

City of Montebello

Los Angeles County, California

Analysis of Impediments to Fair Housing Choice

DRAFT August 2020



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Chapter 1: Introduction

A. History of Montebello

Montebello is located east of Los Angeles in the San Gabriel Valley of Southern California. The City had its beginnings in 1899. Montebello was originally an agricultural community. In 1917, the City became a major contributor to oil production for the State of California. On October 16, 1920, Montebello was the 35th city to be incorporated in Los Angeles County.

The City's population estimated by the 2010 U.S. Census was 62,495 and the 2013-2017 American Community Survey 5-Year Estimates showed a further increase to 63,468, a 1.5 percent increase from 2010. The Department of Finance's E-5 Population and Housing Estimates for 2010 reported an increase in average household size from 3.27 persons per household in 2010 to 3.32 persons in 2019. This could indicate a trend towards larger families, or a trend towards extended families sharing living quarters. During this same period, the housing stock increased by 1.3 percent: 19,768 in 2010 to 20,048 units in 2019.

The City of Montebello has made a commitment to providing equal housing opportunities for residents of the City. As a recipient of the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) and HOME Investments Partnerships Program (HOME) in past years, the City of Montebello has worked to provide a higher quality of life in the City.

The City's housing stock growth has been, on average, similar to surrounding cities -- 3% to 7% and 4% for Montebello from 1990 to 2017¹. Single-family homes make up nearly 60% of the housing stock. The multi-family share is approximately 40% of the total housing units. The median price of a housing unit in the City of Montebello was estimated at \$496,600. Rents range from \$1,008 for a one-bedroom apartment to \$1,569 for a unit with three³.

B. Legal Background

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

1) Federal Laws

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

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

¹City of Montebello, Housing Element- 2016-2021.

²HdL, Coren & Cone, The City of Montebello Transfer of Ownership, (Los Angeles, CA, Los Angeles County 2017/18 - 2019/20 Secured Tax Roll And County Recorder, 2019), 2-5.

³MEDIAN GROSS RENT BY BEDROOMS, Universe: Renter-occupied housing units paying cash rent, 2013-2017 American Community Survey 5-Year Estimates.

Specifically, it is unlawful to:

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

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

HUD Final Rule on Equal Access to Housing in HUD Programs: On March 5, 2012, HUD published the Final Rule on “Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity.” It applies to all McKinney-Vento-funded housing programs, as well as to other housing assisted or insured by HUD. The rule creates a new regulatory provision that generally prohibits considering a person’s marital status, sexual orientation, or gender identity (a person’s internal sense of being male or female) in making housing assistance available.

2) California Laws

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

- Advertising
- Application and selection process
- Unlawful evictions
- Terms and conditions of tenancy

Privileges of occupancy
Mortgage loans and insurance
Public and private land use practices (zoning)
Unlawful restrictive covenants

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

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

FEHA protected categories:

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

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

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

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

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

- Housing for persons with disabilities
- Housing for homeless persons, including emergency shelters, transitional housing, and supportive housing
- Housing for extremely low-income households, including single-room occupancy units
- Housing for persons with developmental disabilities

C. Fair Housing Defined

Equal access to housing is fundamental to each person being able to meet essential needs and to the pursuit of personal, educational, employment, and other goals. In recognition of equal housing access as a fundamental right, the governments of the United States and the State of California have both established fair housing as a right protected by law.

Federal fair housing laws prohibit discrimination in the sale, rental, lease, or negotiation for real property based on race, color, religion, sex, national origin, familial status, and disability. The California fair housing laws are built on the federal laws and add marital status, ancestry, source of income, sexual orientation, and “any arbitrary factor” as protected categories under the laws.

Many factors in the public and private domains impede equal access to housing or fair housing choice. Impediments to fair housing choice are:

Any actions, omissions, or decisions taken because of race, color, ancestry, national origin, religion, sex, disability, marital status, familial status, source of income, sexual orientation, or any other arbitrary factor which restrict housing choices or the availability of housing choices; or

Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, ancestry, national origin, religion, sex, disability, marital status, familial status, source of income, sexual orientation, or any other arbitrary factor.⁴

To affirmatively promote equal housing opportunity, a community must work to remove or to mitigate impediments to fair housing choice. The City of Montebello is dedicated to providing fair housing opportunities to all residents, to assuring compliance with all applicable laws throughout the City, and to conducting its business fairly and impartially.

1) Analysis of Impediments (AI) to Fair Housing Choice Report Description

The AI report is an assessment of how laws, governmental policies, real estate practices, and local conditions may affect the location, availability, and accessibility of housing. The analysis of their impact on housing choice can highlight areas where corrective actions might broaden the housing options of persons protected by fair housing laws. The analysis includes examining impediments and barriers to fair housing choice:

An impediment to fair housing choice is any action, omission, or decision that is intended to or has the effect of restricting a person’s choice of housing on the basis of race, color, religion, sex, disability, familial status, or national origin. Such a limitation to fair housing choice constitutes housing discrimination.

This AI defines barriers to housing choice as factors, such as income level and housing supply that limit a person’s choice of housing.⁵

This AI adheres to the recommended scope of analysis and format in the Fair Housing Planning Guide developed by the U.S. Department of Housing and Urban Development (1996).

⁴ U.S. Department of Housing and Urban Development, Fair Housing Planning Guide, March 1996.

⁵ U.S. Department of Housing and Urban Development, Fair Housing Planning Guide, March 1996.

a) Purpose of the Analysis of Impediments to Fair Housing

The purpose of an AI is to review conditions in the jurisdiction that may impact the ability of households to freely choose housing and to be treated equally, without regard to race, ethnicity, religion, gender, national origin, source of income, age, disability, or other protected status. The AI reviews the general state of fair housing, the enforcement of fair housing law, efforts to promote fair housing, access to credit for the purpose of housing, and general constraints to the availability of a full range of housing types.

An AI also examines the affordability of housing in the jurisdiction with an emphasis on housing affordable to households with annual incomes classified as low-income. (Low-income is defined as equal to or less than 80% of the adjusted area median family income (AMI) as most recently published by the U.S. Department of Housing and Urban Development. For Montebello, 80 percent of the AMI is \$83,500 for a family of four, according to the 2019 income limits issued by HUD.⁶)

The document has three major goals:

- To provide current conditions that may impact fair housing choice.
- To review the impacts of policies and practices and how they may impact fair housing choice and the provision of housing, specifically affordable housing and housing for special needs households.
- To identify impediments to fair housing choice and actions the City will take to remove those impediments or to mitigate the impact those impediments have on fair housing choice.

Fulfilling these goals includes the following:

- A review of the demographics, laws, regulations, private market and public sector, and administrative policies, procedures, and practices of the City of Montebello.
- An assessment of how those laws affect the location, availability, and accessibility of housing.
- An assessment of conditions, both public and private, affecting fair housing choice.

Pursuant to CDBG regulations [24 CFR Subtitle A §91.225(a)(1)], to receive CDBG funds, a jurisdiction must certify that it “actively furthers fair housing choice” through the following:

- Completion of an AI;
- Actions to eliminate identified impediments;
- Maintenance of fair housing records.

2) Organization of the Report

This report is divided into eight sections, including the executive summary and this introduction.

Executive Summary – Identifies the intent and purpose of the report, provides a brief description of the process, and summarizes the key findings.

Introduction – Explains the purpose of the AI report, defines fair housing, lists the data and funding sources for the report, and describes the public participation process.

Community Participation Process – Provides a description of public outreach efforts to obtain community input on community needs and possible impediments,

⁶FY 2019 Income Limits Summary for the County of Los Angeles, U.S. Department of Housing and Urban Development, May 2019.

Community Profile – Describes the housing and population characteristics of the City of Montebello. Population characteristics include income, age, race, ethnicity, familial status, and disability. Employment characteristics are also included. Housing characteristics include unit type and tenure, housing cost, and overcrowding. The geographic distribution of households by income, race, and ethnicity is also examined.

Public Policies – Reviews public policies and practices to determine the potential impact on fair housing and the provision of an adequate number and appropriate types of housing.

Private Sector Practices – Assesses the general level of fair housing and housing rights awareness in the private sector. Specifically, rental housing, residential real estate sales, and mortgage lending are evaluated. The analysis relies on an array of tools including interviews with stakeholders and the review of local advertisements, published data on mortgage lending, and reports of unfair housing practices.

Assessment of Fair Housing Practices – Evaluates existing public and private programs, services, practices, and activities that aim to assure fair housing in the City. This section describes the City's recent actions to promote fair housing, provide affordable housing, and remove barriers to affordable housing. In order to identify actions taken to affirmatively further fair housing, this section reviews The City of Montebello's most recent Consolidated Plan, Annual Action Plans, and Consolidated Annual Performance and Evaluation Reports (CAPERs).

Five-Year Progress – Summarizes impediments identified in 2015 and actions taken to accomplish objectives and goals used in addressing the impediments identified in the City's previous AI.

Conclusions and Recommendations for Fair Housing – Summarizes the findings regarding fair housing issues in the City and provides recommendations for furthering fair housing. In this section, the reader can find the impediments identified and the actions proposed to address those impediments.

3) Data Sources

In preparation of AI report, the following data sources were consulted.

American Community Survey (ACS) 2013-2017 - 5-Year Estimates, U.S. Census Bureau. ACS data are obtained from a nationwide survey on demographic, social, economic, and housing information conditions. The 5-Year Estimate includes 60 months of collected data for all population size areas. It utilizes the largest sample size of all the Survey forms (1-Year, 3-Year and 5-Year Estimates) and is the most reliable. It is, however, the least current of the Survey forms. The 5-Year Estimate is best utilized when precision is more important than currency, and when examining tracts and other smaller geographies.

2000 and 2010 Decennial Census, U.S. Census Bureau. The Decennial Census provides comprehensive data describing demographic and housing characteristics.

California Department of Finance (DOF). The Department of Finance provides estimates on current population and housing stock based on housing construction and demolition data submitted annually by local jurisdictions.

Employment Development Department (EDD). The Employment Development Department provides current and projected labor market data.

Comprehensive Housing Affordability Strategy (CHAS). Developed by the Census Bureau for HUD, the CHAS database contains information on low- and moderate-income households, as well as housing problems (i.e., cost burden, overcrowding, and substandard conditions). In August 2019, HUD posted CHAS data based on the 2012-2016 ACS. The five-year (2013-2017) data are used by HUD and state

and local governments to examine housing needs and make funding decisions. The data are available at the state, county, place, and census-tract level.

U.S. Bureau of Labor Statistics. The U.S. Bureau of Labor Statistics provides labor market data including data on employment, wages, and earnings.

Chapter 2: Public Participation

City Staff worked with an outside consultant, Avant Garde, to prepare and facilitate public engagement program and guide the AI planning process. The City and its consultant undertook a consultation and public participation process as well as data research and analysis required to complete the AI report.

1) Public Participation Activities and AI Review

Work on the AI was completed concurrently with drafting the 2020-2025 City of Montebello Consolidated Plan. A community engagement program, as originally planned, was to include:

- Stakeholder One-On-One Interviews
- Community Needs Survey
- Community Meetings (2)
- Public Hearing

The following sections of this Chapter details each activity. As a result of the participation activities, summaries will be prepared and placed in the appendix, as well as detailed in this chapter. City staff and other representatives as deemed appropriate will be asked to provide comments. A draft of the AI report showing critical community data trends was completed, and provided to the City in December 2019. The City will create an approval process that includes public review, documentation of public comments, and Council approval. All public outreach commentary will be recorded into the AI report. All future public meetings, hearings, and a 30-day public review period will be duly advertised in advance.

1) Stakeholder One-On-One Interviews

The planning process shall include several stakeholder interviews with City staff, government officials and other nonprofit social service agencies doing business in the City. A summary will be prepared and analyzed integrated into the AI and Consolidated Plan policies and recommendations. A Stakeholder Summary will be included in Appendix A – Public Outreach. Common interview questions include:

- a) What do you feel are your agency's (or City) top priorities?
- b) What do you feel are the most common or pressing housing problem?
- c) How do you feel we can overcome these problems?
- d) How do you feel local organizations/service providers can better support your priorities?
- e) In what ways are low- and moderate-income families vulnerable to natural hazards?
- f) Do you feel there is local support for broadband access and technical literacy? If not, what support is missing?
- g) How do you feel the City should spend their annual CDBG allocation?

Stakeholder Concerns:

- Homelessness
- Preservation of existing affordable housing
- Accessible workforce housing
- Economic development/revitalization
- Transitional Housing
- Supportive Housing
- Financial Education
- Multi-Family Housing

2) Community Needs Survey

A Community Needs Survey was conducted for both the AI and the 2020-2025 Consolidated Plan and 2020 AI planning process. In November 2019, the City initiated an on-line survey made available on their website and emailed to community members, stakeholders and with social services associated with the City. The survey was conducted to solicit the community's input on the City's most pressing needs, particularly in the areas of housing, community facilities, homelessness, neighborhood improvements,

community services, and affordable and fair housing. Respondents identified the top issues that limit housing options and affordability in the City. The Community Needs Summary is included in Appendix A – Public Outreach.

Community Needs Survey Summary

- Park and Recreational Programs
- Neighborhood Crime Prevention Programs
- Programs for at risk youth
- Childcare Services

3) Public Meeting and Hearing

As part of the public engagement process, a public meeting will be conducted to inform the public on the AI planning process and solicit public input on community housing and housing discrimination. A public meeting summary will be included (See Appendix A – Public Outreach).

What community facilities are most needed?

- Parks and Recreational Facilities
- Youth Centers
- Neighborhood Community Center

What homeless housing services are most needed?

- Homeless Prevention
- Emergency Shelter
- Transitional Housing

Community & Economic Development Needs:

- Street Improvements
- Attract Job Generating Businesses
- Childcare Services and Facilities

Overarching Factors that lead to homelessness:

- Lack of Adequate Income
- Lack of Affordable Housing
- Disability
- Discrimination

A 30-day public review period to receive any outstanding comments from agencies and the general public is required as part of the public participation program. A public hearing will be held after the 30-day public comment period in City Council chambers at a regularly scheduled Council meeting in 2020. All public comments and any discussion items raised during the public hearings will be directly addressed.

Chapter 3: Community Profile

A. Locational Context

Understanding the social, racial, economic, and other characteristics of a population, as well as how those characteristics change over time, is crucial to evaluating current and future housing needs. Analyzing demographic trends can indicate places or people who may not be served by the housing market and who need assistance or intervention.

This chapter will explore demographic differences that affect housing choice among residents of the City. It will provide context to existing conditions that reflect effects of past policy decisions. The data will pinpoint issues to inform strategies for broadening the availability of housing opportunities for residents. The data and analysis for this section will explore the City’s current setting compared with the County to provide regional context.

Montebello is Italian for beautiful mountain. The City, incorporated in 1920, is located in the south central area of the County and has a population of 63,468. The City functions as a residential suburb for surrounding employment centers and most of the existing development consists of low to medium density housing.

B. Demographic Profile

This section will explore demographic differences that may ultimately affect housing choice and affordability.

1-2) Population

Over the last decade, the City’s population has not fluctuated much. It has shifted from 62,495 in 2010 to 62,636 in 2018. The population estimates for 2015 and 2018 are projections based on the 2010 census data. The fluctuation that seems to be occurring may be caused by the individual agencies methodology for creating projections.

Figure 1 – Location Map

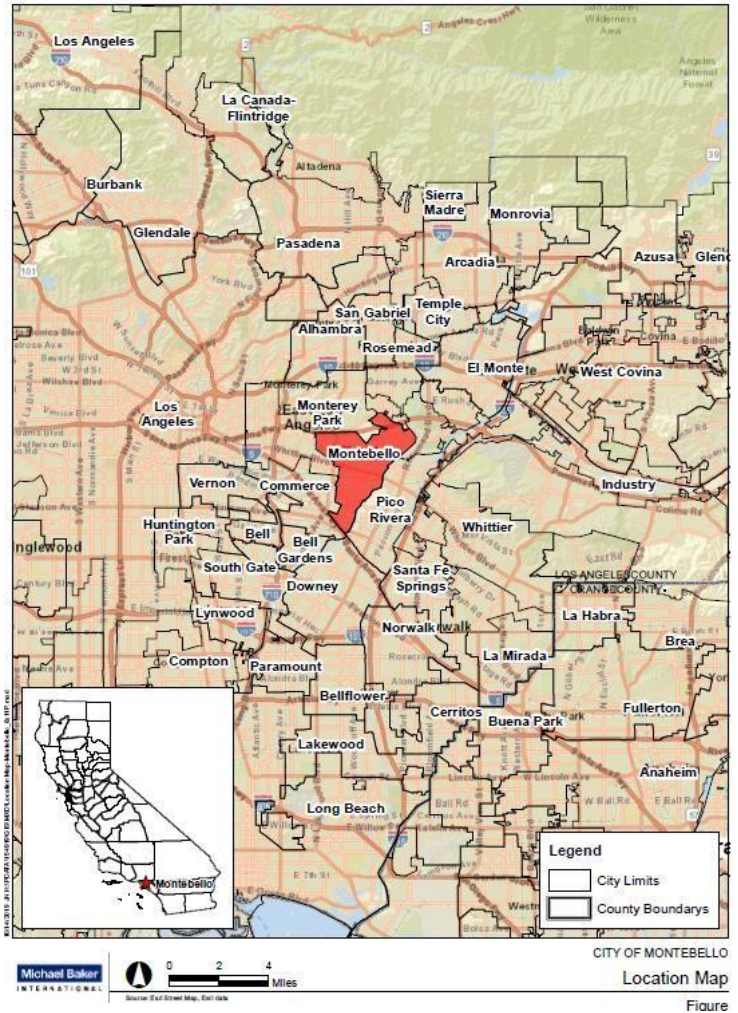


Table 1: City of Montebello: Population Trends - 1990 to 2018			
Year	Population	Growth	Growth Rate
1990	59,564	6635	1.19%
2010	62,495	345	0.67%
2015	63,457	77	0.12%
2018	62,632	-284	-0.45%

Source: 2018 Annual Estimates: U.S. Census.

Table 2: Los Angeles County: Population Trends - 1990 to 2018			
Year	Population	Growth	Growth Rate
1990	8,863,164	1,385,661	-0.13%
2010	9,822,433	959,269	0.48%
2015	10,097,037	48,629	10.82%
2018	10,105,518	(13,241)	18.53%

Source: 2018 Annual Estimates: U.S. Census; 2013-2017 ACS 5-Year Survey

3-4) Age Distribution

Age groups tend to differ in housing needs and preferences that may be related to lifestyles, family situation, or income differences. The largest majority of the City and County's population is between the ages of 25-44 and 19-year-old and younger population. The elderly age group has grown slightly from the year 2010 from 13.40% to 14.70% in the City.

Table 3: Age Characteristics				
Age	City	% of Total Population	County	% of Total Population
19 and under	15,794	24.88%	2,547,242	25.50%
20-24	4,748	7.48%	753,629	7.50%
25-44	18,523	29.18%	2,991,750	29.60%
45-64	15,100	23.79%	2,545,117	25.2%
65 or older	9,303	14.66%	1,264,984	12.5%
Total	63,468	100.00%	10,105,722	100.00%

Source: 2013-2017 ACS 5-Year Estimate

Table 4: % Elderly Population		
Age	2010	2017
65-74	6.00%	4.70%
75-84	5.30%	4.50%
85 and older	2.10%	1.40%
Total	13.40%	14.70%

2013-2017 ACS 5-Year Estimates

5) Language Spoken

Housing may not be refused based on a resident's birthplace or ancestry, nor can housing providers take advantage of a person's inability to read, write, speak, or understand English to deny access. Those with limited English proficiency (LEP) can face unique challenges in meeting their housing needs, so recipients of federal financial assistance are required to provide access to programs to LEP citizens. This condition applies to HUD funds that are allocated to the City.

English speaking residents in the City make up only 28.91% of the population, and 22.43% of those residents who speak another language speak English less than “very well”. Hispanic and Latino population make up 77.65% of the City’s total population, however, the Spanish speaking sector of this population make up only 57.65%.

Table 5: Language Spoken at Home		
	Number	%
Population 5 years and over	59,228	100%
-English only	17,124	28.91%
-Language other than English	42,104	71.09%
Speak English less than "very well"	13,283	22.43%
-Spanish	34,142	57.65%
Speak English less than "very well"	20,859	35.22%
-Other Indio-European languages	1988	3.36%
Speak English less than “very well”	951	1.61%
-Asian and Pacific Island languages	5,821	9.83%
Speak English less than "very well"	2,466	4.16%
-Other languages	153	0.26%
Speak English less than "very well"	102	0.17%

Source: 2013-2017 ACS 5-Year Estimates

6) Race/Ethnicity

Hispanic (of any race) population makes up the majority of the City’s resident base standing at 77.65%. The Asian population is the second highest group and makes up approximately 12.77% and the Non-Hispanic White (White Only) population making up 7.32%. The Hispanic/Latino group by far is the most prominent ethnic group in the City.

Table 6: Race & Ethnicity				
	2010		2017	
	#	%	#	%
Total Population	62,416	100.00%	63,468	100.00%
White alone	5,510	8.83%	4,646	7.32%
Black or African American alone	625	1.00%	767	1.21%
American Indian and Alaska Native alone	244	0.39%	152	0.24%
Asian alone	6,570	10.53%	8,107	12.77%
Native Hawaiian and Other Pacific Islander alone	11	0.02%	44	0.07%
Some other race alone	105	0.17%	0	0.00%
Two or more races:	267	0.43%	472	0.74%
Hispanic or Latino (of any race)	49,084	78.64%	49,280	77.65%

Source: 2006-2010; 2013-2017 ACS 5-Year Estimates

7-10) Household Type

Households in the City consists of nearly 70% family households that have an average family size of 3.67. Married families represent 47.8% of family households. Many households also have children under the age of 18, consisting of 30.0% of households. Female-headed households in the City are estimated

at 14.8%, with 44.9% of these households containing their own children under the age of 18. Non-Family households with persons living alone make up 12.3% of total households, which matches the percentage of non-family houses headed by individuals over the age of 65. The largest majority of the households in the City are renter-occupied (52%), with 41% owner-occupied, leaving 7% of housing units vacant.

Table 7: Households By Type

Table 7: Households By Type	
Total Households	27,238
Family households	19,012
With own children under 18 yrs	6,790
Married couple with family	9,088
With own children under 18 yrs	4,313
Female householder, no husband present	4,031
With own children under 18 yrs	1,811
Nonfamily households	4,242
Householder living alone	3,350
Householder 65 years and over	3,350
Households with individuals under 18 years	8,168
Households with individuals over 65 years	6,169
Average household size	3.27
Average family size	3.67

Source: 2013-2017 ACS 5-Year Estimates

Table 8: Renter vs. Owner-Occupied

Table 8: Renter vs. Owner-Occupied		
Number of Households	27,238	
Number of Housing Units	21,258	
Households	Number of Units	Percent of Housing Units
Owner-Occupied	8,796	41% of total housing units
Renter-Occupied	11,048	52% of total housing units
Vacant Housing Units	1,414	7% of total housing units

Source: 2013-2017 ACS 5-Year Estimates

Most homes in the City contain 2 or 3 bedrooms (64%), of which 53.0% rented and 47.0% owned. with 80% of which are owner-occupied. A majority of the owned units (68%) and rental units (61%) fall within this 2 or 3 bedroom category. 33% of the dwelling units are located in apartment buildings with 10 or more units, followed by detached single family homes which comprise 23% of dwelling units.

Table 9: Units Per Tenure

Property Type	Total Occupied		Owners		Renters	
	Number	%	Number	%	Number	%
No bedroom/Studio	563	3%	67	1%	496	4%
1 bedroom	3,536	18%	187	2%	3,349	30%
2 or 3 bedrooms	12,752	64%	5,991	68%	6,761	61%
4 or more bedrooms	2,993	15%	2,551	29%	442	4%
Total	19,844	100%	8,796	100%	11,048	100%

Source: 2013-2017 ACS 5-Year Estimate

Table 10: Units Per Property						
Property Type	Total Occupied		Owners		Renters	
	Number	%	Number	%	Number	%
1-unit detached structure	10,189	51%	7,641	87%	2,548	23%
1-unit, attached structure	1,625	8%	479	5%	1,146	10%
2 apartments	563	3%	82	1%	481	4%
3 or 4 apartments	1,983	10%	76	1%	1,907	17%
5 to 9 apartments	1,309	7%	149	2%	1,160	10%
10 or more apartments	3,844	19%	239	3%	3,605	33%
Mobile home or other type of housing	331	2%	130	1%	201	2%
Total	19,844	100%	8,796	100%	11,048	100%

Source: 2013-2017 ACS 5-Year Estimate

11-15) Special Needs Populations

The population in the City is aging at a very slow rate, with the population of people 65 or older increasing by 1.30% over the past 7 years. The number of large households of five or more people made up roughly 15.34% of households, down from 19.30% in 2000. Single parent households make up an estimated 29% of households, which is higher than the County rate at 22%. According to the 2013-2017 ACS data, 13.06% of the City's population is living with disabilities of which, 85.08% are elderly. The total homeless population in the City is estimated to be 170 unsheltered persons on a given night in 2020. Point-In-Time Counts are performed annually for Service Planning Area 7 (SPA 7) in January. SPA 7 combines the City's sheltered and unsheltered homeless population with surrounding cities. Exactly 50% live in vehicles (RVs, Campers, Vans, Cars), while the other half lives either on the street or in makeshift shelters.

Table 11: % Elderly Population		
Age	2010	2017
65-74	6.00%	4.70%
75-84	5.30%	4.50%
85 and older	2.10%	1.40%
Total	13.40%	14.70%

Source: 2013-2017 ACS 5-Year Estimates

Table 12: Large Households in 2000 and 2010				
	2000		2010	
	Number	%	Number	%
5 persons households	1,987	10.48%	1,704	8.59%
6 persons households	1,051	5.54%	769	3.88%
7 or more persons households	622	3.28%	571	2.88%
Total	3,660	19.30%	3,044	15.34%

Source: 2010 and 2013-17 ACS

Table 13: PIT Count - City of Montebello, SPA 7			
Homeless Categories	2018	2019	2020
Total:	342	158	170
Unsheltered	334	158	170
Sheltered	8	0	0
Persons living in:			
Street	113	48	60
Makeshift shelters	35	31	47
Cars	42	15	18
Vans	49	23	20
RVs, campers	95	41	24
Tents	N/A	N/A	1

Source: LAHSA.org

Table 14: Persons With Disabilities			
Subject	Estimate		
	Total	With a disability	Percent with a disability
Total civilian noninstitutionalized population	63,160	8,248	13.06%
SEX			
Male	30,641	3,775	12.32%
Female	32,519	4,473	13.76%
RACE AND HISPANIC OR LATINO ORIGIN			
White alone	37,490	5,631	15.02%
Black or African American alone	936	116	12.39%
American Indian and Alaska Native alone	504	92	18.25%
Asian alone	8,332	1,094	13.13%
Native Hawaiian and Other Pacific Islander alone	68	0	0.00%
Some other race alone	14,142	963	6.81%
Two or more races	1,688	352	20.85%
White alone, not Hispanic or Latino	4,500	1,168	25.96%
Hispanic or Latino (of any race)	49,188	5,856	11.91%
AGE			
Under 5 years	4,240	33	0.78%
5 to 17 years	9,853	410	4.16%
18 to 34 years	16,057	804	5.01%
35 to 64 years	23,921	3,143	13.14%
65 to 74 years	4,580	1,396	30.48%
75 years and over	4,509	2,462	54.60%

Source: Source: 2013-2017 ACS 5-Year

Table 15 Single Parent Households		
	City	County
Total Households	19,844	3,295,198
# of Disabled Households	5666	726,298
% of Single Parent Households	29%	22.04%

Source: 2013-2017 ACS 5-Year Estimate

C. Housing Profile

Demographic trends provide an important context for identifying impediments to fair housing choice. Ultimately, though, that context must be applied to home ownership and rental patterns. Settlement patterns are closely related to housing market conditions, as the relationship between price and income can influence housing choice, as well as the price and type of supply available in different neighborhoods.

By analyzing the costs, affordability, physical characteristics, location, and other factors of the City's housing stock, in combination with the conclusions already drawn from other sources of data, impediments to fair housing choice can be identified, scrutinized, and, eventually, mitigated. This chapter will explore baseline housing market conditions through the lens of members of the protected classes, identifying and contextualizing barriers that may exist to a household's choice to live in a given area of the City.

1) General Inventory Trends

As of 2017, there were an estimated 19,844 occupied dwelling units in the City, 55.7% of which were renter-occupied. There are a range of affordable housing options, with the number of affordable units increasing since 2010. In the last 7 years however, the number of affordable units between \$500-\$999 per month has decreased by 17.58%, while the total number of units between \$1,000-\$1,499 and \$1,500-\$1,999 increased by 6.40% and 7.19% respectively. In addition, there are now 484 affordable units over \$2000 per month, when none existed in 2010. From 2010 to 2017 there was an overall increase of 1,284 housing units.

	2010		2017		Percent Change
	#	%	#	%	%
Unit Price:					
Less than \$500	576	6.07%	600	5.57%	+4.17%
\$500-\$999	3,679	38.79%	2,284	21.21%	-37.92%
\$1,000-\$1,499	4,230	44.60%	5,492	51.00%	+29.83%
\$1,500-\$1,999	1,000	10.54%	1,909	17.73%	+90.90%
\$2,000-\$2,499	-	-	328	3.05%	N/A
\$2,500-\$2,999	-	-	143	1.33%	N/A
\$3,000+	-	-	13	0.12%	N/A
Total	9,485	100.00%	10,769	100.00%	+13.54%

Source: 2006-2010 ACS 5-Year Estimate; 2013-2017 ACS 5-Year Estimate

2) Housing Conditions

Table 16 shows us the typical age of the rental and owner-occupied units in the City. Most of the City's homes, 80.14%, were built between 1940 and 1979. Roughly 13.55% of the City's homes were built after 1980. Vacancy rates are low in the City, only 5.4% of all housing units that are or could be available for rent or purchase (see Table 17), although this has risen slightly since 2010, up from 4.7% that year. In prior years, CDBG and HOME funds are primarily used for large and small housing rehab and code compliance projects. The City currently has a 5.4% vacancy rate, and according to the Rental Property Reporter, dated September 2019, a healthy vacancy rate for a City is anywhere from 5-8%.

Table 17: Housing Unit Age						
Year Unit Built	Owner-Occupied		Renter-Occupied		Occupied	
	Number	%	Number	%	Number	%
2014 or later	15	0.17%	8	0.07%	23	0.11%
2010 to 2013	39	0.44%	39	0.35%	78	0.37%
2000 to 2009	88	1.00%	428	3.87%	516	2.43%
1980 to 1999	643	7.31%	1,414	12.80%	2,262	10.64%
1960 to 1979	3,263	37.10%	4,363	39.49%	8,297	39.03%
1940 to 1959	4,161	47.31%	4,105	37.16%	8,741	41.12%
1939 or earlier	587	6.67%	691	6.25%	1,341	6.31%
Unaccounted units					1,414	
Total	8,796	100%	11,048	100.00%	21,258	100.00%

Source: 2013-2017 ACS 5-Year Estimates

Table 18: Housing Vacancy		
	Units Vacant	%
Total Vacant Units City-Wide:	1,076	100.00%
For rent	885	82.25%
Rented, not occupied	60	5.58%
For sale only	21	1.95%
Sold, not occupied	73	6.78%
For seasonal, recreational, or occasional use	0	0.00%
For migrant workers	0	0.00%
Other vacant	37	3.44%
Total Housing Units (vacant & nonvacant)	19,844	

Source: 2013-2017 ACS 5-Year Estimates

3) Housing Costs and Affordability

The 2016-2021 City Housing Element states “The majority of the residential areas in the City are built out. Most of the City’s housing development occurs through land recycling and housing redevelopment. Given the scarcity of vacant lots, new residential development will continue to replace existing buildings. The City has approved re-zoning from lower to higher density residential use and has facilitated the development of housing by re-zoning parcels from commercial or industrial to higher density residential uses. These actions have helped to expand the housing stock. On a case-by-case basis, the City will continue to expand housing opportunities by reviewing the re-zoning of sites.” In light of these conditions and trends, the City is focused on providing a diversity of housing options by:

- Attaining a housing supply adequate to meet the needs projected for the City.
- Providing a variety of rental and homeownership housing opportunities for all income groups of the City

Since 2016, monthly rental rates in the City have steadily increased for 1, 2, 3, and 4-bedroom apartments, however, rates for all 3-bedroom units have increased at a slightly higher pace; 8% compared to 3% or 4% in other categories (Table 19). According to HUD sources, Fair Market Rents, as shown below, are slightly higher than these rents, meaning Montebello housing is relatively affordable for Los Angeles County. June, July, and August are housing peak sales months for the region (Table 23).

Home sale prices have increased 17% in the Los Angeles Metropolitan area from an average of \$446,660 in 2015 to \$546,660 in 2019 during peak sales season. In the Los Angeles Metropolitan area, a home is on the market or “For Sale” an average of 27-30 days (Table 24). In Los Angeles City, homes tend to sell slightly quicker, averaging 21-25 days on the market. Over the past 7 years, there has been a spike to housing values. The median housing value for the City has risen 24.68% since 2010. This may be a problem for the City of Montebello since median household income has not kept pace. In addition, this housing value spike has far outpaced any increase in median gross rent, which has only jumped by 0.33% since 2010 (Table 20).

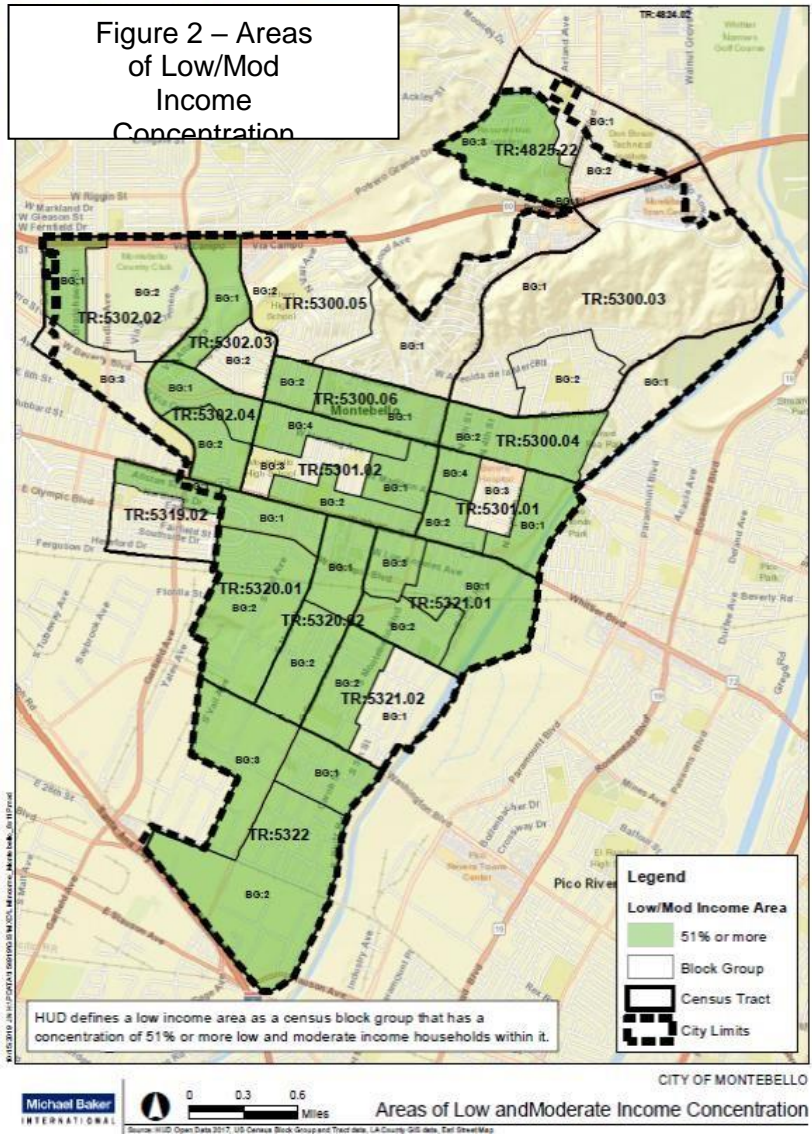


Table 19: Rent % Change in a 1-Year Timeline

	2016	2017	Percent Change
	#	#	%
1 bedroom	\$977	\$1,008	3%
2 bedrooms	\$1,241	\$1,289	4%
3 bedrooms	\$1,457	\$1,569	8%
4 bedrooms	\$2,050	\$2,135	4%

Source: ACS 2012-2016 & 2013-2017

Table 20: Fair Market Rent

	Rent Cost/Month
1 bedroom	\$ 1,195.00
2 bedrooms	\$ 1,545.00
3 bedrooms	\$ 2,079.00
4 bedrooms	\$ 2,303.00

Source: HUD 2017 Fair Market Rent

Tables 21 and 22 show median housing and rent values and what is affordable in the City. For a family of four who make less than 30% of the median household income, an affordable rent is \$676 per month. Table 21 shows the median gross rent in the City is \$1,211 per month. The gap of affordability is \$534. For a family of four who makes between 50% and 80% of the median household income, an affordable home is \$205,000. Table 21 shows that the median housing value in 2017 is \$496,600. The gap of affordability is \$291,600.

