



City of  
**South  
Gate™**

**2025-2029 FIVE-YEAR CONSOLIDATED PLAN &  
FISCAL YEAR 2025-2026 ANNUAL ACTION PLAN**

**SUBSTANTIAL AMENDMENT NO. 1 TO THE  
FY 2025-2026 ANNUAL ACTION PLAN**

## Table of Contents

Executive Summary.....	5
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) .....	5
The Process .....	9
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b).....	9
PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l).....	10
PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c) .....	15
Needs Assessment .....	18
NA-05 Overview .....	18
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c) .....	19
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2) .....	<b>Error! Bookmark not defined.</b>
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2) ....	<b>Error! Bookmark not defined.</b>
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2) ....	<b>Error! Bookmark not defined.</b>
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2) .....	<b>Error! Bookmark not defined.</b>
NA-35 Public Housing – 91.205(b) .....	35
NA-40 Homeless Needs Assessment – 91.205(c).....	42
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d).....	49
NA-50 Non-Housing Community Development Needs – 91.215 (f) .....	53
Housing Market Analysis.....	55
MA-05 Overview .....	55
MA-10 Number of Housing Units – 91.210(a)&(b)(2).....	56
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a) .....	63
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a).....	69
MA-25 Public and Assisted Housing – 91.210(b) .....	76
Consolidated Plan	SOUTH GATE
	2

MA-30 Homeless Facilities and Services – 91.210(c) .....	80
MA-35 Special Needs Facilities and Services – 91.210(d) .....	84
MA-40 Barriers to Affordable Housing – 91.210(e) .....	90
MA-45 Non-Housing Community Development Assets – 91.215 (f) .....	93
MA-50 Needs and Market Analysis Discussion .....	105
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2) .....	113
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3) .....	116
Strategic Plan .....	120
SP-05 Overview .....	120
SP-10 Geographic Priorities – 91.215 (a)(1) .....	121
SP-25 Priority Needs - 91.215(a)(2) .....	122
SP-30 Influence of Market Conditions – 91.215 (b) .....	125
SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2) .....	126
SP-40 Institutional Delivery Structure – 91.215(k) .....	129
SP-45 Goals Summary – 91.215(a)(4) .....	132
SP-50 Public Housing Accessibility and Involvement – 91.215(c) .....	135
SP-55 Barriers to affordable housing – 91.215(h) .....	136
SP-60 Homelessness Strategy – 91.215(d) .....	137
SP-65 Lead based paint Hazards – 91.215(i) .....	140
SP-70 Anti-Poverty Strategy – 91.215(j) .....	141
SP-80 Monitoring – 91.230 .....	143
Annual Action Plan (FY 2025-2026) .....	144
AP-15 Expected Resources – 91.220(c)(1,2) .....	144
AP-20 Annual Goals and Objectives .....	148
AP-35 Projects – 91.220(d) .....	151

AP-38 Project Summary ..... 152

AP-50 Geographic Distribution – 91.220(f)..... 161

AP-55 Affordable Housing – 91.220(g) ..... 162

AP-60 Public Housing – 91.220(h)..... 163

AP-65 Homeless and Other Special Needs Activities – 91.220(i)..... 164

AP-75 Barriers to affordable housing – 91.220(j) ..... 168

AP-85 Other Actions – 91.220(k) ..... 169

AP-90 Program Specific Requirements – 91.220(l)(1,2,4) ..... 172

## **Executive Summary**

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

#### **1. Introduction**

South Gate is an Entitlement Community that receives an annual allocation of Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds from the United States Department of Housing and Urban Development (HUD) based on the HUD formula. Prior to receiving funds, the City must submit to HUD a Five-Year Consolidated Plan which outlines a five-year plan for the use of CDBG and HOME funds, an Annual Action Plan, which describes the annual goals and objectives to be met in a program year in relation to the Five-Year Consolidated Plan and a Consolidated Annual Performance Evaluation Report (CAPER), which reports on the goals that were accomplished during the program year within the Consolidated Plan year.

This Consolidated Plan covers the five-year period from July 1, 2025, to June 30, 2030. This plan also includes the fiscal year (FY) 2025-2026 Annual Action Plan, as year one of the Consolidate Plan cycle. The 2025-2029 Consolidated Plan was developed using the template provided by HUD's Integrated Disbursement and Information System (IDIS), and in accordance with statutory requirements and federal regulations.

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

The CDBG and HOME funds will be used to meet the objectives and goals established in the 2025-2029 Consolidated Plan. The needs, goals, and objectives have been informed by the needs assessment and developed in consultation with residents, service agencies, other funding partners, and businesses to provide decent housing, a suitable living environment, and economic opportunities for low to moderate income households.

The goals of the 2025-2029 Consolidated Plan include:

- Public Services
- Provide Affordable Housing
- Public Facilities & Infrastructure
- Economic Development
- Fair Housing
- Planning & Administration

### **3. Evaluation of past performance**

The description of past performance is based on the most recent available data which includes the full FY 2020-2021 through FY 2023-2024 programs. The last year (FY 2024-2025) of the current Consolidated Plan cycle is still ongoing as of the preparation of this plan, therefore data corresponding with that program year is included through the second quarter of the current fiscal year.

Below is a summary of the goals outlined in the 2020-2025 Consolidated Plan.

#### **Commercial Rehabilitation**

- 5 Year Goal: 14 Businesses Assisted
- 5 Year Projected Accomplishment: 2 Businesses Assisted
- The City was unable to meet its anticipated Commercial Rehabilitation goal due to several factors. One of the most impactful being the onset of the coronavirus pandemic as the program came to a full stop with orders of business closures and sheltering in place. As we came out of the pandemic, businesses prioritized keeping their doors open and economic recovery. The City is interested in relaunching the program in the next Consolidated Plan cycle as there is renewed interest in the program.

#### **Economic Development**

- 5 Year Goal: 140 Jobs Created
- 5 Year Projected Accomplishment: 0
- As it prepared the last Consolidated Plan the City included this Economic Development goal as we were all experiencing the onset of the coronavirus pandemic and the City anticipated funding a job retention program with its CDBG funds. However, after receiving an allocation of CDBG-CV funding, a business assistance program was launched with those funds. With its CV funds the City was able to assist 30 businesses.

#### **Fair Housing**

- 5 Year Goal: Assist 1,350 People
- 5 Year Projected Accomplishment: 1,526 People Assisted
- The City has already met and exceeded its 5-year goal, which demonstrates the high need for this service in South Gate.

#### **Housing**

- 5 Year Goal: 30 homeowner housing rehabilitated
- 5 Year Projected Accomplishment: 2

- A few factors contributed to the City not meeting its 5-year housing goal. The coronavirus pandemic greatly impacted the City's ability to carry out this type of program with considerations of orders of social distancing practices and quarantining. After the pandemic the program has faced issues with finding eligible program participants as the after-rehabilitation value for homes is lower than the current house values for the City, making many applicants ineligible for the City's Home Rehabilitation Program ineligible. The City anticipates continuing to carry out this program during the next Consolidated Plan cycle as there is continued interest in the program from residents, however it will adjust its goal to reflect the current challenges.

### **Infrastructure & Public Facilities**

- 5 Year Goal: 100,000 Persons Assisted
- 5 Year Projected Accomplishment: 67,500 Persons Assisted
- The City is shy of meeting its Infrastructure & Public Facilities goal as there were significant delays with starting construction projects.

### **Neighborhood Preservation**

- 5 Year Goal: 5,000 Household Units
- 5 Year Projected Accomplishment: 0
- The City previously funded code enforcement program with its CDBG and therefore maintained this goal in its Consolidated Plan. However, the City did not use its CDVG funds towards code enforcement services. The City will not carry this goal into the new Consolidated Plan cycle.

### **Public Services**

- 5 Year Goal: 1,225 Persons Assisted
- 5 Year Projected Accomplishment: 79,794 Persons Assisted
- The City met and exceeded its public service goal, which demonstrates the need to continue offering public services to its residents. One of the public service activities that contributes to the high accomplishment is the City's Graffiti Abatement activity which can reach larger pools of residents to the use of offering services by eligible low-income census tracts.

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

Community outreach is an important component of developing the Consolidated Plan. Outreach efforts included informing the public that the City was in the process of creating the 2025-2029 Consolidated Plan and encouraging public participation. To ensure that its 2020-

2025 Consolidated Plan was based on an accurate needs assessment, the City used the following approaches to involve residents, service providers, and other interested persons and organizations, which are outlined below.

*Consolidated Plan Survey:* To ensure that it correctly analyzed the needs of the community, the City created a Community Needs Survey. The survey asked respondents about priority needs, affordable housing, target populations, how to address homeless needs, among other needs and priorities. Residents, City Council members, City Departments/Committees, local non-profits and other organizations were invited to provide their input and participate in the survey. The survey was published in English and Spanish and shared via email, posted on the City's webpage, social media platforms, and advertised on posters placed throughout the City.

*South Gate Citizens Advisory Committee (CAC):* The CAC is an advisory board created by the City Council to ensure constant dialog exists between City Hall and the community. The role of the CAC is twofold, first to ensure that the City Council is appraised of the needs, desires, and interests of City residents. Second, to review funding applications and to make recommendations to the City Council on funding allocations. The CAC was actively involved in the 2025-2029 Consolidated Plan process and reviewed and recommended funding for all applications received for new funding for FY 2025-2026.

*Public Hearings:* The City held two (2) public hearings during the development of the Consolidated Plan. The first public hearing was held at the onset of the citizen participation process and asked for public input on community needs. The second public hearing sought comments regarding the draft Consolidated Plan and Annual Action Plan before it was approved by City Council.

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

A total of two public comments were received asking that CDBG funds be allocated to the City's Park and Recreation department.

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

All comments were accepted.

## **7. Summary**

The City undertook good faith efforts in outreaching to its community members to meet all citizen participation requirements.



## 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	SOUTH GATE	Community Development Department, Housing Division
HOME Administrator	SOUTH GATE	Community Development Department, Housing Division

**Table 1 – Responsible Agencies**

### Narrative

The City of South Gate (City) is the Lead Agency for the CDBG and HOME entitlement programs. The City's Community Development Department is responsible for the administration and preparation of the Consolidated Plan, Annual Action Plans and Consolidated Annual Performance Evaluation Reports (CAPER). The City contracts with consultants to assist with the preparation of regulatory reporting requirements.

### Consolidated Plan Public Contact Information

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## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

The consolidated planning process requires entitlement grantees to consult with other public and private agencies during the development of the plan. Information on needs, services, facilities, and strategies was collected in consultation with the public service organizations, key stakeholders, and the community. Those consulted represent a wide range of needs/industries including, but not limited, to affordable housing, homelessness, low-income youth, persons with disabilities, elderly persons, persons with alcohol/substance abuse problems, residents.

**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(I)).**

South Gate’s Community Development-Housing Division is the principal provider of community development and economic development programs and housing projects.

Activities to enhance coordination between public and assisted housing providers and governmental health, mental health, and service agencies are conducted on a regular basis including inviting various providers (i.e., housing, mental health, etc.) to apply for available entitlement funding when the City releases notices of available funding. The City leans on various nonprofit organizations to address community needs, such as homelessness, special needs, and fair housing. In addition, the City also works with state and federal agencies through several grant programs to facilitate services and programs, which meet housing and safety needs in the community.

**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.**

The City of South Gate is within the Los Angeles Homeless Services Authority’s (LAHSA) Continuum of Care in Service Planning Area (SPA) 7. LAHSA was established in December 1993 as a Joint Powers Authority to coordinate the effective and efficient utilization of Federal and local funding in providing services to homeless people throughout Los Angeles City and County. LAHSA coordinates and manages over \$70 million dollars annually in Federal, State, County and City funds for programs that provide shelter, housing, and services to homeless people in Los Angeles City and County. The City coordinates the delivery of homeless services with LAHSA and participates in the annual LAHSA Homeless Count. Participating in these events provides staff with insight into homeless needs and services. Data from the homeless count is utilized to

determine homeless service needs and levels in the City. 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 also includes reviewing data provided by the LAHSA, consultations with the Salvation Army Bell Shelter, and People Assisting the Homeless (PATH).

**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.**

South Gate does not receive or allocate Emergency Solutions Grand (ESG) funds. The City collaborates with local service providers and will generally fund agencies based in South Gate as well as in the neighboring communities to meet the needs of the homeless and provide regional coverage.

**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.**

See table below.

<b>Agency/ Group/ Organization</b>	<b>Agency/ Group /Organization Type</b>	<b>What section of the Plan was addressed by Consultation?</b>	<b>How was the Agency/ Group/ Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>
FAIR HOUSING FOUNDATION	Services – Fair Housing	<ul style="list-style-type: none"> <li>Housing Need Assessment</li> </ul>	Organization was contacted to provide input on fair housing issues, landlord/tenant complaints, fair housing needs and priorities.
LOS ANGELES HOMELESS SERVICES AUTHORITY (LAHSA)	Services - Homeless	<ul style="list-style-type: none"> <li>Public Housing Needs</li> <li>Homeless Needs – Chronically Homeless</li> <li>Homeless Strategy</li> </ul>	Information and reports from their website were used for information related to city homeless count, strategies, and ongoing coordination.
SOUTH GATE HOUSING AUTHORITY	Housing PHA	<ul style="list-style-type: none"> <li>Housing Need Assessment</li> <li>Public Housing Needs</li> <li>Non-Homeless Special Needs</li> </ul>	The City works in coordination with its PHA throughout the year to help address its housing needs. Continued coordination with its PHA allows City to identify needs and gaps in service to improve service delivery.
SOUTH GATE CITIZEN ADVISORY COMMITTEE (CAC)	Civic Leaders	<ul style="list-style-type: none"> <li>Other – Public Needs and Priorities</li> </ul>	The CAC provided insight into community needs, priorities, and made recommendations on activities to fund.
LOS ANGELES COUNTY DEPARTMENT OF PUBLIC HEALTH	Services – Persons with HIV/AIDS  Services – Childhood Lead Based Paint Poisoning	<ul style="list-style-type: none"> <li>Data on PLWA</li> <li>Lead Based Paint Strategy</li> </ul>	Information and reports from their website were used for information related to people living with aids and lead based paint health information.

AZURE DEVELOPMENT	Housing	<ul style="list-style-type: none"> <li>Housing Need Assessment</li> </ul>	Azure is a real estate development partner of the City. They provided feedback on housing needs.
SOUTHERN CALIFORNIA COUNCIL OF GOVERNMENTS	Business & Civic Leaders	<ul style="list-style-type: none"> <li>Economic Development</li> </ul>	Was consulted via request for input via survey; published reports on workers and skills levels were also reviewed.
CALIFORNIA LATINO LEADERSHIP INSTITUTE	Services – Children Services – Education Neighborhood Organization	<ul style="list-style-type: none"> <li>Non-Homeless Special Needs</li> </ul>	The organization provided input on the needs of young adults.
FAMILY VIOLENCE PREVENTION PROGRAM	Services – Victims of Domestic Violence Services – Victims Grantee Department	<ul style="list-style-type: none"> <li>Homeless Needs - Families with children Homelessness</li> <li>Non-Homeless Special Needs</li> </ul>	The organization provided input on the needs of victims of domestic violence.
LOS ANGELES CENTERS FOR ALCOHOL & DRUG ABUSE (L.A. CADA)	Services – Health Neighborhood Organization	<ul style="list-style-type: none"> <li>Homeless Needs – Veterans</li> <li>Non-Homeless Special Needs</li> </ul>	The organization provided input on the needs of victims of those experiencing substance abuse issues.

**Table 2 – Agencies, groups, organizations who participated**

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

All relevant housing, social services and other entities were consulted. Other local/ regional/ state/ federal planning efforts considered when preparing the Plan are listed in the table below.

### 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?
2021-2029 Housing Element of the General Plan	City of South Gate	The Strategic Plan goals are based on those included in the 2021-2029 Housing Element.
Gateway, Tweedy, and Hollydale Specific Plans, and the Five-Year Capital Improvement Program (CIP)	City of South Gate	Public facility and public improvement needs and goals are based in part on those described in the specific plans and 5-year CIP.

Los Angeles City and County CoC for Service Planning Area 7 (SPA)	Los Angeles City and County CoC for Service Planning Area 7 (SPA)	The Housing Inventory Count Reports provide a snapshot of the CoC's HIC and the PIT Count survey data helps to inform policymakers and service providers of the needs of the homeless population in the area.
Bureau of Labor Statistics (BLS)	Bureau of Labor Statistics (BLS)	The purpose of the BLS data is to collect, analyze, and disseminate essential economic information to inform decision making.
Los Angeles Continuum of Care	Los Angeles Homeless Services Authority (LAHSA)	The Continuum of Care identifies funding and activities assisting LA County's homeless.  The City's homeless goals and strategy support those of the Continuum of Care.

**Table 3 – 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 City coordinated efforts and consulted with several public entities including local governmental agencies such as the relevant County Departments, public housing organizations, and State government departments during the development of the Consolidated Plan. Entities were engaged via surveys, email and follow up correspondence, and public hearings.

**Narrative (optional):**

No additional narrative.

## **PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

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

The City of South Gate encourages citizen involvement in the planning, implementation and evaluation of its housing and community development programs. City staff continued to work with the Citizen Advisory Committee (CAC) and partner agencies to increase citizen participation. Citizen participation efforts included soliciting feedback via surveys, soliciting feedback from key stakeholders (City Council, Commissions, community-based organizations) and hosting two public hearings. The City's efforts are outlined in the Citizen Participation Outreach table.

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
1	Online Survey	Non-target/ broad Community All interested persons	44 responses received	All comments were considered and incorporated in the appropriate sections of the Consolidated Plan	N/A
2	Notice of Funding Availability	Non-target/ broad Community All interested persons	A newspaper ad was published to announce the FY 2025-26 Notice of Funding Availability (NOFA). The notice was published on Oct. 31, 2024.	N/A	N/A
3	Public Hearing No. 1 - Feb. 11, 2025	Non-target/ broad Community All interested persons	A newspaper notice was published to announce Public Hearing 1 to accept feedback on community needs to inform the ConPlan goals and priorities. The notice was published on Jan. 30, 2025.	No public comments received.	N/A
4	Citizens Advisory Committee Feb. 19, 2025	Community All interested persons	Citizen Advisory Committee members received applications in response to the NOFA and received a presentation on the Consolidated Process; their input was also solicited.	No public comments received	N/A



Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons
5	Citizens Advisory Committee Feb. 26, 2025	Community All interested persons	Citizen Advisory Committee members received presentations from interested CDBG applicants and made funding recommendations for City Council review.	Public comments were in favor of funding park improvement projects.	N/A
6	Public Hearing No. 2 - July 8, 2025	Non-target/ broad Community All interested persons	A newspaper notice was published to announce Public Hearing 2 to receive public comments on the Consolidated Plan and FY 25-26 AAP. The notice was published on <b>Jun. 5, 2025.</b>	Two public comments were received asking that CDBG funds be allocated to the City's Park and Recreation department.	All comments were accepted.

**Table 4 – Citizen Participation Outreach**

## **Needs Assessment**

### **NA-05 Overview**

#### **Needs Assessment Overview**

To ensure the efficient and effective use of resources, the City of South Gate must first assess the community's needs. This section describes and analyzes various demographic and economic indicators to provide a foundation for grant management. By using data gathered from state, local, and federal sources, the City can identify needs based on broad trends in population, income, and household demographics. Primary data sources include the U.S. Census Bureau, HUD, and the Bureau of Labor Statistics. Once gathered, the data will be analyzed more closely to explore how family and household dynamics, race, and housing problems are interconnected. A key objective of this Needs Assessment is to identify the nature and extent of housing problems experienced by South Gate residents.

In addition to demographic analysis, this section examines factors that influence, or are influenced by, the housing market. These include public housing needs, the needs of individuals facing homelessness, and non-homeless special needs populations. Furthermore, non-housing development needs, such as public services and infrastructure, are also evaluated to guide resource allocation decisions.

Each of these issues is analyzed alongside economic and demographic indicators to determine if certain groups are disproportionately affected. By understanding the scale and prevalence of housing challenges within South Gate, the City can set evidence-based priorities for entitlement programs. This approach ensures that resources are directed toward the areas and populations that need them most, promoting more equitable outcomes across the community.

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

### Summary of Housing Needs

The housing needs of a community, like all market economy items, are influenced by supply and demand. However, the factors that impact housing supply and demand are far more complex than simply matching one house to one household. Variables such as population growth, household size, availability of rental housing, income levels, and property conditions all contribute to shaping a community's housing needs.

The following section highlights that the most significant housing challenge in South Gate is the lack of affordable housing. According to the 2018-2022 American Community Survey (ACS) 5-Year Estimates, approximately 10,864 households in the City are cost burdened, representing 46.4% of the population. Both Renters and Homeowners are similarly affected, with 7,118 rental households and 3,746 homeowner households paying more than 30% of their income on housing costs. This data suggests that the current housing supply is either insufficient or too expensive to meet the needs of the community.

Demographics	Base Year: 2012	Most Recent Year: 2022	% Change
Population	94,703	92,381	-2.5%
Households	23,925	23,920	-0.0%
Median Income	\$41,851	\$67,188	60.5%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2008-2012 (Base Year), 2018-2022 ACS (Most Recent Year)

### Residents

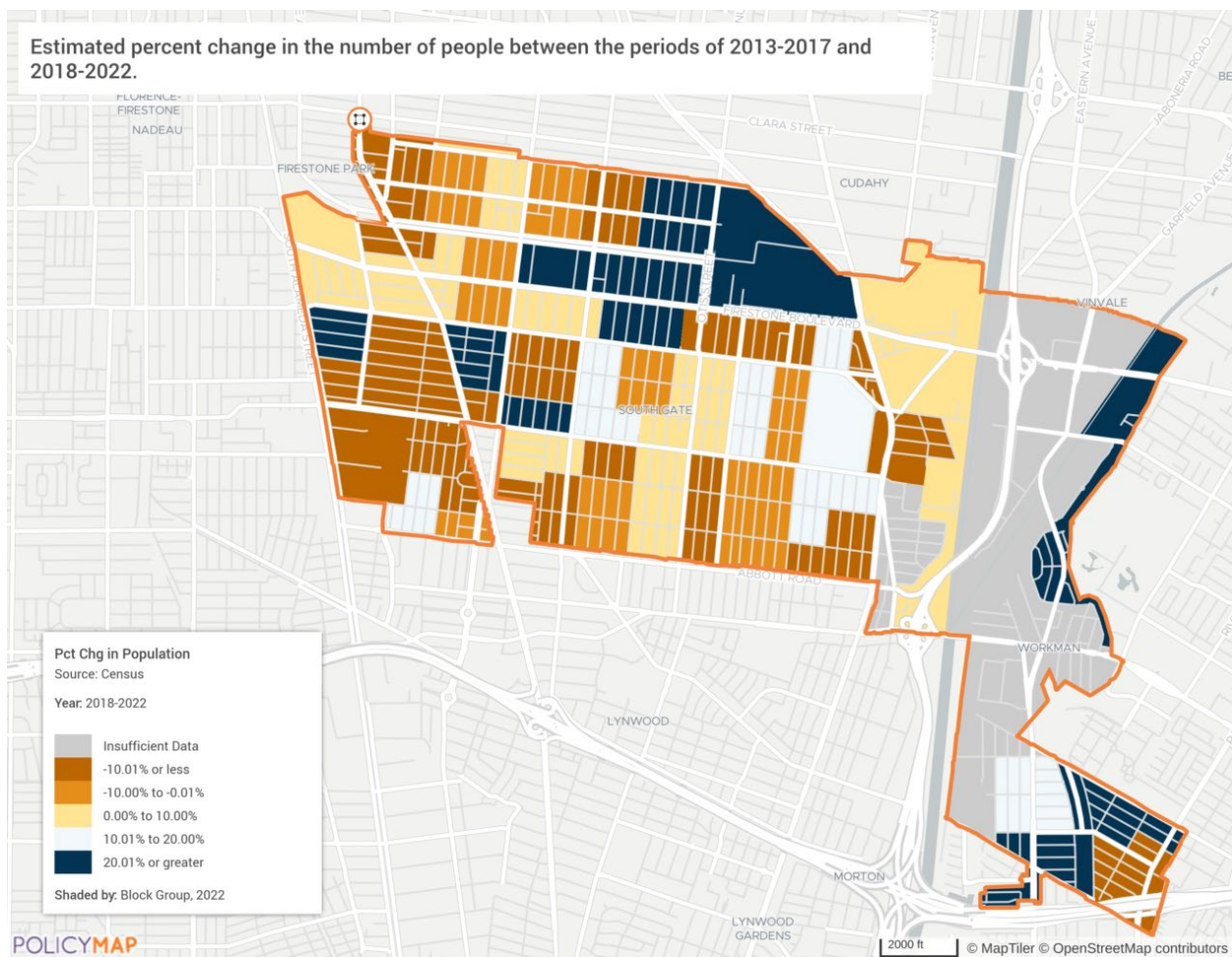
Since 2012, South Gate's population has experienced a decline of 2.5%, while the number of households has remained stable with no change. This divergence suggests a decrease in average household size, potentially influenced by demographic changes such as an aging population or shifting family dynamics. Economic factors, such as the affordability and availability of housing, likely play a role in shaping these trends.

During the same period, South Gate's Median Household Income (MHI) increased by 60.5%, significantly surpassing the rate of inflation. According to the Bureau of Labor Statistics (BLS) inflation calculator, maintaining the purchasing power of a household earning \$41,851 in 2012 would require \$51,910 in 2022. However, South Gate's MHI reached \$67,188 in 2022, indicating a real purchasing power gain of approximately 29.4%. Though this MHI is much lower than that of Los Angeles County and the state-wide MHI, this economic growth reflects improved

financial conditions for many residents within South Gate. Despite these gains, housing affordability remains a persistent challenge within the City.

### Change in Population from 2017-2022

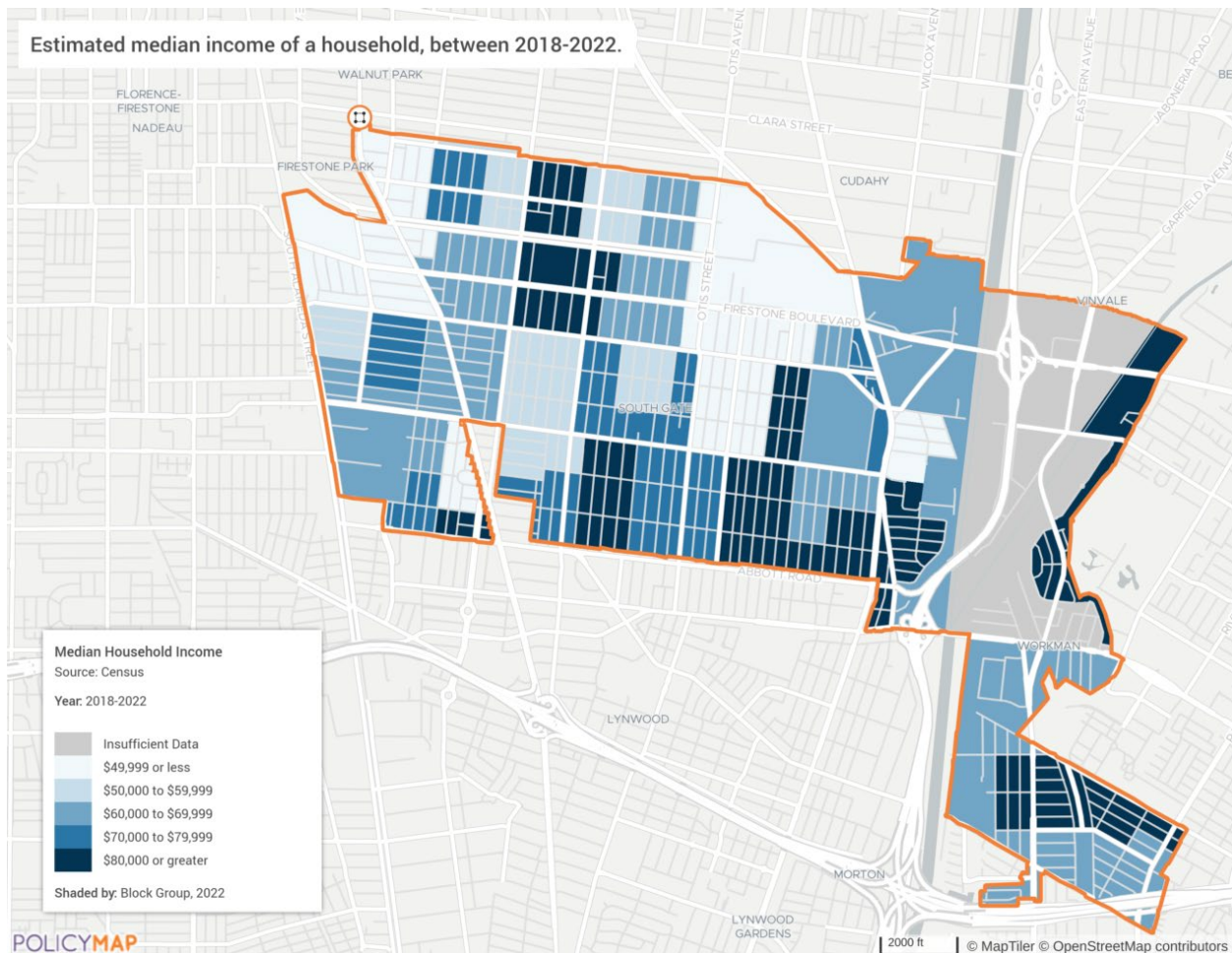
Between 2013–2017 and 2018–2022, South Gate experienced varied population changes, with many areas seeing declines of 10% or more, while some neighborhoods recorded growth exceeding 20%. These shifts suggest changes in residential density driven by factors such as economic opportunities, housing availability, and demographic trends like migration or smaller household sizes. These disparities highlight the need for strategic planning to address declining areas and ensure infrastructure and services support growing neighborhoods effectively.



### Median Household Income

The *Estimated Median Income of a Household* map for South Gate illustrates pronounced economic disparities within the City. Many neighborhoods report incomes below \$50,000, while other areas exceed \$80,000, with higher-income households scattered throughout the City. This uneven distribution underscores a significant economic divide, highlighting the

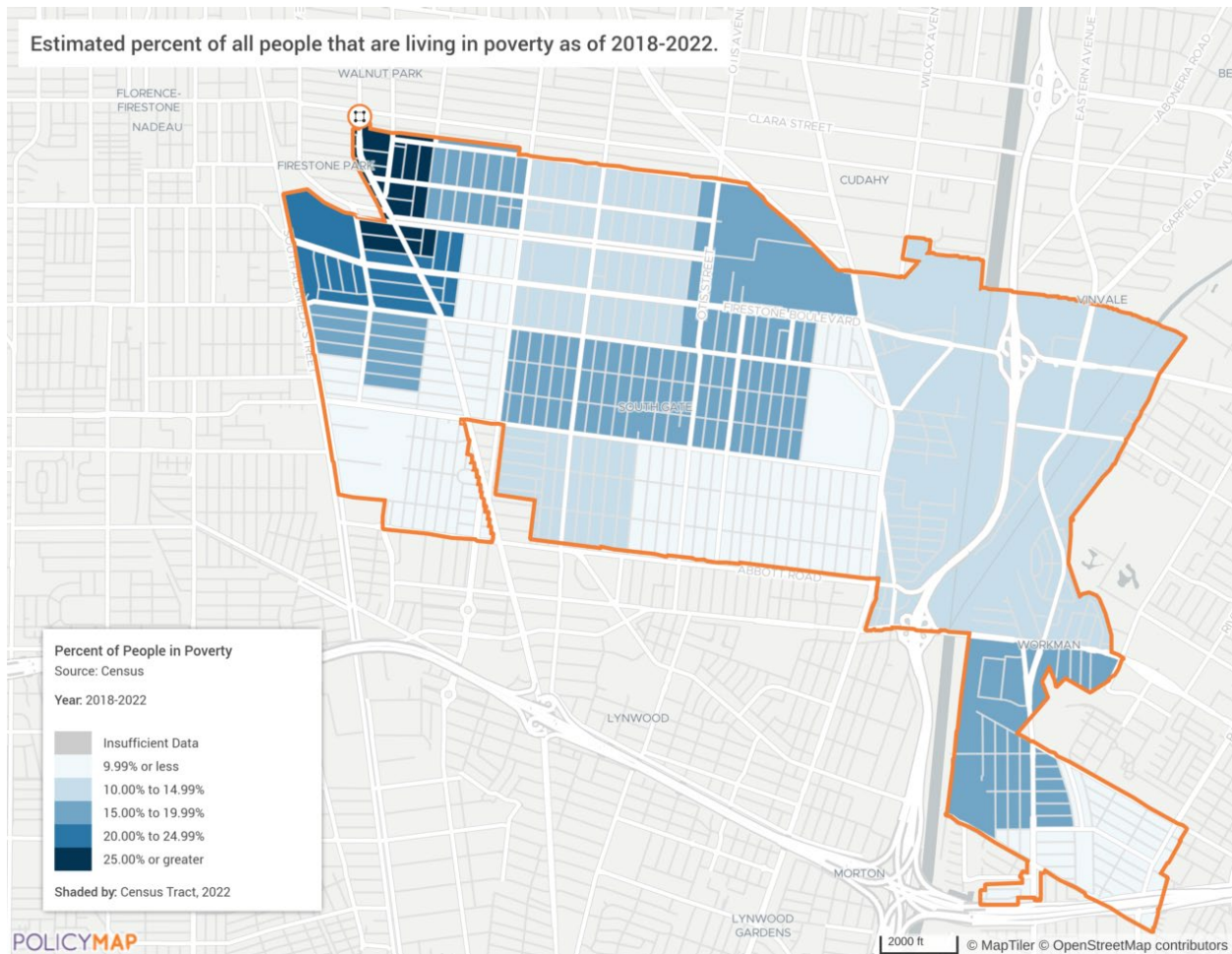
importance of implementing targeted investments and initiatives to enhance conditions in lower-income areas. Addressing these disparities is critical to fostering equitable economic opportunities and improving quality of life for all South Gate residents.



## Poverty

The *Estimated Percent of All People That Are Living in Poverty* map for South Gate reveals a pronounced socioeconomic divide within the City. Northwestern and central neighborhoods exhibit elevated poverty rates, often exceeding 15% and, in some areas, surpassing 25%. In contrast, the southern regions display lower poverty rates, with many areas reporting levels below 10%. These disparities underline the importance of targeted interventions and strategic investments in high-poverty areas to mitigate economic challenges and promote greater equity across South Gate.





## Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	5,310	5,055	6,535	2,575	4,385
Small Family Households	2,335	2,620	3,390	1,380	2,325
Large Family Households	715	1,090	1,800	750	1,430
Household contains at least one person 62-74 years of age	1,460	1,495	1,360	775	1,139
Household contains at least one person age 75 or older	665	635	595	120	290
Households with one or more children 6 years old or younger	1,135	1,145	1,505	415	885

Table 6 - Total Households Table

Data Source: 2017-2021 CHAS

In the above table, data from HUD's 2017-2021 Comprehensive Housing Affordability Strategy (CHAS) provides a detailed look at households in South Gate, using the HUD Area Median Family Income (HAMFI) as a baseline. This document will use the following income group definitions:

- Extremely Low Income: 0-30% HAMFI
- Very Low Income: 30-50% HAMFI
- Low Income: 50-80% HAMFI
- Moderate Income: 80-100% HAMFI
- Above Moderate Income: >100% HAMFI

According to 2017-2021 CHAS data, almost 71% (16,900) of South Gate's households earn below 80% of the Area Median Income (AMI), classifying them as low-income. Among these low-income households, small households make up approximately 49.4%, while large households represent only 21.3%. There are similar findings of elderly households (those with at least one member aged 62 or older) having nearly 73% below 80% HAMFI and 27% above 80% HAMFI. There are around 74.4% of households with children under six found to be in the low-income bracket. These trends emphasize diverse housing and service needs across age and income groups, highlighting the need for targeted support for these demographics in South Gate.

## 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
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	45	60	60	0	165	0	35	30	0	65
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	450	400	300	65	1,215	4	130	165	60	359
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	465	540	720	240	1,965	120	265	400	175	960

	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 50% of income (and none of the above problems)	2,435	420	0	0	2,855	565	630	340	25	1,560
Housing cost burden greater than 30% of income (and none of the above problems)	370	1,325	670	30	2,395	110	305	890	180	1,485
Zero/negative Income (and none of the above problems)	105	0	0	0	105	45	0	0	0	45

**Table 7 – Housing Problems Table**

**Data Source:** 2017-2021 CHAS

### Housing Needs Summary

A summary of housing issues in South Gate, based on 2017–2021 CHAS data, highlights critical challenges related to cost burden and overcrowding across income groups and tenure types (renter or homeowner). According to 2018-2022 ACS Data, there are 7,118 total cost-burdened renter households and 3,746 total cost-burdened homeowner households. Among these cost-burdened renter households, 73.3% earn below 80% of the HUD Adjusted Median Family Income (HAMFI). Similarly, amongst the total cost-burdened homeowner households who spend 30% or more of their income on housing, approximately 75.8% earn below 80% HAMFI.

Overcrowding also presents a significant challenge amongst households earning between 0% and 100% HAMFI, affecting approximately 3,180 renter households, of which 90.4% earn below 80% HAMFI. Additionally, 1,319 homeowner households live in overcrowded conditions, with 82.2% earning below 80% HAMFI. Overcrowding is defined as living in spaces with more than 1.01 persons per room, further compounding the housing difficulties faced by low-income residents.

Among the cost-burdened households earning between 0% and 100% shown in the previous table, 54.4% of renters and 51.2% of homeowners are classified as severely cost-burdened, with housing expenses exceeding 50% of their income. These figures underscore the disproportionate financial strain on low-income households, particularly renters, who also experience higher levels of overcrowding. Addressing these issues will require comprehensive and targeted strategies to improve housing affordability and alleviate overcrowded living conditions in South Gate.



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
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,760	2,740	1,750	335	8,585	800	1,365	1,830	440	4,435
Having none of four housing problems	345	410	1,670	880	3,305	260	530	1,285	920	2,995
Household has negative income, but none of the other housing problems	105	0	0	0	105	45	0	0	0	45

**Table 8 – Housing Problems 2**

Data Source: 2017-2021 CHAS

## Severe Housing Problems

Severe housing problems are a significant issue in South Gate, particularly for lower-income households. Among renter households, approximately 72.5% earning between 0% and 100% of the Area Median Income (AMI) experience at least one severe housing issue, while 59.9% of homeowner households face similar challenges. These problems are most prevalent at the lowest income levels, where 91.8% of renters earning below 30% of the HUD Area Median Family Income (HAMFI) report housing issues, decreasing to 87% for those earning between 30% and 50% HAMFI and 51.2% for those earning between 50% and 80% HAMFI.

Homeowners also face significant challenges, with housing problems affecting 76.5% of those earning below 30% HAMFI, 72% for households earning between 30% and 50% HAMFI, and 58.8% for households earning between 50% and 80% HAMFI. Cost burden, defined as spending more than 30% of income on housing, is the most common issue across all groups. These financial pressures highlight the critical need for targeted interventions to improve housing affordability and address the economic challenges facing South Gate's low-income renters and homeowners.

### 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	195	1,070	485	1750	50	105	555	710
Large Related	155	335	125	615	45	210	330	585
Elderly	180	290	25	495	50	135	135	320
Other	10	120	150	280	10	0	40	50
Total need by income	540	1,815	785	3,140	155	450	1,060	1,665

**Table 9 – Cost Burden > 30%**

Data Source: 2017-2021 CHAS

### Housing Cost-Burdened

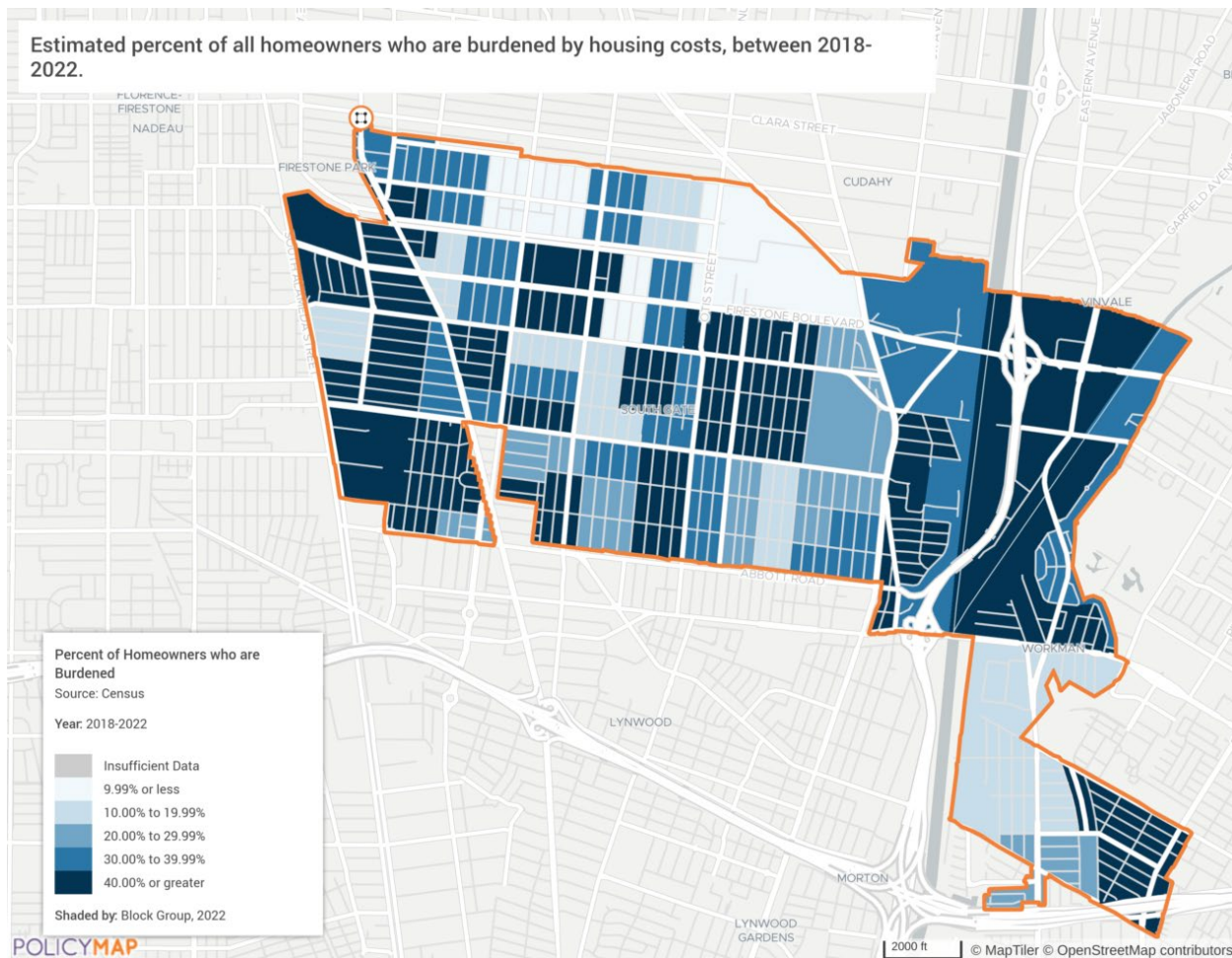
The previous table, based on 2017–2021 CHAS data, provides a detailed analysis of cost-burdened households in South Gate within income ranges from 0% to 80% of the Area Median Income (AMI), highlighting variations across household types. Among low-income cost-burdened renter households, 55.7% are small households, while large households account for 19.6%. For homeowners, approximately 42.6% of small homeowner households are cost-burdened, compared to 35.1% of large homeowner households.

Elderly households also represent a notable portion of cost-burdened residents, particularly amongst homeowners in South Gate. Among homeowners, 19.2% of elderly households face cost burdens, while 15.8% of elderly renters experience similar challenges. These figures indicate that older residents, regardless of tenure type, face persistent financial pressures related to housing costs, emphasizing the unique vulnerabilities of South Gate’s elderly population within low-income brackets.

Geographic disparities in cost-burdened households are further illustrated using ACS data. The *Estimated Percent of All Homeowners Who Are Burdened by Housing Costs* maps of South Gate show significant variation by block groups, with lower-income areas exhibiting a higher prevalence of cost-burdened households. Factors such as housing supply constraints and elevated median home values in certain areas contribute to these disparities, highlighting the need for affordable housing initiatives tailored to meet the needs of economically disadvantaged neighborhoods.

## Homeowner Cost Burden

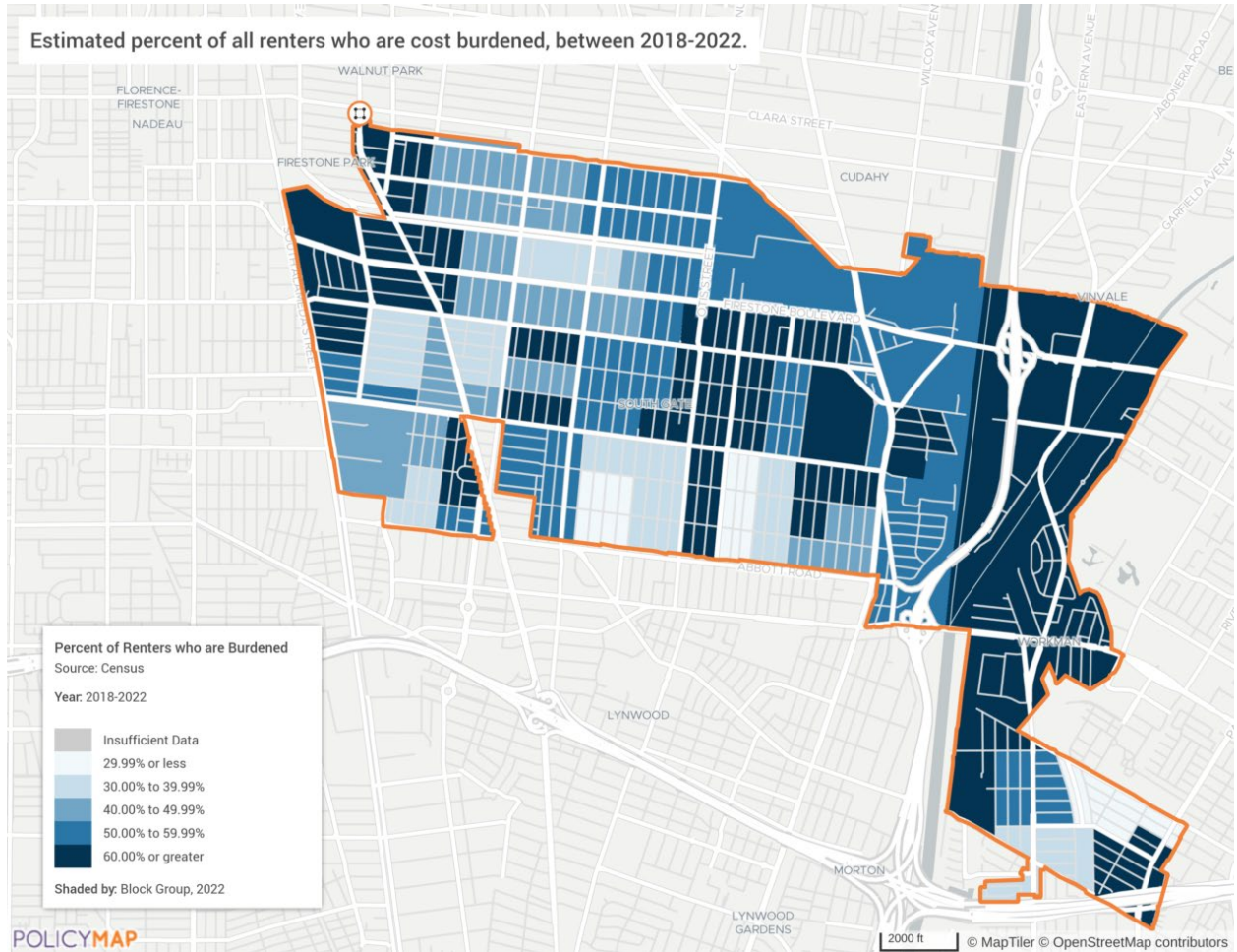
The *Estimated Percent of All Homeowners Who Are Burdened by Housing Costs* map shows widespread housing cost burden amongst homeowner households, with many neighborhoods reporting over 30% of homeowners spending more than 30% of their income on housing, and some exceeding 40%. However, other areas in the City show significantly lower rates, with some neighborhoods below 10%. This variation highlights the need for citywide strategies to address housing affordability challenges and provide financial relief to burdened homeowners.



## Cost Burdened Renters

Renters in South Gate face significant cost burdens, with over 40% of households in many neighborhoods spending more than 30% of their income on housing, and some areas exceeding 60%. While a few neighborhoods report lower rates below 30%, the widespread financial strain highlights the urgent need for targeted solutions to improve housing affordability and reduce

the economic pressures on renters throughout the City.



#### 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	1,815	335	0	2150	175	230	265	670
Large Related	305	50	0	355	150	175	70	395
Elderly	760	29	0	789	260	320	55	635
Other	295	65	0	360	45	4	10	59
Total need by income	3,175	479	0	3,654	630	729	400	1,759

Table 10 – Cost Burden > 50%

Data Source: 2017-2021 CHAS

## Severe Cost Burden

In South Gate, a significant portion of households face severe cost burdens, spending over 50% of their income on housing, which greatly increases their vulnerability to housing instability. Among renters, small, related households account for 58.8% of those experiencing severe cost burdens, while large households comprise 9.7%. For homeowners, small, related households represent 38.1%, and large households make up 22.5%. Elderly residents are also heavily impacted, with 36.1% of elderly homeowners and 21.6% of elderly renters burdened by housing costs.

The high percentage of small households and elderly residents facing severe cost burden reflects a lack of affordable housing options tailored to their needs. Small households often struggle to find appropriately priced units, forcing them to allocate a disproportionate share of their income to housing. Elderly residents, many of whom are on fixed incomes, face similar challenges, with rising housing and utility costs compounding their financial strain. This economic precarity leaves these groups particularly vulnerable to displacement or homelessness, especially when unexpected expenses such as medical bills or emergency repairs arise, highlighting the urgent need for targeted housing solutions.

## 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	865	795	780	245	2685	124	260	235	135	754
Multiple, unrelated family households	65	165	170	60	460	0	130	305	95	530
Other, non-family households	0	10	90	0	100	0	4	30	0	34
Total need by income	930	970	1040	305	3,245	124	394	570	230	1,318

**Table 11 – Crowding Information – 1/2**

Data Source: 2017-2021 CHAS

## Overcrowding

HUD defines an overcrowded household as one with 1.01 to 1.50 occupants per room, and in South Gate, this issue varies significantly by housing tenure. Renters account for most overcrowded households, with 3,245 cases compared to 1,318 among homeowners. Overcrowding disproportionately

affects lower-income households, with approximately 90.6% of overcrowded renter households and 82.5% of overcrowded homeowner households earning below 80% of the Area Median Income (AMI), classifying them as low-income.

These findings highlight the severe impact of overcrowding on South Gate’s low-income residents, particularly renters, who are more constrained by both space and affordability. Addressing this issue could significantly improve living conditions, alleviate the stress associated with overcrowded housing, and enhance the quality of life for affected households. For the City, reducing overcrowding would foster greater community stability, improve public health outcomes, and create a more equitable housing environment, leading to long-term social and economic benefits.

	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	1,045	855	815	2,715	90	290	690	1,070

**Table 12 – Crowding Information – 2/2**

**Data Source:** 2017-2021 CHAS

The presence of children in South Gate’s homeowner households reveals a clear relationship with income levels. Higher-income homeowner households are more likely to include children, as reflected in income distribution data. Among low-income homeowner households with children, only 8.4% earn between 0% and 30% of the Area Median Income (AMI), while 64.5% households fall within the 50% to 80% AMI range. This suggests that households with greater financial resources are better equipped to support families with children, indicating a correlation between income stability and family composition among homeowners.

In contrast, the presence of children in renter households appears less connected to income levels. Of the 2,715 renter households with children, 38.5% earn between 0% and 30% AMI, while 30% earn between 50% and 80% AMI, showing a more even distribution across income brackets. This implies that factors such as housing affordability, availability, or other socio-economic considerations may play a larger role in shaping the composition of renter households with children, rather than income alone.

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

Single-person households in South Gate face significant housing instability risks due to lower income levels and limited resources. According to 2018–2022 ACS data, the median income for single-person households is \$21,766, less than half the \$46,576 median income for two-person households. These

households also face transportation challenges, as they are less likely to own a vehicle, which complicates commuting and access to essential services.

Single-person households are more prevalent among renters, with 858 single-person homeowner households compared to 2,229 renter households. Data from Table 7 indicates that around 75.3% of small households are cost-burdened, suggesting that approximately 2,325 single-person households may need housing assistance. These findings underscore the vulnerabilities of single-person households in South Gate, particularly regarding housing affordability and transportation access, highlighting the need for targeted support to address their unique challenges.

### **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.**

#### ***Disability***

In South Gate, 8.9% of residents—approximately 8,166 individuals—report having a disability, according to 2018–2022 American Community Survey (ACS) data. The prevalence of disability increases significantly with age, with nearly 34% of residents aged 65 and older experiencing some form of disability. This underscores the critical need for housing that accommodates physical and cognitive limitations, enabling safe and independent living for older adults and other individuals with disabilities.

Independent living difficulty, experienced by 3,996 individuals, and ambulatory difficulty, affecting nearly 3,135 residents, are the most reported disabilities and often necessitates features like ground-level units, ramps, and other mobility-friendly modifications, in-home support services, counseling, or placement in supportive housing communities. Developing inclusive housing strategies that address these needs is essential to ensuring that all residents in South Gate have access to safe and supportive living environments.

#### ***Survivors of Domestic Violence, Dating Violence, Sexual Assault, and Stalking***

Accurate crime statistics for incidents like family violence, intimate partner violence, and sexual assault are challenging to collect due to significant underreporting. Many survivors refrain from reporting due to fears of retaliation, concerns about child custody, or limited economic and housing resources, highlighting the importance of accessible resources for safety and stability.

According to California’s OPENJUSTICE database, the South Gate Police Department received 234 Domestic Violence calls in 2023, with 218 involving weapons. This represents an almost 13% decrease from 2022, which recorded 269 Domestic Violence incidents. In 2023, South Gate reported 485 Violent Crimes, including 32 Sexual Crimes. These included 16 incidents of Rape

(Forcible Rape prior to 2014), 16 incidents of Rape (other), and no incidents of Attempted Rape. This reflects a decrease from 2022, which reported 50 Sexual Crimes.

The U.S. Department of Justice estimates that only 42% of violent victimizations are reported to law enforcement. Applying this estimate to South Gate's 2023 data suggests that approximately 77 sexual offenses may have occurred. These figures emphasize the critical need for robust housing and support services to assist survivors in achieving safety, stability, and recovery.

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

South Gate faces significant housing challenges, including cost burdens, low vacancy rates, overcrowding, aging housing stock, and housing instability. Cost burden remains a critical issue, particularly among lower-income households, many of whom spend over 30% of their income on housing, with a substantial portion allocating more than half. This underscores the urgent need for affordable housing to reduce financial strain. Overcrowding is another prevalent issue, primarily affecting lower-income renters due to the limited availability of affordable, family-sized units.

According to 2018–2022 ACS data, South Gate had only 546 vacant housing units. Homeownership opportunities are particularly constrained, with 0.3% of vacant homeowner properties compared to 1.5% of vacant rental properties. This scarcity contributes to overcrowding and housing instability, disproportionately affecting single-person households, elderly residents, and lower-income families, who often struggle to secure stable housing and access essential services.

The City's aging housing stock presents additional challenges. HUD guidelines highlight lead-based paint hazards (LBPHs) as a significant risk in homes built before 1978. In South Gate, 20,133 housing units were constructed before 1980, with 11,071 predating 1950. These older units, along with other potential environmental hazards like asbestos, require ongoing safety updates. South Gate leverages HOME funds to support housing redevelopment and mandates that developer partners address and mitigate these hazards to ensure safer living conditions for residents.

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

Homeownership opportunities in South Gate remain constrained, with 10,705 owner-occupied units compared to 13,215 renter-occupied units and a homeowner vacancy rate of 0.3%, based on 2018–2022 ACS data. This limited availability exacerbates overcrowding and housing instability, disproportionately impacting single-person households, elderly residents, and lower-income families who struggle to secure stable housing and essential services.



Additionally, HUD guidelines identify lead-based paint hazards (LBPHs) as a significant risk in older homes, especially those built before 1978. In South Gate, 20,133 housing units—84.2% of all housing—were constructed before 1980, with 11,071 built before 1950. These older units, along with potential hazards such as asbestos, require continuous safety updates. The city leverages HOME funds to support housing redevelopment, requiring developer partners to mitigate or remove contaminants to ensure safer living conditions for residents.

**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.**

HUD defines extremely low-income households as those earning 0–30% of the Area Median Income (AMI) and categorizes households spending over 50% of their income on housing as severely cost-burdened. According to 2017–2021 CHAS data from the Housing Needs Summary Tables, South Gate’s extremely low-income households, particularly families with children, are experiencing a critical shortage of affordable housing. Approximately 495 extremely low-income homeowner households and 2,945 renter households in the city are severely cost-burdened, meaning more than half of their income is spent on housing. These 3,440 households are at significant risk of housing instability and homelessness.

Additionally, South Gate is home to 1,074 extremely low-income households with children, the majority of whom are renters. These families face severe housing affordability challenges, underscoring the urgent need for targeted interventions. Stabilizing housing for these vulnerable populations is crucial to preventing housing instability and homelessness while providing long-term security for low-income families and improving the overall well-being of South Gate’s residents.

**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.**

There are no additional estimates of at-risk populations that have not already been addressed in this section.

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

In South Gate, several housing characteristics contribute to instability and an increased risk of homelessness. The City's high percentage of older housing stock often requires expensive repairs and updates to meet safety standards, leaving many properties vulnerable to deferred maintenance or structural issues that may render them uninhabitable. Low-income tenants are particularly at risk of displacement if they cannot afford the necessary repairs. Furthermore, inadequate maintenance and lack of essential repairs—such as plumbing, heating, and electrical work—can lead to health hazards, often forcing residents to vacate or face eviction, especially when they lack resources to address or contest substandard conditions.

The limited housing availability, with only 2.2% of units vacant, coupled with the shortage of affordable options—as evidenced by the high prevalence of cost-burdened households—exacerbates these challenges, underscoring the need for affordable and stable housing solutions in South Gate.

**Discussion**

No additional discussion.

## **NA-35 Public Housing – 91.205(b)**

### **Introduction**

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly, and people with disabilities. Public housing includes federally subsidized affordable housing that is owned and operated by public housing authorities. South Gate, CA, is primarily served by both the South Gate Housing Authority (SGHA) and the Los Angeles County Development Authority (LACDA).

The SGHA administers housing assistance programs, including the Section 8 Housing Choice Voucher (HCV) program, to help low-income households access safe and affordable housing in the private rental market. The LACDA, created in 1982 through the merger of the Housing Authority, Community Development Department, and Redevelopment Agency (later rebranded in 2019), complements SGHA's efforts by managing a wide range of housing and community development initiatives. While part of the Los Angeles County family, the LACDA operates independently, focusing on affordable housing, community, and economic development programs across unincorporated Los Angeles County areas and participating incorporated cities, including South Gate. These programs support over one million residents in unincorporated areas alone.

A key partner in the County's Homeless Initiative launched in 2015, the LACDA plays a critical role in addressing homelessness through HUD-funded programs, which constitute nearly 63% of its federal funding. These funds enable subsidized housing, housing development and preservation, and community development. In South Gate, LACDA collaborates with SGHA to oversee Section 8 Housing Choice Vouchers, providing rental assistance to low-income residents and spearheading affordable housing initiatives to maintain and expand housing options for vulnerable populations, including families, elderly residents, and individuals with disabilities.

This section provides an overview of the total number of Housing Choice Vouchers (HCV), public housing units, and affordable housing initiatives managed by the South Gate Housing Authority (SGHA) and the Los Angeles County Development Authority (LACDA). Additionally, it includes a demographic breakdown of the populations served by these programs, highlighting the vital support they provide to low-income families, elderly residents, and individuals with disabilities in South Gate.

## Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	-	-	-	351	-	351	0	0	0

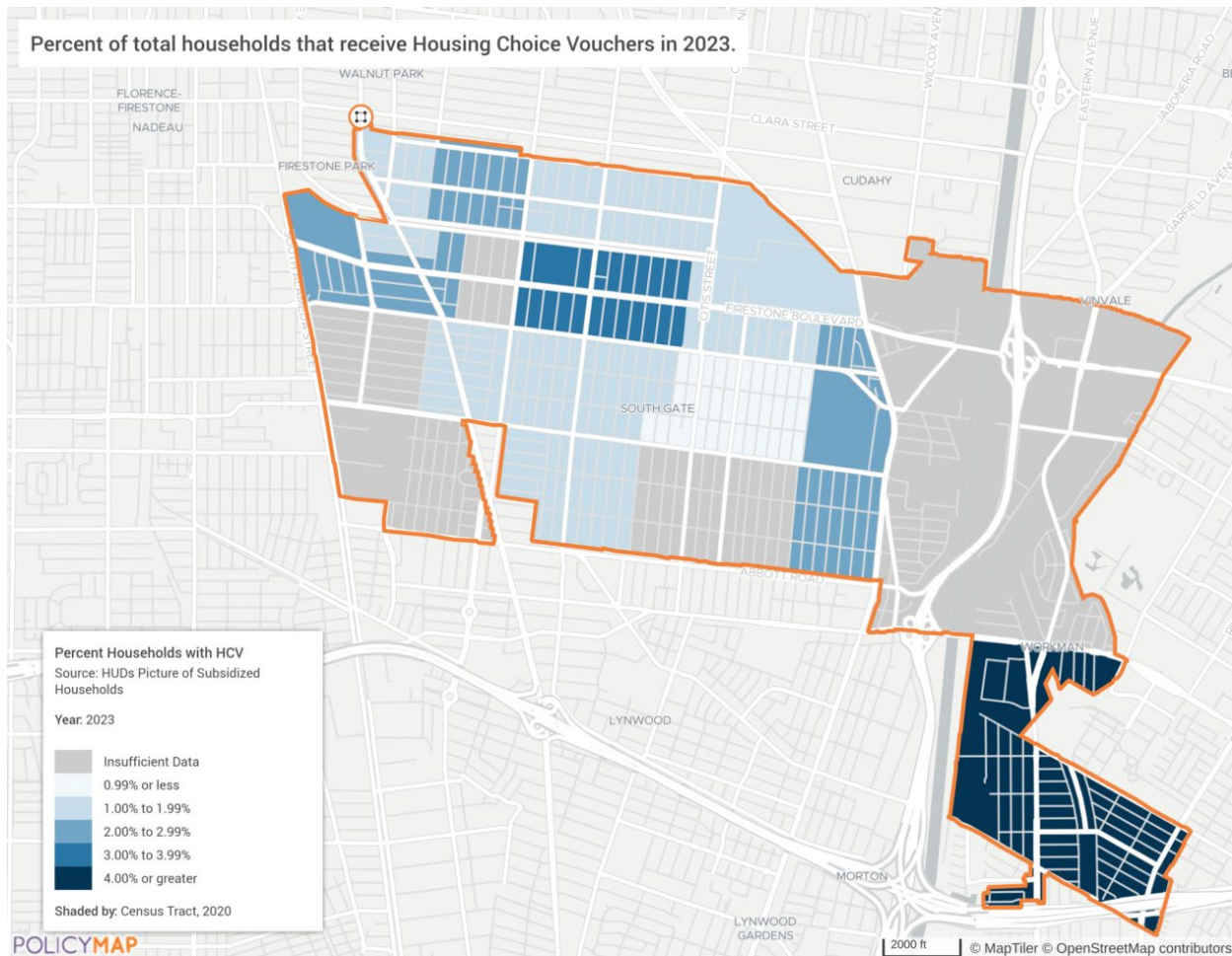
**Table 13 - Public Housing by Program Type**

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

**Data Source:** PIC (PIH Information Center); HCV Data Dashboard 2024  
**Data Source Comments** CA119 Housing Authority of the City of South Gate (SGHA)

## Housing Choice Voucher Distribution

The *Percent of Total Households That Receive Housing Choice Vouchers in 2023* map illustrates the distribution of Housing Choice Voucher (HCV) households in South Gate as of 2023, showing a clear concentration in the southeastern portion of the City as well as a prevalence amongst most of the central and western regions. This distribution reflects the uneven reliance on housing subsidies across the city, emphasizing the need to address housing affordability in areas with lower HCV utilization.



## 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	14,204	0	14,211	10,669	0
Average length of stay	0	0	0	9	0	9	1	0
Average Household size	0	0	0	2	0	2	2	0
# Homeless at admission	0	0	0	1	0	1	0	0
# of Elderly Program Participants (>62)	0	0	0	239	0	239	0	0
# of Disabled Families	0	0	0	68	0	68	0	0
# of Families requesting accessibility features	0	0	0	500	0	499	1	0
# 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 14 – Characteristics of Public Housing Residents by Program Type**

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

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	469	0	468	1	0	0
Black/African American	0	0	0	30	0	30	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	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 15 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	450	0	449	1	0	0
Not Hispanic	0	0	0	50	0	50	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 16 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

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

Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. § 794) prohibits discrimination against individuals with disabilities in any program, service, or activity that receives federal funding or is conducted by a federal agency, including HUD. This law ensures that people with disabilities are not excluded, denied benefits, or subjected to discrimination solely because of their disability, requiring federally funded programs to provide equal access and opportunities.

Tenants and applicants on the waiting list for accessible units in South Gate require accommodations that address their specific disabilities. Mobility-related modifications include wheelchair ramps, ground-floor units, widened doorways, and bathrooms or kitchens designed for accessibility. For individuals with sensory impairments, necessary features include visual or auditory signaling devices.

The limited availability of accessible units often results in extended waiting periods, as demand exceeds supply. Properties supported by federal funding, such as those overseen by the Los Angeles County Development Authority (LACDA), are mandated under Section 504 to designate a portion of units as accessible. However, supply challenges persist, leaving many applicants without suitable housing for prolonged periods.

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

The immediate needs of public housing residents and Housing Choice Voucher holders include securing affordable housing that aligns with physical and cognitive accessibility standards. Key features required include grab bars, stair-free entryways, and in-unit accommodations that enable independent living.

For voucher holders, finding private landlords who accept vouchers and provide units meeting accessibility requirements remains a significant challenge. Additionally, timely processing of reasonable accommodation requests under Section 504 is critical to ensuring that residents fully benefit from available housing programs without unnecessary delays.

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

While affordability, safety, and proximity to services are primary considerations for the general population, individuals with disabilities face unique challenges that significantly complicate their housing search. Beyond affordability, these individuals require specialized features and reasonable accommodations to address mobility, sensory, or cognitive impairments.



This dual demand places a heavier burden on individuals with disabilities compared to the broader population. Although many properties in South Gate meet general housing needs, they frequently lack adequate accessibility, creating disparities in housing equity.

### **Discussion**

South Gate faces considerable gaps in addressing the housing needs of individuals with disabilities. While federally supported properties comply with Section 504 mandates, the high demand for accessible units far exceeds the available supply. This shortfall highlights the need for expanding accessible housing stock, streamlining the accommodation request process, and encouraging private landlords to participate in voucher programs. Improving outreach and support services for individuals with disabilities is also essential to bridge the gap between their housing needs and the broader market, fostering more equitable living opportunities throughout South Gate.

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

### **Introduction**

Homelessness is a multifaceted issue that significantly impacts communities, including South Gate. The challenges associated with homelessness arise from a convergence of overlapping economic, health, and social factors. The economy, unemployment, poverty, and a lack of affordable housing are primary contributors to housing instability. Health-related issues such as mental illness, physical disabilities, HIV/AIDS, and substance abuse also play a substantial role. Social factors, including domestic violence, racial disparities, and limited educational attainment, further exacerbate homelessness. Given the interconnected nature of these issues, addressing homelessness in South Gate requires a comprehensive, community-based approach that integrates economic, health, and social strategies.

The South Gate Housing Authority (SGHA) plays a critical role in mitigating homelessness within the City by administering housing assistance programs and collaborating with regional partners to provide affordable and stable housing options. Through these efforts, SGHA supports vulnerable populations and helps bridge gaps in housing services.

The Stewart B. McKinney Homeless Assistance Act defines a “homeless” individual as someone lacking a fixed, regular, and adequate nighttime residence. This includes individuals whose primary night-time residence is:

- A supervised publicly or privately-operated shelter offering temporary accommodation (such as welfare hotels, congregate shelters, or transitional housing for those with mental illnesses); or
- An institution providing temporary housing for individuals awaiting institutionalization; or
- A public or private location not intended for or typically used as a sleeping accommodation by human beings.

The Los Angeles City and County Continuum of Care (CoC) coordinates the region’s response to homelessness, including conducting the annual Point-In-Time (PIT) Count. The PIT Count is conducted annually in late January to get a snapshot of sheltered and unsheltered homelessness in the region. The data in this section comes from the 2024 PIT Count, conducted by the CA-600 Los Angeles City and County CoC for Service Planning Area 7 (SPA), which includes the city of South Gate.

