



## **2015-2019 Consolidated Plan (Amended April \_\_, 2016)**

*During the first year of the 2015-2019 Consolidated Plan cycle, the City received a significant influx of program income. In order to meet CDBG timeliness expenditure requirements, the City is amending the 2015-2019 Consolidated Plan to include goals/objectives and activities previously not included in the plan. A minor amendment to the 2015-16 Action Plan is also undertaken in order to utilize a portion of Current Year Program Income for program planning and administration.*

# Executive Summary

## ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

### 1. Introduction

The 2015-2019 Consolidated Plan for the City of Mission Viejo satisfies federal requirements to receive Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development (HUD). The CDBG program was created by the Housing and Community Development Act of 1974. The primary objective of the CDBG program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low- and moderate-income. The City has been a recipient of CDBG funds since 2000. Prior to 2000, the City participated in the CDBG Urban County program that is managed by the County of Orange.

CDBG funds are allocated on a formula basis to over 1,200 local governments and States. The formula for the allocation of CDBG is based on variables including current population, projected population growth, age of housing stock, and poverty rate. Each activity to be undertaken with these funds must meet one of the three CDBG program national objectives:

- Benefit Low- and Moderate-income persons
- Aid in the prevention or elimination of slums and blight
- Meet a community development need having a particular urgency

HUD requires recipient communities to prepare a Consolidated Plan every three to five years. The last Consolidated Plan for the City was prepared in 2010. The 2015-2019 Consolidated Plan, will covered the five-year period of Fiscal Year 2015-2016 through Fiscal Year 2019-2020. The Consolidated Plan is a planning document that identifies a community's housing and community needs and outlines a strategy to address these needs utilizing CDBG funds. The Plan includes the following components:

- An assessment of the jurisdiction's housing and community needs and market conditions
- A strategy that establishes priorities for addressing identified needs over a five-year period
- A one-year investment plan that outlines the intended use of CDBG (the Action Plan)

### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

#### CDBG-Funded High Priority Objectives & Outcomes

- **Housing Rehabilitation:** Housing rehabilitation loans and grants to assist homeowners improve their primary residence. 5-Yr. Outcome: Rehabilitate 50 housing units.

- **Senior/Frail Elderly Services:** Services for seniors and frail elderly that help maintain and improve quality of life. 5 Yr. Outcome: Assisted 500 seniors/frail elderly persons.
- **Services for Disabled:** Services for individuals with disabilities that help maintain and improve quality of life. 5 Yr. Outcome: Assisted 500 disabled adults.
- **Public Infrastructure Improvements:** Improvements to public infrastructure in CDBG-eligible neighborhoods. Improvements include (but are not limited to) street pavement, sidewalk and ADA-related upgrades. 5 Yr. Outcome: Assist three projects benefitting approximately 6,000 persons.
- **Services for Youth:** Social services for youth and children. 5 Yr. Outcome: Assist 75 youths.
- **Services for Low & Moderate Income Households:** Services that provide direct assistance to lower income households. Services include safety net programs such as access to reduced cost medical services, food pantries, and case management. 5 Yr. Outcome: Assist 11,250 persons.
- **Fair Housing Services:** Fair housing outreach, education and enforcement services. 5 Yr. Outcome: Assist 450 households.
- **Program Administration:** CDBG program oversight and coordination. 5 Yr. Goal: Provide five years of program administration services.
- **Housing Development:** *Pre-development cost for development of housing for eligible low and moderate-income persons. 5 Yr. Goal: Assist one project (number of units to be determined).*

#### Non-CDBG Funded High Priority Objective & Outcomes

- **Housing Assistance Vouchers:** Rental Housing Choice vouchers and certificates provided by the OC Housing Authority. Level of assistance will vary from year to year as determined by HUD and OC Housing Authority. 5 Yr. Goal Outcome: Assist an average of 200 Mission Viejo renter households per year.
- **Social Service Grants:** City grants for a variety of social services that benefit Mission Viejo residents. 5 Yr. Outcome: Assist 7,500 persons.

#### CDBG-Funded Low Priority Objective & Outcomes

- **Emergency Shelter:** Short-term shelter for households in immediate need for shelter. 5 Yr. Outcome: Assist five persons.
- **Transitional Housing/Rapid Rehousing:** *Funding for* transitional housing or quick access to permanent housing for homeless households. 5 Yr. Outcome: Assist five persons.
- **Public Facilities:** Improvements to public facilities within CDBG eligible neighborhoods. Improvements may include (but are not limited to) parks and community centers. 5 Yr. Outcome: Assist one project benefitting approximately 1,000 persons.

### 3. Evaluation of past performance

At the time of the preparation of the 2015-2019 Consolidated Plan, the City of Mission Viejo has partially completed the final year of the 2010-2014 Consolidated Plan cycle. The table below provides a summary

of the City's 2010-2014 Consolidated Plan accomplishments. (Note: Fiscal Year 2014-2015 accomplishments are not included in this table as this final year of the Consolidated Plan cycle is not complete.)

<b>Objective</b>	<b>Performance Indicators</b>	<b>Expected Number</b>	<b>Actual Number (After 4 Years)</b>	<b>Percent Completed (After 4 Years)</b>
Owner occupied housing Rehabilitation	Housing Units	80	49	61%
New Housing Construction (Not CDBG funded)	Housing Units	144	144	100%
Emergency Shelter	Individuals	35	16	46%
Transitional Housing	Individuals	25	0	0%
Homeless Outreach/Assessment	Individuals	5	0	0%
Housing Vouchers Rental Assistance (Not CDBG Funded)	Housing Units	285 (Annual Avg)	247 (Annual Avg)	87%
Support Services for Persons at Risk of Homelessness	Individuals	150	70	47%
Social Services for Seniors	Individuals	600	516	86%
Social Services for Disabled	Individuals	500	481	96%
Social Services for Children	Individuals	275	87	32%
Social Service for Lower Income Individuals	Individuals	4,500	8,247	183%
Public Infrastructure Improvements	Projects	4	2	50%
Public Facility Improvements	Projects	2	0	0%
Fair Housing Education and Enforcement	Households	500	368	74%

**Table 1 - 2010-2014 Consolidated Plan Accomplishments**

#### **4. Summary of citizen participation process and consultation process**

A key component of the Consolidated Plan is the input from residents and other community stakeholders. The City of Mission Viejo encouraged citizen involvement in the planning, implementation and evaluation of the Consolidated Plan. The following means were utilized to gather public input during the preparation and review of the Plan:

- Public input received by the City during recent efforts to update the City's Housing Element. The Housing Element represents the City's primary housing planning document. Similar to the

Consolidated Plan, it assesses current and future housing needs and establishes housing policies to meet these needs.

- Consistent with HUD regulations (24 CFR 91.105 (a)(2)(iv), the City utilized focus groups to ascertain priority needs. Specifically, the City's Community Services Commission provided input on priority social service needs. The Planning and Transportation Commission provided direct input on housing and public infrastructure needs. Additionally, the City Council held public workshops to identify priority facility and infrastructure needs (as part of the budget preparation process). All meetings were properly noticed and open to members of the community.
- A public review/comment period that provided the community with an additional opportunity to review and shape the Consolidated Plan
- A public meeting before the City Council, which provided an open forum for additional input.
- *A public review/comment period and public hearing related to the Substantial Amendment that provided the community with an additional opportunity to review and comment on the amended Consolidated Plan.*
- *A public meeting before the City Council, which provided an open forum for additional input on the amended Consolidated Plan.*

## **5. Summary of public comments**

*[To be updated at the end of the public input process.]*

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

*[To be updated at the end of the public input process.]*

## **7. Summary**

The 2015-2019 Consolidated Plan has been prepared by the City of Mission Viejo in order to continue to receive CDBG funds over the next five-year period. In order to determine how the City will allocate these funds, a community-based public input process was utilized. This process included solicitation of information regarding priority housing and non-housing community needs from State and County agencies, local service providers, and residents representing the community as a whole. All residents of the City were invited to review and provide input on the Consolidated Plan. As required, comments and responses are incorporated into this document.

The objectives and goals of the Consolidated Plan are also based on an analysis of data, most of which was provided by HUD. Like most Orange County cities, Mission Viejo market housing is relatively expensive, especially for lower income households. Data shows that many lower income Mission Viejo residents are spending a significant portion of their income on housing leaving little for other household necessities and/or foregoing the maintenance of their home. These "housing problems" do not appear to be impacting one racial or ethnic population more than another. Homelessness is not a significant

issue in terms of numbers. There appears to be sufficient shelter and services for families with children; however, the lack of regional shelter and services for the chronic homeless may be contributing to an increased visibility of homeless in the community.

The City's Consolidated Plan and 2015-2016 Action Plan calls for utilizing limited federal and local resources to assist Mission Viejo households to maintain and/or improve their quality of life. For homeowners, housing rehabilitation assistance will be available in order to address building deficiencies or deferred maintenance improvements without adding to existing housing cost burden. For renter households, the City will continue to support the Orange County Housing Authority's efforts to obtain additional rental assistance resources from HUD. Although land resources are limited for housing construction, consistent with the City's Housing Element, a number of incentives are available to developers who are willing to construct affordable housing in the City. Public service grant funds will primarily be focused on providing a safety net to help lower income households stay housed in place. Public service funds will also be used to assist special needs populations such as the frail elderly and developmentally disabled. To complement the City's investment in its residents, the City will also utilize CDBG funds to undertake improvements to infrastructure and facilities.

*During Fiscal Year 2015-2016, the City received a substantial loan repayment from a housing development project funded in 1998. Per the development agreement, the developer of Heritage Villas was required to repay the loan over a six-year period beginning in 2012. In 2012, the City began to receive loan repayments, and in late 2015, the developer notified the City it had decided to pay the entire loan balance. In January 2016, the City received \$693,440 in program income from this loan repayment, in addition to the income already on hand. In order to expend these funds for eligible activities, the City has determined it will amend its Consolidated Plan to add a new five-year goal/objective - Pre-development cost for development of housing for eligible low and moderate-income persons, with a five-year goal to assist one project. At this time a specific project and number of units is not identified; however, in order for the City to carry out such an activity, the objective/goal must be included in the City's Consolidated Plan. At the time the 2015-2019 Consolidated Plan was prepared and approved by the City Council, the City did not anticipate receiving this large amount of one-time program income, thus did not include this activity in the plan. Federal program regulations requires that if a community adds a previously not identified goal/objective to the Consolidated Plan, it must substantially amend the document. A substantial amendment requires at a minimum, a 30-day public review/comment period and a public hearing. The required 30-day comment period was held from March 12 through April 11, 2016. The City's Planning and Transportation Commission held the required public hearing on April 11, 2016. Public comments are summarized in Table 5.*

*The City is also allowed to make minor amendments to the Consolidated Plan, provided the amendment does not entail the allocation/reallocation of more than 35 percent of City's current year CDBG grant. (For FY 2015-2016 this amount equals \$141,567.) HUD regulations also allow the City to utilize up to 20 percent of current year program income funds for program and administration. With the influx of the aforementioned program income, plus other income from additional loan pay-offs received during the year, the City has decided to also undertake a minor amendment to the current year 2015-16 Annual*

*Action Plan. The purpose of this amendment is to allocate \$140,000 in program income funds for the purpose of evaluating if community facilities are in compliance with American with Disabilities Act (ADA) regulations. This study is CDBG-eligible as a program planning and administration cost.*

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	MISSION VIEJO	Community Development

**Table 2 – Responsible Agencies**

### Narrative

The City's Community Development Department was primarily responsible for the preparation of the Consolidated Plan and for administration of CDBG funds.

### Consolidated Plan Public Contact Information

Mr. Larry Longenecker, Housing Manager, 200 Civic Center, Mission Viejo, CA 92691, (949) 470-3024 - llongenecker@cityofmissionviejo.org



## **PR-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

Pursuant to HUD regulations, the City has taken several steps to obtain and incorporate the input of community residents and stakeholders as it developed the Consolidated Plan. Consultation efforts included workshops held as part of the preparation of the City's Housing Element, consultation with social service providers, and focus groups (e.g., City commissions). The City also consulted with State and regional agencies, as well as special districts and neighboring cities. By use of the City's internet webpage and newspaper notices, residents of the City were also provided the opportunity to review and comment on the draft Consolidated Plan **and Amendments**.

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).**

The City of Mission Viejo works closely with the County of Orange Housing Authority (OCHA) in its efforts to assist renter households with housing vouchers and certificates. Pursuant to the Housing Element, the City's Community Development staff also provides private housing developers with information regarding incentives for the development of affordable housing units. Through its annual public and social service grant funding solicitation process, City staff is able to ascertain the services needs of City residents. Community Development staff works closely with the City's Community Services staff to ensure CDBG funding and City Social Service grant funding are addressing priority community needs. Examples of service providers include community health clinics, senior services, disabled adults services, and programs to assist households at risk of becoming homeless.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

As part of its CDBG public service grant solicitation process, the City screened grant applications to determine which requests will help address the needs of homeless such as the chronically homeless and families with children. Similarly, applications were screened for services that will help prevent homelessness. As a participant in the Orange County Continuum of Care (OC-CoC) planning process, the City provides information to the OC-CoC regarding the activities it will fund to address local homeless issues. This information is used by the OC-CoC to prepare the regional application to HUD for Homeless Assistance Grant funds. If appropriate, City staff will provide certifications of consistency with the Consolidated Plan and other forms of support for the OC-CoC.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The City is not a recipient of Emergency Solutions Grant (ESG) funds; therefore, it does not assist the OC-CoC with determination of ESG allocations nor evaluating outcome, or developing policies and procedures for the administration of the regional Homeless Management Information System (HMIS).

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

**Table 3 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Families Forward
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency completed Social Service Needs Survey which helped identify the needs of lower income families and individuals including those at risk of homelessness
2	<b>Agency/Group/Organization</b>	South County Outreach
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency helped identify the needs of lower income families and individuals including those at risk of homelessness
3	<b>Agency/Group/Organization</b>	Laura's House
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency helped identify the housing and service needs of victims of domestic violence
4	<b>Agency/Group/Organization</b>	VOCATIONAL VISIONS
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Economic Development

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency helped identify the needs of adults with disabilities
5	<b>Agency/Group/Organization</b>	CAMINO HEALTH CENTER
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency helped identify the health care needs of lower income families and individuals
6	<b>Agency/Group/Organization</b>	Saddleback Valley Unified School District
	<b>Agency/Group/Organization Type</b>	Services-Children School District
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency helped identify the needs of lower income families, specifically education and childcare needs
7	<b>Agency/Group/Organization</b>	COUNCIL ON AGING - ORANGE COUNTY
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency helped identify the housing and service needs of lower income senior and disabled households
8	<b>Agency/Group/Organization</b>	Age Well Senior Services
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency helped identify the needs of senior households
9	<b>Agency/Group/Organization</b>	Fair Housing Foundation
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Impediments to Fair Housing
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency helped identify the needs of lower income families and individuals requiring fair housing services. Also provided consultation on the City's strategy to address impediments to fair housing
10	<b>Agency/Group/Organization</b>	211 ORANGE COUNTY
	<b>Agency/Group/Organization Type</b>	Services-homeless Regional organization Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth HMIS
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Regional Continuum of Care coordinator and HMIS administrator. Provided significant information regarding regional and City homeless population and shelter resources
11	<b>Agency/Group/Organization</b>	State of California
	<b>Agency/Group/Organization Type</b>	Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Lead-based Paint Strategy Economic Development Market Analysis Demographics
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Various State departments and agencies were consulted to obtain information regarding employment, demographics, and lead poisoning

12	<b>Agency/Group/Organization</b>	City of Mission Viejo
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Various city departments, commissions and City Council provided a variety of data and information. Also played a key role in identifying priorities and recommendation regarding the allocation of HUD funds
13	<b>Agency/Group/Organization</b>	Orange County Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Provided information regarding number and type of households receiving rental assistance and also the number and type of households requesting housing assistance

### Identify any Agency Types not consulted and provide rationale for not consulting

The City made an effort to have as open a consultation process as possible. No one type of agency type was knowingly not consulted.

### Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Orange County 211	Helped City establish program goals to address need of the Mission Viejo homeless. Includes regional point in time survey, 10-Year Plan to End Homelessness, and Discharge Planning
City of Mission Viejo Housing Element	City of Mission Viejo	Provided housing priorities and program goals. The City also made an effort to ensure the Housing Element and Consolidated Plan were consistent
City of Mission Viejo Capital Improvement Plan	City of Mission Viejo	Helped to identify priority capital projects that may be in CDBG-eligible areas
5-Yr & 1 Yr PHA Plan	Orange County Housing Authority	Identified OCHA resources to address housing needs of lower income renter householders in the City
Regional Analysis of Impediments to Fair Housing	Orange County Cities	Identified fair housing impediments and outlined plan to address.

**Table 4 – Other local / regional / federal planning efforts**

### Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The State Department of Health was consulted to obtain information regarding elevated lead blood levels in children as part of the City's assessment of lead-based paint hazards. State agencies were also consulted to obtain updated housing and population information. The County of Orange was contacted to obtain an array of data including information regarding the number of households receiving rental assistance, homeless count, and other regional plans.

Local governments also assisted the City with preparation of the Consolidated Plan. As the current and past recipient of Housing Opportunities for Persons with AIDS (HOWPA) funds, the cities of Anaheim and Santa Ana were helpful in providing information regarding the number of Mission Viejo residents living with HIV and AIDS. The City also participated in roundtable meetings with other Orange County CDBG recipients to discuss the preparation of a regional analysis of impediments to fair housing, and the impact of pending fair housing regulations.

### Narrative (optional):

## PR-15 Citizen Participation

### 1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City implemented its citizen participation plan in an effort to obtain resident input during the preparation of the Consolidated Plan.

**Public Workshops:** A key document utilized in preparation of the Consolidated Plan is the City's current Housing Element (2013-2021). The Housing Element is the primary policy document that identifies the strategies and programs that focus on 1) housing affordability, 2) rehabilitation of substandard housing, 3) meeting the demand for new housing, 4) the conservation of the current housing stock, 5) providing equal opportunity to residents, and 6) preserving affordable units. As part of the preparation of the Housing Element, City staff conducted two public workshops. At these workshops written comments and public testimony was received regarding issues such as the capacity of infrastructure to support housing growth, the likelihood of meeting housing needs, and the status of City RFPs for affordable housing.

**Social Service/Housing Needs:** Social service agencies and local nonprofit housing developers were asked to provide input in order for the City to ascertain current service levels and gaps.

**Focus Group Public Hearings:** Consistent with HUD's regulations, the City utilized focus groups in the form of existing City commissions to obtain input on priority needs and to also make recommendations on the allocation of limited resources. Specifically, the Community Services Commission held a public hearing on February 17, 2015, at which time Commission members provided input on public service needs, and accepted public testimony from service providers and residents regarding the social services needs of the community. The City's Planning and Transportation Commission also held a public hearing (March 9, 2015) to take additional public input on the Consolidated Plan/Annual Action Plan, and ultimately made recommendations on the allocation of CDBG funds. Finally, the City Council at a regularly notices and scheduled meeting (May 4, 2015) considered the draft Consolidated Plan and provided a final opportunity for public input.

**Notices/Website:** All meetings were notices in local newspapers of general circulation. Additionally, the draft Consolidated Plan was posted on the City's website for public review and comment, and hard copies were made available during the required 30-day public comment period which was held from February 6, 2015 to March 9, 2015 (see **Appendix page 1**). *A substantial amendment requires a 30-day public review/comment period and a public hearing. The required 30-day comment period was held from March 12 through April 11, 2016. The City's*



*Planning and Transportation Commission held the required public hearing on April 11, 2016. Public comments are summarized in Table 5. A copy of the related public notice is provided as Attachment 1 to the Substantial Amendment.*

#### **Citizen Participation Outreach**

<b>Sort Order</b>	<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/attendance</b>	<b>Summary of comments received</b>	<b>Summary of comments not accepted and reasons</b>	<b>URL (If applicable)</b>
1	Internet Outreach	Non-targeted/broad community	None	None	NA	<a href="http://cityofmissionviejo.org/DepartmentPage.aspx?id=9963">http://cityofmissionviejo.org/DepartmentPage.aspx?id=9963</a>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Hearing	Non-targeted/broad community	Focus Group - City's Community Services Commission provided input on priority social service needs, also took public input on public service grant recommendations	Public service grant applicants provided a short description of their proposed services. One applicant asked for reconsideration for funding. No additional public comments were provided.	Not Applicable.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Hearing	Non-targeted/broad community	Focus Group - City's Planning & Transportation Commission provided input on priority housing & community needs, also took public input on draft Consolidated Plan including Annual Action Plan	No public comments were received	Not Applicable	

4	Public Meeting	Non-targeted/broad community	Public meetings regarding the City's Housing Element conducted by City staff. Purpose of meetings was to identify housing needs and obtain input to strategies to address barriers to affordable housing and planned goals.	Public comments included questions regarding the capacity of infrastructure to support housing growth; the likelihood of meeting identified housing needs; status of City RFPs for affordable housing; the schedule for the update process, and questions regarding the experiences of other cities with voter referendums. Questions were also raised as to	Not applicable.	
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
				whether there would be opportunities for green building, solar energy and community gardens.		
5	Public Meeting	Non-targeted/broad community	05-05-15 City Council public meeting to accept public comments and approve submission of 15-19 Con Plan & 15-16 Action Plan	No public comments were received	Not applicable	
6	Public Notice	Non-targeted/broad community	Notice of 30-day comment period and public hearing for proposed Substantial Amendment	TBD	TBD	TBD

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Public Hearing	Non-targeted/broad community	4/11/16 Transportation Commission meeting to provide input regarding proposed Substantial Amendment and also accepted public input on draft Substantial Amendment to the 15-19 Con Plan	TBD	TBD	NA

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Public Meeting	Non-targeted/broad community	04-26-16 City Council public meeting to accept public comments and approve submission Substantial Amendment to the 15-19 Con Plan	TBD	TBD	

Table 5 – Citizen Participation Outreach

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

HUD has provided the City with extensive data in order to assess the housing needs of Mission Viejo residents. By default, this data is based on the Five-Year American Community Survey (ACS) data (for 2007-2011), which is generated by the U.S. Census Bureau. To the extent that data is available, updated information is provided.

As required by HUD, the housing needs to be assessed in this section of the Consolidated Plan include the following:

- Household demographics including population, number of households, the number of households experiencing “housing problems,” such as housing cost burden and crowding.
- The extent to which housing problems are experienced disproportionately by one or more racial or ethnic groups.
- Public housing – **THE CITY OF MISSION VIEJO DOES NOT OWN OR MANAGE PUBLIC HOUSING.**
- An assessment of homeless needs, including an estimated number of sheltered and unsheltered individuals.

This section will also assess the City’s “Non-housing Community Development Needs,” that is public facility, infrastructure, and social service (i.e., public service) needs.

HUD’s housing needs estimates are based on an assessment of Census data of households that are experiencing one or more “housing problems.” Per HUD, a household is experiencing a housing problem if their residential unit is subject to one or more of the following conditions:

- Lack of a complete kitchen or plumbing facilities.
- Cost burdened: More than 30% of a household’s total gross income is spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.
- Severely Cost Burdened: More than 50% of a household’s total gross income is spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.
- Overcrowded: Defined as a housing unit with more than 1.01 to 1.5 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.
- Severely Overcrowded: Defined as housing with more than 1.51 persons per room excluding bathrooms, porches, foyers, halls, or half-rooms.



HUD data also characterizes households by type – HUD’s household definitions are as follows:

- Small Related: Family household with two to four related members
- Large Related: Family household with five or more related members
- Elderly: Household whose head, spouse, or sole member is a person who is at least 62 years of age
- Other: All other households

Finally, HUD categorizes households by income:

- Extremely low-income – Household with an income equal to 0% to 30% of the Area Median Income (AMI)
- Very low-income – Households with an income equal to 30% to 50% of the AMI
- Low-Income – Household with an income equal to 50% to 80% of the AMI
- Low and Moderate-income – a household with an income less than 80% of AMI
- Moderate-income – a household with income equal to 80% to 100% of AMI

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

Unless specified, the following tables are populated with data provided by HUD.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	93,102	93,076	-0%
Households	32,379	32,968	2%
Median Income	\$78,248.00	\$96,420.00	23%

**Table 6 - Housing Needs Assessment Demographics**

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

### UPDATED INFORMATION:

A search of current data found that the California Department of Finance estimates Mission Viejo's 2014 population at 95,334. This State agency also estimates there are 33,568 Mission Viejo households. The 2009-2013 American Community Survey 5-Year Estimates approximates Mission Viejo's median income at \$96,210.

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,320	2,835	5,220	3,150	19,445
Small Family Households *	485	960	2,045	1,325	11,420
Large Family Households *	150	280	425	405	1,840
Household contains at least one person 62-74 years of age	535	560	1,250	685	3,595
Household contains at least one person age 75 or older	880	920	935	395	1,265
Households with one or more children 6 years old or younger *	165	530	640	610	1,450
* the highest income category for these family types is >80% HAMFI					

**Table 7 - Total Households Table**

Data Source: 2007-2011 CHAS

### UPDATED INFORMATION:

Updated estimates for the number and type of one-person households according to the 2007-2011 American Community Survey (Table ID: B25116) is provided below:

<b>One-Person Households by Age Group</b>	<b>Owners</b>	<b>Renters</b>	<b>Total</b>
Age 15 to 54	1,346	900	2,246
Age 55 to 64	1,078	243	1,321
Age 65 to 74	952	174	1,126
Age 75 & over	1,477	528	2,005
Source: American Community Survey 2007-2011 (Table ID: B25116)			

**Table 8 - One-Person Households by Age Group**

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	60	60	55	0	175	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	4	95	0	99	0	0	40	0	40
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	75	185	135	25	420	25	65	85	0	175
Housing cost burden greater than 50% of income (and none of the above problems)	690	570	345	35	1,640	770	870	1,110	625	3,375

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	25	255	770	270	1,320	110	225	1,015	840	2,190
Zero/negative Income (and none of the above problems)	90	0	0	0	90	105	0	0	0	105

**Table 9 – Housing Problems Table**

Data Source: 2007-2011 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	825	825	630	60	2,340	795	935	1,235	625	3,590
Having none of four housing problems	130	295	945	520	1,890	375	785	2,410	1,940	5,510
Household has negative income, but none of the other housing problems	90	0	0	0	90	105	0	0	0	105

**Table 10 – Housing Problems 2**

Data Source: 2007-2011 CHAS

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	150	580	650	1,380	280	330	940	1,550
Large Related	85	130	55	270	40	145	205	390
Elderly	415	225	155	795	460	545	635	1,640
Other	200	145	395	740	125	120	430	675
Total need by income	850	1,080	1,255	3,185	905	1,140	2,210	4,255

**Table 11 – Cost Burden > 30%**

Data Source: 2007-2011 CHAS

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	140	365	145	650	250	305	565	1,120
Large Related	85	50	40	175	40	125	65	230
Elderly	400	185	90	675	400	355	280	1,035
Other	200	95	85	380	105	120	225	450
Total need by income	825	695	360	1,880	795	905	1,135	2,835

**Table 12 – Cost Burden > 50%**

Data Source: 2007-2011 CHAS

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	75	159	170	25	429	25	40	100	0	165
Multiple, unrelated family households	0	70	55	0	125	0	25	30	0	55

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	75	229	225	25	554	25	65	130	0	220

**Table 13 – Crowding Information – 1/2**

Data Source: 2007-2011 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

**Table 14 – Crowding Information – 2/2**

Data Source

Comments: No reliable data source could be found.

## **Describe the number and type of single person households in need of housing assistance.**

Data provided by HUD does not specifically provide a breakdown of single person households in need of housing assistance. Based on 2007-2011 American Community Survey data (see Table 8), most single-person households in the City are age 55 and older – 66.4%. More to the point, among all age groups, and regardless of tenure, owners age 75 plus are the largest group of single-person households. HUD Tables 11 and 12 indicate that Elderly homeowner households with an income below 80% Area Median Income (AMI) are experiencing some form of cost burden. Together, this data appears to indicate that the majority of single-person households are lower income seniors that are paying a significant percentage of their income for housing.

## **Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

The U.S. Census estimates there are 6,319 Mission Viejo residents, age 18 and older, with a disability (2009-2011 American Community Survey 3-Year Estimates, Table ID: B18130). This same data estimates that 903 of these individuals had income below poverty. The Orange County Housing Authority reports that in June 2014, 146 of the 253 Mission Viejo households that receive federal rental assistance, were disabled households. Of the 691 Mission Viejo households on OCHA's 2012 waitlist, 218 indicated they are disabled.

The State of California, Department of Justice reports that in 2013, 9,960 domestic violence-related calls for assistance were reported to various Orange County law enforcement agencies. Orange County's 2013 Point-In-Time count of the region's homeless reported that 467 victims of domestic violence were sheltered on the night of the County homeless count. With 3.2% of the County's population, it is estimated that at any point in time, 15 Mission Viejo residents were victims of domestic violence and would be in need of housing assistance.

### **What are the most common housing problems?**

Based on HUD data from Table 9, regardless of income or tenure, housing cost burden and severe housing cost burden are the most prevalent "housing problems" faced by Mission Viejo residents. Per Table 13, 76.7% of crowded housing units are single family households (versus multiple unrelated family households); however, crowding is not a wide-spread housing issue.

### **Are any populations/household types more affected than others by these problems?**

Based on HUD's data, there is no one population or type of households that is consistently experiencing a housing problem at a larger percentage than another, but in general terms, low-income renter households (i.e., household income of 0% to 50% AMI) tend to be more housing cost burdened than homeowners. Conversely, among homeowners, those with an income between 50% and 80% of AMI appear to be experiencing a higher rate of cost burden.

In general, crowding is not a widespread City issue. HUD data (Table 13) indicates that 76.7% of all single family households, regardless of income or tenure, are living in a crowded housing unit. To a lesser degree (23.3%) some households are doubling up with another family or individuals. It is important to note that these percentages are based on a total of 774 households.

### **Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

The National Alliance to End Homelessness suggests that households at risk of homelessness are often on a fixed income or marginally employed. Due to limited income and high area housing costs, at risk households are typically cost burdened, and in most cases, severely cost burdened (National Alliance to End Homelessness website, FAQ). HUD Table 7 estimates Mission Viejo has 2,320 extremely low-income households – 165 are families with children 6 years old and younger. Table 12 estimates there are 1,620 extremely low-income renter and owner households in the City that are severely cost burdened - 800 of these households are "elderly." HUD's data also indicates that 390 of these extremely low-income households are "Small Related."



OCHA reports that there were 206 senior households on their 2012 housing assistance waitlist – 12 were reported as homeless. OCHA also reports that there were 185 households with children on their waitlist for rental assistance – 12 of these families indicated they were homeless.

Based on the above data, it appears that several extremely low-income families with children are at risk of becoming homeless. It also appears there are many extremely low-income seniors that may also be at risk of becoming homeless.

The City of Mission Viejo does not receive Emergency Solutions Grant (ESG) funds or other HUD funding that may be used for rapid re-housing; therefore, the City does not have any information regarding formerly homeless families and individuals receiving rapid re-housing assistance that may be nearing the termination of assistance.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

As indicated above, extremely low-income households that are experience severe housing cost burden are most at risk of becoming homeless. The methodology for estimating the number of renter and owner households that may be at risk of homelessness is also outlined above.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

As indicated above, households with extremely low-income, that are severely housing costs burdened, are most at risk of becoming homeless.

## **Discussion**

Based on HUD data, the most prevalent housing issue in Mission Viejo is cost burden, i.e., the amount of a household's income that is dedicated to housing.

Based on Table 11, among renters, 43% of small related, low and moderate-income households are paying more than 30% of their income for housing. Among renters experiencing severe housing cost burden (paying more than 50% of income for housing), Elderly and Small Related families are most impacted (per Table 12).

Among homeowners, HUD data (Table 11) also indicates that low and moderate-income Elderly and Small Related households are experiencing housing cost burden. Among homeowners experiencing severe housing cost burden (paying more than 50% of income for housing), Elderly and Small Related households once again appear to be the most impacted. The City's Housing Rehabilitation Program is available to provide these households with resources to improve their residence without incurring

additional debt. By providing grants and deferred payment loans, these households can undertake home improvements that extend the useful life of their home without increasing the amount of income allocated for housing costs.

