/City/LOMITA/Type-FORECLOSURE/), accessed April 23, 2013.

## 3.2 Governmental Constraints

City ordinances, policies, and other regulations can impact the price and availability of housing in Lomita. Land use controls, site improvement requirements, building codes, fees, and other local programs to improve the overall quality of housing may serve constraints to housing development. The following public policies can affect overall housing availability, adequacy, and affordability.

### 3.2.1 Land Use Controls

The Land Use Element of the Lomita General Plan indicates the location and extent of current and future residential land use in the City. The City of Lomita Zoning Ordinance implements the land use element of the General Plan and the City's Zoning Map delineates permissible residential land uses by parcel. Each basic residential zone is described according to: residential use permitted; minimum lot size; density; parking requirements; and, minimum dwelling unit size. Other land use controls pertain to second units, manufactured housing, and mobile home parks.

Land use and development within the City of Lomita is governed by the Lomita General Plan. The General Plan's Land Use Element indicates the location and extent of permitted land uses and development within the City. The Land Use Element provides for the following residential land use designations, with the implementing zoning district in parenthesis:

- **Agricultural (A1):** This designation applies to areas that are lower-density in character and the keeping of animals is permitted. This land use designation corresponds to those areas zoned A-1, and allows development intensities of up to 8.7 units per acre. The maximum population density is 22 persons per acre.
- **Low-Density Residential (R1):** This designation applies to areas of the City that are developed with single-family residential land uses. The allowable development intensity is 5.8 to 8.7 units per acre. The maximum population density is 22 persons per acre.
- **Medium-Density Residential (RVD):** This designation applies to sections of the City that are developed with multi-family residential land uses and trailer parks. The allowable development intensity for this category is 8.2 to 19.8 units per acre. The maximum population density is 50 persons per acre.
- **High-Density Residential (RVD):** This designation applies to sections of the City that are developed with multi-family residential land uses and trailer parks. The allowable development intensity for this category is 19.8 to 43.6 units per acre. The maximum population density is 110 persons per acre.
- **Mixed-Use (MU):** This designation is an overlay zone for portions of Narbonne Avenue and Lomita Boulevard. The designation allows multi-family developments at 22 units per acre to be constructed within the overlay area. The maximum development

intensity, expressed in Floor Area Ratio (FAR), for commercial development in the Mixed-Use zone is 1.0 to 2.0.

One of the more significant constraints to the development of substantial numbers of new housing units is related to the availability of land to accommodate such development. As indicated in the previous sections of this Element, the City has been fully developed for a number of years. The City has a total land area of 1,261 acres, with approximately 980 acres of land actually developed and the remainder (281 acres) devoted to streets, public rights-of way, and easements. Of the total land area available for development, approximately 55 percent is developed as residential.

### **3.2.2 Residential Development Standards**

Development standards and required on- and off-site improvements for dwelling units influence the cost of housing. The Zoning Ordinance regulates building height, minimum lot sizes, maximum lot coverage, and parking and yard setbacks. The residential development standards in the City are summarized in Table 29. The standards are generally the same among the different zones, except for the building density, open space, and parking requirements for the RVD zone (requires guest parking spaces). While these restrictions add to building costs, they promote public health and safety in residential developments.

Although the General Plan High Density Residential designation and corresponding RVD-1,000 zoning district provide for development up to 43.6 units per acre, this General Plan designation and the zoning district were created to recognize existing development on two properties only. Such intensity of development is out of character with the rest of the community and no other sites in the City are zoned RVD-1,000.

The development standards mandated by the Zoning Code are provided in Table 29. Zoning standards including building height, density, lot coverage and setbacks are given in the table and discussed below. The standards are established to provide guidance in development and ensure safety as well as aesthetic appeal.



**Table 29: Residential Development Standards**

| <b>Zoning Standard</b>          | <b>Agriculture-Non-Commercial (A-1)</b>                                 | <b>Single-Family Residential (R-1)</b>                                                           | <b>Residential-Variable Density (RVD)</b>                                                                                                                                           | <b>Mixed-Use Development</b>                                                                                                                                                                          |
|---------------------------------|-------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Maximum Building Height         | 27 feet/2 stories                                                       | 27 feet/2 stories                                                                                | 27 feet/2 stories                                                                                                                                                                   | 35 feet                                                                                                                                                                                               |
| Minimum Lot Area/unit (Density) | 5,000 sf (8.7 du/ac)                                                    | Min. Lot Area by Suffix:<br>R1-7,500 (5.8 du/ac)<br>R1-7,000 (6.2 du/ac)<br>R1-6,000 (7.3 du/ac) | Min. Lot Area by Suffix:<br>RVD-5,000 (8.7 du/ac)<br>RVD-2,500 (17.4 du/ac)<br>RVD-2,200 (19.8 du/ac)<br>RVD-1,500 (29.0 du/ac)<br>RVD-1,452 (30.0 du/ac)<br>RVD-1,000 (43.6 du/ac) | Mixed-Use Residential development in certain areas of the CG and D-C zones is permitted by CUP only. Density and other residential development standards are based on the City's Mixed-Use Ordinance. |
| Minimum Lot Width               | 50 feet                                                                 | 50 feet                                                                                          | 50 feet                                                                                                                                                                             | None                                                                                                                                                                                                  |
| Maximum Lot Coverage            | 60%                                                                     | 60%                                                                                              | 60%                                                                                                                                                                                 | 200%                                                                                                                                                                                                  |
| Minimum Yard Setbacks           | front - 20 feet<br>side - 5 feet<br>rear - 20 feet<br>street - 10' feet | front - 20 feet<br>side - 5 feet<br>rear - 20 feet<br>street - 10' feet                          | front - 20 feet<br>side - 5 feet<br>rear - 20 feet<br>street - 10' feet                                                                                                             | Varies                                                                                                                                                                                                |
| Minimum Open Space              |                                                                         |                                                                                                  | 500 sf/unit                                                                                                                                                                         | 400 sf/unit                                                                                                                                                                                           |

Source: Lomita Zoning Ordinance

**Lot Standards**

Minimum residential lot sizes range from 1,000 to 5,000 square feet and minimum lot depth limits are the same throughout the three residential development zones. Although many lots in Lomita are smaller than the required minimum lot size they still contain residential dwelling units. Also, many parcels have only two- to three-foot side yard setbacks and 15- to 18-foot front yard setbacks. The City allows these parcels to remain non-conforming and allows small renovations on these lots. Any new development is required to comply with the current zoning standards.

**Residential Density**

Because Lomita is a built out city within a major metropolitan area, allowable residential densities are mixed and allow for high density development. The Agricultural (A-1) Zone allows up to 8.7 dwelling units per acre while the variable density sites (RVD) allow up to 43.6 dwelling units per acre. This high density zone (RVD-1000) allows up to 43.6 dwelling units per acre as well as minimum lot size of 1,000 sq. ft.

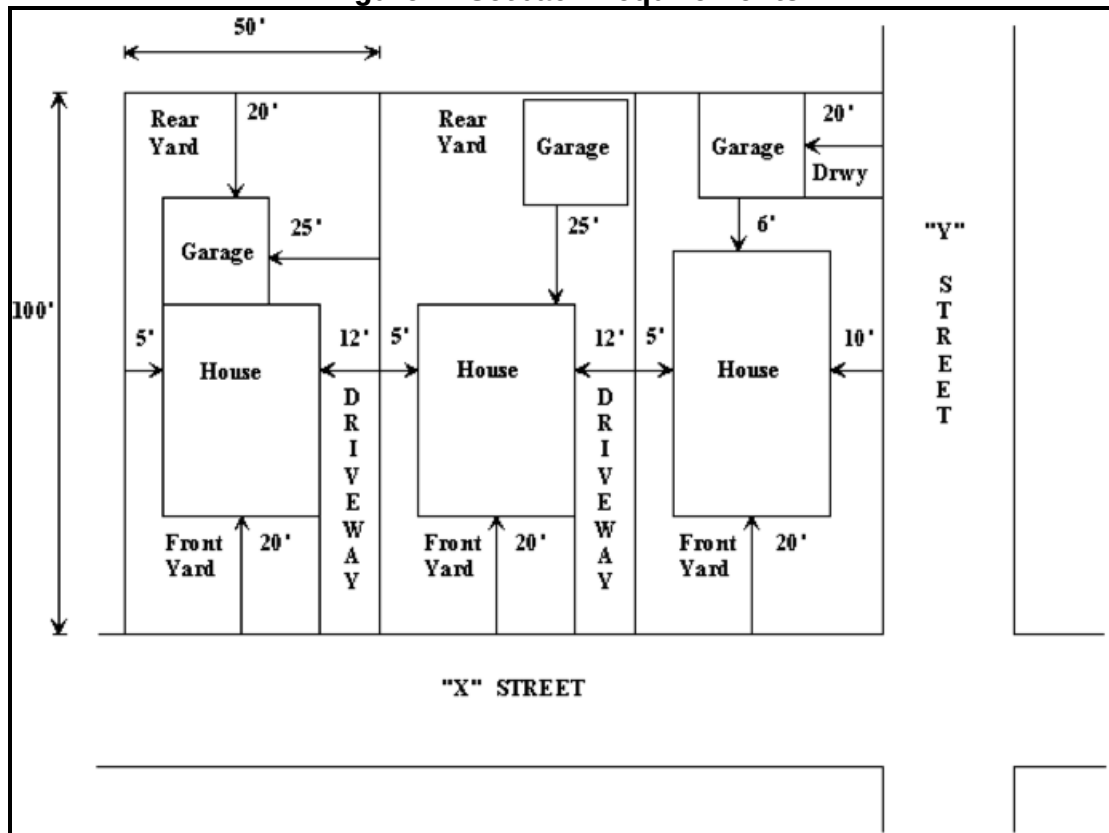
## Lot Coverage

The City has established a maximum lot coverage of 60 percent within all residential zones. The combined maximum lot coverage and minimum lot size could make achieving the allowable density difficult on smaller lots. The larger the lot, the more likely it will be to achieve the maximum allowable density.

## Yard Setbacks

Figure 4 illustrates the current minimum setback requirements for single-family dwellings (summarized in Table 29) and accessory buildings. The minimum rear setback is 20 feet. Accessory buildings can be located within the rear setback, but must maintain a minimum of six feet between buildings. The driveway must maintain a width of 12 feet and the vehicle back up area is 25 feet. In some cases, these requirements determine the setback. Accessory buildings must be at least three feet from the rear property line and an interior side property line. A minimum setback of five feet is required if a dwelling exists or would be permitted within 10 feet on an adjoining lot. On a corner lot, the exterior side yard setback is 10 feet and a garage must be located a minimum of 20 feet from the side property line.

**Figure 4: Setback Requirements**



## Height Limits

The City has established a height limit of 27 feet, or two stories, for residential zones, except for an area south of Pacific Coast Highway, where the limit is 16 feet (unless a height variation permit is granted) when there is a significant view. The majority of multi-family projects in the City are two to three stories above grade with subterranean parking. To encourage affordable housing development, the City will consider a height variance to exceed the 27-foot/two-story

limit in residential zones. To facilitate mixed use development, where the majority of the City's future growth is expected to occur, the City revised the Zoning Ordinance in 2011 to remove the two-story limit. This change in the height limit will allow a developer to utilize semi-subterranean parking in the development. As a result, residential uses (mixed-use) in the C-G and D-C zones can reach 35 feet. As part of the CUP for the mixed use development, the development can also request to exceed the 35-foot height limit.

### Open Space

Open space requirements are included to ensure that sufficient privacy and open space are afforded to enhance and maintain the quality of life for residential neighborhoods. These requirements mitigate noise from traffic, neighbors and other noise generating uses that affect the quality of life. The City has established a minimum of 500 feet of open space per multi-family unit. Open space requirements include both common and private open space.

### Parking Standards

Lomita's parking standards require a minimum of two garage spaces for all housing types with one to three bedrooms and three garage spaces for larger single-family homes. Multi-family housing requires similar parking with the addition of guest parking spaces. Providing garage parking for multi-family units is costly and may be difficult for developers.

**Table 30: Residential Parking Standards**

| <b>Residential Zone</b>     | <b>Parking Requirement</b>                           |
|-----------------------------|------------------------------------------------------|
| Single-Family: 1-4 Bedrooms | 2 garage parking spaces                              |
| Single-Family: 5+ Bedrooms  | 3 garage parking spaces                              |
| Multi-Family: 1-4 Bedrooms  | 2 garage parking spaces + 1 guest space per 2 units  |
| Multi-Family: 5+ Bedrooms   | 3 garage parking spaces + 1 guest space per 2 units  |
| Mixed Use: 0 Bedroom        | 1 garage parking space + 1 guest parking per 4 units |
| Mixed Use 1+ Bedrooms       | 2 garage parking space + 1 guest parking per 4 units |

Source: Lomita Zoning Ordinance

To facilitate mixed use development within the MUO, the City revised the parking standards for Mixed Use development in 2011 to reduce the parking requirements: one space for a studio unit; two spaces per unit for other unit sizes; and one guest parking space per four units.

Developers of affordable and senior housing who are eligible for a density bonus pursuant to Government Code Section 65919-65918 are eligible to use parking standards established by State law. The following maximum parking standards for eligible affordable and senior housing projects include guest and handicap parking:

- Zero to one bedroom: 1 parking space
- Two to three bedrooms: 2 parking spaces
- Four or more bedrooms: 2.5 parking spaces

Further reductions in parking standards are available as incentives under the City' Density Bonus program.

### Density Bonus

Density bonuses, together with the incentives and/or concessions, can result in a lower average cost of land per dwelling unit thereby making the provision of affordable housing more feasible. SB 1818 (enacted 2005) and SB 435 (enacted 2006) changed the requirements of State law regarding the mandatory provision of density bonuses, incentives and concessions to affordable housing developers that meet certain criteria. A density bonus up to 35 percent over the otherwise maximum allowable residential density under the applicable zoning district is available to developers who provide affordable housing as part of their projects. Developers of affordable housing are also entitled to at least one concession or incentive. In 2008, the City adopted a density bonus ordinance to comply with SB 1818 (enacted 2005) and SB 435 (enacted 2006). The density bonus ordinance specifies the types of regulatory concessions and incentives to be offered consistent with State law.

### Conclusion

The City recognizes the importance of the MUO as a key strategy for accommodating growth in the future. To facilitate mixed use developments in the MUO, the City revised the Zoning Ordinance in 2011 to remove the two-story limit and reduce parking requirements for small units. The City tested these development standards on a 30,000-square foot site. At 22 units per acre, this site would allow 15 units plus the required commercial component. With the revised parking standards, all 15 units (with a combination of one- and two-bedroom units) can be accommodated, allowing the project to achieve the maximum permitted density of 22 units per acre.

**Figure 5: Potential Site Plan**



### 3.2.3 Provisions for a Variety of Housing Types

Housing Element law specifies that jurisdictions must identify adequate sites to be made available through appropriate zoning and development standards to encourage the development of a variety of types of housing for all income levels, including multi-family rental housing, factory built housing, mobile homes, emergency shelters, transitional housing, supportive housing, single-room occupancy units, and farmworker housing. Table 31 summarizes Lomita's current provisions for a variety of housing types.