## Homeless Needs Assessment

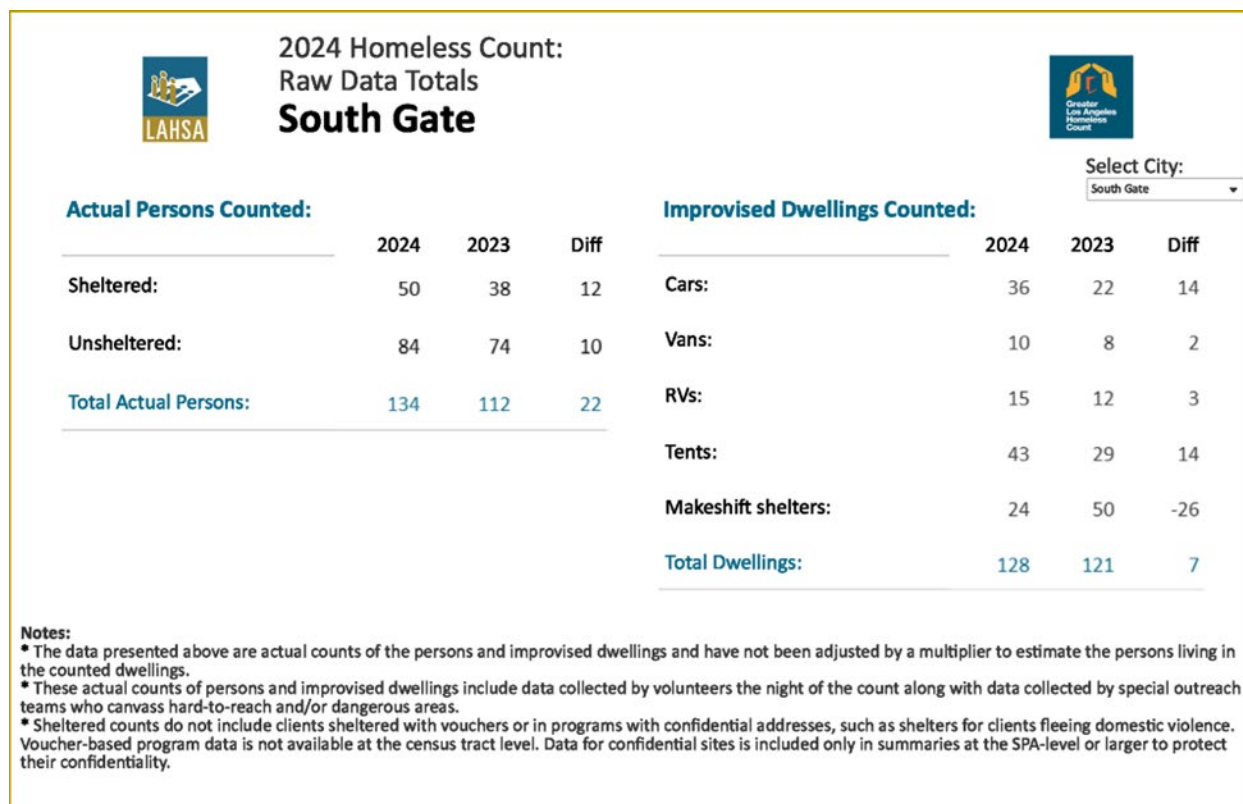
Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	575	202	-	-	-	-
Persons in Households with Only Children	1	0	-	-	-	-
Persons in Households with Only Adults	981	4,140	-	-	-	-
Chronically Homeless Individuals	277	1,583	-	-	-	-
Chronically Homeless Families	69	53	-	-	-	-
Veterans	71	81	-	-	-	-
Unaccompanied Child	154	66	-	-	-	-
Persons with HIV	24	43	-	-	-	-

**Table 23 - Homeless Needs Assessment**

**Alternate Data Source Name:** 2024 Greater Los Angeles Homeless Count Service Planning Area 7 Los Angeles Homeless Services Authority

**Data Source Comments:** CA- Service Planning Area 7 Los Angeles Homeless Services Authority (includes South Gate)

## 2024 Homeless Count: South Gate



The Los Angeles Homeless Services Authority (LAHSA) provides localized data through its Homeless Count by City Dashboard. A local count conducted in January 2024 for South Gate identified 50 individuals experiencing homelessness residing in shelters, 84 individuals experiencing unsheltered homelessness, and 128 residing in improvised dwellings, such as cars, vans, RVs, or tents, or makeshift shelters. These 2024 local totals for South Gate or 134 observed individuals experiencing homelessness represent an increase from the previous year (2023) when 112 individuals experiencing homelessness were observed. However, these figures do not include individuals who are sheltered through voucher programs or residing in facilities with confidential addresses.

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).

- **Chronically Homeless Individuals and Families:** Chronically homeless individuals and families are those who experience long-term or repeated episodes of homelessness, often for a year or more. This population frequently faces mental health challenges, substance use disorders, or physical disabilities that complicate efforts to find and retain stable housing. Due to the enduring nature of their homelessness, these individuals and families typically require intensive support services and permanent supportive housing to achieve housing stability.
- **Families with Children:** Families experiencing homelessness with children consist of one or more adults with minor dependents. These families often experience homelessness due to economic hardship, domestic violence, or a lack of affordable housing. Homelessness can have particularly adverse effects on children, disrupting their education, healthcare access, and overall well-being. Providing stable housing for these families is essential to support the developmental needs of children and promote family stability.
- **Veterans and Their Families:** Veterans experiencing homelessness often have unique needs related to physical or mental health, such as post-traumatic stress disorder (PTSD) or physical disabilities acquired during military service. Veterans are more likely than the general population to experience homelessness, and they frequently benefit from tailored services, such as specialized healthcare and housing assistance. Although most data focus on individual veterans, families of veterans may also face housing instability, especially when veterans face barriers to employment or healthcare.
- **Unaccompanied Youth:** Unaccompanied youth experiencing homelessness are young individuals, typically under 25, who are without parental or guardian care. This population often includes those who have aged out of foster care, fled abusive households, or faced family rejection due to sexual orientation or other factors. Unaccompanied youth face unique vulnerabilities, including limited access to education, healthcare, and employment, and they are at higher risk for exploitation and mental health issues. Targeted interventions are essential to support these youth and help them transition to stable, independent living.

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

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	693	748
Black or African American	485	493
Asian	32	43
American Indian or Alaska Native	39	297
Pacific Islander	12	5
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	879	2,929
Not Hispanic	678	1,413

**Alternate Data Source Name** 2024 Greater Los Angeles Homeless Count Service Planning Area 7

**Data Source Comments** Service Planning Area 7 (includes South Gate)

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

The table above presents data from the Los Angeles City and County Continuum of Care (CoC) 2024 Point-In-Time (PIT) count for Service Planning Area 7 (SPA), and highlights the significant housing needs of families with children experiencing homelessness. Among the total homeless population, there were 190 families with children comprised of 575 individuals that were experiencing sheltered homelessness on the night of the count, while 62 families with children comprised of 202 individuals were experiencing unsheltered homelessness. Collectively, these families included 373 individuals under the age of 18, demonstrating the substantial presence of children in need of stable housing solutions. The high number of unsheltered families underscores the urgent need for interventions to address both immediate shelter needs and long-term housing stability for families with children. There were no Veterans in families with children identified during the 2024 PIT count.

Addressing the housing needs of these families with children requires expanded access to affordable housing, tailored support services, and programs designed to promote long-term

housing stability. These efforts are essential for ensuring that vulnerable populations can transition out of homelessness and achieve a higher quality of life.

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

Based on data from the Los Angeles City and County Continuum of Care (CoC) 2024 Point-In-Time (PIT) count for Service Planning Area 7 (SPA), there were a total of 1,557 individuals experiencing sheltered homelessness and 4,342 individuals experiencing unsheltered homelessness.

Among the sheltered homeless population, approximately 44.5% were White individuals, 31.1% Black/African American individuals, and 56.5% Hispanic individuals.

Of the unsheltered homeless population, approximately 17.2% were White individuals, 11.4% were Black/African American individuals, and 67.5% were Hispanic individuals. Hispanic individuals represented the largest demographic group among unsheltered individuals, reflecting unique challenges in accessing housing stability.

This demographic data underscores the need for targeted interventions to address the racial and ethnic inequities within the homeless population, ensuring that resources are equitably distributed and tailored to meet the specific needs of these communities.

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

According to the Los Angeles City and County Continuum of Care (CoC) 2024 Point-In-Time (PIT) count for Service Planning Area 7 (SPA), there were 1,557 individuals experiencing sheltered homelessness and 4,342 individuals experiencing unsheltered homelessness across the region. Within this CoC, the Los Angeles Homeless Services Authority (LAHSA) provides localized data through its *Homeless Count by City Dashboard*. A local count conducted in January 2024 for South Gate identified 50 individuals residing in shelters, 84 unsheltered individuals, and 128 improvised dwellings, such as cars, vans, RVs, tents, or makeshift shelters.

This data provides valuable insights into the scope of homelessness in South Gate, emphasizing the urgent need for targeted interventions to address both sheltered and unsheltered homelessness. Additionally, the presence of individuals in temporary or informal accommodation highlights the importance of solutions that ensure housing stability for all affected residents.

### **Discussion**

All data from the 2024 Point-In-Time (PIT) count provided in the previous tables pertains to the Los Angeles City and County Continuum of Care (CoC) Service Planning Area 7, which includes

South Gate unless otherwise noted. This regional data offers valuable insights into the scope of homelessness within the broader CoC and informs local planning and resource allocation for cities like South Gate. As part of the CoC, South Gate's homelessness challenges and housing needs are reflected within these aggregated statistics, underscoring the shared responsibility to address homelessness across the region.



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

### **Introduction**

This section includes an assessment of non-homeless special needs groups in the City, including the elderly, developmentally disabled, persons with disabilities, persons with HIV/AIDS, and persons with drug and alcohol addictions. Services for these populations are critical in the prevention of homelessness.

### **Describe the characteristics of special needs populations in your community.**

**Elderly:** Access to affordable and suitable housing essential is essential for the City's elderly residents. Staying in familiar environments is medically and emotionally beneficial for seniors, so maintaining an independent lifestyle should be a priority. However, many elderly individuals live on fixed incomes or have disabilities, creating financial pressures limiting their independence. As living costs rise, seniors often struggle to increase their income to keep up with inflation.

According to 2018-2022 ACS data, approximately 10,428 individuals in South Gate are over the age of 65, representing 11.3% of the population. Among them, approximately 33.9% have a disability, and 17.4% live below the poverty level. Elderly households are predominantly homeowners, with 61.3% owning their homes. These figures underscore the need for housing affordability initiatives and support services to help South Gate's aging population maintain stability and independence.

**HIV/AIDS:** While specific HIV/AIDS data for South Gate are unavailable, Los Angeles County's 2022 HIV Surveillance Report indicates that 53,599 people are living with diagnosed HIV (PLWDH) countywide. This population faces significant challenges, including racial disparities and housing instability, which negatively impact health outcomes.

Black/African Americans and Hispanic individuals experience higher rates of new HIV diagnoses and lower rates of viral suppression compared to White individuals in Los Angeles County. Additionally, approximately 20% of PLWDH in the county reported housing instability, underscoring the critical need for stable and affordable housing to support effective medical care and treatment adherence.

Affordable housing programs in South Gate play a crucial role in supporting residents living with HIV/AIDS. Stable housing improves health outcomes and helps low-income individuals and families manage the dual burdens of healthcare costs and housing affordability. By addressing both housing and healthcare needs, these programs contribute to long-term stability and well-being for South Gate's most vulnerable residents.

**Alcohol and Drug Addiction:** Alcohol and opioids, including prescription opioids and heroin, are the substances most associated with hospitalizations. Countywide data from 2022 reported approximately 131,365 emergency department (ED) visits due to alcohol-related health issues and 129,449 hospitalizations related to alcohol and illicit drug use. The Los Angeles County Department of Public Health also notes that 54% of adults aged 18 and older consumed alcohol at least once in the past month, with 18% engaging in binge drinking—defined as consuming five or more drinks on a single occasion for men or four or more drinks for women.

Opioid-related issues also remain a significant concern. In 2021, Los Angeles County reported 16,663 opioid-related ED visits and 11,022 hospitalizations. Alarming, accidental fentanyl overdose deaths increased dramatically, reaching 1,910 deaths in 2022, reflecting a staggering 1,652% increase since 2016. These figures highlight the urgent need for targeted interventions to address opioid misuse and overdose prevention.

**Disability:** In South Gate, 8,166 individuals live with a disability, representing 8.9% of the population. Disability rates naturally increase with age, as older residents are more likely to experience disabilities. Disabilities are less common among children, with 770 individuals 17 years and younger reporting a disability, and 15 reported cases under the age of 5. However, this demographic still requires attention. Households with children who have disabilities may need additional support and resources to address their unique needs, emphasizing the importance of targeted services for this group.

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

**Elderly:** Housing options for the elderly range from independent living to assisted living, nursing homes, and support facilities like adult day care. Key considerations include location, affordability, proximity to healthcare and essential services, and ease of upkeep. As health issues become more common with age, elderly individuals benefit from access to healthcare and assistance with daily activities such as shopping and housekeeping. Proximity to essential services and reliable transportation is critical as mobility decreases, and safety becomes a growing concern for those living alone.

Providing secure, affordable housing for the elderly is vital. Access to healthcare, shopping, social networks, and public transportation supports seniors in maintaining independence. Additionally, housing may require modifications to address disabilities that often arise with aging, further ensuring a safe and supportive living environment.

**Alcohol and Drug Addiction:** Individuals with substance abuse problems require a comprehensive support network to maintain sobriety and overall health. Their housing needs

often include sober living environments that provide a structured, substance-free setting conducive to recovery. Access to employment support services is also critical, as stable income can be a key factor in maintaining long-term sobriety. Additionally, housing should be located near health facilities for ongoing medical and psychological treatment, as well as close to family and social networks that can offer emotional support.

Detoxification facilities are essential at the onset of treatment, offering medical supervision during the withdrawal process. These facilities, along with rehabilitation centers, provide the foundation for recovery. Access to such resources, coupled with stable housing and employment, plays a crucial role in breaking the cycle of addiction and preventing relapses. Long-term housing stability, combined with ongoing access to medical and social support services, is key to helping individuals with substance abuse issues rebuild their lives.

**Disability:** Individuals with disabilities represent a diverse population with varying levels of independence and abilities. While they face many of the same housing challenges as the general population, they also have unique needs based on their capabilities. Many individuals with disabilities rely on a fixed income, limiting their housing options. Those with greater independence often utilize subsidized housing, while individuals requiring more support typically reside in community homes funded by public welfare or privately-owned personal care settings. Some adults with disabilities continue to live with their families throughout adulthood.

Regardless of the type of housing, continuous support services are crucial and must be tailored to individuals' abilities. These services may include assistance with daily living activities, transportation, or medical care. The availability of these support systems is essential to ensure that individuals with disabilities can maintain a stable and comfortable living environment, promoting independence and improving their quality of life.

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

While specific HIV/AIDS data for South Gate are unavailable, Los Angeles County's 2022 HIV Surveillance Report indicates that within the Los Angeles Eligible Metropolitan Statistical Area (EMSA), which includes South Gate, there were 53,599 people living with diagnosed HIV (PLWDH) as of 2022. Black/African Americans and Hispanic individuals are disproportionately affected, with higher rates of new diagnoses and lower viral suppression compared to White individuals. Housing instability impacts approximately 20% of PLWDH, emphasizing the critical need for stable housing to support effective treatment and care. Families impacted by HIV/AIDS often face additional challenges, including economic instability and barriers to accessing comprehensive healthcare and supportive services.

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

Not applicable, as the City does not plan to fund a HOME TBRA activity.

**Discussion**

No additional discussion.

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

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

South Gate has identified a critical need to expand and improve public facilities to better serve its diverse population. This includes upgrading community centers, libraries, and recreational areas to meet the increasing demand for public spaces and services. The City also requires additional parkland, as the current availability of recreational space is below regional and national standards. Enhancements to existing facilities, such as upgrading technology in libraries and improving amenities in senior centers, are essential to address the needs of all community members.

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

The need for public facilities was established through comprehensive community engagement efforts, including resident surveys and public meetings, which provided insights into local priorities. The Los Angeles County Parks Needs Assessment highlighted gaps in recreational facilities, while evaluations by municipal departments revealed areas in immediate need of attention. These findings align with the City's strategic goals, which emphasize enhancing public facilities to improve residents' quality of life.

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

South Gate requires substantial public improvements, particularly in its aging infrastructure. Key areas of focus include street and sidewalk repairs, drainage system upgrades, and the enhancement of public safety facilities. The City must also address accessibility challenges by implementing ADA-compliant upgrades to pedestrian pathways. Modernization of water and sewer systems is another priority, necessary to support both residential growth and economic development while promoting environmental sustainability.

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

These needs were identified through regular infrastructure condition assessments and public feedback sessions, which revealed critical challenges in mobility and safety. City planning departments provided additional input, supported by findings in the Strategic Plan. These evaluations emphasized the importance of updating infrastructure to attract businesses, facilitate housing development, and enhance overall community resilience.

**Describe the jurisdiction's need for Public Services.**

South Gate has a pressing need to expand public services, particularly in youth programs, senior support services, and public health initiatives. Enhanced after-school and recreational programs for youth are essential to provide safe and constructive activities. Seniors require expanded services such as meal delivery, transportation assistance, and wellness programs to support their independence. Public health services, including access to clinics and mental health resources, are crucial for addressing the needs of vulnerable populations.

**How were these needs determined?**

These needs were determined through a combination of local assessments and stakeholder engagement. Surveys and public workshops conducted by the City highlighted the demand for improved services for youth and seniors. Health service gaps were identified using data from regional healthcare providers and community health reports, which underscored the necessity of expanding access to medical and mental health services for underserved residents.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview

South Gate, located in southeastern Los Angeles County, is a vibrant community with a rich cultural heritage and proximity to major urban centers. Originally established as an agricultural area, South Gate has transformed into a dynamic suburban city characterized by a diverse population and strong community ties. The local economy is driven by industries such as manufacturing, retail, and services, sustaining a steady demand for both affordable and market-rate housing.

The City's population consists of families, seniors, and young professionals, reflecting an inclusive community character. South Gate's housing stock is primarily older, with a significant percentage of homes built between 1940 and 1969, many during the post-World War II housing boom. These homes often require modernization to meet current safety, energy efficiency, and accessibility standards. Upgrading these older homes with energy-efficient systems and climate-resilient features presents a critical opportunity to mitigate the effects of climate change while improving long-term housing stability. While much of the housing remains in fair condition, deferred maintenance is common, particularly among lower-income homeowners and renters. Housing availability is limited, with low homeowner and rental vacancy rates contributing to a competitive housing market and affordability challenges.

South Gate faces several critical housing and community needs. Socially, there is a substantial demand for affordable and accessible housing to support low-income households, seniors, and residents with disabilities. Economically, investments in workforce development and job creation are crucial for strengthening the local economy and alleviating financial strain on residents. Infrastructure improvements, including upgraded public facilities, modernized utility systems, high-speed and broadband internet access, and safer transportation networks, are essential for enhancing the City's livability and resilience.

Addressing these challenges comprehensively will strengthen South Gate's housing market, foster economic stability, and ensure a high quality of life for all residents, securing a brighter future for the City.

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

### Introduction

This section provides an analysis of South Gate's housing stock, focusing on housing types and occupancy trends. It examines the number of units per structure, the distribution of multifamily housing, and the range of unit sizes available. Additionally, it explores the balance between owner-occupied and renter-occupied housing, offering insights into the City's housing composition and the availability of diverse housing options throughout the community.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	13,218	54.0%
1-unit, attached structure	2,042	8.3%
2-4 units	4,502	18.4%
5-19 units	2,954	12.1%
20 or more units	1,356	5.5%
Mobile Home, boat, RV, van, etc	394	1.6%
<b>Total</b>	<b>24,466</b>	<b>100%</b>

**Table 17 – Residential Properties by Unit Number**

Data Source: 2018-2022 ACS

### Residential Properties by Number of Units

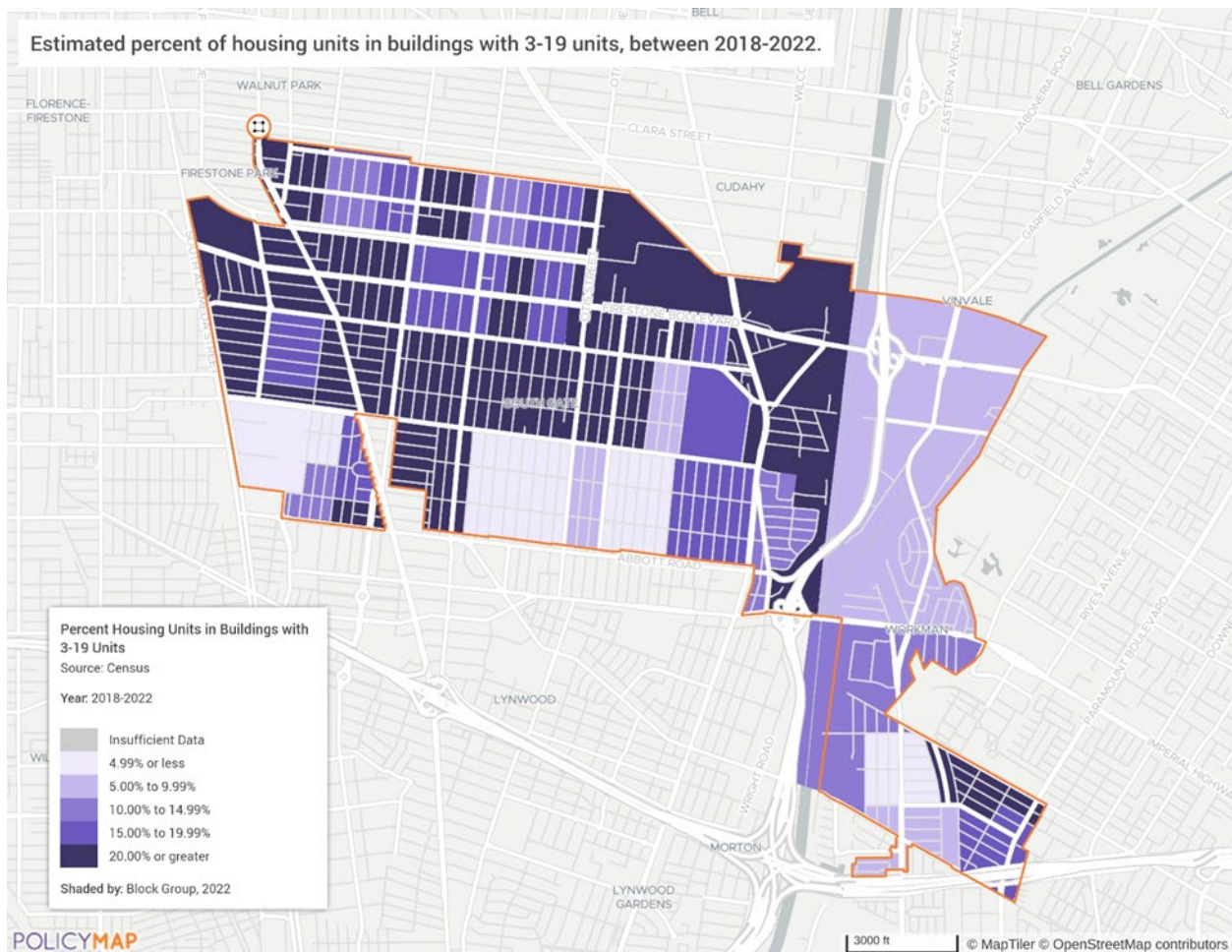
South Gate's housing stock is diverse, with traditional single-family detached homes comprising 54% of all units and multifamily housing, defined as buildings with four or more units, making up 17.6%. Multifamily units vary in size, ranging from small buildings with 3-19 units to medium-sized buildings with 20-49 units, and large developments with 50 or more units, which are primarily located in urban areas. This range of housing types provides options to accommodate various household sizes and preferences, reflecting the City's commitment to meeting diverse housing needs.



## Small Multifamily Developments

Small multifamily developments (3–19 units) are a prominent feature of South Gate’s housing landscape, with the highest concentrations located in the northern portions of the city and additional clusters spread throughout. Most neighborhoods in South Gate report a prevalence of small multifamily buildings exceeding 10% of the housing stock, and many areas have densities surpassing 20%. In contrast, the southern regions of the City exhibit significantly lower proportions of small multifamily units, with some areas reporting less than 5% of their housing stock dedicated to this type of development.

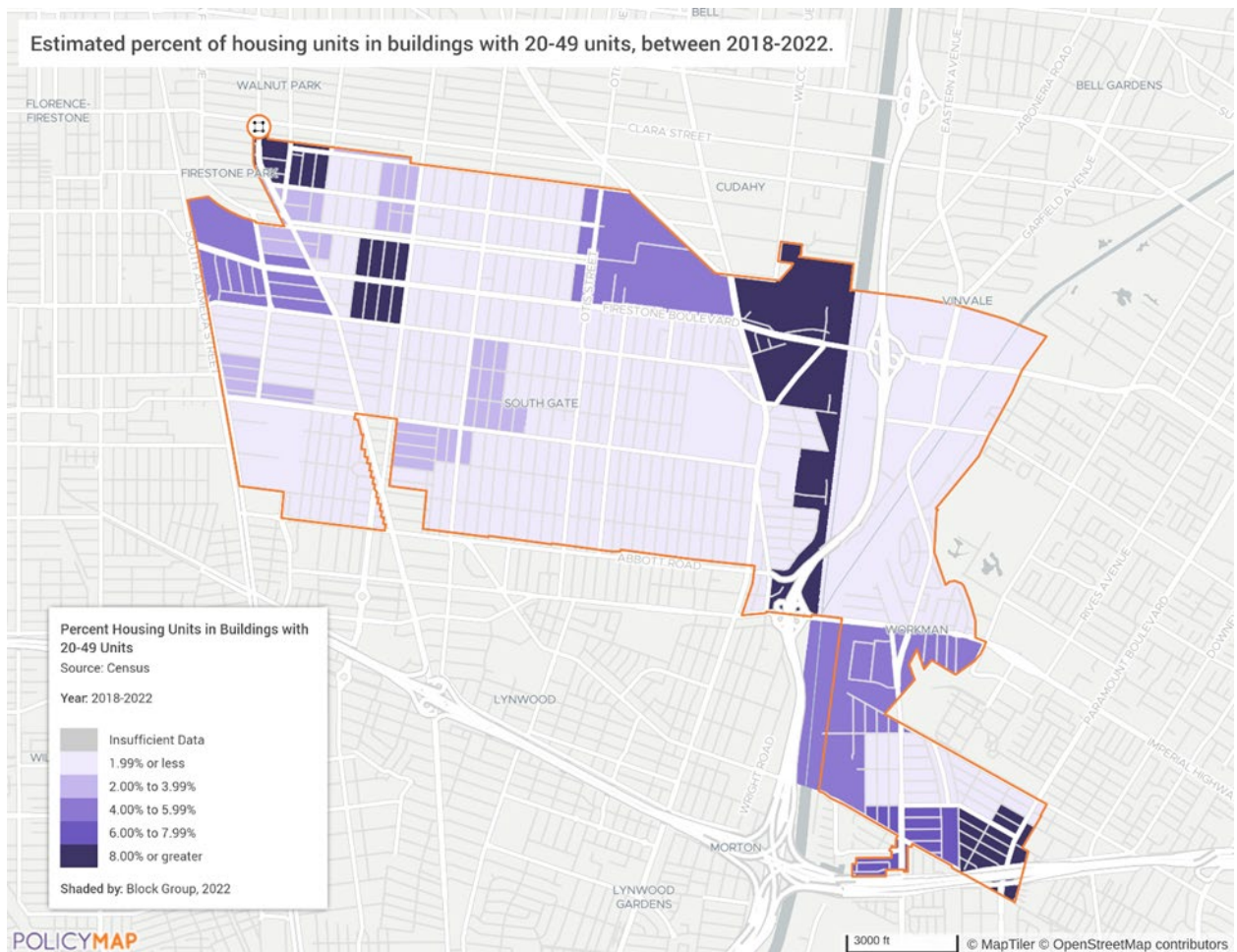
This distribution highlights the localized housing dynamics within South Gate, where smaller multifamily developments play a critical role in providing housing options in some areas, while other areas are more dominated by single-family or larger multifamily structures.



## Medium Multifamily Developments

Medium multifamily developments (20–49 units) are a relatively limited housing type in South Gate. Most census tracts report less than 2% of their housing stock in this category. However, specific areas, particularly to the east of the City center and in the northwest and southeast, demonstrate higher concentrations. In these areas, some census tracts have 8% or more of their housing stock comprised of medium multifamily developments.

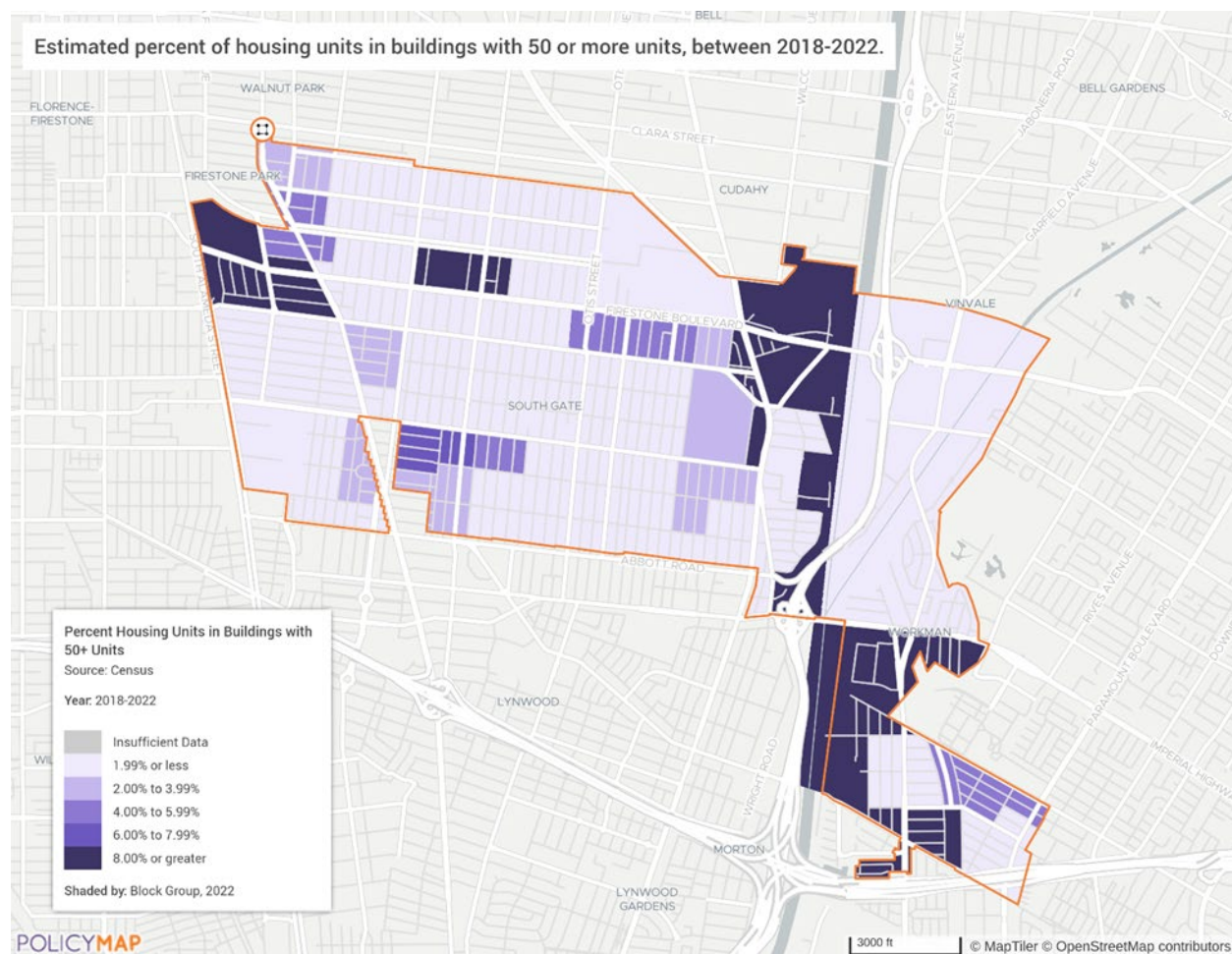
These mid-sized multifamily properties provide a valuable housing option that accommodates a diverse mix of families, individuals, and seniors. While currently localized, these developments present an opportunity for targeted expansion to better address the City’s diverse housing needs. Increasing the availability of this housing type could play a critical role in balancing South Gate’s housing market and offering more options for its residents.



## Large Multifamily Developments

Large multifamily developments with 50 or more units are a relatively limited component of South Gate's housing stock. Most census tracts report less than 2% of their housing inventory in this category. However, notable concentrations exist in specific areas, particularly to the east of the City center, as well as in the northwest and southeast. In these regions, some census tracts report 8% or more of their housing stock consisting of large multifamily developments.

These properties provide critical high-density housing options that support affordability and cater to diverse population needs, including families, individuals, and seniors. The uneven distribution of these developments highlights the need for further evaluation to ensure their availability and accessibility align with the city's growing housing demands. Targeted expansion of these high-density properties could significantly enhance housing affordability and accessibility in South Gate.





## Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	174	1.6%	1,071	8.1%
1 bedroom	354	3.3%	5,235	39.6%
2 bedrooms	3,813	35.6%	4,980	37.7%
3 or more bedrooms	6,364	59.4%	1,929	14.6%
<b>Total</b>	<b>10,705</b>	<b>100%</b>	<b>13,215</b>	<b>100%</b>

**Table 18 – Unit Size by Tenure**

Data Source: 2018-2022 ACS

## Unit Size by Tenure

In South Gate, there is a notable contrast in unit sizes between owner-occupied and rental properties. Larger units with three or more bedrooms dominate the homeowner market, accounting for approximately 59.4% of owner-occupied units, whereas only 14.6% of rental units fall into this category. Conversely, smaller units with one bedroom or less are uncommon among homeowner properties, comprising just 4.9%, but are significantly more prevalent in the rental market, where they make up 47.7% of all units. This disparity highlights a concentration of smaller living spaces within South Gate's rental housing market.

