

# Appendix D – Assessment of Fair Housing

## 1. Introduction and Summary of AB 686

In 2018, California passed Assembly Bill (AB 686) as the statewide framework to affirmatively further fair housing (AFFH) to promote inclusive communities, further housing choice, and address racial and economic disparities through government programs, policies, and operations. AB 686 defined “affirmatively furthering fair housing” to mean “taking meaningful actions, in addition to combat discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity” for persons of color, persons with disabilities, and other protected classes. The Bill added an assessment of fair housing to the Housing Element which includes the following components:

- A summary of fair housing issues and assessment of the jurisdiction’s fair housing enforcement and outreach capacity;
- An analysis of segregation patterns, racially/ethnically concentrated areas of poverty, disparities in access to opportunities and disproportionate housing needs;
- An assessment of contributing factors; and
- An identification of fair housing goals and actions.

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 Before the 2016 federal rule was repealed in 2019, entitlement jurisdictions were required to prepare an Assessment of Fair Housing (AFH) or Analysis of Impediments to Fair Housing Choice (AI).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

As an entitlement city, El Monte prepared an updated Analysis of Impediments to Fair Housing Choice (AI) that was adopted in September 2020. This AI provides an overview of laws, regulations, conditions, and other possible obstacles that could affect an individual’s or household’s access to housing in El Monte. Federal laws discussed in the AI include the Fair Housing Act (as amended). State laws cited include the California Fair Employment and Housing Act (FEHA), the Unruh Act, the Ralph Civil Rights Act, the Bane Civil Rights Act, and California Government Code §111135, §65008 and §65589.5 that prohibit discrimination in programs funded by the State and in any land-use decisions. The AI identifies impediments that could prevent equal housing access and develops solutions to mitigate or remove such impediments.

This AFFH analysis draws from the AI and the following data sources: California Department of Housing and Community Development (HCD) 2021 Affirmatively Furthering Fair Housing (AFFH) Data Viewer, 2018 Los Angeles County Analysis of Impediments to Fair Housing Choice, U.S. Department of Housing and Urban Development (HUD) 2021 AFFH Data, American Community Survey (ACS) (5-Year Estimates), HUD Comprehensive Housing Affordability Strategy (CHAS)

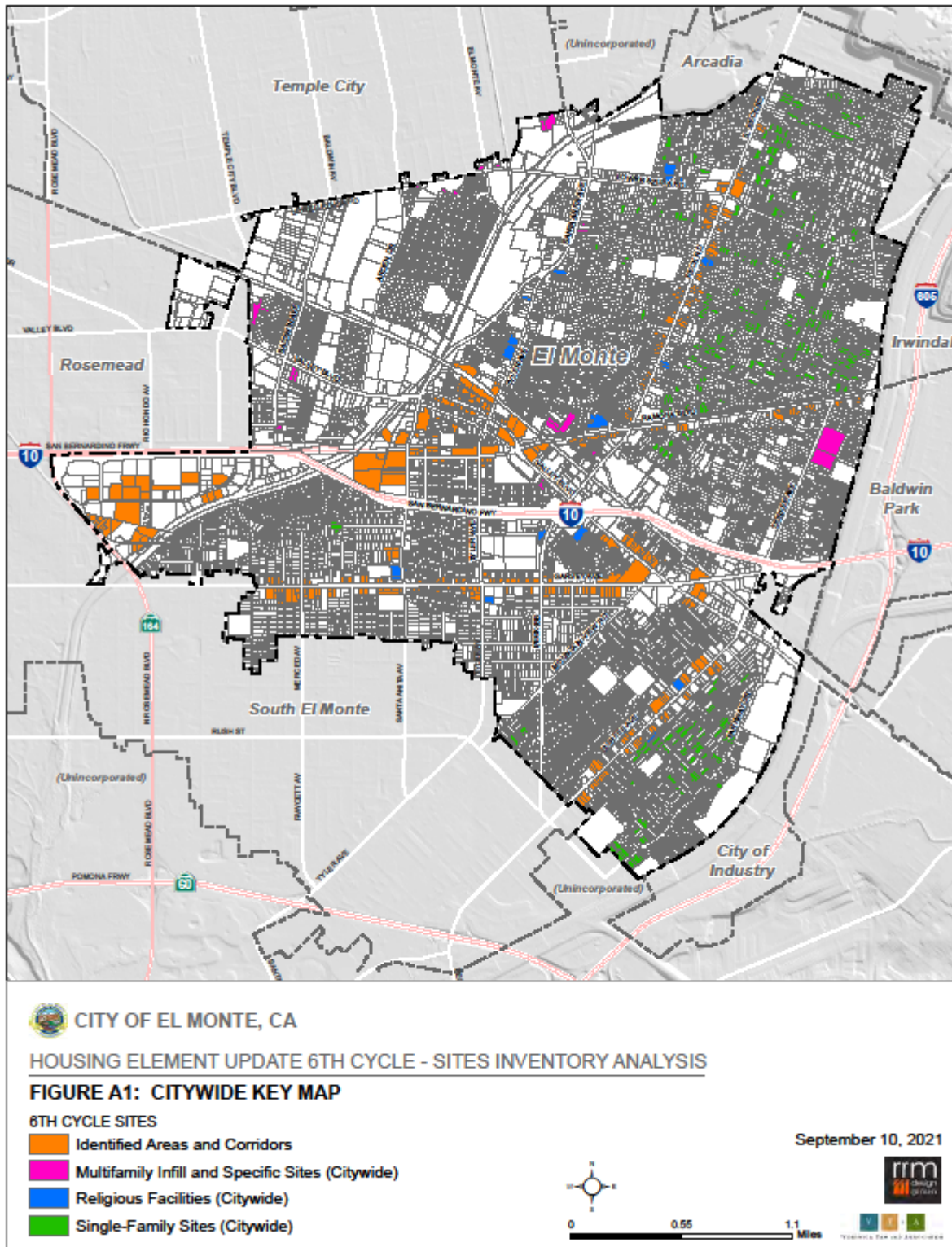
Data, El Monte’s Annual Action Plan and draft Five-Year Consolidated Plan 2020-2025 (Con Plan) reports to the US Department of Housing and Urban Development (HUD), the “Pre-Certified Local Housing Data” prepared for the City of El Monte by the Southern California Association of Governments (SCAG El Monte Report), and additional local sources of information.

AB 686 requires that preparation of the housing element land inventory and identification of sites occur through the lens of AFFH. To meet this requirement, the City’s RHNA Sites Inventory was mapped and overlaid onto the HCD Data Viewer maps to show where RHNA sites are located with respect to integration and segregation, racially/ethnically concentrated areas of poverty (RECAPs), and opportunity areas as further discussed in the related sections below. Accompanying tables provide additional specificity regarding the distribution of RHNA sites. Since the RHNA Sites Inventory was mapped, combined with the HCD Data Viewer map layers, and used to create the accompanying tables, adjustments have been made to the RHNA sites. The updated RHNA sites are shown on Figure A1- Citywide Key Map (see Appendix A). The total result of the changes is an increase of 91 units. The changes to the RHNA sites inventory were primarily due to:

- Removal of sites from the Gateway area due to 208 units being under construction on one of the sites and two parcels being removed. However, the total number of units in the Gateway area slightly increased (by 0.3%) to reach 14.0% of the total RHNA sites;
- Shifting of sites from the Multi-Family Infill/Specific Sites category to the Ramona Corridor category, for an overall increase of 70 units (0.8%) to reach 3.2% of the total RHNA sites; and,
- Addition of Single-Family sites throughout the City, which now contribute 88 units or 1.0% of the RHNA sites.

These minor adjustments result in a slightly greater citywide distribution of sites due to the dispersal of the Single-Family sites. As such, the following AFFH analysis considering the geographic distribution of RHNA sites remains appropriate, even though some of the data presented in the figures and tables identifying RHNA sites have not been updated to reflect the latest site inventory. Additional details on the distribution of RHNA sites throughout the City is found in Appendix A.

Figure A1 – (Appendix A) Citywide Sites Inventory Key Map



## 2. Fair Housing Assessment

### 2.1 Enforcement and Outreach

The City has contracted with the Southern California Housing Rights Center (HRC) to implement its Fair Housing Program, and the availability of these services are promoted on the City’s website. The HRC works to enforce fair housing laws including the Fair Housing Act (FHA) and California Fair Employment and Housing Act (FEHA), Source of Income and Section 8 protection laws, Tenant Protection Act (AB 1482, 2019), the unlawful detainer process, COVID-19 tenant protections, and disability accommodations in housing. The HRC provides free fair housing services including: landlord/tenant counseling to answer questions about rights and responsibilities; investigation concerning allegations of housing discrimination and help for victims of discrimination; outreach and education about Fair Housing laws and issues; and publication of a monthly rental listing of affordable housing opportunities. The HRC has physical offices (in Los Angeles, Pasadena, and Van Nuys) that are currently closed due to the pandemic, but holds weekly online workshops, maintains a Housing Rights Hotline, and offers phone or online counseling. In addition, while temporarily canceled due to COVID-19, the City hosts a “One-Stop Housing Clinic” on Wednesdays that offers HRC Fair Housing Services Counseling, Neighborhood Legal Services Counseling, and Volunteers of America emergency housing referrals and case management.

One of the primary roles of the HRC is to provide investigation and response to allegations of illegal housing discrimination. As stated in the City’s AI, over the past 3 years, the HRC handled 73 discrimination inquiries in El Monte. Of these inquiries, 12 rose to the level of a discrimination case and almost half (36 of the 74 cases) of the discrimination filings concluded with counselling. Furthermore, the number of fair housing discrimination cases in El Monte has risen from 18 in 2017-2018 to 35 in 2019-2020.

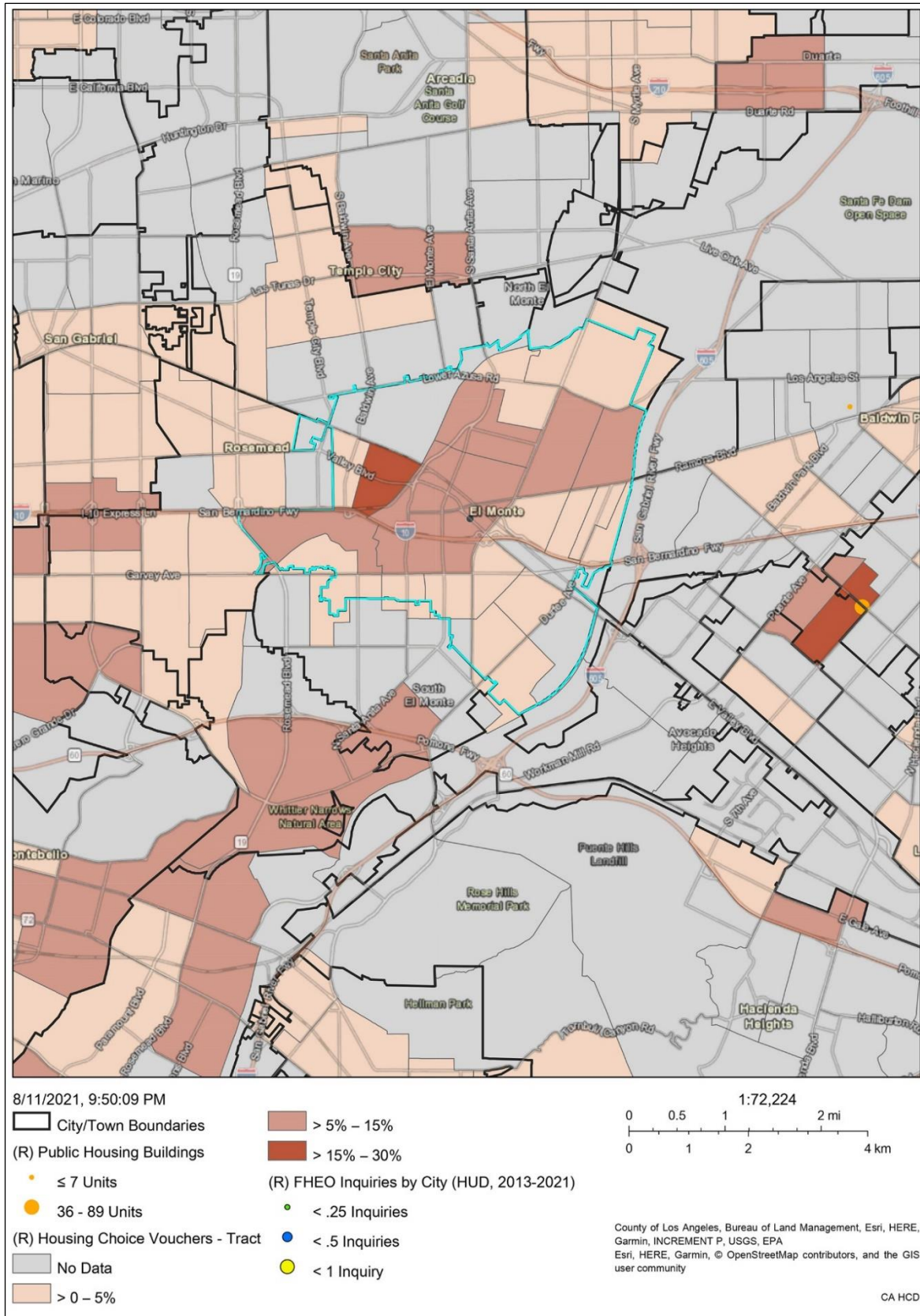
Certain special needs groups evidenced a high incidence of discrimination complaints. Housing discrimination against individuals with physical and mental disabilities continues to be the top discrimination complaint in El Monte, consistent with other areas in Los Angeles served by the HRC. Of the 74 inquiries, 60 pertained to discrimination on the basis of a physical or mental disability. The HRC reports many landlords don’t fully understand the requirements to provide reasonable accommodation for the disabled. HRC developed new resource materials, including a new disability brochure providing guidance to health care professionals. This brochure was developed because the Council observed that health care and other professionals were either providing too little or too much information regarding the disability status of their patients and clients, complicating the reasonable accommodation/modification process, which ultimately resulted in unnecessary delays and/or denials.

The City’s AI also reports how housing discrimination materializes along racial, ethnic and income lines. Overwhelmingly (77%), of those who file a fair housing complaint fall in the extremely low-income bracket. The HRC also indicates they have observed an increase in fair housing violations towards families with children throughout their service area, such as signs posted in common areas

limiting usage by children. The HRC has developed new familial status outreach materials; these materials were developed in direct response to issues raised and observed in the various complaints received and investigated by HRC. The AFFH Data Viewer provides information on Fair Housing and Equal Opportunity (FHEO) inquiries by City for 2013-2021, as shown on **Figure D-1**. In El Monte there were 18 FHEO inquiries as follows: 2.0 Disability; 1.0 Race; 1.0 Familial Status; and 14.0 “None.” Of these inquiries ten were logged as “Failure to Respond” and one was “Not Timely Filed.”

**Figure D-1** also shows that much of the central part of the City includes tracts where 5% to 15% of the households receive Housing Choice Vouchers and one tract in the northwest corner of the City is in the 15% to 30% category. To address fair housing enforcement and outreach, when it is safe to do so, the City should resume operation of the One Stop Housing Clinic and continue to work with HRC to develop more robust outreach strategies and protective policy measures that can mitigate instances of fair housing discrimination in the City.

Figure D-1 Housing Choice Vouchers, Public Housing Buildings, and FHEO Inquiries



## 2.2 Integration and Segregation

### Race/Ethnicity

Ethnic and racial composition of a region is useful in analyzing housing demand and any related fair housing concerns, as it tends to demonstrate a relationship with other characteristics such as household size, locational preferences, and mobility. El Monte, like other cities in Southern California, continues to experience gradual changes in the race and ethnic composition of its residents. According to the 2019 American Community Survey, Hispanic or Latino residents continue to comprise the largest racial or ethnic group at 65.7% of the total population, even though this group’s share of the population decreased by 3% since 2010. The Asian population has increased 17% over the past decade and now comprises 28.7% of the City’s population. All other groups comprise 5.6% of the population. Following a trend that began in the 1990s, the proportion of white residents has continued to decrease (-39% since 2010). While the City has seen a sharp rise in the percentage of Native Hawaiian / Pacific Islander residents, the overall number (680) remains small at 0.8% of the population.

**Table D-1** depicts the racial/ethnic distribution of population in El Monte compared to Los Angeles County as a whole. El Monte’s proportion of Hispanic population (65.7%) is significantly greater than for Los Angeles County (48.5%). The Asian population represents the largest non-Hispanic group with 28.7% of the City’s population compared to 14.4% in Los Angeles County.

**Table D-1 Race and Ethnicity Comparison (2010 to 2019)**

Racial/Ethnic Group	El Monte		Los Angeles County	
	Persons	%	Persons	%
Not Hispanic or Latino	39,601	34.3%	5,193,136	51.5%
White	4,183	3.6%	2,641,770	26.2%
Black or African American	514	0.4%	790,252	7.8%
American Indian / Alaska Native	234	0.2%	20,831	0.2%
Asian	33,111	28.7%	1,454,769	14.4%
Native Hawaiian / Pacific Islander	879	0.8%	24,597	0.2%
Other races or 2+ races	680	0.6%	260,917	2.6%
Hispanic or Latino (any race)	75,916	65.7%	4,888,434	48.5%
<b>Total</b>	<b>115,517</b>	<b>100%</b>	<b>10,081,570</b>	<b>100%</b>

### Historical Patterns of Segregation

Like much of Southern California, the El Monte area was segregated from its founding in the 1990’s. In the 1920s, the population was 75% non-Hispanic white, 20% Hispanic and 5% Japanese. The white population primarily lived in town (what is now Downtown El Monte) or were farm owners in the areas surrounding the town. In comparison, the Hispanics and Japanese either rented farmland or were farm laborers and lived in rural farm settlements outside of town. This included Hicks Camp (what is now the area west of the Rio Hondo River between Valley Boulevard and Lower Azusa Road) and Hays Camp (at the current intersection of Ramona Boulevard and Peck Road). They also attended segregated primary schools and had lower levels of public services – for example, many of

the streets were unpaved with no street signs or street lighting. Remnants of the settlements no longer exist. Today, the southern half of Hicks Camp is developed with commercial and industrial uses and the northern half is developed with a large single-family subdivision with modest sized 1-story dwellings. Hayes Camp is now a mixture of commercial and multiple-family dwellings.

However, the City’s zoning history illustrates some disparities. The majority of the former agricultural areas were developed into single-family and multiple-family housing under County of Los Angeles jurisdiction and standards. They were later annexed to be a part of El Monte. In addition, the applicable Zoning Ordinance followed a pyramid system of designating land uses. This made residential an allowed use in all zoning districts. This has resulted in heavy industrial uses in close proximity to residential neighborhoods (and in some cases, directly adjacent). When Interstate 10 was constructed in the late 1950s, it cut through existing neighborhoods and divided the City in half.

HUD tracks racial or ethnic dissimilarity trends for the City of El Monte and the Los Angeles County region.<sup>1</sup> Dissimilarity indices show the extent of distribution between two groups, in this case racial/ethnic groups, across census tracts. The following shows how HUD views various levels of the index.

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

The indices for El Monte (1990-2010) and Los Angeles County (1990-2020) are shown in **Table D-2**. Dissimilarity between non-White and White communities in El Monte has decreased since 1990, but increased in Los Angeles County. In El Monte and Countywide, dissimilarity between Black and White communities has decreased since 1990. Hispanic/White dissimilarity has remained largely unchanged in El Monte, but increased countywide, and Asian or Pacific Islander and White communities’ dissimilarity has increased both in El Monte and Countywide. Based on HUD’s definition of the various levels of the index, segregation levels in El Monte are all considered low. Countywide, segregation levels between Asian or Pacific Islander and White communities are moderate, and Non-White/White, Black/White and Hispanic/White communities are high.

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<sup>1</sup> Index of dissimilarity is a demographic measure of the evenness with which two groups are distributed across a geographic area. It is the most commonly used and accepted method of measuring segregation.

**Table D-2 Racial/Ethnic Dissimilarity Index**

	1990	2000	2010	2020
<b>El Monte</b>				
Non-White/White	29.23	28.21	26.48	Not available
Black/White	40.32	30.98	25.09	Not available
Hispanic/White	31.65	31.69	31.64	Not available
Asian or Pacific Islander/White	19.48	24.7	21.81	Not available
<b>Los Angeles County</b>				
Non-White/White	56.66	56.72	56.55	58.53
Black/White	73.04	67.4	64.99	68.24
Hispanic/White	60.88	63.03	63.35	64.33
Asian or Pacific Islander/White	46.13	48.19	47.62	51.59

Source: U.S. Department of Housing and Urban Development (HUD) Affirmatively Furthering Fair Housing (AFFH) Database, 2020.

