

Appendix F: Affirmatively Furthering Fair Housing (AFFH)

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Section F.1 Introduction

Housing Element law (Government Code Sec. 65583.2(a)) requires the inventory of sites to be consistent with fair housing objectives. As described in more detail in the following pages, the existing sites inventory is comprised largely of underutilized sites with realistic potential for residential development and potential accessory dwelling units (ADUs). Because the current capacity of these sites is not sufficient to fully accommodate the RHNA allocation in all income categories, additional candidate sites for rezoning are identified in Table B-2.

The focus of the sites inventory fair housing analysis is on opportunities for low- and moderate-income housing. Opportunities for additional affordable housing are accommodated through high-density multi-family developments and ADUs. The sites inventory addresses fair housing objectives by providing opportunities for affordable housing throughout the community. Potential ADUs also create opportunities for affordable housing dispersed throughout the city in low-density residential neighborhoods. Through these parallel strategies, affordable housing choices for protected classes are expanded in all portions of Seal Beach.

The candidate sites for rezoning identified in Table B-2 are not concentrated in low-resource areas or areas of segregation and concentrations of poverty. Most of the sites are currently zoned commercial and developed with retail uses.

The issue of displacement will be addressed through compliance with Government Code Sec. 65583.2(g)(3), included in Program 1e, which requires that for any proposed development on a site that has had residential uses within the past five years that are or were subject to lower-income affordability restrictions, or are or were subject to any other form of rent or price control, or are or were occupied by lower-income households, the City shall require the replacement of all affordable units at the same or lower income level as a condition of development on the site. Replacement requirements shall be consistent with those set forth in Section 65915(c)(3).

Section F.2 Public Participation

Community outreach related to the Housing Element update is documented in Appendix E, Public Participation Summary. The City hosted two public Ad Hoc Committee Meetings and two City Council/Planning Commission study sessions in a virtual format. An online survey was published and received 14 responses. City residents and other interested stakeholders had the opportunity to participate through the City's website, and questions received through this platform are also documented in Appendix E.

F.2.1 Issues Potentially Reducing Participation

COVID-19 and in-person gathering restrictions significantly affected outreach capabilities and attendance related to the Housing Element Update. As the Ad Hoc meetings and study sessions

were hosted virtually, the City experienced a decrease in participation over previous years. This decrease in participation was not only found with the Housing Element update process, but is a general trend observed across other community outreach efforts since March 2020.

As Seal Beach is a city with an older demographic, the online-only space potentially reduces participation by creating challenges for older residents. Only 88.9% of households in Seal Beach have a computer (compared to 95.3% of households within Orange County), and 84.1% of households have a broadband Internet subscription. As nearly 40% of the Seal Beach population is over the age of 65, this discrepancy in Internet access is likely due to older population. Nevertheless, COVID-19 restrictions prevented in-person gatherings and the City was required to engage the community in a virtual space to protect the health and safety of the community.¹

¹ US Census Quickfacts, 2019.

Section F.3

Assessment of Fair Housing

F.3.1 Fair Housing Enforcement and Outreach Capacity

Orange County

The City of Seal Beach is one of thirteen cities that participate in the Orange County Urban County Program, along with the County's unincorporated areas. The Orange County Analysis of Impediments to Fair Housing Choice (County AI) was adopted in June 2020 and "is a thorough examination of structural barriers to fair housing choice and access to opportunity for members of historically marginalized groups protected from discrimination by the federal Fair Housing Act (FHA)."²

The County AI describes the departments and organizations that handle fair housing enforcement and outreach in Seal Beach. The California Department of Fair Employment and Housing (DFEH) investigates complaints of employment and housing discrimination. The Fair Housing Council of Orange County (FHCOC) provides services to Seal Beach to ensure equal access to housing. The Council's services include outreach and education, homebuyer education, mortgage default counseling, landlord-tenant mediation, and limited low-cost advocacy. The Fair Housing Council investigates claims of housing discrimination and assists with referrals to DFEH. Community Legal Aid SoCal is a legal service provider serving low-income people in Orange County and Southeast Los Angeles County.

The 2020 Orange County AI reports that the FHCOC received 363 allegations of housing discrimination between 2015 and 2019 within the Urban County (which includes Seal Beach). Of those allegations, 179 cases were opened for further investigation and/or action. Also, FHCOC assisted 7,664 households in addressing 24,766 tenant/landlord issues, disputes and/or inquiries. The Urban County area has an approximate population of 545,000 and around 193,000 households. The number of fair housing cases and tenant/landlord issues addressed by FHCOC represents approximately 0.03 percent of the population and four percent of households in the Urban County area. The FHCOC also conducted a variety of outreach activities in the Urban County between 2015 and 2019. Regionally, the organization conducted or participated in 467 education and/or outreach activities. The FHCOC also held training sessions, seminars and workshops for managers and owners of rental property.

Seal Beach

City staff infrequently receives questions regarding fair housing issues. When needed, the City refers individuals with fair housing questions and/or potential issues to FHCOC. The FHEO

² Orange County Analysis of Impediments to Fair Housing Choice, Prepared by the Orange County Jurisdictions and the Lawyers' Committee for Civil Rights Under Law, May 5, 2020.

Inquiries by City (HUD 2013-2021) provided through the HCD AFFH Data Viewer Tool indicated no inquiries were made within the city during this time. The City is proposing Programs 5a, 5b, 5c, and 5d (Section 4, Housing Action Plan) to affirmatively further fair housing through FHCOC, providing fair housing and tenant and landlord counseling services. FHCOC would also be contracted to perform fair housing audits and investigate fair housing complaints.

As outlined, Seal Beach has numerous procedures in place to address potential impediments to fair housing choice to persons with disabilities and other special needs populations. The City continues to contract through the County of Orange with the FHCOC to implement the regional Fair Housing Plan (AI) and offer fair housing services and tenant/landlord counseling to residents. The FHCOC did not identify any housing discrimination cases opened between 2014 and 2020 in Seal Beach.

In addition to housing discrimination cases, the FHCOC has compiled data on landlord/tenant assistance provided in Seal Beach. Between 2014 and 2020, the Fair Housing Council assisted 142 households in addressing a total of 434 issues. The most prevalent issues included tenant notices (18%), rental agreements (18%), repairs/substandard conditions (17%), security deposits (6%) and reimbursements (5%). All of these issues were resolved without referral to other agencies or organizations. Similar to the Urban County, the percentage of households in Seal Beach that had fair housing complaints and landlord tenant issues was low (1% of households). However, it is important to see if certain households experience fair housing issues at a greater rate. The following table provides a breakdown of households assisted by housing type, ethnicity, income levels, age group and female-headed households as well as the percentage of these groups as part of Seal Beach's total households.

Table F-1: Landlord/Tenant Statistics in Seal Beach 2014-2020

	Number of Households Assisted by FHCOC	Percent of Total Households Assisted	Percent of Total Seal Beach Households
Housing Type			
Single Family	51	36%	43%
Multi-Family	83	58%	56%
Mobile Homes	2	1%	1%
Other	6	4%	
Income Level			
Extremely Low	86	61%	20%
Very Low	13	9%	16%
Low	32	23%	19%
Age Group			
Under 65	124	87%	42%
65 and over	18	13%	58%
Race/Ethnicity			
White	108	76%	71%
Hispanic	18	18%	9%
African American	2	1%	2%
Asian	2	1%	11%
Other	5	4%	7%
Female Headed HH	5	4%	6%

Sources: Fair Housing Council of Orange County, September 2022; Dept. of Finance 2020 Population and Housing Estimates; HUD PD&R Consolidated Planning/CHAS Data

As can be seen from the table, households in multi-family units and extremely low-income households appear to face housing issues at a greater rate than others in the City. Whites and Hispanics made up a higher percentage of the landlord/tenant complaints compared to their proportion of Seal Beach's total population. It is interesting to note that while elderly households comprise 58% of households in the City, only 13% of the housing issues were attributed to this group.

HUD's records showed no fair housing cases in Seal Beach.

As of April 2022, Seal Beach had five (5) Section 8 Housing Choice Vouchers (HCVs). This means that .0003 percent of the City's housing units are subsidized with vouchers. The Orange County 2020 AI stated that 2,286 HCVs were used for units in the County. This number makes up approximately one percent (1.04%) of the total housing units in the County. Seal Beach has one of the lowest numbers of HCVs in Orange County. The AI also states that HCV households are the most evenly distributed across racial/ethnic groups. In terms of geographic distribution of HCVs, the AI found that "Overall, publicly supported housing in the County is far more likely to be concentrated in the northernmost part, nearer to Los Angeles, than in the southern part. Developments are concentrated along the main thoroughfare of Highway 5, and are particularly

prevalent in Anaheim, Santa Ana, and Irvine. It should be noted that there is a particularly high concentration of Housing Choice Voucher use in the Garden Grove-Westminster area, which does not seem to have a particularly high concentration of hard units of publicly supported housing. These areas correspond with areas of high Hispanic and Asian American or Pacific Islander segregation and concentration” (page 234).

One of the five Seal Beach vouchers assists a disabled household; the other four assist elderly households.

Organizational Capacity: The City of Seal Beach has very limited in-house capacity to investigate complaints and obtain remedies. The City will continue to contract through the County of Orange with the FHCOC for enforcement of fair housing and outreach. However, the City will take a more proactive role in understanding complaints and issues that arise in Seal Beach ; in distributing fair housing materials; and in ensuring landlords and tenants are familiar with fair housing regulations and the ways they can be enforced (Programs 5a and 5b).

City Overview

Much of the fair housing analysis is based on data provided at the census tract level. The jurisdiction includes a total of 10 census tracts. A few census tracts are not solely located within the City of Seal Beach and include portions in other jurisdictions. This includes Census Tracts 1100.07 and 1100.08 in the northern portion of Seal Beach. As a result, demographic information for these tracts also reflects neighboring communities, as well as Seal Beach. Some tracts include more land and households in the adjacent city than in Seal Beach, which therefore distorts and skews characteristics of the portion in Seal Beach. Figure F-1 depicts the census tracts that make up the City of Seal Beach.

Throughout the analysis, few tracts repeatedly stand out with trends of higher levels of segregation and disproportionate need, including potential displacement risk. In the rare instances where census tract data shows concentrations of need, there is often an explanation associated with unique land uses within Seal Beach. An example would be the land uses at the Naval Weapons Station (NWS) Seal Beach (located on Census Tract 995.02) and a 55+ age restricted retirement community called Leisure World (located on Census Tracts 995.09 and 995.10). These specific land uses result in concentrations of specific demographics; data can indicate characteristics about both communities that require contextualization. Additionally, the NWS Seal Beach property on Census Tract 995.02 is significantly larger than most other census tracts in the region. The unusually large size of this area may visually distort how data is expressed without appropriate contextualization.

Figure F-1: Census Tracts



Source: United States Census Bureau, 2020 Census – Census Tract Reference Map.

Leisure World is a Planned Unit Development (PUD), developed in the early 1960s as the first major planned retirement community in the United States. The majority of Leisure World is zoned RHD-PD (Residential High Density-Planned Development), with small parcels zoned as SC (Service Commercial), PO (Professional Office), LM (Light Manufacturing) and RG (Recreation/Golf), all designed to support the residential uses. Leisure World is specifically not an assisted living facility, but units are designed to accommodate aging in place and the community includes other amenities that benefit senior citizens. Units are single-story, majority either one or two bedrooms in size. There are a few multi-story condominium structures (two to three stories) within Leisure World. However, the majority of units are ground level, single-story in the “garden style” with open access to shared greenbelts. Within Leisure World, smaller homeowner association style organizations called “mutuals” are responsible for maintenance and management. The Golden Rain Foundation (GRF) manages the Leisure World Trust property, which includes many on-site amenities: clubhouses, golf courses, pool, library, and streets. The GRF also is

responsible for programming. Amenities within Leisure World are limited to residents and their guests only and are not open to the public.¹²

NWS Seal Beach is a United States Navy installation for weapons and munitions loading, storage and maintenance, approximately 8.2 square miles in size (70% of land within Seal Beach). NWS Seal Beach was commissioned in 1944 at the height of World War II. The property was considered ideal due to the availability of open space and proximity to Navy fleet concentrations in Long Beach and San Diego. Since 1944, NWS Seal Beach has operated continuously and is now the Navy's primary West Coast ordnance storage, loading and maintenance installation. Cruisers, destroyers, frigates, and medium-sized amphibious assault ships are loaded with missiles, torpedoes, countermeasure devices and conventional ammunition at the facility's 850-foot long wharf. An average of 40 vessels are loaded or unloaded each year. It is estimated that 300 military and civilian employees work at NWS Seal Beach.³

In addition to the military uses, approximately 900 acres on-site are designated as the Seal Beach National Wildlife Refuge. Habitat types within the refuge include subtidal, intertidal, mudflat, coastal salt marsh and upland habitat. The refuge is key critical habitat for several threatened and endangered species.⁴

As NWS Seal Beach is a federally owned military property, the City of Seal Beach does not have land use control or decision-making authority on the base. Additionally, NWS Seal Beach is exempt from land use decision-making from the California Coastal Commission. While the City maintains a positive and cooperative relationship with NWS Seal Beach and strives to maintain harmony in land uses, decisions on NWS Seal Beach remain within the purview of the federal government. As NWS Seal Beach accounts for approximately 70% of the land within the City of Seal Beach, the presence of this military installation is a unique consideration in regard to the Housing Element.

F.3.2 Integration and Segregation

Race and Ethnicity

The racial and ethnic makeup of a jurisdiction is critical in analyzing housing demand and determining fair housing needs, as there is typically a nexus between racial/ethnic composition and other housing characteristics such as household size, mobility, and locational preferences.

Figure F-2 depicts the racial and ethnic majority by census tract in Seal Beach. The entirety of the Seal Beach census tracts have a sizeable to predominant White majority.

¹³ U.S. Navy, *Naval Weapons Station Seal Beach*, https://www.cnmc.navy.mil/regions/cnrsw/installations/nws_seal_beach.html, accessed December 16, 2021.

¹⁴ U.S. Fish and Wildlife Service, *Seal Beach National Wildlife Refuge – California*, https://www.fws.gov/refuge/seal_beach/, accessed December 16, 2021.

Figure F-2: Racial and Ethnic Majority

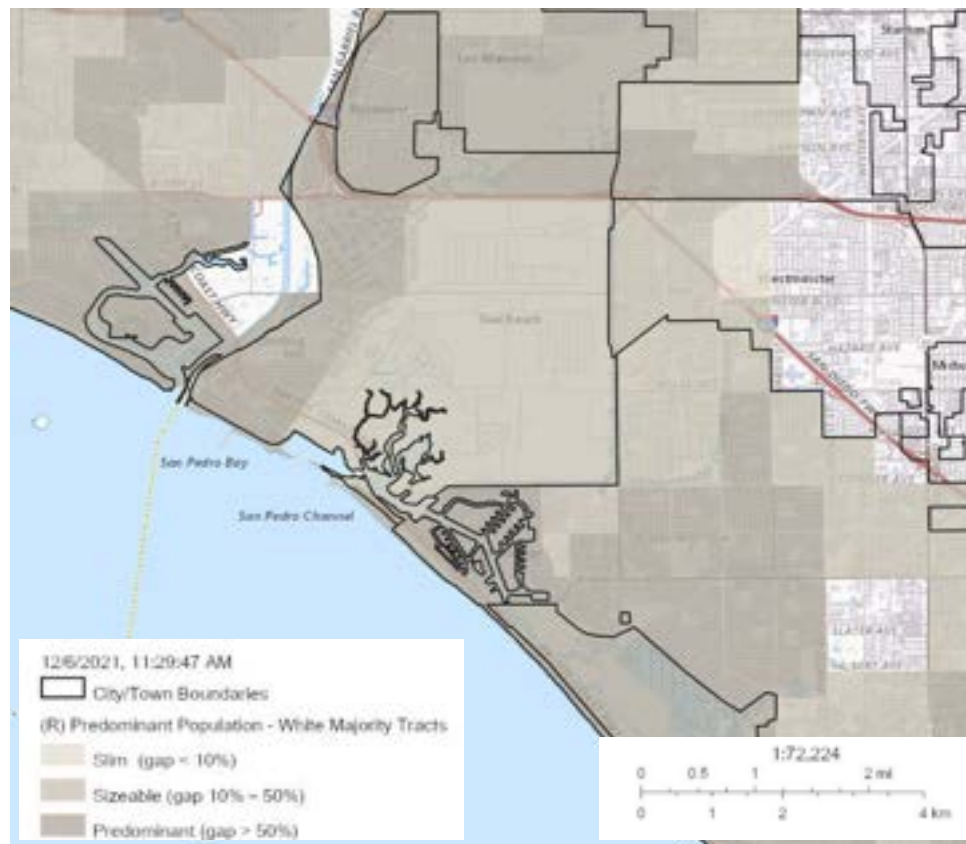


Figure F-3 and Figure F-4 display the percentage of the non-White population in 2010 and 2018 by census block group. From 2010 to 2018, the percentage of non-White residents in Seal Beach has increased across the city; in 2010 the majority of the City's racial demographic was at most 40%, and in 2018 the demographic racial demographic was primarily 21-60%. There are higher percentages of non-White residents within Census Tract 995.02, where the NWS Seal Beach is located, and Census Tract 1100.12, which constitutes the eastern area of Seal Beach.

An analysis determined that the HCD AFFH Data Viewer maps for 2010 and 2018 used different definitions of White and non-White populations. The 2010 map is based on the "2010 White Population) from the US Census, which included people who identified as Hispanic White. In contrast, the 2018 map included people who identified as Hispanic White in the total Hispanic and non-White populations. Because of the different data presentation in the 2010 and 2018 map, direct comparisons cannot be drawn. It is likely that the 2010 map shows less diversity than actually existed at the time. The 2018 map would be a more accurate reflection of diversity in the present day.

