



**CITY OF SAN FERNANDO
2013-2021 HOUSING ELEMENT**

DRAFT

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**City of San Fernando
COMMUNITY DEVELOPMENT DEPARTMENT
117 MACNEIL STREET
SAN FERNANDO, CA 91340**

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I. INTRODUCTION

A. COMMUNITY CONTEXT

The City of San Fernando is located in the northeast section of the San Fernando Valley at the southern foot of the San Gabriel Mountains. This compact community of 2.4 square miles is completely surrounded by the City of Los Angeles, including the nearby communities of Sylmar, Mission Hills and Pacoima.

San Fernando has a rich history, which can still be observed in the built environment. The City's roots go back to 1874 when Charles Maclay laid out a speculative township map for "the first city of the valley," leading to the City's incorporation in 1911. The City's early development is closely related with ranching, the citrus industry, and the nearby San Fernando Mission. Many San Fernando neighborhoods were originally developed in the early twentieth century, with current land uses still reflecting the City's first zoning ordinance adopted in 1929. The City has since developed as a predominately single-family community, with approximately 80 percent of the City's 6,500 housing units consisting of single-family homes, and 55 percent of the City's households owning their homes.

The City has suffered from two major natural disasters, the 1971 Sylmar Earthquake and the 1994 Northridge Earthquake. These earthquakes caused substantial damage to the housing stock, as well as sewers, streets, and other buildings. As a result of these disasters, combined with the age of the City's housing stock, San Fernando had historically placed a large focus on redevelopment activities, including rehabilitation and production of replacement housing. The City has also placed a renewed focus on neighborhood preservation through a combination of code enforcement, rental housing inspection, community involvement, and rehabilitation assistance. However, the State of California's decision to eliminate redevelopment agencies statewide has significantly impacted San Fernando's ability to continue programs that maintain, preserve, and enhance its residential neighborhoods.

While San Fernando has experienced only limited residential development over the past several decades, the City's population has continued to grow and change. More than 90 percent of the City's 23,645 residents are of Latino origin, and 29 percent of the population is under 18 years of age. The Latino population includes both recent immigrants as well as many long time San Fernando families. The provision of adequate affordable housing, including larger rental units and first-time homeownership opportunities for younger growing families, is thus an important issue facing San Fernando.

With adoption of the San Fernando Corridors Specific Plan in January 2005, and its subsequent amendment in 2017, the City has established a well-defined plan for the revitalization of San Fernando's three primary corridors - North Maclay Avenue, Truman Street and San Fernando Road - while providing significant additional opportunities for residential development. The City is evaluating mixed-use residential development and other infill residential opportunities that have the potential to produce hundreds of additional units

on publicly and/or privately owned parcels and underutilized parking lot sites that are located within the City's downtown area and are part of the greater San Fernando Corridors Specific Plan area. Furthermore, the San Fernando Corridors Specific Plan envisions the transition of North Maclay Avenue into a residentially-focused corridor, and provides density bonuses for the integration of residential dwelling units within mixed-use developments within the City's Downtown and Civic Center areas which include the San Fernando Road and Truman Street corridors.

B. ROLE OF THE HOUSING ELEMENT

State law recognizes the vital role local governments play in the availability, adequacy and affordability of housing. Every jurisdiction in California is required to adopt a comprehensive, long-term general plan to guide its physical development; the housing element being one of the seven mandated elements of the General Plan. Housing element law mandates that local governments adequately plan to meet the existing and projected housing needs of all economic segments of the community. The law recognizes that in order for the private market to adequately address housing needs and demand, local governments must adopt land use plans and regulatory systems that provide opportunities for, and do not unduly constrain housing development. As a result, State housing policy rests largely upon the effective implementation of local general plans and in particular, local housing elements. Housing Element statutes also requires the State Department of Housing and Community Development (HCD) to review local housing elements for compliance with State law and to report their findings to the local government.

San Fernando's Housing Element covers an eight-year planning period from October 15, 2013 to October 15, 2021. California's housing element law also requires that each city and county develop local housing programs to meet its "fair share" of existing and future housing needs for all income groups. The Southern California Association of Governments (SCAG) is responsible for developing and assigning these regional needs, or "RHNA", to southern California jurisdictions. The RHNA planning period for this Housing Element cycle is an eight-year plan extending from January 1, 2014, through October 31, 2021.

This Housing Element identifies strategies and programs that focus on: 1) preserving and improving housing and neighborhoods; 2) providing adequate housing sites; 3) assisting in the provision of affordable housing; 4) removing governmental and other constraints to housing investment; and 5) promoting fair and equal housing opportunities.

The City's Housing Element consists of the following major components:

- An analysis of the City's demographic, household and housing characteristics and related housing needs (Section II);
- A review of potential market, governmental, and infrastructure constraints to meeting San Fernando's identified housing needs (Section III);

- An evaluation of residential sites, financial and administrative resources available to address the City's housing goals (Section IV); and,
- The Housing Plan for addressing the City's identified housing needs, constraints and resources; including housing goals, policies and programs (Section V).

C. DATA SOURCES

In preparing the Housing Element, various sources of information are consulted. The U.S. Census Bureau's decennial Census and period American Community Survey (ACS) provides the basis for population and household characteristics. Several data sources are used to supplement U.S. Census Bureau data, including:

- SCAG's 2012 Regional Transportation Plan (RTP) Growth Forecast and 2008 Regional Integrated Forecast provides population, housing and employment projections;
- State of California Employment Development Department labor force participation and unemployment rate estimates;
- Household income data by type of household is derived from the Comprehensive Housing Affordability Strategy (CHAS) prepared by HUD;
- Housing market information updated through internet listings;
- Housing conditions information is obtained from recent field surveys conducted by the San Fernando Community Development Department's Building and Safety Division;
- State of California Department of Developmental Services reports data for residents with developmental disabilities who are assisted at the North Los Angeles County Regional Center;
- Los Angeles Homeless Services Authority (LAHSA) counts of unsheltered homeless individuals;
- SCAG's 2014-2021 Regional Housing Needs Assessment (RHNA) provides information on existing and projected housing needs;
- Lending patterns for home purchase and home improvement loans are provided through the Home Mortgage Disclosure Act (HMDA) database; and,
- Information on San Fernando's land uses and development standards are derived from the City's Zoning Ordinance, and the San Fernando Corridors Specific Plan.

D. PUBLIC PARTICIPATION

Opportunities for residents to provide input on housing issues and recommend strategies are critical to the development of appropriate and effective programs to address San Fernando's housing needs. The City undertook a public outreach program to involve all community stakeholders (e.g., residents, property owners, developers, affordable housing advocates, etc.) early on in the development of its Housing Element, including:

- On Saturday, September 14, 2013, the City conducted the first of two community workshops on the Element update at the San Fernando Regional Pool Facility. The workshop was attended by seven members of the public.
- On Saturday, September 28, 2013, the second community workshop was held at Las Palmas Park and was attended by ten members of the public.
- On Tuesday October 15, 2013, the City conducted a Planning and Preservation Commission study session to review the Draft Housing Element and to receive additional public input.

Notification of the two community workshops was published in the local newspaper and Spanish translation was provided at all the meetings. In addition, notices of public workshops were sent to housing professionals and agencies and organizations serving the City's lower income populations and those with special needs (see Appendix A). A summary of the public comments received is also included in Appendix A.

Upon completion of the Draft Housing Element, the document is placed in public locations throughout the community, including City Hall, the Los Angeles County public library, and the two community centers at Recreation Park and Las Palmas Park. In addition, the Draft Housing Element is placed on the City's website at www.sfcity.org/housingelement. The Draft is also sent to the State Department of Housing and Community Development (HCD) for review and comment. Upon receipt of input from HCD, public hearings will be held before the Planning and Preservation Commission and City Council during adoption of the Housing Element.

E. RELATIONSHIP TO OTHER GENERAL PLAN ELEMENTS

The San Fernando General Plan is comprised of the following eight elements: Land Use; Circulation; Housing; Conservation; Open Space; Safety; Noise and Historic Preservation. As part of the update of the Housing Element, the other elements of the General Plan were reviewed to ensure consistency with the policies set forth in those elements.

As required by State law, internal consistency is required among the various elements of the General Plan, including the Housing Element. The City will maintain consistency between

the Housing Element and the other General Plan elements so that policies introduced in one element are consistent with other elements. Whenever any element of the General Plan is amended in the future, the Housing Element will be reviewed and modified, if necessary, to ensure continued consistency between elements.

State law also requires that the Conservation Element (AB 162, enacted 2009) and Safety Element (SB 1241, enacted 2012) include an analysis and policies regarding flood hazard and management information upon revisions to the Housing Element. Although these revisions are not related to Housing Element law, the City will ensure compliance with this requirement by reviewing its Conservation and Safety Elements.

II. HOUSING NEEDS ASSESSMENT

This section of the Housing Element discusses the characteristics San Fernando's population and housing stock, and consists of the following sections: A) Demographic Profile; B) Household Profile; C) Housing Stock Characteristics; and, D) Regional Housing Needs.

A. DEMOGRAPHIC PROFILE

Demographic changes, such as population growth or changes in age, can affect the type and amount of housing that is needed in a community. This section addresses population, age, race and ethnicity of San Fernando residents.

1. Population Growth and Trends

Table 1 presents population growth trends in San Fernando, and compares this growth to the City of Los Angeles and the entire County of Los Angeles. This table illustrates the high levels of population growth experienced during the 1980s, with growth levels in San Fernando surpassing both the City of Los Angeles and countywide averages. During the 1990s, population growth slowed dramatically throughout the region, reflective of the impacts of the economic recession during the first half of the decade. According to the U.S. Census Bureau, San Fernando added less than 100 people to its population in the last decade with a population of 23,645 in 2010.

Table 1: Regional Population Growth Trends 1980-2010

Jurisdiction	1980	1990	2000	2010	Percent Change		
					1980-1990	1990-2000	2000-2010
San Fernando	17,731	22,580	23,564	23,645	27%	4%	<1%
City of Los Angeles	2,966,850	3,485,398	3,694,742	3,792,621	18%	6%	3%
County of Los Angeles	7,477,503	8,863,164	9,519,338	9,818,605	19%	7%	3%

Source: U.S. Census 1980, 1990, 2000, and 2010.

According to the Southern California Association of Government's (SCAG) 2012 Regional Transportation Plan (RTP) Growth Forecast, the population of San Fernando is expected to grow to 25,500 by 2035, an eight-percent increase from the 2010 population. SCAG's population projections translate to an annual growth rate of approximately 0.2 percent, which matches the annual population growth the City experienced over the most recent two decades (1990-2010).

2. Age Characteristics

Housing need is often affected by the age characteristics of residents in the community. Different age groups have different lifestyles, income levels, and family types that influence housing needs. These housing choices evolve over time, and it is important to examine the changes in the age structure of San Fernando residents in order to identify potential impacts on housing needs.

Table 2 displays the age distribution of the City's population in 2000 and 2010, and compares this with Los Angeles County. Although the population grew by less than 100 people, the City experienced a fairly substantial shift in age characteristics. As displayed below, 29 percent of San Fernando's population was comprised of children under the age of 18 in 2010, which is down from 35 percent in 2000. This decrease in the proportion of young children is consistent with statewide trends of a more stable immigrant population with lower birth rates, and can be expected to continue in the future. Although the proportion of the City's population that is comprised of children declined during the last decade, it is still higher than the countywide proportion (25 percent).

San Fernando's share of college age adults (18-24 years) and young adults (25-44 years) remained fairly constant, and is comparable to the presence of this age group countywide. The City's middle age population (45-64 years) grew significantly during the decade from 15 to 21 percent, though this age group still falls below the countywide average of 24 percent. Finally, while the *proportion* of senior citizens in San Fernando increased by only one percent over the decade, the *number* of seniors increased by over 300. This numeric increase may be attributed the opening of several senior housing complexes in San Fernando since the 2000 Census.

Table 2: Age Distribution 2000-2010

Age Group	2000		2010		
	Persons	Percent	Persons	Percent	L.A. Co. %
Preschool (<5 yrs)	2,255	10%	1,895	8%	7%
School Age (5-17 yrs)	5,830	25%	5,046	21%	18%
College Age (18-24 yrs)	2,706	11%	2,659	11%	11%
Young Adults (25-44 yrs)	7,571	32%	7,132	30%	30%
Middle Age (45-64 yrs)	3,542	15%	4,920	21%	24%
Seniors (65+ years)	1,660	7%	1,993	8%	11%
Total	23,564	100%	23,645	100%	100%
Median Age	27.3 years		30.7 years		34.8 years

Source: U.S. Census 2000 and 2010.

3. Race and Ethnicity

Table 3 displays the racial/ethnic composition of San Fernando's population in 2000 and 2010, and compares this with the countywide distribution. Hispanic residents continue to comprise the vast majority of the City's population, increasing from 89 percent in 2000 to 93 percent in 2010. This increase in Hispanic residents was offset by the decline in White residents from eight to five percent of the population. Asians, African Americans, American Indians and "Other" races each continue to comprise less than one percent of the population.

While San Fernando has many, long time Latino families, it also serves as a place of residence for new Latino immigrants. The 2007-2011 ACS reported that, 36 percent of the City's residents were foreign-born, with 37 percent of the foreign-born population entering the United States after 2000. The 2007-2011 ACS also identifies 43 percent of the City's 16,674 Spanish speaking persons as linguistically isolated, defined as living in a household where no member over 14 years of age speaks English "very well". Recent Latino immigrants and linguistically isolated households may face greater difficulties in gaining meaningful employment and acquiring adequate housing as they adjust to their new surroundings. As a result, household problems such as overcrowding and overpayment may be more likely.

Table 3: Racial and Ethnic Composition 2000-2010

Racial/Ethnic Group	2000		2010		
	Persons	Percent	Persons	Percent	L.A. Co. %
Hispanic/Latino	21,859	89%	21,867	93%	48%
White	1,979	8%	1,259	5%	28%
Asian/Pacific Islander	251	1%	211	<1%	14%
African American	202	1%	146	<1%	8
American Indian	174	1%	66	<1%	<1%
Other Race	76	<1%	96	<1%	2%
Total Population	24,541	100%	23,645	100%	100%

Source: U.S. Census 2000 and 2010.

4. Employment

Evaluation of the types of jobs held by community residents provides insight into potential earning power and the segment of the housing market into which they fall. Information on how a community's employment base is growing and changing can help identify potential housing demand changes in the future.

The State Employment Development Department estimates that as of March 2013, 10,500 San Fernando residents are in the labor force, with 10.2 percent unemployment, compared to a Countywide unemployment rate of 9.9 percent and City of Los Angeles unemployment of 11.0 percent. The 2007-2011 ACS documents the following distribution of resident employment by occupational category:

- Production, transportation, and material moving occupations – 18 percent
- Sales and office occupations – 30 percent
- Service occupations – 18 percent
- Management, business, science, and arts occupations – 20 percent
- Natural resources, construction, and maintenance occupations – 15 percent

The SCAG Regional Integrated Forecast estimates the City's employment base at approximately 15,000 jobs (2008). SCAG projects a limited six-percent increase, or 900 additional jobs by year 2035, in comparison to the 11 percent job growth projected for Los Angeles County during the same period. San Fernando's employment base includes a diverse mix of small businesses, retail stores, manufacturing facilities, and corporate satellite offices.

B. HOUSEHOLD PROFILE

Household type and size, income levels, and the presence of special needs populations all affect the type of housing needed by residents. This section details the various household characteristics affecting housing needs in San Fernando.

1. Household Type

A household is defined as all persons living in a housing unit. Families are a subset of households, and include persons living together related by blood, marriage, or adoption. A single person living alone is also a household. "Other" households are unrelated people residing in the same dwelling unit. Group quarters, such as dormitories or convalescent homes are not considered households.

According to the 2010 Census, 5,967 households reside in San Fernando, with an average household size of 3.94 persons and average family size of 4.18 persons (refer to Table 4). This represents a decrease in household size (4.07) from 2000, but well above the Los Angeles County average household size of 2.98. Although larger households may translate into a greater number of overcrowded households, the proportion of households living in overcrowded conditions declined from 43 percent in 2000 (as reported by the Census) to only 15 percent between 2007 and 2011 (as reported by the ACS).

Families comprise the majority of households in San Fernando (83 percent), including families with children (45 percent), and those without children (46 percent). During the 2000s, families without children and other non-families (unrelated roommates) grew at the fastest rate of any household type. In contrast, the number of families with children decreased by 13 percent and singles remained relatively constant.

Table 4: Household Characteristics 2000-2010

Household Type	2000		2010		Percent Change
	Households	Percent	Households	Percent	
Families	4,834	84%	4,972	83%	+3%
With children	3,048	53%	2,663	45%	-13%
With no children	1,786	31%	2,309	46%	+29%
Singles	717	12%	731	12%	+2%
Other non-families	223	4%	264	4%	+18%
Total Households	5,774	100%	5,967	100%	+3%
Average Household Size	4.07		3.94		-3%
Average Family Size	4.33		4.18		-3%

Source: U.S. Census 2000 and 2010.

2. Household Income

Household income is one of the most important factors affecting housing opportunity and determining a household's ability to balance housing costs with other basic necessities of life.

Income Definitions

The State and Federal government classify household income into several groupings based upon the relationship to the area median income (AMI) in a county, which for San Fernando is the County of Los Angeles. The State of California utilizes the income grouping and names presented in Table 5. However, federal housing programs utilize slightly different income groupings and definitions, with the highest income category generally ending at 80 percent AMI. For purposes of the Housing Element, the State income definitions are used throughout, except where specifically noted.

Table 5: State Income Categories

Income Category	% County Area Median Income (AMI)
Extremely Low	0-30% AMI
Very Low	0-50% AMI
Low	51-80% AMI
Moderate	81-120% AMI
Above Moderate	120%+ AMI

Source: Section 50093 of the California Health and Safety Code

Income Characteristics

Between 2000 and 2007-2011, the area median income (AMI) in San Fernando grew from \$39,900 to \$52,021, an increase of 30 percent. The median income level in San Fernando remained below that of Los Angeles County (\$56,266) and the City has seen an increase in both the number and proportion of lower income (<80 percent AMI) households, and a corresponding decrease in households earning moderate incomes and above since 2000. As illustrated in Table 6, during the 2000s the City experienced increases in extremely low (59 percent), very low (11 percent) and low (29 percent) households, while evidencing decreases in its moderate and above moderate (-21 percent) populations.

Table 6: Household Income Levels 2000-2009

Income Level	2000		2005-2009		Percent Change
	Households	%	Households	%	
Extremely Low (<30% AMI)	690	12%	1,100	18%	59%
Very Low (31-50% AMI)	924	16%	1,025	17%	11%
Low (51-80% AMI)	1,095	19%	1,410	24%	29%
Moderate and Above (>80% AMI)	3,065	53%	2,415	41%	-21%
Total	5,774	100%	5,950	100%	n/a

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS), 2000 and 2005-2009.

Income by Household Type and Tenure

Table 7 shows the income level of San Fernando residents by household tenure. A significantly higher percentage of renter-households (69 percent) were lower income (<80 percent AMI) compared to residents who owned their homes (50 percent). The high incidence of lower income renter-households is of particular significance as market rents in San Fernando currently exceed the level of affordability for lower income households. (This issue is further evaluated in the Housing Profile section of the Needs Assessment.) The median income of renter-households between 2007 and 2011 was \$34,361 compared to \$60,244 for homeowners.

Table 7: Income by Owner/Renter Tenure 2005-2009

Income Level	Renters		Owners		Total %
	Households	%	Households	%	
Extremely Low (<30% AMI)	780	27%	320	11%	18%
Very Low (31-50% AMI)	585	20%	440	14%	17%
Low (51-80% AMI)	655	22%	755	25%	24%
Moderate and Above (>80% AMI)	900	31%	1,515	50%	41%
Total Households	2,920	100%	3,030	100%	100%

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS), 2005-2009.

While renters were more likely to have lower incomes than owners, there is also significant variation in income levels by household type, as presented in Table 8. Approximately 70 percent of elderly and large households in San Fernando have lower income (<80 percent AMI), with more than one-third having extremely low incomes. About 48 percent of small families have lower incomes.

Table 8: Income Level by Household Type 2005-2009

Income Level	Elderly	Small Family	Large Family	Other
Extremely Low (<30% AMI)	37%	10%	21%	27%
Very Low (31-50% AMI)	22%	15%	18%	18%
Low (51-80% AMI)	11%	23%	31%	24%
Moderate and Above (>80% MFI)	30%	52%	30%	31%
Total Households	695	2,840	1,645	770

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS), 2005-2009.

Households in Poverty

The federal government publishes national poverty thresholds that define the minimum income level necessary to obtain the necessities of life. For example, the 2011 U.S. poverty threshold for a family of four was \$23,021. As indicated in Table 9, approximately 16 percent of all San Fernando residents lived in poverty between 2007 and 2011, a decrease of more than 600 persons living below the poverty line since 2000. Nearly one in four children under the age of 18 in San Fernando is estimated to live in poverty. As a group, female-headed households with children are most impacted by poverty, with one-fourth of this group living in poverty.

Table 9: Poverty Status 2000-2011

Groups in Poverty	2000		2007-2011	
	Persons /Families	Percent	Persons /Families	Percent
Individuals	4,450	19%	3,783	16%
Children (under 18)	1,819	23%	1,596	23%
Families	749	15%	542	11%
Female-Headed w/ Children	224	33%	143	26%

Source: U.S. Census 2000; American Community Survey 2007-2011.

3. Special Needs Populations

State law recognizes that certain households have more difficulty in finding decent and affordable housing due to special circumstances including, but not limited to, the following: economic status, age, disability, household size and household type. Special needs populations in San Fernando include large households, the elderly, persons with disabilities, female-headed households, farmworkers, and the homeless. Table 10 summarizes the number of households or persons in each of these special needs groups in the City.

Table 10: Special Needs Populations

Special Needs Groups	Persons	Households	Percent*
Large Households	--	1,478	24%
Renter	--	629	(43%)
Owner	--	849	57%
Seniors (65+)	2,146	--	9%
With a Disability	784	--	(37%)
Senior Households	--	1,138	18%
Owner	--	873	(77%)
Renter	--	265	(23%)
Seniors Living Alone	372	--	17%
Owner	230	--	(62%)
Renter	142	--	(38%)
Persons with Disability	2,800	--	12%
Female-Headed Households	--	1,390	22%
with Related Children	--	769	(55%)
Farmworkers**	116	--	1%
Homeless	12	--	<1%

Source: American Community Survey (ACS), 2007-2011; ACS, 2009-2011; and Los Angeles Homeless Services Agency, 2013.

* Numbers in () reflect the % of the special needs group, and not the % of the total City population/households. For example, of the City's large households, 43% are renters and 57% are owners.

** Persons employed in agriculture, forestry, fishing and hunting, and mining industries.

Large Households

Large households consist of five or more persons and are considered a special needs population due to the limited availability of affordable and adequately sized housing. The lack of large units is especially evident among rental units. Large households often live in overcrowded conditions, due to both the lack of large enough units, and insufficient income to afford available units, which often consist of single-family homes of adequate size.

San Fernando had a total of 1,478 large households, and at 24 percent, represents the most significant special needs group in the City. Of these large households, 43 percent are renters and a large majority of these large renter households (70 percent) earned lower incomes between 2007 and 2011. Based on the Comprehensive Housing Affordability Strategy (CHAS) Databook prepared by HUD, 81 percent of San Fernando's large renter-households suffer from one or more housing problems, including housing overpayment, overcrowding and/or substandard housing conditions.

The American Community Survey (ACS) further documents the mismatch between the need for larger rental units and the City's supply of smaller units. The ACS identifies 772 rental units in San Fernando with three or more bedrooms, in general, the appropriate sized unit for a large household of five or more members. The City has approximately 636 large renter households. Although housing options for large renter-households in the City are numerically sufficient to meet the needs of the 1,548 large renter-households documented in the 2007-2011 ACS, lower income large renter-households may have difficulty finding adequately sized and affordable housing in San Fernando. This imbalance between supply of larger units and demand from lower income large households may contribute to 20 percent of the City's renter-households residing in severely overcrowded conditions.

Senior Households

Approximately nine percent of San Fernando residents are over age 65, and about 18 percent of all households are headed by seniors. Most of the City's seniors are homeowners (77 percent), and about 17 percent of the City's elderly live alone. Over 370 senior homeowners live alone in San Fernando, with approximately 37 percent of elderly residents in the City having some type of disability which may limit their mobility.

The elderly have a number of special needs including housing, transportation, health care, and other services. Rising rents are a particular concern due to the fact that most seniors are on fixed incomes. Of San Fernando's approximately 265 senior renter-households, 91 percent are lower income. As shown in Table 21 (page 30), San Fernando has four senior housing projects providing 112 rental units affordable to a mix of very low, low and moderate income households.

For those seniors who live on their own, many have limited incomes and as a result of their age may not be able to maintain their homes or perform minor repairs. Furthermore, the installation of grab bars and other assistance devices in the home may be needed. The City

operates a housing rehabilitation program that assists low and moderate income homeowners in making needed repairs. However, with the dissolution of redevelopment in California, the City, like many other cities in the State, has lost a significant funding resource for supportive affordable housing activities. As a result, this program is operating at a limited capacity.

