

**Draft**

**2026-2030  
Consolidated Plan**

**2026-2027  
Annual Action Plan**



**Draft for Public Review**

March 27 – April 28 2026

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# Executive Summary

## ES-05 Executive Summary

### Introduction

The City of Gardena has developed the 2026-2030 Consolidated Plan to guide the strategic investment of federal Community Development Block Grant (CDBG) funds. As required by the U.S. Department of Housing and Urban Development (HUD), the Consolidated Plan provides a comprehensive assessment of local housing and community development needs and establishes priorities, objectives, and strategies for addressing these needs over a five-year period from July 1, 2026 to June 30, 2031.

Each year, the City receives CDBG funds through a formula-based allocation from HUD. These funds are utilized to support a variety of projects and activities that align with the City's Consolidated Plan goals and address the high priority needs of low- and moderate-income residents.

### Community Development Block Grant (CDBG)

The CDBG program, established under the Housing and Community Development Act of 1974, is a flexible federal funding source designed to address a wide range of housing and community development needs. HUD evaluates the City's Consolidated Plan and program performance based on three primary objectives: providing decent housing, creating suitable living environments, and expanding economic opportunities for low- and moderate-income households. To qualify for CDBG funding, each activity must meet one of the following national objectives:

- Benefit low- and moderate-income persons
- Prevent or eliminate slums and blight
- Address an urgent community development need (usually the result of a natural disaster or public health emergency)

## 2026-2027 Program Year

For the 2026-2027 program year, the City anticipates receiving approximately \$604,162 in CDBG funds. When combined with program income and available prior year resources, the 2026-2027 Action Plan will allocate a total of \$1,067,050 in CDBG funds to support the following eligible activities to be implemented from July 1, 2026 through June 30, 2027.

### 2026-2027 CDBG Activities

#### Housing Activities

City of Gardena: Residential Rehabilitation Program		\$946,218.00
	<b>Sub-Total:</b>	<b>\$946,218.00</b>

#### Program Administration Activities

City of Gardena: CDBG Administration		\$120,832.00
	<b>Sub-Total:</b>	<b>\$120,832.00</b>

<b>CDBG TOTAL:</b>		<b>\$1,067,050.00</b>
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As of the date of the preparation of this draft document, HUD has not yet released the 2026-2027 Annual Allocations. For this reason, HUD has advised the City to prepare this draft document utilizing the current year annual allocation and include “contingency provision” language detailing how the City will adjust its proposed Plan once the actual allocation amounts become known. As such, the following methodology shall be employed if the City’s 2026-2027 annual allocation changes.

Should the CDBG allocation be greater than \$604,162:

- The CDBG Administration budget will be increased to fully utilize the 20% cap for administrative activities.
- Balance of funds will be added to the Residential Rehabilitation Program.

Should the CDBG allocation be less than \$604,162:

- The CDBG Administration budget will be reduced to be compliant with the 20% cap for administrative activities.
- Balance of funds will be deducted from the Residential Rehabilitation Program.

**Summary of the objectives and outcomes identified in the Plan needs assessment Overview**

The 2026-2030 Consolidated Plan is grounded in a comprehensive, data-driven needs assessment and market analysis, combined with insights gathered from residents, community organizations, and other local stakeholders. This approach ensures that CDBG funds are directed toward high priority needs that align with the City’s goals.

Based on this, the City has identified the high priority need which will be addressed through these goals over the five-year period. These goals establish a clear framework for the allocation of CDBG funds which ensures that federal investments produce measurable and sustainable outcomes. Each goal is tied to specific outcome indicators which allow the City to track progress, assess performance, and evaluate the impact of HUD-funded activities. The following table summarizes the goals, priority needs, and expected five-year outcomes.

**Table 1 – Strategic Plan Summary**

<b>Goal Name</b>	<b>Category</b>	<b>Need(s) Addressed</b>	<b>Five Year Goal Outcome Indicator</b>
Affordable Housing Preservation	Affordable Housing	Preserve the supply of affordable housing	Homeowner housing rehabilitated: 50 Households / Housing Units
Planning & Administration	All	All	Other: 5

## Evaluation of past performance

Over the 2021-2025 program years, the City successfully utilized CDBG funds to implement impactful housing and community development programs. All projects and activities included in the 2025-2026 Action Plan are underway and the final accomplishments will be reported as part of the City's Consolidated Annual Performance and Evaluation Report (CAPER). From 2021-2024, the investment of HUD funds, in combination with state and local resources, enabled the City and its partners to achieve the following:

- **Fair Housing:** Provided 435 residents with fair housing and landlord-tenant mediation services.
- **Public Services:** Various non-profit organizations provided a range of services which assisted 382 Gardena residents.
- **Affordable Housing Preservation:** The City's Residential Rehabilitation Program completed 26 projects to address deficient housing conditions and preserve the existing housing stock that is affordable to low- and moderate-income homeowners.

These efforts resulted in meaningful impacts for residents, particularly low- and moderate-income households. The successes and lessons learned from these programs serve as the foundation for the strategies outlined in the 2026-2030 Consolidated Plan.

## Summary of citizen participation process and consultation process

The Consolidated Plan regulations at 24 CFR Part 91 provide the citizen participation and consultation requirements for the development of the Consolidated Plan. Chief among those requirements is the need to consult with the Continuum of Care (CoC) to address homelessness, Public Housing Authorities (PHA), businesses, civic leaders, and public or private agencies that address housing, health, social service, victim services, employment, or education needs of low-income individuals and families, homeless individuals and families, youth and/or other persons with special needs. Information supplied by these community stakeholders, together with the data supplied by HUD resulted in a well-informed planning document that reflects the housing, community, and economic development needs and priorities for the City of Gardena over the next five years.

In accordance with the City's Citizen Participation Plan (CPP), residents and stakeholders were able to participate in the development of the 2026-2030 Consolidated Plan through surveys, community meetings, and public hearings. Efforts were made to encourage participation by low- and moderate-income persons, particularly those living in areas where HUD funds are proposed to be used, and by residents of predominantly low- and moderate-income neighborhoods. Efforts were made to encourage the participation of minorities and non-English speaking persons, as well as persons with disabilities. The consultation process included representatives of the CoC, PHA, and other specified groups who completed surveys, provided local data, and assisted the City to ensure practical coordination of strategies to maximize impact and to avoid duplication of effort.

### **Summary of public comments**

As required by HUD regulations, all public comments received during the development of the 2026-2030 Consolidated Plan and 2026-2027 Action Plan are summarized in section PR-15 of this Plan as well as Appendix A.

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

The City considered and incorporated all feedback received throughout the planning process. No public comments were disregarded.

### **Summary**

The 2026-2030 Consolidated Plan establishes a clear framework for the strategic use of CDBG funds to address high-priority community needs. For the 2026-2027 program year, the City will allocate \$604,162 in CDBG funds toward eligible activities designed to provide suitable affordable housing and improve the quality of life for low- and moderate-income residents.

## The Process

### PR-05 Lead & Responsible Agencies

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

**Table 2 – Responsible Agencies**

Agency Role	Name	Department/Agency
CDBG Administrator	City of Gardena	Community Development Department

#### **Narrative**

The City of Gardena Community Development Department serves as the lead agency responsible for the administration and oversight of the CDBG programs.

The Department ensures that CDBG investments align with community priorities, comply with HUD regulations, and are effectively managed to maximize impact. This includes planning, implementation, financial oversight, performance monitoring, and reporting. The department works closely with stakeholders to administer funds in accordance with the City’s Consolidated Plan and Annual Action Plans.

To ensure strong governance and transparency, the City actively monitors funded activities, provides technical assistance, and conducts community engagement efforts to inform future funding priorities. This ongoing oversight ensures that CDBG funds are used to achieve measurable housing improvements throughout Gardena.

#### **Consolidated Plan Public Contact Information**

City of Gardena  
 Community Development Department  
 Greg S. Tsujiuchi, Director of Community Development  
 1700 W. 162nd Street  
 Gardena, CA 92024  
 (310) 217-9526

## PR-10 Consultation

### Introduction

The City of Gardena conducted a comprehensive consultation process to ensure that the 2026-2030 Consolidated Plan reflects the needs and priorities of residents, service providers, and community stakeholders. In compliance with 24 CFR Part 91, the City engaged a wide range of public and private agencies, regional planning entities, and service providers that support low- and moderate-income residents, special needs populations, and individuals experiencing homelessness. The goal of this process was to enhance coordination among local government agencies, non-profits, housing developers, businesses, and service organizations to create a cohesive strategy for improving housing affordability, public services, public facilities, and infrastructure. To facilitate the consultation process, the City solicited feedback through the following methods:

- Community Survey (web-based and paper)
- Community meetings
- Stakeholder consultations
- Public hearings
- Receipt of written and oral comments

To gather the greatest breadth and depth of information, the City consulted with a wide variety of agencies, groups, and organizations concerning the housing, community, and economic development needs of the community.

Each of the agencies, groups, or organizations invited to consult and participate in the planning process is represented in Table 3. The input received from these consultations helped establish and inform the objectives and goals described in the Strategic Plan.

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

The City recognizes the importance of careful coordination and alignment among various service providers to maximize the effectiveness of the CDBG program. As a result, during the development of the Consolidated Plan, the City consulted with organizations that provide assisted housing, health services and other community-focused programs. Outreach efforts included surveys, invitations to community meetings, and follow-up interviews where appropriate.

The City further recognizes the importance of continued collaboration and alignment during the upcoming five-year planning period with these organizations and agencies. The City will reinforce these partnerships through ongoing coordination each year.

**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 Los Angeles Homeless Services Authority (LAHSA) is the lead agency of the Continuum of Care (CoC) for Los Angeles County and is comprised of a network of public, private, faith-based, for-profit, and non-profit service providers who utilize several federal, state and local resources to provide services for homeless people. The region's municipalities, including the City of Gardena, also provide resources for services that assist the homeless and those at risk of becoming homeless. The non-profit and faith-based community plays a key role in the current CoC system. Hundreds of agencies throughout the County provide programs ranging from feeding the homeless on the street to creating permanent supportive housing opportunities. These services are available to homeless families with children, and single men and women. The non-profit and faith-based community also serves special needs populations, such as victims of domestic violence, veterans, the disabled and youth.

The CoC guides the development of homeless strategies and the implementation of programs to end homelessness throughout the region. The City regularly consults with the CoC to identify needs in the jurisdiction and its objectives to address the needs of different homeless populations, including chronically homeless families and individuals, families with children, veterans, unaccompanied youth, and persons at risk of homelessness. The City continues to coordinate with the CoC to clarify existing needs and objectives and identify opportunities for collaboration during the five-year planning process.

**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**

Although not a direct Emergency Solutions Grant (ESG) entitlement community, the City consulted with a number of housing, social services, governmental, and other entities involved in housing and community development in the City. Through these consultations, the City identified the holistic needs of the community, including those for extremely low-income households and homeless persons and how the City can continue to effectively coordinate with regional homeless service providers to best meet the needs of these populations. The CoC was consulted to discuss performance standards, outcome evaluation methodologies, and policies and procedures for the use of HMIS.

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

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

<b>1</b>	<b>Agency/Group/Organization</b>	<b>Los Angeles Homeless Services Authority (LAHSA)</b>
	Agency/Group/Organization Type	Continuum of Care; Services – Homeless; Regional Organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Anti-poverty
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>2</b>	<b>Agency/Group/Organization</b>	<b>Los Angeles County Department of Child Protective Services</b>
	Agency/Group/Organization Type	Child Welfare Agency; Services – Children; Services – Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs; Non-Housing Community Development Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>3</b>	<b>Agency/Group/Organization</b>	<b>Los Angeles County Development Authority (LACDA)</b>
	Agency/Group/Organization Type	PHA; Public Land Agency; Assisted Housing
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>4</b>	<b>Agency/Group/Organization</b>	<b>Children's Dental Health Clinic</b>
	Agency/Group/Organization Type	Services – Children; Services – Health
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs; Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>5</b>	<b>Agency/Group/Organization</b>	<b>The Children's Clinic</b>
	Agency/Group/Organization Type	Services – Children; Services – Health
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>6</b>	<b>Agency/Group/Organization</b>	<b>Gardena Veteran Affairs Commission</b>
	Agency/Group/Organization Type	Services – Homeless Veterans
	What section of the Plan was addressed by Consultation?	Homelessness Strategy; Homelessness Strategy- Veterans; Non-Homeless Special Needs; Anti-Poverty
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>7</b>	<b>Agency/Group/Organization</b>	<b>Steelworkers Oldtimers Foundation</b>
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>8</b>	<b>Agency/Group/Organization</b>	<b>Harbor Regional Center</b>
	Agency/Group/Organization Type	Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>9</b>	<b>Agency/Group/Organization</b>	<b>Watts Health Center</b>
	Agency/Group/Organization Type	Services – Persons with HIV/AIDS; Services – Health
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>10</b>	<b>Agency/Group/Organization</b>	<b>County Public Health Department</b>
	Agency/Group/Organization Type	Health Agency; Publicly Funded Institution; Services – Health; Lead-Based Paint
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>11</b>	<b>Agency/Group/Organization</b>	<b>Volunteers of America</b>
	Agency/Group/Organization Type	Services – Homeless

	What section of the Plan was addressed by Consultation?	Homelessness Strategy; Anti-Poverty
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>12</b>	<b>Agency/Group/Organization</b>	<b>South Bay Workforce Investment Board</b>
	Agency/Group/Organization Type	Services – Employment; Regional Organization; Planning Organization; Services – Children
	What section of the Plan was addressed by Consultation?	Economic Development; Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>13</b>	<b>Agency/Group/Organization</b>	<b>C-H #4 Residential Facility</b>
	Agency/Group/Organization Type	Services – Elderly Persons; Services – Persons with Disability; Assisted Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs; Non-Housing Community Development; Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>14</b>	<b>Agency/Group/Organization</b>	<b>Champions of Caring</b>
	Agency/Group/Organization Type	Services – Education; Services – Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs; Homelessness Strategy; Anti-Poverty;
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.

<b>15</b>	<b>Agency/Group/Organization</b>	<b>El Nido Family Centers</b>
	Agency/Group/Organization Type	Services – Employment
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>16</b>	<b>Agency/Group/Organization</b>	<b>Advantage</b>
	Agency/Group/Organization Type	Services – Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>17</b>	<b>Agency/Group/Organization</b>	<b>Ashley's Place Adult Residential II</b>
	Agency/Group/Organization Type	Services – Elderly Persons; Assisted Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs; Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>18</b>	<b>Agency/Group/Organization</b>	<b>EPI Center</b>
	Agency/Group/Organization Type	Services – Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.

<b>19</b>	<b>Agency/Group/Organization</b>	<b>Piety and Emenogu-Work Skill Center</b>
	Agency/Group/Organization Type	Services – Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>20</b>	<b>Agency/Group/Organization</b>	<b>Rosecrans Villa Residential Care</b>
	Agency/Group/Organization Type	Services – Elderly Persons; Assisted Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs; Housing Needs Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>21</b>	<b>Agency/Group/Organization</b>	<b>Moneta Gardens Improvements</b>
	Agency/Group/Organization Type	Services – Education; Services – Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs; Homelessness Strategy; Anti-Poverty
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>22</b>	<b>Agency/Group/Organization</b>	<b>Woodyear Home</b>
	Agency/Group/Organization Type	Services – Elderly Persons; Services – Persons with Disability
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.

<b>23</b>	<b>Agency/Group/Organization</b>	<b>Los Angeles County Fire Department</b>
	Agency/Group/Organization Type	County Government; Emergency Management Agency
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development; Hazard Mitigation Plan
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>24</b>	<b>Agency/Group/Organization</b>	<b>New Star Family Center</b>
	Agency/Group/Organization Type	Services – Survivors of Domestic Violence
	What section of the Plan was addressed by Consultation?	Homeless Strategy; Non-Homeless Special Needs; Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>25</b>	<b>Agency/Group/Organization</b>	<b>Family Promise of the South Bay</b>
	Agency/Group/Organization Type	Services – Housing; Services – Homeless
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment; Homelessness Strategy; Non-Homeless Special Needs;
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>26</b>	<b>Agency/Group/Organization</b>	<b>Catholic Charities of Los Angeles</b>
	Agency/Group/Organization Type	Services – Housing; Services – Homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy; Homelessness Strategy-Unaccompanied Youth; Anti-Poverty

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>27</b>	<b>Agency/Group/Organization</b>	<b>The Richstone Family Center</b>
	Agency/Group/Organization Type	Services – Survivors of Domestic Violence; Services - Health
	What section of the Plan was addressed by Consultation?	Non-Housing Community Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>28</b>	<b>Agency/Group/Organization</b>	<b>WeeCare</b>
	Agency/Group/Organization Type	Services – Education
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>29</b>	<b>Agency/Group/Organization</b>	<b>Fair Housing Foundation</b>
	Agency/Group/Organization Type	Services – Fair Housing; Civic Leader
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment; Market Analysis; Fair Housing Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>30</b>	<b>Agency/Group/Organization</b>	<b>Federal Emergency Management Agency (FEMA)</b>
	Agency/Group/Organization Type	Agency – Managing Flood Prone Areas Agency – Emergency Management

	What section of the Plan was addressed by Consultation?	Hazard Mitigation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>31</b>	<b>Agency/Group/Organization</b>	<b>FCC</b>
	Agency/Group/Organization Type	Agency – Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Broadband
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>32</b>	<b>Agency/Group/Organization</b>	<b>Gardena School District</b>
	Agency/Group/Organization Type	Publicly Funded Institution; Services – Education; Services – Children
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs; Homelessness Strategy; Anti-Poverty;
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>33</b>	<b>Agency/Group/Organization</b>	<b>Habitat for Humanity</b>
	Agency/Group/Organization Type	Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Needs assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>34</b>	<b>Agency/Group/Organization</b>	<b>Home Ownership for Personal Empowerment, Inc.</b>

	Agency/Group/Organization Type	Assisted Housing; Services – Housing; Services – Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Needs assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>35</b>	<b>Agency/Group/Organization</b>	<b>County of Los Angeles Commission on HIV</b>
	Agency/Group/Organization Type	Health Agency; Local Government; Services – Persons with HIV/AIDS
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment; Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>36</b>	<b>Agency/Group/Organization</b>	<b>Los Angeles County Regional Broadband Consortium</b>
	Agency/Group/Organization Type	Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Broadband
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>37</b>	<b>Agency/Group/Organization</b>	<b>CA Department of Housing and Urban Development</b>
	Agency/Group/Organization Type	State Government; Planning Organization; Regional Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment; Homelessness Strategy; Non-Housing Community Development Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>38</b>	<b>Agency/Group/Organization</b>	<b>Tri-City Community Emergency Response Team Association</b>
	Agency/Group/Organization Type	Emergency Management; Floodplain Management; Local Government
	What section of the Plan was addressed by Consultation?	Housing Need Assessment; Homelessness Strategy; Non-Housing Community Development Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>39</b>	<b>Agency/Group/Organization</b>	<b>Gardena Chamber of Commerce</b>
	Agency/Group/Organization Type	Business Leader
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>40</b>	<b>Agency/Group/Organization</b>	<b>Youth and Family Service</b>
	Agency/Group/Organization Type	Services – Housing; Services – Homeless
	What section of the Plan was addressed by Consultation?	Housing Needs Assessment; Homelessness Strategy; Non-Homeless Special Needs;
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.
<b>41</b>	<b>Agency/Group/Organization</b>	<b>Gardena Senior Citizens Bureau</b>
	Agency/Group/Organization Type	Services – Elderly Persons

	What section of the Plan was addressed by Consultation?	Housing Needs Assessment; Non-Homeless Special Needs;
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation and engagement with City residents, service providers, and other stakeholders through surveys, meetings, and email.

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

The City maintains a list of agencies, organizations and other stakeholders that have expressed an interest in the City's CDBG programs and invited representatives from each entity to participate at multiple points in the planning process. All agencies were strongly encouraged to attend community meetings and participate in surveys.

Any agency or organization that was not consulted and would like to be included in the City's list of stakeholders, the agency or organization may contact the Community Development Department at (310) 217-9526.

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Los Angeles Homeless Services Authority (LAHSA)	Consultation with the CoC indicates that the City’s Consolidated Plan goals are consistent with the CoC’s strategies.
Housing Element	City of Gardena Planning Department	The goals included in the Consolidated Plan are consistent with the Housing Element policies and objectives.

**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))**

To enhance coordination among the CoC, public, and assisted housing providers and private and governmental health, mental health and service agencies, the City invited each of these entities to provide input on the needs of the community in the development of this Consolidated Plan.

The Community Development Department works with various stakeholders to ensure a coordinated effort among service agencies in the region to address the needs of Gardena residents, including but not limited to chronically homeless individuals and families, families with children, veterans and their families, unaccompanied youth, and persons who were recently homeless but now live in permanent housing. To promote economic opportunities for low-income residents, the City coordinates with subrecipients, social service agencies, businesses, and housing developers to ensure that where there are job opportunities for low-income individuals in connection with HUD-assisted projects, information is disseminated through appropriate channels consistent with the objectives of Section 3 of the Housing and Community Development Act of 1968.

## PR-15 Citizen Participation

### **Summary of citizen participation process/Efforts made to broaden citizen participation**

#### **Summarize citizen participation process and how it impacted goal setting**

The City of Gardena conducted a comprehensive citizen participation process to ensure that the 2026-2030 Consolidated Plan accurately reflects community needs and priorities. The public engagement process was designed in accordance with the City's Citizen Participation Plan (CPP) and HUD regulations (24 CFR 91.105), ensuring that residents, local organizations, and community stakeholders had meaningful opportunities to participate in shaping the City's housing and community development strategies.

The Community Development Department led outreach efforts, emphasizing broad public engagement, particularly among low- and moderate-income residents, individuals with disabilities, racial and ethnic minorities, non-English-speaking populations, and public housing residents. The City also actively consulted with local and regional institutions, businesses, developers, non-profit and faith-based organizations, the Continuum of Care (CoC), and philanthropic entities to ensure a coordinated and holistic approach to addressing housing and community development needs.

To identify and prioritize community needs, the City developed and distributed a survey to gather input on housing, community, and economic development needs. The survey was available in English and Spanish, accessible online and in paper format, and posted at various public facilities to maximize accessibility.

The City hosted two community meetings on November 1, 2025 and December 11, 2025 where residents and stakeholders participated in interactive discussions and provided feedback on local housing and community development needs.

In compliance with 24 CFR 91.105(e)(1)(ii), the City conducted two public hearings at different stages of the planning process. The first public hearing was convened on October 14, 2025 and focused on reviewing program performance. A draft of the 2024-2025 Consolidated Annual Performance and Evaluation Report (CAPER) was made available for public review from September 8, 2025 to September 23, 2025, but no public comments were received.

Subsequently, the City made the draft 2026-2030 Consolidated Plan and 2026-2027 Action Plan available for public review and comment from March 27, 2026, to April 28, 2026. Residents were invited to review the draft documents and to attend the Public Hearing on April 28, 2026, or submit written comments concerning the housing and community development needs, proposed projects and activities, as well as proposed strategies and actions for affirmatively furthering fair housing.

## Citizen Participation

**Table 5 – Citizen Participation Outreach**

	<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of Response/attendance</b>	<b>Summary of Comments received</b>	<b>Summary of comments not accepted and reasons</b>	<b>URL (If applicable)</b>
<b>1</b>	Internet Outreach	Non-targeted/broad community	The Resident Survey was available online and in paper format at various public facilities from November 2025 through January 2026. The City advised residents and stakeholders of the availability of the survey via email, posting on social media channels, and announcements on the County website.	The purpose of the survey was to allow all residents and stakeholders the opportunity to provide their assessment of the level of need in Gardena for a variety of housing, community and economic development activities.  In total, 17 residents and 29 stakeholders completed the survey.	All survey responses were accepted and incorporated into the survey results.	N/A
<b>2</b>	Public Meeting	Minorities  Persons with disabilities  Non-targeted/broad community	Community Meeting on November 1, 2025 at City Hall.	Stakeholders and residents in attendance participated in interactive discussions on priority needs.	All comments were accepted.	N/A
<b>3</b>	Public Meeting	Minorities  Persons with disabilities  Non-targeted/broad community	Virtual Community Meeting on December 11, 2025, at 1:00 pm.	Stakeholders and residents in attendance participated in interactive discussions on priority needs.	All comments were accepted.	N/A
<b>4</b>	Newspaper Ad	Non-targeted/broad community	Published Notice of the 15-day public review and comment period for the draft 2024-2025	No comments were received.	No comments were received.	N/A

			CAPER. The Notice also invited residents and stakeholders to attend a public hearing to provide oral comments.			
5	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Public hearing on October 14, 2025, at 7:30 pm to receive comments on the draft 2024-2025 CAPER prior to adoption and submission to HUD.	No comments were received.	No comments were received.	N/A
4	Newspaper Ad	Non-targeted/broad community	Published Notice of the 30-day public review and comment period for the draft CPP, 2026-2030 Consolidated Plan, and 2026-2027 Annual Action Plan. The Notice also invited residents and stakeholders to attend a public hearing to provide oral comments.	TBD	TBD	N/A
5	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Public hearing on April 28, 2026, at 7:30 pm to receive comments on the draft CPP, 2026-2030 Consolidated Plan, and 2026-2027 Annual Action Plan prior to adoption and submission to HUD.	TBD	TBD	N/A

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The Needs Assessment section of the Consolidated Plan examines the housing, homelessness, non-homeless special needs, and non-housing community development needs of the City of Gardena. This analysis serves as the foundation for understanding the City's most pressing challenges and prioritizing the allocation of resources to address these needs over the next five years.