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

South Gate offers several public housing and government-funded affordable housing developments aimed at providing safe and affordable living options for low-income families, seniors, and individuals with disabilities. Below is a list of these developments, including their funding sources, targeted residents, and the number of affordable or subsidized housing units:

- **Calden Court Apartments**
  - **Funding Source:** Low-Income Housing Tax Credit (LIHTC) Program
  - **Targeted Residents:** Low-income individuals and families
  - **Number of Affordable Units:** 40 units
- **Hollydale Plaza Apartments**
  - **Funding Source:** LIHTC Program
  - **Targeted Residents:** Low-income individuals and families
  - **Number of Affordable Units:** 101 units

- **Park Villas 55+ Senior Apartments**
  - **Funding Source:** LIHTC Program
  - **Targeted Residents:** Low-income seniors aged 55 and above
  - **Number of Affordable Units:** Information not specified
  
- **Pennsylvania Square Senior Apartments**
  - **Funding Source:** LIHTC Program
  - **Targeted Residents:** Low-income seniors
  - **Number of Affordable Units:** Information not specified
  
- **South Gate Housing Authority Section 8 Program**
  - **Funding Source:** U.S. Department of Housing and Urban Development (HUD) Section 8 Housing Choice Voucher Program
  - **Targeted Residents:** Very low-income families, seniors, and individuals with disabilities
  - **Number of Vouchers Administered:** Information not specified

These developments and programs are integral to South Gate's efforts to provide affordable housing options for its residents. For the most current information on unit availability and eligibility criteria, it is recommended to contact each property directly or reach out to the South Gate Housing Authority.

### ***Additional Housing Program Funding***

The City received an average of \$1,380,000 in Community Development Block Grant (CDBG) and \$701,500 in HOME funding over the last five-year Consolidated Plan cycle. To plan for its new fiscal year, the City uses estimates based off the last funding received, underestimating the anticipated expected funds. The City will continue to fund home-owner rehabilitation activities that help maintain the City's housing stock affordably.

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

South Gate is currently expected to lose 1 property contracted with Section-8 within the next five (5) years:

- **Pennsylvania Square**
  - **Expiration:** January 2025
  - **75 units for low-income seniors**

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

South Gate is experiencing a significant shortage of affordable housing, particularly in small to medium-sized units suitable for both growing families and elderly households, as identified in local housing assessments. This shortage is evident in the high rate of cost-burdened households, with many families spending more than 30% of their income on housing. Overcrowding is also a prevalent issue among small family households, highlighting the urgent need for more affordable housing options that can reduce financial strain and better accommodate larger household sizes within the City.

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

South Gate faces a critical need for specific housing types to address the diverse needs of its residents. There is a shortage of affordable rental units for low-income households, particularly those earning below 30% of the Area Median Income (AMI). Many of these households are severely cost-burdened and at risk of housing instability. There is also strong demand for small to medium-sized owner-occupied units, which could accommodate growing families and elderly residents seeking accessible, downsized living spaces.

The supply of ADA-compliant housing in South Gate is limited, creating challenges for elderly residents and individuals with disabilities who require modifications such as ramps, grab bars, and zero-step entries to maintain independent living. Rising home prices and interest rates further limit homeownership opportunities for middle-income families, emphasizing the need for affordable options like townhomes or small single-family homes.

Additionally, there is a significant need for supportive housing with integrated services, including mental health care and substance abuse counseling, to assist residents with complex needs. Expanding these housing options would help alleviate South Gate's housing shortages, reduce cost burdens, and support a more stable and inclusive community.

**Discussion**

No additional discussion.

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

### Introduction

In this section, the cost of housing for both homeowners and renters in the City of South Gate is described and analyzed. A review is made of the current home values and rents, as well as how those amounts have changed since 2012. Housing affordability, availability, and cost burden are major issues facing the residents of South Gate.

### Cost of Housing

	Base Year: 2012	Most Recent Year: 2022	% Change
Median Home Value	\$304,400	\$578,900	90.2%
Median Contract Rent	\$920	\$1,293	40.5%

Table 19 – Cost of Housing

Data Source: 2008-2012 (Base Year), 2018-2022 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	418	3.2%
\$500-999	1,515	11.8%
\$1,000-1,499	5,648	43.9%
\$1,500-1,999	3,638	28.3%
\$2,000 or more	1,648	12.8%
<b>Total</b>	<b>12,867</b>	<b>100%</b>

Table 20 - Rent Paid

Data Source: 2018-2022 ACS

### Housing Costs

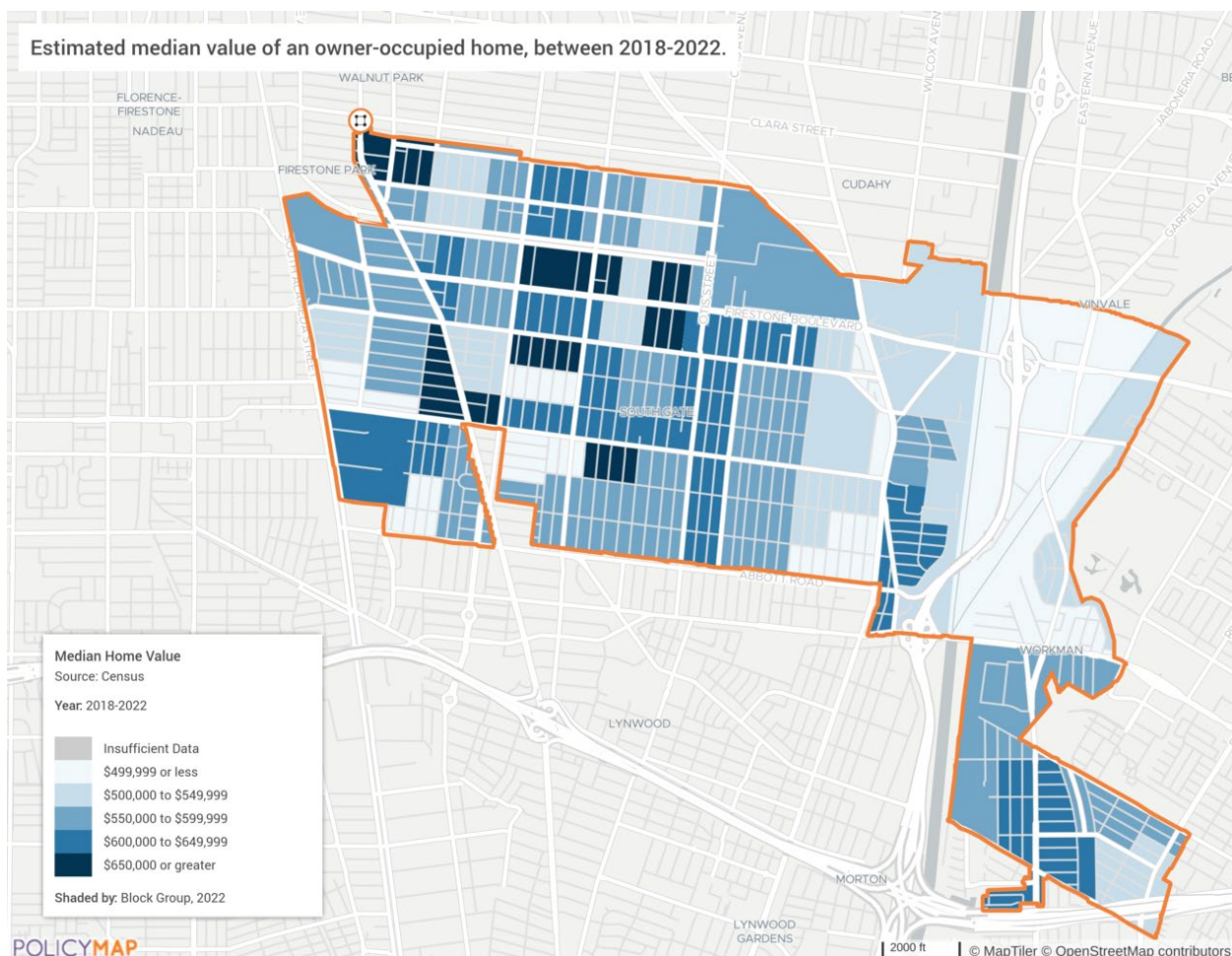
Housing costs in South Gate have surged, with home prices up 90.2% and rents rising 40.5% since 2012. Currently, 41.1% of renters pay over \$1,500 per month, while 43.9% pay between \$1,000 and \$1,500. These trends highlight growing affordability challenges as housing costs outpace wage growth, underscoring the urgent need for expanded affordable housing options to meet increasing demand.

### Median Home Values

The *Estimated Median Value of an Owner Occupied Home, Between 2018-2022* map highlights the distribution of median home values across South Gate, with the majority of neighborhoods reporting values exceeding \$500,000. The highest median values, surpassing \$650,000, are

primarily concentrated in the northeastern and central parts of the City. In contrast, lower-value areas, particularly in the eastern regions, show median home values below \$500,000.

This distribution underscores significant affordability challenges in South Gate, as rising home values restrict access to homeownership for many residents, especially low- and moderate-income households. Addressing these challenges will require concerted efforts to expand affordable homeownership opportunities and provide support for first-time homebuyers. Such measures are essential for promoting equitable access to housing and ensuring long-term community stability.



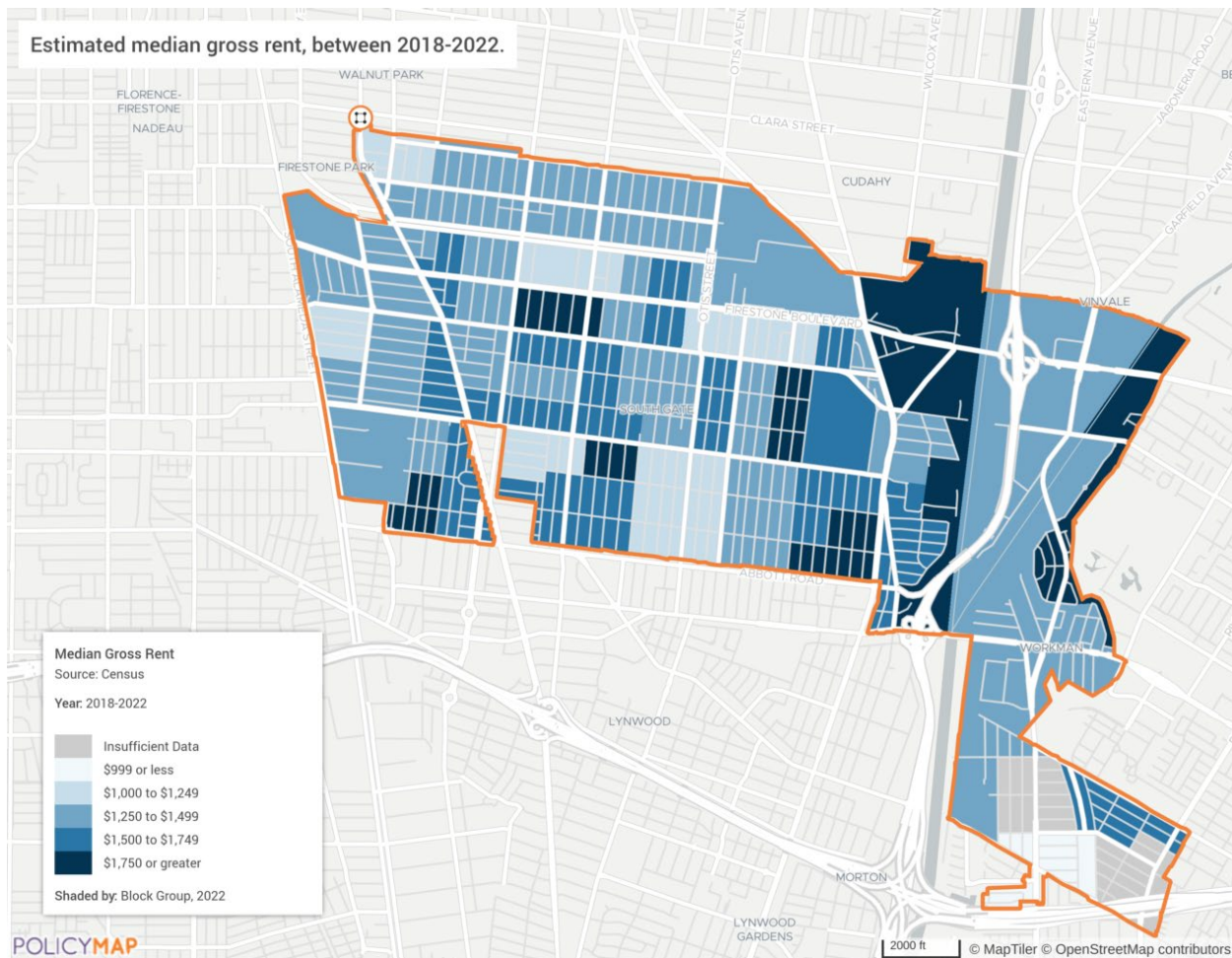
## Median Rent

The *Estimated Median Gross Rent, Between 2018-2022* map of median gross rent in South Gate highlights notable variations in rental costs across the City. The highest rents, exceeding \$1,750, are concentrated in the northeastern region and scattered throughout other parts of the City.



Median rents above \$1,250 are prevalent across much of South Gate, reflecting an overall trend toward elevated rental costs.

However, several areas surrounding the central parts of South Gate exhibit significantly lower rents, with some neighborhoods reporting median rents below \$1,000. This uneven distribution reveals disparities in rental affordability, posing challenges for low- and moderate-income renters, particularly in areas with higher costs. Addressing these affordability disparities will be essential to fostering housing stability and ensuring equitable access to rental options citywide.



## Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	690	No Data
50% HAMFI	4,675	195
80% HAMFI	11,200	900
100% HAMFI	No Data	2,475
<b>Total</b>	<b>16,565</b>	<b>3,570</b>

Table 21 – Housing Affordability

Data Source: 2016-2020 CHAS

## Housing Affordability

HUD Area Median Family Income (HAMFI) represents the median family income calculated by HUD to establish Fair Market Rents (FMRs) and income limits for HUD programs within each jurisdiction. For South Gate in 2022, the median family income was set at \$67,188. Based on this, households earning 50% of the median family income would have access to only 4,675 rental units that are considered affordable at this income level, as illustrated in the table above. For homeowners, affordability remains even more limited, with only 195 homes available for households earning at or below 50% of HAMFI. Additionally, there is a lack of available data for homeowner units affordable to households earning 30% of HAMFI or less, indicating severely limited options for the lowest-income homeowners. The availability of affordable housing is therefore strongly tied to income levels, and while the latest comprehensive data spans from 2016 to 2020, it continues to reflect significant affordability challenges within South Gate's housing market.

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,777	2,006	2,544	3,263	3,600
High HOME Rent	1,559	1,671	2,007	2,310	2,558
Low HOME Rent	1,213	1,300	1,560	1,803	2,011

Table 22 – Monthly Rent

Data Source: 2024 HUD FMR and HOME Rents

Fair Market Rents (FMRs) are set by HUD and used to determine payment standard amounts for HUD Programs. HUD annually estimates FMRs for the Office of Management and Budget

(OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas and each nonmetropolitan county.

HOME Rents Limits are based on FMRs published by HUD. HOME Rent Limits are the maximum amount that may be charged for rent in HOME-assisted rental units and are applicable to new HOME leases.

The City of South Gate is part of the Los Angeles-Long Beach-Glendale, CA HUD Metro Fair Market Rent (FMR) Area. According to HUD's 2024 calculations, the FMRs for this metro area range from \$1,777 for an efficiency unit to \$3,600 for a four-bedroom unit. According to 2018-2022 ACS data, two-bedroom units are the most occupied rental type in South Gate, with a FMR of \$2,544. For a household to afford this rent without being considered cost-burdened (spending over 30% of income on housing costs), an annual income of approximately \$101,760 would be required, assuming the household has no other housing expenses.

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

As outlined in NA-10, South Gate faces a shortage of affordable housing, particularly for small to medium-sized homeowner households, which include both growing families and elderly households. This shortage is evident in the high rate of cost-burdened households.

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

The increasing housing costs for renters and homeowners in South Gate mirror broader trends observed across the regional housing market. While housing cost growth may decelerate due to economic shifts or policy interventions, a significant reversal is improbable without major structural changes. Addressing these affordability challenges requires a substantial increase in the availability of affordable housing units.

Expanding affordable housing options is essential to alleviating cost burdens faced by low- and moderate-income households. Such efforts are critical in reducing the risk of housing instability and homelessness while fostering greater community stability. Without targeted actions to expand affordability, many South Gate residents will continue to face significant housing challenges, including potential displacement and economic hardship.

This underscores the urgency for comprehensive strategies that prioritize housing affordability, strengthen tenant protections, and promote equitable development to ensure long-term stability for the City's diverse population.

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

In 2022, the median rent in South Gate was \$1,293, positioning it above the Low HOME Rent Limit but below the Fair Market Rent (FMR) and High HOME Rent Limit for efficiency units. However, for larger units, the median rent fell below all established rent limits, underscoring significant affordability challenges for rental properties within the City.

These figures highlight the ongoing difficulty in securing affordable rental housing in South Gate, particularly for low-income households. While efficiency units may offer slightly more accessible options, the cost of larger units presents a barrier for families and individuals requiring more space, further emphasizing the need for expanded affordable housing options to address these disparities.

**Discussion**

No additional discussion.

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

### **Introduction**

The tables and maps below offer insights into the condition of housing units across South Gate by examining factors such as age, vacancy rates, and the occurrence of housing issues. HUD defines the four housing problems as:

1. Homes lacking complete or adequate kitchen facilities
2. Homes lacking complete or adequate plumbing facilities
3. Overcrowding, meaning there is more than one person per room
4. Households that are cost burdened, spending more than 30% of their income on housing costs.

These factors provide a comprehensive overview of housing quality and affordability challenges throughout the City.

### **Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation."**

#### *Standard Condition:*

In South Gate, housing classified as being in "standard condition" meets the requirements of the California Building Code (CBC), which incorporates the International Building Code (IBC) as adopted and amended by the state of California. Housing in standard condition is structurally sound, provides safe and adequate shelter, and complies with all applicable building, health, and safety regulations. These units are fully habitable, free from significant defects, and meet local and state housing codes.

#### *Substandard Condition but Suitable for Rehabilitation:*

Housing classified as "substandard condition but suitable for rehabilitation" fails to meet minimum safety and habitability standards but is considered repairable with reasonable investments. This classification is consistent with the definitions provided in the California Health and Safety Code and federal standards under 24 CFR § 5.425. Substandard housing may exhibit issues such as dilapidation, lack of essential utilities or plumbing, inadequate electrical systems, structural defects, or formal declarations of being unfit for habitation by a government agency. Properties within this classification can be restored to meet code requirements without excessive reconstruction, making them viable for rehabilitation.

By aligning with both state and federal guidelines, South Gate prioritizes the rehabilitation of substandard housing to preserve its affordable housing stock while ensuring safe, habitable environments for its residents.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	4,588	42.9%	7,233	54.7%
With two selected Conditions	358	3.3%	1,577	11.9%
With three selected Conditions	22	0.2%	48	0.4%
With four selected Conditions	0	0.0%	0	0.0%
No selected Conditions	5,737	53.6%	4,357	33.0%
<b>Total</b>	<b>10,705</b>	<b>100%</b>	<b>13,215</b>	<b>100%</b>

**Table 23 - Condition of Units**

Data Source: 2018-2022 ACS

### Housing Conditions

The table above highlights the number of owner and renter households in South Gate that face at least one housing problem. Renters are significantly more likely to experience housing problems, with approximately 67% of renters affected, compared to 46.4% of homeowners. Very few households face multiple housing issues, and based on data presented in the Needs Assessment, the most common housing problem is the cost burden. This indicates that many households are struggling to cover their housing costs, which remains a critical issue for the City.

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	310	2.9%	961	7.3%
1980-1999	600	5.6%	1,916	14.5%
1950-1979	3,367	31.5%	5,695	43.1%
Before 1950	6,428	60.0%	4,643	35.1%
<b>Total</b>	<b>10,705</b>	<b>100%</b>	<b>13,215</b>	<b>100%</b>

**Table 24 – Year Unit Built**

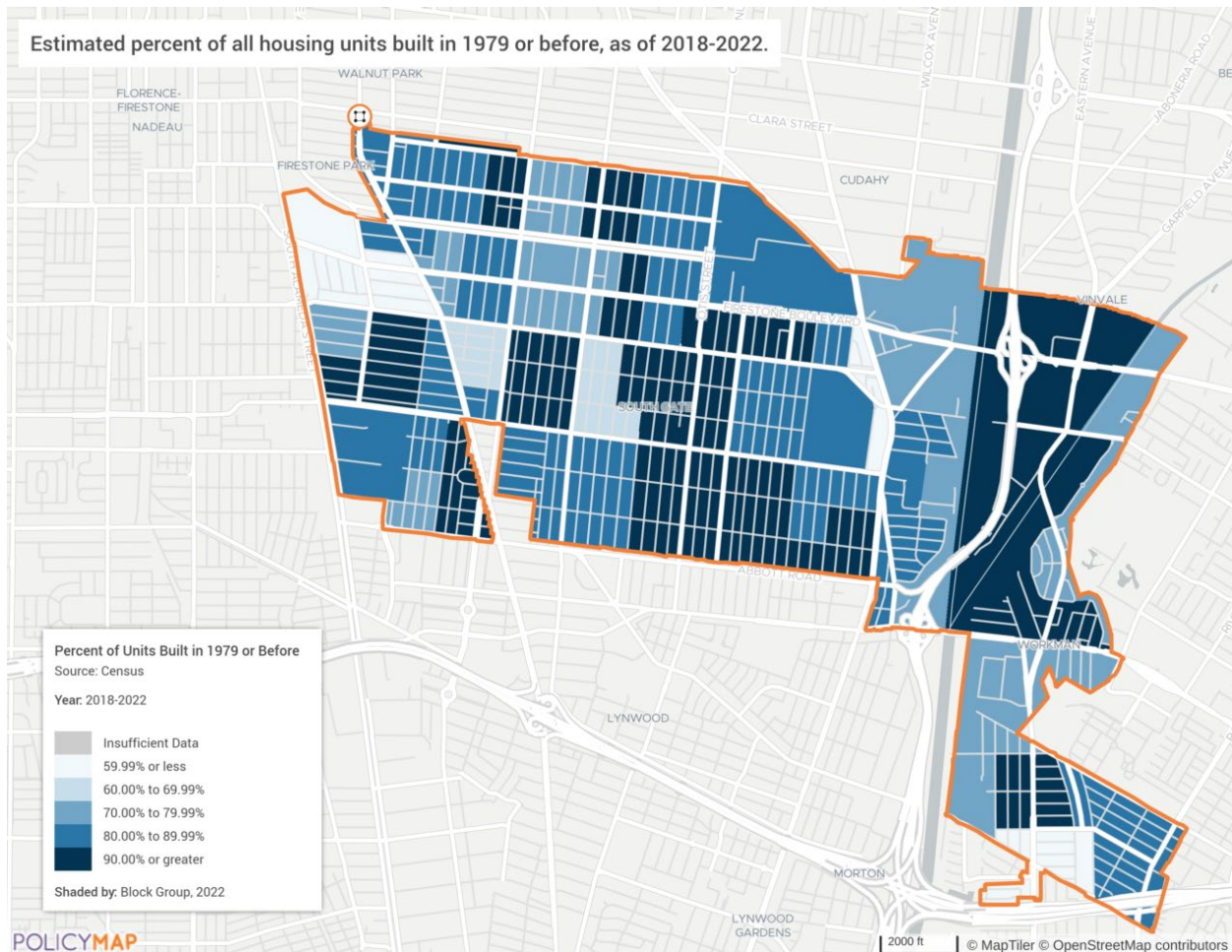
Data Source: 2017-2021 CHAS

## **Year Unit Built**

In South Gate, most of the housing stock was constructed before 1980, placing a significant number of units at risk for lead-based paint hazards due to the widespread use of lead paint prior to its 1978 ban. An estimated 91.5% of owner-occupied units and 78.2% of renter-occupied units fall into this category, potentially exposing approximately 20,133 households to lead-based paint hazards. This presents a substantial public health concern, particularly for families with young children who are most vulnerable to the harmful effects of lead exposure. Addressing this issue requires targeted mitigation efforts, such as lead-based paint abatement programs, inspections, and community outreach, to reduce risks in older homes and protect South Gate's residents.

## **Age of Housing**

The *Estimated Percent of All Housing Units Built in 1979 or Before, as of 2018-2022* map underscores the prevalence of older housing units throughout South Gate, where homes built before 1980 make up most of the City's housing stock. In most neighborhoods, over 70% of housing units were constructed before 1980, with some areas exceeding 90%. This trend highlights the challenges posed by aging housing, such as the need for regular maintenance, modernization, and compliance with modern building codes. Ensuring safety, improving energy efficiency, and addressing these aging structures is crucial for the City's long-term housing stability and sustainability.



## 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	9,795	91.5%	10,338	78.2%
Housing Units build before 1980 with children present	1,850	18.9%	2,515	24.3%

**Table 25 – Risk of Lead-Based Paint**

**Data Source:** 2017-2021 CHAS, 2018-2022 ACS

## Lead-Based Paint Hazard

As mentioned previously, any housing unit built prior to 1980 may contain lead-based paint in portions of the home. The most common locations are window and door frames, walls, and ceilings, and in some cases throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance



with HUD standards. Within the City there are approximately 20,133 total units built prior to 1980 according to the data provided in Table 39. Based on the 2017-2021 CHAS data, we can estimate that there are around 4,365 units at risk of having a Lead-Based Paint Hazard that have children under the age of 6 present.

## Vacant Units

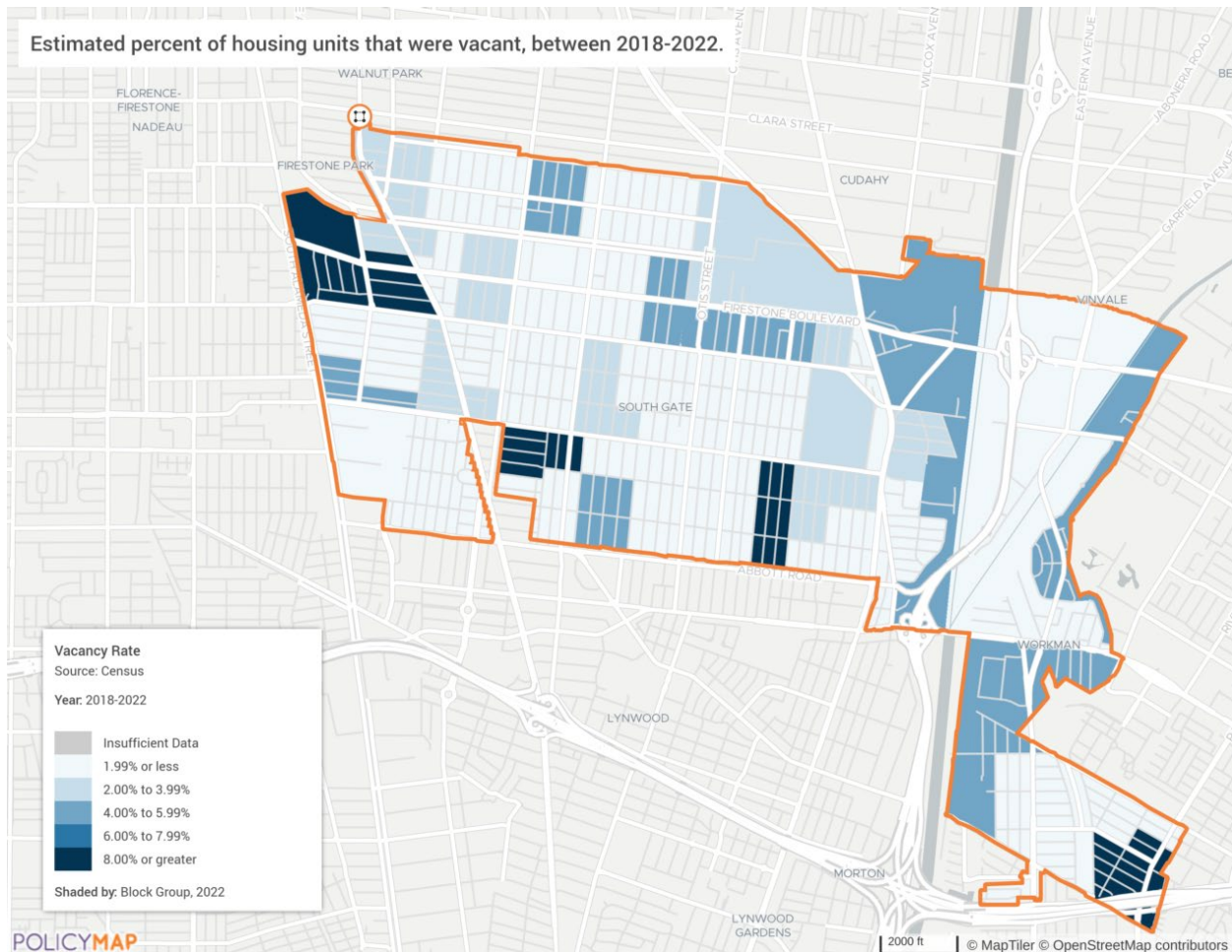
	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	546	-	546
Abandoned Vacant Units	-	-	-
REO Properties	-	-	-
Abandoned REO Properties	-	-	-

**Table 26 - Vacant Units**

Data Source: 2018-2022 ACS

## Vacancy Rate

The *Estimated Percent of Housing Units That Were Vacant, Between 2018-2022* map highlights generally low housing vacancy rates across South Gate, with most census tracts reporting vacancy rates below 2%. However, there are concentrated areas of higher vacancy rates, particularly in neighborhoods located in the western, southern, and southeastern portions of the City, where some tracts exceed 8%. This uneven distribution suggests localized issues, such as housing conditions, market demand, or economic factors contributing to higher vacancy rates in these areas. Addressing these localized vacancy challenges requires targeted strategies, such as revitalizing underutilized housing stock and encouraging occupancy while ensuring an adequate housing supply citywide to meet demand.



## Need for Owner and Rental Rehabilitation

The City of South Gate faces an increasing demand for housing rehabilitation, driven by the aging housing stock prevalent throughout the community. Many homes, particularly those constructed during the mid-20th century, now require significant repairs and upgrades to meet modern safety, energy efficiency, and accessibility standards. This need is especially critical for low-income households, who often lack the financial resources to address essential maintenance. Failure to rehabilitate these homes can lead to unsafe living conditions, further deterioration of properties, and potential displacement. Investing in housing rehabilitation efforts is crucial for preserving the City's housing stock, improving the quality of life for residents, and ensuring long-term community stability.

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

Housing units in South Gate built before 1980 pose a significant risk of lead-based paint (LBP) hazards, commonly found in window frames, door frames, walls, and ceilings. According to available data, 91.5% of owner-occupied units and 78.2% of renter-occupied units in the City fall into the high-risk category for potential LBP exposure. This concern is heightened by the fact that, according to 2017-2021 CHAS data, around 71% of households in South Gate fall below 80% of the Area Median Income (AMI), making it difficult for these families to afford testing or abatement efforts. It is estimated that around 14,300 housing units with potential LBP hazards are occupied by low- and moderate-income (LMI) households.

These households face increased health risks associated with LBP exposure, including developmental delays in children and severe health complications for other vulnerable populations. To address this critical issue, targeted interventions are needed, starting with comprehensive LBP hazard testing and abatement programs. Homes occupied by LMI households should be prioritized to mitigate these risks and improve living conditions.

### **Discussion**

No additional discussion.

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

### Introduction

The South Gate Housing Authority provides rental assistance to the residents of South Gate through the Federal Section 8 Voucher program. The primary objective of this program is to assist low-income (0 to 50% of MFI) persons and households in making rents affordable. There is currently a lengthy waiting list for the Section 8 Program with an average wait of seven to ten years, if not longer. Each applicant is selected from the waiting list in sequence, based upon date of preliminary application and Voucher availability.

### 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	-	-	0	666	0	666	0	0	0
# of accessible units	-	-	-	-	-	-	-	-	-
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 27 – Total Number of Units by Program Type**

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

**Data Source Comments:** CA119 Housing Authority of the City of South Gate (SGHA)

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

There are no public housing units in South Gate, however there are affordable housing developments within South Gate that receive government subsidies and/or accept subsidized housing vouchers, as noted below:

- Calden Court Apartments
- Hollydale Plaza Apartments
- Park Villas 55+ Senior Apartments
- Pennsylvania Square Senior Apartments

**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.**

While the above units are privately owned, since they are subsidized, each individual unit must be held to HUD standards for public unit inspection processes. The South Gate Housing Authority provides rental assistance to the residents of South Gate through the Federal Section 8 Voucher program. The primary objective of this program is to assist low-income (0 to 50% of MFI) persons and households in making rents affordable. There is currently a lengthy waiting list for the Section 8 Program with an average wait of seven to ten years, if not longer. Each applicant is selected from the waiting list in sequence, based upon date of preliminary application and Voucher availability.

## Public Housing Condition

Public Housing Development	Average Inspection Score
No Inspection Scores Available	N/A

Table 28 - Public Housing Condition

### Describe the restoration and revitalization needs of public housing units in the jurisdiction.

There are no public housing units in the City.

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

The City of South Gate, in collaboration with the Los Angeles County Development Authority (LACDA), has developed a comprehensive strategy to enhance the living environment for low- and moderate-income (LMI) families residing in public housing. This approach focuses on improving housing quality, ensuring affordability, and providing supportive services to promote long-term stability and well-being.

#### South Gate Housing Authority's Initiatives

- **Preservation and Improvement of Existing Housing Stock:** The South Gate Housing Authority (SGHA) emphasizes maintaining and rehabilitating current housing through proactive code enforcement and rehabilitation programs. These efforts aim to extend the lifespan of aging housing stock while ensuring safety and livability.
- **Access to Affordable Housing:** SGHA actively seeks external funding to support affordable housing development and provide assistance to homeowners, ensuring that diverse community needs are met, and housing remains accessible to LMI households.
- **Support for Special Needs Households:** The City prioritizes housing solutions for special needs populations, including seniors, individuals with disabilities, and low-income families, by ensuring resources and housing availability are tailored to these groups.

#### Los Angeles County Development Authority's (LACDA) Efforts

- **Capital Improvements:** LACDA allocates significant funds annually through the Capital Fund Program to modernize and rehabilitate public and affordable housing units. Projects include updates to elevators, sidewalks, parking lots, kitchens, bathrooms, and roofs, as well as painting and flooring replacements.

Through these collaborative efforts, South Gate and LACDA aim to provide safe, affordable, and high-quality housing for LMI households. By addressing affordability and quality while offering

necessary services, these initiatives contribute to a healthier, more stable community and an improved quality of life for residents.

### **Discussion**

No additional discussion.

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

### Introduction

The needs of the homeless and how the City responds to those needs are identified and discussed in this section. Numerous organizations citywide provide facilities, shelters, counseling services, food and nutrition and healthcare services to persons who are experiencing homelessness or at-risk of experiencing homelessness. The table below provides the number of Emergency Shelter (ES), Transitional Housing (TH), and Permanent Supportive Housing (PSH) beds available throughout the Los Angeles City and County Continuum of Care (CoC). In Service Planning Area 7, which includes South Gate, there are 1,659 ES beds, 290 TH Beds, 30 Safe Haven beds, and 1,134 PSH beds.