Figure F-3: Percent of the Population that is non-White, 2010

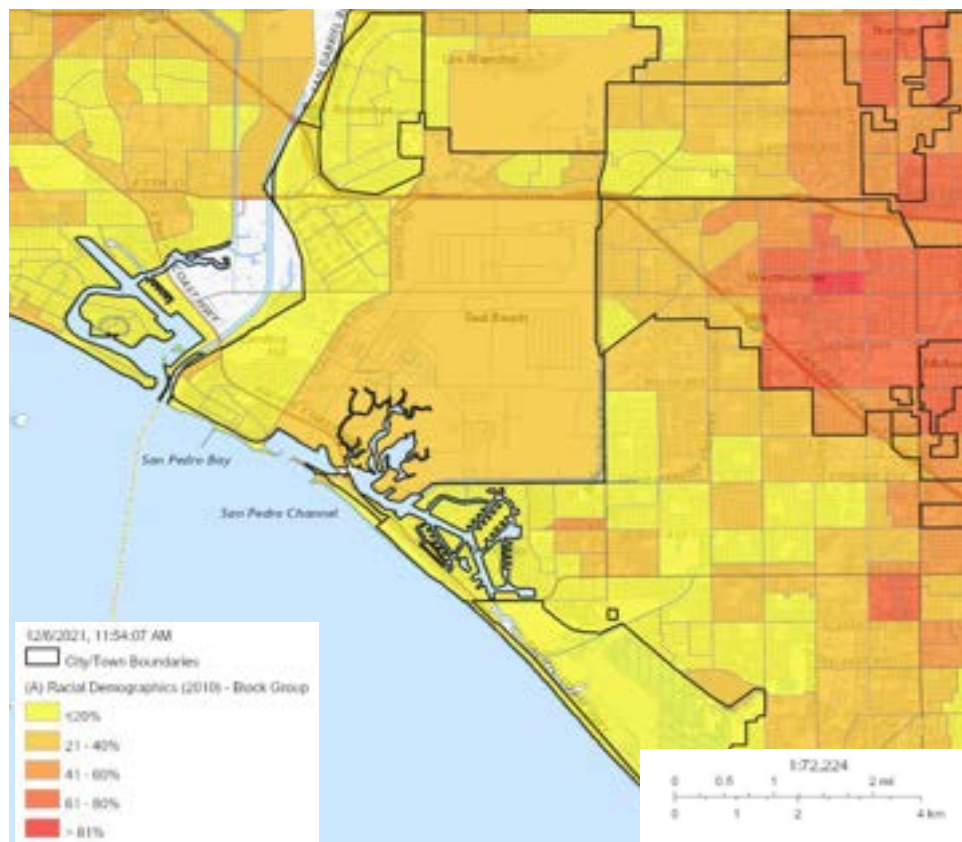
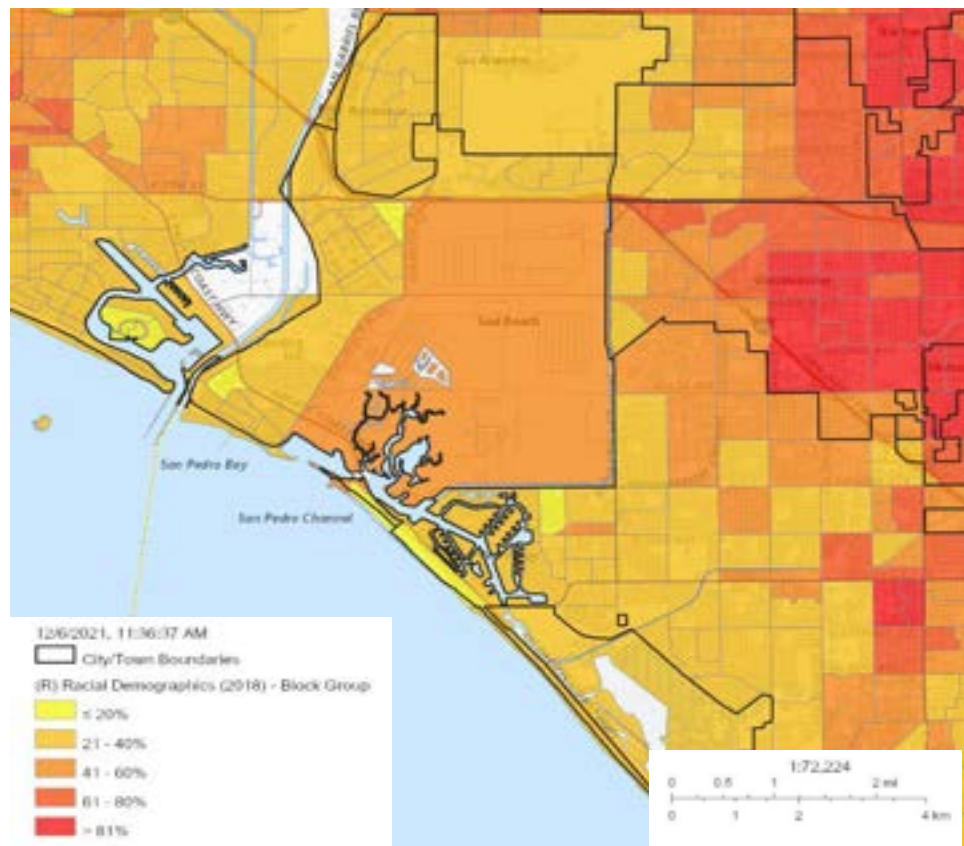


Figure F-4 Percent of the Population that is non-White, 2018



According to the United State Census Bureau population estimates for 2019, Seal Beach has notably lower percentages of non-White racial and ethnic demographics when compared to Orange County (refer to Table F-2 and F-3, below). Specifically, Seal Beach has a population that is 9.1% Hispanic or Latino compared to 31.3% of Orange County, and 11.1% Asian population compared to 21.7% of Orange County. Additionally, the White alone, not Hispanic or Latino population of Seal Beach is 70.6% compared to 39.8% for Orange County.⁵

Table F-2: Race and Ethnicity, Seal Beach and Orange County (2019)

Category	Seal Beach (2019)	Orange County (2019)
Hispanic	9.1%	31.3%
White (Non-Hispanic)	70.6%	39.8%
Asian (Non-Hispanic)	11.1%	21.7%
Black (Non-Hispanic)	2.3%	2.1%
American Indian or Alaska Native (non-Hispanic)	0.3%	1.0%
All Other (Non-Hispanic)	0.3%	0.4%
Two or More Races	4.4%	3.6%

Source: United State Census Bureau, QuickFacts: Seal Beach city, California; Orange County, California, <https://www.census.gov/quickfacts/fact/table/sealbeachcitycalifornia,orangecountycalifornia/PST045219>, accessed December 7, 2021.

Table F-3: Race and Ethnicity, Seal Beach and Orange County (2010)

Category	Seal Beach (2010)	Orange County (2010)
Hispanic (any race)	10%	34%
White (Non-Hispanic)	77%	44%
Asian (Non-Hispanic)	9%	18%
Black (Non-Hispanic)	1%	1%
American Indian or Alaska Native (non-Hispanic)	0.2%	0.2%
All Other or 2+ Races (Non-Hispanic)	3%	3%

Source: City of Seal Beach, 2013 – 2021 Housing Element, October 14, 2013.

¹⁵ United State Census Bureau, QuickFacts: Seal Beach city, California; Orange County, California, <https://www.census.gov/quickfacts/fact/table/sealbeachcitycalifornia,orangecountycalifornia/PST045219>, accessed December 7, 2021.

One metric used to quantify segregation is the dissimilarity index. The dissimilarity index measures how evenly two groups are distributed throughout a sub-area (block group) of a larger area (city) using a number between one and one hundred. The index score reflects the percentage of a group's population that would have to change residence for each neighborhood (block group) to have the same percentage of that group across all neighborhoods in the city. The formula provided in HCD's AFFH Handbook was used to generate this calculation.

The categories for a dissimilarity index (shown as percentages) as defined by HCD are as follows:

- < 30: Low Segregation
- 30 – 60: Moderate Segregation
- > 60: High Segregation

The indices for the City of Seal Beach are shown in Table F-4, below. They reveal the most significant segregation index value exists between the black/white populations, at 35.72 or defined as moderate segregation. The remainder of index values between the other racial/ethnic groups remain in the low segregation category. Seal Beach shows more integration when compared to Orange County on a regional scale; however, this could be attributed to the racial homogeneity of Seal Beach also affecting low dissimilarity index.

Table F-4: Dissimilarity Index Values

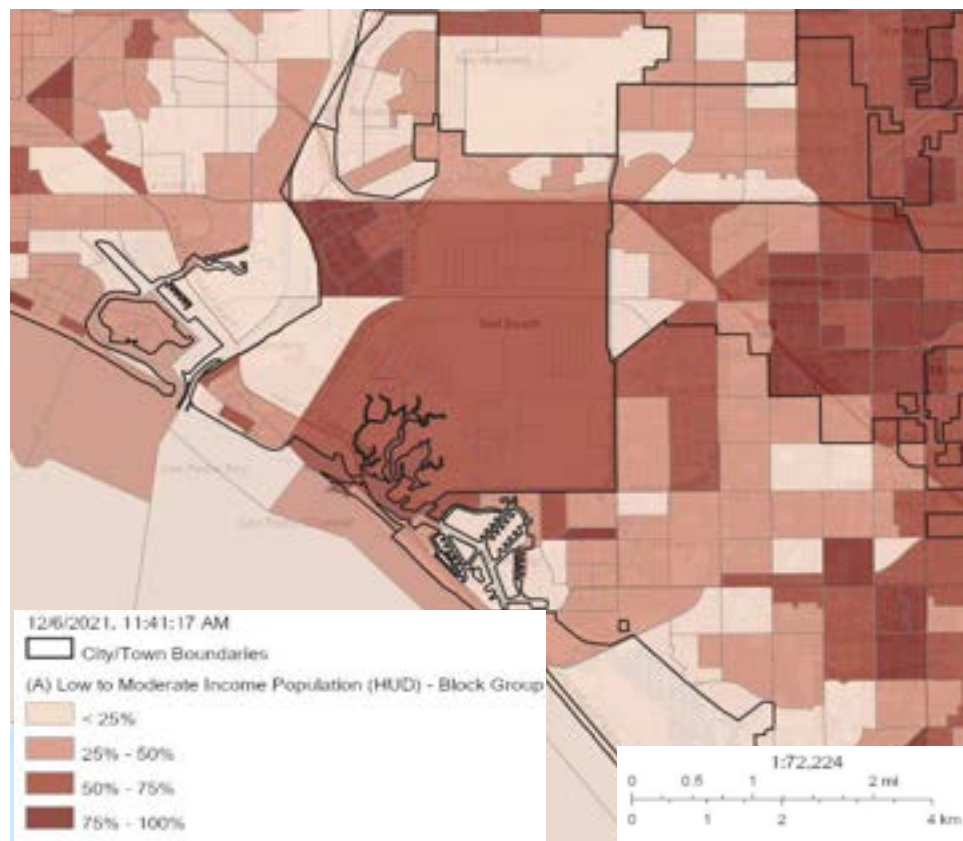
Racial/Ethnic Dissimilarity Index	Seal Beach (2020)	Orange County (2020)
Non-White/White	10.56	44.71
Black/White	35.72	46.98
Hispanic/White	16.70	52.82
Asian or Pacific Islander/White	26.08	43.19

Source: Orange County Analysis of Impediments to Fair Housing Choice, 2020.

Income

Figure F-5 depicts the percentage of people in each census block that are of low to moderate incomes. Six block groups show more than 75% of the population is low to moderate income. This congregation of low to moderate income households are concentrated within Leisure World Seal Beach, a retirement community in the northwestern portion of the city (Census Tracts 995.09 and 995.10). Census Tract 995.04 and block groups 995.11.1, 1100.07.2, 1100.08.2, 1100.12.1, and 1100.12.3 have the lowest percentages of low-moderate income population with less than 25% of the population being low-moderate income.

Figure F-5: Low to Moderate Income Populations



By 2015-2019, all census tracts in Seal Beach show fewer than 10% of households below the federal poverty level. The higher percentage of households below the federal poverty level between 2010 and 2014 may be due to residual economic effects of the Great Recession of 2008. This could explain why the AFFH data viewer does not show concentrations of households below the federal poverty level for data collected between 2015 and 2019.

Figure F-6: Poverty Status, 2010 - 2014

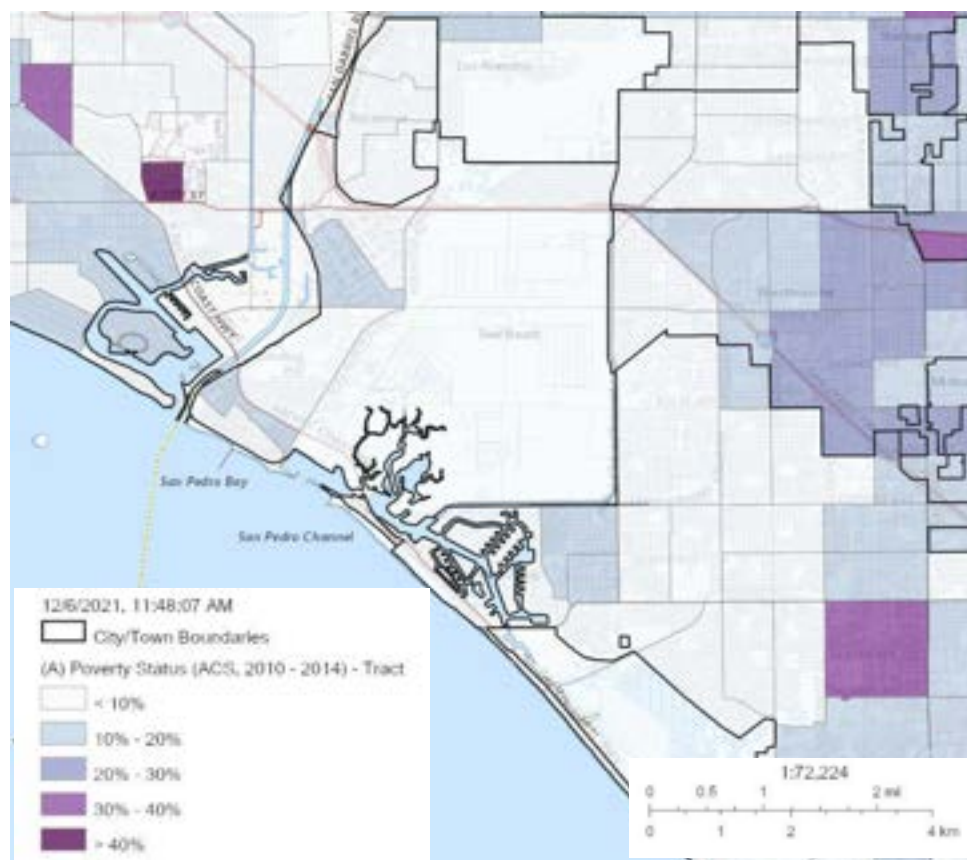


Figure F-7: Poverty Status, 2015 - 2019

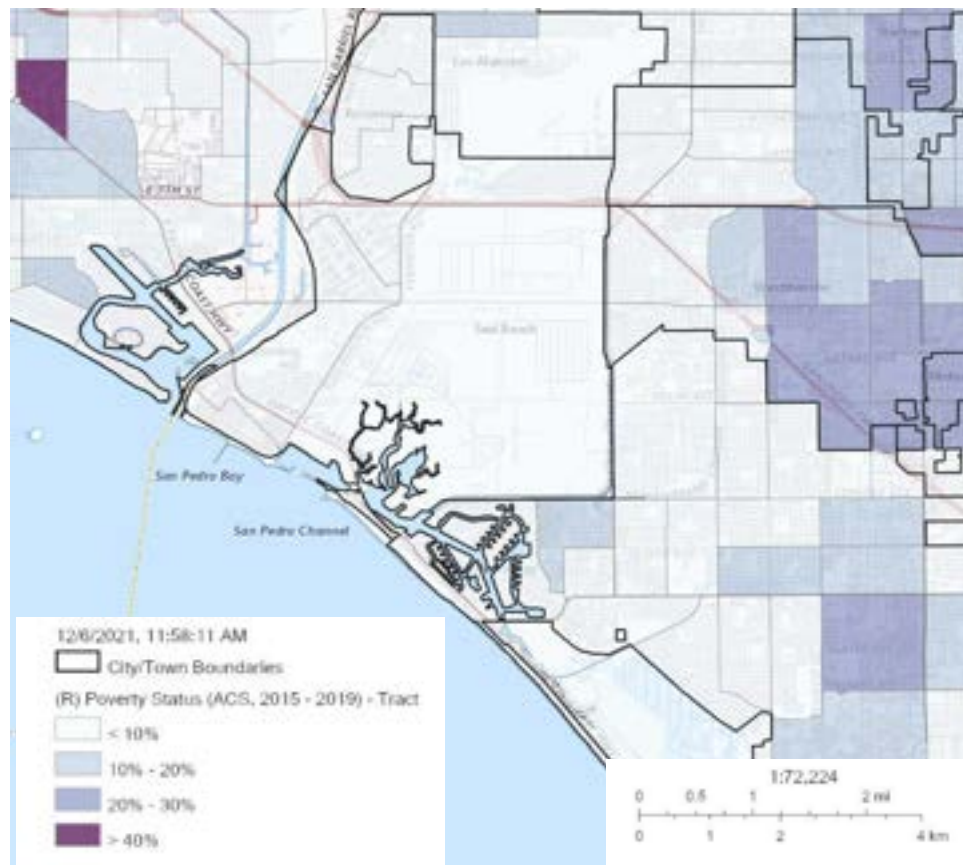


Figure F-8 depicts median income between 2010 and 2014 as greater than \$80,000, with the exception of Leisure World, which had a median income less than \$40,000. Concentrations of households within central Seal Beach and north of I-405 show households with incomes greater than \$100,000.

Household income data was broken into greater detail in the median income map from 2015 to 2019, Figure F-9. The entirety of Leisure World as well as NWS Seal Beach and one coastal block group (where the manufactured/mobile home park is located) shows a median income below the 2020 state median income of \$87,100. Similar concentrations of households within central Seal Beach and north of I-405 show high income households.

Median household income was generated from neighboring cities and Orange County, to provide context for a regional income comparison. Median income in Seal Beach is significantly lower than the County, at \$68,852 compared to \$90,234 respectively. Median income in Seal Beach is more comparable to neighboring cities of Long Beach, Garden Grove and Westminster. Median income in Seal Beach may be lower than the County wide median because of the high concentration of older adults and retirees.

Table F-5: Median Income

Jurisdiction	Median Household Income
City of Seal Beach	\$68,852
County of Orange	\$90,234
City of Long Beach	\$63,017
City of Los Alamitos	\$88,729
City of Garden Grove	\$69,278
City of Westminster	\$62,625
City of Huntington Beach	\$95,046

Source: US Census Bureau, Median Household Income Quickfacts (2019), accessed December 16, 2021.