The **housing needs assessment** evaluates the prevalence of housing problems experienced by households across different income levels, tenures, and household types. It also identifies disproportionate housing needs among racial and ethnic groups and highlights the specific needs of public housing residents.

The **homeless needs assessment** describes the nature and extent of sheltered and unsheltered homelessness to inform the City's strategy to address homelessness.

The **non-homeless special needs assessment** focuses on residents who require supportive housing and services due to factors such as age, disability, and other vulnerabilities. These populations include elderly residents, individuals with disabilities, those recovering from substance use disorders, persons living with HIV/AIDS, and survivors of domestic violence.

The **non-housing community development needs assessment** evaluates the demand for public facilities, infrastructure improvements, and public services that primarily benefit low- and moderate-income residents.

### Methodology

To assess community needs, the City of Gardena utilized a combination of quantitative data and qualitative input obtained through robust community engagement efforts. The key sources of data include:

- American Community Survey (ACS), 2016-2020 5-year estimates
- Comprehensive Housing Affordability Strategy (CHAS), 2016-2020 5-year estimates
- 2025 Point-In-Time (PIT) Homeless Count
- State of California Department of Justice (2024)
- National Crime Victimization Survey (2023)
- Consultations with local stakeholders, service providers, and housing authorities
- Feedback from residents through public meetings and surveys

This report utilizes the 2016-2020 ACS and CHAS 5-year estimates as they are the most current data sets supplied through HUD's eCon Planning Suite.

## **Consolidated Plan Survey for Residents and Stakeholders**

The City of Gardena conducted a needs assessment survey to complement quantitative data with community input. The survey was distributed through email and social media channels. A total of 17 residents and 29 organizations participated, providing valuable insights into priority needs across public facilities, infrastructure improvements, housing, public services, and economic development. These results are integrated throughout the Needs Assessment and Market Analysis of Consolidated Plan to ensure alignment with community priorities.

## NA-10 Housing Needs Assessment

### Summary of Housing Needs

When evaluating the housing needs of residents in the City of Gardena, the Consolidated Plan describes housing needs according to income level, tenure, and household types. This analysis is based on ACS and CHAS data, summarized in Tables 6-13 below.

An overview of the number of households by income level and household type is provided in Table 7. Household types include small families (2-4 related members), large families (5 or more related members), elderly households (at least one person aged 62 and older), and households with young children (at least one person aged 6 and under). Income levels correspond with HUD Adjusted Median Family Income (HAMFI), or Area Median Income (AMI), defined as follows:

- **Extremely low-income (0-30 percent of AMI):** 4,240 households
- **Low-income (31-50 percent of AMI):** 3,795 households
- **Moderate-income (51-80 percent of AMI):** 3,875 households
- **Middle-income (81-100 percent of AMI):** 2,660 households
- **Above Middle (>100 percent of AMI):** 5,820 households

Tables 8-13 detail the housing problems faced by households, categorized by tenure (renter or owner), income level, and household type. Housing problems are assessed based on cost burdens, overcrowding, and substandard housing conditions, as defined by HUD:

- **Cost Burden:** Households spending more than 30 percent of their gross income on housing costs (rent plus utilities for renters, and mortgage payments, taxes, insurance, and utilities for owners). Severe cost burdens occur when households spend more than 50 percent of their gross income on housing costs.
- **Overcrowding:** Households with more than 1 person per room, excluding bathrooms, porches, foyers, halls, or half-rooms. Severe overcrowding occurs when households have more than 1.5 persons per room.
- **Substandard Housing Conditions:** Households lacking complete kitchen and/or plumbing facilities.

Between 2010 to 2020, the City's population fell by one percent, from 59,930 to 59,400, while the number of households decreased by two percent, from 20,895 to 20,390. During this same period, the median income rose by 34 percent, from \$47,674 to \$64,015. Despite these economic gains, housing costs have risen more rapidly than income, making it increasingly difficult for many residents to secure adequate and affordable housing.

Of the 11,910 low- and moderate-income households ( $\leq$  80 percent of AMI) in the City of Gardena, 7,828 households (66 percent) experience at least one housing problem, and 4,730 households (40 percent) are affected by one or more severe housing problems.

Housing cost burden is the most prevalent housing problem, particularly among low-income renters ( $\leq$  50 percent of AMI). Of the 8,035 low-income households, 5,584 are cost burdened, with 2,070 of these facing severe cost burdens. Low-income renters are

disproportionately impacted, with 57 percent (1,170 households) experiencing severe cost burdens, compared to 43 percent of homeowners (900 households). Elderly and single-person households (categorized as “Other”) represent the largest share of renters facing severe cost burdens.

Overcrowding is another significant housing problem, particularly for renters and single family households. Among the 1,302 low- and moderate-income households ( $\leq$  80 percent of AMI) that are overcrowded, 78 percent are renters (1,010 households). Single family households that rent are the most affected, accounting for 70 percent (910 households) of overcrowded low- and moderate-income households.

Although less common, substandard housing conditions remain a concern, affecting 479 households. Addressing these challenges will require a coordinated and comprehensive approach to expand affordable housing options, preserve existing housing stock, and support vulnerable populations in the City of Gardena.

**Table 6 – Housing Needs Assessment Demographics**

Demographics	Base Year: 2010	Most Recent Year: 2020	% Change
Population	59,930	59,400	-1%
Households	20,895	20,390	-2%
Median Income	\$47,674.00	\$64,015.00	34%

**Data Source:** 2006-2010 ACS (Base Year), 2016-2020 ACS (Most Recent Year)

**Table 7 – Total Households**

	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI	>100% AMI
Total Households	4,240	3,795	3,875	2,660	5,820
Small Family Households	1,140	1,405	1,685	1,310	2,980
Large Family Households	480	485	510	390	580
Household contains at least one person 62-74 years of age	1,265	1,025	1,045	720	1,495
Household contains at least one person age 75 or older	1,035	765	410	255	565
Households with one or more children 6 years old or younger	555	510	505	340	365

**Data Source:** 2016-2020 CHAS

**Table 8 – Housing Problems 1**

	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	140	100	145	30	415	30	4	30	0	64
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	205	90	110	35	440	4	75	45	155	279
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	240	105	190	140	675	30	60	80	50	220
Housing cost burden greater than 50% of income (and none of the above problems)	1,555	505	25	20	2,105	520	365	95	90	1,070
Housing cost burden greater than 30% of income (and none of the above problems)	185	1,090	625	200	2,100	280	265	635	365	1,545
Zero/negative Income (and none of the above problems)	235	0	0	0	235	120	0	0	0	120

**Data Source:** 2016-2020 CHAS

**Table 9 – Housing Problems 2**

	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	2,135	795	470	230	3,630	585	500	245	295	1,625
Having none of four housing problems	680	1,615	1,650	995	4,940	840	885	1,510	1,140	4,375
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Data Source: 2016-2020 CHAS

**Table 10 – 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	820	765	495	2,080	145	185	330	660
Large Related	294	205	40	539	115	105	160	380
Elderly	675	420	55	1,150	485	370	230	1,085
Other	505	390	164	1,059	75	30	85	190
Total need by income	2,294	1,780	754	4,828	820	690	805	2,315

Data Source: 2016-2020 CHAS

**Table 11 – 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
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	0	0	275	275	115	175	0	290
Large Related	0	0	25	25	115	30	0	145
Elderly	535	145	20	700	255	155	55	465
Other	0	490	145	635	55	0	0	55
Total need by income	535	635	465	1,635	540	360	55	955

**Data Source:** 2016-2020 CHAS

**Table 12 – Crowding Information – 1/2**

	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>										
Single family households	440	160	310	105	1,015	34	120	50	125	329
Multiple, unrelated family households	20	30	0	70	120	4	10	70	80	164
Other, non-family households	35	0	15	0	50	0	4	0	0	4
Total need by income	495	190	325	175	1,185	38	134	120	205	497

**Data Source:** 2016-2020 CHAS

**Table 13 – Households with children under the age of 6**

	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 6 years of age or younger present	470	415	320	1,250	85	95	185	365

**Data Source:** 2016-2020 CHAS

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

Based on 2016-2020 ACS data (S2501), the City of Gardena has 5,341 single-person households, accounting for approximately 26.2 percent of all households. Among them, 42.6 percent are homeowners (2,277 households), while 57.4 percent are renters (3,064 households). Single-person households face distinct housing challenges, largely stemming from limited earning potential and a shortage of smaller, affordable housing options such as studios and one-bedroom apartments. Rising housing costs relative to their income exacerbates these issues, often leading to housing cost burdens.

Housing cost burdens represent the most pressing issue for single-person households. Table 10 reveals that 1,249 single-person households (categorized as “other”) experience cost burdens, with renters comprising 85 percent (1059 households) and homeowners making up the remaining 15 percent (190 households). Severe cost burdens, as shown in Table 11, affect 690 single-person households, with renters again representing the majority at 92 percent (635 households) and homeowners eight percent (55 households).

Extremely low- and low-income single-person renters ( $\leq$  50 percent of AMI) are particularly vulnerable to housing instability due to their limited capacity to absorb rising rental costs, unexpected financial emergencies, or other economic pressures. Although single-person homeowners may also experience financial strain, their housing costs tend to be more stable and predictable, making them less susceptible to immediate displacement.

While single-person households, by definition, do not experience overcrowding, substandard housing conditions remain a concern. Table 8 shows that 449 low- and moderate-income households ( $\leq$  80 percent of AMI) lack complete plumbing or kitchen facilities. Although not explicitly broken down by household size, it is reasonable to infer that a portion of single-person households reside in substandard housing conditions.

## **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.**

### **Families with Disabled Members**

According to the 2016-2020 ACS data (S1810), approximately 7,088 individuals in the City of Gardena have a disability, representing about 11.9 percent of the total population. More than half (55 percent or 3,865 residents) of Gardena’s disabled population are 65 and older, demonstrating a strong correlation between age and disability, and highlighting the heightened vulnerability faced by elderly residents with disabilities.

Adults with disabilities encounter unique obstacles to independent living, including limited employment opportunities, high healthcare costs, and the need for housing with accessibility modifications. These factors leave families with disabled members particularly susceptible to housing cost burdens, especially those on fixed incomes or with limited earning potential. Additionally, these households often reside in housing units that lack adequate accessibility features such as ramps, widened doorways, and sensory adaptations, further compounding their housing challenges. Consequently, families with

disabled members are more likely to experience at least one housing problem, including cost burdens, overcrowding, or substandard housing.

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

Survivors of domestic violence and related crimes often face immediate and life-threatening risks to housing stability. In 2024, the Gardena Police Department responded to 221 domestic violence related calls, signaling that housing assistance may be necessary for these households ([State of California Department of Justice](#)). However, this figure likely underrepresents the true scale of need, as the 2023 [National Crime Victimization Survey](#) indicates that only 52 percent of domestic violence incidents and 46 percent of sexual assaults are reported. Based on these trends, the actual need for housing assistance among survivors is likely much higher.

Survivors fleeing abusive relationships and violent homes face challenges such as loss of economic support, limited access to affordable housing, and the need for safe and stable living arrangements. These factors increase the likelihood of experiencing housing cost burdens and resorting to overcrowded or unsafe housing situations. As a result, this places survivors at elevated risk of homelessness and highlights the need for immediate access to emergency shelters, transitional housing, and permanent supportive housing solutions.

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

The most prevalent housing problem in the City of Gardena is housing cost burden, which occurs when households spend more than 30 percent of their gross income on housing expenses. This issue is largely driven by a combination of rising housing costs and slower income growth for many residents. Table 10 reveals that 7,143 low- and moderate-income households ( $\leq 80$  percent of AMI) experience cost burdens. Renters are disproportionately affected, representing 68 percent (4,828 households) of this group, while homeowners make up the remaining 32 percent (2,315 households). Among renters, Small related (2,080 households) and Elderly (1,150 households) are most significantly impacted. Extremely low-income households ( $\leq 30$  percent of AMI) face the highest prevalence of housing cost burdens, reflecting persistent affordability challenges.

Severe cost burdens, where households spend more than 50 percent of their gross income on housing, impact 2,590 low- and moderate-income households ( $\leq 80$  percent of AMI). Table 11 shows that 1,170 extremely low- and low-income renters ( $\leq 50$  percent of AMI) are most affected, with elderly households (700 households) and single person households (635 households) disproportionately impacted. Among homeowners, elderly households face the highest incidence of severe cost burdens, with 465 households impacted. These financial challenges are particularly acute for seniors on fixed incomes, who often struggle to maintain or adapt their homes to meet their evolving needs.

Overcrowding, defined as a household with more than one person per room, is the second most common housing problem in the City. Table 12 indicates that 1,302 low- and moderate-income households ( $\leq 80$  percent of AMI) experience overcrowding, with renters accounting for the majority (78 percent or 1,010 households). Single family household

renters (910 households) are particularly affected. This illustrates how the ongoing shortage of adequately sized housing options that are affordable forces families and individuals to reside in units that fail to meet their spatial needs.

Severe overcrowding, defined as more than 1.5 persons per room, impacts 529 low- and moderate-income households ( $\leq$  80 percent of AMI). Table 8 shows this issue is especially pronounced among renters (405 households), who are often compelled to share housing with unrelated individuals to reduce housing costs. Severely overcrowded households only further illustrates the extent of this issue and highlights the challenges caused by the lack of affordable, adequately sized housing options.

Substandard housing, characterized by the lack of complete kitchen or plumbing facilities, is less common but remains a concern. Table 8 indicates that 479 households citywide are affected, with renters disproportionately impacted as they comprise 87 percent of these cases. Extremely low- and low-income households are particularly at risk, as they are less likely to have the financial means to afford necessary repairs or move to better housing.

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

Of the 11,910 low- and moderate-income households ( $\leq$  80 percent of AMI) in the City of Gardena, 7,828 households (66 percent) experience at least one housing problem. Extremely low- and low-income households ( $\leq$  50 percent of AMI) are the most affected, accounting for 75 percent (5,848 households) of all low- and moderate-income households with housing problems.

Low- and moderate-income renters ( $\leq$  80 percent of AMI) are particularly impacted by severe housing problems compared to homeowners. Of the 4,730 low- and moderate-income households with at least one severe housing problem, 72 percent are renters (3,400 households), while 28 percent are homeowners (1,330 households).

Insights from Table 11 reveal that low- and moderate-income ( $\leq$  80 percent of AMI) renters are nearly twice as likely to experience severe cost burdens. Of the 2,590 low- and moderate-income households facing severe cost burdens, 63 percent are renters (1,635 households), while 37 percent are homeowners (955 households). Among renters, elderly (700 households) represent the largest share. For these households, limited financial resources and high housing costs relative to their income result in severe cost burdens. To reduce expenses, unrelated individuals often share undersized units, leading to overcrowded living arrangements.

Overcrowding is another major issue that primarily affects renters. Table 12 indicates that of the 1,302 low- and moderate-income households ( $\leq$  80 percent of AMI) experiencing overcrowding, 78 percent are renters (1,010 households). Single family household renters (910 households) are particularly at risk, often living in units that are too small to meet their needs or sharing housing to offset high rental costs. These families face additional challenges due to the lack of affordable multi-bedroom housing units, which leads to higher rates of overcrowding as they struggle to find appropriately sized housing within their financial means.

Elderly households and households with disabled members also face distinct challenges related to affordability and accessibility. Many in these groups rely on limited or fixed incomes, such as Social Security Income (SSI) or Social Security Disability Insurance (SSDI), which do not keep pace with the rising cost of living in Gardena. For example, in [2025](#) the maximum SSI payment for an individual was \$967 per month, while the median rent for a one-bedroom unit is approximately \$1,761. This means that SSI only covers about half of the cost of rent, which increases their likelihood of experiencing cost burdens. Table 7 indicates there are 5,545 low- and moderate-income elderly households, highlighting those that are most vulnerable to severe cost burdens. These financial constraints leave many elderly and disabled homeowners struggling to maintain or adapt their homes to meet their evolving needs, while renters in these groups face added difficulties finding accessible housing units that are also affordable.

**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**

Low-income individuals and families with children in Gardena face significant challenges in maintaining stable housing. The leading indicators of risk for homelessness include income constraints, severe cost burdens, and household type. Households at imminent risk of homelessness are often extremely low-income, relying on fixed incomes or inconsistent wages. Due to these financial constraints, these households frequently experience severe cost burdens, leaving little room for essential expenses like food, transportation, and healthcare. Single-person and single-parent households are particularly vulnerable, as they often lack financial reserves or shared income to cover unexpected costs such as medical bills or car repairs, which increase their likelihood of displacement.

According to Table 11, there are 2,070 extremely low- and low-income households ( $\leq$  50 percent of AMI) in the City that experience severe cost burdens, with 57 percent being renters (1,170 households) and 43 percent homeowners (900 households). These renters are especially susceptible to rising rental costs, stagnating wages, and a limited supply of affordable housing. These pressures place many of these households at imminent risk of being evicted. While homeowners also face financial strain, their predictable housing costs make them slightly less vulnerable to immediate displacement.

Families with children, particularly single-parent households, face heightened risks due to limited earning potential and higher overall expenses, including childcare and education-related costs. As shown in Table 13, there are 1,065 extremely low- and low-income households with at least one child under six years old, with 83 percent being renters (885 households) and 17 percent homeowners (180 households). For these families, even minor financial setbacks, such as reduced work hours or unexpected medical expenses, can lead to eviction and increase their likelihood of becoming homeless.

Formerly homeless individuals and families receiving rapid re-housing assistance face ongoing risks of returning to homelessness, especially as their assistance nears termination. While these programs play a vital role in providing short-term relief, they may not fully address the underlying factors that lead to homelessness. Many participants remain financially vulnerable, as they are employed in low-wage or part-time jobs. These households often transition into housing that is affordable only with assistance, leaving them unable to sustain their housing once subsidies end. Barriers such as poor credit, histories of evictions, and a lack of savings further exacerbate their risk of falling back into homelessness without continued support.

**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:**

The City of Gardena utilized HUD-defined thresholds for income levels, household types, and housing problems to identify populations at risk of homelessness (as defined at 24 CFR 91.5). Estimates of households meeting these criteria were derived by using the ACS and CHAS data, supplemented by locally available information.

In Gardena, extremely low-income renters ( $\leq 30$  percent of AMI) who are severely cost burdened are identified as the population most at-risk of homelessness. These households are particularly vulnerable due to their limited financial resources, which leaves them unable to absorb rising rental costs or handle unexpected financial setbacks. Furthermore, extremely low-income single-parent households and elderly individuals living alone face heightened risks, as these groups often have higher expenses and lack shared income resources to manage emergencies.

This methodology ensures that the operational definition of at-risk populations aligns with HUD guidelines and reflects local housing needs. By adopting a data-driven and localized approach, the City can prioritize resources effectively and develop targeted strategies to mitigate risks for its most vulnerable residents.

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

Several housing characteristics are strongly associated with housing instability and an elevated risk of homelessness. These factors include:

1. **Income Constraints:** Household income is a foundational determinant of housing stability. Extremely low-income households ( $\leq 30$  percent of AMI) face inherent instability due to limited financial resources, often struggling to afford even the least expensive housing in the City's high-cost market. The shortage of affordable housing exacerbates this issue, compelling many of these households to live in overcrowded or substandard conditions, or pay rents they cannot sustainably afford. These households also frequently lack financial reserves to weather unexpected hardships such as job loss or medical expenses, which leaves them particularly vulnerable to eviction, displacement, and homelessness.

2. **Housing Tenure:** Renters experience significantly higher rates of housing problems compared to homeowners. The City's competitive rental market worsens these challenges by exposing renters to rising rents, stringent screening criteria, and limited availability of units. Renters with poor credit histories or prior evictions are disproportionately impacted, leaving them more susceptible to housing instability and homelessness. In contrast, homeowners typically benefit from more predictable housing costs, which reduce their risk of immediate displacement.
3. **Household Type:** Certain household types encounter unique challenges that elevate their risk of instability. Single-person households, often without financial safety nets or shared income resources, are particularly vulnerable to sudden income shocks or rising housing costs. This issue is magnified for single-parent households who also face higher childcare costs, which makes maintaining stable housing especially difficult. Elderly residents and individuals with disabilities, especially those on fixed incomes, are also at risk when affordable housing options fail to meet their accessibility needs.
4. **Housing Cost Burden:** Severely cost burdened households spending more than 50% of their gross monthly income on housing are at heightened risk of instability. These households often struggle to cover basic needs like food, transportation, and healthcare and are particularly vulnerable to eviction or foreclosure when faced with unexpected expenses or income disruptions.
5. **Overcrowding:** Overcrowded housing conditions are common among low-income households, particularly renters and large families. Economic necessity often forces multiple families or unrelated individuals to share living spaces to offset high housing costs. Overcrowding can strain household dynamics, lower quality of life, and increase the likelihood of displacement due to conflicts or landlord actions.
6. **Substandard Housing Conditions:** Housing units lacking complete plumbing or kitchen facilities, or those with significant structural issues, contribute to housing instability. Homeowners with limited financial resources may struggle to afford necessary repairs, increasing their risk of displacement if the property becomes uninhabitable. Renters are especially vulnerable, as landlords may fail to address deficiencies, forcing tenants to relocate and destabilizing their housing situation.

Based on these characteristics, extremely low-income renters ( $\leq 30$  percent of AMI) who are severely cost burdened are most at-risk of becoming homeless.

## Discussion

The most significant housing needs exist for an estimated 2,590 low- and moderate-income households ( $\leq 80$  percent of AMI) who are severely cost burdened, particularly 1,635 renters. Among these households, the 1,170 extremely low- and low-income renters ( $\leq 50$  percent of AMI) who are severely cost burdened face the greatest risk of housing instability. These findings emphasize the need to prioritize housing assistance for the most vulnerable populations in Gardena, particularly extremely low- and low-income renters that are severely cost burdened.

## NA-15 Disproportionately Greater Need: Housing Problems

### Introduction

This section evaluates whether specific racial and ethnic groups in the City of Gardena experience a disproportionately greater need for housing assistance by analyzing the prevalence of housing problems across various income levels. The analysis compares the rate of housing problems faced by racial and ethnic groups to determine if any group experiences these issues at significantly higher rates than the overall population within the same income category.

According to HUD, a disproportionately greater need exists when a racial or ethnic group experiences housing problems at a rate 10 percentage points or more above the average for all households at the same income level. For example, if 60 percent of all low-income households experience a housing problem, but 70 percent of low-income Hispanic households face the same issue, then low-income Hispanic households would be considered to have a disproportionately greater need.

Tables 14-17 provide information on the number of households experiencing housing problems by race, ethnicity, and income level. The housing problems analyzed in this section are defined by HUD as follows:

- **Cost Burden:** Households spending more than 30 percent of their gross income on housing costs. For renters, this includes rent plus utilities. For homeowners, it includes mortgage payments, taxes, insurance, and utilities.
- **Overcrowding:** Households with more than 1 person per room, excluding bathrooms, porches, foyers, halls, or half-rooms.
- **Substandard Housing Conditions:** Households lacking complete kitchen and/or plumbing facilities.
  - Lacking complete kitchen facilities: Missing a sink with a faucet, a refrigerator, or a stove/range.
  - Lacking complete plumbing facilities: Missing hot and cold running water, a flush toilet, or a bathtub/shower.

Figures 1-4 illustrate the prevalence of housing problems among racial and ethnic groups at various income levels, highlighting disparities where they exist.

By understanding disparities in housing problems, the City can better allocate resources and tailor programs to address the needs of disproportionately impacted populations.

