

# Appendix G: Housing Resources

## Contents

- Appendix G: Housing Resources ..... 1
- Contents ..... 1
- Section G.1 Financial and Administrative Resources .....2
  - G.1.1 Local Resources .....2
  - G.1.2 Regional Resources.....3
  - G.1.3 State Resources .....4
  - G.1.4 Federal Resources.....4
- Section G.2 Opportunities for Energy Conservation .....4

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## Section G.1 Financial and Administrative Resources

A variety of resources are available for the development, rehabilitation, and preservation of housing in Seal Beach. This chapter provides an overview of the land resources and adequate sites to address the City's RHNA and describes the financial and administrative resources available to support the provision of affordable housing. Additionally, the chapter discusses opportunities for energy conservation which can lower utility costs and increase housing affordability.



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### G.1.1 Local Resources

On February 1, 2012, the Seal Beach Redevelopment Agency was dissolved as a result of the state legislature's approval of Assembly Bill (AB) x1-26 (2011) and the California Supreme Court's action upholding that law. On February 1, 2012, the City became the Successor Agency to the Redevelopment Agency, and redevelopment housing assets were transferred to the Orange County Housing Authority as the Housing Successor. At this time, no dedicated funding source for affordable housing is locally generated.

A number of non-profit and governmental organizations are active in the development of affordable housing in the County of Orange. The City could potentially partner with one or more of these organizations for the development of affordable units.

**Habitat for Humanity:** Habitat is a non-profit, nondenominational Christian organization that builds and repairs homes for very low-income families with the help of volunteers and homeowner/partner families. Habitat homes are sold to partner families at no profit with affordable, no interest loans. Habitat has completed numerous projects throughout Orange County.

**Jamboree Housing Corporation (JHC):** JHC is a non-profit that has developed numerous affordable housing projects throughout Orange County and the State. Jamboree has also established an in-house social services division, "Housing with a HEART," that operates at most properties to assist residents in maintaining self-sufficiency.

**Affirmed Housing:** the Affirmed team seeks to provide affordable housing solutions that also consider community, transportation, and environmental concerns. Headquartered in San Diego, Affirmed has developed more than 60 projects serving families, seniors, and veterans in the greater San Diego, Orange County/Los Angeles, and Bay Area regions.

**Irvine Housing Opportunities (IHO):** IHO formed in 1976 to address the shortage of affordable housing in Irvine, and has since expanded to several Southern California counties. IHO develops, owns and operates affordable housing for low to moderate income families and individuals, and is also involved in the acquisition and rehabilitation of at-risk projects and preservation as long-term affordable housing.

National Community Renaissance: National CORE is a nonprofit developer with in-house capacity to construct and renovate large scale developments. The company owns and manages more than 4,500 multifamily units throughout Southern California, including several projects in Orange County. As part of its inclusive approach to improving quality of life, it staffs community resource centers at all its properties. These centers are supported and administered by the Hope Through Housing Foundation.

Neighbor Works Orange County (NHS OC): For 35 years, NHS OC has served Orange County, implementing innovative housing solutions that are accessible to families. NHS OC owns 110 affordable rental housing units that it has developed in targeted neighborhoods, and is actively engaged in the purchase, rehab and re-sale of foreclosed homes. The Agency provides a number of programs that benefit a variety of constituents, including: financial literacy; first-time home-buyer education, counseling and lending services; foreclosure prevention services; and community building programs.

Orange County Community Housing Corporation (OCCHC): OCCHC's mission is to transition extremely low-income families towards greater self-sufficiency by assisting them with housing and education. Since its founding in 1977, OCCHC has developed over 200 units of affordable housing in various cities in Orange County. Most of these apartments are owned and managed by OCCHC.

Orange Housing Development Corporation (OHDC): OHDC is a non-profit housing developer founded in 1990. Located in the City of Orange, the Agency's start-up costs were originally funded by the Orange Redevelopment Agency. OHDC's primary focus is within Orange County, but has developed over 3,000 units in communities throughout California.

Southern California Housing Development Corporation: SoCal Housing is a non-profit developer with in-house capacity to construct and renovate large scale developments, with 4,500 units throughout Southern California. Its mission is to create affordable housing communities that contribute to neighborhood vitality. Community resource centers are provided at all SoCal Housing's properties, administered by the Hope Through Housing Foundation.

## G.1.2 Regional Resources

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- **Section 8 Rental Assistance** – The City of Seal Beach works cooperatively with the Orange County Housing Authority (OCHA), which administers the Section 8 Voucher Program. The Housing Assistance Payments Program assists low-income, elderly and disabled households by paying the difference between 30% of an eligible household's income and the actual cost of renting a unit. The City facilitates use of the Section 8 program within its jurisdiction by encouraging apartment owners to list available rental units with OCHA for potential occupancy by tenants receiving Section 8 certificates.