The San Fernando Recreation and Community Services Division offers a number of programs for seniors including recreational and social activities, a nutrition program, supportive services including information and referral services, and blood pressure and diabetes screening. Senior centers are located at San Fernando Recreation Park and Las Palmas Park.

Female-Headed Households

Single-parent households typically have a special need for such services as childcare and health care, among others. Female-headed households with children in particular tend to have lower incomes, which limits their housing options and access to supportive services. The 2007-2011 ACS reports 1,390 female-headed households in San Fernando; 769 of these households (55 percent) had children. Of those households with children, over one-quarter lived in poverty. These households need assistance with housing subsidies, as well as accessible and affordable day care.

Persons with Disabilities

According to the Census, a disability is defined as a long lasting condition that impairs an individual's mobility, ability to work, or ability to care for oneself. Persons with disabilities include those with physical, mental, or emotional disabilities. Disabled persons have special housing needs because of their fixed income, shortage of affordable and accessible housing, and higher health costs associated with their disability.

According to the 2009-2011 ACS, approximately 12 percent of San Fernando residents (2,800 persons) have one or more disabilities. Approximately 507 residents had a hearing difficulty, 831 had a vision difficulty, 1,089 have cognitive difficulty, 1,644 have an ambulatory difficulty, 779 have a self-care difficulty, and 973 have difficulty with independent living. Of the City's senior population, approximately 37 percent have one or more of these types of disabilities.

The living arrangements for persons with disabilities depend on the severity of the disability. Many persons live at home in an independent environment with the help of other family members. To maintain independent living, disabled persons may require assistance. This can include special housing design features for the physically disabled, income support for those who are unable to work, and in-home supportive services for persons with medical conditions.

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

The Census does not record developmental disabilities. According to the U.S. Administration on Developmental Disabilities, an accepted estimate of the percentage of the population that can be defined as developmentally disabled is 1.5 percent. This generally equates to 355 persons in the City of San Fernando with developmental disabilities, based on the 2010 Census population. However, according to the State’s Department of Developmental Services, as of November 2012, between 273 and 388 residents with developmental disabilities living within the 91340 zip code (which approximates the San Fernando city limits) were being assisted at the North Los Angeles County Regional Center. Most of these individuals are under the age of 18 and reside in a private home with their parent or guardian (refer Table 11).

Table 11: Developmentally Disabled (November 2012)

Housing Arrangement	Age Group	Number
Family/Foster Home Agency	Under 18	<25
Home of Parent/Family/Guardian	Under 18	176
Family/Foster Home Agency	18 to 21	<25
Home of Parent/Family/Guardian	18 to 21	<25
ILS/SLS	22 to 64	<25
Home of Parent/Family/Guardian	22 to 64	92
Home of Parent/Family/Guardian	65 or Older	<25

ILS/SLS = Independent Living Skills/Supportive Living Services

Source: State Department of Developmental Services, November 2012.

Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person’s living situation as a child to an appropriate level of independence as an adult.

Accessibility Accommodations: Both the Federal Fair Housing Act and the California Fair Employment and Housing Act impose an affirmative duty on local governments to make reasonable accommodations (i.e. modifications or exceptions) in their zoning and other land use regulations when such accommodations may be necessary to afford disabled persons an equal opportunity to use and enjoy a dwelling. For example, it may be a reasonable accommodation to allow covered ramps in the setbacks of properties that have already been developed to accommodate residents with mobility impairments. In October 2013, the City amended the Zoning Code to establish a ministerial procedure to provide individuals with disabilities reasonable accommodation in the application of the City's rules, policies, practices, and procedures, as necessary, in order to ensure equal access to housing and facilitate the development of housing for individuals with disabilities, pursuant to Federal and State fair housing laws. The City does not require special building codes or burdensome project review to construct, improve, or convert housing for persons with disabilities. Residential care facilities with six or fewer persons are permitted by right in all residential zoning districts.

Farmworkers

Farmworkers are traditionally defined as persons whose primary incomes are earned through seasonal agricultural work. Farmworkers have special housing needs because they earn lower incomes than many other workers and move throughout the season from one harvest to the next.

According to the 2007-2011 ACS, 116 San Fernando residents were employed in agriculture, forestry, fishing and hunting, or mining industries, representing approximately one percent of the City's labor force. Therefore, given the extremely limited presence of farmworkers in the community and the highly urbanized character of the San Fernando Valley, the City has no specialized housing programs targeted to this group beyond overall programs for housing affordability.

Homeless

In January 2013, the Los Angeles Homeless Services Authority (LAHSA) conducted a count of homeless housed overnight in shelters and institutions throughout Los Angeles County, as well as a three-day unsheltered homeless street count. Based on LAHSA's methodology, they estimate the Los Angeles homeless population at approximately 58,423 persons. Of that total, 79 percent are estimated to be single individuals, while 20 percent are in families and one percent is unaccompanied youth under age 18.

San Fernando is located in LAHSA's Service Planning Area (SPA) 2, which encompasses the entire San Fernando Valley. Approximately 5,258 homeless persons, or nine percent of the County's total homeless population, fall within the San Fernando Valley. LAHSA is responsible for developing a continuum of care plan for all of Los Angeles County, and establishing priority needs, services, shelter and housing by Service Planning Area.

The City of San Fernando’s homeless population is estimated at around 12 persons, according to the 2013 LAHSA point-in-time count. According to City law enforcement personnel, these are the “chronic” homeless that live in San Fernando in makeshift dwellings under bridges, railroad tresses, and by the Pacoima Wash. In general, this group consists of single men, age 20 to 55, with alcohol and/or drug dependencies. Homeless families with children are also occasionally seen in the streets in San Fernando, some of these families may sometimes come to the police station seeking aid. The police do what they can to place these families in shelters.

Catholic Charities’ Loaves and Fishes is located in San Fernando and provides case management, food, clothing, shelter referrals, and a variety of other services for the homeless and persons at-risk of homelessness. The City is also working with the Los Angeles County Department of Public Health and the Los Angeles Homeless Services Authority to provide additional services to homeless individuals in the City.

C. HOUSING STOCK CHARACTERISTICS

This section identifies the characteristics of San Fernando’s physical housing stock. This includes an analysis of housing growth trends, housing conditions, lead-based paint hazards, housing prices and rents, and housing affordability.

1. Housing Growth

Table 12 displays housing production in the City, compared to the City of Los Angeles and the entire County region. Between 1980 and 1990, San Fernando’s housing stock grew by five percent, in contrast to the City and County of Los Angeles, which evidenced a growth rate of approximately double that of San Fernando. During the 1990s, housing growth dropped dramatically throughout the region, with San Fernando adding only 138 new units (2% growth) the entire decade.

According to the 2010 Census, San Fernando has a housing stock of 6,506 units, representing an increase of 574 units (or 10 percent) since 2000. The City’s dwelling unit growth rate out-paced that of the City and County of Los Angeles during the same period. Most of this development occurred within the City’s R-2 (Multiple Family Dwelling) and R-3 (Multiple Family) zones and the San Fernando Corridors Specific Plan areas.

Table 12: Regional Housing Growth Trends 1980-2010

Jurisdiction	1980	1990	2000	2010	Percent Change		
					1980-1990	1990-2000	2000-2010
San Fernando	5,522	5,794	5,932	6,506	5%	2%	10%
L.A. City	1,189,475	1,299,963	1,337,654	1,412,641	9%	3%	6%
L.A. County	2,853,653	3,163,343	3,270,909	3,437,584	11%	3%	5%

Source: U.S. Census 1980, 1990, 2000, and 2010.

2. Housing Type and Tenure

Table 13 presents the mix of housing types in San Fernando. Unlike many urbanized communities, single-family homes have increased in relative proportion and number over the past two decades, from 76 percent (4,365 units) in 1990 to 80 percent (5,182 units) between 2007 and 2011. This growing number of single-family attached and detached homes is consistent with the City's high rate of homeownership.

Table 13: Housing Type 1990-2011

Unit Type	1990		2000		2007-2011	
	Units	Percent	Units	Percent	Units	Percent
Single-Family (SF) Detached	3,868	67%	3,993	67%	4,707	72%
SF Attached	497	9%	635	11%	475	8%
Total Single-Family	4,365	76%	4,628	78%	5,182	80%
2 to 4 Units	496	9%	479	8%	472	7%
5 or more units	750	13%	763	12%	734	11%
Total Multi-Family	1,246	21%	1,242	20%	1,206	19%
Mobile Homes & Other	183	3%	73	2%	118	2%
Total Housing Units	5,794	100%	5,943	100%	6,506	100%
Vacancy Rate	2.8%	--	2.7%	--	4.6%	--

Source: U.S. Census 1990 and 2000; and American Community Survey (ACS), 2007-2011.

Housing tenure refers to whether a housing unit is owned, rented or is vacant. Tenure is an important indicator of the housing climate of a community, reflecting the relative cost of housing opportunities, and the ability of residents to afford housing. Tenure also influences residential mobility, with owner units generally evidencing lower turnover rates than rental housing. According to the 2010 Census, 55 percent of San Fernando's households were homeowners, fairly consistent with 2000 levels (see Table 14). In Los Angeles County, only 48 percent of households are owner-occupied.

Table 14: Housing Tenure

Occupied Housing Units	2000		2010	
	Households	Percent	Households	Percent
Renter	2,659	46%	2,715	45%
Owner	3,115	54%	3,252	55%
Total	5,774	100%	5,967	100%

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

Vacancy Rate

A vacancy rate measures the overall housing availability in a community and is often a good indicator of how efficiently for-sale and rental housing units are meeting the current demand for housing. A vacancy rate of five percent for rental housing and two percent for ownership housing is generally considered healthy and suggests that there is a balance between the demand and supply of housing. A lower vacancy rate may indicate that households are having difficulty in finding housing that is affordable, leading to overcrowding or households having to pay more than they can afford. A low vacancy rate or a particularly ‘tight’ housing market may also lead to high competition for units, raising rental and housing prices substantially.

As measured by the 2007-2011 ACS, the citywide residential vacancy rate in San Fernando was 4.6 percent for all housing units compared to the 2.7 percent vacancy rate in 2000. In terms of tenure, the 2007-2011 ACS estimated that the vacancy rate was 3.8 percent for rental units, well below the five percent considered healthy for rental housing, and less than 1.6 percent for ownership housing. These low vacancy rates indicate that a high ‘pent-up’ demand for housing exists, putting upward pressure on housing prices, and making it increasingly difficult to find available housing in the community.

3. Housing Age and Condition

The age of a community’s housing stock can provide an indicator of overall housing conditions. Typically housing over 30 years in age is likely to have rehabilitation needs that may include new plumbing, roof repairs, foundation work and other repairs. Table 15 displays the age of San Fernando’s occupied housing stock by owner/renter tenure as of the 2007-2011 ACS. As a mature community, the majority of San Fernando’s housing stock consists of units older than 30 years of age. Among owner-occupied housing, over 80 percent of units were constructed prior to 1970, and is reflective of the community’s numerous older single-family neighborhoods. While a lesser proportion of renter housing is greater than 30 years in age (76 percent), this housing is typically of lesser quality construction and suffers more wear-and-tear from tenants than owner-occupied housing. The advanced age of the majority of San Fernando’s housing stock indicates the significant need for continued code enforcement, property maintenance and housing rehabilitation programs to stem housing deterioration.

Table 15: Age of Housing Stock

Year Structure Built	Renter Occupied Housing	Percent Renter	Owner Occupied Housing	Percent Owner	Total Percent
2005 or later	147	5%	33	1%	3%
2000-2005	98	3%	31	1%	2%
1990-1999	46	2%	45	1%	1%
1980-1989	182	6%	231	7%	7%
1970-1979	217	8%	161	5%	6%
1960-1969	313	11%	322	10%	10%
1950-1959	899	31%	1,207	36%	34%
1940-1949	505	18%	668	20%	19%
1939 or earlier	456	16%	647	19%	18%
Total	2,863	100%	3,345	100%	100%

Source: American Community Survey (ACS), 2007-2011.

In mid-2013, the City's Community Development Department staff conducted a citywide windshield survey of housing conditions. Building conditions on each of the City's 4,100+ residential parcels were rated as excellent; good; fair; poor; and vacant. As shown in Table 16, approximately one-quarter of residential structures in San Fernando exhibited signs of deferred maintenance, with an additional eight percent identified as in poor condition and in need of substantial rehabilitation. The survey data supports the strong need for continued housing rehabilitation assistance, in conjunction with the City's code enforcement and Community Action Plan for Neighborhood Protection and Preservation (CAPP) programs, described below.

Table 16: Housing Conditions Survey

Ranking	Criteria	Parcel Count	Percent
Good	Housing is new or in good overall condition. No visible repairs needed to structure. No to very low level of trash and debris on property.	2,664	65%
Fair	Housing is in visible need of light upkeep and repairs. Structure may need to be painted, with light exterior repairs needed to restore property to good overall condition (i.e., window replacement, reroof, fix minor cracks in stucco or minor damage to siding). Light level of trash and debris on property.	1,091	27%
Poor	Housing in need of extensive rehabilitation. Structure of dwelling in poor living condition, potentially uninhabitable. Heavily deteriorated exterior with large cracks in stucco or rotted out siding, broken or nonfunctional windows, and structural alterations required to restore property to good overall condition. Presence of high level of trash, debris, and vandalism on property.	333	8%
Vacant	Vacant lot.	19	<1%
Total		4,107	100%

In order to address housing conditions, the City operates a code enforcement program, as well as an apartment inspection program and an inspection upon resale program. Owners of properties in violation of codes are encouraged to participate in City-sponsored rehabilitation programs.

In mid-2006, the City initiated the Community Action Plan for Neighborhood Protection and Preservation (CAPP). CAPP is a comprehensive, multi-departmental, multi-agency approach to identify and abate repeated illegal activity and/or nuisance behaviors and substandard conditions at individual problem properties. A key component of CAPP involves the designation of neighborhood focus areas and outreach to residents adversely impacted by nuisance properties within these areas. Figure 1 provides a map of the designated neighborhood focus areas.

Implementation of CAPP involves the following three initiatives:

1. Comprehensive Problem Assessment.

The first step in implementing CAPP involves analysis of the following characteristics of properties in the focus area:

- Criminal or illegal activity
- Dilapidated structures associated with property maintenance issues
- Illegally constructed residential units or converted garages
- Animal control violations
- Absentee property owners of rental property
- Lack of proper business licenses
- Invalid water accounts
- Infrastructure deficiencies, improvements, repairs

2. In-field Intervention to Permanently Abate Nuisances at Problem Properties.

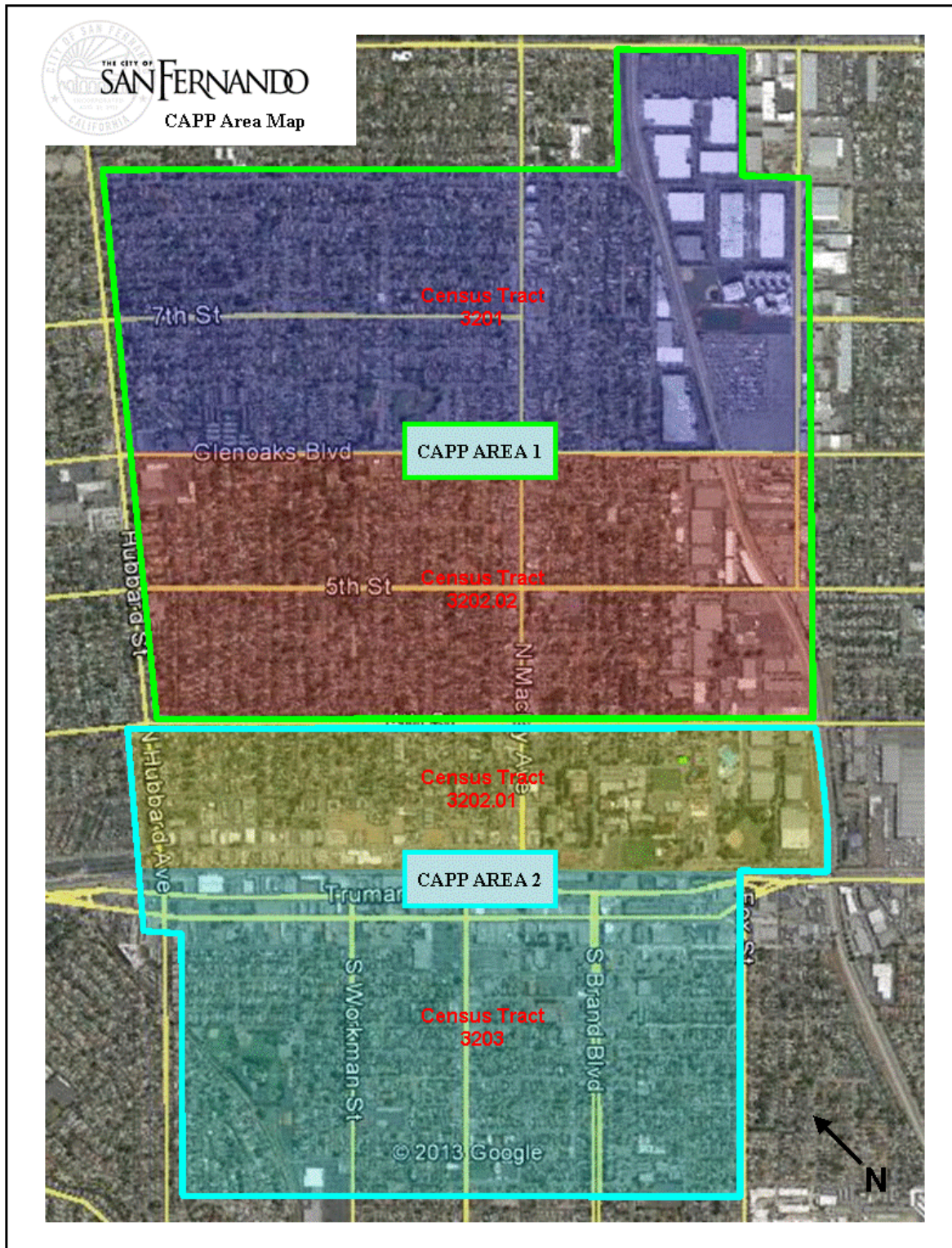
This step involves team inspections of problem properties and follow-up through the City Prosecutor

3. Neighborhood-wide Improvement Measures Throughout Each Focus Area.

This final step involves:

- Mailing of notices throughout focus area to correct code violations
- Public improvements
- Graffiti removal and prevention

Figure 1: CAPP Focus Areas



4. Housing Costs and Affordability

The cost of housing is directly related to the extent of housing problems in a community. If housing costs are relatively high in comparison to household income, there will be a higher prevalence of overpayment and overcrowding. This section summarizes the cost and affordability of the housing stock to San Fernando residents.

Rental Housing Market

With renters comprising approximately 45 percent of the City's households, it is important to understand the rental market in San Fernando. Rental information for San Fernando was obtained from more than 100 listings posted on online classifieds website Craigslist (www.craigslist.org) between May 11, 2013 and May 19, 2013. Due to the limited number of rental vacancies within the City of San Fernando, the rent survey encompassed a broader market area, including the communities of Pacoima, Sylmar, Mission Hills and North Hills. Rather than formal newspaper or internet advertising, many of the smaller rental properties in San Fernando advertise through sign postings on the property, through word of mouth or other informal means.

As illustrated in Table 17, median rents range from \$800 for a studio, \$995 for a one-bedroom, \$1,298 for a two-bedroom, and \$2,200 for a three-bedroom unit. Of 113 units advertised during the survey period, three were studios, 25 were one-bedroom units, 40 were two-bedroom units, and 45 units had three or more bedrooms. Historically, the shortage of all types of rental housing in the community, particularly at the lower end of the market, has resulted in a large number of illegal garage conversions being used as rentals.

Table 17: Apartment Rents in San Fernando and Nearby Communities 2013

Unit Size	Number of Listings	Rental Range	Median Rent
Studio	3	\$800-\$825	\$800
1 Bedroom	25	\$825-\$1,400	\$995
2 Bedroom	40	\$926-\$2,050	\$1,298
3+ Bedroom	45	\$1,595-\$2,900	\$2,200

Source: www.craigslist.org, May 11, 2013 to May 19, 2013.

Homeownership Market

Southern California, like most of the country, has experienced a significant decline in home sales prices during the past few years. With an overall median sales price of \$357,000 recorded in April 2013 by DQNews.com, Southern California home prices are 29 percent below their peak of \$505,000 in the summer of 2007, but up 43 percent from the \$250,000 median sales price recorded in January 2009. The drop in the median sales price from 2007 to 2009 was overstated by the large number of discounted home foreclosures, which comprised a significant portion of Southern California sales, particularly in the lower cost

inland areas. In contrast, homes in the upper half of the market were not selling well due in part to the difficulty in obtaining financing for jumbo mortgages, and were thus under-represented in the median sales price statistics. The modest recovery in sales prices since 2009 suggests a shrinking foreclosure inventory and general stabilization of credit markets. According to RealtyTrac (www.realtytrac.com), 107 homes in the City were in the foreclosure process as of May 2013. This represents less than two percent of the City's housing stock and is less than one-third of the 347 San Fernando homes in the foreclosure process on April 2009.

As shown in Table 18, the median home price in San Fernando increased by 36 percent, from \$232,500 in March 2012 to \$315,000 in March 2013. During this same time period, changes to median home prices in neighboring jurisdictions, San Fernando Valley, and Los Angeles County were lower.

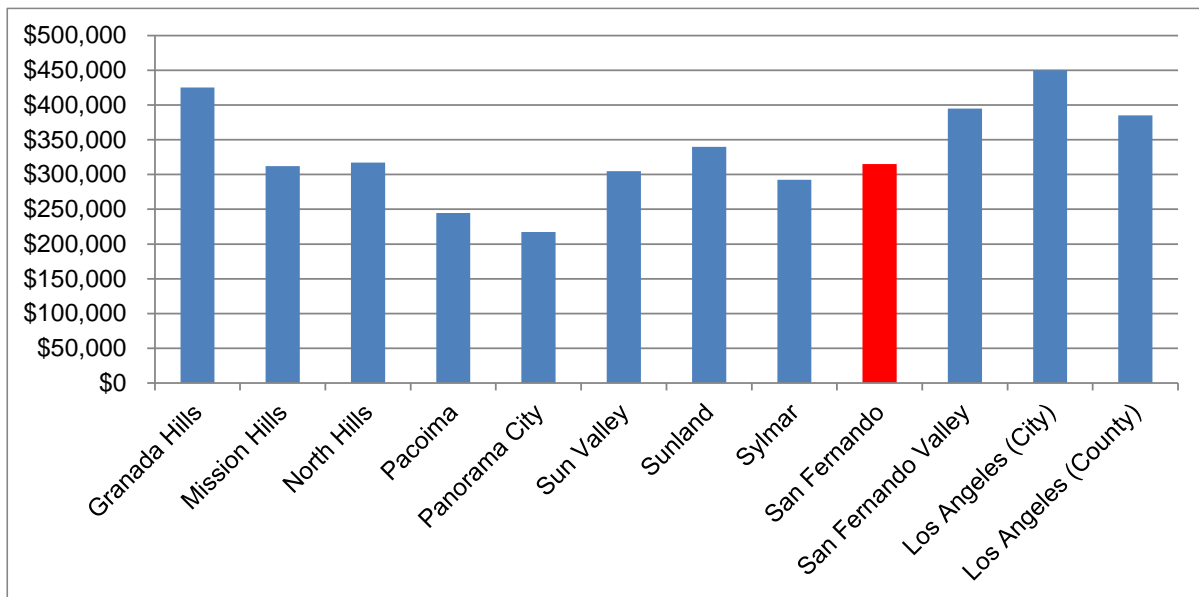
Table 18: Median Home Sales Prices 2012-2013

Geography	March 2013		March 2012 Median Price	Change
	# Sold	Median Price		
Granada Hills	57	\$425,000	\$377,500	13%
Mission Hills	14	\$312,000	\$269,500	16%
North Hills	52	\$317,000	\$276,000	15%
Pacoima	39	\$244,500	\$230,000	6%
Panorama City	30	\$217,500	\$211,500	3%
Sun Valley	25	\$305,000	\$275,000	11%
Sunland	24	\$340,000	\$328,500	4%
Sylmar	78	\$292,500	\$240,000	22%
San Fernando	19	\$315,000	\$232,500	36%
San Fernando Valley	1,093	\$395,000	\$320,000	23%
City of Los Angeles	1,153	\$450,000	\$335,000	34%
Los Angeles County	7,172	\$385,000	\$310,000	24%

Source: DQNews.com, 2013.

Figure 2 compares median home prices in San Fernando with home prices in neighboring jurisdictions in March 2013. The median price for a home in the City was similar to those in neighboring jurisdictions but somewhat below median prices in the San Fernando Valley, the City of Los Angeles, and Los Angeles County.

Figure 2: Median Home Sales Prices March 2013



Source: DQnews, 2013.