Substandard housing (i.e., a lack of complete plumbing or kitchen facilities) is not a significant issue in the City – according to Table 9, there are only 175 of these units are in the City. And even though HUD data indicates there are some crowded housing units in the City, it is not a large number. HUD data indicates that most of these low and moderate-income households are living in smaller than ideal housing units versus doubling up with other families or individuals.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

For this analysis, **disproportionately greater** need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in that category as a whole. For example, if 25% of the City's residents are Hispanic, and HUD data indicates that 36% of extremely low-income Hispanic households have a housing problem, then this group of Hispanics would be identified as having a disproportionately greater need.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,790	310	145
White	1,325	275	105
Black / African American	50	0	0
Asian	205	35	20
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	185	0	25

**Table 15 - Disproportionally Greater Need 0 - 30% AMI**

**Data Source:** 2007-2011 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,445	645	0
White	1,565	590	0
Black / African American	40	0	0
Asian	225	30	0
American Indian, Alaska Native	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	530	15	0

**Table 16 - Disproportionally Greater Need 30 - 50% AMI**

**Data Source:** 2007-2011 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,580	1,620	0
White	2,400	1,190	0
Black / African American	10	15	0
Asian	265	170	0
American Indian, Alaska Native	30	0	0
Pacific Islander	4	0	0
Hispanic	825	200	0

**Table 17 - Disproportionally Greater Need 50 - 80% AMI**

**Data Source:** 2007-2011 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,920	1,355	0
White	1,460	1,100	0
Black / African American	20	0	0
Asian	215	105	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	200	120	0

**Table 18 - Disproportionally Greater Need 80 - 100% AMI**

**Data Source:** 2007-2011 CHAS

\*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## UPDATED INFORMATION:

The table below provides updated information regarding the racial and ethnic composition of Mission Viejo. Based on this Census data, Whites, Asians and Hispanics/Latinos are the largest racial/ethnic groups in the City.

Race	Estimate	Percent
White	76,849	81.5%
Black or African American	1,523	1.6%
American Native and Alaska Native	262	0.3%
Asian	7,529	8.0%
Native Hawaiian and Other Pacific Islander	152	0.2%
Some other race	3,880	4.1%
Two or more races	4,116	4.4%
Ethnicity	Estimate	Percent
Not Hispanic or Latino	79,455	84.2%
Hispanic or Latino	14,856	15.8%
Source: American Community Survey 2009-2013 DP05		
* Sum may not total 100% due to estimate Margin of Error.		

**Table 19 - Racial/Ethnic Composition of Mission Viejo**

## Discussion

Based on Census race/ethnicity data, and data from Tables 15 through 18, it appears that no one racial or ethnic population is experiencing a disproportionately greater housing need. White and Asian households are experiencing one or more of the four housing problems in roughly the same proportion as their percentage of the City's total population. Hispanics are also experiencing a housing problem in proportion to their percentage of the City's population, although the data does indicate that Hispanics with incomes between 30% to 50% AMI and 50% to 80% of AMI are approaching the disproportionate need threshold (21.7% and 23.0% respectively).

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

As outlined above, HUD defines the existence of a “disproportionately greater need,” when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole. The difference from the above assessment is the data below evaluates the disproportionately greater housing needs of households that have a “severe” housing problem, that is, they have more than 1.5 persons per room (versus one person per room), and/or they pay more than 50% of household income for housing (versus 30% of household income for housing).

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,415	685	145
White	990	615	105
Black / African American	35	10	0
Asian	190	50	20
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	175	10	25

**Table 20 – Severe Housing Problems 0 - 30% AMI**

**Data Source:** 2007-2011 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,795	1,295	0
White	1,225	940	0
Black / African American	40	0	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Asian	170	80	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	280	265	0

**Table 21 – Severe Housing Problems 30 - 50% AMI**

**Data Source:** 2007-2011 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,765	3,430	0
White	1,060	2,535	0
Black / African American	0	25	0
Asian	115	320	0
American Indian, Alaska Native	20	10	0
Pacific Islander	0	4	0
Hispanic	545	480	0

**Table 22 – Severe Housing Problems 50 - 80% AMI**

**Data Source:** 2007-2011 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 80%-100% of Area Median Income

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	675	2,595	0
White	475	2,095	0
Black / African American	20	0	0
Asian	34	280	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Hispanic	125	190	0

**Table 23 – Severe Housing Problems 80 - 100% AMI**

**Data Source:** 2007-2011 CHAS

\*The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## Discussion

Based on Census and HUD data, it appears that no one racial or ethnic population is experiencing a disproportionately greater severe housing problem, i.e., White, Hispanic, and Asian households are experiencing one or more severe housing problem in roughly the same proportion as their percentage of the City's total population with one exception. According to Table 22, approximately 30.9% of Hispanic households with an income of 50% to 80% AMI are disproportionately experiencing at least one of the four housing problems. Based on prior HUD tables, households in this income category had higher numbers of crowded units. This income group also had a higher prevalence of severe housing burdened households.



## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

As previously indicated, HUD defines the existence of a “disproportionately greater need,” when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole. Table 24 provides HUD data solely regarding the cost burden of housing.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	19,635	8,035	5,695	145
White	15,945	5,955	4,020	105
Black / African American	235	40	100	0
Asian	1,430	810	490	20
American Indian, Alaska Native	110	30	0	0
Pacific Islander	35	4	0	0
Hispanic	1,615	1,060	930	25

**Table 24 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2007-2011 CHAS

### Discussion:

Based on Census and HUD data, it appears that no racial or ethnic group is disproportionately experiencing a housing cost burden.

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

Based on HUD data, it appears that White and Asian households are experiencing housing problems in proportion to Mission Viejo's overall racial and ethnic composition. To a large extent, Hispanic/Latino households are also experiencing housing problems in proportion to their percentage of the City's overall population except for Hispanic households with incomes between 30% and 80% of AMI, which have approached the disproportionate need threshold or in one case, exceeded the threshold. HUD's data also indicates that housing cost may not be the primary reason for housing cost burden.

**If they have needs not identified above, what are those needs?**

For those households experiencing one of the four housing problems, rental assistance, housing rehabilitation assistance, and certain types of social services may help reduce or offset household expenditures, potentially providing these households with additional resources to afford housing.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

Mission Viejo's White, Hispanic/Latino and Asian population are the predominant racial/ethnic groups in the City; however, there are no areas in the City where Asians represent a concentration, that is, the percent of Asian residents is at least 20% higher than the total percentage of Asians in the City. There is one Census Tract that can be considered Hispanic/Latino concentrated (see **Appendix Maps 1 and 2**).

## NA-35 Public Housing – 91.205(b)

### Introduction

Mission Viejo does not operate a HUD-funded public housing authority (PHA) - the City partners with OCHA. The information provided in the tables below is for all Orange County communities served by OCHA. "Updated Information" is specifically for Mission Viejo. This information was provided by OCHA, and based on consultation with OCHA, it was determined that in June 2014, there were 253 households in the City receiving rental assistance.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	10,825	0	10,418	187	207	10

**Table 25 - Public Housing by Program Type**

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Data Source:** PIC (PIH Information Center)

## Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	16,476	0	16,470	17,239	15,594
Average length of stay	0	0	0	8	0	8	0	4
Average Household size	0	0	0	2	0	2	1	3
# Homeless at admission	0	0	0	87	0	5	72	10
# of Elderly Program Participants (>62)	0	0	0	4,926	0	4,884	38	3
# of Disabled Families	0	0	0	2,163	0	2,075	64	14
# of Families requesting accessibility features	0	0	0	10,825	0	10,418	187	207
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 26 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## UPDATED INFORMATION:

Updated information regarding characteristics of Mission Viejo households receiving housing rental assistance includes the following:

ASSISTED HOUSEHOLD CHARACTERISTIC	NUMBER OF HOUSEHOLDS
Disabled	146
Veteran	6
Homeless	16
Senior (62 yrs. and older)	95

**Table 27 - Updated Information: Characteristics of Residents**

## Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	5,857	0	5,528	139	182	6
Black/African American	0	0	0	745	0	693	39	10	2
Asian	0	0	0	4,128	0	4,107	4	15	2
American Indian/Alaska Native	0	0	0	64	0	60	4	0	0
Pacific Islander	0	0	0	31	0	30	1	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 28 – Race of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## UPDATED INFORMATION

Updated information regarding race of Mission Viejo households receiving housing rental assistance includes the following:

Race	No. of Households
White	219
Black/African American	19
Asian	11
American Indian/Alaska Native	2
Pacific Islander	0
Other Multi-Racial	2

**Table 29 - Updated Information: Race of Residents**

## Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	1,941	0	1,814	34	87	4
Not Hispanic	0	0	0	8,884	0	8,604	153	120	6
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 30 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**UPDATED INFORMATION:**

Updated information regarding ethnicity of Mission Viejo households receiving housing rental assistance includes the following:

<b>Ethnicity</b>	<b>No. of Households</b>
Hispanic/Latino	31
Non-Hispanic/Latino	222

**Table 31 - Updated Information: Ethnicity of Residents**

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

Not Applicable

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

Not Applicable

**How do these needs compare to the housing needs of the population at large**

Not Applicable

**Discussion**

As previously indicated, the City of Mission Viejo does not own or manage public housing. City residents are served by OCHA. The City will continue to work in partnership with OCHA as necessary. These efforts include consultation as part of the preparation of the City's Consolidated Plan and annual Action Plans, and assisting OCHA with the preparation and certification of their Public Housing Authority (PHA) Plan.



## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

Homeless researchers typically use one of two methods to measure homelessness. One method attempts to count all the people who are literally homeless on a given day or week (point-in-time counts). The second method examines the number of people who are homeless over a given period, or period prevalence counts. The Orange County Continuum of Care (OC CoC) has utilized the first method to undertake its biennial enumeration of the region's homeless. The City relies on information provided by the OC CoC to undertake the homeless needs assessment. Data specific to Mission Viejo is used when available, otherwise it is assumed that the characteristics of the region's homeless are applicable to the homeless in the City.

### Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	5	9	14	0	0	0
Chronically Homeless Individuals	3	0	3	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	1	1	2	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

**Table 32 - Homeless Needs Assessment**

**Data Source Comments:** \* Chronic homeless and Veteran unsheltered estimate based on % of region-wide data.

Indicate if the homeless population is:   Has No Rural Homeless

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

No unique analysis of Mission Viejo's homeless population has been conducted other than the OC CoC Point-In-Time Survey (PITS). The last year for which PITS data is available is 2013. This PITS estimated there were nine Mission Viejo homeless residing in a shelter(s) at the time the survey was conducted – January 25, 2013. The PITS estimates that 61% of the region's homeless were sheltered at the time of the survey, and 39% were unsheltered. Assuming that that Mission Viejo's homeless population has the same general characteristics of the region's homeless, it is estimated there may be five unsheltered homeless in the City. The Sheriff's Department estimates the number of homeless to be slightly larger.

**Chronic Homeless Individuals:** A Chronically homeless individual is an unaccompanied homeless individual (living in an emergency shelter or in an unsheltered location) with a disabling condition who has been continuously homeless for a year or more, or has had at least four episodes of homelessness in the past three years. The 2013 PITS estimates that 19% of Orange County's homeless are chronic homeless. Based on this percentage it is estimated that two to three of the 14 Mission Viejo homeless identified in the PITS may be chronically homeless.

**Chronically Homeless Families and Families with Children:** According to the 2013 OC CoC PITS, 37% of homeless families include minor children, although the vast majority of homeless children are sheltered. Specifically, of the estimated 537 homeless households with children in the region, only two were unsheltered. Similarly, the 2013 OC-CoC PITS indicates there were only 10 Chronically Homeless families in the region at the time the point in time survey was taken - only one of these households was unsheltered. Based on these countywide figures, it appears that most homeless families and families with children are finding shelter when needed.

**Veterans and their Families:** The County's 2013 PITS found that 16% of homeless surveyed were veterans. Of this figure, 60% were unsheltered. Based on the estimated number of Mission Viejo homeless, it is estimated that two may be a veteran. No information regarding Veterans with families is provided in the PITS; however, OCHA reports that in 2012, four homeless Mission Viejo Veterans with children applied for housing assistance. OCHA also reports that as of June 2014, three Veterans had been provided a Veterans Affairs Supportive Housing (VASH) voucher. VASH vouchers are provides rental assistance to homeless Veterans with case management and clinical services provided by the Department of Veterans Affairs.

**Unaccompanied Youth:** The County Point-In-Time estimates that 2% of the region's homeless are unaccompanied youth. Based on this statistic, it seems unlikely there may be unaccompanied homeless youth in Mission Viejo.

**HIV/AIDS:** The Orange County 2013 PITS estimated that 2% of the homeless population was living with HIV/AIDS (70% were sheltered and 30% unsheltered). Based on this data, it seems unlikely there may be any homeless individuals with HIV/AIDS in Mission Viejo.

### Nature and Extent of Homelessness: (Optional)

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

Data Source Comments:

### Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

OCHA has provided the City with information regarding Mission Viejo households that have submitted applications for housing vouchers. Based on this information (as of December 30, 2012), 691 Mission Viejo households were on the waitlist for housing assistance. Of this number, 185 were households with children, 206 were listed as senior households (age 62 and older), and 218 of applicants indicate they were disabled. With respect to veterans, 14 Mission Viejo veteran households were on the OCHA waitlist, two of these households had children. OCHA estimates it will take approximately five years to work through the waitlist.

### Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The County's 2013 PITS does not provide race/ethnicity information for sheltered homeless; however, it did report that 66.4% of the region's unsheltered homeless were White and 28.0% were reported as Hispanic Latino. It is reasonable to assume Mission Viejo's homeless population is of similar ethnic/racial composition as the rest of the County.

### Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Based on the OC CoC's Homeless Management Information System (HMIS) data, on January 25, 2013, nine Mission Viejo homeless were residing in emergency or transitional shelter. It is estimated five were unsheltered.

**Discussion:**

Based on the County's 2013 Point-In-Time Survey of the region's homeless, it appears that the City of Mission Viejo does not have a significant homeless issue; however, to address the needs of those that are homeless, the City will consider funding service organizations that provide housing and supportive services for the homeless. Additionally, as a means to prevent households from becoming homeless, consideration may also be given to support agencies that provide case management, job coaching, and free/reduced cost food, childcare and medical services, etc. These safety net programs may help at risk households to allocate more of their household income toward preserving their housing situation.

## NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

### Introduction:

HUD requires that the Consolidated Plan include a review of relevant data regarding the housing needs of persons that require special supportive housing needs, but who are not homeless. Special need populations include the following:

- Elderly/Frail elderly
- Persons with disabilities
- Persons and families with HIV/AIDS
- Public/Assisted housing residents
- Large Families

### Describe the characteristics of special needs populations in your community:

**Elderly/Frail Elderly:** The housing needs of the elderly (individuals 62 and older) are challenging since many elderly individuals are on fixed incomes. Adding to the challenge are the special housing needs of the elderly that allow for greater accessibility and mobility. As outlined in HUD's housing needs tables, many low and moderate-income seniors are experiencing a housing cost burden:

- Senior Renter 24.9% are 30% housing cost burdened 35.9% are 50% housing cost burdened
- Senior Owners 38.5% are 30% housing cost burdened 36.5% are 50% housing cost burdened

OCHA presently provides housing assistance to 95 senior households in Mission Viejo; OCHA also reports that 206 Mission Viejo senior households were on their 2012 housing assistance waitlist. With respect to senior homeowners, it is apparent that these households are using significant portions of their limited income to remain in their homes, which leaves little to cover the cost to maintenance and/or to repair their home.

**Persons Disabilities:** OCHA presently provides housing assistance to 146 disable households in Mission Viejo; OCHA also reports that 218 Mission Viejo disabled households were on their 2012 housing assistance waitlist.

**Persons and families with HIV/AIDS:** AIDS Services Foundation OC reports there are 2,998 persons in the County presently living with HIV (non-AIDS), and 3,878 living with AIDS. According to the Orange County Health Care Agency, in 2013 five new HIV diagnoses were reported in Mission Viejo. In 2014, the City of Anaheim was designated as the recipient of HUD's Housing Opportunities for Persons with AIDS (HOPWA) funds. Prior to 2014, Santa Ana received these funds on behalf of the entire County. Based on information provided by Santa Ana, there is no housing solely dedicated to persons with HIV/AIDS in Mission Viejo.