**Table 14 – Disproportionally Greater Need 0 - 30% AMI**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,460	490	310
White	365	50	20
Black / African American	935	60	90
Asian	850	205	120
American Indian / Alaskan Native	0	0	0
Pacific Islander	15	0	0
Hispanic	1,200	170	80

Data Source: 2016-2020 CHAS

**Table 15 – Disproportionally Greater Need 30 - 50% AMI**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,780	1,010	0
White	240	160	0
Black / African American	720	80	0
Asian	750	365	0
American Indian / Alaskan Native	0	35	0
Pacific Islander	4	40	0
Hispanic	990	330	0

Data Source: 2016-2020 CHAS

**Table 16 – Disproportionally Greater Need 50 - 80% AMI**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,345	1,685	0
White	155	260	0
Black / African American	955	345	0
Asian	490	605	0
American Indian / Alaskan Native	0	0	0
Pacific Islander	40	0	0
Hispanic	665	465	0

Data Source: 2016-2020 CHAS

**Table 17 – Disproportionally Greater Need 80 - 100% AMI**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	780	1,480	0
White	55	170	0
Black / African American	230	290	0
Asian	200	495	0
American Indian / Alaskan Native	0	0	0
Pacific Islander	0	0	0
Hispanic	280	500	0

Data Source: 2016-2020 CHAS

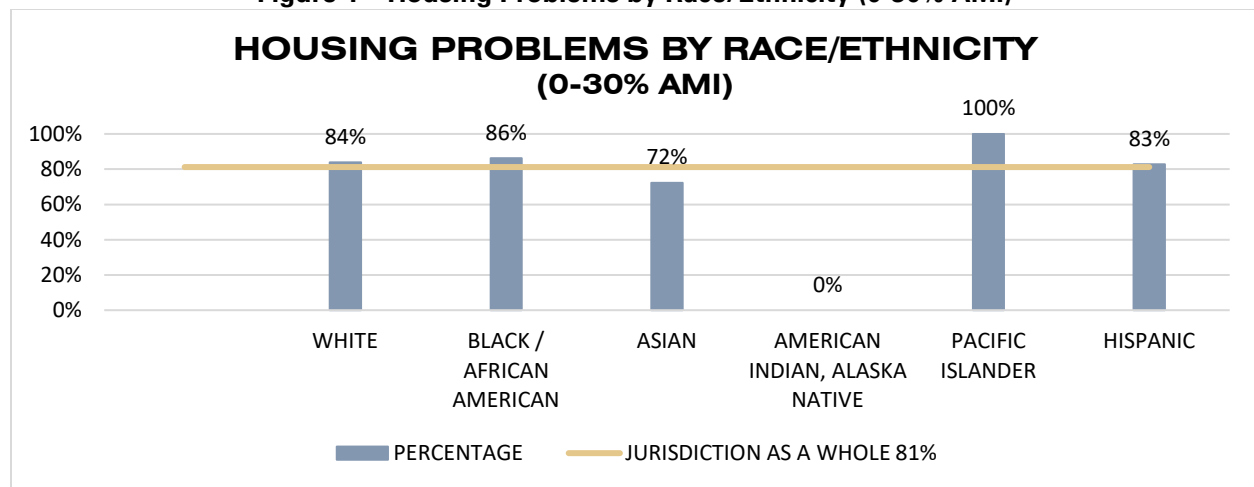
## Discussion

The methodology for calculating disproportionately greater need provides a valuable framework for comparing the incidence of housing problems across racial and ethnic groups of varying sizes.

### Extremely Low-Income (0-30% of AMI)

At the extremely low-income level, 81.2 percent of all households experience at least one housing problem. 18.8 percent of Pacific Islander households at this income level face housing problems, meeting HUD’s definition of disproportionately greater need.

**Figure 1 – Housing Problems by Race/Ethnicity (0-30% AMI)**

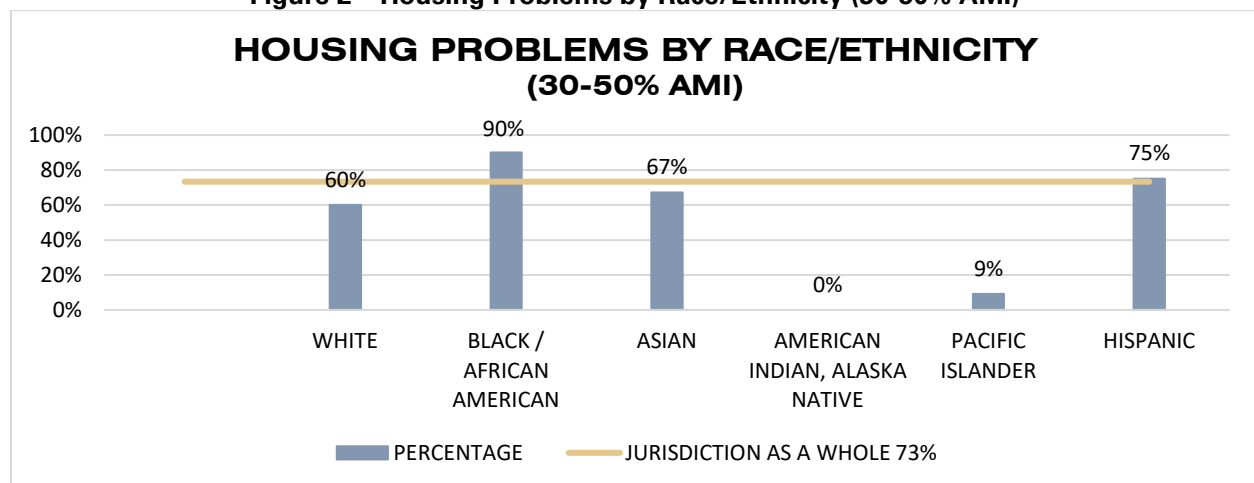


Data Source: 2016-2020 CHAS

### Low-Income (30-50% of AMI)

At the low-income level, 73.4 percent of all households face one or more housing problems. 16.6 percent of Black/African American households at this income level face housing problems, meeting HUD’s definition of disproportionately greater need.

**Figure 2 – Housing Problems by Race/Ethnicity (30-50% AMI)**

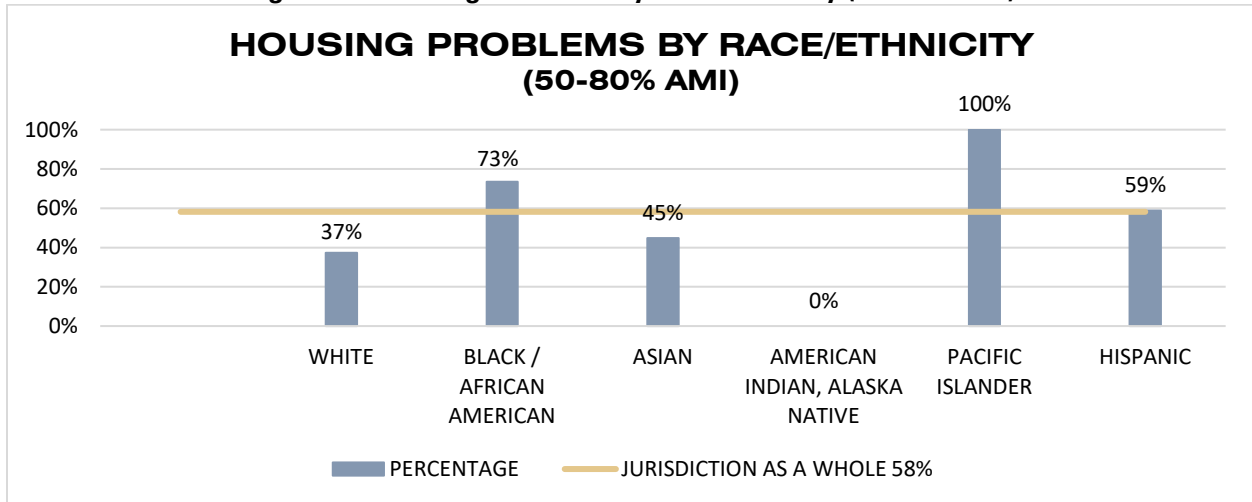


Data Source: 2016-2020 CHAS

### Moderate-Income (50-80% of AMI)

At the moderate-income level, 58.2 percent of all households experience housing problems. 15.3 percent of Black/African American and 41.8 percent of Pacific Islander households at this income level face housing problems, meeting HUD’s definition of disproportionately greater need.

**Figure 3 – Housing Problems by Race/Ethnicity (50-80% AMI)**

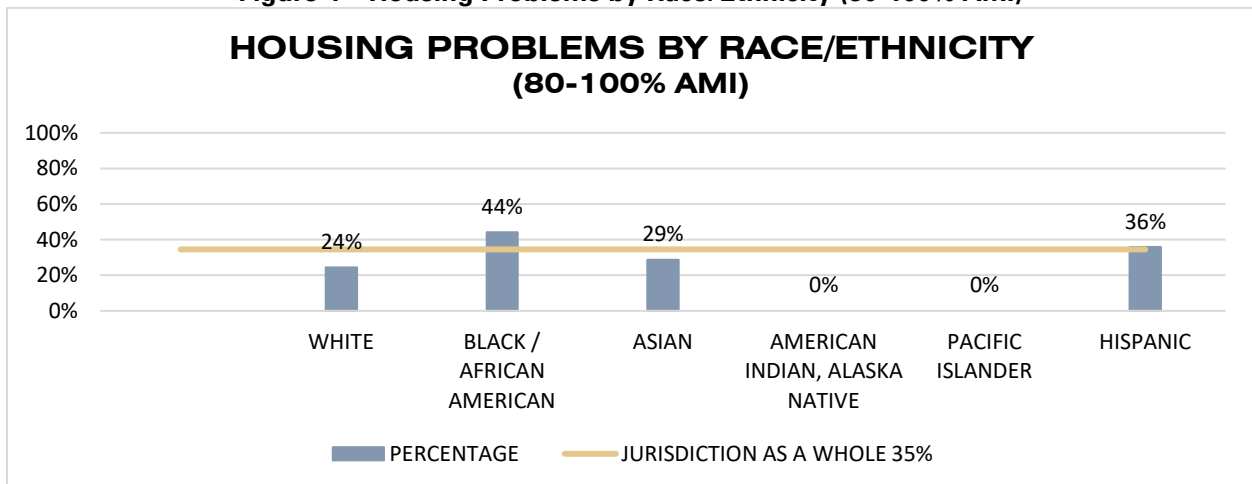


Data Source: 2016-2020 CHAS

### Middle-Income (80-100% of AMI)

At the middle-income level, 34.5 percent of all households experience at least one housing problem. No racial or ethnic group meets HUD’s definition for disproportionately greater need within this income level.

**Figure 4 – Housing Problems by Race/Ethnicity (80-100% AMI)**



Data Source: 2016-2020 CHAS

## NA-20 Disproportionately Greater Need: Severe Housing Problems

### Introduction

This section analyzes whether specific racial or ethnic groups in the City of Gardena experience a disproportionately greater number of severe housing problems than the general population within the same income category. As in the previous section, a disproportionately greater need exists when the rate of severe housing problems among a racial or ethnic group exceeds the average rate for all households at the same income level by 10 percentage points or more.

Tables 18-21 present detailed data on the number of households experiencing severe housing problems by race, ethnicity, and income level. The severe housing problems analyzed in this section are defined by HUD as follows:

- **Severe Cost Burden:** Households spending more than 50 percent of their gross income on housing costs. For renters, this includes rent plus utilities. For homeowners, it includes mortgage payments, taxes, insurance, and utilities.
- **Severe Overcrowding:** Households with more than 1.5 persons per room, excluding bathrooms, porches, foyers, halls, or half-rooms.
- **Substandard Housing Conditions:** Households lacking complete kitchen and/or plumbing facilities.
  - Lacking complete kitchen facilities: Missing a sink with a faucet, a refrigerator, or a stove/range.
  - Lacking complete plumbing facilities: Missing hot and cold running water, a flush toilet, or a bathtub/shower.

Figures 5-8 illustrate the prevalence of severe housing problems among racial and ethnic groups at various income levels, highlighting disparities where they exist.

By identifying disparities in severe housing problems, the City can allocate resources more effectively and tailor programs to address the needs of disproportionately impacted populations.

**Table 18 – Severe Housing Problems 0 - 30% AMI**

<b>Severe Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	3,185	760	310
White	290	120	20
Black / African American	905	85	90
Asian	775	280	120
American Indian / Alaskan Native	0	0	0
Pacific Islander	15	0	0
Hispanic	1,110	265	80

**Data Source:** 2016-2020 CHAS

**Table 19 – Severe Housing Problems 30 - 50% AMI**

<b>Severe Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,665	2,130	0
White	155	245	0
Black / African American	400	400	0
Asian	510	595	0
American Indian / Alaskan Native	0	35	0
Pacific Islander	4	40	0
Hispanic	545	780	0

**Data Source:** 2016-2020 CHAS

**Table 20 – Severe Housing Problems 50 - 80% AMI**

<b>Severe Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,010	3,020	0
White	80	335	0
Black / African American	400	900	0
Asian	200	890	0
American Indian / Alaskan Native	0	0	0
Pacific Islander	0	40	0
Hispanic	300	830	0

**Data Source:** 2016-2020 CHAS**Table 21 – Severe Housing Problems 80 - 100% AMI**

<b>Severe Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	250	2,005	0
White	15	210	0
Black / African American	0	520	0
Asian	85	610	0
American Indian / Alaskan Native	0	0	0
Pacific Islander	0	0	0
Hispanic	145	635	0

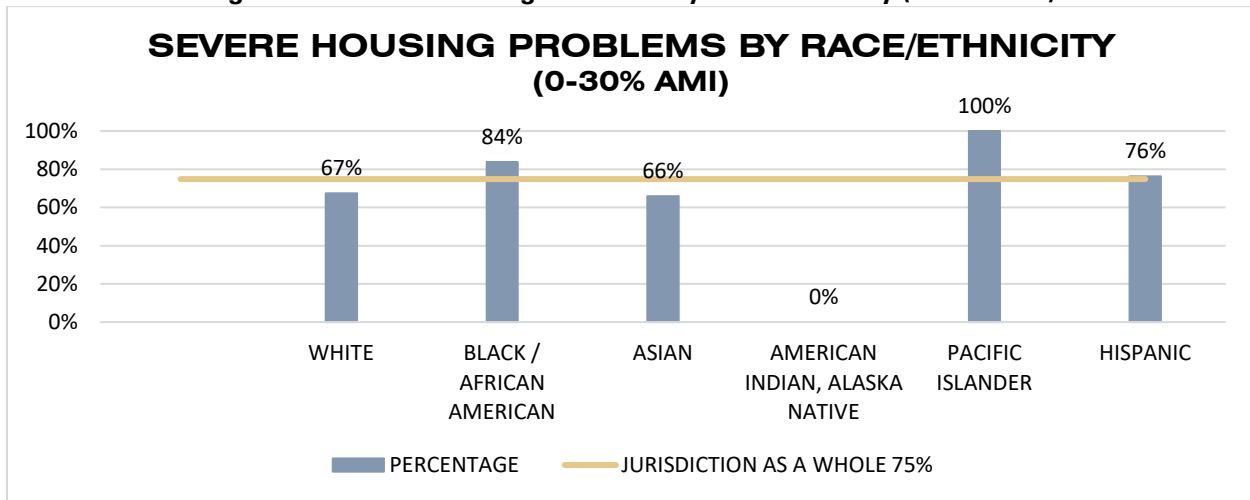
**Data Source:** 2016-2020 CHAS

## Discussion

### Extremely Low-Income (0-30% of AMI)

At the extremely low-income level, 74.9 percent of all households experience at least one severe housing problem. 25.1 percent of Pacific Islander households within this income category experience severe housing problems, meeting HUD’s definition of disproportionately greater need.

Figure 5 – Severe Housing Problems by Race/Ethnicity (0-30% AMI)

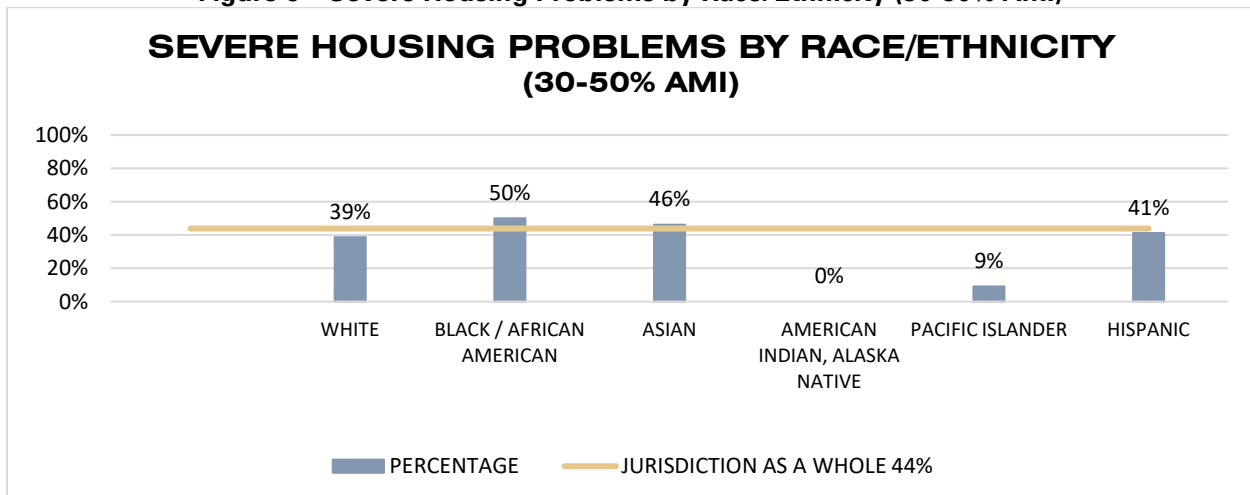


Data Source: 2016-2020 CHAS

### Low-Income (30-50% of AMI)

At the low-income level, 43.9 percent of all households experience one or more severe housing problems. No racial or ethnic group within this income level surpasses HUD’s 10-percentage point threshold for disproportionately greater need.

Figure 6 – Severe Housing Problems by Race/Ethnicity (30-50% AMI)

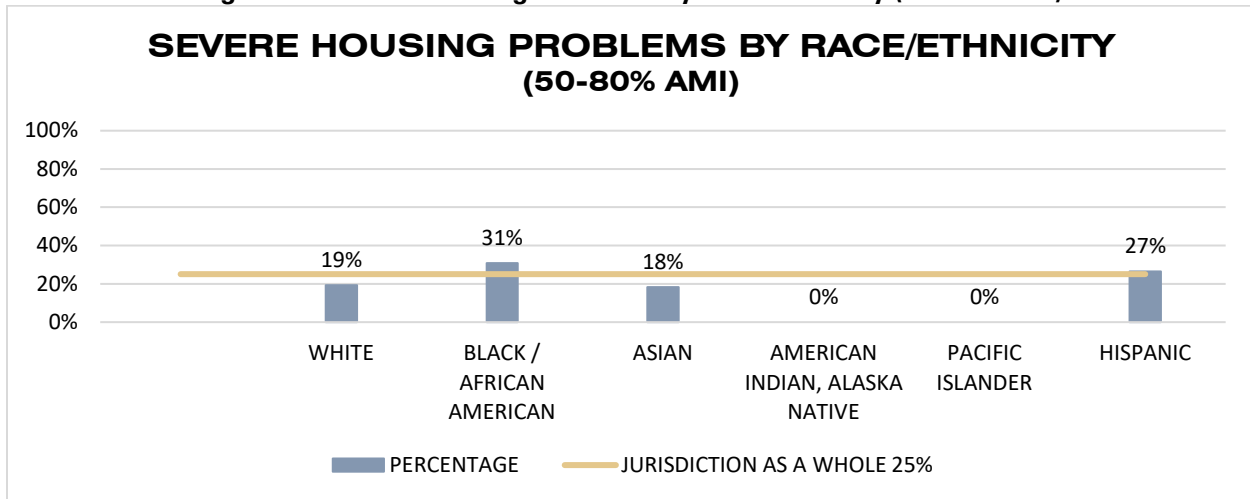


Data Source: 2016-2020 CHAS

### Moderate-Income (50-80% of AMI)

At the moderate-income level, 25.1 percent of all households experience severe housing problems. No racial or ethnic group within this income level surpasses HUD’s 10-percentage point threshold for disproportionately greater need.

**Figure 7 – Severe Housing Problems by Race/Ethnicity (50-80% AMI)**

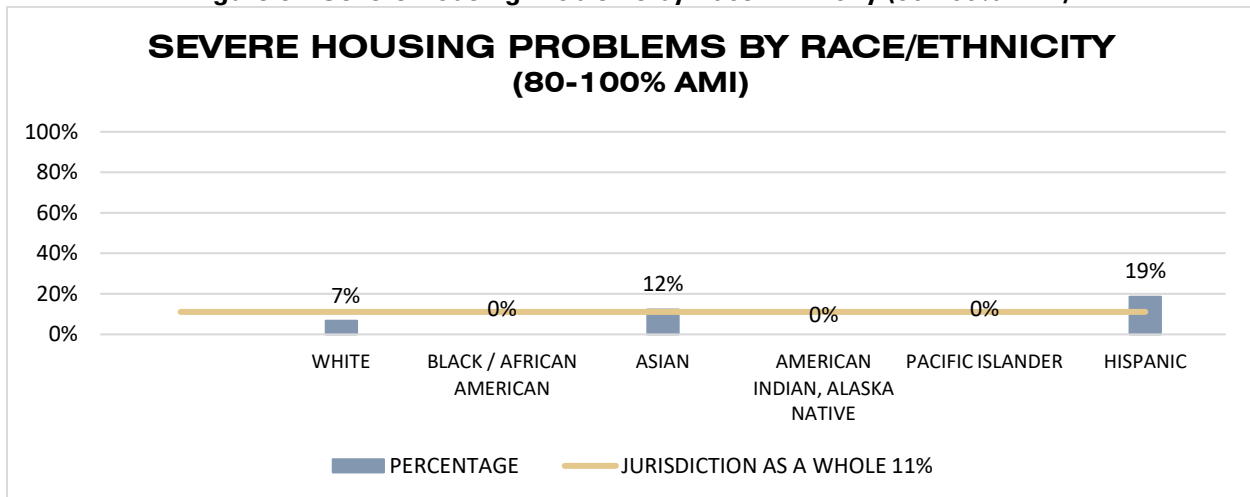


Data Source: 2016-2020 CHAS

**Middle-Income (80-100% of AMI)**

At the middle-income level, 11.1 percent of all households experience at least one severe housing problem. No racial or ethnic group meets HUD’s definition of disproportionately greater need within this income level.

**Figure 8 – Severe Housing Problems by Race/Ethnicity (80-100% AMI)**



Data Source: 2016-2020 CHAS

# NA-25 Disproportionately Greater Need: Housing Cost Burdens

## Introduction

This section evaluates whether specific racial and ethnic groups in the City of Gardena experience housing cost burdens at disproportionately greater rates compared to the overall population. Consistent with previous sections, a disproportionately greater need exists when a racial or ethnic group experiences housing cost burdens at a rate 10 percentage points or more above the Citywide average.

Table 22 provides data on the proportion of household income spent on housing by race and ethnicity, categorized according to HUD-defined housing cost burden levels:

- **No cost burden:** Housing costs do not exceed 30 percent of gross household income.
- **Cost burdened:** Housing costs range between 30-50% of gross household income.
- **Severely cost burdened:** Housing costs exceed 50% of gross household income.

Figures 9 and 10 illustrate the proportion of cost burdened households by race and ethnicity, highlighting disparities where they exist.

Understanding disparities in housing cost burdens enables the City to develop resource allocation strategies that address the needs of disproportionately impacted populations.