While Table 18 provides an overview of the subregional housing sales market during March 2013, the Table 19 provides detailed information on current single-family home and condominium listings within the San Fernando city limits in May 2013. A total of 44 single-family homes and two condominiums were listed for-sale. Two-and three-bedroom units were the most prevalent home sales listings, characteristic of San Fernando's older single-family housing stock of smaller sized units. Sales prices for two, three and four bedroom units generally ranged from \$159,900 to \$425,000. The overall median single-family home price for the 46 listings was \$269,500, significantly lower than the \$315,000 median sale price recorded in March 2013.

Table 19: Home and Condominium Asking Prices (May 2013)

# Bdrms	Units Listed	Price Range	Median Price	Average Price
1-2	16	\$199,000-\$284,900	\$249,900	\$247,516
3	19	\$159,900-\$375,000	\$279,900	\$280,650
4	7	\$259,500-\$425,000	\$325,000	\$331,629
5+	4	\$220,000-\$499,950	\$285,450	\$322,713
Total	46	\$159,900-\$499,950	\$269,950	\$280,540

Source: Realtor.com, May 2013.

Housing Affordability

The affordability of housing in San Fernando can be assessed by comparing market rents and sales prices with the amount that households of different income levels can afford to pay for housing. Compared together, this information can reveal who can afford what size and type of housing as well as indicate the type of households that would most likely experience overcrowding or overpayment.

Housing affordability is an important indicator of quality of life in San Fernando. If residents pay too much for housing they will not have sufficient income for other necessities, such as health care. Households that spend a substantial portion of their income on housing may also be at risk of becoming homeless in the event of unexpected circumstances such as illness or loss of employment. State law requires that the City facilitate housing opportunities that are affordable to all economic segments of the community through adoption of provisions in the City Code that provide the mechanism to facilitate such housing types.

The Federal Department of Housing and Urban Development (HUD) conducts annual household income surveys nationwide to determine a household's eligibility for Federal housing assistance. Based on this survey, the California Department of Housing and Community Development (HCD) developed income limits that can be used to determine the maximum price that could be affordable to households in the upper range of their respective income category (see Table 20). Households in the lower end of each category can afford less by comparison than those at the upper end.

Table 20: Affordable Housing Costs by Household Size and Tenure

Household	Annual Income	Affordable Costs (All Costs)		Estimated Utility Allowance, Taxes & Insurance		Affordable Rent	Affordable Home Price
		Rental	Ownership	Renters	Owners		
Extremely Low Income (0-30% AMI)							
1-Person	\$17,950	\$449	\$449	\$89	\$153	\$360	\$68,889
2-Person	\$20,500	\$513	\$513	\$102	\$180	\$411	\$77,501
3-Person	\$23,050	\$576	\$576	\$115	\$206	\$461	\$86,112
4-Person	\$25,600	\$640	\$640	\$134	\$238	\$506	\$93,559
5-Person	\$27,650	\$691	\$691	\$153	\$271	\$538	\$97,749
Very Low Income (31-50% AMI)							
1-Person	\$29,900	\$748	\$748	\$89	\$213	\$659	\$124,513
2-Person	\$34,200	\$855	\$855	\$102	\$248	\$753	\$141,270
3-Person	\$38,450	\$961	\$961	\$115	\$283	\$846	\$157,794
4-Person	\$42,700	\$1,068	\$1,068	\$134	\$324	\$934	\$173,155
5-Person	\$46,150	\$1,154	\$1,154	\$153	\$364	\$1,001	\$183,860
Low Income (51-80% AMI)							
1-Person	\$47,850	\$1,196	\$1,196	\$89	\$302	\$1,107	\$208,065
2-Person	\$54,650	\$1,366	\$1,366	\$102	\$350	\$1,264	\$236,458
3-Person	\$61,500	\$1,538	\$1,538	\$115	\$399	\$1,423	\$265,085
4-Person	\$68,300	\$1,708	\$1,708	\$134	\$452	\$1,574	\$292,315
5-Person	\$73,800	\$1,845	\$1,845	\$153	\$502	\$1,692	\$312,563
Median Income (80-100% AMI)							
1-Person	\$45,350	\$1,134	\$1,323	\$89	\$328	\$1,045	\$231,610
2-Person	\$51,850	\$1,296	\$1,512	\$102	\$379	\$1,194	\$263,650
3-Person	\$58,300	\$1,458	\$1,700	\$115	\$431	\$1,343	\$295,418
4-Person	\$64,800	\$1,620	\$1,890	\$134	\$488	\$1,486	\$326,294
5-Person	\$70,000	\$1,750	\$2,042	\$153	\$541	\$1,597	\$349,180
Moderate Income (100-120% AMI)							
1-Person	\$54,450	\$1,361	\$1,588	\$89	\$381	\$1,272	\$281,027
2-Person	\$62,200	\$1,555	\$1,814	\$102	\$440	\$1,453	\$319,855
3-Person	\$70,000	\$1,750	\$2,042	\$115	\$499	\$1,635	\$358,955
4-Person	\$77,750	\$1,944	\$2,268	\$134	\$564	\$1,810	\$396,619
5-Person	\$83,950	\$2,099	\$2,449	\$153	\$623	\$1,946	\$424,935

Source: California Department of Housing and Community Development, 2013 Income limits; and Veronica Tam and Associates Assumptions: 2013 HCD income limits; 30-35% gross household income as affordable housing cost; 20% of monthly affordable cost for taxes and insurance; 10% downpayment; and 4.0% interest rate for a 30-year fixed-rate mortgage loan. Utilities based on Housing Authority of the County of Los Angeles Utility Allowance, 2012 assuming use of electric services.

Based on the income limits for Los Angeles County in 2013 presented in Table 20 and current real estate asking prices documented in Table 19, homeownership in San Fernando is within the reach of some low income and most moderate income households, with the exception of single and two-person low income households. Housing options for extremely low and very low income households are virtually non-existent unless public assistance is provided.

Extremely low income and very low income households cannot afford market rents in San Fernando without subsidies or overcrowding (compare Table 17 and Table 20). Singles and families up to four persons with low, median, and moderate incomes can generally afford the market rents for apartments in the City. However, housing options for large households with five or more persons with incomes over 50 percent of AMI are extremely limited. Competition for appropriately sized rental homes may lead to an increased housing cost burden or overcrowding among these households.

5. Assisted Housing At-Risk of Conversion

The Housing Element is required to evaluate the potential for currently rent-restricted low income housing units to convert to market rate housing. This section presents an inventory of all assisted rental housing in San Fernando, including all multi-family units assisted under Federal, State, and local programs, including HUD, State/local bond programs, density bonus, inclusionary, and local redevelopment or direct assistance programs, and evaluates those units at risk of conversion during the ten year, 2013-2023 at-risk period.

As illustrated in Table 21, San Fernando has facilitated the development of several residential developments with long-term affordability covenants within its Redevelopment Project Areas.

These projects include: two senior housing projects on Jessie Street, Las Palmas I and II on Kalisher Street, and the senior units on Park Avenue. These rental projects provide a total of 112 affordable units, including 54 very low income units, and 58 low/moderate income units. The City also approved two density bonus projects in 2012 that will provide 60 lower income units during the planning period. None of these rental projects are at risk of conversion during the planning period.

Table 21: Assisted Housing Inventory

Date Built	Project Name and Location	Owner vs. Renter	Senior vs. Family	Total # Units	Restricted Affordable Units	Affordability Period	Funding Sources
1996	Park Vista Apartments #1 202 Jessie Street	Renter	Senior	8	2 very low income, 4 low income, 2 moderate income	2026 (30 years)	Former RDA
1996	Park Vista Apartments #2 222 Jessie Street	Renter	Senior	8	2 very low income, 4 low income, 2 moderate income	2026 (30 years)	Former RDA
2005	Las Palmas I and II 333/499 Kalisher Street	Renter	Senior	46	39 very low income, 6 low income, 1 market	2060 (55 years)	Former RDA, HOME, CHFA, Tax Credits
2006	Park Avenue Senior 601 Park Avenue	Renter	Senior	52	11 very low income, 40 low income, 1 market	2061 (55 years)	Former RDA, HOME, CHFA, Tax Credits
2012	San Fernando Community Housing 131 Park Avenue	Renter	Family	62	41 low income, 21 market	2067 (55 years)	Former RDA, HOME, Tax Credits
2012	Mid-Celis Apartments 1422 San Fernando Road	Renter	Family	19	19 very low income	2111 (99 years)	Former RDA, HOME, AHP, Tax Credits, Energy Efficiency Incentives
1992	Kewen Street Townhomes 1231 and 1235 Kewen St	Owner	Family	4	4 moderate income	No resale controls	Former RDA, Mortgage Revenue Bond
1999	Habitat for Humanity 1230 Mott St, 1032 Griffith St	Owner	Family	2	2 very low income	No resale controls	Former RDA

D. EXISTING HOUSING PROBLEMS

1. Overcrowding

The Census defines overcrowding as an average of more than one person per room in a housing unit (excluding kitchens, porches, and hallways). The incidence of overcrowded housing is a general measure of whether there is an available supply of adequately sized housing units. Table 22 shows the incidence of overcrowding in San Fernando by tenure, as measured by the 2007-2011 ACS.

Table 22: Overcrowded Households

Overcrowding	Households	Percent	L.A. Co. %
Owners			
Overcrowding	351	11%	6%
Severe Overcrowding	85	3%	2%
Renters			
Overcrowding	559	20%	17%
Severe Overcrowding	177	6%	8%
Total Overcrowding	910	15%	12%

Source: American Community Survey (ACS), 2007-2011.

Note: Severe overcrowding is a subset of overcrowding.

Between 2007 and 2011, there were an estimated 910 households living in overcrowded conditions in San Fernando, representing 15 percent of all households. As Table 22 shows, overcrowding is a more serious problem for rental households. Approximately 20 percent of renter-households were overcrowded compared to 11 percent of owner households. In comparison to Los Angeles County as a whole, household overcrowding levels are slightly higher in San Fernando.

Severe overcrowding, which is defined as more than 1.5 persons per room, was especially high among renters. Almost 177 renter-households (six percent) experienced severe overcrowding. Overcrowding is a concern for lower-income families that often double-up in order to afford adequately-sized units, or reside in illegally converted garages.

The 2007-2011 ACS shows a significant improvement with overcrowding conditions in the City compared to the 2000 Census, where 44 percent of all households in the City were overcrowded (36 percent of the owner-households and 54 percent of the renter-households). This improvement may be attributed to actual improvements in housing conditions given the lowered housing costs, smaller household size, and sampling errors of the ACS.

2. Cost Burden by Household Type

The 2005-2009 Comprehensive Housing Affordability Strategy (CHAS) data indicates that cost burden remains a critical need for lower income households, who are disproportionately affected by this burden compared to other households. Affordability problems occur when housing costs become so high in relation to income that households have to pay an excessive proportion of their income for housing, or are unable to afford any housing and are homeless.

Table 23 provides a detailed review of households that experienced housing cost burden. A cost burden is defined as spending over 30 percent of the household income on housing costs; a severe housing cost burden is spending over 50 percent of the household income on housing costs.

Among renters, the elderly were most impacted by cost burden, with nearly half of the City's estimated 235 elderly renters spending more than 50 percent of their income on rent. The addition of 96 units of affordable senior rental housing since the 2000 Census will help to address the housing affordability needs of the City's senior renter-households. Among homeowners, small family and elderly households experienced a fairly comparable level of severe cost burden, ranging from 11-16 percent; however, approximately 43 percent of large families spend more than half of their income on housing costs. These households are most at risk of foreclosure, particularly in a declining housing market with rising interest rates.

Table 23: Severe Housing Cost Burden by Type and Tenure

	Elderly	Small Family	Large Family	Other	Total
Renter-Households					
Total # by Household Type	235	1,460	750	475	2,920
% with Cost Burden	68%	57%	61%	45%	57%
% with Severe Cost Burden	47%	27%	23%	12%	25%
Owner-Households					
Total # by Household Type	460	1,380	895	295	3,030
% with Cost Burden	33%	40%	64%	61%	48%
% with Severe Cost Burden	11%	16%	43%	20%	24%

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS), 2005-2009

3. Cost Burden by Household Income

CHAS data also provides housing cost burden information by household income and tenure. As shown in Table 24, extremely low and very low income renter-households were most impacted by housing cost burden.

Table 24: Severe Housing Cost Burden by Income and Tenure

	Extremely Low	Very Low	Low	Moderate/ Above	Total
Renter-Households					
Total # by Household Type	780	585	655	900	2,920
% with Cost Burden	83%	89%	54%	15%	57%
% with Severe Cost Burden	61%	26%	14%	0%	25%
Owner-Households					
Total # by Household Type	320	440	755	1,515	3,030
% with Cost Burden	67%	78%	62%	28%	48%
% with Severe Cost Burden	47%	60%	34%	3%	23%

Source: U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS), 2005-2009

III. HOUSING CONSTRAINTS

The provision of adequate and affordable housing can be constrained by a number of factors. This section assesses the various governmental, market, infrastructure and environmental factors that may serve as a potential constraint to housing development and improvement in San Fernando.

A. GOVERNMENTAL CONSTRAINTS

1. Land Use Controls

The San Fernando General Plan, Zoning and Subdivision Ordinances provide for a range of residential land use designations/zones in the City:

- *Low Density Residential (R-1)* – up to six dwelling units per acre
- *Medium Density Residential (R-2)* – up to 17 dwelling units per acre
- *High Density Residential (R-3)* – up to 43 dwelling units per acre

In addition to these density provisions, the City has adopted a Residential Planned Development (RPD) Overlay Zone that provides flexible development standards within the density standards of the underlying zone district. The intent of the RPD overlay is to permit a more efficient and aesthetic use of land through the arrangement of buildings not permitted through the strict application of the underlying zoning's development regulations. Providing such flexibility in development standards can result in lowering the cost of development.

The City's residential development standards are summarized in Table 25. The City's standards are fairly comparable to other Los Angeles County communities, and have not served as a constraint to development. The cumulative effects of the City's standards in themselves do not serve to limit densities, although other site factors - such as small parcel sizes or the desire to preserve an existing residential structure - often result in projects developed at less than maximum densities. These factors are taken into consideration when assessing the realistic development capacity of the Housing Element sites inventory in Section IV. San Fernando has a history of providing for modified standards in support of affordable and senior housing, and has incorporated this practice as part of the density bonus program in the updated Housing Element. For example, the Las Palmas and Park Avenue senior housing developments received density increases, a 50 percent reduction in parking requirements, and increased lot coverage from 40 to 50 percent. Another seven multi-family developments with 254 units benefited from density bonuses and related incentives since 2010. San Fernando has adopted an administrative modification process to accommodate minor reductions in certain development standards - including residential setback and parking dimensions. By allowing such modifications through an administrative process, the requirement for making variance findings and conducting a public hearing is eliminated, thereby reducing the time and cost for project processing.

Table 25: Residential Development Standards

	R-1	R-2	R-3	RPD
Density	1 du/lot	1 du/2,562 sq.ft. lot area	1 du/1,013 sq. ft. lot area	Based on underlying zone
Minimum Lot Size	7,500	7,500	7,500	2 acres total, 5,000 sq.ft./lot
Minimum Lot Width	50*	50*	50*	50*
Minimum Lot Depth	100	100	100	100
Minimum Setbacks	Setbacks for lots abutting a street. Interior lots and lots off alleys have reduced setback requirements.			
Front (ft.)	20	20	20	15 – 25
Side (ft.)	5	5	5	5
Rear (ft.)	20	20	20	25
Maximum Height (ft.)	35	35	45	35 or 2 stories
Max. % Lot Coverage	50	40	40	50
Usable Open Space (Private)	--	150/unit**	150/unit**	Based on underlying zone
Common Area/Recreational	--	100/unit**	100/unit**	Based on underlying zone
Parking				
Single Family	2	2	2	2
Multi-Family	--	1 br = 1.5 covered 2 br = 2.0 covered 3 br = 2.5 covered Each additional br above 3 adds 0.5 covered	1 br = 1.5 covered 2 br = 2.0 covered 3 br = 2.5 covered Each additional br above 3 adds 0.5 covered	2 covered
Guests	--	0.2 per unit	0.2 per unit	--

Source: San Fernando Municipal Code Chapter 106: Zoning.

* 55 feet for corner lots

** For development with more than four units

San Fernando Corridors Specific Plan

In January 2005, the City adopted the San Fernando Corridors Specific Plan. Amended in December 2017, the Plan lays out a policy and regulatory framework for the revitalization of the North Maclay Avenue, Truman Street, and San Fernando Road corridors. These three commercial arterials are currently characterized by strip commercial land uses, with the goal of the Specific Plan to transform these areas into distinctive districts providing for residential, retail, restaurant, entertainment and public uses. The vision for each of these districts can be described as follows:

- **The Maclay District** is established as a neighborhood spine for the community. It is planned to transition into a residentially-focused corridor that can provide new housing, while complementing the adjacent neighborhoods that lie behind it.
- **The Downtown District** is intended as a focal point of activity, concentrating civic and retail activity into one walkable district. Residential uses are permitted on the upper floors of multi-story buildings within the Downtown Residential Overlay.

- **The Mixed-Use Corridor District** is established as a pedestrian-oriented, mixed-use neighborhood located between the San Fernando Mall and the Sylmar/San Fernando Metrolink Station. Commercial and mixed-use buildings face the sidewalk with inviting shopfront frontages, particularly along San Fernando Road. Residential buildings are setback behind small setbacks with ground floor units accessed through lobbies or directly to each unit through stoops or porches.
- **The Auto Commercial District** is established as a flexible district devoted to automobile-related uses, particularly auto dealerships, while also accommodating office and retail uses. Residential uses are not permitted within the Auto Commercial District.
- **The General Neighborhood District** is established to ensure that new multi-family housing along the south side of Second Street provides a suitable transition between Downtown's mixed-use buildings, First Street's commercial and ~~light~~-industrial buildings, and the single-family residential neighborhoods to the north. New multi-family buildings face Second Street with two-story masses at the front of the lot with massing that is in character with the single-family houses across the street. Higher masses - up to four stories - are allowed at the center and rear of the lot.
- **The Workplace Flex District** supports the continued functioning and expansion of the City's ~~light~~-industrial, workshop, and large-scale commercial sectors. ~~It also accommodates live-work uses, subject to a conditional use permit.~~

As illustrated in Table 26, the Specific Plan establishes generous development standards as a means of facilitating development. ~~The Downtown District provides an FAR bonus for the inclusion of residential, with a one-story height bonus.~~

Table 26: San Fernando Corridors Specific Plan - Development Standards

	Maclay District	Downtown District	Mixed-Use Corridor District	Auto Commercial District	Workplace Flex District	General Neighborhood District
Floor Area Ratio (FAR)	1.5 * with mixed-use**	3.0, 3.5 with mixed-use***	3.0 2.0, <u>2.5 with mixed-use</u>	3.0	2.0	n/a
Density (du/acre)	12 - 37	24 – 50 with mixed-use***	24 – 37	n/a	18 n/a	43
Front (ft.)	0 - 15	1st floor 0 2nd story residential 15 – 20	0 - 15 10	15 0	4 – 15 0	20
Side (ft.)	5 – 100 – 5	0	5 – 100 – 15 +	5 – 100 – 15	5 – 15 0	1 st floor: 5 Upper floors: 10
Rear (ft.)	5 - 15	None	None	None	0 - 10	10 - 20
Maximum Height	Lesser of 3 floors (40 ft)	Lesser of 4 floors (50 ft)	Lesser of 3 floors (40 ft)	Lesser of 3 floors (40 ft)	Lesser of 3 floors (40 ft)	Lesser of 4 floors (40-45 ft). Lesser of 2 floors (24 ft) along Second Street frontage
Publicly Accessible Open Space (sq. ft.)	150 per unit	150 per unit	150 per unit	n/a	none	100/unit 150 per unit
Private Open Space (sq. ft.)	50 per unit	60 per unit	60 per unit	n/a	50 per unit none	150/unit 60 per unit

Parking	Studio	1 Bedroom	2 Bedroom or Larger
Multi-Family	1 covered	1 covered	2 covered
Guests	0.2 spaces/unit (option for off-site or in-lieu fee)		

* Area from parking facilities or structures is not used to calculate maximum FAR

** Mixed-Use allowed only within Neighborhood Services Overlay

*** Residential allowed only within Downtown Residential Overlay

+ ~~Min. front setback for buildings facing Celis Street between San Fernando Misoisn Blvd. and Hubbard Ave. is 10 ft.~~

Although local density bonus procedures had not been adopted until October 2013, the City worked with developers to grant incentives and concessions to facilitate the approval of 254 market-rate and affordable housing units since 2010 utilizing the State's density bonus provisions. Regulatory concessions approved in conjunction with increased density included reduced parking, common open space, private open space, setbacks, and increased lot coverage.

2. Provision for a Variety of Housing Types

Housing Element law specifies that jurisdictions must identify adequate sites to be made available through appropriate zoning and development standards to encourage the development of various types of housing for all economic segments of the population. Table 27 summarizes the housing types permitted in each of the San Fernando zoning districts, inclusive of the San Fernando Corridors Specific Plan (SP-5) zone.

Table 27: Housing Types by Residential Zone Category

Housing Types Permitted	Zoning District						San Fernando Corridors Specific Plan District					
	R-1	R-2	R-3	C-1, C-2	M-1	M-2	Maclay	Downtown*	Mixed-Use Corridor	Auto Commercial	Workplace Flex	General Neighborhood
Single-Family	P	P	P	--	--	--	--	--		--	--	P
Multiple-Family	--	P	P	--	--	--	C	C	C	--	--	C
Residential Condominium	--	C	C	--	--	--	C	C	C	--	--	C
Accessory Dwelling Units	P	P	P	--	--	--	--	--	--	--	--	--
Mobile Home Park	--	C	C	--	--	--	--	--	--	--	--	--
Manufactured Housing	P	P	P	--	--	--	--	--	--	--	--	--
Live/Work	--	--	--	--	--	--	C	C	C	--	C	--
Boardinghouses	--	--	C	--	--	--	--	--		--	--	--
Single Room Occupancy (SRO)	--	--	--	C	--	--	--	--		--	--	--
Care Facilities (6 or fewer)	P	P	P	--	--	--	P	P	P	--	--	P
Care Facilities (7 or more)	C	C	C	C	--	--	C	C	C	--	--	C
Transitional Housing	P	P	P	--	C	C	C	C	C	--	--	C
Supportive Housing	P	P	P	--	--	--	C	C	C	--	--	C
Emergency Shelters	--	--	--	--	--	P	--	--	--	--	P **	--
Farmworker Housing	--	--	--	--	--	--	--	--	--	--	--	--

“P” = Permitted “C” = Conditional Use Permit “--” = Prohibited

* Residential uses permitted on upper stories only within the Downtown Residential Overlay within the SP-5 Zone.

** Emergency Shelters only permitted along south side of First Street.

Multi-Family Residential

The San Fernando Zoning Code expressly permits duplexes and multiple-family dwelling units in the R-2 and R-3 zone districts. Since 2008, the City has approved entitlements for 265 new affordable and market rate multi-family dwelling units. City Code Section 106-6 provides the following definition for multiple-family dwelling:

“a dwelling consisting of three or more dwelling units per lot, including townhouses, condominiums, and apartments.”

However, the City’s Zoning Code also identifies residential condominiums as requiring a CUP in the R-2 and R-3 zones. Since 2005, the City has approved CUPs on two separate occasions for residential condominium projects within the R-2 zone, amounting to the approval of nine market rate residential units. In addition, the SP-5 Zone of the San Fernando Corridors Specific Plan requires a CUP for all multi-family development, whether apartments or condominiums, within the Downtown District, Mixed-Use District, Maclay District, and General Neighborhood District. Condominiums are permitted with the City’s approval of a parcel or tract map. Under the 2005 Corridors Specific Plan (SP-4), 76 multi-family dwellings have been approved since 2007, including two density bonus projects.

Accessory Dwelling Units

The passage of AB 1866 (effective July 2003) requires local governments to use a ministerial process for accessory dwelling unit applications for the purpose of facilitating production of affordable housing. AB 1866 does allow cities to impose development standards on accessory dwelling units addressing issues such as building size, parking, height, setbacks, and lot coverage. The passage of SB 1069 and AB 2299 (both effective January 2017) reduces the barriers California homeowners face when seeking to build an accessory dwelling unit by eliminating excessive sprinkler requirements, providing several exceptions to parking restrictions, such as if the home is located within a half mile from public transit, requiring ministerial approval for the remodeling of existing homes and garages when they are compliant with building and safety codes, and making utility connection fees for brand new construction proportionate to the burden the accessory dwelling will place on the water or sewer systems.