Table 21: Changes in Value, Rent, and Income

	2010	2017	% Change
Median Housing Value	\$456,500	\$496,600	8.78%
Median Gross Rent	\$1,045	\$1,211	15.89%
Median Household Income	\$50,881	\$50,312	-1.12%

Source: 2006-2010 ACS 5-Year Estimates; 2013-2017 ACS 5-Year Estimates

Table 22: Affordability Rent and Mortgage Combined

	1 Person	2 Persons	3 Persons	4 Persons
Extremely Low (0%-30%)				
Annual Income	\$ 18,950	\$ 21,650	\$ 24,350	\$ 27,050
Monthly Income	\$ 1,579	\$ 1,804	\$ 2,029	\$ 2,254
Affordable Purchase Price	\$ 51,400	\$ 59,900	\$ 68,500	\$ 77,200
Affordable Monthly Rent	\$ 474	\$ 541	\$ 609	\$ 676
Very Low (30%-50%)				
Annual Income	\$ 31,550	\$ 36,050	\$ 40,550	\$ 45,050
Monthly Income	\$ 2,629	\$ 3,004	\$ 3,379	\$ 3,754
Affordable Purchase Price	\$ 88,500	\$ 102,000	\$ 114,000	\$ 128,000
Affordable Monthly Rent	\$ 789	\$ 901	\$ 1,014	\$ 1,126
Low (50%-80%)				
Annual Income	\$ 50,500	\$ 57,700	\$ 64,900	\$ 72,100
Monthly Income	\$ 4,208	\$ 4,808	\$ 5,408	\$ 6,008
Affordable Purchase Price	\$142,000	\$ 162,000	\$ 182,000	\$ 205,000
Affordable Monthly Rent	\$ 1,263	\$ 1,443	\$ 1,623	\$ 1,803

Source: 2019 HUD Income Limit;

<https://smartasset.com/mortgage/how-much-house-can-i-afford#PCGmA6nHyA>

Table 23: Detached Home Median Price

	2015		2016		2017		2018		2019	
	CA	LA METRO	CA	LA METRO	CA	LA METRO	CA	LA METRO	CA	LA METRO
JAN	\$428,980	\$395,200	\$467,160	\$434,000	\$491,840	\$450,710	\$527,780	\$490,000	\$537,120	\$499,450
FEB	\$429,930	\$409,810	\$444,780	\$429,980	\$480,270	\$454,520	\$522,440	\$498,000	\$534,140	\$505,000
MAR	\$464,640	\$427,990	\$484,120	\$448,420	\$518,600	\$472,080	\$564,830	\$515,000	\$565,880	\$517,000
APR	\$484,370	\$434,470	\$509,240	\$460,940	\$537,950	\$480,000	\$584,460	\$515,000	\$602,920	\$536,450
MAY	\$489,190	\$440,050	\$519,930	\$469,090	\$550,239	\$488,720	\$600,860	\$530,000	\$611,190	\$535,000
JUN	\$492,250	\$449,530	\$518,980	\$473,670	\$555,410	\$500,000	\$602,770	\$539,000	\$610,720	\$545,000

JUL	\$490,780	\$452,200	\$511,420	\$465,000	\$549,460	\$508,810	\$591,230	\$535,000	\$607,990	\$550,000
AUG	\$497,520	\$446,910	\$527,490	\$473,300	\$565,330	\$499,970	\$595,920	\$525,000	\$617,410	\$545,000
SEP	\$484,670	\$440,870	\$516,450	\$463,330	\$555,410	\$491,130	\$578,420	\$520,000	\$605,680	\$545,000
OCT	\$478,780	\$443,540	\$513,520	\$464,110	\$546,430	\$492,340	\$572,000	\$516,000	\$605,280	\$545,000
NOV	\$477,060	\$441,390	\$502,490	\$461,440	\$546,820	\$500,500	\$554,760	\$512,000		
DEC	\$489,770	\$448,930	\$510,560	\$464,640	\$546,550	\$495,000	\$557,600	\$500,000		

Source: <https://car.sharefile.com/share/view/s0c02663a5c54e23a>; CA Realtor Agency

4) Housing Costs

Increasing housing costs are not a direct form of discrimination. However, a lack of affordable housing does constrain housing choice. Residents may be limited to a smaller selection of neighborhoods because of a lack of affordable housing elsewhere.

Homes in the area are selling in less than a months' time, as shown in Table 24, for prices that are well above the affordability range for low and moderate income households. Table 25 shows in detail median home sales prices for the region, as well as for the state.

Table 24: Days On The Market							
October-19	Unsold Inventory Index			Median Time on Market			
State/Region/County	Oct-19	Sep-19	Oct-18	Oct-19	Sep-19	Oct-18	
CA SFH (SAAR)	3.0	3.6	3.6	24.0	24.0	26.0	
CA Condo/Townhomes	2.9	3.2	3.1	25.0	24.0	21.0	
Los Angeles Metropolitan Area	3.2	3.7	4.0	29.0	27.0	30.0	
Central Coast	3.8	4.4	4.1	29.0	28.0	30.0	
Central Valley	2.7	3.1	3.3	17.0	17.0	21.0	
Inland Empire	3.5	3.9	4.3	32.0	31.0	35.0	
S.F. Bay Area	2.3	2.9	2.5	21.0	23.0	19.0	
Southern California	Oct-19	Sep-19	Oct-18	Oct-19	Sep-19	Oct-18	
Los Angeles	3.0	3.5	3.7	22.0	21.0	25.0	
Orange	2.5	3.6	4.1	28.0	24.5	29.0	
Riverside	3.4	3.8	4.3	32.0	32.0	34.0	
San Bernardino	3.6	4.1	4.3	32.0	30.0	35.0	
San Diego	2.8	3.1	3.9	18.0	18.0	24.0	
Ventura	3.6	4.7	5.1	51.0	49.0	51.0	

Source: <https://car.sharefile.com/share/view/s0c02663a5c54e23a>; CA Realtor Agency

Data collection over housing affordability indicates the median home value increased 24.68% between 2010 and 2017. However, the median gross rent rose only 0.33%, reflecting the increased demand for household ownership in the city. The National Low Income Housing Coalition provides annual information on the Fair Market Rent (FMR) and affordability of rental housing in counties and cities in the U.S. for 2017 (Table 20). FMR for a two-bedroom apartment was \$1,289 for the City in 2017. In order to afford this level of rent and utilities without paying more than 30% of income on housing, a household must earn \$4,300 monthly or \$51,550 annually. Assuming a 40-hour work week, 52 weeks per year, the level of income translates into an hourly wage of \$24.78. This price would require someone to earn about \$1,000 more per month than the median income for the City in order to pay Fair Market Rent without having a housing cost burden.

Table 25: Median Home Sales Prices

Median Sold Price of Existing Single-Family Homes			
State/Region/County	19-Oct	18-Oct	Change
CA SFH (SAAR)	\$605,280	\$571,070	6%
CA Condo/Townhomes	\$473,400	\$470,000	1%
Los Angeles Metropolitan Area	\$545,000	\$516,000	6%
Central Coast	\$675,000	\$669,500	1%
Central Valley	\$345,000	\$320,000	8%
Inland Empire	\$380,000	\$359,000	6%
S.F. Bay Area	\$940,000	\$958,800	-2%
Southern California			
Los Angeles	\$647,890	\$614,500	5.40%
Orange	\$820,000	\$810,000	1.20%
Riverside	\$420,000	\$400,000	5.00%
San Bernardino	\$319,000	\$289,000	10.40%
San Diego	\$652,000	\$635,500	2.60%
Ventura	\$660,000	\$650,000	1.50%

Source: <https://car.sharefile.com/share/view/s0c02663a5c54e23a>; CA Realtor Agency

5) Housing Cost Burden

Cost-burdened households refer to households that pay 30% or more on housing costs. Data from the 2012-2016 CHAS/ACS reveals an increasing cost burden for both owner-occupied households and renter-occupied households. The percent of occupied households in the City that are currently cost-burdened is estimated to be 47.1%. This includes 34.6% of owners and 57% of renters paying more than 30%.

**COST BURDEN
HOUSEHOLDS**
47.1%

Table 26: Income by Cost Burden (Renters Only): 2012-2016

	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	2,655	2,185	4,840
Household Income >30% to <=50% HAMFI	2,535	1,185	3,720
Household Income >50% to <=80% HAMFI	1,045	40	1,085
Household Income >80% to <=100% HAMFI	75	0	75
Household Income >100% HAMFI	0	0	0
Total	6,310	3,410	9,720

Source: Montebello, California 2012-2016 CHAS

Table 27: Income by Cost Burden (Owners Only): 2012-2016

	Cost burden > 30%	Cost burden > 50%	Total
Household Income <= 30% HAMFI	840	600	1,440
Household Income >30% to <=50% HAMFI	655	440	1,095
Household Income >50% to <=80% HAMFI	850	335	1,185
Household Income >80% to <=100% HAMFI	320	70	390
Household Income >100% HAMFI	380	10	390
Total	3,045	1,455	4,500

Source: Montebello, California 2012-2016 CHAS

D. Race and Segregation

Residential segregation is a measure of the degree of separation of racial or ethnic groups living in a community. An extreme example of segregation would be a perfect split between predominantly high-income, white, suburban communities and low-income, minority, inner-city neighborhoods.

1) A. Dissimilarity Index

The dissimilarity index measures whether one particular group is distributed across census tracts in the metropolitan area in the same way as another group. A high value indicates that the two groups tend to live in different tracts. The Index ranges from 0 to 100. A value of 60 (or above) is considered very high. It means that 60% (or more) of the members of one group would need to move to a different tract in order for the two groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation, and values of 30 or below are considered to be fairly low.

Table 28: Index of Dissimilarity					
	1980	1990	2000	2005-2009	2010
White - Black	23.9	15.3	10.4	12.0	7.7
White - Hispanic	24.5	15.9	10.3	9.0	7.9
White - Asian	13	14.6	14.4	11.9	14.5
Black - Hispanic	49.2	62.1	73.6	70.8	78.4
Black - Asian	22.2	20.9	13.4	13.2	12.5
Hispanic - Asian	8.7	10.3	8.1	7.4	8.3

<https://s4.ad.brown.edu/projects/diversity/segregation2010/city.aspx?cityid=652526>

Diversity and Disparities American Communities Project

In the 1980s there were signs of dissimilarities between white and black residents. However, as the decades proceeded it is apparent dissimilarity indices have changed. There is a clear dissimilarity between Black and Hispanic races having a score of 49.2 in 1980 to 78.4 in 2010. The most current data found for dissimilarity is 2010. Segregation can be reinforced both unintentionally and by deliberate actions. The increases in the dissimilarity indices are more likely the result of changes in settlement patterns throughout the region versus deliberate segregation.

In the City a large majority of census tracks and block group include Hispanic residents. Once the 2020 Census is completed, the dissimilarity indices should be reviewed again to see if the 2010 Census estimates have any accuracy.

Figure 3 - Minority Concentration by Census Tracts

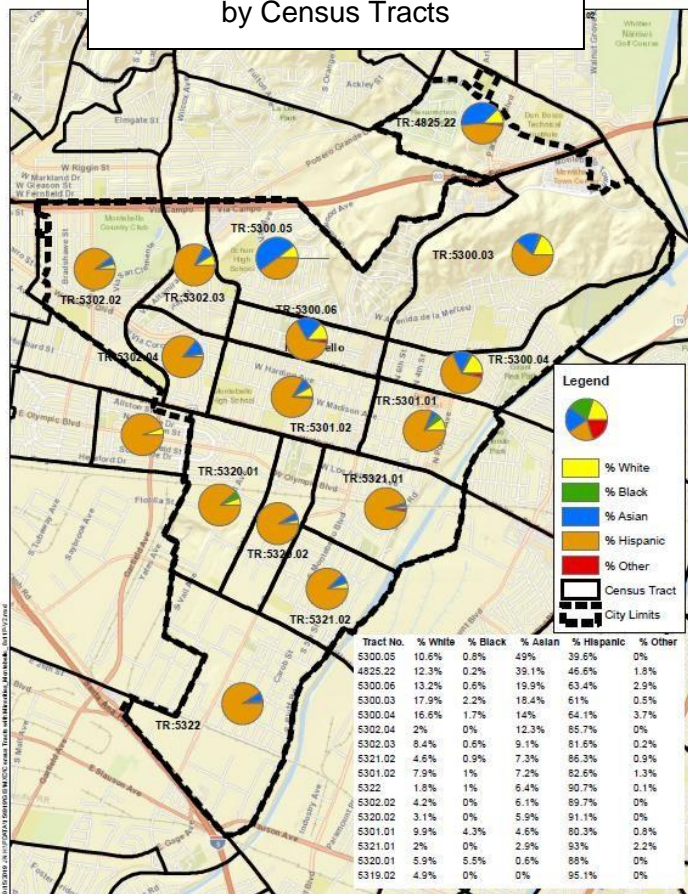
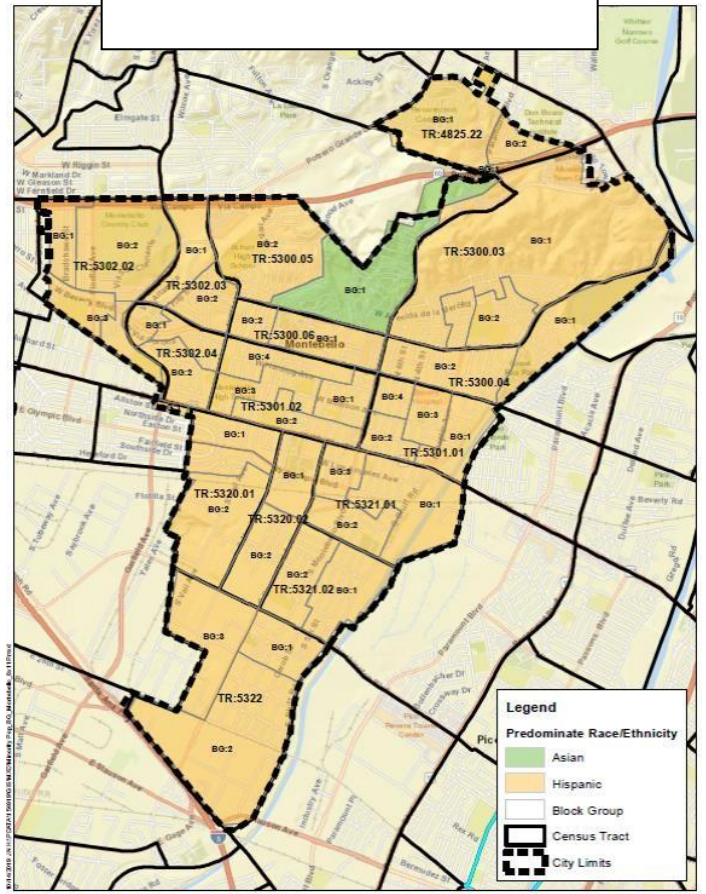


Figure 4 - Minority Concentration



E. Racially or Ethnically Concentrated Areas of Poverty

Federal regulations require grantees of HUD Community Planning and Development programs to identify and describe any areas within their jurisdictions that are concentrations of racial or ethnic minorities and low-income families. These areas are known as racially/ethnically concentrated areas of poverty (RCAPs and ECAPs). The definition involves a racial/ethnic concentration threshold and a poverty test. The racial/ethnic concentration threshold is straightforward.

R/ECAPs must have:

1. A non-white population of 50% or more.
2. A poverty rate that exceeds 40% or is three or more times the average tract poverty rate for the metropolitan/micropolitan area, whichever threshold is lower.

In order to analyze the RCAPs/ECAPs in the City at a meaningful geographic scale, data was collected for census block groups. Low to moderate income concentrations meeting the threshold of 50% of residents was collected at the block group level.

For the purpose of this analysis, racial minorities are all ACS respondents who identified as a race other than white, and ethnic minorities are all those who claimed Hispanic origins. As shown in Table 28 and

30, there are 4 block groups in the City that qualify as RCAPs and 24 block groups that are ECAPs. Of the LMI block groups, the block group with the highest concentration of racial minorities is block group 060375301012 at 64.6% for racial minorities and 5322002 at 97.72% for ethnic minorities.

Table 29: RCAP Block Groups			
Tract	Block Group	% LMI	% Racial Minority
4825.22	060374825223	57.1%	52.7%
5301.01	060375301012	93.0%	64.6%
5301.01	060375301014	78.1%	60.0%
4825.22	060374825223	57.1%	52.7%

Source: 2015 ACS 5-Year Block Group Estimates, HUD LMI 2015 Classifications

Table 30: ECAP Block Groups			
Tract	Block Group	% LMI	% Ethnic Minority
5300.04	060375300042	54.0%	68.22%
5300.06	060375300061	55.2%	59.33%
5300.06	060375300062	60.1%	74.12%
5301.01	060375301011	72.5%	86.44%
5301.01	060375301012	93.0%	76.71%
5301.01	060375301014	78.1%	72.38%
5301.02	060375301021	76.3%	76.48%
5301.02	060375301022	55.6%	72.23%
5301.02	060375301024	56.9%	66.36%
5302.02	060375302021	54.7%	84.60%
5302.03	060375302031	69.3%	83.72%
5302.04	060375302041	77.1%	88.84%
5302.04	060375302042	66.7%	82.98%
5320.01	060375320011	85.9%	80.64%
5320.01	060375320012	80.7%	88.54%
5320.02	060375320021	77.5%	92.20%
5320.02	060375320022	67.0%	88.19%
5321.01	060375321011	82.9%	88.73%
5321.01	060375321012	75.9%	98.68%
5321.01	060375321013	89.7%	94.68%
5321.02	060375321022	64.7%	82.81%
5322.00	060375322001	74.8%	87.83%
5322.00	060375322002	90.6%	94.72%
5322.00	060375322003	70.0%	83.74%

Source: 2015 ACS 5-Year Block Group Estimates, HUD LMI 2015 Classifications

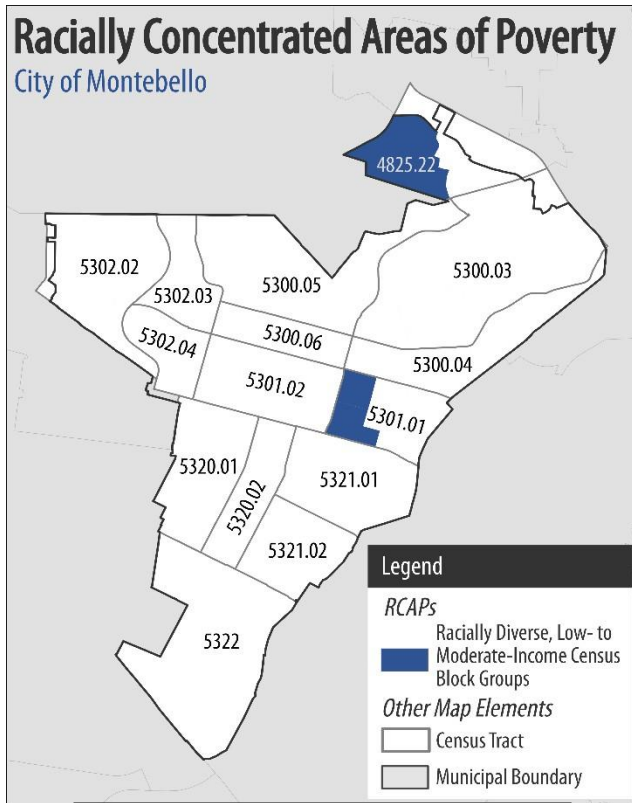


Figure 5 - RCAP

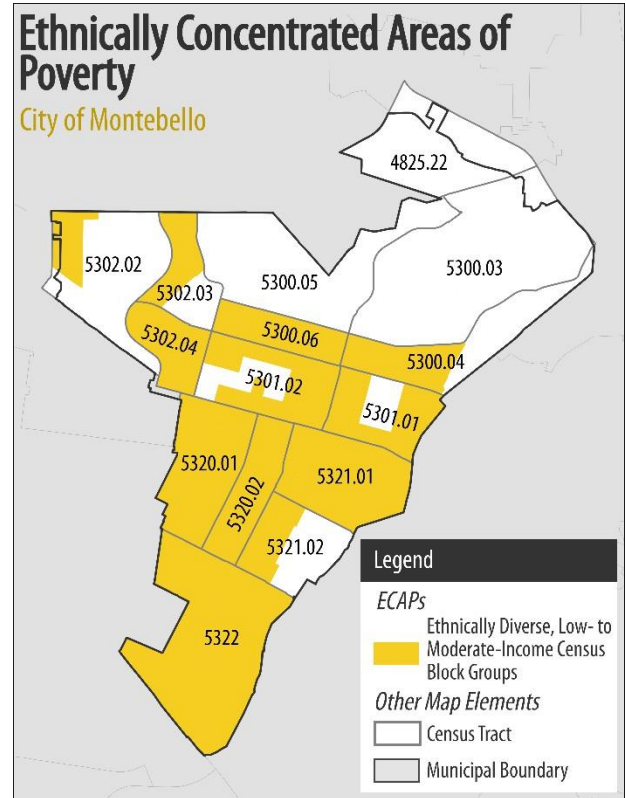


Figure 6 - ECAP

F. Income, Employment, and Workforce

1) Income

Household income is one of several factors used to determine a household's eligibility for a home mortgage loan or a rental lease. Median household income (MHI) in the City (Table 30) is \$50,312. Across racial and ethnic groups, the American Indian/Alaskan Native population and Black population have the highest MHI, with the households earning \$69,792 and \$61,827 respectively. The largest population in the area, Hispanic or Latino, earns an average of 54,483. The White population brings in the least, at an average of \$47,027.

Population Type	Median Household income (\$)
Households	\$50,312
White	\$45,708
Black or African American	\$61,827
American Indian and Alaska Native	\$69,792
Asian	\$59,464
Native Hawaiian & Other Pacific Islander	-
Some other race	\$53,311
Two or more races	\$52,614
Hispanic or Latino Origin (of any race)	\$54,483
White alone, not Hispanic or Latino	\$47,027

Source: 2013-2017 ACS 5-Year Estimate

Table 32: Workforce by Industry

Industry	# of Total Industry	% Share	Median earnings
Agriculture, forestry, fishing and hunting, and mining	132	0.66%	\$34,706.00
Construction	1,050	5.25%	\$36,841.00
Manufacturing	2,560	12.81%	\$26,166.00
Wholesale trade	1,115	5.58%	\$30,594.00
Retail trade	1,897	9.49%	\$27,266.00
Transportation and warehousing, and utilities	1,623	8.12%	\$40,474.00
Information	406	2.03%	\$56,625.00
Finance and insurance, and real estate and rental and leasing	2,381	11.91%	\$40,047.00
Professional, scientific, and management, and administrative and waste management services	2,082	10.42%	\$34,635.00
Educational services, and health care and social assistance	9,610	48.08%	\$ 42,335.00
Arts, entertainment, and recreation, and accommodation and food services	1,408	7.04%	\$20,806.00
Other services, except public administration	1,417	7.09%	\$22,855.00
Public administration	1,115	5.58%	\$51,469.00

Source: 2013-2017 ACS 5-Year Estimate

The American Community Survey (ACS) provides detailed employment data by gender and race, indicating differences in employment rates among groups. The Center for American Progress published the 2018 California Report featuring statistics collected for California including:

Residents living below poverty level:

- 13.3% - total residents
- 17.8% - children
- 13.8% - working-age women
- 10.7% - working-age men
- 20.9% - African American
- 10.3% - Asian American
- 17.4% - Latino
- 19.5% - Native American
- 12.1% - White

The Center also stated that for every 100 renter households with very low incomes at or below 50% of the area median income, there are only 31 affordable units. For those living in poverty only 12.7% can afford health insurance coverage. In the City itself, the ACS 5-year Estimate lists 13.8% of the total population living with an income below the poverty line, just slightly higher than the rest of the state.

2) Workforce

The following points represent a summary of the City’s workforce. This information is from the 2013-2017 ACS 5-Year Estimate. It notes the following:

- The median age in the City is 36.8 years old and 20.4% of the its population has earned a Bachelor’s Degree or higher.
- The population is growing at a rate of 1.7% and the median household income is decreasing, down 1.12% percent since the 2006-2010 ACS 5-Year Estimate.
- Median home value was noted at \$496,600, up 24.68% since 2010.
- Unemployment went from 5.8% in 2013 to an estimated 7.8% in 2017.
- More than half of the City’s employees (60.89%) work in educational services, health care and social assistance, or manufacturing.
- Average commute time for residents is 33.7 minutes.
- 75.9% of the City’s 27,890 workers 16 years or older drive alone to work, while 5.8% use public transportation, 11.7% carpool, and 1.6% walk.
- Female employees make up 52.8% of the workforce
- 13.8% of the City’s population lives below the poverty line

Table 33: Top Employers in the City	
Major Employers	# of Employees
Kaiser Permanente	4,496
Montebello Unified School District	3,577
Monarch Litho	2,865
The Shops at Montebello	1,897
Beverly Hospital	860
Bimbo Bakeries USA	750
Minson	633
City of Montebello	601
Royal Paper Box	170

Source: Economic Development Opportunities Plan, 2018

3) Employment

The City has experienced relatively slow economic growth. According to the ACS, as of 2017, the City’s unemployment rate is estimated to be 7.8%. However, it should be noted, the unemployment rate noted by www.homefacts.com as 5.0% as of September 2019. Out of 51,004 people 16 years and older in the City, 60.50% participate in the labor force. The highest unemployment rates reported in 2017 for the City belonged to three different racial groups: White alone (10.10%), Black (9.80%), and American Indian/Native Alaskan (9.80%). The top workforce industries (Table 31) include: educational services/health care/social assistance (48.08%), manufacturing (12.81%), and finance/insurance/real estate/rental and leasing (11.91%).

Table 34: Unemployment By Race

Race and Hispanic or Latino Origin	Total	Labor Force Participation Rate	Employment / Population Ratio	Unemployment Rate
	Estimate	Estimate	Estimate	Estimate
Population 16 years and over	51,004	60.50%	55.70%	7.80%
RACE				
White alone	30,322	59.80%	55.00%	8.00%
Black or African American alone	854	68.00%	61.40%	9.80%
American Indian and Alaska Native alone	370	49.70%	44.90%	9.80%
Asian alone	7,370	52.80%	49.20%	6.80%
Native Hawaiian and Other Pacific Islander alone	68	77.90%	77.90%	0.00%
Some other race alone	10,893	68.20%	62.60%	8.20%
Two or more races	1,127	51.70%	49.50%	4.30%
HISPANIC OR LATINO ORIGIN				
Hispanic or Latino origin (of any race)	38,325	63.10%	58.10%	7.90%
White alone, not Hispanic or Latino	4,310	49.40%	44.40%	10.10%

Source: 2013 - 2017 ACS 5-Yr Estimate

G. Public Transit and Train Services

Public transportation is provided by the City-owned [Montebello Bus Lines \(MBL\)](#); the service is the sixth largest public transit agency in Los Angeles County with an annual ridership of over 8.2 million. Starting in 1931 with a fleet of four buses, the agency now has a fleet of 66 buses, including five hybrid gasoline-electric buses and serves 14 communities.

Montebello LINK is a transportation shuttle offering curb-to-curb service to and from the [Montebello / Commerce](#) Metrolink station to employment centers on a limited schedule. Montebello also operates Montebello Dial-a-Taxi, a program offering transportation for senior residents and qualified disabled persons of any age. Up to 15,000 residents utilize this service.

A. Access to Opportunities

Housing choice greatly depends on location, not only affordability. Adequate access to jobs and schools is imperative to households to function well in the local economy. Adequate public transportation, which includes easy and safe access to bus shelters, for example, may be required for some individuals and families to obtain access to jobs and schools.

The City is served by Montebello Bus Lines (MBL), a municipal transit company providing fixed-route and Paratransit bus transit services within the City and neighboring municipalities including portions of: East Los Angeles, Downtown Los Angeles, Alhambra, Boyle Heights, Bell Gardens, La Mirada, Monterey Park, Pico Rivera, Rosemead, South Gate, Whittier, Commerce and Montebello. The Transit system includes eight permanent routes:

- Route 10- East Los Angeles College/Pico Rivera
- Route 20- Rosemead and San Gabriel/Montebello
- Route 30- Alhambra/South Gate
- Route 40- Downtown LA/Montebello and Whittier
- Route 50- Downtown LA/La Mirada
- Route 60- Pico Rivera/Pico Rivera
- Route 70- The Shops at Montebello/Montebello
- Route 90- Downtown LA/Montebello and Whittier (Express)

Table 35 : City of Montebello: Commuting to Work: Transportation 2010, 2015, and 2017

Means of Transportation	Number of Workers - 2010	Percent	Number of Workers - 2015	Percent	Number of Workers - 2017	Percent
Drove Alone	19,627	76.00%	19,874	75.80%	21,167	75.90%
Carpooled	3,147	12.20%	3,183	12.10%	3,258	11.70%
Public Transportation (excluding taxi)	1,623	6.30%	1,298	5.00%	1,610	5.80%
Walked	514	2.00%	468	1.80%	444	1.60%
Other Means	310	1.20%	274	1.00%	340	1.20%
Worked at Home	618	2.40%	1,121	4.30%	1,071	3.80%
Total	25,839	100%	26,218	100%	27,890	100%
Mean travel time to work (minutes)	28.6	X	35.0	X	33.7	X

Source: ACS Survey 5-Year Estimates.

The transit system also includes Montebello Link. This is a shuttle service that works in tandem with Metrolink, a commuter rail system that operates in Southern California. People can reserve shuttle times for Montebello Link, and these times align with commuter schedules for Metrolink in both the morning and afternoon. Additionally, the City offers transportation for its elderly and handicapped populations through its Montebello Dial-A-Taxi service.

Chapter 4: Lending Practices

Lending practices are a contributing factor to fair housing choice. An important element of fair housing choice is equity in money lending from financial service organizations. Such organizations include credit unions, banks, credit card companies, and insurance companies. Lending is often required for the access to credit financing for mortgages, home equity, and home repair loans. Access to information regarding financial services is also a concern involving equality.

Gaps in financial services can make residents vulnerable to these types of predatory lending practices, and lack of access to quality banking and financial services may jeopardize an individual's credit and the overall sustainability of homeownership and wealth accumulation.

This chapter reviews lending practices of financial institutions and financing allowed to all households but with an emphasis on lending to minority and low-income households. However, a jurisdiction's control over lending is limited due to federal laws and regulations.

A. Laws Governing Lending

1) Community Reinvestment Act (CRA)

The Community Reinvestment Act (CRA), enacted in 1977, requires the Federal Reserve and other federal banking regulators to encourage financial institutions to help meet the credit needs of the communities in which they do business, including low- and moderate-income (LMI) neighborhoods.

2) Banking Regulators for the CRA

Three federal banking agencies, or regulators, are responsible for the CRA. Banks that have CRA obligations are supervised by one of these three regulators. Each regulator has a dedicated CRA site that provides information about the banks they oversee and those banks' CRA ratings and Performance Evaluations. Regulators are as follows:

- Federal Deposit Insurance Corporation (FDIC)
- Federal Reserve Board (FRB)
- Office of the Comptroller of the Currency (OCC)

3) Federal Reserve's Role

The Federal Reserve supervises state member banks or state-chartered banks that have applied for and been accepted to be part of the Federal Reserve System--for CRA compliance. To carry out its role, the Federal Reserve must:

- Examine state member banks to evaluate and rate their performance under the CRA;
- Consider banks' CRA performance in context with other supervisory information when analyzing applications for mergers, acquisitions, and branch openings; and
- Share information about community development techniques with bankers and the public.

B. Home Mortgage Disclosure Act (HMDA)

The Home Mortgage Disclosure Act (HMDA) requires many financial institutions to maintain, report, and publicly disclose loan-level information about mortgages. These data help show whether lenders are serving the housing needs of their communities; give public officials information to assist with decisions and policies; and shed light on lending patterns that could be discriminatory. The public data are modified to protect applicant and borrower privacy. HMDA was originally enacted by Congress in 1975 and is implemented by Regulation C.

C. Government Backed Loans

Larger numbers of approved loans are government backed. There are different types of government backed loans including loans from the Federal Housing Administration (FHA), VA Home Loans, and the Rural Housing Services/Farm Service Agency (RHA/FSA).

A. Federal Housing Administration

Loans from the Federal Housing Administration (FHA) loans have helped people become homeowners since 1934. The Federal Housing Administration (FHA) - which is part of HUD - insures the loan so that lenders can offer borrowers a better deal. Advantages of FHA include:

- Low down payments
- Low closing costs
- Easy credit qualifying

B. Veterans Administration (VA) Home Loans

VA loans help current and former service members, veterans, and eligible surviving spouses become homeowners. As part of their mission they provide a home loan guaranty benefit and other housing-related programs to help buy, build, repair, retain, or adapt a home for personal occupancy. VA Home Loans are provided by private lenders, such as banks and mortgage companies. VA guarantees a portion of the loan, enabling the lender to provide more favorable terms.

C. Rural Housing Services/Farm Service Agency (RHA/FSA)

FSA/RHS-guaranteed USDA's Rural Housing Service offers a variety of programs to build or improve housing and essential community facilities in rural areas. They provide loans, grants and loan guarantees for single- and multi-family housing, child care centers, fire and police stations, hospitals, libraries, nursing homes, schools, first responder vehicles and equipment, housing for farm laborers. The RHS/FSA also provides technical assistance, loans and grants in partnership with non-profit organizations, Indian tribes, state and federal government agencies, and local communities.

D. Conventional Loans

A conventional loan is a mortgage that is not sponsored by government but is available through a private lender. Conventional loans comprise most mortgages issued. Some conventional loans must meet the requirements of Fannie Mae and Freddie Mac, the two largest buyers of mortgage loans in the United States. Studies of conventional loans in HMDA data have shown that commercial banks and thrift institutions lend less to areas (or tracts) that are low-income and predominantly minority-concentrated.

Studies have also shown that a substantial portion of home purchase loans extended in predominantly minority middle-income areas are government-backed, while a similar pattern does not hold for white neighborhoods with similar incomes. Such practices have the potential to constitute discrimination and are known as redlining. The practice of redlining is a barrier to fair housing. However, in the case of the City, over 75% of the community is Hispanic, as are a majority of the home purchase loans and a large majority of loans in the City are conventional bank loans.

E. Lending Findings

In analyzing the data, several findings revealed implications of potential impediments to fair housing. This section reviews lending practices of financial institutions and financing allowed to all households but with an emphasis on lending to minority and low-income households. However, a jurisdiction's control over lending is limited due to federal laws and regulations. Data used in this analysis are taken from the 2018 National HMDA-LAR published by the Federal Financial Institutions Examination Council.

Table 36 lists the loans by type, number and percentage of applicants. Nearly all applicants applied for conventional loans. Of loans applied for 32% were for home purchase, almost 10% were for home improvement, and 48% were for refinancing, ten percent were related to another situation not listed. Almost half of the loans were approved – 44% of loans applied for were originated and 21% were denied.

Table 36: Loan Type		
Loan Type	Number of Applicants	Percentage of Applicants
Conventional	1,535	83.56%
FHA	237	12.90%
VA	65	3.54%
FSA/RHS	0	0
Total	1,837	100.00%

Source: LendingPatterns.com, 12/6/2019

Table 37: Action by Lender		
Action	Number of Applicants	Percentage of Applicants
Originated	815	44.37%
Denied	395	21.50%
Rejected by Applicant	33	1.80%
Withdrawn	218	11.87%
Incomplete	97	5.28%
Purchased	278	15.13%
PreApproval Denied	0	0
PreApproval Rejected	1	0.05%
Invalid	0	0
Total	1,837	100.00%

Source: LendingPatterns.com, 12/6/2019

Table 38: Purpose of Loan		
Purpose of Loan	Number of Applicants	Percentage of Applicants
Purchase	581	31.63%
Home Improvement	177	9.64%
Refinance	889	48.39%
Other	154	8.38%
NA	36	1.96%
Invalid	0	0.00%
Total	1,837	100.00%

Source: LendingPatterns.com, 12/6/2019

4) Refinancing

Refinancing is the process of replacing an existing mortgage with a new loan. Typically, people refinance their mortgage in order to reduce their monthly payments, lower their interest rate, or change their loan program from an adjustable rate mortgage to a fixed-rate mortgage.

5) Home Improvement

A home improvement loan is used to remodel or repair a private residence. Home improvement loans are usually short-term. They may or may not be secured by the homes whose work they finance, but those that are secured generally carry lower interest rates. The table below lists the purpose for which were loans applied in 2018.

Most applications were for refinance (Table 38) and the second most were for home purchase. 9.64% were for home improvement purposes. In total, 85.30% of loans applied for were for owner occupied units.

6) Demographics of Loan Applicants

It is important to look not only at overall approval and denial rates for a jurisdiction, but also whether these rates vary by other factors, such as race/ethnicity. The applicant pool for mortgage lending should somewhat reflect the racial demographics of a municipality. When one racial/ethnic group is overrepresented or underrepresented in the applicant pool, it could be an indicator of a possible fair housing issue. Such a finding may be a sign that access to mortgage lending is not equal for all individuals.

In Table 39, Hispanic residents' makeup 49.97% of all applicants for loans. According to the 2013 to 2017 American Community Survey, 78% of the City's total population is Hispanic or Latino. Such a finding shows a disparity because Hispanic or Latinos are underrepresented as applicants for loans. However, 11.16% of applicants were White, making them over-represented as applicants for loans because they only represent 4% of the City's population. The approval rating for other races - Black, Asian, Native American, Hawaiian- was more proportionate to their population in the City.

Race	Number of Applicants	Percentage of Applicants	Percent of Population
White	205	11.16%	7.3%
Black	13	0.71%	1.2%
Hispanic	918	49.97%	77.6%
Asian	279	15.19%	12.8
Native American	2	0.11%	.2%
Hawaiian	7	0.38%	.001%
Multi Race	12	0.65%	.007%
Unknown	191	10.40%	Unknown
NA	209	11.38%	Unknown
Invalid	1	0.05%	Unknown
Total	1,837	100.00%	Unknown

Source: LendingPatterns.com, 12/6/2019

A. Income of Loan Applicants

For loan applicants most (53.35%) were in the upper income bracket. As mentioned above, approximately 44% of loans were approved. According to the HMDA reports, the primary reason for denials was Debt to Income Ratio, followed by Collateral, and then Credit History. Low numbers of lower income applicants indicate lack of education regarding financing for a home, for example, government backed, first-time homebuyer loans, and other programs available for persons of low incomes.

Table 40: Applicants by Income Level		
Income Level	Number of Applications	% Applications
Low	102	5.55%
Moderate	194	10.56%
Middle	326	17.75%
Upper	980	53.35%
Unknown/NA	235	12.79%
Invalid	0	0
Total	1,837	100.00%

Source: LendingPatterns.com, 12/6/2019

7) Lenders

The top ten lenders in 2018 in the City are listed below. Table 41 includes market share and approval and denial rates by each lender. Wells Fargo had the highest market share but an approval rate of only 32.1%. American Financial Network, Inc. had the highest approval rate at had but the lowest market share at 2.4%. The sharp discrepancy of a high approval rate by a bank with such a low market share could indicate a target clientele and the likelihood of discriminatory lending practices.

Table 41: Top Ten Lenders: Action Taken								
Lender Name	Total		Approved		Denied		Withdrawn/Closed	
	#	Market Share	#	% of Total	#	% of Total	#	% of Total
Wells Fargo Bank, National Association (KB1H1DSPRFMYMCUFXT09)	28	8.4%	9	32.1%	3	10.7%	1	3.6%
Broker Solutions, Inc. (549300E2UX99HKDBR481)	24	7.2%	13	54.2%	2	8.3%	9	37.5%
Synergy One Lending, Inc. (549300OPCWU6E72WUT29)	21	6.3%	15	71.4%	1	4.8%	5	23.8%
United Shore Financial Services, LLC (549300HW662MN1WU8550)	21	6.3%	13	61.9%	1	4.8%	7	33.3%
JPMorgan Chase Bank, National Association (7H6GLXDRUGQFU57RNE97)	16	4.8%	10	62.5%	1	6.3%	1	6.3%
Flagstar Bank, FSB (SS1TRMSN6BRNMOREEV51)	12	3.6%	8	66.7%	3	25.0%	1	8.3%
Amwest Funding Corporation (549300O6Z0I6KYMESL47)	11	3.3%	8	72.7%	2	18.2%	1	9.1%
Bank of America, National Association (B4TYDEB6GKMZO031MB27)	8	2.4%	6	75.0%	2	25.0%	-	0.0%
Quicken Loans Incorporated (549300FGXN1K3HLB1R50)	8	2.4%	6	75.0%	1	12.5%	1	12.5%
American Financial Network, Inc. (5493008NWHQT1R22C024)	8	2.4%	7	87.5%	1	12.5%	-	0.0%
Other lenders (84) ...	176	52.9%	107	60.8%	22	12.5%	29	16.5%
Total	333	100.0%	202	60.7%	39	11.7%	55	16.5%

Note: This report shows the lenders with a minimum of 20 applications meeting the selected criteria. Data used in this analysis are taken from the 2018 National HMDA-LAR published by the Federal Financial Institutions Examination Council. Purchases were ignored when calculating ratios. This report may not be copied, sold or distributed without the express written permission of CLC Compliance Technologies, Inc. Copyright 2004.