**Table 31: Provisions for a Variety of Housing Types**

| Housing Type                        | A-1 | R-1 | RVD |
|-------------------------------------|-----|-----|-----|
| Single-Family                       | P   | P   | --  |
| Multi-Family                        | --  | --  | P   |
| Mobile Homes                        | P   | P   | P   |
| Second Units                        | P   | P   | P   |
| Residential Care Homes (6 or fewer) | P   | P   | --  |
| Large Residential Care Homes (7-12) | P   | C   | C   |
| Senior Housing                      | --  | --  | C   |

Source: Lomita Zoning Ordinance

P=Permitted, C=Conditionally Permitted, -- = Not Permitted

#### Single Family

Single-family residences are permitted in the A-1 and R-1 zones; they are not permitted in RVD zone as that zone is reserved for higher density housing.

#### Multi-Family

Multi-family housing is only permitted RVD zone. It requires additional guest parking as well as open space.

#### Mobile Homes

Mobile homes or factory built housing on permanent foundation and meeting the City standards are permitted where single-family homes are permitted (in the A-1, R-1, and RVD zones). Mobile home parks are classified as non-conforming; however, they: 1) do not have amortization schedules; 2) may remain in residential use indefinitely; and 3) can be altered or rehabilitated.

#### Second Units

Recent amendment to State law requires that a local jurisdiction review and approve a second unit using a ministerial procedure if the application meets pre-established conditions. While the local jurisdiction may tailor these conditions to meet local needs, it may not adopt conditions that are more stringent than those outlined in State law. Second Units are allowed in the A-1, R-1, and RVD zones if the following criteria are met:

- The lot is developed with one single-family residence and its required parking;
- The applicant is the owner-occupant of the existing residence;
- Both primary and second units remain permanently under one ownership;

- Second unit is detached from the main unit and has the same height limits as other accessory structures;
- Second unit cannot exceed 1,200 square feet or meet the requirements of an efficiency unit, whichever is greater;
- The second unit must meet all required yard setbacks (refer to Figure 4);
- The maximum Floor Area Ratio (FAR) is 0.6:1.0 for all primary and accessory structures combined; and
- One garage parking space per bedroom for the second unit, except when the unit is for a senior person 62 years of age or older

The second dwelling unit ordinance has been successful in Lomita with the construction of 14 secondary units between 2008 and 2012 (an average of three units per year). Staff prepared a handout “What you need to know about second units” and have made it readily available to the public to promote the program. Applications are reviewed administratively and City staff simply works with applicants to revise plans in order to meet the City’s requirements.

### **Emergency Shelters**

In June 2013, the City revised its Zoning Ordinance to permit emergency shelters by right in the M-C (Light Manufacturing and Commercial) zone. The M-C zone is primarily developed with lower intensity uses. A total of 51 parcels in the City are zoned M-C; 30 of these have an improvement-to-land value ratio of less than 1.0, a typical indicator of underutilization. Median year of construction for the M-C properties is 1963, an age when many buildings are outdated and/or require substantial improvements to maintain their viability.

### **Transitional Housing**

Transitional housing is a type of housing used to facilitate the movement of homeless individuals and families to permanent housing. Transitional housing can take several forms, including group quarters with beds, single-family homes, and multiple-family apartments and typically offers case management and support services to return people to independent living (usually between six and 24 months). In June 2013, the City revised the Zoning Ordinance to consider transitional housing as a residential use of property and therefore permitted in zones that allow residential uses, subject to the same standards as those residential uses in the same zone.

### **Supportive Housing**

The California Health and Safety Code (50675.14 [b]) defines supportive housing as housing with no limit on length of stay that is occupied by a target population as defined in subdivision (d) of Section 53260, and that is linked to onsite or offsite services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community. In June 2013, the City revised the Zoning Ordinance to consider supportive housing as a residential use of property and therefore permitted in zones that allow residential uses, subject to the same standards as those residential uses in the same zone.

### **Single-Room Occupancy**

SRO units are one-room units intended for occupancy by a single individual. They are distinct from a studio or efficiency unit, in that a studio is a one-room unit that must contain a kitchen

and bathroom. Although SRO units are not required to have a kitchen or bathroom, many modern SROs have one or the other. The Lomita Zoning Ordinance does not currently address Single-Room Occupancy (SRO) units.<sup>7</sup> The City amended the Zoning Ordinance to specify SRO as a conditionally permitted use in the RVD zone. Conditions for approval relate only to the performance of the facility, such as parking, management, and required unit amenities.

### **Residential Care Homes**

The City's Municipal Code defines adult residential care as any adult home, group care and similar facility which provides 24 hours per day nonmedical care and supervision to adults. Residential care homes for six or fewer persons are permitted in all residential zones, except the RVD zone. Small residential care facilities must be permitted as standard residential uses in residential zones.

Large residential care homes for seven to 12 persons require approval of a Conditional Use Permit (CUP) in all residential zones. Large residential care facilities for the elderly for seven to 15 persons require a CUP in the A-1 and R-1 zones. CUP applications must be filed with the Planning Commission. Large residential care homes and residential care facilities for the elderly are evaluated according to the following criteria:

- The residential care units must be the sole dwelling on a parcel and cannot be within 300 feet of another parcel with a residential care units;
- City business license must be obtained as well as necessary social service department permits and a fire permit;
- If the property is within 30 feet of a residential use a six-foot high block wall shall be constructed;
- The owner of the property must be the care provider or a notarized authorization is required.

The Commission may also require additional features such as special yards, fencing, landscaping, street dedications, parking facilities and signage in addition to a number of other options.

### **Agricultural Workers**

Pursuant to the State Employee Housing Act (Section 17000 of the Health and Safety Code), employee housing for agricultural workers consisting of no more than 36 beds in a group quarters or 12 units or spaces designed for use by a single-family or household is permitted by right in an agricultural land use designation. Therefore, for properties that permit agricultural uses by right, a local jurisdiction may not treat employee housing that meets the above criteria any differently than an agricultural use.

Furthermore, any employee housing providing accommodations for six or fewer employees shall be deemed a single-family structure with a residential land use designation, according to the Employee Housing Act. Employee housing for six or fewer persons is permitted where a single-family residence is permitted.

---

<sup>7</sup> With high housing costs, many communities in California are exploring the use of SRO to fulfill the affordable housing needs of certain segments of the community, such as seniors, students and single-workers.

The 2007-2011 ACS indicated only 71 Lomita residents were employed in Agriculture/Forestry/Fishing and Hunting/Mining industries. Pursuant to State law, farm employee housing and farm labor camps are permitted by right in the City's A-1 zone. Farm labor camps are viewed as an incidental use permitted in the zone and subordinate to the primary use of the property. In addition, single-family homes are permitted in the A-1 zone.

### **Mixed Use**

Horizontal or vertical mixed residential/commercial uses are conditionally permitted via the Mixed Use Overlay in the C-G zone along the portions of Lomita Boulevard and Narbonne Avenue. Amended in September 2006, the Overlay permits residential uses (such as apartments, townhomes/ condominiums, and live/work spaces) up to 22 units per acre. Mixed-use projects have a height limit of two stories and 35 feet in the C-G zone. A developer can apply for an increased height limit as part of the CUP process. To facilitate mixed use development, the City revised the Zoning Ordinance in 2011 to remove the two-story limit and to reduce parking requirements: one space for a studio unit; two spaces per unit for other unit sizes; and one guest parking space per four units.

### **3.2.4 Housing for Persons with Disabilities**

Housing options for persons with disabilities are often limited. The Americans with Disabilities Act (ADA) came into effect in 1990. Multi-family housing built prior to 1990 does not typically include accessible units on the ground floor. With limited multi-family construction between 1990 and 2008, few rental housing units in Lomita are accessible. ADA also does not cover single-family homes. Rehabilitation to accommodate the accessibility needs of disabled residents is needed, particularly to the older single-family housing stock. Therefore, it is important that City's codes, policies and regulations are free of undue constraints to encourage rehabilitation of the existing housing stock and to comply with ADA requirements.

### **Land Use Controls**

Small family homes, foster family homes, adult day care and adult residential facilities providing care to six or fewer adults are permitted by right in the A-1 and R-1 zones. They will also be permitted by right in the RVD zone following the Zoning Ordinance amendment. Residential care facilities for seven to 12 elderly persons are also permitted with a CUP in the A-1 and R-1 zones. Large family and adult care homes for up to 12 children/adults providing 24-hour care are permitted in the RVD zone subject to specific conditions that relate to compliance with the following:

- 300-foot distance requirement between similar uses
- Parking requirements
- City business license
- Filing all necessary permits and licenses from the Department of Social Services with the City
- Proof of Fire Department's approval
- Construction of a six-foot tall block wall along the property line when the outdoor play area is located within 30 feet of a residential use and/or structure
- Compliance with City Noise Ordinance



According to the State Department of Social Services, there are over 11 residential care facilities located in Lomita as of April 2013. These include:

- Adult Residential Care – 5 facilities serving 22 people
- Residential Care for the Elderly – 6 facilities serving 42 adults

Most of these facilities are small and serve six or fewer people.

### **Definition of Family**

Local governments may restrict access to housing for households failing to qualify as “family” by the definition specified in the Zoning Ordinance. Specifically, a restrictive definition of “family” that limits the number of and differentiates between related and unrelated individuals living together may illegally limit the development and siting of group homes for persons with disabilities but not for housing families that are similarly sized or situated.<sup>8</sup> In December 2006, the City amended the Zoning Ordinance to remove the definition of family.

### **Reasonable Accommodations Procedure**

Both the Federal Fair Housing Act and the California Fair Employment and Housing Act direct local governments to make reasonable accommodations (i.e. modifications or exceptions) in their zoning laws and other land use regulations when such accommodations may be necessary to afford disabled persons an equal opportunity to use and enjoy a dwelling. For example, it may be a reasonable accommodation to waive a setback requirement so that a paved path of travel can be provided to residents who have mobility impairments. Another example would be to waive the maximum lot coverage requirement may be a reasonable accommodation to allow a disabled person to create a bedroom on the ground floor.

The City of Lomita has adopted a formal procedure for reasonable accommodations request in Article 35 of the Municipal Code. Applications must include the current use of the property in question, a description of the accommodation required and the basis for the claim that the applicant is considered disabled, a detailed explanation of why the accommodation is reasonable and necessary to afford the applicant an equal opportunity to use and enjoy a dwelling in the city. Completed applications submitted to the Community Development Department must be reviewed in 30 days. Applications are reviewed based on the following criteria:

- Accommodation is reasonable considering the nature of the applicant's disability, the surrounding land uses and the rules, standard, policy, or practice from which relief is sought;
- The accommodation will allow the applicant equal opportunity to enjoy and use a dwelling;

---

<sup>8</sup> California court case (City of Santa Barbara v. Adamson, 1980 and City of Chula Vista v. Pagard, 1981, etc.) have ruled an ordinance as invalid if it defines a “family” as (a) an individual; (b) two or more persons related by blood, marriage, or adoption; or (c) a group of not more than a specific number of unrelated persons as a single housekeeping unit. These cases have explained that defining a family in a manner that distinguishes between blood-related and non-blood related individuals does not serve any legitimate or useful objective or purpose recognized under the zoning and land use planning powers of a municipality and therefore violated rights of privacy under the California Constitution.

- The accommodation will have only incidental economic or monetary benefits to the applicant and the primary purpose of the accommodation is not to assist with real estate speculation or excess profit taking;
- The accommodation does not create a substantial adverse impact on surrounding land uses, or a public nuisance, that cannot be reasonably mitigated;
- The accommodation is reasonably feasible considering the physical attributes of the property and structures;
- There are no alternative accommodations which may provide an equivalent level of benefit to the applicant, while minimizing adverse impacts on surrounding land uses and lessening the financial and/or administrative burden on the city;
- In the case of a determination involving a one-family dwelling, whether the household would be considered a single housekeeping unit if it were not using special services that are required because of the disabilities of the residents;
- The requested accommodation does not impose an undue financial or administrative burden on the city; and
- The requested accommodation does not require a fundamental alteration in the nature of a program.

Within 30 days of receipt of the application, the applicant, as well as any additional interested parties, will be provided written notice of the Community Development Department Director's decision. Any person can make a request for a Director's hearing within 10 days of the notice being mailed. If there is no request for a hearing the decision is final. The Director will conduct a hearing within 30 days of the request and review the application for reasonable accommodation and issue a decision within five days of the hearing. This decision is final without a timely appeal to the Planning Commission.

### **Building Codes**

The City enforces Title 24 of the California Code of Regulations that regulates the access and adaptability of buildings to accommodate persons with disabilities. California Government Code Section 12955.1 requires that 10 percent of the total dwelling units in multifamily buildings without elevators consisting of three or more rental units or four or more condominium units are subject to the following building standards for persons with disabilities:

- The primary entry to the dwelling unit shall be on an accessible route unless exempted by site impracticality tests.
- At least one powder room or bathroom shall be located on the primary entry level served by an accessible route.
- All rooms or spaces located on the primary entry level shall be served by an accessible route. Rooms and spaces located on the primary entry level and subject to this chapter may include but are not limited to kitchens, powder rooms, bathrooms, living rooms, bedrooms, or hallways.
- Common use areas shall be accessible.
- If common tenant parking is provided, accessible parking spaces is required.

No unique Building Code restrictions are in place that would constrain the development of housing for persons with disabilities. Compliance with provisions of the City's Municipal Code, California Code of Regulations, California Building Standards Code, and the Federal Americans with Disabilities Act (ADA) is assessed and enforced by the Building and Safety Department as a part of the building permit submittal.

### Conclusion

The City will update the Zoning Ordinance to allow small residential care homes by right in the RVD zone. The Zoning Ordinance was amended to address the provision of emergency shelters, transitional housing, supportive housing, and SRO units. Given the presence of small residential care homes in the City, there are no significant constraints to housing for persons with disabilities.

### 3.2.5 Fees and Taxes

Permit processing fees, development impact fees, and construction taxes can increase the cost of housing development in Lomita. While City fees and taxes offset the cost of development, they could serve to constrain housing production, especially production of affordable units.

#### Permit Processing Fees

The schedule of planning and development fees in Lomita is provided in Table 32. The City contracts with the County of Los Angeles to provide plan checking services. Plan checking fees are set by the County of Los Angeles to cover the costs of services. The City has not adjusted its fees since October 2007.

**Table 32: Permit Processing Fees**

| Application                                 | Fee Amount                   |
|---------------------------------------------|------------------------------|
| General Plan Amendment                      | \$1,530                      |
| Site Plan Review                            | \$404                        |
| Conditional Use Permit                      | \$765                        |
| Zone Variance                               | \$765                        |
| Zone Change                                 | \$1,530                      |
| Height Variation Permit                     | \$546                        |
| Tentative Tract Map                         | \$1,474 + \$10,000 deposit   |
| Tentative Parcel Map                        | \$1,474 + \$4,000 deposit    |
| Lot Line Adjustment                         | \$163 + cost (\$300 deposit) |
| Appeals of Lot Line Adjustment & Lot Merger | \$109                        |
| Appeals to City Council                     | \$656                        |
| Exemptions                                  | \$108                        |
| Negative Declaration                        | \$652                        |
| EIR                                         | Cost + 25%                   |

\*Environmental Review required for all discretionary actions unless otherwise exempt from CEQA.