**Table 22 – Greater Need: Housing Cost Burdens AMI**

Housing Cost Burden	< 30%	30-50%	> 50%	No/negative income (not computed)
Jurisdiction as a whole	10,910	4,665	4,725	350
White	1,825	440	465	30
Black / African American	2,135	1,585	1,550	90
Asian	3,550	985	1,365	130
American Indian / Alaskan Native	40	4	0	0
Pacific Islander	44	55	15	0
Hispanic	3,050	1,535	1,160	100

**Data Source:** 2016-2020 CHAS

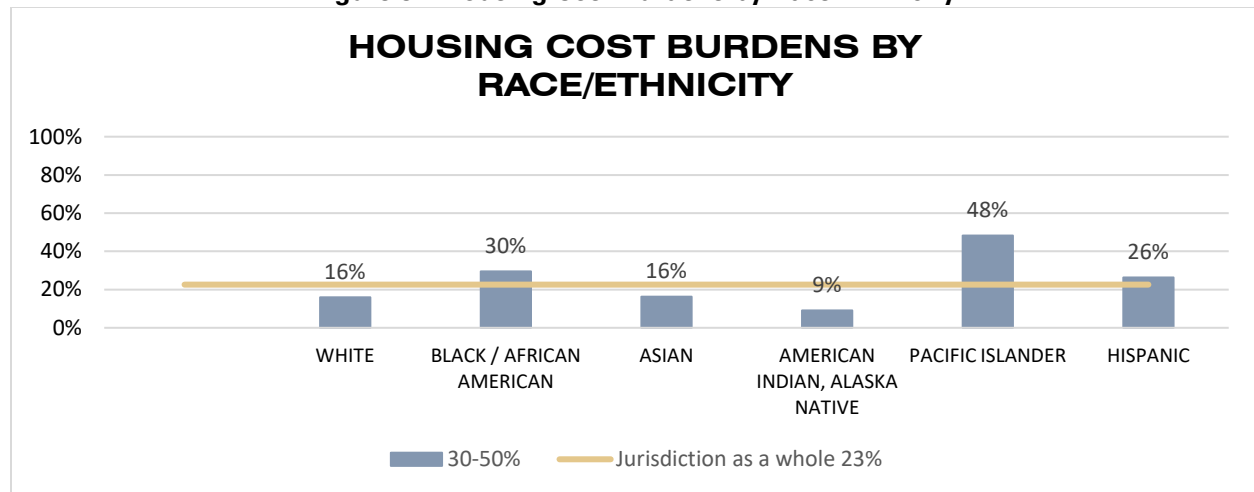
## Discussion

The analysis indicates that housing cost burdens are broadly distributed across the City's population, with no racial or ethnic group disproportionately impacted.

### Cost Burdened Households

In Gardena, 22.6 percent of all households are cost burdened, meaning they spend between 30 to 50 percent of their gross income on housing expenses. 25.7 percent of Pacific Islander households experience cost burdens, exceeding the threshold for disproportionately greater need.

Figure 9 – Housing Cost Burdens by Race/Ethnicity

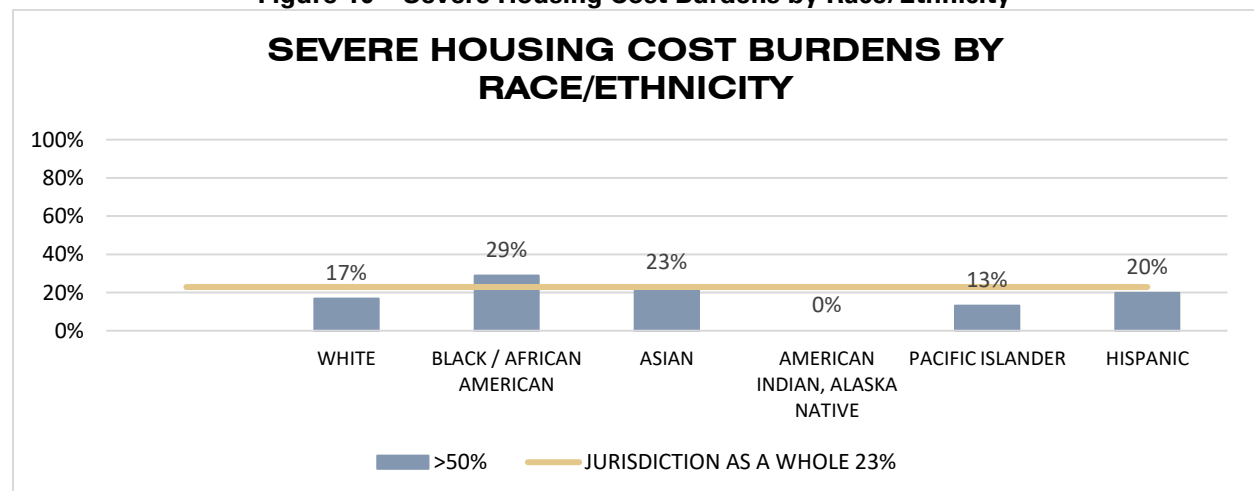


Data Source: 2016-2020 CHAS

### Severely Cost Burdened Households

Citywide, 22.9 percent of all households are severely cost burdened, spending over 50 percent of their gross income on housing costs. No racial or ethnic group exhibits a disproportionately greater need.

Figure 10 – Severe Housing Cost Burdens by Race/Ethnicity



Data Source: 2016-2020 CHAS

## NA-30 Disproportionately Greater Need: Discussion

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

The analysis reveals that certain racial and ethnic groups in Gardena face disproportionately greater housing needs across various income levels. These groups experience housing problems and severe housing problems at rates that significantly exceed the citywide average for their respective income categories.

#### **Housing Problems**

- Extremely Low-Income Households
  - Pacific Islander households (100 percent) experience housing problems at notably higher rates compared to the citywide average of 81.2 percent for all extremely low-income households.
- Low-Income Households
  - Black/African American households (90 percent) experience housing problems at rates that significantly exceed the citywide average of 73.4 percent for all low-income households.
- Moderate Income Households
  - Black/African American households (73.5 percent) and (Pacific Islander households (100 percent) experience housing problems at considerably higher rates compared to the citywide average of 58.2 percent for all moderate income households.

#### **Severe Housing Problems**

- Extremely Low-Income Households
  - Pacific Islander households (100 percent) face severe housing problems at rates that significantly exceed the citywide average of 74.9 percent for all extremely low-income households.

#### **Housing Cost Burden**

- Cost Burdened Households
  - Pacific Islander households (48.2 percent) experience housing cost burdens at notably higher rates compared to the citywide average of 22.6 percent.

Data for racial and ethnic groups that represent a small share of the overall population, such as Pacific Islander households, should be interpreted cautiously due to large margins of error in available datasets. While these groups are included in the analysis, their need should be evaluated with an understanding of these limitations.

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

No additional housing needs specific to these racial or ethnic groups were identified during the citizen participation process or through consultations with stakeholders.

The assessment of fair housing in the City’s 2021-2029 Housing Element found that there are no racially or ethnically concentrated areas of poverty (R/ECAPs)<sup>1</sup> and no racially concentrated areas of affluence (RCAA)<sup>2</sup> in Gardena.

The Housing Element also presents findings from the Opportunity Maps created by the California Fair Housing Task Force (Task Force), which was convened by the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC). Opportunity maps are intended to display which areas offer low-income children and adults the best chance at economic advancement, high educational attainment, and good physical and mental health. These opportunity maps are made from composite scores for three different domains, each of which is made up of a set of indicators. The Housing Element presents the following findings from an analysis of the opportunity maps:

**Economic:**

The Fair Housing Task Force calculates economic scores based on poverty, adult education, employment, job proximity, and median home values. According to the 2021 Task Force map, the City is mainly divided between tracts with a low economic score and tracts with a moderate economic score. The low resource areas also have concentrations of racial/ethnic minorities and lower income households. The tract at the southwest corner of the City (Tract 6023.02) received the highest score, which placed it in the category of “More Positive Economic Outcome”.

**Education:**

Education scores are based on math and reading proficiency, high school graduation rates, and student poverty rates. Areas with lower education scores are concentrated in the northern section of the City. The southern end of the City tends to have higher education scores and one tract along the western border received an education score in the highest percentile. The areas with lower education scores also received lower economic scores and are categorized as low resource.

**Environmental:**

Environmental health scores are based on environmental factors including pollutant exposure, groundwater threats, toxic sites, and hazardous materials exposure; sensitive receptors including seniors, children, persons with asthma, and low birth weight infants; and socioeconomic factors including educational attainment, linguistic isolation, poverty, and unemployment. The areas with the worst environmental health scores are in the northern and southern areas of the City. The central area of the City received higher

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<sup>1</sup> HUD defines R/ECAPs as census tracts with a majority non-White population (greater than 50 percent) and with a poverty rate that exceeds 40 percent or is three times the average tract poverty rate for the area, whichever is lower.

<sup>2</sup> HUD defines RCAAs) as affluent, White communities where 80% or more of the population is White and the median household income is \$125,000 or greater (slightly more than double the national median household income in 2016).

environmental scores. As discussed above, the northern area of the City received low economic and education scores and is categorized as a low resource area.

**Transportation:**

Gardena received an All Transit Performance Score of only 4.7, indicated a low combination of trips per week and number of jobs accessible by transit. All Transit estimates that 77.9 percent of jobs and 85.4 percent of workers in Gardena live within ½ a mile from transit.

Based on HUD Opportunity Indicators, Gardena residents, regardless of race, have better access to employment opportunities compared to residents Countywide. Census block groups in the southeastern areas of the City have the greatest access to employment opportunities. Employment opportunities are less accessible to residents in the northwestern areas of Gardena. One block group along the western City border received a jobs proximity score of 39, the lowest in the City. As discussed previously, Gardena also scored higher than the County average in access to transit and low transportation cost.

Additionally, the Southern California Association of Governments (SCAG) developed a mapping tool for High Quality Transit Areas (HQTAs) as part of the Connect SoCal 2020-2045 Regional Transportation Plan/Sustainable Communities Strategy (RTP/SCS). SCAG defines HQTAs as areas within one-half mile from a major transit stop and a high-quality transit corridor. Gardena has high-quality transit running north-south with the Metro Green Line, Gardena Boulevard, and Crenshaw Boulevard all categorized as HQTAs; however, there is no HQTA running east-west that provides efficient and affordable access to the job opportunities in the areas west of the City.

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

As described in the City’s 2021-2029 Housing Element, approximately 63.8% of the Gardena population belongs to a racial or ethnic minority group.

A commonly used measure of segregation is the dissimilarity index which represents the extent to which the distribution of any two groups differs across census tracts or block groups. The values of the dissimilarity index range from 0 to 100, with a value of zero representing perfect integration between the racial groups in question, and a value of 100 representing perfect segregation between the racial groups. In Gardena, dissimilarity between Black/White, Hispanic/White, and Asian or Pacific Islander/White communities increased between 1990 and 2020. Based on HUD’s definition of the various levels of the index, segregation between non-White and White Gardena residents is now moderate. Compared to the County as a whole, segregation is low in Gardena.

## NA-35 Public Housing

### Introduction

The Los Angeles County Development Authority (LACDA) administers the Housing Choice Voucher Program (HCV) for Gardena residents. Approximately 601 Gardena households were receiving HCVs as of March 2026. LACDA currently manages a portfolio of nearly 3,000 public housing units and 26,329 vouchers. As of 2026, a total of 601 HCV participants live in Gardena, benefitting from rental support while expanding their housing choices.

LACDA has been allocated 29,028 HCVs according to the 2025-2026 FY Annual Plan. LACDA’s Section 8 program has a wait list of 4,901 applicants, 29.5 percent of which are elderly and 35.7 percent disabled. According to LACDA, as of March 2026, there are 52 registrants currently residing in the City of Gardena on the Section 8 Waiting List, 13.4 percent of which are elderly and 9.6 percent disabled.

**Table 23 – Public Housing by Program Type**

	Program Type							
	Mod-Rehab	Public Housing	Vouchers					
			Total	Project-based	Tenant-based	Special Purpose Voucher		
						Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of unit vouchers in use	253	2,883	21,087	47	20,550	268	163	59

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

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

**Table 24 – Characteristics of Public Housing Residents by Program Type**

	Program Type							
	Mod-Rehab	Public Housing	Vouchers					
			Total	Project-based	Tenant-based	Special Purpose Voucher		
						Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Average Annual Income	14,341	13,522	14,839	15,746	14,816	14,829	17,842	N/A
Average length of stay	6	8	8	0	8	0	6	N/A
Average Household size	3	2	2	2	2	1	4	N/A
Homeless at admission	0	0	184	0	42	142	0	N/A
Elderly Program Participants (>62)	48	1,138	6,753	15	6,670	38	2	N/A
Disabled Families	40	534	4,416	17	4,269	83	16	N/A
Families requesting accessibility features	253	2,883	21,087	47	20,550	268	163	N/A
HIV/AIDS program participants	0	0	0	0	0	0	0	N/A
DV victims	0	0	0	0	0	0	0	N/A

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

**Table 25 – Race of Public Housing Residents by Program Type**

	Program Type							
	Mod-Rehab	Public Housing	Vouchers					
			Total	Project-based	Tenant-based	Special Purpose Voucher		
						Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	148	1,710	10,344	33	10,071	80	120	40
Black/ African American	60	1,035	8,432	12	8,188	179	38	15
Asian	8	120	2,181	1	2,173	3	1	3
American Indian/ Alaska Native	0	11	76	1	67	6	2	0
Pacific Islander	37	7	54	0	51	0	2	1
Other	0	0	0	0	0	0	0	0

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

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

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

	Program Type							
	Mod-Rehab	Public Housing	Vouchers					
			Total	Project-based	Tenant-based	Special Purpose Voucher		
						Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	124	1,121	7,293	11	7,122	40	105	15
Not Hispanic	129	1,762	13,794	36	13,428	228	58	44

**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 requires that recipients of federal financial assistance, such as public housing authorities, conduct self-evaluations to ensure their programs and activities are accessible to individuals with disabilities. This self-evaluation includes assessing policies, practices, and facilities to identify and rectify any barriers to accessibility. LACDA ensures compliance with Section 504 by fulfilling reasonable accommodation requests and ensuring equal access to all housing programs and services.

Currently, there are 214 families with disabled members and 177 elderly residents assisted through the HCV program. Despite these efforts, LACDA indicated that there are 5 disabled applicants on the waitlist. This illustrates a significant gap between the availability and demand for accessible housing units that are affordable.

To meet the needs of disabled residents, LACDA implements several proactive measures:

- Affirmatively markets units and partners with local agencies that assist families with disabilities.
- Provides a regularly maintained list of accessible units to program participants.
- Conducts ongoing training to ensure staff are knowledgeable about requirements and accessibility standards under Section 504, the Fair Housing Act, and the Americans with Disabilities Act (ADA).
- Collaborates with the Fair Housing service provider to host clinics and landlord-tenant sessions.

These practices demonstrate LACDA's commitment to addressing barriers and ensuring equal access for persons with disabilities.

**What are the number and type of families on the waiting list for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of Public Housing and Housing Choice voucher holders?**

Based on consultations with LACDA, 52 applicants are on the waiting list for housing assistance, reflecting a significant demand for affordable housing. Among these applicants, most are extremely low-income, 7 are elderly, and 5 have disabilities. Currently, the average wait time is seven years.

Based on Table 24, the average annual income of program participants is \$14,839, indicating that most voucher holders are extremely low-income. These income constraints exacerbate housing instability, leaving these households struggling to afford even the least expensive housing in the City without assistance. This demonstrates the continued need for partnerships with workforce development agencies to provide job training, adult learning, and access to higher-paying employment opportunities.

Moreover, the 177 elderly and 214 disabled program participants face additional barriers, including high healthcare costs and limited availability of affordable housing with

accessibility features near supportive services. This highlights the pressing need for affordable units equipped with accessibility features that are located close to healthcare and supportive services.

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

While voucher holders share many of the same challenges as other extremely low- and low-income households in the City, their reliance on housing assistance makes their needs more acute. This is especially true for those participants residing in units that are only affordable with voucher assistance. Without ongoing support, many voucher holders are at risk of eviction and displacement.

### **Discussion**

This analysis highlights the pressing need for additional affordable housing options that are accessible and located near supportive services. The extensive waiting list demonstrates the high demand for affordable units, particularly those equipped with accessibility features. Moreover, voucher holder require wraparound services, including:

- Job training and workforce development to address income disparities
- Affordable childcare and youth programs to alleviate financial pressures on families
- Healthcare and supportive services for elderly and disabled households

Continued collaboration between the City and local organizations is essential to ensure long-term housing stability and improved living conditions for Gardena residents.

## NA-40 Homeless Needs Assessment

### Introduction

Homelessness in the City of Gardena remains a pressing challenge, with a growing number of individuals and families affected by housing instability. There are four federally defined categories under which individuals and families may qualify as homeless: (1) literally homeless; (2) imminent risk of homelessness; (3) homeless under other federal statutes; and (4) fleeing/attempting to flee domestic violence.

The Los Angeles Homeless Services Authority (LAHSA) serves as the lead agency for the Los Angeles Continuum of Care (CoC) and coordinates federal, state, and local funding for homeless services across eight Service Planning Areas (SPAs). The City of Gardena falls within SPA 8, covering the South Bay region.

To better understand the nature and extent of homelessness, LAHSA conducts an annual Point-in-Time (PIT) Count. The 2024 PIT Count revealed a 16 percent decrease in the total homeless population within SPA 8 compared to 2023, and the 2025 PIT Count showed this trend continued with a slight 0.13 percent decrease compared to 2024. While the data suggests incremental progress in addressing homelessness, the overall number of individuals experiencing homelessness remains substantial. Continued need is driven by structural factors such as limited affordable housing, insufficient shelter capacity, and gaps in supportive services necessary to promote long-term housing stability.

This section provides an in-depth analysis of the sheltered and unsheltered populations by household composition, chronic homelessness, and veteran status. Additionally, it explores racial and ethnic disparities and provides estimates of housing assistance needs for families with children and veterans.

**Table 27 – Homeless Needs Assessment**

Household Composition & Population	Homeless on a Given Night		
	Sheltered	Unsheltered	Total
Individuals (those not in family units)	1,383	3,134	4,517
<i>Adults (18+)</i>	<i>1,380</i>	<i>3,134</i>	<i>4,514</i>
<i>Minors (under 18)</i>	<i>3</i>	<i>0</i>	<i>3</i>
Family Households	207	105	312
<i>Adults (18+)</i>	<i>219</i>	<i>155</i>	<i>374</i>
<i>Minors (under 18)</i>	<i>308</i>	<i>175</i>	<i>483</i>
All Households	1,590	3,239	4,929
<i>All People</i>	<i>1,955</i>	<i>3,469</i>	<i>5,424</i>
Chronically homeless persons	463	1,479	1,942
<i>Individuals</i>	<i>411</i>	<i>1,394</i>	<i>1,805</i>
<i>Family Members</i>	<i>52</i>	<i>85</i>	<i>137</i>

**Data Source:** 2025 Los Angeles CoC PIT Count – Service Planning Area 8

**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", then describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).**

The 2025 PIT Count identified 5,424 individuals experiencing homelessness in SPA 8, with 1,955 people (36 percent) residing in emergency shelters or transitional housing and 3,469 individuals (64 percent) living unsheltered. The overwhelming number of unsheltered individuals emphasizes the inadequacy of emergency shelter and transitional housing options in the region.

**Chronically Homeless Individuals and Families**

Single-person households make up the majority of the homeless population in SPA 8, accounting for 83 percent of all homeless individuals. Within this group, 4,448 are adults over the age of 18, while only three are unaccompanied minors under the age of 18.

Chronic homelessness remains a persistent issue, with 1,942 individuals in SPA 8 (36 percent) meeting the criteria for chronic homelessness. These individuals experience prolonged periods of homelessness with a disabling condition or have had four episodes of homelessness within the past three years. The CoC has adopted a Housing First

approach that prioritizes permanent supportive housing paired with wraparound services. Yet gaps remain in behavioral health services and addiction treatment programs which are critical for long-term stability.

### **Veterans**

The veteran population remains a key subgroup within the overall homeless population. The 2024 PIT Count identified 361 homeless veterans in SPA 8, of whom 183 were sheltered (51 percent) and 178 were unsheltered (49 percent). Among these veterans, 102 individuals met the definition of chronic homelessness, with 91 living unsheltered. Many homeless veterans struggle with mental health disorders, difficulty navigating Veterans Affairs (VA) benefits, and a lack of access to affordable housing. Expanding access to permanent supportive housing and mental health services will be critical in reducing veteran homelessness in the City.

### **Families with Children**

Family households experiencing homelessness represent a smaller portion of the overall homeless population. The 2025 PIT Count reported 312 homeless family households with at least one child under 18, totaling 907 individuals, including 483 minors. A significant portion of these families (66 percent) are in shelters, while 34 percent remain unsheltered, highlighting the need for family-oriented shelter services and permanent housing solutions.

These families face unique challenges, including limited access to affordable multi-bedroom units, childcare services, educational support, and job training programs. Addressing these barriers requires a combination of affordable housing development, rental assistance, and expanded supportive services tailored to the needs of these families.

### **Unaccompanied Youth**

Unaccompanied youth represent a particularly vulnerable subset of the homeless population. The 2025 PIT Count identified three unaccompanied minors, with all three in shelters and none living unsheltered. These young individuals often lack familial support, face disruptions in their education, and struggle to secure stable employment. LAHSA's Coordinated Community Plan to Address Youth Homelessness focuses on expanding transitional housing options, family reunification programs, and employment services. However, further investment is needed to strengthen partnerships with organizations specializing in youth homelessness prevention and intervention.

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

The need for additional housing assistance remains significant. For homeless families with children, 312 affordable multi-bedroom housing units are needed to provide stable housing options. The veteran homeless population requires approximately 361 affordable studio or one-bedroom units, coupled with supportive services to facilitate long-term stability. Given the high percentage of chronically homeless individuals, an estimated 1,942 permanent

supportive housing placements are necessary to address the needs of this population. Additionally, expanding transitional housing options for youth is essential to reduce their risk of long-term homelessness.

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

The 2025 PIT Count revealed that Hispanic/Latino individuals make up 43 percent of the homeless population, followed by White individuals at 33 percent, and Black/African American individuals at 28 percent. Despite making up only 11.6 percent of the SPA’s total population, Black/African Americans account for 28 percent of those experiencing homelessness, indicating a stark racial disparity.

These disparities highlight the need for targeted outreach programs, culturally responsive case management services, and resource allocation. Addressing the root causes of racial disparities in homelessness will require expanding economic opportunities, workforce development programs, and access to affordable housing for historically marginalized groups.

**Table 28 – Nature and Extent of Homelessness**

Race	Sheltered	Unsheltered
White	670	1,130
Black / African American	800	717
Asian	37	38
American Indian / Alaskan Native	52	201
Native Hawaiian/Other Pacific Islander	20	51
Middle Eastern or North African	13	31
Hispanic/Latina/e/o	734	1,620

**Data Source:** 2025 Los Angeles CoC PIT Count – Service Planning Area 8

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

A majority of the homeless population in SPA 8 is unsheltered (64 percent), residing in vehicles, encampments, or other places not meant for habitation. Emergency shelters and transitional housing programs serve 1,955 individuals in SPA 8, representing a 36 percent increase from the prior year (1,436 in 2024). While this trend is reflective of the increasing capacity of emergency shelters and transitional housing, the demand for shelter beds and transitional housing still far exceeds supply.

Among the unsheltered population, 42 percent meet the definition of chronic homelessness, while only 23.6 percent of sheltered individuals are chronically homeless. This highlights the critical role emergency shelters and transitional housing play in stabilizing individuals and preventing recurring homelessness.

## **Discussion**

The City of Gardena, in collaboration with LAHSA and local service providers, must prioritize expanding emergency shelter capacity, increasing permanent supportive housing, and strengthening mental health and substance use treatment programs. The city should leverage federal, state, and local resources to enhance homeless prevention programs, rental assistance, and workforce development initiatives. By implementing comprehensive, data-driven strategies, Gardena can create a more effective homeless response system, ensuring greater housing stability, and improved quality of life for its most vulnerable residents.

## NA-45 Non-Homeless Special Needs Assessment

### Introduction

Gardena is home to several special needs populations who face significant barriers to stable housing and supportive services due to unique vulnerabilities. These populations include the elderly and frail elderly, individuals with disabilities, persons with alcohol or drug addictions, individuals living with HIV/AIDS, and survivors of domestic violence. Unlike the general population, these groups often require tailored housing solutions and specialized services to address barriers such as limited income, accessibility needs, health conditions, and social stigma.

This section provides an overview of the characteristics of each group, their specific housing and supportive service needs, and strategies to address these challenges. By understanding the unique obstacles faced by these groups, the City can design and implement programs that foster stability, independence, and improved quality of life for its most vulnerable residents.

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

#### **Elderly and Frail Elderly**

The elderly population, defined by HUD as individuals aged 62 or older, is a growing demographic in the City of Gardena, accounting for approximately 21 percent of the total population (ACS S0101). A particularly vulnerable subset of this group is the frail elderly, who require assistance with three or more daily living activities.

The City is home to 8,580 elderly households, constituting 42 percent of all households (Table 7). Among these, 5,545 elderly households are low- and moderate-income ( $\leq$  80 percent of AMI). Financial challenges remain pronounced among these elderly households, with 40 percent experiencing cost burdens (2,235 households) and 21 percent facing severe cost burdens (1,165 households).

Elderly households' reliance on fixed or limited incomes leaves them particularly vulnerable to rising costs, financial instability, and diminished quality of life. As the City's population continues to age, the demand for housing and supportive services tailored to the needs of elderly and frail elderly residents will grow.