Chapter 5: Public Practices

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

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

In 2018, the County created a “City Plan to Prevent and Combat Homelessness: A Guide” for local cities to use as a model for reducing homelessness, subsidized housing opportunities, funding availability, increase income, case management services, increasing affordable and homeless housing, and collaborating with regional partners. The County’s goal is to increase affordable housing by adding 8,000-10,000 supportive housing units within the next 10 years. In late 2018, the State of California’s “No Place Like Home” bond will help finance permanent supportive housing initiatives.

A Housing Element Law and Compliance

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

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

As set forth by the State of California, The Housing Element is the City's chief policy document for the development of affordable and market rate housing. Consistent with this policy document, the City will maintain and enhance the quality of existing residential neighborhoods through and, promote and

encourage fair housing opportunities for all economic segments of the community, regardless of age, sex, ethnic background, physical condition, or family size.

The City of Montebello Housing Element was adopted in April of 2020 and is intended to provide housing planning policies and implementation guidance between 2016 and 2021. The planning process was a two year effort focused as part of the General Plan update. Additional public outreach was undertaken focusing solely on the Housing Element. While the General Plan was never adopted, the Housing Element was adopted and outlines policies related to providing fair housing practices. The plan includes policies for providing housing opportunities for all income groups and includes strategies for meeting those goals. The plan also mentions requiring reasonable accommodation in siting, development, retrofit and occupancy of housing to meet the needs of residents with special needs. The Plan recommends that the City adopt a Reasonable Accommodation Ordinance.

According to the State Department of Development Services (DDS), there are roughly 450 persons residing in Montebello that have a developmental disability.

A developmental disability is defined as defined as “a disability that originates before an individual attains age 18 years, continues, or can be expected to continue indefinitely and constitutes a substantial disability for that individual.” Disabilities also include an intellectual disability, cerebral palsy, epilepsy, and autism and other developmental disabilities.

The DDS administers programs for developmental disabilities via regional centers. The Eastern LA Regions Center serves the City of Montebello. The City requires that all new residential developments comply with California building standards (Title 24 of the California Code of Regulations) and Federal requirements for accessibility. Other City efforts designed to promote reasonable accommodation include the following:

- Procedures for Ensuring Reasonable Accommodations.
- Efforts to Remove Regulatory Constraints for Persons with Disabilities.
- Retrofitting Requirements.
- Information Regarding Accommodation for Zoning, Permit Processing, and Building Codes.

A number of Zoning Ordinance amendments were recommended in The Housing Plan. The Plan recommends:

- Add density bonus requirements in the Zoning Ordinance.
- Change the zoning district designation of at least 41 acres in the City to accommodate 430 units for lower-income households.
- Permit mixed-use development along Whittier Boulevard, Beverly Boulevard and downtown Montebello where transit is available.
- Create flexible development regulations such as: reduced parking requirements, increased height limits, increased floor area ratio and dimensional standards.
- Remove of the term “family” from the zoning definitions as required by the State.
- Promote higher residential density. The Housing Plan identified three City owned sites available for future affordable housing development that could yield of up to 82 units, however current density requirements in the Zoning Ordinance does not permit this to occur.

B Land Use Element

The Land Use Element of the City’s General Plan designates the general distribution, location, and extent of uses for land planned for housing, business, industry, open space, and public or community facilities. As it applies to housing, the Land Use Element establishes a range of residential land use categories,

specifies densities (typically expressed as dwelling units per acre [du/ac]), and suggests the types of housing appropriate in a community. Residential development is implemented through zoning to which there are development standards specified within each zoning district. Residential density requirements affect both the intensity of development and number of people per square miles within a zoning district.

The Land Use element of the General Plan has not been updated since 1973. Plan goals emphasize single family home development and complementary uses. The Land Use Element contains residential policies that promote a variety of densities and housing types and promotes consistency with recommended density standards in the Housing Element. Policies include retaining existing housing stock, including medium density residential areas, avoiding large concentrations of high and very high-density residential development. Lot coverage standards are included with a range of 40-60 percent, for low density and very high density, respectively. Geographic locations are identified for mixed-use and multifamily development, as well as a high-density cluster.

C Zoning Ordinance

This section was divided into three parts. A) The first presented Montebello Municipal Code (MMC) sections that are consistent or in direct conflict with state or federal fair housing laws Housing Element recommended that the City make it a priority to change these sections to bring the MMC into compliance with fair housing law B) The second part analyzed MMC sections that should be changed to achieve the goal of affirmatively furthering fair housing C) The third part addresses other relevant considerations to the extent that these troubling provisions in local law still exist and the City of Montebello should undergo immediate efforts to address the issues identified in the AI.

1.) Zoning Ordinance – Deterrents and Inconsistencies Towards Affordable Housing Include:

- Density ranges are limited with the highest density of 22 dwelling units per acre (1 unit per 2,000 sq.ft.of lot area) in the R-4 District.
- In the R-2, R-3 and R-4 Districts, Bedroom numbers are limited by lot area to one bedroom per 1,000 square feet of lot area.
- Mixed Use housing is not permitted in the Commercial Districts, only live above units for employees or owners.
- Parking requirements for two covered parking spaces for all single family and multi family dwelling units adds to the cost of developing affordable housing.
- Required Conditional Use Permits for senior housing in the R-3, R-4, C-R and C-2 Districts.
- Secondary Dwelling Units are permitted in the R-1 and R-A Zones by right, but have development standards that include the requirement for one additional parking space enclosed with a garage door opening. In addition, both the primary and accessory dwelling units shall be equipped with “hardwired” smoke detectors and automatic fire extinguishing provisions, unless determined infeasible.

2.) Zoning Ordinance – Favorable Towards Affordable Housing Include:

- Permits boarding of up to four persons in the Single Family residential District.
- Transitional and Supportive housing is addressed.
- Emergency shelters are not included in the CM District as recommended in the Housing Plan.
- Secondary dwelling units are permitted by right in the R-1, R-2, R-3 and R-A Zones.

1) Consistent with Fair Housing:

The City Housing Element recommends eliminating the definition of family to avoid any conflicts with State law. The City’s current “Family” definition is as follows: *“Family” means an individual; two or more persons related by blood, marriage or adoption; or any other bona fide single housekeeping unit consisting of a group of persons, all of whom voluntarily reside together in one dwelling on a relatively permanent basis and share the use of the entire dwelling unit.*

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

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

a) Transitional and Supportive Housing

State law (SB 2) requires local jurisdictions to address the provisions for transitional and supportive housing. Under Housing Element law, transitional housing means buildings configured as rental housing developments, but operated under program requirements that require the termination of assistance and recirculating of the assisted unit to another eligible program recipient at a predetermined future point in time that shall be no less than six months from the beginning of the assistance (California Government Code Section 65582(h)). *Supportive housing assists homeless persons in the transition from homelessness by providing housing with services to enable them to live as independently as possible.*

Transitional and/or Supportive housing and associated programs should target populations with low incomes who have one or more disabilities, including mental illness, HIV or AIDS, substance abuse, or other chronic health condition, or individuals eligible for services provided pursuant to the Lanterman Developmental Disabilities Services Act (Division 4.5 (commencing with Section 4500) of the Welfare and Institutions Code). Such populations may include, among other populations, adults, emancipated minors, families with children, elderly persons, young adults aging out of the foster care system, individuals exiting from institutional settings, veterans, and homeless people (California Government Code Sections 65582(f) and (g)).

Pursuant to SB 2, transitional and supportive housing constitutes a residential use and therefore local governments cannot treat it differently from other types of residential uses (e.g., requiring a use permit when other residential uses of similar function do not require a use permit).

Montebello zoning defines supportive housing as housing with no limit on the length of stay that is occupied by the target population. Supportive housing may include onsite or offsite services that will 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 (per Health and Safety Code 50675.14(b)). Transitional housing and transitional housing development is defined as being considered a residential use only subject to those restrictions that apply to other residential uses of the same type in the same zone. This type of housing refers to temporary rental housing that is intended for occupancy by a target population group that is transitioning to permanent housings. This type of housing is operated under program requirements calling for the termination of assistance and recirculation of the assisted unit to another eligible program recipient to some predetermined future point in time, which shall be no less than six months (per Health and Safety Code 50675.2(h)).

b) Emergency Shelters

State law requires jurisdictions to identify adequate sites for housing which will be made available through appropriate zoning and development standards to facilitate and encourage the development of a variety of housing types for all income levels, including emergency shelters and transitional housing (Government Code Section 65583[c][1]). Changes to State law (SB 2) in 2008, require that local jurisdictions make provisions in the zoning code to permit emergency shelters by right and with a ministerial approval process in at least one zoning district where adequate capacity is available to accommodate at least one year-round shelter. Local jurisdictions however, may establish limited and objective standards to regulate the development of emergency shelters. All jurisdictions must permit emergency shelters for the homeless by right in at least one zone.

The City permits Emergency Shelters – by right - in the M-1 District Overlay Zone. The Zoning Ordinance defines “Emergency Shelter” as a temporary residential facility, which provides overnight accommodations and incidental services for homeless persons and/or families on a short-term basis. This definition does not include such emergency shelters as may be provided for relief following a natural disaster or during a state of emergency or those provided at a place of religious assembly for less than five days in any 30- day period.

Section 17.34.030 regulates Emergency Shelters within the M-1 District. The Ordinance places restrictions on property location, capacity (maximum of 40 beds per establishment), maximum length of stay (six months in a twelve month period), lighting, on-site management, parking, and site security. A management plan is required to be submitted and approved by the planning division prior to operation.

c) Boarding

The City of Montebello does permit up to four boarders per dwelling unit in Single Family homes. Renting of rooms can be a way to provide affordable housing within an existing home.

d) Senior Housing and Handicapped

These users are permitted by conditional use in the two high density districts and two commercial districts.

2) Conflicts with Fair Housing:

The following zoning definitions and or requirements are considered in conflict with fair housing laws:

a) Density Bonuses

The State statute sets bonus thresholds depending on the number of units and the percentage of low to moderate income units provided, for instance a residential development is eligible for a twenty (20) percent density bonus if the applicant agrees to construct five percent of the total units as affordable to very low-income households. The City’s zoning regulations do not include density bonus incentives.

b) Single-Room Occupancy (SRO)

AB 2634 amending the State Housing Element law also mandates that local jurisdictions address the provision of housing options for Extremely Low-income households. SRO units are small, one-room units intended for occupancy by a single individual. California HCD considers SRO units to be a suitable housing type to meet the needs of Extremely Low-income individuals. It is distinct from a studio or efficiency unit in that each is a one-room unit must contain a kitchen and bathroom. Although SRO units are not required to have a kitchen or bathroom, many SROs have one or the other. SRO units are one of the most traditional forms of affordable private housing for lower income individuals, including seniors and persons with disabilities. These protected classes are required to have suitable housing options and SROs provide these options.

Currently the City Zoning Ordinance has a classification of “Bachelor Apartments” with a minimum square footage of 400 square feet. The City’s zoning code does not have specific regulations that permit SRO

units although the Housing Plan recommends amending the Zoning Ordinance to include this unit type with a minimum of 200 square feet per unit.

c) Group Home

California Code of Regulations, as amended Definition: (g)(1) “Group Home” means any facility of any capacity which provides 24-hour care and supervision to children in a structured environment with such services provided at least in part by staff employed by the licensee. The care and supervision provided by a group home shall be nonmedical except as permitted by Welfare and Institutions Code Section 17736(b).

Currently the City does not define Group Home in its Ordinance. The closest use to may be interpreted as a Supportive Housing or Family Care Services. Family Care Services is not defined but appears as a Conditional Use in residential districts as Family Care Services for 7 or more persons (convalescing mental patients.)

d) Residential Care Facilities

The Lanterman Developmental Disabilities Services Act (Sections 5115 and 5116 of the California Welfare and Institutions Code) declares that mentally and physically disabled persons are entitled to live in normal residential surroundings and that the use of property for the care of six or fewer disabled persons is a residential use for zoning purposes. A state-authorized, certified, or licensed family care home, foster home, or group home serving six or fewer persons with disabilities or dependent and neglected children on a 24-hour-a-day basis is considered a residential use that is permitted in all residential zones. No local agency can impose stricter zoning or building and safety standards on these homes (commonly referred to as “group” homes) of six or fewer persons with disabilities than are required of the other permitted residential uses in the zone. The Lanterman Act covers only licensed residential care facilities. The regulations for supportive housing may cover the type of housing referred to as residential care of group home, however it is not clear that the required 24-hour care and supervision is provided, nor the limit on the number of persons served by the facility. The City does permit supportive housing facilities in residential districts.

The City Zoning Ordinance definition closest to this type of use is “Supportive housing” means housing with no limit on length of stay that is occupied by a specified target population defined in Section 50675.14 of the California Health and Safety Code and that is linked to on-site or off-site 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. Supportive housing is a residential use subject to the same regulations and procedures that apply to other residential uses of the same type in the same zones.

e) Density and Bedroom Count

The highest density permitted is in the R-4 District, which permits one dwelling unit per 2,000 square feet of lot area or approximately 22 units per acre. The bedroom count is limited to one per thousand square feet of lot area. The result is that the in high density district is limited to one or two-bedroom units. Additional density is not permitted for senior or other special needs housing. No provisions for density bonuses are given.

f) Parking

The Ordinance requirement for two covered parking spaces per dwelling unit regardless of whether for single family and multi-family dwellings Requiring that at least two spaces be covered adds to the cost and area requirements for construction and may make redevelopment of a site impractical. Additionally, in the R-1 District, the parking for the accessory dwelling unit is required to be in an enclosed garage. Reduced parking standards for senior housing and shared parking for mixed use developments or higher densities near transit should be included in the Zoning Ordinance.

3) Zoning Ordinance Recommended Changes

After careful review the following are recommendations for zoning and land use change, based on recommendations from the Housing Plan.

Group Homes. Update the Zoning Ordinance to include the correct definition of Group Homes and locate those uses in the appropriate residential zoning district.

Emergency Shelters. Add Emergency Shelter Use to the CM District permitted uses as recommended in the Housing Element.

Residential Care Facilities. Update the Zoning Ordinance to include this use in all residential districts and ensure that the legally correct definition is included in the Ordinance.

Parking Requirements. Reduce the required minimum number of parking spaces for smaller units, senior housing and residential uses near transit.

Density. Include higher density provisions for mixed use, senior housing, density bonus and affordable housing in locations identified in the Housing Element. To obtain the Housing Element goal of additional 430 affordable dwelling units the current maximum density of 22 dwelling units/acre or 2,000 square feet per dwelling unit in the R-4 District must be increased in these areas.

Family Care Services. Eliminate or define this use.

Family. Eliminate the definition of family.

4) Other Conflict Considerations

a) Reasonable Accommodations

The City has will adopt an Ordinance addressing reasonable accommodations as recommended in the Housing Element.

b) Hoarding and other Intellectual Disabilities.

Provisions regarding garbage and rubbish disposal are located outside of Title 11 Health and Safety. Los Angeles County in 1975 created a Commission on Disabilities. The Commission is made up of persons living with disabilities to assist the county departments and others on the unique needs of people with disabilities and to conduct studies and make recommendations for policies, systems and procedures necessary in best interest of people with disabilities (Chapter 3.28 – Commission on Disabilities). Nuisance laws affect certain persons with disabilities therefore we should address this issue. Mental health professionals have identified a disorder as Compulsive Hoarding Syndrome is a disorder that involves the accumulation of belongings to such an extent that the resulting clutter renders parts of the living space unusable. Symptoms include:

- The acquisition and failure to discard a large number of items/possession that are considered by most to be of little or no value;
- These possessions clutter the living space, rendering the space unable to be used in the manner in which it was intended; and
- The hoarding behavior causes marked distress or interferes with one's daily functioning.

An individual who engages in hoarding might run afoul of the measures with regard to garbage and rubbish disposal will be subject to Montebello Code of Ordinances, Title 8 Health and Safety, Section 8.16 Nuisances. Conditions constituting property nuisances will need a reasonable accommodation i.e.

additional time to comply with the order to abate the nuisance or information regarding community resources to assist with the cleanup. Additionally, persons with physical disabilities who cannot sustain long periods of strenuous activity might need additional time to comply. While the right to a reasonable accommodation is available to persons with disabilities under existing fair housing laws it would be helpful to explicitly state within this code section that persons with disabilities may request an accommodation as needed which request will be evaluated by the appropriate agency. Such accommodation should include relief from any penalties assessed pursuant to a finding of a nuisance or other violation.

c) Transit

The City is well served by Montebello Bus Lines 7 fixed bus routes and the Line 90 Downtown Express linking Montebello with the center of Los Angeles. Line 269 (the Foothill Express) serves several communities to the north of Montebello by bus from Montebello Town Center ending at El Monte Station. Montebello Link Service is available by contract to shuttle to and from the City Metrolink station in South Montebello to various work sites. The housing plan suggests that mixed use and affordable housing development occur along one of the bus routes or near the downtown Civic Center. Increasing density along the transit lines and adding a category for mixed use developments should be included in the Zoning Ordinance update and Land Use Plan.

Chapter 6: Fair Housing Profile

This section discusses the institutional structure of the housing industry regarding fair housing practices. Fair housing services available to City residents are also covered and includes data regarding fair housing complaints received by the fair housing provider, how fair housing investigation and resolution of housing discrimination complaints are handled, and discrimination auditing/testing results will be discussed. The City can assist residents through providing education and outreach, including the dissemination of fair housing information.

1). Homeownership – Private Sector Practices

The Fair Housing Act⁷ states that it is “the policy of the United States to provide, within constitutional limitations, for fair housing throughout the United States.”⁸ The Act carries out the policy by prohibiting discrimination in the sale, rental, and financing of dwellings, and in other real estate-related transactions because of race, color, religion, sex, familial status⁹, national origin, or disability. This section of the AI discusses the City’s efforts to determine and to evaluate the practices of the private sector as they relate to fair housing choice, including the policies and practices of real estate agents and property managers.

A. Home Purchase Process

When purchasing a home, a potential buyer must go through a process of steps, including:

- Searching advertisements
- Obtaining a loan
- Working with a Real Estate Agent

B. Real Estate Advertisement

The process usually begins by searching homes for sale in advertisements. Homes for sale are advertised in magazines, newspapers, or the internet. Advertisements cannot include discriminatory references such as the use of words describing current residents, the neighborhood in racial or ethnic terms, that adults or types of adults are preferred, or convenience of local religious institutions.

Under 42 U.S. Code § 3604 (c), discrimination in the sale or rental of housing and other prohibited practices, it is unlawful to make, print, or publish, or cause to be made, printed, or published any notice, statement, or advertisement, with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination based on race, color, religion, sex, handicap, familial status, or national origin, or an intention to make any such preference, limitation, or discrimination.

The National Fair Housing Alliance provides guidelines for responsible advertising to housing providers for their use. Basic guidelines they recommend include the following:

- *“ Make sure your advertising is compliant with fair housing laws by focusing on the property and the amenities in your rental listing description—NOT on who you think an ideal renter would be.”*
- *“ Do not make statements that exclude persons in protected classes or express a preference for one personal characteristic over others.”*

⁷ Title VIII of the Civil Rights Act of 1968, 42 U.S.C. §§ 3601-3619.

⁸ 42 U.S.C. § 3601.

⁹ One or more individuals under the age of 18 years living with a parent or other person having legal custody of the individual or individual.

Table 42 regards a sampling of 25 listings from various sources, including Trulia, Zillow, Craigslist, Realtor, and local newspapers. The language could potentially target particular groups, rather than focusing solely on the amenities offered. The results were filtered to show homes affordable according to HOME and Housing Trust Fund Homeownership Sales Price Limits for fiscal year 2019, which is \$451,000 for 1-unit single family existing housing unit.

Table 42: Potentially Discriminatory Language in Listings of For-Sale Homes		
Discrimination Type	Number of Listings	Potentially Discriminatory Language*
No Discriminatory Language	22	
Income Related	3	“A taste of luxury in beautiful Montebello” “Featuring high-end flooring, fixtures, appliances” “Credit score of 700+ and monthly income must be three times the monthly expense”
Household Size/ Family Related	0	
Disability Related	0	

Source: www.trulia.com, www.zillow.com, www.realtor.com, www.craigslist.com, accessed December 12, 2019
 *Examples are direct quotes from the listings (including punctuation and emphasis).

The next step is to obtain financing for the home purchase. The potential homebuyer must apply for the loan and the lender must perform an evaluation of credit quality, determine ability to repay the loan and amount eligible for, and choose the type and terms of the loan, etc. Examples of discrimination,¹⁰ based on race, color, national origin, religion, sex, familial status, or disability, in lending can include:

- Refusal to make a mortgage loan
- Refusal to provide information regarding loans or providing unequal information
- Imposing different terms or conditions on a mortgage loan, such as different interest rates, points, or fees
- Discrimination in appraising property
- Steering an applicant toward a bad mortgage loan product
- Providing inferior servicing of a mortgage loan

C. Real Estate Agents

Real Estate Agents can discriminate in ways such as providing different terms, conditions, or information related to the sale or rental of a dwelling to individuals with protected characteristics, or steering individuals with protected characteristics to a particular neighborhood or area at the exclusion of other areas.

2) Rental Housing Process

When searching for a home to rent, the process is somewhat similar to home purchase but does not require the same outlay of cash. Renting can involve the following steps:

- Search advertisements
- View rental units
- Credit checks
- Security deposits

¹⁰ U.S. Department of Housing and Urban Development, “Understanding Fair Lending,” under “Lending Discrimination,” <https://files.hudexchange.info/resources/documents/Fair-Lending-Learning-the-Facts-Consumer-Guide.pdf>.

A. Advertisement for Rental Units

As with searching for homes for sale, the process for rentals also begins by searching in advertisements, usually in magazines, newspapers, or the internet. Advertisements for rental units cannot include discriminatory references that indicate preference, limitation, or discrimination based on race, color, religion, sex, handicap, familial status, or national origin, or an intention to make any such preference, limitation, or discrimination. Table 42 is from a sampling of 25 listings, three of which include potentially discriminatory language found on various listing sites, including Trulia, Zillow, Craigslist, Realtor, and listings from local newspapers. Results were filtered to reflect the affordable rent for a two-bedroom unit using HUD’s fair market rent of \$1,545.

Table 43: Potentially Discriminatory Language in Rental Listings		
Discrimination Type	Number of Listings	Potentially Discriminatory Language
No Discriminatory Language	14	
Income Related	4	“Credit over 675, no eviction record, no collection record” “Applicants must have 3 times the monthly rent as income” “Sorry, No Section 8” “Deposit depending on your credit score”
Disability Related	7	“No pets, no smoking of any kind” “Pets allowed: no” “Sorry, no pets”
Household Size/ Family Related	0	

Source: www.trulia.com, accessed October 30, 2019

*Examples are direct quotes from the listings (including punctuation and emphasis).

B. Fair Housing Complaints and Enforcement

Patterns of complaints and enforcement are useful to assess the nature and level of potentially unfair or discriminatory housing practices in the private sector. Several public and private agencies may receive complaints about unfair housing practices or housing discrimination.

1). Office of Fair Housing and Equal Opportunity (FHEO)

At the federal level, the Office of Fair Housing and Equal Opportunity (FHEO) of HUD receive complaints of housing discrimination. FHEO will attempt to resolve matters informally. However, FHEO may act on those complaints if they represent a violation of federal law and FHEO finds that there is “reasonable cause” to pursue administrative action in federal court.

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

At the state level, the Department of Fair Employment and Housing (DFEH) has a similar role to FHEO. DFEH also receives, investigates, attempts to settle, and can take administrative action to prosecute violations of the law. HUD and DFEH have overlap in jurisdiction, and depending on the nature of the case, may refer cases to one another. DFEH is a HUD Fair Housing Assistance Program (FHAP) grantee, meaning that it receives funding from HUD to enforce federal fair housing law in the state.

3). Housing Rights Center

The City contracts with the Southern California Housing Rights Center (HRC), a nonprofit organization, to help educate the public about fair housing laws and to investigate reported cases of housing discrimination. HRC is a long-established organization, dedicated to promoting fair housing for all persons.

During 2018-2019 HRC served 137 Montebello households (with 348 household members), 16 of whom registered fair housing complaints alleging discrimination based on physical disability (7 were inquires), sexual orientation (5 inquires), and mental disability (3 inquires). HRC has opened full investigations into two of these matters, both of which were pending further investigation as of the end of the reporting period. The City annually awards HRC \$20,000 of CDBG funds. Specifically, HRC conducted a Housing Rights Workshop in May 2019. Within this time period HRC was contacted by 5 regarding housing discrimination concerns, three of which were resolved by HRC staff. HRC also conducts extensive outreach and education activities throughout Los Angeles and Ventura Counties in conjunction with its fair housing programs. Events of particular interest to Montebello residents included:

- HRC’s 20th Annual Housing Rights Summit – the agency’s flagship event which brings together community members, local government representatives, and agencies dedicated to the cause of fair housing
- Two Housing Rights Workshops conducted at Montebello City Hall for tenants and other community members
- A booth staffed at the 2019 “Your Turn” Expo
- Two public service announcements providing the public with essential information on fair housing and housing discrimination
- Two fair housing newsletters made available to each of HRC’s local service areas
- At least 1,145 pieces of bilingual fair housing literature distributed to 15 agencies serving the City
- An extensive social media campaign designed to provide community members with updates on fair housing generally
- HRC provides free programs and services including workshops and clinics
- Routine social media posts on upcoming workshops and events over housing discrimination and with listings of available rental properties and other low -income housing.

Table 44: HRC Assistance	
Groups Assisted	Number of People Assisted
Total number served	137
Total household members served	348
Extremely low income	100
Very low income	24
Low income (80% AMI)	8
Female Heads of Households	13
Race:	
White	7
Black/African American	0
American Indian/Alaskan Native	3
Two or more races	0
Other Multi-Racial	122
Hispanic (85%)	112
Male	45
Female	92
Seniors	5

2018-2019 HRC Annual Progress Report

Chapter 7: Fair Housing Progress

This section reviews the goals and strategies of the previous AI conducted in 2015 and determine the progress that has been made in light of these goals since that time. The 2015 AI identified seven goals including seven potential impediments as well as activities the City was responsible for carrying out over the past five years.

In the 2015 AI, the provisions of the Montebello Municipal Code (MMC), specifically Title 15 Buildings and Construction and Title 17 Zoning, were reviewed for compliance with state and federal fair housing law. At that time, the update of the Zoning Ordinance was anticipated to occur to implement recommendations from the Housing Element. The 2015 AI detailed any actual and potential conflicts between the MMC and the letter and spirit of the state and federal fair housing laws, analyzed the fair housing impact on protected groups of City residents, and suggested changes to bring the respective sections into compliance. This review does not include analysis of the technical accessibility requirements of the Building Code as it relates to the Fair Housing Act or the Americans with Disabilities Act.

Table 45: Past Impediments and Actions		
Potential Impediment	Actions	Progress
1. Housing discrimination, particularly in the rental Housing market.	<i>Goal: Ensure that City residents have access to fair housing services responsive to their needs.</i>	
	1.Contract for fair housing services annually to process housing discrimination complaints.	The City utilizes the services of the Southern California Housing Rights Center (HRC) Fair Housing Program as a housing advocate, to conduct outreach and to investigate housing discrimination complaints.
	2.Contract for fair housing services to conduct rental audit phone testing.	Today's online newspaper and or e-real estate companies have a distinct knowledge of fair housing laws with regards to rental or for sale property advertisements. There are very few advertisement options for property owners that aren't online.
	3.Review HMDA data to identify any significant trends in mortgage applications by ethnicity and income.	As part of this 2020 AI, HMDA data was updated.
2. Loan approval rates lower for Hispanics.	<i>Goal: Improve home purchase loan approval rates in all neighborhoods through homebuyer counseling</i>	
	1.Encourage the provision of fair lending and homebuyer education programs.	The City works with the Montebello Housing Development Corporation (MHDC) offers home buyer education classes including: first time home buyer academy teaching - establishing or rebuilding credits; financial literacy, home ownership retention.
	2.Utilize fair housing contract to offer periodic homebuyer counseling.	The City, in contracting with the HRC, has taken a proactive approach to working toward resolution of concerns identified in the AI. HRC provides tenant-landlord counseling and investigation of discriminatory housing complaints, including telephone and walk-in counseling services,

		discrimination complaint intake and investigation, outreach and education, and enforcement and legal services for residents. 163 units in the City were assisted by the Housing Rights Center.
3. Need to affirmatively further fair housing through Housing Element policies and programs	Goal: Further fair housing through Housing Element policies and programs.	
	1. Add supportive housing definition to the zoning ordinance permitting this housing subject to the same requirements of residential uses of the same type in the same zone.	Montebello zoning states that Supportive Housing is considered as a residential use that is subject to those restrictions that apply to other residential uses, of the same type, in the same zone.
	2. Revise the Zoning Code to remove requirement for CUP for senior housing and handicapped housing projects.	Montebello zoning still has a requirement for CUP for senior housing and handicapped housing projects.
4. Lack of Reasonable Accommodation	Goal: Provide equal housing access to persons with disabilities.	
	1. The City will adopt a reasonable accommodation ordinance to provide exception in zoning and land-use regulations for housing for persons with disabilities.	The City has not adopted a Reasonable Accommodation Ordinance.
	2. Periodically mail to on-site property managers fair housing information on service and companion animal policies; reasonable modifications; accessible parking and unlawful familial discrimination.	Landlord/tenant workshops are routinely conducted by the HRC. The Montebello Housing Development Corporation provides housing counseling that includes Fair Housing Act information.
5. Discriminatory advertising on internet services	Goal: Promote equal housing access by monitoring discriminatory on-line advertising.	
	1. Monitor on-line advertising, particularly Craigslist, for discriminatory advertisements and check with internet services to understand how they filter discriminatory advertisements.	As referenced on Table 42 and 43, online newspaper and or e-real estate companies were reviewed against the Fair Housing Act and associated guidelines. Today's online companies are cognizant of fair housing laws with regards to rental or for sale property advertisements.
6. Need to review HMDA data for potential redlining and other practices in violation of fair housing laws.	Goal: Monitor to ensure fair housing practices are being followed.	
	1. Review HMDA data to identify fair housing impediments.	HMDA data was collected for the 2020 AI.
7. Advertising that discourages	Goal: Ensure that disabled persons have equal access to housing	

<p>disabled persons from applying for available rentals</p>	<p>1.Periodically review newspaper and online ads for compliance with fair housing laws and work with newspapers to promote reasonable accommodations for disables persons.</p>	<p>The HRC assists the City with promoting and educating property owners and property managers about laws regarding “Reasonable Accommodation”. HRC offers Landlord-Tenant training classes annually. This course provides information on Reasonable Accommodation.</p>
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Chapter 8: Fair Housing Action Plan

The City's Housing Division assists the community in meeting their affordable housing needs. The City offers a range of services including; rental assistance, residential and rental rehabilitation, home ownership assistance, capital improvements and community housing and economic development.

A. Data Collection and Engagement Conclusions

Montebello provides local landlords and tenants with copies of the "California Tenants" booklet. This booklet is the most relevant and practical resource for both tenants and landlords. It provides information about rental applications, unlawful discrimination, security deposits, repair responsibilities, rent increases, termination of leases, eviction notices, and includes inventory checklist for use before moving in, and again when moving out. The City also refers tenants to the California Department of Consumer Affairs if additional information is needed. Assistance for fair housing issues can be obtained by contacting the City's Economic Development Division.

The City, according to data provided in the previous chapters, has several issues related to fair housing including:

- Housing affordability
- Affordable housing availability
- High rent and or mortgage costs

The total population in the City is growing at a slow pace, increasing by 1.7% since 2010, and the median housing values have increased by 24.68%. However, rent costs have remained stable, with the average rent increasing by just 4 dollars. The median age in the City is 36.8 years old and 20.4% of the its population has earned a Bachelor's Degree or higher. Of the City's total population, 13.8% live at or below the poverty level. The most common racial or ethnic group living below the poverty line in the City is Hispanic, followed by White and Other races. DataUSA reports the male gender in the City currently earns 20.7% more than the female gender, while there are many households headed by single women.

Increases in median housing values have greatly outpaced increases in rents. This has occurred despite median income for the area decreasing. Therefore, it is becoming more difficult for residents to purchase a home and afford rent. Affordable rental housing units have grown in the City, however, the number of units affordable to extremely low and very low income populations has decreased. Housing affordability for low and very low income households to rent or obtain a mortgage is a big challenge facing the City.

Tables 20 and 21 show median housing and rent values and what is affordable in the City. For a family of four who makes less than 30% of the median household income, an affordable rent is \$676 per month. Table 20 shows the median gross rent in the City is \$1,211 per month. The gap of affordability is \$535. For a family of four who makes between 50% and 80% of the median household income, an affordable home is \$205,000. Table 20 shows that the median housing value in 2017 is \$496,600. The gap of affordability is \$291,600.

From 2010 to 2017 there was a 1,284 unit increase in the total number of affordable rental units. In the last 7 years the number of units that rent for \$1000/month or less has decreased by 37.9% while the total number of units between \$1,000-\$1,499 increased 29.8% and the total number of units over \$2,000/month rose from 0 in 2010 to 484 in 2017. The Center for American Progress stated that for every 100 renter households with very low incomes at or below 50% of the area median income, there are only 31 affordable units. For those living in poverty only 12.7% can afford health insurance coverage.

The City offers programs that assist low and moderate income homeowners and renters.

Home Improvement Program that provides financial assistance to low and moderate-income homeowners for the repairs that their homes need. These subsidized or deferred loans have a 3% fixed interest rate and each applicant must own and occupy the house.

Zoning in the City provides appropriate definitions for Family, Transitional and Supportive Housing as well as provides density incentives for inclusion of affordable housing. Conflicts with the ordinance include definitions of Group Home, Residential Care Facilities, Emergency Shelters, limits on bedroom numbers based on the permitted density, lack of high density zoning, and restrictive residential parking requirements.

City's Housing Element provides housing planning policies and implementation guidance between 2016 and 2021 and included extensive community outreach. The plan outlines impediments to providing affordable housing, including reduced funding for Section 8 Housing Choice Vouchers and the realignment of the City Housing Division and funding capabilities. The plan quantifies the needed additional housing units at each income category and includes strategies for meeting those goals. The Los Angeles County Development Authority recently completed an AI in 2018. The County's priority goals include:

- Enhance accessible facilities and infrastructure for persons with disabilities
- Promote more affordable housing for special needs populations
- Enhance accessible housing supportive services to persons with disabilities
- Promote healthy communities
- Enhance and create viable communities
- Promote understanding and knowledge of fair housing and ADA laws
- Coordinate the AI with other agencies' plans and programs to address contributing factors
- Promote lower rates of crime in R/ECAP areas
- Enhance Limited English Proficiency services in R/ECAP areas
- Create viable communities
- Promote affordable housing
- Enhance employment opportunities
- Facilitate access to proficient schools
- Enhance transit services

B. Setting Fair Housing Goals and Priorities

Following the period of public engagement conducted for the Fair Housing Assessment, program partners held meetings to analyze and interpret community comments alongside of HUD and local data in order to create regional fair housing goals. Specific goals have been for the issues that must be addressed. Area program partners and stakeholders worked with the City to help determine fair housing goals and priorities.

HUD provides a list of potential contributing factors in each section, accompanied by descriptions of those potential factors. The City utilized the HUD-provided list of potential fair housing contributing factors, along with the explanation of each factor, to determine whether any factor listed creates, contributes to, perpetuates, or increases the severity of one or more fair housing issues.

Other factors were included if they create, contribute to, perpetuate, or increase the severity of one or more fair housing issues. In addition to the analysis using HUD-provided data, local data, and local knowledge in each section of the AI, the community participation process may be of assistance to program participants in helping to identify and prioritize the contributing factors that should be the focus of the AI. As part of the engagement process housing and social service participants:

- Identified fair housing issues and significant contributing factors
- Prioritized contributing factors, giving highest priority to those factors that limit or deny fair housing choice or access to opportunity or negatively impact fair housing or civil rights compliance
- Justified the prioritization of contributing factors; and
- Set priorities and goals to address the identified contributing factors and related fair housing issues (HUD, 2015)

A. Contributing Factors to Fair Housing Issues

City staff, stakeholders and the community at-large identified and prioritized fair housing issues and contributing factors to fair housing. The following contributing factors to fair housing issues have been identified as “medium” or “high” based on community engagement and data compiled from either HUD or other local sources.

Table 46: Contributing Factors to Fair Housing Issues				
Fair Housing Issues	Contributing Factors	Priorities		
		Low	Medium	High
Disparities in Access to Opportunity: Affordable Housing	• High Housing Cost			
	• Housing values are increasing at a faster rate than household incomes			
	• Low number of affordable homes			
	• High land values, parking requirements, and high construction and material costs			
	• Lack of local financial and tax incentives for new affordable housing			
	• High cost and lack of homeowner skill for housing rehab			
	• Low vacancy rates			
	• Low ability to become a homeowner			
Disparities in Access to Opportunity: Employment	• More workforce training for current market needs			
	• Jobs located outside the City			
	• Lack of household financial stability			
Disparities in Access to Opportunity: Education	• Undereducated residents (20%)			

Fair Housing Issues	Contributing Factors	Priorities		
		Low	Medium	High
Disparities in Access to Opportunity: Special Needs Housing	<ul style="list-style-type: none"> Low number of housing opportunities for larger families 			
Disparities in Access to Opportunity: Financing for Homeownership	<ul style="list-style-type: none"> Low number of home purchases 			
	<ul style="list-style-type: none"> Low number of FHA loans 			
	<ul style="list-style-type: none"> Low approval numbers for low and moderate income home mortgages. 			
Discrimination or violations of civil rights laws or regulations State and Federal Policy	<ul style="list-style-type: none"> Current zoning places limitations on: <ul style="list-style-type: none"> Bedroom count in higher density zones Location of emergency shelters Senior housing density Single Room Occupancy units and group homes Parking requirements 			

B. Priority Goals and Actions

The following goals and action steps were developed as a result of specific data capture and existing programs and policies. Agency consultation, community engagement, outreach activities are needed to develop the goals and recommendations. Through the AI data review and analysis process, the following five goals¹ have been developed with associated action steps as shown in Table 46:

Goal 1: Increase affordable housing opportunities.