Source: City of Lomita, October 2007

Planning fees of adjacent cities are provided in Table 33. Comparison with neighboring cities and Los Angeles City shows that fees in Lomita are, on the average, lower than the neighboring cities of Torrance, Rancho Palos Verdes, Los Angeles, and Rolling Hills Estates.

**Table 33: Comparison of Planning Fees**

|                                         | <b>Los Angeles<br/>(City)</b>                                                                                                                                           | <b>Rolling Hills<br/>Estates</b> | <b>Rancho<br/>Palos<br/>Verdes</b> | <b>Torrance</b>       | <b>Lomita</b>                    |
|-----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|------------------------------------|-----------------------|----------------------------------|
| Zone Change - Single-Family Residential | \$11,734<br>(1-49 units)                                                                                                                                                | \$1,600                          | \$1,481                            | \$6,608               | \$1,530                          |
| Zone Change - Multi-Family Residential  | \$11,734<br>(1-49 units)                                                                                                                                                | \$1,600                          | \$1,481                            | \$6,608               | \$1,530                          |
| Variance                                | \$6,448                                                                                                                                                                 | \$1,600                          | \$4,209                            | \$6,681               | \$765                            |
| Conditional Use Permit                  | \$5,358                                                                                                                                                                 | \$1,600                          | \$7,222                            | \$3,195               | \$765                            |
| Environmental Assessment/EIR            | \$2,280<br>(Initial Study/ND)                                                                                                                                           | Cost+21%                         | \$5,642                            | \$3,304<br>(EA)       | Cost+25%                         |
| Site/Precise Plan Review                | \$7,860-\$7,925                                                                                                                                                         |                                  | \$326                              | \$3,862               | \$404                            |
| Tentative Tract                         | Single-Family -<br>\$11,257-<br>\$18,993 first 49<br>lots + \$3,073-<br>\$5,800 per<br>additional unit<br>above 50 units<br><br>Multi-Family -<br>\$10,416-<br>\$17,611 | LA County Fees<br>+ 21%          | \$6,243                            | \$1,998 +<br>\$61/lot | \$1,474 +<br>\$10,000<br>deposit |
| Parcel Map                              | Not Available                                                                                                                                                           | Not Available                    | \$5,744                            | Not<br>Available      | \$1,474 +<br>\$4,000<br>deposit  |

Source: Veronica Tams and Associates, 2013.

### Construction Taxes

The City also charges a development tax for all new construction. This tax is equal to \$1,000 for every new housing unit or for every 5,000 square feet of commercial/industrial building floor area. Although second units and affordable units are subject to this tax, second unit construction has been active in the City, with 14 secondary units between 2008 and 2012 (an average of three units per year). Therefore, the construction tax does not appear to be a constraint or deterrent to second unit construction. The City will consider waiving the construction tax for affordable units as an incentive for affordable housing development. This tax has not increased since 1990. Affordable housing developments for seniors or persons with disabilities owned and operated by non-profit agencies may be exempt from this tax.

### Development Impact Fees

In addition, the City also charges various fees to offset the impact of new development on public facilities. These include:

- Quimby Act Fees: equivalent to 1.5 acres per 1,000 population
- Park and Recreation Facilities Tax: \$300 per unit

- Water Facility fees:
  - o 1 percent of building valuation for single-family residences
  - o 1.25 percent of building valuation for duplex
  - o 1.5 percent of building valuation of apartments (two-story maximum)
  - o 2 percent of building valuation of apartments (three-story and over)

These taxes and fees can increase the cost of housing and may influence the economic feasibility of affordable housing projects. There is also a Road Improvement Fee. For construction, addition and/or improvement of structures exceeding \$35,000, road improvement fees are required to provide curb gutter and sidewalk.

When all development fees are considered for a typical development in Lomita, the average total development fee is about \$16,282 for a single-family unit and \$14,266 for a multi-family unit (Table 34). A 2012 National Impact Fees Survey surveyed 37 jurisdictions in California.<sup>9</sup> The study reports average impact fees of \$31,014 per single-family unit and \$18,807 per multi-family unit in California. The City of Lomita's development impact fees are well below the statewide average.

**Table 34: Development Impact Fees**

|                                    | Average<br>Free Standing<br>Single-Family Unit | Average Multi-Family |             |
|------------------------------------|------------------------------------------------|----------------------|-------------|
|                                    |                                                | 16-Unit Bldg         | Per Unit    |
| <b>Planning</b>                    |                                                |                      |             |
| New Construction Tax               | \$1,000                                        | \$16,000             | \$1,000     |
| Park and Recreation Facilities Tax | \$300                                          | \$4,800              | \$300       |
| Parkland Dedication (Quimby)       | N/A                                            | \$18,176.82          | \$1,130.05  |
| Parkway Tree Fee                   | \$275                                          | \$687.5              | \$42.69     |
| Water Facilities                   | \$3,517.20                                     | \$43,422             | \$2,713.88  |
| Total                              | \$5,092.20                                     | \$83,186             | \$5,199.12  |
| <b>Building and Safety</b>         |                                                |                      |             |
| School Fee (\$3.98 per sq. ft.)    | \$9,901.18                                     | \$109,292.67         | \$6,830.79  |
| Sanitation Fee                     | \$3,688                                        | \$50,640             | \$3,165     |
| Sanitation Base Line Credit        | \$1,948                                        | \$35,770             | \$22,36.63  |
| Total                              | \$11,189.40                                    | \$145,062.67         | \$9,066.42  |
| Total Development Fees             | \$16,281.60                                    | \$14,265.54          | \$14,265.54 |

Average fees were calculated based on five single-family units and two 16-unit multi-family project scenarios.

Source: City of Lomita, 2013.

## Conclusion

Overall, the City of Lomita planning fees and development fees are low comparing to neighboring jurisdictions. Like all jurisdictions in the State, the City also charges building permit fees. However, the City does not differentiate the permit fees for single-family versus multi-family units. Fees in Lomita are not a constraining factor to residential development in the community.

<sup>9</sup> [www.impactfees.com](http://www.impactfees.com), 2012 National Impact Fees Survey, Duncan Associates.

### **3.2.6 Site Improvements**

Requirements for on- and off-site improvements vary depending on the presence of existing improvements, as well as the size and nature of the proposed development. In general, most residential areas in Lomita are served with infrastructure. The Zoning Ordinance holds any person constructing any building, parking lot or developing any area responsible to pay for a number of improvements including: curbs, gutters, sidewalks, paving and drainage structures. Private streets widths must be wide enough to meet the standards established by the Los Angeles County Fire Department requirements. The City uses the standards and codes adopted by the County of Los Angeles.

### **3.2.7 Permits and Processing Times**

Residential projects in the City are reviewed by the Community Development Department and the County Building and Safety Department. Single-family residential uses are permitted by right in the A-1 and R-1 zoning designations. Development of a single unit is reviewed at the staff level only; no public hearing is required. Multi-family and condominium projects are allowed in the RVD zones; multi-family projects (new construction) require site plan review by the Planning Commission. Multi-family projects and other residential projects requiring a variance must also be reviewed by the Planning Commission.

#### **Conditional Use Permits**

The City uses the CUP process to control the location and operation of certain types of land uses to ensure public health, safety, or general welfare, or to mitigate/avoid material detriment to the property of other persons in the vicinity. The Lomita Zoning Ordinance sets forth specific conditions that the Planning Commission may consider which are discussed in the residential care homes section above.

A CUP requires a public hearing and an application fee. The CUP fee charged by the City of Lomita is significantly lower than most surrounding communities. Typically, a project requiring a CUP takes about two to three months in processing time. In comparison, a project requiring only a Site Plan Review takes about six weeks. The CUP process potentially extends the timeframe by four to six additional weeks. This delay is not excessive and therefore should not impact the feasibility of a project.

#### **Variances**

Variances permit alterations of development standards as they apply to particular uses when practical difficulties develop from the strict interpretation and enforcement of zoning codes. Zone variances may be granted, or variances may be required in particular cases for building setbacks, height, bulk and density, parking, landscaping, walls, and fencing and business operation. A variance can take approximately two months to process.

#### **Zone Change**

In some cases it is allowable to change the zoning on a particular property. Zone changes are allowed only when the change will not be materially detrimental to the property of other persons located in the vicinity. The zone change is applicable to the subject property only.

### **Height Variation Permit**

A Height Variation Permit is required for any residential property south of Pacific Coast Highway proposing new construction, or addition to an existing home exceeding 16 feet above natural grade. The process initially requires a completed application form, construction plans and all applicable fees paid.

If less than five percent of those notified object within 14 days of notification, and the Planning Department finds that the proposed construction is designed and situated in such a manner as to minimize view obstruction and meets all other zoning and subdivision requirements of the City, the Community Development Director may approve the application. If objections are received from five percent or more of those notified, a public hearing will be conducted before the Planning Commission.

### **Subdivisions**

Any subdivision of land into four lots or units or less requires a parcel map and any subdivision of five lots or units or more requires a tract map prepared by a registered civil engineer. Tentative maps are first submitted to the Community Development Department with application form and required fees are submitted to the Regional Planning Department of the County of Los Angeles. Comments and corrections required by the County or other departments or agencies will be provided. The tentative map is then scheduled for Planning Commission and City Council for approval. The Commission and Council will review the tentative map for consistency with the applicable City land development regulations. Final maps are to be completed within the time frame allowed, and are again scheduled for City Council approval.

A project before the Planning Commission takes approximately 1.5 months for development approval and an additional 2.5 months with the City Council. After approval by the Commission, the project goes through the plan check process with the Building and Safety Department. Plan check and final building permit approval takes approximately two to three weeks. Subdivision projects usually take more time to process, and could take six to nine months before planning permits are obtained.

### **Site Plan Review**

Site plan review is established in order to provide a visual and factual document that may be used to determine and control the physical layout, design or use of a lot or parcel of land, buildings or structures. The City's Zoning Ordinance has established specific requirements for the site plan review and basis for approval or disapproval as follows:

- Compliance with all applicable provisions of the Zoning Ordinance.
- Suitability of the site for the particular use or development intended, and the total development, including the application of prescribed development standards, shall be so arranged as to avoid traffic congestion, insure the protection of public health, safety and general welfare, prevent adverse effects on neighboring property and shall be in general accord with all elements of the General Plan.
- Suitable and functional development design, but it is not intended that such approval be interpreted to require a particular style or type or architecture.

The City has a variety of housing types, including single-family homes, second units, duplex/triplex developments, low- to medium-density condominiums/townhomes, medium- to high-density apartments, and senior apartments and condos. Site plan review is conducted concurrently as part of development approval, and does not add to the permit processing time. The City does not have specific design review procedures.

Development permit review is necessary to ensure projects do not degrade health, safety, and welfare in Lomita. Permits and lengthy processing times discourage construction by increasing the time and costs associated with gaining permit approval. The three-month to nine-month permit processing in Lomita is relatively short compared to other cities, and is not considered an undue constraint to housing development.

### **3.2.8 Codes and Code Enforcement**

The City of Lomita adopted the County of Los Angeles codes by reference in the Municipal Code. The County adopted the 2007 California Building Standards Code, which includes the 2006 International Building Code, in 2008. The 2007 California Building Standards Code establishes standards and requires inspections at various stages of construction to ensure code compliance. The California Building Standards Code also requires new residential construction to comply with the federal American with Disabilities Act. Although these standards and the time required for inspections increase housing production costs and may impact the viability of rehabilitation of older properties which are required to be brought up to current code standards, the intent of the codes is to provide structurally sound, safe, and energy-efficient housing. The codes serve to protect residents from hazards and risks, and are not considered to be undue constraints to housing production.

### **3.2.9 Infrastructure**

Development on existing undeveloped land or redevelopment to higher residential densities would not require the provision of new infrastructure systems, but may create a need for upgrades to existing storm drain lines, water lines, sewer lines, streets, telephone lines, and other infrastructure. These upgrades will add to development costs, which could render housing units unaffordable to lower-income households without subsidy. The upgrade of the water system and other infrastructure serving Lomita is ongoing as part of the City's Capital Improvement Program (CIP).

### **3.2.10 State Tax Policies and Regulations**

#### **Proposition 13**

Proposition 13, a voter initiative that limits increases in property taxes except where there is a transfer of ownership, may have increased the cost of housing. The initiative forced local governments to pass on more of the costs of housing development (e.g., construction of infrastructure and community facilities) to developers who use Mello Roos as a way to offset facilities and improvement costs.



**Federal and State Environmental Protection Regulations**

Federal and State regulations require environmental review of proposed discretionary projects (e.g., subdivision maps, use permits, etc.). Costs, resulting from fees charged by local government and private consultants needed to complete the environmental analyses and from delays caused by mandated public review period, also add to the cost of housing. However, the presence of these regulations helps preserve the environment and ensure environmental quality for Lomita residents.

**3.3 Environmental Constraints**

A number of environmental factors in Lomita affect the character and density of development in the City. These include natural resources and hazards and safety concerns. Water supply and soils in the City as well as earthquake and flood risks are addressed.

**3.3.1 Natural Resources****Water Supply**

Groundwater resources in Lomita consist of aquifers and aquicludes, as found in the Los Angeles groundwater basin within the Los Angeles coastal plain. The City of Lomita is located on the southern end of the Torrance plain which is underlain by water-bearing sediments that form a complex system of interlayered aquifers and aquicludes. The City is within the West Coast groundwater basin. The groundwater is estimated by the Los Angeles County Safety Element to be approximately 30 feet from the ground level at the City and the surrounding area. This indicates that the area is conducive to perched water conditions. The City is in the process of adopting a Water Efficient Landscape Ordinance which requires water conservation practices in landscape irrigation for new public and private developments.

**Soil**

The soil types throughout the City of Lomita vary from a slight to moderate erosion hazard and are not considered a housing hazard.

**3.3.2 Hazards/Safety Concerns****Seismic**

The City of Lomita is located within the rolling plain, just northeast of the Palos Verdes Hills. This area is bounded by two of the most active faults in southern California, the Palos Verdes fault on the south and Newport-Inglewood fault on the northeast. The Palos Verdes Fault zone runs along the northeastern section of the Palos Verdes Hills and crosses the southern tip of the City of Lomita. The Newport-Inglewood fault is located five miles from the City. The Torrance-Wilmington fault is also located northeast of the City.

These faults have the potential for generating earthquakes that would result in strong ground shaking and perhaps even surface rupture in the City. Strong shaking can result in liquefaction, landslides or structural damage. Liquefaction may occur when loose, unconsolidated, saturated fine-to medium-grained sandy soils are subjected to ground vibrations during a seismic event.

Development in the City of Lomita may be constrained by the presence of the Palos Verdes Fault in the southern section of the City and the presence of liquefaction hazards. Projects to be located on areas with geologic constraints would require special engineering design in order to reduce and prevent risks to future residents. These design considerations may limit the density of housing in these areas and/or add to housing costs.