### G.1.3 State Resources<sup>1</sup>

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- **Low-Income Housing Tax Credit Program** - The Low-Income Housing Tax Credit Program was created by the Tax Reform Act of 1986 to provide an alternate method of funding low- and moderate-income housing. Each state receives a tax credit, based upon population, toward funding housing that meets program guidelines. The tax credits are then used to leverage private capital into new construction or acquisition and rehabilitation of affordable housing. Limitations on projects funded under the Tax Credit programs include minimum requirements that a certain percentage of units remain rent-restricted, based upon median income, for a term of 30 years.

### G.1.4 Federal Resources

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- **Community Development Block Grant Program (CDBG)** - Federal funding for housing programs to benefit lower income residents and neighborhoods is provided by the Department of Housing and Urban Development (HUD). The CDBG program is flexible in that funds can be used for a wide range of activities including acquisition and or disposition of real estate, public facilities and improvements, relocation, rehabilitation and construction of housing, home ownership assistance, and clearing activities. The CDBG program provides formula funding to larger cities and counties, while smaller jurisdictions with less than 50,000 population generally compete for funding under the Urban County Consolidated Plan administered by the County of Orange. CDBG funds are limited in geographical use, as project expenditures must be used to benefit lower income areas. As described in Section II of this document, most Seal Beach households fall in moderate to higher income brackets. Therefore, CDBG expenditures are currently limited to the Leisure World area. In FY 2021-22 the City received a \$200,000 grant from the County and \$49,000 in Permanent Local Housing Allocation (PLHA) funds from the State, which are being used for bathroom accessibility improvements in the Leisure World community. This program continued in FY 2022-23 and 2023-24 with continued funding through both CDBG and PLHA.

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## Section G.2 Opportunities for Energy Conservation

State of California Energy Efficiency Standards for Residential and Nonresidential Buildings were established in 1978 in response to a legislative mandate to reduce California's energy consumption. The standards are codified in Title 24 of the California Energy Code and are

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<sup>1</sup> Jurisdictions, such as the City of Seal Beach, are typically not eligible as applicants for these funding sources; affordable housing developers are typically the eligible applicants.

updated periodically to allow consideration and possible incorporation of new energy efficiency technologies and methods.

Title 24 sets forth mandatory energy standards and requires the adoption of an “energy budget” for all new residential buildings and additions to residential buildings. Separate requirements are adopted for “low-rise” residential construction (i.e., no more than 3 stories) and non-residential buildings, which includes hotels, motels, and multi-family residential buildings with four or more habitable stories. The standards specify energy saving design for lighting, walls, ceilings and floor installations, as well as heating and cooling equipment and systems, gas cooling devices, conservation standards and the use of non-depleting energy sources, such as solar energy or wind power. The home building industry must comply with these standards while localities are responsible for enforcing the energy conservation regulations through the plan check and building inspection processes.

Examples of techniques for reducing residential energy use include the following:

- **Glazing** – Glazing on south facing exterior walls allows for winter sunrays to warm the structure. Reducing glazing and regulating sunlight penetration on the west side of the unit prevents afternoon sunrays from overheating the unit.
- **Landscaping** – Strategically placed vegetation reduces the amount of direct sunlight on the windows. The incorporation of deciduous trees in the landscaping plans along the southern exposure of units reduces summer sunrays, while allowing penetration of winter sunrays to warm the units.
- **Building Design** – The implementation of roof overhangs above southerly facing windows shield the structure from solar rays during the summer months.
- **Cooling/Heating Systems** – The use of attic ventilation systems reduces attic temperatures during the summer months. Solar heating systems for swimming pool facilities saves on energy costs. Natural gas is conserved with the use of flow restrictors on all hot water faucets and showerheads.
- **Weatherizing Techniques** – Weatherization techniques such as insulation, caulking, and weather stripping can reduce energy use for air-conditioning up to 55% and for heating as much as 40%. Weatherization measures seal a dwelling unit to guard against heat gain in the summer and prevent heat loss in the winter.
- **Efficient Use of Appliances** – Appliances can be used in ways that increase their energy efficiency. Unnecessary appliances can be eliminated. Proper maintenance and use of stove, oven, clothes dryer, washer, dishwasher, and refrigerator can also reduce energy consumption. New appliance purchases can be made on the basis of efficiency ratings.
- **Solar Installations** – On July 13, 2009, the City Council adopted a comprehensive fee schedule (Resolution 5898). The resolution waived all fees for standard residential solar installations.

In addition to these techniques for reducing energy use in dwellings, the City supports broader “smart growth” efforts to encourage compact development and public transportation. For example, Programs 1a and 1b in the Housing Action Plan (Chapter V) include a commitment to process a zoning amendment to facilitate new high-density multi-family residential development on underutilized land in proximity to commercial and employment opportunities and bus transit. Such development contributes to a reduction in greenhouse gas emissions through lower energy use and vehicle trips (see also Programs 6a and 6c). In addition, as part of the City’s program to assist low-income households in Leisure World to upgrade bathrooms to facilitate aging in place, the City will provide applicants with information on use of green materials and energy conserving measures in home improvements (Program 6b).