

# Appendix A: Housing Needs Assessment

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## Section A.1 Introduction and Summary

### A.1.1 Introduction

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Meeting the various housing needs of residents is an important goal for Seal Beach. The first step to achieving this goal is understanding the housing needs in the community. This chapter explores the various demographic and housing characteristics in the City to help guide the development of policies and programs to address those needs.

The Housing Needs Assessment utilizes recent data from the U.S. Census, California Department of Finance (DOF), Southern California Association of Governments (SCAG) and other relevant sources. Supplemental data was obtained through field surveys.

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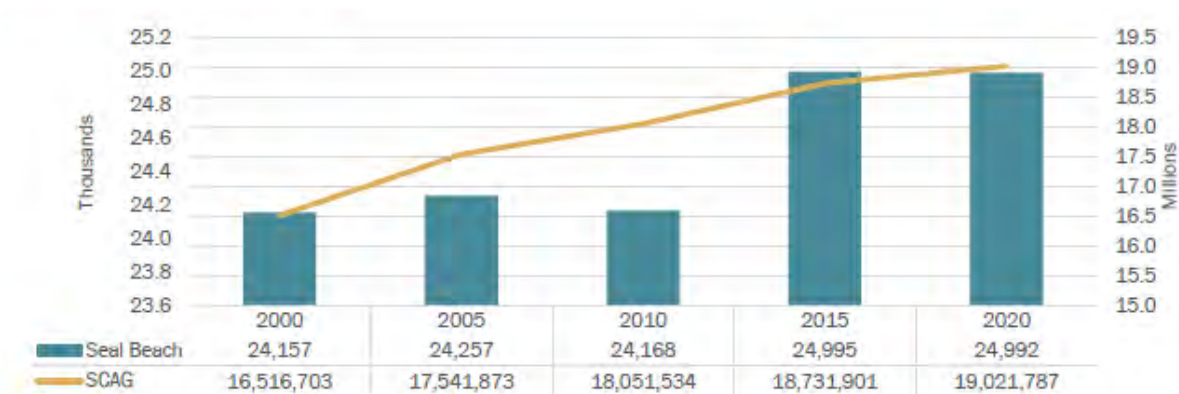
## Section A.2 Population Characteristics

### A.2.1 Population

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Seal Beach had an estimated population of 24,992 in 2020, including 239 living in group quarters according to the California Department of Finance. During the 20-year period from 2000 to 2020 Seal Beach had an annual growth rate of 0.2% compared to 0.7% for the region as a whole (see Table A-1).

**Table A-1: Population Trends, 2000-2020, Seal Beach vs. SCAG Region**



CA DOF E-5 Population and Housing Unit Estimates

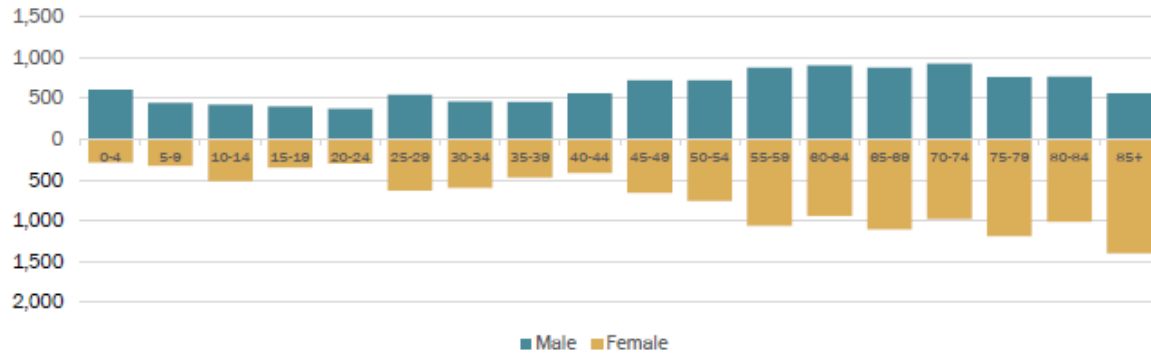
### A.2.2 Age and Gender

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Housing needs are influenced by the age characteristics of the population. Different age groups require different accommodations based on lifestyle, family type, income level, and housing preference. Table A-2 shows the city's estimated population by age group and gender. The share of the population under 18 years of age is about 13%, which is lower than the regional share of

23%. Seal Beach's seniors (65 and above) make up 39% of the population, which is higher than the regional share of 13%.

**Table A-2: Age Distribution by Gender, Seal Beach**



American Community Survey 2014-2018 5-year estimates

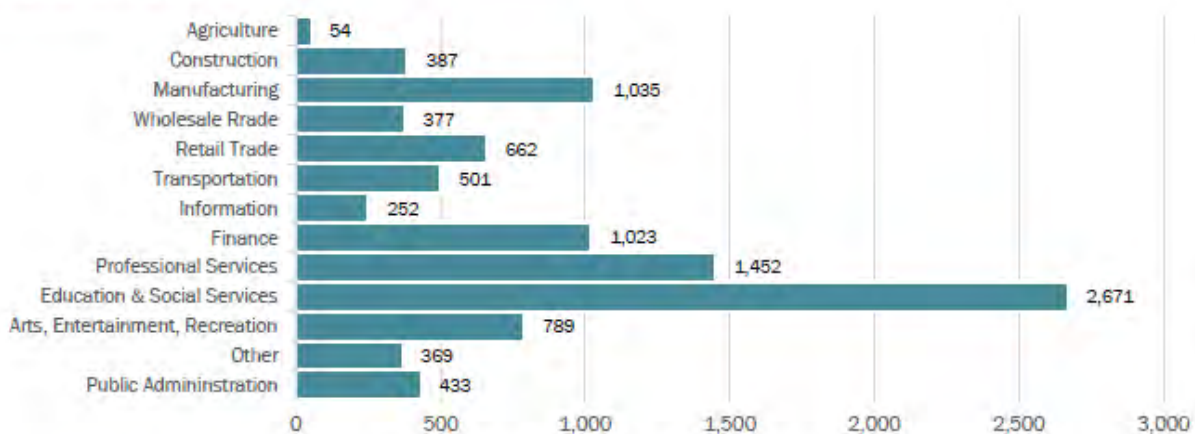
### A.2.3 Employment

Employment is an important factor affecting housing needs within a community. The jobs available in each employment sector and the wages for these jobs affect the type and size of housing residents can afford.

#### Current Employment

Seal Beach has 10,005 workers living within its borders who work across 13 major industrial sectors. The chart below provides detailed employment information. The most prevalent industry is Education & Social Services with 2,671 employees (26.7% of total) and the second most prevalent industry is Professional Services with 1,452 employees (14.5% of total) (0).