**Public/Assisted housing residents:** The City of Mission Viejo does not own or manage any public housing units. As previously stated, the City works in partnership with the Orange County Housing Authority. In June 2014, 253 Mission Viejo households were receiving a housing assistance voucher or certificate. An additional 691 Mission Viejo households were on the Authority's 2012 waitlist for housing assistance. (2012 was the last year applications for housing assistance were accepted by OCHA.) It is estimated that it will take at least five years for waitlist households to be assisted.

**Large Families:** HUD defines a household of five or more persons as a large household. Based on HUD data, there is a notable percentage of low and moderate-income, large households that are experiencing a housing cost burden:

- Large Renter Households: 8.5% are 30% housing cost burdened 9.3% are 50% housing cost burdened
- Large Owner Households:
- 9.2% are 30% housing cost burdened 8.1% are 50% housing cost burdened

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

A variety of service providers working within the community help address the needs of special need populations. Often the services provided by these agencies allow households to save limited financial resources on items such as food, counseling and medical care, and use saved funds to help maintain or seek appropriate housing.

With respect to housing, overcoming impediments to fair housing is critical for these populations (i.e. reasonable accommodations). For renter households with housing cost burdens, housing assistance vouchers and certificates may provide needed assistance. This assistance may also help ensure households are housed in units that are safe, decent and appropriate in size (to minimize crowding). With respect to homeowners, rehabilitation assistance may assist special need populations improve and maintain their primary residence without incurring added debt.

Both service and housing needs of these special need populations have been determined by input from a variety of sources including community stakeholders, service providers, government agencies (State, County and neighboring municipalities), and respective City program staff.

### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

Data provided by Aids Services Foundation Orange County indicates that in 2013, there were 2,998 persons living with HIV (non-AIDS) in Orange County. An additional 3,878 persons were living with AIDS. The majority of these individuals were White Hispanics. This data also indicates that the vast majority of individuals with HIV/AIDS are male between the ages of 30 and 39.

HUD has provided housing grant funds for persons living HIV/AIDS. As the most populous city in Orange County, Anaheim receives and administers the federal Housing Opportunities for Persons with AIDS (HOPWA) grant for the entire county. As the recipient of HOPWA funds Anaheim is responsible for assessing regional housing and service needs for individuals and families living with HIV/AIDS. The County's Health Care Agency (OC-HCA) is also responsible for administering federal grants provided by the Department of Health and Human Services and for collecting data on HIV/AIDS patients.

**Discussion:**

HUD has provided significant amounts of housing needs data for the City to assess. As one of the most expensive housing markets in the nation, it is not unexpected that many households are experiencing some form of housing issues. Cost burden is the most prevalent housing problem in the City; however, cost burden does not appear to be impacting one race/ethnic population more than another. Based on HUD's data, White, Asians, and Hispanic/Latino households are experiencing cost burden in roughly the same ratio as they are represented in the community. While housing options exist in the community (including residents with special needs), there are housing needs. Substandard housing (i.e., incomplete kitchen and plumbing facilities) is not a significant issue, nor is overcrowding.



## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

Overall, the City's public facilities are in good condition; however, some upgrading of deteriorated improvements may be needed. While most City public facilities have been constructed or upgraded to meet ADA accessibility requirements, the City will continue to identify additional public and community facilities that may need ADA-upgrades as regulations are modified. Based on priority need, some of these future improvements may be addressed with CDBG funds.

### **How were these needs determined?**

The evaluation of community development needs is based on consultation with staff from the City, public agencies, residents, and information from various City plans (e.g. Capital Improvement Plan).

### **Describe the jurisdiction's need for Public Improvements:**

Mission Viejo, as a relatively new city, does not have significant infrastructure problems. The Public Works Department currently has several maintenance and rehabilitation projects under way, including a Residential Street Resurfacing Program. During the 2010-2014 Consolidated Plan cycle, the City utilized CDBG for pavement rehabilitation in CDBG-eligible neighborhoods. Public Works staff has established a list of streets that are in need of rehabilitation and that may be eligible for CDBG funding. Other needed capital improvements that have been identified by the City include sidewalk and improvements. Based on priority need, some of these improvements may be addressed with CDBG funds.

### **How were these needs determined?**

The evaluation of community development needs is based on consultation with staff from the City, public agencies, residents, and information from various City plans (e.g. Capital Improvement Plan).

### **Describe the jurisdiction's need for Public Services:**

There are numerous public, social and faith-based agencies that serve Mission Viejo's residents. These organizations meet the numerous social, health, education and public safety needs of residents. With approximately 95,000 residents, the demand for public and social services typically exceed available assets thus necessitating additional resources to meet service needs.

### **How were these needs determined?**

The evaluation of public service needs is based on interviews with social service providers and public agencies and residents.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The housing market analysis will evaluate a variety of Mission Viejo housing stock characteristics including tenure, cost, affordability, age, condition, and vacancy rates. As required, this analysis will also analyze the City's public/assisted housing, housing resources for homeless (and those at risk of becoming homeless), and special needs populations (e.g., frail elderly, and persons with HIV/AIDS), as applicable. This housing analysis will also examine barriers to affordable housing, including impediments to fair housing choice.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

Mission Viejo's housing stock is predominately comprised of well-maintained single-family detached units. The data below regarding the City's housing stock is provided by HUD; however, when available, updated information is provided.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	24,806	73%
1-unit, attached structure	4,043	12%
2-4 units	960	3%
5-19 units	2,300	7%
20 or more units	1,790	5%
Mobile Home, boat, RV, van, etc	55	0%
<b>Total</b>	<b>33,954</b>	<b>100%</b>

Table 33 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

### UPDATED INFORMATION

Data from the State of California indicates that as of January 1, 2014, there were 34,300 housing units in Mission Viejo:

Property Type	Number	%
1-unit detached structure	24,718	72.1%
1-unit, attached structure	4,257	12.4%
2-4 units	910	2.7%
Five plus units	4,364	12.7%
Mobile Homes	51	0.1%
	34,300	100%
Source: CA Dept of Finance Table2:E-5 1/1/14		

Table 34 - 2014 Residential Properties

## Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	62	0%	212	3%
1 bedroom	241	1%	1,756	25%
2 bedrooms	4,607	18%	2,327	34%
3 or more bedrooms	21,158	81%	2,605	38%
<b>Total</b>	<b>26,068</b>	<b>100%</b>	<b>6,900</b>	<b>100%</b>

Table 35 – Unit Size by Tenure

Data Source: 2007-2011 ACS

## Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

As a recipient of CDBG funds, the City is limited as to how funds can be used for the development of new housing. (In general, CDBG funds may not be used for the construction of new housing.) Prior to the loss of redevelopment funding, the City was able to provide financial incentives to developers to include affordable housing units as part of their project. With the loss of this funding, the City has focused on creating other incentives for the development of affordable housing such as density bonus, tax-exempt financing, waiver of fees, assistance with development of on- and off-site improvements, and reductions in parking requirements. **Appendix Table A** provides an inventory of “Assisted” units in the City.

## Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The City’s Housing Element includes a list of Assisted Housing Development. This table indicates that there are no affordable housing units at eminent risk of loss for at least 12 years (see **Appendix Table A**).

## Does the availability of housing units meet the needs of the population?

The Southern California Association of Governments (SCAG) undertakes a Regional Housing Needs Assessment (RHNA) to quantify the anticipated need for housing within a five-county region. The current RHNA was adopted by the Southern California Association of Governments (SCAG) in 2012. The future need for new housing was determined primarily by the forecasted growth in households in a community. The RHNA quantifies the anticipated need for housing for the 7¾-year period from January 2014 to October 2021. After the total housing need was determined for the SCAG region, RHNA allocations to individual jurisdictions were developed by SCAG based on local input and the state-mandated methodology. The distribution of housing need by income category for each jurisdiction was adjusted to avoid an overconcentration of lower-income households in any community.

**Describe the need for specific types of housing:**

In 2012, SCAG adopted the final RHNA growth needs for each of the region's cities and county unincorporated areas. The total housing growth need for the City of Mission Viejo during the 2014-2021 planning period is 177 units. This total is distributed by income category as shown below:

- Extremely Low: 21 Units (12%)
- Very Low: 21 Units (12%)
- Low: 29 Units (16%)
- Moderate: 33 Units (19%)
- Above Moderate: 73 Units (41%)

The City has determined how it will address this need through the process of updating the Housing Element of the City's General Plan.

**Discussion**

Reasonable housing goals have been established in the City's Housing Element. The Housing Element has established a strategy to meet these goals. HUD funds will be used to support the strategy when available and eligible.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

Orange County is among the top ten priced housing markets in the Nation. A May 2014, *Forbes* Magazine article identified Orange County the third least affordable housing market for the middle class. Data Quick, estimated the median Mission Viejo home sales price in January 2015 was \$579,000 (for zip code 92691), and \$610,000 (for zip code 92692). The *Orange County Register* reported that in January 2015, the average Orange County rent was \$1,781. One online service (myapartmentmap.com) lists the median rental rate for a two bedroom apartment in Mission Viejo at \$1,900 (as of February 2015).

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	288,700	592,000	105%
Median Contract Rent	1,070	1,659	55%

**Table 36 – Cost of Housing**

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	359	5.2%
\$500-999	404	5.9%
\$1,000-1,499	2,099	30.4%
\$1,500-1,999	2,137	31.0%
\$2,000 or more	1,901	27.6%
<b>Total</b>	<b>6,900</b>	<b>100.0%</b>

**Table 37 - Rent Paid**

Data Source: 2007-2011 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	205	No Data
50% HAMFI	395	170
80% HAMFI	2,135	540
100% HAMFI	No Data	1,144
<b>Total</b>	<b>2,735</b>	<b>1,854</b>

**Table 38 – Housing Affordability**

Data Source: 2007-2011 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,117	1,283	1,608	2,250	2,505
High HOME Rent	1,076	1,154	1,387	1,594	1,759
Low HOME Rent	843	903	1,083	1,397	1,541

**Table 39 – Monthly Rent**

Data Source Comments: Data Source: HUD FMR and HOME Rents

## Is there sufficient housing for households at all income levels?

Based on HUD data tables above, it appears there is a limited supply of housing units affordable to extremely low-income and very low-income renter household. Lower income homeowners would also find it difficult to secure housing that is priced at a level that would allow them to avoid a housing cost burden. This data is reflective of housing problems identified in the Needs Assessment.

## How is affordability of housing likely to change considering changes to home values and/or rents?

Orange County's housing market, as a whole, has slowly recovered from the steep drops in values experienced in 2008 and 2009. Data Quick reports that Orange County median home purchase prices increased 9.35 % from 2013 to 2014. For this same time period, Mission Viejo's median home price increased 4.83%. As demand continues to increase housing costs will most likely continue to increase.

A May, 2014 **Forbes** Magazine article identified Orange County as the third “Least Affordable Housing Markets for the Middle Class.” This article estimated that in May 2014 only 24% of the middle class could afford a median size for-sale home in Orange County (see **Appendix Table B**). [1] With respect to rents, in January 2015, the **Orange County Register** reported that average rent in the County was \$1,781, up \$81 from a year earlier. The article also reported that the Orange County average rent is the seventh highest among large U.S. metro areas such as New York and San Francisco. [2] As previously stated, an online service listed the February 2015 median rent for a two-bedroom unit in Mission Viejo at \$1,900.

[1] Top 10 Least And Most Expensive Housing Markets For Today's Middle Class, **Forbes**, online, May 14, 2014.

[2] **Orange County Register**, January 23, 2015. RealFacts: Apartment rents up 5% in 2014).

## How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The City of Mission Viejo is not a recipient of HOME funds; however, comparing two-bedroom HOME rents/Fair Market Rent to the more current Mission Viejo two-bedroom median rent, the Fair Market

rent is approximately \$300 per month less than current median rents, and HOME rents range from approximately \$500 to \$800 less than the current median rents for a two-bedroom unit.

## **Discussion**

Evaluation of the City's housing market seems to support the findings in the Needs Assessment, that is, that lower income households in Mission Viejo are cost burdened, especially extremely low-income and very low-income households. As indicated by HUD's data, these households are paying a higher percentage of their income for housing, and in some cases, are living in crowded units.



## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

The City of Mission Viejo's housing stock is generally well maintained.

### Definitions

A property in "substandard condition" means any dwelling unit that contains a circumstance that endangers the life, limb, health, property, safety, or welfare of the public or the occupants. The conditions that make a property a "substandard dwelling" are defined in detail in Section 17920.3 of the California Health and Safety Code.

For purposes of the CDBG program, "substandard condition but suitable for rehabilitation" means that the cost of remedying all substandard conditions plus the current value of the property does not exceed the after-rehabilitation value of the property.

Four housing conditions that HUD attributes as substandard or problematic are (1) lack of complete kitchen facilities, (2) lack of complete plumbing facilities, (3) more than one person per room, and 4) cost burden greater than 30%.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	9,505	36%	3,533	51%
With two selected Conditions	183	1%	482	7%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	39	1%
No selected Conditions	16,380	63%	2,846	41%
<b>Total</b>	<b>26,068</b>	<b>100%</b>	<b>6,900</b>	<b>100%</b>

Table 40 - Condition of Units

Data Source: 2007-2011 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	736	3%	390	6%
1980-1999	10,398	40%	3,134	45%
1950-1979	14,769	57%	3,336	48%
Before 1950	165	1%	40	1%
<b>Total</b>	<b>26,068</b>	<b>101%</b>	<b>6,900</b>	<b>100%</b>

Table 41 – Year Unit Built

Data Source: 2007-2011 CHAS

## Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	14,934	57%	3,376	49%
Housing Units build before 1980 with children present	1,460	6%	730	11%

**Table 42 – Risk of Lead-Based Paint**

**Data Source:** 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 43 - Vacant Units**

**Data Source:** 2005-2009 CHAS

## UPDATED INFORMATION:

No reliable data source was found for vacant units and REO properties. Based on data from the State of California Department of Labor, there were 1,021 vacant units in the City on 1/1/14. Based on information from Trulia.com, as of 3/1/15, there were 176 bank-owned foreclosed properties for sale in Mission Viejo.

## Need for Owner and Rental Rehabilitation

Based on data from Table 41, approximately 58% of the City's owner housing stock was built prior to 1979. Generally, homes built within the last 30 years are in good shape with little repair required. Homes begin to show age after 30 years and can require significant maintenance and even extensive rehabilitation. Data from the Needs Assessment indicates that many lower income homeowners are expending more than 30% of their income on housing. City-funded housing rehabilitation assistance can help these households maintain and improve their homes without incurring additional housing costs.

Table 41 indicates that approximately 49% of the City's rental housing stock was build prior to 1979; however, it is important to note that the majority of the City's rental housing stock is comprised of buildings or developments with five or more housing units. This statistic suggests that most rental units in the City are part of larger complexes that are typically professionally managed and well maintained.

## **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

Lead based-paint was banned in the United States in 1978. Table 41 indicates there are an estimated 2,190 housing units in Mission Viejo that were constructed before 1979. Data obtained in consultation with the California Department of Public Health, Childhood Lead Poisoning Prevention Branch, indicates that between 2010 and 2014, there were 32 Mission Viejo children under the age of six that were reported with high blood lead values ( $> 4.5$  ug/dL) (see **Appendix Table C**).

It is important to note that the data provided from the State does not identify the source of the high blood lead levels. Recent studies indicate that pottery, candy, and food wrappers from non-U.S. sources are more common sources of lead poisoning than paint. While this data indicates lead based-paint hazards are not a significant issue in Mission Viejo, all City-funded housing rehabilitation projects are tested for lead if the unit was constructed before 1987.

## **Discussion**

HUD data from Table 40 indicates that a number of Mission Viejo residents are experiencing a housing problem; however, based on prior analysis, housing cost burden, rather than condition, is the primary housing problem. In general, the City's housing stock is well maintained and in good to excellent condition; however, it is important to note that a significant percentage of the housing stock is over 30 years old - homes begin to show age after 30 years and can require significant maintenance and even extensive rehabilitation. Additionally, residences constructed before 1978 may have lead based-paint hazards. The City has established a housing rehabilitation program to assist lower income homeowners improve and maintain their home, and if necessary, remove lead based-paint hazards.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

There is no public housing in the City of Mission Viejo- OCHA operates the rental assistance program within the City.

### Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				9,925			879	1,669	0
# of accessible units									

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

**Table 44 – Total Number of Units by Program Type**

**Data Source:** PIC (PIH Information Center)

**Describe the supply of public housing developments:**

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

Not applicable

## Public Housing Condition

Public Housing Development	Average Inspection Score

Table 45 - Public Housing Condition

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

Not applicable

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

Not applicable

### **Discussion:**

As indicated above, the City of Mission Viejo does not operate a public housing authority. The City works in partnership with the Orange County Housing Authority. OCHA reports that in June 2014, 253 households receiving rental housing certificates or vouchers lived in Mission Viejo.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

As previously discussed, the OC CoC conducts a biennial count of the homeless. Based on the 2013 Point In Time Survey it is estimated that there are 14 Mission Viejo homeless at any point in time.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	8	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

**Table 46 - Facilities and Housing Targeted to Homeless Households**

**Data Source Comments:** Based on data from OC-211 and OC-HMIS

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

The City of Mission Viejo does not provide direct services for the homeless; however, it does provide financial assistance to nonprofit agencies that provide housing and support services for homeless Mission Viejo residents. Case managers at these service agencies work closely with clients to identify and qualify households for appropriate mainstream services and resources. Examples of mainstream services available include veterans housing vouchers, veteran medical services, MediCal/Medicare, SSI, and general relief.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

As indicated in Table 46, there are eight transitional housing beds in the City of Mission Viejo. There also are several shelters in surrounding communities that provide housing and services for City residents (see **Appendix Table D**).

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

HUD requires that the City provide an overview of supportive housing currently available in the community for populations with special needs.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

**Senior and Frail Elderly:** There are several skilled nursing and residential care facilities located in Mission Viejo. Based on consultation with the Council on Aging, it has been determined that there are 1,555 residential care beds in 143 facilities in Mission Viejo. The bulk of these facilities are six-bed facilities operating mainly in residential neighborhoods. There are four facilities in the City with total beds ranging from 110 to 350.

**Group Homes/Quarters:** As indicated above, over 1,500 beds for the disabled and elderly are available in a group home setting. The State reports that in January 2014, there were 942 Mission Viejo residents living in group. Examples of group home settings included home for the mentally retarded and physically disabled, and those recovering from substance addiction.

**HIV/AIDS Housing:** As stated previously, at the present time there are no shelters or permanent housing units for persons with HIV/AIDS in Mission Viejo.

**Public Housing Residents:** There is no public housing in Mission Viejo; however, OCHA reports that in June 2014, a total of 253 households in Mission Viejo were receiving a rental housing voucher or certificate.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

The OC CoC is responsible for developing the region's 10 Year Plan to End Homelessness. This plan includes the region's discharge plan, which aims to ensure individuals leaving institutional or medical facilities do not exit directly into homelessness. The City is supportive of the CoC's planning efforts. The plan outlines protocols for discharge from public facilities (such as jails) and public systems (such as the foster care system). The plan establishes protocols to identify and assess those at-risk of homelessness and link them to needed services must be developed and supported.



**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

As resources permit, the City will support programs that will help link special need populations to appropriate support services and housing. CDBG funding is typically allocated for a senior program that helps homebound seniors to remain housed in place through intensive case management and linkages to appropriate in-home support services (e.g., housekeeping, grocery shopping, and meal services). A second program will conduct inspections of residential care facilities to ensure seniors and disabled adults are treated properly.

Funding is also typically allocated for employment development services for adults with developmental disabilities. This program will help train/prepare clients for community work, develop employment opportunities for clients, and may also provide ongoing job coaching. While not a “housing” program, this program aims to help clients improve their overall quality of life and increased personal income.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

The City of Mission Viejo is not a HOME program participant.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

**Land Use Controls:** The Land Use Element of the General Plan establishes basic land uses and density of development in the City. The Land Use Element provides for four residential land use designations allowing for development of housing with densities of 3.5 units/acre to 30 units/acre. The City's General Plan is not considered to be a significant constraint to the development of affordable housing as it provides for adequate sites, appropriate densities and zoning to facilitate construction of housing.

Zoning regulations serve to implement the General Plan. They are designed to protect and promote the health, safety and general welfare of residents. Zoning regulations also help preserve the character and integrity of existing neighborhoods. Zoning establishing the number of units that may be built per acre, lot size, lot coverage and building height. Zoning/development standards are viewed as reasonable to protect the public health, safety and welfare, and are not considered to be a significant constraint on the development of housing.

Parking rules are not considered a constraint on the production of affordable housing. The City has the ability to grant reduced parking for senior housing and other affordable housing projects through the conditional use permit process. State density bonus law establishes parking standards for qualifying affordable developments that pre-empts local parking requirements for density bonus projects.

**Local Processing and Permit Procedures:** There are three levels of review authority in Mission Viejo: 1) Community Development Director, 2) Planning and Transportation Commission, 3) City Council. Projects approved by the Director typically require 2-3 months to process, while projects approved by the Commission typically require 3-6 months to process. All project approvals are final unless appealed. Projects approved by the Council typically require 6-12 months to process. Residential projects in the City generally receive concurrent processing of various development applications (e.g., subdivision and zoning approvals) to facilitate timely construction.

**Fees, Exactions & Site Improvements:** The City requires developers to provide on-site and off-site improvements necessary to serve their projects. Improvements include water, sewer and other utility extensions, street construction, and traffic control device that are related to the project. State law limits fees charged for development permit processing to the reasonable cost of providing the service for which the fee is charged. Various fees and assessments are charged by the City and other

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

Developing economic opportunities, especially for low and moderate-income persons is a HUD priority. The City does not fund economic development activities with CDBG funds, but it does use public service grant funds to support programs that help individuals improve their job skills. The City does invest significant General Fund resources for economic development.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	489	14	1	0	-1
Arts, Entertainment, Accommodations	4,861	3,272	12	12	0
Construction	1,759	1,139	5	4	-1
Education and Health Care Services	5,762	9,696	15	36	21
Finance, Insurance, and Real Estate	3,767	1,530	10	6	-4
Information	1,542	119	4	0	-4
Manufacturing	4,015	860	10	3	-7
Other Services	1,944	1,422	5	5	0
Professional, Scientific, Management Services	5,753	2,113	15	8	-7
Public Administration	0	1	0	0	0
Retail Trade	5,099	5,900	13	22	9
Transportation and Warehousing	963	252	2	1	-1
Wholesale Trade	3,058	911	8	3	-5
Total	39,012	27,229	--	--	--

**Table 47 - Business Activity**

**Data Source:** 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	49,761
Civilian Employed Population 16 years and over	45,883
Unemployment Rate	7.79
Unemployment Rate for Ages 16-24	21.29
Unemployment Rate for Ages 25-65	5.18

**Table 48 - Labor Force**

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	16,372
Farming, fisheries and forestry occupations	1,724
Service	3,157
Sales and office	13,487
Construction, extraction, maintenance and repair	2,264
Production, transportation and material moving	1,494

**Table 49 – Occupations by Sector**

Data Source: 2007-2011 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	24,963	61%
30-59 Minutes	13,235	32%
60 or More Minutes	3,028	7%
<b>Total</b>	<b>41,226</b>	<b>100%</b>

**Table 50 - Travel Time**

Data Source: 2007-2011 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,709	206	761
High school graduate (includes equivalency)	4,852	409	1,721
Some college or Associate's degree	13,423	1,143	3,552
Bachelor's degree or higher	19,115	905	3,553

**Table 51 - Educational Attainment by Employment Status**

Data Source: 2007-2011 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	14	133	276	844	558
9th to 12th grade, no diploma	535	319	440	664	578
High school graduate, GED, or alternative	1,774	1,883	1,421	3,704	3,125
Some college, no degree	3,436	3,345	3,174	6,901	3,060
Associate's degree	470	720	837	3,152	1,000
Bachelor's degree	858	2,402	4,742	8,365	2,766
Graduate or professional degree	53	1,142	1,950	4,985	1,993

**Table 52 - Educational Attainment by Age**

Data Source: 2007-2011 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	25,649
High school graduate (includes equivalency)	35,553
Some college or Associate's degree	47,964
Bachelor's degree	70,144
Graduate or professional degree	88,181

**Table 53 – Median Earnings in the Past 12 Months**

Data Source: 2007-2011 ACS

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

- Education and Health Care Services - 14%
- Professional, Scientific, Management Services - 14%
- Retail Trade - 12%
- Arts, Entertainment, Accommodations - 12%
- Manufacturing - 10%

Major employers include Mission Hospital, Saddleback College, and Saddleback Valley Unified School District.

**Describe the workforce and infrastructure needs of the business community:**

As evident by HUD's data tables, the City has a diverse workforce. In February 2015, the unemployment rate in Mission Viejo was 3.2%, and the City's workforce had increased by 1.7% between 2013 and 2014. The total number of jobs increased from 31,781 to 32,306 and 525 jobs were created. This variety of employment opportunities is supported by a well maintained public infrastructure.

Based on data from the City's Economic Development program staff, during the time period of 2015 to 2020, the growing/declining occupations in Mission Viejo, that may drive infrastructure needs, are projected to be:

- Combined Food Preparation & Serving Working, Including Fast Food – Plus 121 jobs
- Retail Sales persons - Plus 118 jobs
- Registered Nurses - Plus 76 jobs
- Loan Officers - Less 7 jobs
- Military Occupations - Less 8 jobs
- Postal Service Mail Carriers - Less 10 jobs

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The new Workforce & Innovation Opportunity Act should have a positive impact locally. One-third of the Act's funding is designated for youth job training, internships, apprenticeships for low income, and high risk youth up to age 28. With Saddleback College as a partner, Mission Viejo should benefit from this Act, as will local businesses and students seeking employment.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

The OC Workforce Investment Board indicates that there is workforce demand in Orange County for 1) Information Technology, 2) Advanced Manufacturing, 3) Health Care. The information related to health care should be relevant to Mission Viejo because this is the top industry sector in the community based on number of jobs.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

- Mission Viejo has partnered with the OC Workforce Investment Board and the One-Stop Centers to host the South Orange County Fair for the past three years.
- The Orange County Veterans Service Office in Mission Viejo provides job development and job support, coaching and training assistance to Veterans.
- Saddleback College offers a workforce development program that is focused on placing students in the workforce. Saddleback College also supports Veterans with an on campus office.
- Mission Viejo is also home to the Goodwill of Orange County Career Center that provides quality education, training and employment services for the disabled.
- With the passage of the Workforce & Innovation Opportunity Act, the OC Workforce Investment Board has indicated a plan to focus on 1) Access to education, training and employment, 2) Enhancement of the workforce development system, 3) Improved quality of the labor market, and 4) Improved prosperity of workers.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

No

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

- The Orange County Comprehensive Economic Development Strategy (CEDS) Committee seeks to create jobs, foster more stable and diversified economies, raise income levels, improve the quality of life, and protect the environment.
- Mission Viejo is a member of the Orange County Business Council. This organization coordinates workforce development efforts and organizes the annual Workforce Development Conference in conjunction with the Orange County Workforce Investment Board on workforce topics.

- Mission Viejo works with Saddleback College on a variety of issues including workforce initiatives and has assisted with plan development, internship opportunities and job opportunities for local college students.

## **Discussion**

As outlined above, the City is actively involved in numerous regional and local efforts to expand employment opportunities for residents and businesses. While CDBG will not be the primary source of funding for these efforts, a percentage of public service funds may be allocated for programs that helps expand economic opportunities.



## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

Housing problem concentration is defined as a Census Tract with at least 80% of households experiencing one of four severe housing problems.

Based on maps generated by HUD's CPD Maps, there are several areas throughout the City where residents are experiencing at least one of the four severe housing problems to some degree. CPD Maps supports the data from the Housing Needs Assessment, i.e., housing needs are spread throughout the City impacting both renters and owners, at various income levels; however, there is one Census Tract that regardless of income, 80% of residents are experiencing one of the four severe housing problems – Census Tract 032040 (see **Appendix Maps 3, 4 and 5**).

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

Minority concentration is defined as a Census Tract where a racial or ethnic minority is at least 20 points higher than that minority's percentage of the City's whole population.

Based on Census data, Asians and Hispanics are the two largest minority populations in Mission Viejo – 10.8% and 15.8% respectively. There were no Census Tracts where the Asian population exceeded 30.8%; however, there is one Census Tract that meets the definition of a concentrated minority neighborhood for Hispanics – Census Tract 032027 – Hispanics comprise 42.9% of the area's population (see **Appendix Maps 1 and 2**).

### **What are the characteristics of the market in these areas/neighborhoods?**

The Census Tract with housing problem concentration is a single-family housing neighborhood. Based on CPD Maps information, this area appears to be affluent with little or no substandard housing or crowding issues. It is unclear why this area has been identified by CPD Maps with such a high percentage of housing problems. City staff has surmised that housing problems may be a result of the subprime mortgage refinancing wave of the previous decade which has resulted in significant increases in housing costs (mortgages) for homeowners in this tract.

The Census Tract/Block Group with a Hispanic/Latino concentration is within the City's CDBG-eligible area. This area is predominately apartments and condominiums.

### **Are there any community assets in these areas/neighborhoods?**

There are no significant community assets in either area. Both are predominately residential.

**Are there other strategic opportunities in any of these areas?**

As both areas are built out, there are presently no development opportunities in these areas.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan is the portion of the Consolidated Plan that sets a course of action that the City will implement during the next five years to utilize HUD funds to address priority needs. HUD requires that the Strategic Plan:

- Describe the basis for assigning priority ranking for needs categories
- Identify accomplishments the City plans to achieve in quantitative and qualitative measures over a five-year period

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

Table 54 - Geographic Priority Areas

1	Area Name:	CDBG Eligible Area
	Area Type:	CDBG Eligible Area
	Other Target Area Description:	CDBG Eligible Area
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	HUD defined area
	Include specific housing and commercial characteristics of this target area.	NA
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	HUD defined area
	Identify the needs in this target area.	NA
	What are the opportunities for improvement in this target area?	NA
	Are there barriers to improvement in this target area?	NA
2	Area Name:	Citywide
	Area Type:	Citywide
	Other Target Area Description:	Citywide
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	

	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

### General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

To determine which activities will receive CDBG funding during the Consolidated Plan cycle of 2015-2019, the City utilized a simple **priority ranking** system to determine which activities will receive CDBG funding to address a priority need. The following priority ranking system has been used:

- **High Priority:** Activities that address a high priority need **will be funded** by the City during the five-year period provided adequate resources are available.
- **Low Priority:** The City may fund low, or not fund, a low priority need activities during the five-year period.

## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 55 – Priority Needs Summary

1	<b>Priority Need Name</b>	Owner Occupied Housing Rehabilitation
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Housing Rehabilitation
	<b>Description</b>	Provide rehabilitation loans and grants to assist homeowners improve primary residence to correct code violations, address deferred maintenance and improve neighborhood aesthetics.
	<b>Basis for Relative Priority</b>	Based on housing needs analysis, housing market analysis and public input.
2	<b>Priority Need Name</b>	Housing Choice Voucher Rental Assistance
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Persons with Physical Disabilities
	<b>Geographic Areas Affected</b>	Citywide

	<b>Associated Goals</b>	Housing Assistance Vouchers
	<b>Description</b>	Housing Choice Voucher Rental Assistance
	<b>Basis for Relative Priority</b>	Housing needs analysis, housing market analysis and public input
<b>3</b>	<b>Priority Need Name</b>	Emergency Shelter
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Individuals Families with Children Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Emergency Shelter
	<b>Description</b>	Support for local service agencies that provide short-term shelter (up to 3 months) to individuals/households that are in immediate need of shelter and support services.
	<b>Basis for Relative Priority</b>	Housing needs assessment and service providers
<b>4</b>	<b>Priority Need Name</b>	Transitional Housing/Rapid Rehousing
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Families with Children Individuals Families with Children Victims of Domestic Violence

	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Transitional Housing/Rapid Rehousing
	<b>Description</b>	Support for local service agencies that provide transitional housing (3 to 24 months) or rapid rehousing services for homeless households that are stabilized yet still require housing, case management, and other life skills in order to become self sufficient
	<b>Basis for Relative Priority</b>	Housing needs assessment and service providers
5	<b>Priority Need Name</b>	Services for Elderly/Frail Elderly
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Elderly Elderly Frail Elderly
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Senior/Frail Elderly Services
	<b>Description</b>	Provide financial support to public and nonprofit organizations that provide direct services to seniors and frail elderly. Services will help seniors and the frail elderly maintain their independent living situation or ensure they are provided services that improve quality of life.
	<b>Basis for Relative Priority</b>	Housing needs assessment and service providers
6	<b>Priority Need Name</b>	Services for Disabled
	<b>Priority Level</b>	High



	<b>Population</b>	Extremely Low Low Moderate Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Services for Disabled
	<b>Description</b>	Provide financial support to public and nonprofit organizations that provide direct services to disabled and developmentally disabled. Services will help clients maintain their independent living situation or ensure they are provided service that improves quality of life.
	<b>Basis for Relative Priority</b>	Housing needs assessment and service providers
7	<b>Priority Need Name</b>	Public Infrastructure
	<b>Priority Level</b>	High
	<b>Population</b>	Moderate
	<b>Geographic Areas Affected</b>	CDBG Eligible Area
	<b>Associated Goals</b>	Public Infrastructure Improvements
	<b>Description</b>	Financial assistance in support of CDBG-eligible projects that improve or upgrade the City's infrastructure and address a community priority. Improvements may include repair/replace residential street, sidewalks, ADA compliance and other related improvements.
	<b>Basis for Relative Priority</b>	Needs analysis and City department consultation
8	<b>Priority Need Name</b>	Public Facilities
	<b>Priority Level</b>	Low

	<b>Population</b>	Moderate
	<b>Geographic Areas Affected</b>	CDBG Eligible Area
	<b>Associated Goals</b>	Public Facilities
	<b>Description</b>	Financial assistance in support of CDBG-eligible projects that improve or upgrade the City's public facilities and address a community priority. Improvements may include but are not limited to repairs, replacement and/or upgrades a neighborhood parks and facilities (including ADA compliance).
	<b>Basis for Relative Priority</b>	Needs analysis and City department consultation
9	<b>Priority Need Name</b>	Services for Youth
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Other
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Services for Youth
	<b>Description</b>	Provide financial support to public and nonprofit agencies that assist lower income families with children. Supported agencies should provide households with access to programs and services at reduced or no cost.
	<b>Basis for Relative Priority</b>	Needs analysis and service providers
10	<b>Priority Need Name</b>	Services for Low & Moderate Income Persons
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Other
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Services for Low & Moderate Income Households
	<b>Description</b>	Provide financial support to public and nonprofit agencies that assist lower income households and individuals with safety net services such as access to medical, food bank, case management, and employment services. Supported agencies should provide households with access to programs and services at reduced or no cost.
	<b>Basis for Relative Priority</b>	Needs analysis, service providers
<b>11</b>	<b>Priority Need Name</b>	Program Administration/Fair Housing Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Other
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Fair Housing Services Program Administration
	<b>Description</b>	Ensure efficient/effective use of CDBG to address Consolidated Plan priorities, provide oversight and coordination to make certain funds are spent properly and in a timely manner. Priority need also includes support for education, training/referral services, and enforcement of fair housing laws.

	<b>Basis for Relative Priority</b>	HUD required
12	<b>Priority Need Name</b>	<i>Rental Housing</i>
	<b>Priority Level</b>	<i>High</i>
	<b>Population</b>	<i>Low</i> <i>Moderate</i> <i>Large Families</i> <i>Families with Children</i> <i>Elderly</i>
	<b>Geographic Areas Affected</b>	<i>Citywide</i>
	<b>Associated Goals</b>	<i>Housing Development</i>
	<b>Description</b>	<i>Pre-development cost assistance for potential rental housing project</i>
	<b>Basis for Relative Priority</b>	<i>Housing needs assessment</i>

### Narrative (Optional)

**Impediments to Fair Housing:** HUD-funded grant recipients are required under various laws not to discriminate in housing or services directly or indirectly on the basis of race, color, religion, sex, national origin, age, familial status, or disability. Under the Consolidated Plan regulations, HUD funded recipients are required to: (1) examine and attempt to alleviate housing discrimination within their jurisdiction; (2) promote fair housing choice for all persons; (3) provide opportunities for all persons to reside in any given housing development, regardless of race, color, religion, sex, disability, familial status, or national origin; (4) promote housing that is accessible to and usable by persons with disabilities; (5) and comply with the non-discrimination requirements of the Fair Housing Act. HUD encourages jurisdictions to consult with one another and initiate metropolitan wide area fair housing planning. The **Analysis of Impediments (AI) to Fair Housing Choice** is the primary document utilized for this purpose.

The current AI was prepared in conjunction with the 2010-2014 Consolidated Plan in partnership with three other Orange County jurisdictions. In July 2013, HUD published proposed rules that substantially revamped existing AI rules; however, as of this date, final implementing regulations have not been published. On the advice of the Fair Housing and Equal Opportunity staff at the Los Angeles HUD Office,

the City is moving forward with an update to the AI utilizing existing HUD guidelines. The City is undertaking this process in partnership with 16 Orange County HUD grantees. It is anticipated that the updated AI will be completed in time for adoption of the 2016-2017 Annual Action Plan. A summary of the current AI is provided in the Appendix (see **Appendix page 12**).

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	NA – CDBG may not be used for this type of activity
TBRA for Non-Homeless Special Needs	NA – CDBG may not be used for this type of activity
New Unit Production	NA – CDBG may not be used for this type of activity
Rehabilitation	Housing Market analysis data indicates many lower income homeowners are paying a significant amount of their income for housing (housing cost burden and severe housing cost burden). Housing rehabilitation assistance allows these homeowners to address deferred maintenance improvements on their primary residence without increasing the amount of income dedicated to housing.
Acquisition, including preservation	Housing Market analysis data indicates that there is a need for additional housing that is affordable to both lower income renter and owner households; however, the City's CDBG grant is most likely not large enough to significantly reduce project cost.

**Table 56 – Influence of Market Conditions**

#### UPDATED INFORMATION:

A search of current data found that the California Department of Finance estimates Mission Viejo's 2014 population at 95,334. This State agency also estimates there are 33,568 Mission Viejo households. The 2009-2013 American Community Survey 5-Year Estimates approximates Mission Viejo's median income at \$96,210.

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

Ongoing reductions and fluctuations in CDBG funding make it difficult to estimate the amount that will be available over the five-year time period of the Consolidated Plan. With the loss of redevelopment funding, the only anticipated funds that may be available to implement the Consolidated Plan are HUD funds, general fund social service grants, and housing voucher/certificate resources via OCHA.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	404,479	743,848	150,000	1,239,327	1,400,000	CDBG annual allocation <i>and program income from prior funded housing activities</i>
General Fund	public - local	Public Services	0	0	0	0	0	City general funds to support social services. Estimated at \$50,000 per year; however, must be approved annually by the City Council.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Section 8	public - federal	Other	0	0	0	0	0	The value of rental housing vouchers and certificates assistance is unknown. Program is administered by the Orange County Housing Authority.

Table 57 - Anticipated Resources

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

In past years, the City was able to leverage federal funds with local redevelopment funds. In 2012 the State Legislature and the Governor passed legislation to dissolve all redevelopment agencies in the State. As a result, this funding source is no longer available. For the foreseeable future, it appears that the City will continue to allocate general funds for social service grants. In recent years approximately \$50,000 has been committed for these grants.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City's Housing Element identified three vacant sites that could be developed for housing. In 2007 a City-owned site was identified and rezoned for high-density housing development. To date this site has not been developed but based on zoning up to 255 units could be built on the site. The second site identified in the Housing Element is presently vacant but based on zoning, up to 82 housing units could be developed on the site. The third identified site is presently under development (Watermarke). This site will eventually have 256 residential units 28 of which will be affordable for lower income households (17 very low-income and five low-income (see **Appendix Map 6**).



The City will continue to monitor the availability of surplus land or the possible conversion of other facilities. If any land is deemed or declared surplus, an assessment will be made of its suitability for residential development. Those sites suitable for affordable housing will be forwarded to nonprofit developers for their consideration as to development potential.

## Discussion

Funding resources to implement the City's Consolidated Plan are limited. It is anticipated that CDBG funding will continue to be reduced. In recent years, CDBG housing rehab loan repayments have provided the City with additional amount of funding; however, this source of funds is susceptible to the fluctuations of the economy and thus unpredictable.

HUD has begun to invest additional resources into housing assistance vouchers and certificates, and OCHA has aggressively pursued these new resources. The City will continue to support OCHA's efforts to secure new rental assistance resources.

For the foreseeable future, the City will continue to support social service programs serving City residents; however, resources to support the development of new housing are extremely limited. As outlined above, Mission Viejo has limited vacant land suitable for medium to large scale housing development; however, in recent years the City has supported the reuse of underutilized parcels for housing development. Combined with other incentives, e.g., density bonus, reductions in parking standards, etc. the City may be able to encourage developers to create new housing opportunities for lower income residents.

*In August 1998, the Mission Viejo Community Development Agency (now the Successor Agency) loaned \$2,143,000 to a developer for construction of senior rental housing (Heritage Villas). A portion of the loan (\$793,000) was funded with CDBG. Per the development agreement, the developer was required to begin repaying the loan over a six-year period beginning in 2012. For the past three years, the City received annual loan payment; however, in late 2015, the developer notified the City it had decided to pay the entire loan balance. In January 2016, the City received a payment of \$693,440. Combined with income already on hand from the repayment of other CDBG-funded housing rehabilitation loans, as of February 2016, the City had over \$743,800 in CDBG program income on hand.*

*CDBG program guidelines require that the City expend all program income funds prior to drawing funds against its CDBG-line of credit at the U.S. Treasury. Additionally, CDBG program guidelines have established expenditure thresholds to help ensure the timely expenditure of CDBG funds. The influx of this significant amount of program income poses an issue for the City. The City did not anticipate receiving this significant amount of program income over the five-year period of the 2015-2019 Consolidated Plan; therefore, an amendment is necessary to identify these resources and also revise or establish activities that will expend CDBG funds. City staff has identified one new five-year goal/objective to be added*

to the existing Consolidated Plan. The 2016 Substantial amendment will add Housing Development – Pre-development costs for eligible projects. As a Consolidated Plan addition. Adding this goal/objective will allow the City to allocate CDBG funds to such a project; however, presently no specific project has been identified. The addition of a new goal and objective requires that the City substantially amend the Consolidated Plan. CDBG program regulations requires that the City hold a 30-day public review period and a public hearing whenever a substantial amendment to the Consolidated Plan is undertaken. In addition to the substantial amendment, the City is also amending its 2015-2016 Annual Action Plan to allocate a portion of program income funds toward the preparation of the City of Mission Viejo Americans with Disabilities Act (ADA) Transition Plan. This plan will assess City-owned facilities and other public improvements to identify compliance with current ADA regulations. This activity is eligible as a CDBG planning and administration costs. The City is allowed to allocate up to 20 percent of current year grant and program income for planning and administration costs. Additionally, the City is allowed to undertake a non-substantial amendment to its Annual Action Plan if the change in grant funding does not exceed 35 percent of the City's current year grant. Based these thresholds, \$140,000 in CDBG program income resources will be allocated to the City's FY 2015-2016 CDBG Planning and Administration resources.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Orange County Housing Authority	PHA	Public Housing	Region
Saddleback Valley Unified School District	Public institution	public services	Other
211 ORANGE COUNTY	Continuum of care	Homelessness Planning	Region
Saddleback College	Public institution	Economic Development	Region
Age Well Senior Services	Subrecipient	public services	Region
VOCATIONAL VISIONS	Subrecipient	public services	Region
CAMINO HEALTH CENTER	Subrecipient	public services	Region
Families Forward	Subrecipient	public services	Region
South County Outreach	Subrecipient	public services	Region
Fair Housing Foundation	Subrecipient	public services	Region

**Table 58 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

Mission Viejo has a strong group of service providers that are capable of delivering a wide variety of services for City residents. Additionally, the City has a diverse economic base that provides a wide range of employment opportunities from a variety of industries. The City has also established strong working relationships with the local school districts and colleges. The City continues to work well with OCHA by supporting their efforts to assist the City's lower income renters with housing assistance vouchers and certificates.

With respect to gaps in the institutional deliver system, there is a need to improve the sharing of information that is mutually beneficial to the City and regional players. For example, CoC information regarding regional and Mission Viejo homeless was available; however, detailed information was hard to obtain from the CoC. Persistent follow-up was needed to obtain data.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

<b>Homelessness Prevention Services</b>	<b>Available in the Community</b>	<b>Targeted to Homeless</b>	<b>Targeted to People with HIV</b>
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X	X	
Mortgage Assistance			
Rental Assistance	X		
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics			
Other Street Outreach Services		X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse			
Child Care	X		
Education	X		
Employment and Employment Training	X	X	
Healthcare	X		
HIV/AIDS			
Life Skills	X	X	
Mental Health Counseling	X		
Transportation			
<b>Other</b>			

**Table 59 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

Several homeless service providers are available to assist the homeless and those that are at risk of becoming homeless. The City's homeless service delivery system is based on the concept that it is less expensive to help someone stay housed than it is to rehouse them. To this end, the City has funded programs that provide lower income households with case management, employment enhancement services, food, reduced cost childcare and affordable healthcare. Safety net services/assistance enables households to free up dollars to help pay for housing.

For those who have slipped into homelessness, the City has established relationships with service providers that will accept referrals from the City. These agencies can address immediate housing needs, via emergency housing, and if needed, longer term housing and support services are also available (transitional housing). Several service providers are also beginning to implement rapid rehousing programs in which households are quickly placed into housing and are provided appropriate services to stabilize the household and accelerate the self-sufficiency process. *As resources are available, the City will consider supporting activities that will help address the needs the homeless, especially homeless families, and homeless veterans and their families.*

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The strength of the City's homeless delivery system is that it has several entry points that are prepared to meet the unique needs of most homeless persons, including families, families with children, veterans, and youths.

In recent years the City has experienced a noticeable increase in chronic homeless. The City's current service delivery system is not adequately equipped to deal with this population; however, this is an issue for most of the County (especially in South Orange County) as there are limited year-round emergency shelter beds for single adults.

The City's strategy is also limited by the lack of applicants for City funds to provide housing services. One explanation is that the City simply cannot fund grants large enough for programs that provide deep housing subsidies over a sustained time period for the homeless. Applicants for these types of programs typically apply directly to HUD for funding.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation	2015	2019	Affordable Housing	Citywide	Owner Occupied Housing Rehabilitation	CDBG: \$809,479	Homeowner Housing Rehabilitated: 50 Household Housing Unit
2	Housing Assistance Vouchers	2015	2019	Public Housing	Citywide	Housing Choice Voucher Rental Assistance	Section 8: \$0	Other: 1000 Other
3	Emergency Shelter	2015	2019	Homeless	Citywide	Emergency Shelter	CDBG: \$5,000	Homeless Person Overnight Shelter: 5 Persons Assisted
4	Transitional Housing/Rapid Rehousing	2015	2019	Homeless	Citywide	Transitional Housing/Rapid Rehousing	CDBG: \$5,000	Homeless Person Overnight Shelter: 5 Persons Assisted
5	Senior/Frail Elderly Services	2015	2019	Non-Homeless Special Needs	Citywide	Services for Elderly/Frail Elderly	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
6	Services for Disabled	2015	2019	Non-Homeless Special Needs	Citywide	Services for Disabled	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 350 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Public Infrastructure Improvements	2015	2019	Non-Housing Community Development	CDBG Eligible Area	Public Infrastructure	CDBG: \$500,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
8	Public Facilities	2015	2019	Non-Housing Community Development	CDBG Eligible Area	Public Facilities	CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
9	Services for Youth	2015	2019	Non-Housing Community Development	Citywide	Services for Youth	CDBG: \$25,000	Public service activities other than Low/Moderate Income Housing Benefit: 60 Persons Assisted
10	Services for Low & Moderate Income Households	2015	2019	Non-Housing Community Development	Citywide	Services for Low & Moderate Income Persons	CDBG: \$75,000	Public service activities other than Low/Moderate Income Housing Benefit: 12500 Persons Assisted
11	Fair Housing Services	2015	2019	Non-Housing Community Development	Citywide	Program Administration/Fair Housing Services	CDBG: \$35,000	Public service activities other than Low/Moderate Income Housing Benefit: 450 Persons Assisted
12	Program Administration	2015	2019	Administration	Citywide	Program Administration/Fair Housing Services	CDBG: \$350,000	Other: 5 Other
13	Housing Development:	2016	2019	Rental Housing	Citywide	Rental Housing	CDBG: \$350,000	Rental units constructed: 10 Household Housing Unit

Table 60 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Housing Rehabilitation
	<b>Goal Description</b>	Housing rehabilitation loans and grants to assist homeowners improve primary residence.
2	<b>Goal Name</b>	Housing Assistance Vouchers
	<b>Goal Description</b>	Housing Choice vouchers and certificates provided by the OC Housing Authority. No dollar value is provided as level of assistance will vary from year to year as determined by HUD and OC Housing Authority. Also five-year estimate may include duplicate accomplishments as voucher/certificate holders may reside in housing unit for multiple years. It is estimated that 200 Mission Viejo residents will receive voucher/certificate assistance each year.
3	<b>Goal Name</b>	Emergency Shelter
	<b>Goal Description</b>	Short-term shelter for households in immediate need for shelter.
4	<b>Goal Name</b>	Transitional Housing/Rapid Rehousing
	<b>Goal Description</b>	Transitional housing (3 to 24 months) or quick access to permanent housing for homeless households. In addition to housing case management and other life skills services are provided in order to assist household become self-sufficient.
5	<b>Goal Name</b>	Senior/Frail Elderly Services
	<b>Goal Description</b>	Services for seniors and frail elderly that help maintain and improve quality of life.
6	<b>Goal Name</b>	Services for Disabled
	<b>Goal Description</b>	Services for individuals with disabilities that help maintain and improve quality of life
7	<b>Goal Name</b>	Public Infrastructure Improvements
	<b>Goal Description</b>	Improvements to public infrastructure within CDBG eligible neighborhoods. Improvements may include (but are not limited to) street pavement, sidewalk, and ADA-related upgrades.