### 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)	4	535	6	692	
Households with Only Adults	1,101	19	284	442	156
Chronically Homeless Households	0	0	0	55	0
Veterans	0	0	177	54	26
Unaccompanied Youth	0	0	38	26	0

Table 29 - Facilities and Housing Targeted to Homeless Households

Data Source: 2024 HUD Los Angeles City and County CoC Housing Inventory Count (HIC) Report SPA 7

Data Comments: CA-600 Los Angeles City and County SPA 7 (Includes South Gate)



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

The City of South Gate collaborates with regional organizations to provide comprehensive services addressing the needs of homeless individuals, integrating health, mental health, and employment support to complement direct homelessness assistance programs. Key services include:

*South Gate's Initiatives*

- Homeless Outreach Program: The South Gate Police Department partners with The Salvation Army Bell Shelter to operate a mobile outreach team. This team conducts street outreach, offering case management and referrals to homeless individuals and families. Services focus on overcoming barriers to housing, accessing mainstream services, increasing income, and securing shelter.
- Mental Health Resources: The city funds a Mental Health Counseling Program in collaboration with Compator, Inc., providing free individual and group counseling services, crisis intervention, and more. Additionally, the Los Angeles County Department of Mental Health offers a 24/7 Access Line for support and resources.

Regional Collaborations

- Los Angeles Homeless Services Authority (LAHSA): LAHSA coordinates countywide efforts to address homelessness, offering resources such as the Winter Shelter Program, which provides 24-hour shelter services during the winter months.
- People Assisting the Homeless (PATH): Individuals and families not qualifying as South Gate residents are referred to PATH for screening and assistance, ensuring comprehensive support across the region.

If immediate services cannot be provided by these organizations, individuals are referred to 211 LA County, which connects them to additional resources such as emergency shelters, food programs, and employment services. Collectively, these efforts ensure that South Gate residents experiencing homelessness have access to holistic support that complement direct housing assistance programs.

**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.**

The City of South Gate collaborates with various organizations to provide services and facilities addressing the needs of homeless individuals, including chronically homeless persons, families with children, veterans and their families, and unaccompanied youth. Key services include:

### **South Gate's Initiatives**

- **Homeless Outreach Program:** The South Gate Police Department partners with The Salvation Army Bell Shelter to operate a mobile outreach team. This team conducts street outreach, offering case management and referrals to homeless individuals and families. Services focus on overcoming barriers to housing, accessing mainstream services, increasing income, and securing shelter.
- **Winter Shelter Program:** In collaboration with the Los Angeles Homeless Services Authority (LAHSA), South Gate provides access to winter shelters operating 24 hours a day during the winter months, offering a safe environment and essential services to homeless individuals.

### **Regional Collaborations**

- **PATH Villas in South Gate:** Developed by People Assisting the Homeless (PATH), this facility offers permanent supportive housing with on-site mental health and supportive services, specifically designed to assist individuals, including veterans, in achieving housing stability.
- **Operation Hope Inc South Gate:** This HUD-approved housing assistance agency provides services such as financial management, budget counseling, mortgage delinquency and default resolution counseling, and pre-purchase homebuyer education workshops to support individuals and families in securing and maintaining housing.

### **Special Needs Facilities and Services**

- **McClaney Family Resource Center:** Operated by the South Central Los Angeles Regional Center (SCLARC), this center provides education, assessment, training, and services for individuals with developmental disabilities and their families, including intake, diagnosis, case management, early intervention, and lifelong service coordination.
- **SCLARC Adult Services:** SCLARC offers specialized services for adults with developmental disabilities, including case management for judicially involved consumers, individuals

placed in developmental centers, and those transitioning from institutional settings to the community.

### **Addressing Specific Populations**

- **Chronically Homeless Individuals:** The Homeless Outreach Program provides intensive case management and referrals to services aimed at overcoming barriers to housing and achieving long-term stability.
- **Families with Children:** Operation Hope Inc South Gate offers housing assistance programs that include budget counseling and pre-purchase education, supporting families in securing stable housing.
- **Veterans and Their Families:** PATH Villas in South Gate provides permanent supportive housing with tailored services to meet the unique needs of veterans, including mental health support and assistance in maintaining housing stability.
- **Unaccompanied Youth:** While specific programs for unaccompanied youth are not detailed in the provided sources, organizations like SCLARC offer early intervention services for children with developmental delays, which may include support for unaccompanied youth with special needs.

Through these collaborative efforts, South Gate ensures that its homeless population, including those with special needs, receives the necessary services and facilities to address their immediate and long-term housing and stability needs.

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

### **Introduction**

South Gate is committed to addressing the housing and supportive service needs of its most vulnerable populations, including elderly and frail elderly individuals, those with mental, physical, and developmental disabilities, individuals recovering from substance use disorders, persons living with HIV/AIDS and their families, and unaccompanied youth. The City recognizes the unique challenges these groups face, such as securing affordable and accessible housing and access to critical health and support services, and focuses on creating tailored solutions to meet their diverse needs.

For elderly residents, South Gate prioritizes affordable housing options that offer proximity to healthcare and daily living assistance, enabling seniors to maintain their independence. Persons with disabilities require accessible housing, reliable transportation, and supportive services to promote stability and self-sufficiency. Individuals recovering from substance use disorders benefit from structured, substance-free housing environments paired with counseling and employment resources. Those living with HIV/AIDS face the dual challenge of managing their health while securing stable housing, making integrated healthcare and supportive housing solutions essential. Unaccompanied youth require transitional housing combined with educational resources and life skills training to support their path to independence and long-term stability.

South Gate also emphasizes the needs of individuals transitioning from institutional care, ensuring access to supportive housing and necessary services for successful reintegration into the community. By coordinating resources, the City provides stable housing, behavioral health support, healthcare, and case management services aligned with best practices for long-term success.

Looking ahead, South Gate's strategy focuses on expanding affordable housing options, rehabilitating aging housing stock, and improving public facilities to ensure accessibility for all residents. By funding programs that deliver comprehensive supportive services, South Gate is working to meet the needs of its special populations, fostering stability, health, and well-being. These efforts reflect the City's commitment to building an inclusive and supportive community for all its residents.

**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.**

In South Gate, various housing options and supportive services are available to address the diverse needs of its residents, including the elderly, persons with disabilities, individuals with substance use disorders, persons living with HIV/AIDS, and unaccompanied youth. Below is an overview of these services:

### **Elderly Residents**

South Gate offers housing options such as independent living communities, senior apartments, and assisted living facilities. Key considerations for elderly housing include affordability, proximity to healthcare services, and ease of maintenance. As seniors face increasing health concerns with age, access to healthcare, assistance with daily activities (such as meal preparation, shopping, and housekeeping), and reliable transportation are essential to maintaining their independence and quality of life. Housing modifications, such as grab bars and ramps, are often necessary to ensure safety and accommodate aging-related disabilities, particularly for seniors living alone.

### **Persons with Disabilities (Mental, Physical, Developmental)**

South Gate's population includes individuals with a range of disabilities, each requiring varying levels of support to maintain stability. Many individuals with disabilities rely on affordable or subsidized housing options due to limited income. Independent individuals often benefit from accessible subsidized housing, while those requiring intensive support may reside in publicly funded community homes or private care facilities. Essential supportive services include accessible transportation, case management, and assistance with daily living activities, all of which help residents maintain independence and improve their quality of life.

### **Persons with Alcohol or Drug Addictions**

For individuals facing substance use challenges, South Gate provides access to sober living environments and supportive housing designed to offer structured, substance-free settings critical for recovery. These housing options often integrate employment support services, as a stable income is key to achieving long-term sobriety. Proximity to healthcare facilities ensures access to necessary medical and psychological support, while connections to family and social networks offer additional emotional stability, reducing relapse risks and promoting recovery.

## **Persons with HIV/AIDS and Their Families**

In South Gate, stable and affordable housing for individuals living with HIV/AIDS is a critical concern, as housing security is directly linked to health outcomes. Supportive housing options that combine affordability with healthcare access are essential, particularly for residents unable to afford market-rate housing. Housing must also accommodate specific healthcare needs, such as accessible living arrangements for aging residents. Comprehensive community services, including culturally competent healthcare, mental health support, substance use services, and case management, are vital to helping residents effectively manage their condition and support high-risk populations.

## **Unaccompanied Youth**

For unaccompanied youth, organizations in South Gate offer emergency shelter and transitional housing options connected to education, job training, and counseling services. These youth often require access to life skills training, such as financial literacy, employment readiness, and health education, to transition successfully into independent adulthood. Supportive housing, combined with these educational and social services, is critical to helping unaccompanied youth achieve stability and avoid long-term homelessness.

## **Public Housing Residents**

South Gate does not have traditional public housing. However, in collaboration with the Los Angeles County Development Authority (LACDA) and local service providers, the City ensures that residents in affordable housing have access to the necessary supportive services to maintain stable and healthy living environments.

These supportive housing options and services aim to create stable, accessible, and affordable environments for South Gate's most vulnerable residents, empowering them to lead independent and fulfilling lives.

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

The City collaborates with Los Angeles County agencies to support individuals transitioning from mental and physical health institutions to community living, ensuring they receive appropriate supportive housing and related services. Key programs include:

- **Los Angeles County Department of Health Services (DHS) – Housing for Health (HFH) Program**
  - **Description:** HFH provides supportive housing to individuals with complex medical and behavioral health issues who are experiencing homelessness.
  - **Services Offered:** HFH offers permanent supportive housing, intensive case management services, and clinical support to facilitate successful community reintegration.
- **Los Angeles County Department of Mental Health (LACDMH) – Full Service Partnership (FSP) Programs**
  - **Description:** LACDMH's FSP programs deliver comprehensive, community-based mental health services to adults diagnosed with severe mental illness, assisting their transition from institutional settings to independent living.
  - **Services Offered:** FSP services encompass counseling, case management, crisis intervention, peer support, 24/7 assessment, employment linkage, housing assistance, and integrated services for co-occurring substance use and mental health disorders.
- **South Gate Housing Authority – Homeless Prevention Program**
  - **Description:** The South Gate Housing Authority, in coordination with other providers, offers a Homeless Prevention Program that identifies barriers to overcoming homelessness and develops plans to address these challenges.
  - **Services Offered:** The program provides guidance in accessing mainstream services, increasing income, developing self-determination, and securing shelter and housing.
- **Los Angeles County Department of Health Services (DHS) – Office of Diversion and Reentry (ODR) Housing Program**

- **Description:** The ODR Housing program serves individuals who are homeless, have a serious mental health disorder, and are transitioning from incarceration in the Los Angeles County Jail.
- **Services Offered:** The program provides permanent supportive housing, including pre-release jail in-reach services, to support successful community reintegration.

These programs collectively contribute to a coordinated approach in South Gate, ensuring that individuals returning from mental and physical health institutions receive the necessary support and housing to facilitate their successful reintegration into the community.

**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).**

The City has outlined specific activities for the current Consolidated Plan cycle to address the housing and supportive service needs of non-homeless individuals with special needs.

- **Housing Rehabilitation Program**

- **Objective:** Preserve and enhance the existing housing stock for low- and moderate-income households, including the elderly and individuals with disabilities.
- **Activities:**
  - Provide grants or low-interest loans to eligible homeowners for essential repairs, such as roof replacements, plumbing upgrades, and accessibility modifications (e.g., installation of wheelchair ramps and grab bars).
  - Conduct outreach to identify homes with aging infrastructure or accessibility challenges.
- **One-Year Goal:** Rehabilitate 10 housing units, prioritizing the improvement of housing quality and the reduction of safety hazards in low-income neighborhoods.

- **Services for Persons with Disabilities**

- **Objective:** Promote independent living and equal opportunities for individuals with disabilities.
- **Activities:**
  - Provide services that offer financial assistance for housing modifications, such as ramps, widened doorways, and grab bars, or other adaptive tools.



- **One-Year Goal:** Serve 25 individuals with disabilities through housing and supportive services, which emphasizes accessibility and inclusiveness.
- **Health and Mental Health Services**
  - **Objective:** Expand access to health and mental health resources for underserved populations.
  - **Activities:**
    - Collaborate with local health providers to offer mobile health clinics, counseling sessions, and preventive care outreach in low-income areas.
    - Provide mental health crisis intervention and referral services for individuals at risk of housing instability.
  - **One-Year Goal:** Deliver health and mental health services to at least 200 residents, addressing health disparities in low-income communities.

**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))**

Not applicable.

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

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

Public policies at the local, regional, and state levels continue to significantly impact affordable housing and residential investment in South Gate. While some initiatives aim to promote housing development, certain policies have inadvertently created challenges.

#### **Local**

- **Zoning Regulations:** South Gate's zoning laws have historically emphasized single-family residences, limiting the availability of land for higher-density, affordable housing projects. This restriction hampers the development of multifamily units essential for LMI families.
- **Inclusionary Housing Requirements:** New ordinances such as the inclusionary housing requirement, if not offset by incentives, further layer on costs that need to be subsidized or absorbed. The requirement that developers set aside 10-12% of units for affordable housing in new residential projects means that developers either must build more affordable units or pay fees into a housing fund. These additional requirements can increase construction costs and reduce the overall number of market-rate units a developer can build on a given property. This raises the cost per unit, which is particularly challenging for projects focused on lower-income housing. As developers face higher costs and potentially reduced profitability due to the inclusionary requirements, projects might get delayed or scaled back, or developers may choose to build elsewhere.

#### **Regional**

- **Transit-Oriented Development (TOD) Guidelines:** Los Angeles County's TOD guidelines aim to increase housing near transit hubs. However, these measures can inadvertently raise property values and rents in targeted areas, potentially displacing low-income residents and reducing affordable housing options. A 2025 study found that TOD-specific plans often permit higher-density development but may not prioritize affordable housing or present a coherent vision for inclusive transit communities. Barriers such as uncertainties in the approval process and difficulties in securing financing further complicate the achievement of equitable TOD outcomes.

#### **State**

- **Senate Bill 9 (SB 9) and Assembly Bill 1033 (AB 1033)** - The implementation of SB 9 and AB 1033 offers opportunities to expand housing but also raises affordability concerns. SB 9 enables property owners to split lots and build up to four units, potentially increasing the housing supply. However, increasing density on existing lots may require upgrades to local infrastructure, which can result in significant costs. These expenses are often recouped through impact fees or other charges to developers, who pass these costs to buyers or renters, impacting LMI household affordability. Similarly, AB 1033 allows Accessory Dwelling Units (ADUs) to be sold as condominiums, promoting homeownership but potentially reducing affordable rental options and increasing administrative costs.
- **California Environmental Quality Act (CEQA)** – CEQA mandates extensive environmental review for new developments, which can delay housing projects by years and invite costly lawsuits, often used by opponents to stall or block housing. Studies have found that CEQA appeals in major cities delay projects by an average of 2.5 years, and many CEQA lawsuits target infill housing rather than truly sensitive sites. This adds significant time and expense to building new homes.
- **Proposition 13 (1978)** – This state constitutional amendment caps property tax increases, which incentivizes cities to favor commercial development over housing. Because Prop 13 limits property tax revenue from homes, cities often seek sales-tax-generating businesses (like retail) instead of new residential projects. The result is fewer homes built and a heavier tax burden on new homeowners, contributing to higher housing costs for new buyers.
- **Article 34 (Voter Approval for Low-Rent Housing)** – Article 34 of California’s Constitution requires local voter approval before any public agency can develop “low-rent” (affordable) housing. No other state has such a requirement. Enacted in 1950, it delayed or deterred affordable housing projects statewide by adding an extra hurdle for City-led projects. In practice, this rule makes it harder for cities like South Gate to directly fund or build affordable units, as any significant project must win a ballot measure first.

### **Impact on South Gate:**

These policies collectively contribute to a constrained housing market in South Gate, characterized by limited affordable housing availability and increased competition for existing

units. The challenges in developing new affordable housing exacerbate issues such as overcrowding and housing instability among low-income residents.

**Recent Developments:**

South Gate has implemented several initiatives to promote affordable housing and address policy barriers. The City has reformed land use practices by encouraging parcel assembly for larger developable lots, allowing shared parking arrangements, and setting development standards to facilitate diverse housing types. Additionally, South Gate has streamlined development planning by removing or altering policies that hinder affordable housing development, prioritizing affordable project reviews, and annually reviewing policies for relevance. The City has also developed partnerships with nonprofits to support subsidized housing and promoted housing options for seniors, including accessory dwelling units and assisted living facilities. Furthermore, incentives such as density bonuses and rental assistance programs have been introduced to encourage affordable housing construction and support low- and moderate-income households.

Despite these efforts, the combined effects of market forces and existing policies continue to pose significant challenges for affordable housing and residential investment in South Gate. Overcoming these challenges necessitates sustained collaboration among local, regional, and state entities to foster a more conducive environment for affordable housing development.

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

### Introduction

This section provides an overview of the City's economic development, with a focus on key areas such as business sector employment, unemployment rates, commuting times, and education levels. The accompanying table outlines employment distribution across the county's business sectors. Additionally, the analysis delves into trends in unemployment, average commuting times for workers, and educational attainment, all of which play significant roles in shaping the City's economic landscape and future growth.

### 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	137	51	0%	0%	0%
Arts, Entertainment, Accommodations	3,996	2,012	9%	11%	0%
Construction	3,404	446	8%	2%	0%
Education and Health Care Services	7,415	4,417	17%	24%	0%
Finance, Insurance, and Real Estate	1,607	355	4%	2%	0%
Information	737	24	2%	0%	0%
Manufacturing	6,065	3,010	14%	16%	0%
Other Services	2,346	334	5%	2%	0%
Professional, Scientific, Management Services	3,822	1,114	9%	6%	0%
Public Administration	1,561	463	4%	3%	0%
Retail Trade	4,735	3,212	11%	17%	0%
Transportation & Warehousing	4,559	1,907	11%	10%	0%
Wholesale Trade	2,571	1,048	6%	6%	0%
Grand Total	42,955	18,393	--	--	-134%

**Table 30 - Business Activity**

**Data Source:** 2017-2021 ACS (Workers), 2021 Longitudinal Employer-Household Dynamics (Jobs)

South Gate has a notable surplus of jobs compared to the local workforce, with approximately 42,955 residents participating in the workforce but only 18,393 jobs available within the City. This disparity suggests that a substantial number of South Gate residents commute to jobs outside the City, contributing to increased reliance on regional transportation networks and potentially reducing community engagement and economic activity within South Gate itself.

This dynamic highlights the need for strategies to expand South Gate’s local job inventory, particularly by attracting industries that align with the skills and needs of the City’s workforce. Increasing local employment opportunities could help retain more workers within the City, reducing commuting burdens, improving residents’ quality of life, and strengthening the local economy. Addressing this imbalance may also support broader goals of sustainability by minimizing environmental impacts associated with long commutes.

## Labor Force

Total Population in the Civilian Labor Force	47,053
Civilian Employed Population 16 years and over	43,342
Unemployment Rate	5.2%
Unemployment Rate for Ages 16-24	7.4%
Unemployment Rate for Ages 25-65	4.3%

**Table 31 - Labor Force**

Data Source: 2018-2022 ACS

## Unemployment

There are various methods for measuring unemployment, each with unique advantages and limitations. The U.S. Census provides annual unemployment data by census tract, enabling detailed geographic comparisons across smaller areas. However, this data is typically two or more years old, reducing its relevance for real-time analysis. Alternatively, the Bureau of Labor Statistics (BLS) provides monthly unemployment data, which is more current but only available at the citywide level, limiting its ability to capture localized trends within specific neighborhoods or tracts.

Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
5.2	5.1	5.0	4.6	4.9	5.1	5.4	5.6	5.1	4.9	4.8	5.0

Table 1 - Unemployment Rate in 2023, BLS – South Gate, CA

In 2023, South Gate's unemployment rate demonstrated fluctuations influenced by seasonal and economic factors. The year started with a rate of 5.2% in January, which trended downward to a low of 4.6% in April, reflecting a period of employment gains. However,

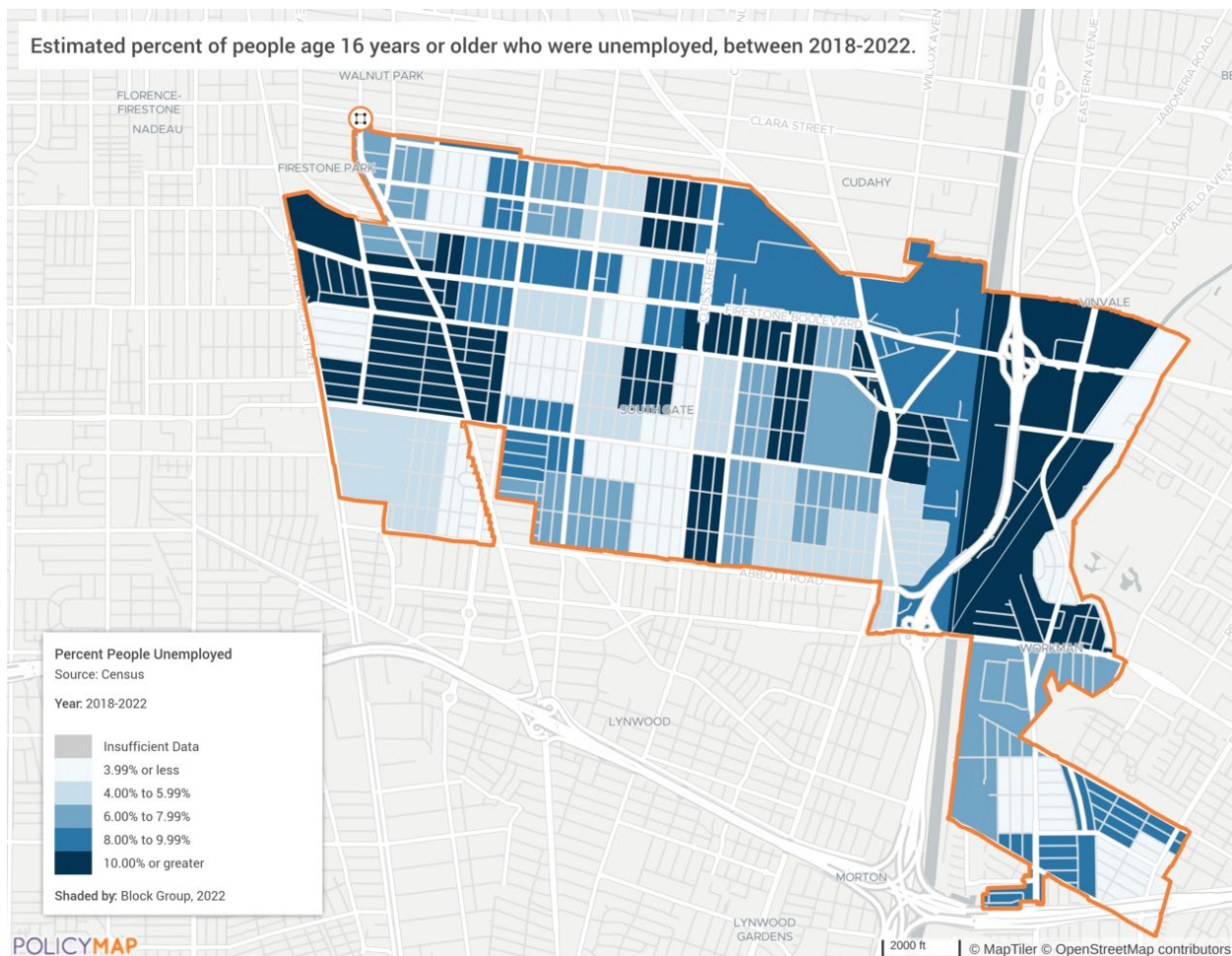
unemployment peaked at 5.6% in August, potentially due to seasonal job reductions or broader economic challenges. Following this peak, the rate steadily declined, ending the year at 5.0% in December.

These trends suggest that South Gate's labor market is sensitive to both seasonal employment patterns and broader economic shifts. The City's unemployment dynamics underline the importance of initiatives to attract sustainable employment opportunities, reduce seasonal volatility, and support workforce stability.

### **Unemployment Rate**

The *Estimated Percent of People Age 16 Years or Older Who Were Unemployed, between 2018-2022* map illustrates unemployment rates across South Gate, highlighting variations at the Block Group level. Many areas within the City report modest unemployment rates, with some neighborhoods showing rates below 4%. However, there are also areas throughout South Gate that exhibit significantly higher unemployment rates, with some exceeding 8% and even 10%.

These citywide disparities highlight the need for targeted economic development and employment initiatives to address uneven job opportunities. Implementing workforce development programs, supporting local businesses, and fostering equitable access to employment resources are critical to reducing unemployment and enhancing economic stability throughout South Gate.



Occupations by Sector	Number of People
Management, business and financial	8,235
Farming, fisheries and forestry occupations	143
Service	8,453
Sales and office	10,272
Construction, extraction, maintenance and repair	4,192
Production, transportation and material moving	12,047

**Table 32 – Occupations by Sector**

**Data Source:** 2018-2022 ACS

## Occupations by Sector

The "Occupations by Sector" table highlights the distribution of job roles within South Gate's workforce, providing insights distinct from industry-based classifications. For instance,



managerial roles across various fields are categorized under "Management, Business, and Financial" occupations, while industry classifications would separate these roles by sector, such as healthcare or retail.

In South Gate, the largest occupational group is the Production, Transportation, and Material Moving sectors, which comprises a significant portion of the workforce. This is closely followed by the Sales and Office sector, reflecting the City's economic reliance on these key occupational areas. These sectors include critical roles such as manufacturing operators, logistics personnel, administrative staff, and sales representatives, which collectively support both local businesses and the broader regional economy.

This distribution emphasizes the importance of workforce development programs aimed at strengthening skills and job opportunities within these dominant sectors, ensuring economic stability and growth for South Gate.

### Travel Time

Travel Time	Number	Percentage
< 30 Minutes	17,829	45.0%
30-59 Minutes	16,323	41.2%
60 or More Minutes	5,507	13.9%
Total	39,659	100%

**Table 33 - Travel Time**

**Data Source:** 2018-2022 ACS

### Commute Travel Time

In South Gate, most residents experience short to medium commutes. About 45% of commuters, or 17,829 individuals, travel less than 30 minutes each way to work. Additionally, 41.2%, or 16,323 people, commute between 30 and 59 minutes. In contrast, only 13.9%, or 5,507 commuters, face longer commutes of 60 minutes or more. This data highlights that the majority of South Gate's workforce enjoys relatively short travel times to their places of employment.

## 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	11,427	653	5310
High school graduate (includes equivalency)	10,040	525	3001
Some college or Associate's degree	8,964	649	2300
Bachelor's degree or higher	5,236	210	942

**Table 34 - Educational Attainment by Employment Status**

Data Source: 2018-2022 ACS

The table above details educational attainment by employment status for persons 16 years of age and older within the City. Unemployment is lower and labor force participation is generally higher for residents who have achieved a higher level of educational attainment.

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	97	625	1,529	7,102	5,983
9th to 12th grade, no diploma	805	1,893	1,964	4,071	1,218
High school graduate, GED, or alternative	3,874	4,349	3,652	5,458	1,565
Some college, no degree	4,141	4,040	2,098	2,898	968
Associate's degree	353	974	873	912	234
Bachelor's degree	917	2,334	1,553	1,274	302
Graduate or professional degree	29	432	328	441	158

**Table 35 - Educational Attainment by Age**

Data Source: 2018-2022 ACS

### Educational Attainment by Age

The table above illustrates educational attainment by age for individuals 18 years and older in South Gate. Education levels show notable variation across age groups, with two consistent patterns: a below 9th-grade level of education is significantly more prevalent among residents over the age of 45, while individuals aged 34 and younger are more likely to have at least some

college education.

This trend highlights generational differences in access to and attainment of formal education within the City. These disparities may reflect shifts in educational priorities, resources, and opportunities over time, underscoring the need for programs that support lifelong learning and educational advancement for all residents, particularly older adults who may benefit from skills training and literacy programs.

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

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	\$29,997
High school graduate (includes equivalency)	\$35,640
Some college or Associate's degree	\$37,093
Bachelor's degree	\$47,259
Graduate or professional degree	\$75,731

**Table 36 – Median Earnings in the Past 12 Months**

**Data Source:** 2018-2022 ACS

#### Median Earnings by Educational Attainment

Educational attainment plays a critical role in determining earning potential and financial stability in South Gate. Individuals with higher levels of education consistently earn significantly more than those with lower educational attainment. For example, a person with a Bachelor's degree typically earns over 50% more than what someone without a high school diploma earns. Similarly, individuals with a graduate or professional degree earn over twice as much as those with a high school education.

This disparity is even more pronounced over a lifetime. A person with a Bachelor's degree working from age 23 to 62 can expect to earn around \$1.8 million, compared to \$1.4 million for someone with a high school diploma working from age 18 to 62 resulting in an earnings difference of around \$400,000. This gap significantly impacts wealth accumulation, as higher earnings often translate to increased opportunities for homeownership, investments, and retirement savings, further solidifying financial security for those with higher education levels.

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

Education and Health Care Services are the largest employment sectors for South Gate residents, employing approximately 17% of all workers living in the City. This is followed by Manufacturing Services, which accounts for 14% of employed residents. Within South Gate itself, Education and Health Care Services also make up most of the local job opportunities, providing 24% of the total jobs available, reflecting their significant role in both local employment and the City's overall economic structure.

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

South Gate's business community requires a skilled workforce and robust infrastructure to support economic growth. The City's Economic Development Division (EDD) collaborates with organizations like the Chamber of Commerce, Small Business Development Center, Tweedy Mile Association, and HubCities to attract, retain, and expand diverse businesses.

**Workforce Needs:**

- **Skilled Labor:** Industries in South Gate, particularly in manufacturing and logistics, need workers with specialized skills. The City's partnership with the Small Business Development Center aims to provide training programs to enhance workforce capabilities.
- **Workforce Development Programs:** The EDD facilitates access to incentive and training programs to ensure the local workforce meets business demands.

**Infrastructure Needs:**

- **Transportation:** Efficient transportation networks are essential for businesses, especially those in production and distribution sectors. The City's General Plan emphasizes improving transportation infrastructure to support economic activities.
- **Technology:** Access to high-speed internet and modern communication systems is vital for business operations. The City is working towards enhancing technological infrastructure to meet contemporary business needs.

**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.**

South Gate has undertaken significant initiatives to stimulate economic growth:

- **Azalea Shopping Center Development:** In 2012, the City invested approximately \$12.7 million in off-site capital improvements to support the development of the \$80 million, 30-acre Azalea Shopping Center. This project aimed to boost local sales taxes by about \$2.5 million and marked a significant step in the City's economic development efforts.
- **Economic Development Strategy:** The City Council's 2017-2018 goal to "encourage economic development and workforce development" led to the creation of an economic development planning document and vision for the City. This strategy focuses on sustainable development and success for current and future residents.

#### **Needs Arising from These Changes**

- **Workforce Development:** The expansion of retail and service sectors, exemplified by the Azalea Shopping Center, creates a demand for trained personnel. Collaborations with local educational institutions and workforce development programs are essential to equip residents with necessary skills.
- **Business Support Services:** The City's partnership with the California Academy for Economic Development (CALED) through the Local Economic Advisory Program (LEAP) provides recommendations on supporting small businesses, ensuring they thrive amid economic changes.
- **Infrastructure Enhancements:** Economic growth necessitates improvements in transportation, utilities, and public services to accommodate increased business activities and consumer traffic. The City's General Plan outlines policies for infrastructure development to support these needs.

By addressing these workforce and infrastructure needs, South Gate aims to create a conducive environment for business growth and economic prosperity.

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

The educational attainment of South Gate's workforce aligns with some of the City's employment opportunities but also highlights gaps in higher education and specialized skills. According to the data, approximately 11,427 employed individuals in South Gate lack a high school diploma, limiting their access to higher-wage and skilled jobs. An additional 10,040 individuals have a high school diploma, while 8,964 have completed some college or earned an Associate's degree, supporting roles in sectors such as manufacturing (14% of the workforce) and transportation and warehousing (11% of the workforce). These sectors offer employment opportunities for those with intermediate educational backgrounds.

However, only 5,236 employed individuals hold a Bachelor's degree or higher, restricting access to professional, scientific, and management positions, which represent 9% of the City's workforce. Additionally, the education and health care services sector, the largest employer in South Gate (17% of the workforce), demands advanced training and degrees for roles such as teaching and healthcare provision, which many residents may not currently possess.

While South Gate's workforce corresponds to some existing industries, addressing gaps in higher education and specialized skills is crucial for expanding employment opportunities and fostering economic growth. Programs focusing on workforce development, vocational training, and access to higher education are necessary to align the skills of the workforce with evolving economic demands.

## **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.**

The City collaborates with regional organizations to provide workforce training initiatives aimed at enhancing employment opportunities and supporting economic development. These efforts involve partnerships with Workforce Investment Boards (WIBs), community colleges, and other entities to address both immediate and long-term workforce needs.

### **South Bay Workforce Investment Board (SBWIB) Programs**

The SBWIB offers various programs to assist job seekers in the South Bay area, which includes South Gate. Their services encompass employment and training opportunities tailored to the needs of adult job seekers and youth. For adults, SBWIB provides training and skills development, including basic education, work readiness, and job-specific skills aligned with career pathways. For youth, SBWIB builds partnerships with educational and community-based

organizations to serve both in-school and out-of-school youth, promoting academic and employment success.

### **YouthBuild Program**

The SBWIB's YouthBuild program targets at-risk youth aged 16-24 who have previously dropped out of high school. It offers job training and educational opportunities, enabling participants to earn their high school diplomas and acquire occupational skills in construction and other in-demand industries. This program not only equips young adults with essential skills but also contributes to community development through service projects.

### **Partnerships with Community Colleges**

While specific partnerships between South Gate and local community colleges are not detailed in the provided sources, community colleges in the region often collaborate with Workforce Investment Boards to develop workforce training programs. These programs lead to industry-recognized, stackable credentials and degrees, unifying efforts to engage employers, employees, and job seekers. Such collaborations aim to strengthen connections between education and industry, supporting the future workforce.

### **Alignment with South Gate's Economic Development Plans**

These workforce training initiatives align with South Gate's short-term and long-term economic development plans by:

- **Addressing Immediate Employment Needs:** By providing training in sectors with current job openings, these programs help reduce unemployment and support local businesses in need of skilled workers.
- **Supporting Economic Growth:** Equipping residents with relevant skills attract businesses seeking a qualified workforce, fostering economic development and job creation.
- **Enhancing Community Development:** Programs like YouthBuild contribute to community projects, improving local infrastructure and fostering civic engagement among participants.

Through these collaborative efforts, South Gate aims to build a resilient workforce capable of adapting to evolving industry demands, thereby promoting sustained economic prosperity.

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

The City of South Gate engages in comprehensive economic development planning through its General Plan 2035 and specific economic development strategies. While not explicitly labeled as a CEDS, these plans function similarly by outlining long-term goals and policies to guide the City's economic growth and development.