**Geological Hazards**

While numerous landslides have occurred in the Palos Verdes Peninsula and the southern portion of Lomita consists of hillside areas, a review of the Los Angeles County Safety Element shows that no definite or probable landslide hazards exist within Lomita. Also, the hillside areas are largely developed, paved and landscaped. Thus, landslide potential is limited.

**Flooding**

A 100-year flood event is that flood with a probability of occurring once every 100 years, or that has a 1/100 chance of occurring in any one year. The City of Lomita is located in an area designated by the Federal Emergency Management Agency's Flood Insurance Rate Maps as Zone C, where minimal flood hazards exist. Also, dam inundation hazards do not exist in the City since there are no large dams or reservoirs located near the City, except the Palos Verdes Reservoir. Dam failure and potential inundation from this reservoir will lead to localized flooding east and southeast of the reservoir and will not affect Lomita.

These environmental conditions are typical to communities in the South Bay region. No significant constraints exist to impede residential or mixed use development in the City of Lomita during this planning period. Adequate water supply and sewage treatment capacity exist to serve the City's projected housing needs for the planning period.

## 4.0 Housing Resources

The extent of housing needs in a community often far exceeds the resources available. The City of Lomita must pull together limited resources and use them efficiently in order to address the current and projected housing needs of Lomita residents. This section of the Housing Element provides an overview of resources available to the City.

### 4.1 Residential Development Potential

#### 4.1.1 Regional Housing Needs Allocation

Pursuant to State law, every jurisdiction in the State has a responsibility to accommodate a share of the projected housing needs in its region. The process of allocating regional housing needs to individual jurisdictions is called the Regional Housing Needs Assessment (RHNA). The RHNA for jurisdictions in the Southern California Association of Governments (SCAG) region was developed for the 2014-2021 Housing Element cycle and the City of Lomita has been assigned a RHNA of 47 units, divided into the following income categories as follows:

- Extremely Low Income (up to 30 percent AMI)<sup>10</sup> – 6 units (13 percent)
- Very Low Income (31 to 50 percent of AMI) – 6 units (13 percent)
- Low Income (51-80 percent AMI) – 7 units (15 percent)
- Moderate Income (81-120 percent AMI) – 8 units (17 percent)
- Above Moderate Income (>120 percent AMI) – 20 units (47 percent)

#### 4.1.2 Availability of Land Suitable for Residential Development

This section provides an inventory of land supply in Lomita. Under present law, the Housing Element must include a listing of land suitable for residential development, including vacant sites and sites having the potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to those sites.

#### Realistic Capacity

For the purpose of this Housing Element, calculations of realistic capacity assume that properties will achieve a density that is 80 percent of the maximum allowed density. This reduction accounts for applicable land use controls and site requirements and takes into consideration recent development trends in the RVD-1,000 and RVD-2,500 zones. Two of the

---

<sup>10</sup> The City has a RHNA allocation of 12 very low income units (inclusive of extremely low income units). Pursuant to new State law (AB 2634), the City must project the number of extremely low income housing needs based on Census income distribution or assume 50 percent of the very low income units as extremely low. According to the CHAS data developed by HUD using 2005-2009 ACS data, the City has 19 percent very low income households (9.4 percent extremely low income and 9.2 percent very low income). Therefore the City's RHNA of 12 very low income units may be split into six extremely low income units and six very low income units. However, for purposed of identifying adequate sites for the RHNA, State law does not mandate the separate accounting for extremely low income category.

City's recently approved residential projects have achieved 80 percent or more of the maximum density allowed, including:

- 25819 & 25825 Eshlman Ave. (RVD-1,000) – 87 percent of maximum density<sup>11</sup>
- 26035 Cypress St. (RVD-2,500) – over 100 percent of maximum density

### **Vacant and Underutilized Multi-Family Residential Sites**

In July 2008, the City conducted an analysis of vacant and underutilized multi-family residential properties to determine buildout capacity in the City. Underutilized residential sites are defined as sites with an improvement-to-land value ratio of less than one and where potential units on site (based on 80 percent of the maximum density) can more than double the existing units on site. Underutilized multi-family residential properties in the City are characterized by various uses but mostly are occupied by single-family/duplex homes, and small older commercial uses occupied by independent businesses.

Table 35, updated in 2013, provides the capacity of vacant and underutilized multi-family residential land in Lomita by zoning category. A list with potential for residential development of these vacant properties is included as Appendix B. Overall, vacant and underutilized multi-family residential sites in the City can accommodate 94 potential units based on a density factor of 80 percent of the maximum allowable densities. The vacant land in the City consists mainly of small scattered parcels in the City's RVD zone. With limited vacant residential sites, recent residential development has involved primarily the recycling of underutilized properties and subdividing larger lots for condominium and townhome developments.

While based on density alone, RVD-1000 and RVD-1500 sites can potentially facilitate the development of lower income housing, the small size of some of these sites are not conducive to affordable housing development. Therefore, in assessing the feasibility of these sites for accommodating the City's lower income RHNA, only sites that can accommodate at least ten units (size of a typical small apartment building) are used. Only two underutilized residential sites with a total capacity of 20 units are counted toward the City's lower income RHNA; the remaining residential sites (74 units) are counted toward the City's moderate income RHNA.

<sup>11</sup> This project expired in April 2013. No development plans are currently approved for this site.

**Table 35: Vacant and Underutilized Multi-Family Residential Sites**

| <b>Zone</b>                | <b>Suitable for Development (Acres)</b> | <b>Number of Parcels</b> | <b>Maximum Density Permitted (du/ac)</b> | <b>Average Density (du/ac)</b> | <b>Housing Capacity (Based on Average Density)</b> |
|----------------------------|-----------------------------------------|--------------------------|------------------------------------------|--------------------------------|----------------------------------------------------|
| <b>Vacant Sites</b>        |                                         |                          |                                          |                                |                                                    |
| RVD-1500                   | 0.37                                    | 1                        | 29.0                                     | 23.2                           | 8                                                  |
| RVD-2500                   | 0.22                                    | 1                        | 17.4                                     | 13.9                           | 3                                                  |
| <b>Total</b>               | <b>0.59</b>                             | <b>2</b>                 | <b>--</b>                                | <b>--</b>                      | <b>11</b>                                          |
| <b>Underutilized Sites</b> |                                         |                          |                                          |                                |                                                    |
| RVD-1000                   | 0.56                                    | 3                        | 43.5                                     | 34.8                           | 18                                                 |
| RVD-1500                   | 1.75                                    | 6                        | 29.0                                     | 23.2                           | 39                                                 |
| RVD-2500                   | 2.14                                    | 6                        | 17.4                                     | 13.9                           | 26                                                 |
| <b>Total</b>               | <b>4.45</b>                             | <b>12</b>                | <b>---</b>                               | <b>---</b>                     | <b>83</b>                                          |

Source: City of Lomita, November 2013.

### **Mixed Use Overlay**

Mixed use developments are conditionally permitted in the *Mixed-Use Overlay* zone. The Lomita General Plan has designated about 58 acres as Mixed Use Overlay. Properties designated as Mixed Use Overlay are primarily concentrated along Lomita Boulevard and Narbonne Avenue. Approximately 200 properties are located within the Mixed Use Overlay area. Figure 6 illustrates the Mixed Use Overlay in the City of Lomita and the zoning of properties within this overlay.

The Mixed Use Overlay area covers properties along the City's two major transportation corridors – Lomita Boulevard and Narbonne Avenue. Properties are zoned Commercial (C-G) or Downtown Commercial (D-C) within the Mixed Use Overlay area. Many of the parcels in this area are large in size but occupied by low-intensity and nonconforming uses (such as single-family homes) constructed between 1940s and 1960s, with a median year of construction being 1948. Many commercial properties along these two corridors are underperforming, with high vacancy rates and marginal economic viability. Furthermore, most properties were developed prior to the 1950s, with outdated configurations for modern uses. Based on these market conditions, the City believes the area is ripe for redevelopment and therefore adopted the Mixed Use Overlay zone to facilitate intensification and redevelopment in the area. To encourage mixed-use development, the City offers incentives such as height increase beyond 35 feet as part of the conditional use permit process and shared parking is encouraged.

Overall, much of the Mixed Use Overlay area is considered underutilized based on the current zoning and development standards as well as the conditions of some buildings. If properties in the Mixed Use Overlay were to recycle in the long term, this area would provide ample opportunities for new development. However, for the purpose of assessing redevelopment potential, the Assessor's database was reviewed to identify the realistic development potential within the short term. In assessing the status of the properties within the Mixed Use Overlay area, an improvement-to-land value ratio of below 1.0 was used. Field survey was conducted by staff to identify parcels with redevelopment and lot consolidation potential. While most parcels are small, 19 parcels are at least 0.5 acre in size, which by the land use patterns in Lomita, are considered large parcels within the City. The City will undertake outreach and

marketing efforts to encourage lot consolidation in order to facilitate mixed use development in the City.

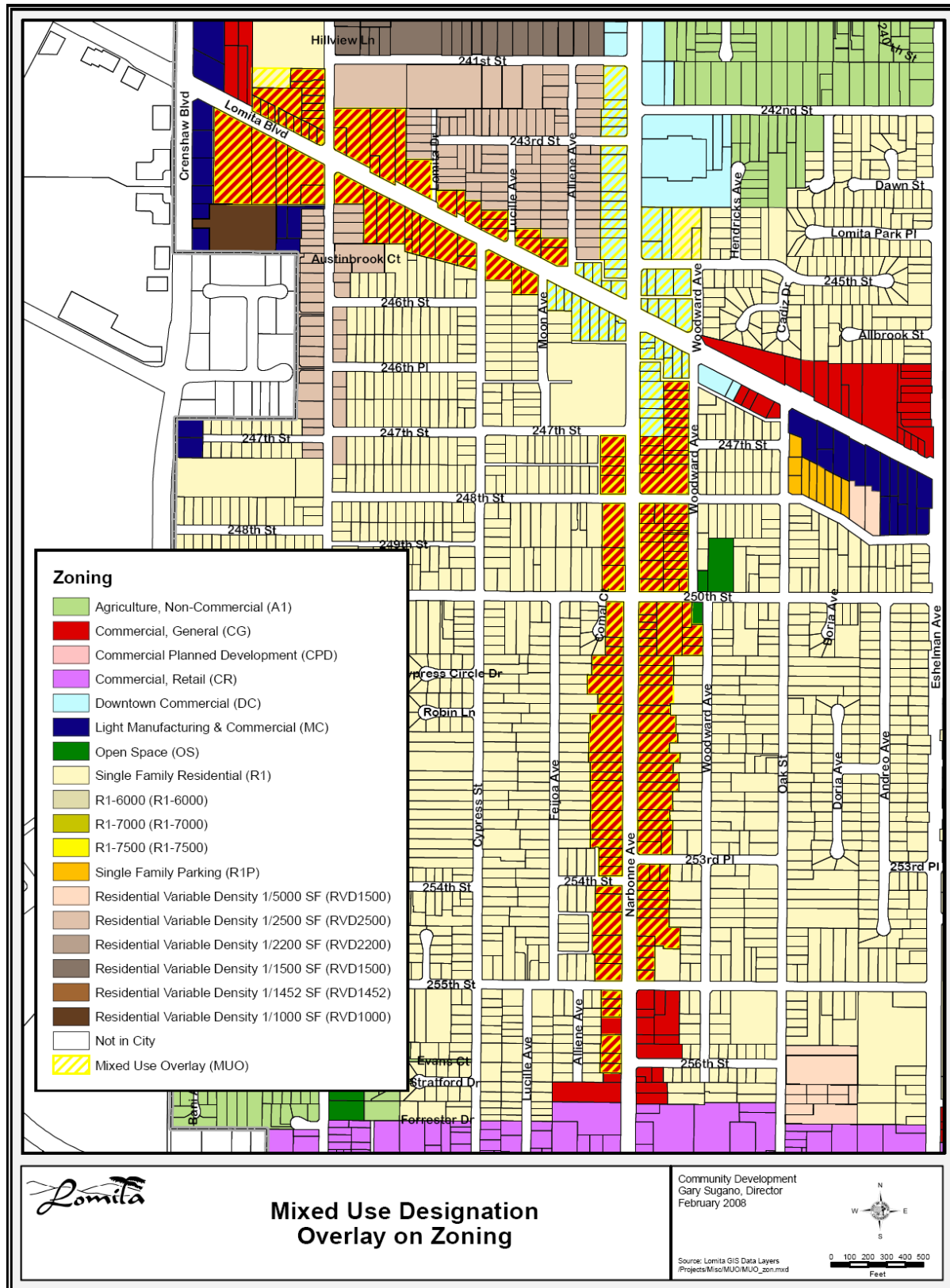
The City based the selection of sites on existing conditions of businesses and buildings, prior development interests, discussions with property owners, as well as discussions with developers regarding the feasibility of these sites and their appropriateness for mixed-use development given their locations and conditions. Specifically, property owners have expressed interests in redevelopment on the following sites:

- 24412 Narbonne Avenue (Chabad of South Bay, Inc.) – 25,870 square feet
- 24730 Narbonne Avenue (Narbonne Avenue Baptist Church) – 29,873 square feet
- 24825 Narbonne Avenue – 12,497 square feet

The City has also approved a lot merger within the MUO. However, due to the economy, the merger was ultimately not recorded by the property owners. While the current market conditions are not favorable to foster redevelopment at this time, the City anticipates development interests will resume when the economic conditions improve. Overall, with the sites identified, which represent only a portion of the underutilized sites in the Mixed Use Overlay, the development potential well exceeds the City's RHNA.

Table 36, updated in 2013, presents the Mixed Use Overlay sites identified using GIS and field survey. Appendix B presents the sites information in detail. For the purpose of this Housing Element, only sites that can accommodate at least ten units are included in this inventory. The Mixed Use Overlay area contains more capacity than presented in Table 36. Capacity is estimated at 80 percent (17.6 units per acre) of the maximum permitted density of 22 units per acre. These sites can accommodate 172 units.