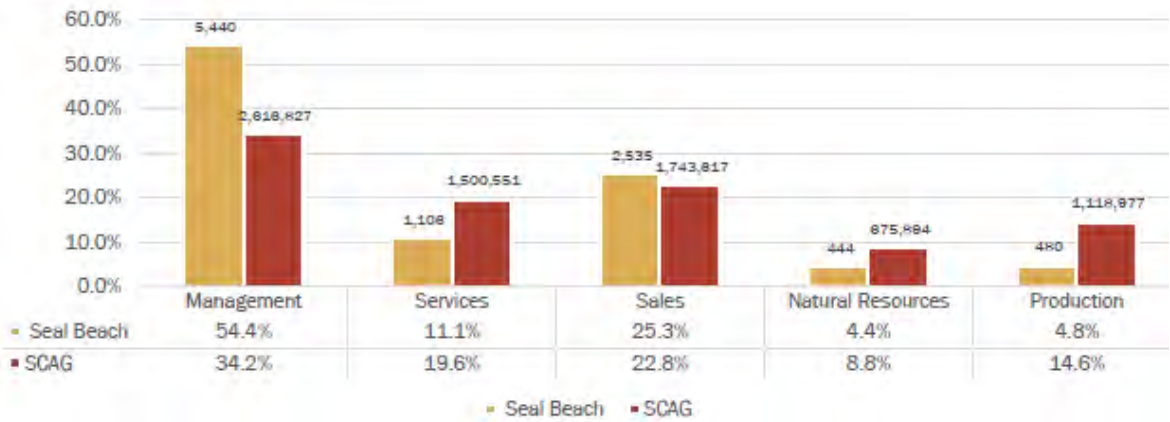
**Table A-3: Employment by Industry, Seal Beach**



American Community Survey 2014-2018 5-year estimates using groupings of 2-digit NAICS codes.

The most prevalent occupational category in Seal Beach is Management, in which 5,440 (54.4% of total) employees work. The second-most prevalent type of work is in Sales, which employs 2,535 (25.3% of total) in Seal Beach (0).

**Table A-4: Employment by Occupation, Seal Beach vs. SCAG Region**



*American Community Survey 2014-2018 5-year estimates using groupings of SOC codes.*

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## Section A.3 Household Characteristics

### A.3.1 Household Size

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Household characteristics are important indicators of the type and size of housing needed in a city. The Census defines a “household” as all persons occupying a housing unit, which may include single persons living alone, families related through marriage or blood, or unrelated persons sharing a single unit. Persons in group quarters such as dormitories, military barracks, prisons, retirement or convalescent homes, or other group living situations are included in population totals but are not considered households.

0 illustrates the range of household sizes in Seal Beach for owners, renters, and overall. The most commonly occurring household size is of one person (45.1%) and the second-most commonly occurring household is of two people (35.4%). Seal Beach has a higher share of single-person households than the SCAG region overall (45.1% vs. 23.4%) and a lower share of 7+ person households than the SCAG region overall (0.1% vs. 3.1%).

**Table A-5: Household Size, Seal Beach**



*American Community Survey 2014-2018 5-year estimates.*

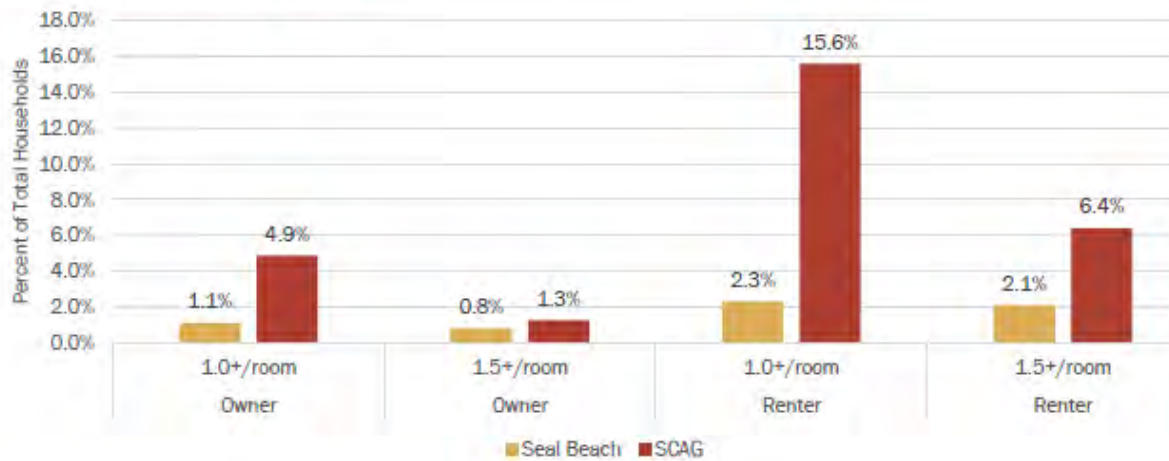
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### A.3.2 Overcrowding

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Overcrowding is often closely related to household income and the cost of housing. The U.S. Census Bureau considers a household to be overcrowded when there is more than one person per room, excluding bathrooms and kitchens, with severe overcrowding when there are more than 1.5 occupants per room. Table A-6 summarizes overcrowding for the City of Seal Beach compared to SCAG region as a whole. (Note: Severely overcrowded units are a subset of overcrowded units.)

**Table A-6: Overcrowding, Seal Beach vs. SCAG Region**



*American Community Survey 2014-2018 5-year estimates.*

The incidence of overcrowding is very low in Seal Beach compared to regional averages.

The relatively high cost of housing in Seal Beach and throughout the region is considered to be the primary cause of overcrowding. Several programs in the Housing Action Plan (Section 4) designed to address housing affordability will also help to alleviate overcrowding. These programs include 1a (Provision of Adequate Sites), 1b (Mixed Commercial/Residential High Density Zone), 1c (Promote Available Incentives), 1h (Accessory Dwelling Units), 2b (Density Bonus Incentives and Information), 3a (Housing Choice Vouchers), and others.

### **A.3.3 Special Housing Needs**

Certain groups have greater difficulty in finding decent, affordable housing due to special circumstances. Such circumstances may be related to one’s employment and income, family characteristics, disability, or other conditions. As a result, some Seal Beach residents may experience a higher prevalence of overpayment, overcrowding, or other housing problems.

State Housing Element law defines “special needs” groups to include persons with disabilities (including developmental disabilities), the elderly, large households, female-headed households with children, homeless people, and farm workers. Many households within these special needs groups also fall within the extremely-low-income category. This section contains a discussion of the housing needs facing each of these groups.

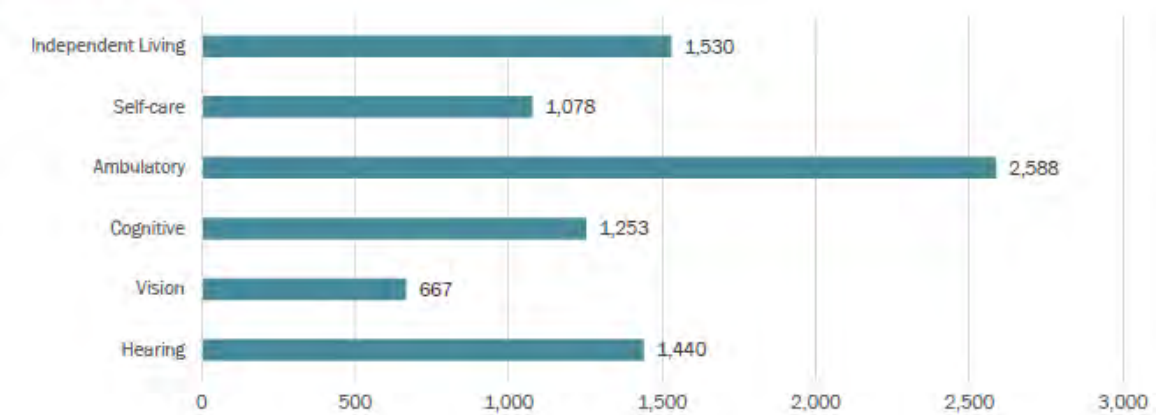
#### **Persons with Disabilities**

The Americans with Disabilities Act (ADA) defines a disabled person as having a physical or mental impairment that substantially limits one or more major life activities. Disabled persons may have special housing needs as a result of their disability. Problems may include low income, high

health care costs, dependency on supportive services, or a need for special building accommodations such as access ramps or elevators.