Goal 2: Increase homeownership.

Goal 3: Create public awareness of fair housing laws and affordable housing advocacy

Goal 4: Increase training, education and employment opportunities.

The following matrix table describes and lays out community housing and affordability issues, priority goals and action steps that will further fair housing. As part of the engagement process, several high priority action steps have been highlighted to provide clearer direction for Council, City staff and partnering agencies.

TABLE 47: GOALS & ACTION STEPS

Top Issue	Goals	Action Steps
<i>Housing Needs</i>		
Goal 1	<i>Increase affordable housing opportunities</i>	<ol style="list-style-type: none"> 1. Obtain the Housing Element goal of adding 430 affordable dwelling units. Create flexible development requirements consistent with Housing Element recommendations: <ol style="list-style-type: none"> a. Flexible density requirements in districts that permit mixed use and multifamily development. b. Updated Group Home definition and permit in appropriate residential zoning districts. c. Allow Emergency Shelters in the appropriate commercial and or residential districts. d. Allow and define residential care facilities to be permitted in all residential districts. e. Housing Opportunity Overlay zone will provide a maximum density of 20 to 80 units per acre. Requires 20% affordable housing. f. Reduced parking space requirements for smaller units, senior housing and residential uses near transit. g. Higher density provisions within proposed mixed use, senior housing, density bonus and affordable housing in locations identified in the Housing Element. h. Eliminate or define family care services. i. Eliminate the definition of family, as per California court rulings. 2. Advocate and support the importance of integrated housing approaches near major employment areas/centers. 3. Develop innovative codes enforcement methods to create a larger pool of decent housing options. (An aging housing stock primarily constructed between (1940 and 1979) requires reinvestment.) 4. Create a revolving loan fund for homes with fire code violations so that properties are available for purchase or rent. 5. Identify vacant residential properties for targeted rehab. (There are over 1,414 properties known to be vacant.) 6. Promote building new units containing 2 or 3 bedrooms. 7. Use innovative low-cost housing materials. 8. Identify specific redevelopment obstacles related to local construction practices that can be changed. 9. Implement Housing Element actions 10. Explore more ways to work with non-profit housing organizations such as Habitat for Humanity to promote housing construction training opportunities.
Goal 2	<i>Increase home ownership</i>	<ol style="list-style-type: none"> 1. Work with program providers to expand the resources for new home buyers. Funds could be spent on: <ol style="list-style-type: none"> a. Down payment assistance b. Provide lines of credit and other assistance to LMI households. (70% of all loans in 2018 went to middle and upper income households) c. Lease to own mortgage arrangements d. Wrap-around service programs e. Utility hook-up f. Furniture or household goods g. Ensure loan processes are conducted in multiple languages

		<p>Priority should be given to: single parent households, households with and persons living with disabilities.</p> <p>Lending institutions should also recognize only 20% of the population has graduated from college.</p> <ol style="list-style-type: none"> 2. Increase the number of FHA loans in the City. Only 13% of the loan applications in 2018 were FHA loans. 3. Incorporate programs into for housing development that include: home ownership education, budgeting, and home maintenance education and skills. 4. Create a flexible business model for new development to include a percentage of the units be available for homeownership and rental. The business model could incorporate financial options for homeownership. 5. Explore the use of land trust agencies where a homeowner would own the building but not the land to reduce overall housing costs. 6. Advocate for local mortgage lending institutions to better serve a diverse amount of LMI households. <ol style="list-style-type: none"> a. Create gap financing programs and resources for LMI families who would like to become homeowners. 7. Seek out new resources and provide additional programs for potential LMI homebuyers. 8. Increase public investment to improve neighborhoods through streetscape amenities, safety and greening initiatives.
Advocacy for Fair Housing, Affordable Housing, Policy Change		
Goal 3	Create public awareness of fair housing laws and affordable housing advocacy	<ol style="list-style-type: none"> 1. Create change in HUD policies to fund both market rate and affordable rate integrated housing projects. 2. Advocate to reduce or eliminate prevailing wage rates requirements for new housing or housing rehab projects. 3. HRC and the City should develop a local outreach program about the positive impacts of affordable housing. 4. Enhance local land use and zoning laws. <ol style="list-style-type: none"> a. Create fair housing policies and align discriminatory or conflicting zoning and land use laws, practices and policies including: Group homes, residential care facilities, emergency shelters and parking. b. Identify priority goals and target areas for new housing and or housing rehab where employment, healthcare and transit opportunities exist. 5. Establish a committee in partnership with HRC and social services to review and provide impactive change to state and federal affordable housing policies. 6. Review ways to control rent and or housing sale costs for City rehabbed properties.
Increase Earning Capacity		
Goal 4	Increase training, education and employment opportunities	<ol style="list-style-type: none"> 1. Work with local colleges and high schools to establish or further careers in the area's top career fields including: educational, health care and social assistance services. Secondary fields include finance and manufacturing.

		<ol style="list-style-type: none"> 2. Create mentoring programs with local skilled trades companies. <ol style="list-style-type: none"> a. To assist in affordable housing development, local training for carpentry, mechanical, plumbing, and electrical skills training may be necessary. b. To Increase training opportunities that target “Second Chance”, persons with disabilities, at-risk homeless individuals, and job retraining program.
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C. Regional Collaboration

Many issues, such as homelessness, affordable housing, jobs-housing balance, and access to services require collaboration between area wide cities, the County, and nonprofit agencies throughout the region. In recent years, the County and the City of Los Angeles have undertaken multiple initiatives that address housing-related issues including: first-time homebuyers programs, supportive and transitional housing, rental rehabilitation, and new construction of affordable housing.

The City continues to rely on local and County social services to administer and provide valuable programs for low income residents. The City collaborates annually with the HRC to react to and conduct investigations into any complaints surrounding housing discrimination and to provide fair housing education and promotion.

Continuing these planning efforts and implementation would bridge the gap in disparities among communities. A majority of the Action Steps noted in Table 46 require collaboration. The City has created a solid foundation over the years to continue work with its area partners and to create a path that initiates and completes the Plan’s action steps.

Appendix A: Public Outreach

City of Montebello

Los Angeles County, California

Community Engagement Summary

City of Montebello 2020-2025 Consolidated Plan
City of Montebello Analysis of Impediments
DRAFT March 2020



The City of Montebello, in preparation of the 2025-2025 Consolidated Plan (ConPlan) and Analysis of Impediments (AI), a variety of community engagement methods to solicit input on community and resident services, housing issues and future use of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) and HOME funds. The following engagement methods:

- Community Needs Survey
- Stakeholder Interviews
- Social Service Consultation

Community Needs Survey:

An online Community Needs Survey was available for resident and social services response. The link to the survey was printed on flyers and postcards and posted on City social media and website requesting community response. English and Spanish language postcards, roughly 3,500, were distributed to five (5) elementary schools and two (2) parochial schools in the City. The postcard invited residents to complete the online survey and participate in the outreach process for the development of the ConPlan. Final results of the survey are located in Appendix A. Schools participating in the distribution included:

- Fremont Elementary - 200 Madison Ave, Montebello, CA 90640 (601 students)
- Greenwood Elementary - 900 S Greenwood Avenue, Montebello, CA 90640 (379 students)
- La Merced Elementary - 724 N Poplar Avenue, Montebello, CA 90640 (806 students)
- Washington Elementary - 1400 W Madison Avenue, Montebello, CA 90640 (487 Students)
- Wilcox Elementary - 816 Donna Way, Montebello, CA 90640 (627 students)
- St. Benedict School, 217 N. 10th Street, Montebello, CA 90640
- Our Lady of Miraculous Medal School – 840 N. Garfield Ave., Montebello, CA 90640

Consolidated Plan Survey

Each year, the US Department of Housing and Urban Development provides funding for housing and community development to the City of Montebello.

In order to utilize these funds properly, the City must complete a consolidated plan or “Con Plan”, which identifies Montebello’s housing and community development needs, priorities, goals, and strategies.

Data collection is a significant part of the Con Plan. By filling out this quick 10 minute survey, you are helping the City of Montebello gather accurate opinions to allocate the funds towards the areas you find most important.

The survey will be open until December 15th, 2019.

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



The seal of the City of Montebello, California, featuring a central illustration of a building and trees, surrounded by the text 'CITY OF MONTEBELLO' and 'CALIFORNIA', with 'INCORPORATED OCT. 16, 1920' at the bottom.

Highlights of the Community Needs Survey include: (in priority order)

Housing Discrimination:

- 75% have never encountered any form of housing discrimination?
- 50% feel housing discrimination likely occurs in the City and if discrimination occurs over 50% feel it's because of their source of income or race/ethnicity or they have a disability.
- Over 60% have not had an issue with home loan approval and 28% stated the reason was because of poor credit.
- 47% feel local land use laws do not support the development of affordable housing.

<p>Greatest Housing Needs:</p> <ol style="list-style-type: none"> 1. Home ownership down payment assistance 2. Energy efficient home improvements 3. Owner-occupied housing rehabilitation 	<p>Greatest programs and services needs:</p> <ol style="list-style-type: none"> 1. Recreational programs 2. Programs for at-risk youth 3. Childcare services and facilities 4. Disaster and emergency preparedness services
<p>Most needed community facilities:</p> <ol style="list-style-type: none"> 1. Parks and recreation facilities 2. Youth centers 3. Neighborhood community center 	<p>Most pressing challenge with maintaining your home:</p> <ol style="list-style-type: none"> 1. Cost of maintenance 2. Lack of skills needed to maintain a home
<p>Critical homeless needs:</p> <ol style="list-style-type: none"> 1. Homeless prevention services 2. Emergency shelter space 3. Transitional housing 	<p>What size housing units are most needed:</p> <ol style="list-style-type: none"> 1. 3-bedroom units 52% 2. 2-bedroom units 37% 3. 4-bedroom units 21%
<p>What type of housing is most needed:</p> <ol style="list-style-type: none"> 1. Single-family 84% 2. Low-barrier housing 31% 3. Town homes 26% 4. Mixed use (Residential with commercial uses) 26% 	<p>Greatest neighborhood improvement needs:</p> <ol style="list-style-type: none"> 1. Street improvements 2. Sewer/storm sewer improvements 3. Job generating businesses 4. Sidewalk and curbing improvements
<p>The reasons why residents may not be able to live in a preferred neighborhood are:</p> <ol style="list-style-type: none"> 1. Cannot afford the rent or mortgage in their preferred neighborhood 42% 2. Poor credit history 32% 3. Do not have enough money for a security deposit 16% 4. Can't find a home for a larger family 16% 	

Community Meetings

Two (2) Community meetings were held at City Hall Council Chambers. The meeting notice was published in the San Gabriel Valley Tribune on January 9, 2020 describing the two community meetings to be held on Thursday, January 23 and Monday, January 27, 2020, at 6 p.m. There was low attendance noting only four residents were in attendance. The meeting agenda included a description of the ConPlan as well as the engagement process. English and Spanish language flyers were posted at public counters along with the link to the survey.



Consolidated Plan Survey

Each year, the US Department of Housing and Urban Development provides funding for housing and community development to the City of Montebello.

In order to utilize these funds properly, the City must complete a 5-year Consolidated Plan or "Con Plan", which identifies Montebello's housing and community development needs, priorities, goals, and strategies. The City is also preparing an Analysis of Impediments to Fair Housing Choice, or "AI".

Data collection is a significant part of the Con Plan and AI. By filling out this quick 10-minute survey, you are helping the City of Montebello gather accurate opinions to allocate the funds towards the areas you find most important.



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



The City will be hosting two (2) community meetings to discuss the process. These meetings will be held at:

Montebello City Hall Council Chambers
1600 W. Beverly Blvd., Montebello, CA 90640

The dates and times of the meetings will be:
Thursday, January 23rd, 2020 and
Monday, January 27th, 2020,
from **6:00 - 7:00 p.m.**

Have questions?
Please call:

(323) 887-4501 ext. 401

Encuesta sobre el Plan Consolidado

Cada año, el Departamento Nacional de Vivienda y Desarrollo Urbano provee fondos a la Ciudad de Montebello para el desarrollo de vivienda y de la comunidad.

De manera que la ciudad pueda utilizar estos fondos efectivamente, la ciudad tiene que completar un Plan Consolidado o "Con Plan" de 5 años, el cual identifica las necesidades de vivienda, desarrollo comunitario, prioridades, metas y estrategias de la Ciudad de Montebello. La ciudad también está preparando un Análisis de Impedimentos a Elección de Vivienda Justa, ó "AI".

El coleccionar este tipo de información es sumamente importante para el Plan Consolidado y AI. Usted puede ayudar a la Ciudad de Montebello a coleccionar opiniones precisas; llenando una encuesta que le tomara solamente 10 minutos en la cual usted puede identificar áreas de más importancia para usted.



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



La ciudad organizará dos reuniones comunitarias para hablar del proceso, en:

Montebello City Hall Council Chambers,
1600 W. Beverly Blvd., Montebello, CA 90640

Las fechas y hora de las reuniones serán
el **jueves 23 de enero de 2020** y
el **lunes 27 de enero de 2020**
de **6:00 a 7:00 p.m.**

¿Preguntas?
Por favor llame:

(323) 887-4501 ext. 401

Agency Consultation

The Community Engagement Program included stakeholder interviews. Significant coordination was made to public, faith-based organizations, educational institutions, housing services, and health and social service organizations including organizations providing services to: homeless persons and families, persons with HIV/AIDS, victims of domestic violence, senior citizens, and extremely low to low income populations. In January questionnaires and phone/or in-person interviews occurred with the following agencies, City staff and elected officials:

Los Angeles Homeless Services Authority: LAHSA is the lead agency in the Los Angeles Continuum of Care, which is the regional planning body that coordinates housing and services for homeless families and individuals in Los Angeles County. LAHSA was consulted on the Homeless Count. Specific concerns raised included:

- Accurate tracking and monitoring of unsheltered data persons including persons on the street, living in vans, RV/campers, and makeshift shelters.
- Accurate tracking and monitoring sheltered persons including those persons living in transitional housing.

Montebello Housing Development Corporation (MHDC): MHDC is a 501c (3) community-based non-profit corporation based in the City of Montebello serving the housing needs of Los Angeles County, The MHDC goal is to increase housing opportunities for the underserved. The MHDC is a HUD-certified agency, and its purpose is to develop a financing and housing stability plan for low to moderate-income families. Their specific concerns included:

- Dissemination of misinformation to the public, specifically pertaining to housing programs.
- Homeowners agreeing to loans they don't need or don't understand and, in some cases, can't afford.
- Lack of housing supply for the demand evident in the city. They would like to see more construction of new affordable housing and transitional housing units.

Housing Rights Center: The Housing Rights Center's mission is to actively support and promote fair Housing through education, advocacy, and litigation, to the end that all persons have the opportunity to secure the housing they desire and can afford, without discrimination based on their race, color, religion, gender, sexual orientation, gender identity, gender expression, national origin, familial status, marital status, disability, genetic information, ancestry, age, source of income or other characteristics protected by law. Their concerns include:

- The City's continued support of Housing Right Center services to ensure affirmatively furthering fair housing among CDBG recipients.
- Availability of fair housing services to meet the National Objective to benefit low and moderate-income persons, area-wide, throughout the entire city limits.

Heart of Compassion: Heart of Compassion (HOC) is a 501(c)(3) food bank and social service that works to alleviate hunger, food insecurities, and the suffering of those who have fallen on hard times. Heart of Compassion's concerns include:

- Improving food insecurity for low and moderate income households.
- Assisting moderate income households with fresh fruits and vegetables and food sources. Many of the households are just getting by and need additional assistance to make ends meet.
- Availability and development of more low-income housing.

The Gateway Cities Council of Governments: The Gateway Cities Council of Governments is a joint powers authority made up of representatives from 28 cities, 3 Los Angeles County Supervisorial Districts, and the Port of Long Beach. The Gateway Cities serves as a regional voice for its member agencies and works to improve the quality of life for the more than 2 million residents living in the region. The Gateway Cities Council of Governments works on issues of importance to its member agencies, including transportation, homelessness, the environment, and water, and seeks to address these regionally. The Gateway Cities Council of Governments: The primary concerns of Gateway Cities include:

- Fostering job creation.
- Enhance focus on education, technical/soft skills training, career pathways for youth and retrain dislocated adult workers.
- Initiatives to reduce homelessness

Stakeholder Interviews

Stakeholder interview meetings were conducted at individual sites, by email or by direct phone contact with the following:

- Danilo Batson, Public Works Director
- Mayor Salvador Melendez
- Councilmember David Torres
- Heart of Compassion
- Housing Rights Center
- Councilmember Jack Hadjinian
- Los Angeles Homeless Services Authority
- Gateway Cities Council of Governments
- Mayor Pro Tem Kimberly Cobos-Cawthorne
- Joseph Palombi, Community Development Director
- Montebello Housing Development Corporation

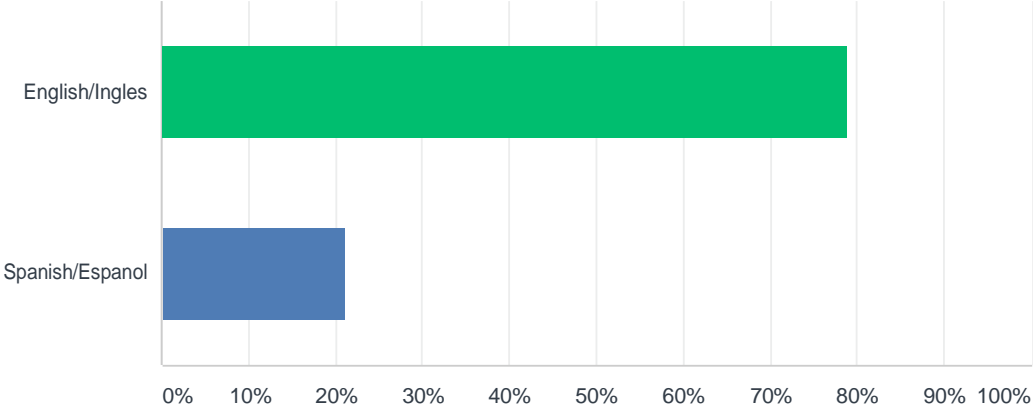
STAKEHOLDER OUTREACH MAJOR THEMES:	ISSUES AND NEEDS
HOMELESSNESS	<ul style="list-style-type: none"> - Proper accounting and identification of displaced residents - Scarcity of housing programs - Accurate tracking of unsheltered persons and those living in transitional housing. - Food and shelter insecurity
PRIORITY HOUSING NEEDS	<ul style="list-style-type: none"> - More affordable housing - Quality affordable single family units - Create a balance of affordable single family homes vs market rate or higher cost homes - Preservation of existing affordable housing
POTENTIAL SOLUTIONS TO HOUSING PROBLEMS	<ul style="list-style-type: none"> - Façade improvements in south Montebello - Incentivize developers - Need better programs - More Subsidized Housing programs - Require developers to include affordable units
TOP FAMILY ISSUES	<ul style="list-style-type: none"> - Dealing with the housing market - Access to information (what is happening in the City / education) - Assisting low and moderate income households with fresh food - Low-moderate income families face environmental hazards such as freeway, parking lots, and abandoned buildings. - Low-moderate persons are more vulnerable to low healthcare management - Economic development and revitalization

<p>PRIORITY FAMILY SERVICES</p>	<ul style="list-style-type: none"> - Services that educate on household finance - Job skills and training classes - Proper dissemination of housing information; the public should know the pros and cons of programs. - Technical/soft skills training, career pathways for youth and retrain dislocated adult workers - One-stop-shop and education for navigating /accessing resources in the City
<p>HOUSING AND SERVICE POLICIES</p>	<ul style="list-style-type: none"> - Create revenue streams so programs can be implemented - Enhance focus on education
<p>ECONOMIC DEVELOPMENT</p>	<ul style="list-style-type: none"> - Beautification of corridors - Bring vibrant retail to south Montebello - Lack of funds to subsidize projects
<p>NATURAL HAZARD VULNERABILITIES</p>	<ul style="list-style-type: none"> - Earthquake damage to homes that have not been retrofitted or updated - Whittier Narrows Dam could fail and cause flooding - Older housing stock could be most vulnerable to earthquake damage
<p>BROAD BAND ACCESS</p>	<ul style="list-style-type: none"> - Need to improve infrastructure to eliminate “dead zones” - Cost is prohibitive - Low and moderate income families are most vulnerable to lack of access to information / education - Access will enable disabled and special needs populations to stay connected socially - Access increases employment opportunities - Improve wireless connectivity on buses and at public facilities (senior center)
<p>PUBLIC WORKS</p>	<ul style="list-style-type: none"> - Resurface roads from Whittier Boulevard south of 2nd to 4th street - Revitalization would benefit low income housing projects two blocks north and south of Whittier Blvd including sewer upgrades, electrical, water infrastructure, and hydrant pressure. - The dense housing in the Findlay area would benefit from improved green space - Hydrant pressure needs to be improved from Washington/Greenwood to Sycamore/Bluff - Park improvements needed at City Park also senior center needs to be updated. - Grant Rea Park ball diamonds at max capacity - Major improvements are needed to the City’s water system
<p>FUTURE CDBG SPENDING</p>	<ul style="list-style-type: none"> - Continue social services - Infrastructure improvements, water system - Economic Development - Infrastructure improvements to streets, accessible sidewalks and public facilities - Study of broadband needs throughout the City to determine if this is a priority - Broadband access at public facilities

COMMUNITY NEEDS SURVEY RESULTS SUMMARY

Q1 Would you like to complete the survey in English or Spanish?
 ¿Prefieres completar la encuesta en Ingles o en Español?

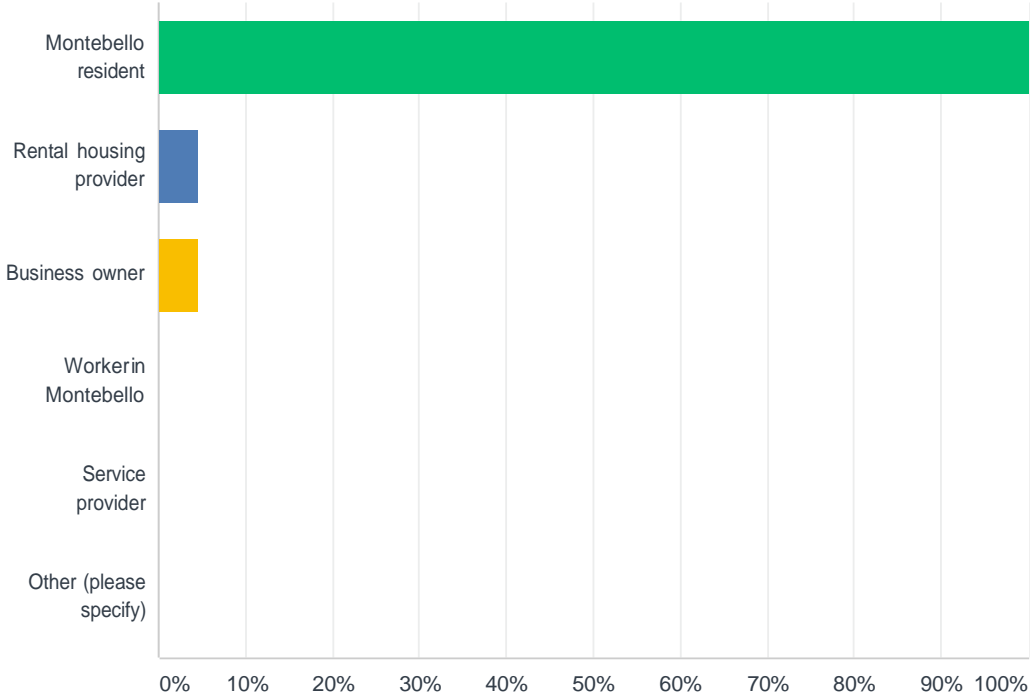
Answered: 33 Skipped: 1



ANSWER CHOICES	RESPONSES	
English/Ingles	78.79%	26
Spanish/Espanol	21.21%	7
TOTAL		33

Q2 1. Are you a

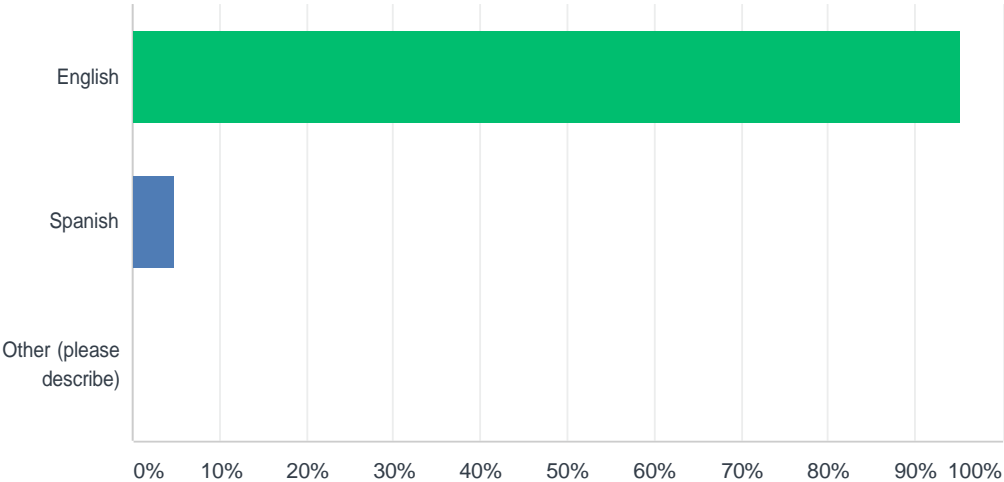
Answered: 22 Skipped: 12



ANSWER CHOICES	RESPONSES	
Montebello resident	100.00%	22
Rental housing provider	4.55%	1
Business owner	4.55%	1
Worker in Montebello	0.00%	0
Service provider	0.00%	0
Other (please specify)	0.00%	0
Total Respondents: 22		

Q3 2. What is the primary language you speak at home?

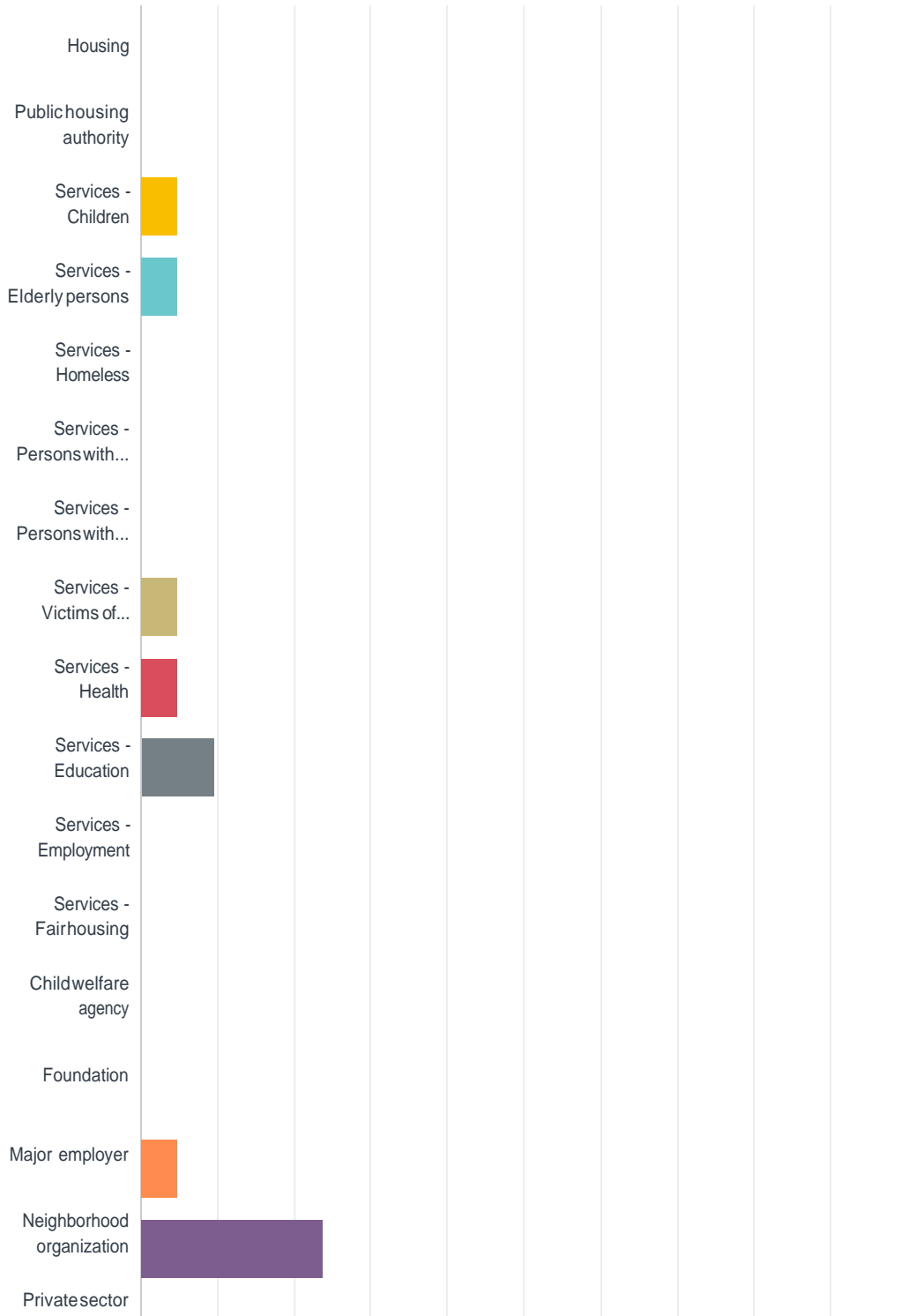
Answered: 21 Skipped: 13



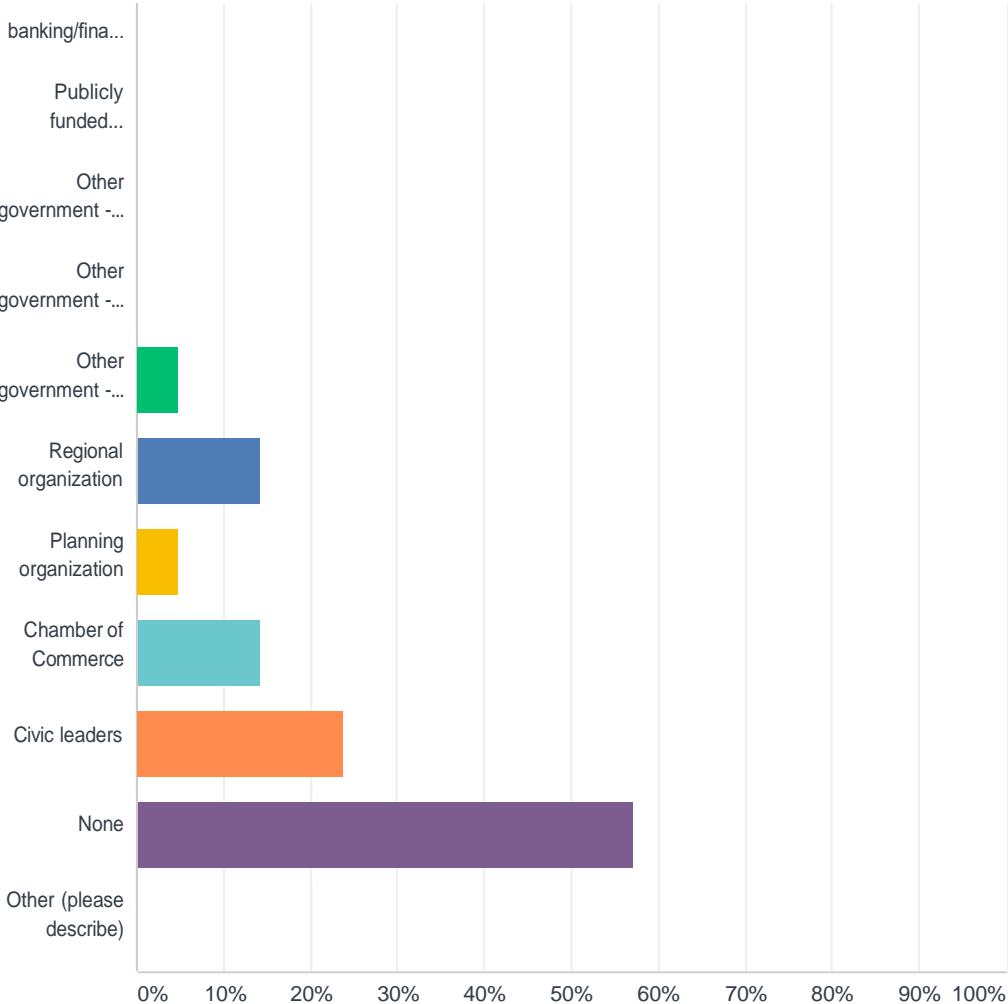
ANSWER CHOICES	RESPONSES	
English	95.24%	20
Spanish	4.76%	1
Other (please describe)	0.00%	0
TOTAL		21

Q4 3. Please indicate if you are affiliated with any of the organization types listed below. If other, please specify.*Organizations that may discharge persons into homelessness, such as health-care facilities, mental health facilities, foster care, and other youth facilities, and corrections programs and institutions

Answered: 21 Skipped: 13



CITY OF MONTEBELLO 2020-2024 Consolidated Plan COMMUNITY OUTREACH

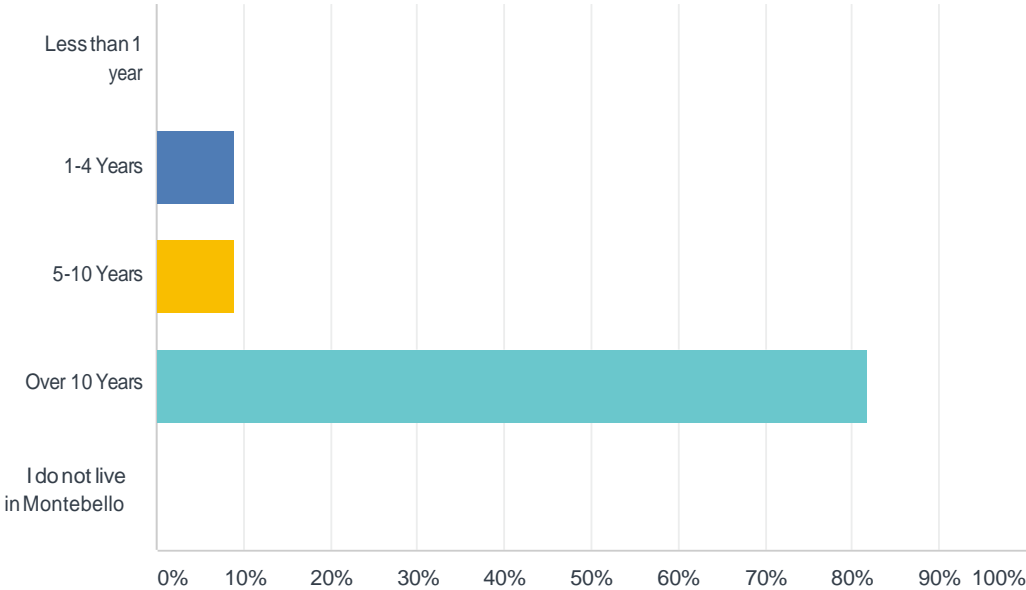


CITY OF MONTEBELLO 2020-2024 Consolidated Plan COMMUNITY OUTREACH

ANSWER CHOICES	RESPONSES	
Housing	0.00%	0
Public housing authority	0.00%	0
Services - Children	4.76%	1
Services - Elderly persons	4.76%	1
Services - Homeless	0.00%	0
Services - Persons with disabilities	0.00%	0
Services - Persons with HIV/AIDS	0.00%	0
Services - Victims of domestic violence	4.76%	1
Services - Health	4.76%	1
Services - Education	9.52%	2
Services - Employment	0.00%	0
Services - Fair housing	0.00%	0
Child welfare agency	0.00%	0
Foundation	0.00%	0
Major employer	4.76%	1
Neighborhood organization	23.81%	5
Private sector banking/financing	0.00%	0
Publicly funded institution/system of care*	0.00%	0
Other government - Federal	0.00%	0
Other government - State	0.00%	0
Other government - Local	4.76%	1
Regional organization	14.29%	3
Planning organization	4.76%	1
Chamber of Commerce	14.29%	3
Civic leaders	23.81%	5
None	57.14%	12
Other (please describe)	0.00%	0
Total Respondents: 21		

Q5 4. How long have you lived in the City of Montebello?