#### **Persons with Disabilities**

Persons with disabilities, defined by HUD as individuals with physical, mental, developmental, or emotional impairments that substantially limit major life activities, represent 12 percent of the City's population (7,088 residents) (ACS S1810). The correlation between age and disability is significant, with slightly over one third (37.8 percent or 3,644 residents) of disabled residents being over the age of 65. The most common disabilities include ambulatory difficulty (62 percent), independent living difficulty (52 percent), and hearing difficulty (37 percent).

Persons with disabilities frequently encounter unique barriers to independent living, including limited employment opportunities, high healthcare costs, and discrimination in securing housing. The scarcity of units that are both affordable and accessible further exacerbates these challenges, highlighting the importance of tailored housing solutions that promote independence and stability.

### **Persons with Alcohol and Other Drug Addictions**

Substance use disorders, including alcohol and drug addictions, continue to pose a significant challenge in Gardena. While obtaining accurate data on addiction is difficult due to the stigma surrounding substance use and fear of criminal repercussions, available statistics reveal concerning trends that indicate a pressing need for intervention.

In Los Angeles County, alcohol and other drug related hospitalizations increased by 38 percent from 2012 to 2022 ([LA County Public Health](#)). The opioid crisis, in particular, continues to have a profound impact on the community. In 2023, the County reported 2,085 opioid-related deaths, which is a dramatic increase from the 494 deaths in 2014 (LA County Public Health). Alarming, 94 percent of these fatalities were linked to fentanyl, highlighting the growing presence of this highly potent synthetic opioid and its devastating consequences.

Substance use often exacerbates barriers to stable housing, employment, and healthcare. These challenges are further complicated by the stigma surrounding addiction, which frequently discourages individuals from seeking treatment.

### **Victims of Domestic Violence**

In 2024, the Gardena Police Department responded to 221 domestic violence related calls. Many survivors require immediate relocation to long-term housing to escape dangerous environments. Survivors face numerous challenges, including financial instability, the need for legal advocacy, and rebuilding their lives after leaving abusive situations.

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

The housing and supportive service needs of these populations were identified through resident surveys, consultations with stakeholders and service providers, and analyses of local and national data sources and reports. These efforts provided a comprehensive understanding of the unique challenges and service gaps faced by these populations.

### **Elderly and Frail Elderly**

The housing and supportive service needs of the elderly and frail elderly residents are centered on maintaining independence, ensuring accessibility, and promoting social connection. Key housing needs include affordable units equipped with aging-in-place features, such as grab bars, ramps, no-step entries, and single-story layouts. Accessible transportation options, proximity to healthcare services, and community-based programs are essential to enhancing quality of life.

Supportive services must address the unique challenges faced by elderly residents, including fixed incomes, mobility limitations, and social isolation. Services such as in-home care, meal delivery, and social engagement programs are critical to mitigate the risks associated with aging and fostering independence.

### **Persons with Disabilities**

Housing needs for persons with disabilities include affordable and accessible units that accommodate a variety of impairments, such as mobility challenges, sensory disabilities, and cognitive conditions. Features such as widened doorways, no step thresholds, lowered countertops, roll-in showers, and auditory or visual aids are critical to ensuring independence. Proximity to healthcare providers and accessible public transportation further enhances the ability of persons with disabilities to live independently.

Supportive services should include case management, vocational training, and access to specialized healthcare. These services help disabled individuals overcome the unique challenges they face by ensuring they have opportunities for independent living.

### **Persons with Alcohol and Other Drug Addictions**

Stable housing paired with integrated supportive services is vital for individuals recovering from substance use disorders. Transitional housing, sober living environments, and long-term supportive housing provide safe and structured settings conducive to recovery and reintegration into the community.

Supportive services must include detoxification programs, outpatient and inpatient treatment options, counseling, and peer support networks. Prevention and education initiatives targeting youth and at-risk populations are key to altering perception of substance use and mitigating its impact on the community.

### **Victims of Domestic Violence**

Victims of domestic violence, and other members of their households such as children, often require immediate access to emergency shelters or transitional housing to escape unsafe environments. Long-term supportive housing is also needed to ensure survivors can achieve stability and rebuild their lives.

Supportive services must include counseling, legal advocacy, financial assistance, and workforce development programs to address the comprehensive needs of survivors and promote self-sufficiency.

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

Human Immunodeficiency Virus (HIV) compromises the immune system, which can progress to Acquired Immunodeficiency Syndrome (AIDS) if not treated. According to the Center for Disease Control's (CDC) [Atlas Plus Program](#), 51,652 residents were living with HIV in Los Angeles County in 2023, including 1,627 newly diagnosed cases that year. Among those living with HIV, 71 percent received HIV medical care, and 63 percent

achieved viral suppression. These outcomes highlight the importance of access to affordable healthcare to manage their condition effectively.

Individuals living with HIV/AIDS are more likely to experience housing instability, discrimination, and limited access to healthcare. Stable and affordable housing is a key determinant of health for this population, as it supports adherence to treatment plans, reduces the risk of health complications, and minimizes hospitalization rates. As such, the availability of affordable housing near specialized HIV/AIDS healthcare providers is particularly vital to improving health outcomes and quality of life for this population.

Families of individuals with HIV/AIDS face additional burdens, including navigating the social stigma associated with the condition, managing financial pressures from medical expenses, and navigating the complexities of accessing appropriate service providers. These challenges often result in heightened stress and economic strain, creating a cycle of instability that hinders effective treatment and overall well-being.

Addressing gaps in supportive services is also critical to improving the quality of life for individuals with HIV/AIDS and their families. Initiatives should prioritize addressing both physical and mental health needs through case management, counseling, and nutritional assistance. These services are essential for improving health outcomes and ensuring individuals living with HIV/AIDS and their families can lead healthy, stable, and dignified lives.

## **Discussion**

This section highlights the various challenges faced by special needs populations in the City of Gardena. Each group experiences distinct barriers to stable housing and supportive services, ranging from affordability and accessibility to social stigma and access to specialized services.

Addressing these needs requires a comprehensive approach that expands affordable housing options with integrated supportive services that are tailored to the unique needs of these residents.

## NA-50 Non-Housing Community Development Needs

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

Gardena recognizes the importance of well-maintained and accessible public facilities in supporting community well-being and enhancing quality of life for residents, particularly low- and moderate-income households. Through community engagement efforts and stakeholder consultations conducted as part of the Consolidated Plan process, residents identified improvements to neighborhood facilities, parks, and youth-oriented spaces as important community priorities. These facilities play a vital role in providing opportunities for recreation, community engagement, and access to supportive services.

While these needs remain important, the City anticipate address public facility improvements primarily through other funding sources, including federal and state grant programs and the City's local general fund. For instance, the City is currently leveraging federal Community Project Funding (CPF) to revitalize and transform the Community Aquatic and Senior Center into a state-of-the-art facility that serves residents of all ages and demographics. As a result, the City does not anticipate utilizing its limited CDBG resources for public facility improvements during the Consolidated Plan period. Instead, CDBG funds will be prioritized for activities where the program can have the greatest impact on addressing the needs of low- and moderate-income households.

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

The City's public facility needs were identified through a combination of community engagement, stakeholder input, and data analysis conducted during the preparation of the Consolidated Plan. Key sources include resident surveys, community meetings, stakeholder consultations, and review of local planning documents.

This multi-faceted approach provided residents and stakeholders with opportunities to identify priority needs and the role these facilities play in supporting vulnerable populations and overall quality of life. Together, these sources informed the City's understanding of public facility needs while helping ensure that future investments, regardless of funding source, are aligned with community priorities and support access for low- and moderate-income residents.

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

Public improvements are essential for creating safe, accessible, and suitable living environments, particularly in underserved neighborhoods. During the Consolidated Plan outreach process, residents and stakeholders identified improvements to neighborhood infrastructure, particularly accessibility enhancements and pedestrian safety improvements, as important community priorities.

While these infrastructure needs remain important, the City anticipates addressing public improvements primarily through other funding sources, including Measure R, Proposition A, Proposition C, and Gas Tax revenue. As a result, the City does not anticipate utilizing its limited CDBG resources for public improvement activities during the Consolidated Plan

period. Instead, CDBG funds will be prioritized for activities where the program can have the greatest impact on addressing the needs of low- and moderate-income residents.

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

The City's public infrastructure needs were identified through a combination of community engagement, stakeholder consultations, and review of local planning documents during the preparation of the Consolidated Plan. Community meetings and surveys provided opportunities for residents to highlight infrastructure priorities. Stakeholder consultation also provided additional insight into infrastructure challenges affecting low- and moderate-income residents.

In addition, the City reviewed existing planning documents and infrastructure assessments, including the City's Capital Improvement Plan (CIP), which helped identify both current infrastructure needs and long-term investment priorities. Together, these sources informed the City's understanding of infrastructure needs while ensuring that future improvements are aligned with community priorities and support safe and accessible neighborhoods.

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

Public services are an important component of supporting community well-being and addressing the needs of low- and moderate-income residents in Gardena. Through the Consolidated Plan outreach process, residents and stakeholders identified several public service needs, including youth development programs and services that support survivors of domestic violence. These programs play a critical role in providing safe and constructive environments for vulnerable households.

While these service needs remain important, the City anticipates that many of these programs will continue to be addressed through other funding sources and existing partnerships with various service providers. For instance, the City will continue supporting the Fair Housing Foundation with General Fund dollars to ensure residents have access to fair housing services. Given the City's limited CDBG allocation, the City does not anticipate utilizing CDBG funds for public service activities during the Consolidated Plan period. Instead, the City will prioritize CDBG resources for activities where the program can have the greatest impact in addressing the needs of low- and moderate-income residents.

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

The City's public service needs were identified through a combination of community engagement, stakeholder input, and review of local data during the preparation of the Consolidated Plan. These efforts provided insight into community priorities and highlighted potential gaps in available services.

Together, these sources informed the City's understanding of public service needs while ensuring that future investments, regardless of funding source, are responsive to community priorities and support for low- and moderate-income residents.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview

The Market Analysis section provides a clear picture of the environment in which the City of Gardena must administer its programs over the course of the Consolidated Plan. In conjunction with the Needs Assessment, this analysis serves as the basis for identifying the City's housing assets and needs, understanding the private market dynamics, and determining where to focus public investment over the next five years.

The **housing market analysis** evaluates Gardena's housing market in terms of supply, demand, cost, and condition of housing. It also identifies the existing public housing stock, whether any units are at risk of being lost from the affordable housing inventory, and the condition of said units to inform the City's strategy for improving the living environment of households residing in public and assisted housing.

The **homeless and special needs analysis** describes the current inventory and capacity of facilities, housing, and services to meet the needs of homeless persons and special needs populations that require supportive housing services due to factors such as age, disability, and other vulnerabilities.

The **barriers to affordable housing analysis** evaluates whether there are any regulatory barriers to affordable housing, including public policies that affect the cost of housing and the incentives to develop, maintain, or improve affordable housing in Gardena. These include tax policies, land use controls, zoning ordinances, building codes, and policies that negatively impact the return on residential investment.

The **broadband and hazard mitigation analysis** focuses on the needs of low- and moderate-income communities, particularly as it relates to their gaps in access to high-speed internet and their vulnerability to natural hazards.

# MA-10 Number of Housing Units

## Introduction

The availability, composition, and affordability of housing in Gardena significantly impacts residents’ ability to secure stable and suitable housing. This section analyzes the City’s housing stock, including property types, tenure distribution, and unit sizes, to evaluate whether the supply meets the needs of the population. The total number of residential structures by property type is provided in Table 29. Property types include single-family (1-4 units), multi-family (5 or more units), and mobile homes. Table 30 details the number of residential structures by unit size (number of bedrooms) and tenure.

Gardena’s housing market is characterized by limited inventory, rising demand, and increasing construction costs, all of which contribute to affordability challenges. As of 2020, the City had 21,375 housing units, of which 47 percent were owner-occupied (10,005 units), 49 percent were renter-occupied (10,385 units), and 5 percent were vacant (985 units). The housing stock predominantly consists of single-family homes (67 percent), followed by multi-family units (28 percent) and a small proportion of mobile homes (6 percent). The City’s development patterns have led to a relative shortage of diverse housing types that could better serve the needs of different household sizes and income levels.

There is a clear imbalance between housing unit sizes and tenure types, which affects accessibility and affordability. Owner-occupied units tend to be larger, with 72 percent offering four or more bedrooms, compared to just 21 percent of rental units. Conversely, rental properties are far more likely to be smaller units, with 38 percent of all rental units consisting of studios or one-bedroom apartments, whereas only 5 percent of owner-occupied units fall into this category. This disparity disproportionately impacts larger households, forcing many into overcrowded conditions or cost burdens due to limited options. These mismatches in unit availability and affordability exacerbate housing instability, particularly for low- and moderate-income residents.

**Table 29 – Residential Properties by Unit Number**

Property Type	Number	Percent
1-unit detached structure	9,385	44%
1-unit, attached structure	2,105	10%
2-4 units	2,780	13%
5-19 units	3,335	16%
20 or more units	2,555	12%
Mobile Home, boat, RV, van, etc.	1,215	6%
Total	21,375	100%

**Data Source:** 2016-2020 ACS

**Table 30 – Unit Size by Tenure**

	Owners		Renters	
	Number	Percent	Number	Percent
No bedroom	170	2%	810	8%
1 bedroom	335	3%	3,100	30%
2 or 3 bedrooms	2,265	23%	4,300	41%
4 or more bedrooms	7,235	72%	2,175	21%
Total	10,005	100%	10,385	100%

**Data Source:** 2016-2020 ACS**Table 31 – Affordable Housing Covenants**

Property	Assisted Units	Total Units	Funding	Status
Abrego Gardens	3	9	Non-HUD	31-Dec-29
Beach Court Apts.	6	6	HUD 202/811	30-Sep-25
The Boulders	1	14	Non-HUD	20-Mar-49
Braddock House	1	1	Non-HUD	10-Aug-67
Brittany Park	4	4	Non-HUD	31-Dec-28
Casa con Tres	11	12	Non-HUD	28-May-37
Casa de Familia	15	16	Non-HUD	30-Aug-35
Casa de las Flores	7	43	Non-HUD	11-Aug-34
Central Plaza Apts.	22	112	Section 8	30-Nov-41
College Park Apts.	11	35	Non-HUD	11-Feb-64

**Data Source:** HUD Multifamily Assistance and Section 8 Database; 2021-2029 Housing Element

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

The City of Gardena leverages a variety of federal, state, and local programs to support the development and preservation of affordable housing. The Housing Choice Vouchers (HCV) program, administered by the LACDA, provides rental assistance to approximately 601 low-income households, enabling them to secure housing in the private market. However, due to limited availability of rental units that meet program standards, many voucher recipients struggle to find housing.

As shown in Table 31, there are 4 residential properties with a total of 314 assisted units. These properties serve low-income families, elderly residents, and individuals with disabilities. Some properties such as Spring Park Senior Villas provide units specifically for seniors, while others such as Gardena Valley Towers provide affordable housing for low-income families. Many of these units are subject to affordability covenants that ensure they remain affordable for extended periods, with expiration dates ranging from 2026 to 2065.

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

Reductions in publicly subsidized housing stock contribute to the shortage of affordable housing. Without proactive intervention, these units are at risk of converting to market rate housing, potentially displacing low- and moderate-income households. For this reason, HUD requires the City to analyze the scope of potential losses to better safeguard the community's affordable housing inventory.

The preservation of existing affordable housing is a critical concern, as many units are at risk of converting to market-rate housing when affordability restrictions expire. Currently, three project-based Section 8 contracts, covering 278 affordable units, are renewed either annually or every five years, making them vulnerable to market-rate conversion upon contract expiration. The loss of these units would significantly impact the current tenants and reduce the availability of affordable housing in the community.

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

Gardena's total housing stock of 21,375 units does not adequately meet the needs of its residents, particularly in terms of affordability and unit size distribution. Rising housing costs, coupled with low vacancy rates, create intense competition for available units, driving up rents and limiting options for low- and moderate-income households. The lack of diverse housing types exacerbates these challenges.

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

Gardena's housing market exhibits critical gaps across various housing types, resulting in a mismatch between the available supply and demand.

### **Smaller Housing Alternatives**

Gardena faces a shortage of affordable studios and one-bedroom units that are suitable for single-person households, small families, and seniors seeking to downsize. Currently, households with two people or fewer make up 56 percent of all households, including 5,471 homeowners and 5,902 renters. Despite this demand, the housing stock only offers 505 owner-occupied units and 3,910 renter-occupied units with one bedroom or less.

This limited inventory creates intense competition, driving up rental and purchase prices for smaller units. As a result, many individuals are forced to pay more than they can sustainably afford, live in units that do not fit their needs, or leave the community entirely. Seniors often struggle to find affordable, appropriately sized homes preventing them from downsizing. This, in turn, limits housing mobility as larger homes that could accommodate growing families remain occupied by older adults who have few alternative options. Expanding the supply of smaller affordable units is critical to alleviating these pressures and providing greater housing choice for residents in different stages of life.

### **Family-Sized Rentals**

The scarcity of larger rental units with four or more bedrooms poses significant challenges for larger families in Gardena. As shown in the Needs Assessment, 1,234 low- and moderate-income households experience overcrowding, with renters making up 76 percent (940 households) of this total. According to 2016-2020 ACS data (S2501), there are 2,821 renters with four or more people in their household. However, the existing housing stock includes only 2,175 rental units with four or more bedrooms, which is insufficient to meet demand.

This shortage forces many families to live in overcrowded conditions or pay unsustainably high rents to secure adequate spaces. The lack of family-sized rental units disproportionately affects low- and moderate-income households, placing them under severe financial strain and increasing their risk of housing instability or displacement. Without access to appropriately sized homes, families must often double up with relatives, rent smaller units, or relocate outside of the City. Addressing this issue will require the development of larger rental units that are affordable across various income levels to ensure families can secure stable and adequate housing without excessive cost burdens.

### **Accessible Housing**

Another critical gap in Gardena's housing market is the lack of accessible housing for individuals with disabilities. Many residents require specific features such as grab bars, ramps, widened doorways, no step thresholds, and auditory or visual aids to maintain their independence and quality of life. However, the existing housing stock lacks sufficient units equipped with these features, leaving many individuals without viable housing options.

The lack of accessible units not only limits opportunities for individuals with disabilities to live independently but also creates additional barriers for caregivers and family members. Moreover, the absence of accessible housing exacerbates imbalances in housing choice and quality for residents with disabilities, who may already face other economic or social challenges. To address these needs, it is imperative for the City to prioritize the development of accessible units in both new construction and rehabilitation projects.

### **Discussion**

Gardena's housing market faces significant supply gaps that hinder affordability and accessibility for various population groups. The shortage of small, affordable units makes it difficult for single-person households, small families, and seniors to find suitable housing. At the same time, large families struggle with overcrowding due to a lack of spacious rental options, and individuals with disabilities face barriers to securing accessible homes.

Addressing these challenges requires a comprehensive approach that includes expanding the diversity of housing types, increasing the supply of affordable units, and ensuring that new developments meet the needs of a broad range of residents. By aligning policy efforts and resources with identified housing needs, the City can create a more sustainable housing market that meets the needs of all residents.

## MA-15 Housing Market Analysis: Cost of Housing

### Introduction

The cost of housing is a key determinant of accessibility and stability within a community. In Gardena, rising housing costs continue to place significant financial strain on residents, particularly low- and moderate-income households. The gap between housing costs and income levels has widened dramatically, making homeownership unattainable for most and rental housing increasingly unaffordable. When housing costs rise faster than wages, affordability gaps emerge, leading to increased cost burdens, overcrowding, displacement, and homelessness.

Recent trends highlight significant increases in home values and rents, driven by limited housing supply, strong demand, and rising construction costs. Between 2010 and 2020, the median home value in the City increased by 46 percent, rising from \$354,900 to \$519,000. Over the same period, median contract rents increased by 18 percent, from \$1,082 to \$1,281. These increases accelerated between 2020 and 2023, with home values surging another 29 percent to \$667,600, and median contract rents rising 37 percent to \$1,761.

These rapid cost increases highlight the growing affordability crisis for Gardena residents. Fair Market Rents (FMR) and HOME Rents remain lower than the area’s median rents, indicating the importance of rental assistance programs in bridging affordability gaps. Despite this, the availability of affordable units remains insufficient to meet demand.

**Table 32 – Cost of Housing**

Cost of Housing	2010	2020	2023	% Change
Median Home Value	\$354,900	\$519,000	\$667,600	46%
Median Contract Rent	\$1,082	\$1,281	\$1,761	18%

**Data Source:** 2006-2010 ACS (Base Year), 2016-2020 ACS (Most Recent Year); 2019-2023 ACS (DP04)

**Table 33 – Rent Paid**

Rent Paid	Number	Percent
Less than \$500	830	8.0%
\$500-999	1,810	17.4%
\$1,000-1,499	4,440	42.8%
\$1,500-1,999	1,955	18.8%
\$2,000 or more	1,365	13.1%
Total	10,400	100.1%

**Data Source:** 2016-2020 ACS

**Table 34 – Housing Affordability**

Units Affordable to Household Earning	Renter	Owner
30% HAMFI	485	No Data
50% HAMFI	2,255	490
80% HAMFI	6,660	935
100% HAMFI	No Data	1,535
Total	9,400	2,960

**Data Source:** 2016-2020 CHAS

**Table 35 – Monthly Rent**

Monthly Rent	Efficiency	1 BR	2 BR	3 BR	4 BR
Fair Market Rent	\$1,534	\$1,747	\$2,222	\$2,888	\$3,170
High HOME Rent	\$1,415	\$1,518	\$1,823	\$2,097	\$2,320
Low HOME Rent	\$1,103	\$1,182	\$1,418	\$1,639	\$1,828

**Data Source:** 2023 HUD FMR and HOME Rents

**Table 36 – Rental Housing Costs**

Rental Cost by Bedroom	2023	2024	2025
1-bedroom	\$1,895	\$1,895	\$1,925
2-bedroom	\$2,225	\$2,395	\$2,495
3-bedroom	\$3,850	\$3,400	\$4,000

**Data Source:** Zumper Research

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

The City of Gardena's housing market does not adequately serve households across all income levels. On paper, 10,825 housing units are considered affordable to the City's 11,910 low- and moderate-income households ( $\leq 80$  percent of AMI). While this may suggest there is only a shortage of 1,085 units, this figure is misleading because it does not account for critical issues such as the suitability of housing for specific household needs, whether units are actually available for occupancy, or whether affordable units are occupied by households they are intended to serve. These challenges highlight the complexities of the housing market and the barriers faced by many residents in securing appropriate and affordable housing.

A notable issue is the mismatch between affordable housing units and their occupants. While data suggests there are sufficient units affordable to low- and moderate-income

households, there is no assurance that these units are occupied by the intended income groups. Higher-income households often occupy lower-cost housing, which reduces the availability of these units for low- and moderate-income residents who need them most. This misallocation exacerbates the housing crisis and highlights a key inefficiency in the market.

Additionally, the Needs Assessment revealed widespread housing cost burdens among low- and moderate-income households, with the greatest challenges faced by extremely low-income households ( $\leq 30$  percent of AMI). There are 4,240 extremely low-income households in Gardena competing for just 485 affordable units. This results in a market characterized by high competition, low vacancy rates, and the lack of alternative options which makes these units effectively inaccessible for many residents. Low- and moderate-income households face similar pressures, as housing demand continues to exceed the production of affordable units.

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

Housing affordability challenges are projected to persist as home values and rents continue to rise faster than income levels. With the median home value reaching \$667,600 in 2023, homeownership remains unattainable for most residents. To afford a home at this price point, a household would need an annual income of approximately \$165,814.64, assuming a 20 percent down payment of \$133,520. This income threshold far exceeds what most Gardena residents earn, effectively locking them out of homeownership and increasing long-term reliance on rental housing. As home prices continue to rise, the opportunity to build generational wealth through homeownership diminishes, particularly for low- and moderate-income households.

The rental market presents similarly concerning trends. The current market rent for a two-bedroom unit at \$2,495 and a three-bedroom unit at \$4,000 places these housing options well beyond the financial reach of many low- and moderate-income residents. At these prices, a household would need an annual income of \$99,800 to afford a two-bedroom unit and \$160,000 for a three-bedroom unit without experiencing cost burdens. This highlights the severe affordability gap in the rental market. As rental costs continue to climb, low- and moderate-income households face even greater barriers to securing stable housing, pushing many into cost burdened, overcrowded, or substandard housing conditions.