Figure F-8: Median Income, 2010 - 2014

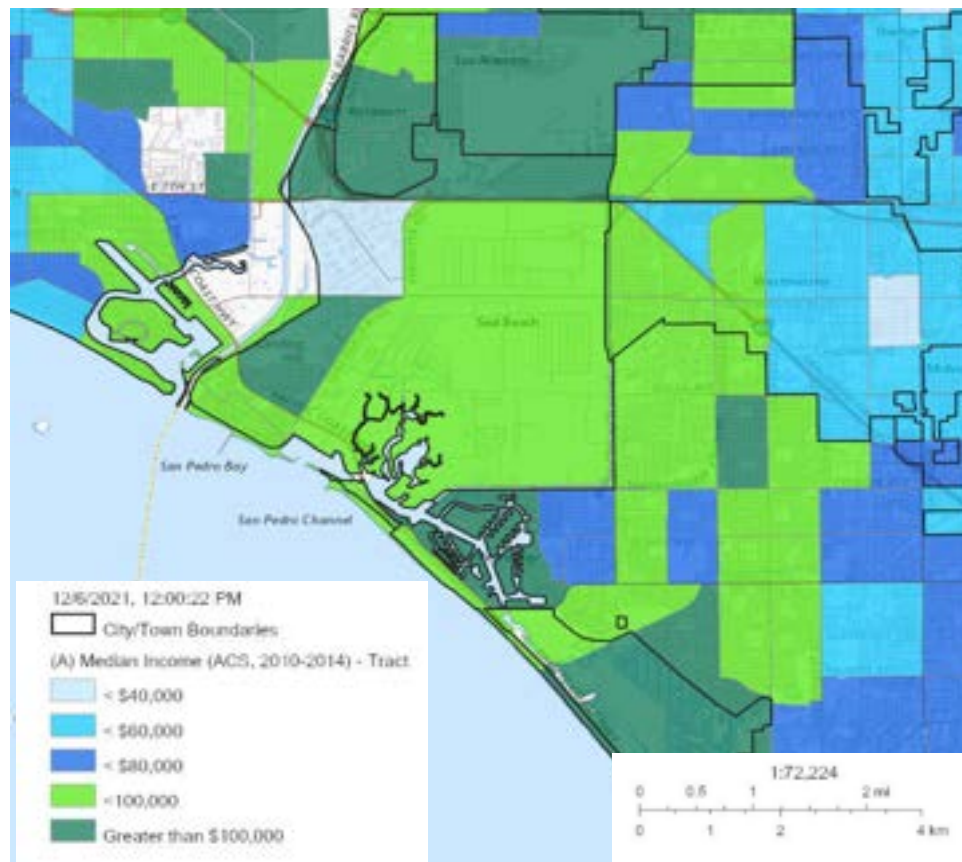
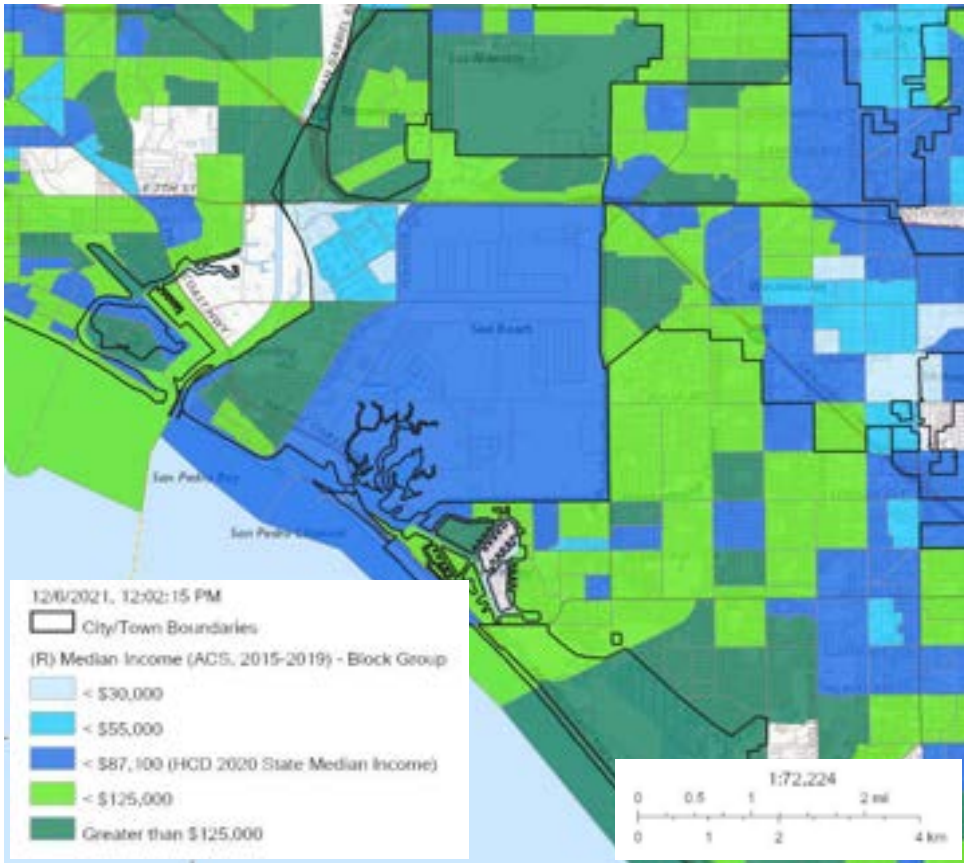
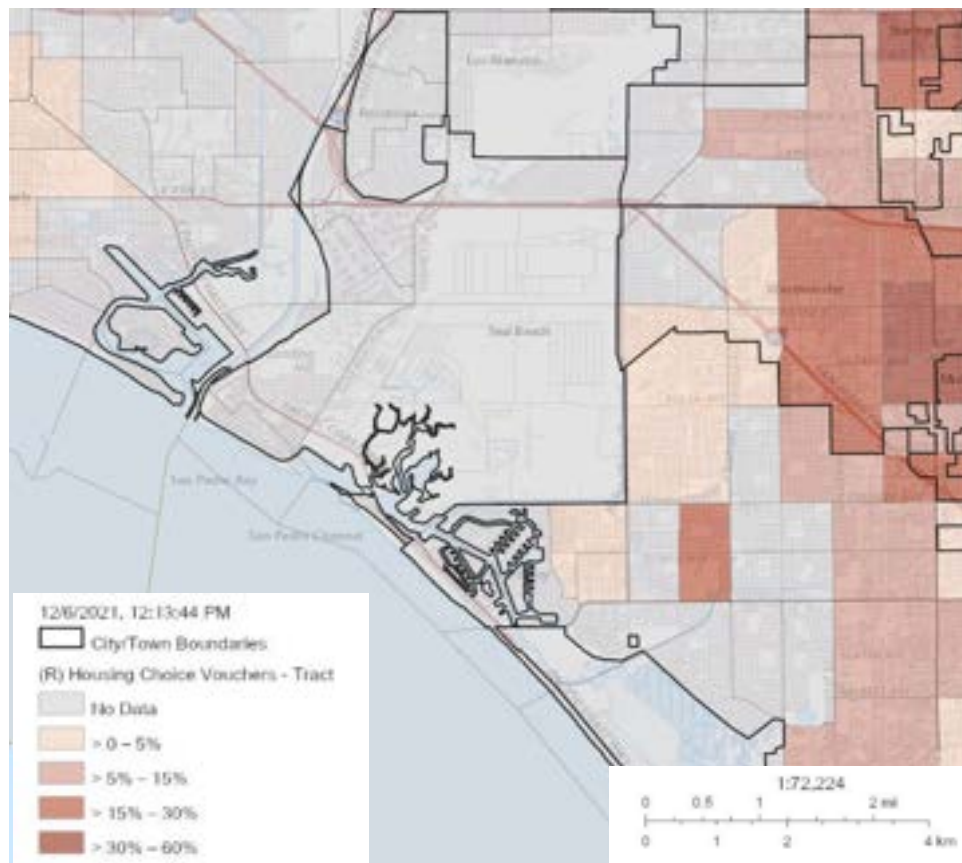


Figure F-9: Median Income, 2015 - 2019



The Housing Choice Voucher Program is the federal program for assisting very low-income, elderly, and disabled families and individuals in affording decent housing by subsidizing rent costs and paying landlords directly for a portion of the rent. Eligibility is based on family size and whether income is less than 50% of the area's median income. Figure F-10 shows no data for housing choice vouchers within Seal Beach. However, further research into the Orange County Housing Choice Voucher Program identified that as of October 2021, Seal Beach has a total of five housing choice vouchers, one for disabled persons and four for elderly persons.^{6 16} It is possible that because the number of housing choice vouchers used in Seal Beach is low, the AFFH Data Viewer did not display these housing choice vouchers on the map below.

Figure F-10: Location of Housing Choice Vouchers



¹⁶Orange County Community Resources, *Cities Advisory Committee Meeting Agenda & Summary*, dated October 27, 2021.

Familial Status

Figure F-11 and Figure F-12 show the percentage of adults living with their spouse and adults living alone, respectively, within each census tract. The most common household type within the city is a single adult, living alone; refer to Section A.3.1. The high share of single-person households is likely due to the concentration of adults living alone within Leisure World, where only 20 to 40% of the population within these census tracts lives with a spouse. The highest concentration of households living with a spouse is located on NWS Seal Beach, likely due to the prevalence of family units for service members stationed on the naval base. Visually, this data is skewed by the unusually large size of Census Tract 995.02. While this area shows a high concentration of adults living with a spouse, a small number of families live on the navy property (approximately 130 rental households).

Figure F-11: Adults Living with Spouse

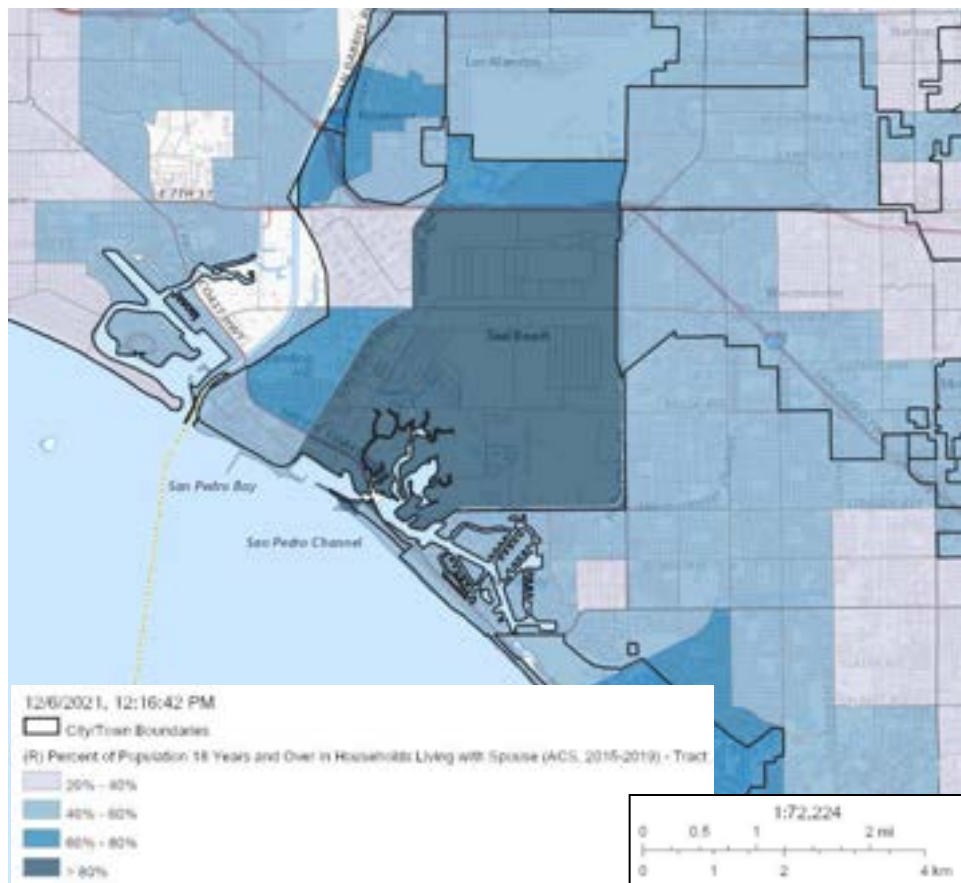


Figure F-12: Adults Living Alone

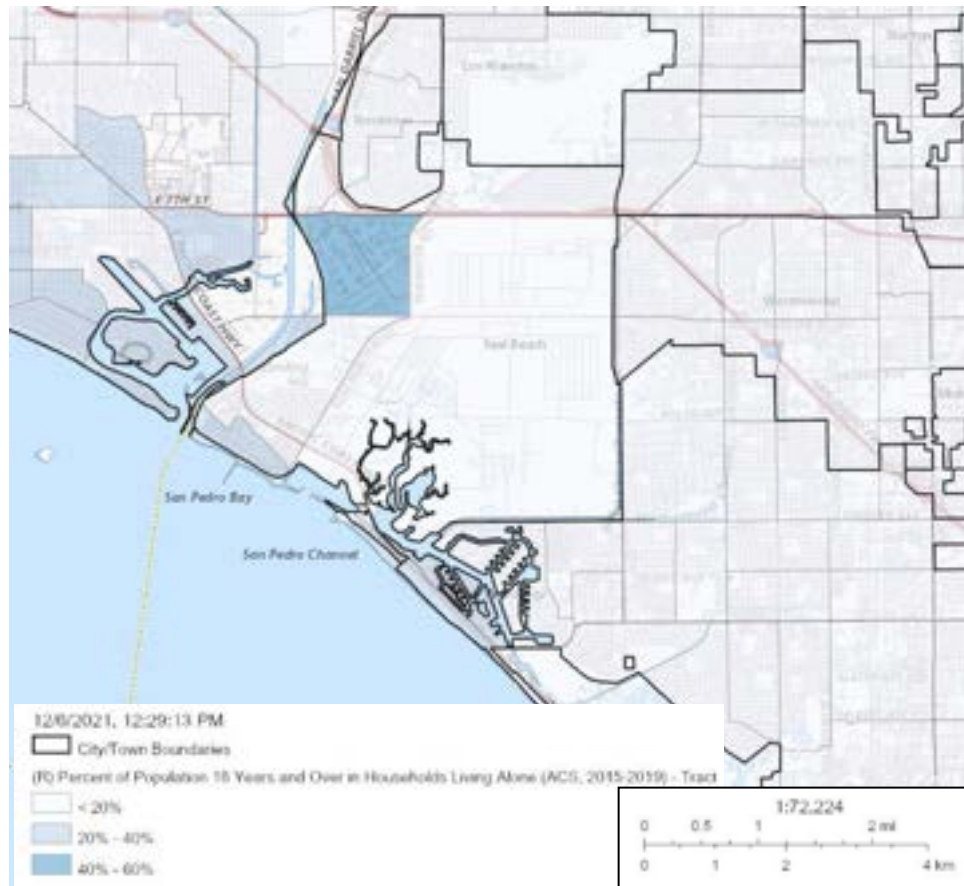


Figure F-13 shows the percentage of children in married-couple households by census tract throughout Seal Beach. There is no data for children in married-couple households for Leisure World because it is an age-restricted 55+ community, where children are not permitted to permanently reside. Aside from Leisure World, the entirety of Seal Beach has a population of children in married-couple households greater than 40% with the majority being greater than 80%.

Figure F-13: Children in Married Couple Households

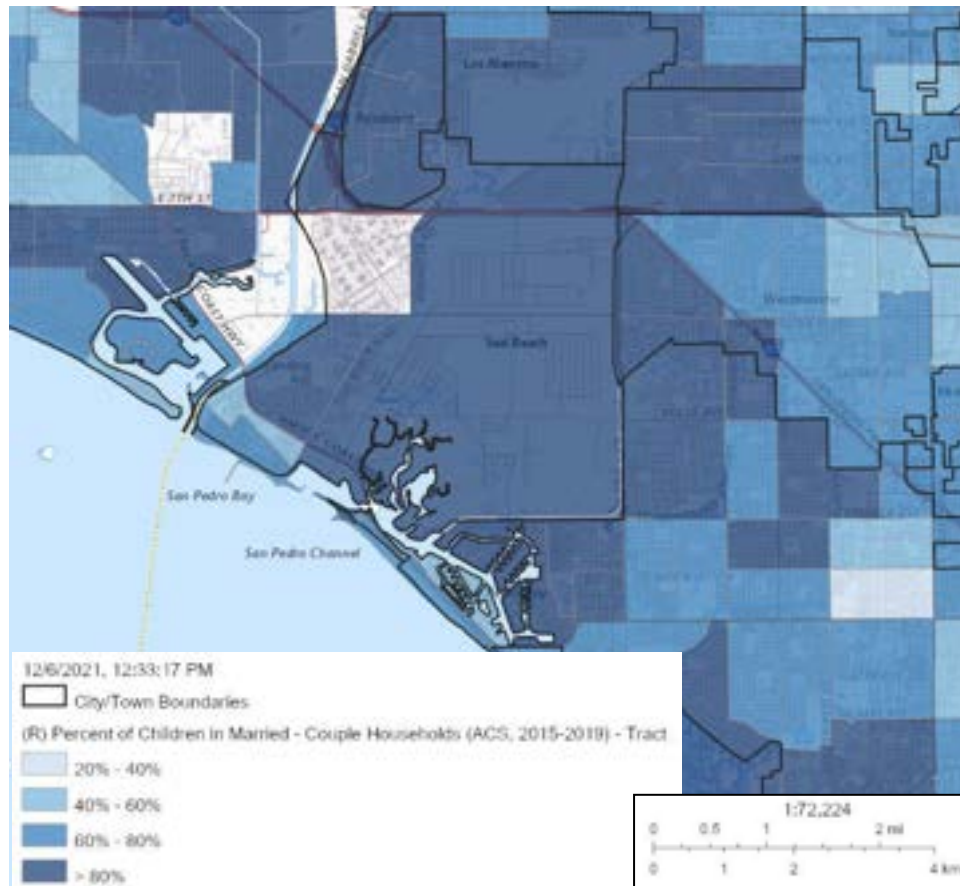
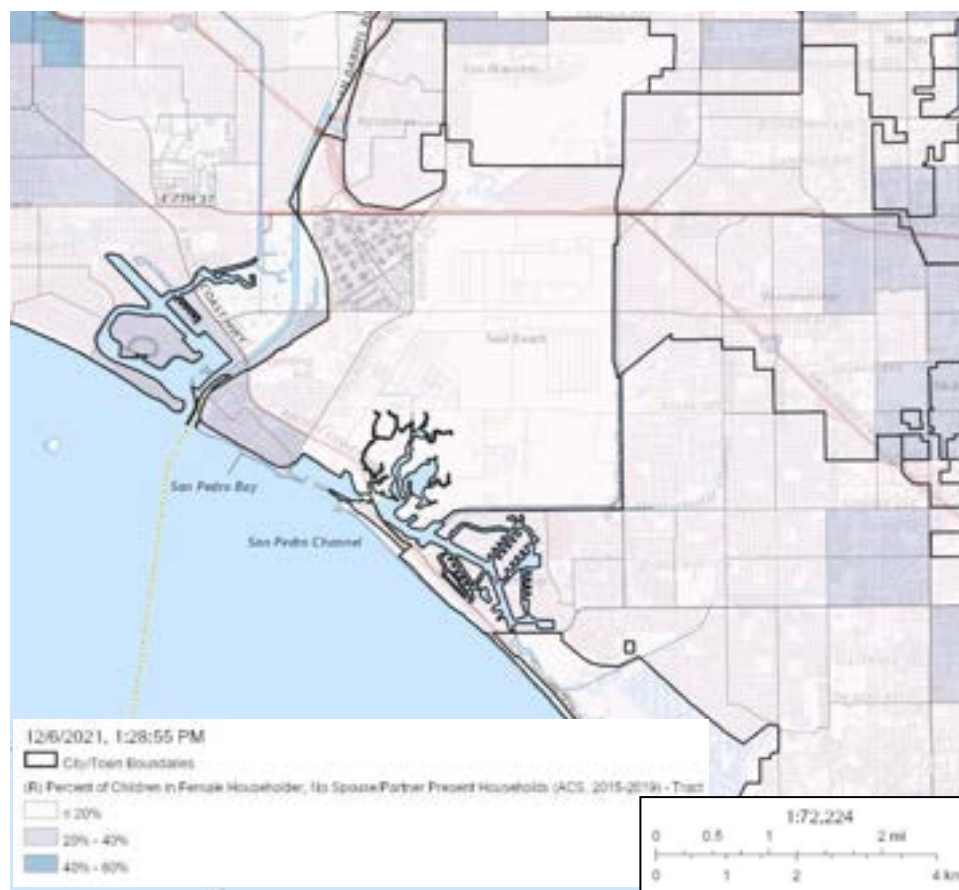


Figure F-14 shows the percentage of children in female-headed households by census tract in Seal Beach. Only two tracts in Seal Beach, Census Tracts 995.11 and 995.12, have 20-40% of children in female-headed households. The remainder of the city falls into the lowest category with fewer than 20% of children in female-headed households. It is estimated that female-headed households in Seal Beach make up only 6% of households, and of those only 1.8% are female-headed households with children. This is significantly lower than regional statistics; it is estimated that about 16% of households in Orange County are female single parent households. Approximately 20% of households in Orange County are single-parent households with children. For more information on female-headed households in Seal Beach refer to Section A.3.3, Special Needs.