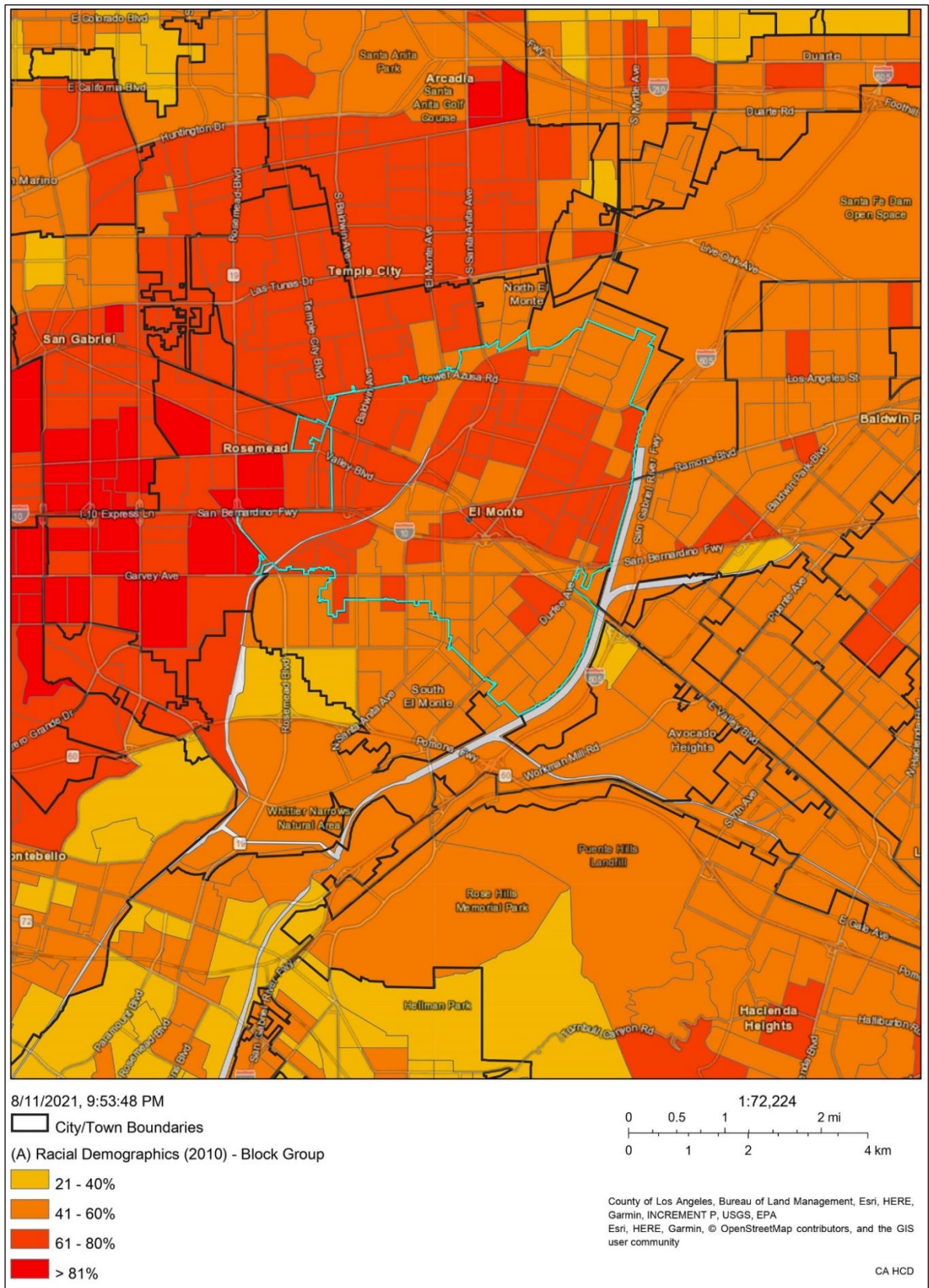
Ethnic and racial composition of a region is useful in analyzing housing demand and any related fair housing concerns, as it tends to demonstrate a relationship with other characteristics such as household size, locational preferences, and mobility. **Figure D-2** and **Figure D-4** compare racial or ethnic minority concentrations in 2010 and 2018, showing that there has been a significant increase in racial/ethnic minority populations since 2010. Almost all block groups in the City are more than 81% non-white. More specifically, the southern tracts and a few central tracts are predominantly Hispanic Majority (gap > 50%), and most of the rest of the City shows a “sizeable” (gap 10%-50%) Hispanic Majority, as shown on **Figure D-3**, which also shows distinct areas of either Hispanic or Asian Majority tracts throughout the San Gabriel Valley. **Figure D-4** also shows the sites inventory used to meet the City’s 2021-2029 Regional Housing Needs Assessment (RHNA); RHNA sites are distributed along corridors throughout the City.

The RHNA sites, similar to almost all sites in the City, are located in areas where racial/ethnic minorities make up more than 81% of the population (**Table D-3**).

**Table D-3 Minority Concentrated Areas of Population (Percent of Total Non-White Population)**

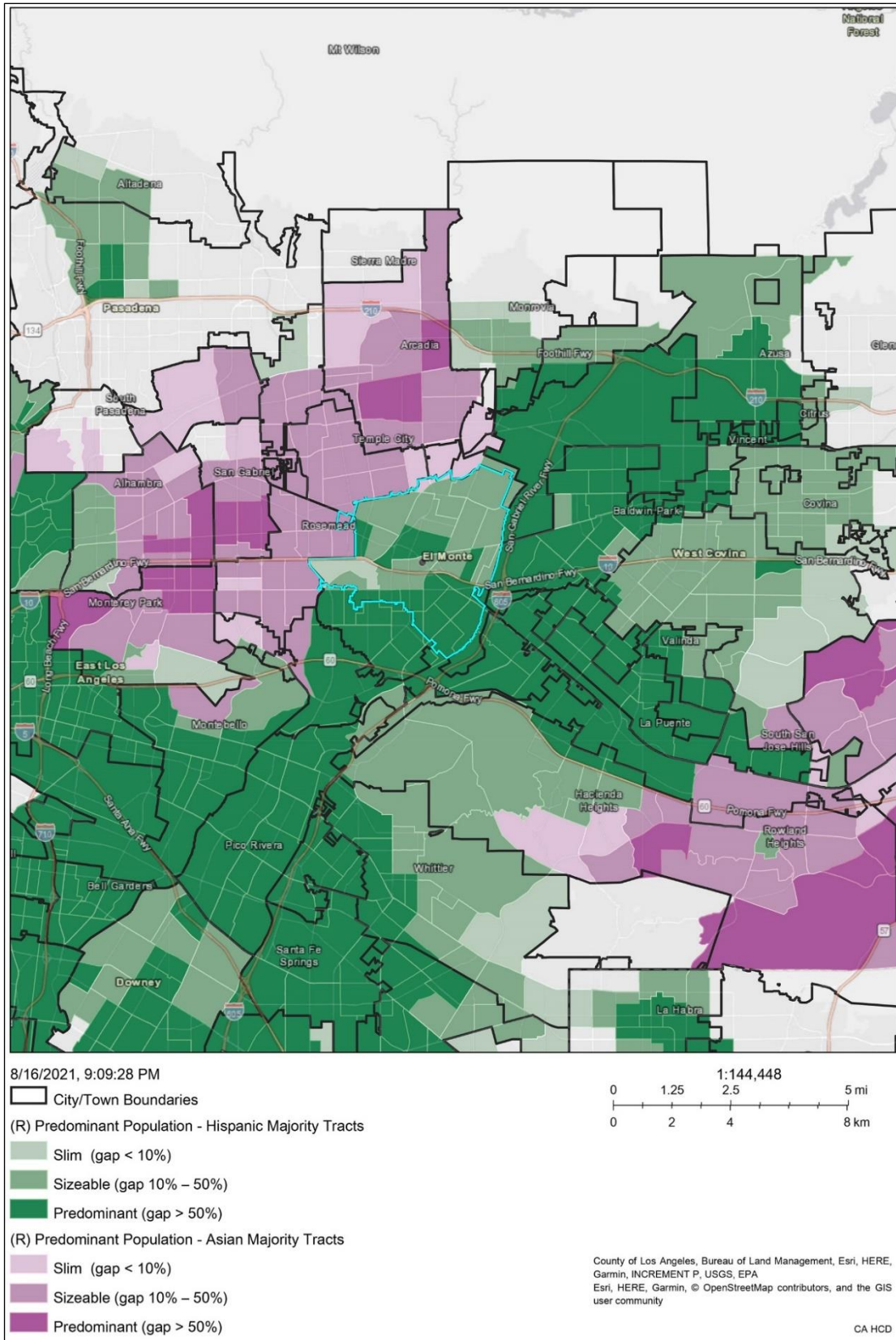
	Lower Income RHNA Sites	Moderate Income RHNA Sites	Above Moderate Income RHNA Sites	Total Sites
<20%				
21% – 40%				
41% – 60%			3 (0.7%)	3 (0.5%)
61% – 80%				
>81%	80 (100%)	143 (100%)	386 (99.2%)	609 (99.5%)
<b>Total</b>	<b>80 (13.0%)</b>	<b>143 (23.3%)</b>	<b>389 (63.5%)</b>	<b>612</b>

Figure D-2 Racial/Ethnic Minority Concentrations (2010)



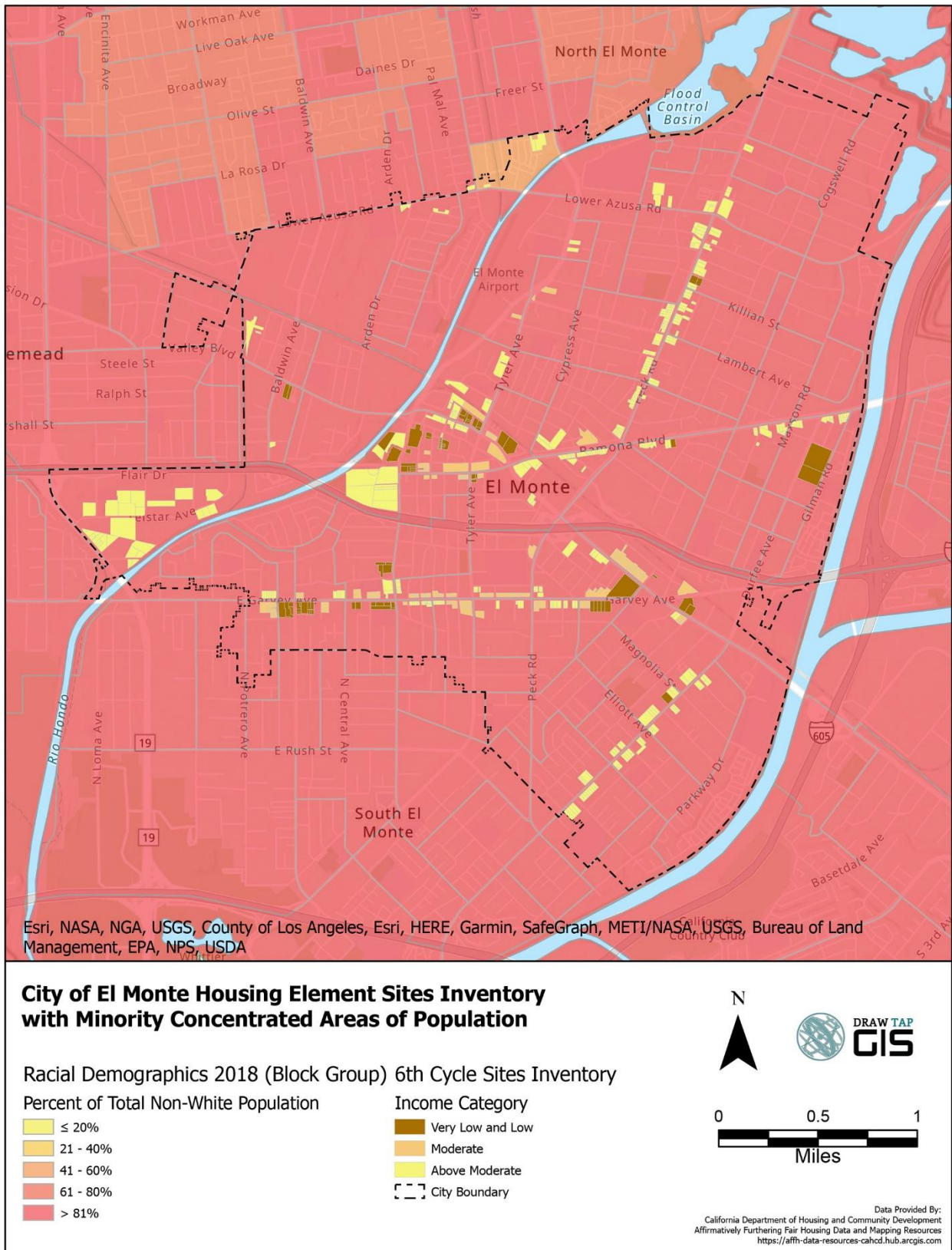
Source: California Department of Housing and Community Development (HCD) Data Viewer, 2021.

Figure D-3 Hispanic Majority (2010)



Source: California Department of Housing and Community Development (HCD) Data Viewer, 2021.

Figure D-4 Racial/Ethnic Minority Concentrations (2018)



Source: California Department of Housing and Community Development (HCD) Data Viewer, 2021.

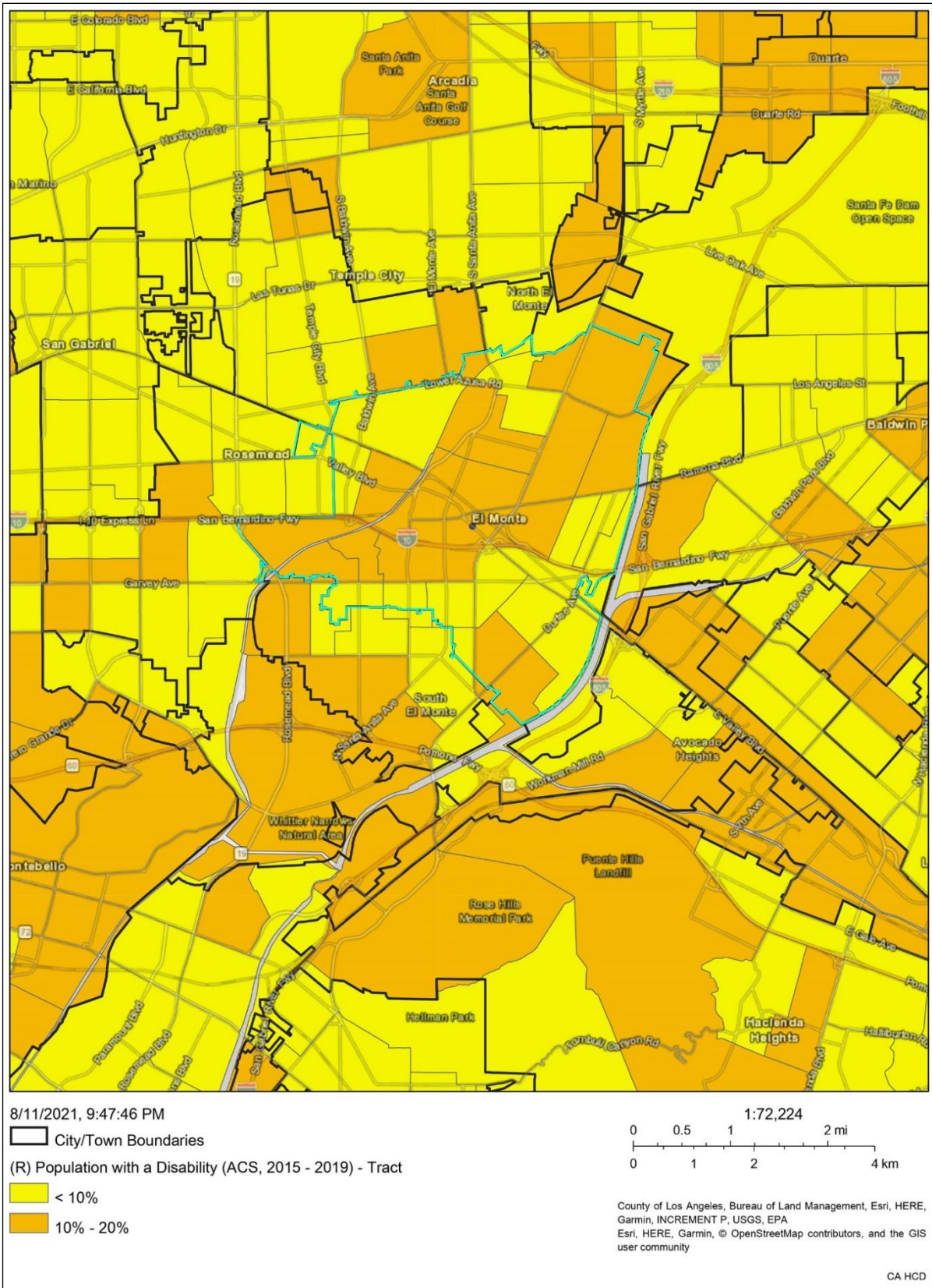
*Disability*

According to the 2015-2019 ACS, approximately 11,497 individuals, or 10.0% of El Monte residents experience a disability, compared to 9.9% Countywide. Since the 2010-2014 ACS, the disabled population in El Monte has increased by 0.7%. **Figure D-5** and **Figure D-6** show that more than half the City is made up of tracts where persons with disabilities make up between 10% and 20% of the population. There was no visible change to the distribution of the disabled population from the 2010-2014 ACS to the 2015-2019 ACS. **Table D-4** shows that 34.8% of the RHNA sites are located in areas where less than 10% of the population is disabled and 65.2% of the sites are within the 10%-20% category.

**Table D-4 Disability Concentrated Areas of Population**

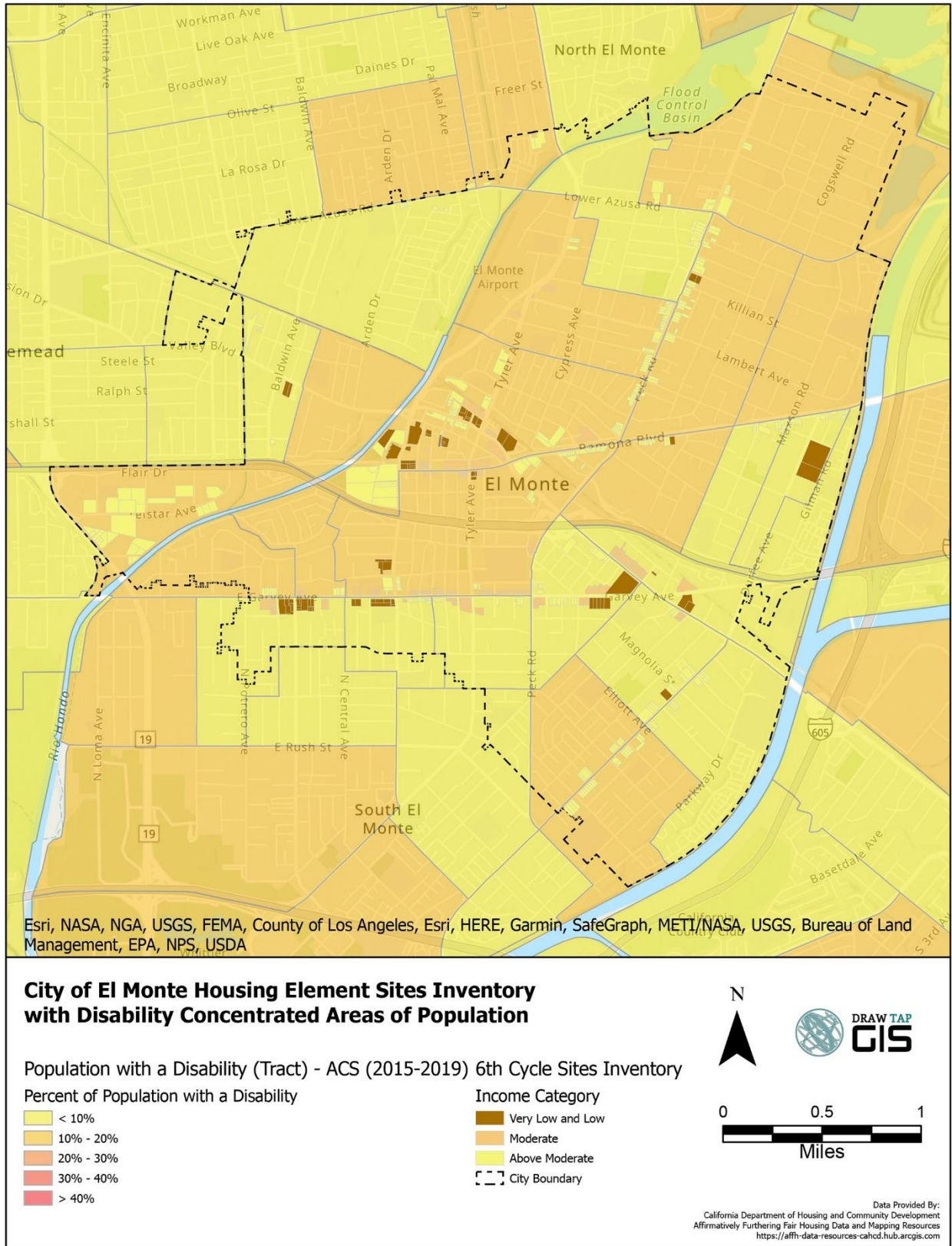
	Lower Income RHNA Sites	Moderate Income RHNA Sites	Above Moderate Income RHNA Sites	Total Sites
<10%	37 (46.2%)	59 (41.2%)	117 (30.0%)	213 (34.8%)
10% - 20%	43 (53.8%)	84 (58.8%)	272 (70.0%)	399 (65.2%)
20% - 30%				
30% - 40%				
>40%				
<b>Total</b>	<b>80 (13.0%)</b>	<b>143 (23.3%)</b>	<b>389 (63.5%)</b>	<b>612</b>

Figure D-5 Concentration of Persons with Disabilities (2010-2014)



Source: HCD Data Viewer, 2010-2014 American Community Survey (ACS), 2021.