8	<b>Goal Name</b>	Public Facilities
	<b>Goal Description</b>	Improvements to public facilities within CDBG eligible neighborhoods. Improvements may include (but are not limited to) parks and community centers.
9	<b>Goal Name</b>	Services for Youth
	<b>Goal Description</b>	Social services for youth and children.
10	<b>Goal Name</b>	Services for Low & Moderate Income Households
	<b>Goal Description</b>	A general category of services that provide direct assistance to lower income households. Services include but are not limited to safety net programs such as access to reduced cost medical services, food pantries, and case management.
11	<b>Goal Name</b>	Fair Housing Services
	<b>Goal Description</b>	Fair housing outreach, education and enforcement services
12	<b>Goal Name</b>	Program Administration
	<b>Goal Description</b>	CDBG program oversight and coordination
13	<b>Goal Name</b>	<b><i>Housing Development</i></b>
	<b>Goal Description</b>	<b><i>Pre-development cost for development of housing for eligible low and moderate-income persons</i></b>

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The City of Mission Viejo is not a recipient of HOME funds; however, the following estimates are provided as five-year goals for owner units to be rehabilitated with CDBG funds. ***The number of rental units which may be developed are not determined at this time:***

- 5 extremely low-income (0% to 30%)
- 10 very low-income (30% to 50%)
- 35 low-income (50% to 80%)

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

The City of Mission Viejo does not own or manage public housing.

### **Activities to Increase Resident Involvements**

Not applicable

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

N/A

### **Plan to remove the ‘troubled’ designation**

Not applicable

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

**Land Use Controls:** The Land Use Element of the General Plan establishes basic land uses and density of development in the City. The Land Use Element provides for four residential land use designations allowing for development of housing with densities of 3.5 units/acre to 30 units/acre. The City's General Plan is not considered to be a significant constraint to the development of affordable housing as it provides for adequate sites, appropriate densities and zoning to facilitate construction of housing.

Zoning regulations serve to implement the General Plan. They are designed to protect and promote the health, safety and general welfare of residents. Zoning regulations also help preserve the character and integrity of existing neighborhoods. Zoning establishing the number of units that may be built per acre, lot size, lot coverage and building height. Zoning/development standards are viewed as reasonable to protect the public health, safety and welfare, and are not considered to be a significant constraint on the development of housing.

Parking rules are not considered a constraint on the production of affordable housing. The City has the ability to grant reduced parking for senior housing and other affordable housing projects through the conditional use permit process. State density bonus law establishes parking standards for qualifying affordable developments that pre-empts local parking requirements for density bonus projects.

**Local Processing and Permit Procedures:** There are three levels of review authority in Mission Viejo: 1) Community Development Director, 2) Planning and Transportation Commission, 3) City Council. Projects approved by the Director typically require 2-3 months to process, while projects approved by the Commission typically require 3-6 months to process. All project approvals are final unless appealed. Projects approved by the Council typically require 6-12 months to process. Residential projects in the City generally receive concurrent processing of various development applications (e.g., subdivision and zoning approvals) to facilitate timely construction.

**Fees, Exactions & Site Improvements:** The City requires developers to provide on-site and off-site improvements necessary to serve their projects. Improvements include water, sewer and other utility extensions, street construction, and traffic control device that are related to the project. State law limits fees charged for development permit processing to the reasonable cost of providing the service for which the fee is charged. Various fees and assessments are charged by the City and other public agencies to cover the costs of processing permit applications and providing services and facilities such as schools, parks and infrastructure.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

**Land Use Controls:** The General Plan provides for adequate sites with appropriate densities and zoning to facilitate construction of housing; however, the City will consider granting a density bonus or other modifications to development standards, such as building height, in order to enhance the feasibility of an affordable housing project.

The City has the ability to grant reduced parking for senior housing and other affordable housing projects through the conditional use permit process. In addition, state density bonus law establishes parking standards for qualifying affordable developments that preempts local parking requirements for density bonus projects.

**Local Processing and Permit Procedures:** Time needed for development review, permit processing, and the associated costs are often mentioned as barrier to building affordable housing, i.e., there is a cost associated with a developer's holding time that is ultimately added to the project costs. Residential projects in the City generally receive concurrent processing of various development applications (e.g., subdivision & zoning approvals), thereby significantly reducing review time and minimizing related holding costs. As stated in the Housing Element, the City will also consider providing incentives to assist in the development of affordable housing, including expeditious permit processing and fee waivers.

**Fees and Other Exactions Required of Developers and Site Improvements:** The City often requires developers to provide on-site and off-site improvements necessary to serve their projects. Where an established percentage of the dwelling units of a project are devoted to lower income households, incentives such as density bonus, tax-exempt financing, waiver of fees, assistance with development of on- or off-site improvements, and reductions in minimum parking requirements may be considered. Additionally, the City of Mission Viejo strives to keep development fees and improvement requirements to a minimum and actively pursues other sources of revenue to fund public improvements that are coordinated with private development.

## **SP-60 Homelessness Strategy – 91.215(d)**

### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Because there are few homeless in the City, there are no city-funded homeless outreach efforts; however, most regional homeless service providers have established outreach programs which aim to engage the homeless and assess their needs. As needed, the City will work with these regional service providers to enhance outreach and assessment efforts.

### **Addressing the emergency and transitional housing needs of homeless persons**

The 2010-2014 Consolidated Plan cycle listed both emergency shelter and transitional housing as high needs and established five-year goals for both types of housing. Over the course of the five-year cycle, no transitional housing programs approached the City with a funding request, and only one emergency shelter program requested funding. Nonetheless, the City developed and has maintained good working relationships with these service providers and is able to refer residents to respective services. Because funding requests have been minimal, both of these types of homeless housing are listed as low priority needs in the 2015-2019 Consolidated Plan; however, if funding applications **or requests** are received and as resources permit, the City may supporting emergency and **or** transitional housing services.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

Rapid rehousing has been listed in the Consolidated Plan as a low priority need, mainly because the City has not received a funding request for this type of housing program. In recent years agencies that traditionally provided transitional housing have begun to integrate a rapid rehousing program into their overall agency services. The City will continue to refer individuals to these agencies. An agency's request for rapid rehousing program funding will be considered and evaluated like other funding requests.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

The City homeless strategy is based on the proposition that it is less expensive and disruptive for a household to remain housed in their existing home than to be rehoused. To this end, the City will focus

its resources with agencies that provide a variety of safety net services aimed at preventing households from becoming homeless. These services include case management, employment skills development, food, and rent/utility assistance.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

The City's Housing Rehabilitation program staff will ensure that all housing units that were built prior to 1978, and that receive public-funded rehabilitation assistance, are tested for lead based-paint. If lead is found, additional funds may be allocated to a project for the specific purpose of creating a home free of lead paint hazards.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

During consultation with the State Department of Public Health, State staff was clear that information provided regarding the number of children with high blood lead values was not solely attributed to lead based-paint. Without this specific information, the City can only address potential lead poisoning and hazards within the programs it funds. The City will mandate lead testing for all properties constructed prior to 1978 that are part of the City's rehabilitation program.

### **How are the actions listed above integrated into housing policies and procedures?**

Current Housing Rehabilitation Program policies and procedures require all properties constructed prior to 1978 to be tested for lead. If lead is found, it must be removed or encapsulated.



## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

According to the U.S. Census Bureau, 4.7% of the City's population is living at or below the poverty level. The Census Bureau also reports that 8.8% of Mission Viejo residents age 65 and older are living in poverty. [1] The City has identified several activities and services that can be implemented to combat poverty - this strategy includes support of programs that improve coordination and collaboration among City departments and nonprofit agencies that provide health and social services, employment training, and other support services for lower income persons. Specific examples include the following activities:

- Implement housing programs (including housing rehabilitation assistance) for lower income, senior and disabled homeowners **and renters**.
- Support rental assistance programs provided by the Orange County Housing Authority for very low-income renters.
- Support homeless prevention services for individuals presently housed but at risk of losing their residence. As resources permit, assist those already homeless that are in need of emergency shelter, transitional housing, or rapid rehousing.
- Support public services to improve the quality of life of lower income households including seniors, the disabled, and households at risk of becoming homeless.
- Implementation of the City's Economic Development Strategy for the purpose of creating an environment that is conducive to building and sustaining businesses and employment opportunities.

[1] 2013 American Community Survey 1-Year Estimates, Table #S1701.

### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

The City's anti-poverty strategy calls for assisting lower income households, seniors and disabled homeowners to improve their homes without incurring new housing cost. The support for OCHA's rental assistance programs for very low-income renters is consistent with the City's affordable housing plan. Additionally, safety net programs (e.g., food bank, low cost medical services and reduced cost childcare) assist households at risk of becoming homeless by helping them to free up funds for housing.

## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The goal of the City's monitoring efforts will be to ensure compliance with CDBG program requirements thus protecting the public's investment in the community.

CDBG funded activities carried out by subrecipients will be provided as needed and will be required to submit quarterly accomplishment reports to program staff. Public improvement reports will include a description of project progress and dates for milestones such as completion date. Housing rehabilitation and public service providers will be required to provide information regarding the number of homeowners/clients served and the overall progress of their programs. City staff will also undertake on-site monitoring to review subrecipients' performance, quality of services, and grant administration abilities. If and when necessary, corrective actions will be recommended by the City to ensure compliance with applicable federal laws and regulations. For agencies that receive regular funding from the City, and that consistently perform well, monitoring will be undertaken every other year. First-time funded agencies or agencies demonstrating administrative/programmatic issues will be monitored annually until grant management competence is proven. All quarterly report information will be input on a regular basis into IDIS. Year-end accomplishment information will be submitted to HUD as part of the Consolidated Annual Performance and Evaluation Report (CAPER).

With respect to minority and women owned businesses, the City will continue to solicit the interest of a wide variety of companies and firms to undertake HUD-funded activities.

## Expected Resources

### AP-15 Expected Resources – 91.220(c)(1,2)

#### Introduction

Ongoing reductions and fluctuations in CDBG funding make it difficult to estimate the amount that will be available over the five-year time period of the Consolidated Plan. With the loss of redevelopment funding, the only anticipated funds that may be available to implement the Consolidated Plan are HUD funds, general fund social service grants, and housing voucher/certificate resources via OCHA.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	404,479	140,000	150,000	694,479	1,400,000	CDBG annual allocation <i>and program income</i>
General Fund	public - local	Public Services	0	0	0	0	0	City general funds to support social services. Estimated at \$50,000 per year; however, must be approved annually by the City Council.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Section 8	public - federal	Other	0	0	0	0	0	The value of rental housing vouchers and certificates assistance is unknown. Program is administered by the Orange County Housing Authority.

Table 61 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

In past years, the City was able to leverage federal funds with local redevelopment funds. In 2012 the State Legislature and the Governor passed legislation to dissolve all redevelopment agencies in the State. As a result, this funding source is no longer available. For the foreseeable future, it appears that the City will continue to allocate general funds for social service grants. In recent years approximately \$50,000 has been committed for these grants.

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The City's Housing Element identified three vacant sites that could be developed for housing. In 2007 a City-owned site was identified and rezoned for high-density housing development. To date this site has not been developed but based on zoning up to 255 units could be built on the site. The second site identified in the Housing Element is presently vacant but based on zoning, up to 82 housing units could be developed on the site. The third identified site is presently under development (Watermarke). This site will eventually have 256 residential units 28 of which will be affordable for lower income households (17 very low-income and five low-income (see **Appendix Map 6**).

The City will continue to monitor the availability of surplus land or the possible conversion of other facilities. If any land is deemed or declared surplus, an assessment will be made of its suitability for residential development. Those sites suitable for affordable housing will be forwarded to nonprofit developers for their consideration as to development potential.

## **Discussion**

Funding resources to implement the City's Consolidated Plan are limited. It is anticipated that CDBG funding will continue to be reduced. In recent years, CDBG housing rehab loan repayments have provided the City with additional amount of funding; however, this source of funds is susceptible to the fluctuations of the economy and thus unpredictable.

HUD has begun to invest additional resources into housing assistance vouchers and certificates, and OCHA has aggressively pursued these new resources. The City will continue to support OCHA's efforts to secure new rental assistance resources.

For the foreseeable future, the City will continue to support social service programs serving City residents; however, resources to support the development of new housing are extremely limited. As outlined above, Mission Viejo has limited vacant land suitable for medium to large scale housing development; however, in recent years the City has supported the reuse of underutilized parcels for housing development. Combined with other incentives, e.g., density bonus, reductions in parking standards, etc. the City may be able to encourage developers to create new housing opportunities for lower income residents.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
<b>1</b>	Housing Rehabilitation	2015	2019	Affordable Housing	Citywide	Owner Occupied Housing Rehabilitation	CDBG: \$200,000	Homeowner Housing Rehabilitated: 10 Household Housing Unit
<b>2</b>	Senior/Frail Elderly Services	2015	2019	Non-Homeless Special Needs	Citywide	Services for Elderly/Frail Elderly	CDBG: \$10,245	Public service activities other than Low/Moderate Income Housing Benefit: 103 Persons Assisted
<b>3</b>	Public Infrastructure Improvements	2015	2019	Non-Housing Community Development	CDBG Eligible Area	Public Infrastructure	CDBG: \$212,914	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
<b>4</b>	Services for Disabled	2015	2019	Non-Homeless Special Needs	Citywide	Services for Disabled	CDBG: \$13,775	Public service activities other than Low/Moderate Income Housing Benefit: 93 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Services for Youth	2015	2019	Non-Housing Community Development	Citywide	Services for Youth	CDBG: \$6,325	Public service activities other than Low/Moderate Income Housing Benefit: 13 Persons Assisted
6	Services for Low & Moderate Income Households	2015	2019	Non-Housing Community Development	Citywide	Services for Low & Moderate Income Persons	CDBG: \$30,300	Public service activities other than Low/Moderate Income Housing Benefit: 3100 Persons Assisted
7	Program Administration	2015	2019	Administration	Citywide	Program Administration/Fair Housing Services	CDBG: \$220,895	Other: 130 Other

Table 62 – Goals Summary

## Goal Descriptions

1	Goal Name	Housing Rehabilitation
	Goal Description	
2	Goal Name	Senior/Frail Elderly Services
	Goal Description	
3	Goal Name	Public Infrastructure Improvements
	Goal Description	CDBG funding for rehabilitation of residential street pavement
4	Goal Name	Services for Disabled
	Goal Description	

5	<b>Goal Name</b>	Services for Youth
	<b>Goal Description</b>	
6	<b>Goal Name</b>	Services for Low & Moderate Income Households
	<b>Goal Description</b>	Services include safety net programs such as case management, food, and low-cost medical services.
7	<b>Goal Name</b>	Program Administration
	<b>Goal Description</b>	CDBG funds for program oversight and coordination, <i>ADA Transition Plan, and</i> fair housing services.



## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

Based on the citizen participation process and the analysis of various data, the following activities have been allocated CDBG funds for Fiscal Year 2015-2016.

#### Projects

#	Project Name
1	CDBG Administration
2	Fair Housing Services
3	Age Well Senior Services
4	Camino Health Clinic
5	Council on Aging
6	Families Forward
7	Saddleback Valley Unified School District
8	South County Outreach
9	Vocational Visions
10	Housing Rehabilitation
11	Residential Street Pavement Rehabilitation
12	Birth Choice Health Clinic

**Table 63 – Project Information**

#### **Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

The City will allocate a portion of its CDBG funds for activities that address the housing/service needs of the elderly, special needs, and extremely low-income households at risk of becoming homeless. According to data from the Needs Assessment these households are contributing significant portions of their income to maintain their housing. Consistent with the City's Homeless Strategy, resources will be allocated to help these households remain housed in place rather than fall into homelessness. Additionally, the City will encourage and support OCHA's efforts to obtain additional rental assistance funding for Mission Viejo households. The City's housing rehabilitation program will also focus its efforts to assist elderly homeowners undertake improvement of respective residences to address specific household needs.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	CDBG Administration
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Program Administration
	<b>Needs Addressed</b>	Program Administration/Fair Housing Services
	<b>Funding</b>	CDBG: \$213,895
	<b>Description</b>	CDBG funds for program oversight and coordination
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Program oversight including monitoring of CDBG funded activities, and coordination activities such as preparation of plans and reports, <i>including ADA Transition Plan</i>
2	<b>Project Name</b>	Fair Housing Services
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Program Administration
	<b>Needs Addressed</b>	Program Administration/Fair Housing Services
	<b>Funding</b>	CDBG: \$7,000
	<b>Description</b>	CDBG funds to support fair housing outreach, coordination and enforcement.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	

	<b>Planned Activities</b>	Services to include distribution of fair housing literature at City Hall & community centers, educational presentations for tenants, landlords and property managers, fair housing complaint investigation and resolution, and referral to HUD/State of valid fair housing law violations.
<b>3</b>	<b>Project Name</b>	Age Well Senior Services
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Senior/Frail Elderly Services
	<b>Needs Addressed</b>	Services for Elderly/Frail Elderly
	<b>Funding</b>	CDBG: \$5,225
	<b>Description</b>	CDBG funds for case management and in-home support services for home bound seniors.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
<b>4</b>	<b>Planned Activities</b>	Case management, assessment and linkages to appropriate support services for home bound seniors.
	<b>Project Name</b>	Camino Health Clinic
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Services for Low & Moderate Income Households
	<b>Needs Addressed</b>	Services for Low & Moderate Income Persons
	<b>Funding</b>	CDBG: \$11,325
	<b>Description</b>	Low cost primary medical and pediatric services
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	

	<b>Planned Activities</b>	Reduced costs primarily comprehensive health care for lower income and uninsured Mission Viejo residents. Low cost pediatric dental care will also be provided.
5	<b>Project Name</b>	Council on Aging
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Senior/Frail Elderly Services
	<b>Needs Addressed</b>	Services for Elderly/Frail Elderly
	<b>Funding</b>	CDBG: \$5,020
	<b>Description</b>	Long-term ombudsman services for seniors living in managed care facilities
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Unannounced visits to managed care facilities to advocate for the rights of elderly, long-term care residents.
6	<b>Project Name</b>	Families Forward
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Services for Low & Moderate Income Households
	<b>Needs Addressed</b>	Services for Low & Moderate Income Persons
	<b>Funding</b>	CDBG: \$6,225
	<b>Description</b>	Homelessness prevention services for lower income Mission Viejo residents including food pantry and career coaching
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	

	<b>Planned Activities</b>	Case management, food pantry; seasonal programs such as the Back-to-School supply distribution, Adopt-a-Family holiday gift program & Thanksgiving food basket distribution; career coaching services. Services aim to assist households maximize income in order to maintain/obtain appropriate housing and not become homeless.
7	<b>Project Name</b>	Saddleback Valley Unified School District
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Services for Youth
	<b>Needs Addressed</b>	Services for Youth
	<b>Funding</b>	CDBG: \$6,325
	<b>Description</b>	Reduced cost before and after school childcare services
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
8	<b>Planned Activities</b>	Before and after school childcare including recreation and educational programs for elementary school age children.
	<b>Project Name</b>	South County Outreach
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Services for Low & Moderate Income Households
	<b>Needs Addressed</b>	Services for Low & Moderate Income Persons
	<b>Funding</b>	CDBG: \$11,775
	<b>Description</b>	Emergency assistance to Mission Viejo and other South Orange County residents who are at-risk of hunger and homelessness.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	

	<b>Planned Activities</b>	Community Food Pantry which operates 5-days-week and one Saturday per month, year-round. They may also receive additional food items for Thanksgiving and holiday meals. Residents may also receive case management services for additional resource and referrals, free computer skills classes, and clothing vouchers. Providing food enables households to free up dollars to help pay for and other necessities.
<b>9</b>	<b>Project Name</b>	Vocational Visions
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Services for Disabled
	<b>Needs Addressed</b>	Services for Disabled
	<b>Funding</b>	CDBG: \$13,775
	<b>Description</b>	Job training and development for adults with developmental disabilities.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
<b>10</b>	<b>Planned Activities</b>	Job training and development for individuals with intellectual/developmental and other disabilities. Activities include the following: determining job interests and abilities, resume and interview assistance, transportation arrangements, ongoing follow up, and job coaching.
	<b>Project Name</b>	Housing Rehabilitation
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Housing Rehabilitation
	<b>Needs Addressed</b>	Owner Occupied Housing Rehabilitation
	<b>Funding</b>	CDBG: \$200,000
	<b>Description</b>	Loans and grants for qualified homeowners to improve their primary residence
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Loans and grants for rehabilitation of primary residence. Improvements to homes will address code deficiencies and deferred maintenance improvements
<b>11</b>	<b>Project Name</b>	Residential Street Pavement Rehabilitation
	<b>Target Area</b>	CDBG Eligible Area
	<b>Goals Supported</b>	Public Infrastructure Improvements
	<b>Needs Addressed</b>	Public Infrastructure
	<b>Funding</b>	CDBG: \$212,914
	<b>Description</b>	Substantial rehabilitation of pavement in residential neighborhoods.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Removal and replacement of deficient asphalt: cold-plaining of existing pavement, placement of pavement reinforcing fabric and placement of 1.5" asphalt pavement overlay. This process will bring streets to current standard and extend life of streets by at least 15 years.
<b>12</b>	<b>Project Name</b>	Birth Choice Health Clinic
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Services for Low & Moderate Income Households
	<b>Needs Addressed</b>	Services for Low & Moderate Income Persons
	<b>Funding</b>	CDBG: \$1,000
	<b>Description</b>	Low-cost medical services
	<b>Target Date</b>	



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Medical counseling and services, primarily for women.

## **AP-50 Geographic Distribution – 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

Activities slated for CDBG-funding during Fiscal Year 2015-2016 will mainly be available on a citywide basis to income eligible individuals (i.e., limited clientele). The map of the City’s CDBG Eligible Areas provides a view of the areas where CDBG resources may be focused on an “area wide” basis. Activities that are limited-clientele in nature area will ensure that all recipients are income eligible (see **Appendix Map 7**).

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Citywide	62
CDBG Eligible Area	38

**Table 64 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

Funding is primarily allocated on a citywide basis as the City’s primary intent is to serve lower income households that are in need of services/assistance regardless of where they live in the City. As the City’s CDBG-eligible areas tend to be older sections of the City, area wide activities will help to improve and sustain these neighborhoods and perhaps encourage homeowners to also invest in their homes.

### **Discussion**

As indicated above, CDBG funds are primarily focused on programs that serve lower income residents regardless of where they live. It is also expected that the City’s invests in neighborhoods will create a synergy where by residents will also invest in their home and community.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

With limited CDBG funding, the City will implement its housing rehabilitation program during the 2015-2016 Fiscal Year.

One Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	
Special-Needs	
Total	

**Table 65 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	10
Acquisition of Existing Units	0
Total	10

**Table 66 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

Due to limited resources, the City will focus 2015-2016 CDBG funds on housing rehabilitation of existing owner-occupied housing units. While not the primary focus of the program, some special-needs households (senior and disabled) may be assisted during the year.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

Mission Viejo does not own or manage public housing.

### **Actions planned during the next year to address the needs to public housing**

Not applicable

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

Not applicable

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

Not applicable

### **Discussion**

Not applicable

## **AP-65 Homeless and Other Special Needs Activities – 91.220(i)**

### **Introduction**

As outlined in the Strategic Plan, the City's homeless strategy places an emphasis on preventing homelessness. Based on the notion that it is less expensive and disruptive to keep a household housed in place, the City will fund public service programs that provide a variety of services aimed at helping households, especially extremely low income households, to maximize the amount of funds they can contribute toward housing. Services to be funded with CDBG include low cost comprehensive healthcare, reduced cost before/after-school childcare, food, employment skills enhancement, and case management.

### **Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

#### **Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

No program that primarily focus on homeless outreach is proposed for funding during 2015-2016.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

During the past Consolidated Plan cycle, only one funding request for emergency shelter was received by the City and none for transitional housing; however, the City has funded other programs offered by these agencies and has developed a positive working relationship with these providers. This relationship allows staff to refer clients to these agencies for housing assistance. Should an application be received in the future, it will be considered for funding like other applications.

#### **Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

As outlined above, the City will focus its resources on preventing homelessness as opposed to funding services that are assisting those already homeless. It is important to note that the City's strategy does not exclude funding such programs; however, for 2015-2016 no funding request were received. The City will continue to support agencies that provide these housing services by providing certifications of

consistency with the Consolidated Plan (if applicable and merited), and will also continue to support the regional CoC as it seeks resources to address regional homeless issues.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

It is the City's strategy to help a household at risk of becoming homeless, to stay in their home. The City will continue to participate in regional homeless planning efforts including the OC CoC's Discharge Plan, which aims to prevent individuals leaving institutions, hospitals, etc., from becoming homeless.

## **Discussion**

The City's strategy is to help prevent homelessness and to support local service providers efforts to seek additional resources when appropriately designated land is available.

## **AP-75 Barriers to affordable housing – 91.220(j)**

### **Introduction:**

Barriers to affordable housing and actions to overcome barriers have been previously discussed.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

As outlined in the Strategic Plan, the City will undertake the following actions to ameliorate the negative impacts of certain barriers to affordable housing.

**Land Use Controls:** If applicable, the City will consider granting a density bonus or modification to development standards, such as building height, in order to enhance the feasibility of an affordable housing project. The City may also consider granting reduced parking for senior housing and other affordable housing projects through the conditional use permit process.

**Local Processing and Permit Procedures:** As delineated in the Housing Element, the City will consider providing incentives to assist in the development of affordable housing. Incentives may include expeditious permit processing and fee waivers.

**Fees and Other Exactions Required of Developers and Site Improvements:** Where an established percentage of the dwelling units of a project are devoted to lower income households, incentives such as density bonus, tax-exempt financing, waiver of fees, assistance with development of on- or off-site improvements, and reductions in minimum parking requirements may be considered. In general, the City of Mission Viejo strives to keep development fees and improvement requirements to a minimum and actively pursues other sources of revenue to fund public improvements that are coordinated with private development.

**Tax Policies:** There is no local tax.

### **Discussion:**

The Housing Element has outlined a comprehensive plan to address barriers to affordable housing. The Consolidated Plan mirrors this plan, which is to provide incentives to developers willing to dedicate developed units for lower income households.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

Outlined below are the actions the City will implement to address the sub-strategies of the Consolidated Plan.

### **Actions planned to address obstacles to meeting underserved needs**

The City will allocate a portion of its CDBG funds for activities that address the housing/service needs of the elderly and lower-income households. Additionally, the City will encourage and support OCHA's efforts to obtain additional rental assistance funding, especially for senior and low-income households. The City's housing rehabilitation program will focus its efforts to assist elderly homeowners undertake improvement of respective residences to address specific household needs.

### **Actions planned to foster and maintain affordable housing**

The City of Mission Viejo has identified the actions it will undertake during Fiscal Year 2015-2016 to foster and maintain affordable housing. The Consolidated Plan identified programs such as Single-Family Housing Rehabilitation assistance as the means to maintain and improve housing currently available to by low and moderate-income residents. By providing deferred payment loans and grant, lower income households are able to rehabilitate their residence to meet basic housing quality standards and incur zero or minimal additional housing costs. An estimated 10 housing units will be assisted with CDBG funds during the 2015-2016 Fiscal Year.

As outlined in the Housing Element, the City identified three sites that are properly zoned for housing development. Two of the identified sites remain vacant and undeveloped. Construction on the third site is underway. The project should be completed during the upcoming program year. The site will have 256 housing units, 38 of which will be affordable to very low and low-income households. The City will continue to explore additional development opportunities.

### **Actions planned to reduce lead-based paint hazards**

Based on past housing rehabilitation program statistics, only a small percentage of housing units that were rehabilitated with City resources contain lead-paint hazards. To ensure compliance with program regulations, all housing units, that were constructed before 1987, that are rehabbed with CDBG resources, will be tested for lead-paint hazards. If needed lead hazards will be removed or mitigated.



### **Actions planned to reduce the number of poverty-level families**

The City will assist programs and services that combat poverty. During Fiscal Year 2015-2016 the City will fund the following activities to support implementation of this strategy:

- Affordable housing programs including rehabilitation for lower income, senior and disabled homeowners, and rental assistance for very low-income renters (the latter via the Orange County Housing Authority).
- Homeless prevention assistance.
- Public services that provide free or reduced cost services to lower income households that will help to improve quality of life.

### **Actions planned to develop institutional structure**

The City has made an effort to develop an institutional structure that will help identify and access resources to improve the community. The City will continue to work with nonprofit public entities to deliver public services. As a member of the Orange County Continuum of Care Community Forum, the City will provide critical information to the County of Orange for preparation of the County's Continuum of Care Homeless Assistance grant applications to HUD. Mission Viejo will continue to provide critical information regarding mainstream funds the City will make available to serve the homeless, and also assist in identifying and prioritizing gaps and needs in the regional system of care. Additionally, the City will provide input on the development of the County's Ten-Year Plan to End Homeless. Finally, the City will continue to assist the Orange County Housing Authority implement its Five-year PHA Plan.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The City of Mission Viejo does not operate public housing. The Orange County Housing Authority provides rental assistance in the community. Federal legislation requires that the Housing Authority prepare five-year and one-year plans that highlight its mission, goals and objectives as it relates to public and assisted housing programs. The City will review the Authority's plans and provide OCHA the opportunity to review and consult with the City regarding its Consolidated Plan. The goal of this cross-consultation is to provide consistent and coordinated housing services for City residents. Ongoing consultation with local nonprofits also assists the City to coordinate the efficient and effective use of limited resources federal resources.

### **Discussion:**

One HUD-required strategy not discussed above are the City's action steps to affirmatively further fair housing via the Analysis of Impediments (AI) for Fair Housing Choice. As detailed in the Strategic Plan, the City's current AI is summarized in the Appendix. Action steps to be taken during Fiscal Year 2015-

2016 are also found in the Appendix (see **Appendix page 12**).

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

#### Introduction:

Each HUD program that is covered by the Consolidated Plan regulations must address certain program specific requirements. Below are the program requirements for the CDBG program.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

- |  |          |
|--|----------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed  | 0        |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0        |
| 3. The amount of surplus funds from urban renewal settlements  | 0        |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan   | 0        |
| 5. The amount of income from float-funded activities   | 0        |
| <b>Total Program Income:</b>   | <b>0</b> |

#### Other CDBG Requirements

- |   |         |
|---|---------|
| 1. The amount of urgent need activities   | 0       |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 100.00% |

**Discussion:**

The City will meet the overall 70% benefit for low and moderate-income requirement during the one-year 2015 Program Year.

## Appendix - Alternate/Local Data Sources

<b>1</b>	<b>Data Source Name</b> 2013 Homeless Survey
	<b>List the name of the organization or individual who originated the data set.</b> 211-OC
	<b>Provide a brief summary of the data set.</b> Regional homeless data based on 2013 Orange County Point-In-Time survey
	<b>What was the purpose for developing this data set?</b> Homeless census
	<b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> Region-wide data
	<b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> January 2013
	<b>What is the status of the data set (complete, in progress, or planned)?</b> Complete.