Figure F-14: Children in Female-Headed Households



Persons with Disabilities

The US Census considers a person disabled if they are reported as having a hearing, vision, cognitive, ambulatory, self-care, or independent living difficulty. Developmental disabilities, as defined by federal law, are not recorded by the US Census. The two census tracts that make up Leisure World, Census Tract 995.09 and 995.10, have the highest percentage of the population with a disability in Seal Beach. In both the 2010-2014 and 2015-2019 data sets, the population with a disability in Leisure World was between 30-40%. From 2010-2014 the majority of the city had populations of individuals with a disability of either 10-20% or less than 10%; from 2014-2019, the entirety of the City's population excluding Leisure World had less than 10% of the population with a disability. The significantly higher population of individuals with a disability in Leisure World is likely due to the concentration of elderly population as an age-restricted 55+ community.

Compared to Orange County, the high percentage and concentration of persons with disabilities in Seal Beach is regionally unique. Countywide, an estimated 8.5% of the population reports a disability. In Seal Beach, over 17% of the civilian/noninstitutionalized population reports a disability.

⁷¹⁷

Disabled persons often have special housing needs due to their disability, which may lead to compounding issues of low income, high health care costs, or dependency on supportive services or special building accommodations. Considering the higher concentration area of disabled persons is a 55+ community, it is clear that housing stock in Leisure World provides certain accommodations to offset the housing burdens of disabled residents. Housing stock within these census tracts primarily include smaller single-story units, usually one to two bedrooms in size. Amenities associated with this community include bus services, on-site pharmacy, on-site post office, and programming designed for individuals aged 55+. It should be noted that Leisure World is specifically not an assisted living community. For more information on persons with disabilities refer to Section A.3.3, Special Needs.

¹⁷American Community Survey 5-Year Estimates Subject Tables, Seal Beach S1810 Disability Characteristics.

Figure F-15: Percentage of the Population with a Disability, 2010 - 2014

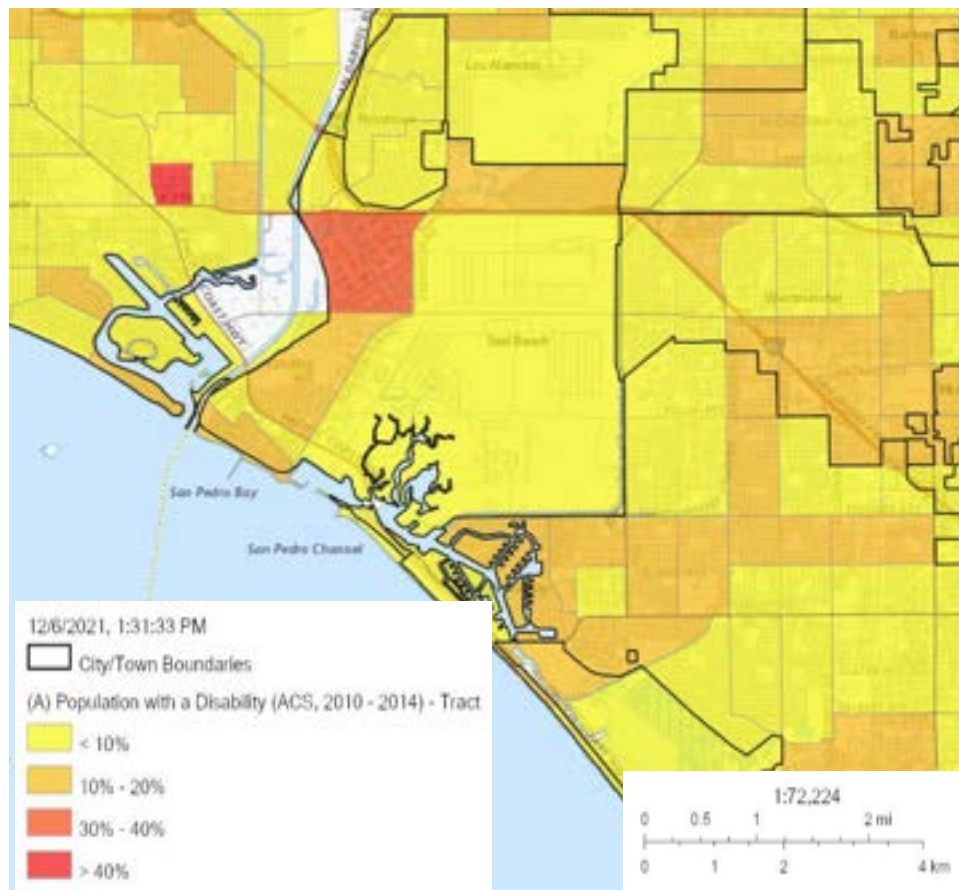
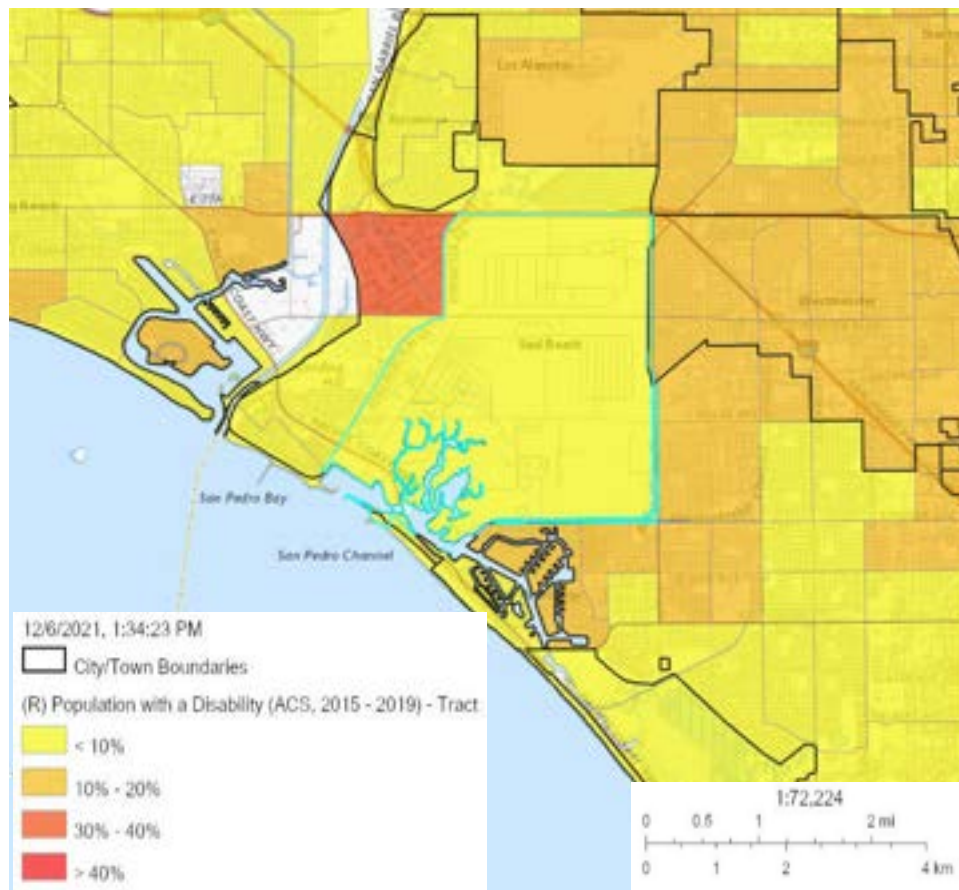


Figure F-16: Percentage of the Population with a Disability, 2015 - 2019



Findings: Integration and Segregation

Overall, there is no concentration of non-White populations within the city. Generally, diverse racial and ethnic populations in Seal Beach are significantly lower when compared to Orange County on the regional scale. While no census tracts show more than 10% of the population below the federal poverty level from 2015-2019, there exist low to moderate income populations mirroring the areas of lowest median income levels, primarily in Leisure World and NWS Seal Beach. The areas of low to moderate income populations in Leisure World also coincide with the highest populations of adults living alone and populations living with a disability. Leisure World being an age-restricted 55+ retirement community explains this concentration of low-income adults living alone with a disability, as those metrics generally reflect an elderly population. Familial trends indicate relatively high populations of married couples with children throughout the city, outside of Leisure World. These analyses do not indicate significant levels of segregation based on racial, ethnic, familial, or disabled components of the population.

Seal Beach is an older city, incorporated in 1915 with subdivisions in the community dating back to the late 1800s. Despite the fact that there is no evidence of racial or ethnic segregation within the city on a neighborhood or sub-neighborhood basis, Seal Beach remains a predominately white community. It is unknown if exclusionary zoning or real estate practices happened within Seal

Beach. However, Home Owners Loan Corporation (HOLC) created “Residential Security” maps of major American cities, including the neighboring City of Long Beach adjacent to Seal Beach. HOLC maps assigned color-coded grades to residential neighborhoods that reflected “mortgage security”. Neighborhoods receiving green, or “Best,” were deemed minimal risk for banks and other mortgage lenders. Neighborhoods receiving red were considered “hazardous.” Neighborhoods that were redlined were often lower-income, multi-family units, housing immigrants or persons of color. Redlining directed public and private capital to native-born white families and away from Black and immigrant families.

Neighborhoods in Naples, Belmont Shore and Belmont Heights were mapped blue, as “Still Desirable.” HOLC described the neighborhoods by: “deed restrictions vary in different subdivisions, but all are said to protect against racial hazards.”^{8 18} HOLC maps were not prepared for Seal Beach. However, because of the prevalence of exclusionary zoning prior to the 1960s within the region of Los Angeles and Orange County, it is possible that these historical practices still have lingering effects in the demographics of the City into the present time. Additional affordable units within Seal Beach would likely increase racial and ethnic diversity of the community, along with inviting households of different sizes.

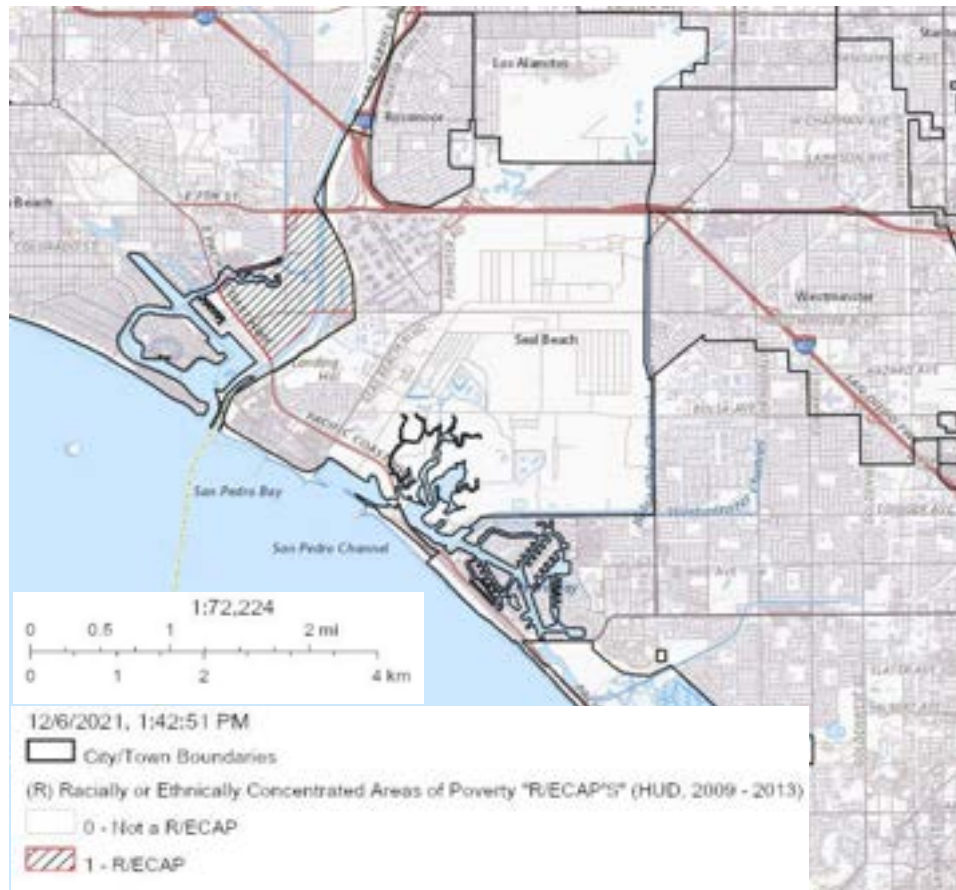
F.3.3 Racially or Ethnically Concentrated Areas of Poverty

Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)

A R/ECAP is an area with a non-White population over 50% and with over 40% of the median household incomes below the poverty level. According to the HCD AFFH Mapping Tool, there are only six census tracts identified as R/ECAPS in Orange County, three of which are in Santa Ana and three of which are in Irvine. There are no areas in Seal Beach with over 40% of the median household income below the poverty level (Figures F-6 and F-7), thus there are no R/ECAPs in the City of Seal Beach as depicted in Figure F-17.

¹⁸University of Richmond, *Mapping Inequality: Redlining in New Deal America*, <https://dsl.richmond.edu/panorama/redlining/>, accessed December 11, 2021.

Figure F-17: RECAPs



Racially Concentrated Area of Affluence (RCAA)

According to HCD, an RCAA is an area with a White population over 80% and a median household income level over \$125,000. By these metrics and as illustrated in Figure F-18 and Figure F-19, Seal Beach has one RCAA in Census Block Group 995.12.3.

Two Seal Beach census block groups are less than 20% non-White, one in Leisure World and another in Census Block Group 995.12.3. The block group in Leisure World does not have a median income over \$125,000, and thus is not considered a RCAA. However, Block Group 995.12.3 had a median income of \$161,000 between 2015 and 2019 and is a RCAA. One candidate site for rezoning is located within this identified RCAA (99 Marina); the findings section below discusses this site in further detail.

Figure F-18: Percent Non-White

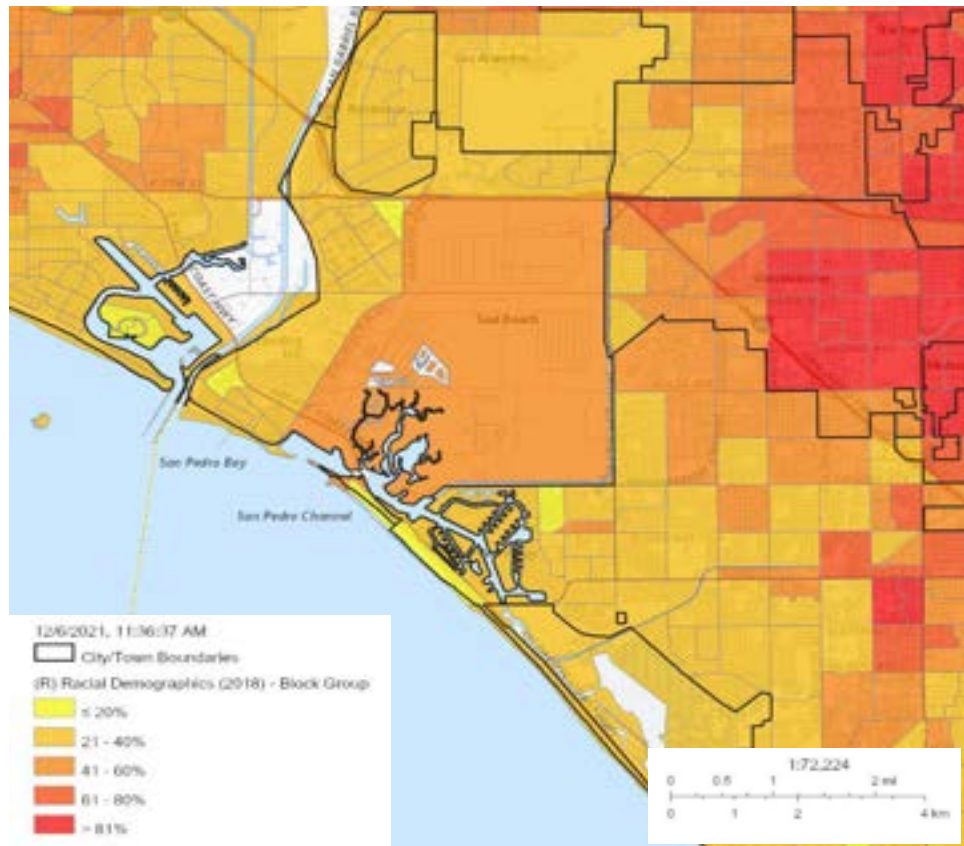
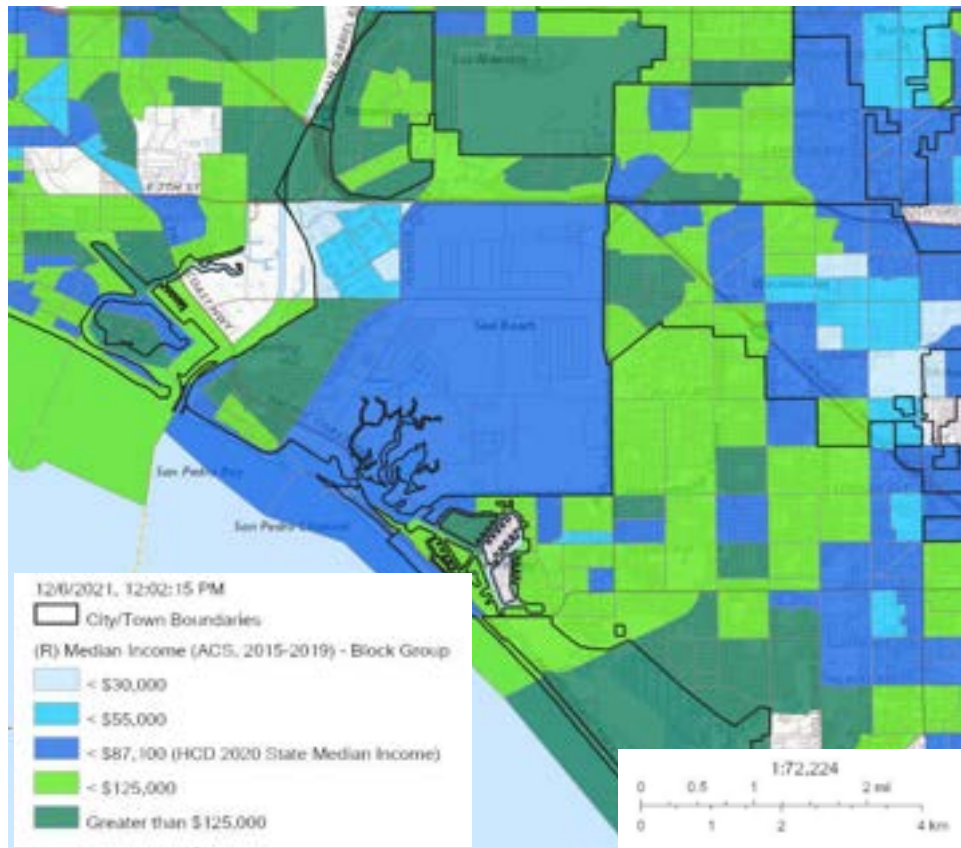


Figure F-19: Median Income



Findings: Racially and Ethnically Concentrated Areas of Poverty and Affluence

There are no geographic areas with significant concentrations of poverty and minority populations defined as R/ECAPs in Seal Beach. Conversely, there exists one identified Racially Concentrated Area of Affluence (RCAA). Census Block Group 995.12.3 has a White population greater than 80% and the median household income above \$125,000. Development in this area that would allow for lower-income housing has substantial barriers including space availability constraints and California Coastal Commission restraints. For more information on development restraints refer to Appendix C.