Figure D-6 Concentration of Persons with Disabilities (2015-2019)



Source: HCD Data Viewer, 2015-2019 ACS, 2021.

*Familial Status*

Familial status refers to the presence of children under the age of 18, whether the child is biologically related to the head of household, and the marital status of the head of households. Families with children may face housing discrimination by landlords who fear that children will cause property damage. Some landlords may have cultural biases against children of the opposite sex sharing a bedroom. Differential treatments such as limiting the number of children in a complex or confining children to a specific location are also fair housing concerns. Approximately 20.6% of households in El Monte are married couples with children under the age of 18, compared to 19.3% in the County. ACS data (2019) estimates that there were 17,362 families with their own children under 18 years of age living in the City of El Monte. **Figure D-7** shows the distribution of married couple households with children; the majority of tracts throughout the City falls within the 40%-60% and the 60%-80% categories. **Figure D-7** and **Table D-5** also show that the distribution of RHNA sites cover all categories where there are married couple households with children.

**Table D-5 Familial Status - Children in Married Couple Households**

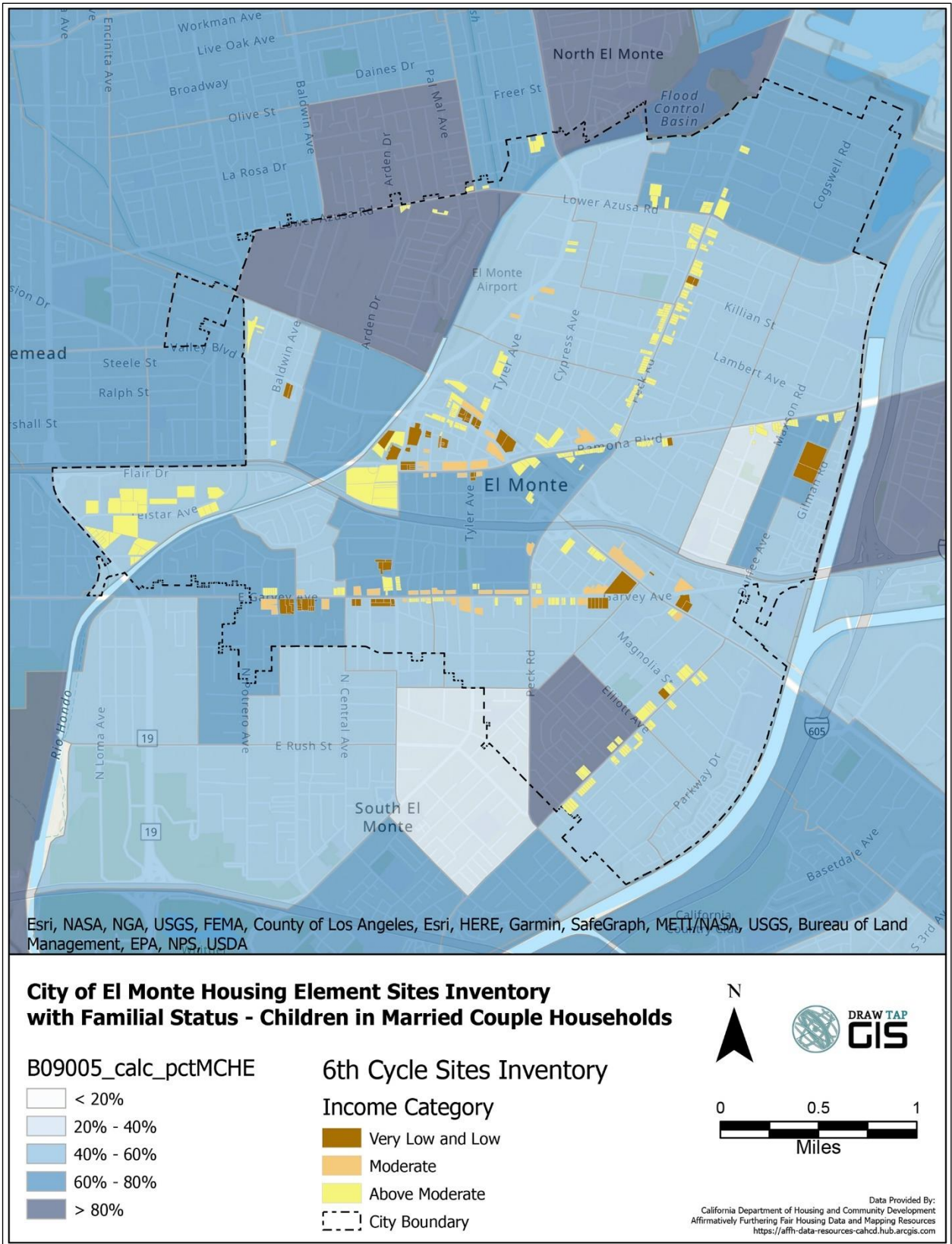
	Lower Income RHNA Sites	Moderate Income RHNA Sites	Above Moderate Income RHNA Sites	Total Sites
<20%				
20% - 40%			12 (3.0%)	12 (1.9%)
40% - 60%	56 (70.0%)	65 (45.4%)	239 (61.4%)	360 (58.8%)
60% - 80%	24 (30.0%)	78 (54.6%)	123 (31.6%)	225 (36.7%)
>80%			15 (3.8%)	15 (8.3%)
<b>Total</b>	<b>80 (13.0%)</b>	<b>143 (23.3%)</b>	<b>389 (63.5%)</b>	<b>612</b>

Single parent households are also protected by fair housing law. There are 293 single-male householders with children in the City representing 1.3% of all households. Female-headed households with children require special consideration and assistance because of their greater need for affordable housing and accessible day care, health care, and other supportive services. Only 3.1% of households in El Monte are single female-headed households with children. All El Monte tracts are either in the under 20% or in the 20%-40% category of children in female headed households, and RHNA sites are located in both categories (**Figure D-8** and **Table D-6**).

**Table D-6 Familial Status - Children in Female Headed Households**

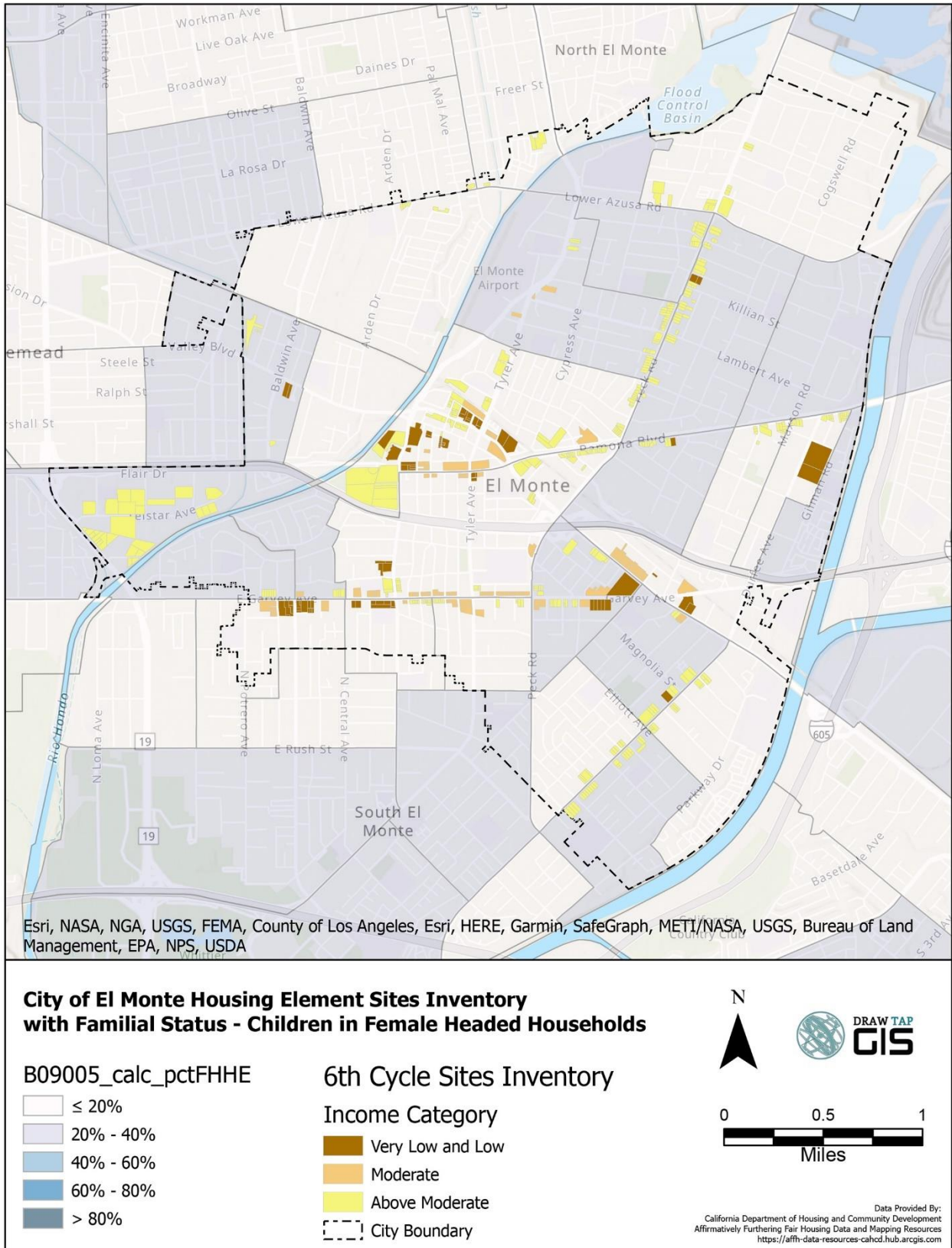
	Lower Income RHNA Sites	Moderate Income RHNA Sites	Above Moderate Income RHNA Sites	Total Sites
<20%	68 (85.0%)	124 (86.7%)	197 (50.6%)	389 (63.5%)
20% - 40%	12 (15.0%)	19 (13.3%)	192 (49.4%)	223 (36.5%)
40% - 60%				
60% - 80%				
>80%				
<b>Total</b>	<b>80 (13.0%)</b>	<b>143 (23.3%)</b>	<b>389 (63.5%)</b>	<b>612</b>

Figure D-7 Percent of Children in Married Couple Households



Source: HCD Data Viewer, 2015-2019 ACS, 2021.

Figure D-8 Percent of Children in Female-Headed Households



Source: HCD Data Viewer, 2015-2019 ACS, 2021.

*Income*

Identifying low- or moderate-income (LMI) geographies and individuals is important to overcome patterns of segregation. HUD’s 2013-2017 CHAS data (**Table D-7**) shows that 72.8% of El Monte residents earn 80% or less than the area median family income and are considered lower income, compared to 51.6 % Countywide. According to the 2015-2019 ACS, the median household income in El Monte is \$49,003, which is lower than the median household income of \$68,044 for the County.

**Table D-7 Income Level Distribution**

Income Category	El Monte		Los Angeles County	
	Households	Percent	Households	Percent
<30% HAMFI	8,030	27.2%	641,055	19.5%
31-50% HAMFI	6,290	21.3%	482,070	14.6%
51-80% HAMFI	7,185	24.3%	578,285	17.5%
81-100% HAMFI	2,735	9.3%	312,595	9.5%
>100% HAMFI	5,310	17.9%	1,281,195	38.9%
<b>Total</b>	<b>29,550</b>	<b>100</b>	<b>3,295,200</b>	<b>100.0%</b>

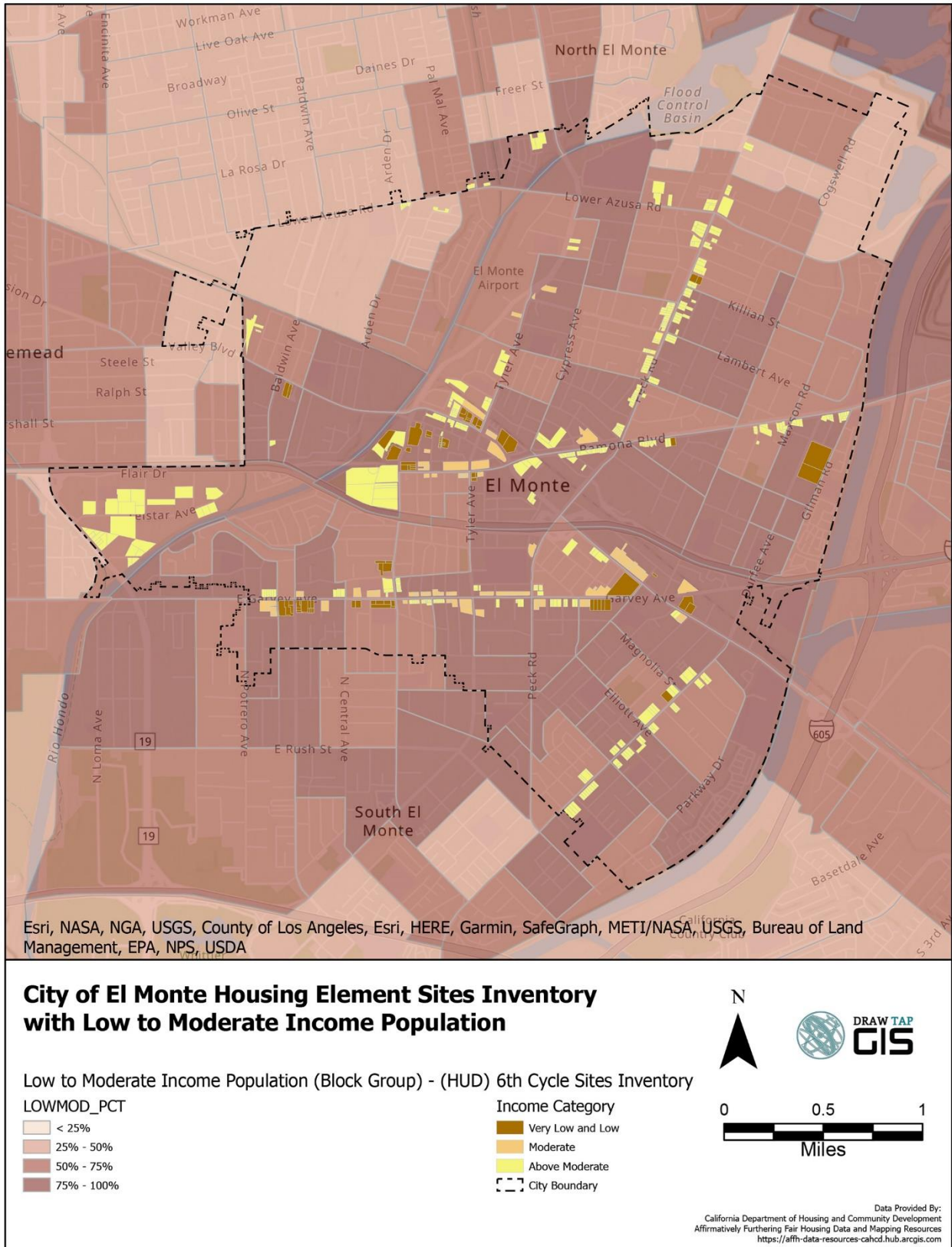
Sources: HUD Comprehensive Housing Affordability Strategy (CHAS) Data (based on 2013-2017 American Community Survey (ACS)), 2020.

**Figure D-9** shows the Lower and Moderate Income (LMI) areas in the City by census block group. HUD defines a LMI area as a census tract or block group where over 51% of the population is LMI. There are no tracts in the City with LMI populations less than 25%. Most of the tracts in the City have an LMI population between 50% and 75%, with some evenly distributed groupings of LMI populations in the 75%-100% category. The City’s RHNA sites show a similar distribution, with roughly 39% of the sites located in the 50%-75% category and nearly 60% of the sites in the 75%-100% category (**Table D-8**). The areas surrounding the City to the south, west and east of the City, in communities including Rosemead, South El Monte, and Baldwin Park, also have high concentrations of LMI households. Communities to the north of El Monte, including Temple City and North El Monte, have lower concentrations of LMI households.

**Table D-8 Low to Moderate Income Population**

	Lower Income RHNA Sites	Moderate Income RHNA Sites	Above Moderate Income RHNA Sites	Total Sites
< 25%	–	–	–	–
25% – 50%	–	–	8 (2.0%)	8 (1.3%)
50% - 75%	23 (30.2%)	26 (18.1%)	188 (48.2%)	237 (38.7%)
75% - 100%	56 (76.6%)	117 (81.8%)	194 (49.7%)	367 (59.9%)
<b>Total</b>	<b>76 (12.4%)</b>	<b>143 (23.3%)</b>	<b>390 (63.7%)</b>	<b>612</b>

Figure D-9 Concentration of LMI Households



Source: HCD Data Viewer, HUD LMI Database, 2021.

## 2.3 Racially or Ethnically Concentrated Areas of Poverty

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

In an effort to identify racially/ethnically concentrated areas of poverty (R/ECAPs), HUD has identified census tracts with a majority non-White population (greater than 50%) with a poverty rate that exceeds 40% or is three times the average tract poverty rate for the metro/micro area, whichever threshold is lower. According to HCD's Data Viewer 2020 R/ECAP mapping tool [the City of El Monte has one designated R/ECAP, which is bounded by Ramona Boulevard to the north, Maxson Road to the east, Interstate-10 to the south and Cogswell Road to the west \(Figure D-10\). It also aligns with the boundaries of Census Tract 4333.05.](#) As shown on **Table D-9**, 98% of the City's RHNA sites are located outside of the R/ECAP site. Regionally, there is a large concentration of R/ECAPs to the west in the City of Los Angeles (**Figure D-11**).

[While the City's overall population remains stable since the year 2000, it is in the midst of a significant demographic shift. Once significantly Hispanic, the Hispanic population has declined from 72.4% in 2000 to 39.0% in 2010 to 64.7% in 2020. The Asian population continues to increase from 18.5% of the population in 2000 to 25.1% in 2010 to 30.3% in 2020. However, the biggest change is the number of people who categorize themselves as two or more races. From 2010 to 2020 they have increased from 3.2% of the City's population to 15.3%. Household size has decreased from 4.24 persons per household in 2000 to 4.07 in 2010 to 3.66 in 2020. Median age has increased from 27.0 years old in 2000 to 31.6 in 2010 to 35.7 in 2020. It is also important to note that the Hispanic population's household size is higher, and median age is lower, compared to the Asian population.](#)

[Trends for Census Tract 4333.05 have also shifted from 2010 to 2020, although not as significantly compared to the rest of the City. For example, the number of Hispanics has declined from 77.1% of the population in 2010 to 71.9% in 2020, while the Asian population has increased from 19.2% of the population to 23.5%. People who categorize themselves as two or more races has increased from 4.1% of the population to 15.0%. Household size has decreased from 4.34 persons per household in 2010 to 3.98 in 2020. Current information on median age was not currently available. Overall, while the Census Tract is in the midst of a demographic shift, it still remains more Hispanic with a larger household size compared to the City as a whole. The number of new dwellings in the Census Tract increased by 1.7%, which is half the growth rate for the City as a whole.](#)

[Historically, the development of the Census Tract is similar to many other neighborhoods in El Monte. Through the 1930s, the majority of the City was dominated with agricultural uses. By the 1960s, much of the former agricultural areas was converted to residential. Additionally, while neighborhoods on the eastern half of the City still had deep lots, many were subdivided into additional housing units. For the Census Tract, maps from 1926 show a total of 14 dwellings and the primary land use being agricultural. The street network included 2 north-south streets and 2 short east-west streets. By 1948, the number of dwellings increased to 127, as a new north-south street was carved into the neighborhood. Despite the added street, most of the properties remained deep and still includes some agricultural uses. Since that time, the street network for the Census Tract has](#)

remained unchanged, while the number of dwellings has increased dramatically to nearly 1,200 dwellings today. The main difference between the Census Tract and the rest of El Monte is that the Census Tract was developed for multiple-family residential (up to 14 units per acre). All other areas of the City that had such deep lots were zoned single-family (up to 6 units per acre). Therefore, overcrowding and pressure on City infrastructure/services was significantly higher in the Census Tract, compared to other formerly agricultural areas.