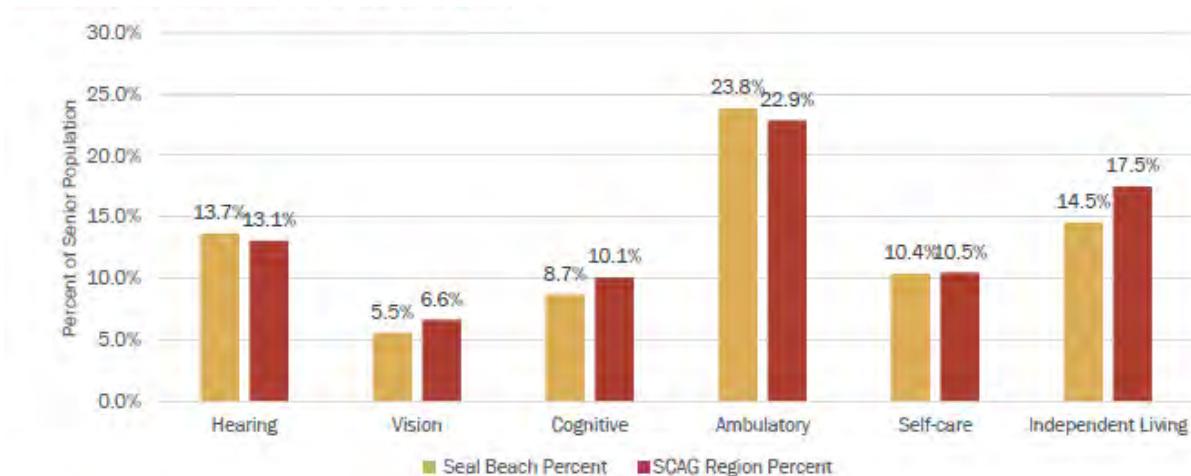
0 A-7 and 0 show recent disability data for Seal Beach residents. The most common type of disability for all age groups as well as for seniors was ambulatory. Housing opportunities for those with disabilities can be improved through housing assistance programs and universal design features such as widened doorways, ramps, lowered countertops, single-level units and ground floor units. The City currently offers an assistance program for qualified Leisure World residents to upgrade bathroom facilities for mobility (Program 4c).

**Table A-7: Disabilities by Type, Seal Beach**



American Community Survey 2014-2018 5-year estimates.

**Table A-8: Disabilities for Seniors by Type, Seal Beach**



American Community Survey 2014-2018 5-year estimates.



As seen in 0, nearly half of Seal Beach residents who reported a disability were employed.

**Table A-9: Disabilities by Employment Status, Seal Beach**

	With a Disability	Percent of Total	No Disability	Percent of Total
Employed	357	48%	8,404	79%
Unemployed	72	10%	340	3%
Not in Labor Force	310	42%	1,959	18%
<b>TOTAL</b>	<b>739</b>		<b>10,703</b>	

*American Community Survey 2014-2018 5-year estimates.*

### Developmental Disabilities

As defined by federal law, “developmental disability” means a severe, chronic disability of an individual that:

- Is attributable to a mental or physical impairment or combination of mental and physical impairments;
- Is manifested before the individual attains age 22;
- Is likely to continue indefinitely;
- Results in substantial functional limitations in three or more of the following areas of major life activity: a) self-care; b) receptive and expressive language; c) learning; d) mobility; e) self-direction; f) capacity for independent living; or g) economic self-sufficiency;
- Reflects the individual’s need for a combination and sequence of special, interdisciplinary, or generic services, individualized supports, or other forms of assistance that are of lifelong or extended duration and are individually planned and coordinated.

The Census does not record developmental disabilities. According to the U.S. Administration on Developmental Disabilities, an accepted estimate of the percentage of the population that can be defined as developmentally disabled is 1.5 percent. Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person’s living situation as a child to an appropriate level of independence as an adult.



The State Department of Developmental Services (DDS) currently provides community-based services to persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. The Regional Center of Orange County (RCOC) is one of 21 regional centers in the State of California that provides point of entry to services for people with developmental disabilities. The RCOC is a private, non-profit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families. DDS data regarding developmental disabilities for Seal Beach residents are shown in 0.

**Table A-10: Developmental Disabilities for Seal Beach Residents**

		Seal Beach
By Residence:	Home of Parent/Family/Guardian	94
	Independent/Supported Living	5
	Community Care Facility	0
	Intermediate Care Facility	0
	Foster/Family Home	5
	Other	5
By Age:	0 - 17 Years	109
	18+ Years	54
<b>TOTAL</b>		<b>272</b>

*CA DDS consumer count by CA ZIP, age group and residence type for the end of June 2019.  
Data available in 161/197 SCAG jurisdictions.*

Any resident of Orange County who has a developmental disability that originated before age 18 is eligible for services. Services are offered to people with developmental disabilities based on Individual Program Plans and may include: Adult day programs; advocacy; assessment/consultation; behavior management programs; diagnosis and evaluation; independent living services; infant development programs; information and referrals; mobility training; prenatal diagnosis; residential care; respite care; physical and occupational therapy; transportation; consumer, family vendor training; and vocational training. RCOC also coordinates the State-mandated Early Start program, which provides services for children under age three who have or are at substantial risk of having a developmental disability.

The mission of the Dayle McIntosh Center is to advance the empowerment, equality, integration and full participation of people with disabilities in the community. The Center is not a residential program, but instead promotes the full integration of disabled persons into the community. Dayle McIntosh Center is a consumer-driven organization serving all disabilities. Its staff and board are composed of over 50% of people with disabilities. Its two offices service over 500,000 people in Orange County and surrounding areas with disabilities.

In addition, City housing programs that respond to the needs of this population include 1d (Emergency Shelters, Low Barrier Navigation Centers and Transitional/Supportive Housing), 2b (Affordable Housing Resources), and 3a (Section 8 Rental Assistance).

## Elderly

Seal Beach seniors age 65+ make up about 39% of the city’s population, which is significantly higher than the regional share of 13%. (0). The unusually high number of senior households in Seal Beach is in large part attributable to the presence of the Leisure World community. Recent Census data estimated that of Seal Beach’s 7,250 senior households, 31% earn less than 30% of the surrounding area income, (compared to 24% in the SCAG region), and 53% earn less than 50% of the surrounding area income (compared to 31% in the SCAG region). Many elderly persons are dependent on fixed incomes and/or have a disability. Elderly homeowners may be physically unable to maintain their homes or cope with living alone. The housing needs of this group can be addressed through smaller units, accessory dwelling units on lots with existing homes, shared living arrangements, congregate housing, and housing assistance programs.