### Figure 6: Mixed Use Overlay Zoning Map



**Table 36: Vacant and Underutilized Mixed Use Overlay Sites**

| Site                                                                        | Suitable for Development (Acres) | Number of Parcels | Existing Land Use                                              | Capacity   |            |
|-----------------------------------------------------------------------------|----------------------------------|-------------------|----------------------------------------------------------------|------------|------------|
|                                                                             |                                  |                   |                                                                | Max        | Avg        |
| 2232 Lomita Blvd.                                                           | 0.61                             | 1                 | Vacant                                                         | 13         | 10         |
| 24730 Narbonne Ave.                                                         | 0.70                             | 1                 | Underutilized                                                  | 15         | 12         |
| 2154 245 <sup>th</sup> St.<br>2173 Lomita Blvd. Rear<br>24516 Narbonne Ave. | 0.75                             | 3                 | Vacant; parking lots                                           | 16         | 12         |
| 24825 Narbonne Ave.<br>2200 248 <sup>th</sup> St.                           | 0.98                             | 2                 | Vacant; commercial building                                    | 21         | 17         |
| 25019-25101 Narbonne Ave.                                                   | 1.28                             | 6                 | Commercial stores; offices; single-family homes                | 25         | 18         |
| 2150-2168 250 <sup>th</sup> St.                                             | 1.24                             | 3                 | Commercial stores; single-family homes                         | 26         | 20         |
| 2332-2360 Lomita Blvd.                                                      | 2.12                             | 6                 | Vacant; commercial stores; private school; single-family homes | 43         | 34         |
| 25401-25419 Narbonne Ave.                                                   | 0.97                             | 3                 | Duplex; single-family homes                                    | 20         | 15         |
| 25342-25412 Narbonne Ave.                                                   | 0.94                             | 5                 | Single-family homes; store building                            | 19         | 14         |
| 2403-2439 Lomita Blvd.                                                      | 1.38                             | 10                | Parking lot; single-family homes                               | 23         | 20         |
| <b>Total</b>                                                                | <b>12.82</b>                     | <b>0</b>          |                                                                | <b>221</b> | <b>172</b> |

Source: City of Lomita, January 2013.

## Second Units

Based on lot sizes and existing uses, the implementation of the second unit ordinance, at least 500 units of the City's over 4,000 single-family residences can accommodate second units. Based on City records, an average three second units have been constructed per year between 2008 and 2012. This level of second unit construction was lower than during 2000-2008, probably due to the economy. Based on this recent trend, 24 second units can be expected for the next eight years. According to rental listings from Table 17, one-bedroom apartments in Lomita are renting for an average of \$1,075. Given the size of the second units, they are typically affordable to low income households (see Section 2.6.1 for more information on current rental rates and affordability in the City). Furthermore, a large portion of the City's second units are expressly reserved for seniors, whose incomes typically fall within the very low and low income levels. Conservatively, half of the second units are assumed to be affordable to lower income households and half to moderate income households.



#### 4.1.4 Adequacy of Sites Inventory in Accommodating Remaining RHNA

Pursuant to AB 2348, a density threshold of 20 units per acre is established for small jurisdictions (under population 25,000) in metropolitan areas in facilitating the development of lower income housing. The City has adopted a Mixed Use Overlay with a density of 22 units per acre, exceeding this density threshold. Table 37 summarizes the City's strategy for meeting its RHNA. Based on targeted search of vacant and underutilized multi-family residential and mixed use sites, the City has the capacity for 290 additional housing units, adequate to meet the City's RHNA of 47 units. Specifically, the City's RHNA of 19 lower income units can be met by multi-family residential sites alone, and will be far exceeded with the inclusion of sites in the Mixed Use Overlay area. Smaller multi-family sites and second unit potential will fulfill the City's RHNA of 28 moderate and above moderate income units.

**Table 37: Site Inventory by Income and Affordability**

|                                | <b>Extremely<br/>Low / Very Low</b> | <b>Low</b> | <b>Moderate</b> | <b>Above<br/>Moderate</b> | <b>Total</b> |
|--------------------------------|-------------------------------------|------------|-----------------|---------------------------|--------------|
| RHNA                           | 12                                  | 7          | 8               | 20                        | 47           |
| Multi-Family Residential Sites |                                     |            |                 |                           |              |
| Vacant                         |                                     | --         |                 | 11                        | 11           |
| Underutilized                  |                                     | 20         |                 | 63                        | 83           |
| Mixed Use Sites                |                                     | 172        |                 | --                        | 172          |
| Potential Second/Senior Units  |                                     | 12         |                 | 12                        | 24           |
| Total                          |                                     | 204        |                 | 86                        | 290          |

## 4.2 Financial Resources

As a small and built out community, Lomita has limited financial resources available for affordable housing. Community Development Block Grant (CDBG) funds represent the one single source of funding for the City for housing activities. The CDBG program was initiated by the Housing and Community Development Act (HCDA) of 1974. The primary objective of the program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low incomes (up to 80 percent AMI). CDBG funds can be used for a wide array of activities, including:

- Housing rehabilitation;
- Down payment and other homeownership assistance;
- Lead-based paint screening and abatement;
- Acquisition of buildings and land;
- Construction or rehabilitation of public facilities and infrastructure;
- Public services for low-income persons and persons with special needs;
- Rehabilitation of residential and non-residential buildings; and
- Loans and grants for businesses that provide employment for low-income persons.

The City of Lomita does not qualify as an entitlement jurisdiction to receive annual CDBG allocations directly from HUD.<sup>12</sup> The City participates in the CDBG program through the Urban County program administered by the Los Angeles County Community Development Commission (LACDC). Annually, the City receives approximately \$150,000 in CDBG funds through the County. Funding is primarily used to support rehabilitation activities, in the City.

## **4.3 Administrative Resources**

### **4.3.1 Lomita Housing Authority**

The Lomita Housing Authority oversees the management and administration of the City-owned 78-unit senior housing community, Lomita Manor, located at 24925 Walnut Street.

### **4.3.2 Los Angeles County Community Development Commission**

The City of Lomita participates in a range of programs administered by LACDC. These include the CDBG program and first-time homebuyer assistance (such as Mortgage Credit Certificates and Home Ownership Program). Nonprofit housing developers may also directly apply for HOME funds from the LACDC to develop affordable housing in Lomita.

### **4.3.3 Nonprofit Housing Developers**

In pursuing the development and preservation of affordable housing in the future, the City will work with qualified nonprofit housing developer in order ensure the long-term affordability of housing provided. The following nonprofit developers have expressed interest in providing affordable housing in the region:

- Bridge Housing
- Habitat for Humanity
- Jamboree Housing Corporation
- Los Angeles Community Design Center

---

<sup>12</sup> A jurisdiction must have a population of 50,000 or over to qualify as an entitlement jurisdiction to receive annual funding from HUD directly.

## 5.0 Policies and Programs

As required by Section 65583(c) of the Government Code, actions and policies included in the housing program must address five key issues areas. As a result, the policies and programs that are to be included in the Housing Element update will correspond to the following issue areas:

- Conservation of the existing affordable housing;
- The City's strategy in assisting in the preservation and development of affordable housing;
- How the City intends to provide adequate sites to achieve a variety and diversity of housing; and
- How equal housing opportunities may be promoted.

### 5.1 Housing Element Policies

This section indicates the housing policies relative to the aforementioned five topical issue areas discussed in the previous section.

**Issue Area No. 1 - Housing Conservation.** The City of Lomita will remain committed to those efforts designed to preserve and maintain the existing housing resources in the City, including affordable housing, with the implementation of the following policies.

**Policy 1.1:** The City will strive to promote the development and maintenance of an inventory of housing stock that provides a healthy and safe environment for all citizens of Lomita.

**Policy 1.2:** The City will work to protect the quality of the sound housing stock and rehabilitate substandard dwelling units in the City.

**Policy 1.3:** The City will strive to correct blighted neighborhood conditions and encourage the upgrading of substandard housing units.

**Issue Area No. 2 - Development of New Housing.** The following Housing Element policies underscore the City's commitment in continuing assistance in the development of new housing for all income groups.

**Policy 2.1:** The City will strive to meet the needs of a socially and economically diverse population.

**Policy 2.2:** The City will encourage diversity of housing types, sizes, location, and costs in accordance with the City's land use policies and ordinances.

**Policy 2.3:** In compliance with State law, the City will provide priority for allocation of water and sewer services to affordable housing development proposals should such services become scarce in the future.

**Issue Area No. 3 - Identification of Adequate Sites.** The City of Lomita will remain committed to the identification of prospective development sites for a continued variety and diversity of new housing, as indicated by the following Housing Element policies.

**Policy 3.1:** The City will promote and encourage the use of flexible and innovative techniques of site and housing design within the framework of the Zoning Ordinance and Building Code.

**Issue Area No. 4 - Equal Housing.** The following policies indicate the City's desire to continue to promote equal housing opportunities in the City.

**Policy 4.1:** The City will continue to promote equal housing opportunity for all persons.

**Policy 4.2:** The City will vigorously oppose prejudices, practices, and market behavior that results in housing discrimination.

**Policy 4.3:** The City will cooperate with other public agencies involved in the enforcement of laws aimed at promoting access to housing (fair housing laws) and non-discrimination.

**Policy 4.4:** The City will strive to make sure that the new residential development pays its own way in terms of infrastructure costs.

## 5.2 Housing Programs

Specific actions to address unmet housing needs and achieve the City's housing goals and quantified objectives are described in this section of the Housing Element. Under Article 10.6 of the State Planning and Zoning law, the housing program of a local housing element must include actions that "conserve and improve the condition of the existing affordable housing stock." This section of the law deals with the improvement of the condition of housing (e.g., rehabilitating deteriorating housing), and the conservation of the current supply of affordable housing (e.g., protecting the rental supply from conversion to condominiums). The potential funding source, responsible agency, the timing of implementation, and the goals are identified for each program. The goal refers to the City's objective for either housing assistance or new housing development.

### 5.2.1 Housing Rehabilitation Grant Program

The City's Housing Rehabilitation Grant Program is restricted to lower income homeowners (including extremely low income homeowners) who meet the current HUD income guidelines. The units proposed for rehabilitation must be owner-occupied. The maximum grant is \$5,000 to eligible low income mobilehome owners and \$7,000 to eligible lower income homeowners. The funds are primarily used for the correction of building safety and health code violations and correction of hazardous structural conditions.

|                                   |                                                                                                                                                                                                               |
|-----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Objectives and Time Frame:</b> | <ul style="list-style-type: none"> <li>■ Provide assistance to 20 households through the Rehabilitation Grant Program annually.</li> <li>■ Promote program on City website and at public counters.</li> </ul> |
| <b>Responsible Agency:</b>        | Community Services Department                                                                                                                                                                                 |
| <b>Funding Sources:</b>           | CDBG                                                                                                                                                                                                          |
| <b>Relevant Policies:</b>         | Policies 1.1, 1.2, and 1.3                                                                                                                                                                                    |

### 5.2.2 Code Enforcement

The City implements a code enforcement program that involves both building and zoning code violations. This program is implemented by responding to complaints and through field observations. On a continuing basis, the City conducts drive-throughs to obtain information concerning the physical condition of individual units. The most common violations are generally zoning code violations involving property maintenance violations, converted garages, and inoperable vehicles. Violations involving structural features are not as common as zoning code violations.

|                                   |                                                                                                                                                                                                                                                                              |
|-----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Objectives and Time Frame:</b> | <ul style="list-style-type: none"> <li>■ Monitor housing conditions and code violations and work with property owners to correct all code violations.</li> <li>■ Continue to provide information on rehabilitation assistance to potentially eligible households.</li> </ul> |
| <b>Responsible Agency:</b>        | Code Enforcement Division, Community Development Department                                                                                                                                                                                                                  |
| <b>Funding Sources:</b>           | General                                                                                                                                                                                                                                                                      |
| <b>Relevant Policies:</b>         | Policies 1.1, 1.2, and 1.3                                                                                                                                                                                                                                                   |

### 5.2.3 Mobile Home Park Conservation Program

Mobile home parks represent a significant housing resource for very low income and extremely low income households, especially senior households. The City coordinates activities for possible purchase of mobile home parks by park residents. The City has assisted one mobile home park previously and will continue to offer this technical assistance service to other interested mobile home parks in the City. The City will cooperate and provide administrative support to any mobile home park wishing to incorporate and purchase their park under the state regulations.

|                                   |                                                                                                                                                                                                                                                                                                                                                                     |
|-----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Objectives and Time Frame:</b> | <ul style="list-style-type: none"> <li>■ Annually monitor the condition and ownership status of mobile home parks, and identify potential funding sources for conversion and make information available to interested park tenants.</li> <li>■ Assist interested park tenants and nonprofit organizations in pursuing State funding for park conversion.</li> </ul> |
| <b>Responsible Agency:</b>        | Community Development Department                                                                                                                                                                                                                                                                                                                                    |
| <b>Funding Sources:</b>           | General; State Mobile Home Park Preservation funds                                                                                                                                                                                                                                                                                                                  |
| <b>Relevant Policies:</b>         | Policies 1.1, 1.2, and 1.3                                                                                                                                                                                                                                                                                                                                          |

## 5.2.4 Low Income Housing Preservation

Lomita Kiwanis Gardens, a publicly assisted housing project with a total of 67 units – is at risk of conversion to market-rate housing. The City will continue to work with local non-profit agencies and other entities to ensure the continued availability of affordable housing projects in the City. The City will work towards maintaining the rent restrictions in these projects by monitoring any changes in ownership, management, and status of deed restrictions.

|                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Objectives and Time Frame:</b> | <ul style="list-style-type: none"> <li>■ Monitor the project-based Section 8 contract for Lomita Kiwanis Gardens.</li> <li>■ Maintain contacts with the project owner and HUD preservation team.</li> <li>■ Provide information on priority Section 8 assistance through the Los Angeles County Housing Authority should the Section 8 contract for Lomita Kiwanis Gardens expire.</li> <li>■ Provide letters of support for renewal of the Section 8 contract.</li> </ul> |
| <b>Responsible Agency:</b>        | Community Development Department                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Funding Sources:</b>           | General                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Relevant Policies:</b>         | Policies 1.1, 1.2, and 1.3                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

## 5.2.5 Second Units/Granny Flats Program

The City allows second units or “granny flats” in single-family residential zones. Senior second units are expressly for senior occupancy and based on a sample of senior second units recently constructed, the majority are for senior family members at no cost. Therefore, senior second units represent a significant resource for the very low and extremely low income seniors in the community. Such units must meet certain development criteria and be located on lots of over 10,000 square feet. The implementation of the second unit ordinance, granny flats, and move-on units will also have a capacity of at least 500 units on the City’s over 4,000 single-family residences.

|                                   |                                                                                                                                                                                                                                                  |
|-----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Objectives and Time Frame:</b> | <ul style="list-style-type: none"> <li>■ Distribute brochures at public counters to promote the use of this program.</li> <li>■ Achieve an average of three second units annually for a total of 24 units during the planning period.</li> </ul> |
| <b>Responsible Agency:</b>        | Community Development Department                                                                                                                                                                                                                 |
| <b>Funding Sources:</b>           | General                                                                                                                                                                                                                                          |
| <b>Relevant Policies:</b>         | Policies 2.1, 2.2, and 3.1                                                                                                                                                                                                                       |

## 5.2.6 Zoning and Other Incentives

The City will continue to provide incentives to zoning regulations to promote and encourage the provision of a variety of affordable housing types. The City provides density bonuses for low income housing projects, in accordance with the State's Density Bonus Law. As part of the density bonus incentives, the City will consider the following incentives, as adopted in the City's Density Bonus Ordinance:

- Additional density provided the overall density bonus received for the entire residential development does not exceed 35 percent.
- A reduction in site development standards such as:
  - Reduced minimum lot sizes and/or dimensions.
  - Reduced minimum lot setbacks (up to 30 percent).
  - Reduced minimum private and/or common outdoor open space.
  - Increased maximum building height (up to one additional story).
  - Reduced on-site parking standards, including garage requirements (parking study required).
- Change of zone to the City's Mixed-Use zoning designation, but with a 20-percent commercial maximum. The proposed commercial land use shall be compatible with the housing project and the existing or planned development in the area where the proposed housing project will be located.
- A 10-percent decrease in the commercial requirement for a mixed-use project in the Mixed-Use Overlay District. If the proposed mixed-use project also consolidates at least two parcels for a minimum 20,000 square feet a 20-percent decrease shall be permitted.
- Other regulatory incentives that result in identifiable, financially sufficient, and actual cost reductions.