The centerpiece of the Census Tract is Zamora Park. The City proposes to completely renovate the park by replacing all existing playgrounds, basketball courts, open fields, walking and jogging paths and picnic areas with seating and barbeque grills. In addition, the City proposes to add a splash pad, outdoor fitness equipment, and amphitheater with stage and plaza with a Teen Zone. The Community Center building and restrooms only need minor improvements. Funding for the \$7.4 million project will come from an Urban Greening Grant, Land and Water Conservation Fund Grant, Measure W Grant and CBDG funds (specifically through the City’s Youth Enrichment Program). The City is currently in the design phase of the project. With regard to Capital Improvements Programs, Ramona Boulevard, at the northern boundary of the Census Tract, was completely resurfaced in 2021. The City’s Police Department has patrolled Zamora Park over 2,300 times over the past 5 years. In addition, the City has a full-time School Resource Officer that works closely with Baker Elementary School (at the southern end of the Census Tract). The City will continue to identify other areas of improvements for the Census Tract. This includes street resurfacing projects, improving access to Baker Elementary School and adding Class II bicycle lanes where feasible.

**Table D-9 R/ECAPs in the City of El Monte**

	Lower Income RHNA Sites	Moderate Income RHNA Sites	Above Moderate Income RHNA Sites	Total Sites
Not a R/ECAP	80 (100%)	143 (100%)	377 (96.9%)	600 (98.0%)
R/ECAP Area	0	0	12 (3.1%)	12 (2.0%)
<b>Total</b>	<b>80 (13.0%)</b>	<b>143 (23.3%)</b>	<b>389 (63.5%)</b>	<b>612</b>

*Racially or Ethnically Concentrated Areas of Affluence (RCAAs)*

While racially concentrated areas of poverty and segregation (R/ECAPs) have long been the focus of fair housing policies, racially concentrated areas of affluence (RCAAs) must also be analyzed to ensure housing is integrated, a key factor to fair housing choice. A HUD Policy Paper defines racially concentrated areas of affluence as affluent, White communities.<sup>2</sup> According to this report, Whites are the most racially segregated group in the United States and “in the same way neighborhood disadvantage is associated with concentrated poverty and high concentrations of people of color, conversely, distinct advantages are associated with residence in affluent, White communities.”

2 Goetz, Edward G., Damiano, A., & Williams, R. A. (2019) Racially Concentrated Areas of Affluence: A Preliminary Investigation. Published by the Office of Policy Development and Research (PD&R) of the U.S. Department of Housing and Urban Development in Cityscape: A Journal of Policy Development and Research (21,1, 99-124).

Based on their research, HCD defines RCAAs as census tracts where 1) 80% or more of the population is white, and 2) the median household income is \$125,000 or greater (slightly more than double the national median household income in 2016).

As shown in **Figure D-12**, there are no areas in the City that are predominantly White, and there is only one small area on the eastern edge of the City where the median income is greater than \$125,000 (**Figure D-13**). Almost the entire City is home to households with incomes below the State median of \$87,100, with many block groups within the under \$55,000 category (**Figure D-13**). The sites used to meet the City’s 2021-2029 RHNA are also shown in **Figure D-4** and **Figure D-9**, above. All sites are located in LMI block groups where the population mostly Non-White, which is consistent with citywide characteristics.

Figure D-10 El Monte Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs)

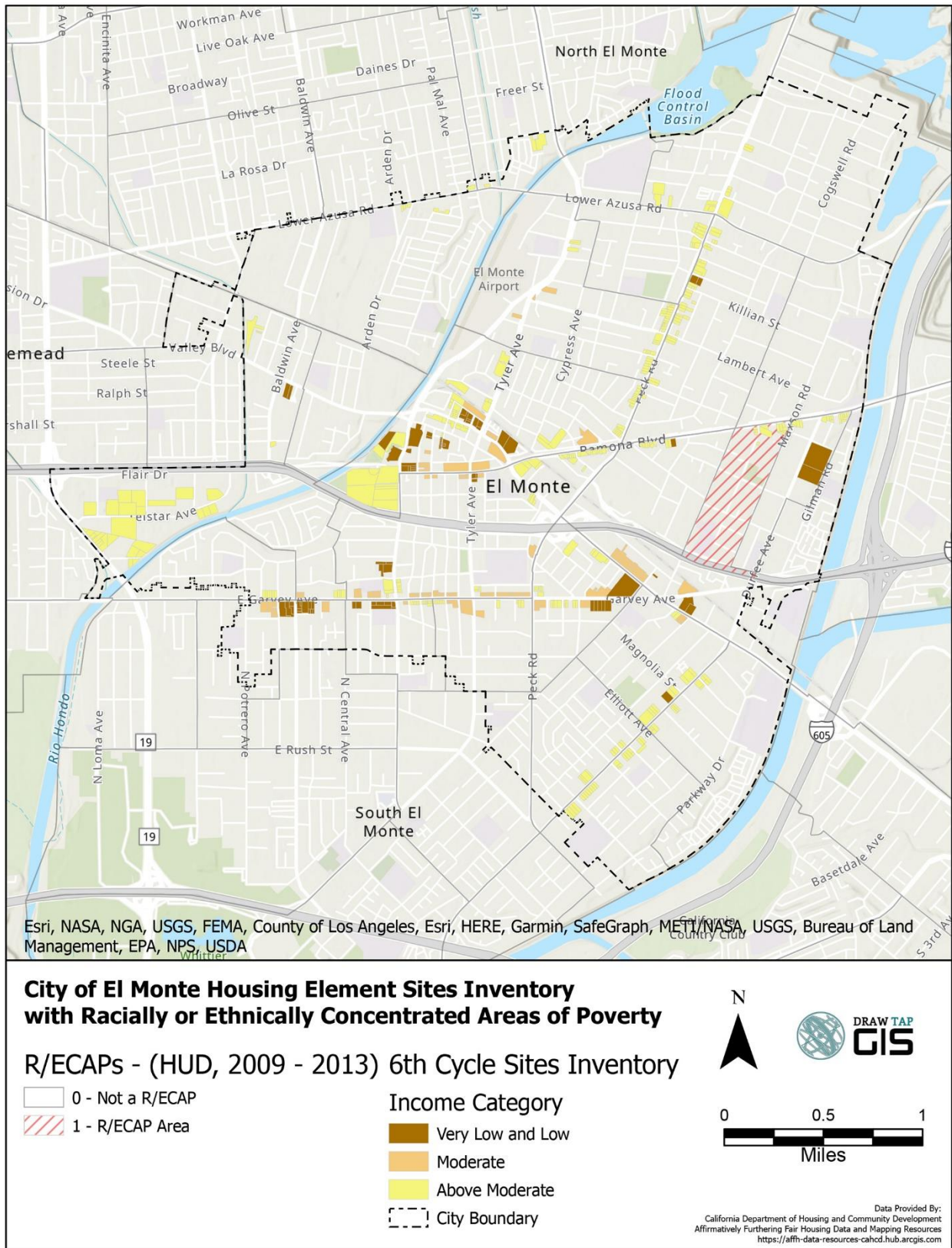
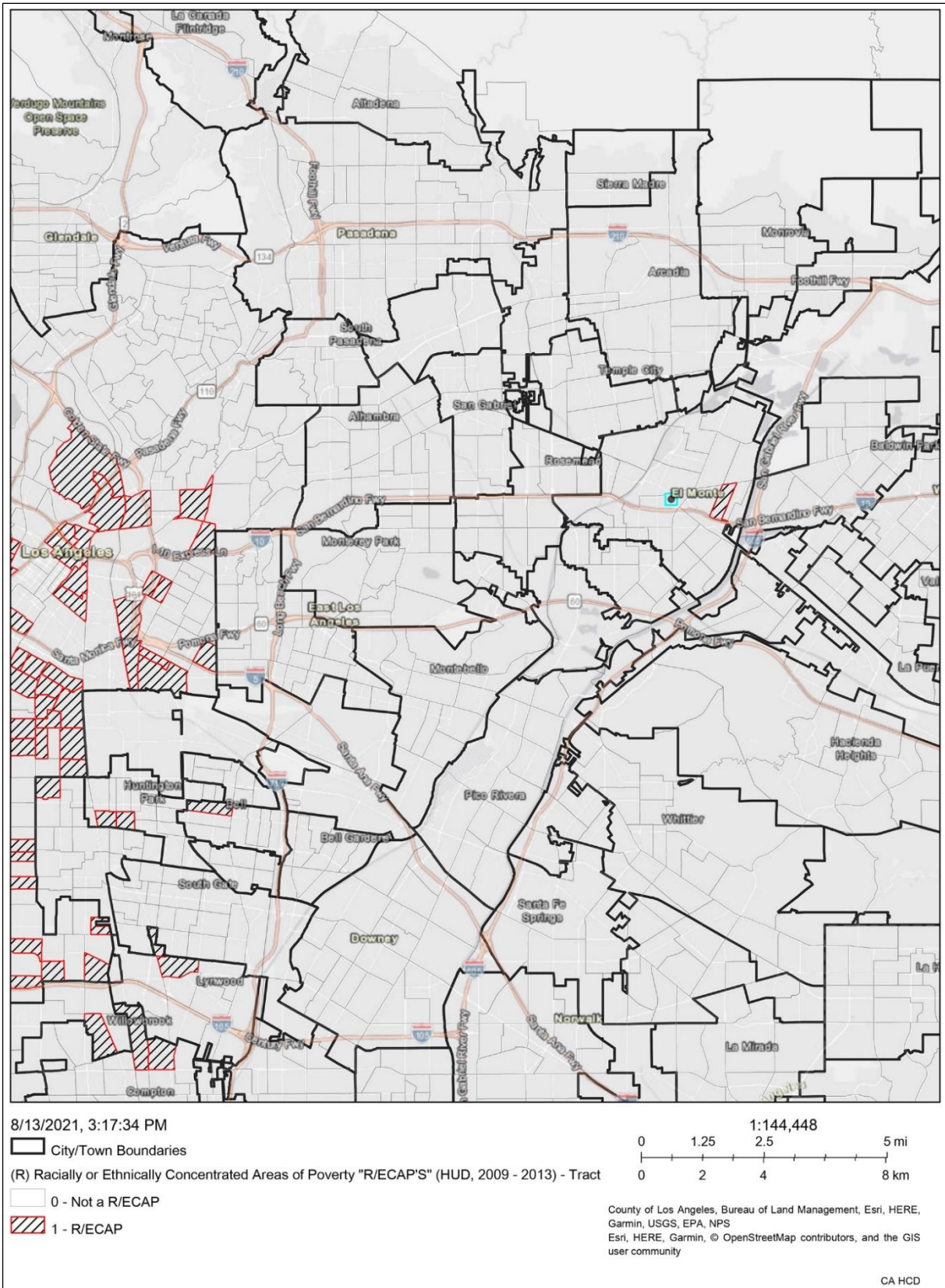
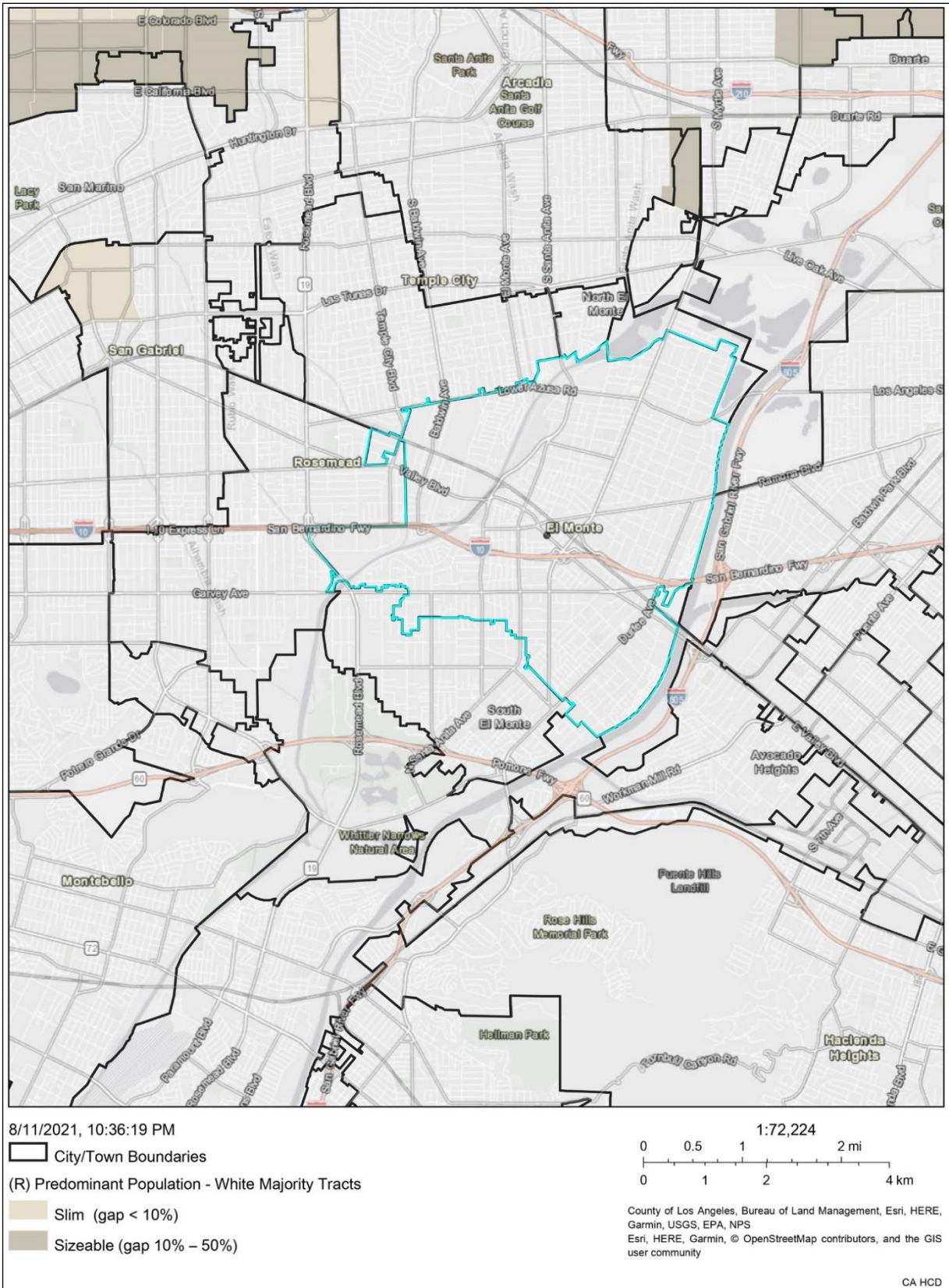


Figure D-11 Regional Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs)



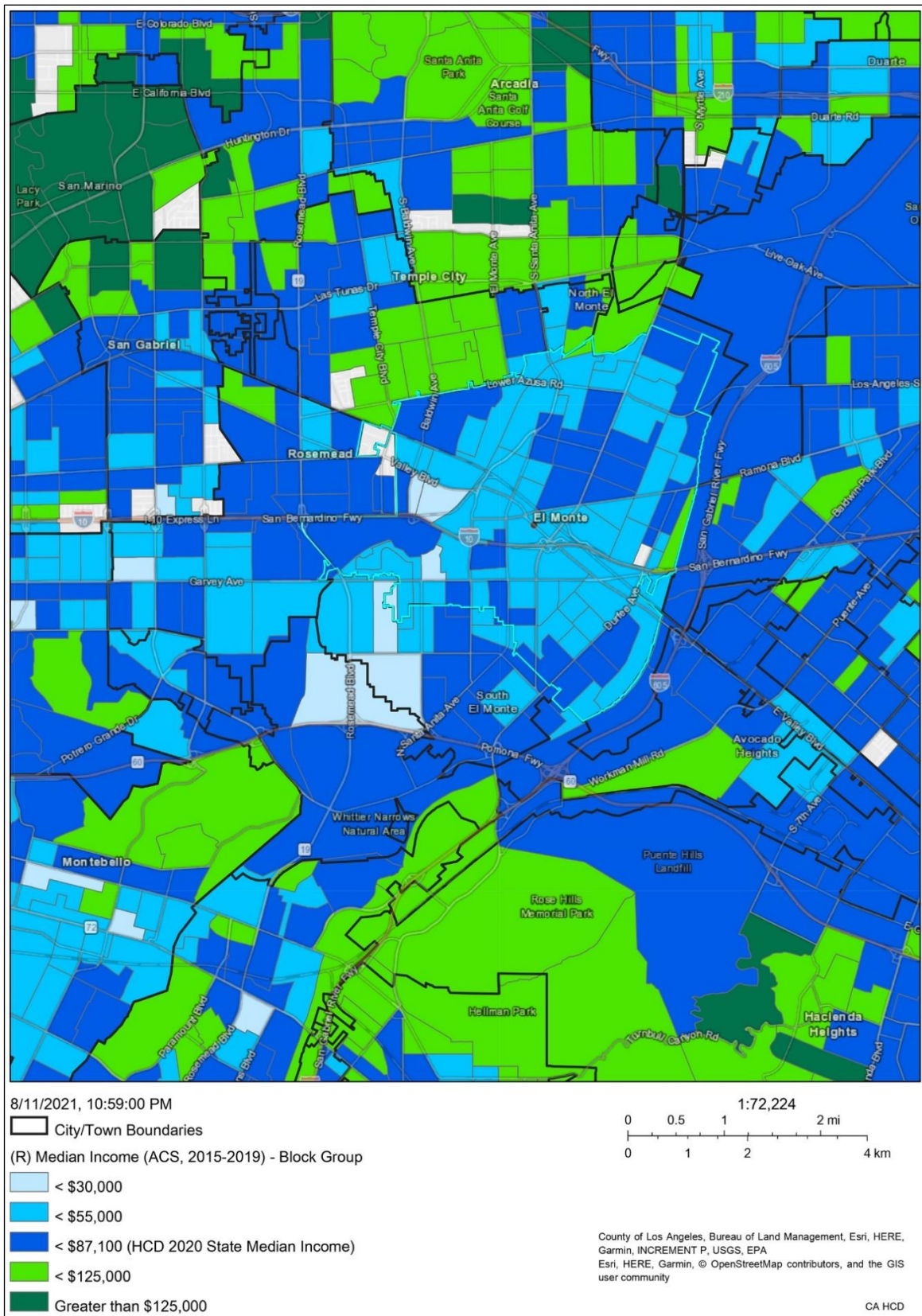
Source: HCD Data Viewer, HUD R/ECAP Database, 2021.

Figure D-12 White Predominant Areas



Source: HCD Data Viewer, 2021.

Figure D-13 Median Income by Block Group



Source: HCD Data Viewer, 2015-2014 ACS, 2021.

## 2.4 Access to Opportunities

HUD developed an index for assessing fair housing by informing communities about disparities in access to opportunity based on race/ethnicity and poverty status. **Table D-10** shows index scores for the following opportunity indicator indices (values range from 0 to 100):

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

In the City of El Monte, residents of all races are more likely to be impacted by poverty, low labor market participation, and poor environmental quality than in Los Angeles County as a whole. White, Non Hispanic residents in El Monte and Countywide are least likely to be exposed to poverty and have the highest exposure to better environmental quality. White residents also have the best access to high quality school systems and have the highest labor market participation rates in both El Monte and County. However, White residents in El Monte have scores closer to other groups in El Monte than to White residents in Los Angeles County as a whole. El Monte residents with incomes below the federal poverty line are the most impacted groups, regardless of race.