**Table A-11: Elderly Households by Income and Tenure, Seal Beach**

		Owner	Renter	Total	Percent of Total Elderly Households:
Income category, relative to surrounding area:	< 30% HAMFI	1,975	255	2,230	30.8%
	30-50% HAMFI	1,405	175	1,580	21.8%
	50-80% HAMFI	1,120	95	1,215	16.8%
	80-100% HAMFI	355	40	395	5.4%
	> 100% HAMFI	1,680	150	1,830	25.2%
<b>TOTAL</b>		<b>6,535</b>	<b>715</b>	<b>7,250</b>	

*HUD CHAS, 2012-2016. HAMFI refers to Housing Urban Development Area Median Family Income.*

The following programs described in the Housing Action Plan (Section 4) help to address the housing needs of the elderly: 1a (Provision of Adequate Sites), 1b (Mixed Commercial/Residential High Density Zone, 1h (Accessory Dwelling Units), 2a (Density Bonus), 2b (Density Bonus Incentives and Information), 3a (Housing Choice Voucher), 4c (Provide Assistance to Lower Income Households), 4d (Provide Fee Waivers for Reasonable Accommodation Applications) and 5b (Housing Information and Referral).

## Large Households

Household size is an indicator of need for large units. Large households are defined as those with five or more members. Recent Census data estimated that the most commonly occurring household size in Seal Beach is one person (45.1%) compared to about 23% for the region as a

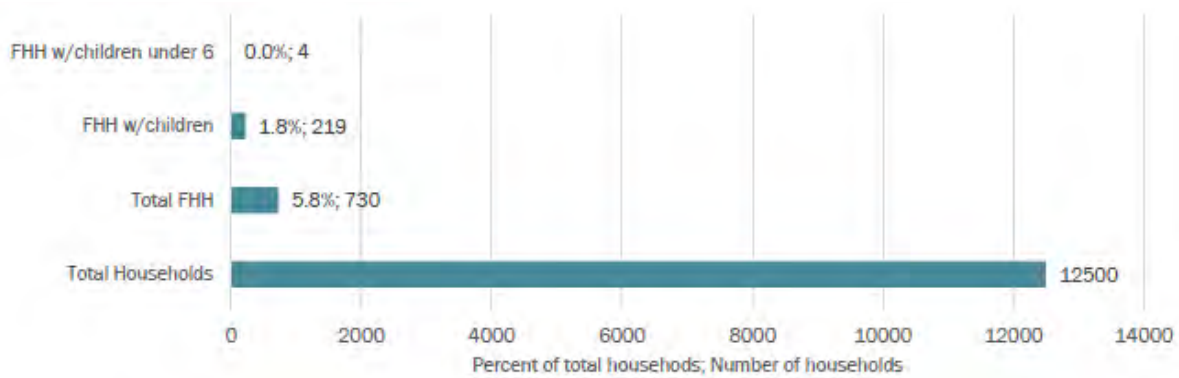
whole. Large households with 5+ persons represent only about 2% of Seal Beach households. This distribution indicates that the need for large units with three or more bedrooms in Seal Beach is significantly less than for smaller units.

While large households are far less prevalent in Seal Beach than in some other cities, the following programs described in the Housing Action Plan (Section 4) help to address these needs: 1a (Provision of Adequate Sites), 1b (Mixed Commercial/Residential High Density Zone), 1h (Accessory Dwelling Units), 2a (Density Bonus), 2b (Affordable Housing Resources), 3a (Section 8 Rental Assistance), and 5b (Housing Information and Referral).

### Female-Headed Households

Recent Census Bureau estimates (0A-12) reported that about 6% of Seal Beach households are female-headed (compared to 14% in the SCAG region), 2% are female-headed and with children (compared to 7% in the SCAG region), and none were female-headed and with children under 6 (compared to 1% in the SCAG region).

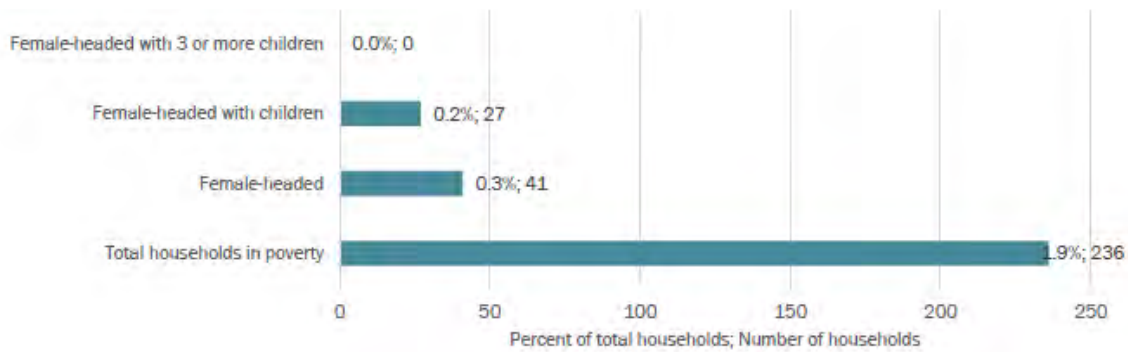
**Table A-12: Female Headed Households, Seal Beach**



*American Community Survey 2014-2018 5-year estimates.*

According to recent Census estimates, about 2% of all Seal Beach households are experiencing poverty, compared to 8% for the SCAG region as a whole (0A-13). Poverty thresholds, as defined by the ACS, vary by household type.

**Table A-13: Female Headed Households by Poverty Status, Seal Beach**



*American Community Survey 2014-2018 5-year estimates.*

The following programs described in the Housing Action Plan (Section 4) help to address the housing needs of female-headed households: 1a (Provision of Adequate Sites), 1b (Mixed Commercial/Residential High Density Zone), 1h (Accessory Dwelling Units), 2a (Density Bonus), 2b (Density Bonus Incentives and Information), 3a (Housing Choice Voucher), and 5b (Housing Information and Referral).

### **Farm Workers**

Farm workers are traditionally defined as persons whose primary income is from seasonal agricultural work. Historically, Orange County’s economy was linked to agriculture. While there are still active farming areas on the Irvine Ranch and in some other cities, shifts in the local economy to production and service-oriented sectors have significantly curtailed agricultural production within the county. Today, Orange County is a mostly developed urban/suburban region with a strong local economy. According to recent Census employment data there are no farmworkers living in Seal Beach.

### **Homeless Persons**

Throughout the country, homelessness is a serious problem. Factors contributing to homelessness include: changes in federal funding and policies on service provision to those experiencing mental health issues; the general lack of housing solutions, particularly transitional housing, and permanent supportive housing; insufficient housing affordable to lower-income persons; an increasing number of persons whose incomes fall below the poverty level; ongoing substance abuse challenges; and significant limitations in access to health care, including mental health care.

The most recent County of Orange “Point-in-Time” survey of the homeless population for which data is available was conducted in January 2019. That survey estimated that there were approximately 6,860 homeless persons in Orange County, of which 2,899 were sheltered and

3,961 were unsheltered<sup>1</sup>. Of those, 8 unsheltered persons and no sheltered persons were reported in Seal Beach.

The city is located in the Central Service Planning Area, or SPA, with eight other cities located in central Orange County. There are three SPAs in Orange County, utilizing the premise that addressing homelessness is best approached on a regional basis. Shared resources in the Central SPA include the County's Yale emergency shelter in Santa Ana, as well as a number of non-profits that provide homeless services within the area, including Human Options, Illumination Foundation, and Interval House. Interval House operates three stages of housing for victims of domestic violence in nearby Long Beach. Huntington Beach also operates an emergency shelter. In addition, Seal Beach staff is actively partnered with the County of Orange to create a more innovative approach to addressing mental health and emergency housing needs through additional non-profit and regional partners with the hope of providing additional resources in the coming months.