In addition, the City will offer the following assistance to facilitate affordable housing development:

- Identification of potential sites;
- Pre-application consultation and technical assistance;
- Waiver of the Development Tax;
- Expedited processing; and
- Letter of support for funding applications if proposed project is consistent with the City's General Plan

|                                   |                                                                                                                                                                                                                                                                                                                      |
|-----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Objectives and Time Frame:</b> | <ul style="list-style-type: none"> <li>■ Create a marketing brochure on City incentives in 2014 and promote incentives to interested property owners and developers, including affordable housing developers for senior/disabled housing (including housing for persons with developmental disabilities).</li> </ul> |
| <b>Responsible Agency:</b>        | Community Development Department                                                                                                                                                                                                                                                                                     |
| <b>Funding Sources:</b>           | General                                                                                                                                                                                                                                                                                                              |
| <b>Relevant Policies:</b>         | Policies 2.1, 2.2, and 3.1                                                                                                                                                                                                                                                                                           |

### 5.2.7 Lot Consolidation

The majority of the parcels within the City are smaller in size. To facilitate mixed use development within the MUO, the City will undertake efforts to promote lot consolidation. Specifically, under the MUO, the City offers the following incentive for lot consolidation:

- For mixed use projects involving lot consolidation, the commercial requirement in the Mixed-Use Overlay District is reduced to 20 percent (instead of 30 percent).
- For mixed use projects involving lot consolidation of at least two parcels for a minimum 20,000 square feet, the commercial requirement is reduced to 10 percent (instead of 30 percent).

These significant reductions in commercial requirement encourage lot consolidation to result in projects with greater residential capacity. In addition, the City modified development standards, including eliminating the two-story height requirement, reducing the minimum unit size of 700 square feet to provide accommodate studio units (at 500 square feet), and reducing parking requirements to one space per studio unit and two spaces per unit of other sizes, as well as one guest parking space per four units.

|                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Objectives and Time Frame:</b> | <ul style="list-style-type: none"> <li>■ Prepare a marketing brochure in 2014 about mixed use development in the MUO and incentives offered by the City, including lot consolidation incentives.</li> <li>■ Visit property owners annually of key sites within the MUO to discuss potential for redevelopment.</li> <li>■ Provide priority ministerial processing of lot consolidation.</li> <li>■ Annually monitor the sites inventory to evaluate effectiveness lot consolidation incentives and modify program as appropriate.</li> </ul> |
| <b>Responsible Agency:</b>        | Community Development Department                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Funding Sources:</b>           | General                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Relevant Policies:</b>         | Policies 2.1, 2.2, 2.3, and 3.1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |



## 5.2.8 Zoning Revisions for Special Needs Housing

The City's Zoning Ordinance was amended in 2013 to address emergency shelters, transitional housing, supportive housing, and single-room occupancy (SRO) units.

|                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|-----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Objectives and Time Frame:</b> | <ul style="list-style-type: none"> <li>■ Monitor the implementation of the zoning provisions regarding emergency shelters, transitional housing, supportive housing, and SRO housing to ensure they are effective and appropriate.</li> <li>■ Contact developers annually to inform developers of assistance available for affordable housing development, including extremely low income housing and housing for persons with disabilities (including persons with developmental disabilities).</li> </ul> |
| <b>Responsible Agency:</b>        | Community Development Department                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Funding Sources:</b>           | General                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Relevant Policies:</b>         | Policies 2.1, 2.2, and 3.1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

## 5.2.9 First-Time Homebuyers Programs

Residents of Lomita can obtain first-time homebuyer assistance through the Los Angeles County Community Development Commission. Three programs are offered by the County:

### Home Ownership Program

The Home Ownership Program (HOP) provides loans up to \$60,000 for downpayment and closing costs. The HOP loans are shared equity loans (at zero interest) with no monthly payments until the home is sold, transferred, or refinanced. The home must be owner-occupied for the life of the loan, which is 20 years. Eligible properties are single-family homes or attached/detached condominium units or townhomes within the purchase price limits established by HUD. The borrower must contribute a minimum of one percent of the downpayment. Also, the borrower must complete an eight-hour education course in homeownership by a HUD-approved counseling agency.

### Mortgage Credit Certificate Program

This program offers the first-time homebuyer a federal income tax credit by reducing the amount of federal taxes to be paid. It also helps a first-time homebuyer qualify for a loan by allowing a lender to reduce the housing expense ratio by the amount of tax savings. The credit is subtracted dollar-for-dollar from his or her federal income taxes. The qualified buyer is awarded a tax credit of up to 15 percent with the remaining 85 percent taken as a deduction from the income in the usual manner.

### Southern California Home Financing Authority

Southern California Home Financing Authority (SCHFA) is a joint powers authority between Los Angeles and Orange Counties formed in June 1988 to create first-time homebuyer programs for low to moderate income households. SCHFA does not lend money directly to the homebuyers; the homebuyers must work directly with a participating lender. The program provides downpayment and closing cost assistance in the form of a gift equal to four percent of the first loan amount.

|                                   |                                                                                                                                                                                                                                                 |
|-----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Objectives and Time Frame:</b> | <ul style="list-style-type: none"> <li>■ Provide links on the City's website to the Los Angeles County Community Development Commission website for program details and contacts.</li> <li>■ Refer interested persons to the County.</li> </ul> |
| <b>Responsible Agency:</b>        | Los Angeles County Community Development Commission                                                                                                                                                                                             |
| <b>Funding Sources:</b>           | HUD HOME funds, and federal tax credit allocations                                                                                                                                                                                              |
| <b>Relevant Policies:</b>         | Policies 1.1, 1.2, and 1.3                                                                                                                                                                                                                      |

### 5.2.10 Section 8 Housing Choice Voucher Program

The Los Angeles County Housing Authority administers the Section 8 Housing Choice Voucher Program. This program provides financial assistance to eligible very low-income households (with incomes up to 50 percent AMI) in existing market-rate housing. As of July 2013, 70 Lomita households were receiving assistance under this program, with another 468 households on the waiting list.

The City's website provides information on the Section 8 Housing Choice Voucher Program, including referral information for households seeking to apply for funding, landlords wishing to list their units for accepting vouchers, and voucher holders seeking units.

|                                   |                                                                                                                                                                            |
|-----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Objectives and Time Frame:</b> | <ul style="list-style-type: none"> <li>■ Continue to refer potentially eligible households to the County program and promote program to rental property owners.</li> </ul> |
| <b>Responsible Agency:</b>        | Community Services Department                                                                                                                                              |
| <b>Funding Sources:</b>           | Housing Authority Section 8 allocation                                                                                                                                     |
| <b>Relevant Policies:</b>         | Policies 1.1, 1.2, and 1.3                                                                                                                                                 |

### 5.2.11 Fair Housing Program

The City, in cooperation with the Housing Rights Center (HRC), promotes equal housing opportunities. Through the City's participation in the Urban County CDBG program, HRC provides the following services:

- Housing discrimination complaints and investigations – Investigates allegations of housing discrimination.
- Fair housing education and outreach – Distributes educational literature and resources (available in multiple languages); and presents free fair housing law workshops for landlords, tenants, nonprofit organizations, and government employees.
- Tenant and landlord counseling – Provides free telephone and in-person counseling to both tenants and landlords.

|                                   |                                                                                                                                                                                                                                     |
|-----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Objectives and Time Frame:</b> | <ul style="list-style-type: none"> <li>■ Continue to refer complaints and inquiries to the Housing Rights Center.</li> <li>■ Distribute handouts regarding fair housing services at City Hall and other public counters.</li> </ul> |
| <b>Responsible Agency:</b>        | Community Services Department; Housing Rights Center                                                                                                                                                                                |

|                           |                                 |
|---------------------------|---------------------------------|
| <b>Funding Sources:</b>   | CDBG                            |
| <b>Relevant Policies:</b> | Policies 4.1, 4.2, 4.3, and 4.4 |

### 5.2.12 Energy Conservation Program

Under this program, the City will periodically review the City's Zoning Code and subdivision requirements, as well as other applicable codes, to promote energy conservation in housing rehabilitation and in the construction of new housing. This program will supplement existing City efforts in the enforcement of the State's Green Building Standards. The City maintains a "Go Green Lomita" section on its website to promote the conservation of resources.

|                                   |                                                                                                                                                                                                                                                        |
|-----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Objectives and Time Frame:</b> | <ul style="list-style-type: none"> <li>Periodically review Zoning and subdivision requirements to promote energy conservation measures.</li> <li>Distribute materials of resource conservation via "Go Green Lomita" on the City's website.</li> </ul> |
| <b>Responsible Agency:</b>        | Community Development Department                                                                                                                                                                                                                       |
| <b>Funding Sources:</b>           | General                                                                                                                                                                                                                                                |
| <b>Relevant Policies:</b>         | Policies 1.1, 1.2, and 1.3                                                                                                                                                                                                                             |

## 5.3 Quantified Housing Objectives

Table 38 summarizes the City's objectives for the 2013-2021 Housing Element.

**Table 38: Quantified Housing Objectives: 2013-2021**

|                           | <b>Extremely Low</b> | <b>Very Low</b> | <b>Low</b> | <b>Moderate</b> | <b>Above Moderate</b> | <b>Total</b> |
|---------------------------|----------------------|-----------------|------------|-----------------|-----------------------|--------------|
| Units to be Constructed   | 6                    | 6               | 7          | 8               | 20                    | 47           |
| Units to be Conserved     | 33                   | 34              | --         | --              | --                    | 67           |
| Units to be Rehabilitated | 20                   | 70              | 70         | --              | --                    | 160          |
| Total                     | 59                   | 110             | 70         | 8               | 20                    | 274          |

## Appendix A: Review of Past Accomplishments

The table below summarizes the City's accomplishments in implementing the 2008-2014 Housing Element.

| 2008-2014 Objectives                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 2008-2014 Accomplishments                                                                                                                                                              | Effectiveness and Appropriateness                                                                                                                                                                                                                                                                                                               |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>5.2.1 Housing Rehabilitation Programs</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                 |
| <p>Provide assistance to 20 households through various rehabilitation assistance programs annually.</p> <p>Promote program on City website and at public counters.</p> <p><b>Housing Rehabilitation Grant Program</b><br/>Provide maximum grants of \$4,000 to eligible low income mobilehome owners and \$7,000 to eligible low income homeowners for the correction of building safety and health code violations and the correction of hazardous structural conditions.</p> <p><b>Residential Rebate Program</b><br/>Provide cash rebates of 50% of the home improvement costs, up to \$7,000 for a homeowner and \$4,000 for a mobilehome owner. The funds can be used for house painting, flooring, hazardous electrical, plumbing, or structural conditions, walls and fencing, roofing, etc.</p> | <p>The Housing Rehabilitation Grant Program and the Residential Rebate Program has collectively assisted 129 units for a total amount of \$680,342 from FY 08-09 until present.</p>    | <p><b>Effectiveness and Continued Appropriateness:</b><br/>The Housing Rehabilitation Grant Program has been successful in helping low income homeowners improve their housing conditions. It is effective and will be continued in the 2013-2021 housing element. However, the City no longer offers the rebate component of this program.</p> |
| <b>5.2.2 Code Enforcement</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                 |
| <p>Monitor housing conditions and code violations.</p> <p>Continue to provide information on rehabilitation assistance to potentially eligible households.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <p>The City's code enforcement team has been active in finding code violation and enforcing compliance. Lomita currently has a _100_% compliance rate with code enforcement cases.</p> | <p><b>Effectiveness and Continued Appropriateness:</b><br/>The City's Code Enforcement Team will continue to implement the standards of the City and enforce code compliance. This program is included in the 2013-2021 Housing Element.</p>                                                                                                    |

| 2008-2014 Objectives                                                                                                                                                                                                                                                                                                                                                                                             | 2008-2014 Accomplishments                                                                                                                                                                     | Effectiveness and Appropriateness                                                                                                                                                                                                            |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>5.2.3 Mobile Home Park Conservation Program</b>                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                               |                                                                                                                                                                                                                                              |
| <p>Annually monitor the condition and ownership status of mobile home parks.</p> <p>Assist interested park tenants and nonprofit organizations in pursuing State funding for park conversion.</p>                                                                                                                                                                                                                | <p>City staff continues to monitor the conditions and ownership status of mobile home parks. No mobile home park was converted between 2008 and 2013.</p>                                     | <p><b>Effectiveness and Continued Appropriateness:</b> Mobile homes continue to be an important source of affordable housing in the community. This program continues to be applicable and is included in the 2013-2021 Housing Element.</p> |
| <b>5.2.4 Low Income Housing Preservation</b>                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                               |                                                                                                                                                                                                                                              |
| <p>Monitor the project-based Section 8 contracts for Lomita Kiwanis Gardens.</p> <p>Maintain contacts with the project owner and HUD preservation team.</p> <p>Provide information on priority Section 8 assistance through the Los Angeles County Housing Authority should the Section 8 contracts for Lomita Kiwanis Gardens expire.</p> <p>Provide letters of support for renewal of Section 8 contracts.</p> | <p>One project, the Lomita Kiwanis Gardens, with a total of 67 affordable units, was considered at risk of converting to market-rate housing. This project remains as affordable housing.</p> | <p><b>Effectiveness and Continued Appropriateness:</b> The City will continue to conserve its affordable housing inventory. This program is included in the 2013-2021 Housing Element.</p>                                                   |

| 2008-2014 Objectives                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 2008-2014 Accomplishments                                                                                                                                                                                                                                                                                                                                                                                                                    | Effectiveness and Appropriateness                                                                                                                                                                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>5.2.5 General Plan and Zoning Provisions</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                           |
| <p>Revise Zoning Ordinance to address height limit and parking requirements for small units in 2010.</p> <p>Continue to monitor land use regulations to facilitate development of housing for all economic segments of the community, including low and moderate income families and seniors.</p> <p>Promote mixed use development in the C-G and D-C zones at a maximum density of 22 units per acre.</p> <p>Maintain an inventory of vacant and underutilized sites in the C-G and D-C zones and offer information to interested developers.</p> <p>Every June, assess the effectiveness of the Mixed Use Ordinance and modify as necessary and appropriate.</p> <p>Quarterly, monitor the redevelopment of residential/mixed use sites identified in this Housing Element. If sites are redeveloped without a residential component, the City will replenish the sites inventory by identifying additional sites in City, particularly in the Mixed Use Overlay area to ensure adequate sites are available to meet the City's remaining RHNA.</p> | <p>Staff amended the zoning ordinance in 2011 removing the two-story height limit on the height limit and reduced the parking requirement for small units (studio and one-BR) to one space per unit.</p> <p>The City maintains an inventory of vacant and underutilized parcels within the mixed-use overlay to assist potential developers in locating sites.</p> <p>Staff monitors all interest in the development of mixed use sites.</p> | <p><b>Effectiveness and Continued Appropriateness:</b><br/>This program has been completed and is not included in the 2013-2021 Housing Element.</p>                                                                                                      |
| <b>5.2.6 Second Units/Granny Flats Program</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                           |
| <p>Distribute brochures at public counters to promote the use of this program.</p> <p>Achieve an average of ten second units annually for a total of 55 units during the remaining planning period.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <p>Staff prepared a handout "What you need to know about second units" and have made it readily available to the public to promote the program.</p> <p>Staff has approved an average of nearly three second units annually, for a total of 14 units between June 30, 2008 and December 31, 2012.</p>                                                                                                                                         | <p><b>Effectiveness and Continued Appropriateness:</b><br/>City staff will continue to encourage second units and granny flats by promoting handouts and information via the City website. This program is included in the 2013-2021 Housing Element.</p> |