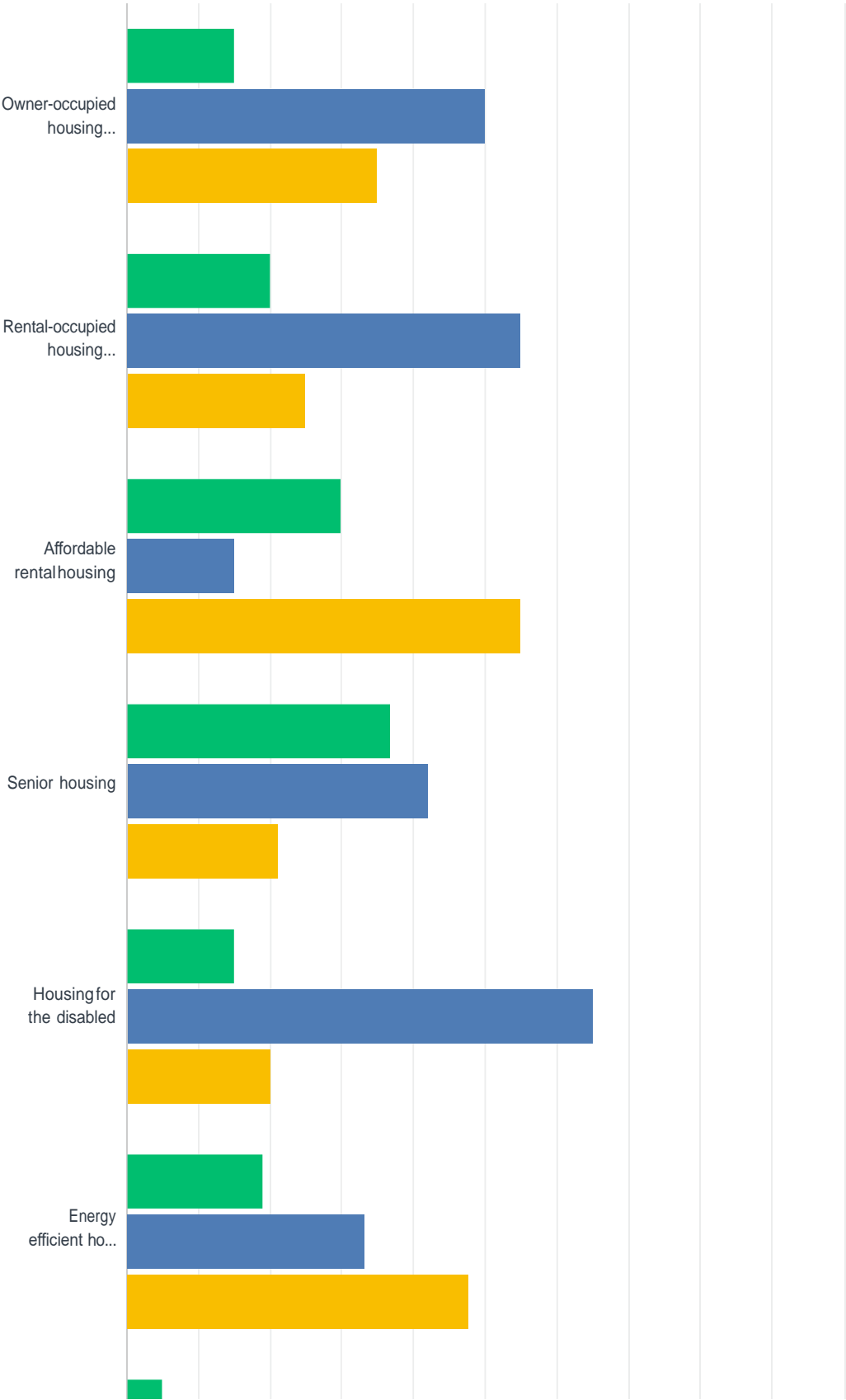
Answered: 22 Skipped: 12



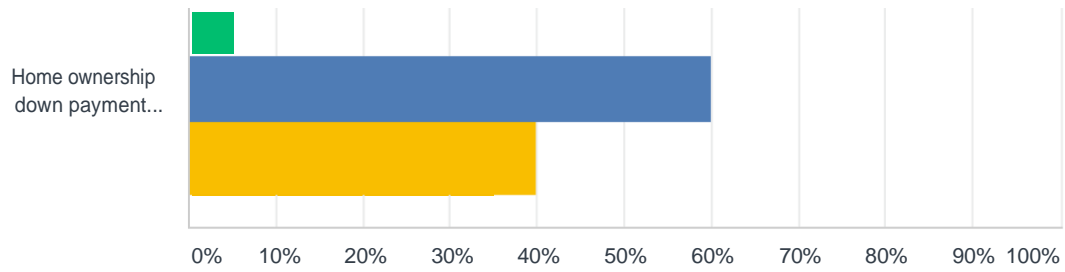
ANSWER CHOICES	RESPONSES	
Less than 1 year	0.00%	0
1-4 Years	9.09%	2
5-10 Years	9.09%	2
Over 10 Years	81.82%	18
I do not live in Montebello	0.00%	0
TOTAL		22

Q6 5. Housing Needs

Answered: 21 Skipped: 13



CITY OF MONTEBELLO 2020-2024 Consolidated Plan COMMUNITY OUTREACH

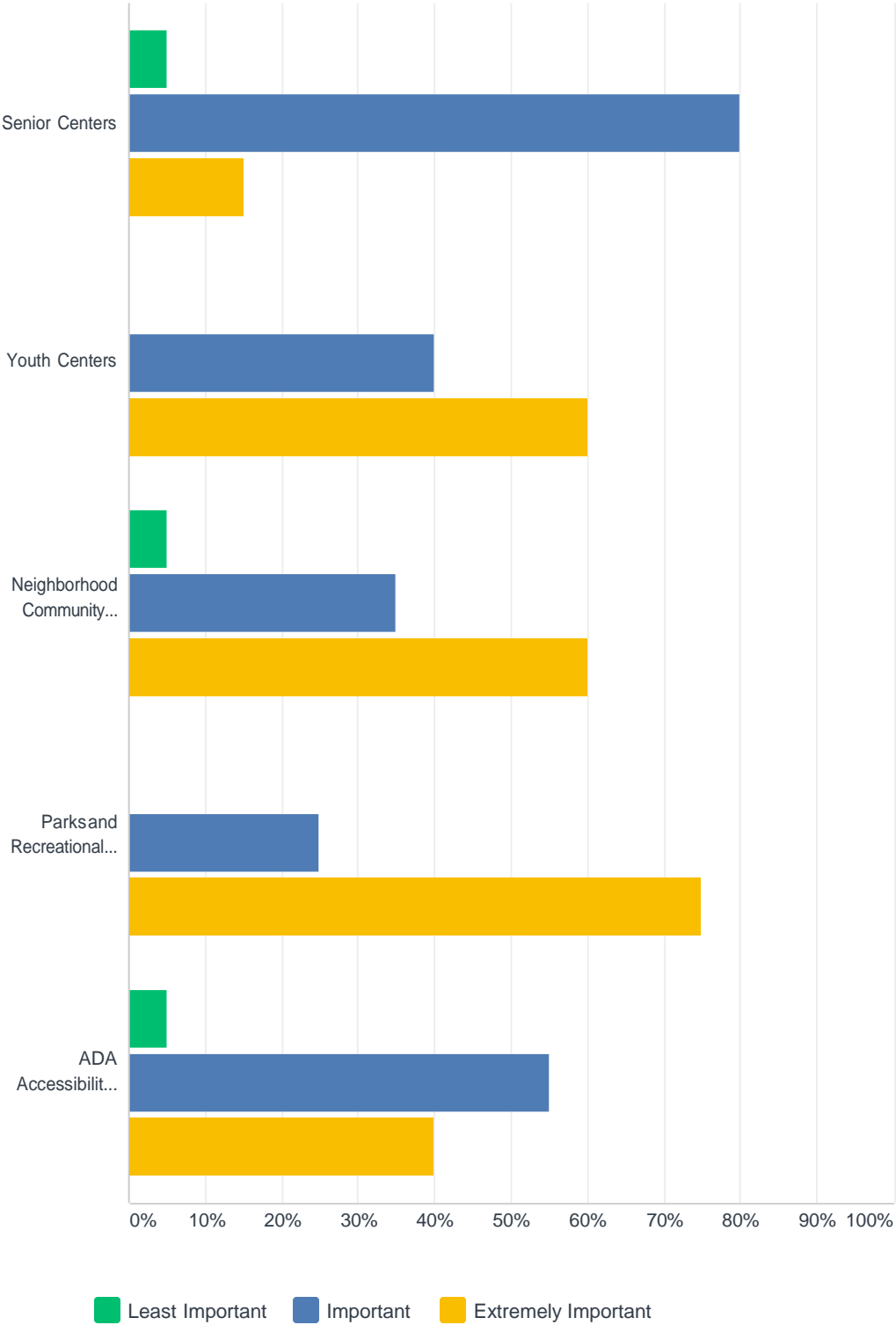


■ Least Important
 ■ Important
 ■ Extremely Important

	LEAST IMPORTANT	IMPORTANT	EXTREMELY IMPORTANT	TOTAL	WEIGHTED AVERAGE
Owner-occupied housing rehabilitation	15.00% 3	50.00% 10	35.00% 7	20	3.05
Rental-occupied housing rehabilitation	20.00% 4	55.00% 11	25.00% 5	20	2.85
Affordable rental housing	30.00% 6	15.00% 3	55.00% 11	20	2.95
Senior housing	36.84% 7	42.11% 8	21.05% 4	19	2.47
Housing for the disabled	15.00% 3	65.00% 13	20.00% 4	20	2.90
Energy efficient home improvements	19.05% 4	33.33% 7	47.62% 10	21	3.10
Home ownership down payment assistance	5.00% 1	60.00% 12	35.00% 7	20	3.25

Q7 6. Community Facility Needs

Answered: 20 Skipped: 14

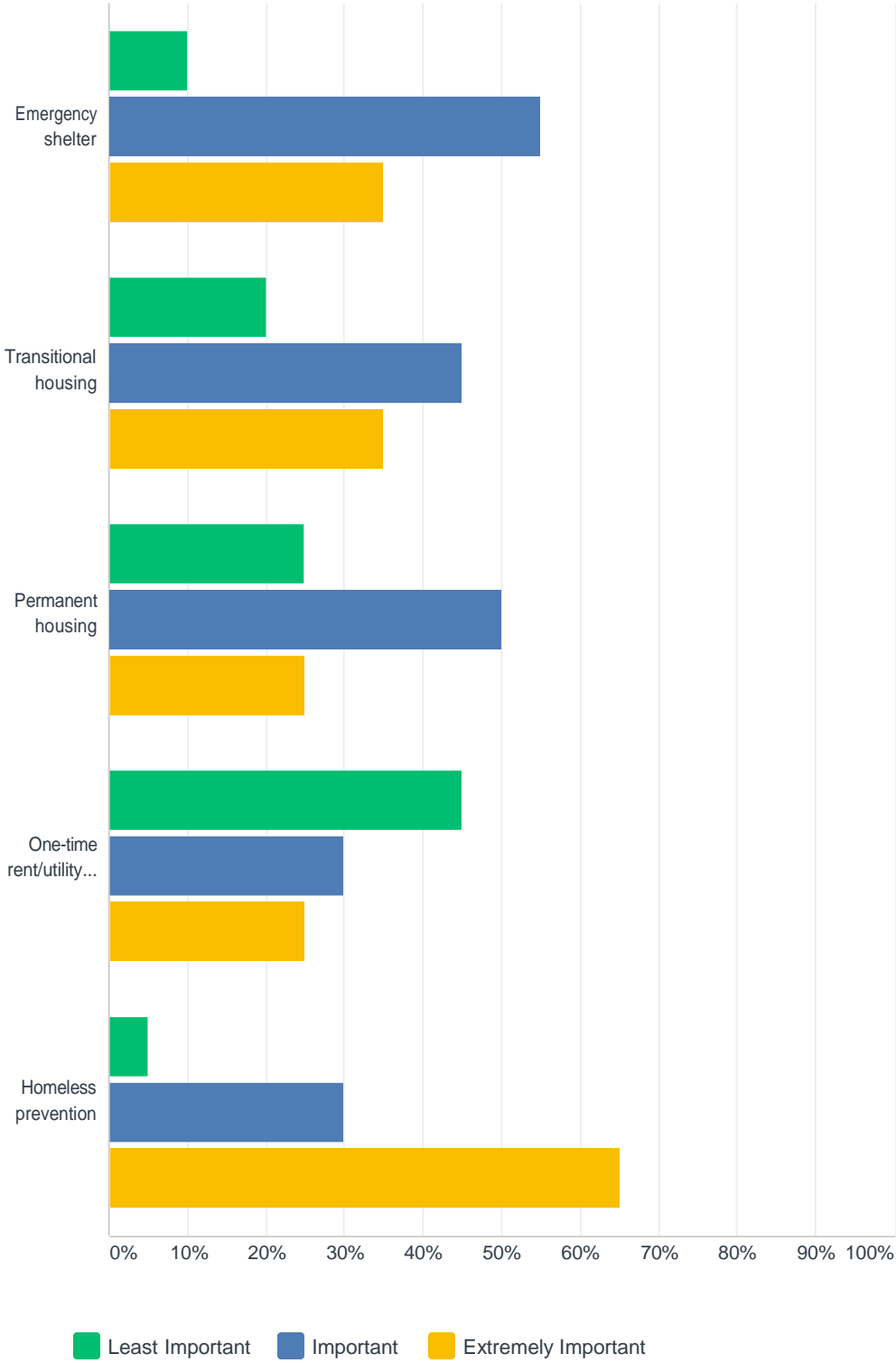


CITY OF MONTEBELLO 2020-2024 Consolidated Plan COMMUNITY OUTREACH

	LEAST IMPORTANT	IMPORTANT	EXTREMELY IMPORTANT	TOTAL	WEIGHTED AVERAGE
Senior Centers	5.00% 1	80.00% 16	15.00% 3	20	3.05
Youth Centers	0.00% 0	40.00% 8	60.00% 12	20	3.60
Neighborhood Community Center	5.00% 1	35.00% 7	60.00% 12	20	3.50
Parks and Recreational Facilities	0.00% 0	25.00% 5	75.00% 15	20	3.75
ADA Accessibility Improvements to public roads/facilities	5.00% 1	55.00% 11	40.00% 8	20	3.30

Q8 7. Homeless Housing Needs

Answered: 20 Skipped: 14

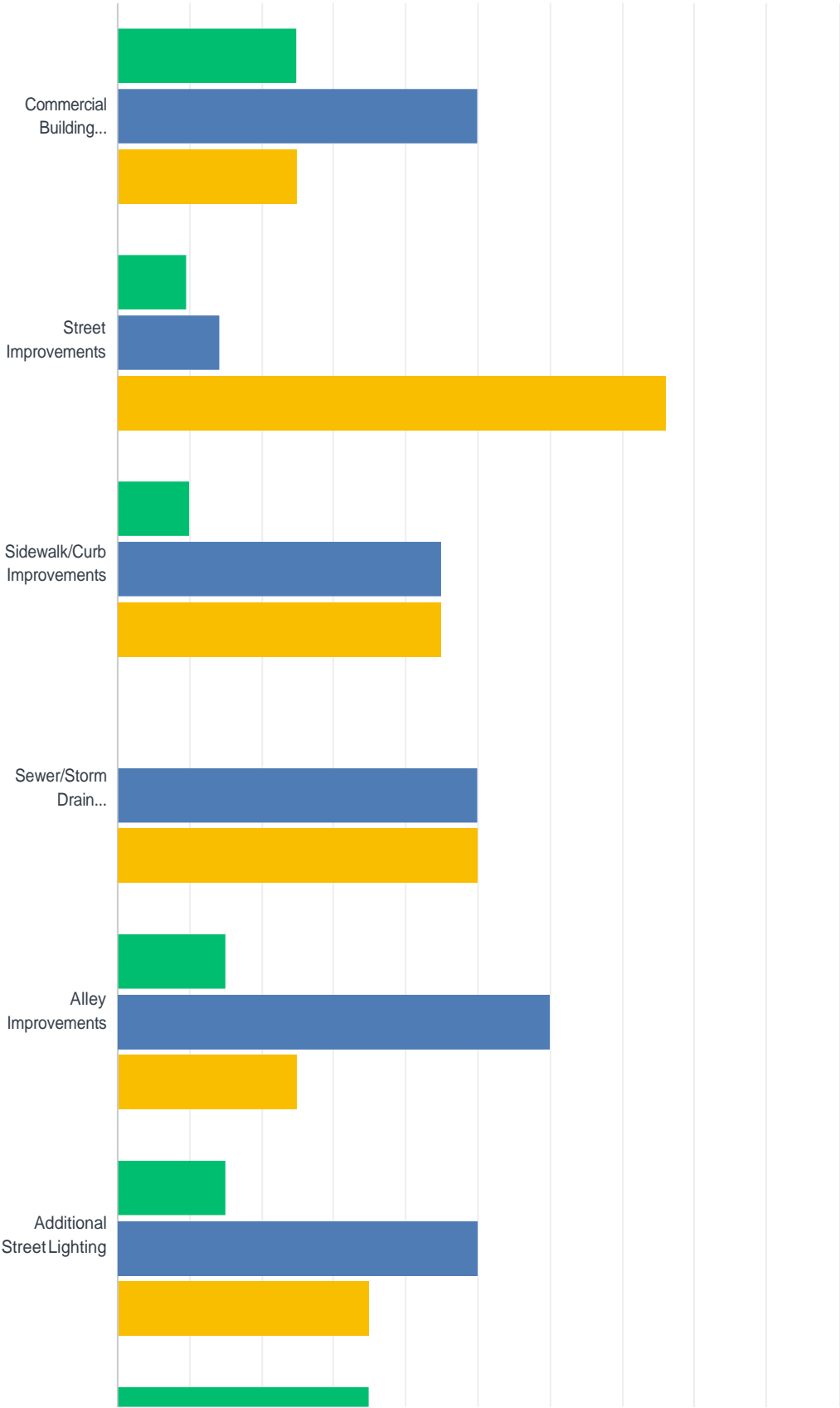


CITY OF MONTEBELLO 2020-2024 Consolidated Plan COMMUNITY OUTREACH

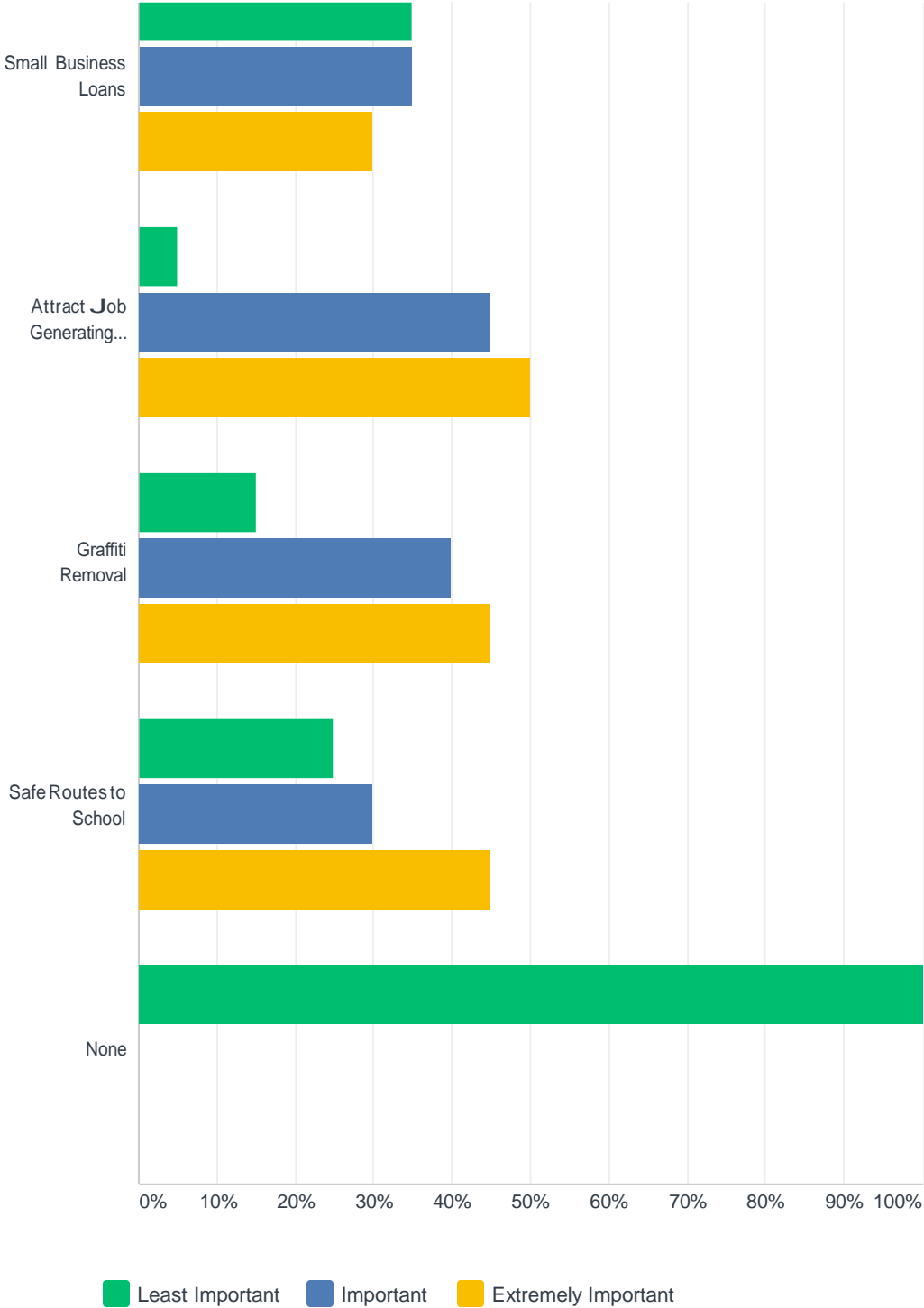
	LEAST IMPORTANT	IMPORTANT	EXTREMELY IMPORTANT	TOTAL	WEIGHTED AVERAGE
Emergency shelter	10.00% 2	55.00% 11	35.00% 7	20	3.15
Transitional housing	20.00% 4	45.00% 9	35.00% 7	20	2.95
Permanent housing	25.00% 5	50.00% 10	25.00% 5	20	2.75
One-time rent/utility payments	45.00% 9	30.00% 6	25.00% 5	20	2.35
Homeless prevention	5.00% 1	30.00% 6	65.00% 13	20	3.55

Q9 8. Neighborhood Improvement Needs

Answered: 21 Skipped: 13



CITY OF MONTEBELLO 2020-2024 Consolidated Plan COMMUNITY OUTREACH

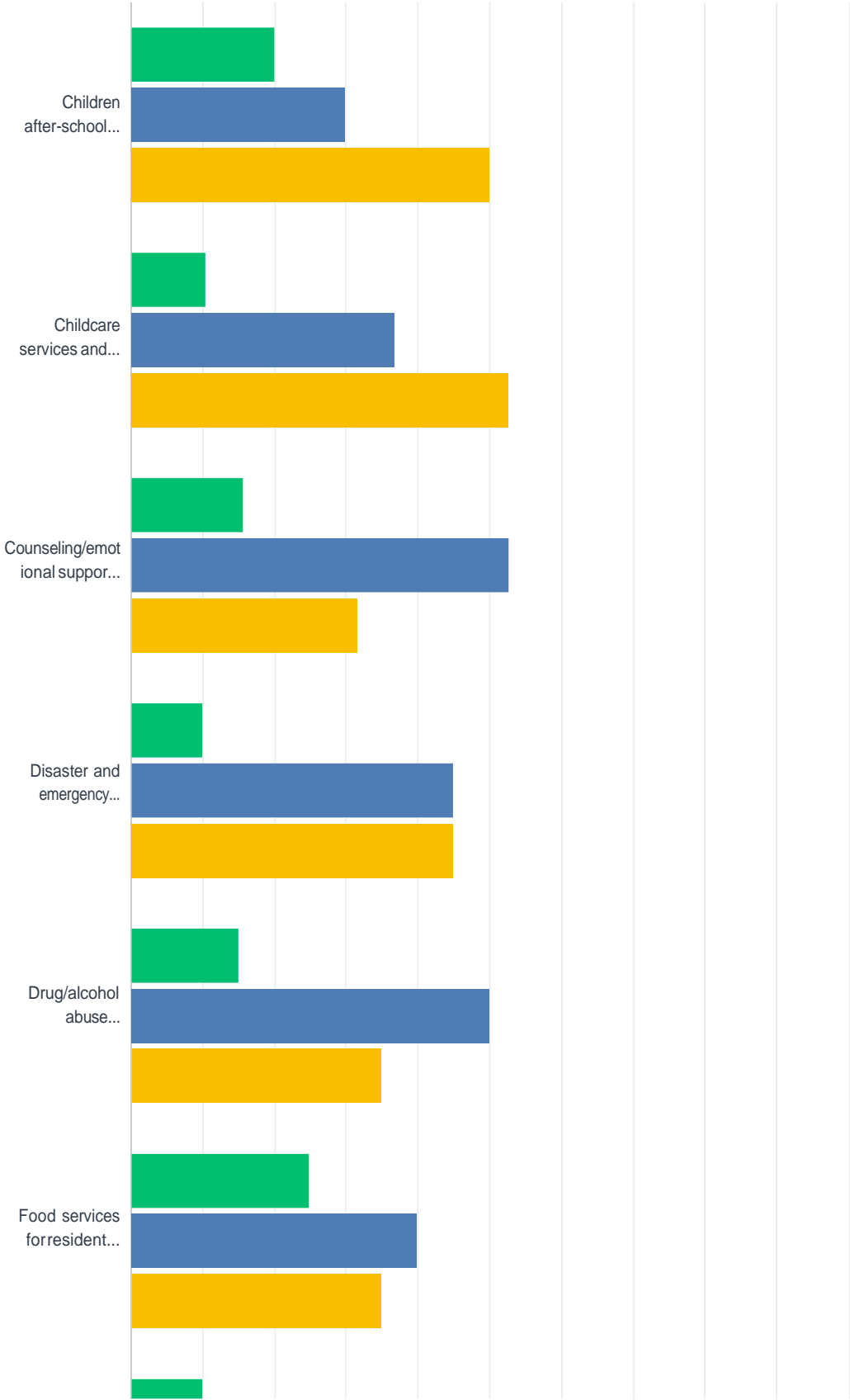


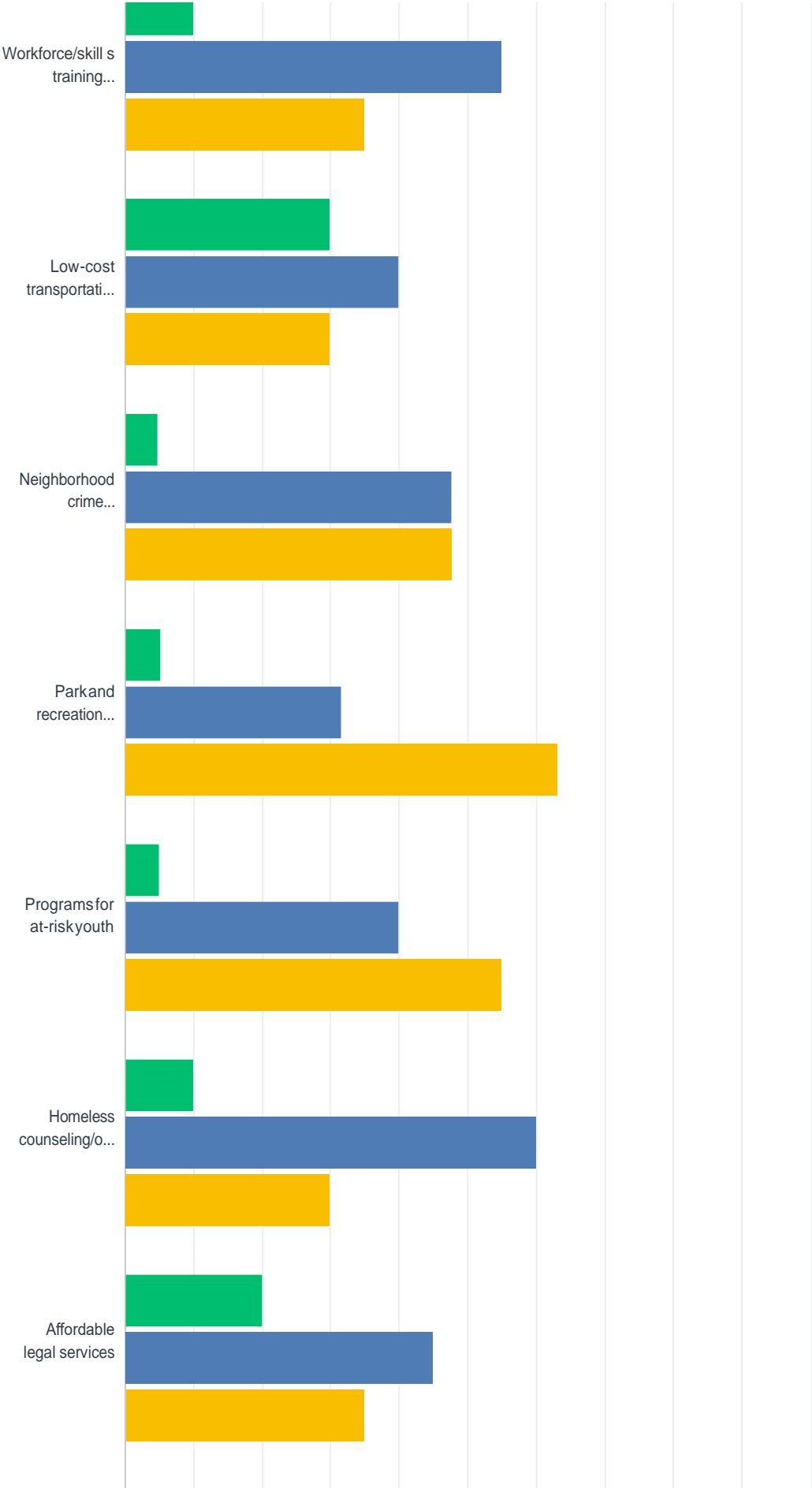
CITY OF MONTEBELLO 2020-2024 Consolidated Plan COMMUNITY OUTREACH

	LEAST IMPORTANT	IMPORTANT	EXTREMELY IMPORTANT	TOTAL	WEIGHTED AVERAGE
Commercial Building Rehabilitation	25.00% 5	50.00% 10	25.00% 5	20	2.75
Street Improvements	9.52% 2	14.29% 3	76.19% 16	21	3.57
Sidewalk/Curb Improvements	10.00% 2	45.00% 9	45.00% 9	20	3.25
Sewer/Storm Drain Improvements	0.00% 0	50.00% 10	50.00% 10	20	3.50
Alley Improvements	15.00% 3	60.00% 12	25.00% 5	20	2.95
Additional Street Lighting	15.00% 3	50.00% 10	35.00% 7	20	3.05
Small Business Loans	35.00% 7	35.00% 7	30.00% 6	20	2.60
Attract Job Generating Businesses	5.00% 1	45.00% 9	50.00% 10	20	3.40
Graffiti Removal	15.00% 3	40.00% 8	45.00% 9	20	3.15
Safe Routes to School	25.00% 5	30.00% 6	45.00% 9	20	2.95
None	100.00% 5	0.00% 0	0.00% 0	5	1.00

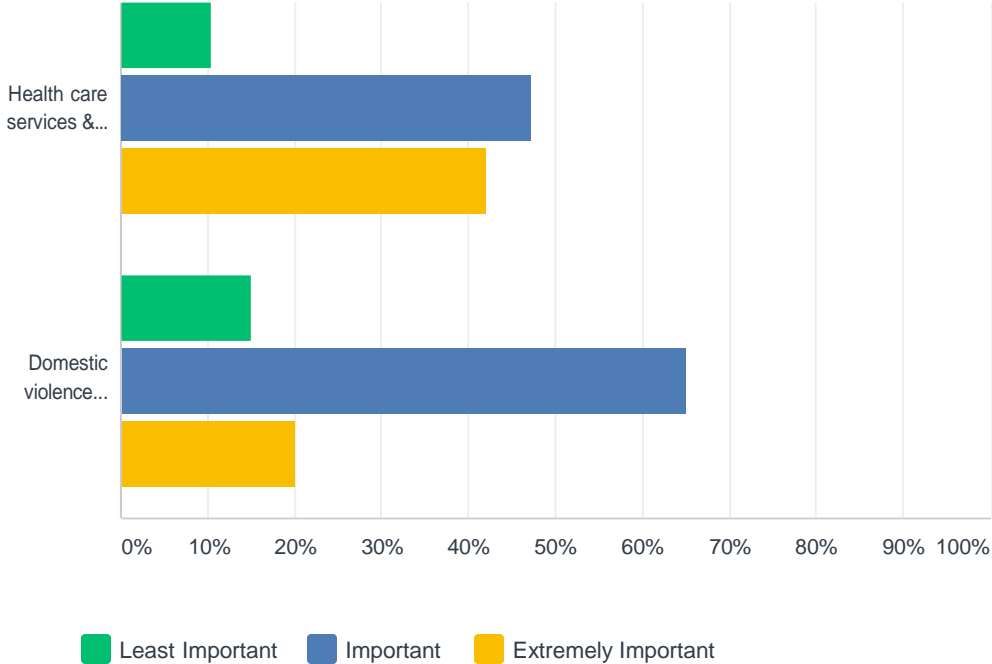
Q10 9. Community Programs and Services Needs

Answered: 21 Skipped: 13





CITY OF MONTEBELLO 2020-2024 Consolidated Plan COMMUNITY OUTREACH

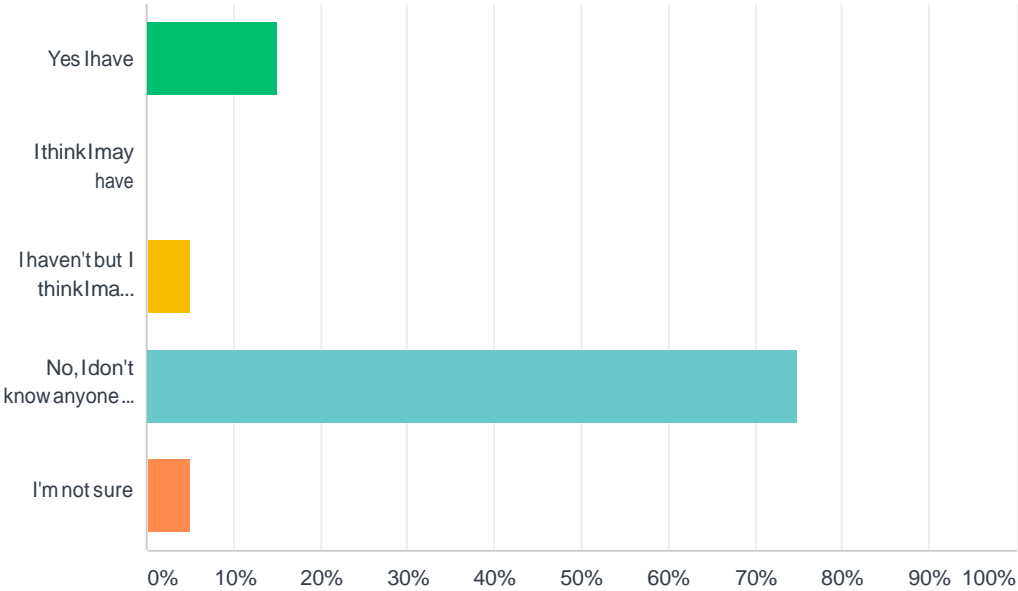


CITY OF MONTEBELLO 2020-2024 Consolidated Plan COMMUNITY OUTREACH

	LEAST IMPORTANT	IMPORTANT	EXTREMELY IMPORTANT	TOTAL	WEIGHTED AVERAGE
Children after-school/summer camp programs & services	20.00% 4	30.00% 6	50.00% 10	20	2.30
Childcare services and facilities	10.53% 2	36.84% 7	52.63% 10	19	2.42
Counseling/emotional support services	15.79% 3	52.63% 10	31.58% 6	19	2.16
Disaster and emergency preparedness services	10.00% 2	45.00% 9	45.00% 9	20	2.35
Drug/alcohol abuse counseling/treatment	15.00% 3	50.00% 10	35.00% 7	20	2.20
Food services for residents with special needs	25.00% 5	40.00% 8	35.00% 7	20	2.10
Workforce/skills training and/or job placement	10.00% 2	55.00% 11	35.00% 7	20	2.25
Low-cost transportation services (taxi coupons and Dial-A-Ride)	30.00% 6	40.00% 8	30.00% 6	20	2.00
Neighborhood crime prevention programs	4.76% 1	47.62% 10	47.62% 10	21	2.43
Park and recreation programs	5.26% 1	31.58% 6	63.16% 12	19	2.58
Programs for at-risk youth	5.00% 1	40.00% 8	55.00% 11	20	2.50
Homeless counseling/outreach services	10.00% 2	60.00% 12	30.00% 6	20	2.20
Affordable legal services	20.00% 4	45.00% 9	35.00% 7	20	2.15
Health care services & facilities	10.53% 2	47.37% 9	42.11% 8	19	2.32
Domestic violence counseling	15.00% 3	65.00% 13	20.00% 4	20	2.05

Q11 10. Have you or someone you know ever encountered any of the forms of housing discrimination described above?

Answered: 20 Skipped: 14



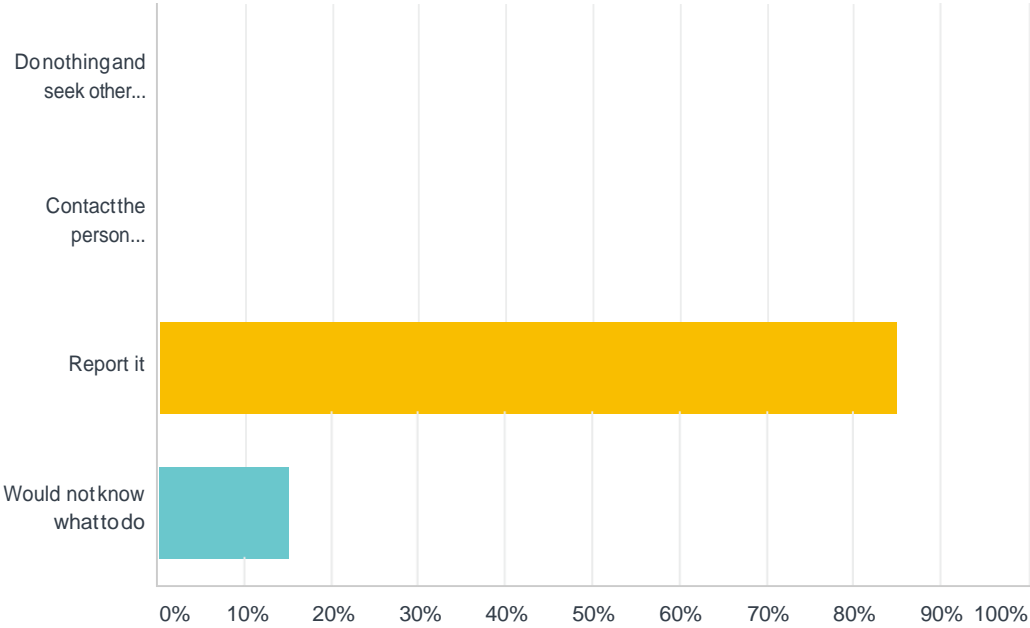
ANSWER CHOICES	RESPONSES	
Yes I have	15.00%	3
I think I may have	0.00%	0
I haven't but I think I may know someone who has	5.00%	1
No, I don't know anyone who has	75.00%	15
I'm not sure	5.00%	1
TOTAL		20

Q12 11. If you believe you or someone you know has encountered housing discrimination, please describe.

Answered: 7 Skipped: 27

Q13 12. What would you do if you encountered housing discrimination?

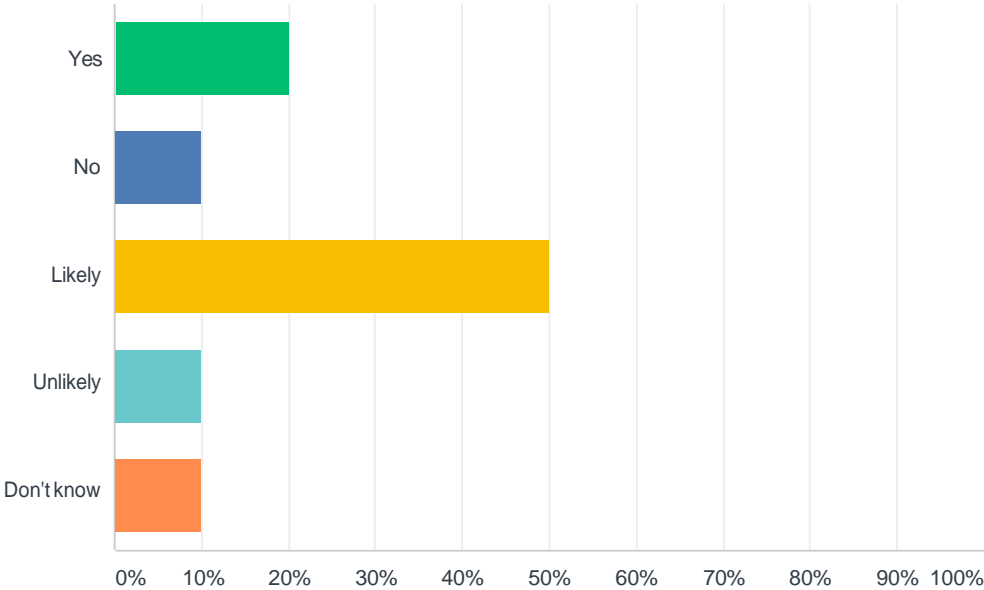
Answered: 20 Skipped: 14



ANSWER CHOICES	RESPONSES	
Do nothing and seek other housing options	0.00%	0
Contact the person responsible and let them know they are discriminating	0.00%	0
Report it	85.00%	17
Would not know what to do	15.00%	3
TOTAL		20

Q14 13. Do you believe housing discrimination occurs in Montebello?