State law requires that jurisdictions quantify the need for emergency shelter and determine whether existing facilities are adequate to serve the need. An emergency shelter is defined as "housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay." If adequate existing facilities are not available, the law requires jurisdictions to identify areas where new facilities are permitted "by-right" (i.e., without requiring discretionary approval such as a use permit). A jurisdiction could also satisfy its shelter needs through a multi-jurisdictional agreement with up to two adjacent communities to develop at least one year-round shelter within two years of the beginning of the planning period. As noted in Appendix C the City allows emergency shelters in compliance with SB 2 (2007).

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## **Section A.4                      Housing Stock Characteristics**

This section presents an evaluation of the characteristics of the community's housing stock and helps in identifying and prioritizing needs. The factors evaluated include the number and type of housing units, recent growth trends, age and condition, tenure, vacancy, housing costs, affordability, and assisted affordable units at-risk of loss due to conversion to market-rate. A housing unit is defined as a house, apartment, mobile home, or group of rooms, occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters.

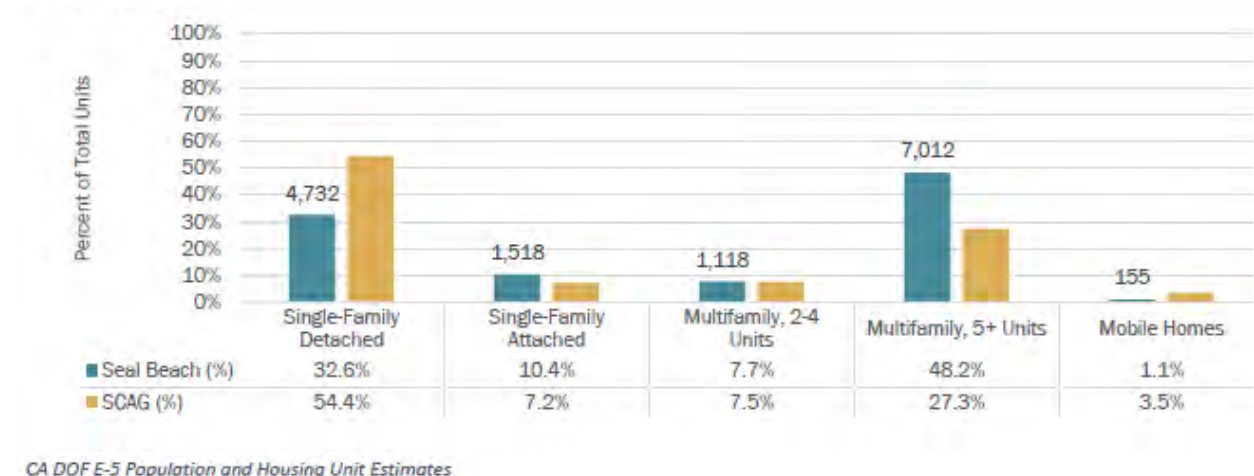
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<sup>1</sup> County of Orange, 2019 Point in Time Final Report, July 30, 2019 (<http://ochmis.org/wp-content/uploads/2019/08/2019-PIT-FINAL-REPORT-7.30.2019.pdf>)

## A.4.1 Housing Type and Vacancy

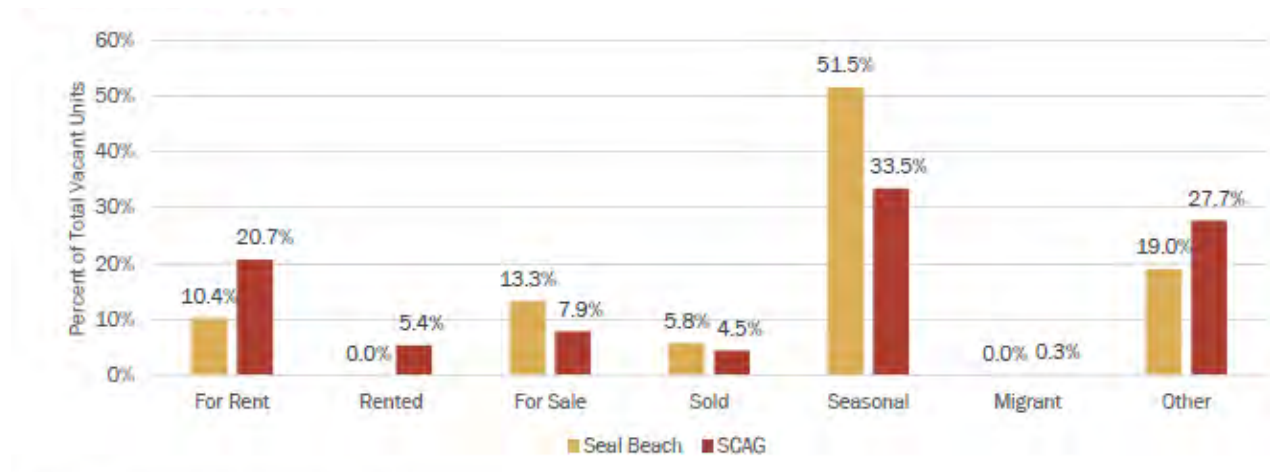
04 provides information on the housing stock in Seal Beach. The most prevalent housing type in Seal Beach is multifamily, 5+ units with 7,012 units. The share of all single-family units in Seal Beach is 43%, which is lower than the 62% share in the SCAG region. The average household size (as expressed by the population to housing unit ratio) is 1.84. Both housing type and average household size are influenced by the Leisure World community, which has a high proportion of multi-family units and low average household size.

**Table A-14: Housing by Type, Seal Beach vs. SCAG Region**



0A-14 shows the types of vacant units in Seal Beach compared to the SCAG region. Over half of vacant units in Seal Beach were classified as “seasonal” indicating these units are likely to be second homes.