**Table D-10 HUD Opportunity Indicators**

	Low Poverty	School Proficiency	Labor Market	Transit	Low Transportation Cost	Jobs Proximity	Environmental Health
<b>El Monte</b>							
<i>Total Population</i>							
White, Non-Hispanic	29.55	50.7	26.33	84.52	73.88	30.54	8
Black, Non-Hispanic	24.98	47.36	22.68	86.41	75.64	30.16	7.45
Hispanic	22.45	42.14	21.25	86.68	76.51	35.14	7.27
Asian or Pacific Islander, Non-Hispanic	25.92	48.1	24.66	85.16	75.39	33.43	7.31
Native American, Non-Hispanic	25.37	44.22	22.33	73.88	75.62	32.79	6.92

	Low Poverty	School Proficiency	Labor Market	Transit	Low Transportation Cost	Jobs Proximity	Environmental Health
<i>Population below federal poverty line</i>							
White, Non-Hispanic	21.96	41.65	22.59	84.98	74.35	33.4	6.77
Black, Non-Hispanic	24.95	40.3	26.54	87.77	75.42	29.4	6.31
Hispanic	20.24	40.47	19.75	87.74	77.47	36.58	7.13
Asian or Pacific Islander, Non-Hispanic	23.76	48.08	22.22	86.53	76	32.55	7.02
Native American, Non-Hispanic	16.43	41.47	24.3	87.91	81.68	42.57	6.94
<b>Los Angeles County</b>							
<i>Total Population</i>							
White, Non-Hispanic	62.59	65.09	65.41	82.63	74.09	55.80	18.99
Black, Non-Hispanic	34.95	32.37	34.00	87.70	79.18	40.13	11.66
Hispanic	33.91	38.38	33.18	87.19	77.74	41.53	11.91
Asian or Pacific Islander, Non-Hispanic	53.57	59.34	55.94	86.52	76.45	51.82	12.16
Native American, Non-Hispanic	45.04	46.90	44.50	83.17	75.65	44.24	16.74
<i>Population below federal poverty line</i>							
White, Non-Hispanic	50.68	58.06	57.49	86.42	79.48	57.52	16.66
Black, Non-Hispanic	23.45	27.16	25.52	88.65	81.18	36.59	11.62
Hispanic	23.66	32.87	27.66	89.45	81.02	42.84	10.30
Asian or Pacific Islander, Non-Hispanic	42.97	54.52	50.06	89.62	81.49	54.19	9.84
Native American, Non-Hispanic	29.85	35.12	32.02	85.23	78.70	46.35	16.01

Source: HUD AFFH Database, 2020.

To assist in this analysis, the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC) convened in the California Fair Housing Task Force (Task Force) to “provide research, evidence-based policy recommendations, and other strategic recommendations to HCD and other related state agencies/departments to further the fair housing goals (as defined by HCD).” The Task Force has created Opportunity Maps to identify resources levels across the state “to accompany new policies aimed at increasing access to high opportunity areas for families with children in housing financed with 9% Low Income Housing Tax Credits (LIHTCs).” These opportunity maps are made from composite scores of three different domains made up of a set of indicators. Based on these domain scores, tracts are categorized as Highest Resource, High Resource, Moderate Resource, Moderate Resource (Rapidly Changing), Low Resource, or areas of High Segregation and Poverty. **Table D-11** shows the full list of indicators.

**Table D-11 Domains and List of Indicators for Opportunity Maps**

Domain	Indicator
Economic	Poverty Adult education Employment Job proximity Median home value
Environmental	CalEnviroScreen 4.0 pollution Indicators and values
Education	Math proficiency Reading proficiency High School graduation rates Student poverty rates
Poverty and Racial Segregation	Poverty: tracts with at least 30% of population under federal poverty line Racial Segregation: Tracts with location quotient higher than 1.25 for Blacks, Hispanics, Asians, or all people of color in comparison to the County

Sources: California Fair Housing Task Force, Methodology for TCAC/HCD Opportunity Maps.

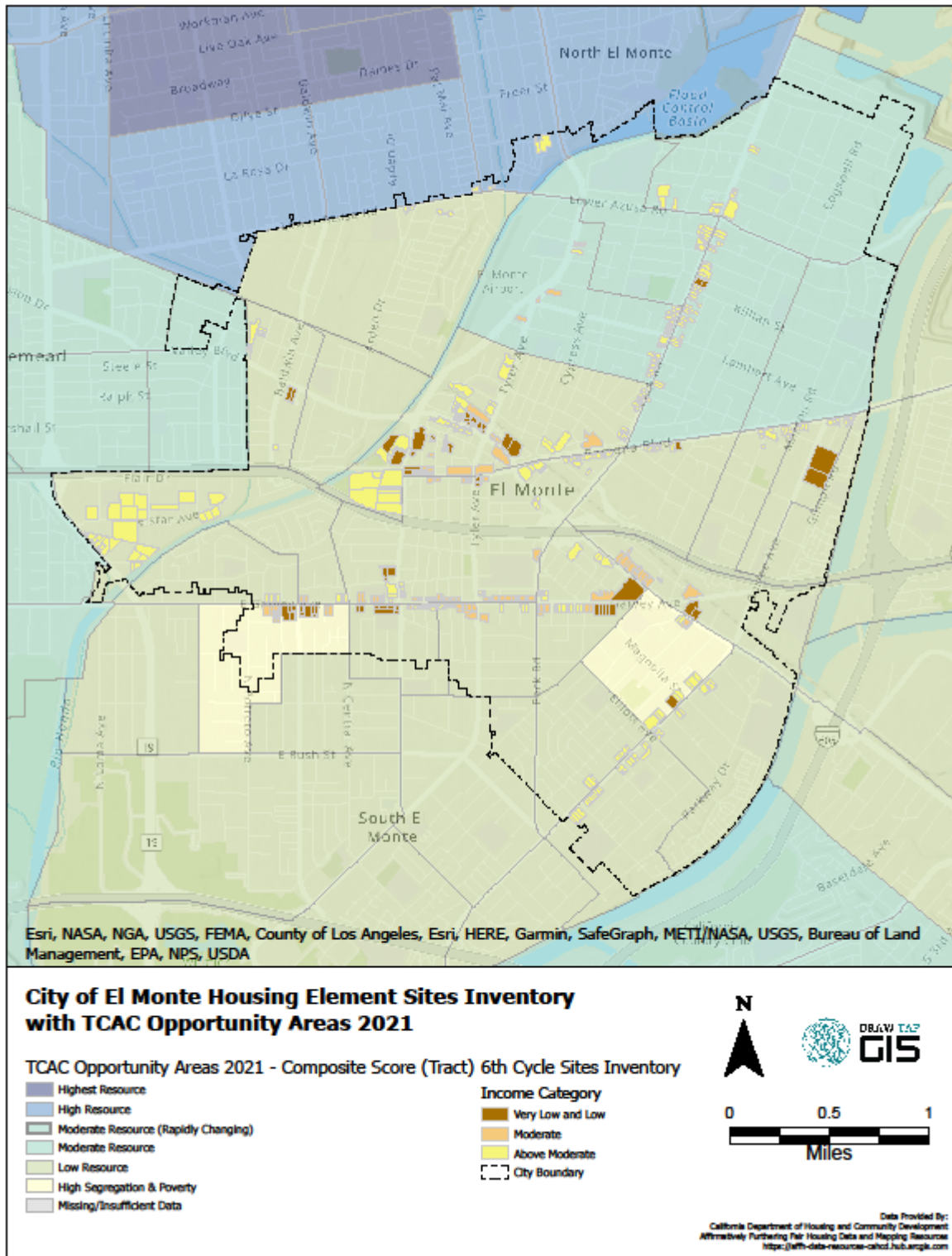
Opportunity map composite scores for El Monte census tracts overlaid with RHNA inventory sites are presented in **Figure D-14**. All of the City is categorized as either a Low Resource or Moderate Resource area, with most of the central and southern tracts in the City within the Low Resource category. As shown on **Table D-12**, about 75% of the sites used to meet the City’s 2021-2029 RHNA are located in Low Resource areas, 17% are in Moderate Resource areas, and about 7% are within an area of High Segregation and Poverty. Although three-fourths of the City is considered a Low Resource area, RHNA sites are geographic dispersed throughout El Monte mainly focused along major corridors to take advantage of proximity to existing and future resources such as employment centers, retail services, regional transit networks, and community amenities. Furthermore, as the City continues to experience steady growth residential and non-residential development along major corridors including Garvey Avenue, Durfee Avenue, and Ramona Boulevard as well as in the Downtown area, it is anticipated that resources throughout the City will expand due to increased levels of social-economic investment and interest from private and public entities.

To the north of El Monte, the City of North El Monte is classified as a High Resource area and Temple City is in the Highest Resource category. The City of Rosemead to the west is a Moderate Resource area, and additional surrounding cities including Duarte, Avocado Heights, and South El Monte contain a variety of opportunity classifications including Moderate and Low Resource tracts. The economic, environmental, and education scores for El Monte are further detailed below.

**Table D-12 TCAC Opportunity Areas 2021**

	Lower Income Sites	Moderate Income Sites	Above Moderate Income Sites	Total Sites
High Resource	–	–	4 (1.0%)	4 (0.6%)
Low Resource	62 (77.5%)	122 (85.3%)	276 (70.9%)	460 (75.1%)
Moderate Resource	2 (2.5%)	3 (2.0%)	98 (25.1%)	103 (16.8%)
High Segregation & Poverty	16 (20%)	18 (12.5%)	11 (2.8%)	45 (7.3%)
<b>Total</b>	80 (13.0%)	143 (23.3%)	389 (63.5%)	612

Figure D-14 TCAC Opportunity Areas - Composite Scores



Source: HCD Data Viewer, TCAC Opportunity Maps, 2021

*Economic*

As described previously, the Fair Housing Task Force calculates economic scores based on poverty, adult education, employment, job proximity, and median home values. According to the 2021 Task Force maps presented in **Figure D-15**, almost all tracts in El Monte have the lowest economic scores (below 0.25). A few tracts in the northeastern section of the City have a slightly higher economic score (0.25-0.50).

*Education*

As described above, the Fair Housing Task Force determines education scores based on math and reading proficiency, high school graduation rates, and student poverty rates. As shown in **Figure D-16**, the central tracts of the City received education scores in the second quartile. Tracts in the northeastern section of the City scored higher (0.50-0.75) and tracts extending to the southern boundaries and beyond had less positive education outcomes (under 0.25). The City of South El Monte shows similar patterns, but other surrounding communities generally show more positive education outcomes.

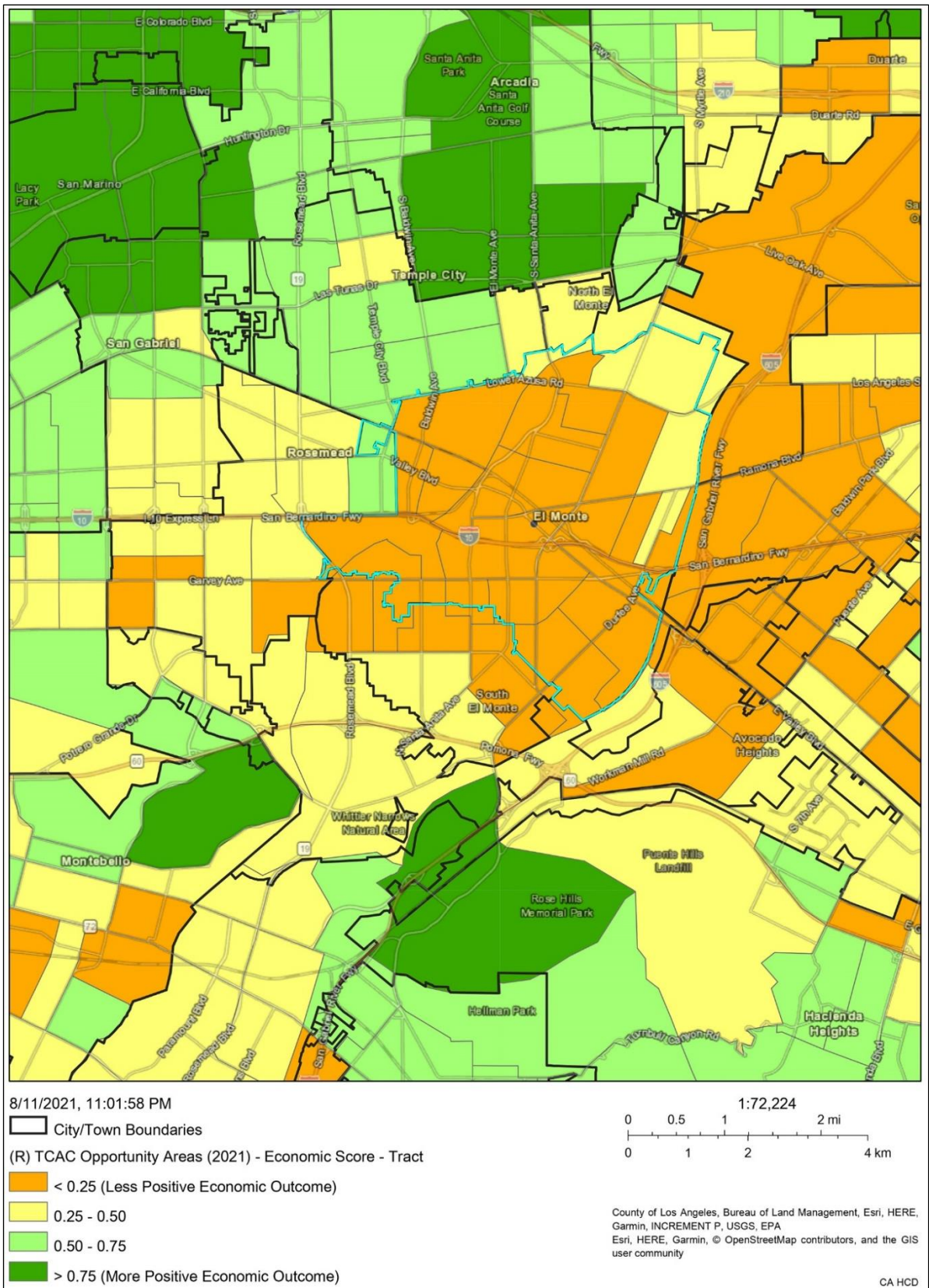
*Environmental*

Environmental health scores are determined by the Fair Housing Task Force based on CalEnviroScreen 4.0 pollution indicators and values. **Figure D-17** shows that most tracts in El Monte have less positive environmental outcomes, with scores less than 0.25. However, several tracts in the northeastern section of the City had higher environmental scores (between 0.25 and 0.75). The cities surrounding El Monte, except for Temple City, also have low environmental quality scores. **Table D-13** shows the distribution of the City’s RHNA sites by CalEnviroScreen scores; over 90% of the RHNA sites are in Environmental Justice communities with a high pollution burden, similar to all areas of the City.

**Table D-13 Environmental Justice Communities (CalEnviroScreen 4.0)**

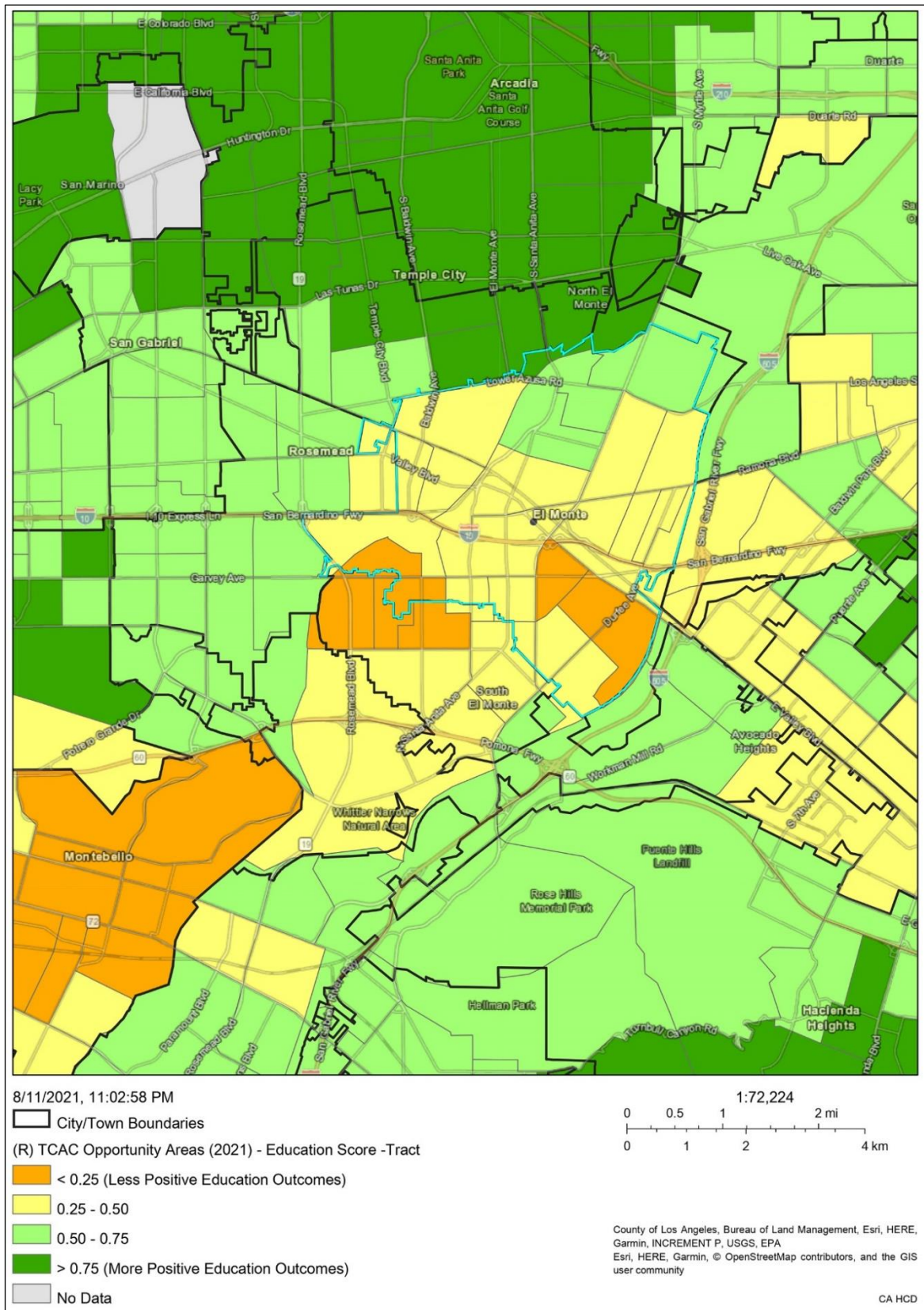
	Lower Income RHNA Sites	Moderate Income RHNA Sites	Above Moderate Income RHNA Sites	Total Sites
41% - 50%	–	–	3 (0.7%)	3 (0.4%)
51% - 60%	–	–	1 (0.2%)	1 (0.1%)
61% - 70%	–	–	–	–
71% - 80%	–	–	49 (12.5%)	49 (8.0%)
81% - 90%	9 (11.2%)	12 (8.3%)	93 (23.9%)	114 (18.6%)
91% - 100%	71 (88.8%)	131 (91.6%)	243 (62.4%)	445 (72.7%)
<b>Total</b>	<b>80 (13.0%)</b>	<b>143 (23.3%)</b>	<b>389 (63.5%)</b>	<b>612</b>