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

Fair Market Rents (FMR) and HOME Rents are essential tools for addressing the housing affordability gap in Gardena, particularly for low-income households. These programs provide crucial benchmarks for affordable rental pricing that align with the financial capacity of households earning at or below specific income thresholds.

For instance, the 2023 FMR for a two-bedroom unit is \$2,222 which is 11 percent lower than the area median rent of \$2,495 for the same type of unit. Low HOME Rents provide an even

deeper level of affordability, with two-bedroom units priced at \$1,418, making them accessible to low-income households. These rent levels provide a much-needed safety net, yet the availability of units at these price points is extremely limited due to financial disincentives for landlords and developers.

The significant gap between market-rate rents and affordable rent thresholds highlights the inability of the private market to produce and maintain low-cost housing without significant subsidies. For a developer, renting a two-bedroom unit at Low HOME Rent levels would result in \$258,480 of foregone income over a 20-year affordability period compared to market-rate rents. Even renting at FMR levels would result in \$65,520 in lost income over the same period. These figures reveal the financial disincentives inherent in producing affordable housing, emphasizing the critical role of public assistance to encourage private sector participation in affordable housing development.

### **Discussion**

Gardena's housing affordability crisis is driven by rising home values, escalating rents, and the inability of the private market to produce affordable units without significant public assistance. Homeownership remains out of reach for most residents, and rental costs continue to climb, disproportionately affecting low- and moderate-income households.

To address these challenges, the City must adopt a comprehensive approach that integrates the production of new affordable units, the preservation of existing affordable housing, and the expansion of rental assistance programs. Public investment is critical to offset the financial losses incurred by developers to ensure that Gardena's housing stock meets the needs of all residents, not just those who can afford market-rate housing.

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

### Introduction

Assessing the condition and age of the City of Gardena's housing stock provides essential insights into the challenges of maintaining safe, habitable, and affordable housing. The condition of housing not only affects its livability but also impacts affordability. This evaluation is critical for developing strategies to address housing deficiencies, mitigate health risks, and preserve the long-term viability of the City's existing housing inventory.

As of 2020, approximately 34 percent of owner-occupied units and 48 percent of renter-occupied units in the City exhibit at least one substandard condition such as lacking complete kitchen or plumbing facilities, overcrowding, or cost burden. These conditions are most prevalent among low- and moderate-income households, who often lack the financial resources to address them. Compounding these challenges, 79 percent of the housing stock was built before 1980, increasing the likelihood of structural deficiencies, outdated electrical and plumbing systems, and lead-based paint hazards. The condition and aging nature of the housing stock emphasizes the critical need for rehabilitation programs that support both homeowners and landlords in addressing deficiencies.

### Definitions

The City of Gardena defines housing conditions based on the California Health and Safety Code (HSC). A housing unit is classified as "substandard" if it poses a risk to the health, safety, or welfare of its occupants or the public. Conditions that contribute to substandard housing include:

- Inadequate sanitation (e.g., lacking complete kitchen or plumbing facilities)
- Structural hazards (e.g., compromised foundations, walls, or other vertical supports)
- Hazardous electrical, plumbing, or mechanical systems that are unsafe or not functioning properly
- Faulty weather protection (e.g., leaky roofs or insufficient insulation)
- Fire, health, or safety hazards (as determined by appropriate fire or health official)
- Use of unapproved or unsafe construction materials, or non-compliant additions
- Inadequate structural resistance to horizontal forces.

For the purposes of the CDBG programs, housing units in substandard condition are considered suitable for rehabilitation if the deficiencies can be corrected in a cost-effective manner without requiring complete demolition.

Housing units are classified as being in "standard" condition if they comply with all applicable state and local requirements and meet HUD's National Standards for the Physical Inspection of Real Estate (NSPIRE).

**Table 37 – Condition of Units**

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
With one selected Condition	3,380	34%	5,015	48%
With two selected Conditions	280	3%	845	8%
With three selected Conditions	0	0%	55	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	6,350	63%	4,475	43%
Total	10,010	100%	10,390	100%

Data Source: 2016-2020 ACS

**Table 38 – Year Unit Built**

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
2000 or later	670	7%	465	4%
1980-1999	1,205	12%	2,020	19%
1950-1979	5,950	59%	6,155	59%
Before 1950	2,180	22%	1,745	17%
Total	10,005	100%	10,385	99%

Data Source: 2016-2020 CHAS

**Table 39 – Risk of Lead-Based Paint**

Risk of LBP Hazard	Owner-Occupied		Renter-Occupied	
	Number	Percent	Number	Percent
Units Built Before 1980	8,130	81%	7,900	76%
<i>with children under 6</i>	590	6%	165	2%
Units Built Before 1980 with households <80% AMI	15,190	19.6%	25,655	36.2%
<i>with children under 6</i>	1,785	2.3%	5,805	8.2%

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

**Table 40 – Vacant Units**

	<b>Suitable for Rehabilitation</b>	<b>Not Suitable for Rehabilitation</b>	<b>Total</b>
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Data Source:** No Data Available

### **Need for Owner and Rental Rehabilitation**

Gardena housing stock shows widespread signs of deterioration, particularly among rental units which constitute the majority of the City’s housing inventory. As Table 37 indicates, approximately 48 percent of renter-occupied and 34 percent of owner-occupied units exhibit at least one substandard condition. Among rental units, 8 percent have two or more conditions, with some showing multiple deficiencies that compound housing instability.

The age of a housing unit is a key predictor of its likelihood to require rehabilitation. In Gardena, over 79 percent of all housing units were built before 1980, with a significant portion dating back more than 45 years. Older housing is more likely to have structural deficiencies, outdated systems, and environmental hazards such as lead-based paint (LBP). Older homes not only require maintenance but also contribute to higher utility costs due to outdated insulation, inefficient appliances, and poor ventilation. Without rehabilitation, these issues can worsen over time, leading to unsafe and uninhabitable conditions for many residents.

Given that nearly half of all renter-occupied units and more than a third of owner-occupied units require repairs, housing rehabilitation programs must be prioritized. Low- and moderate-income homeowners often lack the financial means to make essential repairs, leading to progressive deterioration of their properties. Programs that provide grants or low-interest loans for rehabilitation are essential to supporting these households and preserving the quality and affordability of the City’s housing stock.

Rental housing, which accounts for over half of Gardena's housing units, require additional attention. Many landlords lack incentives or the financial capacity to make necessary repairs, leaving renters vulnerable to unsafe and unhealthy living environments. Expanding landlord incentive programs, coupled with stronger code enforcement, is critical to ensuring rental units remain habitable.

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

One of the most pressing risks associated with aging housing stock is the presence of lead-based paint (LBP) in homes constructed before 1978, when lead paint was banned. Among Gardena’s 16,030 pre-1980 housing units, an estimated 13,175 are occupied by low- and

moderate-income households. Within this group, 3,180 units house children under six years old, representing a high-risk population for lead poisoning.

Exposure to lead can cause severe health effects, especially for children, including developmental delays, behavioral issues, and neurological damage. Addressing LBP hazards through testing and abatement programs, tenant education, and landlord compliance measures is essential to protecting public health and ensuring safe housing.

### **Discussion**

The aging condition of Gardena's housing stock presents both a challenge and an opportunity. Rehabilitation of existing housing is a cost-effective solution that not only extends the lifespan of aging properties but also prevents the loss of affordable housing units, reduces health hazards, and improves residents' quality of life.

Preservation efforts are particularly vital for low- and moderate-income households, who are disproportionately impacted by substandard conditions and face the greatest obstacles to maintaining their homes. By implementing comprehensive housing rehabilitation programs, the City can ensure its housing inventory remains safe, habitable, and accessible.

## MA-25 Public and Assisted Housing

### Introduction

As indicated in the Needs Assessment, the City of Gardena does not operate traditional public housing developments. Instead, LACDA administers the Housing Choice Voucher (HCV) program to provide housing assistance to low- and moderate-income households. This decentralized approach leverages partnerships with private landlords and housing providers to meet the City’s affordable housing needs.

**Table 41 – Total Number of Units by Program Type**

	Program Type							
	Mod-Rehab	Public Housing	Vouchers					
			Total	Project-based	Tenant-based	Special Purpose Voucher		
						Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# unit vouchers available	261	2,962	21,798	1	21,797	1,264	1,357	558
# of accessible units								

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

\*Data was not available on vouchers by project-based and tenant-based designation

### Describe the supply of public housing developments.

There are no public housing developments in the City of Gardena. Housing choice and project-based vouchers serve as the primary tool for addressing housing affordability challenges. These vouchers provide crucial assistance to low-income families, elderly individuals, and people with disabilities, enabling them to secure housing in the private market. However, the current supply is insufficient to meet the City’s growing demand for affordable housing.

### 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

Gardena does not have any traditional public housing developments. All housing assistance is provided through the HCV program. LACDA monitors the condition of all voucher-assisted units to ensure they meet HUD’s standards.

**Table 42 - Public Housing Condition**

Public Housing Development	Average Inspection Score
Not applicable	Not applicable

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

While there are no public housing units in the City, LACDA ensures that all voucher-assisted units comply with HUD standards. The NSPIRE inspection criteria evaluates the physical condition of units, focusing on health, safety, and habitability. These inspections play a critical role in preserving the quality of the existing assisted housing stock and addressing the unique needs of voucher holders.

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

LACDA employs a comprehensive strategy to improve the living environment of low- and moderate-income families residing in assisted housing. These efforts aim to enhance housing quality, promote economic mobility, and address the holistic needs of vulnerable populations. Key components of the strategy include:

- **Counseling:** LACDA counsels HCV holders to assist them with locating units in areas with lower concentrations of poverty or minority populations. This initiative supports deconcentration efforts and expands access to higher opportunity neighborhoods which improve outcomes for families.
- **Resource Leveraging:** The agency actively seeks additional funding and resources to maintain and expand the supply of safe, decent, and sanitary housing units.
- **Supportive Service Partnerships:** LACDA partners with community organizations to provide on-site services designed to address the unique needs of program participants, including:
  - Workforce Development: Job training, adult education, and workforce development programs to address income disparities and promote self-sufficiency.
  - Childcare and Youth Programs: Affordable childcare and after school programs to alleviate financial pressures on families.
  - Healthcare Services: Primary care, mental health support and substance use services for residents.
  - Financial Literacy: Credit counseling, budgeting workshops, and homeownership counseling to empower families to achieve financial stability.
  - Food Assistance: Partnerships with food banks and meal programs to address food insecurity among households.

## MA-30 Homeless Facilities and Services

### Introduction

This section provides a summary of the facilities, housing, and services that meet the needs of homeless people throughout the City of Gardena. HUD uses the following definitions for these three facility types:

- **Emergency Shelter (ES)** is any facility with the primary purpose of providing a temporary shelter for the homeless in general or for specific homeless populations which does not require occupants to sign leases or occupancy agreements.
- **Transitional Housing (TH)** is designed to provide homeless individuals and families with interim stability and support to successfully move to and maintain permanent housing. Transitional housing may be used to cover the costs of up to 24 months of housing with accompanying supportive services. Program participants must have a lease (or sublease) or occupancy agreement when residing in transitional housing.
- **Permanent Supportive Housing (PSH)** is defined as community-based housing paired with supportive services to serve households in which at least one member has a disability. Housing does not have a designated length of stay in which formerly homeless individuals and families live as independently as possible. Under PSH, a program participant must be the tenant on a lease (or sublease) for an initial term of at least one year that is renewable and is terminable only for cause.

The most recent inventory of resources available within Los Angeles County for emergency shelters, transitional housing, and permanent supportive housing units comes from the 2024 Housing Inventory reported to HUD by the Los Angeles CoC as reflected below.

**Table 43 – Facilities and Housing Targeted to Homeless Households**

	ES Beds	TH Beds	PSH Beds	
	Current & New	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	246	43	79	47
Households with Only Adults	542	66	691	
Chronically Homeless Households	0	0	162	
Veterans	0	22	314	
Unaccompanied Youth	13	0	0	

**Data Source:** 2024 Housing Inventory Count

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

In California, the primary programs for assisting families in poverty are CalWORKS, CalFresh, and Medi-Cal. These programs provide clients with employment assistance, discounted food, medical care, childcare, and cash payments to meet basic needs such as housing and transportation.

The California Work Opportunities for Kids (CalWORKs) program provides financial assistance and Welfare-to-Work services to California families with little to no cash. Through this program these families may be eligible to receive immediate short-term help with housing, utilities, childcare, food, clothing, or medical care.

CalFresh, formerly the Food Stamp Program, is a nutritional assistance program that provides Electronic Benefit Transfer Cards to people receiving public assistance to purchase food and other essential items.

The Medi-Cal program provides health coverage for people with low income and limited ability to pay for health coverage, including seniors, those with disabilities, young adults and children, pregnant women, persons in a skilled nursing or intermediate care home, and persons in the Breast and Cervical Cancer Treatment Program (BCCTP). People receiving federally funded cash assistance programs, such as CalWORKs (a state implementation of the federal Temporary Assistance for Needy Families (TANF) program), the State Supplementation Program (SSP) (a state supplement to the federal Supplemental Security Income (SSI) program), foster care, adoption assistance, certain refugee assistance programs, or In-Home Supportive Services (IHSS), are also eligible.

**CDBG Funded Activities**

Congress designed the CDBG programs to serve low-income people, some of whom may meet the federal poverty definition. At least 70 percent of all CDBG funds must be used for activities that are considered under program rules to benefit low- and moderate-income persons. Additionally, every CDBG activity must meet one of three national objectives: benefit low- and moderate-income persons (at least 51 percent of the beneficiaries must be low- and moderate-income), address slums or blight, or meet a particularly urgent community need.

**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 Gardena falls within Service Planning Area (SPA) 8, covering the South Bay region, of the Los Angeles CoC. Harbor Interfaith Services is the Lead Agency within SPA 8 and operates two emergency shelters in the South Bay for individuals and a separate family shelter. Additionally, St. Margaret's Center provides emergency and supportive

services including hot lunches, case management, and hygiene supplies for homeless and low-income families.

**Table 44 – Homeless Service Providers for Gardena**

<b>Provider</b>	<b>Facility Type</b>	<b>Services</b>
City of Gardena	ES	Provides case management, emergency shelter (ES) coordination services, and homeless prevention assistance.
Gardena Police Department Mental Health Evaluation Team (MET)	N/A	Works with a Homeless Coordinator for on-site outreach. Pairs law enforcement with mental health professionals.
Harbor Interfaith Services	ES	Provides emergency shelter and case management for homeless persons.
LA County “Pathway Home”	ES	Provides temporary motel-based, interim housing for individuals in encampments.
Family Promise of Los Angeles	ES, TH	Provides case management, emergency shelter (ES), and transitional housing (TH).
Mental Health America of Los Angeles (MHALA)	ES, PSH	Provides comprehensive mental health, medical, and support services.
Los Angeles Center for Alcohol and Drug Use (LA CADA)	ES	Provides emergency shelter and substance use disorder services.
St. Margaret’s Center	ES	Provides emergency and supportive services including case management.
Los Angeles Homeless Services Authority (LAHSA)	N/A	Coordinates regional services and housing.
Holliday’s Helping Hands	ES, TH	Provides emergency shelter and interim housing to homeless persons.
Catholic Charities	ES, TH	Provides emergency shelter, bridge housing, case management, and other supportive services to homeless persons.
New Star Family Center	DV	Provides supportive services to survivors of domestic violence (DV).
<b>Provider</b>	<b>Facility Type</b>	<b>Services</b>
Sanctuary of Hope	RRH	Provides rapid re-housing assistance for young adults.
SHARE Housing	PSH	Provides permanent supportive housing in single-family homes across LA County for individuals with disabilities, veterans, and mental health consumers.

## MA-35 Special Needs Facilities and Services

### Introduction

Gardena is home to several special needs populations who face significant barriers to stable housing and supportive services due to unique vulnerabilities. These populations include the elderly and frail elderly, individuals with disabilities, persons with alcohol or drug addictions, individuals living with HIV/AIDS, and survivors of domestic violence. Unlike the general population, these groups often require tailored housing solutions and specialized services to address barriers such as limited income, accessibility needs, health conditions, and social stigma.

**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.**

The housing and supportive service needs of these populations were identified through resident surveys, consultations with stakeholders and service providers, and analyses of local and national data sources and reports. These efforts provided a comprehensive understanding of the unique challenges and service gaps faced by these populations.

### Elderly and Frail Elderly

The housing and supportive service needs of the elderly and frail elderly residents are centered on maintaining independence, ensuring accessibility, and promoting social connection. Key housing needs include affordable units equipped with aging-in-place features, such as grab bars, ramps, no-step entries, and single-story layouts. Accessible transportation options, proximity to healthcare services, and community-based programs are essential to enhancing quality of life.

Supportive services must address the unique challenges faced by elderly residents, including fixed incomes, mobility limitations, and social isolation. Services such as in-home care, meal delivery, and social engagement programs are critical to mitigate the risks associated with aging and fostering independence.

### Persons with Disabilities

Housing needs for persons with disabilities include affordable and accessible units that accommodate a variety of impairments, such as mobility challenges, sensory disabilities, and cognitive conditions. Features such as widened doorways, no step thresholds, lowered countertops, roll-in showers, and auditory or visual aids are critical to ensuring independence. Proximity to healthcare providers and accessible public transportation further enhances the ability of persons with disabilities to live independently.

Supportive services should include case management, vocational training, and access to specialized healthcare. These services help disabled individuals overcome the unique challenges they face by ensuring they have opportunities for independent living.

## **Persons with Alcohol and Other Drug Addictions**

Stable housing paired with integrated supportive services is vital for individuals recovering from substance use disorders. Transitional housing, sober living environments, and long-term supportive housing provide safe and structured settings conducive to recovery and reintegration into the community.

Supportive services must include detoxification programs, outpatient and inpatient treatment options, counseling, and peer support networks. Prevention and education initiatives targeting youth and at-risk populations are key to altering perception of substance use and mitigating its impact on the community.

## **Victims of Domestic Violence**

Victims of domestic violence often require immediate access to emergency shelters or transitional housing to escape unsafe environments. Long-term supportive housing is also needed to ensure survivors can achieve stability and rebuild their lives.

Supportive services must include counseling, legal advocacy, financial assistance, and workforce development programs to address the comprehensive needs of survivors and promote self-sufficiency.

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

Inadequate discharge planning and coordination contributes to homelessness in situations where people are released from public institutions or systems of care without having an appropriate mainstream or supportive housing option available upon discharge from an institutional setting.

Coordinated discharge planning for those exiting foster care, health and mental health care, and corrections facilities is recognized as a best practice by the Los Angeles County Board of Supervisor's Homeless Initiative. One of the goals included in the County's Plan to Address Homelessness is to build and strengthen regional support systems to help residents obtain and maintain housing. This collective approach emphasizes methods to increase communication, coordination, and data sharing among institutions and service providers which helps ensure that hospitals, jails, and foster care programs can more effectively assist people being discharged by providing appropriate referrals in order to facilitate smoother transition to supportive or mainstream housing. Moreover, the County Board of Supervisors adopted a "zero tolerance" policy for discharging individuals from any County institution, facility, any County sponsored program to homelessness.

**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.**

During the 2026-2030 Consolidated Plan period, the Strategic Plan calls for the City to use CDBG funds to support activities that benefit people with special needs. In the 2026-2027 Action Plan, the City will provide CDBG funds to the City's Housing Rehabilitation Program.

## MA-40 Barriers to Affordable Housing

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

The City of Gardena's regulations are designed to manage growth and maintain community standards. However, certain policies inadvertently hinder the development and preservation of affordable housing. Restrictive zoning, stringent development standards, complex permitting processes, and substantial development fees, all contribute to the ongoing shortage of affordable housing. While these regulations are lawful constraints on housing production, they create barriers that disproportionately impact low- and moderate-income households.

One of the primary barriers to affordable housing development in Gardena is the City's zoning ordinances and land use designations, which restrict higher-density development to specific areas. Only a small portion of land is zoned for densities of 20 or more units per acre, the minimum typically needed for affordable housing projects to be financially viable. Multi-family housing is restricted to R-3, R-4, and Mixed-Use (MU) overlay zones, but even in these areas, developers face additional constraints such as parking requirements, open space mandates, and design guidelines, which limit the number of units that can be built and drive-up costs.

The MU overlay zones present another challenge by requiring residential development to be combined with commercial uses. While mixed-use projects can promote walkability and economic activity, they are often costlier and more complex to finance than standalone residential developments. Consequently, these requirements limit opportunities for dedicated affordable housing projects and discourage developers from pursuing such projects in high-opportunity neighborhoods where land values are highest and demand for affordable housing is greatest.

Stringent development standards further complicate affordable housing production. Minimum lot sizes, height restrictions, open space requirements, and density limitations make it difficult to achieve the economies of scale needed for affordable housing projects. For example, in R-3 zones, density is capped at 17.4 units per acre, falling short of the levels typically needed to make affordable housing cost-effective.

Excessive parking requirements also present a significant barrier. Many affordable housing projects serve low-income households, seniors, or individuals who rely on public transportation and own fewer vehicles. Yet developers are forced to dedicate valuable land to parking rather than housing. These requirements reduce the total number of housing units that can be built on a given site, increase construction costs, and ultimately raise housing prices.

The cost of permits, impact assessments, and utility connections places a heavy financial burden on affordable housing developers. According to the City's 2021-2029 Housing Element, the estimated fees associated with constructing a 15-unit multi-family project amount to approximately \$105,000. When combined with rising land costs and

construction expenses, these fees can render affordable housing projects financially infeasible, pushing developers toward market-rate developments with higher returns.

The cumulative effect of these policies has exacerbated the housing crisis, leading to higher costs, reduced affordability, and limited access to housing in high-opportunity neighborhoods. Addressing these barriers requires bold reforms, targeted incentives, and strategic partnerships. By prioritizing these efforts, Gardena can create a more inclusive housing market, expand affordable housing opportunities, and ensure that all residents, regardless of income, have access to safe, high-quality housing.

## MA-45 Non-Housing Community Development Assets

### Introduction

The economic health of the City of Gardena is closely tied to the strength of its workforce, the competitiveness of its businesses, and the adequacy of its infrastructure. As a key hub within the South Bay region, Gardena benefits from a diverse economy, strategic location near Los Angeles International Airport (LAX), the Port of Los Angeles, and proximity to major transportation corridors. However, challenges such as mismatches between workforce skills and employer needs, infrastructure limitations, and housing affordability constraints must be addressed to sustain long-term economic growth.

This section evaluates the City’s major employment sectors, workforce characteristics, and infrastructure needs while exploring strategies to expand economic opportunities for low- and moderate-income residents. By aligning investments with local needs, the City can fully unlock its potential and create a more competitive and resilient local economy.