**Table A-14: Vacant Units by Type, Seal Beach vs. SCAG Region**

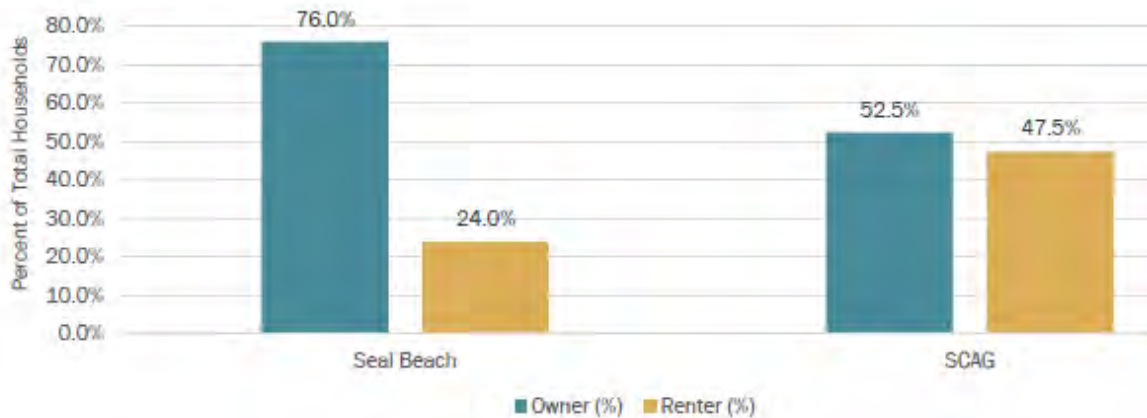




## A.4.2 Housing Tenure

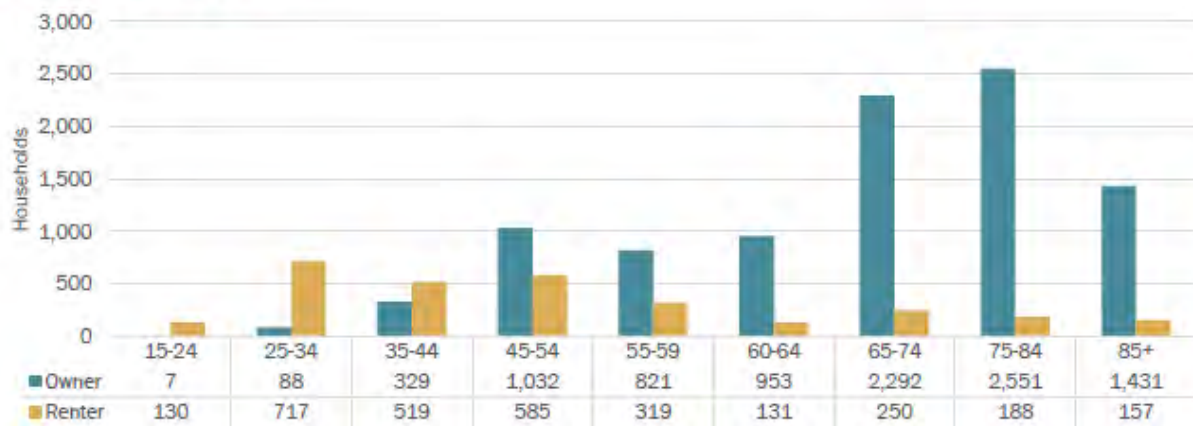
Housing tenure (owner vs. renter) is an important indicator of the housing market. Communities need an adequate supply of units available both for rent and for sale in order to accommodate a range of households with varying income, family size and composition, and lifestyle. 0 shows that over three-quarters of housing units in Seal Beach are owner-occupied compared to 53% for the region as a whole. Younger Seal Beach residents are more likely to be renters while those over age 45 are predominantly homeowners (06).

**Table A-15: Household Tenure, Seal Beach vs. SCAG Region**



American Community Survey 2014-2018 5-year estimates.

**Table A-16: Household Tenure by Age, Seal Beach**



American Community Survey 2014-2018 5-year estimates.



### A.4.3 Housing Constructed, Demolished or Converted within the Coastal Zone

California *Government Code* §65588(d) requires that the Housing Element update take into account any low- or moderate-income housing provided or required in the Coastal Zone pursuant to Section 65590 (the Mello Act<sup>2</sup>). State law requires that jurisdictions monitor the following:

- The number of new housing units approved for construction within the Coastal Zone (after January 1, 1982);
- The number of low- or moderate-income units required to be provided in new developments either within the Coastal Zone or within three miles of the Coastal Zone;
- The number of existing housing units in properties with three or more units occupied by low- or moderate-income households that have been authorized for demolition or conversion since January 1, 1982; and
- The number of low- or moderate-income replacement units required within the Coastal Zone or within three miles of the Coastal Zone.

0A-17 provides these statistics for the Coastal Zone through 2021.

**Table A-17: Coastal Zone Housing Units, Seal Beach**

Category	Units
Number of new units approved for construction in the Coastal Zone 1982 - 2021:	129
Number of new units for low- and moderate-income households required to be provided either within the coastal zone or within three miles of it:	0
Number of units occupied by low- and moderate-income households and authorized to be demolished or converted:	13
Number of units for low- and moderate-income households required either within the coastal zone or within three miles of it in order to replace those demolished or converted:	7

Source: City of Seal Beach, 2021

In order to receive a demolition or a conversion permit, the request must comply with the Mello Act. The City examines any Coastal Zone development that entails the demolition or conversion of residential units that are not categorically exempt from the California Environmental Quality Act (CEQA). A property that is determined to be a public nuisance or is an owner-occupied, single-family dwelling, is not examined in accordance with the Mello Act. All other types of projects are

<sup>2</sup> The Mello Act in part requires replacement of affordable units demolished or converted within the coastal zone.

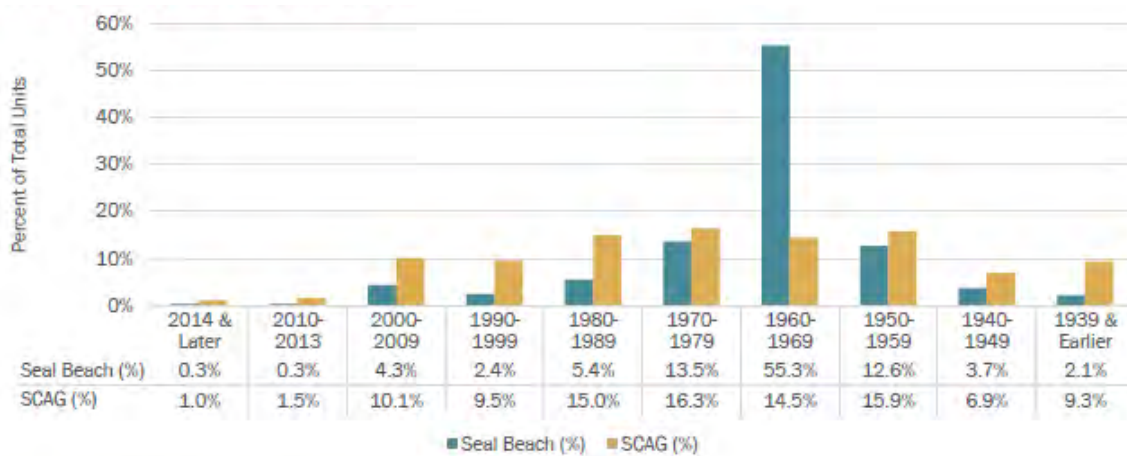
evaluated. Program 1f (Replacement Housing) in the Housing Action Plan (Section 4) responds to the requirements of State law on this issue.

#### A.4.4 Housing Age and Condition

Housing age is often an important indicator of housing condition. Housing units built prior to 1978 before stringent limits on the amount of lead in paint were imposed may have interior or exterior building components coated with lead-based paint. Housing units built before 1970 are the most likely to need rehabilitation and to have lead-based paint in deteriorated condition. Lead-based paint becomes hazardous to children under age six and to pregnant women when it peels off walls or is pulverized by windows and doors opening and closing.

0A-18 shows the age distribution of the housing stock in Seal Beach compared to the region as a whole. This table shows that about three-quarters of all housing units in Seal Beach were constructed prior to 1970. Even though the majority of homes are more than 50 years old, housing conditions are generally good to excellent, and very few homes are in need of any significant repair, based on staff observations. The City’s Code Enforcement activities focus on maintaining a high quality of life for residents and visitors. Most enforcement activities are complaint-driven, although ongoing monitoring occurs in the Seal Beach Shores Trailer Park. It is estimated that approximately 10 mobile homes in the park are in need of some form of rehabilitation. A windshield survey conducted by City staff in late 2022 identified 44 dwelling units in need of various levels of maintenance, from chipped paint to substandard roofs. Program 4b (Housing Conditions Monitoring) is intended to address these needs.