Figure D-15 TCAC Opportunity Areas - Economic Scores



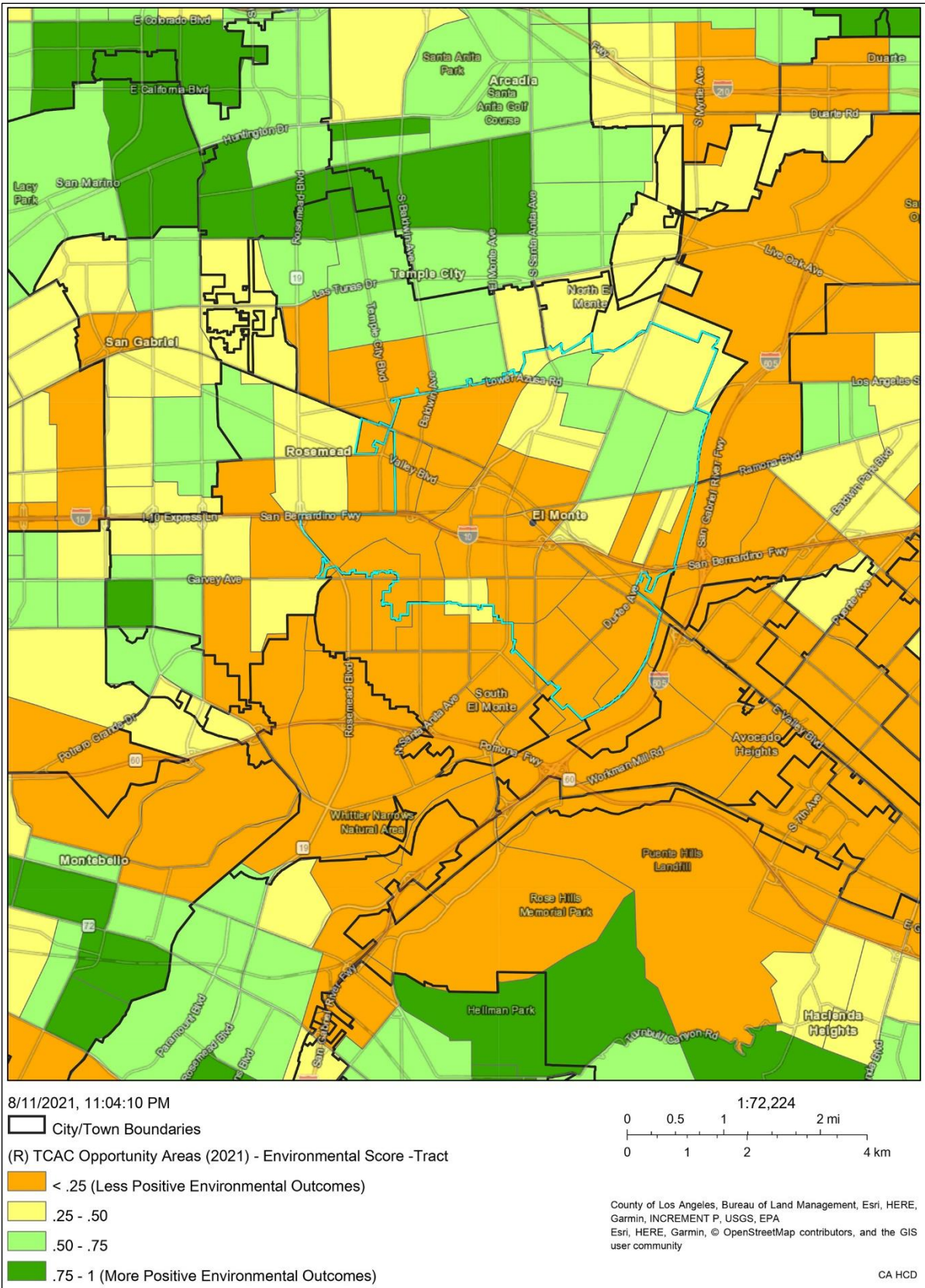
Source: HCD Data Viewer, TCAC Opportunity Maps, 2021

Figure D-16 TCAC Opportunity Areas - Education Scores



Source: HCD Data Viewer, TCAC Opportunity Maps, 2021

Figure D-17 TCAC Opportunity Areas - Environmental Scores



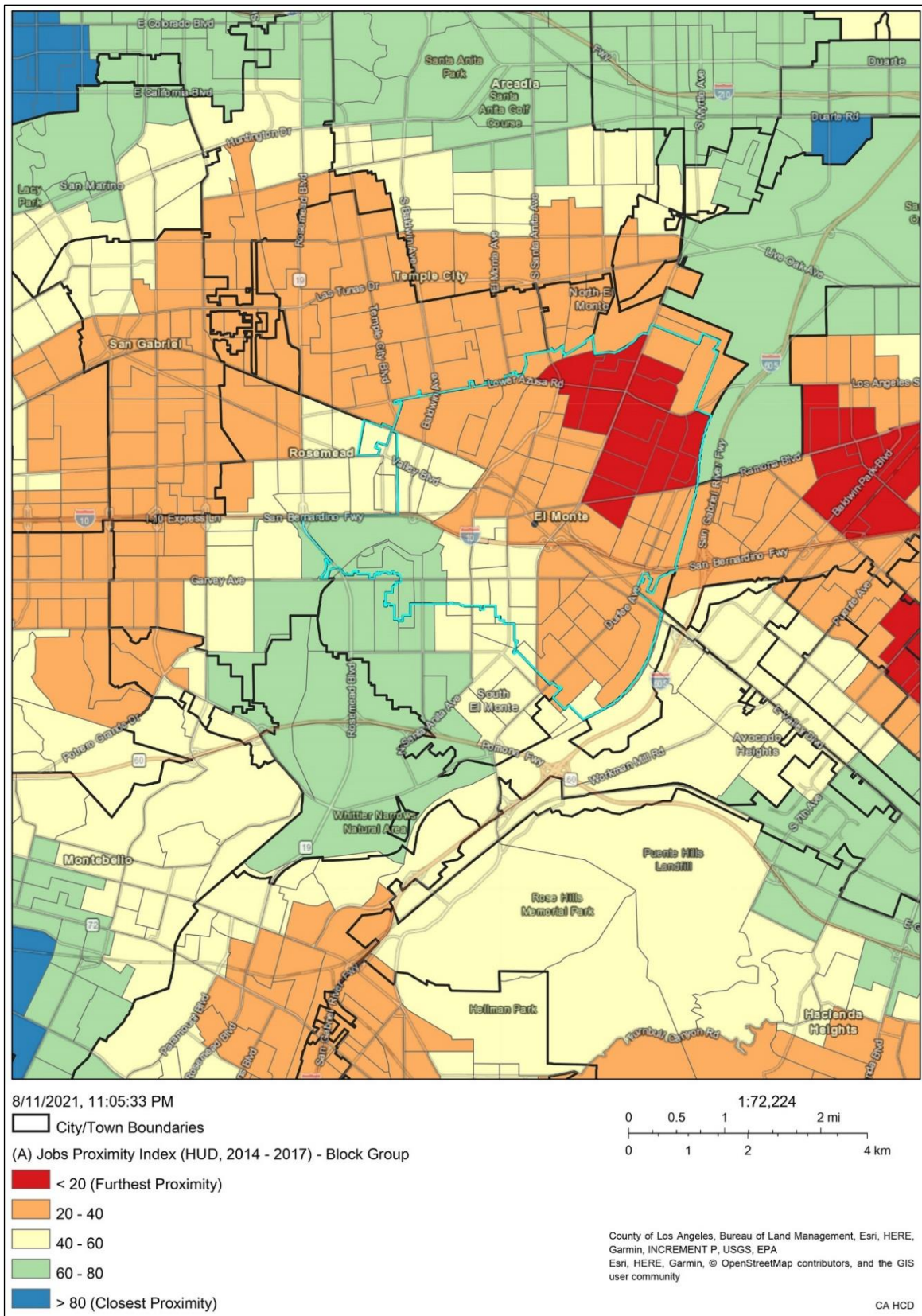
Source: HCD Data Viewer, TCAC Opportunity Maps, 2021

### *Transportation*

HUD's Job Proximity Index, described previously, can be used to show transportation need geographically. Block groups with lower jobs proximity indices are located further from employment opportunities and have a higher need for transportation. As shown in **Figure D-18**, the northeastern block groups have the least access to employment opportunities while the rest of the City has moderate access to employment opportunities.

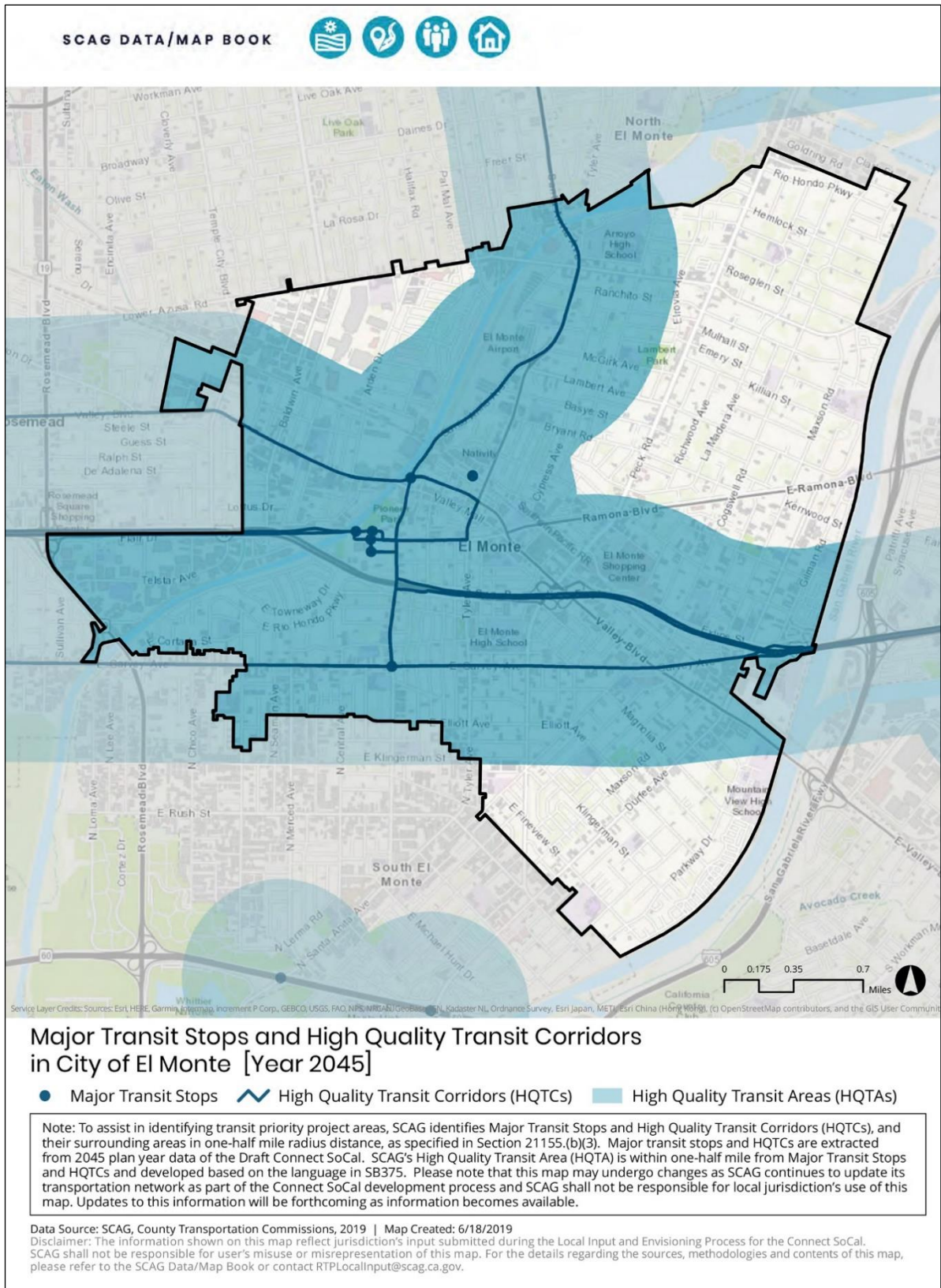
Availability of efficient, affordable transportation can be used to measure fair housing and access to opportunities. SCAG developed a mapping tool for High Quality Transit Areas (HQTA) as part of the Connect SoCal 2020-2045 Regional Transportation Plan/Sustainable Communities Strategy (RTP/SCS). SCAG defines HQTAs as areas within one-half mile from a major transit stop and a high-quality transit corridor. SCAG reports that 63.3% of the City's 2045 population is within a 2045 HQTA, which puts it in the 39<sup>th</sup> percentile region-wide (**Figure D-19**).

Figure D-18 Jobs Proximity Index by Block Group



Source: HCD Data Viewer, HUD Opportunity Indices, 2021.

Figure D-19 High Quality Transit Areas (HQTA)



Source: Southern California Association of Governments (SCAG) 2045 Regional Transportation Plan/Sustainable Communities Strategy (RTP/SCS), 2021.

## 2.5 Disproportionate Housing Needs

The housing needs of the community are assessed by analyzing various demographic and economic indicators. As stated in the City’s AI, a key goal of the needs assessment is to identify the nature and prevalence of housing problems experienced by the residents of El Monte. Housing problems for El Monte were determined by using HUD’s 2020 Comprehensive Housing Affordability Strategy (CHAS) and the HUD AFFH Database. **Table D-14** breaks down households by race and ethnicity and presence of housing problems for El Monte households. Consistent with what was evaluated in the AI, the following conditions are considered housing problems:

- Substandard Housing (incomplete plumbing or kitchen facilities)
- Overcrowding (more than 1 person per room)
- Cost burden (housing costs greater than 30%)

**Table D-14 Housing Problems by Race/Ethnicity**

Race/Ethnicity	Households with 1 or More Housing Problems	
	By percentage of each group	By number
White	36.93	735
Black	42.42	70
Asian or Pacific Islander	55.11	5,088
Native American	45.45	35
Hispanic	67.8	12,540
Other	53.49	69
Total households with problems	61.63	18,560
Total El Monte Households	100.0	30,115

Source: HUD AFFH Database (Using CHAS 2012-2016)

According to CHAS (2013-2017) data presented on **Table D-15**, 16.8% (4,965) of owner-occupied households and 43.4% (12,825) of renter-occupied households have one or more housing problems. The City had a lower proportion of households with a housing problem compared to the County, where 39.9% of owner-occupied households and 62.3% of renter-occupied households experience a housing problem. In the City of El Monte, 67.8% of the Hispanic households experience a housing problem, which represents 12,540 El Monte households, and 55.1% of all Asian or Pacific Islander households experience a housing problem, which represents 5,088 households.

**Table D-15 Housing Problems by Tenure**

Housing Problems Overview	Owner	Renter	Total
Household has at least 1 of 4 Housing Problems	4,965	12,825	17,790
Household has none of 4 Housing Problems	6,925	4,480	11,405
Cost burden not available - no other problems	65	290	355
Total El Monte Households	11,955	17,595	29,550

Source: CHAS Data for El Monte (2013-2017)

### *Cost Burden*

Like other cities in the San Gabriel Valley, from 2000 to 2018 the sale prices for housing in El Monte increased significantly, from an average of \$153,000 to \$510,000. Average home prices are \$338,000 for single-family homes and \$275,000 for condominiums, with newer homes selling at much higher

prices. Apartment rents are also high, with average median rents of \$1,345 for a one-bedroom unit to \$2,600 for a three-bedroom apartment.

Increasing rents and home prices have made it more difficult for residents to afford housing in El Monte. Cost burden or overpayment refers to a household that pays more than 30% of gross income for housing costs. Moderate overpayment refers to payments between 30% to 50 % of gross income; severe overpayment refers to payments exceeding 50%. According to the 2015-2019 American Community Survey, 34% of all ownership households with a mortgage and more than 62% of renters in El Monte overpaid for housing. Housing overpayment is concentrated among lower income households. Of the approximately 16,000 lower income renters, 11,103 (70%) overpay for housing.

Cost burden by tenure based on HUD CHAS data is shown in Table D-16. Across the City’s 17,595 renter households, 10,840 (61%) spend thirty percent or more of gross income on housing cost, compared to 55.3% in the SCAG region. Additionally, 5,935 renter households in El Monte (33.7%) spend 50% or more of gross income on housing cost, compared to 28.9% in the SCAG region.

Severe cost burden by race based on HUD AFFH data is shown on Table D-17. Hispanic households are the largest cost burdened group at 31.9% which comprises 5,905 households, followed by Asian households at 24.9% or 2,300 households. Black (10 households), Native American (35 households) and White (300 households) represent a small portion of the City’s severely cost burdened households.

**Table D-16 Housing Cost Burden by Tenure**

Housing Cost Burden Overview	Owner	Renter	Total
Cost Burden <=30%	7,810	6,445	14,255
Cost Burden >30% to <=50%	2,115	4,905	7,020
Cost Burden >50%	1,959	5,935	7,894
Cost Burden not available	65	305	370
<b>Total</b>	<b>11,955</b>	<b>17,595</b>	<b>29,550</b>

Source: CHAS Data for El Monte (2013-2017)

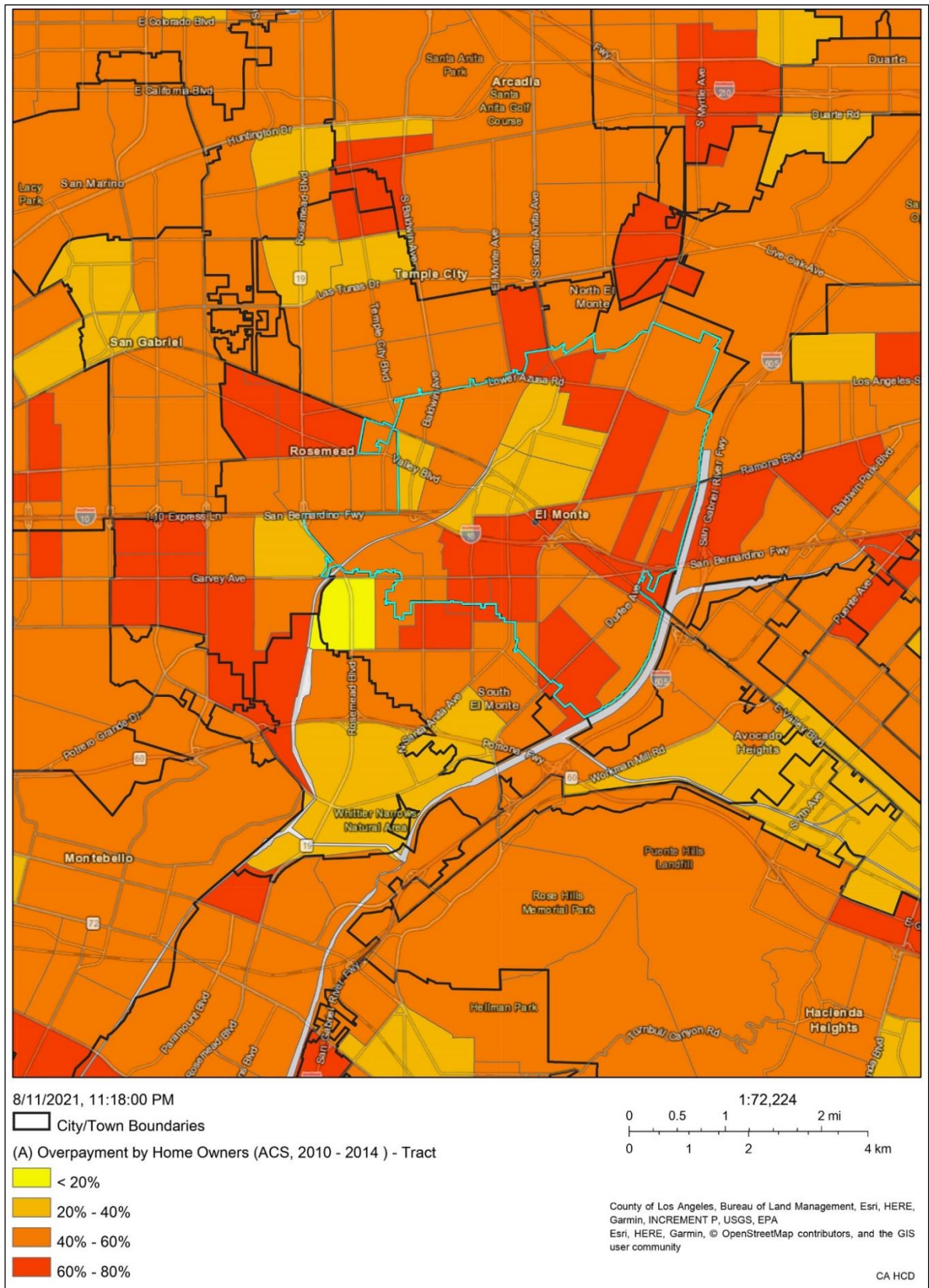
**Table D-17 Severe Housing Cost Burden by Race/Ethnicity**

Households By Race/Ethnicity	Severe Cost Burden (>50%)	
	By Percent	By Number
White, non-Hispanic	15.08	300
Black, non-Hispanic	6.06	10
Asian or Pacific Islander, Non-Hispanic	24.91	2300
Hispanic	31.93	5905
Native American	45.45	35
Other	42.64	55
<b>Total</b>	<b>28.57</b>	<b>8,605</b>

Source: HUD AFFH Database, 2020.