| 2008-2014 Objectives                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 2008-2014 Accomplishments                                                                                                                                                            | Effectiveness and Appropriateness                                                                                                                                                                                                                                                     |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>5.2.7 Zoning and Other Incentives</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                       |
| <p>Prepare brochures to promote the use of density bonus in 2010.</p> <p>Revise Zoning Ordinance in 2010 to provide additional incentives for senior housing.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <p>Due to depressed housing market, there has been limited development interest in the City during the past few years. There has been no interest in the use of density bonus.</p>   | <p><b>Effectiveness and Continued Appropriateness:</b><br/>The City staff will continue to promote use of the density bonus to developers and other interested parties and will revisit incentives for senior housing. This program is included in the 2013-2021 Housing Element.</p> |
| <b>5.2.8 Lot Consolidation</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                       |
| <p>Prepare a marketing brochure in 2010 about mixed use development in the MUO and incentives offered by the City, including lot consolidation incentives.</p> <p>Visit property owners annually of key sites within the MUO to discuss potential for redevelopment.</p> <p>Send marketing brochure in 2011 to mixed use developers in the region to solicit interest in redevelopment and assist developers in identifying feasible sites for consolidation.</p> <p>Provide priority ministerial processing of lot consolidation.</p> <p>Annually monitor the sites inventory to evaluate effectiveness lot consolidation incentives and modify program as appropriate.</p> | <p>Due to depressed housing market, there has been limited development interest in the City during the past few years. There has been limited interest in mixed use development.</p> | <p><b>Effectiveness and Continued Appropriateness:</b><br/>The Mixed Use Overlay remains the most viable area for future residential development. This program is included in the 2013-2021 Housing Element.</p>                                                                      |

| 2008-2014 Objectives                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 2008-2014 Accomplishments                                                                                                                                                                                                                                                                                                                                                                                                                                           | Effectiveness and Appropriateness                                                                                                                                                                                                                                                                          |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>5.2.9 Zoning Revisions for Special Needs Housing</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                            |
| <p>Revise Zoning Ordinance in 2010 to address special needs housing.</p> <p>Contact developers annually to inform developers of assistance available for affordable housing development, including extremely low income housing.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <p>In June 2013, the City amended its Zoning Ordinance to permit emergency shelter by-right in the M-C zone.</p> <p>The amendment also permits both transitional and supportive housing as residential uses in all zones that permit residential development.</p> <p>Additionally, the amendment conditionally permits single room occupancy housing units (SRO) in the RVD zone.</p> <p>The City no longer has a definition of family in its Zoning Ordinance.</p> | <p><b>Effectiveness and Continued Appropriateness:</b><br/>This program has been completed and is removed from the 2013-2021 Housing Element.</p>                                                                                                                                                          |
| <b>5.2.10 First-Time Homebuyers Programs</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                            |
| <p><b>Home Ownership Program</b><br/>Provide loans up to \$50,000 or 20% of the purchase price, whichever is less to eligible properties.</p> <p>Eligible properties are single-family homes with a maximum purchase price of \$474,050 or attached/detached condominium units or townhomes with a maximum purchase price of \$389,500.</p> <p><b>American Dream Downpayment Initiative Home Ownership Program</b><br/>Provide downpayment and closing cost loans 6% of the purchase price or \$10,000 (whichever is greater)</p> <p><b>Mortgage Credit Certificate Program</b><br/>Assist first-time homebuyers with a federal income tax credit by reducing the amount of federal taxes to be paid.</p> | <p>The MCC Program is offered through the Community Development Commission and is administered by them. Lomita is listed as an eligible city for these programs.</p> <p>Residents looking to participate in these programs are referred to the LA County Community Development Commission at (626) 262-4511 or <a href="http://www.lacdc.org">www.lacdc.org</a>.</p>                                                                                                | <p><b>Effectiveness and Continued Appropriateness:</b><br/>With the current market conditions, these programs may become more effective compared to the past. The City will continue to refer interested homeowners to the County programs. This program is included in the 2013-2021 Housing Element.</p> |



| 2008-2014 Objectives                                                                                                                                                                                                                                               | 2008-2014 Accomplishments                                                                                                                                                                                                                                          | Effectiveness and Appropriateness                                                                                                                                                                                                         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>5.2.11 Section 8 Housing Choice Voucher Program</b>                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                           |
| Continue to refer potentially eligible households to the County program and promote program to rental property owners.                                                                                                                                             | As of July 2013, 70 households in Lomita are receiving Housing Choice Vouchers.                                                                                                                                                                                    | <b>Effectiveness and Continued Appropriateness:</b><br>The Section 8 Housing Choice Voucher Program will be continued because there is an ongoing need for Section 8 Vouchers. This program is included in the 2013-2021 Housing Element. |
| <b>5.2.12 Fair Housing Program</b>                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                           |
| Continue to refer complaints and inquiries to the Fair Housing Foundation.<br><br>Distribute handouts regarding fair housing services at City Hall and other public counters.<br><br>Remove the definition of family from the Zoning Ordinance by the end of 2009. | The City continues to promote fair housing by referring callers to the Housing Rights Center.<br><br>The City no longer has a definition of family in its Zoning Ordinance.                                                                                        | <b>Effectiveness and Continued Appropriateness:</b><br>There is an ongoing need to provide fair housing services. This program is included in the 2013-2021 Housing Element.                                                              |
| <b>5.2.13 Energy Conservation Program</b>                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                           |
| Periodically review Zoning and subdivision requirements to promote energy conservation measures.<br><br>Distribute materials of energy conservation programs offered by utility companies at public counters and through code enforcement activities.              | The City adopted a Water Conservation Ordinance in 2009. Additionally, the City adopted California Green Building Standards in 2011.<br><br>The Community Development Department maintains the Go Green Lomita website for environmental programs and information. | <b>Effectiveness and Continued Appropriateness:</b><br>The City will continue to promote energy conservation measures. This program is included in the 2013-2021 Housing Element.                                                         |

## Appendix B: Detailed Residential Sites Inventory

The following provides a listing of vacant and underutilized sites available in the City of Lomita to accommodate the Regional Housing Needs Assessment for the planning period.

**Table B-1: Vacant and Underutilized Multi-Family Sites**

| Site ID  | APN          | Address              | GP                 | Zone      | Allowable Density (Units / Ac) | Acres | Existing Use         | Existing Units | Max. Units | Potential Units | Income   |
|----------|--------------|----------------------|--------------------|-----------|--------------------------------|-------|----------------------|----------------|------------|-----------------|----------|
| 17       | 7553-007-018 | 25819 Eshelman Av    | Residential High   | RVD-1,000 | 43.5                           | 0.32  | Commercial           | 0              | 13         | 10              | Lower    |
|          | 7553-007-056 | 25825 Eshelman Av    |                    |           | 43.5                           | 0.12  | Commercial           | 0              | 5          | 4               | Moderate |
|          | 7553-007-055 | 25819 Eshelman Av    |                    |           | 43.5                           | 0.12  | SFR                  | 1              | 5          | 4               | Moderate |
| Subtotal |              |                      |                    |           |                                | 0.56  |                      | 1              | 23         | 18              |          |
| 1        | 7374-009-030 | 2363 241st Street    | Residential High   | RVD-1,500 | 29.04                          | 0.18  | Duplex               | 2              | 5          | 4               | Moderate |
|          | 7374-009-029 | 2357 241st Street    |                    |           | 29.04                          | 0.19  | SFR                  | 1              | 5          | 4               | Moderate |
|          | 7374-009-028 | 2351 241st Street    |                    |           | 29.04                          | 0.22  | SFR                  | 1              | 6          | 5               | Moderate |
| 2        | 7374-009-113 | 2319 241st Street    |                    |           | 29.04                          | 0.30  | SFR                  | 1              | 8          | 7               | Moderate |
| 3        | 7374-010-016 | 2229 241st Street    |                    |           | 29.04                          | 0.41  | Triplex              | 3              | 11         | 9               | Moderate |
| 22       | 7553-005-002 | 26012 Narbonne Av    |                    |           | 29.04                          | 0.44  | Multi-Family 3 Units | 3              | 12         | 10              | Lower    |
| Subtotal |              |                      |                    |           |                                | 1.75  |                      | 11             | 47         | 39              |          |
| 16       | 7410-011-012 | 1739-45 257th Street | Residential Medium | RVD-2,500 | 17.4                           | 0.34  | Duplex               | 2              | 6          | 4               | Moderate |
| 9        | 7376-008-014 | 2374 247th Street    |                    |           | 17.4                           | 0.26  | SFR                  | 1              | 4          | 3               | Moderate |
| 19       | 7553-001-053 | 25925 Cypress St     |                    |           | 17.4                           | 0.48  | SFR                  | 1              | 8          | 6               | Moderate |
| 20       | 7553-001-057 | 25941 Cypress Street |                    |           | 17.4                           | 0.23  | SFR                  | 1              | 3          | 3               | Moderate |
| 24       | 7553-005-026 | 26205 Oak Street     |                    |           | 17.4                           | 0.26  | SFR                  | 1              | 4          | 3               | Moderate |
| 23       | 7553-009-039 | 26016 Oak Street     |                    |           | 17.4                           | 0.57  | SFR                  | 1              | 9          | 7               | Moderate |
| Subtotal |              |                      |                    |           |                                | 2.14  |                      | 7              | 34         | 26              |          |
| 21       | 7553-002-114 | 26109 Narbonne Av    | Residential High   | RVD-1,500 | 29.04                          | 0.37  | Vacant               | 0              | 10         | 8               | Moderate |
| Subtotal |              |                      |                    |           |                                | 0.37  |                      | 0              | 10         | 8               |          |
| 18       | 7553-001-048 | n/a                  | Residential Medium | RVD-2,500 | 17.4                           | 0.22  | Vacant               | 0              | 3          | 3               | Moderate |
| Subtotal |              |                      |                    |           |                                | 0.22  |                      | 0              | 3          | 3               |          |
| Total    |              |                      |                    |           |                                | 5.04  |                      | 19             | 117        | 94              |          |

With the application of the Mixed Use Overlay, all these properties are therefore subject to the Mixed Use General Plan designation and MU zoning.

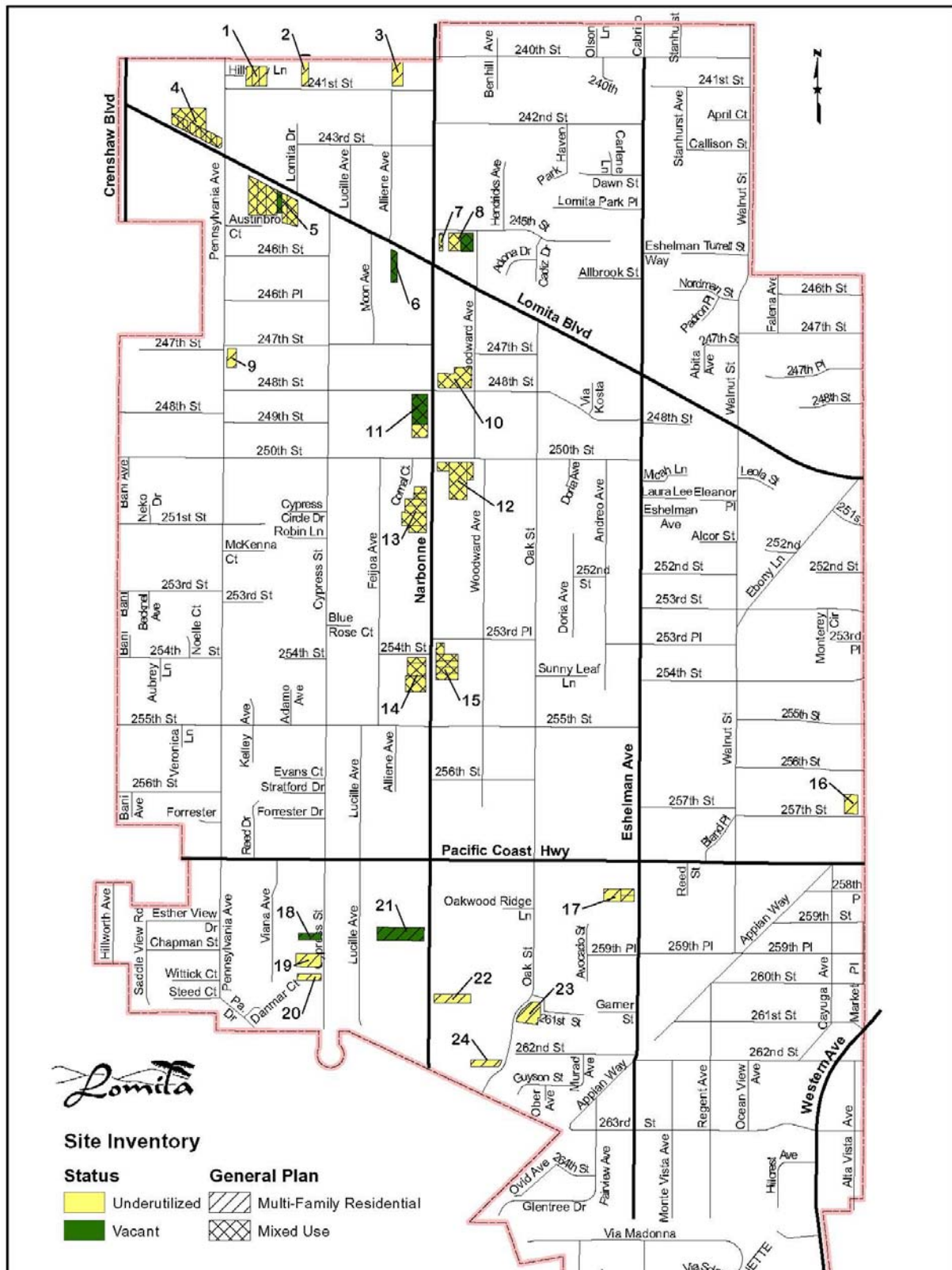
**Table B-2: Vacant and Underutilized Properties in Mixed Use Overlay**