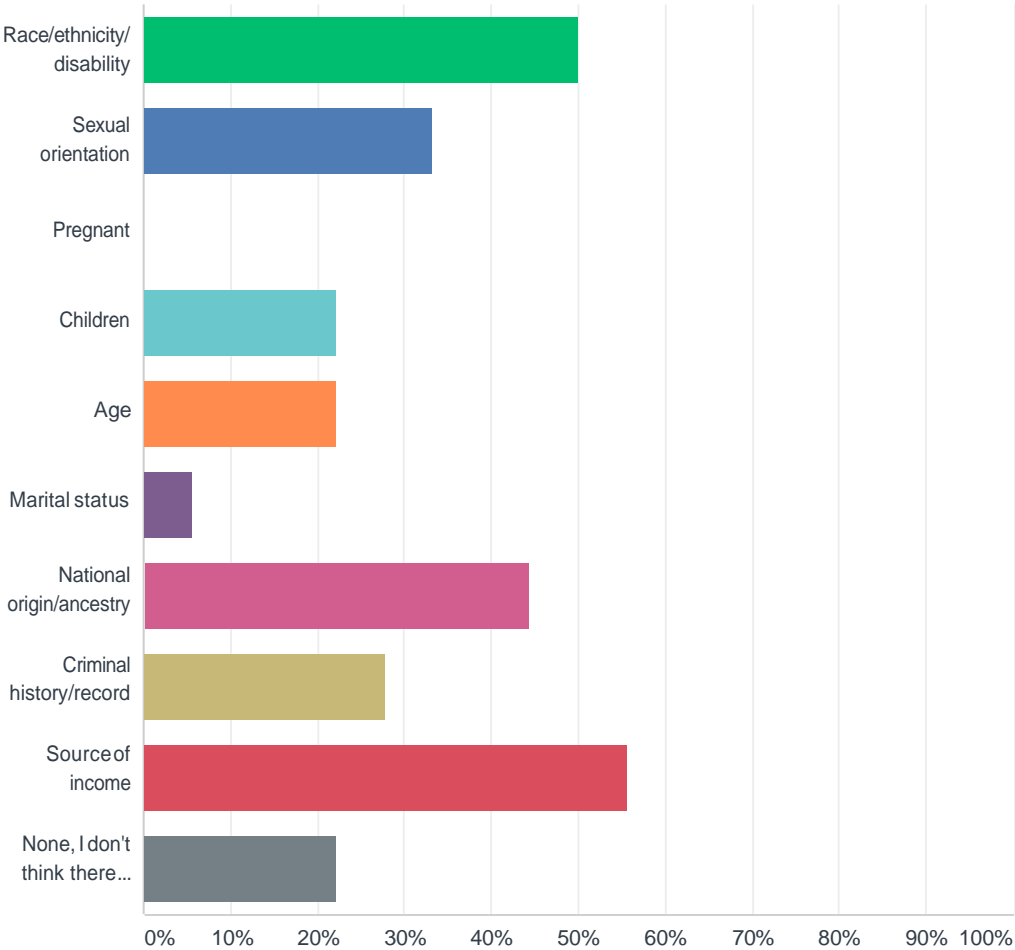
Answered: 20 Skipped: 14



ANSWER CHOICES	RESPONSES	
Yes	20.00%	4
No	10.00%	2
Likely	50.00%	10
Unlikely	10.00%	2
Don't know	10.00%	2
TOTAL		20

Q15 14. If you think housing discrimination is occurring, what types of discrimination do you think are most prevalent? (Please select all that apply)

Answered: 18 Skipped: 16

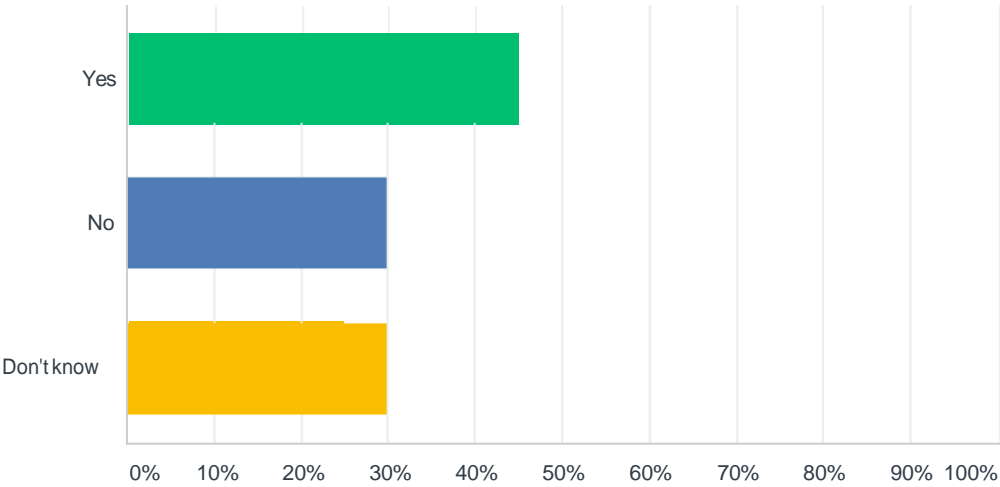


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ANSWER CHOICES	RESPONSES	
Race/ethnicity/disability	50.00%	9
Sexual orientation	33.33%	6
Pregnant	0.00%	0
Children	22.22%	4
Age	22.22%	4
Marital status	5.56%	1
National origin/ancestry	44.44%	8
Criminal history/record	27.78%	5
Source of income	55.56%	10
None, I don't think there is any housing discrimination	22.22%	4
Total Respondents: 18		

Q16 15. Are you aware of a tenant's right to request, from a landlord, a physical change to make a home more accessible if necessary due to a disability (called "reasonable accommodation"?)

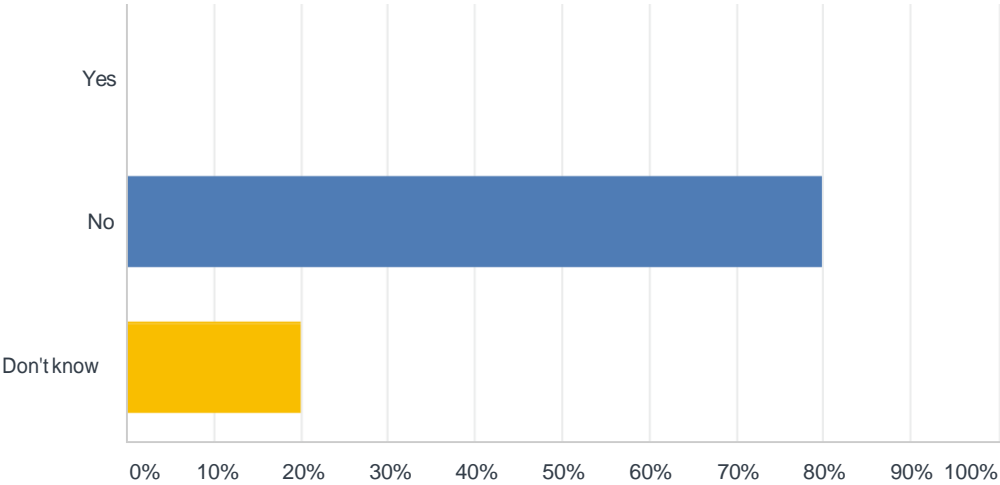
Answered: 20 Skipped: 14



ANSWER CHOICES	RESPONSES	
Yes	45.00%	9
No	30.00%	6
Don't know	25.00%	5
TOTAL		20

Q17 16. Have you, or someone you know, ever made a request for a reasonable accommodation?

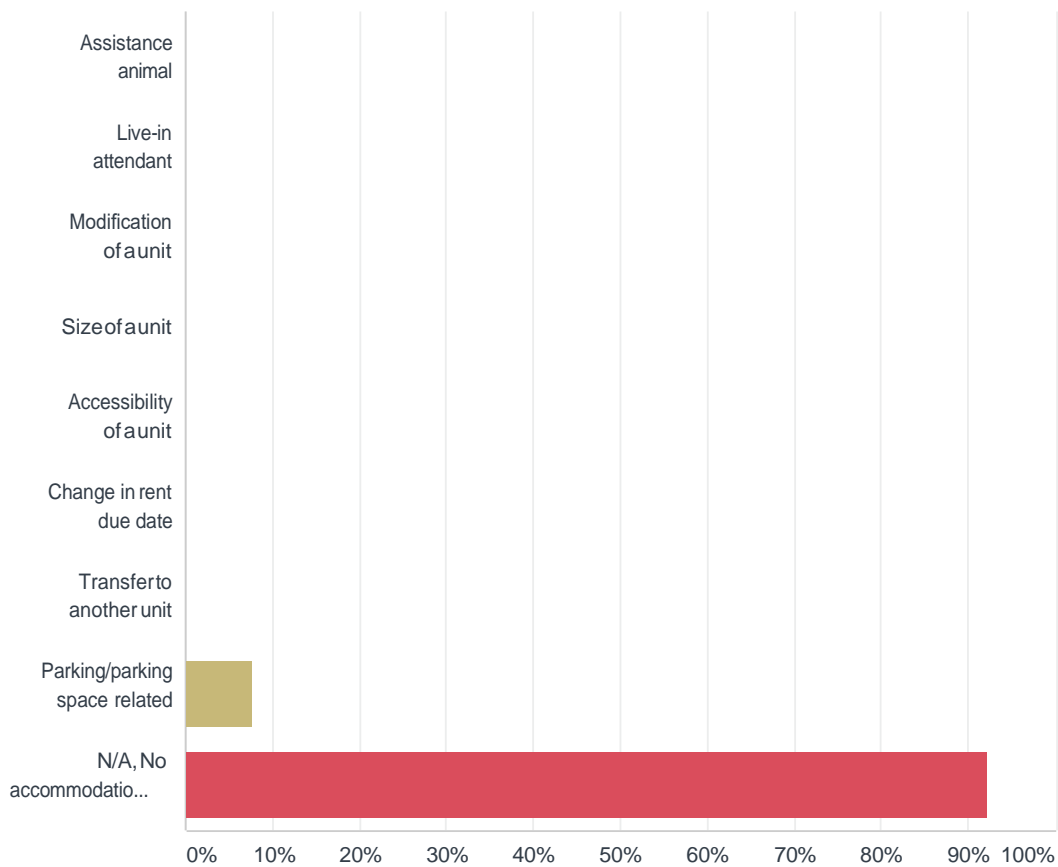
Answered: 20 Skipped: 14



ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
No	80.00%	16
Don't know	20.00%	4
TOTAL		20

Q18 17. If yes, what type of accommodation and/or modification did you or the person you know request?

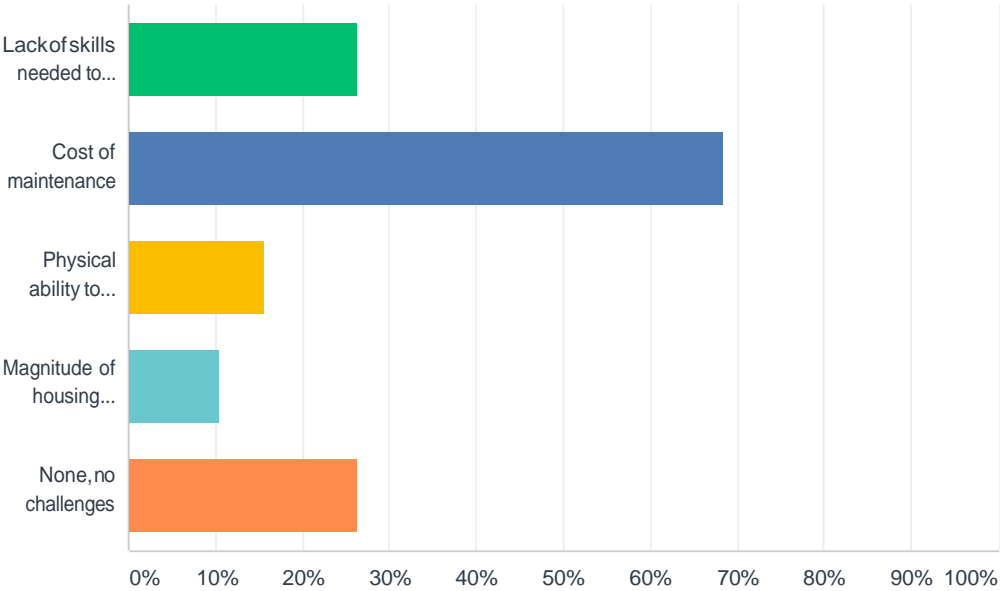
Answered: 13 Skipped: 21



ANSWER CHOICES	RESPONSES
Assistance animal	0.00% 0
Live-in attendant	0.00% 0
Modification of a unit	0.00% 0
Size of a unit	0.00% 0
Accessibility of a unit	0.00% 0
Change in rent due date	0.00% 0
Transfer to another unit	0.00% 0
Parking/parking space related	7.69% 1
N/A, No accommodation requested	92.31% 12
TOTAL	13

**Q19 18. What are the most pressing challenges you have with maintaining your home?
(Select no more than two)**

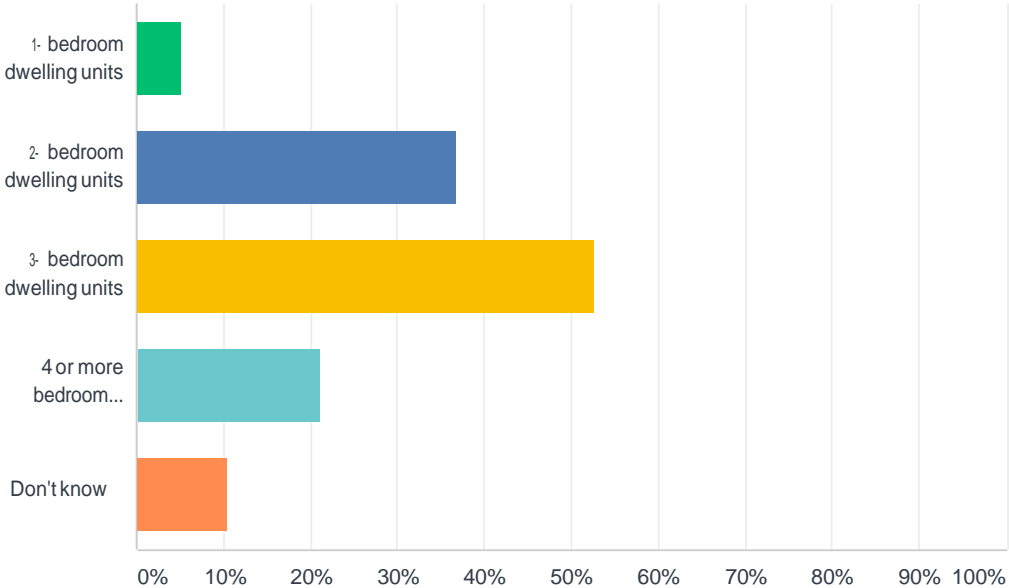
Answered: 19 Skipped: 15



ANSWER CHOICES	RESPONSES	
Lack of skills needed to maintain	26.32%	5
Cost of maintenance	68.42%	13
Physical ability to maintain your home	15.79%	3
Magnitude of housing problems is overwhelming	10.53%	2
None, no challenges	26.32%	5
Total Respondents: 19		

Q20 19. What size of housing units are most needed in the City of Montebello?

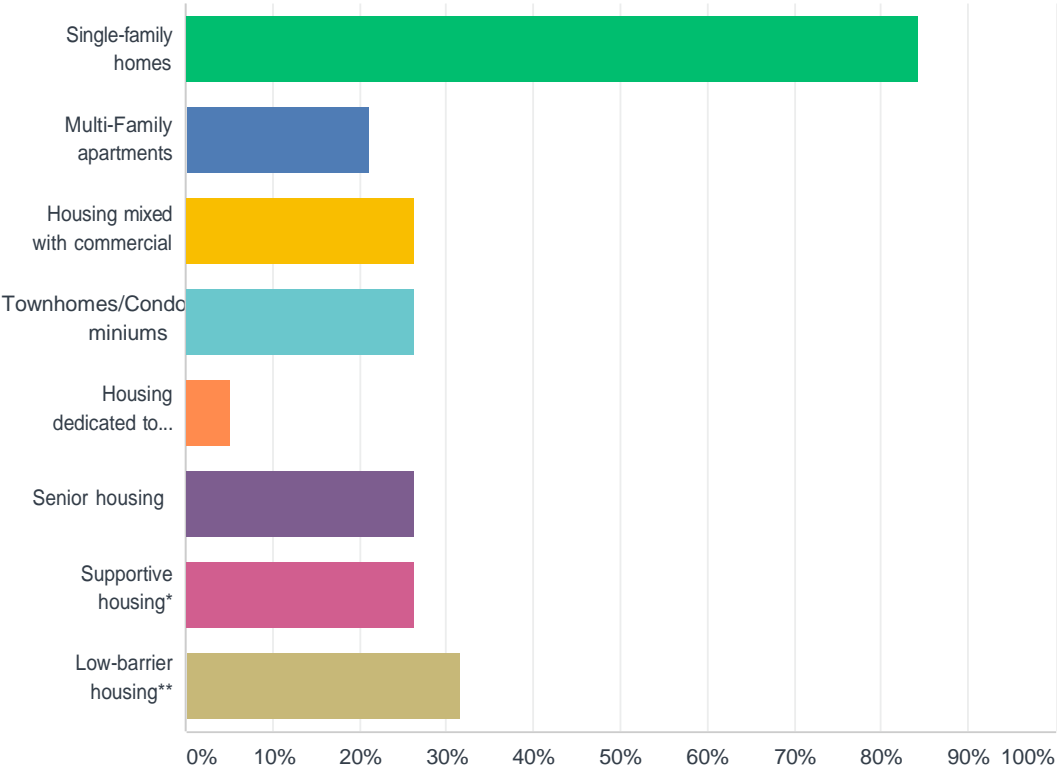
Answered: 19 Skipped: 15



ANSWER CHOICES	RESPONSES	
1-bedroom dwelling units	5.26%	1
2-bedroom dwelling units	36.84%	7
3-bedroom dwelling units	52.63%	10
4 or more bedroom dwelling units	21.05%	4
Don't know	10.53%	2
Total Respondents: 19		

Q21 20. What type of housing is most needed in the City of Montebello? (Select all that apply)

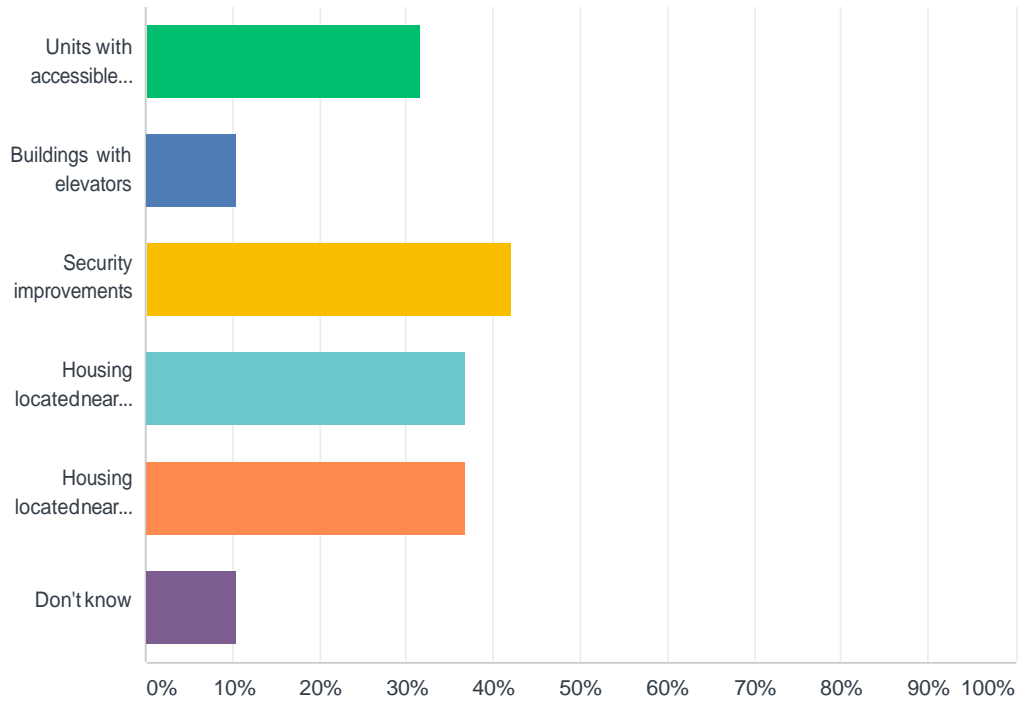
Answered: 19 Skipped: 15



ANSWER CHOICES	RESPONSES	
Single-family homes	84.21%	16
Multi-Family apartments	21.05%	4
Housing mixed with commercial	26.32%	5
Townhomes/Condominiums	26.32%	5
Housing dedicated to those with mental and physical disabilities	5.26%	1
Senior housing	26.32%	5
Supportive housing*	26.32%	5
Low-barrier housing**	31.58%	6
Total Respondents: 19		

Q22 21. What housing amenities do you think are needed in Montebello?

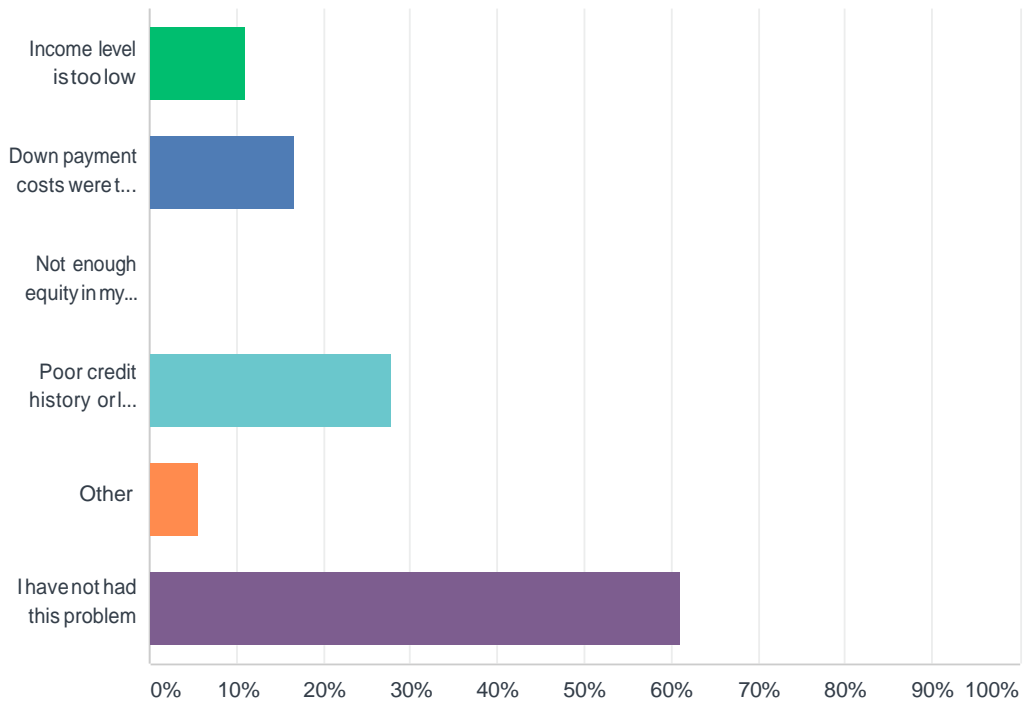
Answered: 19 Skipped: 15



ANSWER CHOICES	RESPONSES	
Units with accessible kitchens and bathrooms	31.58%	6
Buildings with elevators	10.53%	2
Security improvements	42.11%	8
Housing located near transit	36.84%	7
Housing located near schools and parks	36.84%	7
Don't know	10.53%	2
Total Respondents: 19		

Q23 22. If you have ever applied for a home loan and your application was NOT approved, which of the following reasons were you given?

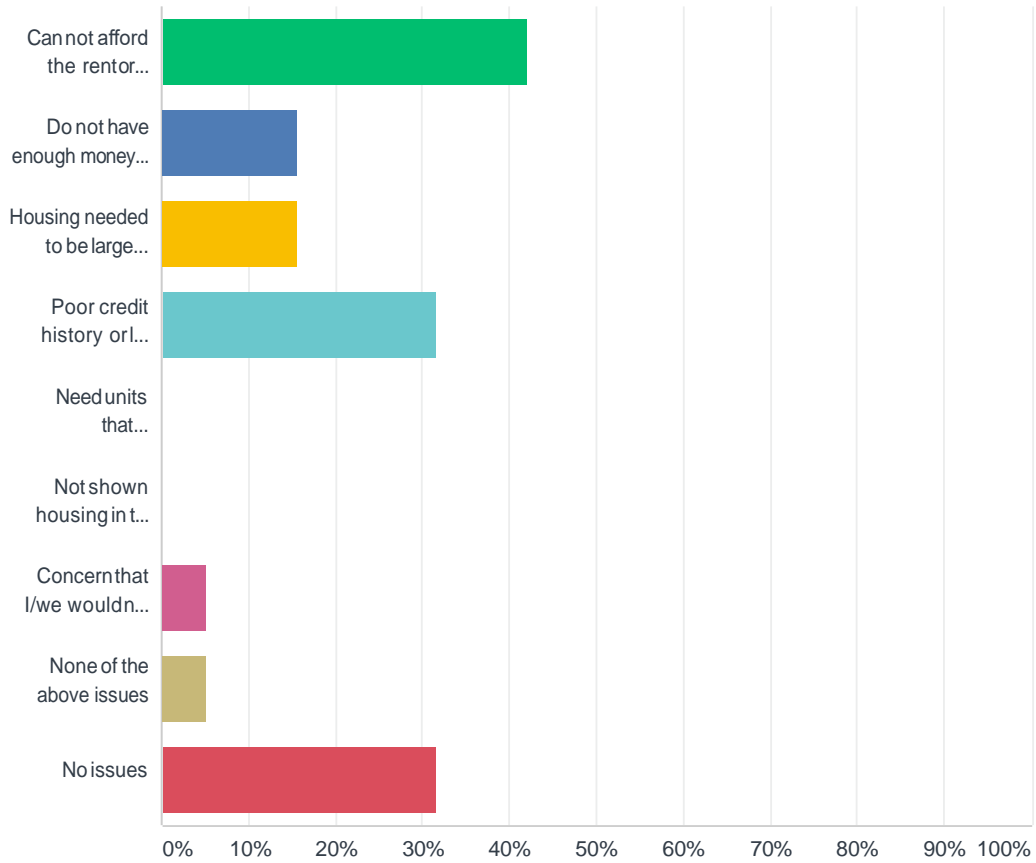
Answered: 18 Skipped: 16



ANSWER CHOICES	RESPONSES	
Income level is too low	11.11%	2
Down payment costs were too high	16.67%	3
Not enough equity in my property	0.00%	0
Poor credit history or low credit score	27.78%	5
Other	5.56%	1
I have not had this problem	61.11%	11
Total Respondents: 18		

Q24 23. Which of the following issues, if any, have limited your housing options in a preferred neighborhood or area in Montebello? (Please select no more than 3)

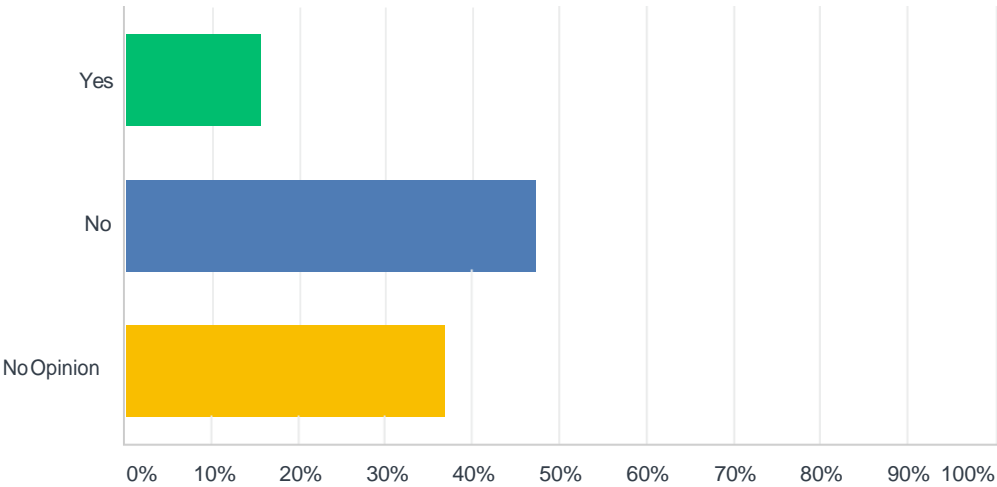
Answered: 19 Skipped: 15



ANSWER CHOICES	RESPONSES	
Can not afford the rent or mortgage in a preferred neighborhood	42.11%	8
Do not have enough money for a security deposit	15.79%	3
Housing needed to be large enough for my/our household	15.79%	3
Poor credit history or low credit score	31.58%	6
Need units that accommodate a disability (i.e. wheelchair accessible)	0.00%	0
Not shown housing in the neighborhood(s) I/we wanted to move to	0.00%	0
Concern that I/we would not be welcome in the neighborhood	5.26%	1
None of the above issues	5.26%	1
No issues	31.58%	6
Total Respondents: 19		

Q25 24. Do you feel local land use regulations support the development of affordable housing?

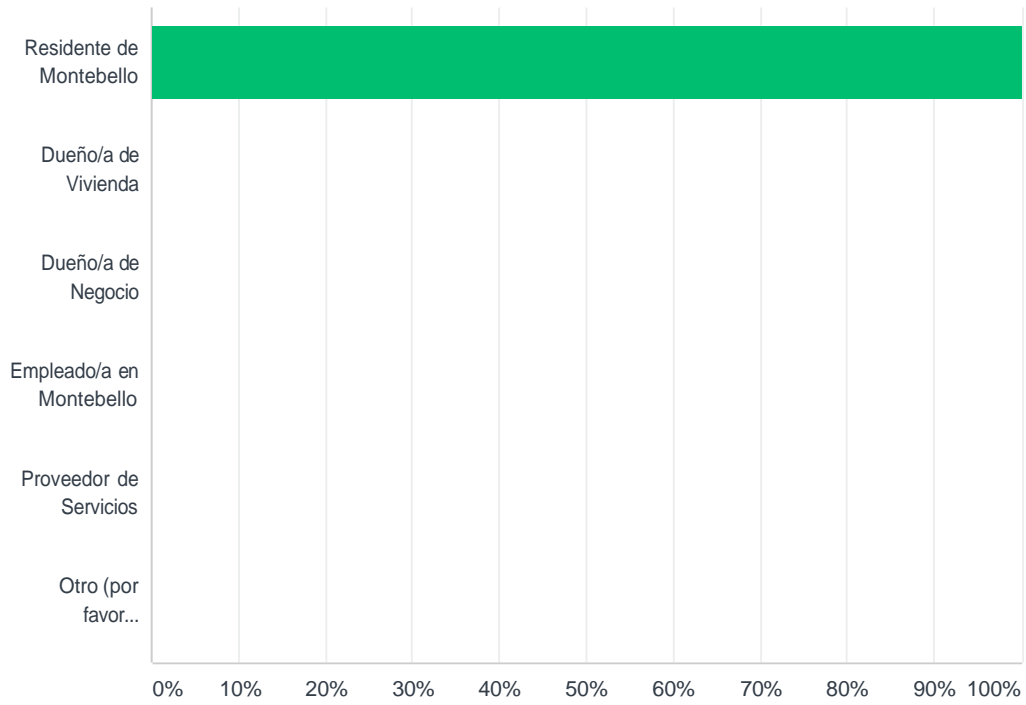
Answered: 19 Skipped: 15



ANSWER CHOICES	RESPONSES	
Yes	15.79%	3
No	47.37%	9
No Opinion	36.84%	7
TOTAL		19

Q26 1. Por favor seleccione todas las respuestas que apliquen. ¿Es usted:

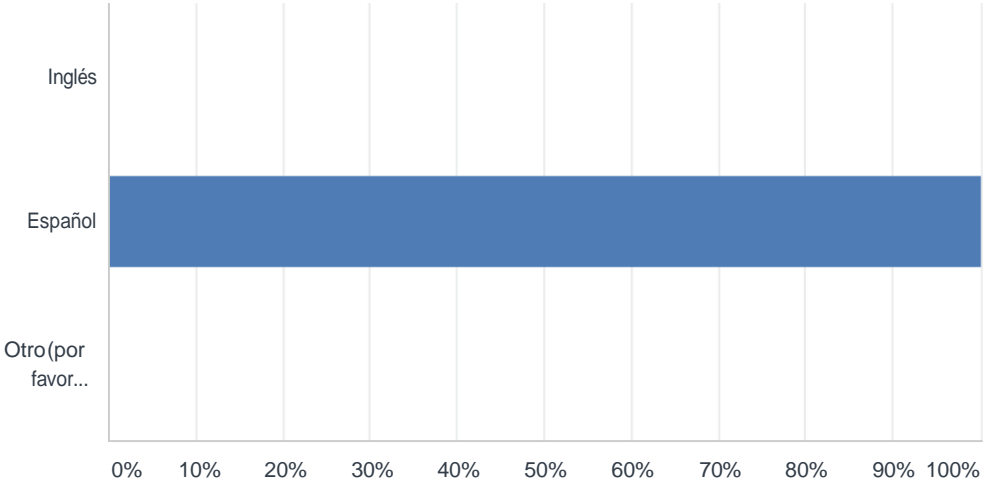
Answered: 1 Skipped: 33



ANSWER CHOICES	RESPONSES	
Residente de Montebello	100.00%	1
Dueño/a de Vivienda	0.00%	0
Dueño/a de Negocio	0.00%	0
Empleado/a en Montebello	0.00%	0
Proveedor de Servicios	0.00%	0
Otro (por favor especifique)	0.00%	0
Total Respondents: 1		

Q27 2. ¿Cuál es el idioma principal que habla en casa?

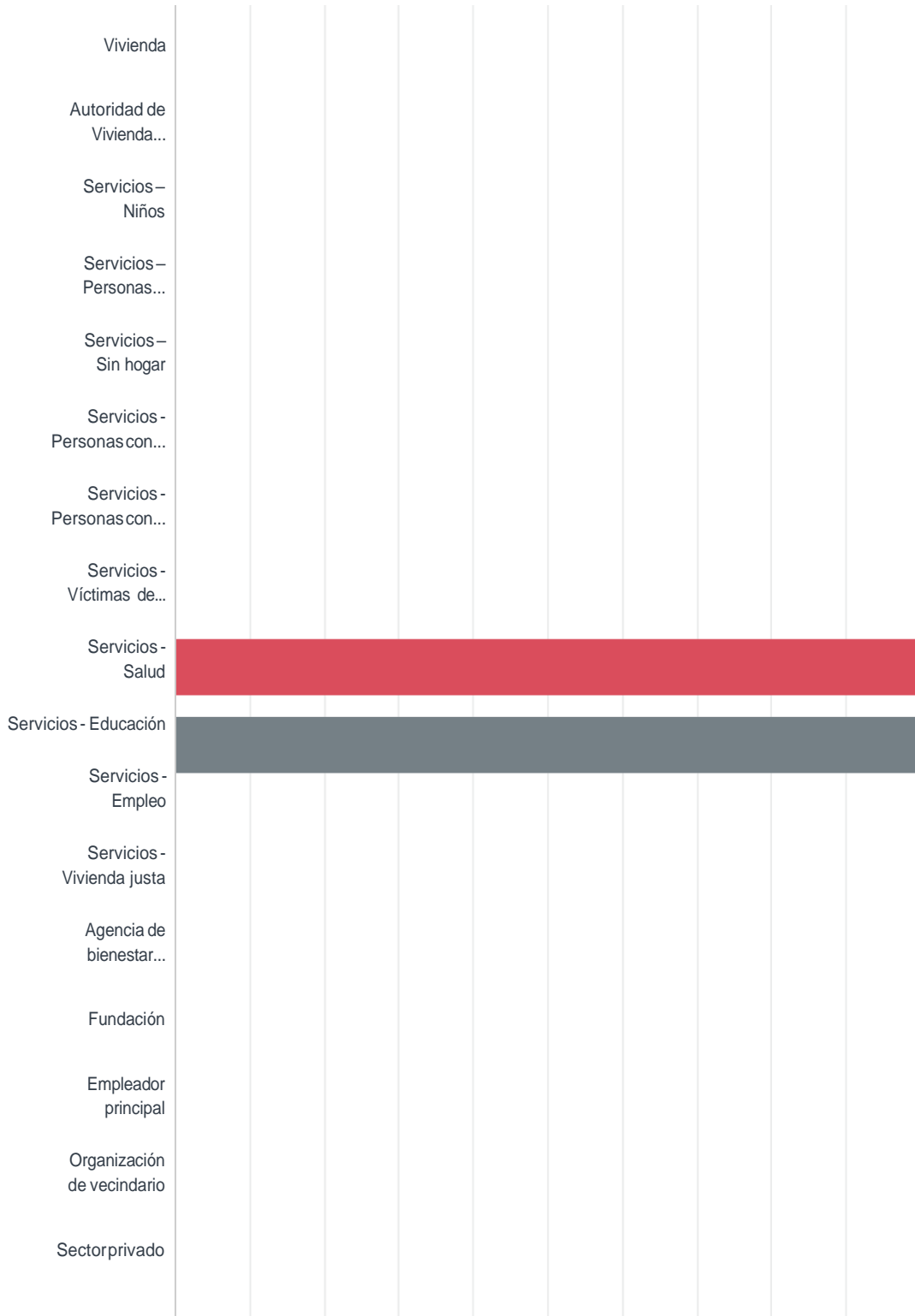
Answered: 1 Skipped: 33



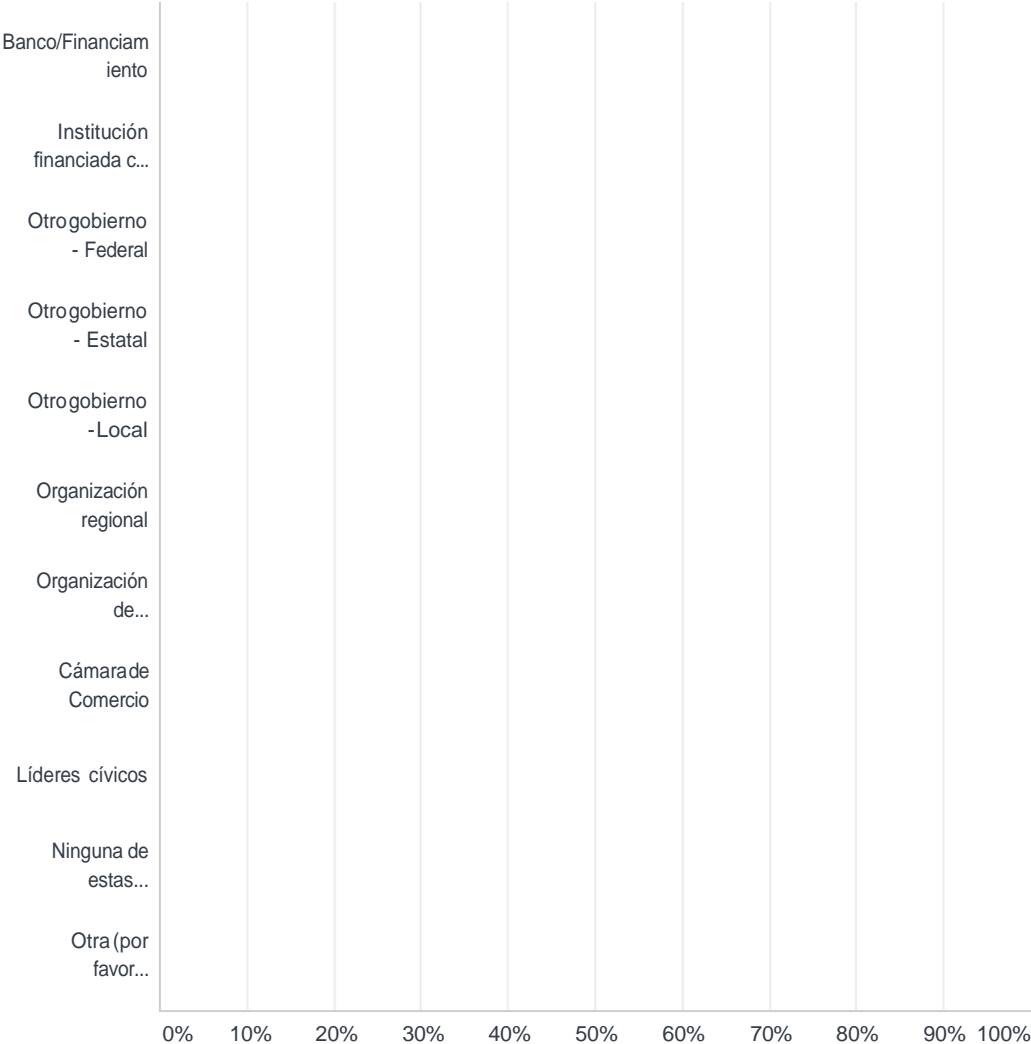
ANSWER CHOICES	RESPONSES	
Inglés	0.00%	0
Español	100.00%	1
Otro (por favor especifique)	0.00%	0
TOTAL		1

Q28 3. Por favor indique con cuales de estas organizaciones está usted afiliado/a.*Organizaciones que pueden dar de alta a personas sin hogar, como centros de salud, centros de salud mental, orfanatos y otros centros juveniles, y programas e instituciones correccionales.