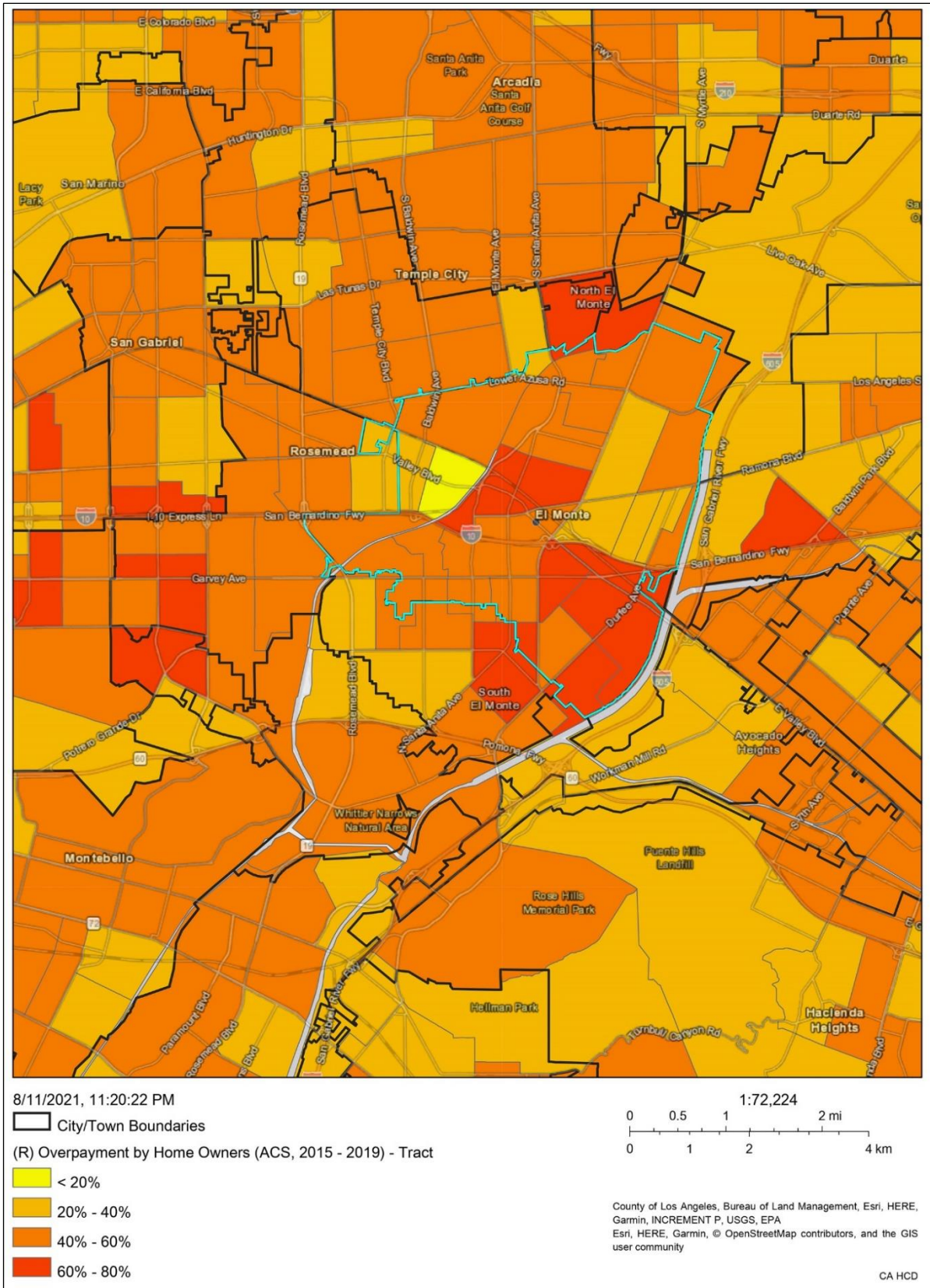
Figure D-20 through Figure D-23 compare overpayment by tenure over time using the 2010-2014 and 2015-2019 ACS.

Figure D-20 Overpaying Owners (2010-2014)



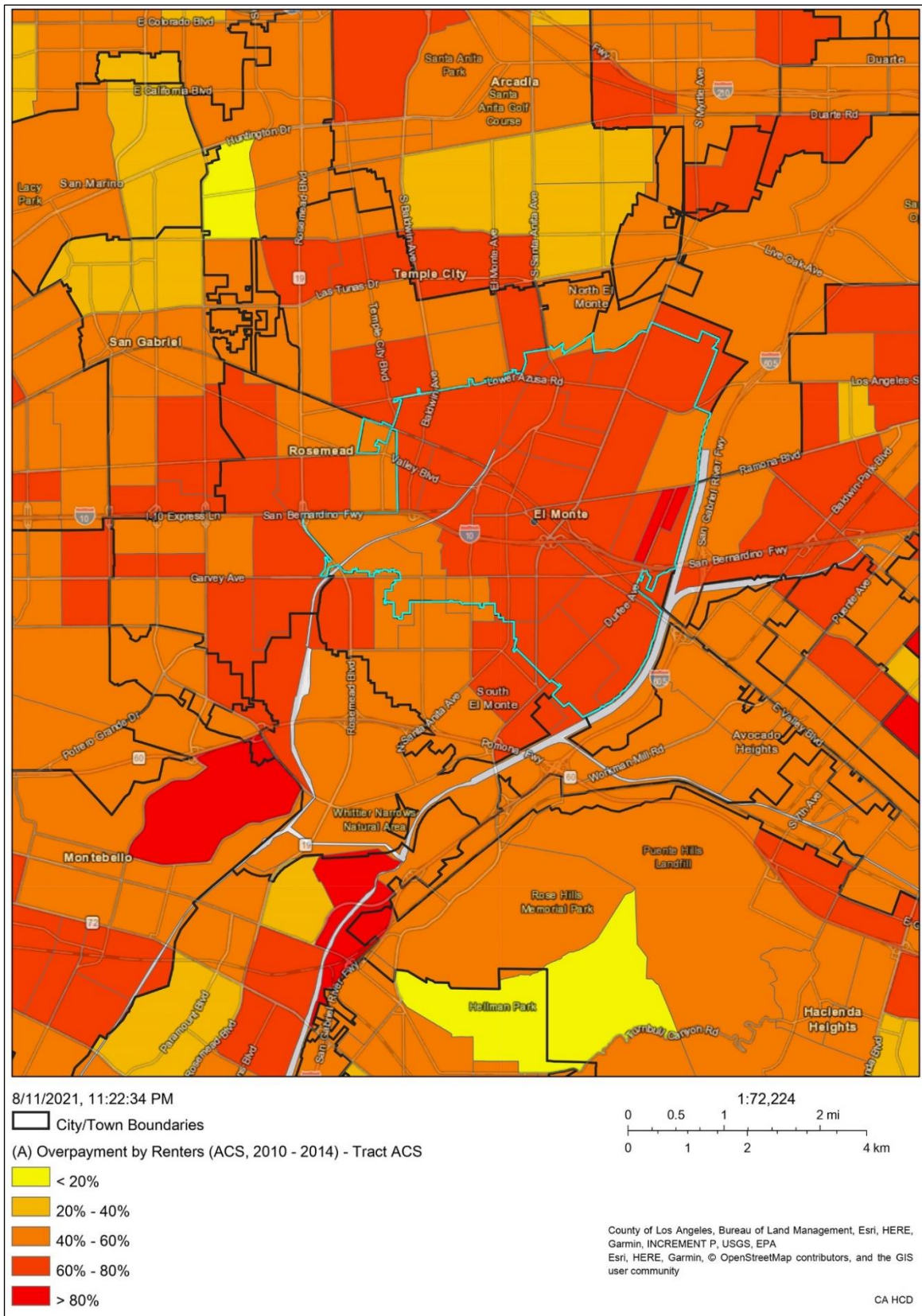
Source: HCD Data Viewer, 2010-2014 and 2015-2019 ACS, 2021.

Figure D-21 Overpaying Owners (2015-2019)



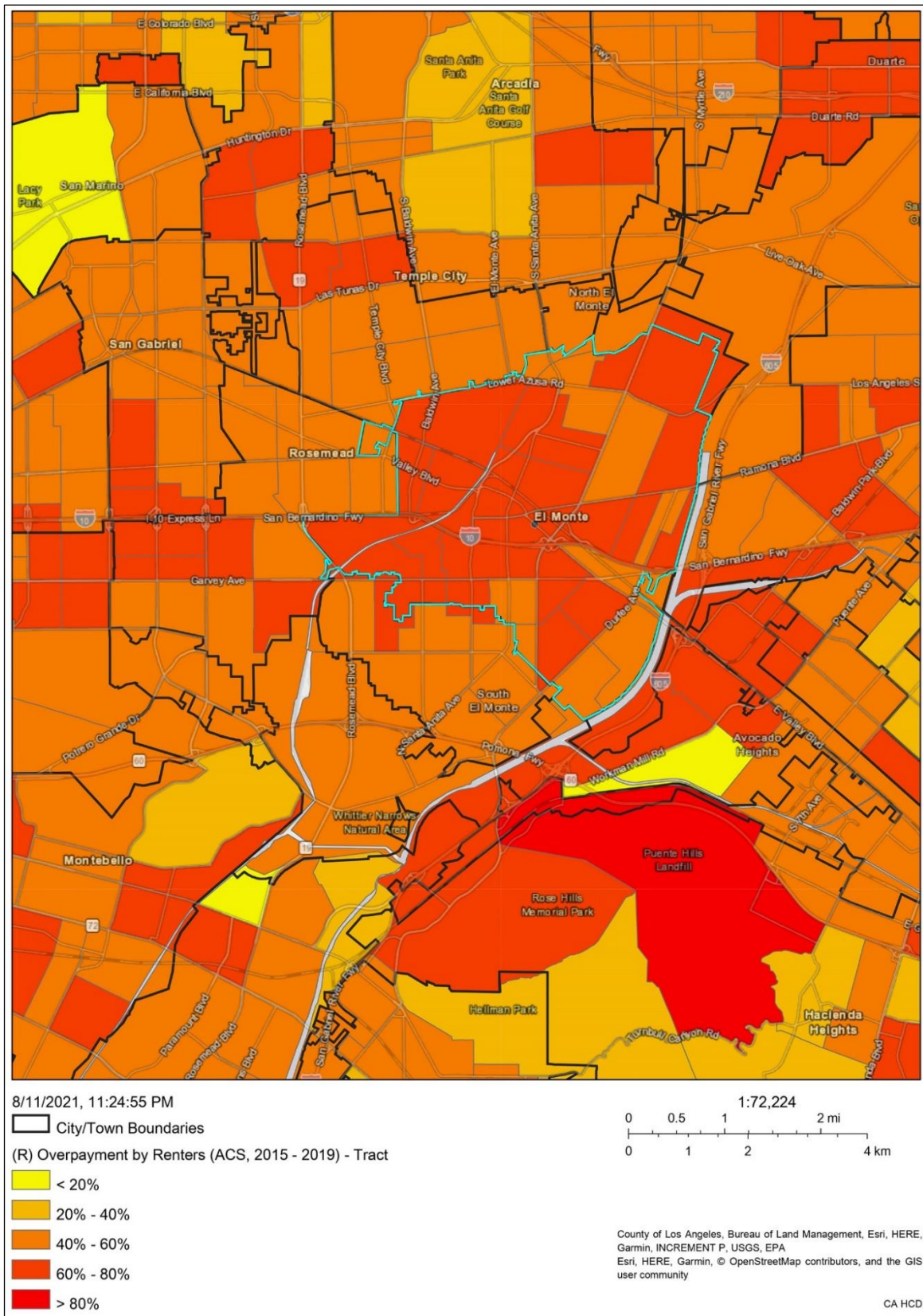
Source: HCD Data Viewer, 2010-2014 and 2015-2019 ACS, 2021.

Figure D-22 Overpaying Renters (2010-2014)



Source: HCD Data Viewer, 2010-2014 and 2015-2019 ACS, 2021.

Figure D-23 Overpaying Renters (2015-2019)



Source: HCD Data Viewer, 2010-2014 and 2015-2019 ACS, 2021.

*Overcrowding*

Overcrowding refers to a household that has more members than rooms in a home. Moderate housing overcrowding refers to 1.0 to 1.5 persons per room and severe overcrowding refers to a household with more than 1.5 persons per room. According to the SCAG Report using 2014-2018 American Community Survey (see **Table D-18**), of El Monte’s 12,182 owner occupied households, 11.1% live in overcrowded situations, with significantly higher overcrowding rates for renters (29%). Overcrowding is less common regionwide, where 4.9% of owner-occupied households and 15.6% of renter-occupied households are overcrowded. Severe overcrowding affects 3.3% of El Monte’s owner households and 10.3% of its renter households, compared to 1.3% and 6.4% in the SCAG region.

**Table D-18 Overcrowded Households**

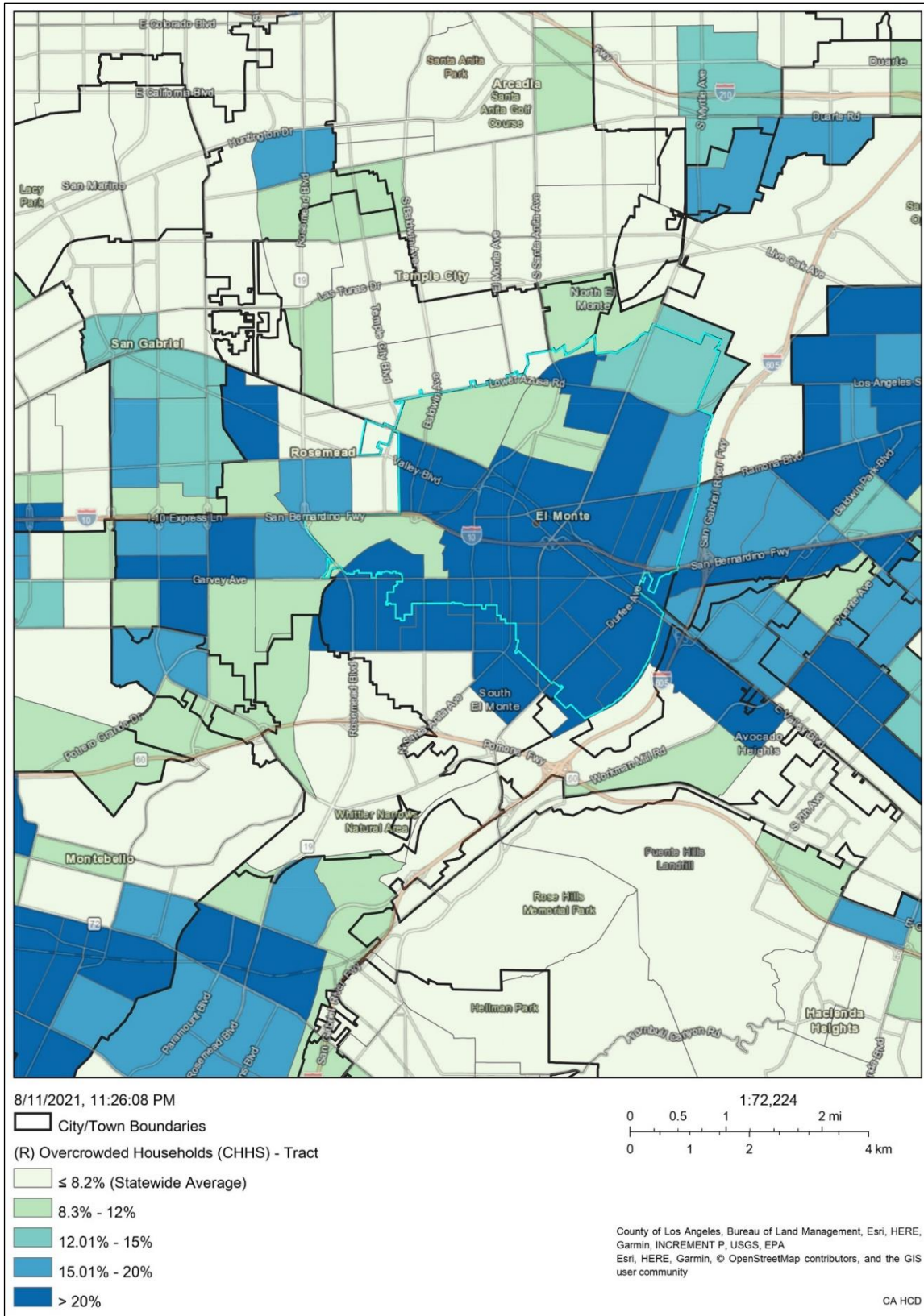
Overcrowded	El Monte		SCAG Region	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
Overcrowded (>1 person per room)	11.1% (1,348)	28.0% (4,874)	4.9%	15.6%
Severely Overcrowded (>1.5 persons per room)	3.3% (408)	10.3% (1,788)	1.3%	6.4%
<b>Total Households</b>	<b>12,182</b>	<b>17,384</b>	<b>1,512,365</b>	<b>1,782,835</b>

Source: SCAG El Monte Report, 2020

*Substandard Housing Conditions*

Housing age is frequently used as an indicator of housing condition. In general, residential structures over 30 years of age require minor repairs and modernization improvements, while units over 50 years of age are likely to require major rehabilitation such as roofing, plumbing, and electrical system repairs. El Monte has an older housing stock; roughly 72% were built before 1980. Incomplete plumbing or kitchen facilities can also be used to measure substandard housing conditions. According to the SCAG Report using 2014-2018 American Community Survey data, 659 units lacked telephone service, 78 units lacked complete plumbing facilities and 414 units lacked complete kitchen facilities in El Monte. Although El Monte has older housing, investment is occurring as homeowners improve their homes and infill projects replace older homes. Countywide, 0.4% of households lack complete plumbing facilities and 1.6% of households lack complete kitchen facilities.

Figure D-24 Concentration of Overcrowded Households



Source: HCD Data Viewer, 2013-2017 HUD CHAS Data, 2021.

## Displacement

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

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

The HCD Data Viewer, citing the UC Berkley Urban Displacement Project, shows that almost the entire City has been identified as having vulnerable communities at risk of displacement, and there are many additional vulnerable communities in neighboring cities. (Figure D-25). An expanded view of the data shows that, while areas in adjacent cities like Rosemead, Temple City and Baldwin Park also maintain high percentages of sensitive communities, none are as high as El Monte.

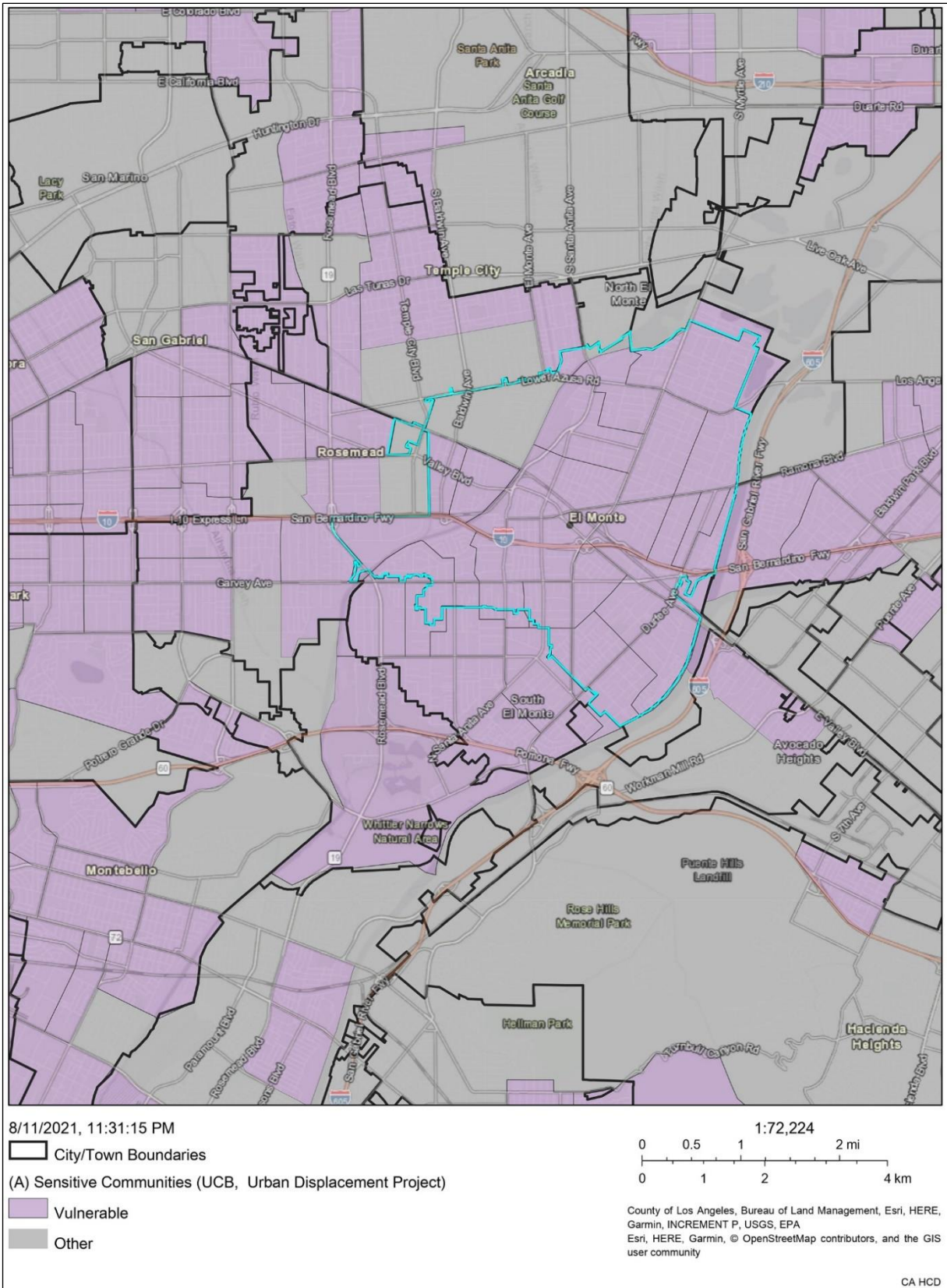
Additional local and regional data that informs displacement risk and helps shape program development includes:

- State law requires an analysis of existing assisted rental units that are at risk of conversion to market rate. This includes conversion through termination of a subsidy contract, mortgage prepayment, or expiring use restrictions. The current at-risk analysis covers the period of 2021 through 2031. There is only one housing development, Casa de Esperanza with 8 affordable units, considered at-risk units during the 10-year planning period.
- Housing security can depend heavily on housing tenure. El Monte’s housing stock consists of 29,550 total units, 11,955 of which are owner-occupied and 17,595 of which are renter-occupied. The share of renters in El Monte is higher than in the SCAG region overall (ACS 2014-2018).
- In many places, housing tenure varies substantially based on the age of the householder. In El Monte, the age group where renters outnumber owners the most is 25-34 (by 58.7 percent). The age group where owners outnumber renters the most is 65-74 (by 20.1 percent).
- The SCAG Report, using 2012-2016 CHAS data, reports that 46.9 percent of El Montes's elderly households earn less than 30 percent of the surrounding area income (compared to 24.2 percent in the SCAG region), and 68.1 percent earn less than 50 percent of the

surrounding area income (compared to 30.9 percent in the SCAG region). Elderly households on fixed incomes may face a higher displacement risk as housing costs rise.