**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.**

South Gate has implemented several economic development initiatives aligned with its short-term and long-term plans:

- **Azalea Shopping Center Development:** In 2012, the City invested approximately \$12.7 million in off-site capital improvements to support the development of the \$80 million, 30-acre Azalea Shopping Center. This project aimed to boost local sales taxes by about \$2.5 million annually, marking a significant step toward sustainable economic growth.
- **Urban Orchard Park Project:** The Urban Orchard Park transforms seven acres of post-industrial land near the Los Angeles River into a multi-benefit park. Features include a stormwater-cleaning wetland, an orchard with 200 fruit trees, and a nature-based playground honoring Tongva history. This project also incorporates a workforce development program in partnership with the Long Beach Conservation Corps, contributing to both environmental and economic objectives.

These initiatives are coordinated with South Gate's General Plan 2035, which serves as the primary legal document guiding long-term growth, development, and conservation in the City. The plan includes an Economic Element that clarifies the City's vision for economic development, specifying the types of jobs and economic activities the city aims to foster.

Regionally, South Gate benefits from economic development initiatives led by organizations such as the Southern California Association of Governments (SCAG). SCAG's programs, including the California Rebuilding Fund, aggregate funding from various sources to address the capital and advisory needs of California's small businesses, thereby supporting local economic growth.

**Discussion**

No additional discussion.



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

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

HUD identifies four specific data points that constitute “housing problems”: cost burden, overcrowding, lack of complete plumbing facilities and lack of complete kitchen facilities. In South Gate, housing problems are rare except for being cost burdened. According to the 2018-2022 ACS 5-Year Estimates, the citywide rate of each is:

- Cost Burden Homeowners: 35.2%
- Cost Burden Renters: 55.7%
- Overcrowding: 21.8%
- Lack of Complete Plumbing Facilities: 0.2%
- Lack of Complete Kitchen Facilities: 0.8%

The following are areas that experience concentrations of cost burden for both renter and homeowner households that are substantially higher than the Citywide average. For this analysis, HUD’s definition of “disproportionate” was used to identify areas substantially higher: 10 percentage points higher than the rate for the jurisdiction as a whole.

- Block Group #060375358041 – Overcrowding Renter Households 32.03% & Cost-Burdened Homeowner Households 47.78%
- Block Group #060375355012 – Cost-Burdened Homeowner Households 51.56% & Cost-Burdened Renter Households 68.41%

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

For the purposes of this analysis a “racial or ethnic concentration” will be any block group where a racial or ethnic minority group makes up 10 percent or more than the citywide rate. According to the 2018-2022 ACS 5-Year estimates the racial and ethnic breakdown of South Gate’s population is:

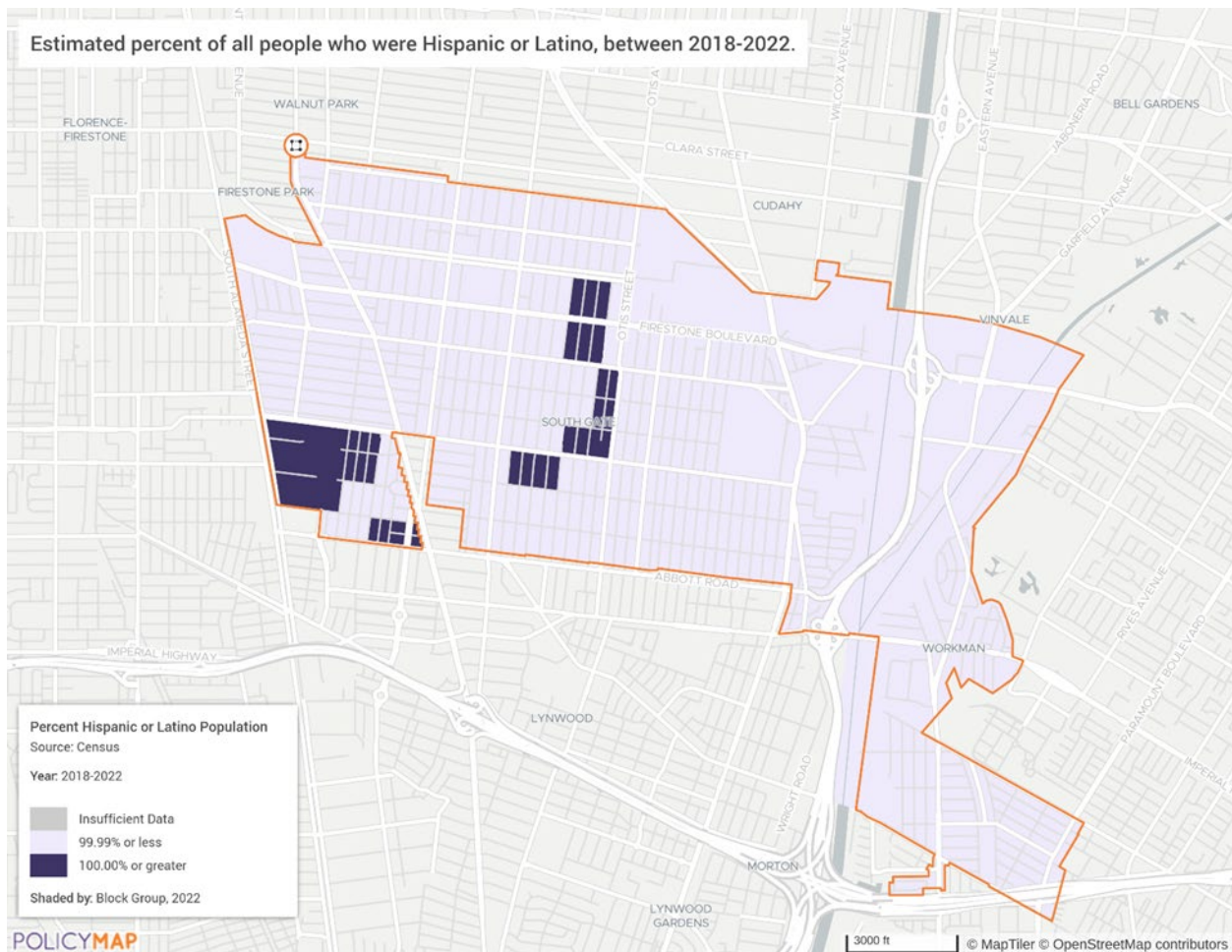
- White, non-Hispanic: 2.6%
- Black, non-Hispanic: 0.8%
- American Indian and Alaska Native, non-Hispanic: 0.1%
- Asian, non-Hispanic: 0.6%
- Native Hawaiian and Other Pacific Islander, non-Hispanic: 0.2%
- Other Race, non-Hispanic: 0.2%
- Two or More Races, non-Hispanic: 0.2%

- Hispanic or Latino: 95.3%

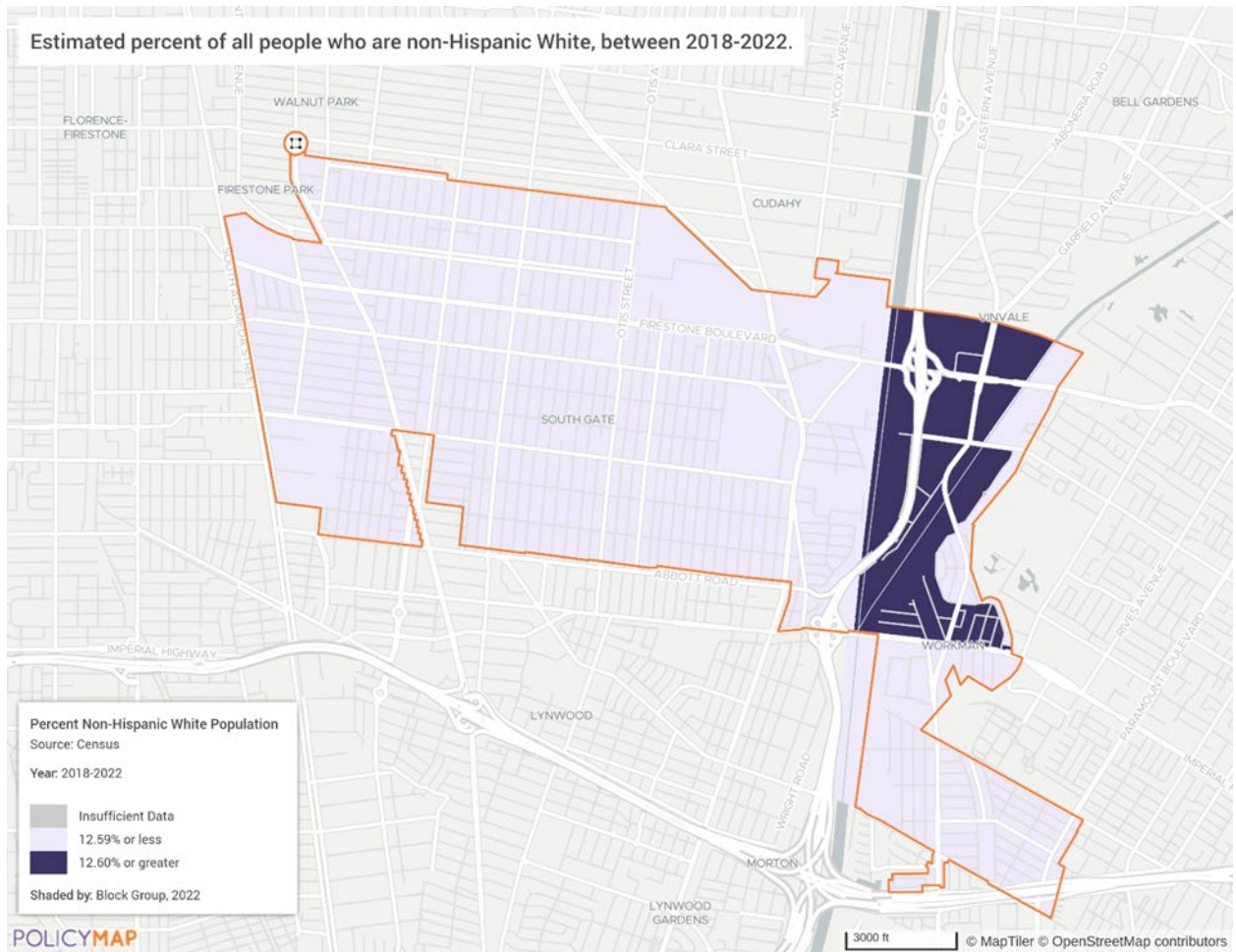
Hispanic/Latino households make up most of South Gate's population, accounting for 95.3% of households. There are several block groups in the City considered to have a "concentration" of Hispanic/Latino residents which requires there to be a 100% of persons of this ethnicity within each of these areas. The Hispanic/Latino population is relatively evenly distributed across the rest of the City. Additionally, there are found concentrations of Asian and of White populations in South Gate.

Please see the following corresponding maps which illustrate areas with concentrated populations by race and ethnicity, highlighting demographic patterns across the city. *Maps are not provided for populations without a concentration.*

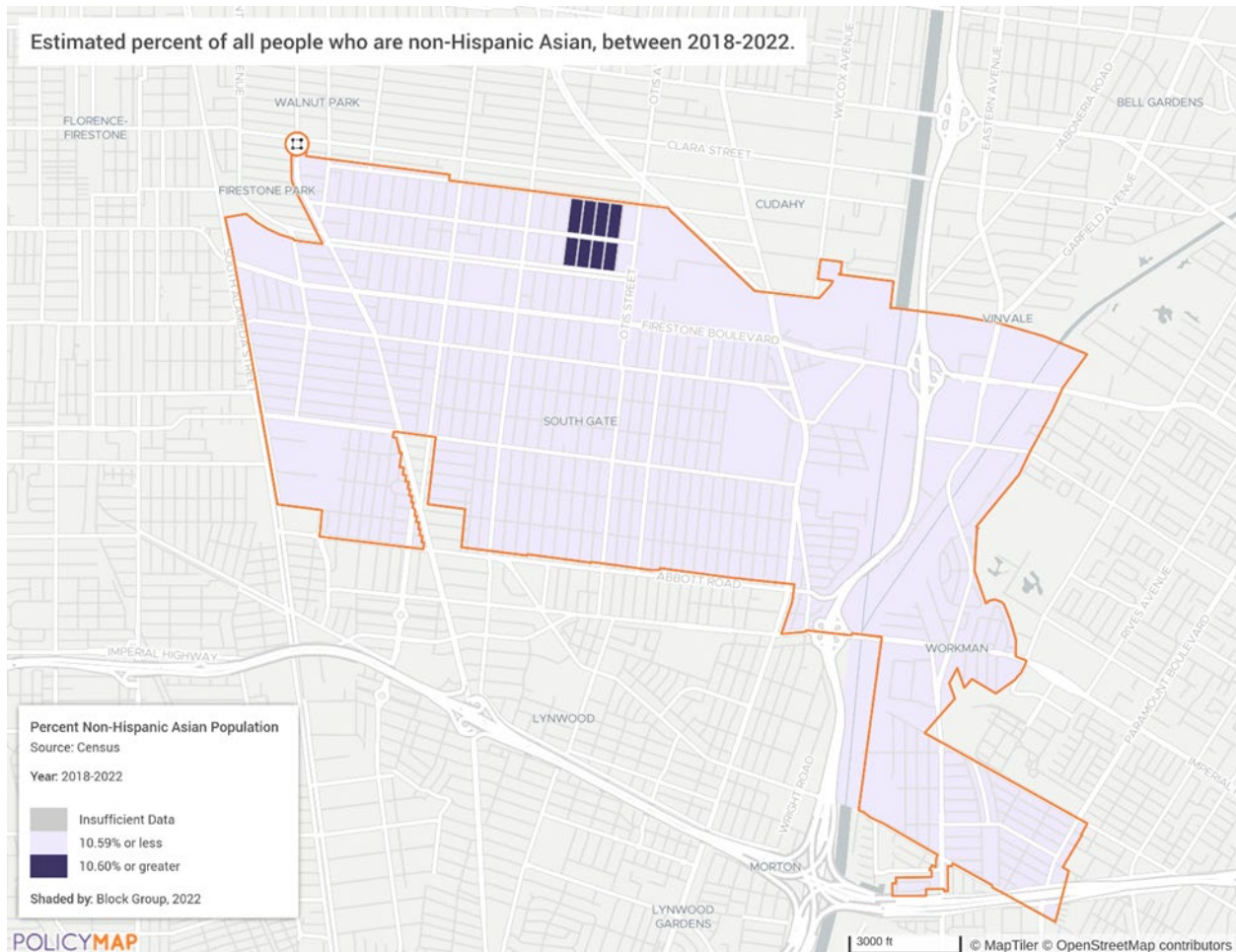
#### Concentration of Hispanic / Latino Population equaling 100%



## Concentration of White (Non-Hispanic) Population over 12.6%



## Concentration of Asian (Non-Hispanic) Population over 10.6%



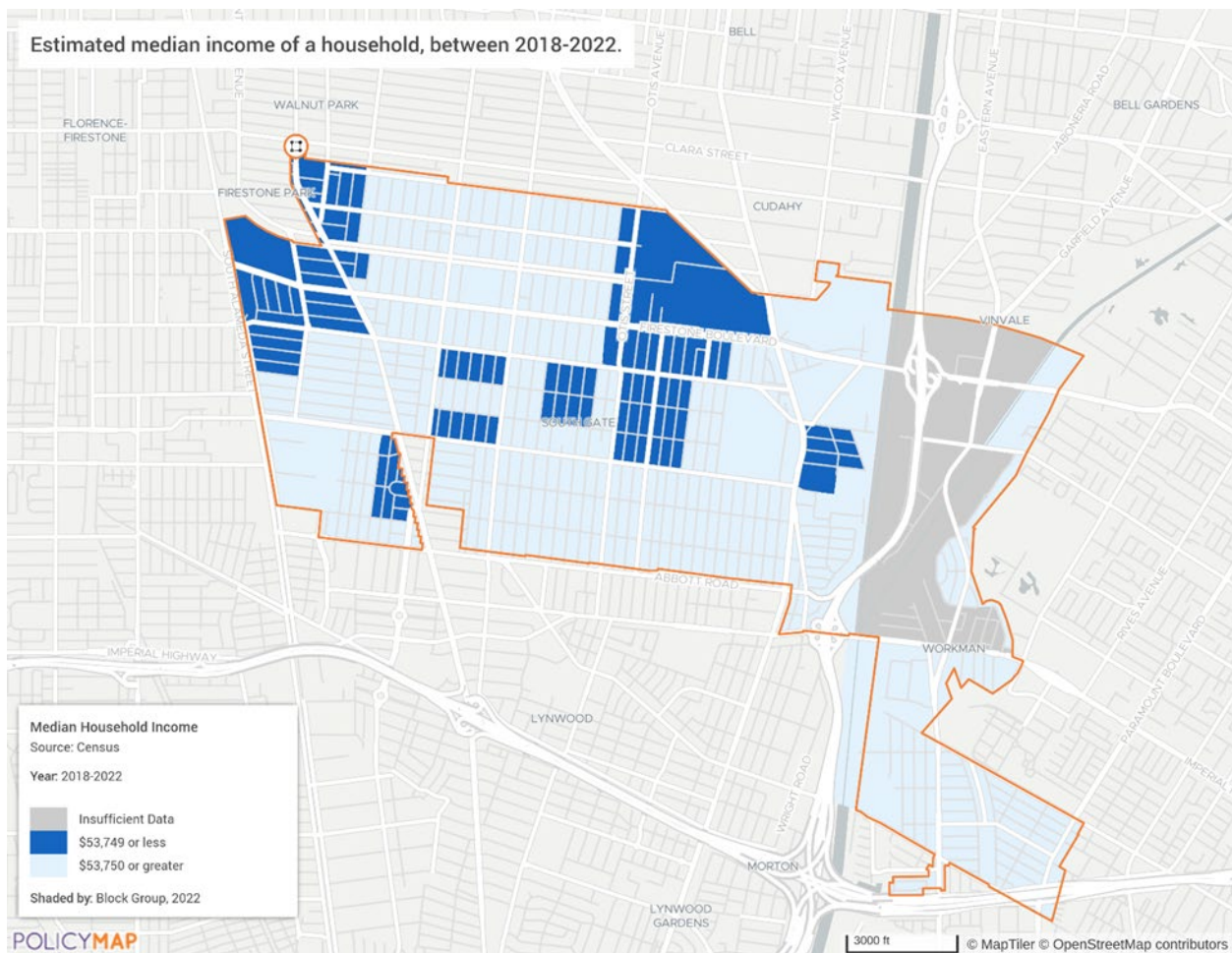
## Low Income Households

A “low-income concentration” is any block group where the median household income for the group is 80% or less than the median household income for the City of South Gate. According to the 2018-2022 American Community Survey 5-Year Estimates, the Median Household Income in South Gate is \$67,188. A tract is considered to have a low-income concentration if the MHI is \$53,750 or less. There are several block groups that have concentrations of low-income households all in the central, southern and western portions of the city as shown in the map below.



Block Group #060375355011  
 Block Group #060375355012  
 Block Group #060375356032  
 Block Group #060375356041  
 Block Group #060375358031  
 Block Group #060375358033  
 Block Group #060375356072

Block Group #060375360001  
 Block Group #060375360002  
 Block Group #060375358041  
 Block Group #060375359013  
 Block Group #060375359012  
 Block Group #060375361042



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

The market characteristics in South Gate's neighborhoods with concentrated racial/ethnic populations reflect distinct housing and economic patterns. Areas where Hispanic/Latino households make up the majority are dispersed throughout the City and exhibit low to moderate unemployment rates, moderate levels of both renters and homeowners, and good access to public transit. These areas demonstrate a balanced housing mix but face economic challenges related to job opportunities and wage growth.

In the one area where White households exceed 12.6%, the neighborhood is predominantly renter-based, with a moderate unemployment rate of 10.6%, a high percentage of homeowners at 79.1%, and limited access to public transit. This limited transit connectivity presents challenges for residents reliant on public transportation to access employment or services.

Similarly, neighborhoods where Asian households represent over 10.6% of the population show slightly higher unemployment rates at 10.3%, moderate homeownership levels at 46.3%, and moderate access to public transit. These areas face challenges tied to economic access and transportation infrastructure, which impact residents' ability to participate fully in the local economy.

Addressing these disparities will require South Gate to make targeted investments in housing diversity, improved transportation infrastructure, and workforce development programs. Enhancing connectivity and economic access in these areas will support equitable growth and bolster overall community resilience.

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

South Gate offers several community assets that enhance residents' quality of life and support the local economy:

1. **South Gate Park:** Spanning 96.8 acres, South Gate Park is the City's largest recreational area, featuring facilities such as the Municipal Auditorium, Girls Club House, a 9-hole Par 3 Golf Course, Senior Recreation Center, Swim Stadium, and Sports Center. The park also includes athletic fields, basketball courts, playgrounds, tennis courts, a skate park, picnic areas, and a Junior Hockey Rink, serving as a central hub for community activities.
2. **Hollydale Regional Park:** Covering 56 acres, this park offers a playground, tennis courts, baseball and soccer fields, picnic areas, and an Equestrian Center available for rent, providing diverse recreational opportunities for residents.

3. **South Gate Educational Center (East Los Angeles College Satellite Campus):** This satellite campus provides higher education opportunities, including degree and certificate programs, contributing to workforce development and lifelong learning for the community.
4. **Leland R. Weaver Library:** Operated by the County of Los Angeles Public Library, this facility offers a range of resources, including books, digital media, and community programs, supporting literacy and lifelong learning.
5. **South Gate Senior Center:** This center provides programs and services tailored to the senior population, including recreational activities, health services, and social events, promoting active and engaged lifestyles among older adults.
6. **South Gate Municipal Auditorium:** Located within South Gate Park, this venue hosts various events, including cultural performances, community gatherings, and private functions, serving as a focal point for civic engagement.
7. **South Gate Swim Stadium:** Also situated in South Gate Park, the Swim Stadium offers aquatic programs, including swimming lessons, recreational swimming, and competitive events, promoting health and wellness.

These assets collectively contribute to South Gate's social cohesion and economic vitality, making it a vibrant and resilient community.

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

South Gate is actively pursuing several strategic initiatives to enhance economic vitality and improve residents' quality of life. These efforts, both realized and potential, aim to foster sustainable development and community well-being.

### **Realized Strategic Opportunities**

- **Azalea Shopping Center Development:** In 2012, South Gate invested approximately \$12.7 million in off-site capital improvements to support the development of the \$80 million 30-acre Azalea Shopping Center. This project has significantly boosted local sales tax revenues and serves as a model for public-private partnerships in urban development.
- **Urban Orchard Park Project:** The Urban Orchard Park transforms seven acres of post-industrial land near the Los Angeles River into a multi-benefit park. Features include a stormwater-cleaning wetland, an orchard with 200 fruit trees, and a nature-based playground honoring Tongva history. This project also incorporates a workforce

development program in partnership with the Long Beach Conservation Corps, contributing to both environmental sustainability and job creation.

### **Unrealized Strategic Opportunities**

- **Technology and Innovation Hub:** South Gate has the potential to establish a technology and innovation district within its commercial corridors. Such a hub could attract tech firms and startups, creating new job opportunities, diversifying the local economy, and fostering skill development among residents.
- **Enhanced Public Transportation Connectivity:** The proposed Southeast Gateway Line, a 19.3-mile light rail transit line, aims to connect downtown Los Angeles to Artesia, passing through South Gate. This project could significantly improve regional connectivity, reduce traffic congestion, and stimulate economic growth along its corridor.
- **Cultural Tourism Expansion:** Leveraging South Gate's rich cultural heritage presents an opportunity to boost tourism revenue and strengthen the City's identity as a cultural destination, benefiting both residents and businesses.

By capitalizing on these strategic opportunities, South Gate can ensure a sustainable, inclusive, and prosperous future for its residents and businesses.



## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

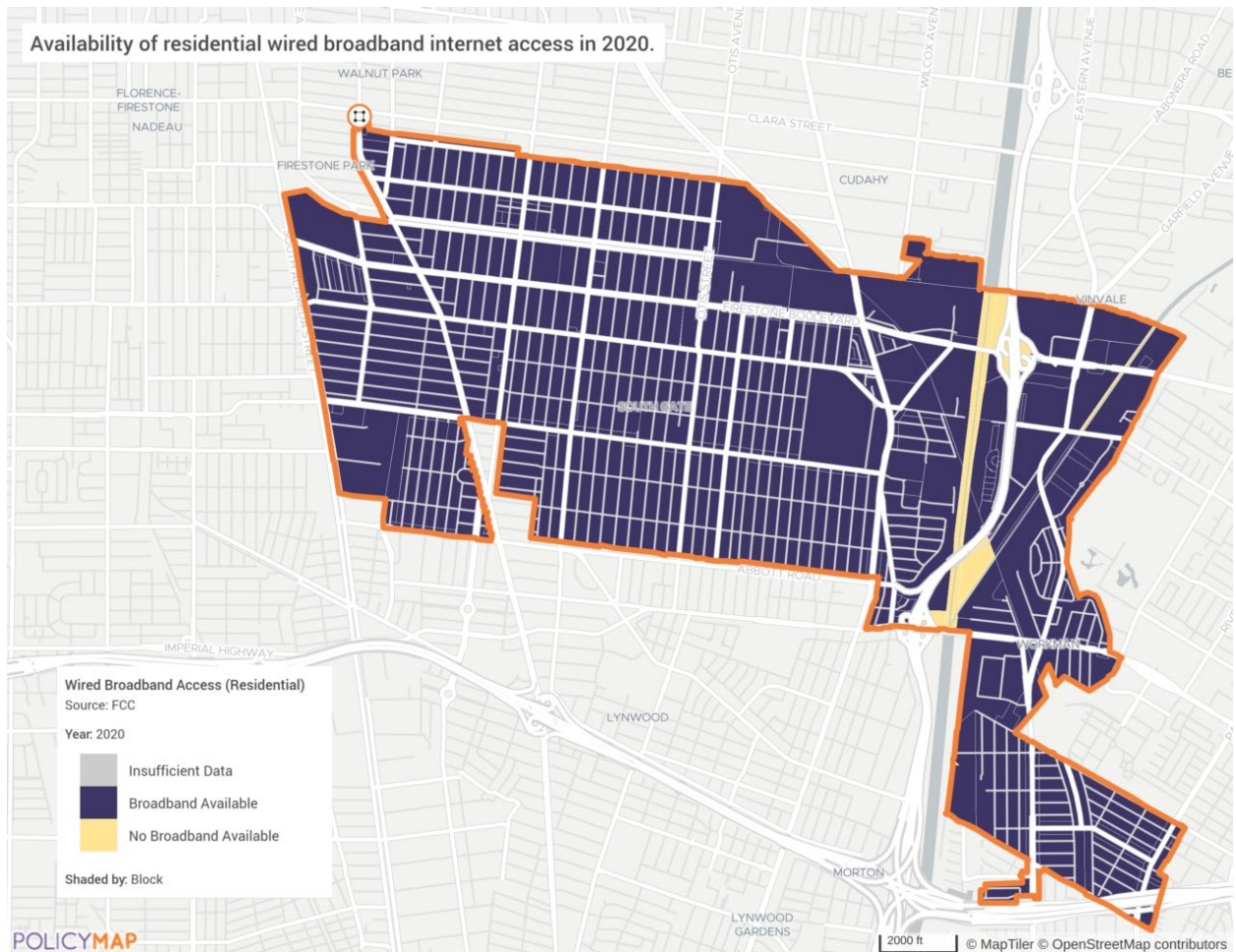
Internet access is a critical component of modern communication and information-sharing, enabling users to benefit from the growing interconnectedness of business, education, commerce, and everyday activities. Reliable internet connectivity has become essential for success in today's economic landscape. Communities without broadband access face significant challenges in keeping pace with the rest of the country. The lack of broadband infrastructure limits residents' ability to access educational and entrepreneurial opportunities, which is especially concerning in low- to moderate-income (LMI) areas where economic opportunities are often limited.

Research from the Pew Research Center underscores the vital role that high-speed internet plays in enhancing educational and employment opportunities, particularly in underserved communities. The center's studies have shown that individuals with reliable broadband access are more likely to engage in online learning, apply for jobs, and participate in economic activities that can improve their quality of life.

Similarly, reports from the Federal Communications Commission (FCC) highlight the direct correlation between broadband availability and economic development. The FCC's findings indicate that regions with robust internet infrastructure experience higher rates of job creation, educational attainment, and overall community growth.

South Gate enjoys comprehensive broadband coverage across residential areas, including LMI areas. The average South Gate household has access to two (2) broadband-quality internet service options. According to ISPReports.org, the City benefits from a variety of infrastructure options, including cable, fiber, fixed wireless, and DSL. Internet service in South Gate has a 99.9% availability rate, with 88% of households connected. Of those households, 69% have fiber, cable, or DSL, 9% have satellite, 0% are still on dial-up, and 2% of households have internet but don't pay for a subscription because it's subsidized by the Affordable Connectivity Program. The map below illustrates broadband availability throughout South Gate, defined as advertised internet speeds of 768 kilobits per second or higher.

See map: Broadband Access



**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

To ensure high-quality broadband service, it is crucial to foster competition among service providers. A lack of competition, where a single provider dominates an area, diminishes the incentive to deliver reliable and consistent services. According to ISPReports.org, South Gate is served by twelve (12) internet providers offering residential service. Among these, AT&T and Spectrum stand out as leading providers in terms of coverage and speed. Internet providers throughout the City include:

Spectrum (Cable)

EarthLink (Fiber, DSL, and Fixed Wireless)

AT&T (Fiber, DSL, and Fixed Wireless)

Frontier (Fiber)

T-Mobile Home Internet (Fixed Wireless)

Verizon (Fixed Wireless)

Starry (Fixed Wireless)

DISH (Satellite)

DirecTV (Satellite)

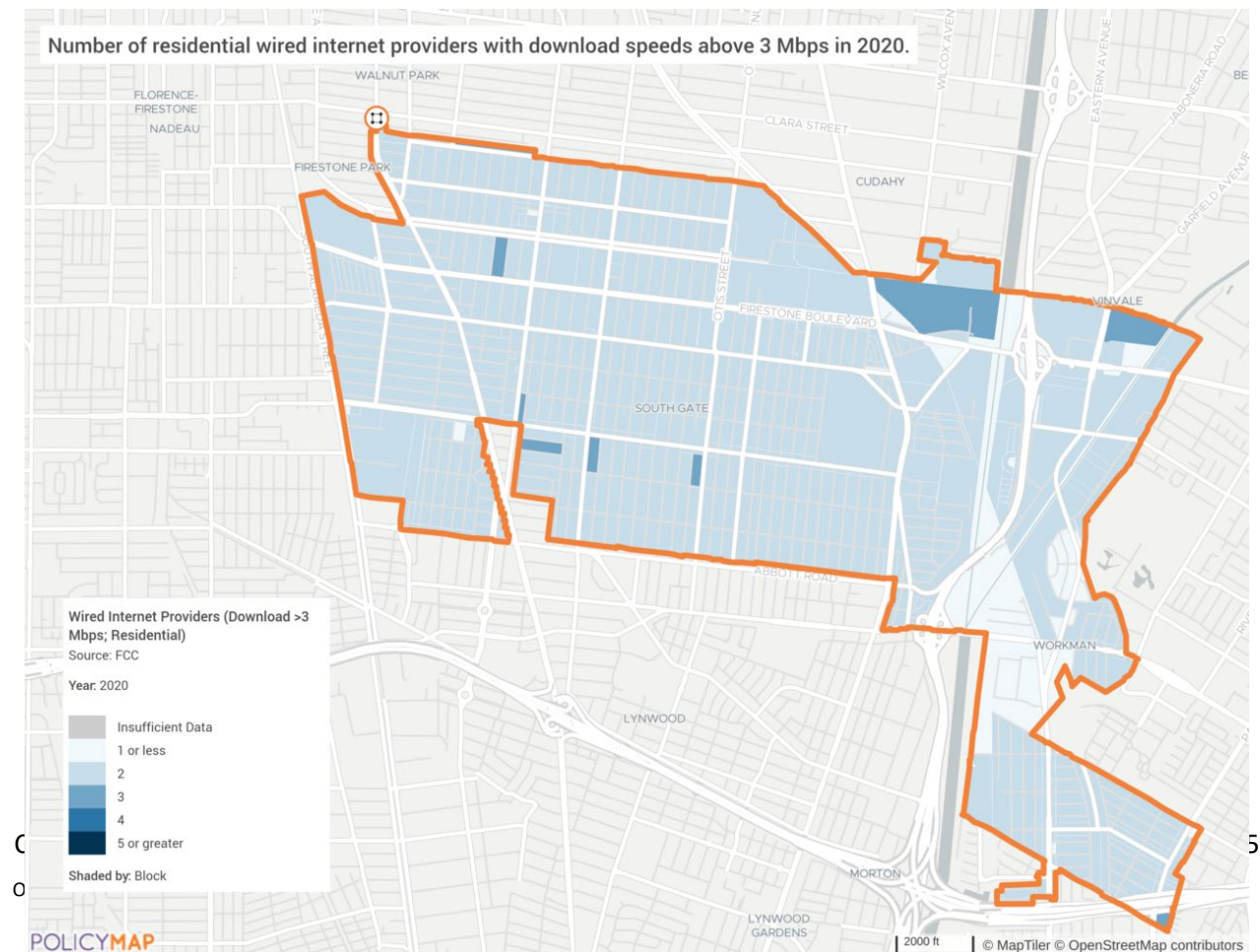
Starlink (Satellite)

Viasat (Satellite)

HughesNet (Satellite)

The map below shows the number of broadband service providers by census tract. Most areas in South Gate have access to two high-speed internet options from competing providers. Expanding the number of providers could encourage greater competition, potentially improving service reliability and affordability. This could also help maintain strong household subscription rates and support more affordable, universal access.

See map below: High Speed Internet Providers



## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

South Gate has historically faced various natural hazard risks, including extreme heat, inland flooding, droughts, and earthquakes, as outlined in the 2020 County of Los Angeles All-Hazards Mitigation Plan (AHMP). Research from the AHMP indicates that extreme weather patterns are expected to become increasingly common over the next century. Average summer temperatures are projected to rise significantly, with inland areas experiencing a greater frequency of days exceeding 100°F and regional temperatures increasing by 2.5°F to 8°F. Drier conditions are expected to intensify the frequency and severity of wildfires. Furthermore, sea level rise poses a substantial threat to Los Angeles County, with 3 feet of rise anticipated to flood 2.25 square miles by 2050–2060 and 6 feet of rise projected to inundate 6.13 square miles by 2100. According to the FEMA National Risk Index, Los Angeles County, which encompasses South Gate, is particularly vulnerable to hazards such as earthquakes, heat waves, landslides, lightning, tornadoes, and wildfires.