Answered: 1 Skipped: 33



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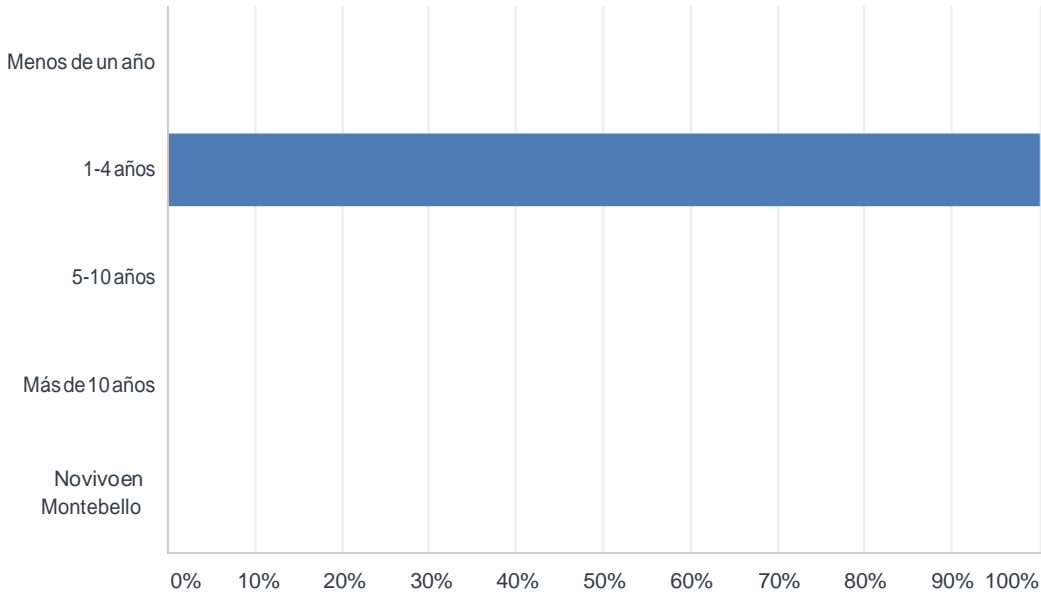


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ANSWER CHOICES	RESPONSES	
Vivienda	0.00%	0
Autoridad de Vivienda Publica	0.00%	0
Servicios – Niños	0.00%	0
Servicios – Personas mayores	0.00%	0
Servicios – Sin hogar	0.00%	0
Servicios - Personas con discapacidades	0.00%	0
Servicios - Personas con VIH/SIDA	0.00%	0
Servicios - Víctimas de violencia doméstica	0.00%	0
Servicios - Salud	100.00%	1
Servicios - Educación	100.00%	1
Servicios - Empleo	0.00%	0
Servicios - Vivienda justa	0.00%	0
Agencia de bienestar infantil	0.00%	0
Fundación	0.00%	0
Empleador principal	0.00%	0
Organización de vecindario	0.00%	0
Sector privado	0.00%	0
Banco/Financiamiento	0.00%	0
Institución financiada con fondos públicos/sistema de cuidado*	0.00%	0
Otro gobierno - Federal	0.00%	0
Otro gobierno - Estatal	0.00%	0
Otro gobierno - Local	0.00%	0
Organización regional	0.00%	0
Organización de planificación	0.00%	0
Cámara de Comercio	0.00%	0
Líderes cívicos	0.00%	0
Ninguna de estas organizaciones	0.00%	0
Otra (por favor especifique)	0.00%	0
Total Respondents: 1		

Q29 4. ¿Cuánto tiempo ha vivido en la ciudad de Montebello?

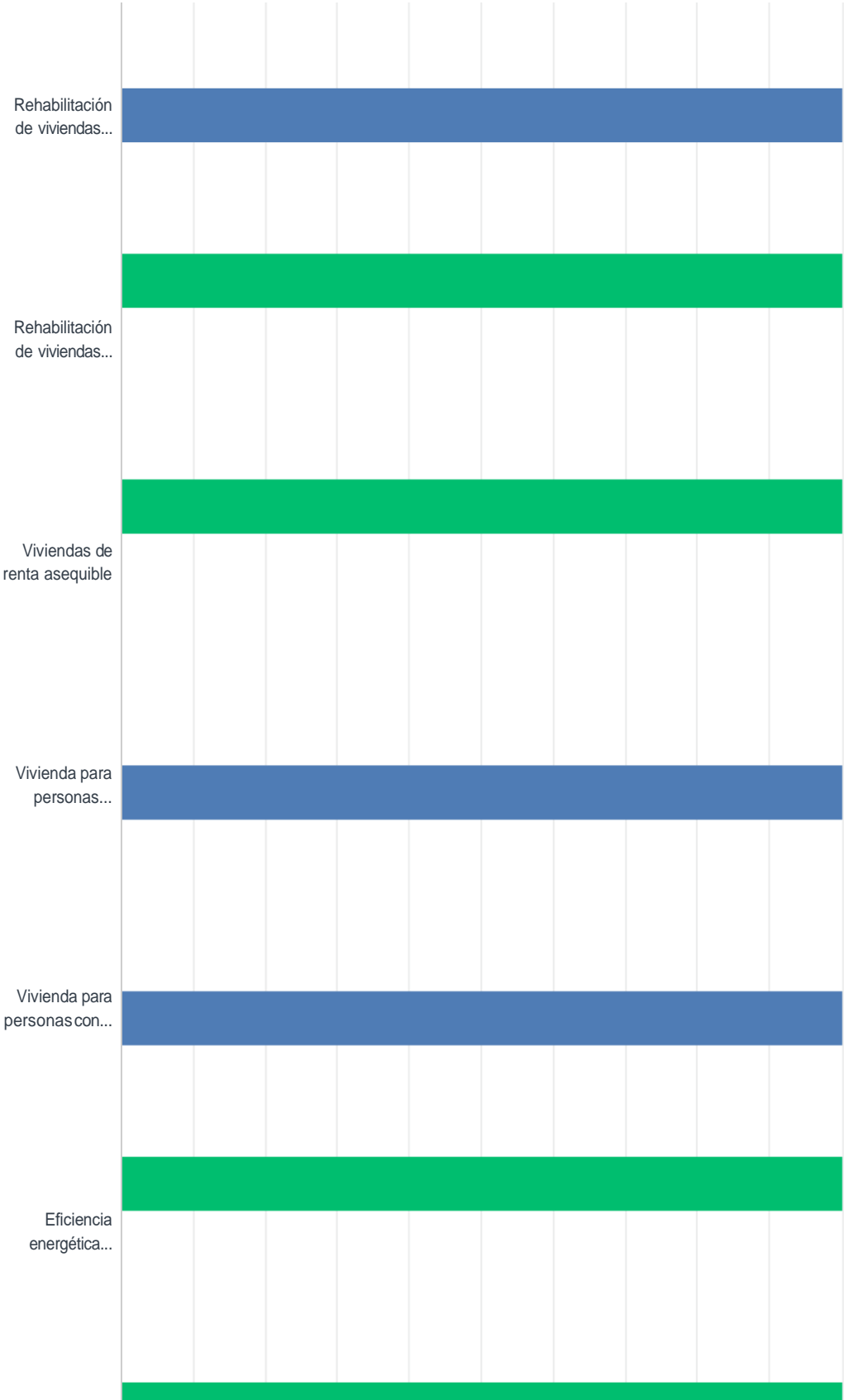
Answered: 1 Skipped: 33



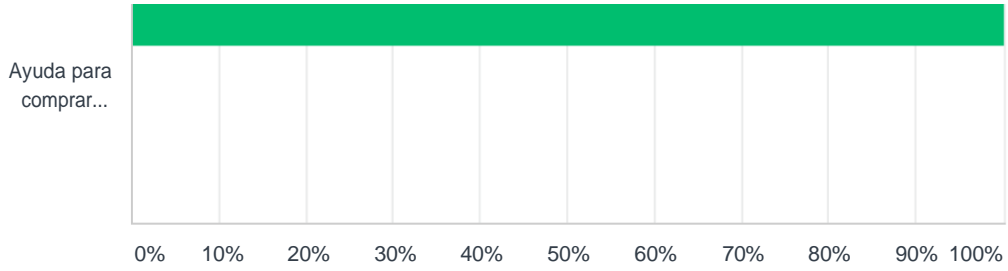
ANSWER CHOICES	RESPONSES
Menos de un año	0.00% 0
1-4 años	100.00% 1
5-10 años	0.00% 0
Más de 10 años	0.00% 0
No vivo en Montebello	0.00% 0
TOTAL	1

Q30 5. Vivienda

Answered: 1 Skipped: 33



CITY OF MONTEBELLO 2020-2024 Consolidated Plan COMMUNITY OUTREACH

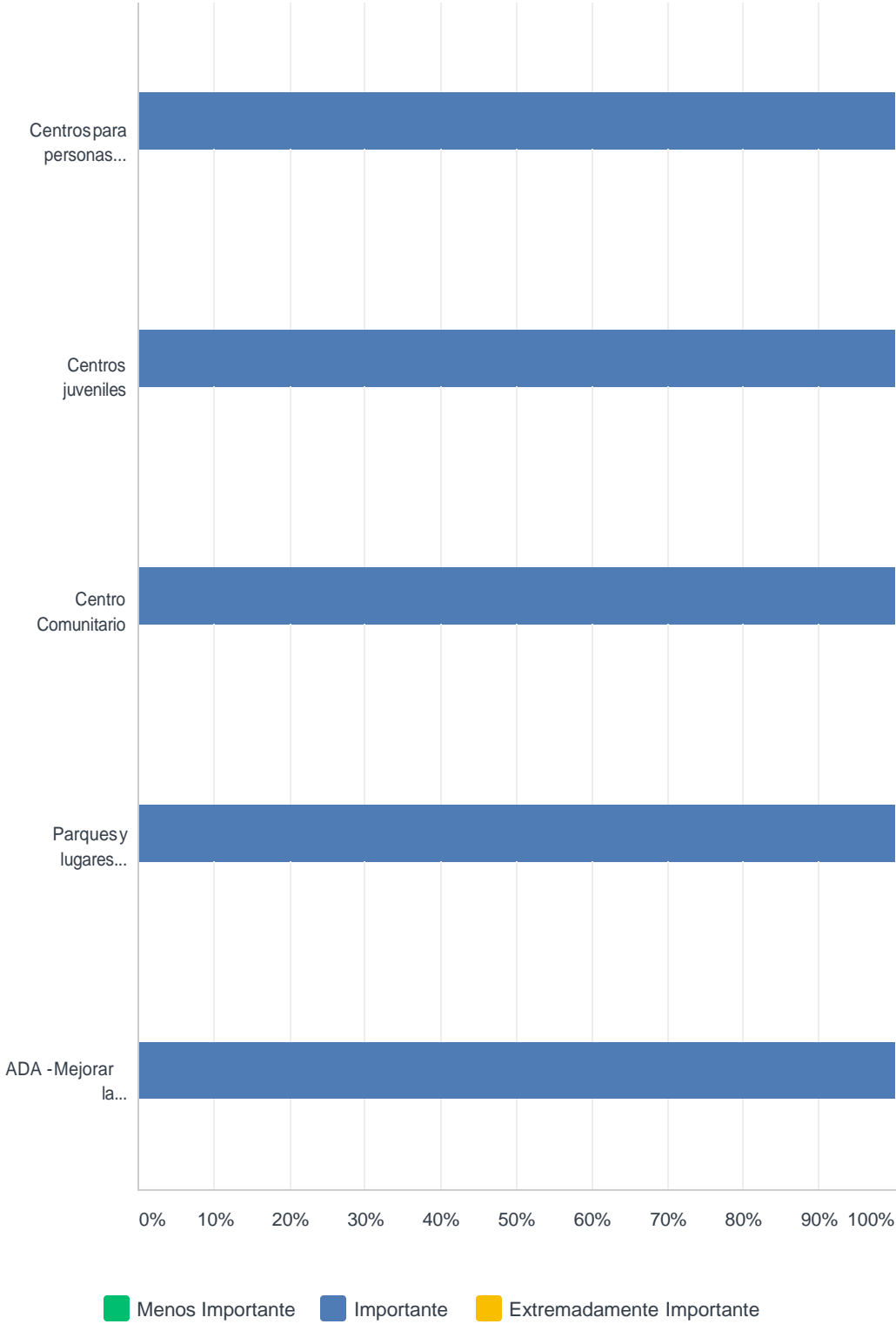


■ Menos Importante
 ■ Importante
 ■ Extremadamente Importante

	MENOS IMPORTANTE	IMPORTANTE	EXTREMADAMENTE IMPORTANTE	TOTAL	WEIGHTED AVERAGE
Rehabilitación de viviendas ocupadas por los dueños	0.00% 0	100.00% 1	0.00% 0	1	3.00
Rehabilitación de viviendas ocupadas por inquilinos	100.00% 1	0.00% 0	0.00% 0	1	1.00
Viviendas de renta asequible	100.00% 1	0.00% 0	0.00% 0	1	1.00
Vivienda para personas mayores	0.00% 0	100.00% 1	0.00% 0	1	3.00
Vivienda para personas con discapacidad	0.00% 0	100.00% 1	0.00% 0	1	3.00
Eficiencia energética dentro del hogar	100.00% 1	0.00% 0	0.00% 0	1	1.00
Ayuda para comprar vivienda	100.00% 1	0.00% 0	0.00% 0	1	1.00

Q31 6. Lugares Comunitarios

Answered: 1 Skipped: 33

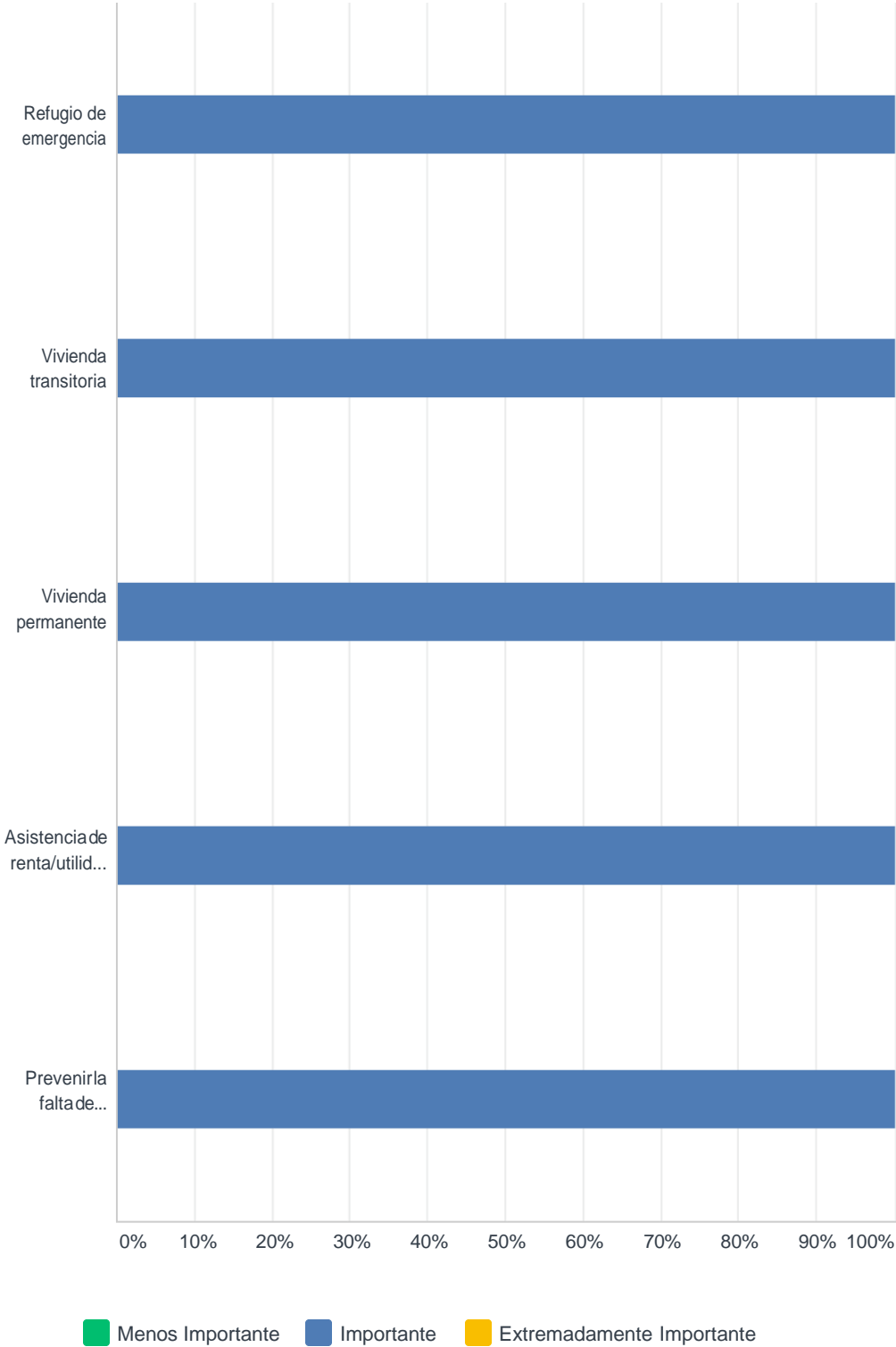


CITY OF MONTEBELLO 2020-2024 Consolidated Plan COMMUNITY OUTREACH

	MENOS IMPORTANTE	IMPORTANTE	EXTREMADAMENTE IMPORTANTE	TOTAL	WEIGHTED AVERAGE
Centros para personas mayores	0.00% 0	100.00% 1	0.00% 0	1	3.00
Centros juveniles	0.00% 0	100.00% 1	0.00% 0	1	3.00
Centro Comunitario	0.00% 0	100.00% 1	0.00% 0	1	3.00
Parques y lugares recreativos	0.00% 0	100.00% 1	0.00% 0	1	3.00
ADA - Mejorar la accesibilidad de infraestructura y edificios públicos	0.00% 0	100.00% 1	0.00% 0	1	3.00

Q32 7. Vivienda para Personas Sin Hogar

Answered: 1 Skipped: 33

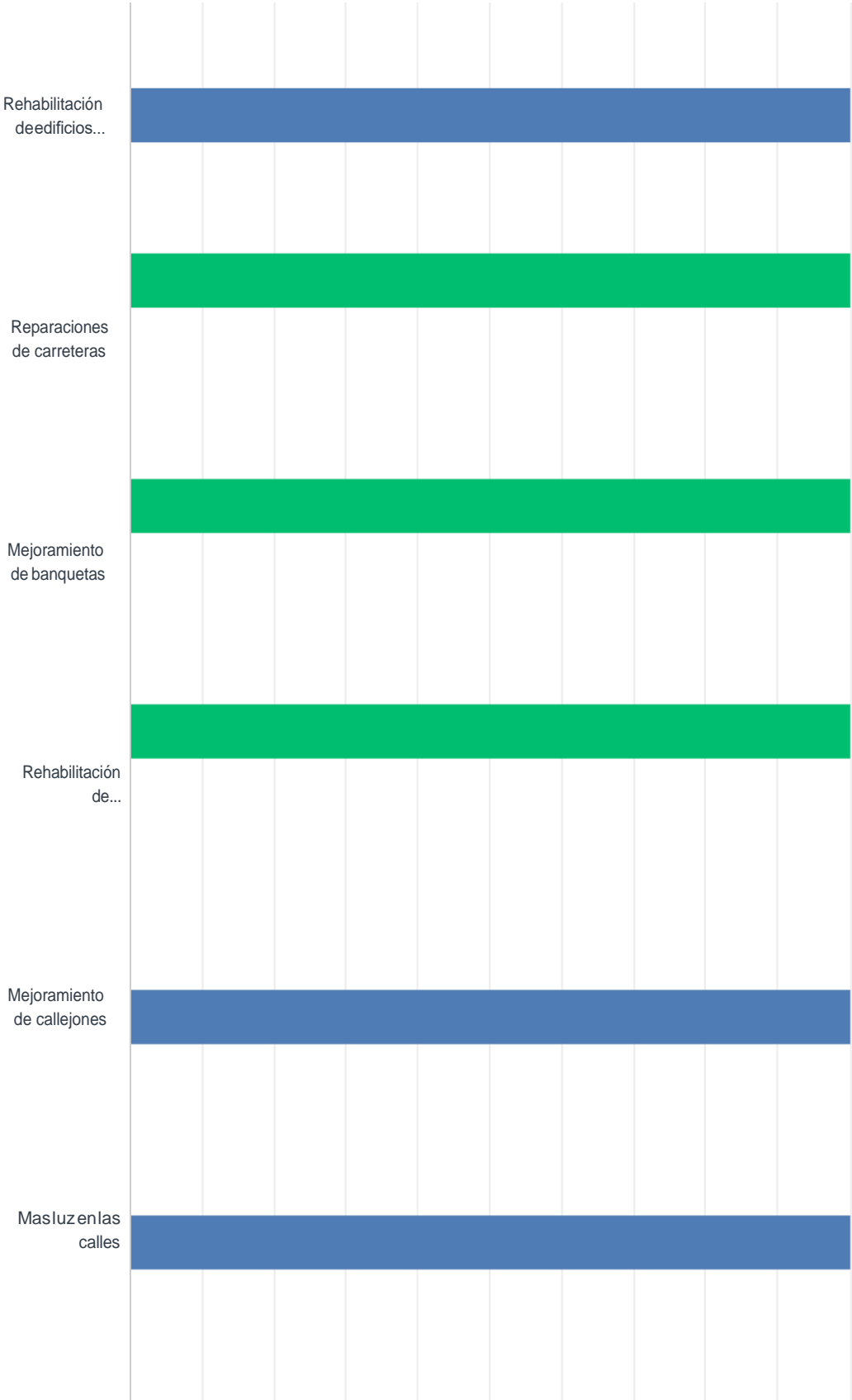


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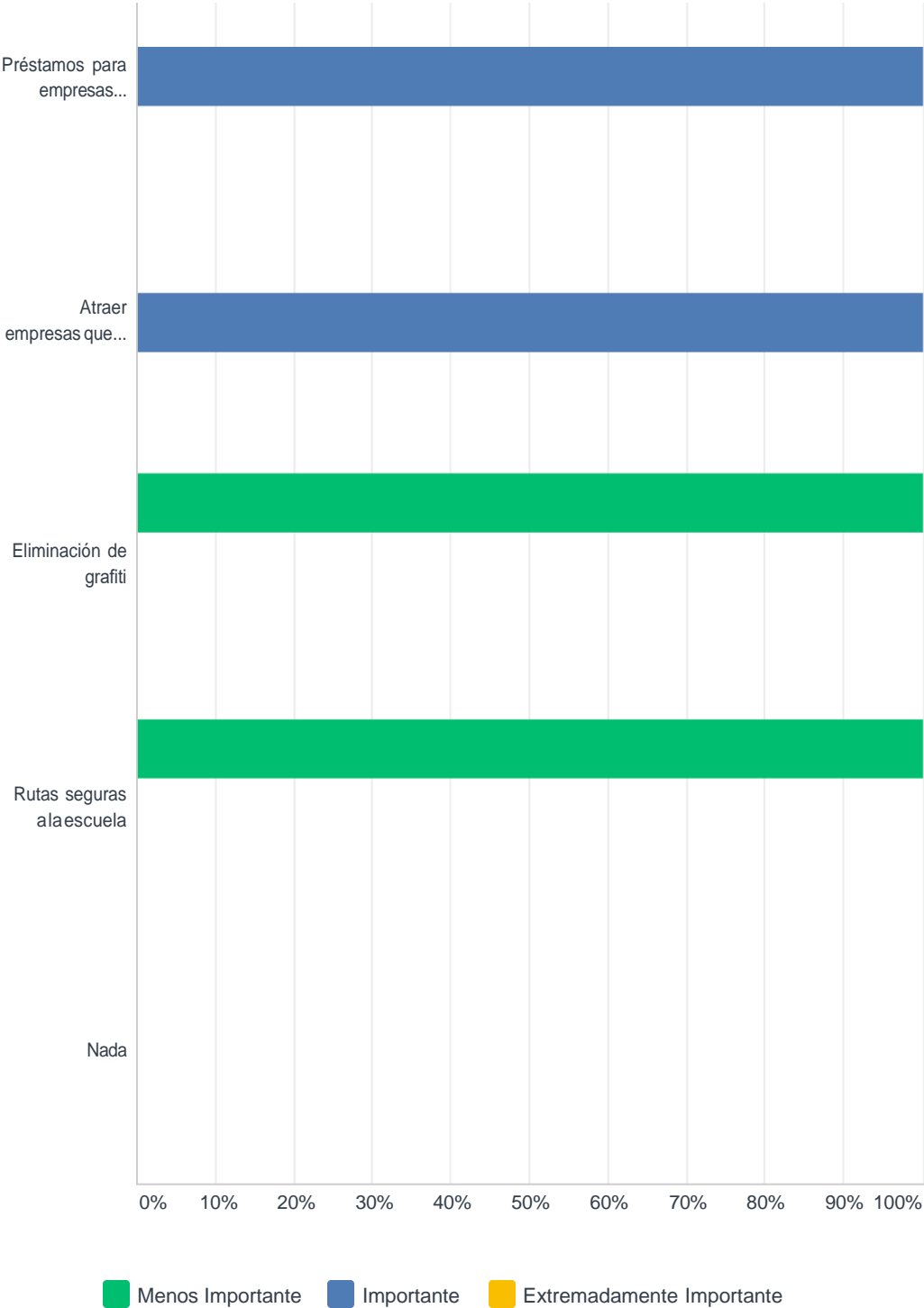
	MENOS IMPORTANTE	IMPORTANTE	EXTREMADAMENTE IMPORTANTE	TOTAL	WEIGHTED AVERAGE
Refugio de emergencia	0.00% 0	100.00% 1	0.00% 0	1	3.00
Vivienda transitoria	0.00% 0	100.00% 1	0.00% 0	1	3.00
Vivienda permanente	0.00% 0	100.00% 1	0.00% 0	1	3.00
Asistencia de renta/utilidades publicas	0.00% 0	100.00% 1	0.00% 0	1	3.00
Prevenir la falta de vivienda	0.00% 0	100.00% 1	0.00% 0	1	3.00

Q33 8. Mejoramiento del Vecindario

Answered: 1 Skipped: 33



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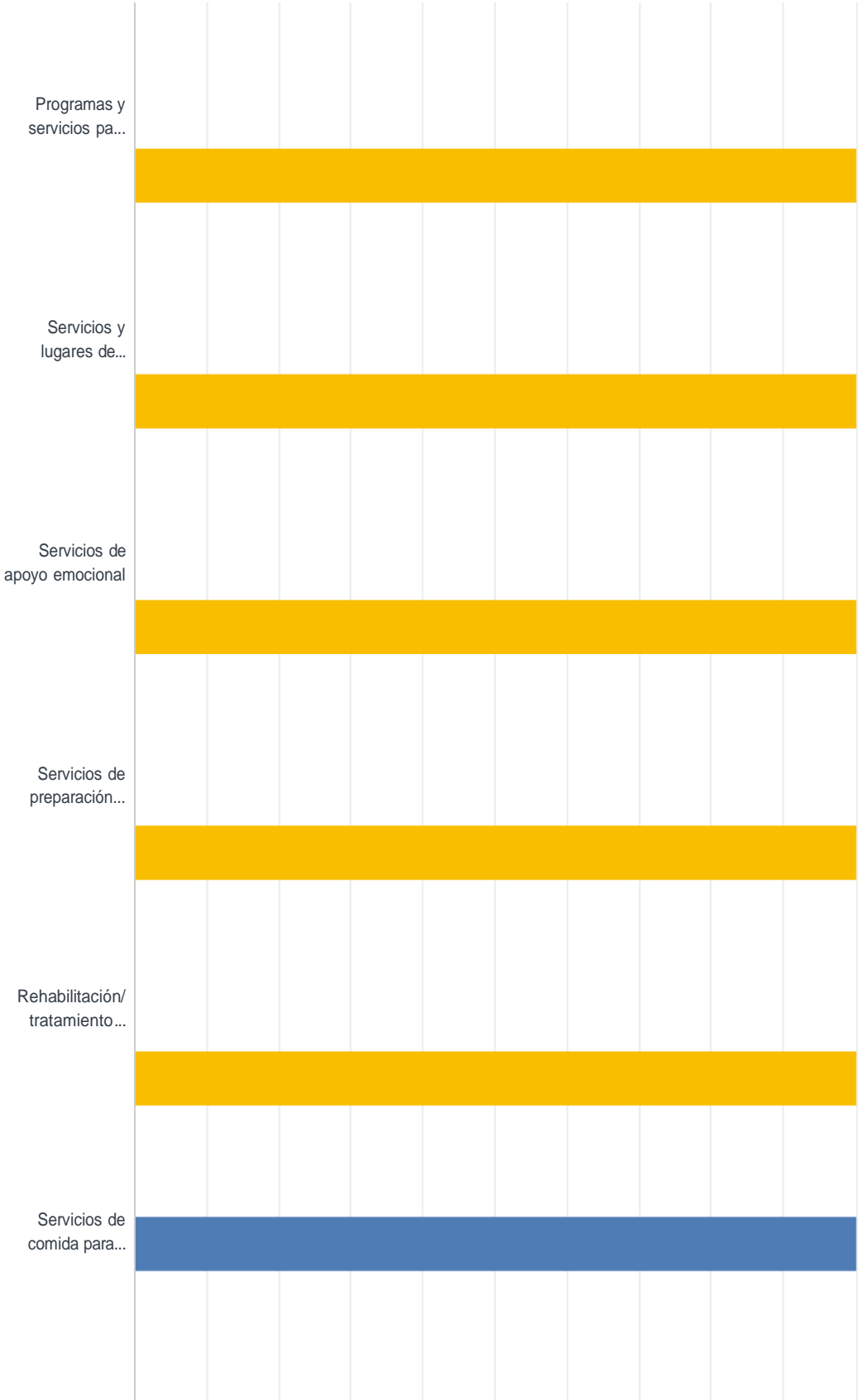


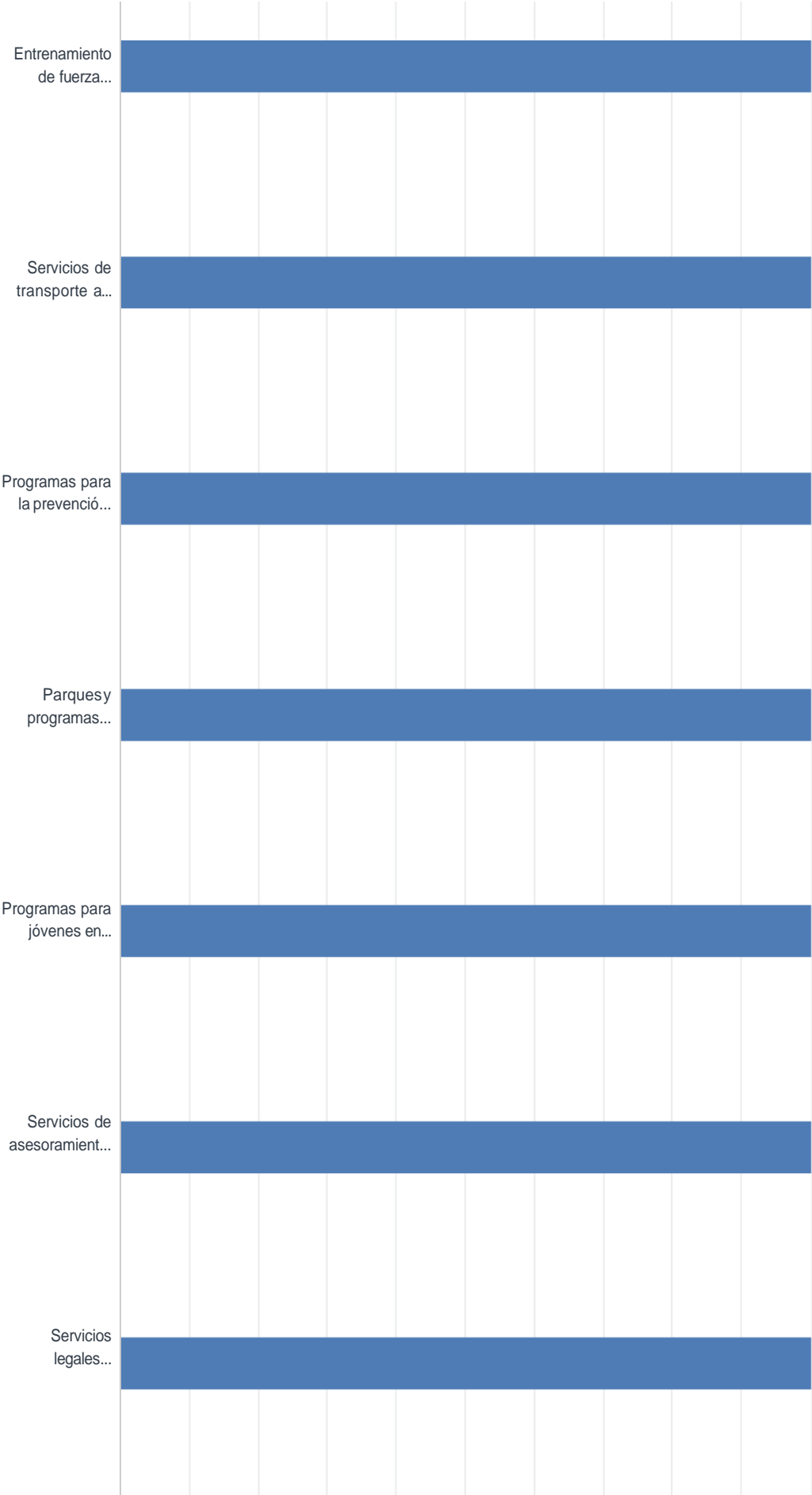
CITY OF MONTEBELLO 2020-2024 Consolidated Plan COMMUNITY OUTREACH

	MENOS IMPORTANTE	IMPORTANTE	EXTREMADAMENTE IMPORTANTE	TOTAL	WEIGHTED AVERAGE
Rehabilitación de edificios comerciales	0.00% 0	100.00% 1		0.00% 0	1 3.00
Reparaciones de carreteras	100.00% 1	0.00% 0		0.00% 0	1 1.00
Mejoramiento de banquetas	100.00% 1	0.00% 0		0.00% 0	1 1.00
Rehabilitación de alcantarillado/drenaje	100.00% 1	0.00% 0		0.00% 0	1 1.00
Mejoramiento de callejones	0.00% 0	100.00% 1		0.00% 0	1 3.00
Mas luz en las calles	0.00% 0	100.00% 1		0.00% 0	1 3.00
Préstamos para empresas pequeñas	0.00% 0	100.00% 1		0.00% 0	1 3.00
Atraer empresas que generen empleo	0.00% 0	100.00% 1		0.00% 0	1 3.00
Eliminación de grafiti	100.00% 1	0.00% 0		0.00% 0	1 1.00
Rutas seguras a la escuela	100.00% 1	0.00% 0		0.00% 0	1 1.00
Nada	0.00% 0	0.00% 0		0.00% 0	0 0.00

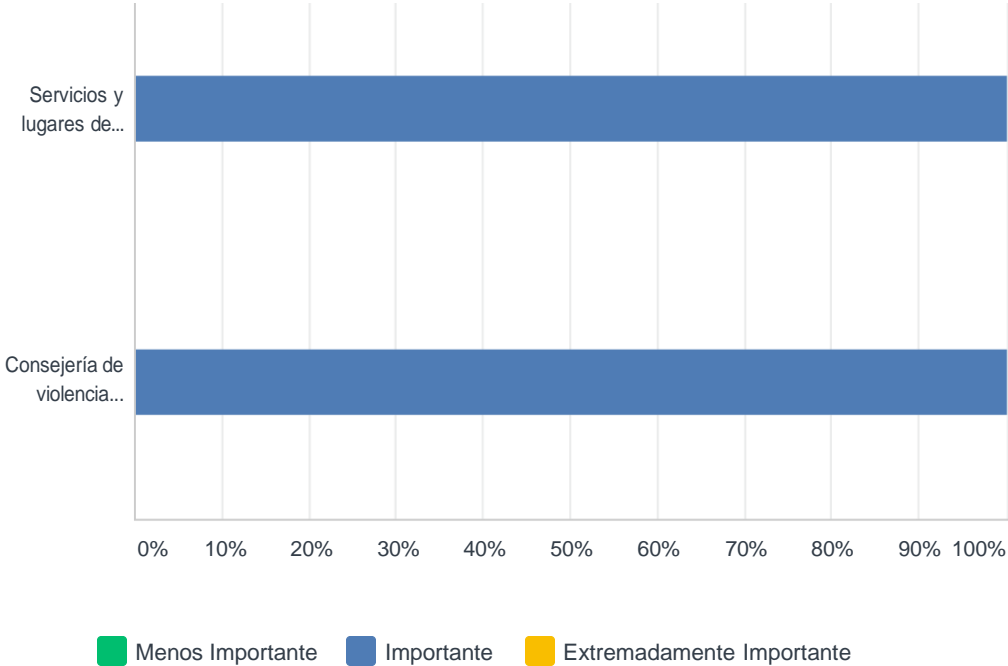
Q34 9. Programas Comunitarios y Servicios

Answered: 1 Skipped: 33





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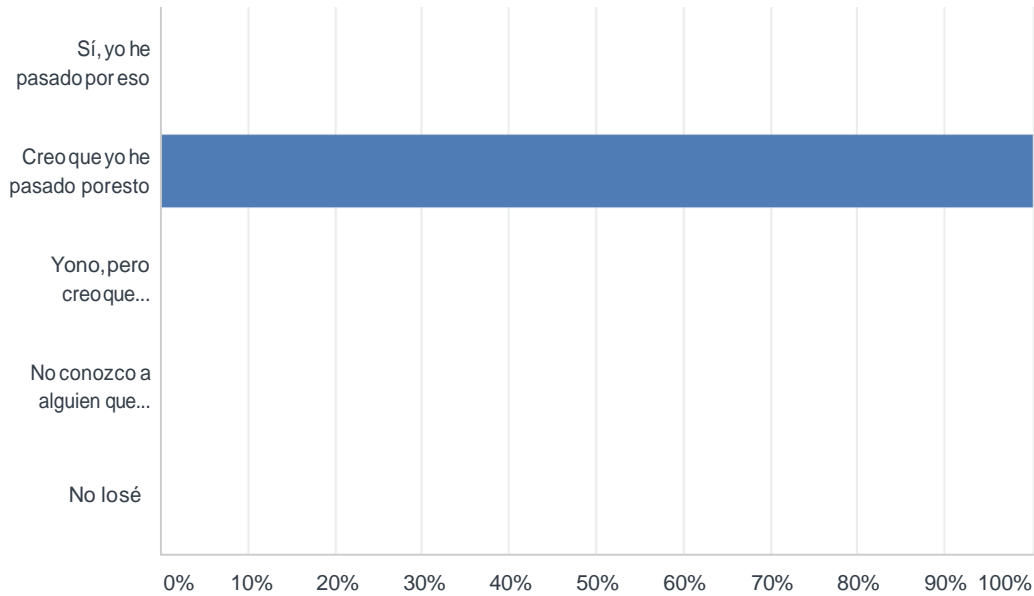


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	MENOS IMPORTANTE	IMPORTANTE	EXTREMADAMENTE IMPORTANTE	TOTAL	WEIGHTED AVERAGE
Programas y servicios para niños después de la escuela y durante el verano	0.00% 0	0.00% 0	100.00% 1	1	3.00
Servicios y lugares de cuidado infantil	0.00% 0	0.00% 0	100.00% 1	1	3.00
Servicios de apoyo emocional	0.00% 0	0.00% 0	100.00% 1	1	3.00
Servicios de preparación para desastres y emergencias	0.00% 0	0.00% 0	100.00% 1	1	3.00
Rehabilitación/tratamiento de abuso de drogas/alcohol	0.00% 0	0.00% 0	100.00% 1	1	3.00
Servicios de comida para residentes con necesidades especiales	0.00% 0	100.00% 1	0.00% 0	1	2.00
Entrenamiento de fuerza laboral y/o colocación laboral	0.00% 0	100.00% 1	0.00% 0	1	2.00
Servicios de transporte a bajo costo (cupones para taxi y Dial-A-Ride)	0.00% 0	100.00% 1	0.00% 0	1	2.00
Programas para la prevención de delitos en el vecindario	0.00% 0	100.00% 1	0.00% 0	1	2.00
Parques y programas recreativos	0.00% 0	100.00% 1	0.00% 0	1	2.00
Programas para jóvenes en riesgo	0.00% 0	100.00% 1	0.00% 0	1	2.00
Servicios de asesoramiento para personas sin hogar	0.00% 0	100.00% 1	0.00% 0	1	2.00
Servicios legales asequibles	0.00% 0	100.00% 1	0.00% 0	1	2.00
Servicios y lugares de salud	0.00% 0	100.00% 1	0.00% 0	1	2.00
Consejería de violencia domestica	0.00% 0	100.00% 1	0.00% 0	1	2.00

Q35 10. ¿Usted (o alguien que conoce) ha pasado por alguna forma de discriminación de vivienda?