**Table 45 – Business Activity**

Business Activity by Sector	Number of Workers	Number of Jobs	Share of Workers	Share of Jobs	Jobs less Workers
Agriculture, Mining, Oil & Gas	195	45	1%	0%	-1%
Arts, Entertainment, Accommodations	3,465	4,444	14%	18%	4%
Construction	866	2,213	3%	9%	6%
Education and Health Care Services	4,789	3,822	19%	16%	-3%
Finance, Insurance, and Real Estate	1,174	749	5%	3%	-2%
Information	755	127	3%	1%	-2%
Manufacturing	2,531	4,217	10%	17%	7%
Other Services	913	927	4%	4%	0%
Professional, Scientific, Management	2,080	828	8%	3%	-5%
Public Administration	0	0	0%	0%	0%
Retail Trade	2,760	3,310	11%	13%	2%
Transportation and Warehousing	2,003	1,433	8%	6%	-2%
Wholesale Trade	1,481	1,540	6%	6%	0%
Total	23,012	23,655	--	--	--

**Data Source:** 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

**Table 46 – Labor Force**

Labor Force Statistics	Number
Total Population in the Civilian Labor Force	30,185
Civilian Employed Population 16 years and over	29,095
Unemployment Rate	3.64%
Unemployment Rate for Ages 16-24	9.29%
Unemployment Rate for Ages 25-65	2.39%

**Data Source:** 2016-2020 ACS**Table 47 – Occupations by Sector**

Occupations by Sector	Number
Management, business and financial	6,185
Farming, fisheries, and forestry occupations	1,760
Service	3,480
Sales and office	7,555
Construction, extraction, maintenance, and repair	1,800
Production, transportation, and material moving	1,745

**Data Source:** 2016-2020 ACS**Table 48 – Travel Time**

Travel Time to Work	Number	Percent
< 30 Minutes	15,516	58%
30-59 Minutes	8,104	30%
60 or More Minutes	3,198	12%
Total	26,818	100%

**Data Source:** 2016-2020 ACS

**Table 49 – Educational Attainment by Employment Status**

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,345	200	1,505
High school graduate (includes equivalency)	5,635	150	1,925
Some college or Associate's degree	8,290	240	2,615
Bachelor's degree or higher	7,685	195	1,220

Data Source: 2016-2020 ACS

**Table 50 – Educational Attainment by Age**

Educational Attainment by Age	In Labor Force				
	18–24	25–34	35–44	45–65	65+
Less than 9th grade	70	165	590	1,510	1,595
9th to 12th grade, no diploma	460	470	865	1,445	685
High school graduate, GED, or alternative	1,200	1,945	1,810	3,955	2,855
Some college, no degree	2,255	2,785	1,560	4,035	1,850
Associate's degree	160	635	720	1,415	705
Bachelor's degree	360	2,205	1,815	2,590	1,630
Graduate or professional degree	10	585	695	1,225	720

Data Source: 2016-2020 ACS

**Table 51 – Median Earnings in the Past 12 Months by Educational Attainment**

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$25,428
High school graduate (includes equivalency)	\$32,317
Some college or Associate's degree	\$35,402
Bachelor's degree	\$52,903
Graduate or professional degree	\$68,902

Data Source: 2016-2020 ACS

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

Gardena's economy is anchored by several prominent employment sectors, each with unique contributions and challenges. According to Table 45, the City's workforce and business activity are concentrated in the following key sectors:

- **Arts, Entertainment, and Accommodations:** Employing 13 percent of workers but only 7 percent of available jobs, many residents must seek employment outside of the City. Gardena's proximity to the LAX and major tourism hubs presents an opportunity to expand local hospitality, entertainment, and dining options to capture more tourism-driven economic benefits.
- **Manufacturing:** Comprising 8 percent of the workforce but 25 percent of all jobs, this industry is one of the City's major economic drivers. The large surplus of jobs compared to workers (17 percent) suggests this sector heavily relies on labor from outside of the City. Addressing this gap will require vocational training, investment in advanced manufacturing programs, and apprenticeship opportunities.
- **Education and Health Care Services:** This represents the largest sector by employment, accounting for 20 percent of workers and 21 percent of jobs. This sector's dominance reflects the City's focus on wellness and the growing needs of an aging population. Workforce training in nursing, medical technology and allied health fields will be essential to meet industry needs and provide residents with pathways into stable high-paying careers.
- **Retail Trade:** This sector employs 10 percent of Gardena's workforce and makes up 15 percent of local jobs, indicating a stable retail environment. As consumer spending patterns shift toward e-commerce, businesses will need to modernize operations and integrate digital sales channels. Investments in small business support services and workforce training for customer service, logistics, and digital marketing will help sustain the industry's growth.
- **Professional, Scientific, and Management Services:** Although 13 percent of residents work in these fields, these jobs only account for 2 percent of local employment opportunities, highlighting a significant talent outflow to other cities. Expanding business incubators, technology hubs, and co-working spaces will be critical to retaining talent locally and grow the City's knowledge-based economy.
- **Transportation and Warehousing:** Accounting for 11 percent of workers and 8 percent of jobs, this sector remains integral to the regional economy. With rising demand for e-commerce logistics, this industry is expected to see continued growth. Investments in logistics training programs, infrastructure, and warehouse technology advancements will ensure that local workers can access these jobs.

Disparities between the number of workers and available jobs in these sectors reflect underlying challenges. Sectors with more jobs than workers, such as manufacturing, rely heavily on non-resident labor, while sectors with more workers than jobs push residents to commute to neighboring regions for employment. Aligning workforce skills with local job opportunities will help reduce these imbalances and foster a more robust local economy.

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

The economic vitality of Gardena hinges on the alignment of workforce capabilities with the demands of local industries. While the City has a relatively well-distributed labor force, there are notable gaps between the skills possessed by workers and the needs of employers. Industries such as advanced manufacturing, logistics, and healthcare require specialized skills that are currently in short supply. Expanding access to vocational training, adult education, and technical certification programs will ensure residents can compete for higher-wage jobs in emerging industries. Additionally, targeted efforts to improve bilingual education and English language proficiency will enable non-native English speakers to participate fully in the workforce, particularly in customer service and professional fields.

Youth employment opportunities also represent a critical need, as the unemployment rate for residents aged 16-24 stands at 9.3 percent, which is significantly higher than the citywide unemployment rate of 3.6 percent (Table 46). Programs aimed at expanding youth apprenticeship programs, career mentoring, and job readiness initiatives will be crucial to connect young workers to long-term career pathways.

Infrastructure improvements are equally critical to supporting economic growth. Table 48 reveals that over half (58 percent) of residents commute more than 30 minutes to work, with 12 percent of these workers commuting over an hour. These lengthy commutes, often driven by a jobs-to-housing imbalance, strain the transportation network and impose significant financial burdens on workers. This highlights the need for investment in reliable public transit, efficient road networks, and broadband infrastructure to improve job accessibility. Expanding broadband access will also facilitate remote work, online education, and small business growth.

As revealed during the public meetings, the lack of affordable housing near employment centers is a barrier to economic mobility. Many low- and moderate-income workers are forced to live outside the City, contributing to long commute times. Investing in affordable housing near transit corridors and job centers will improve economic access, reduce transportation burdens, and enhance workforce stability.

## **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.**

Gardena is poised to experience several economic shifts during the planning period. The City is home to Ducommun and other cutting-edge aerospace firms, presenting opportunities for high-wage job creation in engineering, advanced manufacturing, and logistics. Strengthening Science, Technology, Engineering, and Mathematics (STEM) education and technical training programs will be crucial to developing local talent pipelines for these industries and ensuring residents can access these high-paying jobs.

As online shopping continues to expand, the demand for warehouse and last-mile delivery jobs will increase. To capitalize on these opportunities the City will need to invest in

workforce training, transportation infrastructure, and modernized industrial spaces to accommodate this sector's growth.

The Civic Center Revitalization project aims to transform Gardena downtown core into a mixed-use economic hub. This initiative will drive commercial investment, housing development, and public space enhancements, making the area more attractive for businesses, residents, and visitors.

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

Gardena's labor force consists of 25,740 residents, with 24,955 individuals employed and an unemployment rate of 3.6 percent. The workforce is heavily concentrated in education, health care services, arts and entertainment, retail, and manufacturing. While these sectors provide significant employment opportunities, the concentration in traditional and service-based industries highlights the need to diversify the local economy by developing high-wage industries such as specialized engineering, professional management, and finance.

Educational attainment remains a critical factor influencing workforce participation and earnings. Approximately 14 percent of the workforce lacks a high school diploma, limiting access to higher-paying jobs and contributing to economic disparities. In contrast, residents with a bachelor's degree or higher earn significantly more, with median annual earnings of \$52,903, compared to \$25,428 for those without a high school diploma. Expanding access to education, technical certifications, and vocational training programs will be vital to bridge this gap and equipping residents with the skills needed to participate in emerging industries that offer greater earning potential and opportunities for upward mobility.

**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 of Gardena is home to a variety of workforce training initiatives that are instrumental in preparing residents for high-demand careers. El Camino Community College's IT-Flex and Bio-Flex/Health-Flex programs equip students with essential skills for tech and healthcare careers.

The South Bay Workforce Investment Board (SBWIB) implements several programs including career counseling, job placement, and apprenticeships in industries such as healthcare, advanced manufacturing, and logistics. Expanding these initiatives will be essential in ensuring residents can access jobs in emerging industries.

These initiatives align with the City's Consolidated Plan by enhancing employment opportunities for low- and moderate-income residents. Strengthening partnerships between local businesses, workforce agencies, and educational institutions will be essential in ensuring that training programs meet the evolving needs of employers.

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

Yes, Gardena participates in a Comprehensive Economic Development Strategy (CEDS) through its membership in the Los Angeles County Development Authority (LACDA). LACDA develops and maintains the CEDS for Los Angeles County.

**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.**

Gardena adopted a four-year Economic Development Strategic Plan on April 25, 2023. This plan focuses on revenue generating programs, community service enhancements, and modernization of city operations. These strategies closely align with the objectives of the Consolidated Plan, particularly in expanding economic opportunities in underserved neighborhoods and for low- and moderate-income households.

In addition, the City is leveraging its Gardena Economic Business Advisory Commission (GEBAC) and One-Stop Business and Career Center services to drive economic growth and job creation. GEBAC focuses on attracting and retaining industrial/commercial jobs, offering job placement, and business support, directly aligning with Consolidated Plan goals for economic opportunities. The South Bay Workforce Investment Board (SBWIB) has operated the One-Stop Business and Career Center for more than 21 years as part of a workforce system that maximizes employment and economic opportunity in partnership with business and the South Bay community.

**Discussion**

Gardena’s location at the hub of the South Bay, adjacent to LAX and near the San Pedro Harbor makes it a highly desirable location for small and large companies to call home. By leveraging strategic investments and partnerships, the City aims to address skill mismatches, improve job accessibility, and provide all industry clusters with the opportunity to grow and improve the region’s competitiveness. HUD funds will play a critical role in supporting these objectives, particularly in enhancing public infrastructure and expanding affordable housing opportunities for low- and moderate-income residents.

## MA-50 Needs and Market Analysis Discussion

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

The City of Gardena faces significant housing challenges including cost burdens, overcrowding, and substandard housing conditions. To effectively identify areas of greatest need, a “concentration” of housing problems is defined as any census tract where the percentage of households experiencing housing problems exceeds the Citywide average by at least 10 percentage points. This methodology allows for consistent evaluation of disparities and ensures resources are directed to neighborhoods with disproportionate housing needs

Citywide, 43.7 percent of households experience housing problems. Using the 10 percentage point threshold, census tracts with over 53.7 percent of households experiencing these issues are considered high-need areas. Based on this, the following census tracts reflect the highest rates of housing problems:

- 6026.01: 62.33 percent
- 6030.05: 54.3 percent

These neighborhoods exhibit the most acute housing challenges and will require targeted intervention through housing development, rehabilitation, and rental assistance programs.

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

HUD defines Racially or Ethnically Concentrated Areas of Poverty (R/ECAP) as census tracts with a majority non-White population (greater than 50 percent) and a poverty rate exceeding 40 percent or three times the regional average, whichever is lower. This definition helps pinpoint neighborhoods where racial or ethnic minorities face systemic economic disadvantages.

According to HCD’s 2021 Data Viewer, there are no R/ECAPs in Gardena. Less than 20 percent of the population in most Gardena tracts is under the poverty level. There are two census tracts where 20 to 30 percent of the population is under the poverty level; one located in the northeastern corner of the City and one in the southern section north of W. Artesia Boulevard. Census tracts that exhibit high concentrations of low-income households and racial and ethnic groups often face overlapping challenges related to housing affordability, access to quality education, and economic mobility.

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

Neighborhoods with concentrated housing problems, racial or ethnic minorities, and low-income households often share a range of socioeconomic and structural challenges. These areas are frequently characterized by older, substandard housing stock, overcrowding, and

high rates of housing cost burdens. The convergence of these issues directly impacts residents' health, safety, and quality of life.

Economic opportunities in these areas also tend to be limited. Many residents work in lower-wage industries such as hospitality, retail, or service, where opportunities for upward mobility are constrained. Additionally, residents in these neighborhoods often face barriers to accessing jobs in higher-paying sectors due to educational attainment gaps, language barriers, and inadequate transportation infrastructure.

Schools in these areas are frequently underfunded, contributing to lower educational outcomes and perpetuating cycles of poverty. Access to essential services such as healthcare, childcare, grocery stores, and recreational facilities is often insufficient, further straining residents' financial and emotional well-being.

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

Despite these challenges, neighborhoods with concentrated housing problems and racial or ethnic minorities possess valuable community assets that can serve as building blocks for revitalization. The City of Gardena has unique features that can be leveraged to improve quality of life and economic opportunities for residents.

For example, Gardena's manufacturing base provides opportunities for workforce development programs tailored to high-demand skills in advanced manufacturing, technology, and logistics. Similarly, City's proximity to LAX, the Port of Los Angeles, and aerospace companies presents opportunities to establish workforce training programs that prepare residents for high-paying in-demand jobs in emerging sectors.

More specifically, the northern section of the City is low resource, while the central and southern sections are moderate and high resources areas. Relative to the region, Gardena is in an area of transition with neighboring cities on the east having less access to opportunities and neighboring cities on the west having greater access.

### **Economic Opportunity**

There is one tract in the City with an especially low economic score located in the northeastern section of the City. This tract is categorized as a low resource area and has concentrations of racial/ethnic minorities, children in female-headed households, and LMI households. The tract located along the southern border received the highest economic score.

### **Education**

Areas with lower education scores are concentrated in the northern section of the City. The southern end of the City tends to have higher education scores and one tract along the western border received an education score in the highest percentile. The areas with lower education scores also received lower economic scores and are categorized as low resource.

### **Transportation and Employment**

Access to transportation, and in turn employment opportunities, improves from northwest to southeast in Gardena. Most of Gardena is considered a High Quality Transit Area (HOTA). Gardena scored higher than the County average in access to transit and low transportation costs.

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

Addressing the overlapping challenges faced by these communities requires a comprehensive approach that combines investments in housing, infrastructure, and public services. By aligning HUD funding with targeted revitalization efforts, the City can improve housing stability, enhance economic mobility, and foster long-term neighborhood sustainability.

## MA-60 Broadband Needs

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

Access to reliable high-speed internet is a critical component of modern life, enabling residents to pursue education, secure employment, access telehealth services, and engage in civic life. In the City of Gardena, while most residents have access to broadband through fixed and mobile technologies, significant disparities persist, particularly for low- and moderate-income households and neighborhoods.

In 2024, the Federal Communications Commission (FCC) updated its benchmark for highspeed internet from 25/3 (25 megabits per second (Mbps) download/3 Mbps upload) to 100/20 (100 Mbps download/20 Mbps upload). Most of Gardena is well-served by modern, high-speed standards, with speeds meeting or exceeding the FCC's benchmark speeds. However, this measure does not capture the variability in service reliability and performance across different neighborhoods. In many low- and moderate-income areas, outdated infrastructure delivers lower speeds and higher latency compared to fiber optic or cable broadband options available in higher-income neighborhoods.

Affordability remains a critical barrier. From 2021 through February of 2024, the FCC's Affordable Connectivity Program (ACP) provided low-income households with up to \$50 per month to offset internet costs. As of December 2023, over 19,727 households in Gardena participated in the program, demonstrating significant demand for affordable internet options. The program's discontinuation leaves a significant gap, emphasizing the need for financial assistance programs to maintain connectivity for vulnerable populations.

The City complies with HUD's "Narrowing the Digital Divide" rule (81 FR 92626), which requires that broadband infrastructure be incorporated into all new construction and substantial rehabilitation of HUD-financed multi-family housing. This policy ensures that residents of HUD-assisted properties have access to adequate broadband services at the minimum threshold of 25/3 Mbps.

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

The City is serviced by multiple Internet Service Providers (ISP), including AT&T, Earthlink and Spectrum. Fiber, Viasat, and HughesNet for fixed broadband, and AT&T, T-Mobile, and Verizon for mobile broadband services.

In areas with few ISPs, residents often face higher prices, slower speeds, and inconsistent service quality. This particularly impacts low-income neighborhoods, where providers are less likely to invest in high quality infrastructure due to perceived lower profitability. Encouraging entry of additional ISPs and increasing competition is vital to fostering a more comprehensive broadband market, as it drives improvements in service quality and affordability.

## MA-65 Hazard Mitigation

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

The City of Gardena is increasingly vulnerable to a range of natural hazards intensified by climate change. The 2024 Local Hazard Mitigation Plan (LHMP) identifies earthquakes, hazardous material releases, pipeline failure, and windstorms as the most significant threats to public safety, infrastructure, and housing stability. Natural hazards are not only becoming more frequent but are also increasing in severity, emphasizing the need for proactive mitigation strategies.

While Gardena is an urbanized community, it also remains vulnerable to wildfires, particularly due to its proximity to wildfire-prone areas and the risk of urban fire spread. Climate change is increasing the frequency and intensity of wildfires across California, fueled by rising temperatures, prolonged droughts, and changes in vegetation patterns. Fire risk is further exacerbated by aging electrical infrastructure which has been linked to wildfire ignition across the State. For low- and moderate-income households, the recovery process is especially challenging as many lack insurance coverage or the financial resources necessary to rebuild or repair their homes.

Erratic precipitation patterns and reduced snowpack levels in the Sierra Nevada have led to persistent drought conditions, jeopardizing water availability across the City. Reservoir levels are projected to decline further, threatening residential water access and municipal supply systems. The impacts of drought disproportionately affect low-income communities and rural areas, where higher water bills and restricted access to clean water exacerbate existing economic vulnerabilities. Without proactive measures, the risk of desertification and water insecurity will continue to grow.

The frequency and intensity of heatwaves are projected to increase due to climate change. The City's urban landscape and high levels of impervious surfaces contribute to the urban heat island effect, where temperatures in developed areas are significantly higher. Vulnerable populations such as seniors, individuals with disabilities, and low-income households face increased risks of heat-related illnesses due to limited access to air conditioning, inadequate cooling infrastructure, and higher energy costs.

### **Describe the vulnerability of housing occupied by low- and moderate-income households to these risks.**

Low- and moderate-income households are disproportionately affected by these hazards due to their limited financial capacity. Many of these households reside in poorly maintained homes that lack essential features such as modern insulation, fire-resistant materials, seismic retrofitting, or flood-proof construction. Moreover, these residents often live in multi-family rental housing which is more likely to be affected by heat stress, water shortages, and seismic risks.

# Strategic Plan

## SP-05 Overview

### Overview

The Strategic Plan is a guide for the City of Gardena to establish its housing and community development priorities, strategies, and objectives for the investment of CDBG funds over the next five years, beginning July 1, 2026 and ending June 30, 2031.

The priority needs and goals established in this Strategic Plan (Plan) are informed by community input, including the Resident Survey, and an analysis of housing and community development data elements required by HUD in the online Consolidated Plan system (the eCon Planning Suite). Based on this assessment, the City has identified the following priority needs:

- Preserve the supply of affordable housing

Consistent with HUD’s national goals for the CDBG programs to provide decent housing opportunities, maintain a suitable living environment, and expand economic opportunities for low- and moderate-income residents, the priority needs listed above will be addressed over the next five years through the implementation of CDBG funded activities aligned with the following measurable Strategic Plan goals:

- Affordable Housing Preservation
- Planning and Administration

## SP-10 Geographic Priorities

### Geographic Area

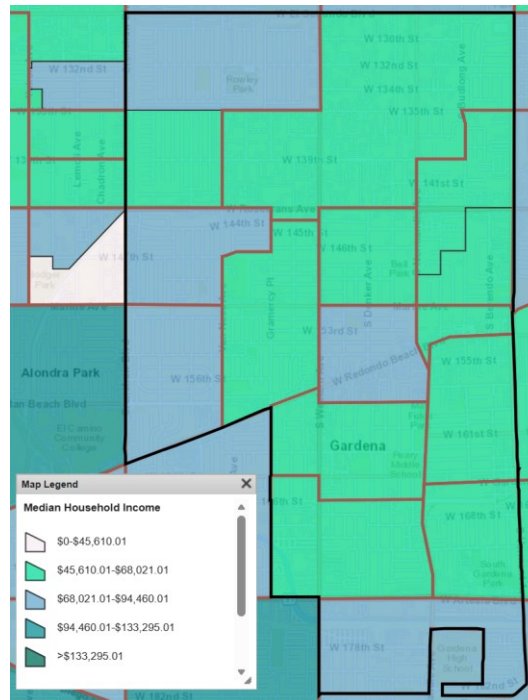
**Table 52 - Geographic Priority Areas**

	Target Area
1	Citywide

### General Allocation Priorities

Gardena has a diverse population and evolving community needs. As outlined in the Needs Assessment, the median household income in Gardena is \$64,015. Data from HUD’s Community Planning and Development (CPD) mapping system reveals that most Census Tracts within the City have median household incomes ranging between \$45,610 to \$68,021, demonstrating that lower-income households are distributed throughout the community rather than concentrated in a limited number of geographic areas.

During the 2026-2030 Consolidated Plan period, the City will prioritize the use of CDBG funds for the implementation of a Residential Rehabilitation Program that assists income-eligible homeowners with critical home repairs and accessibility improvements. Since this activity serves individual low- and moderate-income households, rather than a specific geographic area, the program will be implemented on a citywide basis and will be available to eligible homeowners throughout Gardena. This approach ensures that CDBG resources are directed to households with the greatest need regardless of where they live in the City.



**Map 1 - Median Household Income**

## SP-25 Priority Needs

### Priority Needs Summary

**Table 53 – Priority Needs Summary**

<b>1</b>	<b>Priority Need Name</b>	<b>Preserve the supply of affordable housing</b>
	<b>Priority Level</b>	High
	<b>Population</b>	<b>Income Level:</b> Extremely Low, Low, and Moderate
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Affordable Housing Preservation
	<b>Description</b>	<p>The City of Gardena faces growing challenges related to the condition, affordability, and accessibility of its existing housing stock. As the City’s housing stock ages, a growing proportion of housing units may need rehabilitation to allow them to remain safe and habitable. As of 2020, over one-third (34 percent) of owner-occupied units exhibit at least one housing condition that requires attention, such as lacking complete kitchen or plumbing facilities, overcrowding, or cost burden. Compounding these challenges, over three quarters (81 percent) of the homeowner housing stock was built before 1980, increasing the likelihood of structural deficiencies, outdated electrical and plumbing systems, and lead-based paint hazards.</p> <p>This issue is of particular concern for low- and moderate-income homeowners who often lack the financial resources to address these deficiencies, leading to declining property conditions and potential displacement. The condition and aging nature of the housing stock emphasizes the critical need for residential rehabilitation programs that support homeowners in addressing health and safety hazards, enhancing overall habitability, and improving accessibility.</p>
	<b>Basis for Relative Priority</b>	The aging condition of Gardena’s housing stock presents both a challenge and an opportunity. Rehabilitation of existing housing is a cost-effective way to extend the lifespan of properties that are already affordable to low- and moderate-income homeowners, improve safety and habitability, and improve residents’ quality of life. Housing preservation is rated as a high priority based on the demand for services reported by the City’s Community Development Department.

SP-30 Influence of Market Conditions

**Influence of Market Conditions**

**Table 54 – Influence of Market Conditions**

Affordable Housing Type	Market Characteristics that will Influence the Use of Funds Available for Housing Type
<p><b>Tenant-Based Rental Assistance (TBRA)</b></p>	<p>The City of Gardena will not use CDBG funds for TBRA. With approximately \$600,000 available annually, the City’s CDBG allocation is limited relative to the high cost of rental housing in the local market. According to the Market Analysis, the median contract rent in Gardena is approximately \$1,761 per month. Given these conditions, the City determined that allocating CDBG funds toward TBRA would only provide assistance to a small number of households and would not create a sustainable or lasting impact. Instead, the City will continue to rely on partnerships with the LACDA, which administers the Housing Choice Voucher (HCV) program and other rental assistance programs that are better positioned to support renter households at scale.</p>
<p><b>TBRA for Non-Homeless Special Needs</b></p>	<p>The City will not use CDBG funds for TBRA for non-homeless special needs populations. Instead, the City will prioritize housing preservation strategies that help vulnerable homeowners remain safely housed. Seniors and persons with disabilities often face barriers such as fixed incomes and accessibility limitations that make maintaining their homes difficult. Through the Residential Rehabilitation Program, the City will provide assistance for critical repairs and accessibility improvements that allow these households to remain in their homes safely and independently.</p>
<p><b>New Unit Production</b></p>	<p>The City will not utilize CDBG funds for new housing construction due to the limited size of its annual CDBG allocation and the high cost of development in the local housing market. Rising construction costs, land prices, and regulatory requirements significantly limit the feasibility of producing new affordable units with small funding sources. Instead, the City will pursue opportunities to support affordable housing development through other federal, state, and local funding programs that are designed to support larger-scale housing production efforts.</p>

<p><b>Rehabilitation</b></p>	<p>Market conditions strongly support the City’s decision to prioritize housing rehabilitation with its CDBG funds. The Needs Assessment and Market Analysis indicate that many low- and moderate-income homeowners live in aging housing units that require repairs or accessibility modifications. At the same time, rising home values and construction costs make replacement housing increasingly unaffordable for many households. By investing in the rehabilitation of existing housing, the City can preserve the affordability of homes already occupied by low- and moderate-income households while improving housing quality and safety. Rehabilitation represents a cost-effective strategy that prevents housing deterioration, extends the useful life of existing housing stock, and supports neighborhood stability.</p>
<p><b>Acquisition, including Preservation</b></p>	<p>The City will not use CDBG funds for acquisition activities due to limited available resources and the high cost of property acquisition in the local housing market. While preserving existing affordable housing remains an important long-term objective, acquisition activities typically require significantly larger capital investments than the City’s annual CDBG allocation can support. The City will continue to monitor opportunities to leverage other federal, state, and local resources that may support acquisition and preservation strategies in the future.</p>

## SP-35 Anticipated Resources

### Introduction

During the five-year period of the Consolidated Plan, the City of Gardena anticipates investing approximately \$3 million of CDBG funds to achieve the goals outlined in this Strategic Plan. It is important to note that the City's annual allocation of CDBG funds are subject to change based on federal budget appropriations and shifts in demographic data used in HUD's funding formulas.