There is one vacant site located within this census block group at 99 Marina Drive, 4.3 acres in size. 99 Marina Drive is identified as a candidate site for rezoning; the current general plan and zoning is listed as OE (Oil Extraction). Program 1a proposes to rezone 99 Marina Drive to RHD-33 (High-Density Residential), which includes a maximum density of 33 dwelling units/acre. The City conservatively assumes that only 3 acres of the site would be built here, at 70 percent of the total maximum capacity, yielding 69 units. While the City identifies this site as affordable to above-moderate income households in its sites inventory, the increase in allowable density over 30 dwelling units per acre is anticipated to promote affordability. Furthermore, given development trends in the region, particularly in neighboring Long Beach, it is possible that a developer would utilize a density bonus, thereby providing at least some affordable units. This could allow diverse

households to take advantage of the high opportunity offered by the RCAA in this census block group. While this site is vacant, historical uses included an oil separation and refinery facility; however, oil extraction at this site ceased some time ago, and the current owners (Exxon and Chevron) are actively marketing the property. Based on inquiries received by City staff from potential buyers, as well as the surrounding residential uses, housing development makes the most sense, and is generally expected by the community. Moreover, the Environmental Impact Report for the Housing Element does not identify any significant effect related to environmental contamination or hazardous materials at this site. See Appendix B for more information.

F.3.4 Access to Opportunity

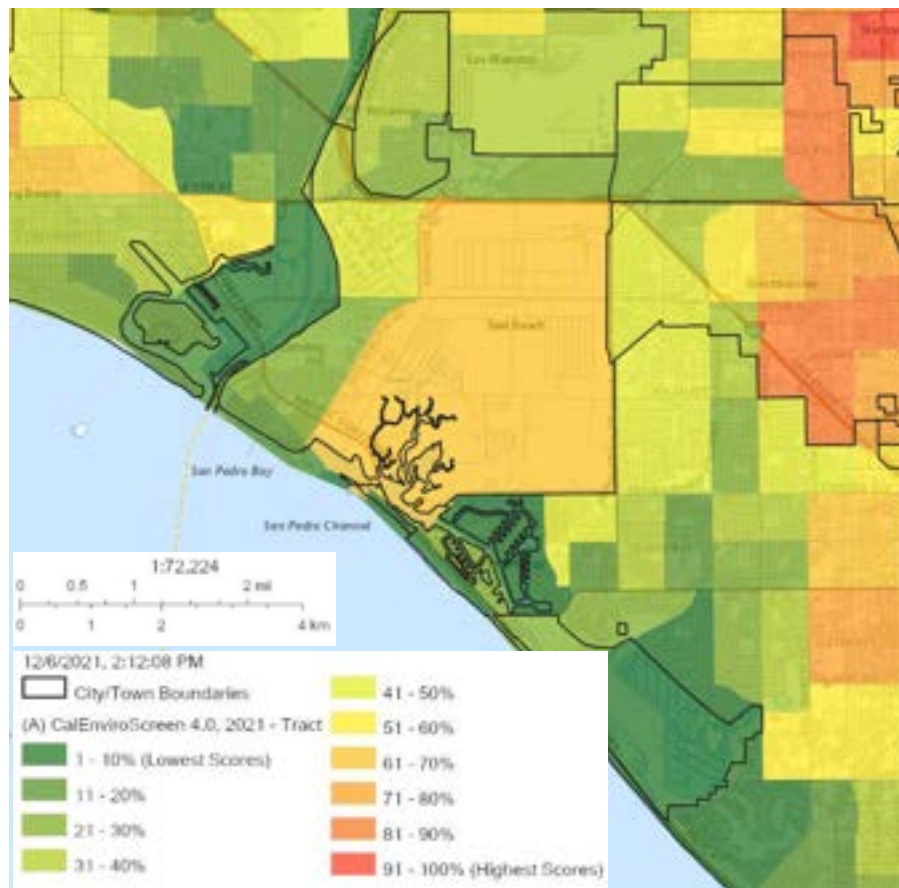
CalEnviroScreen 4.0 is a tool that identifies communities in California that are affected by pollutants and polluting factors such as ozone, particulate matter, drinking water contaminants, pesticide use, lead, toxins, diesel particulates, traffic density, cleanup sites, groundwater threats, hazardous waste, solid waste, and impaired water bodies. This database also measures population factors such as cardiovascular disease, asthma rates, educational attainment, poverty, linguistic isolation, and more. A higher score indicates a higher effect of pollutants on the indicated area.

The CalEnviroScreen 4.0 percentiles are shown in Figure F-20. The majority of the city includes low scoring census tracts, indicating no or few environmental burdens on the community. The highest pollution burden is shown on Census Tract 995.02, where the NWS Seal Beach is located. The CalEnviroScreen percentile score is listed at 67.63. Navy operations (including weapons and munitions loading, storage and maintenance) have been conducted on this property dating back to 1944 and likely contributes to a higher percentile score compared to neighboring census tracts. While this tract is showing lower environmental scores, it is also home to the Seal Beach National Wildlife Refuge, encompassing 965 acres of coastal wetlands. In addition, Census Tract 995.02 is significantly larger than neighboring census tracts, creating higher exposure and potentially contributing to the higher than usual score.

The remainder of the city census tracts received scores under 45. The second highest scoring census tracts include 995.09 and 995.10 (Leisure World), where housing is limited to individuals aged 55 or older. Lower incomes combined with the proximity to I-405 could be contributing to a higher percentile score. Census tracts north of the I-405 experience similar pollution burden from the freeway but have scores ranging from 26 to 38.

The City will be preparing an Environmental Justice Element, where communities of focus will be identified and prioritized. Policies will be designed to address higher CalEnviroScreen scores within specific census tracts.

Figure F-20: CalEnviroScreen 4.0



California Tax Credit Allocation Committee (TCAC)

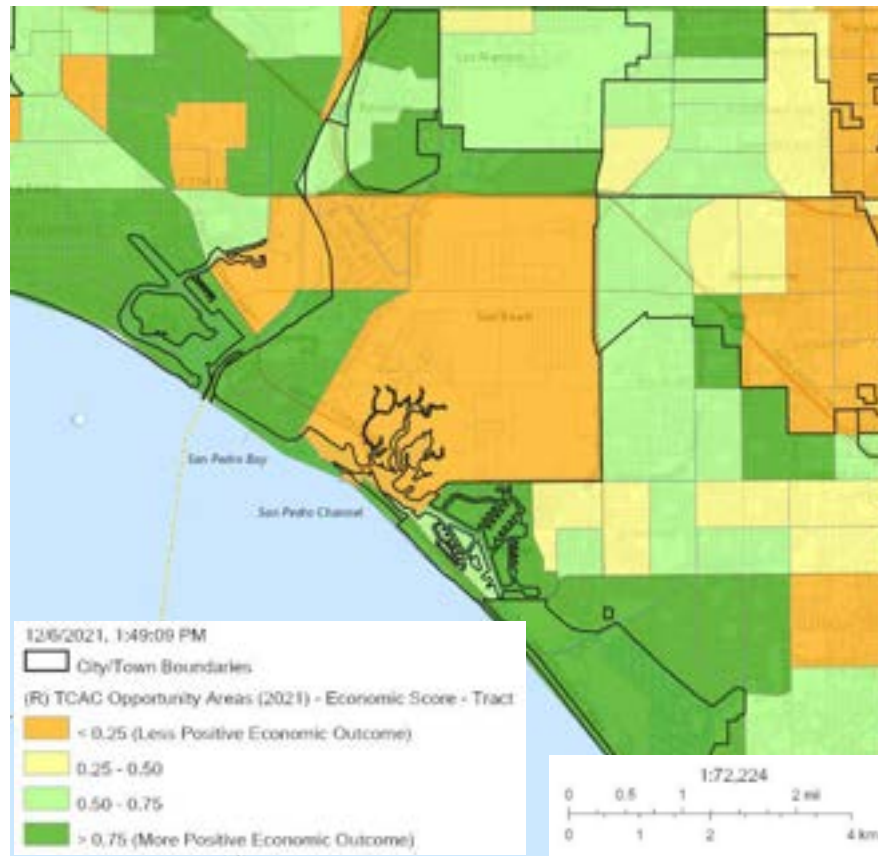
The California Tax Credit Allocation Committee's (TCAC) Opportunity Area scores can be used as a tool to analyze disparities in access to opportunities. This tool was prepared by TCAC and HCD to identify areas statewide whose economic, educational, and environmental characteristics support positive outcomes for low-income families. Opportunity maps are updated annually and provide a separate economic score, environmental score, and educational score. Each score is compiled using several indicators, and the composite map combines all three designations to provide a single score for each block group.

The top 20% of overall scores in a county are labeled as highest resource and the next 20% of scores are labeled as high resource. Any areas that are considered segregated and that have at least 30% of the population living below the federal poverty line are labeled as an area of High Segregation and Poverty. Remaining uncategorized areas in the county are evenly divided between moderate resource and low resource areas.

Figure F-21 shows the economic scores for Seal Beach by census tract. The economic indicators used include poverty, adult education, employment, job proximity, and median home value. The map shows a stark contrast as the entirety of the city is categorized as either above 0.75 (the more positive economic outcome) or below 0.25 (the less positive economic outcome). The areas that have scored below 0.25 include Leisure World and the NWS Seal Beach, which coincide with areas of lower income seen in Figure F-5, Figure F-6, and Figure F-7. The remainder of the city scored among the more positive economic outcomes.

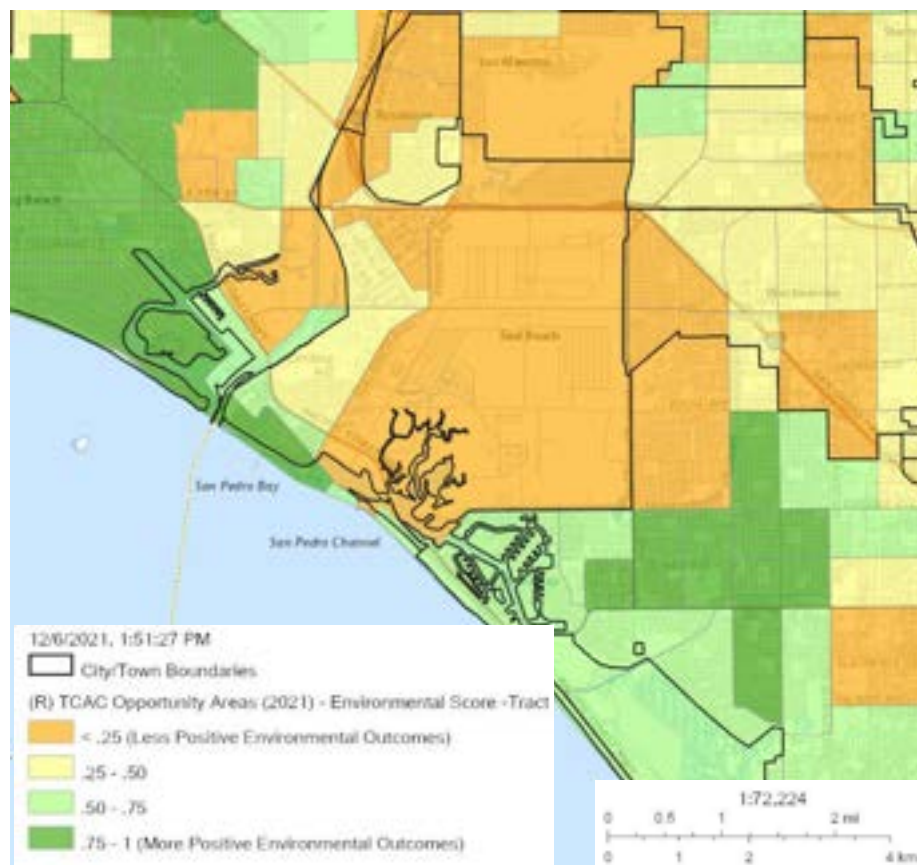
TCAC economic scores for Leisure World and NWS Seal Beach may not be representative of actual conditions, due to the unique populations, demographics, employment, and land uses concentrated within these census tracts. Leisure World residents are aged 55+, and typically consist of retirees who are not currently employed. Median home values in this part of the City are lower than other neighborhoods because of the age restriction. Leisure World does not necessarily represent a community with poor economic outcomes, but the congregation of one specific demographic group with unique needs. Similarly, NWS Seal Beach is a federally owned naval property where there are no owner-occupied housing units. Further, the census tract is considered unusually large for the region. Employment in this census tract is limited to the military uses occurring on-site. The unique circumstances within this census tract do not necessarily reflect a community with poor economic outcomes when the specific land use is considered.

Figure F-21: TCAC Economic Score, 2021



The environmental domain is determined using CalEnviroScreen pollution indicators and values; the TCAC Environmental Scores mirror the environmental concerns depicted in the CalEnviroScreen 4.0 map above, Figure F-21. Figure F-22 shows the TCAC Environmental Score for Seal Beach by census tract. The map indicates stratified environmental scores throughout the city with the more positive environmental scores being along the western coastal area, and the remainder of the city having scored from 0.75 to below 0.25. The areas with the less positive environmental scores include the more inland reaches of the city, Leisure World, and the NWS Seal Beach. Similar to the potential sources of environmental concerns discussed above, naval operations, proximity to the I-405 freeway, and heavy industrial uses along the San Gabriel River, may be responsible for the lower environmental scores in these areas.

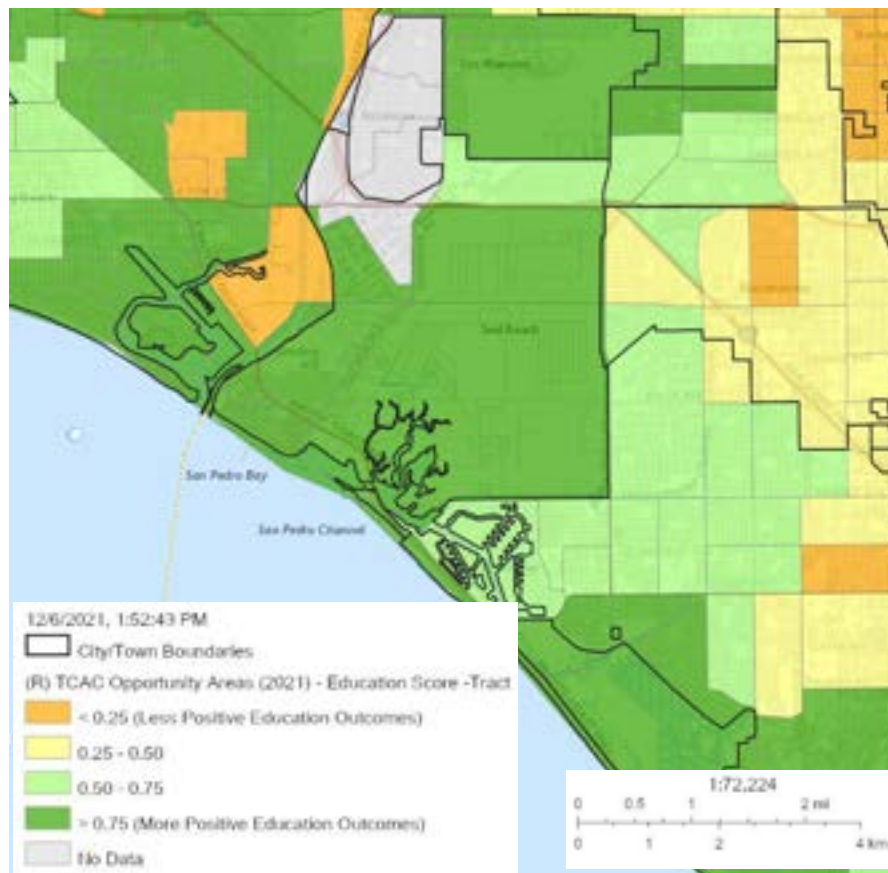
Figure F-22: TCAC Environmental Score, 2021



Education indicators include math and reading proficiencies in fourth grade, high school graduation rates, and the student poverty rate. Figure F-23 shows the education scores for the city by census tract. The majority of the City's education scores are above 0.75, the more positive education outcomes. Census Tract 1100.12 is within the 0.50-0.75 range and some census tracts show no data. There are no public schools in Census Tract 1100.12 which may be negatively impacting the education score compared to the rest of Seal Beach.

Seal Beach is served by one public school district, Los Alamitos Unified, for grades K through 12. Elementary schools within this district are very highly rated on Great Schools, receiving scores between 8 – 10 out of 10. Both middle schools and the high school are rated 8 – 9 out of 10. As the public school system demonstrates strong outcomes and is highly rated, high access to educational opportunity is available within the city.⁹¹⁹

Figure F-23: TCAC Education Score, 2021



¹⁹Great Schools, *Los Alamitos Unified School District*, <https://www.greatschools.org/california/seal-beach/>, accessed December 16, 2021.