**Table A-18: Age of Housing Stock, Seal Beach vs. SCAG Region**



American Community Survey 2014-2018 5-year estimates.

## Section A.5 Housing Costs and Affordability

### A.5.1 Housing Affordability Criteria

State law establishes five income categories for purposes of housing programs based on the area (i.e., county) median income (“AMI”): extremely low (30% or less of AMI), very low (31-50% of AMI), low (51-80% of AMI), moderate (81-120% of AMI) and above moderate (over 120% of AMI). Housing affordability is based on the relationship between household income and housing expenses. Each year the California Department of Housing and Community Development publishes income guidelines for these income categories. Housing is generally considered “affordable” if the monthly payment is no more than 30% of a household’s gross income. In some areas (such as Orange County), these income limits may be increased to adjust for high housing costs.

0 shows affordable rent levels and estimated affordable purchase prices for housing in Orange County by income category as of 2021. Based on State-adopted standards, the maximum affordable monthly rent (including utilities) for a 4-person extremely-low-income households is \$1,009, while the maximum affordable rent for very-low-income households is \$1,671. The maximum affordable rent for low-income households is \$2,689, while the maximum for moderate-income households is \$3,201. These figures are adjusted for smaller or larger households.

Affordable purchase prices are more difficult to determine due to variations in mortgage interest rates and qualifying procedures, down payments, special tax assessments, homeowner association fees, property insurance rates, etc. With this caveat, the affordable home purchase prices by income category shown in 0 have been estimated based on typical conditions. Affordable purchase prices have only been estimated for the moderate and above-moderate level because affordable for-sale housing in high-cost areas is generally not feasible at the lower income levels.

**Table A-19: Income Categories and Affordable Housing Costs, 2021, Orange County**

Income Category	Maximum Income	Affordable Rent	Affordable Price (est.)
Extremely Low	\$40,350	\$1,009	*
Very Low	\$67,250	\$1,681	*
Low	\$107,550	\$2,689	*
Moderate	\$128,050	\$3,201	\$500,000
Above moderate	Over \$128,050	Over \$3,201	Over \$500,000

Assumptions:

Based on a family of 4 and 2021 State income limits: 30% of gross income for rent or principal, interest, taxes & insurance: 5% down payment, 4% interest, 1.25% taxes & insurance, \$350 HOA dues

Notes:

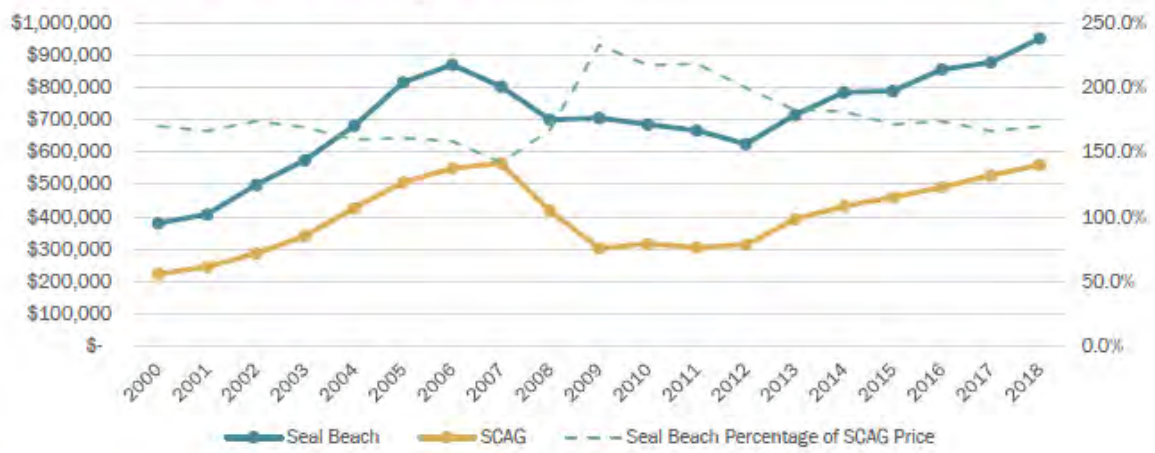
\*For-sale affordable housing is typically at the moderate-income level

Source: Cal. HCD; JHD Planning LLC

## A.5.2 Ownership Costs

Between 2000 and 2018, median home sales prices in Seal Beach increased 151% while prices in the SCAG region increased 151%. Median home sales prices in Seal Beach in 2018 were \$952,000, representing the highest prices as of that date. Prices in Seal Beach have ranged from a low of 141.8% of the SCAG region median in 2007 and a high of 232.7% in 2009 (0).

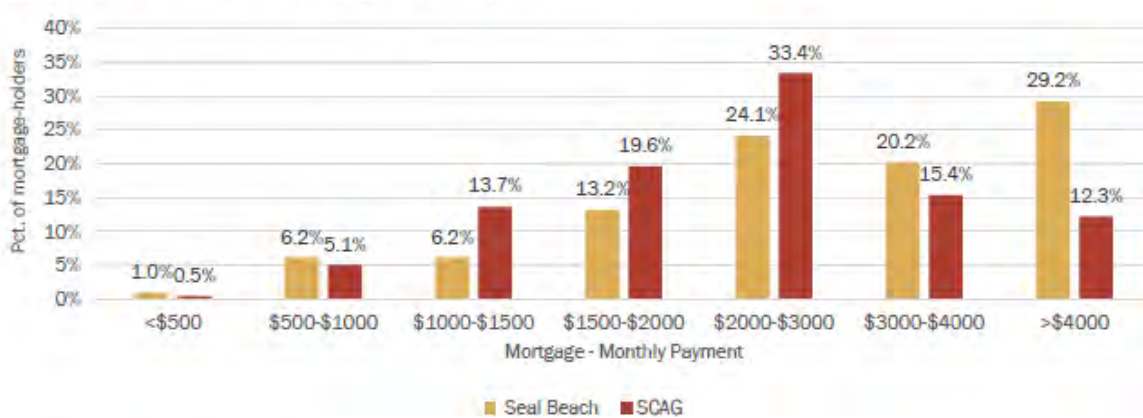
**Table A-20: Median Home Sales Prices for Existing Homes, 2000-2018, Seal Beach vs. SCAG Region**



SCAG Local Profiles, Core Logic/Data Quick. SCAG median home sales price calculated as household-weighted average of county medians.

As seen in 0, the most common monthly mortgage cost for Seal Beach homeowners is over \$4,000 as compared to \$2,000 to \$3,000 for the region as a whole.