In response, the City has provided Housing Element Programs 5, 6, 7, 8, 9, 11, 12, 17, 18, 19, 20, 21, 22, 23, 24, 25, 27, 28, 29, 30, 32, and 33 that focus on maintaining existing housing and providing assistance to lower income and special needs households. For example, Programs 5-9 and 12 call for zoning amendments that facilitate development of needed housing, Programs 17-20 seek to assist lower- and moderate-income households in repairing or improving their homes, Programs 23 and 24 address down payment/homebuyer assistance and housing choice vouchers to provide direct assistance to qualified households, and Program 28 focuses on development of housing for extremely low-income households.

Figure D-25 Sensitive Communities at Risk of Displacement



Source: HCD Data Viewer, Urban Displacement Project, 2021.

## Homelessness

The City of El Monte has seen a significant increase in its total homeless population. From 2016 to 2017, the number of homeless persons rose from 269 to 509, or an increase of 89 percent. In 2019, the homeless count decreased to 429 persons. The individuals who are homeless are typically affected by a complex set of unmet social, economic, and housing needs. These needs may include affordable housing, stable employment, treatment of medical conditions, childcare assistance, credit history, adequate rental assistance, and treatment of substance abuse and/or mental illness.

Understanding the magnitude of homelessness is important. However, counting the homeless people is difficult due to the different definitions of homelessness and the difficulty in determining their place of residence. Generally, homeless people include any individual or family who lacks a fixed, regular, and adequate nighttime residence, those residing in emergency shelters or transitional housing, or persons in transitional housing (e.g., alcohol and drug treatment centers) who were homeless before joining the facility or would be homeless if discharged.

City-level data from the regional Coordinated Entry System (CES) 3 further details the challenges as well as needs of those experiencing homelessness, using responses to the Vulnerability Index Service Prioritization Decision Assistance Tool (VI-SPDAT) assessment in addition to other indicators of health and wellbeing. An “acuity score” is produced by the VISPDAT, which can help identify an appropriate housing intervention for someone experiencing homelessness. Acuity scores for people experiencing homelessness in Los Angeles County are as follows:

- A low-acuity (score of 0-3) suggests those experiencing homelessness should be able to find housing on their own.
- A mid-acuity score (4-11) indicates those who are strong candidates for rapid rehousing programs (i.e., short-term rental assistance with supportive services).
- A high-acuity score (12+) generally indicates those needing supportive housing, i.e., long-term affordable housing with wraparound services.

Activities the City and its partners are currently providing and participating in to address homelessness throughout the community are detail in the Introduction chapter (Special Needs section) of the Housing Element Background Technical Report.

In 2018, the City Council adopted the City of El Monte’s Plan to Prevent and Combat Homelessness. This 3-year Plan sets the course for the City to further address the needs of its homeless residents and those who are at risk of homelessness, as well as to participate in regional solutions. Specifically, the Plan will coordinate and increase the capacity of existing programs and services, increase and better coordinate outreach and engagement activities, educate and build community support for homelessness best practices, and pursue resources that align with the goals set forth in the plan. This includes increasing the number of shelter beds and affordable housing units within the city. Additionally, El Monte will work with neighboring cities and regional bodies to develop strategies that will more equitably distribute homeless housing and services across the San Gabriel Valley

according to need. These efforts include strengthening existing and forging new partnerships to efficiently deploy resources and maximize impact for those at risk of or experiencing homelessness.

Historically, emergency shelters and transitional housing were a key type of housing that was not adequately provided for in the City. In the past, the only option was for service agencies to issue vouchers to singles or couples for local motels as funding permit. One local service agency reported that they support approximately 15 families per year (60 people total) who need emergency shelter and provide vouchers so they can access housing in Pomona, because no emergency housing is currently available for families in El Monte.

However, using special Homekey and other funds, the City is in the middle of establishing an emergency shelter and transitional housing facility. The emergency shelter will include 40 rooms for singles and/or doubles, with on-site supportive services. The transitional housing facility will have 93 rooms for individuals or families.

## **2.6 Local Data and Knowledge**

### **Identified Priorities**

The City has evaluated local data to identify any unique attributes about fair housing issues. Much of this information was found in the 2020-2025 Consolidated Plan. The following items have been identified as the City's top priorities, with items #4 and #5 specifically target fair housing:

1. Public Infrastructure and Capital Improvements within qualified census tracts;
2. Continued support of area nonprofit agencies, particularly those programs that provide social services for special needs populations (i.e. senior, low income, youth households with a cost burden);
3. Programs that improve the living environment of low and moderate-income families residing in substandard housing;
4. Programs that expand the stock of affordable housing within the City;
5. Programs that promote fair housing, especially targeting extremely low and low-income households; and
6. Services for the Homeless and Homeless Prevention.

The following items have been identified as the most significant groups that need special services. Many of these overlap with the need to target fair housing:

1. Homeless Shelters and/or Services
2. Neglected/Abused Children Center/Services
3. Domestic Violence Services and Counseling
4. Substance-Abuse Services and Counseling
5. Centers/Services for Disabled Persons
6. Accessibility Improvements (ADA)
7. HIV/Aids Centers & Services

### **Historic Trends**

Through the Housing Clinic, service providers (such as the Housing Rights Center) have provided thousands of El Monte households with fair housing services during in pervious Housing Element cycles. In each program year, between 97% and 100% of clients served have been low to moderate income households. Due to raising rents and the lack of affordable housing, the need for fair housing services is more intense than ever. Increasing rents and home prices have made it more difficult for residents to afford housing in El Monte. Cost burden or overpayment refers to a household that pays more than 30% of gross income for housing costs. Moderate overpayment refers to payments between 30% to 50 % of gross income; severe overpayment refers to payments exceeding 50%. According to the 2015-2019 American Community Survey, 34% of all ownership households with a mortgage and more than 62% of renters in El Monte overpaid for housing. Housing overpayment is concentrated among lower income households. Of the approximately 16,000 lower income renters, 11,103 (70%) overpay for housing.

The Housing Clinic also provides general landlord-tenant counselling and informs tenants of their rights under the law in the hope of preserving their housing and avoiding displacement. A large number of Housing Clinic participants have expressed concerns with housing discrimination. The service providers have worked collaboratively with the City to provide outreach and education program in each year of service, including workshops, walk-in clinics, multi-lingual literature distribution, management certification trainings, special events, and a wide array of media efforts designed to provide the community with information about fair housing issues and defenses against discrimination and to increase the awareness of fair housing services.

### 3. Summary of Fair Housing Issues

The AFFH assessment conducted in this appendix shows an overlap of low resources, high segregation, and lower income households distributed throughout most of the City. Additionally, based on the public participation process that took place through development of the Housing Element as well as for the City’s Consolidated Plan (ConPlan), the City identified the following high priority housing and community development actions to provide:

- Public Infrastructure and Capital Improvements within qualified census tracts;
- Continued support of area nonprofit agencies, particularly those programs that provide social services for special needs populations (i.e.-senior, low income, youth households with a cost burden);
- Programs that improve the living environment of low and moderate-income families residing in substandard housing;
- Programs that expand the stock of affordable housing within the City;
- Programs that promote fair housing, especially targeting extremely low and low-income households; and
- Services for the Homeless and Homeless Prevention.

Additional specific needs were identified as issues in the City’s 2020 AI as follows:

#### *Discrimination against Persons with Disabilities*

Over the 3-year period (2017-2020), 73% of all fair housing discrimination cases were related to a physical or mental disability. This is a marked increase from the previous 2010-2015 AI report that saw 52% of housing discrimination cases pertaining to a mental or physical disability. Disabled persons are experiencing difficulties when requesting reasonable accommodations or modifications. In particular, persons with cognitive disabilities experience significantly more problems with these accommodations.

**Increase in Fair Housing Discrimination Cases.** The AI reported that fair housing discrimination has risen over the last three years- from 18 cases in 2017-2018 to 35 cases in 2019-2020. Of those who filed a housing discrimination complaint with the HRC, 77% fall in the extremely low-income bracket. These individuals will struggle to access housing opportunities because of income limitations and undue burdens in the housing market will only exacerbate housing disparities.

#### *Lack of Affordable Rental Housing Opportunities for Low-Income Families*

El Monte has 21 affordable rental projects, that provide subsidized, low-cost housing for more than 1,100 renter households. However, the City will need to build additional units to meet their RHNA goals and affordable housing continues to be a main concern of El Monte residents. Of the households reporting having a housing problem (13,380 renter and 4,814 owners), 70.2% report that the cost of housing continues to be the most significant problem they face.

**High Cost Burden.** Across the Southern Californian region and California at large, rental and housing price increases are outpacing income gains and in turn, residents are spending a disproportionate percentage of their income on housing. In El Monte, between 2010 and 2018, there was an 8% increase in median home value and a 16% increase in the cost of rent, while the median household income has only increased 10% to \$47,121. Moreover, overpayment, defined as households paying more than 30% of their gross income on housing related expenses is especially pronounced for households making 0-30% of the Average Median Income, and of the 11,938 renters citing overpayment as a housing problem, 52.3% fall in this very low-income group.

The Housing Element, ConPlan, and AI assessments together indicate a need for comprehensive and place-based land use planning programs to remedy existing problems and work toward improving future opportunities and conditions. While more work remains to be done, significant City accomplishments to address these needs include:

Housing Construction. The City has taken proactive measures to construct market-rate and affordable units to meet their RHNA housing goals. A total of 168 dwelling units were completed in 2019 and 1,238 units were constructed between 2013-2019. The units for 2019 include several major projects such as the Baldwin/Rose Project (55 low/very low-income units) and portions of the Santa Anita/Owens (40 townhouse units) project. The City has partnered on several projects to provide financial assistance for HOME administration, completion of Baldwin Rose Family Veteran Housing and preconstruction for El Monte Metro Affordable Housing Project.

- Code Amendments. The Zoning Code was updated to include the addition of the Mixed/Multiuse (MMU) Zone. Since 2014, there have been a number of CUPs, Zone Changes, General Plan Amendments, Variances, and Density Bonuses approved to allow housing production or increased housing production.
- Gateway Specific Plan Area: The Gateway Specific Plan was approved in 2008 and updated in 2012 and was evaluated for the construction of up to 1,850 units. It was designed to facilitate a dense, mixed-use urban environment that is based on design principles of Transit Oriented Development. The centerpiece of the 60-acre Specific Plan is the El Monte Bus Station. This makes the area one of the most transit rich areas in the San Gabriel Valley. Other areas in close proximity include the City’s Downtown Core, the Emerald Necklace (along the Rio Hondo River) and the Metrolink Station.
- Downtown Main Street Specific Plan Area: The Downtown Specific Plan was adopted in 2017 and encompasses approximately 115 acres. The heart of the area is the City’s historic Main Street area, which is near equal distance from the El Monte Bus Depot and the El Monte Metrolink Station. This makes the area among the most transit rich in the San Gabriel Valley. The Plan’s vision includes dense housing, retail, entertainment, and outdoor dining establishments in a pedestrian friendly environment. Densities up to 80 units per acre and buildings up to 6 stories in height would be located on properties closest to mass transit. The Plan features the DOR (Development Opportunity Reserve) that incentivizes urban and

affordable housing (low/very low income) for the exchange of development intensity (e.g., height, FAR, density). The downtown area has a significant number of surface level parking lots that could be used for housing. Many of these are also owned by the City or other public entity.

- Garvey Corridor: The western portion of Garvey Avenue (from Potrero Avenue to Meeker Avenue) stretches approximately 1.7 miles and is considered a major east/westbound arterial road. For decades, the corridor was dominated with motels, auto related businesses and strip commercial uses. Per the 2011 General Plan, the zoning was changed to MMU (Mixed/Multi-use). The vision calls for a mix of horizontal and vertical mixed-use projects with a maximum height of four stories and residential densities of up to 35 units per acre. Garvey Avenue is transit rich with multiple bus lines connecting the corridor to Downtown Los Angeles to the west, Pasadena to the north, Pomona to the east and Norwalk to the south. While the area has seen significant development interest over the past several years, many non-conforming auto-related uses remain. The corridor has a significant number of underutilized sites that would be ideal for infill housing.

Staff is in the early stages of creating a new “Urban Housing” zone for the corridor, with densities as high as 50 units per acre. To reach such higher densities, the focus will be on vertical stand-alone or vertical mixed-use projects up to five (5) stories in height. As already noted, the corridor is very transit rich. In addition, the street itself is very wide, and can incorporate many streetscape improvements (landscape islands, bump-outs at intersections, bicycle lanes, etc.).

Additional Corridors: The northern portion of Peck Road, the Ramona Corridor, and the Durfee Corridor provide additional opportunities for place-based revitalization, as further discussed in the Housing Element Technical Report.

Programs designed to continue these ongoing accomplishments as well as to pursue new meaningful actions to address the identified issues are included in the Housing Element Housing Implementation Plan. Programs to address overall efforts, such as providing adequate sites, are found in six main program categories as follows:

1. Special Planning Areas/Adequate Sites and No Net Loss
2. Zoning Toolbox and Permit Processing
3. Housing Rehabilitation and Preservation
4. Affordable Housing Programs
5. Special Needs Housing
6. Fair Housing

Program F includes cross references to the other programs, as achieving Fair Housing goals requires a comprehensive set of actions.

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**Program F Insert for Housing Element - Housing Implementation Plan**

The ongoing goal of the Program is to “affirmatively further fair housing” and to prevent homelessness. The long-term goals of the Program are to: (1) educate the community on fair housing laws; (2) resolve complaints of housing and discrimination; and (3) ensure equal housing opportunity for those living in I Monte and for those that seek housing in El Monte. During the past 2 years, the Housing Clinic provided services to over 300 persons and legal services to 80 persons. Over the next 5 years, nearly \$7.2 million will be designated to support individuals and families within qualified census tracts. The City has projected to assist over 9,500 low/moderate income households and 4,800 homeless persons.

To adequately meet the housing needs of all segments of the community, the Housing Plan must promote housing opportunities for all people. Program F presents a summary of the issues, contributing factors, and the City’s actions to address the issues.

**Program F: Fair Housing Issues, Contributing Factors and Meaningful Actions**

Fair Housing Issue	Contributing Factors	City Actions
1. Fair Housing Enforcement and Outreach Capacity	Priority: High <ul style="list-style-type: none"> <li>Increase in Fair Housing Discrimination Cases</li> <li>Discrimination against Persons with Disabilities</li> </ul>	<ul style="list-style-type: none"> <li>Resume the “One Stop Housing Clinics” and work with the Housing Rights Center (HRC) to continue to provide multi-lingual fair housing resources for residents, apartment owners, and property managers</li> <li>Expand testing of discriminatory practices against persons with disabilities to expand the base of knowledge surrounding specific types of housing discrimination against the mentally and physically disabled</li> <li>Expand existing fair housing workshops to specifically address the disabled and their particular housing needs and rights</li> <li>Assign HRC, as a part of its Fair Housing Contract, to conduct Landlord education and outreach on income discrimination and voucher programs</li> </ul>
2. Segregation and Integration	Priority: <u>High</u> <ul style="list-style-type: none"> <li>A high level of segregation with the entire City comprising Hispanic Majority tracts, with an increasing Asian and Pacific Islander population</li> <li>Increasing levels of concentrations of Asian and/or Hispanic populations in the subregional San Gabriel Valley area</li> </ul>	<ul style="list-style-type: none"> <li><u>Removal of market and government constraints to development multi-family housing throughout the entire City, targeting specific tracts experiencing high segregation and poverty (060674233901 and 06037433504)</u></li> <li><u>Provide enhanced housing choices and affordability throughout the City</u></li> <li><u>Establish place-based strategies to encourage community revitalization through promotion</u></li> </ul>

**Program F: Fair Housing Issues, Contributing Factors and Meaningful Actions**

Fair Housing Issue	Contributing Factors	City Actions
		<p><a href="#">of high-quality housing/housing rehabilitation throughout the City</a></p> <ul style="list-style-type: none"> <li>• <a href="#">Continue enforcing building and housing codes</a></li> <li>• <a href="#">Provide education to residents and landlords on fair housing practices</a></li> <li>• Assign HRC, as a part of its Fair Housing Contract, to annually review and report on apartment rental advertisements released by private housing companies</li> <li>• Conduct affirmative marketing to promote housing opportunities that increase the diversity of individuals in neighborhoods. <a href="#">See Program 26.</a></li> </ul>
<p>3. Racially and Ethnically Concentrated Areas of Poverty and Disparities in Access to Opportunity</p>	<p>Priority: High</p> <ul style="list-style-type: none"> <li>• Housing mobility</li> <li>• Place-based strategies for revitalization</li> <li>• Lack of public and private investments</li> <li>• Lack of Affordable Rental Housing Opportunities for Low-Income Families</li> </ul> <p>Priority: Medium</p> <ul style="list-style-type: none"> <li>• Land Use and Zoning Laws</li> </ul>	<ul style="list-style-type: none"> <li>• Publicize available development sites on the City’s website and annually reach out to developers active in the area to promote development in the Gateway Specific Plan, Downtown Main Street Specific Plan, Garvey Corridor, and other corridor areas in accordance with <a href="#">Programs 1-4.</a></li> <li>• Work with housing developers to increase the number of affordable rental housing units</li> <li>• Seek new construction of affordable units or rehabilitation of existing market rate units where in exchange, affordability covenants can be acquired.</li> <li>• Pursue community revitalization through adoption of the new Urban Housing zone by spring 2023</li> <li>• Apply for California Climate Investment funds designated for Senate Bill 535 (Leon, Statutes of 2012) communities when opportunities arise</li> <li>• See also <a href="#">Programs 1-4</a> regarding adequate sites</li> <li>• See <a href="#">Programs 27-33</a> regarding special needs housing</li> </ul>

**Program F: Fair Housing Issues, Contributing Factors and Meaningful Actions**

Fair Housing Issue	Contributing Factors	City Actions
<p>4. Disproportionate Housing Needs, Including Displacement Risks</p>	<p>Priority: High</p> <ul style="list-style-type: none"> <li>• High cost burden</li> <li>• High overcrowding</li> <li>• Displacement of residents due to economic pressures</li> <li>• Aging housing stock</li> <li>• Vulnerable Communities</li> </ul>	<ul style="list-style-type: none"> <li>• Promote provision of housing for extremely low and low-income households through Programs <a href="#">1-4, and 21-26</a></li> <li>• Take proactive measures to construct market-rate and affordable units to meet RHNA housing goals through <a href="#">Programs 1-4</a></li> <li>• Conduct code amendments described in <a href="#">Programs 5-15</a></li> <li>• Seek funding and partnerships as described in <a href="#">Programs 21-26</a></li> <li>• Continue support of area nonprofit agencies, particularly those programs that provide social services for special needs populations (i.e., senior, low income, youth households with a cost burden). <a href="#">See Programs 27, 28, 30, 32, and 33.</a></li> <li>• See also Place-Based strategies discussed in Row 3, above.</li> </ul>