In January 2004, the San Fernando City Council added Section 106-358 to the Zoning Code to permit accessory dwelling units as an accessory use in all residential zone districts. In July 2017, in response to the passage of SB 1069 and AB 2299, the City amended and retitled Section 106-358 of the Zoning Code to be consistent with Government Code sections 65852.2 and 65852.150. Per Section 106-358 of the City Code:

- Accessory dwellings are allowed in the R-1 (Single-Family residential); R-2 (Multiple Family Dwelling); or R-3 (Multiple family) zones.
- The lot on which the accessory dwelling unit is constructed may contain no more than one lawful and pre-existing single-family residence, and not more than one accessory

- dwelling unit. Upon the addition of an accessory dwelling unit on an R-2 or R-3 zoned parcel, the development of additional dwelling units is prohibited.
- The maximum size of the detached accessory dwelling unit is 640 square feet and the unit is required to be located to the rear of the existing primary single-family dwelling. Attached units are also permitted, with the City Code allowing the construction of an attached unit that is 30 percent of the floor area of the existing single-family dwelling.
 - One additional on-site parking space (which may be provided in a tandem configuration, on an existing driveway, or within a paved setback) is required for each bedroom in the accessory unit. No parking shall be required, however, if the accessory dwelling unit is located within one-half mile of public transit; is located within an architecturally and historically significant district; when the accessory dwelling unit is part of the existing primary residence or an existing accessory structure; when on-street parking permits are required but not offered to the occupant of the accessory dwelling unit; or when there is a car share located within one block of the accessory dwelling unit.
 - All of the required parking spaces for the primary single-family dwelling and the accessory dwelling unit must be permanently reserved, maintained and used as accessible parking for vehicles.
 - An existing garage shall not be converted to an accessory dwelling unit unless alternate covered parking is provided on-site that meets current zoning and building code requirements. In an effort to increase the number of potentially affordable units, the City's accessory dwelling unit requirements do provide possible modifications to the development standards as part of a conditional use permit approval process that may allow for the reduction in parking standards, increase in the accessory dwelling unit's building square footage and/or reduced building setbacks.
 - Either the primary single-family dwelling or the accessory dwelling unit must be occupied by the owner of the lot. The property owner is required to enter into a restrictive covenant with the City, with the restrictive covenant recorded on the property to enforce these provisions.
 - Accessory dwelling units are not considered to be new residential for the purpose of calculating local agency utility connection fees or capacity charges for utilities, including water and sewer service. In addition, the City does not require a separate utility connection between the accessory dwelling unit and the utility.

Accessory dwelling units are subject to site plan review and approval by the Community Development Department. Since adoption of the new ministerial accessory unit provisions in 2004, the City has received a total of 65 applications for accessory units, indicative of the demand for such units in the community. Accessory units are being provided in several configurations, including above a detached garage, as a stand-alone detached structure, attached to the existing single-family home, and through conversion of an existing accessory structure. A large number of accessory unit applications result from code enforcement referrals, with staff working with property owners to remedy illegal conditions (garage conversions, converted recreation or storage rooms, subdivided single-family dwellings, etc.) and replacement of these un-permitted structures with legal accessory units.

Manufactured Housing and Mobile Home Parks

State law requires jurisdictions to permit manufactured housing as defined in Health and Safety Code Section 18007 in any residential district where single-family detached units are permitted subject to the same property development standards. In accordance with State law, the City amended the Zoning Code in March 2013 to accommodate manufactured housing in the R-1, R-2, and R-3 zones. Since 2002, the City has approved two manufactured housing units constructed as single-family residential structures, each on an individual residential parcel. The City also allows the development and operation of mobile home parks with a CUP in the R-2 and R-3 districts.

Live/Work

The San Fernando Corridors Specific Plan (SP-5) accommodates live/work units within the Downtown District, the Mixed-Use Corridor District, ~~the Workplace Flex District,~~ and the Maclay District. The residential use must be the predominant use of the premise and occupational activity is limited to a business office or a studio, including the making of arts and crafts or other occupational activity compatible with a residential use.

Boardinghouses

The City's Zoning Ordinance defines "boardinghouse" as "a building where lodging and meals are provided for compensation for five or more persons, not including a retirement home." Boardinghouses, which are allowed in San Fernando with approval of a CUP in the R-3, provide a housing type that can accommodate special needs households, including extremely low income households.

Single Room Occupancy (SRO)

Like boardinghouses, SROs can be a source of affordable housing for special needs households, including extremely low income households. The City revised the Zoning Ordinance in March 2013 to include the following definition and allow SROs with a CUP in the C-1 and C-2 zones:

"Single room occupancy unit (SRO)" means any building containing five or more guestrooms or units intended or designed to be used, or which are used, rented, or hired out, to be occupied, or which are occupied, for sleeping purposes by residents, which is also the primary residence of those residents. The individual units shall lack either cooking facilities or individual sanitary facilities, or both. However, for purposes of this definition, an SRO does not include residential care homes, senior housing projects, rooming and boarding houses, hotels and motels, bed and breakfast lodging, extended care facilities or hospitals.

SROs are subject to a number of development standards that are intended to facilitate and not discourage the provision of safe and function units for occupants. For example, units must be between 150 and 400 square feet and may - but are not required to - contain full or partial kitchens or bathrooms. Each unit must have a separate closet and the facility must provide common areas, laundry facilities, a cleaning supply room. The owner must submit a management plan for the facility and projects with 10 or more units must provide office space for an on-site manager. At least one parking space per unit plus one space for an on-site manager is also required.

Housing for Persons with Disabilities

Community Care Facilities: The Lanterman Developmental Disabilities Services Act and Community Care Facilities Act state that mentally, physically, developmentally disabled persons and children and adults who require supervised care are entitled to live in normal residential settings. To that end, State law requires that licensed family care homes, foster homes, and group homes serving six or fewer persons be treated like single-family homes and be allowed by right in all residential zones.

The City amended the Zoning Code in March 2013 to include the following definitions of “community care facilities”:

“Community care facility/Small means any facility as defined in the Health and Safety Code Section 1502(a), which provides nonmedical care on a 24-hour a day basis to six or less persons including, but not limited to persons with substance abuse illnesses, physically handicapped, mentally impaired, incompetent persons, and abused or neglected children. Small community care facility shall be considered a permitted use within all residential zoned districts.”

“Community care facility/Large means any facility as defined in the Health and Safety Code Section 1502(a), which provides nonmedical care on a 24-hour a day basis to seven or more persons including, but not limited to persons with substance abuse illnesses, physically handicapped, mentally impaired, incompetent persons, and abused or neglected children. Large community care facility shall be considered a conditionally permitted use within all residential zoned districts.”

The R-1, R-2 and R-3 zone districts permit community care facilities/small by-right. The Zoning Code does not subject small community care facilities to a use permit, building standard, or regulation not otherwise required of single-family homes in the same zone, and imposes no spacing requirements between small community care facilities; a licensed six-bed adult residential facility is currently in operation on Jackman Avenue.

Large community care facilities (i.e., those that serve seven or more clients) are allowed with approval of a CUP in residential zones and the C-1 and C-2 zones. These facilities are subject to the same development standards, permit processing procedures, and findings for approval as all other uses that require a CUP in these zones. Furthermore, there are no spacing requirements between large community care facilities.

The San Fernando Corridors Specific Plan allows small community car facilities by-right within the Specific Plan's Downtown District, Mixed Use Corridor District, Maclay District, and General Neighborhood District. The San Fernando Corridors Specific Plan allows large community care facilities subject to a conditional use permit within the Specific Plan's Downtown District, Mixed Use Corridor District, Maclay District, and General Neighborhood District.

Definition of Family: The following definition of “family” contained in the Zoning Code does not limit housing opportunities for persons for disabilities:

“Family” means any number of persons living together in a room comprising a single dwelling unit and related by blood, marriage or adoption or bearing the generic character of a family unit as a relatively permanent single household, including servants and other live-in employees, who reside therein as though members of the family. Any group of persons not related by blood, marriage or adoption but inhabiting a dwelling unit shall for the purpose of this chapter be considered to constitute one family if a bona fide single household, including servants and other live-in employees, is contained in such group.

Reasonable Accommodation: Both the Federal Fair Housing Act and the California Fair Employment and Housing Act impose an affirmative duty on local governments to make reasonable accommodations in their zoning and other land use regulations as necessary to afford disabled persons an equal opportunity to use and enjoy a dwelling. For example, it may be a reasonable accommodation to allow covered ramps in the setbacks of properties that have already been developed to accommodate residents with mobility impairments. San Fernando accommodates most accessibility modifications through issuance of a building permit. Handicapped ramps or guardrails (up to 42” in height) are permitted to intrude into the standard setbacks required under zoning to allow first floor access for physically disabled residents, eliminating the need for a zoning variance. Furthermore, in October 2013, the City adopted a formal ministerial procedure for reviewing and approving requests for reasonable accommodation under Federal and State law (City Code Chapter 106, Article VI, Division 16). Currently the City does not charge a fee for reasonable accommodation requests; however, the ordinance states that a fee will be collected after the City studies options and a fee is established by resolution.

Building Codes: For new construction, the City's building code requires new housing to comply with the 1998 amendment to the Fair Housing Act, with multi-family development also subject to the Americans with Disabilities Act (ADA) standards. New apartment

buildings are subject to requirements for unit “adaptability” on ground floor units. Adaptable units are built for easy conversion to disabled access, such as doorway and hallway widths, and added structural support in the bathroom to allow the addition of handrails.

Conclusion: The City has conducted a review of zoning and building code requirements, and has not identified any barriers to the provision of accessible housing.

Transitional Housing

In compliance with State law (SB2), the City amended the Zoning Code in March 2013 to allow transitional housing by-right within the R-1, R-2, and R-3 zones and subject to the same permitting process and development standards as other residential uses within these zones. The Zoning Code amendment also added the following definition:

“Transitional housing” means housing operated under program requirements that call for 1) the termination of any assistance to an existing program recipient and 2) the subsequent recirculation of the assisted residential unit to another eligible program recipient at some predetermined future point in time, which point in time shall be no less than six months into the future (Health and Safety Code Section 50675.2(h)). Transitional housing may provide, but not be limited to, meals, counseling, and other services as well as common areas for residents. Transitional housing may be provided under all residential housing types. In all cases, Transitional housing shall be treated as a residential use under this chapter and shall be subject only to those restrictions that apply to other residential uses of the same residential housing type located in the same zoning district.

The San Fernando Corridors Specific Plan allows transitional housing subject to a conditional use permit within the Downtown District, the Mixed-Use Corridor District, the General Neighborhood District, ~~the Workplace Flex District,~~ and the Maclay District.

Supportive Housing

Supportive housing links the provision of housing and social services for the homeless, people with disabilities, and a variety of other special needs populations. The City amended the Zoning Code in March 2013 to comply with recent changes in State law (SB2) and accommodate supportive housing as a regular residential use within the R-1, R-2, and R-3 zones and subject to the same permitting process and development standards as other residential uses within these zones. The City also amended the Zoning Code to include the following definition:

“Supportive housing” means housing with no limit on the length of stay and that is occupied by a target population as defined by Health and Safety Code Section 53260(d), as the same may be amended from time to time, and that provides a significant level of onsite and offsite services that assist the

supportive housing residents in retaining the housing, improving their health status, maximizing their ability to live, and when possible, work in the community. Supportive housing shall be treated under this chapter as a residential use and shall be allowed as a permitted use in all residential zoning districts.

The San Fernando Corridors Specific Plan allows supportive housing subject to a conditional use permit within the Downtown District, the Mixed-Use Corridor District, the General Neighborhood District, ~~the Workplace Flex District,~~ and the Maclay District.

Emergency Shelters

As discussed in homeless section of the Housing Element Needs Assessment (Section II), there are an estimated 12 homeless persons in San Fernando. Although numerous emergency shelters are located in the San Fernando Valley, existing shelters are all overcapacity and there is a need for additional shelters in the area. In compliance with recent changes to state law (SB 2), the City amended the Zoning Code in March 2013 to define and accommodate emergency shelters with a ministerial permit. The Zoning Code includes the following definition:

“Emergency homeless shelter” means housing with minimal supportive services for homeless persons that is limited to occupancy of six months per calendar year or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay. (Health and Safety Code Section 50801(e)). Supportive services may include, but are not limited to, meal preparation, an activities center, day care for homeless person’s children, vocational rehabilitation and other similar activities.

Pursuant to SB 2, San Fernando conducted a review of its zoning districts and determined the M-2 (Light Industrial) Zone and portions of the Workplace Flex District of the San Fernando Corridors Specific Plan Zone (SP-5) that were zoned M-2 prior to the adoption of SP-5 areis most conducive to provision of an emergency homeless shelter. The M-2 zone and Workplace Flex District areis characterized by industrial land uses including contractors storage yards, manufacturing, food processing, and auto repair uses. The two primary M-2 and Workplace Flex corridors in San Fernando include: the south side of First Street between Hubbard Street and North Maclay Avenue, just north of the City’s bike path and the Southern Pacific Railroad right of way; and Arroyo Avenue, between Fifth and Eighth Street, just east of the Pacoima Wash and the City’s easterly boundary with the City of Los Angeles. Both ~~M-2 Zone-industrial~~ corridors are accessible to public transit. ~~M-2~~Workplace Flex zoned properties located along First Street are within walking distance of the Sylmar/San Fernando Metrolink Station located at Hubbard and First Street, providing access to light rail and bus transportation services. The M-2 Arroyo Avenue corridor is within walking distance of bus stops located on Glenoaks Boulevard and Foothill Boulevard, two major vehicular thoroughfares providing access between the City and the neighboring communities of Sylmar and Pacoima.

The M-2 zone and portions of the Workplace Flex District that were formerly zoned M-2 spans over 98 acres on 78 parcels, including more than 24 acres on 12 vacant parcels. A review of potential underutilized sites within the M-2 zone and Workplace Flex District identified between 25 underutilized properties with improvement values reported to be less than half the reported land value indicating that the properties are feasible for either redevelopment or potential conversion of existing structures to shelter use. Therefore, the City's vacant and underutilized M-2 and Workplace Flex parcels have more than adequate capacity to accommodate to City's estimated unsheltered need of 12 homeless persons and at least one year-round emergency shelter.

The City allows emergency shelters in the M-2 Zone and along the south side of First Street within the Workplace Flex District with approval of a ministerial permit that is subject to the same development and operational standards as other permitted uses in the zone. The City's Workplace Flex development standards, summarized in Table 26, and M-2 development standards, summarized below, are appropriate to facilitate emergency shelters, ~~and can be summarized as follows:~~

- Minimum lot size: 10,000 square feet
- Maximum lot coverage: 60 percent
- Maximum height: 45 feet
- Minimum lot width: 75 feet
- Setbacks: 10 foot front, side and rear
- Walls: 8 foot where property abuts residential, 6 foot otherwise
- Landscaping: Min 10 foot front landscaping; 15% of total lot shall be landscaped.
- Storage: No outside storage permitted

In addition to application of M-2 and Workplace Flex development standards, pursuant to SB 2, the City adopted the following written, objective standards to regulate the following aspects of emergency shelters to enhance compatibility:

- Maximum Number of Persons/Beds. The shelter for the homeless shall contain a maximum of 30 beds and shall serve no more than 30 homeless persons.
- Lighting. Adequate external lighting shall be provided for security purposes. The lighting shall be stationary, directed away from adjacent properties and public rights-of-way, and of an intensity compatible with the neighborhood.
- Laundry Facilities. The development shall provide laundry facilities adequate for the number of residents.
- Common Facilities. The development may provide supportive services for homeless residents, including but not limited to: central cooking and dining room(s), recreation room, counseling center, child care facilities, and other support services.
- Security. Parking facilities shall be designed to provide security for residents, visitors, and employees.

- Landscaping. On-site landscaping shall be installed and maintained pursuant to the standards outlined in Section 106-833.
- On-Site Parking. On-site parking for homeless shelters shall be subject to requirements for similarly zoned industrial uses as set forth in Section 106-822(d)(1).
- Outdoor Activity. For the purposes of noise abatement in surrounding residential zoning districts, outdoor activities may only be conducted between the hours of 8:00 a.m. to 10:00 p.m.
- Concentration of Uses. No more than one shelter for the homeless shall be permitted within a radius of 300 feet from another such shelter.
- Refuse. Homeless shelters shall provide a trash storage area as required pursuant to Section 106-897(1) through Section 106-897(3).
- Health and Safety Standards. The shelter for the homeless must comply with all standards set forth in Title 25 of the California Administrative Code (Part 1, Chapter F, Subchapter 12, Section 7972).
- Shelter Provider. The agency or organization operating the shelter shall comply with the following requirements:
 - Temporary shelter shall be available to residents for no more than six months if no alternative housing is available.
 - Staff and services shall be provided to assist residents to obtain permanent shelter and income. Such services shall be available at no cost to all residents of a provider's shelter or shelters.
 - The provider shall not discriminate in any services provided.
 - The provider shall not require participation by residents in any religious or philosophical ritual, service, meeting or rite as a condition of eligibility.
 - The provider shall have a written management plan including, as applicable, provisions for staff training, neighborhood outreach, security, screening of residents to insure compatibility with services provided at the facility, and for training, counseling, and treatment programs for residents."

Farm Employee Housing

Because there is a very limited presence of farmworkers in the community, the City has not identified a need for specialized farmworker housing beyond overall programs for housing affordability. According to the 2007-2011 ACS, 116 San Fernando residents were employed in agriculture, forestry, fishing and hunting, or mining industries, representing approximately one percent of the City's labor force. The City allows agricultural uses within the M-1 and M-2 zones; however, agriculture is not the primary intent of these zones and therefore the farmworker housing provisions of the California Employee Housing Act are not applicable.

Employee Housing

Under the Employee Housing Act, any employee housing providing accommodations for six or fewer employees shall be deemed a single-family structure with a residential land use designation. The City will amend the Zoning Code to address the provision of employee housing.

3. Site Improvements

As an entirely urbanized community, all of the necessary infrastructure systems in San Fernando are already in place, and are generally sufficient to accommodate the level of development that occurs in the City. One exception is the City's aging water conveyance system, which is being replaced on an ongoing basis through payment of a Capital Facility Water charge on new development. The City actively maintains public improvements in association with new development, such reconstruction of older streets, curbs, gutters and sidewalks, in association with the construction of new private facilities.

Local streets comprise the majority of the residential street network in San Fernando, in contrast to major and secondary arterial streets. The City's standards for local streets right-of-way is 60 feet, with a curb-to-curb pavement width of 36 to 40 feet, having two lanes, and on-street parallel parking on both sides of the street. Within portions of the San Fernando Corridors Specific Plan, a Pedestrian Oriented Corridor roadway classification has been established to accommodate pedestrian use while meeting the demands of local traffic. This is accomplished through various traffic calming techniques and reducing travel lanes to one in each direction.

4. Development Fees

Various fees and improvements are charged by the City to cover costs of processing permits and providing services and facilities, such as utilities, schools and infrastructure. Almost all of these fees are charged on a prorata share system, based on the magnitude of the project's impact or the extent of benefit that will be derived.

Table 28 shows the list of fees charged for a typical residential development in San Fernando. In addition, there may be other fees assessed depending on the circumstances of the development. For example, the building may need to pay an inspection fee for sidewalks, curbs and gutters if their installation is needed. In order to lower the cost associated with building affordable housing, the City provides for reduced fees and modified development standards. For example, in December 2012, the City approved \$250,000 in funding assistance for the Harding Street Affordable Housing Project to facilitate an application for Los Angeles County HOME Funds to develop a 29-unit affordable apartment building. The local funding assistance package offered by the City included \$25,000 in waived building permit and water connection fees in addition to \$225,000 in partial funding for required off-site street and wastewater collection system improvements.

The City also charges two Capital Facility Fees: one for the sewer system, and one for the water system. The Capital Facility Sewer Charge is necessary so that the City can pay its share of upgrading the Hyperion Treatment Plant to increase its capacity. The Capital Facility Water Charge is necessary so that the City can replace its old, substandard water conveyance system.

Table 28: Permit Processing Fees

Type of Fee	Cost
Site Plan Review	\$1,763
Preliminary Parcel Map	\$2,187 + \$100/lot
Tentative Tract Map	\$2,451 + \$100/lot
Precise Development	\$1,015
Variance	\$2,567
Conditional Use Permit	\$3,005
Zone Change	\$3,601
General Plan Amendment	\$3,601
Environmental Documentation	
Categorical Exemption	\$204
Initial Study	Staff hourly rate
EIR	Staff hourly rate

Source: City of San Fernando, FY 2012/13.

As a means of further assessing the cost that fees contribute to development in San Fernando, the City has calculated total Planning, Building and Public Works fees associated with three common types of residential development in the community: a two-unit duplex, a 37-unit condominium development, and a 20-unit apartment building.

As indicated in Table 29, per-unit fees for a prototypical duplex run \$11,222, whereas prototypical fees run \$19,677 per condominium unit and \$7,145 per apartment unit. The City typically was able to use a Class 32 Categorical Exemption for infill development under CEQA, reducing the costs associated with preparation of an environmental document. Residential development fees constitute well under five percent of the estimated per-unit development cost.

A 2012 National Impact Fees Survey (www.impactfees.com) surveyed 37 jurisdictions in California, including two in Los Angeles County (Long Beach and Lancaster). The study reports average impact fees of \$31,014 per single-family unit and \$18,807 per multi-family unit in California. The City of San Fernando's development impact fees and taxes are well below the statewide average, constitute a relatively minor proportion of total development cost, and, therefore, do not constitute a constraint to the production or improvement of housing.

Table 29: Residential Development Fees for Prototypical Projects

Type of Fee	Duplex (1,200 SF each)	Condominium Project (37 units, average 1,300 SF each)	Apartment Project (20 Units, average 700 SF each)
Planning Fees			
Site Plan Review	\$1,763	\$1,763	\$1,763
Tentative Tract/Parcel Map	\$0	\$6,151	\$0
Variance	\$0	\$0	\$0
Conditional Use Permit	\$0	\$3,005	\$0
Public Notification	\$0	\$1,120	\$0
Categorical Exemption (infill)	\$204	\$204	\$0
Sub Total	\$1,763	\$12,243	\$1,763
Building Fees			
Building Permit	\$1,125	\$34,500	\$18,911
NPDES	\$0	\$1,000	\$1,000
Demolition	\$0	\$375	\$475
Grading	\$0	\$1,750	\$933
Plan Check	\$956	\$19,029	\$12,874
School Fees (\$3.96 per sq. ft.)	\$9,600	\$192,400	\$56,000
Quimby/Park Development Fees	\$0	\$347,800	\$0
Sub Total	\$11,681	\$596,854	\$90,193
Public Works Fees			
Tract Map Plan check	\$0	\$5,850	\$0
Grading Plan check	\$1,030	\$3,345	\$2,330
Sewer Fees	\$1,798	\$57,868	\$25,020
Water Capital Fees	\$3,289	\$23,646	\$9,841
Water Installation	\$2,847	\$13,718	\$6,471
Fire Hydrant	\$0	\$14,476	\$7,238
Dumpster	\$36	\$36	\$36
Sub Total	\$9,000	\$118,939	\$50,936
Total Project Fees	\$22,444	\$728,036	\$142,892
Fees Per Unit	\$11,222	\$19,677	\$7,145
Estimated Per Unit Development Cost	\$325,000	\$425,000	\$400,000
% of Unit Development Cost	3.5%	4.6%	1.8%

Source: City of San Fernando Planning Division, 2013.

Note: Quimby/park fees only apply to subdivisions and therefore do not apply to typical duplex and apartment developments.

5. Local Processing and Permit Procedures

The evaluation and review process required by City procedures contributes to the cost of housing in that holding costs incurred by developers are ultimately reflected in the unit's selling price. One way to reduce housing costs is to reduce the time for processing permits.

As a small city with limited development, San Fernando does not experience the backlogs in development typical in many larger jurisdictions. In most cases, even when Planning and Preservation Commission or City Council review is required, approval can be obtained in about three months. Small projects, such as single-family units, may receive over-the-counter approval with a simple site plan. Residential Planned Development (RPD) Projects are required to submit a conceptual site plan for preliminary review by the Community Development Department planning staff in order to assist the applicant in developing more precise plans as part of the CUP application to be reviewed by Planning and Preservation Commission. In addition, the San Fernando Corridors Specific Plan provides for multi-family residential development subject to a CUP within the Specific Plan's Downtown District, Mixed-Use Corridor District, General Neighborhood District, and Maclay District. Live-work development is permitted in the aforementioned districts ~~as well as in the Workplace Flex District.~~

The development review process in the City of San Fernando is governed by three levels of decision-making bodies: the Community Development Department, the Planning and Preservation Commission, and the City Council.

Single-family, multi-family, and mixed-use residential projects are reviewed by the Community Development Department through the Site Plan Review process using applicable development standards, design guidelines, and the City's General Plan. The Community Development Department reviews development proposals for land-use applicability, environmental impacts, aesthetic value, architectural style, and landscape to ensure a quality physical and environmental design. Any required environmental assessment is conducted concurrent with the planning analysis.

San Fernando's citywide Design Guidelines provide clear examples of the quality and type of design that is recommended for all development in the City, including single-family, multi-family, and mixed-use residential projects. The City encourages property owners and design professionals to incorporate the guidelines into the design of a project. The application of design review is processed concurrently with other project entitlements, if any, and does not add time to the review process. Additionally, projects approved with minor modifications related to setbacks, landscaping requirements, parking totals and parking stall dimensions can be checked for compliance by staff and generally do not require subsequent review by the Commission, and/or Council.