While South Gate is considered an inland City, it may still experience indirect coastal effects as it is only 15 miles from the coastline. Rising sea levels and increased storm activity could lead to population displacement from coastal areas, and an influx of new residents to South Gate could drive up housing costs, reduce job availability, and strain local resources. As climate-related hazards pose greater threats to coastal regions, stable inland communities like South Gate may see an increase in climate migrants from more vulnerable areas, further impacting state infrastructure, housing, and resources.

The AHMP highlights that climate change will impact all residents and areas of Los Angeles County. It projects a significant increase in the number of extreme heat days, with inland areas experiencing temperatures exceeding 100°F more frequently. These extreme heat events can lead to heat-related illnesses, such as heat stroke, and exacerbate respiratory issues due to increased air pollution. Additionally, hotter and drier conditions are expected to intensify the frequency and severity of wildfires, particularly in High and Very High Fire Hazard Severity Zones (FHSZ). Wildfire poses substantial risks, including the destruction of homes, businesses, and critical infrastructure; disruption of transportation and utilities; and threats to human and animal life.

These factors reflect the broader impact of climate change on South Gate's natural hazard profile, affecting public health, infrastructure, and resource management. The Center for Disease Control and Prevention (CDC) highlights that climate change, along with other

environmental and human-made stressors, exacerbates existing health threats and introduces new ones. To counter these challenges, proactive measures are essential for fostering community resilience in an evolving climate landscape.

To address climate change, South Gate enforces a Water Conservation Ordinance that mandates restrictions on outdoor watering during water shortages, such as limiting irrigation to specific days and requiring quick leak repairs. In addition to this, the City is advancing the Urban Orchard Project, which aims to enhance green space and manage stormwater runoff through features like fruit trees and wetlands. These efforts combine water conservation with environmental sustainability to benefit the community. Complementing these local efforts, California's Department of Water Resources implements a Climate Action Plan emphasizing greenhouse gas reduction and resilience, while Governor Newsom leads state initiatives targeting net-zero emissions by 2045, carbon capture technology, and equitable investment in sustainable infrastructure.

**Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

LMI households, whether renting or owning, face heightened vulnerability to the impacts of climate change and natural disasters due to their limited financial resources. Sudden increases in electricity or housing costs can quickly push households into precarious living situations, increasing the risk of homelessness or forcing them to live in substandard conditions. The 2024 America's Rental Housing Study from the Joint Center for Housing Studies at Harvard University underscores reveals that escalating insurance premiums and the withdrawal of coverage by providers in high-risk markets complicate efforts to secure adequate protection against weather- and climate-related losses. The study also highlights the obstacles property owners encounter when trying to invest in climate resilience measures, given the stagnation in operating income growth.

The 2021 EPA study on Climate Change and Social Vulnerability in the United States further illustrates these challenges, showing that LMI individuals are more likely to live in areas facing significant increases in mortality rates due to extreme temperature changes, as well as experiencing the highest rates of labor hour losses among weather-exposed workers. Rural communities are particularly disadvantaged, often lacking access to public support during emergencies and having fewer resources to repair or fortify their homes against climate-related damage. Addressing these vulnerabilities is essential for building resilience among LMI households, who are increasingly at risk from climate change, threatening their safety, stability, and overall well-being.

The AHMP for Los Angeles County identifies vulnerable populations, including individuals who face challenges accessing medical care, maintaining independence, or require supervision. One of the most at-risk groups is people experiencing homelessness, with nearly 60,000 individuals affected in the region. The AHMP acknowledges that additional vulnerable groups will be recognized in future updates.

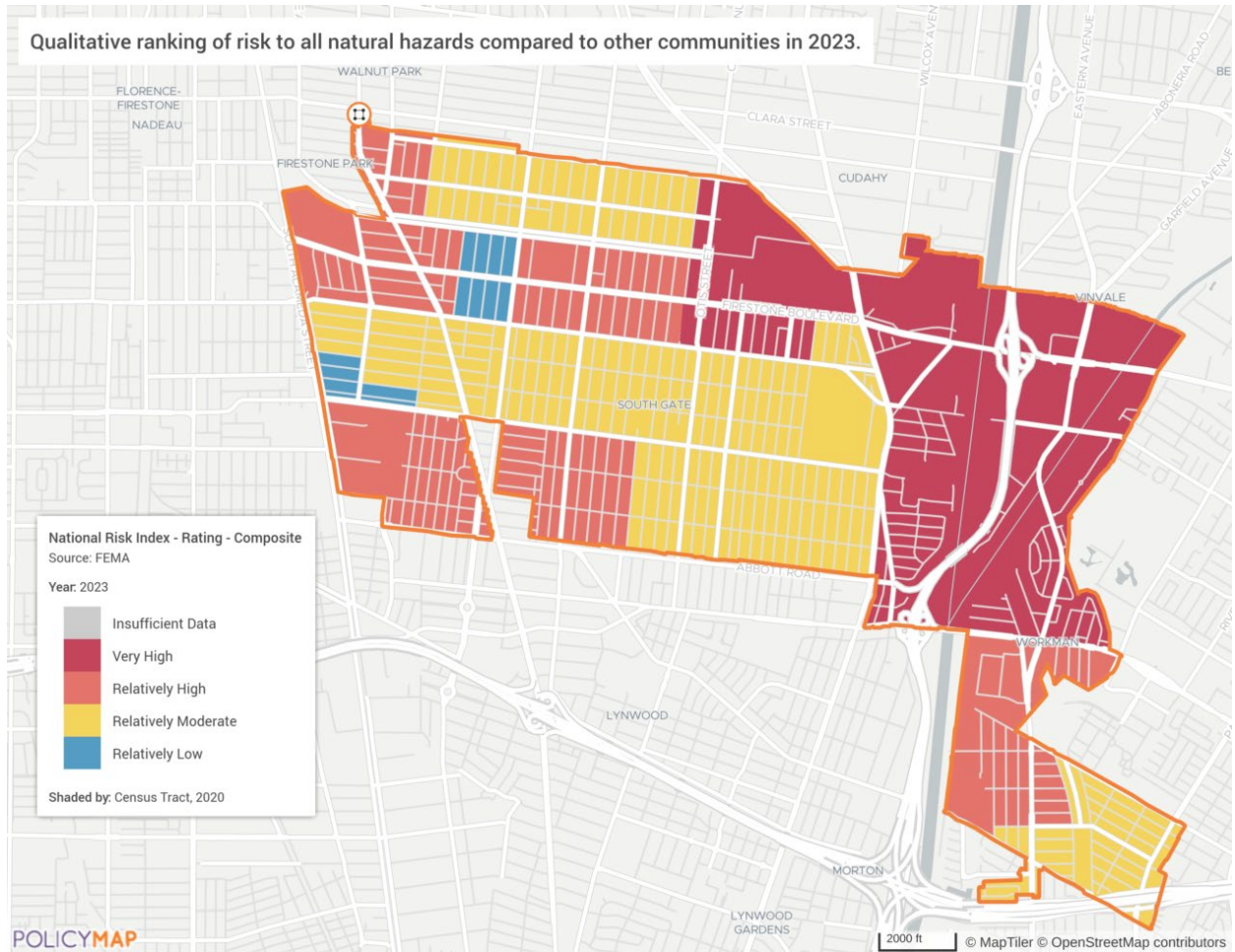
FEMA's National Risk Index identifies Los Angeles County as having a very low level of community resilience, indicating that its residents have a very low ability to prepare for, adapt to, and recover from natural hazards. This assessment encompasses six broad categories: social, economic, community capital, institutional, infrastructural, and environmental factors at the county level.

Risk levels throughout the City vary significantly; this indicates that several areas may need more targeted attention and resources to address specific hazards, making them more vulnerable than the rest of the City. These two indexes measure risk from different perspectives—FEMA's risk index evaluates a community's ability to respond to hazards (resilience), while the City's qualitative assessment concentrates on the likelihood and severity of those hazards. This dual approach ensures that resources are allocated where they are most needed, promoting both preparedness and targeted intervention. The City must continue to address these geographic challenges by anticipating, planning, and adapting to the risks associated with climate change and the potential demographic shifts affecting vulnerable communities.

The City is dedicated to educating and preparing the public for multi-hazard mitigation. This includes the city's Emergency Preparedness and Community Emergency Response Team websites. Additionally, the Los Angeles County Office of Emergency Management website provides vital information, such as emergency preparedness resources and Alert LA County Emergency Notification system. The Voluntary Organizations Active in Disaster for Los Angeles County also provides valuable resources to enhance community disaster resilience. To effectively tackle the increasing impacts of climate change, ongoing investment is crucial for maintaining and expanding these programs and resources.

See map: Risk to All Natural Hazards





# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan describes how the City will continue to maintain compliance in managing its federal grant funds received by addressing market conditions, geographic distribution of needs and priorities, the resources expected to be available to meet community needs, the structure in place for delivering services, goals, barriers to meeting the goals, and how those barriers may be overcome.

The Strategic Plan is the centerpiece of the Consolidated Plan. The Plan describes:

- General Priority Needs
- Influence of Market Conditions
- Anticipated Resources
- Institutional Delivery System
- Goals Summary
- Public Housing Accessibility and Involvement
- Barriers to Affordable Housing
- Homeless Strategy
- Lead Based Paint Hazards
- Anti-Poverty Strategy
- Monitoring



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

### Geographic Area

1	Area Name	Eligible CDBG Target Areas
	Area Type	Local Target Area
	HUD Approval Date	N/A
	% of Low/Mod	N/A
	Revital Type	Comprehensive
	Other Revital Type Description	N/A

Table 37 - Geographic Priority Areas

### General Allocation Priorities

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

HUD encourages grantees to identify locally designated areas where geographically targeted revitalization efforts are carried out through multiple activities in a concentrated and coordinated manner. For the Consolidated Plan, local target areas are loosely defined and do not need to conform to a set of specific standards.

The City will seek to disburse federal entitlement dollars strategically within low-and moderate-income (LMI) census tracts; however, no specific neighborhoods are targeted for expenditure of funds. Investments in public facilities and services serving special needs populations and primarily low- and moderate-income persons will be made throughout the City. The City will evaluate each eligible project and program based on urgency of needs, availability of other funding sources and financial feasibility. Residential rehabilitation assistance will be available to income-qualified households citywide.

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

### Priority Needs

Priority Need Name	Priority Level	Population	Geographic Areas Affected	Associated Goals	Description	Basis for Relative Priority
Public Service Programs To Improve Quality of Life	High	<ul style="list-style-type: none"> <li>Income – Extremely Low</li> <li>Income – Low</li> <li>Income – Moderate</li> <li>Family Type – Large Families</li> <li>Family Type – Families with Children</li> <li>Family Type – Elderly</li> <li>Non-Homeless Special Needs – Elderly</li> <li>Non-Homeless Special Needs – Persons with Physical Disabilities</li> <li>Non-Homeless Special Needs – Persons with Developmental/Mental Disabilities</li> </ul>	Citywide	Public Services	Improving the quantity and quality of public services, principally for low-and-moderate income persons.	Priority is consistent with the results of the 2025 - 2029 <i>Consolidated Plan Survey</i> , that was distributed to community members and stakeholders. Public services was the highest priority identified.
Public Facilities & Infrastructure Maintain Suitable Living Environments for Residents	High	<ul style="list-style-type: none"> <li>Income – Extremely Low</li> <li>Income – Low</li> <li>Income – Moderate</li> <li>Income – Middle</li> <li>Non-Homeless Special Needs – Non-Housing Community Development</li> </ul>	CDBG Census Tracts	Public Facilities & Infrastructure Improvements	Some of the public facilities such as parks and public buildings which are in low and moderate neighborhoods and accessed by residents need improvements to maintain suitable living environments. The City will continue to fund public facilities and infrastructure improvements.	Priority is consistent with the results of the 2025 - 2029 <i>Consolidated Plan Survey</i> , that was distributed to community members and stakeholders. Street improvements and parks & recreational facilities improvements were highest priority identified within the category.

Maintain & Provide Affordable Housing	High	<ul style="list-style-type: none"> <li>Income – Extremely Low</li> <li>Income – Low</li> <li>Income – Moderate</li> <li>Family Type – Large Families</li> <li>Family Type – Families with Children</li> <li>Family Type – Elderly</li> <li>Non-Homeless Special Needs – Elderly</li> </ul>	Citywide	Maintain Affordable Housing	<p>Homeowner rehabilitation program.</p> <p>Development of affordable housing.</p>	Improving and conserving the physical quality of existing housing units is a cost-effective way to invest limited resources in housing that is already affordable to low- and moderate-income households. Providing decent housing is a high priority because of the age and condition of the housing stock and limited incomes of some homeowners.
Address Housing Discrimination	High	<ul style="list-style-type: none"> <li>Income – Extremely Low</li> <li>Income – Low</li> <li>Income – Moderate</li> <li>Income – Middle</li> <li>Family Type – Large Families</li> <li>Family Type – Families with Children</li> <li>Family Type – Elderly</li> <li>Homeless – Individuals</li> <li>Homeless – Families with Children</li> <li>Homeless – Mentally Ill</li> <li>Homeless – Veterans</li> <li>Homeless – Person with HIV/AIDS</li> <li>Homeless – Victims of Domestic Violence</li> <li></li> </ul>	Citywide	Fair Housing	The City will fund fair housing services to comply with its regulatory requirements and affirmatively further fair housing, in accordance with the Fair Housing Act.	HUD mandates that all recipients of federal housing and community development assistance such as CDBG take actions to affirmatively further fair housing, in accordance with the Fair Housing Act. The City met and exceeded its fair housing services goal for the 2020-2025 Consolidated Plan, which demonstrates the high need for this service.
Economic Development Activities	Middle	<ul style="list-style-type: none"> <li>Non-Homeless Special Needs – Non-Housing Community Development</li> </ul>	Citywide	Economic Development	The City will fund/program activities that assist for-profit businesses. Activities include, but are not limited to, commercial rehabilitation/ facades direct financial assistance in the form of loans and/or grants, technical assistance, microenterprise assistance, among others.	Consistent with the results of the 2025 - 2029 Consolidated Plan Survey. Assistance to businesses and commercial façade programs were highest priorities identified within the category.

Planning & Administration	High	<ul style="list-style-type: none"> <li>Non-Homeless Special Needs – Non-Housing Community Development</li> </ul>	-	Planning & Administration	The City will allocate 20% of its annual CDBG allocation and 10% of its annual HOME allocation to Planning and Administration, including fair housing services.	Administration of HUD programs is needed to carry out successful activities that have positive community impacts.
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**Table 38 – Priority Needs Summary**

**Narrative (Optional)**

No additional discussion.

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

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Median monthly rents are generally about the same as the Fair Market Rents (FMRS). However, rental assistance through monthly subsidies is expensive. TBRA is not a program that will be funded by HOME due to its expense and the fact that it would seriously reduce funds for other activities that could be funded by the HOME program. Instead, the City will rely on the rental assistance provided by the South Gate Housing Authority.
TBRA for Non-Homeless Special Needs	TBRA for non-homeless special populations also will not be funded for the reasons mentioned above. The gap between 30% of income and market rents is too large and, if the City chose to provide TBRA with HOME funds, other pressing needs such as improving the quality of existing housing would become neglected.
New Unit Production	The production of new affordable housing is constrained by limited land availability, the high cost of residential land, high development costs, fees, and construction standards and requirements. Consequently, funds in addition to HOME are needed to facilitate new unit production. The City will continue to explore funding opportunities with non-profit and private developers of affordable housing.
Rehabilitation	South Gate's housing stock is older, and many homes need minor, modest, and major repairs. Because of this market condition and homeowner acceptance, the City plans to continue to use HOME and CDBG funds to improve the quality of the existing housing stock.
Acquisition, including preservation	CDBG and HOME funds can be used as gap financing based on costs and resources, targeting different income levels within the community. The City may consider using CDBG and HOME for Acquisition, including preservation. This latter strategy is especially important because South Gate has a very limited supply of vacant land.

**Table 39 – Influence of Market Conditions**

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

### Introduction

The following table describes the CDBG funds that South Gate anticipates having available during the 2025-2029 period.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - Federal	Acquisition, Admin & Planning, Economic Development, Housing, Public Improvements, Public Services	\$1,192,638	\$0.00	\$165,774	\$1,358,412	\$4,604,778	In FY 25-26 the City's CDBG allocation is \$1,192,638.  A formula-based program that annually allocates funds to metropolitan cities, urban counties, and states for a wide range of eligible housing and community development activities.
HOME	Public - Federal	Acquisition, Homebuyer Assistance, Homeowner Rehab Multifamily Rental New Construction Multifamily Rental Rehab New Construction for Ownership TBRA	\$504,936.85	\$0	\$2,621,488	\$3,126,424	\$2,019,747	In FY 25-26 the City's HOME allocation is \$504,936.85.  A HUD formula-based program that annually allocates funds to support affordable housing programs.

Table 40 - 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.**

### Leveraging

The City and HUD share an interest in leveraging HUD resources to the maximum extent that it is feasible to address priority needs and associated goals. During the 5-year period of the Consolidated Plan the City will seek funds to leverage the Federal CDBG and HOME funds.

Some leveraging resources options are listed below:

Low-income Housing Tax Credit (LIHTC) - The California Tax Credit Allocation Committee (TCAC) facilitates the investment of private capital into the development of affordable rental housing for low-income Californians. TCAC allocates federal and state tax credits to the developers of these projects. Corporations provide equity to build the projects in return for the tax credits.

Affordable Housing Sustainable Communities Housing Program: AHSC directs investments to historically under-invested communities, giving more Californians access to opportunity. At least 50% of AHSC funding is required by state law to be allocated to affordable housing and projects in, or that provide a benefit to, disadvantaged communities.

Housing Choice Vouchers: The South Gate Housing Authority's Section 8 rental voucher program provides rental assistance to help very low-income families afford decent, safe, and sanitary rental housing. The Housing Authority accepts the application for rental assistance, selects the applicant for admission, and issues the selected family a rental voucher confirming the family's eligibility for assistance. The family must then find and lease a dwelling unit suitable to the family's needs and desires in the private rental market. The Housing Authority pays the owner a portion of the rent (a housing assistance payment (HAP)) on behalf of the family.

Mortgage Credit Certificate Program - Income tax credits are available to first-time homebuyers to buy new or existing single-family housing. The County of Los Angeles administers this program on behalf of jurisdictions in the County.

### Matching Requirements

A participating jurisdiction (PJ) receiving HOME funds is required to contribute a 25% match of non-HOME funds for every dollar of HOME funds spent. The HOME statute also provides a reduction of the matching contribution under three conditions: 1) Fiscal distress, 2) severe fiscal distress, and 3) presidential disaster declarations.

A PJ may be entitled to a greater reduction if an increase in its poverty rate or a decrease in its per capita income causes it to be eligible for a 100% match reduction. If a PJ satisfies both distress criteria, it is determined to be in severe fiscal distress and receives a 100% reduction of match.

The City of South Gate has been identified by HUD as a fiscally distressed jurisdiction for several consecutive years, receiving at least a 50% match reduction. The City anticipates that it will continue to be classified as so through this next five-year Consolidated Plan cycle.

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

There is currently no publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

#### **Discussion**

No additional discussion.



## 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.**

The City's Community Development Department administers all the activities identified in the Strategic Plan. The City works closely with other organizations and service providers in the County to ensure that the needs of its residents are addressed to the best ability of the network of such providers given available resources. The working relationships between these organizations are strong and facilitative.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of South Gate – Community Development Department	Government	Administer HUD programs; Carryout activities as noted in the Consolidated Plan and Annual Action Plans; Reporting	Citywide

**Table 41 - Institutional Delivery Structure**

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

The City of South Gate's Community Development Department takes the lead role in implementing the housing and community development strategies, as defined throughout the Strategic Plan, over the next five years. The City is responsible for implementing the Federal Community Development Block Grant (CDBG) Program and the Home Investment Partnership Program (HOME). CDBG grants will be awarded to subrecipients using the application process outlined in the Citizen Participation Plan.

The strength of the delivery system is that the work of the City, the South Gate Housing Authority, Citizen Advisory Committee, and other non-profits and for-profit entities is closely coordinated. Gaps in the delivery system can occur when there is staff turnover, and staff must be onboarded to learn the City policies/procedures along with the grant regulations.

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

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

**Table 42 - 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).**

The County of Los Angeles through Los Angeles Homeless Services Authority (LAHSA) has the primary responsibility for providing regional homeless services. To collaborate and contribute to LAHSA's efforts, the City maintains cooperative relationships with surrounding jurisdictions, diverse types of agencies, and nonprofits who can help the city meet its Consolidated Plan goals. This coordination leads to solid working relationships that enable all service providers to better assist those in need.

For example, the South Gate Police Department, in cooperation with The Salvation Army Bell Shelter, operates a homeless outreach program which consists of a mobile outreach team. The South Gate Police Department Liaison and personnel from the Bell Shelter coordinate street outreach efforts by vehicle and by foot. Street outreach, case management, and referrals are provided to homeless families and individuals through this program. Homeless clients are

provided with guidance in the identification of barriers to overcoming homelessness and the development of a plan to address these challenges. The team then assists clients at a highly supportive level to address those needs which may include accessing mainstream services, increasing income, developing self-determination, and accessing shelter and housing. Individuals and families who do not qualify as South Gate residents are referred to People Assisting the Homeless (PATH) for screening.

**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.**

Coordinating with other jurisdictions and agencies has led to solid working relationships that enable all service providers to better assist those in need. The City utilizes a variety of nonprofit organizations to address community needs, such as homelessness, special needs, fair housing, and food distribution services. The South Gate Housing Authority also continues to administer the Housing Choice Voucher Program (Section 8) for City residents. The primary gap in the delivery system is due to inadequate funding resources. The level of need in the City far exceeds available funding. As a result, even projects with high priority may have to wait to be funded as the City continues to seek additional funding sources.

**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.**

With resources becoming more and more limited, the City proposes to overcome gaps in institutional structure by:

1. Maintaining open communication with its current and former subrecipients and other consolidated planning partners.
2. Utilizing technology to share and distribute information and to foster and maintain constant contact with community planning partners.
3. Recommending and assisting to coordinate the use of volunteer-based organizations in which to fill gaps where it logically makes sense.

## 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	Public Services	2025	2029	Non-Housing Community Development	Citywide	Public Service Programs To Improve Quality of Life	CDBG: \$900,000	Public Service Activities Other than Low/Moderate Income Housing Benefit: 2,500 Persons Assisted
2	Public Facilities & Infrastructure Improvements	2025	2029	Non-Housing Community Development	CDBG Census Tracts	Public Facilities & Infrastructure Maintain Suitable Living Environments for Residents	CDBG: \$3,514,054	Public Facility or Infrastructure Activities Other than Low/Moderate Income Housing Benefit: 5,000 Persons Assisted
3	Maintain & Provide Affordable Housing	2025	2029	Affordable Housing	Citywide	Address Substandard Housing & Maintain Affordable Housing	HOME: \$2,475,000	Homeowner Housing Rehabilitated: 10 Households Housing Units
4	Fair Housing	2025	2029	Affordable Housing	Citywide	Address Housing Discrimination	CDBG: \$108,000	Other: 1,200 Persons Assisted
5	Economic Development	2025	2029	Non-Housing Community Development	Citywide	Economic Development Activities	CDBG: \$500,000	5 Businesses Assisted
6	Planning & Administration	2025	2029	Other	N/A	Planning & Administration	CDBG: \$1,092,000 HOME: \$275,000	Other: 1

**Table 43 – Goals Summary**

## Goal Descriptions

Goal Name	Goal Description
Public Services	Improving the quantity and quality of life principally for low-and-moderate income people by funding public service activities.
Public Facilities & Infrastructure Improvements	Acquisition, design, construction, and installation of needed public facilities and improvements located in CDBG income eligible Target Areas where infrastructure is missing or substandard. Public facilities and improvements may include ADA-compliant ramps and sidewalk improvements, storm drains, and water and sewer lines. Improvements may facilitate pedestrian activity, eliminate flooding, and provide for safer streets within the Target Areas.
Maintain & Provide Affordable Housing	Conserving and improving housing stock through rehabilitation of units occupied by low-and-moderate income households. Activities are designed to improve existing substandard or deteriorated housing stock that does not meet building, safety.
Fair Housing	The City will fund fair housing services to comply with its regulatory requirements and affirmatively further fair housing, in accordance with the Fair Housing Act.
Economic Development	The City will fund/program activities that assist for-profit businesses. Activities include, but are not limited to, direct financial assistance in the form of loans and/or grants, commercial façade/rehabilitation assistance, technical assistance, microenterprise assistance, among others.
Planning & Administration	Overall program management, coordination, monitoring, and evaluation of projects funded by CDBG/HOME and the preparation of the Annual Action Plans, CAPERs, and other reports.

**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).**

HOME 91.315(b)(2) definitions refer to the income eligibility and affordability requirements for housing financially assisted by the HOME program. These requirements are spelled out in detail in CFR 92.252 and CFR 92.254. The City estimates that HOME funds will assist at least 10 households.

**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).**

This section is not applicable to the City as there are no public housing units located in the City.

**Activities to Increase Resident Involvements**

This section is not applicable to the City.

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

This section is not applicable to the City.

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

This section is not applicable to the City.

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

### **Barriers to Affordable Housing**

Barriers to affordable housing have been noted in section MA-40 of this Consolidated Plan. Barriers included in that section are outlined below.

- Affordability concerns stemming from Senate Bill 9 (SB 9) and Assembly Bill 1033 (AB 1033)
- Extensive environmental review for new developments required by the California Environmental Quality Act (CEQA) which can delay housing projects.
- Impacts on housing supply and taxes from Proposition 13
- Impacts of Article 34 – Voter for Approval for Low-Rent Housing
- Transit-Oriented Development (TOD) Guidelines
- Zoning policies

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

As a step to address barriers to affordable housing, the City has updated its Housing Element for the 2021-2029 planning period, identifying strategies to conserve existing affordable housing, provide adequate housing sites, assist in developing affordable housing, remove governmental constraints, and promote equal housing opportunities.

Addressing barriers to affordable housing will require ongoing collaboration between local, regional, and state entities to create a more supportive environment for affordable housing development. The City will continue to consider alternate forms of residential development, including various types of small-lot, single-family subdivisions; mobile home parks that allow owner-occupied spaces; senior citizen multifamily housing developments offering various degrees of care and assistance; mixed-use residential, and planned unit developments.



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

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

The City is located within the Los Angeles Homeless Services Authority (LAHSA) Continuum service area. The continuum provides oversight of federal homeless assistance dollars and collaborates with local communities to provide the best service to residents who are homeless.

The South Gate Police Department, in cooperation with The Salvation Army Bell Shelter, operates a homeless outreach program which consists of a mobile outreach team. The South Gate Police Department Liaison and personnel from the Bell Shelter coordinate street outreach efforts by vehicle and by foot. Street outreach, case management, and referrals are provided to homeless families and individuals through this program. Homeless clients are provided with guidance in the identification of barriers to overcoming homelessness and the development of a plan to address these challenges. The team then assists clients at a highly supportive level to address those needs which may include accessing mainstream services, increasing income, developing self-determination, and accessing shelter and housing. Individuals and families who do not qualify as South Gate residents are referred to People Assisting the Homeless (PATH) for screening.

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

Locally, the Salvation Army Bell Shelter operates a comprehensive program that offers transitional care for up to 350 homeless men and women. The goal of the Bell Shelter is to meet the needs of the homeless population by addressing the myriads of reasons why people become homeless and assisting them in developing a higher quality of life through independence. Services offered include emergency shelter, transitional housing, substance abuse rehabilitation, case management, counseling, on-site health care & medical referrals, HIV/AIDS education, ESL classes, computer training, vocational assistance, job referrals and life skills classes.

The South Gate Family Violence Education and Prevention program administered by the South Gate Police Department provides shelter, court advocacy, counseling, 24-hour hotline, crisis intervention, support groups and case management to domestic and sexual abuse victims.

**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.**

The City of South Gate collaborates with different organizations to prevent the recurrence of homelessness. The City partners with local organizations and non-profits to offer various programs and resources for residents experiencing homelessness or who are at risk of homelessness. Locally, the Salvation Army Bell Shelter helps address the gaps in the City and the need for services to residents experiencing homelessness, unemployment, substance abuse, and other social and health resources. Available services vary from case management, transportation and employment services, health and mental health referrals, life skills, individual and group therapy, social and recreational activities, needs assessment, benefits advocacy, and permanent housing assistance. The Salvation Army Bell Shelter works directly with the South Gate Police Department, Community Development, Parks and Recreation, the Housing Authority, and other local organizations to promote services and reach target populations.

To help combat homelessness, the City funds a comprehensive Fair Housing Program that offers education and outreach activities for tenants, landlords, and owners. Education consists of workshops, presentations, community meetings, and training. The purpose of this program is to guide all parties on their rights, laws, and responsibilities. The Fair Housing Program conducts rental counseling workshops for those who are concerned with evictions, rent increases and notices.

**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 of South Gate Police Department has different practice methods for individuals being discharged and who are seeking support services. The Police Department links individuals to available resources and agencies in the City including People Assisting the Homeless (PATH), which is an organization that helps individuals experiencing homelessness in their community. PATH distributes food, and clothing to residents, connects residents to permanent housing, and provides ongoing supportive services for residents in need. PATH has an outreach and prevention team that works in areas where homelessness is more prevalent and connects

individuals with employment. The City of South Gate Police Department refers individuals who are being discharged from jail to PATH for interim housing, rapid rehousing, employment, and other permanent supportive services.

There are no hospitals in the City of South Gate, therefore the City does not often have individuals who are being discharged from hospitals. However, if individuals are seeking information the Police Department reaches out to PATH staff for resources and supportive services. Additionally, if an individual is in custody and needs medical assistance, the City works with the Department of Mental Health and is returned safely to custody after treatment. The Department currently includes these practices as part of duty for patrol officers but will be establishing a team that will be dedicated to helping discharged individuals seeking programs and services.

### **Discussion**

No additional discussion.

## **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 strategy in addressing lead-based paint hazards involves an educational component for the public with printed information given to participants of the City's rehabilitation loan programs.

The reduction of Lead Based Paint (LBP) hazards in the City's housing stock is an annual objective in South Gate. As a part of its HOME funded Housing Rehabilitation Program, the City of South Gate helps homeowners to make repairs and address code violations and safety issues. One of the first procedures of this rehabilitation program is to have certified Lead Based Paint (LBP) inspectors and risk assessors perform inspections and assessments on all properties built prior to January 1st, 1978 to test for lead. When any units test positive for lead, certified contractors are hired for remediation and abatement of the lead. Occupants are not allowed back into the unit until the unit has been completely remediated.

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

HUD guidelines highlight lead-based paint hazards (LBPHs) as a significant risk in homes built before 1978. In South Gate, 20,133 housing units were constructed before 1980, with 11,071 predating 1950. These older units, along with other potential environmental hazards like asbestos, require ongoing safety updates. South Gate leverages HOME funds to support housing redevelopment and mandates that developer partners address and mitigate these hazards to ensure safer living conditions for residents.

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

All units in a project assisted with CDBG and HOME funds must comply with the regulations found at 24 CFR Part 35. The purpose of the regulation is to identify and address lead-based paint hazards before children are exposed to lead.

The Residential Rehabilitation Program focuses on rehabilitating existing housing stock throughout the City covering interior and exterior home improvement and/or repairs. In combination with the Residential Rehabilitation Program, the City offers grants to be used for termite and lead abatement. Lead assessments are conducted on all housing projects, both single family and multi-family units. Additionally, all Housing Choice Voucher participants' rental units are inspected annually.

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

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

Federal and state safety net programs contribute to reducing poverty. According to the Los Angeles County Department of Public Social Services (DPSS), the number of South Gate residents who, as of February 2025, participated in three safety net programs is as follows:

CalWORKs	1,093
General Relief	291
CalFresh	8,072

When reviewing programs to fund with its CDBG funds, the City prioritizes funding services that will yield a high benefit to participants, with additional prioritization towards services and programs that assist in reducing families and individuals experiencing poverty. Absent these and other safety net programs, South Gate's poverty rate would increase significantly. The City will work to inform poverty-income families of poverty-reduction programs such as the Earned Income Tax Credit (EITC). Research indicates that families mostly use the EITC to pay for necessities, repair homes, maintain vehicles that are needed to commute to work, and in some cases, obtain additional education or training to boost their employability and earning power.

The City will follow the anti-poverty policies noted below.

- *Anti-Poverty Policy #1:* Allocate CDBG public service funds to projects and activities that will help people and families who have incomes fall below the poverty level.
- *Anti-Poverty Policy #2:* Continue to support and coordinate with public and private efforts aimed at preventing and reducing poverty level incomes.
- *Anti-Poverty Policy #3:* Outreach with public and private agencies whose mission is to reduce poverty level incomes such as the County of Los Angeles Department of Public Social Services (DPSS), Los Angeles County Community Action Board and non-profit organizations.

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

The Anti-Poverty Strategy is directly coordinated with the City's Affordable Housing Plan/Strategy. A fundamental purpose of the housing programs is to reduce the cost burdens experienced by low-and moderate-income families. Many of these families have extremely low incomes and, therefore, are likely to have poverty level incomes.

With respect to Section 8 rental assistance, the City will continue to support the South Gate Housing Authority's Section 8 Housing Choice Voucher Program. The South Gate Housing Authority will continue to encourage families receiving Section 8 rental assistance to participate and graduate from the Family Self-Sufficiency Program (FSSP).

## **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.**

Monitoring serves as an effective tool to ensure that expenditure of funds are consistent with Federal requirements and achieve program/project goals.

When working with an organization as a City subrecipient, the City prepares an agreement that outlines the scopes of work, timelines, and documentation requirements. At least quarterly, each subrecipient reports on their program progress/accomplishments/challenges, expenditures, and provides beneficiary data as required by HUD reporting. The City conducts an on-site monitoring visit for each subrecipients at least once per year, usually towards the middle of the program year.

All construction projects comply with Federal Labor and Procurement Procedures as well as the various affirmative action, equal opportunity, and Section 3 requirements mandated by various federal and state laws. Staff review contract preparation at each step from bid preparation, contract document preparation, pre- construction meetings, and ongoing project inspections.

For Affordable Housing Programs, the City requires property owners who have received HOME funds to recertify their tenant's eligibility annually. They report information and provide documentation related to the property, unit occupancy, tenant information and financial reporting. Forms and applicable documentation such as Federal income tax returns are completed by tenants of reserved (affordable) units and submitted with the report. If the unit was occupied by multiple tenants, then a copy of the application, rental agreement, and the dates of residency must be provided.