| Site ID  | APN          | Address               | General Plan      | Zone | Allowable Density (Units/AC) | Acres | Type          | Existing Use         | Year Built | Max Units | Potential Units | Income |
|----------|--------------|-----------------------|-------------------|------|------------------------------|-------|---------------|----------------------|------------|-----------|-----------------|--------|
| 6        | 7376-013-007 | 2232 Lomita Blvd      | Mixed Use Overlay | D-C  | 22.0                         | 0.61  | Vacant        | Commercial Lot       | n/a        | 13        | 10              | Lower  |
| Subtotal |              |                       |                   |      |                              | 0.61  |               |                      |            | 13        | 10              |        |
| 10       | 7376-017-010 | 24730 Narbonne Ave    | Mixed Use Overlay | C-G  | 22.0                         | 0.70  | Underutilized | Church               | n/a        | 15        | 12              | Lower  |
| Subtotal |              |                       |                   |      |                              | 0.70  |               |                      |            | 15        | 12              |        |
| 8        | 7374005064   | 2154 245th St         | Mixed Use Overlay | D-C  | 22.0                         | 0.32  | Vacant        | Commercial Lot       | 1922       | 7         | 5               | Lower  |
|          | 7374-005-066 | 2173 Lomita Blvd Rear |                   |      | 22.0                         | 0.32  | Underutilized | Parking Lot          | 1970       | 7         | 5               | Lower  |
| 7        | 7374-005-060 | 24516 Narbonne Ave    |                   |      | 22.0                         | 0.11  | Underutilized | Parking Lot          | 1974       | 2         | 2               | Lower  |
| Subtotal |              |                       |                   |      |                              | 0.75  |               |                      |            | 16        | 12              |        |
| 11       | 7376-015-014 | 24825 Narbonne Ave    | Mixed Use Overlay | C-G  | 22.0                         | 0.29  | Underutilized | Store Building       | 1950       | 6         | 5               | Lower  |
|          | 7376-015-013 | 2200 248th St         |                   |      | 22.0                         | 0.69  | Vacant        | n/a                  | n/a        | 15        | 12              | Lower  |
| Subtotal |              |                       |                   |      |                              | 0.98  |               |                      |            | 21        | 17              |        |
| 13       | 7373-015-006 | 25019 Narbonne Ave    | Mixed Use Overlay | C-G  | 22.0                         | 0.11  | Underutilized | Duplex               | 1953       | 2         | 1               | Lower  |
|          | 7373-015-007 | 25027 Narbonne Ave    |                   |      | 22.0                         | 0.10  | Underutilized | Duplex               | 1927       | 2         | 1               | Lower  |
|          | 7373-015-016 | 25031 Narbonne Ave    |                   |      | 22.0                         | 0.21  | Underutilized | SFR                  | 1939       | 4         | 3               | Lower  |
|          | 7373-015-020 | 25035 Narbonne Ave    |                   |      | 22.0                         | 0.21  | Underutilized | Stores & Residential | 1956       | 4         | 3               | Lower  |
|          | 7373-015-021 | 25043 Narbonne Ave    |                   |      | 22.0                         | 0.48  | Underutilized | Office Building      | 1969       | 10        | 8               | Lower  |
|          | 7373-015-034 | 25101 Narbonne Ave    |                   |      | 22.0                         | 0.17  | Underutilized | Stores & Offices     | 1990       | 3         | 2               | Lower  |
| Subtotal |              |                       |                   |      |                              | 1.28  |               |                      |            | 25        | 18              |        |
| 12       | 7375-001-002 | 2150 250th St         | Mixed Use Overlay | C-G  | 22.0                         | 0.16  | Underutilized | SFR                  | 1915       | 3         | 2               | Lower  |
|          | 7375-001-006 | 2154 250th St         |                   |      | 22.0                         | 0.92  | Underutilized | Stores & Residential | 1915       | 20        | 16              | Lower  |
|          | 7375-001-007 | 2168 250th St         |                   |      | 22.0                         | 0.16  | Underutilized | Stores & Residential | 1948       | 3         | 2               | Lower  |
| Subtotal |              |                       |                   |      |                              | 1.24  |               |                      |            | 26        | 20              |        |
| 5        | 7376-011-021 | 2332 Lomita Blvd      | Mixed Use Overlay | C-G  | 22.0                         | 0.42  | Underutilized | Private School       | 1945       | 9         | 7               | Lower  |
|          | 7376-011-020 | 2336 Lomita Blvd      |                   |      | 22.0                         | 0.22  | Underutilized | Private School       | 1984       | 4         | 3               | Lower  |
|          | 7376-011-018 | 2340 Lomita Blvd      |                   |      | 22.0                         | 0.17  | Vacant        | Commercial Lot       | n/a        | 3         | 2               | Lower  |
|          | 7376-011-008 | 2344 Lomita Blvd      |                   |      | 22.0                         | 0.40  | Underutilized | Store Building       | 1958       | 8         | 7               | Lower  |

Table B-2: Vacant and Underutilized Properties in Mixed Use Overlay

| Site ID  | APN          | Address            | General Plan      | Zone | Allowable Density (Units/AC) | Acres | Type          | Existing Use         | Year Built | Max Units | Potential Units | Income |
|----------|--------------|--------------------|-------------------|------|------------------------------|-------|---------------|----------------------|------------|-----------|-----------------|--------|
|          | 7376-011-007 | 2352 Lomita Blvd   |                   |      | 22.0                         | 0.43  | Underutilized | Stores & Residential | 1946       | 9         | 7               | Lower  |
|          | 7376-011-006 | 2360 Lomita Blvd   |                   |      | 22.0                         | 0.48  | Underutilized | Store Building       | 1946       | 10        | 8               | Lower  |
| Subtotal |              |                    |                   |      |                              | 2.12  |               |                      |            | 43        | 34              |        |
| 14       | 7373-013-018 | 25401 Narbonne Ave | Mixed Use Overlay | C-G  | 22.0                         | 0.14  | Underutilized | Duplex               | 1956       | 3         | 2               | Lower  |
|          | 7373-013-017 | 25409 Narbonne Ave |                   |      | 22.0                         | 0.34  | Underutilized | SFR                  | 1940       | 7         | 5               | Lower  |
|          | 7373-013-016 | 25419 Narbonne Ave |                   |      | 22.0                         | 0.48  | Underutilized | SFR                  | 1912       | 10        | 8               | Lower  |
| Subtotal |              |                    |                   |      |                              | 0.97  |               |                      |            | 20        | 15              |        |
| 15       | 7375-003-001 | 25342 Narbonne Ave | Mixed Use Overlay | C-G  | 22.0                         | 0.14  | Underutilized | SFR                  | 1950       | 3         | 2               | Lower  |
|          | 7375-003-004 | 25350 Narbonne Ave |                   |      | 22.0                         | 0.20  | Underutilized | SFR                  | 1950       | 4         | 3               | Lower  |
|          | 7375-003-005 | 25404 Narbonne Ave |                   |      | 22.0                         | 0.20  | Underutilized | SFR                  | 1950       | 4         | 3               | Lower  |
|          | 7375-003-006 | 25408 Narbonne Ave |                   |      | 22.0                         | 0.20  | Underutilized | Store Building       | 1969       | 4         | 3               | Lower  |
|          | 7375-003-007 | 25412 Narbonne Ave |                   |      | 22.0                         | 0.20  | Underutilized | SFR                  | 1939       | 4         | 3               | Lower  |
| Subtotal |              |                    |                   |      |                              | 0.94  |               |                      |            | 19        | 14              |        |
| 4        | 7374-011-040 | 2403 Lomita Blvd   | Mixed Use Overlay | C-G  | 22.0                         | 0.08  | Underutilized | SFR                  | 1952       | 1         | 1               | Lower  |
|          | 7374-011-018 | 2409 Lomita Blvd   |                   |      | 22.0                         | 0.09  | Underutilized | SFR                  | 1952       | 1         | 1               | Lower  |
|          | 7374-011-019 | 2413 Lomita Blvd   |                   |      | 22.0                         | 0.08  | Underutilized | SFR                  | 1952       | 1         | 1               | Lower  |
|          | 7374-011-020 | 2417 Lomita Blvd   |                   |      | 22.0                         | 0.08  | Underutilized | SFR                  | 1952       | 1         | 1               | Lower  |
|          | 7374-011-021 | 2421 Lomita Blvd   |                   |      | 22.0                         | 0.08  | Underutilized | SFR                  | 1952       | 1         | 1               | Lower  |
|          | 7374-011-022 | 2425 Lomita Blvd   |                   |      | 22.0                         | 0.08  | Underutilized | SFR                  | 1952       | 1         | 1               | Lower  |
|          | 7374-011-016 | 2429 Lomita Blvd   |                   |      | 22.0                         | 0.64  | Underutilized | Swimming Pool        | 1959       | 14        | 11              | Lower  |
|          | 7374-011-023 | 2431 Lomita Blvd   |                   |      | 22.0                         | 0.08  | Underutilized | Parking Lot          | 1965       | 1         | 1               | Lower  |
|          | 7374-011-024 | 2435 Lomita Blvd   |                   |      | 22.0                         | 0.08  | Underutilized | SFR                  | 1952       | 1         | 1               | Lower  |
|          | 7374-011-025 | 2439 Lomita Blvd   |                   |      | 22.0                         | 0.08  | Underutilized | SFR                  | 1952       | 1         | 1               | Lower  |
| Subtotal |              |                    |                   |      |                              | 1.38  |               |                      |            | 23        | 20              |        |
| Total    |              |                    |                   |      |                              | 10.98 |               |                      |            | 221       | 172             |        |

Figure B-1: Vacant and Underutilized Properties



### ***Description of Vacant and Underutilized Properties***

The following features the key vacant and underutilized sites in the Mixed Use Overlay Area.

**2150-2168 250<sup>th</sup> St (Site ID #12):** This site has four parcels and is 1.24 acres in size. Current land uses include stores and residential. This property could potentially achieve 20 units under the Mixed-Use zoning (at an average of 17.6 units per acre).



**2403-2439 Lomita Boulevard (Site ID #4):** Located along one of the City's major commercial corridors, this 1.38-acre site offers potential for recycling to higher-intensity use with a capacity of 20 units at an average density of 17.6 units per acre (80 percent of maximum density).

This site is comprised of several contiguous parcels with existing nonconforming single-family homes and a nonconforming auto repair shop. The auto repair shop occupies a significant portion of the site but has only a narrow frontage on Lomita Boulevard. This is a marginally performing business and does not represent the highest and best use for the property. The existing single-family units on site do not constitute an impediment to redevelopment as recent trends have demonstrated the market feasibility of recycling of properties with existing units. All parcels on this site are under a single ownership. The City has had several conversations with the property owner who has indicated interest in redeveloping these properties.

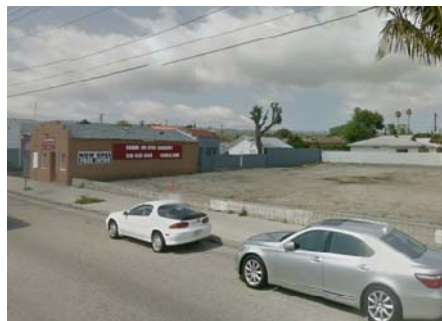




**2332-2360 Lomita Boulevard (Site ID #5):** This site includes six contiguous parcels with a total area of 2.12 acres. Current land uses include stores, a beauty school, and one single-family dwelling. Structures on site are at least 30 years old and at least half of the entire site is used for surface parking. These contiguous parcels with old structures and marginally operating businesses offer an excellent location for a mixed use development. One lot with an area of 0.17 acres is vacant. This property could potentially achieve 34 units under the Mixed-Use zoning (at an average of 17.6 units per acre).



**24825 Narbonne Ave, 2200 248<sup>th</sup> St (Site ID #11):** The total area of this site is 0.98 acres. The site includes two lots, one used for retail and the other a vacant lot 0.69 acres in size. Prior to the economic downturn the City had discussions with the property owner regarding development of this property as a mixed use development.



**24516 Narbonne Ave, 2173 Lomita Blvd rear, 2154 245<sup>th</sup> St (Site ID #7 and #8):** This site has three parcels under common ownership including a vacant lot with an area of 0.32 acres. The total area of the site is 0.75 acre. The other two lots included in the site are all parking lots. The City met with the owner who has expressed interest in redeveloping this site. The owner has previously developed conceptual drawings for a mixed-use development. This site can yield 12 units at an average density of 17.6 units per acre (80 percent of maximum density).



**24730 Narbonne Avenue (Site ID #10):** This 0.7-acre lot is located at the northeast corner of Narbonne Avenue and 248<sup>th</sup> Street. The site is currently occupied by a church and can potentially yield 12 units if developed as mixed-use residential at an average density of 17.6 units per acre (80 percent of maximum density).





**25401-25419 Narbonne Avenue (Site ID #14):** This site has an area of 0.97 acre and contains three contiguous large parcels that comprise one-quarter of the entire block. The current land use for two of the parcels is residential while the final residential building has been converted into a wellness clinic between the two homes. The interrupted uses encourage the redevelopment of the three parcels as a single development. This lot can accommodate 15 units at an average density of 17.6 units per acre.



**25019-25101 Narbonne Ave (Site ID #13):** This site includes six parcels with a total area of 1.28 acres. The land uses of the parcels include stores, office building and residential. The lots are long and with narrow frontages along Narbonne Avenue. This configuration encourages lot consolidation to achieve more efficient use of land. This lot can accommodate 18 units at an average density of 17.6 units per acre.



**25342-25412 Narbonne Ave (Site ID #15):** This site consists of five contiguous parcels and has a total area of 0.94 acres. The lots are all residential with the exception of one store. The lots are long and with narrow frontages along Narbonne Avenue. This configuration encourages lot consolidation to achieve more efficient use of land. This site can accommodate 14 units at an average density of 17.6 units per acre.



## Appendix C: Public Outreach

### Outreach List

Boys & Girls Clubs of the South Bay  
Catholic Charities of Los Angeles, Inc.  
Cheer for Children, Inc.  
Foodbank of Southern California  
Freedom4U  
Goodwill SOLAC  
South Bay Latino Chamber of Commerce  
South Bay Workforce Investment Board  
The Molina Foundation  
The Salvation Army  
The Society of St. Vincent De Paul, Council of Los Angeles  
South Bay Cities Council of Governments  
Alliance Health, Inc.  
Behavioral Health Services, Inc.  
Community's Child  
Connections For Children  
Counseling4kids  
Emk Community Development Corporation  
Good Sheperd Center  
Harbor Regional Center  
Little Company of Mary Community Health  
Los Angeles Mission, Inc.  
Options For Life Agency, LLC  
P.S. I Love You Foundation  
PathPoint  
Rainbow Services  
Social Vocational Services, Inc.  
South Bay Family Healthcare  
Union Rescue Mission  
United Way of Greater Los Angeles  
Unity of Life Foundation, Inc.  
Walk With Sally  
Westside Regional Center  
Center for Pacific-Asian Family  
Family Crisis Center  
Lomita Chamber of Commerce  
Bridge Housing  
Habitat for Humanity  
Jamboree Housing Corporation  
Los Angeles Community Design Center  
National Core  
The Olson Company