The Planning and Preservation Commission reviews all discretionary projects that require an entitlement for a variance, CUP, subdivision, and/or specific plan. The Commission acts both as an advisory body to the City Council as well as a final decision making body.

The typical review process for a single-family residence usually consists of an “over-the-counter” plan check with the Community Development Department in which plans are checked for compliance with applicable codes, development standards, and design guidelines. From there, a property owner brings their plans to the Building & Safety Division for submittal of the plans into plan check. For smaller projects, such as residential remodels and accessory structures, the Building & Safety Supervisor may be able to provide an “over-the-counter” plan check and a property owner would be able to obtain their building permits the same day.

For all new residential projects and some significant residential remodel projects, a property owner will leave their plans with the Building & Safety Division for plan check. Depending on the quality and completeness of plans submitted for plan check, the entire process could take as little as 10 days but may take longer if subsequent plan checks are required. Average processing times for plan check/building permits in the City of San Fernando are comparatively shorter than the neighboring City of Los Angeles.

When a residential development proposes to deviate from applicable codes, a discretionary entitlement such as a variance may be required. The Planning Commission acts on these requests and processing times would be an additional two months longer than the Site Plan Review and plan check times noted above. However, minor accommodations to certain development standards may be accommodated through the Modification process regarding setbacks, parking dimensions/totals, and landscaping requirements. These modifications can significantly reduce processing times and eliminate the requirement for making variance findings and conducting a public hearing.

In summary, San Fernando’s processing and permit procedures are streamlined in comparison to many jurisdictions, and do not serve as a constraint to development.

6. Building Code

San Fernando contracts for services with the Los Angeles City Fire Department, and is hence required to adopt the building codes adopted by the City of Los Angeles. These building codes are based on the 2011 version of the California Building Code, along with all required updates. The California Building Code establishes construction standards necessary to protect public health, safety and welfare, and the local enforcement of these codes does not unduly constrain development of housing.

The building codes have been amended since the Northridge Earthquake (1994) to include additional seismic safety provisions for residences (e.g. a requirement for shear walls). Although this adds to the initial cost of housing, it is considered necessary to the health and safety of the residents, and also makes homeowners’ insurance easier to obtain.

The City of Los Angeles adopted the International Building Code (IBC), as required of all jurisdictions in California. San Fernando has in turn adopted the 2011 edition of the City of

Los Angeles' building codes with amendments to the administrative section of the code to meet the City's requirements. While the IBC will bring California building codes into consistency with the rest of the country, changes from the prior State Building Code are anticipated to moderately increase the costs of development in the San Fernando.

In terms of the local enforcement of the City's Building Code, San Fernando maintains an annual Apartment Inspection Program as a means of maintaining the habitable condition of rental units. Through the CAPP program, the City implements targeted code enforcement in conjunction with comprehensive neighborhood revitalization activities. The City conducts the sensitive enforcement of its residential code by providing multiple written notices of code violations to property owners and allowing sufficient time for compliance. Code violation cases are also referred to the City's Planning and Building and Safety Divisions in order to facilitate correction of building code violations.

B. MARKET CONSTRAINTS

1. Availability of Financing

The availability of financing in a community depends on a number of factors, including the type of lending institutions active in the community and the lending practices of those institutions. Through analysis of Home Mortgage Disclosure Act (HMDA) data on the disposition of residential loan applications, an assessment can be made of the availability of residential financing within a community.

Residential lending activity in San Fernando has declined sharply since preparation of the 2008-2014 Housing Element. The number of applications for conventional home purchase loans declined from 745 in 2005 to 126 in 2011, reflecting the significant changes to mortgage lending practices since the housing market crash of 2008. Table 30 provides information on the status of home purchase, refinance and home improvement loan applications in both San Fernando and Los Angeles County as a whole. As illustrated by this table, at 74 percent, the home loan approval rates in San Fernando were slightly above the 71 percent approval rate countywide. Denial rates were identical within the San Fernando and countywide (15 percent), but the City's fallout rate was lower than the county's (11 percent vs. 14 percent). The City's approval rate for refinance loans was slightly lower compared to the countywide approval rate for these types of loans (60 percent vs. 65 percent). Only 14 households applied for home improvement loans in 2011.

Table 30: Mortgage Lending - San Fernando and Los Angeles County (2011)

Loan Type	Loans Approved		Loans Denied		Loans Withdrawn/Incomplete	
	San Fernando	L.A. County	San Fernando	L.A. County	San Fernando	L.A. County
Home Mortgage # Applications	126	63,039	26	13,157	18	12,620
% of Total Home Mortgages	74%	71%	15%	15%	11%	14%
Refinance # Applications	185	148,867	76	44,492	46	35,320
% of Total Refinance	60%	65%	25%	20%	15%	15%
Home Improvement # Applications	6	6,252	6	3,217	2	2,008
% of Total Home Improvement	43%	55%	43%	28%	14%	18%

Source: Home Mortgage Disclosure Act Data, 2011.

Note: Approved loans include: loans originated and applications approved but not accepted.

2. Price of Land

The availability and price of land represents a significant market constraint to housing production throughout most of southern California. The former San Fernando Redevelopment Agency played an important role in both land assembly and write-down in support of affordable housing. In June 2010, the former Redevelopment Agency obtained an appraisal for a 0.34-acre parcel located at 1422 San Fernando Road within the Mixed-Use Corridor District of the San Fernando Corridors Specific Plan. The appraisal, which took into account comparable commercial properties sold or listed for sale between December 2009 and June 2010, established an appraised value of \$900,000, or \$60 per square foot of land. Pursuant to the San Fernando Corridors Specific Plan, the City intends to facilitate redevelopment within the San Fernando Downtown on surface parking lots that would provide for mixed-use projects with new residential units, new public parking facilities, and commercial floor space.

Although construction and home purchase financing markets have constricted in recent years, resulting in reduced demand for new residential construction, the cost of raw, developable land still comprises a significant portion of overall housing costs. For this reason, developers often seek City approval for the largest number of units allowed on a given parcel. This allows the developer to distribute land and site development costs over a larger number of units to be sold or rented.

3. Development Costs

A major cost associated with the development of housing is the cost of building materials, labor, and site preparation. The City reviewed the proforma for a recently-approved affordable housing development to obtain an estimate of current development costs. The total development cost for the 20-unit Mid-Celis Apartments, inclusive of permit processing, inspections, site preparation, construction, and labor, was \$412,172 per unit.

A reduction in amenities and the quality of building materials (above a minimum acceptability for health, safety, and adequate performance) can result in lower development costs. As part of the density bonus ordinance, the City could allow for affordable units to be smaller in size (maintaining the same number of bedrooms) and have different features and interior finishes than market rate units, provided all project units were comparable in construction quality and exterior design. Another factor related to construction costs is the number of units built at one time. As that number increases, overall costs generally decrease as builders are able to take advantage of the benefits of economies of scale.

C. ENVIRONMENTAL AND INFRASTRUCTURE CONSTRAINTS

1. Environmental Hazards

The primary environmental hazard in San Fernando impacting development is earthquake risk. An Alquist-Priolo Special Studies Zone has been designated in the western portion of the City around the San Fernando Fault, requiring special building considerations. Detailed geologic investigations are required prior to development within the Special Studies Zone to confirm the absence any active faults or fault branches. In addition to the San Fernando Fault, the potentially active Verdugo Fault is located directly south of the City's boundaries. The Verdugo Fault is within a secondary zone where similar studies are required by the City for all critical facilities, and high rise or complex buildings.

Portions of San Fernando would be subject to inundation if water breached the Pacoima Dam. The City adopted a Pacoima Dam Evacuation Contingency Plan in 1985, establishing procedures for the efficient evacuation of all people for potential inundation areas.

2. Public Services and Facilities

As a completely urbanized community, the City of San Fernando already has in place all of the necessary infrastructure to support future development. All land designated for residential use is served by sewer and water lines, streets, storm drains, telephone, electrical, and gas lines. However, as an older community, much of the City's infrastructure is aging and will require improvements or replacement over time. The City is replacing the water conveyance system on an ongoing basis so that the existing capacity will be maintained.

Water and Sewer Service

The City of San Fernando Water Production Division is responsible for the operation and maintenance of the City's four water wells, three booster pump stations, four reservoirs, and two pressure regulation stations. Local water supplies are drawn from the City's wells located in the Sylmar basin. This groundwater basin has been adjudicated, and the City of San Fernando is limited in the amount of draw that it can safely extract from the basin annually, as determined by a court appointed Watermaster. The City's current allotted draw from the basin is 3,405 acre-feet per year, which represents approximately 95 percent of the City's total water demand. The remaining five percent is in the form of imported water purchased from the Metropolitan Water District (MWD), which supplements the local ground water supplies. The current storage capacity for potable water in the City of San Fernando is approximately 8.9 million gallons, with peak day demand of approximately 7.3 million gallons, or 82 percent of total storage capacity, as of 2008.

Sewer lines in San Fernando are maintained by the City's Public Works Department, Sewer Maintenance Division. The treatment and disposal of effluent is currently being provided under contract with the City of Los Angeles at the Donald C. Tillman Water Reclamation Plant located in Van Nuys (in the San Fernando Valley's Sepulveda Basin). The Tillman Reclamation Plant has a current treatment capacity of 80 million gallons per day (mgd).

The Environmental Impact Report (EIR) prepared for the City's Downtown Developments project in 2008 concluded that water supply, water storage, and wastewater treatment facilities had adequate capacity to accommodate 261 to 272 new dwelling units and between 55,000 and 64,000 square feet of additional commercial space without mitigation measures. Because the City's residential sites inventory relies on existing land use designations and zoning, it can be assumed that existing water supply, water storage, and wastewater treatment facilities have adequate capacity to accommodate the City's RHNA of 217 dwelling units over the 2014-2021 RHNA period.

Senate Bill 1087 (enacted 2006) requires that water and sewer service providers develop written policies that grant priority to proposed development that includes housing affordable to lower income households. The legislation also prohibits water and sewer providers from denying or conditioning the approval of development that includes housing affordable to lower-income households, unless specific written findings are made. The City will provide a copy of the adopted Housing Element to the MWD and City of Los Angeles within 30 days of adoption. The City will also continue to coordinate with the MWD and City of Los Angeles to ensure affordable housing developments receive priority water and sewer service provision.

IV. HOUSING OPPORTUNITIES

The following section presents the resources available for the development, rehabilitation and preservation of housing in San Fernando. The section begins with an overview of the availability of residential sites for future housing development and the adequacy of these sites to address the City's identified share of future housing needs. This section also presents the financial resources available to support in the provision of affordable housing in the community. The final part of the section is an overview of energy conservation and green building resources available to the City and its residents.

A. LAND RESOURCES

1. Future Housing Needs (2014-2021)

In accordance with Government Code Section 65584, projected housing needs for each city and county in the Southern California region are prepared by the Southern California Association of Governments (SCAG) under a process known as the Regional Housing Needs Assessment (RHNA). SCAG's Regional Council adopted the final RHNA in October 2012. The RHNA for the fifth cycle of the Housing Element update covers the period of January 1, 2014 to October 31, 2021.

The RHNA process began with an update of the population, employment and household forecasts for both the region as a whole and for each county. These forecasts were largely derived from Department of Finance (DOF) population and employment forecasts and modified by regional demographic and modeling efforts by SCAG. SCAG then disaggregated the regional and county forecasts to each jurisdiction and estimated the number of dwelling units needed to achieve a regional target vacancy rates and to account for projected housing demolitions. Finally, SCAG distributed the total housing needed in each jurisdiction by income category (very low, low, moderate and upper income).

To avoid the over concentration of new lower-income households in jurisdictions with higher proportions of existing lower-income households (as required by State law), SCAG adjusted the percentage of households in each income category for each jurisdiction.

In October 2012, SCAG adopted the final RHNA growth needs for each of Los Angeles County's cities plus the unincorporated area. The total housing growth need for the City of San Fernando during the 2014-2021 RHNA planning period is 217 units. This total is distributed by income category as shown in Table 31. While not explicitly addressed in the RHNA, State law [Government Code Section 65583(a)(1)] now requires the Housing Element to estimate the future needs of extremely low income households. As provided by State law, the extremely low income need is estimated to be 50 percent of the very low income category, or 28 units during this planning period.

Table 31: Regional Housing Needs Allocation 2014-2021

Very Low*	Low	Moderate	Above Moderate	Total
55	32	35	95	217
25.3%	14.8%	16.1%	43.8%	100.0%

Source: SCAG 2012

*Includes extremely-low households, estimated to be one-half the very-low need (28 units)

2. Future Housing Potential

State law mandates that a jurisdiction provide sufficient land to accommodate a variety of housing opportunities for all economic segments of the community. California Government Code Section 65583(a)(3) requires housing elements to contain an “inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites.” Compliance with this requirement is measured by the jurisdiction’s ability in providing adequate land with adequate density and appropriate development standards to accommodate the RHNA.

The City of San Fernando has adequate land capacity to meet the needs of all income groups through the 2014-2021 RHNA period. The City intends to accommodate the RHNA on sites that are under construction but will be occupied after January 1, 2014, can accommodate accessory dwelling units, or can be developed or redeveloped with multi-family residential uses.

Projects Approved

In 2012, the City approved entitlements for two multi-family developments. To facilitate these projects, the City supported developer applications for HOME funds and approved density bonuses and rezones from industrial to multi-family residential. The Fermore Apartments at 1501 and 1529 First Street (APNs: 2520-011-038, -041, and -042) will include 84 moderate income units. The Harding Apartments at 112, 116, and 124 Harding Avenue (APNs: 2520-017-002, -003, and -004) will include 29 very low income units. Both projects are currently seeking tax credits and gap financing, and are anticipated to be constructed and occupied after January 1, 2014.

Accessory Dwelling Units

San Fernando has facilitated infill development within its single-family residential neighborhoods through provisions for accessory dwelling units. As previously discussed in Section III, the City’s accessory dwelling unit regulations include: a ministerial approval process; allowance for both attached and detached units; unit sizes up to 640 square feet for detached units and 30 percent of the single-family unit size for attached units; and parking of one space per bedroom. As a means of facilitating and encouraging accessory units, the City

also provides for modification of accessory dwelling unit standards through a conditional use permit process, including reduction in parking, increased accessory dwelling unit square footage, and/or reduced building setbacks.

Since adoption of the accessory dwelling unit ordinance in 2004, San Fernando has received 64 site plan review applications, or an average of eight applications per year. While the City has not denied any of these applications, nine were withdrawn by the applicants, resulting in issuance of building permits for 55 accessory units. Given an average historical issuance of nearly seven accessory unit building permits per year since 2004, it is assumed that 55 additional accessory dwelling units could be realistically developed during the 2014-2021 RHNA period.

Accessory dwelling units are considered an important source of “below market” housing pursuant to Government Code Section 65852.150. Moderate income households can afford a wide range of market-rate rental housing product in San Fernando (refer to Table 17 and Table 20); therefore, accessory dwelling units are considered to be a suitable “below market” housing option for lower income households.

Residential Sites Inventory

In addition to the units under construction and anticipated accessory dwelling units, Table 32 and Figure 3 identifies 25 residential sites that consist of 62 parcels and 14.8 acres of land to accommodate the 2014-2021 RHNA. The sites are either undeveloped or contain minimal improvements in poor condition. The City owns 21 parcels (7.0 acres) and the County owns another six (1.5 acres). The remaining 35 parcels (6.3 acres) in the inventory have private owners. Most of the parcels are located in the San Fernando Corridors Specific Plan area (SP-4 land use designation and zone) and can accommodate mixed use development at up to 50 units per acre. The other parcels are designated High Density Residential (HDR) and zoned R-3, which allow up to 43 units per acre.

All of the sites are suitable for lower income housing because the maximum allowable density is greater than 20 du/ac; the default lower income density for San Fernando per Government Code Section 65583.2(c)(3)(B). However, based on past development experience and local market conditions, the City has determined that sites larger than 1.25 acres are the most suitable to accommodate lower income housing. Sites that are smaller 1.25 acres in size but larger than 0.75 acre could potentially accommodate lower income housing; however, moderate income housing is most likely to occur on these sites. For the purposes of this analysis, sites that are smaller than 0.75 acre are assumed to be adequate to accommodate above moderate income housing.

Table 32: Residential Sites Inventory

Site #	APN	Owner	Parcel SF	General Plan/ Zone	Site SF	Site Acres	Density Factor	Realistic Capacity	Existing Uses/ Reason Why Selected
Lower Income									
1	2521016003	Private	5,000	SP-5 / SP-5	100,100	2.3	37	85	Contiguous parcels with consolidation potential. Four parcels owned by a single private owner. The largest parcel is owned by the City. Improvements are limited to parking lots and an unoccupied one-story, 2,500 SF building in poor condition constructed in 1948.
	2521016011		2,511						
	2521016012		2,489						
	2521016020	30,006							
	2521016018	Private	20,040						
	2521016900	City	40,055						
2	2522001001	Private	14,925	SP-5 / SP-5	64,893	1.5	37	55	Contiguous parcels with consolidation potential. The privately-owned parcel is occupied by a one-story 7,000 SF operating auto repair retail building in fair condition constructed in 1938. The City-owned parcels are parking lots.
	2522001901	City	29,978						
	2522001902		19,990						
3	2519006904	County	8,412	SP-5 / SP-5	65,002	1.5	37	30	Parking lot on contiguous county-owned parcels.
	2519006908		12,612						
	2519006909		14,035						
	2519006905		14,984	HDR / R-3			32	22	
	2519006906		7,497						
	2519006907		7,462						
4	2522004904	City	43,071	SP-5 /	59,449	1.4	37	50	Parking lot on

Table 32: Residential Sites Inventory

Site #	APN	Owner	Parcel SF	General Plan/ Zone	Site SF	Site Acres	Density Factor	Realistic Capacity	Existing Uses/ Reason Why Selected
	2522004905		1,513	SP-5					contiguous City-owned parcels.
	2522014900		6,637						
	2522014901		8,228						
5	2521031902	City	23,401	SP-5 / SP-5	55,847	1.3	37	47	Parking lot on contiguous City-owned parcels.
	2521031903		9,015						
	2521031901		23,431						
Moderate Income									
6	2521034007	Private	9,705	SP-5 / SP-5	50,159	1.2	37	43	Contiguous parcels with consolidation potential. The two City-owned parcels and one of the privately-owned parcels are occupied by a parking lot. The other privately-owned lot is undeveloped.
	2521034009		15,395						
	2521034904	City	18,405						
	2521034905		6,654						
7	2519001903	City	33,599	SP-5 / SP-5	33,599	0.8	37	28	Parking lot.
Above Moderate Income									
8	2520019016	Private	32,353	SP-5 / SP-5	32,353	0.7	37	27	Undeveloped lot.
9	2522003021	Private	5,600	SP-5 / SP-5	25,135	0.6	37	21	Contiguous parcels with consolidation potential. Of the parcels that make up this site, six are City-owned parking lots and the seventh is privately-owned and developed with a 5,000 SF single-story unoccupied building in poor condition constructed in 1946 with a "For Rent" sign posted on
	2522003901	City	3,251						
	2522003902		2,326						
	2522003903		2,789						
	2522003900		2,787						
	2522003904		5,579						
	2522003905		2,803						

Table 32: Residential Sites Inventory

Site #	APN	Owner	Parcel SF	General Plan/ Zone	Site SF	Site Acres	Density Factor	Realistic Capacity	Existing Uses/ Reason Why Selected
									the facade.
10	2520022014	Private	7,048	HDR / R-3	21,172	0.5	32	15	Parking lot on contiguous parcels with a single private owner.
	2520022016		14,124						
11	2520024003	Private	3,557	SP-5 / SP-5	21,278	0.5	32	10	Contiguous parcels with consolidation potential. Two undeveloped parcels have the same private owner. The other two parcels are occupied by parking lots.
	2520024004	Private	3,559						
	2520024005		7,117						
	2520024011	Private	7,045						
12	2521003001	Private	10,018	SP-5 / SP-5	19,993	0.5	37	16	Contiguous undeveloped parcels with consolidation potential. Four of the parcels are owned by a single private owner.
	2521003022	Private	2,501						
	2521003023		2,501						
	2521003024		2,500						
	2521003025		2,474						
13	2521003006	Private	4,997	SP-5 / SP-5	19,962	0.5	37	16	Contiguous undeveloped parcels with consolidation potential. The largest parcel is City-owned.
	2521003900	City	14,965						
14	2515028016	Private	15,041	SP-5 / SP-5	15,041	0.4	37	12	Undeveloped lot.
15	2519020015	Private	11,032	HDR / R-3	11,032	0.3	32	8	Undeveloped lot.
16	2521034901	City	7,156	SP-5 / SP-5	7,156	0.2	37	6	City-owned parking lot.
17	2518009026	Private	6,868	SP-5 / SP-5	6,868	0.2	37	6	Undeveloped lot.
18	2515014010	Private	6,646	SP-5 / SP-5	6,646	0.2	37	5	Undeveloped lot.
19	2521002010	Private	3,038	SP-5 / SP-5	6,058	0.1	37	5	Contiguous undeveloped parcels with the same private owner.
	2521002011		3,020						
20	2521031012	Private	5,250	SP-5 / SP-5	5,250	0.1	37	4	Undeveloped lot.

Table 32: Residential Sites Inventory

Site #	APN	Owner	Parcel SF	General Plan/ Zone	Site SF	Site Acres	Density Factor	Realistic Capacity	Existing Uses/ Reason Why Selected
21	2516027003	Private	2,511	SP-5 / SP-5	5,012	0.1	37	4	Contiguous undeveloped parcels with the same private owner.
	2516027004		2,502						
22	2520020019	Private	4,581	HDR / R-3	4,581	0.1	32	3	Undeveloped lot.
23	2515016015	Private	3,616	SP-5 / SP-5	3,616	0.1	37	3	Undeveloped lot.
24	2519009003	Private	3,336	SP-5 / SP-5	3,336	0.1	37	3	Undeveloped lot.
25	2519016047	Private	2,773	HDR / R-3	2,773	0.1	32	2	Undeveloped lot.

Figure 3: Residential Land Inventory



3. Adequacy of Land Inventory to Accommodate RHNA

When the City's land inventory, including building permits for units with occupancy anticipated after January 1, 2014, anticipated accessory dwelling units, and available residential sites, provides a potential capacity for approximately 694 units. However, taking into account that not all of the mixed use sites will be redeveloped with a residential component, this Housing Element assumes a 50 percent reduction in the capacity for the mixed use properties. This reduction would lower the development potential on the sites inventory to 478 units, adequate to accommodate the City's RHNA for the planning period. Compared to the RHNA, there is a surplus of 153 lower income sites, 85 moderate income sites, and 23 above moderate sites for this planning period (Table 33). As discussed in Section III (Constraints), there are no infrastructure deficiencies that would preclude development of these sites. Section V (Housing Action Plan) contains Program 5 to encourage and facilitate the development of affordable housing units during the current planning period.

Table 33: Land Inventory Summary

	Income Category			Total
	Lower	Mod	Above	
Projects Approved	29	84	0	113
Accessory Dwelling Units	55	0	0	55
Sites Inventory	289	71	166	526
<i>Mixed-Use (SP-4)</i>	267	71	96	408
<i>High-Density Residential (R-3)</i>	22	--	70	118
Total Capacity	373	155	166	694
Capacity with 50% Mixed Use	240	120	118	478
RHNA	87	35	95	217
Surplus	+153	+85	+23	+261

In summary, San Fernando has provided more than adequate sites to fulfill its regional housing needs by income category. In addition to providing appropriate zoning and development standards, the City will further encourage and facilitate production of affordable units on these sites through regulatory incentives such as density bonuses and direct financial assistance as funding becomes available.

4. Availability of Infrastructure and Public Services

As a completely urbanized community, the City of San Fernando has already in place all of the necessary infrastructure to support future development. All land designated for residential use is served by sewer and water lines, streets, storm drains, and telephone, electrical, and gas lines. However, as an older community, much of the City's infrastructure is aging and will require improvements or replacement over time. The City is replacing the

water conveyance system on an ongoing basis in conjunction with new development projects so that the existing capacity will be maintained.

SB 1087, effective January 2006, requires water and sewer providers to grant priority for service allocations to proposed developments that include units affordable to lower income households. Pursuant to these statutes, upon adoption of its Housing Element, San Fernando will immediately deliver the Element to local water and sewer providers, along with a summary of its regional housing needs allocation.

B. FINANCIAL RESOURCES

There are a variety of potential funding sources available for housing activities in San Fernando. Due to both the high cost of developing and preserving housing, and limitations on both the amount and uses of funds, a variety of funding sources may be required. The State's dissolution of the San Fernando's Redevelopment Agency in 2012 eliminated the City's primary source of affordable housing funding. Other funding resources available for affordable housing development are highly limited.

Table 34 lists the potential funding sources that are available for housing activities. They are divided into five categories including: Federal, State, county, local and private resources.