Figure F-24 displays the TCAC Composite Scores and Resource Category for each census tract in the city. The resource categories across the city range from moderate resource to highest resource, with the highest resource areas being the coastal, western, and northwestern census tracts. The moderate resource category areas include Leisure World and NWS Seal Beach. Table F-6 shows the individual domain scores of each census tract including the economic, environmental, and education scores, as well as the composite index score and resource category. Based on the individual factors, the economic and environmental outcomes seem to be the most influential in driving down the composite scores of Leisure World and NWS Seal Beach. No areas of the city are categorized as low resource or high segregation and poverty. No areas of the city are categorized as low resource or high segregation and poverty.

Figure F-24: TCAC Composite Score, 2021

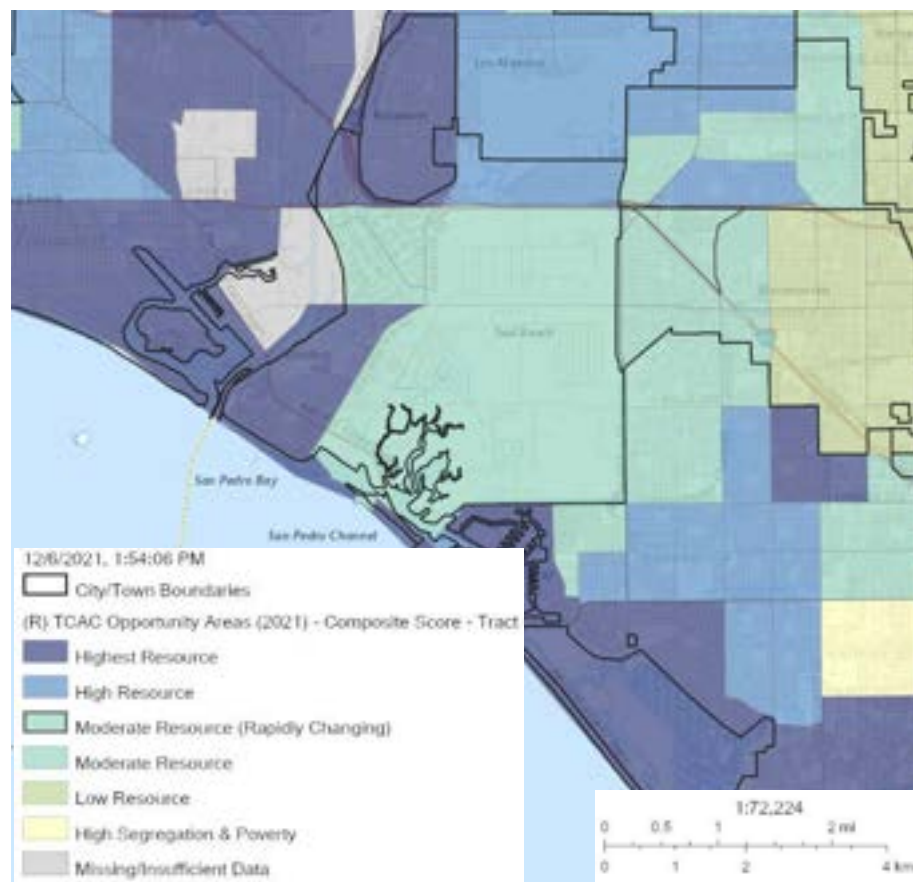


Table F-6: Opportunity Map Scores and Categorization

Census Tract	Economic Domain Score	Environmental Domain Score	Education Domain Score	Composite Index Score	Final Category
995.02	0.22	0.10	0.89	0.05	Moderate Resource
995.04	0.97	0.26	0.85	0.54	Highest Resource
995.06	0.95	0.62	0.81	0.60	Highest Resource
995.09	0.01	0.10	-	-0.04	Moderate Resource
995.10	0.02	0.38	0.92	0.01	Moderate Resource
995.11	0.97	0.80	0.85	0.70	Highest Resource
995.12	0.97	0.74	0.85	0.69	Highest Resource
1100.12	0.92	0.09	0.72	0.30	High Resource
1100.07*	0.75	0.15	-	0.42	Highest Resource
1100.08*	0.95	0.29	-	0.65	Highest Resource

* Census tracts are not solely located within the City of Seal Beach and include portions in other jurisdictions

Source: California Fair Housing Task Force, TCAC/HCD Opportunity Areas (2021) – Composite Score – Tract.

Access to Opportunities Regional Comparison

Generally, Seal Beach has notably greater access to opportunities when compared to Orange County. Table F-7 displays various indicators that show the opportunities available to Seal Beach citizens compared to those of Orange County. The population below the federal poverty level in the City (5.7%) is significantly less than in the County (9.4%), indicating that economic opportunities are more available in the City than in the surrounding region. Education indicators show that while the city has a lower percent of the population enrolled in K-12 education, which may be attributed to the high percentage of seniors living in the City. However, the number of Seal Beach citizens with a bachelor's degree or higher is 8% greater than in the County.

Table F-7: Access to Opportunity Indicators – City and County

Indicator	Seal Beach	Orange County
Population below Federal Poverty Level	5.7%	9.4%
Education		
Bachelor's Degree or Higher	49.0%	41.0%
School Enrolled Population Enrolled in Kindergarten to 12th Grade	56.4%	60.3%
Unemployment Rate	6.7%	4.7%

Source: 2019 ACS 5-Year Estimates Data Profiles.

Transportation

Access to adequate transportation and a variety of transit options can help lower disparities in access to opportunities. Orange County Transit Authority (OCTA) is the provider for the City of Seal Beach and the surrounding communities. The city has three OCTA bus routes: Route 1, Route 42, and Route 60. Additionally, there are two Long Beach Transit Bus Routes that operate within the city, Route 131, and Route 171. Transit routes and transit stops are shown in Figure F-25 below.

The Orange County AI utilized two transportation indicators to help analyze disparities in access to opportunities. The transit trips index measures how often low-income families in a neighborhood use public transportation and the low transportation cost index measures the cost of transportation and proximity to transportation by neighborhood. The AI found no significant disparities between racial and ethnic groups in the low transportation cost index and found that transit index scores do not vary significantly by race or ethnic group in most areas across Orange County.

Access to public transportation in Seal Beach is similar and comparable to neighboring cities, and the greater Orange County region. Further, Walk Score demonstrates that the Main Beach/Old

Town neighborhood in Seal Beach is “very walkable” with a score of 85. This score indicates that most errands can be accomplished on foot.¹⁰²⁰

Figure F-25: Transit Routes



Findings: Disparities in Access to Opportunities

Overall, Seal Beach is identified as moderate to highest resource, with no areas of low resource and no areas of high segregation and poverty. The most significant factors impacting TCAC opportunity area scores are economic and environmental, which primarily affect Leisure World and NWS Seal Beach. Environmental issues are most apparent when analyzing CalEnviroScreen 4.0 data. As previously discussed, low environmental scores are likely the result of existing naval operations, proximity to the I-405 freeway, and heavy industrial uses along the San Gabriel River. The City will be preparing an Environmental Justice Element including goals and policies to address these concerns. Access to transportation does not disproportionately affect racial and ethnic groups within the city and is not a barrier to opportunities in Seal Beach.

²⁰ Walk Score, Main Street/Old Town Seal Beach, <https://www.walkscore.com/score/129-main-st-seal-beach-ca-90740>, accessed December 16, 2021.

Generally, Seal Beach is a high resource city with access to strong educational and economic outcomes. Affordable housing units would allow more households to enjoy access to high resources found within the city. As the data does not indicate a specific disparity to access within the city, it is assumed the key barrier to opportunity for housing in Seal Beach is affordability. Increasing affordable units for a variety of household types would allow for high opportunity within the community to be expanded.

F.3.5 Disproportionate Housing Needs

Disproportionate housing needs are determined by comparing substandard housing or housing problems in relation to tenure, race, household size, or household age. A household is considered substandard or having a housing problem if it has one or more of the following housing problems:

- Housing unit lacks complete kitchen facilities
- Housing unit lacks complete plumbing facilities
- Housing unit is overcrowded (more than 1 person per room)
- Household is cost burdened (greater than 30%)

A household is considered to have a severe housing problem if it has one or more of the following housing problems:

- Housing unit lacks complete kitchen facilities
- Housing unit lacks complete plumbing facilities
- Housing unit is overcrowded (more than 1 person per room)
- Household is cost burdened (greater than 50%)

Table F-8: Substandard Housing in Seal Beach by Tenure

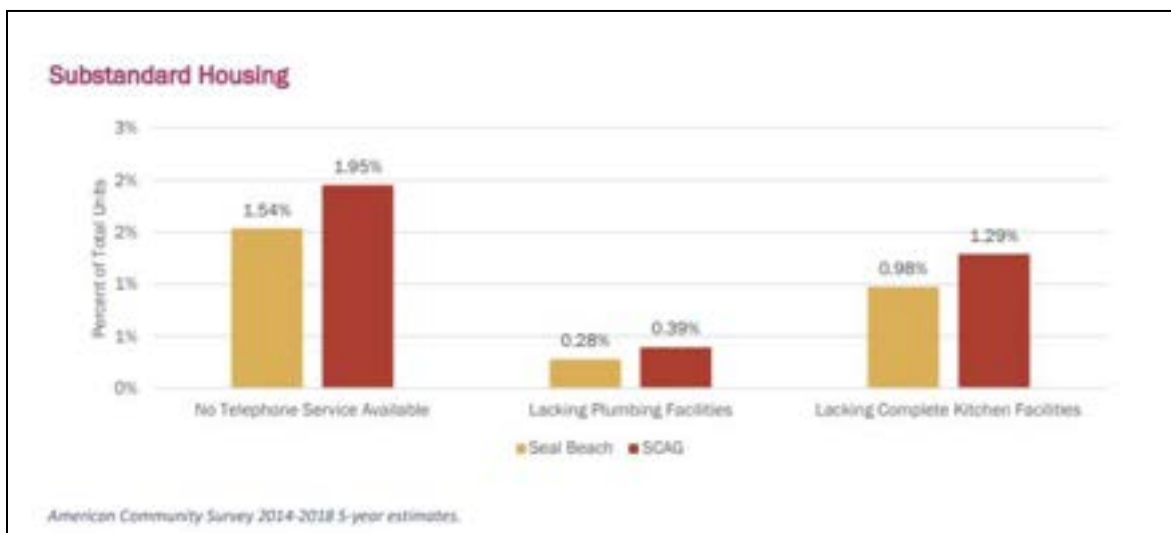
	Owner		Renter		Total	
Total Households	9,505		2,995		12,500	
Household has at least 1 of 4 Housing Problems	2,075	22%	1,315	44%	3,390	27%
Household has at least 1 of 4 Severe Housing Problems	1,100	12%	605	20%	1,705	14%
Total Households with Cost Burden	1,985	21%	1,235	41%	3,220	26%
Household Housing Cost Burden >30% to <=50%	1,005	11%	730	24%	1,735	14%
Household Housing Cost Burden >50%	980	10%	505	17%	1,485	12%

Source: HUD CHAS Data 2014-2018

Cost burdens and substandard housing significantly affects renters over owners within the city, with 41% of renters experience cost burden and 44% of renters experiencing at least one of four housing problems as defined by HUD. Comparatively, only 21% of owners experience cost burden and 22% of owners experience at least one of four housing problems as defined by HUD.

Across the City, approximately one quarter of households experience cost burden and at least one of the four housing problems. Based on Figure F-26 below, a small percentage of units in the City lack complete plumbing facilities (0.28%) or lack complete kitchen facilities (0.98%). Generally, cost burden affects households more significantly compared to physical deficiencies associated with units.

Figure F-26: Substandard Housing in Seal Beach



Cost burden is shown to be concentrated in Census Tract 995.02, where the NWS Seal Beach is located. Housing units on this property are owned by the federal government, and NWS Seal Beach contracts with Lincoln Military Housing (a private company) for property management. Units range from family housing (including both two-bedroom units and four-bedroom units) and unaccompanied housing (formerly Bachelor Housing, also referred to as the barracks). As units within Census Tract 995.02 are limited to service members, this cost burden is uniquely placed on a specific subgroup of residents in Seal Beach. The ACS 2015 – 2019 data compared to ACS 2010 – 2014 is showing an increased rental burden on this specific census tract.

Census Tract 995.09, 995.10 and 995.04 show the lowest concentration of overpayment for renting. An increase in rental burden on Census Tract 995.09 has occurred, when comparing ACS 2010 – 2014 data to ACS 2015 – 2019 data. This particular census tract is located within Leisure World, a 55+ community where older retirees live. The change in rental burden in this location may be associated with the unique demographics of the neighborhood. Rental burden has decreased on the census tracts located north of I-405 and has remained about the same on waterfront census tracts in downtown Seal Beach.

Overpayment burden by homeowners is not specifically concentrated in one geographic location and is distributed between the 20% - 40% and 40% - 60% categories throughout Seal Beach. No data is shown on Census Tract 995.02, as there are no owner-occupied units located on the NWS Seal Beach.

Compared to ACS 2010 – 2014, the overpayment burden on Census Tracts 995.09 and 995.10 has decreased significantly. As previously discussed, these census tracts consist of a 55+ community. Overpayment on owner occupied units may have been a result of economic conditions associated with the Great Recession, affecting fixed-income seniors more significantly than other demographic groups.