## Annual Action Plan (FY 2025-2026)

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

#### Introduction

For FY 2025-2026 South Gate anticipates the resources noted in the table below.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - Federal	Acquisition, Admin & Planning, Economic Development, Housing, Public Improvements, Public Services	\$1,192,638	\$0.00	\$165,774	\$1,358,412	\$4,604,778	<p>In FY 25-26 the City's CDBG allocation is \$1,192,638.</p> <p>A formula-based program that annually allocates funds to metropolitan cities, urban counties, and states for a wide range of eligible housing and community development activities.</p>



HOME	Public - Federal	Acquisition, Homebuyer Assistance, Homeowner Rehab Multifamily Rental New Construction Multifamily Rental Rehab New Construction for Ownership TBRA	\$504,936.85	\$0	\$2,621,488	\$3,126,424.85	\$2,019,747	<p>In FY 25-26 the City's HOME allocation is \$504,936.85.</p> <p>A HUD formula-based program that annually allocates funds to support affordable housing programs.</p>
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**Table 44 - 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.**

### Leveraging

The City and HUD share an interest in leveraging HUD resources to the maximum extent that it is feasible to address priority needs and associated goals. During the 5-year period of the Consolidated Plan the City will seek funds to leverage the Federal CDBG and HOME funds.

Some leveraging resources options are listed below:

Low-income Housing Tax Credit (LIHTC) - The California Tax Credit Allocation Committee (TCAC) facilitates the investment of private capital into the development of affordable rental housing for low-income Californians. TCAC allocates federal and state tax credits to the developers of these projects. Corporations provide equity to build the projects in return for the tax credits.

Affordable Housing Sustainable Communities Housing Program: AHSC directs investments to historically under-invested communities, giving more Californians access to opportunity. At least 50% of AHSC funding is required by state law to be allocated to affordable housing and projects in, or that provide a benefit to, disadvantaged communities.

Housing Choice Vouchers: The South Gate Housing Authority's Section 8 rental voucher program provides rental assistance to help very low-income families afford decent, safe, and sanitary rental housing. The Housing Authority accepts the application for rental assistance, selects the applicant for admission, and issues the selected family a rental voucher confirming the family's eligibility for assistance. The family must then find and lease a dwelling unit suitable to the family's needs and desires in the private rental market. The Housing Authority pays the owner a portion of the rent (a housing assistance payment (HAP)) on behalf of the family.

Mortgage Credit Certificate Program - Income tax credits are available to first-time homebuyers to buy new or existing single-family housing. The County of Los Angeles administers this program on behalf of jurisdictions in the County.

### Matching Requirements

A participating jurisdiction (PJ) receiving HOME funds is required to contribute a 25% match of non-HOME funds for every dollar of HOME funds spent. The HOME statute also provides a

reduction of the matching contribution under three conditions: 1) Fiscal distress, 2) severe fiscal distress, and 3) presidential disaster declarations.

A PJ may be entitled to a greater reduction if an increase in its poverty rate or a decrease in its per capita income causes it to be eligible for a 100% match reduction. If a PJ satisfies both distress criteria, it is determined to be in severe fiscal distress and receives a 100% reduction of match.

The City of South Gate has been identified by HUD as a fiscally distressed jurisdiction for several consecutive years, receiving at least a 50% match reduction. The City anticipates that it will continue to be classified as so through this next five-year Consolidated Plan cycle.

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

There is currently no publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

#### **Discussion**

No additional discussion.

## 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
1	Public Services	2025	2026	Non-Housing Community Development	Citywide	Public Service Programs To Improve Quality of Life	CDBG: \$178,895	Public Service Activities Other than Low/Moderate Income Housing Benefit: 79,000 Persons Assisted
2	Public Facilities & Infrastructure Improvements	2025	2026	Non-Housing Community Development	CDBG Census Tracts	Public Facilities & Infrastructure Maintain Suitable Living Environments for Residents	CDBG: \$513,990	Public Facility or Infrastructure Activities Other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
3	Maintain Affordable Housing	2025	2026	Affordable Housing	Citywide	Address Substandard Housing & Maintain Affordable Housing	CDBG: \$415,000 HOME: \$3,502,374	Homeowner Housing Rehabilitated: 10 Households Housing Units
4	Economic Development	2025	2026	Non-Housing Community Development	Citywide	Economic Development Activities	CDBG: \$12,000	Businesses Assisted: 12 Businesses Assisted
5	Fair Housing	2025	2026	Affordable Housing	Citywide	Address Housing Discrimination	CDBG: \$24,000	Other: 285 Persons Assisted
6	Planning & Administration	2025	2026	Other	N/A	Planning & Administration	CDBG: \$214,527 HOME: \$50,493	Other: 1

**Table 45 – Goals Summary**

## Goal Descriptions

Goal Name	Goal Description
Public Services	Improving the quantity and quality of life principally for low-and-moderate income people by funding public service activities.
Public Facilities & Infrastructure Improvements	Acquisition, design, construction, and installation of needed public facilities and improvements located in CDBG income eligible Target Areas where infrastructure is missing or substandard. Public facilities and improvements may include ADA-compliant ramps and sidewalk improvements, storm drains, and water and sewer lines. Improvements may facilitate pedestrian activity, eliminate flooding, and provide for safer streets within the Target Areas.
Maintain & Provide Affordable Housing	Conserving and improving housing stock through rehabilitation of units occupied by low-and-moderate income households. Activities are designed to improve existing substandard or deteriorated housing stock that does not meet building, safety.
Fair Housing	The City will fund fair housing services to comply with its regulatory requirements and affirmatively further fair housing, in accordance with the Fair Housing Act.
Economic Development	The City will fund/program activities that assist for-profit businesses. Activities include, but are not limited to, direct financial assistance in the form of loans and/or grants, commercial façade/rehabilitation assistance, technical assistance, microenterprise assistance, among others.

Planning & Administration	Overall program management, coordination, monitoring, and evaluation of projects funded by CDBG/HOME and the preparation of the Annual Action Plans, CAPERs, and other reports.
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## AP-35 Projects – 91.220(d)

### Introduction

The City of South Gate will invest CDBG and HOME funds in projects that address the priority needs identified in the 2025-2029 Consolidated Plan.

### Projects

#	Project Name
1	CDBG: Administration (2025)
2	CDBG: Fair Housing (2025)
3	CDBG: College Internship Program (2025)
4	CDBG: Police Explorers (2025)
5	CDBG: Graffiti Abatement Program (2025)
6	CDBG: Family Violence Prevention Program (2025)
7	CDBG: Southern California Rehabilitation Program (2025)
8	CDBG: South Gate Women's Business Center (2025)
9	CDBG: Neighborhood Revitalization Program (2025)
10	CDBG: Street and Sidewalk Improvement Project (2025)
11	<del>CDBG: Small Business Grant Assistance Program (2025)</del>
12	<del>CDBG: Clearance and Demolition (2025)</del>
13	HOME: Administration (2025)
14	HOME: CHDO Set Aside (2025)
15	HOME: Residential Rehabilitation Program (2025)
16	HOME: Development of Affordable Housing – Multiple Projects

Table 46 – Project Information

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

The primary obstacles to meeting the underserved needs of low-and moderate-income people include lack of funding from federal, state, and other local sources, the high cost of housing, and the lack of availability of home improvement financing in the private lending industry. To address these obstacles, the City is investing CDBG and HOME funds through the 2025-2026 Annual Action Plan in projects that provide deferred loans to low-and moderate-income homeowners for home improvements, projects that provide public and neighborhood services to low-and moderate-income people, and projects that prevent homelessness.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	CDBG: ADMINISTRATION (2025)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Planning & Administration
	<b>Needs Addressed</b>	Planning & Administration
	<b>Funding</b>	CDBG: \$214,527
	<b>Description</b>	The City of South Gate will use these Community Development Block Grant funds to administer, design, implement, and plan eligible CDBG activities.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
	<b>Location Description</b>	8650 California Ave, South Gate, CA 90280
	<b>Planned Activities</b>	The City of South Gate will use these Community Development Block Grant funds to administer, design, implement, and plan eligible CDBG activities.
2	<b>Project Name</b>	CDBG: FAIR HOUSING (2025)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Fair Housing
	<b>Needs Addressed</b>	Address Housing Discrimination
	<b>Funding</b>	CDBG: \$24,000
	<b>Description</b>	The Fair Housing Foundation administers a comprehensive program that includes: 1) discrimination complaint intake and investigation; 2) outreach and education; 3) general housing (landlord/tenant counseling; and 4) enforcement and impact litigation.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and</b>	285 Households Assisted



	type of families that will benefit from the proposed activities	
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The Fair Housing Foundation administers a comprehensive program that includes: 1) discrimination complaint intake and investigation; 2) outreach and education; 3) general housing (landlord/tenant counseling; and 4) enforcement and impact litigation.
3	<b>Project Name</b>	CDBG: COLLEGE INTERNSHIP PROGRAM (2025)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Service Programs To Improve Quality of Life
	<b>Funding</b>	CDBG: \$22,000
	<b>Description</b>	The College Internship Program operates as a youth employment program and will offer youth career exploration and pair work experience opportunities to increase their workforce development skills.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	22 Persons Assisted
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The College Internship Program operates as a youth employment program and will offer youth career exploration and pair work experience opportunities to increase their workforce development skills.
4	<b>Project Name</b>	CDBG: POLICE EXPLORERS (2025)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Service Programs To Improve Quality of Life
	<b>Funding</b>	CDBG: \$23,000

	<b>Description</b>	The South Gate Police Explorers Program will provide training, mentorship, and orientation to young adults (ages 14-21) who are interested in exploring a career in law enforcement.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	16 Persons Assisted
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The South Gate Police Explorers Program will provide training, mentorship, and orientation to young adults (ages 14-21) who are interested in exploring a career in law enforcement.
5	<b>Project Name</b>	CDBG: GRAFFITI ABATEMENT (2025)
	<b>Target Area</b>	CDBG Eligible Census Tract
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Service Programs To Improve Quality of Life
	<b>Funding</b>	CDBG: \$94,000
	<b>Description</b>	The Graffiti Abatement Program operates in CDBG low- and moderate-income service areas throughout the city to remove graffiti from hardscape areas such as walls, sidewalks, street furniture, poles, and signs. Funds pay for labor, supplies, and material.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	79,000 Persons Assisted
	<b>Location Description</b>	Citywide
6	<b>Planned Activities</b>	The Graffiti Abatement Program operates in CDBG low- and moderate-income service areas throughout the city to remove graffiti from hardscape areas such as walls, sidewalks, street furniture, poles, and signs. Funds pay for labor, supplies, and material.
	<b>Project Name</b>	CDBG: FAMILY VIOLENCE PREVENTION PROGRAM (2025)

	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Service Programs To Improve Quality of Life
	<b>Funding</b>	CDBG: \$24,895
	<b>Description</b>	The Family Violence Prevention Program offers empowerment workshops and individual counseling sessions to battered women and family members. In addition, the program promotes awareness and education on sexual assault and family violence throughout the community.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	55 Persons Assisted
	<b>Location Description</b>	Citywide
7	<b>Planned Activities</b>	The Family Violence Prevention Program offers empowerment workshops and individual counseling sessions to battered women and family members. In addition, the program promotes awareness and education on sexual assault and family violence throughout the community.
	<b>Project Name</b>	CDBG: SOUTHERN CALIFORNIA REHABILITATION PROGRAM (2025)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Service Programs To Improve Quality of Life
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	The Family Violence Prevention Program offers empowerment workshops and individual counseling sessions to battered women and family members. In addition, the program promotes awareness and education on sexual assault and family violence throughout the community.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and</b>	10 Persons Assisted

	<b>type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The Family Violence Prevention Program offers empowerment workshops and individual counseling sessions to battered women and family members. In addition, the program promotes awareness and education on sexual assault and family violence throughout the community.
8	<b>Project Name</b>	CDBG: SOUTH GATE WOMEN'S BUSINESS CENTER (2025)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Economic Development
	<b>Needs Addressed</b>	Economic Development Activities
	<b>Funding</b>	CDBG: \$12,000
	<b>Description</b>	Technical assistance to women entrepreneurs seeking to become small business owners.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	12 businesses
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Small business technical assistance to women entrepreneurs
9	<b>Project Name</b>	CDBG: NEIGHBORHOOD REVITALIZATION PROGRAM (2025)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Maintain & Provide Affordable Housing
	<b>Needs Addressed</b>	Address Substandard Housing & Maintain Affordable Housing
	<b>Funding</b>	CDBG: <del>\$365,000</del> -\$425,000
	<b>Description</b>	This program provides grants to income eligible households for home repairs.
	<b>Target Date</b>	6/30/2027

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	6 Households Assisted
	<b>Location Description</b>	The program will be administered by the City's Community Development Department located at 8650 California Avenue, South Gate, CA 90280.
	<b>Planned Activities</b>	This program provides grants to income eligible households for home repairs.
10	<b>Project Name</b>	CDBG: STREET AND SIDEWALK IMPROVEMENT PROJECT (2025)
	<b>Target Area</b>	CDBG Eligible Census Tracts
	<b>Goals Supported</b>	Public Facilities & Infrastructure Improvements
	<b>Needs Addressed</b>	Public Facilities & Infrastructure Maintain Suitable Living Environments for Residents
	<b>Funding</b>	CDBG: \$513,990
	<b>Description</b>	This project will provide sidewalk and street pavement rehabilitation for local streets within the City's HUD-CDBG target areas.
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	500 Persons Assisted
	<b>Location Description</b>	Eligible CDBG Low-Mod Census Tracts
	<b>Planned Activities</b>	This project will provide sidewalk and street pavement rehabilitation for local streets within the City's HUD-CDBG target areas.
11	<b>Project Name</b>	<del>CDBG: SMALL BUSINESS GRANT ASSISTANCE PROGRAM (2025)</del>
	<b>Target Area</b>	<del>Citywide</del>
	<b>Goals Supported</b>	<del>Economic Development</del>
	<b>Needs Addressed</b>	<del>Economic Development Activities</del>
	<b>Funding</b>	<del>CDBG: \$50,000</del>
	<b>Description</b>	<del>This activity will provide eligible small businesses with grants up to \$2,500.</del>

	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	10 small businesses assisted
	Location Description	Open to all eligible businesses in the City of South Gate.
	Planned Activities	Same as description.
12	Project Name	CDBG: Clearance and Demolition (2025)
	Target Area	CDBG Eligible Census Tracts
	Goals Supported	Public Facilities & Infrastructure Improvements
	Needs Addressed	Public Facilities & Infrastructure
	Funding	CDBG: \$225,000
	Description	Demolition, clearance including lead and asbestos testing and abatement.
	Target Date	06/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	TBD
	Location Description	9001-9019 Long Beach Blvd
	Planned Activities	Demolition, clearance including lead and asbestos testing and abatement.
13	Project Name	HOME: ADMINISTRATION (2025)
	Target Area	Citywide
	Goals Supported	Planning & Administration
	Needs Addressed	Planning & Administration
	Funding	HOME: \$50,493
	Description	The City of South Gate will use HOME funds to administrate, design, implement, and plan eligible HOME activities.
	Target Date	6/30/2026
	Estimate the number and	N/A

	<b>type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	The City of South Gate will use HOME funds to administrate, design, implement, and plan eligible HOME activities.
14	<b>Project Name</b>	HOME: CHDO SET ASIDE (2025)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Maintain & Provide Affordable Housing
	<b>Needs Addressed</b>	Address Substandard Housing & Maintain Affordable Housing
	<b>Funding</b>	HOME: \$75,741.85
	<b>Description</b>	Mandatory 15% set-aside
	<b>Target Date</b>	TBD
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	TBD
	<b>Location Description</b>	TBD
15	<b>Planned Activities</b>	Mandatory reservation of 15% annual HOME grant for a CHDO project (to be identified). The City plans to reach out to local CHDO's and attempt to successfully establish or research viable projects for low-moderate income households.
	<b>Project Name</b>	HOME: RESIDENTIAL REHABILITATION PROGRAM (2025)
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Maintain & Provide Affordable Housing
	<b>Needs Addressed</b>	Address Substandard Housing & Maintain Affordable Housing
	<b>Funding</b>	HOME: <del>\$41,000</del> \$381,000
	<b>Description</b>	This program provides deferred loans to qualified homeowners for rehab on their properties. The loan is due and payable when title is transferred, or property is refinanced or sold. Qualified households must have an annual income at or less that 80% of the area median income.

	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 Household Assisted
	<b>Location Description</b>	The program will be administered by the City's Community Development Department located at 8650 California Avenue, South Gate, CA 90280.
	<b>Planned Activities</b>	Same as description.
16	<b>Project Name</b>	HOME: DEVELOPMENT OF AFFORDABLE HOUSING – MULTIPLE PROJECTS
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Maintain & Provide Affordable Housing
	<b>Needs Addressed</b>	Address Substandard Housing & Maintain Affordable Housing
	<b>Funding</b>	HOME: <del>\$2,959,190</del> <b>\$960,000</b>
	<b>Description</b>	<p>To maintain affordable housing in the City, these funds will be used towards three affordable housing developments. Appropriations for each development are as follows:</p> <ul style="list-style-type: none"> <li>• \$800,000 – Azure Development</li> <li>• \$859,190 – Habitat for Humanity</li> <li>• \$1,300,000 – Cesar Chavez Foundation</li> </ul>
	<b>Target Date</b>	6/30/2030
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	TBD
	<b>Location Description</b>	The program will be administered by the City's Community Development Department located at 8650 California Avenue, South Gate, CA 90280.
	<b>Planned Activities</b>	Same as description.



## **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.**

HUD funded activities are limited to the City's low-and moderate-income areas or residents. Areas of the City outside of the CDBG low-and moderate-income areas will benefit from activities that are limited-clientele in nature, i.e., a person/household can benefit from a federally assisted program provided they meet the program's eligibility criteria. Eligibility is typically established by household income and household size.

CDBG program funds will be expended based on program criteria. For example, public services are available on a citywide basis for qualified beneficiaries; fair housing and program administration activities will also be carried out on a citywide basis.

HOME funds will be utilized towards the construction of affordable housing development.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Citywide	55%
Target Areas	45%

**Table 47 - Geographic Distribution**

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

When determining the geographic distribution where the City will allocate their investments, City considerations include if the activity or program will physically be located within an already designated CDBG Target Area, and whether the program will directly benefit the low-to-moderate income population in that area. The City also takes public demand, recommendations from City departments, performance of previously CDBG-funded subrecipients, recommendations of other local entities like the County partners and local non-profits into account.

### **Discussion**

An activity can be designated as serving either: (1) 'Citywide', or (2) 'in the CDBG Target Areas'. 'Citywide' is a designation used for programs that offer services to the entire community. Many public programs provide services to the entire City, the nature of these program services is often to exclusively serve low-to-moderate income people. If a program is designated as 'CDBG Target Area' it is confined exclusively to the CDBG Target Area.

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

### Introduction

One of the greatest impediments to affordable housing is the low ratio of available federal and state resources to the high need of affordable housing needs.

As there are limited opportunities and funding available to provide affordable housing opportunities, the City consistently seeks new partnerships to increase the affordable housing options in the city. Ways that the City addressed affordable housing needs include the following programs:

**Housing Choice Voucher Program:** The City will continue to provide rental assistance to extremely low- and low-income households through the South Gate Housing Authority's Housing Choice Voucher Program. Renter-households will be assisted, which will include elderly, single-parent, and disabled special needs households.

**Fair Housing Program:** The City's Fair Housing Program is administered by the Fair Housing Foundation, who provide fair housing services and landlord/tenant information to participants who request counseling, resource referral, complaint investigation, and public education on all forms of housing discrimination. Renter-households will be assisted, which will include elderly, single-parent, and disabled special needs households. However, these are not counted toward the affordable housing goals.

**Homeowner Rehabilitation Programs:** The City will invest in homeowner rehabilitation programs to improve substandard housing and maintain affordable housing for its residents.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	5
Special-Needs	0
Total	5

**Table 48 - 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	5
Acquisition of Existing Units	0
Total	5

**Table 49 - One Year Goals for Affordable Housing by Support Type**

### Discussion

The Consolidated Plan identifies a high priority need to expand the supply of affordable housing and a high priority need to preserve the supply of affordable housing. In FY 2025-2026 the City will invest CDBG and HOME funds in the preservation of affordable housing units.

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

### **Introduction**

There is no public housing in the City of South Gate.

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

Not Applicable - The City does not have public housing.

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

Not Applicable - The City does not have public housing.

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

Not Applicable

### **Discussion**

No additional discussion.

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

### **Introduction**

The City is located within the Los Angeles Homeless Services Authority (LAHSA) Continuum of Care. The continuum provides oversight of federal homeless assistance dollars and collaborates with local communities to provide the best service to residents who are homeless. The Los Angeles Continuum conducts quarterly community meetings, and when appropriate the City attends and participates in these meetings.

South Gate residents who are of low-to-moderate income and at risk of experiencing homelessness will receive assistance to obtain and maintain housing stability through CDBG funded activities. Services provided may include income payments for low-income eligible residents, case management, and referrals for housing support.

**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**

The Salvation Army Bell Shelter operates a homeless outreach program which consists of a mobile outreach team. In coordination with the South Gate Police Department Liaison and personnel from the Salvation Army Bell Shelter street outreach efforts by vehicle and foot are undertaken. Street outreach, case management, and referrals are provided to homeless families and individuals through this program. Homeless clients are provided with guidance identifying barriers to overcoming homelessness and developing a plan to address identified challenges. The team also assist clients at a highly supportive level to address those needs which may include accessing mainstream services, increasing income, developing self-determination, and accessing shelter and housing.

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

Locally, the Salvation Army Bell Shelter operates a comprehensive program that offers transitional care for up to 350 homeless men and women. The goal of the Bell Shelter is to meet the needs of the homeless population by addressing the myriads of reasons why people become homeless and assisting them in developing a higher quality of life through independence. Services offered include emergency shelter, transitional housing, substance abuse rehabilitation, case management, counseling, on-site health care & medical referrals, HIV/AIDS education, ESL classes, computer training, vocational assistance, job referrals and life skills classes.

The South Gate Domestic Family Violence Education and Prevention program administered by the South Gate Police Department provides shelter, court advocacy, counseling, 24-hour hotline, crisis intervention, support groups and case management to domestic and sexual abuse victims.

- **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**

The City of South Gate collaborates with different organizations to prevent the recurrence of homelessness, as much as possible. The City partners with local organizations and non-profits to offer various programs and resources for residents experiencing homelessness or who are at risk of homelessness. Locally, the Salvation Army Bell Shelter helps address the gaps in the City and the need for services to residents experiencing homelessness, unemployment, substance abuse, and other social and health resources. Available services include case management, transportation and employment services, health and mental health referrals, life skills, individual and group therapy, social and recreational activities, needs assessment, benefits advocacy, and permanent housing assistance. The Salvation Army Bell Shelter works directly with the South Gate Police Department, Community Development, Parks and Recreation, the Housing Authority, and other local organizations to promote services and reach target populations.

To help prevent the recurrence of homelessness the program helps participants search for permanent housing and seek employment to maintain their home. The case management team conducts workshops to assist residents with building resumes and other career preparation needed. Participants are referred to job openings and job fairs and are encouraged to participate in extracurricular activities such as attending monthly meetings, events, and volunteering at the community garden.

To combat homelessness, the City funds a comprehensive Fair Housing Program that offers education and outreach activities for tenants, landlords, and owners. Education consists of workshops, presentations, community meetings, and training. The purpose of this program is to guide all parties on their rights, laws, and responsibilities. The Fair Housing Program conducts rental counseling workshops for those who are concerned with evictions, rent increases and notices.

- **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**

The South Gate Police Department has different practice methods for individuals being discharged and those who are seeking support services. The Police Department links individuals to available resources and agencies in the City including People Assisting the Homeless (PATH), which is an organization that helps individuals experiencing homelessness in the community. PATH distributes food, and clothing to residents, connects residents to permanent housing, and provides ongoing supportive services for residents in need. PATH has an outreach and prevention team that works in areas where homelessness is more prevalent and connects individuals with employment. The South Gate Police Department makes referrals to PATH for individuals who are being discharged from jail for services like interim housing, rapid rehousing, employment, and other permanent supportive services.

There are no hospitals in the City of South Gate, therefore the City does not often have individuals who are being discharged from hospitals. However, if individuals are seeking information the Police Department reaches out to PATH staff for resources and supportive services. Additionally, if an individual is in custody and needs medical assistance, the City works with the Department of Mental Health to address their needs and until they are returned to custody after treatment. The Department currently includes these practices as part of patrol officers' duty.

## Discussion

There are various agencies in the region that provide housing options and case management assistance, including for those returning from mental and physical health institutions. They provide the option of living independently in a group setting. Some of these agencies include the following:

- **Rio Hondo Temporary Shelter, Norwalk** – Provides emergency food and transitional shelter for families with children in the Cerritos, Downey, La Mirada, Montebello, Norwalk, Pico Rivera, Santa Fe Springs and Whittier areas. There are no geographical restrictions for residents.
- **Santa Fe Springs Transitional Living Center, Whittier** – Provides shelter for homeless families in transition, most of whom are single parents or victims of domestic violence and substance abuse, in Los Angeles County.

- **Birch Grove Homes, Norwalk** - Provides supportive services to persons in an existing permanent housing program for persons with mental health disabilities.
- **Denker House/Harvest House, scattered sites** - Provides supportive services in an existing permanent housing program for persons with disabilities.
- **Cedar Street Homes (Homes for Life Foundation), Norwalk** - Provides permanent housing for eight persons with mental health disabilities in eight one-bedroom apartment style units.
- **Su Casa Domestic Violence Network, Long Beach** - Provides crisis intervention service for domestic violence victims and their children, for a maximum of 30 consecutive days.
- **Salvation Army, Bell Shelter** – Provides emergency shelter services and transitional care for up to 350 homeless men and women.
- **The Southern California Rehabilitation Services** – An independent living resource center in Downey offers programs to eligible South Gate residents that provide people with the tools to learn how to live independently including cooking, budgeting, reading, and finding employment. They also offer disability assistance for improvements to homes for people with disabilities.

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

### **Introduction**

Barriers to affordable housing, as outlined in the City's most recent Consolidated Plan, include:

- Affordability concerns stemming from Senate Bill 9 (SB 9) and Assembly Bill 1033 (AB 1033)
- Extensive environmental review for new developments required by the California Environmental Quality Act (CEQA) which can delay housing projects.
- Impacts on housing supply and taxes from Proposition 13
- Impacts of Article 34 – Voter for Approval for Low-Rent Housing
- Transit-Oriented Development (TOD) Guidelines
- Zoning policies

**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 a step to address barriers to affordable housing, the City has updated its Housing Element for the 2021-2029 planning period, identifying strategies to conserve existing affordable housing, provide adequate housing sites, assist in developing affordable housing, remove governmental constraints, and promote equal housing opportunities.

Addressing barriers to affordable housing will require ongoing collaboration between local, regional, and state entities to create a more supportive environment for affordable housing development. The City will continue to consider alternate forms of residential development, including various types of small-lot, single-family subdivisions; mobile home parks that allow owner-occupied spaces; senior citizen multifamily housing developments offering various degrees of care and assistance; mixed-use residential, and planned unit developments.

### **Discussion**

No additional discussion.



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

### **Introduction**

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

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

The primary obstacles to meeting the underserved needs of low-and moderate-income people include lack of funding from federal, state, and other local sources, the high cost of housing that is not affordable to low-and moderate-income people, and the lack of availability of home improvement financing in the private lending industry. To address these obstacles, the City is investing HOME funds towards the construction of affordable housing development. CDBG funds are being allocated to organizations that provide public and neighborhood services to low-and moderate-income people and those with special needs that can help offset other household costs that create financial burdens for individuals.

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

The City has been active in providing affordable housing through awarding HOME funds to Developers for senior citizen rental units, and acquisition and rehabilitation of deteriorated rental units for lower income households. The City also provides rental assistance through the Housing Choice Voucher Program to very low-income households through its Housing Authority. The City certifies, when available and appropriate, Community Housing Development Organizations (CHDOs) to provide affordable housing using low HOME rents.

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

All units in a project assisted with CDBG and HOME funds must comply with the regulations found at 24 CFR Part 35. The purpose of the regulation is to identify and address lead-based paint hazards before children are exposed to lead. This requirement has been in effect since September 15, 2000.

Lead-based paint hazards are found in homes built prior to 1978. All Grantees and Participating Jurisdictions must assess homes built prior to 1978 for lead hazards and conduct interim or abatement controls as warranted. Most of the homes in South Gate were built prior to 1978 and have lead-based paint somewhere on the structure, which is typically found on windowsills, doorways or under the eaves. The hazards of lead-based paint are primarily for young children up to age 6, as they are more likely to eat peeling paint. Lead adversely affects the development of a child’s brain and other organs.

The City’s strategy in addressing lead-based paint hazards involves an educational component

for the public, printed outreach information to those households in the “lead hot zones” as identified by the County, and printed information are given to participants in the City’s rehabilitation loan programs.

The City offers a Residential Rehabilitation Program which focuses on rehabilitating existing housing stock throughout the City covering interior and exterior home improvement and/or repairs. In combination with the Residential Rehabilitation Program, the City offers grants to be used for termite and lead abatement. Lead assessments are conducted on all housing projects, both single family and multi-family units. Additionally, all Housing Choice Voucher participant rental units are inspected annually.

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

The implementation of CDBG and HOME activities that will help to reduce the number of poverty level families include:

- Supporting activities that expand the supply of housing that is affordable to low-and moderate-income households.
- Supporting activities that preserve the supply of decent housing that is affordable to low-and moderate-income households.
- Supporting a continuum of housing and public service programs to prevent and eliminate homelessness.
- Supporting housing preservation programs that assure low-income households have a safe, decent, and sanitary place to live; and
- Supporting public services for low-and moderate-income residents including those with special needs and those at risk of homelessness offered by nonprofit organizations.

In addition to these local efforts, mainstream state and federal resources also contribute to reducing the number of individuals and families in poverty. In California, the primary programs that assist families in poverty are CalWORKs, CalFresh (formerly food stamps) and MediCal. Together, these programs provide individuals and families with employment assistance, subsidies for food, medical care, childcare, and cash payments to meet basic needs such as housing, nutrition, and transportation. Other services are available to assist persons suffering from substance abuse, domestic violence, and mental illness.

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

The City has tried to develop an institutional structure that will help identify and access resources to improve the community. The City will continue to work with nonprofit entities to deliver public services. As a member of the LAHSA, the City will provide critical information to the County of Los Angeles for preparation of the County’s Continuum of Care Homeless

Assistance grant applications. South Gate will provide critical information regarding mainstream funds the City will make available to serve the homeless and will also assist in identifying and prioritizing gaps and needs in the regional system of care.

Externally, the City is in direct contact with the Chamber of Commerce and the Tweedy Mile Business Association, both of which represent private industry. The City also partners with various nonprofit organizations to provide affordable housing opportunities. These nonprofits act as subrecipients to provide a variety of services to the community.

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

The City of South Gate is proactive in coordinating with assisted-housing providers, particularly the City's Housing Authority, homeless assistance centers and programs, youth and family oriented social service organizations and health organizations which provide outreach and counseling.

The Community Development department is comprised of Building & Safety, Planning, Housing and Code Enforcement Divisions, who work closely together to coordinate programs with local social service providers to either meet needs directly or to make referrals to outside services, as necessary. Currently, staff make referrals based upon the available known assistance data.

#### **Discussion**

No additional discussion.

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

### Introduction

As part of the implementation of programs and activities under the 2025-2026 Annual Action Plan, the City of South Gate will follow all HUD regulations concerning the use of program income, forms of investment, overall low-and moderate-income benefit for the CDBG program and recapture requirements for the HOME program.

### Community Development Block Grant Program (CDBG)

#### Reference 24 CFR 91.220(I)(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
Total Program Income	0

### Other CDBG Requirements

1. The amount of urgent need activities	0
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**HOME Investment Partnership Program (HOME)**  
**Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City will not use any other forms of investment beyond those identified in Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

In FY 2025-2026, the City does not plan to use HOME funds for homebuyer down payment assistance. However, some homebuyers that were assisted in prior years may decide to sell their homes during the upcoming program year. In that event, the City will enforce the resale and recapture guidelines.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Recapture is the recovery of HOME funds upon the sale or transfer, rental/lease, refinancing, or the Borrower(s) is no longer a physical occupant of the property.

**RECAPTURE**

The City will impose HOME recapture provisions on any property sold by a CHDO to a homebuyer when it provides a direct subsidy for down payment &/or closing costs to the homebuyer.

The balance of the loan shall be due & payable upon sale or transfer, rental or lease, refinancing, or the Borrower(s) is no longer a physical occupant of the property.

This recapture provision shall remain in force from the date legal documents are executed at loan closing until expiration of the affordability period.

Net Proceeds from Sale for the purpose of Recapture are defined as (Sales Price) (Less Sellers Closing Costs) (Less First Mortgage Balance) (Less documented Capital Improvements over \$500) (Less Down payment & closing costs paid from the Homebuyer's cash at purchase) Equals Net Proceeds from Sale.

The City shall recapture from the net proceeds from sale, the remaining Development, &/or Homebuyer direct subsidy & return the recaptured funds to the HOME Investment Trust Funds remaining after Recapture shall accrue to the Homebuyer.

If there are no Net Proceeds from Sale, then the City shall forgive the remaining loan balance.

**RESALE**

The City will impose HOME resale provisions on any property sold by a CHDO or any other entity receiving a HOME development subsidy from the City to a homebuyer when it does not provide a direct subsidy for down payment and/or closing costs to the homebuyer.

Resale is the recovery of HOME funds upon the sale or transfer, rental or lease, refinancing, or the homebuyer(s) is no longer a physical occupant(s) of the property:

In instances where the home has been rented or leased, refinanced, or the Borrower(s) is no longer a physical occupant(s) of the property the total outstanding balance of the HOME loan shall be immediately due & payable to the City;

In instances where the Homebuyer's home is sold to a qualified low-income buyer at an affordable price, the HOME loan balance shall be transferred to the subsequent qualified buyer & the affordability period shall remain in force;

The resale provision shall remain in force from the date legal documents are executed at loan closing until the expiration of the affordability period defined in the Written Agreement.

Resale requires the homeowner to sell the home to a low-income family & at an affordable price. A low-income family is one whose income at time of purchase from homebuyer is no greater than 80% of the AMI as defined by HUD.

The contract for sale of the home must include a provision requiring the family acquiring the home to be qualified by the City prior to acquisition.

The affordable sales price of the HOME assisted property shall be determined as:

The City shall determine 80% of AMI for a family of two if unit is 1-bedroom, three if unit is 2-bedroom, four if unit is 3-bedroom, six if unit is 4-bedroom.

The applicable AMI shall be multiplied by 25% to determine the annual housing expense (HE) & divided by 12 to determine the monthly HE.

The mortgage interest rate shall be the average fixed rate 30 year mortgage interest rate as published by the FHA at time of determination.

The term shall be 30 years.

The present value of an affordable mortgage shall be calculated utilizing the monthly HE, the determined interest rate, & the term.

The present value shall be divided by 95 & multiplied by 100. The result shall be the affordable sales price.

The homeowner must list the property at or below the City determined affordable price.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not intend to use HOME funds under the 2025-2026 Annual Action Plan to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.