Table 34: Financial Resources Available for Housing Activities

Program Name	Description	Eligible Activities
1. Federal Programs		
Community Development Block Grant (CDBG)	As a participating City in Urban LA County, grants are allocated directly to the City on a formula basis for housing and community development activities primarily benefiting low and moderate income households. San Fernando receives approximately \$350,000 in CDBG funds from LACDC on an annual basis. Currently, the majority of the City's CDBG allocation is being used for Section 108 loan repayments. Funds will become available in 2018 when the loans are repaid.	<ul style="list-style-type: none"> Acquisition Rehabilitation Homebuyer Assistance Economic Development Homeless Assistance Public Services
HOME www.lacdc.org	Funding used to support a variety of County housing programs the City has access to. Funds are used to assist low income (80% AMI) households.	<ul style="list-style-type: none"> New Construction Acquisition Rehabilitation Homebuyer Assistance Rental Assistance
Housing Choice Voucher www.lacdc.org	Rental assistance payments to owners of private market rate units on behalf of low-income (50% AMI) tenants. Administered by the Housing Authority of the County of Los Angeles. An average of 32 San Fernando households have received assistance annually since 2008, with 79 residents on the waiting list as of August 2013.	<ul style="list-style-type: none"> Rental Assistance

Table 34: Financial Resources Available for Housing Activities

Program Name	Description	Eligible Activities
Section 202	Grants to non-profit developers of supportive housing for the elderly.	<ul style="list-style-type: none"> Acquisition Rehabilitation New Construction
Section 811	Grants to non-profit developers of supportive housing for persons with disabilities, including group homes, independent living facilities and intermediate care facilities.	<ul style="list-style-type: none"> Acquisition Rehabilitation New Construction Rental Assistance
Mortgage Credit Certificate www.lacdc.org	Federal income tax credits (15% mortgage interest) available to low income first-time homebuyers to purchase housing in San Fernando. The County makes certificates available through participating lenders.	<ul style="list-style-type: none"> Home Buyer Assistance
2. State Programs		
Low-income Housing Tax Credit (LIHTC)	Tax credits are available to persons and corporations that invest in low-income rental housing. Proceeds from the sale are typically used to create housing.	<ul style="list-style-type: none"> New Construction
Multi-Family Housing Program (MHP) www.hcd.ca.gov/fa/mhp/	Deferred payment loans to local governments, non-profit and for-profit developers for new construction, rehabilitation and preservation of permanent and transitional rental housing for lower income households.	<ul style="list-style-type: none"> New Construction Rehabilitation Preservation Conversion of nonresidential to rental
Building Equity and Growth in Neighborhoods (BEGIN) www.hcd.ca.gov/fa/begin/	Grants to cities to provide downpayment assistance to low and moderate income first-time homebuyers of new homes in projects with affordability enhanced by local regulatory incentives or barrier reductions.	<ul style="list-style-type: none"> Homebuyer Assistance
CalHome www.hcd.ca.gov/fa/calhome	Grants to cities and non-profit developers to offer homebuyer assistance, including downpayment assistance, rehabilitation, acquisition/rehabilitation, and homebuyer counseling. Loans to developers for property acquisition, site development, predevelopment and construction period expenses for homeownership projects.	<ul style="list-style-type: none"> Predevelopment, site development, site acquisition for development projects Rehabilitation Acquisitions/rehabilitation Downpayment assistance Mortgage financing Homebuyer counseling
CalHFA Homebuyer's Downpayment Assistance Program www.calhfa.ca.gov/homeownership/programs/chdap.htm	CalHFA makes below market loans to first-time homebuyers of up to 3% of sales price. Program operates through participating lenders who originate loans for CalHFA. Funds available upon request to qualified borrowers.	<ul style="list-style-type: none"> Homebuyer Assistance

Table 34: Financial Resources Available for Housing Activities

Program Name	Description	Eligible Activities
3. Local Programs		
Los Angeles County Housing Innovation Fund http://www.liifund.org/LA%20Innovation%20Fund/LAInnovationFund.html	LACHIF provides low-cost financing up to \$5,000,000 to support the creation and preservation of affordable housing, including supportive housing projects. Eligible entities include non-profit and for-profit developers, and cities in Los Angeles County.	<ul style="list-style-type: none"> Predevelopment Acquisition
Tax Exempt Housing Revenue Bond	The City can support low-income housing by issuing housing mortgage revenue bonds requiring the developer to lease a fixed percentage of the units to low-income families at specified rental rates.	<ul style="list-style-type: none"> New Construction Rehabilitation Acquisition
4. Private Resources/Financing Programs		
Federal National Mortgage Association (Fannie Mae)	Fixed rate mortgages issued by private mortgage insurers.	<ul style="list-style-type: none"> Home Buyer Assistance
	Mortgages which fund the purchase and rehabilitation of a home.	<ul style="list-style-type: none"> Home Buyer Assistance Rehabilitation
	Low Down-Payment Mortgages for Single-Family Homes in under served low-income and minority cities.	<ul style="list-style-type: none"> Home Buyer Assistance
Federal Home Loan Bank Affordable Housing Program	Direct Subsidies to non-profit and for profit developers and public agencies for affordable low-income ownership and rental projects.	<ul style="list-style-type: none"> New Construction
5: Housing Successor Agency The San Fernando Agency is engaged in ongoing discussions with the State Department of Finance in terms of the amount of redevelopment funds that may be returned to the City. Such funding may be available in the future to support affordable housing activities.		

C. OPPORTUNITIES FOR ENERGY CONSERVATION

Establishment and enforcement of energy and water conservation standards, as well as continuing programs and establishing new programs aimed at efficiency awareness, are key factors in reducing energy and water consumption. Some conservation measures require a higher up-front cost, but result in a net savings over the life of the improvement from reduced energy and/or water consumption. In large part, utility bill reductions through energy and water savings can be realized through the incorporation of energy conserving design features.

1. Active Energy Efficiency Programs

While the City does not directly offer energy-efficient programs, it serves as an information center for the various programs available for area residents. Below is a list of energy efficiency programs offered by various organizations:

Southern California Edison (SCE) Energy Efficiency Programs

The following two programs are offered by SCE to help lower income customers reduce energy costs and control their energy use:

- **California Alternate Rates for Energy (CARE) /Family Electric Rate Assistance (FERA):** These programs provide income-qualified customers with much-needed bill relief.
- **Energy Savings Assistance Program:** This program is designed to assist income-qualified households with the conserving of energy and reducing their monthly electrical costs. SCE may provide free appliances and installation of energy-efficient refrigerators, air conditioners and more, as well as home efficiency solutions like weatherization
- **Energy Assistance Fund (EAF):** SCE and United Way work together to assist customers who are unable to pay their electric bill due to a financial constraint. A maximum of \$100 is available to eligible customers once in a 12-month period. In order to receive this assistance, customers requiring this assistance should
- **Medical Baseline:** Customers with a medical condition that requires electricity-powered life support equipment may be eligible to receive additional baseline allocation. The Baseline program offers an additional year-round baseline allocation of 16.5 kWh per day in addition to a customer's applicable seasonal baseline and the baseline for its region.

Southern California Gas Company Energy Efficiency Programs

The following five programs are available to SoCalGas customers who reside in the City of San Fernando.

- **California Alternate Rates for Energy (CARE):** The CARE program provides eligible SoCalGas customers a 20 percent discount on their monthly gas bill. In addition, new customers who are approved within 90 days of starting new gas service will also receive a \$15 discount on the Service Establishment Charge.
- **Energy Savings Assistance Program:** SoCalGas offers no-cost energy-saving home improvements and furnace repair or replacement services for qualified limited-income renters and homeowners. Available energy-saving services may include attic insulation, door weather-stripping, caulking, low flow shower heads and faucet aerators, water heater blankets, and energy education.
- **Medical Baseline Allowance:** SoCalGas knows that not all customers are alike. Some of them suffer from poor health, which can make it even harder to make ends meet. If someone in the household has a life-threatening illness, is seriously disabled,

or requires more heat in winter due to a serious health condition, the household may qualify for an additional allowance of gas at a lower rate.

- **Home Energy Upgrade Financing (HEUF):** Under this program, customers may qualify for \$2,500 to \$20,000 to purchase and install energy-efficient upgrades. This includes an unsecured financing with terms ranging between one and ten years. Twelve year financing is available for ENERGY STAR® measures, which may also qualify for interest rate discounts. Eligible improvements may include water heater replacement, cooling, windows, ceiling and attic, insulation, and roofing.

2. Building and Site Design Conservation

Conventional building construction, use and demolition along with the manufacturing of building materials have multiple negative impacts on the environment. A rise in environmental consciousness has led to the development of various building and site designs that promote conservation. This includes site design standards associated with the orientation of the building, installation of solar panels, and so forth.

In California, the Green Building Order challenges the State government to demonstrate leadership by becoming a model of energy and resource efficiency at State-owned buildings. This has been achieved through attainment of Leadership in Energy and Environmental Design (LEED) certification. Some local jurisdictions have taken this certification as an opportunity to further promote a green building program.

LEED is an internationally recognized green building certification system that provides different levels of certification in terms of energy efficiency. In summary, it is a third-party verification that a building was designed and built using strategies aimed at improving performance across the following metrics: energy savings, water efficiency, CO₂ emissions reduction, improved indoor environmental quality, and stewardship of resources and sensitivity to their impacts.

There are four levels of progressive certification, based on the total number of points earned within each of the LEED categories noted above, as follows: Certified; Silver; Gold; and Platinum.

A total of six performance measures are utilized to review and promote a whole-building approach to sustainability:

- Sustainable Site Development
- Water Efficiency
- Energy and Atmosphere
- Materials and Resources
- Indoor Environmental Quality

- Innovation and Design

While this is a relatively new concept and certification process, the City has several participants in the LEED program, including affordable special needs projects. It is the developer's goal to generate enough energy to power all common areas including the community center and all hallways.

It is the City's intent to facilitate the permitting process for commercial and residential property owners wishing to pursue a LEED certification.

Glazing

Energy efficient window glazing resists heat flow. The strategic placement of such windows can reduce energy consumption for more efficient interior climate control. Glazed windows on south-facing walls allow for passive solar heating by allowing direct sunlight to enter a room and warm the space. Because the windows minimize heat flow, this warmth remains in the building. The sun is higher in the sky during the summer. Therefore, less direct sunlight enters the building during these months than in winter. Also, during winter weather, the glazing minimizes the amount of heat that is transferred directly through the window to the cooler air outside. Typically, avoidance of window placement on the west side of a building will minimize the overheating effects of direct afternoon sun.

Landscaping

Strategically placed vegetation can help regulate the amount of direct sunlight on windows, as well as reduce indirect heating from concrete and other hardscape materials. The incorporation of deciduous trees and vines in landscaping plans along the south and west facing sides of buildings can buffer the heating effects of direct sun light in summer, while allowing winter sun light to warm the building. The use of native or low-water use plants and efficient irrigation, such as drip systems, can minimize water needs for outside landscaping. Automatic irrigation systems that incorporate time clocks with multiple stations can offer options for varying water needs.

Building Design

There are several variables in the design of a building that impacts the energy efficiency of the structure. The building orientation, placement and specification on windows, and design of details, such as exterior overhead structures and roof overhangs, can affect the passive solar performance of a building. These measures reduce the need for energy-consuming heating and cooling system use. The installation of over-head structures such as eaves, arbors, and roof overhangs can reduce the amount of direct sunlight that passes through windows, thus preventing overheating. An arbor directly above a south-facing window can limit solar access in the summer and allow for passive heating in winter when combined with deciduous vines.

Cooling/Heating Systems

There are several energy-saving alternatives to using traditional energy sources for cooling and heating systems that can reduce the cost of housing. Attic ventilation systems allow rising heat to escape the building. This type of system, such as a whole-house fan, can create an air circulation pattern that encourages the movement of cooler air to circulate through a building with the use of traditional energy sources. Solar heating systems for swimming pool facilities reduce energy costs. Hot water solar panels can provide solar-heated domestic water with minimal use of flow restrictors on all hot water faucets and showerheads.

Weatherization Techniques

Weatherization techniques such as insulation, caulking, and weather-stripping can reduce energy use for air-conditioning up to 55 percent and for heating as much as 40 percent. These techniques help to seal a dwelling unit to guard against heat gain in the summer and prevent heat loss in the winter. Other comfortable benefits include noise and dust reduction.

Efficient Use of Appliances

Most households contain a variety of appliances. Regardless of the types present, appliances can be used in ways that increase their energy efficiency. Elimination of unnecessary and/or older appliances and proper maintenance and use of the stoves, ovens, clothes dryers, clothes washers, dishwashers, refrigerators, and other major appliances will keep energy costs to a minimum.

Efficient Use of Lighting

Costs of lighting a home can be reduced through the purchase of efficient light bulbs that produce the most lumens per watt. New fluorescent bulb fixtures can greatly improve lighting levels while reducing energy costs. Compact fluorescent bulbs replace existing incandescent bulbs in average fixtures. These compact fluorescent bulbs are 10 times more efficient and last longer than regular incandescent bulbs. Time clocks, photocell sensors, and motion sensors for security lights and areas where lights might be left on otherwise can make a significant reduction in lighting usage.

Load Management

The time and day when power is used can be as important as how much power is used. Power plants must have enough generating capacity to meet the highest level of consumer demand for electricity. Peak demands for electricity occur on summer afternoons and coincide with higher costs for electric generation. Therefore, reduction use of appliances during these peak load hours can reduce the need for new power plants just to meet unusually high power demands and will reduce overall energy costs.

V. HOUSING PLAN

Sections II, III, and IV of the Housing Element establish the housing needs, opportunities and constraints in San Fernando. This Plan sets forth the City's goals, policies and programs to address identified housing needs.

A. GOALS, POLICIES AND PROGRAMS

This section of the Housing Element sets forth the goals, policies and programs the City intends to implement in order to address housing needs, and constitutes San Fernando's Housing Plan. Housing programs include both programs currently in operation in the City, as well as new programs developed in response to the analysis of housing needs, constraints, and opportunities. The Housing Program Implementation Table 35 located at the end of this section summarizes the 2013-2021 goals for each program, as well as program funding sources and time frame for implementation. Table 36 summarizes San Fernando's quantified objectives for new construction, rehabilitation and preservation for the 2013-2021 planning period.

The City's housing goals are organized around the following issue areas:

- Housing and Neighborhood Conditions
- Development of New Affordable Housing
- Tenant Assistance
- Homeownership

GOAL 1.0: Maintain and Enhance the Quality of Existing Housing, Neighborhoods, and Health of Residents

Policy 1.1: Support healthy neighborhoods by addressing public health and safety issues, performing property inspections, and eliminating threats to public health.

Policy 1.2: Preserve the character, scale, and quality of established residential neighborhoods.

Policy 1.3: Work in conjunction with residents to revitalize neighborhoods by supporting neighborhood organizations, reducing crime, improving deteriorated housing, managing traffic and parking, and eliminating blighting conditions.

Policy 1.4: Promote the rehabilitation of residential structures that are substandard or in disrepair and general maintenance of the housing stock.

Policy 1.5: Provide focused code enforcement and rehabilitation efforts in targeted neighborhoods to achieve substantive neighborhood improvements and

preserve community character. Address household overcrowding and illegal conversion of garages and patios, and subdivision of single-family units through pro-active code enforcement efforts, combined with information on provision of legal accessory dwelling units.

Policy 1.6: Maintain the quality of life within neighborhoods by providing adequate maintenance to streets, sidewalks and alleys, parks, and other public facilities.

Policy 1.7: Promote the preservation and rehabilitation of identified historic residential structures/sites that are substandard or in disrepair.

Implementing Programs

1. Residential Rehabilitation Program: The City's Single-family Rehabilitation Loan Program for lower and moderate income (up to 120 percent of AMI) residential property owners has historically provided up to \$50,000 per loan to perform major rehabilitation, general property repairs, seismic retrofit, and code deficiency repairs. Once properties are brought up to code, funds may also be used for bedroom additions to address household overcrowding. As part of the rehabilitation program, the City has also offered Single-family Emergency Rehabilitation Grants. These are for emergency repairs for health and safety related issues reserved for lower income (80 percent of AMI) households. As the primary focus of the City's rehabilitation program is the correction of building code violations, there is close coordination between the City's code enforcement activities and rehabilitation programs.

The State's dissolution of the Redevelopment Agency effectively crippled the City's ability to continue the Residential Rehabilitation Program. The City will allocate a portion of the "boomerang" funds allowed through the Department of Finance meet-and-confer process to the continuation of this program. The City will also seek to establish partnerships with other public agencies and non-profit organizations to obtain funding for residential rehabilitation activities during the planning period.

2013-2021 Objectives:

- Subject to available funding, assist 20 households during the planning period.
- Seek partnerships with public agencies and non-profit organizations that provide rehabilitation assistance. Support affordable housing providers in their funding applications for acquisition/rehabilitation activities, such as providing letter of support or consistency finding with the City's General Plan.
- Promote energy efficiency programs offered by utility companies on City website and public counters; in 2014, add links to websites of utility companies and update annually.
- Annually research State and Federal funds available for housing rehabilitation assistance and pursue funding if feasible and appropriate.

2. Neighborhood Preservation and Revitalization Program (CAPP): In mid-2006, the City initiated a new program entitled Community Action Plan for Neighborhood Protection and Preservation (CAPP). CAPP utilizes a comprehensive approach to identifying and abating illegal activity, nuisance behaviors, and substandard physical conditions at individual problem properties. CAPP involves the designation of neighborhood focus areas and outreach to residents adversely impacted by nuisance properties within these areas (refer to Figure 1 in the Needs Assessment for the current CAPP Focus Areas).

The City conducts the sensitive enforcement of its residential codes by conducting outreach and education on property maintenance issues, providing multiple written notices of code violations to property owners, and allowing sufficient time for compliance. Illegal dwelling units are frequently encountered as part of CAPP code enforcement activities. Code enforcement staff continues to work with applicants to obtain proper permits to address overcrowding problems and ensure that the construction and occupancy of accessory dwelling units is legal and safe. Code violation cases are directly referred to the City's Planning and Building and Safety Divisions.

2013-2021 Objectives:

- Continue to implement CAPP within designated Focus Areas.
- Annually report to City Council on the status of the program.

3. Housing Inspection Programs: The City has initiated a multi-family residential inspection program, allocating the City's Building and Safety Supervisor and Community Preservation staff time for program implementation. The program is focused on improving the overall quality of the housing stock, and focuses on apartments with three or more units, encompassing over 1,000 of the City's housing units. The inspection program utilizes HUD's Housing Quality Standards (HQS) as the basis for evaluating housing conditions. Similar to CAPP, identified code violations under the Apartment Inspection Program are directly referred to the City's housing rehabilitation program coordinator. In addition, the City requires inspection of an ownership housing unit dwelling prior to re-sale.

2013-2021 Objectives:

- Complete inspections of approximately 200 apartment units on an annual basis.
- Complete inspection of ownership housing units prior to resale.
- Conduct outreach and education efforts on the City's housing inspection programs annually.
- Provide City Council with annual program status reports.

4. Lead Based Paint Awareness: San Fernando is one of 10 cities selected by the Los Angeles County Childhood Lead Poisoning Prevention Program (CLPPB) for primary prevention activities. Community outreach about lead poisoning will be programmed in

conjunction with the CLPPB and Pacoima Beautiful, including grant applications and seeking other funding sources.

2013-2021 Objectives:

- Continue to remediate lead cases through the City's residential rehabilitation programs.
- Annually coordinate with LA County and Pacoima Beautiful regarding funding and programs.
- Host or conduct a lead based paint seminar every other year during the planning period, subject to available funding.

GOAL 2.0: Provide a Range of Housing Types to Meet Community Needs

Policy 2.1: Provide adequate housing sites to facilitate the development of a range of residential development types in San Fernando that fulfill regional housing needs. Assist residential developers in identifying sites through dissemination of the sites inventory.

Policy 2.2: Provide opportunities for mixed use and infill housing development in the City's Corridor Specific Plan Areas as part of the City's overall revitalization strategy.

Policy 2.3: Provide affordable housing opportunities for San Fernando's lower income population, including extremely low income households, and households with special needs (such as seniors and persons with disabilities, including persons with developmental disabilities).

Policy 2.4: Encourage developers to include rental housing that is large enough to accommodate large households and provide zoning incentives, such as through the density bonus ordinance, to facilitate family housing development.

Policy 2.5: Utilize zoning tools, including density bonus, to provide affordable units within market rate developments.

Policy 2.6: Facilitate infill development on small parcels by allowing for modified development standards where multi-family projects include the preservation of an existing historic property. Provide property tax incentives for maintaining historic residences.

Policy 2.7: Support collaborative partnerships with non-profit organizations and for-profit developers to provide greater access to affordable housing funds.

Policy 2.8: Promote the creation of s accessory dwelling units within residential neighborhoods as a means of providing additional rental housing and addressing household overcrowding.

Policy 2.9: Encourage use of sustainable and green building features in new and existing housing.

Implementing Programs

5. Facilitate Affordable and Special Needs Housing Development: Affordable and special needs housing developments face a number of hurdles, including financing, development codes and standards, and in some cases, public opposition. The City can encourage and facilitate affordable and special needs housing through financial assistance, removal of regulatory constraints, and administrative support. With limited funding, the City will rely on the following actions to encourage affordable and special needs housing production during the planning period:

- *Collaborate with Affordable Housing Developers:* Affordable and special needs housing developers work to develop, conserve and promote rental and ownership affordable housing. Particularly in relation to senior housing and housing for persons with disabilities (including persons with developmental disabilities), the developer is often, but not always, a local organization interested in developing affordable housing. The affordable and special needs housing developer is often involved with what is called "assisted housing", where some type of government assistance (tax-exempt bonds or tax credits) is provided to keep rents affordable. An affordable or special needs housing developer can help meet the goals for additional housing by implementing or assisting with the implementation of programs described in this Housing Element. The City will continue to collaborate with affordable and special needs housing developers to identify potential sites, write letters of support to help secure governmental and private-sector funding, and offer technical assistance related to the application of State density bonus provisions.
- *Regulatory Concessions and Incentives:* The City will continue to work with developers on a case-by-case basis to provide regulatory concessions and incentives to assist with the development of affordable and senior housing. In a relatively small city like San Fernando, this is the most effective method of assisting developers, as each individual project can be analyzed to determine which concessions and incentives would be the most beneficial to the project's feasibility. State-mandated regulatory concessions and incentives could include, but are not limited to, density bonuses, parking reductions, fee reductions or deferral, expedited permit processing, and modified or waived development standards. Any requested concessions or incentives would be evaluated on a case-by-case basis while simultaneously working to ensure the project is compatible with the surrounding neighborhood.
- *Transit-Oriented Development:* Much of the City's future residential development potential is located within the San Fernando Corridors Specific Plan area. To facilitate development in the Corridors Specific Plan area, the City will be working to

establish Transit-Oriented Development (TOD) standards in the vicinity of the Sylmar-San Fernando Metrolink Station, located along First Street and North Hubbard Avenue. In 2013, the City received a planning grant to develop a TOD overlay zone in the vicinity of the Metrolink Station that would facilitate the development of additional housing stock. This planning effort will establish appropriate development standards for TOD projects and develop incentives for affordable housing and housing for persons with special needs (such as seniors, persons with disabilities, including developmental disabilities). The City will also pursue funding from State and Federal programs to make infrastructure improvements in the area.

- *New Funding Sources:* Dissolution of the City's Redevelopment Agency by the State in 2012 eliminated the Low and Moderate Income Housing Fund (LMIHF), formerly the City's primary mechanism for providing direct funding support of affordable and special needs housing development. The City will actively pursue County, State, Federal and private funding sources as a means of leveraging local funds and maximizing assistance, with a goal of securing at least three new funding sources.

2013-2021 Objectives:

- On an ongoing basis, maintain contact information for affordable and special needs housing developers for the purposes of soliciting their involvement in development projects in San Fernando.
- Participate with affordable and special needs housing developers to review available Federal and State financing subsidies and apply as feasible on an annual basis.
- On an ongoing basis, assist and support developers of housing for lower income households, especially housing for extremely low income households and persons with special needs (such as seniors, large families, persons with disabilities, including persons with developmental disabilities), with site identification, supporting applications, conducting pre-application meetings, assisting with design and site requirements, and providing State-mandated regulatory incentives and concessions.
- Collaborate with developers of affordable and special needs housing over the planning period to facilitate the construction of 195 affordable units over the planning period (10 extremely low income, 30 very low income, 55 low income, and 100 moderate income units).
- Complete TOD overlay in 2016 with incentives for affordable housing and housing for persons with special needs (including persons with disabilities/developmental disabilities).

6. Conservation of Existing and Future Affordable Units: The City's former Redevelopment Agency assisted in the development of 172 deed-restricted affordable lower and moderate income units within seven different multifamily rental housing developments

since 1996 (see Table 21). None of these projects are at risk of converting to market rents by 2023. Another 113 affordable units within two developments are slated for construction during the 2013-2021 planning period.

2013-2021 Objectives: Monitor the status of the existing and future affordable rental housing stock in San Fernando. The City will work with property owners, interest groups and the State and Federal governments to implement the following actions on an ongoing basis to conserve its affordable housing stock:

- *Monitor Units:* On an ongoing basis maintain contact with providers and owners to monitor the status of existing and future affordable units.
- *Work with Potential Purchasers:* If units are discovered to be at risk of converting to market rate during the planning period, where feasible, provide technical assistance to public and non-profit agencies interested in purchasing and/or managing the at-risk units.
- *Tenant Education:* The California legislature extended the noticing requirement of at-risk units opting out of lower income use restrictions to one year. Should a property owner pursue conversion of the units to market rate, the City will ensure that tenants were properly noticed and informed of their rights.