Figure F-27: Overpayment by Owners, 2010 - 2014

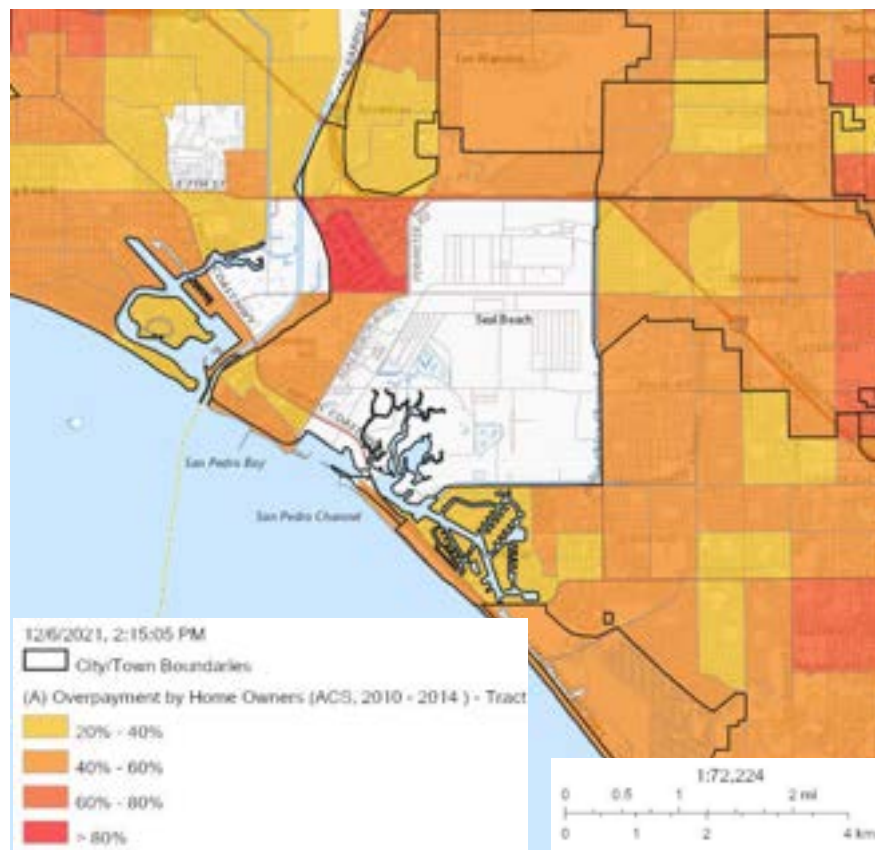


Figure F-28: Overpayment by Owners, 2015 - 2019

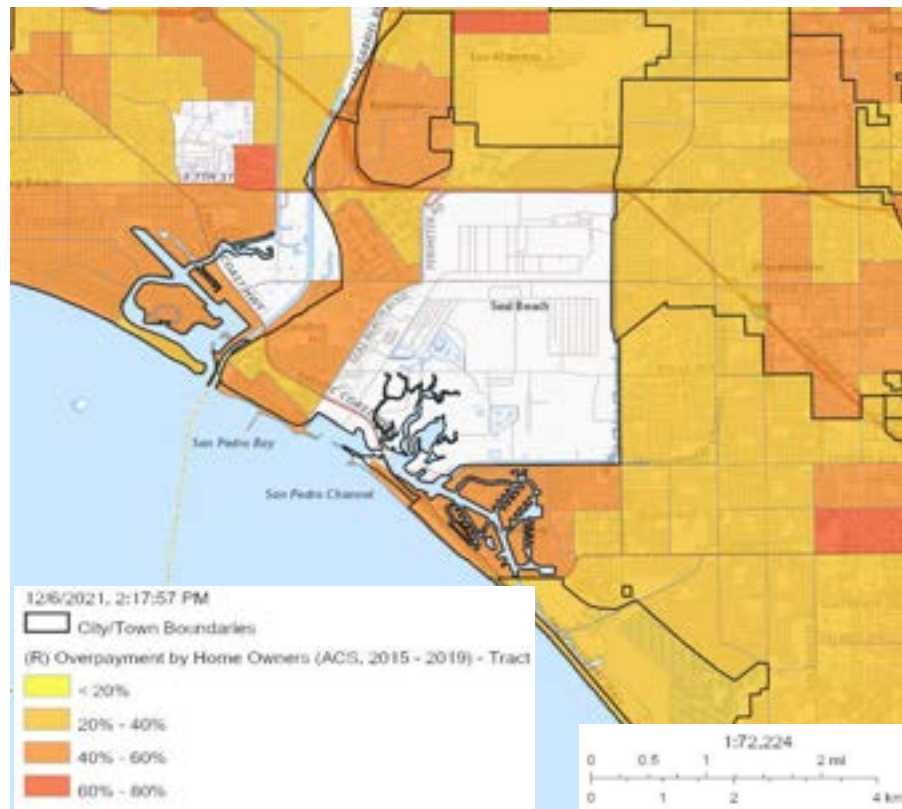


Figure F-29: Overpayment by Renters, 2010 - 2014

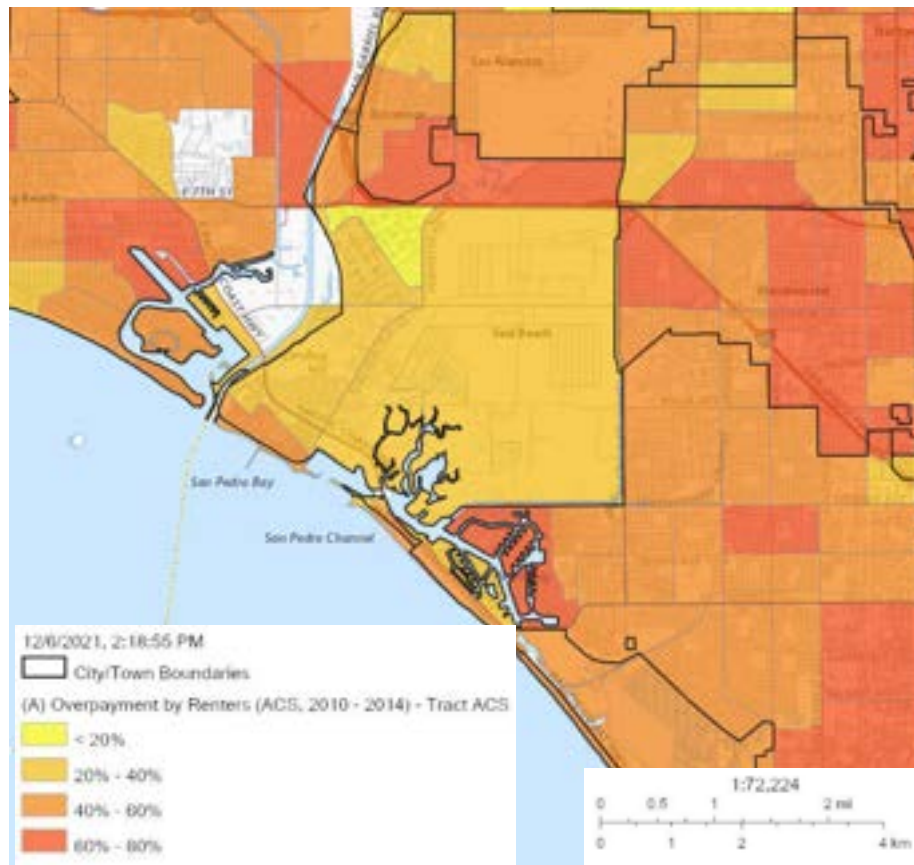
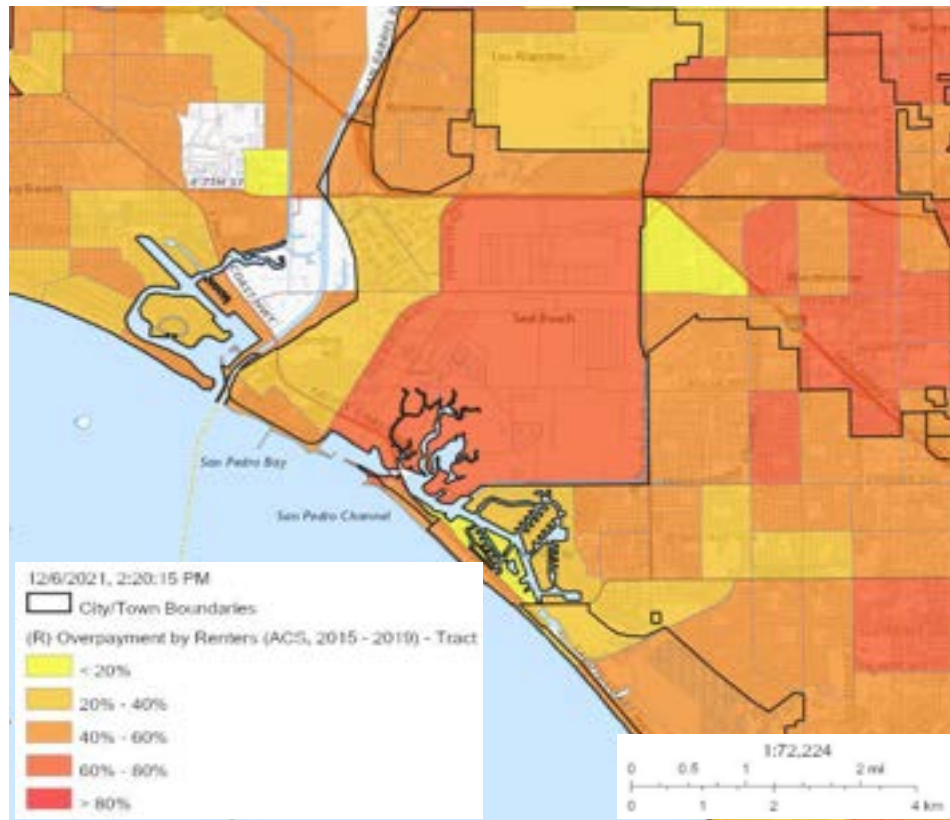


Figure F-30: Overpayment by Renters, 2015 - 2019



Overcrowding

A household is considered overcrowded when there is more than one person per room, including living and dining rooms but excluding bathrooms and kitchens. Severe overcrowding is defined as more than 1.5 occupants per room.

Approximately 1.1% of owner-occupied units are considered overcrowded, and 2.3% of renter-occupied units are overcrowded. This is low in comparison with surrounding areas, and significantly lower than the state average of 8.2%. Both the state and County experience overcrowding at a higher rate than Seal Beach. Further, no specific neighborhood or census block demonstrates a concentrated area of overcrowding within the city.

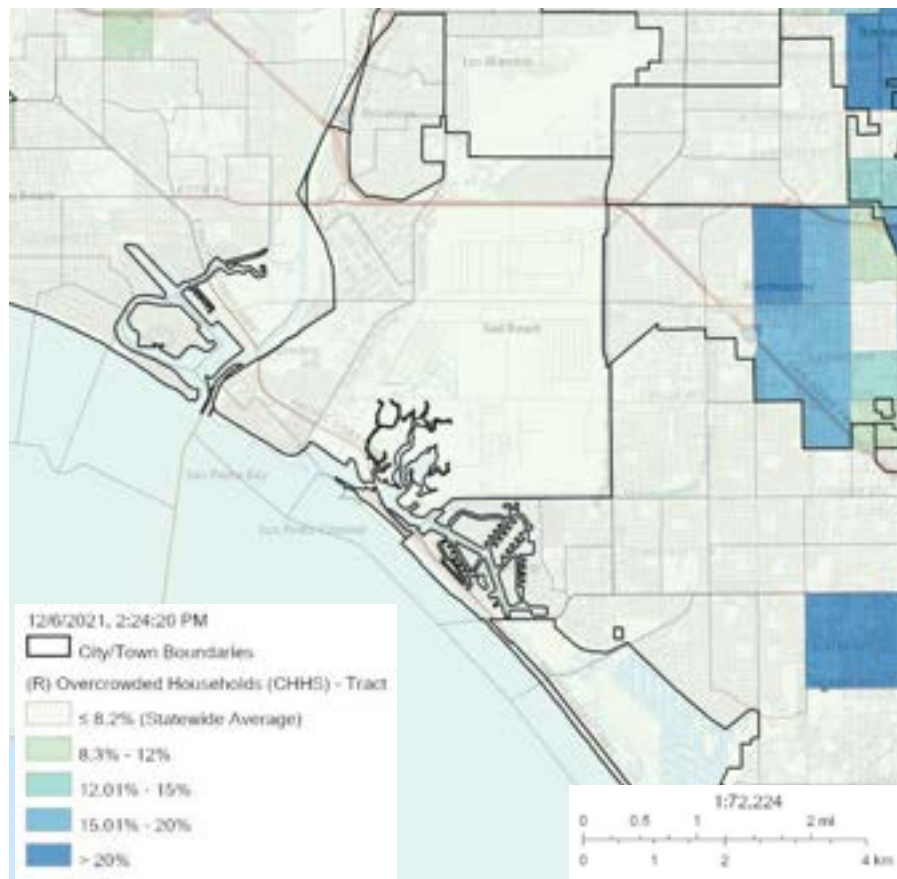
Seal Beach has a small Black and Asian American population, both of which experience overcrowding at higher rates compared to White households within the city. While White households have the highest number of overcrowding incidents (143 households), overcrowding only affects 1.3% of White households. In comparison, 2.1% of the 233 Black households and 5.0% of Asian American households in Seal Beach experience overcrowding.

Table F-9: Overcrowded Households by Race

	White	Black	Native American	Native Hawaiian and Other Pacific Islander	Asian American	Some Other Race (alone)	Two or More Races
Total	10,411	233	43	61	1,323	181	290
1.0 less per room	10,268	228	43	61	1,256	181	290
1.01 or more per room	143	5	0	0	67	0	0

Source: HUD CHA Data Viewer, 2014 – 2018.

Figure F-31: Overcrowded Households



Homelessness

The homeless population is a group that has disproportionately higher needs than those who are housed. The Orange County Partnership conducted the 2019 Point in Time Count (PITC), which counts the unsheltered homeless population County-wide over two nights in January. Table F-10 below shows the PITC for the Central Service Planning Area, which includes Seal Beach and neighboring jurisdictions. The city had eight unsheltered individuals experiencing homelessness. There is no spatial data as to where specific homeless individuals are located or congregate. Homeless individuals within Seal Beach tend to be transient in nature, making such spatial analysis difficult to prepare or procure.

Table F-10: Regional Point in Time Count, Central Service Planning Area

City	Unsheltered	Sheltered	Total
Costa Mesa	187	6	193
Fountain Valley	28	14	42
Garden Grove	163	62	225
Huntington Beach	289	60	349
Newport Beach	64	0	64
Santa Ana	830	939	1,769
Seal Beach	8	0	8
Tustin	95	264	359
Westminster	159	25	184
County Unincorporated	4	31	35
Domestic Violence Programs	N/A	104	104
Central Service Planning Area	1,827	1,505	3,332

Source: Orange County, Everyone Counts 2019 Point in Time Count.

The previous Seal Beach Housing Element estimated approximately ten unsheltered homeless individuals. While homelessness across Orange County has risen since 2012, the total number of individuals experiencing homelessness in Seal Beach has remained the same.

Table F-11: Homelessness Trends and Comparison, 2012 and 2019

Year	Seal Beach	Orange County
2012	10*	4,251
2019	8	6,760

*estimate from the previous Housing Element

Source: Orange County, Everyone Counts 2012 and 2019 PITC.

Displacement

The Urban Displacement Project at University of California, Berkeley developed a map of communities where residents may be particularly vulnerable to displacement in the event of increased redevelopment and shifts in housing cost; these are known as sensitive communities. Sensitive communities are defined based on the following set of criteria:

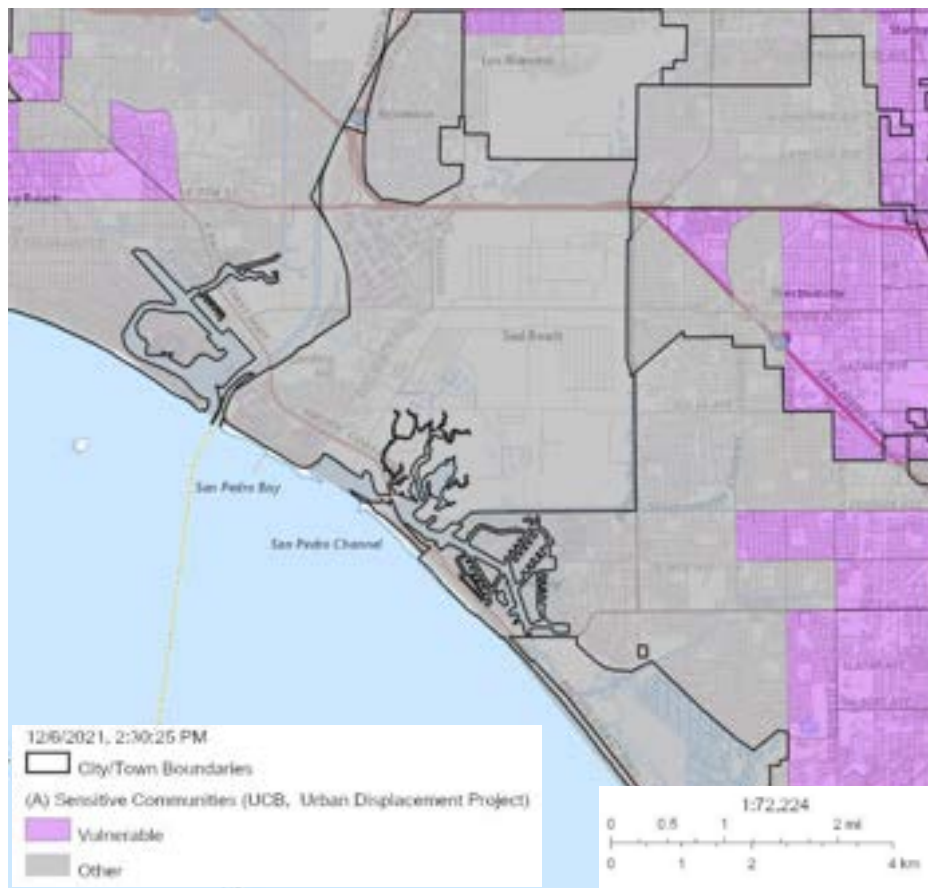
- The share of very low-income residents is above 20%.

The tract must also meet two of the following criteria:

- The share of renters is above 40%.
- The share of people of color is above 50%.
- The share of very low-income households (50% AMI or below) that are severely rent burdened is above the county median.
- They or the areas in close proximity have been experiencing displacement pressures. Displacement pressure is defined as:
 - The percentage change in rent above county median for rent increases OR
 - The difference between tract median rent and tract median rent for surrounding tracts above median for all tracts in county (rent gap).

Figure F-32 below does not identify any communities within Seal Beach as vulnerable to displacement. While there may be incidents of displacement or vulnerability to displacement on the individual/household level, displacement within Seal Beach is not generally clustered within a specific geographical area.

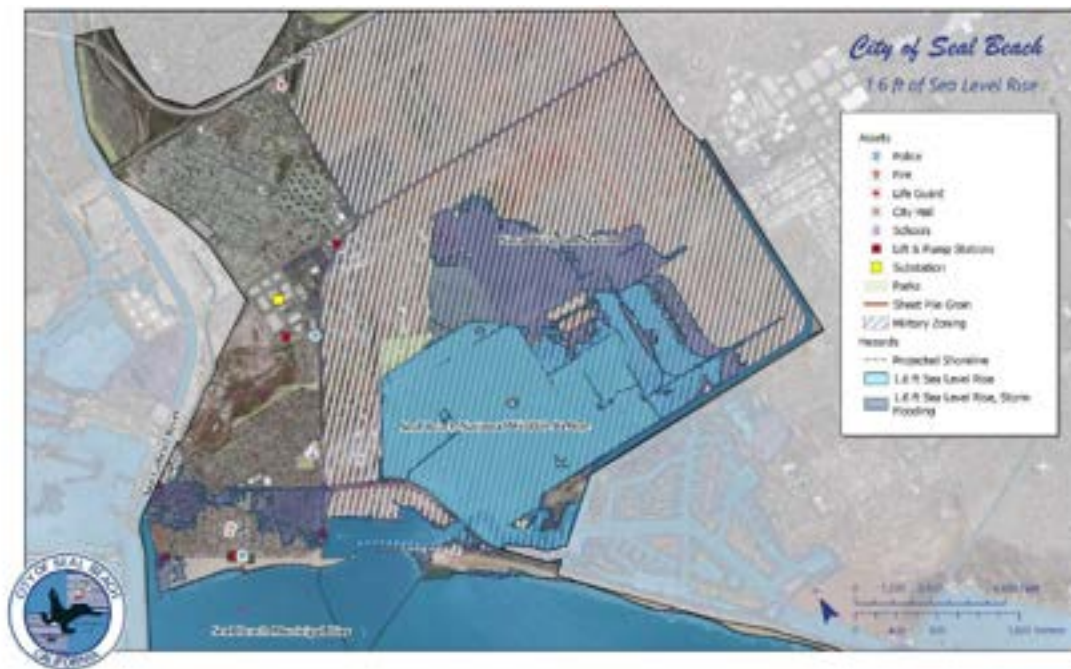
Figure F-32: Households with Increased Displacement Risk



Sea level rise may be a significant driver of displacement in the future. The City of Seal Beach Sea Level Rise Vulnerability Analysis identifies significant portions of the city at risk to a variety of sea level rise scenarios. The science regarding sea level rise modeling continues to evolve; however, it is generally agreed upon that the 1.6-foot SLR scenario has a 66% probability of occurring by 2100. Under this scenario, significant sea level rise and storm flooding is projected to impact the Main Beach/Old Town neighborhood (downtown Seal Beach) and NWS Seal Beach property. Low-lying portions of the city are at the highest risk to inundation. Refer to Figure F-33, below.

Additionally, some properties within Seal Beach are deed restricted from Coastal Commission Coastal Development Permit (CDP) conditions of approval. Deed restrictions require property owners to waive their right to future shoreline protective devices, meaning that hardline structures such as sea walls or revetments will not be permitted to protect the property from sea level rise in the future. Because Coastal Commission has limited adaptation methods available to property owners, residential loss and displacement may occur within the coastal communities of Seal Beach. Sea level rise is a slow-moving natural hazard, and as impacts materialize within Seal Beach, additional adaptation/mitigation actions may become available. It is not anticipated that sea level rise or flooding is a significant displacement risk during this Housing Element cycle but may become a consideration in the future.

Figure F-33: Seal Beach Sea Level Rise Vulnerability



Findings: Disproportionate Housing Needs

The analysis of disproportionate housing needs shows similar trends to the integration and segregation analysis. Generally, overpayment and cost burden are the most significant problem affecting households within Seal Beach. Overpayment disproportionately affects renter households within the city when compared to owner households. The high cost of housing in Seal Beach and other coastal Orange County communities significantly contributes to overpayment. Policies and programs within Section 4 are designed to assist with expanding affordable housing stock (Programs 1a, 1b, 1c, 1f, 1i, 1j, 1k, 1l, 1p, 2a, 2b, 2c, 2d, 3a, 3b, 4a, 4b, 4c, 5c); refer to Section 4, Housing Action Plan. Additional units for low and moderate incomes would allow for diverse households to take advantage of high economic and educational opportunities within Seal Beach.

Although overcrowding in Seal Beach is below the statewide average, only 1.3% of White households experience overcrowding, compared to 2.1% of Black households and 5.0% of Asian American households. It can be reasonably assumed that overcrowding is associated with housing overpayment and cost burden. Diversity in housing stock is key to alleviating issues of overcrowding, ensuring low to moderate income units are sized to facilitate larger households.

Homelessness and increased displacement risk do not present significant concerns related to disproportionate housing needs in the city within this Housing Element cycle. The upcoming Environmental Justice Element for Seal Beach will include goals and policies to address other disproportionate housing needs. As the Environmental Justice section has not yet been prepared, there are no specific details available to add to the Housing Element. Such information would be included in the next Housing Element update cycle, as appropriate.

F.3.6 Other Relevant Factors

Historic Land Use Practices

As previously mentioned, the racial demographics of Seal Beach are fairly homogenous, and this may be associated with historic land use practices within northern coastal Orange County and Long Beach areas. As Seal Beach incorporated in 1915, with subdivisions dating back to the 1800s and known exclusionary zoning/real estate practices occurred within the neighboring jurisdictions including Long Beach, it is reasonable to believe similar practices occurred in Seal Beach. Because of the prevalence of exclusionary zoning prior to the 1960s within this region of Los Angeles and Orange County, it is possible that these historical practices still have lingering effects in the demographics of the city into the present time. Additional affordable units within Seal Beach would likely increase racial and ethnic diversity, along with inviting households of different sizes.