**Table A-21: Monthly Owner Costs for Mortgage Holders, Seal Beach vs. SCAG Region**

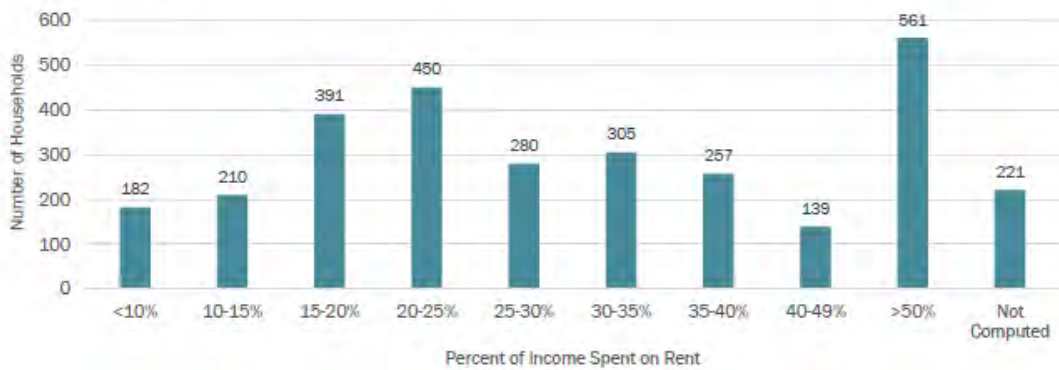


American Community Survey 2014-2018 5-year estimates.

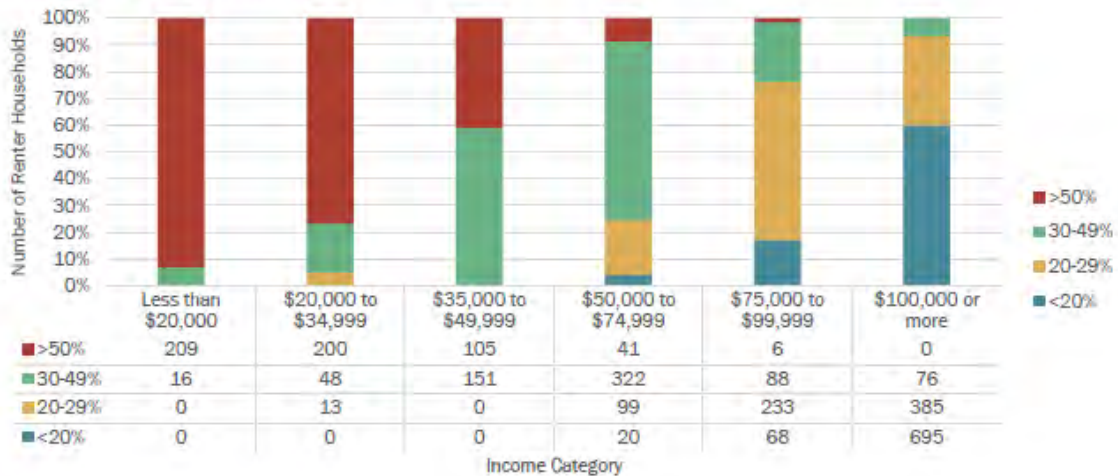
### A.5.3 Rental Costs

As in most beach communities in Southern California, rents are relatively high compared to regional averages. According to 2015-2019 ACS estimates, the median rent in Seal Beach is approximately \$1,907/month. Across Seal Beach's 2,996 renter households, 1,262 (42%) spend 30% or more of gross income on housing cost, compared to 55% in the SCAG region. Additionally, 561 renter households in Seal Beach (19%) spend 50% or more of gross income on housing cost, compared to 29% in the SCAG region (0). As illustrated in 0, households with the lowest incomes typically spend the highest proportion of their incomes on rent.

**Table A-22: Percentage of Income Spent on Rent, Seal Beach**



**Table A-23: Rental Cost by Income Category, Seal Beach**



American Community Survey 2014-2018 5-year estimates.



## A.5.4 Overpayment

According to State housing policy, overpaying occurs when housing costs exceed 30% of gross household income. Table A-24 displays recent estimates for overpayment by tenure and income category for Seal Beach households. This table shows that households in the lower income categories are more likely to overpay for housing.

Although homeowners enjoy income and property tax deductions and other benefits that help to compensate for high housing costs, lower-income homeowners may need to defer maintenance or repairs due to limited funds, which can lead to deterioration. For lower-income renters, severe cost burden can require families to double up resulting in overcrowding and related problems.

**Table A-24: Overpayment by Income Category, Seal Beach**

Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income less-than or= 30% HAMFI	265	180	365
Household Income >30% to less-than or= 50% HAMFI	295	250	315
Household Income >50% to less-than or= 80% HAMFI	400	75	495
Household Income >80% to less-than or= 100% HAMFI	145		270
Household Income >100% HAMFI	130		1,550
Total	1,235	505	2,995
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total
Household Income less-than or= 30% HAMFI	745	490	1,585
Household Income >30% to less-than or= 50% HAMFI	390	165	1,660
Household Income >50% to less-than or= 80% HAMFI	345	220	1,685
Household Income >80% to less-than or= 100% HAMFI	135	35	635
Household Income >100% HAMFI	370	70	3,940
Total	1,985	980	9,505

The relatively high cost of housing in Seal Beach and throughout the region is the primary cause of overpayment. Several programs in the Housing Action Plan (Section 4) designed to address housing affordability will also help to address this issue. These programs include 1a (Provision of Adequate Sites), 1b (Mixed Commercial/Residential High Density Zone), 1h (Accessory Dwelling Units), 2b (Affordable Housing Resources), 3a (Housing Choice Vouchers), and others.

## Extremely-Low-Income Households

State law requires quantification and analysis of existing and projected housing needs of extremely-low-income (ELI) households. Extremely-low-income is defined as households with income less than 30% of area median income. Housing the extremely-low-income population is especially challenging. HUD's CHAS dataset provides information on ELI households in Seal Beach (0). The race/ethnicity with the highest share of ELI households in Seal Beach is Asian and other, non-Hispanic (28.4% compared to 21.4% of total population). In the SCAG region, the highest share of ELI households is Black, non-Hispanic (27.1% compared to 17.7% of total households).

**Table A-25: Extremely-Low-Income Households, Seal Beach**

	Total Households	Households below 30% HAMFI	Share below 30% HAMFI
White, non-Hispanic	9,930	2,090	21.0%
Black, non-Hispanic	65	0	0.0%
Asian and other, non-Hispanic	1,312	373	28.4%
Hispanic	1,089	185	17.0%
<b>TOTAL</b>	<b>12,396</b>	<b>2,648</b>	<b>21.4%</b>
Renter-occupied	3,130	555	17.7%
Owner-occupied	9,255	2,095	22.6%
<b>TOTAL</b>	<b>12,385</b>	<b>2,650</b>	<b>21.4%</b>

*HUD CHAS, 2012-2016. HAMFI refers to Housing Urban Development Area Median Family Income.*

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### A.5.5 At-Risk Housing Assessment

In 2000, the Seal Beach Redevelopment Agency helped to secure financing to allow conversion of the Seal Beach Shores Trailer Park to affordable tenant ownership. The Agency secured a \$6.75 million low-interest loan and a \$985,000 bridge loan for the project. All financial obligations of the former Redevelopment Agency have since been repaid. Under dissolution, the County of Orange became the Housing Successor, and manages the covenants for this development. The park includes 100 units (25 very-low- and 75 low-income). None of these units are at risk during the current period.

One other affordable housing project – Country Villa Seal Beach – is located in the city. According to the California Housing Partnership, this 90-unit project is assisted through Sections 232 and 223(f). Covenants are not scheduled to expire until 2035 and therefore the project is not at risk during this planning period. Country Villa is a group quarters living arrangement.