7. Monitor Residential Capacity: City staff will monitor the consumption of residential acreage to ensure an adequate inventory is available to meet the City’s RHNA obligations. To ensure sufficient residential capacity is maintained to accommodate the RHNA, the City will develop and implement a formal ongoing (project-by-project) evaluation procedure pursuant to Government Code Section 65863. The City’s development application tracking software will notify staff when an application has been submitted for development of a property included in the residential sites inventory (Table 32). Should an approval of development result in a reduction of capacity below the residential capacity needed to accommodate the remaining need for lower income households, the City will identify and, if necessary, rezone sufficient sites to accommodate the shortfall and ensure “no net loss” in capacity to accommodate the RHNA.

2013-2021 Objective:

- Develop and implement a formal evaluation procedure pursuant to Government Code Section 65863 by January 1, 2015.
- Monitor the City’s continued ability to meet its RHNA as part of the City’s annual report to HCD on Housing Element implementation.

8. Removal of Governmental Constraints: State law requires that Housing Elements address, and where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing. The City will continue to monitor its development process and zoning regulations to identify and remove constraints to the development of housing.

The City will also continue to monitor federal and State legislation that could impact housing and comment on, support, or oppose proposed changes or additions to existing legislation, as well as support new legislation when appropriate. Special attention will be given by the City in the minimizing of governmental constraints to the development, improvement, and maintenance of housing.

2013-2021 Objectives:

- On an ongoing basis, monitor changes in State and Federal laws and revise City policies, programs, and regulations as necessary and appropriate.

GOAL 3.0: Assist Lower Income Tenants in Finding the Appropriate Resources to Allow them to Remain in the Community

Policy 3.1: Take positive steps to ensure all segments of the population are aware of their rights and responsibilities regarding fair housing.

Policy 3.2: Assist in settling disputes between tenants and landlords.

Policy 3.3: Assist residents in locating providers of housing services.

Policy 3.4: Maintain a housing service directory that provides referrals for rental assistance, local affordable housing projects, senior housing, housing legal assistance, fair housing, homeownership assistance, and rehabilitation, and disseminate information to the public.

Implementing Programs

9. Housing Choice Voucher Rental Assistance Program: The Housing Choice Voucher program extends rental subsidies to very low income households, providing a voucher to pay the difference between the fair market rent (FMR) as established by HUD and what a tenant can afford to pay (i.e. 30 percent of household income). The voucher allows a tenant to choose housing that costs above the payment standard, providing the tenant pays the extra cost. The Housing Authority of the County of Los Angeles (HaCOLA) coordinates Housing Choice Voucher rental assistance on behalf of the City. An average of 34 San Fernando residents received Housing Choice Voucher rental assistance annually between 2008 and 2012, with 79 additional residents on the waiting list as of July 2013. HUD requires that 75 percent of new admissions be limited to extremely low income households (30 percent AMI). Given the significant gap between market rents and what these extremely low and very low income households can afford to pay for housing, Housing Choice Vouchers play a critical role in allowing such households to remain in the community, and is a key program to address the needs of extremely low and very low income households.

2013-2021 Objectives:

- Continue to support HaCOLA's administration of the Housing Choice Vouchers Program and assist an average of approximately 35 extremely low and very low income households annually during the planning period.
- Encourage landlords to accept Housing Choice Vouchers.
- Prepare bilingual HaCOLA program contact information for prospective landlords and tenants.
- Support the IVHA's applications for additional voucher allocations and efforts to maintain and expand voucher use in the City.

10. Fair Housing Program: The City currently contracts with the Fair Housing Council of San Fernando Valley (FHCSFV) to provide fair housing and tenant/landlord information to residents. Services include: investigation of discrimination complaints; community outreach and education; and counseling and referrals to other agencies when individuals may have been victims of discrimination. The FHC conducts several workshops each year in the San Fernando Valley for tenants, and separately for landlords/owners to discuss fair housing rights and responsibilities. Landlord/tenant counseling services involves informing landlords and tenants of their rights and responsibilities under the California Civil Code and mediating conflicts between tenants and landlords. They also offer free apartment manager trainings in English and Spanish at their offices.

The City monitors and attempts to minimize discriminatory housing practices with the assistance of the FHC. The City advertises the availability of fair housing services by posting bi-lingual fair housing brochures at public counters, including at recreation and senior centers. Furthermore, the City has accommodated FHC workshops and City staff refer potential fair housing issues to the FHC.

2013-2021 Objectives:

- Annually contract with a fair housing service provider to promote open housing practices for residents, and to facilitate communication between tenants and landlords.
- Continue to disseminate bi-lingual fair housing brochures in a variety of public locations, including City Hall, San Fernando Recreation Park community center, Las Palmas Park community center, and the local County library, and provide enhanced outreach through coordination of fair housing education with existing community events.

GOAL 4.0: Provide Opportunities for Lower and Moderate Income Households to Become First-Time Homebuyers

Policy 4.1: Provide information and referral about homebuyer assistance programs available through the County, State, and private lenders to existing and potential residents.

Policy 4.2: Promote homebuyer education seminars offered through the Los Angeles County Community Development Commission.

Policy 4.3: Provide homebuyer assistance to lower and moderate income purchasers in City-assisted developments, when feasible.

Policy 4.4: Promote available foreclosure resources through the City's website and informational handouts at the Community Development Department public counter.

Implementing Programs

11. Homeownership Programs: Prospective lower and moderate income San Fernando homeowners have access to three County-run first-time homebuyer programs:

- Mortgage Credit Certificate (MCC): This program enables lower and moderate income first-time homebuyers to receive a Federal income tax credit of up to 15 percent of the annual mortgage interest paid. The MCC reduces Federal income tax, increases take-home pay, and increases the qualifying loan amount for homebuyers. Program assistance is available only to income-eligible persons and families who have not owned a home in the last three years. The property must be a single-family detached home, condominium, or townhouse.
- Home Ownership Program (HOP): The Los Angeles County Community Development Commission (CDC) administers the County's Home Ownership Program (HOP), offering up to \$60,000 in deferred payment, zero percent interest loans for downpayment and closing cost assistance for lower income households. San Fernando is a participating jurisdiction in the HOP program, and has for-sale housing stock that falls within the sales price maximums. This program can be used in conjunction with the Mortgage Credit Certificate (MCC). Prospective participants must attend eight hours of homebuyer counseling.
- Southern California Home Financing Authority (SCHFA): SCHFA offers a mortgage revenue bond program that issues 30-year mortgage revenue funds at below-market interest rates. To be eligible for the program, the buyer must be a first-time homebuyer whose income may not exceed 120 percent of the Los Angeles County median income. The program also provides downpayment and closing cost assistance in the form of a gift equivalent to four percent of the first loan amount.

2013-2021 Objectives:

- Actively promote the MCC, HOP, and SCHFA programs to expand homeownership. Update the City website in 2014 to provide links to County resources.
- Prepare and distribute a bi-lingual program flyer.
- Annually conduct targeted outreach to realtors, mortgage brokers and lending institutions to advise them of these homebuyer assistance programs.

Table 35: Housing Program Summary

Housing Program	Program Goal	2013-2021 Objective	Funding Source	Responsible Agency	Time Frame
1. Residential Rehabilitation Program	Provide financial assistance for home repairs for lower and moderate income households.	Assist 20 households during the planning period, subject to available funding.	Residual LMIHF housing set-aside funds (if any)	Community Development Department	Ongoing through 2021
2. Neighborhood Preservation and Revitalization Program (CAPP)	Abate illegal activity, nuisance behaviors and problem properties.	Implement CAPP within designated Focus Areas.	Department Budget	Community Development Department	Ongoing through 2021
3. Housing Inspection Programs	Improve the quality of housing through housing conditions inspections.	Complete inspections of approximately 200 apartment units annually. Inspect ownership units upon re-sale.	Department Budget; Inspection fees	Community Development Department	Ongoing through 2021; Conduct outreach and education annually
4. Lead Based Paint Awareness	Reduce the risk of lead based paint hazards to health through educational outreach.	Remediate lead cases. Coordinate with LA County and Pacoima Beautiful on educational programs and identification of funding sources.	Department Budget	Community Development Department; LA County Dept of Health Services	Ongoing through 2021
5. Facilitate Affordable and Special Needs Housing Development	Provide financial and regulatory assistance in support of affordable and special needs housing.	Collaborate with affordable housing developers, offer regulatory concessions and incentives, and identify new funding sources to facilitate production of at least 195 new affordable and special needs housing units.	Department Budget	Community Development Department	Ongoing through 2021
6. Conservation of Existing and Future Affordable Units	Conserve the City's existing and future lower and moderate income rental housing stock.	Monitor the status of the existing and future affordable rental housing stock in San Fernando. Work with property owners, interest groups and the State and Federal governments to conserve its affordable housing stock.	Department Budget	Community Development Department	Ongoing through 2021

Table 35: Housing Program Summary

Housing Program	Program Goal	2013-2021 Objective	Funding Source	Responsible Agency	Time Frame
7. Monitor Residential Capacity	Ensure that the City's land inventory is adequate to accommodate the RHNA throughout the planning period.	Monitor the consumption of residential acreage to ensure an adequate inventory is available to meet the City's RHNA obligations. Develop and implement a formal ongoing (project-by-project) evaluation procedure pursuant to Government Code Section 65863.	Department Budget	Community Development Department	Annually as part of the City's report to HCD on Housing Element implementation
8. Removal of Governmental Constraints	Identify and eliminate governmental constraints to the provision of affordable and special needs housing.	Monitor changes in State and Federal laws and revise City policies, programs, and regulations as necessary and appropriate.	Department Budget	Community Development Department	Ongoing through 2021
9. Housing Choice Voucher Assistance Program	Provide rental assistance to extremely low and very low income households.	Support HaCOLA's administration of the program to assist an average of 35 extremely low and very low income households annually. Encourage landlords to register units; prepare bilingual HaCOLA program contact information.	HUD Section 8	Community Development Department; HaCOLA	Ongoing through 2021
10. Fair Housing Program	Promote fair housing practices.	Contract with the FHCSFV or another fair housing service provider; disseminate brochures; coordinate fair housing education with community events.	CDBG	Community Development Department; Fair housing service provider	Ongoing through 2021
11. Homeownership Programs	Expand homeownership opportunities for lower and moderate income households.	Promote County homebuyer programs. Prepare and distribute bi-lingual program flyer. Advertise County programs at public counters and on the City's website.	Department Budget	Community Development Department	Ongoing through 2021

Table 36: Summary of Quantified Objectives

Income Level	RHNA	New Construction	Rehabilitation*	Conservation**
Extremely Low	27	10	0	0
Very Low	28	30	2	73
Low	32	55	8	95
Moderate	35	100	5	4
Above Moderate	95	125	0	0
Totals	217	320	15	172

Notes:

- * Reflects single-family rehabilitation program through the exhaustion of residual RDA set-aside funds, if any (see Program 1).
- ** Reflects preservation of very low, low and moderate income rental units identified in Table 21.

APPENDIX A: PUBLIC PARTICIPATION

SUMMARY

Government Code Section 65583(c)(8) requires that local governments make “a diligent effort...to achieve public participation of all economic segments of the community in the development of the housing element.” Public participation played an important role in the formulation and refinement of the City’s housing goals and policies and in the development of a Land Use Plan, which determines the extent and density of future residential development in the community.

City residents had several opportunities to recommend strategies, review, and comment on the Housing Element. Two Community Workshops were held prior to completion of the draft Housing Element and the draft document was presented to the Planning Commission at a noticed public meeting prior to transmittal of the document to the State Department of Housing and Community Development (HCD).

Meeting notices were posted on the City’s website, and notification was published in the local newspaper in advance of the workshops/meetings. Copies of the draft Element were made available for review at City Hall and were posted on the City website, and notices were sent directly to agencies that serve the City’s special needs populations and to others who requested to receive such notification. These service providers and interested parties included organizations that represent the housing interest groups. Table A-1 provides a summary of public comments while Table A-2 includes the public notification distribution list.

The following is a list of opportunities for public involvement in the preparation of this Housing Element update.

Workshop #1	September 14, 2013
Workshop #2	September 28, 2013
Planning Commission Public Meeting	October 15, 2013
Planning Commission Adoption Hearing	January 7, 2013
City Council Adoption Hearing	TBD

Table A-1: Summary of Public Comments and Housing Element Response

Comment Themes	Housing Element Response
<i>Community Workshops– September 14, 2013 and September 28, 2013</i>	
The City should actively advertise and inform residents and the real estate community of available programs that offer assistance to prospective homeowners.	Program 11 – homeownership programs
The City should actively market the City to the commercial development community. Economic development is greatly needed to create businesses and services that cater to the needs of residents.	This City is actively marketing opportunities within the San Fernando Corridor Specific Plan to the commercial real estate community. Creating a vibrant population within the Specific Plan area will help attract new businesses to locate to the City.
The City should enhance outreach efforts so more residents participate in public meetings.	The two community workshops were publicly noticed, with special notification to service providers and housing professionals. Flyers have also been distributed to all properties within the City and posted on the City’s website and community locations. Approximately 15 people attended the two community workshops.
The City should enhance or improve outreach efforts to educate owners and real estate professionals about the City’s inspection upon re-sale requirements.	Program 3 – Housing Inspection Programs
A resident described a number of ongoing issues she was having with her landlord and the property she is renting. Issues include substandard living conditions (e.g., windows don’t open, plumbing issues, doors do not close properly, fire safety issues, et cetera.). What help is available for tenants who are renting substandard units and the landlord is unresponsive?	Program 3 – Housing Inspection Programs Program 10 – Fair Housing
Many people have misconceptions about labels such as “low income.” The presentation could be improved to provide more information about the types of jobs that pay “low” or “moderate” income wages. That would help put a local face on the income categories. Some people who are often against lower and moderate income housing might actually meet those definitions.	The presentation was modified for the second community workshop held on September 28, 2013 to link typical jobs to the income categories.
The Housing Element should focus on addressing the needs of existing residents, not to attract new people to the City.	It was explained that the first goal of the Housing Element is to preserve and maintain the quality of the City’s housing stock and neighborhood. However, new housing opportunities are needed to allow “children” of long-time residents to return to the community after finishing college or to allow seniors to age in place. Accessory units, townhomes, condominiums, and apartments offer opportunities for affordable housing.
Higher density lower income housing will help preserve existing single-family neighborhoods by relieving overcrowding and illegal garage conversions. West Hollywood is one example where a high density corridor has helped preserve single-family neighborhoods. Also, the increased population and activity that comes with higher density corridors	The Housing Element Resources section includes a strategy to accommodate higher density housing within the Specific Plan corridors.

Table A-1: Summary of Public Comments and Housing Element Response

Comment Themes	Housing Element Response
will attract restaurants and other businesses within mixed use and commercial corridors.	
San Fernando needs to find ways to keep young professionals in the community. An income of \$80,000 to purchase a median priced home is too high.	The Housing Element includes various programs to create more lower and moderate housing and referral to homeownership assistance.
The City should define and establish a threshold for “slumlord” to categorize people who violate landlord/tenant law.	Enforce City codes and refer landlord/tenant issues to the Fair housing service provider – see Program 10. The City’s Community Preservation staff also addresses housing code violations.
Will the City buy land to build new housing to accommodate the RHNA? If not, where will this new housing go? San Fernando does not have a lot of large vacant lots.	Resources section identifies areas where the housing will be accommodated. New housing is primarily going to be accommodated through accessory dwelling unit construction, and housing within the City’s R-2 and R-3 multi-family residential zones and the San Fernando Corridor Specific Plan area.
San Fernando needs more higher-density housing to complement planned transit improvements, including the East San Fernando Valley Transit Corridor project and the statewide High Speed Rail project.	The Housing Element Resources section includes a strategy to accommodate higher density housing within the Specific Plan corridors and near major public transit centers/nodes..
Are there any programs to assist owners who are at risk of losing their home to foreclosure?	The Housing Element has a policy: Promote available foreclosure resources through the City’s website and informational handouts at the Community Development Department public counter. New website will include a registry of available resources.
<i>Planning Commission Meeting – October 15, 2013</i>	
Resident spoke on her need for accessible housing for her daughter with developmental disabilities	Staff responded that a new affordable housing project targeted for persons with disabilities is under construction and provided information for the resident to apply for the units.
Fair Housing Council of San Fernando Valley indicated that many accessory units in the City are rented at high costs to lower income families.	City staff responded that there is also an emerging trend of accessory units being used to accommodate caretakers of elderly households or adult children that are returning home due to financial reasons. Accessory units allow for such options for families in need.

Table A-2: Housing Element Outreach List

Organization	Contact First	Contact Last	Title	Address	City, State Zip
L.A. Family Housing	Stephanie	Klasky-Gamer	President/CEO	7843 Lankershim Boulevard	North Hollywood, CA 91605
Assistance League - San Fernando Valley				22700 Sherman Way Rms 7&8	West Hills, CA 91307
Catholic Charities of Los Angeles, Inc.	Monsignor Gregory	Cox	Executive Director	P.O. Box 15095	Los Angeles, CA 90015-0095
Fair Housing Council of the San Fernando Valley	Diana C.	Bruno	Executive Director	14621 Titus St., #100	San Fernando Valley, CA 91402
Greater San Fernando Valley Chamber of Commerce	Nancy Hoffman	Vanyek	CEO	7120 Hayvenhurst Avenue, Suite 114	Van Nuys, CA 91406
Habitat for Humanity - San Fernando Valley	Donna	Deutchman	CEO	21031 Ventura Blvd. Suite 610	Woodland Hills, CA
Housing Authority of the City of Los Angeles	Douglas	Guthrie	President/CEO	2600 Wilshire Blvd.	Los Angeles, CA 90057
Housing Authority of the County of Los Angeles	Sean	Rogan	Executive Director	700 West Main Street	Alhambra, CA 91801
Los Angeles Homeless Services Authority	Michael	Arnold	Executive Director	811 Wilshire Blvd., 6th Floor	Los Angeles, CA 90017
Mid Valley Family YMCA	Greg	Koubek	Executive Director	6901 Lennox Ave.	Van Nuys, CA 91405
Mid Valley Jeopardy Foundation				6015 Woodman Avenue	Van Nuys, CA 91401
National Council of Jewish Women/Los Angeles	Hillary	Selvin	Executive Director	543 N. Fairfax Ave.	Los Angeles, CA 90036
Rotary of Greater Van Nuys	Pete	Satuloff		20700 Ventura Blvd. Ste.205	Woodland Hills, CA 91364
San Fernando Valley Rescue Mission	Wade	Trimmer	Director	13422 Saticoy Street	North Hollywood, CA 91605
The Valley Economic Alliance				5121 Van Nuys Boulevard, Suite 200	Sherman Oaks, CA 91403
United Chambers - SFV & Region	Marian E.	Jocz	Executive Director	5121 Van Nuys Boulevard, Suite 203	Sherman Oaks, CA 91403
Valley Industry & Community Association	Stuart	Waldman	President	5121 Van Nuys Blvd., Suite 208	Sherman Oaks, CA 91403
Valley Interfaith Council (VIC)				4505 LAS VIRGENES RD., STE. 211	CALABASAS, CA 91302
VEDC Business Center	Roberto	Barragan	President	5121 Van Nuys Blvd., 3rd Floor	Van Nuys, CA 91403
Aid For Aids, Inc.				825 Colorado Blvd. Ste. 100	Los Angeles, CA 90041
AIDS Healthcare Foundation	Michael	Weinstein	President	6255 W. Sunset Blvd. 21st Fl.	Los Angeles, CA 90028
Bridge to Home	Tim	Davis	Executive Director	P.O. Box 802978	Santa Clarita, 91380
Child and Family Guidance Center	Roy	Marshall	President/CEO	9650 Zelzah Ave.	Northridge, CA 91325
Child Care Resource Center, Inc.	Dr. Michael	Olenick	President/CEO	20001 Prairie Street	Chatsworth, CA 91311
Children's Hunger Fund	Dave	Phillips	President	P.O. Box 7085	Mission Hills, CA 91346
Community Enhancement Services				16743 Schoenborn St.	North Hills CA 91343

Table A-2: Housing Element Outreach List

Organization	Contact First	Contact Last	Title	Address	City, State Zip
Covenant House California	Patrick S.	McCabe	Executive Director	1325 North Western Avenue	Hollywood, California 90027
Creative Minds ADP, Inc.	Liana	Aidinova	Program Director	6045 Woodman Avenue	Van Nuys, CA 91401
Eliza Shanks Home Inc				13055 Weidner St.	Pacoima, CA 91331
Family Promise of East San Fernando Valley	Kimberly	Rose	Network Director	P.O. Box 1307	Burbank, CA 91507
Family Rescue Center				22103 Vanowen Street	Canoga Park, CA 91303
Food or Not				9663 Santa Monica Blvd., #743	Beverly Hills, CA 90210
Hillview Mental Health Center	Dr. Eva S.	McCraven	President/CEO	12450 Van Nuys Blvd., Suite 200	Pacoima, CA 91331
Hope of the Valley Rescue Mission	Ken	Craft	President/CEO	P.O. Box 248	Sun Valley, CA 91353
Independent Living Center of Southern California	Norma Jean	Vescovo		14407 Gilmore Street, #101	Van Nuys, CA 91401
Inner Circle Foster Care & Adoption Services	Pamela G.	Jordan	Executive Director	7120 Hayvenhurst Avenue, Ste. 204	Van Nuys, CA 91406
JFS/SOVA Community Food & Resource Program				16439 Vanowen Street	Van Nuys, CA 91406
Lamp Community	Donna	Gallup	CEO	526 San Pedro Street	Los Angeles, CA 90013
Los Angeles Community Builders, Inc.				14800 Sherman Way	Van Nuys, CA 91405
Lutheran Socia Services of Southern California				6425 Tyrone Ave.	Van Nuys, CA 91401
Many Mansions				1459 E. Thousand Oaks Blvd. - Bldg. D	Thousand Oaks, CA 91362
MEND - Meet Each Need with Dignity	Marianne Haver	Hill	President/CEO	10641 N. San Fernando Rd.	Pacoima, CA 91331
My Friend's Place	Heather	Carmichael	Executive Director	P.O. Box 3867	Hollywood, CA 90078
North Hollywood Interfaith Food Pantry				4390 Colfax Ave.	Studio City, CA 91604
North Los Angeles County Regional Center	George	Stevens	Director	15400 Sherman Way, Suite 170	Van Nuys, CA 91406-4211
North Valley Caring Services, Inc.	Ivette	Pineda	Executive Director	15453 Rayen Street,	North Hills, CA 91343, USA
Northeast Valley Health Corporation	Kimberly	Wyard	CEO	1172 N. Maclay Ave.	San Fernando, CA 91340
Penny Lane Centers	Ivelise	Markovits	CEO	15305 Rayen St.	North Hills, CA 91343
People in Progress				P.O. Box 17216	Los Angeles, CA 90017
San Fernando Valley Community Mental Health Center, Inc.	Ian	Hunter	President/CEO	6842 Van Nuys Blvd., 6th Floor	Van Nuys, CA 91405
Santa Clairta Shelter	Annette	Guzman	Shelter Manager	23031 Drayton St.	Santa Clarita, 91355
St. Charles Borromeo Family Service Center				10834 Moorpark St.	North Hollywood, CA 91602
Sylmar Emergency Winter Shelter	Roy	Sua	Shelter Manager	12860 Arroyo St.	Sylmar, CA 91342
The Center for Individual	Sherry	Brill	Executive	5445 Laurel Canyon	North Hollywood, CA