Mobile/Manufactured Homes

Seal Beach has one mobile home park located within the city, which makes up about 1.1% of the housing stock in the city (155 units). While the community is frequently labeled a mobile home park, a more accurate description would be manufactured housing. The location of the neighborhood is shown on Figure F-34, northwest of 1st Street and adjacent to the San Gabriel River. The Seal Beach Municipal Code considered manufactured housing (but not mobile homes) to be defined as a single unit dwelling. The Mobile Home Park Conversion Ordinance regulates development projects that propose changing the use of mobile home parks. The previous Housing Element documented the preservation/conservation of these units as affordable; 25 units for low income and 75 units for moderate income households.

Figure F-34: Location of Mobile Home Parks



Community Opposition to Housing

In the past, housing projects have been withdrawn and applicants dissuaded from proceeding through the approval process from the threat of lawsuit. City residents have also expressed opposition to housing at the Shops at Rossmoor and Accurate Storage (1011 Seal Beach Blvd). The City has no control or influence on whether someone will threaten or bring a lawsuit against a project, or how the applicant will respond to the threat, regardless of if there is a valid legal basis for a challenge. Seal Beach carefully follows the CEQA process to ensure all documentation is compliant, legally sound, and defensible. However, negative community responses to land-use changes may detrimentally affect lower- and moderate-income residents, as new multi-family housing stock is more difficult and expensive to produce.

Restricted Housing Units

Unique land uses within Seal Beach restrict housing opportunities to specific age groups or employment groups, thus limiting housing choices. As previously mentioned, all units within Leisure World are age restricted to individuals aged 55 or older. Additional housing development within this neighborhood would continue to be age restricted, thus limiting housing choice for Seal Beach residents. Housing units on NWS Seal Beach are also limited to active service members

employed on-site. Additional units on NWS Seal Beach would also be restricted to service members employed on-site, unless a land lease agreement with the US Navy allows for housing to be non-restricted. Such a decision is at the discretion of the federal government and not guaranteed. Both of these land uses limit the availability of housing units within the city.

F.3.7 Summary of Fair Housing Issues

The four most-pressing fair housing issues in Seal Beach are the following:

1. The primary fair housing issue in Seal Beach is disproportionate housing needs, meaning certain groups experience housing challenges (like cost-burden and overpayment) at a greater rate than other groups, because it affects the most residents and protected classes. In Seal Beach, tenants and lower-income households are the most cost-burdened. The contributing factor to this primary issue is the availability of affordable units in a range of sizes. High rates of overpayment and disproportionate rates of overcrowding indicate the need for more affordable housing, which could be provided through smaller unit sizes and a mix of housing types.
2. The second fair housing issue is also disproportionate housing needs due to land use and zoning laws. High parking ratios for smaller units and California Coastal Commission review of residential act as impediments to the development of housing.
3. The third fair housing issue is segregation and integration because of community opposition to building denser, more affordable housing in the City. Public comment received during the Housing Element process included opposition to multi-family housing, and in the past, housing projects have been withdrawn and applicants dissuaded from proceeding through the approval process from the threat of lawsuit.
4. The fourth fair housing issue is also segregation and integration due to the contributing factor of location and type of affordable housing, as clearly demonstrated by public comments throughout the Housing Element process. Comments identified that the availability of affordable housing is a critical issue, and housing affordable to low and moderate-income households and families, is needed. New residential development throughout Seal Beach would provide housing in high and highest resources areas.

Seal Beach is a non-entitlement city, with a population of less than 50,000. Thus, the County of Orange participated on behalf of the City in the 2020 Orange County Analysis of Impediments to Fair Housing Choice (AI). The AI identified impediments for the entire county and for each entitlement city within Orange County. To address the contributing factors to AI, the plan proposes the following goals and actions:

Regional Goals and Strategies

Goal 1: Increase the supply of affordable housing in high opportunity areas.

Strategies from the Regional AI:

1. Explore the creation of a new countywide source of affordable housing.
2. Using best practices from other jurisdictions, explore policies and programs that increase the supply of affordable housing, such as linkage fees, housing bonds, density bonuses, public land set-aside, community land trusts, transit-oriented development, and expedited permitting and review.

3. Explore providing low-interest loans to single-family homeowners and grants to homeowners with household incomes of up to 80% of the Area Median Income to develop accessory dwelling units with affordability restrictions on their property.
4. Review existing zoning policies and explore zoning changes to facilitate the development of affordable housing.
5. Align zoning codes to confirm to recent California affordable housing legislation.

Goal 2: Prevent displacement of low- and moderate-income residents with protected characteristics, including Hispanic residents, Vietnamese residents, other seniors, and people with disabilities.

Strategies:

1. Explore piloting a Right to Counsel to ensure legal representation for tenants in landlord-tenant proceedings, including those involving the application of new laws like AB 1482.

Goal 3: Increase community integration for persons with disabilities.

Strategies:

1. Conduct targeted outreach and provide tenant application assistance and support to persons with disabilities, including individuals transitioning from institutional settings and individuals who are at risk of institutionalization. As part of that assistance, maintain a database of housing that is acceptable to persons with disabilities.
2. Consider adopting the accessibility standards adopted by the City of Los Angeles, which require at least 15 percent of all new units in city-supported Low-Income Housing Tax Credit (LITHTC) projects to be ADA-accessible with at least 4 percent of total units to be accessible for persons with hearing and/or vision disabilities.

Goal 4: Ensure equal access to housing for persons with protected characteristics, who are disproportionately likely to be lower-income and to experience homelessness.

Strategies:

3. Reduce barriers to accessing rental housing by exploring eliminating application fees for voucher holders and encouraging landlords to follow HUD's guidance on the use of criminal backgrounds in screening tenants.
4. Consider incorporating a fair housing equity analysis into the review of significant rezoning proposals and specific plans.

Goal 5: Expand access to opportunity for protected classes.

Strategies:

1. Explore the voluntary adoption of Small Area Fair Market Rents or exception payment standards in order to increase access to higher opportunity areas for Housing Choice Voucher holders.

2. Continue implementing a mobility counseling program that informs Housing Choice Voucher holders about their residential options in higher opportunity areas and provides holistic supports to voucher holders seeking to move to higher opportunity areas.
3. Study and make recommendations to improve and expand Orange County's public transportation to ensure that members of protected classes can access jobs in employment centers in Anaheim, Santa Ana, and Irvine.
4. Increase support for fair housing enforcement, education, and outreach.

Many of these actions need to be implemented by the County and/or at the regional level. Strategies that may be implemented in Seal Beach have been included in the Housing Action Plan, including actions to expand the supply of affordable housing; code amendments to comply with state laws; expanding outreach efforts regarding housing choice vouchers, including mobility counseling; and enhanced coordination with the OCFHC (Programs 1a, 1b, 3a, 5a and 5c).

Section F.4 Site Inventory

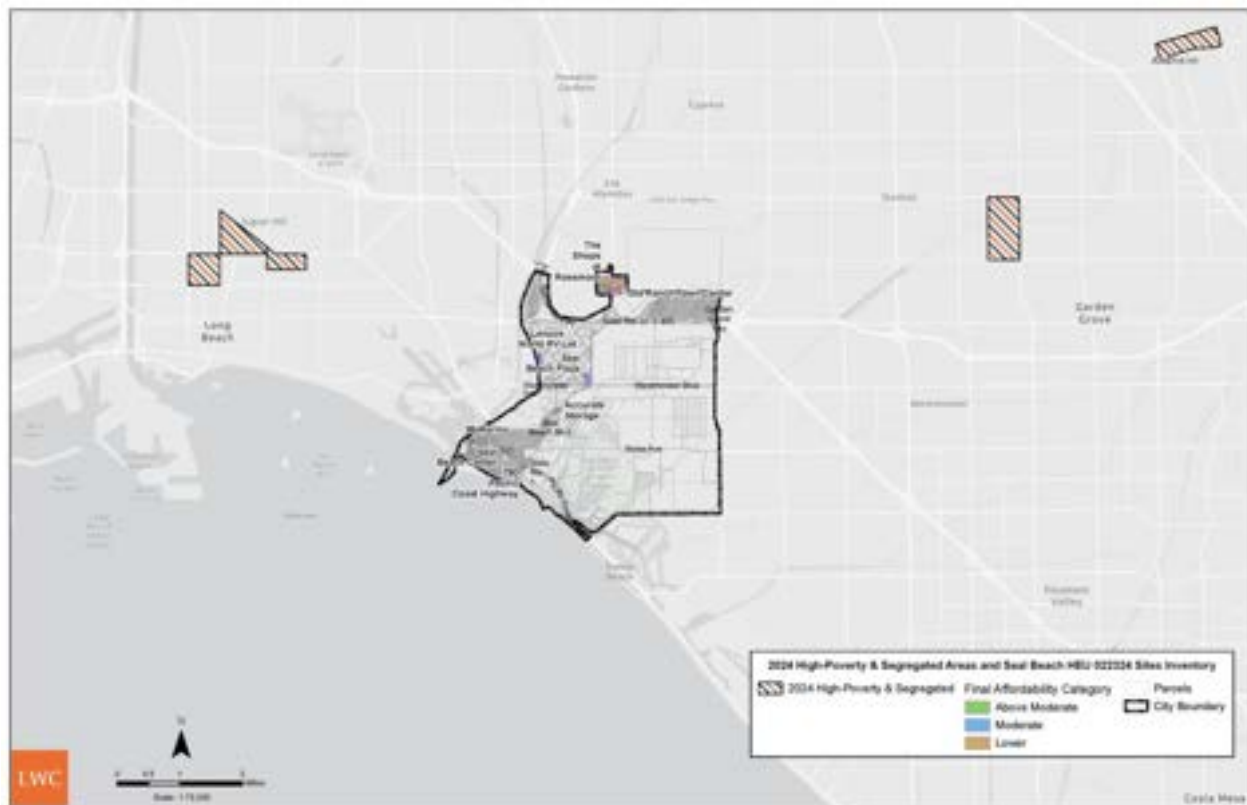
AB 686 requires a jurisdiction's sites inventory to be consistent with its duty to affirmatively further fair housing. This section evaluates the City's site inventory locations against various measures in the Assessment of Fair Housing that includes income level, racially and ethnically concentrated areas of poverty, access to opportunity, and environmental risk to determine any socio-economic patterns or implications.

F.4.1 Potential Effects on Patterns of Segregation

A comparison of the sites inventory locations against the 2024 CTCAC/HCD High-Poverty and Segregated areas can reveal if the City's accommodation of housing sites is exacerbating or ameliorating segregation and social inequity. Figure F-35 shows the locations of Seal Beach's sites inventory relative to these areas. The High-Poverty and Segregated map outlines areas that exhibit both high poverty rate with 30% or more of the population below the federal poverty line and racial segregation with an overrepresentation of individual non-white racial/ethnic groups and/or people of color as a whole relative to the county.

Seal Beach does not contain any 2024 CTCAC/HCD High-Poverty and Segregated areas. The closest of these areas are located several miles to the east and west of the City as shown in Figure F-35. The sites inventory therefore will not exacerbate fair housing issues with regard to High-Poverty and Segregated areas.

Figure F-35: Sites Inventory and 2024 CTCAC/HCD High-Poverty and Segregated Areas



F.4.2 Potential Effects on Access to Opportunity

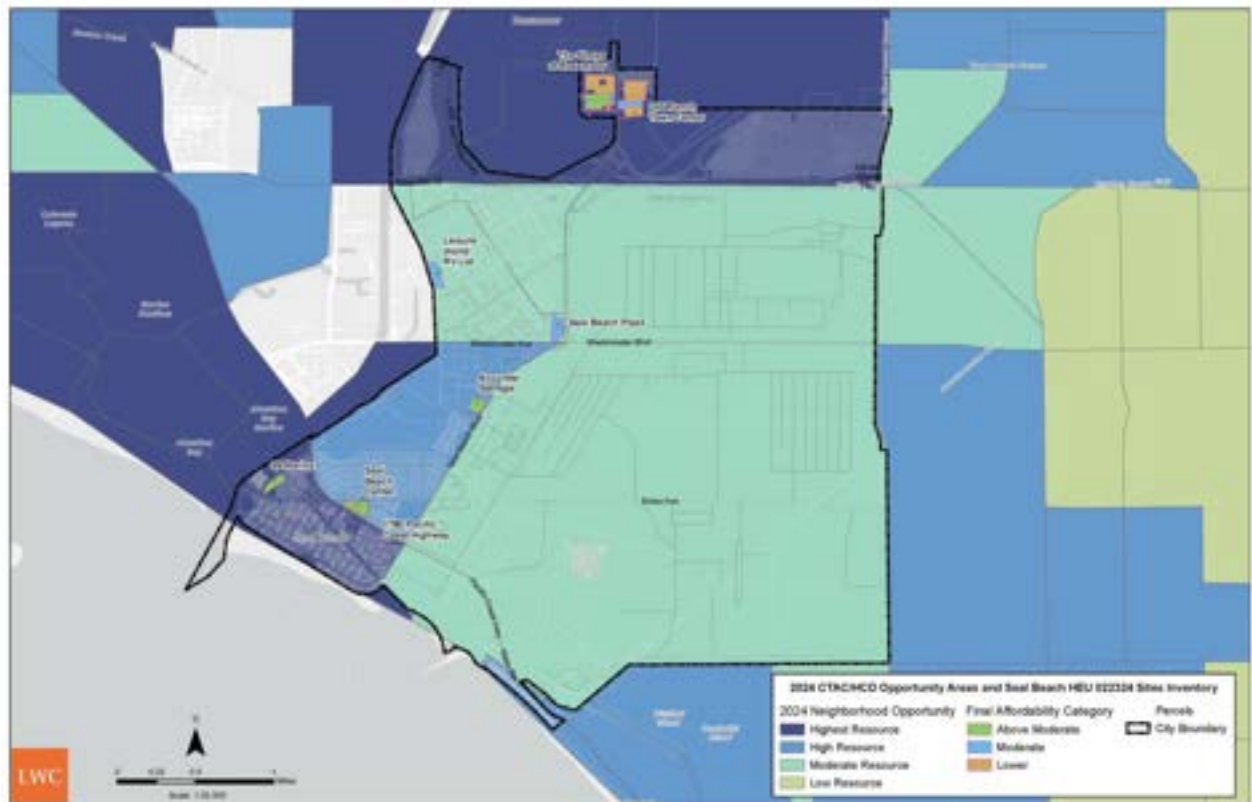
A comparison of the sites inventory locations with the 2024 CTCAC/HCD Neighborhood Opportunity map can demonstrate if the City's accommodation of housing sites is exacerbating or ameliorating access to opportunity. Figure F-36 shows the locations of Seal Beach's sites inventory on the 2024 CTCAC/HCD Neighborhood Opportunity map. This map identifies areas with characteristics that are associated, through research, with more positive economic, educational, and health outcomes (more opportunity) for low-income families with an emphasis on long-term outcomes for children. Higher resource areas are linked to more opportunity and better overall outcomes, especially for children.

Seal Beach contains Moderate, High, and Highest Resource areas (no Low Resource Areas). Figure F-36 shows that the sites inventory is located across all three resource areas in southern, central, and northern sections of the City.

As depicted below, the City's lower-income housing sites inventory (portions of the Shops at Rossmoor and portions of the Old Ranch Town Center), as well as moderate-income sites, is accommodated in the Highest Resource area in the northern portion of the City, thereby improving access to opportunity for lower- and moderate-income households. In addition, the City's sites

inventory includes a moderate-income site at 1780 Pacific Coast Highway, which is also in a Highest Resource area, thereby improving access to opportunity for moderate-income households in desirable areas near the beach. The locations and income levels of the sites inventory locations therefore do not exacerbate fair housing issues regarding access to opportunity, but rather improve access to opportunity for lower- and moderate-income households.

Figure F-36: Sites Inventory and 2024 CTCAC/HCD Neighborhood Opportunity map



Section F.5 Contributing Factors and Meaningful Actions

Table F-12 lists the most prevalent fair housing issues and their corresponding contributing factors for the City of Seal Beach, as prioritized through the findings from the City's outreach efforts and the above assessment, as outlined in Section F.3.7.

Table F-12: Contributing Factors

Priority	Contributing Factor	Fair Housing Issue
1	Availability of affordable units in a range of sizes	Disproportionate Housing Needs
2	Land use and zoning laws	Disproportionate Housing Needs

Table F-12: Contributing Factors

Priority	Contributing Factor	Fair Housing Issue
3	Community opposition	Segregation and Integration
4	Location and type of affordable housing	Segregation and Integration

Table F-13 consists of proposed housing programs the City will pursue to specifically overcome identified patterns and trends from the above assessment and proactively affirmatively further fair housing in Seal Beach. The programs are detailed metrics and milestones in Section 4 of the Housing Element.

Table F-13: Issues, Contributing Factors, and Meaningful Actions

Contributing Factor	AFFH Strategy	Meaningful Actions
Availability of affordable units in a range of sizes	Developing multifamily housing opportunities Zoning, permit streamlining, and other approaches to increase housing choices and affordability	• 1a: Provide Adequate Sites for Housing through updates to the General Plan and Zoning Code • 1c: Promote Available Housing Incentives and Evaluate Effectiveness • 1h: Accessory Dwelling Units • 1j: Accessory Dwelling Units Monitoring Program • 1m: Streamlined Permit Processing and Transparency • 1o: Expedited Processing for Subdivision Maps including Affordable Units • 2b: Density Bonus Incentives and Information • 2c: Affordable Housing Resources • 3a: Housing Choice Voucher Program Rental Assistance • 4b: Housing Information and Referral Services
Land use and zoning laws	Housing mobility strategies Encouraging the development of four or more units in a building	• 1e: Ensure No Net Loss of Housing Capacity • 1i: Accessory Dwelling Units Amnesty Program • Program 1k: Emergency Shelters, Low Barrier Navigation Center and Transitional/Supportive Housing • 1q: Allow Employee/Farmworker Housing Consistent with State Law. • 3h: Remove Minimum Unit Size Requirements

		• 3i: Update Findings for Housing Projects to Ensure Objectivity • 3j: Reduce Parking Requirements for Studios and 1-Bedroom Units • 5e: Reasonable Accommodation Provisions • 5k: Affordable Housing Affirmative Fair Marketing Plan
Community opposition	Affirmative marketing	• 1g: Community Engagement and Outreach • 2a: Streamline the Density Bonus Review Process
Location and type of affordable housing	New housing choices and affordability in areas of opportunity	• 1b: Mixed Commercial/Residential High Density Zone • 1l: Provisions of Adequate Public Facilities and Services • 1n: SB 9 Lot Splits • 1p: Partner with the U.S. Navy and the Seal Beach Naval Weapons Station • 2g: Commercial Density Bonus • 3c: Local Coastal Program • 4a: Condominium Conversion • 5g: Accessible Housing • 5h: Fair Housing Task Force