Answered: 1 Skipped: 33



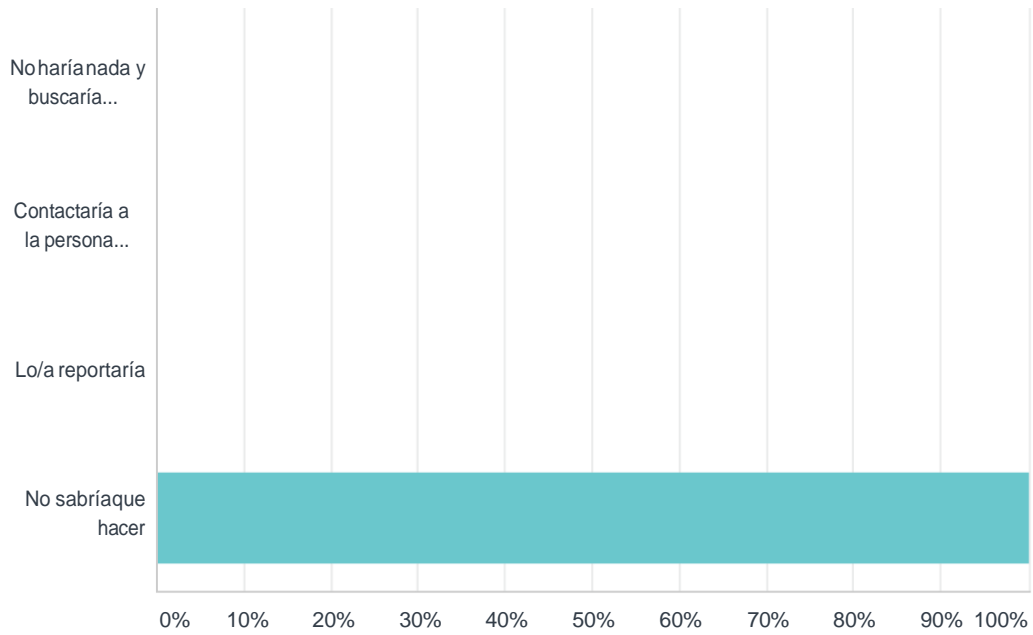
ANSWER CHOICES	RESPONSES
Sí, yo he pasado por eso	0.00% 0
Creo que yo he pasado por esto	100.00% 1
Yo no, pero creo que conozco a alguien que ha pasado por eso	0.00% 0
No conozco a alguien que haya pasado por eso	0.00% 0
No lo sé	0.00% 0
TOTAL	1

Q36 11. Si cree que usted o alguien que conoce ha pasado por discriminación de vivienda, describa la ocurrencia

Answered: 0 Skipped: 34

Q37 12. ¿Qué haría usted si se encontrara con discriminación de vivienda?

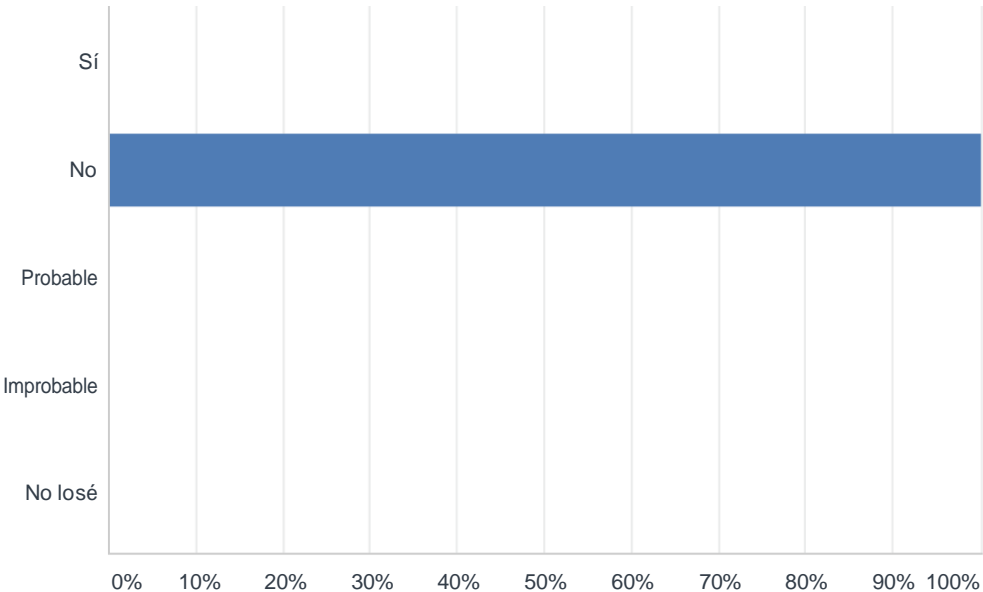
Answered: 1 Skipped: 33



ANSWER CHOICES	RESPONSES	
No haría nada y buscaría otras opciones de vivienda	0.00%	0
Contactaría a la persona responsable y le diría que me está discriminando	0.00%	0
Lo/a reportaría	0.00%	0
No sabría que hacer	100.00%	1
TOTAL		1

Q38 13. ¿Usted cree que la discriminación de vivienda ocurre en Montebello?

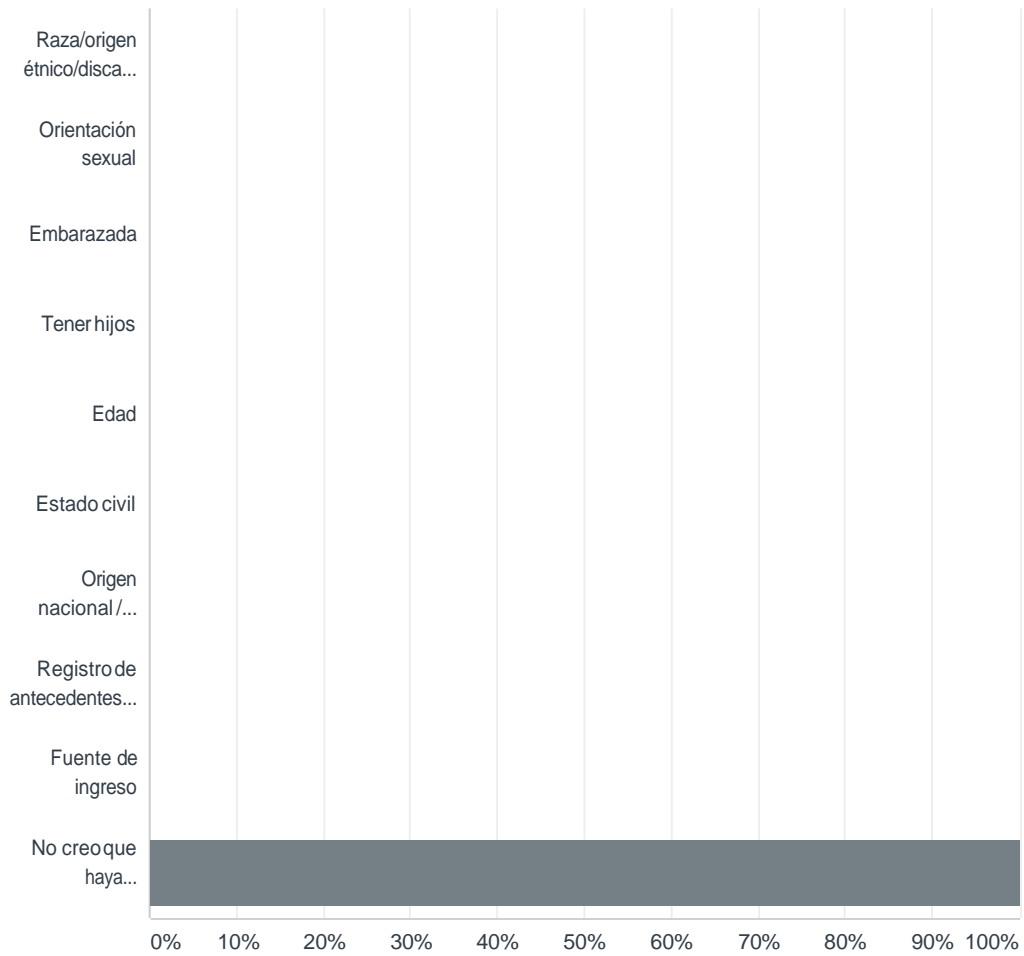
Answered: 1 Skipped: 33



ANSWER CHOICES	RESPONSES	
Sí	0.00%	0
No	100.00%	1
Probable	0.00%	0
Improbable	0.00%	0
No lo sé	0.00%	0
TOTAL		1

Q39 14. Si cree que está ocurriendo discriminación de vivienda, ¿qué tipos de discriminación cree que son más frecuentes? (Por favor seleccione todas las respuestas válidas)

Answered: 1 Skipped: 33

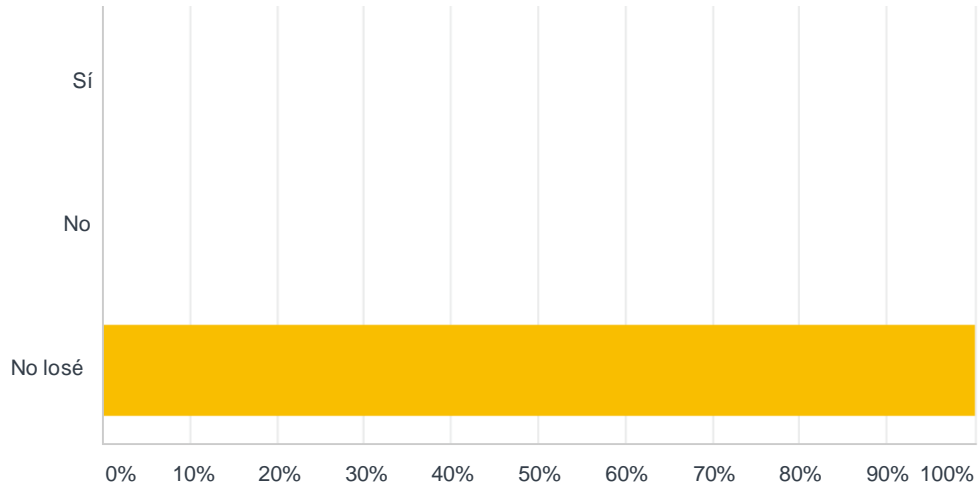


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ANSWER CHOICES	RESPONSES	
Raza/origen étnico/discapacidad	0.00%	0
Orientación sexual	0.00%	0
Embarazada	0.00%	0
Tener hijos	0.00%	0
Edad	0.00%	0
Estado civil	0.00%	0
Origen nacional / ascendencia	0.00%	0
Registro de antecedentes penales	0.00%	0
Fuente de ingreso	0.00%	0
No creo que haya discriminación de vivienda	100.00%	1
TOTAL		1

Q40 15. ¿Conoce el derecho de un inquilino a solicitar, al dueño, un cambio físico para hacer que una vivienda sea más accesible, si fuera necesario debido a una discapacidad (llamada "adaptación razonable")?

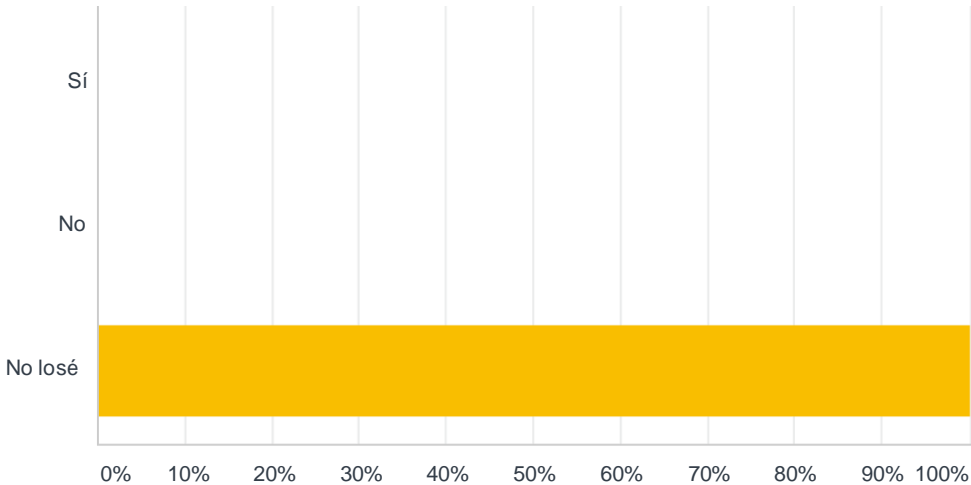
Answered: 1 Skipped: 33



ANSWER CHOICES	RESPONSES	
Sí	0.00%	0
No	0.00%	0
No lo sé	100.00%	1
TOTAL		1

Q41 16. ¿Alguna vez usted, o alguien que conoce, ha solicitado una adaptación razonable?

Answered: 1 Skipped: 33



ANSWER CHOICES	RESPONSES	
Sí	0.00%	0
No	0.00%	0
No lo sé	100.00%	1
TOTAL		1

Q42 17. Si contesto que sí, ¿qué tipo de adaptación y/o modificación solicitó usted o la persona que conoce?

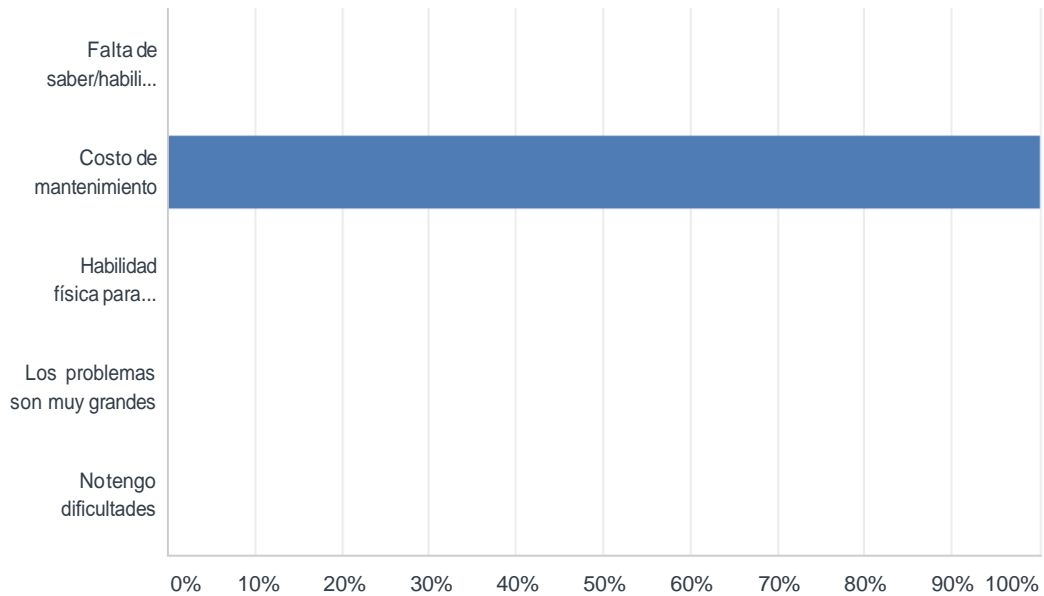
Answered: 0 Skipped: 34

⚠ No matching responses.

ANSWER CHOICES	RESPONSES	
Animal de asistencia	0.00%	0
Asistente en casa	0.00%	0
Modificación de una unidad	0.00%	0
Tamaño de una unidad	0.00%	0
Accesibilidad de una unidad	0.00%	0
Cambio de fecha de cuando se cobra la renta	0.00%	0
Cambiarse a otra unidad	0.00%	0
Estacionamiento/relacionado a un espacio de estacionamiento	0.00%	0
No aplica, no he pedido adaptación y/o modificación	0.00%	0
TOTAL		0

Q43 18. ¿Cuál es la dificultad más urgente que tiene para mantener su hogar?

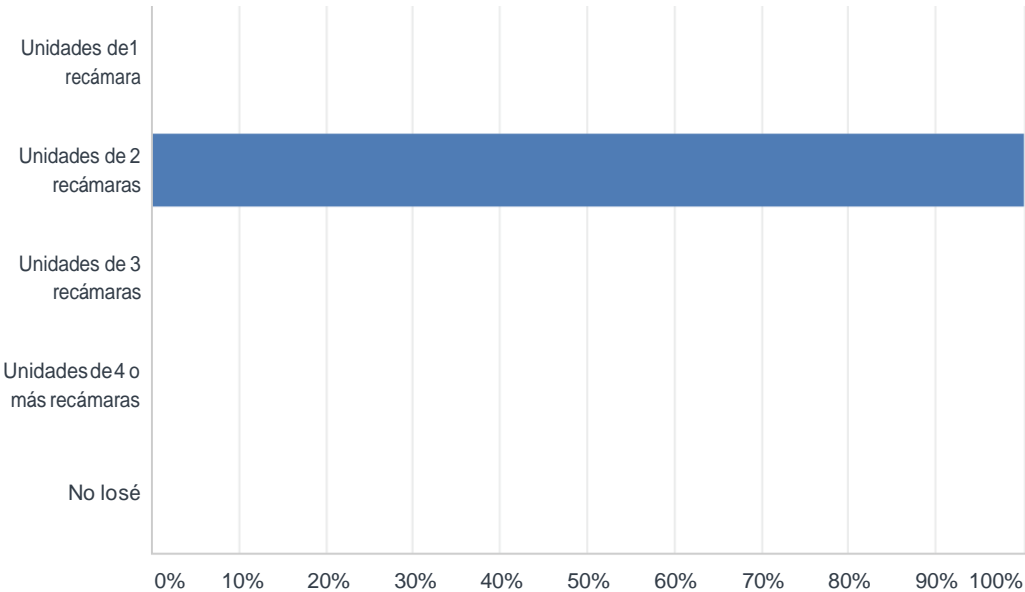
Answered: 1 Skipped: 33



ANSWER CHOICES	RESPONSES	
Falta de saber/habilidad para mantener	0.00%	0
Costo de mantenimiento	100.00%	1
Habilidad física para mantener	0.00%	0
Los problemas son muy grandes	0.00%	0
No tengo dificultades	0.00%	0
TOTAL		1

Q44 19. ¿Qué tamaño de unidad es más necesaria en la ciudad de Montebello?

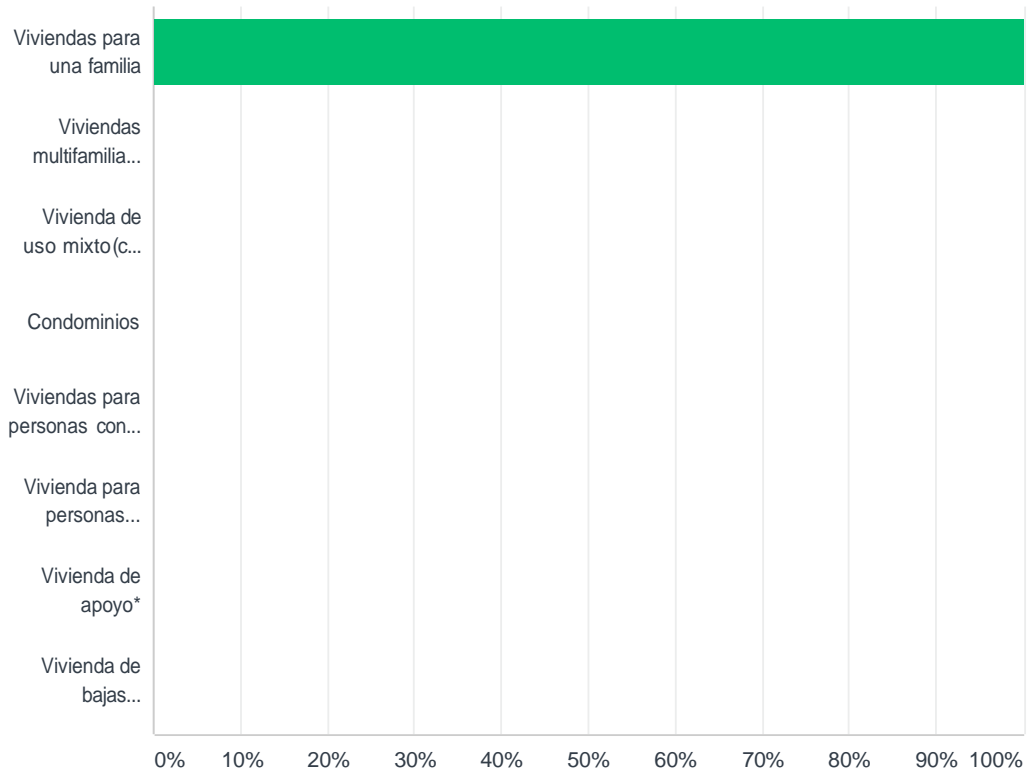
Answered: 1 Skipped: 33



ANSWER CHOICES	RESPONSES	
Unidades de 1 recámara	0.00%	0
Unidades de 2 recámaras	100.00%	1
Unidades de 3 recámaras	0.00%	0
Unidades de 4 o más recámaras	0.00%	0
No lo sé	0.00%	0
TOTAL		1

Q45 20. ¿Qué tipos de vivienda son más necesarias en la ciudad de Montebello? (Por favor seleccione todas las que apliquen)

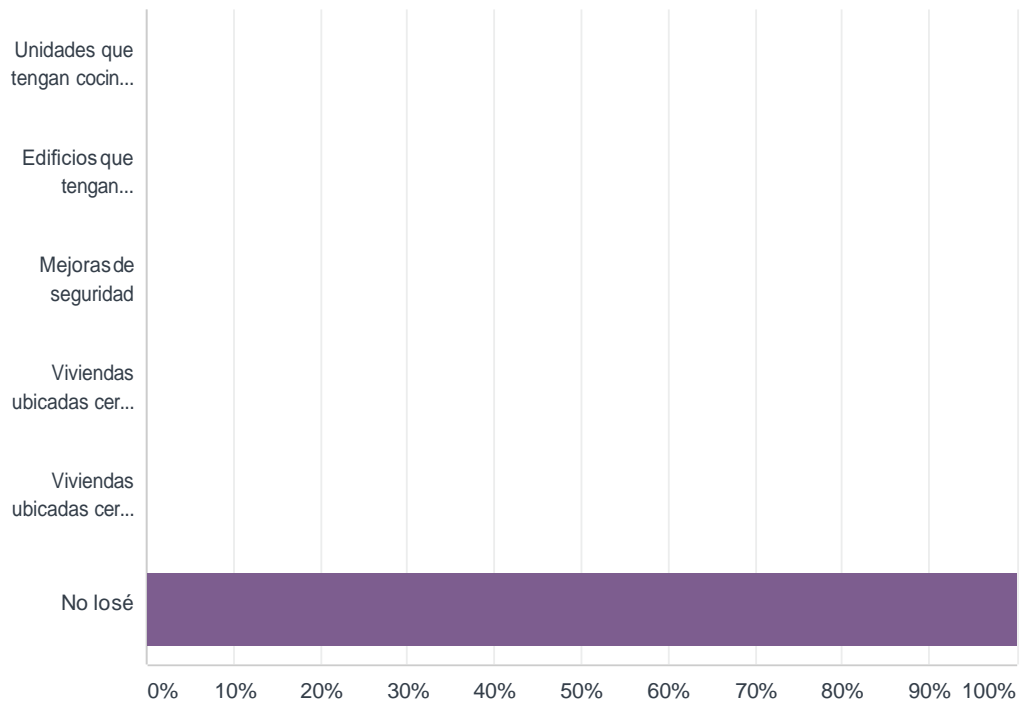
Answered: 1 Skipped: 33



ANSWER CHOICES	RESPONSES	
Viviendas para una familia	100.00%	1
Viviendas multifamiliares/apartamentos	0.00%	0
Vivienda de uso mixto (con comercial)	0.00%	0
Condominios	0.00%	0
Viviendas para personas con discapacidades físicas y mentales	0.00%	0
Vivienda para personas mayores	0.00%	0
Vivienda de apoyo*	0.00%	0
Vivienda de bajas barreras**	0.00%	0
Total Respondents: 1		

Q46 21. ¿Cuáles servicios de vivienda cree que son necesarios en la ciudad Montebello?

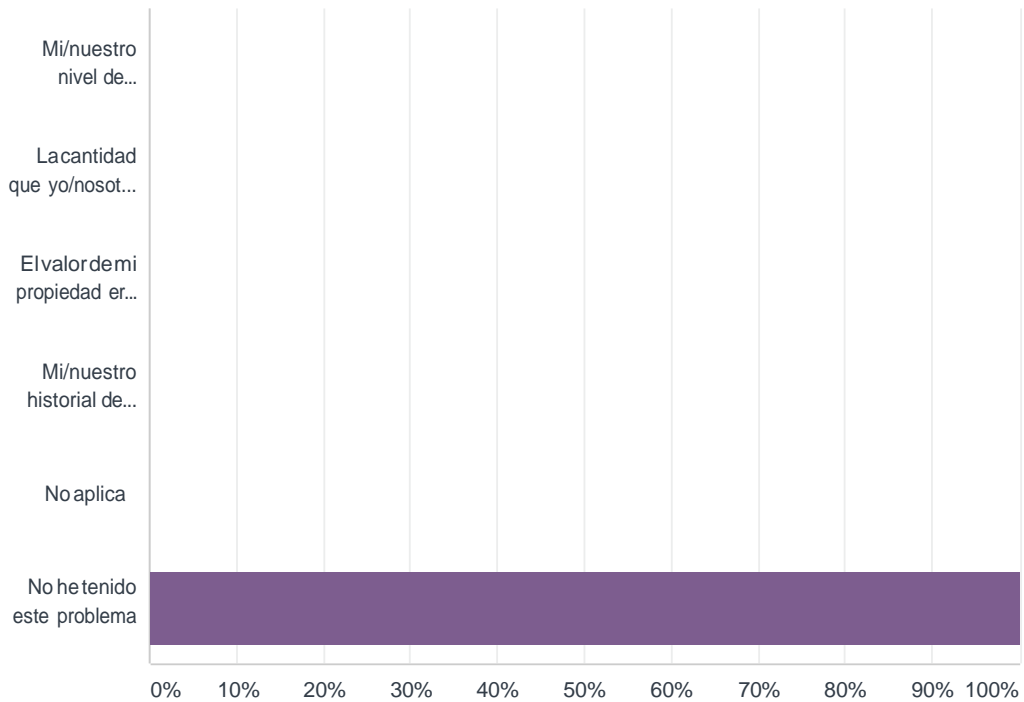
Answered: 1 Skipped: 33



ANSWER CHOICES	RESPONSES	
Unidades que tengan cocinas y baños accesibles	0.00%	0
Edificios que tengan elevadores	0.00%	0
Mejoras de seguridad	0.00%	0
Viviendas ubicadas cerca de tránsito	0.00%	0
Viviendas ubicadas cerca de escuelas y parques	0.00%	0
No lo sé	100.00%	1
Total Respondents: 1		

Q47 22. Si alguna vez ha solicitado un préstamo hipotecario y su solicitud NO fue aprobada, ¿cuál de las siguientes razones le dieron? Por favor seleccione todo lo que pueda aplicar.

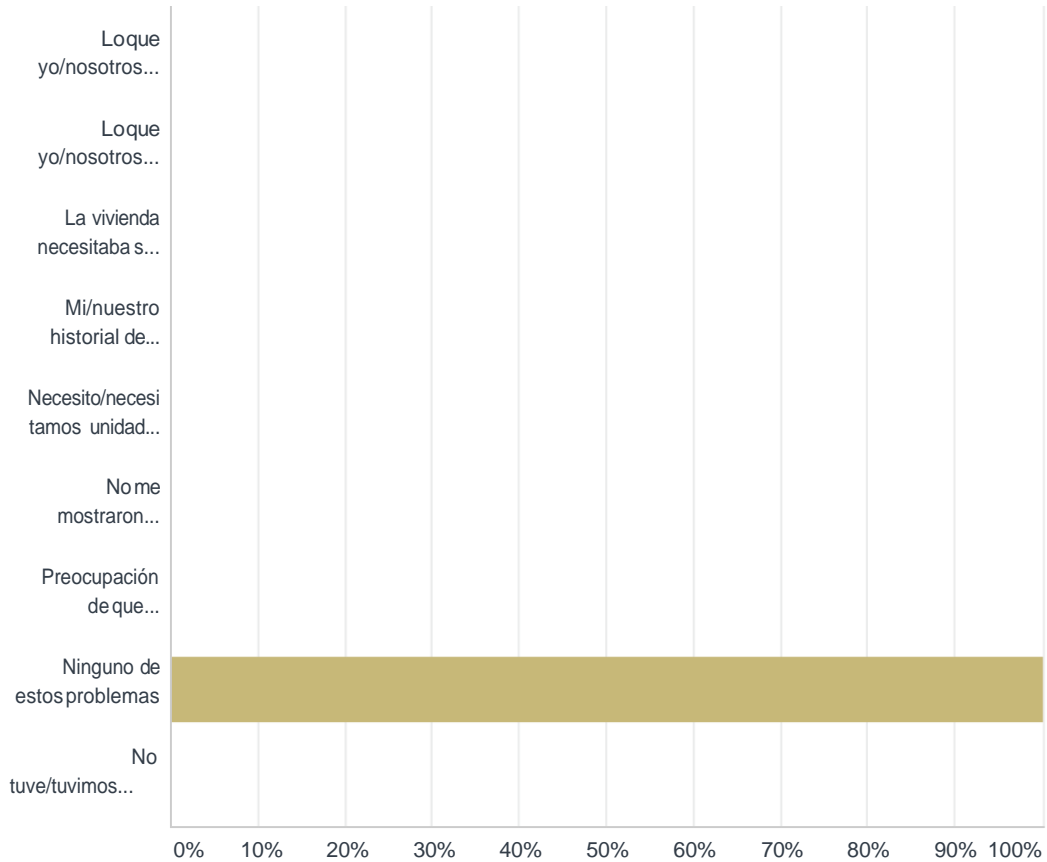
Answered: 1 Skipped: 33



ANSWER CHOICES	RESPONSES	
Mi/nuestro nivel de ingresos es muy bajo	0.00%	0
La cantidad que yo/nosotros teníamos para el pago inicial era muy pequeña	0.00%	0
El valor de mi propiedad era muy bajo	0.00%	0
Mi/nuestro historial de crédito o puntaje(s) de crédito fue demasiado bajo	0.00%	0
No aplica	0.00%	0
No he tenido este problema	100.00%	1
Total Respondents: 1		

Q48 23. ¿Cuál de los siguientes problemas ha limitado las opciones de vivienda que pudo considerar en la Ciudad de Norwalk? Por favor no seleccione más de tres de las siguientes opciones

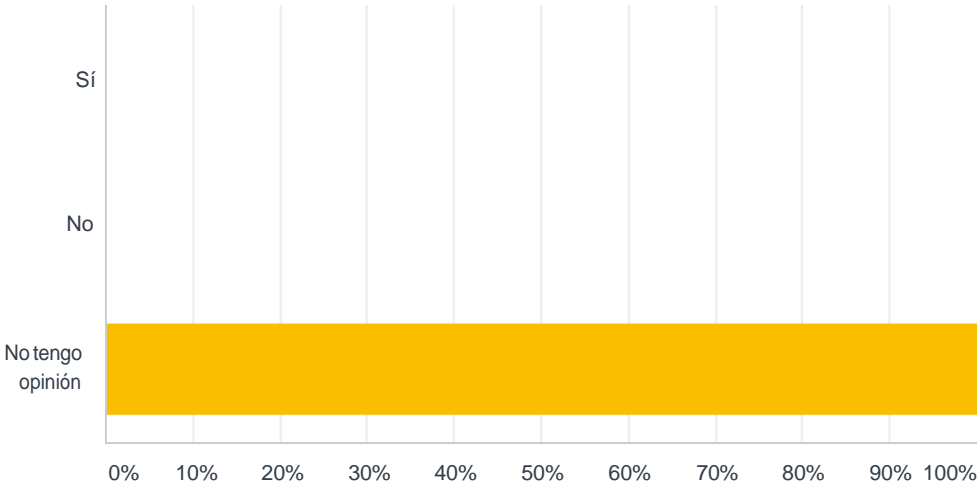
Answered: 1 Skipped: 33



ANSWER CHOICES	RESPONSES	
Lo que yo/nosotros podríamos pagar de renta o de la hipoteca	0.00%	0
Lo que yo/nosotros teníamos para el depósito era demasiado bajo	0.00%	0
La vivienda necesitaba ser lo suficientemente grande para mi/nuestro hogar	0.00%	0
Mi/nuestro historial de crédito o puntaje de crédito fue demasiado bajo	0.00%	0
Necesito/necesitamos unidades que se adapten a una discapacidad (por ejemplo, accesibles para sillas de ruedas)	0.00%	0
No me mostraron viviendas en el/los vecindario(s) que queríamos	0.00%	0
Preocupación de que yo/nosotros no seríamos bienvenidos en el vecindario	0.00%	0
Ninguno de estos problemas	100.00%	1
No tuve/tuvimos problemas	0.00%	0
Total Respondents: 1		

Q49 24. ¿Cree que las regulaciones locales sobre el uso del terreno apoyan el desarrollo de viviendas asequibles?

Answered: 1 Skipped: 33



ANSWER CHOICES	RESPONSES	
Sí	0.00%	0
No	0.00%	0
No tengo opinión	100.00%	
TOTAL		1