Table A-2: Housing Element Outreach List

Organization	Contact First	Contact Last	Title	Address	City, State Zip
and Family Counseling			Director	Blvd.	91607
The Village Family Services	Hugo C.	Villa	CEO	6736 Laurel Canyon Blvd., Suite 200	North Hollywood, CA 91606
Tierra del Sol Foundation	Steve	Miller	Executive Director	9919 Sunland Boulevard	Sunland CA 91040
Valley Family Center	Gary	Bessler	Executive Director	302 S. Brand Blvd.	San Fernando, CA 91340
Valley Village	Debra	Donovan	Executive Director	20830 Sherman Way	Winnetka, CA 91306
Volunteer League of the San Fernando Valley				14603 Hamlin Street	Van Nuys, CA 91411
Walden Family Services	Marci	Galvez	Regional Director	18860 Nordhoff Street, Suite 200	Northridge, CA 91324
A Community of Friends				3701 Wilshire Blvd., Suite 700	Los Angeles, CA 90010
Beyond Housing	Christine	Mirasy-Glasco	President/CEO	340 North Madison Ave.	Los Angeles, CA 90004
Homes For Life Foundation				8939 S. Sepulveda Boulevard, Suite 460	Los Angeles, CA 90045
Western Seniors Housing				17748 Sky Park Circle, Suite 225	Irvine, CA 92614
Los Angeles Unified School District	Dr. John E.	Deasy	Superintendent	333 S. Beaudry Ave.	Los Angeles, CA 90017
Bank of America Home Loans	Eric	Mozilo	Home Loans Manager	345 N. Brand Blvd.	Glendale, CA 91203
Bank of America Home Loans	Bill	Greene	Home Loans Manager	24200 Magic Mountain Pkwy, Suite 110	Santa Clarita, CA 91355
Chase - Mortgage Services	Moses E.	Hernandez	Mortgage Banker	402 S. Brand Blvd.	San Fernando, CA 91340
CitiBank	Michelle	Keuchkerian	Mortgage Specialist	1965 N. Hillhurst Ave.	Los Angeles, CA 90027
KPL Select Mortgage, Inc.				4348 Van Nuys Boulevard, Suite 200	Sherman Oaks, California 91403
Prospect Mortgage, LLC				11011 Balboa Blvd.	Granada Hills, CA 91344
Prospect Mortgage, LLC				9324 Reseda Blvd	Northridge, CA 91324
Wells Fargo Home Mortgage				807 San Fernando Rd.	San Fernando, CA 91340
California Association of Realtors				525 South Virgil Ave.	Los Angeles, CA 90020-1403
Century 21 Albert Foulad Realty				17835 Ventura Boulevard, Suite 200	Encino, CA 91316
Century 21 All Moves				11011 Balboa Boulevard	Granada Hills, CA 91344
Century 21 Crest				1501 West Magnolia Boulevard	Burbank, CA 91506
Dilbeck Real Estate	Denis	Bolen	Manager	14601 Ventura Blvd.	Sherman Oaks, CA 91403
Keller Williams Realty Northridge				9324 Reseda Blvd.	Northridge, CA 91324

Table A-2: Housing Element Outreach List

Organization	Contact First	Contact Last	Title	Address	City, State Zip
Park Regency Realty	Joe	Alexander	President	10146 Balboa Boulevard	Granada Hills, CA 91344
Prudential California Realty - Northridge	John	Maquar	Manager	9003 Reseda Blvd. Suite 105	Northridge, CA 91324
RE/MAX Olson & Associates				11141 Tampa Ave	Northridge, CA 91326
Southland Regional Association of Realtors, Inc.				7232 Balboa Blvd.	Van Nuys, CA 91406
Del Sol Realty				662 N Maclay Ave	San Fernando, CA 91340
Armas Norma				1000 N Maclay Ave	San Fernando, CA 91340
Ascencio Gerardo				458 N Maclay Ave	San Fernando, CA 91340
Hernandez Henry				1701 Truman St # I	San Fernando, CA 91340
Home Solution Team Inc				707 N Maclay Ave	San Fernando, CA 91340
San Fernando Realty				458 San Fernando Mission Blvd	San Fernando, CA 91340
Curiel Francisco				731 N Maclay Ave	San Fernando, CA 91340
Progressive Realtors				321 N Maclay Ave Apt N	San Fernando, CA 91340
Professional Modification Svc				110 N Maclay Ave	San Fernando, CA 91340
Reality Executives Media Center Team Trueman				1701 Truman St	San Fernando, CA 91340
Casa Linda Realty				130 N Maclay Ave	San Fernando, CA 91340
Sixteen Sixteen Second Street				1616 2nd St	San Fernando, CA 91340
Vaughn Street Partners				13618 Vaughn St	San Fernando, CA 91340
Aspen & Associates				1543 Truman St	San Fernando, CA 91340
Colon Anna Maria				832 N Maclay Ave	San Fernando, CA 91340
Pittmanh Aspen				1547 Truman St	San Fernando, CA 91340
Fajardo Josephina				662 N Maclay Ave	San Fernando, CA 91340
Herbert Gomez Real Estate				741 S Workman St	San Fernando, CA 91340
Era-Rocking Horse Realty				832 N Maclay Ave	San Fernando, CA 91340
Mata Salvador				1000 N Maclay Ave	San Fernando, CA 91340
Park Avenue Realty				1960 Glenoaks Blvd Ste 1	San Fernando, CA 91340
Montes Eddie				321 N Maclay Ave # B	San Fernando, CA 91340
Silva Benny				563 S Brand Blvd	San Fernando, CA 91340
Alvaro & Conception Gonzalez				703 Glenoaks Blvd	San Fernando, CA 91340

Table A-2: Housing Element Outreach List

Organization	Contact First	Contact Last	Title	Address	City, State Zip
Ho Alen				760 N Huntington St	San Fernando, CA 91340
Gutierrez Maricruz				1000 N Maclay Ave	San Fernando, CA 91340
Moran Jorge				1960 Glenoaks Blvd # 1	San Fernando, CA 91340
Moran Marcelo				545 N Maclay Ave	San Fernando, CA 91340
Superior Realty & Services				330 N Maclay Ave Ste 201	San Fernando, CA 91340
AnMar Properties				523 S. Brand Blvd., #101	San Fernando, CA 91340
Home Sweet Home Realty				1000 N Maclay Ave	San Fernando, CA 91340
Vanoni Realty Corp.				811 San Fernando Road Ste 204	San Fernando, CA 91340
Champion Realty				1701 Truman St # I	San Fernando, CA 91340
Aszkenazy Development Inc				601 S Brand Blvd # 3	San Fernando, CA 91340
Mission Real Estate				458 N Maclay Ave	San Fernando, CA 91340
Emerita J Ramirez				1030 N Maclay Ave	San Fernando, CA 91340
Palacios Properties, Inc.				551 San Fernando Mission Blvd	San Fernando, CA 91340
G V Properties				1024 N Maclay Ave # K	San Fernando, CA 91340
Paramount Properties				451 S Brand Blvd	San Fernando, CA 91340
Milestone Mortgage & Realty				737 S Workman St	San Fernando, CA 91340
San Fernando Senior High School				11133 O'Melveny Ave	San Fernando, CA 91340
O'Melveny Elementry School				728 Woodworth St.	San Fernando, CA 91340
Morningside Elementary School				576 North Maclay	San Fernando, CA 91340
San Fernando Elementry School				1130 Mott Street	San Fernando, CA 91340
San Fernando Middle School				130 N Brand Blvd	San Fernando, CA 91340
César Chávez Learning Academies				1001 Arroyo Avenue	San Fernando, CA 91340
Gridley Elementary School				1907 Eighth St	San Fernando, CA 91340
Sylmar Senior High School				13050 Borden Ave.	San Fernando, CA 91340
Mission Continuation School				11015 O'Melveny Ave	San Fernando, CA 91340
Vista del Valle Dual Language Academy				12441 Bromont Ave	San Fernando, CA 91340
Lakeview Charter High School				919 Eighth Street	San Fernando, CA 91340
Vaughn Next Century Learning Center				13330 Vaughn Street	San Fernando, CA 91340

Table A-2: Housing Element Outreach List

Organization	Contact First	Contact Last	Title	Address	City, State Zip
Nueva Esperanza Charter Academy				1218 North Fourth Street	San Fernando, CA 91340
Santa Rosa / Bishop Alemany School				1316 Griffith Street	San Fernando, CA 91340
St. Ferdinand Elementary School				1012 Coronel Street	San Fernando, CA 91340
Concordia - San Fernando				777 North Maclay Avenue	San Fernando, CA 91340
Glenoaks Elementary				1525 Glenoaks Blvd	San Fernando, CA 91340
San Fernando KinderCare				2100 Frank Modugno Drive	San Fernando, CA 91340
YWCA Infant Learning Center				11133 O'melveny Ave	San Fernando, CA 91340
YWCA Child Development Center				1200 N Maclay Ave	San Fernando, CA 91340
San Fernando Child Development Center				1204 Woodworth St	San Fernando, CA 91340
Wooden Shoe Nursery School				1525 Glenoaks Blvd	San Fernando, CA 91340
Kalishar Head Start				340 Parkside Dr	San Fernando, CA 91340

APPENDIX B: REVIEW OF PAST ACCOMPLISHMENTS

Under State Housing Element law, communities are required to assess the achievements under their adopted housing programs as part of the periodic update to their housing elements. These results should be quantified where possible (e.g. the number of units rehabilitated), but may be qualitative where necessary (e.g. mitigation of governmental constraints). The results should then be compared with what was projected or planned in the earlier element. Where significant shortfalls exist between what was planned and what was achieved, the reasons for such differences must be discussed.

The City of San Fernando 2008-2014 Housing Element sets forth a series of housing programs with related objectives for the following areas:

- Housing and Neighborhood Conditions
- Development of New Affordable Housing
- Tenant Assistance
- Homeownership

This section reviews the City's progress to date in implementing these housing programs and their continued appropriateness for the 2013-2021 Housing Element. Table B-1 compares quantified objectives and accomplishments during the 2008-2014 planning period (through end of 2012); however, new construction objectives are reported for the RHNA cycle, which started in 2006. Table B-2 summarizes the City's housing program accomplishments, followed by a review of its quantified objectives. The results of this analysis will provide the basis for developing the comprehensive housing program strategy presented in Part C of this section.

Table B-1: Objectives vs. Accomplishments

Income Category	New Construction (2006-2012)*		Rehabilitation (2008-2012)**		Conservation (2008-2012)***	
	Objective	Result	Objective	Result	Objective	Result
Extremely Low	31	0	6	0	0	0
Very Low	31	19	5	0	54	54
Low	38	54	23	10	54	54
Moderate	42	2	8	4	4	4
Above Moderate	109	74	0	0	2	2
Total	251	149	42	14	114	114

Notes:

*Reflects 2006-2014 RHNA

** Reflects single-family rehabilitation program loans

*** Reflects preservation of affordable multi-family units in Park Vista, Las Palmas and Park Avenue senior projects.

Table B-2: Evaluation of Program Accomplishments under 2008-2014 Housing Element

Housing Program	Program Objectives	Program Accomplishments
1. Residential Rehabilitation Program	Assist six to eight households per year under the Single-Family Rehabilitation Program.	<p>The City's former Redevelopment Agency (RDA) assisted the rehabilitation of 14 single-single family in 2008 and 2009. Funding of the program ceased in 2010 anticipation of RDA dissolution by the State in 2012.</p> <p>Continued Appropriateness: This program is continued in the 2013-2021 Housing Element; however, funding for the program is currently limited to residual RDA set-aside funds that may result from the California Department of Finance meet and confer process (if any).</p>
	Develop program guidelines for establishment of a Rental Rehabilitation Loan component.	
2. Neighborhood Preservation and Revitalization Program (CAPP)	Continue to implement CAPP within the five designated Focus Areas, and identify additional Focus Areas as appropriate.	<p>The City implemented CAPP within the initial five Focus Areas as well as 15 additional focus areas identified during the planning period.</p> <p>The State's dissolution of the RDA led to a reorganization of the program. The City now conducts multi-agency inspections within two larger Focus Areas instead of 20 smaller areas. Each Focus Area currently has one full-time and one part-time code enforcement officer. Whereas program compliance had been driven by administrative citations, the current program is less punitive and community preservation Officers are now focused on compliance orders coupled with outreach and education of property maintenance issues.</p> <p>Continued Appropriateness: This program is continued but modified in the 2013-2021 Housing Element to account for recent programmatic changes resulting from the loss of RDA funding in 2012 and to include enforcement of the city's accessory dwelling unit ordinance.</p>
	Annually report to the City Council on the status of the program.	
3. Rental Property Inspection Program	Complete inspections of approximately 200 units on an annual basis.	<p>The City inspected nearly 1400 multi-family rental units (average 280 units per year) during the planning period. Program accomplishments are reported to the City Council annually.</p> <p>Continued Appropriateness: This program is continued in the 2013-2021 Housing Element.</p>
	Provide City Council with annual program status report.	
4. Crime Free Rental Housing	Research existing crime-free rental program and organizations to establish a base methodology and program incentives, goals and objectives.	<p>Budget and staffing limitations prevented implementation of this program during the planning period.</p> <p>Continued Appropriateness: This program is not included in the 2013-2021 Housing Element due to the State's dissolution of San Fernando's RDA in 2012.</p>
	Initiate program in 2009.	
5. Lead Based Paint Awareness	Continue to remediate lead cases through the City's residential rehabilitation programs.	The City continued public outreach to applicants for additions/rehabs regarding lead based paint abatement requirements and met with LA County

Table B-2: Evaluation of Program Accomplishments under 2008-2014 Housing Element

Housing Program	Program Objectives	Program Accomplishments
	<p>Coordinate with LA County and Pacoima Beautiful regarding existing funding and programs.</p> <p>Conduct annual lead based paint seminar in City beginning in 2009.</p>	<p>representatives. Lead based paint seminars occurred in 2009 and 2010; however, the State's elimination of the RDA rendered further seminars infeasible. The City also continues to work with Pacoima Beautiful and the County of Los Angeles to identify funding for outreach and abatement.</p> <p>Continued Appropriateness: This program is continued but modified in the 2013-2021 Housing Element to account for recent programmatic changes resulting from the loss of RDA funding in 2012.</p>
6. Affordable Housing Development Assistance	<p>Complete a master EIR for downtown parking lot sites to expedite future processing of entitlements.</p> <p>Move forward with a Development Agreement on City-owned property for development of 100 affordable senior rental units.</p> <p>Issue a RFP for a mix of family rental and ownership units on other City-owned properties, and initiate discussions with adjacent property owners.</p>	<p>The City completed a draft EIR for the downtown parking lot sites in 2008; however, the Exclusive Negotiating Agreement (ENA) with the developer was allowed to expire so the EIR was never certified and the project did not move forward.</p> <p>Although the City did not issue a RFP for a mix of family rental and ownership units on other City-owned properties or initiate discussions with adjacent property owners, one City-owned parcel (1422 San Fernando Rd.) was leased to an affordable housing developer resulting in 20 new affordable units during the planning period.</p> <p>The City also received a 2013 Transit-Oriented Development (TOD) Planning Grant for a TOD overlay zone around the metro station. The planning effort will identify opportunities for affordable housing development within the TOD overlay.</p> <p>Continued Appropriateness: Elements of this program are incorporated into an overall program in the 2013-2021 Housing Element to facilitate and encourage affordable housing development during the planning period (see Program 5).</p>
7. Senior Housing	<p>Conserve 112 units of affordable senior housing in the Park Vista, Las Palmas and Park Avenue senior projects.</p>	<p>The City continues to monitor existing deed restricted senior units on an annual basis. All 112 units at Park Vista, Las Palmas and Park Avenue remain affordable and available to seniors.</p> <p>Continued Appropriateness: This program will be renamed and modified for the 2013-2021 Housing Element to include all existing and future deed-restricted affordable housing units.</p>
8. Accessory Dwelling Unit Program	<p>Through implementation of the City's accessory unit ordinance, provide additional sites for the provision of rental housing, and</p>	<p>The City has issued ten accessory dwelling unit building permits since 2008. As part of CAPP, code enforcement and planning personnel worked with prospective applicants who were eligible for</p>

Table B-2: Evaluation of Program Accomplishments under 2008-2014 Housing Element

Housing Program	Program Objectives	Program Accomplishments
	<p>seek to achieve 50 accessory units during the planning period.</p> <p>Promote the development of accessory units by incorporating information on the City's website, and through code enforcement referrals to address overcrowding.</p>	<p>accessory dwelling units. The City's website is in the process of redesign. The new website will include information about the accessory dwelling unit ordinance.</p> <p>Continued Appropriateness: This program is not continued in the 2013-2021 Housing Element as a separate program; however primary program components are included in the CAPP program (see Program 2).</p>
9. Affordable Housing Density Bonus	<p>Adopt a local density bonus ordinance by 2009 to implement State requirements as a means of enhancing the economic feasibility of affordable housing developments.</p> <p>Advertise on the City's website, and promote in conjunction with discussions with development applicants.</p>	<p>The City adopted a density bonus ordinance that complies with Government Code Sections 65915-65918 in 2013. The City will advertise the availability of the new ordinance on the website and promote the program while discussing applications with developers.</p> <p>Continued Appropriateness: This program has been implemented and is not included in the 2013-2021 Housing Element. Density bonuses and waiver/modifications of development standards will be included as incentives in an overall program to facilitate and encourage affordable housing development during the planning period (see Program 5).</p>
10. Inclusionary Zoning	<p>Adopt a local inclusionary housing ordinance applicable to San Fernando's Redevelopment Project Areas by 2009.</p> <p>Evaluate the alternative options for fulfillment of inclusionary requirements, such as provision of affordable units off-site or payment of an in-lieu fee.</p> <p>Advertise on the City's website, along with incentives available through the density bonus ordinance for on-site provision of affordable units.</p>	<p>Inclusionary regulations included as part of 2011 Redevelopment Plan Amendment of the Consolidated Redevelopment Project Areas prior to state dissolution of the City's Redevelopment Agency.</p> <p>Continued Appropriateness: This program is not included in the 2013-2021 Housing Element due to the State's dissolution of San Fernando's RDA in 2012.</p>
11. Zoning Ordinance Revisions	<p>Amend the zoning ordinance by December 2009 to make explicit provisions for manufactured housing, community care facilities, SROs, transitional and supportive housing, and emergency shelters.</p> <p>Develop objective standards to regulate emergency shelters as provided for under SB 2.</p>	<p>The City amended the Zoning Code in March 2013 to make provisions for manufactured housing, community care facilities, SROs, transitional housing, supportive housing, and emergency shelters. As part of the same Zoning Code amendment, the City added objective standards to regulate emergency shelters pursuant to SB 2.</p> <p>Continued Appropriateness: This program has been modified for the 2013-2021 Housing Element (see Program 8).</p>

Table B-2: Evaluation of Program Accomplishments under 2008-2014 Housing Element

Housing Program	Program Objectives	Program Accomplishments
12. Pursue Outside Funding Sources	Actively pursue County, State, Federal and private funding sources as a means of leveraging local funds and maximizing assistance, with a goal of securing at least three new funding sources.	The City worked with prospective developers to identify outside funding sources such as Federal HOME and CDBG funds as well as TCAC tax equity credits to provide gap financing to leverage local funds during the planning period.
	Complete the development agreement on the downtown senior mixed-use project by early 2009 to enable dispersal of Prop 1C grant funds to the project.	In 2008, the City assisted a developer in obtaining \$3.56M Infill Infrastructure Grant for a 100 senior-unit / mixed-use project on an Agency-owned parcel. In 2009, HCD denied the City's request to allow the grant on an alternate location. As a result, the project did not proceed.
	Support housing grant applications both through regulatory relief offered through density bonuses, and through City Council endorsement/support of funding applications.	<p>In 2010, the City assisted two developers with HOME applications that would produce 95 affordable units and 22 market rate units. The projects included density bonus and/or variance applications. The projects were entitled and funded, but the developers chose not to move forward.</p> <p>In 2011, the City assisted two developers with HOME applications that would produce at total of 62 very low to low income rental units on a City-owned lot and 20 market rate units. The projects, located at 1422 San Fernando Rd. and 131 Park Ave., were occupied in 2013.</p> <p>In 2012, the City assisted one developer with HOME applications that will produce at total of 29 very low income rental units and 84 moderate income units. Project entitlements included a rezone from industrial to R-3 and a density bonus. The units are anticipated to be occupied after January 1, 2014.</p> <p>Continued Appropriateness: Elements of this program are incorporated into an overall program in the 2013-2021 Housing Element to facilitate and encourage affordable housing development during the planning period (see Program 5).</p>
13. Green Building	Develop educational materials on green building and provide to homeowners and builders in San Fernando.	<p>The City required LEED Certification or comparable building design for agency-assisted housing projects during the planning period. For example, the construction drawings for the 20-unit affordable housing development at 1422 San Fernando Rd. achieved LEED Silver. Funding and staffing limitations made development of educational materials infeasible.</p> <p>Continued Appropriateness: This program is not included in the 2013-2021 Housing Element due to the State's dissolution of San Fernando's</p>
	Implement requirements for green building design in agency-assisted new construction projects.	

Table B-2: Evaluation of Program Accomplishments under 2008-2014 Housing Element

Housing Program	Program Objectives	Program Accomplishments
		RDA in 2012.
14. Section 8 Rental Assistance Program	Encourage landlords to register units with the Housing Authority.	<p>The City coordinated with landlords and encouraged participation in the Housing Choice Voucher Program (formerly Section 8) during the planning period. The City also prepared bilingual HaCOLA information and made it available to landlords and tenants who may be interested in the program.</p> <p>An average of 34 San Fernando residents received Housing Choice Vouchers annually between 2008 and 2012. As of July 2013, 79 San Fernando residents were on the Housing Choice Voucher program waiting list.</p> <p>Continued Appropriateness: This program is included, but renamed in the 2013-2021 Housing Element.</p>
	Prepare bilingual HaCOLA program contact information for prospective Section 8 landlords and tenants.	
15. Fair Housing Program	Continue to contract with the FHC to promote open housing practices for residents, and to facilitate communication between tenants and landlords.	<p>Bi-lingual fair housing brochures have been available at public counters since 2009, including at recreation and senior centers. The City made its facilities available to host FHC workshops in 2010.</p> <p>Continued Appropriateness: This program is continued in the 2013-2021 Housing Element.</p>
	Beginning in 2009, disseminate bi-lingual fair housing brochures in a variety of public locations, including City Hall, Cesar E. Chavez Park community center, Las Palmas Park community center, and the local library, and provide enhanced outreach through coordination of FHC's fair housing education with existing community events.	
16. Local Housing Mediation Service	Research existing housing mediation programs, including programs in the cities of Glendale and Burbank.	<p>Budget and staffing limitations prevented implementation of this program during the planning period.</p> <p>Continued Appropriateness: This program is not included in the 2013-2021 Housing Element due to the State's dissolution of San Fernando's RDA in 2012.</p>
	Establish parameters for a local Mediation Program, and initiate by late 2009.	
17. Housing Services Directory	Prepare and maintain a current housing service directory, and disseminate to the public.	<p>The City prepared a housing services directory in 2008. Initial distribution took place in 2009 and continued throughout the planning period.</p> <p>Continued Appropriateness: This program is not continued in the 2013-2021 Housing Element; however, the program objective is carried forward as a policy.</p>

Table B-2: Evaluation of Program Accomplishments under 2008-2014 Housing Element

Housing Program	Program Objectives	Program Accomplishments
18. Housemate Matching Program	<p>Coordinate with Alternative Living for the Aging, as well as City sponsored programs, to develop the parameters for establishing and funding a local Housemate Matching Program.</p> <p>Initiate the Program by 2009, and advertise throughout the community.</p>	<p>Budget and staffing limitations prevented implementation of this program during the planning period.</p> <p>Continued Appropriateness: This program is not included in the 2013-2021 Housing Element due to the State's dissolution of San Fernando's RDA in 2012.</p>
19. City First-Time Homebuyer Program	Evaluate providing homeownership assistance to moderate income purchasers in agency-assisted projects on a case-by-case basis.	<p>Budget and staffing limitations prevented implementation of this program during the planning period.</p> <p>Continued Appropriateness: This program is not included in the 2013-2021 Housing Element due to the State's dissolution of San Fernando's RDA in 2012.</p>
20. Housing Economic Recovery Ownership (HERO) Program	<p>Actively promote the HERO Program and similar programs to expand homeownership, including preparation of a bi-lingual program flyer and distribution to every household and commercial business in San Fernando.</p> <p>Conduct targeted outreach to realtors, mortgage brokers and lending institutions to advise them of this homebuyer assistance program.</p>	<p>City continued outreach to San Fernando residents during the planning period notifying them of the opportunity for eligible low/moderate income first time homebuyers to purchase foreclosed, vacant and abandoned properties in the City. The program was discontinued by the State during the planning period. The City also held a workshop in 2011 that was widely attended by local realtors, mortgage brokers, and lending institution representatives.</p> <p>Continued Appropriateness: This program is not included in the 2013-2021 Housing Element due to discontinuation by the State.</p>
21. County Homeownership Program (HOP)	Advertise the availability of the HOP Program at the public counter and on the City's website, along with the schedule of the county's bilingual first-time homebuyer seminars.	<p>The City advertised HOP program availability by providing information at public counters. The City's website is undergoing a major redesign. The new website will include HOP program information.</p> <p>Continued Appropriateness: This program is included in a new program in the 2013-2021 Housing Element that promotes homeownership opportunities during the planning period (see Program 11).</p>

Table B-2: Evaluation of Program Accomplishments under 2008-2014 Housing Element

Housing Program	Program Objectives	Program Accomplishments
22. Mortgage Credit Certificate (MCC) Program	Advertise the availability of the MCC Program at the public counter and on the City's website, along with a listing of participating MCC lenders.	<p>The City advertised HOP program availability by providing information at public counters. The City's website is undergoing a major redesign. The new website will include HOP program information.</p> <p>Continued Appropriateness: This program is included in a new program in the 2013-2021 Housing Element that promotes homeownership opportunities during the planning period (see Program 11).</p>
23. Foreclosure Prevention Resources	Promote available foreclosure resources through the City's website and informational handouts at the Community Development Department public counter.	<p>The City advertised foreclosure prevention resources to residents via the City's website and through the distribution of flyers during the planning period.</p> <p>Continued Appropriateness: This program is not continued in the 2013-2021 Housing Element; however, the program objective is carried forward as a policy.</p>