For the 2026-2027 program year, the City anticipates receiving approximately \$604,162 in CDBG funds. When combined with program income and available prior year resources, the 2026-2027 Action Plan will allocate a total of \$1,067,050 in CDBG funds to support the following eligible activities to be implemented from July 1, 2026 through June 30, 2027.

**Anticipated Resources**

**Table 55 – Anticipated Resources**

Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan:	Narrative Description
		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Admin and Planning Housing	\$604,162.00	\$0.00	\$462,888.00	\$1,067,050.00	\$2,416,648.00	The expected amount available for the remainder of the Consolidated Plan period assumes level funding in future years.

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

As a City with substantial housing and community development needs, Gardena understands that it may be advantageous for the City to use CDBG funds to leverage appropriate federal, state, local, and private resources, including but not limited to those listed below:

**Federal Resources**

- Continuum of Care (CoC) Program
- HUD Veterans Affairs Supportive Housing (HUD-VASH)
- Supportive Housing for the Elderly (Section 202)
- Supportive Housing for Persons with Disabilities (Section 811)
- Housing Opportunities for Persons with AIDS (HOPWA)
- YouthBuild
- Federal Low-Income Housing Tax Credit (LIHTC) Program
- HUD Community Project Funding (CPF)
- HUD Section 108 Loan Guarantee

**State Resources**

- State Low-Income Housing Tax Credit Program
- Building Equity and Growth in Neighborhoods Program (BEGIN)
- Permanent Local Housing Allocation (PLHA)
- CalHome Program
- Multifamily Housing Program (MHP)
- CalHFA Single and Multi-Family Program
- Mental Health Service Act (MHSA) Funding
- Justice Assistance Grant (JAG) Program
- Homeless Emergency Aid Program (HEAP)
- Project Roomkey

**Local Resources**

- Los Angeles County Development Agency (LACDA)
- Los Angeles Homeless Services Authority (LAHSA)
- Southern California Home Financing Authority (SCHFA)
- General fund

**Private Resources**

- Federal Home Loan Bank Affordable Housing Program (AHP)
- Community Reinvestment Act Programs
- United Way
- Private Contributions

## **HOME Match Requirements**

The City does not receive HOME as part of its entitlement allocation. The amount of matching, is therefore, not applicable to Gardena.

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

As of the preparation of this Consolidated Plan, there is currently no publicly owned land or property that may be used to address the needs identified in this plan. Since Gardena is predominantly built out, there is nominal vacant land remaining to accommodate new development. As such, the City will explore opportunities to acquire nonvacant sites with other funding sources that are suitable for redevelopment that can be appropriately scaled to meet the needs identified.

## **Discussion**

Gardena anticipates investing approximately \$3 million in CDBG funds during the Consolidated Plan period to preserve the supply of affordable housing. These funds will be strategically leveraged with federal, state, local, and private resources to maximize the impact of this initiative.

## SP-40 Institutional Delivery Structure

**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 of Gardena will carry out its Consolidated Plan through a well-coordinated institutional delivery system that includes public institutions, nonprofit organizations, and private entities. This system is structured to ensure the effective use of HUD funds to address the high priority needs of low- and moderate-income residents.

**Table 56 – Institutional Delivery Structure**

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Gardena	Government	Affordable housing Homelessness Non-homeless special needs Community development Planning	Jurisdiction
Los Angeles County Development Authority (LACDA)	PHA	Public housing Affordable housing	Region
Los Angeles Homeless Services Authority (LAHSA)	CoC	Homelessness	Region

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

Gardena’s institutional delivery system is highly collaborative, well-structured, and equipped with experienced public and private sector partners. One of the key strengths of the system is the diverse network of service providers capable of leveraging CDBG funds to address affordable housing, public service, and community development needs. The Los Angeles County Development Authority (LACDA) and nonprofit partners ensure that residents have access to rental assistance, homeownership opportunities, and supportive housing programs. The Community Development Department coordinates resources to assist homeless individuals and families, while various City departments work together to implement public facility and infrastructure improvement projects.

Despite these strengths, gaps remain in the delivery system. The most significant challenge is the limited availability of financial resources. Federal funding allocations for CDBG are insufficient to fully address local housing and community development needs.

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

**Table 57 – Homeless Prevention Services Summary**

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

**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 City of Gardena works closely with local nonprofits and regional service providers to ensure that homeless individuals, families, and persons with HIV/AIDS have access to housing assistance, supportive services, and case management. Homelessness prevention services such as rental assistance are available and target both homeless individuals and those at risk of homelessness.

However, there are gaps in services, particularly in street outreach and emergency housing. While nonprofits conduct outreach to connect unsheltered individuals with available resources, there is a lack of healthcare services targeted to individuals with HIV/AIDS, and few on-demand emergency shelter options for families and unaccompanied youth.

To improve service delivery, the City will continue working with its partners to expand housing-first programs, increase emergency shelter capacity, and strengthen outreach initiatives to connect individuals with available support services.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness**

Gardena's institutional delivery system effectively supports homeless individuals, special needs populations, and low-income residents through a network of service providers offering case management, housing assistance, and supportive services. The City prioritizes programs that address the needs of chronically homeless individuals, families with children, veterans, and unaccompanied youth.

Service providers conduct direct outreach to homeless populations to ensure they are connected to housing programs and mainstream benefits. In partnership with the County, the City funds rental assistance programs for those most at risk of homelessness.

One of the most pressing challenges is the lack of emergency and transitional housing options. The existing shelter system does not have enough capacity to serve all individuals in need, particularly families with children and unaccompanied youth. Limited funding for public services also restricts the City's ability to expand supportive housing programs and case management services. To address these gaps, the City is seeking additional funding sources, strengthening partnerships, and exploring innovative housing solutions.

**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**

To enhance the effectiveness of the institutional delivery system and address service gaps, the City will pursue strategies to better meet the needs of residents. Through leveraged investments and strategic partnerships, the City aims to enhance housing stability, service accessibility, and overall quality of life for its most vulnerable residents. By continuously evaluating and adapting its strategies, Gardena will work toward building a more effective and well-funded system.

## SP-45 Goals Summary

### Goals Summary Information

	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Preservation	2026	2030	Affordable Housing	Preserve the supply of affordable housing	\$2,879,538.00	Homeowner housing rehabilitated: 50 Households / Housing Units
2	Planning & Administration	2026	2030	All	All	\$604,160.00	Other: 5

## Goal Descriptions

<b>1</b>	<b>Goal Name</b>	<b>Affordable Housing Preservation</b>
	<b>Goal Description</b>	Preserve the supply of safe, decent, and affordable housing for low- and moderate-income households. This includes the rehabilitation of existing owner-occupied housing units, with a focus on improving accessibility and addressing health and safety hazards. Where appropriate, energy efficiency improvements and conservation measures will be implemented to increase sustainability, reduce monthly household utility costs, and promote long-term affordability.
<b>2</b>	<b>Goal Name</b>	<b>Planning and Administration</b>
	<b>Goal Description</b>	Provide for the timely and compliant administration of the CDBG and HOME programs in accordance with HUD policy and federal regulations. Activities include overall program oversight, planning, performance evaluation, reporting, and coordination with community stakeholders to ensure resources are aligned with community needs and priorities.

### **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)**

Gardena anticipates providing affordable housing to 50 low- and moderate-income households through the following activities:

- Residential Housing Rehabilitation Program: \$2,879,538.00 in CDBG funds (50 households / housing units)

## SP-50 Public Housing Accessibility and Involvement

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

Not applicable.

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

LACDA encourages resident engagement and participation in housing programs through outreach, resident feedback opportunities, and program initiatives designed to promote long-term housing stability and economic mobility. One such initiative is the Family Self-Sufficiency (FSS) Program, which is available to public housing residents.

The FSS program provides critical tools and supportive services to foster a resident's transition from financial and housing assistance to economic and housing self-sufficiency, most importantly homeownership. To support this effort, LACDA utilize marketing materials to outreach and further promote the program's requirements and benefits to all public housing residents. For families that are eligible to participate, a Contract of Participation (COP) is prepared to govern the terms and conditions of their participation and an Individual Training Service Plan (ITSP) is created that outlines the following: supportive services to be provided, activities to be completed by the participant, and agreed upon completion dates for the services and activities. The COP is valid for five years and may be extended to allow the family to meet their ITSP goals.

Once the COP is established and the family experiences an increase in tenant rent as a result of earned income, an escrow account in their name is established and increased earned income is deposited into this account. Escrow accounts are disbursed to the family once the family has graduated successfully from the program. Families are encouraged to utilize these funds towards educational and homeownership endeavors.

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

No.

### **Plan to remove the 'troubled' designation**

Not applicable.

## SP-55 Barriers to Affordable Housing

### **Barriers to Affordable Housing**

Public policies can influence the availability and affordability of housing by shaping how and where residential development occurs. In Gardena, barriers to affordable housing generally stem from a combination of high housing costs, limited land availability, and development constraints such as zoning and land use controls, development standards, permitting timelines, and fees and charges. While these policies serve important planning and community objectives, they may also affect the feasibility of producing housing that is affordable to low- and moderate-income households.

Unlike impediments to fair housing choice, which involve unlawful discriminatory practices, barriers to affordable housing typically arise from policies or market conditions that unintentionally constrain the production or preservation of affordable units.

Based on community engagement, the primary barriers to affordable housing in Gardena are the high cost of housing relative to household incomes and the limited financial resources available to support affordable housing development at the scale necessary to meet demand.

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

To overcome these obstacles, the City will continue implementing a coordinated strategy that pairs targeted investments with ongoing policy reforms established in the 2021-2029 Housing Element. During the 2026–2027 program year, planned actions include:

Preserve existing affordable housing through rehabilitation (Goal 1.0). During 2026–2027, the City’s primary CDBG-funded housing action is a Residential Rehabilitation Program for income-eligible homeowners. This program will address critical health and safety repairs and accessibility needs, helping prevent housing deterioration and supporting long-term housing stability.

Support a variety of housing options and leverage external resources (Goal 2.0). Given limited local resources relative to development costs, the City will continue to pursue and support state, regional, and other funding opportunities and provide coordination support, as feasible, for affordable housing proposals that align with community needs, including housing for special needs populations.

Reduce governmental constraints where feasible (Goal 3.0). The City will continue to review development standards and project review/approval procedures and pursue refinements that remove or mitigate unnecessary constraints to residential development, consistent with state housing law and the Housing Element.

Maintain adequate sites and support housing capacity (Goal 4.0). The City will continue efforts to ensure adequate zoning capacity to accommodate housing needs and support

development at appropriate densities, including promoting use of density bonuses and other incentives that facilitate affordable housing.

Coordinate with regional partners. The City will continue coordination with LACDA and other housing and service providers to increase awareness of available housing resources (including voucher programs and other assistance) and connect residents to services that support housing stability.

## SP-60 Homeless Strategy

### **Introduction**

Preventing and reducing homelessness is a top priority for HUD and is addressed nationally through coordinated regional strategies carried out by government agencies and a wide variety of community-based organizations. In Los Angeles County, LAHSA is the lead agency for the CoC.

The City of Gardena supports these regional efforts by coordinating with LAHSA, service providers, and other partners that work to prevent and address homelessness. While the City's CDBG resources are limited, the City will invest its funds in a Residential Rehabilitation Program that helps income-eligible homeowners address critical home repairs and maintain safe and habitable housing, thereby helping prevent housing instability that could lead to homelessness.

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

The City of Gardena works closely with local nonprofits and regional service providers to ensure that individuals experiencing homelessness are connected with housing assistance, supportive services, and case management. Outreach to unsheltered individuals is primarily coordinated through LAHSA and its contracted outreach teams operating throughout Los Angeles County.

When City staff encounter individuals experiencing homelessness, they provide referrals to appropriate service providers, including LAHSA and United Way's 2-1-1 information and referral system, which connects individuals with emergency shelter, outreach services, and other housing resources.

To more rapidly identify and assess people experiencing homelessness, the CoC adopted the national best-practice coordinated intake and assessment model to more effectively connect individuals and families experiencing homelessness or at-risk of homelessness to appropriate services and housing interventions. Through dynamic prioritization, collaborative coordination, intentional resource utilization, and regional service planning area prioritization, the Coordinated Entry System (CES) facilitates the referral process to ensure residents are directed to the appropriate CoC service provider.

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

The CES uses a standardized assessment process to assist in determining homelessness, vulnerability, strengths, barriers, and other criteria related to eligibility for housing programs. The standardized CES assessment process is consistent across all access points including street outreach teams. Through this process, individuals and families are

assessed and referred to the most appropriate resource based on the outcome of their assessment.

Emergency shelter and transitional housing services for individuals experiencing homelessness in Gardena are primarily provided through regional programs administered by LAHSA and its network of nonprofit service providers. These organizations operate emergency shelters, transitional housing programs, and supportive services designed to help individuals stabilize their living situations and transition toward permanent housing.

The City supports these regional efforts through coordination and information sharing with service providers and by maintaining zoning regulations that allow for a variety of housing options, including emergency shelters and supportive housing. These policies help facilitate the development of housing resources needed to address homelessness throughout the region.

**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 Los Angeles County CoC utilizes a Housing First approach, which prioritizes connecting individuals experiencing homelessness to permanent housing as quickly as possible while providing supportive services needed to maintain housing stability. Through this regional system, individuals experiencing homelessness are connected with housing navigation services, rapid rehousing programs, permanent supportive housing opportunities, and other resources that promote long-term housing stability.

Implementation of CES over the past five years has shortened the period that individuals and families experience homelessness. The City supports these efforts by coordinating with regional partners and by implementing programs that preserve existing affordable housing. During the Consolidated Plan cycle, the City's Residential Rehabilitation Program will help maintain safe and habitable housing for income-eligible homeowners, thereby contributing to broader efforts to stabilize housing and prevent displacement.

**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 recognizes that homelessness often results from a combination of factors, including rising housing costs, loss of income, health challenges, and limited access to

affordable housing. Preventing homelessness requires strategies that stabilize housing for vulnerable households before they experience a housing crisis.

Through its Residential Rehabilitation Program, the City will provide assistance to low- and moderate-income homeowners who may otherwise struggle to maintain their homes due to financial constraints. By addressing critical repairs and improving housing conditions, the program helps prevent housing deterioration and reduces the risk of displacement for vulnerable households.

## SP-65 Lead-based Paint Hazards

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

The Residential Lead Based Paint Hazard Reduction Act of 1992 (Title X) emphasizes prevention of childhood lead poisoning through housing-based approaches. This strategy requires the City to implement programs that protect children living in older housing from lead hazards.

Over three quarters of the City's housing stock (79 percent) was built before 1980, when the use of lead-based paint was outlawed, meaning that residents of these homes are at risk of lead-based paint hazards. In these units, the best way to have reasonable assurance that lead-based paint hazards are not present is to have the painted surfaces tested.

According to the City's Residential Rehabilitation Program, a typical lead-based paint screening survey costs approximately \$650. To reduce lead-based paint hazards, the City takes the following actions:

- Include lead testing and abatement procedures if necessary in all residential rehabilitation activities for units built prior to January 1, 1978.
- Educate residents on the health hazards of lead-based paint through the use of brochures and encourage screening children for elevated blood-lead levels.
- Disseminate brochures about lead hazards through the City's residential rehabilitation activities.

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

Over time through testing and abatement, monitoring of public health data, and through public education, the public will have greater awareness of the hazards of lead-based paint to children. This will prompt homeowners, landlords, and parents of young children to proactively address unsafe housing conditions in pre-1978 units where children may potentially be exposed to lead-based paint hazards.

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

The City's Residential Rehabilitation Program Guidelines require the dissemination of brochures provided by the U.S. Environmental Protection Agency to all applicants as part of the transmittal of the program application. Any unit receiving assistance through the program that was built prior to January 1, 1978 is tested for lead-based paint. If lead-based paint is present, appropriate abatement procedures are implemented as part of the rehabilitation contract consistent with the requirements of 24 CFR Part 35.

## SP-70 Anti-Poverty Strategy

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

Reducing poverty and promoting economic stability for low- and moderate-income residents is an important priority for the City of Gardena. While the City's CDBG resources are limited, the Strategic Plan prioritizes investments that support housing stability and help prevent financial hardship among vulnerable households.

During the 2026–2030 Consolidated Plan period, the City will focus its CDBG resources on the implementation of a Residential Rehabilitation Program that assists income-eligible homeowners with critical home repairs and accessibility improvements. By helping homeowners address deferred maintenance, health and safety hazards, and accessibility needs, the program reduces the financial burden faced by low- and moderate-income households and helps prevent housing deterioration that could lead to displacement or housing instability.

Through the implementation of this strategy, CDBG activities will contribute to reducing the number of poverty-level families by:

- Preserving housing that is already affordable to low- and moderate-income homeowners
- Reducing the financial burden associated with critical home repairs and housing maintenance
- Helping vulnerable households maintain safe and stable housing, which supports long-term economic stability

Although the City's CDBG funds are primarily focused on housing preservation, poverty reduction is also supported through coordination with regional partners and service providers that administer employment, social services, rental assistance, and other programs designed to support low-income households.

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

The City's anti-poverty strategy is closely aligned with the affordable housing priorities identified in this Strategic Plan. The City's primary housing goal is the preservation of existing affordable housing, which directly benefits low- and moderate-income homeowners who may otherwise lack the financial resources to maintain their homes.

Through the Residential Rehabilitation Program, the City will assist eligible homeowners with critical repairs that improve housing safety, accessibility, and habitability. Addressing these housing needs helps residents remain safely in their homes, prevents housing deterioration, and reduces the risk of displacement. By stabilizing housing conditions for

vulnerable households, the City helps preserve long-term housing affordability and supports the overall economic well-being of low- and moderate-income residents.

In addition to local housing preservation efforts, the City will continue coordinating with regional housing authorities, nonprofit organizations, and social service providers that administer programs such as rental assistance, workforce development, and supportive services. Together, these efforts contribute to reducing poverty and improving housing stability for Gardena residents.

## SP-80 Monitoring

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

The City of Gardena is responsible for ensuring that CDBG funds are used in accordance with applicable federal regulations and the goals established in the Consolidated Plan. The City will implement monitoring and oversight procedures designed to ensure compliance with program requirements and the effective use of federal funds.

### **Program Administration and Oversight**

The City will directly administer the Residential Rehabilitation Program funded through CDBG. Staff will oversee all program activities to ensure compliance with HUD regulations, including eligibility requirements, national objective compliance, financial management standards, and applicable federal cross-cutting requirements.

Prior to providing assistance, each project will be reviewed to confirm eligibility under the CDBG program and to verify that the assisted household meets the low- and moderate-income national objective. The City will also review the proposed scope of work and cost estimates to ensure that CDBG funds are used only for eligible rehabilitation activities.

### **Compliance Monitoring**

Throughout the implementation of the Residential Rehabilitation Program, the City will monitor activities to ensure compliance with applicable federal regulations, including environmental review requirements, lead-based paint requirements, procurement standards, and financial management requirements.

Program files will be maintained for each assisted household and will include documentation related to eligibility determinations, environmental review compliance, construction inspections, and project completion. The City will conduct periodic internal reviews of program files and financial records to verify that funds are expended in accordance with program requirements.

### **Recordkeeping and Reporting**

The City will maintain comprehensive records documenting compliance with HUD program requirements and will report program accomplishments through HUD's Integrated Disbursement and Information System (IDIS) and other required reporting mechanisms. These procedures help ensure transparency, accountability, and long-term compliance with CDBG program requirements.

# Action Plan

## AP-15 Expected Resources

### Introduction

The projects and activities included in the 2026-2027 Action Plan are based on resources that are reasonably anticipated to be available to the City from July 1, 2026, through June 30, 2027. The actual resources available to support activities during the implementation of the remainder of the 2026-2030 Consolidated Plan may vary significantly due to factors outside of the City's control. For example, HUD formula grant allocations are subject to change each year based on several factors such as the amount of the national appropriation, changes in ACS population data applied to the CPD grant formulas, statutory changes to the grant programs, the addition or removal of entitlements receiving a particular grant, and the availability of reallocated funds.

For the 2026-2027 program year, the City anticipates receiving approximately \$604,162 in CDBG funds. When combined with program income and available prior year resources, the 2026-2027 Action Plan will allocate a total of \$1,067,050 in CDBG funds to support the following eligible activities to be implemented from July 1, 2026 through June 30, 2027.

**Anticipated Resources**

**Table 58 - Expected Resources – Priority Table**

Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan: \$	Narrative Description
		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Admin and Planning Housing	\$604,162.00	\$0.00	\$462,888.00	\$1,067,050.00	\$2,416,648.00	The expected amount available for the remainder of the Consolidated Plan period assumes level funding in future years.

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

As a jurisdiction with substantial housing and community development needs, Gardena needs to leverage its CDBG entitlement grants with a variety of funding resources in order to maximize the effectiveness of available funds.

**Federal Resources**

- Continuum of Care (CoC) Program
- HUD Veterans Affairs Supportive Housing (HUD-VASH)
- Supportive Housing for the Elderly (Section 202)
- Supportive Housing for Persons with Disabilities (Section 811)
- Housing Opportunities for Persons with AIDS (HOPWA)
- YouthBuild
- Federal Low-Income Housing Tax Credit (LIHTC) Program
- HUD Community Project Funding (CPF) Program
- HUD Section 108 Loan Guarantee

**State Resources**

- State Low-Income Housing Tax Credit Program
- Building Equity and Growth in Neighborhoods Program (BEGIN)
- Permanent Local Housing Allocation (PLHA)
- CalHome Program
- Multifamily Housing Program (MHP)
- CalHFA Single and Multi-Family Program
- Mental Health Service Act (MHSA) Funding
- Justice Assistance Grant (JAG) Program
- Homeless Emergency Aid Program (HEAP)
- Project Roomkey

**Local Resources**

- Los Angeles County Development Agency (LACDA)
- Los Angeles Homeless Services Authority (LAHSA)
- Southern California Home Financing Authority (SCHFA)
- General fund

**Private Resources**

- Federal Home Loan Bank Affordable Housing Program (AHP)
- Community Reinvestment Act Programs
- United Way
- Private Contributions

## **HOME Match Requirements**

The City does not receive HOME as part of its entitlement allocation. The amount of matching, is therefore, not applicable to Gardena.

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

As of the preparation of this Consolidated Plan, there is currently no publicly owned land or property that may be used to address the needs identified in this plan. Since Gardena is predominantly built out, there is nominal vacant land remaining to accommodate new development. As such, the City will explore opportunities to acquire nonvacant sites with other funding sources that are suitable for redevelopment that can be appropriately scaled to meet the needs identified.

## **Discussion**

During the 2026-2027 Program Year, the City anticipates that these funds will be leveraged with other public and private funding. Along with leveraged dollars, the City expects to invest approximately \$1,067,050 in CDBG funds toward eligible activities designed to provide suitable affordable housing and improve the quality of life for low- and moderate-income residents.

AP-20 Annual Goals and Objectives

Goals Summary Information

Table 59 – Goals Summary

	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing Preservation	2026	2027	Affordable Housing	Preserve the supply of affordable housing	\$946,218.00	Homeowner housing rehabilitated: 10 Households / Housing Units
2	Planning & Administration	2026	2027	All	All	\$120,832.00	Other: 1

## Goal Descriptions

1	<b>Goal Name</b>	<b>Affordable Housing Preservation</b>
	<b>Goal Description</b>	Preserve the supply of safe, decent, and affordable housing for low- and moderate-income households. This includes the rehabilitation of existing owner-occupied housing units, with a focus on improving accessibility and addressing health and safety hazards. Where appropriate, energy efficiency improvements and conservation measures will be implemented to increase sustainability, reduce monthly household utility costs, and promote long-term affordability.
2	<b>Goal Name</b>	<b>Planning and Administration</b>
	<b>Goal Description</b>	Provide for the timely and compliant administration of the CDBG and HOME programs in accordance with HUD policy and federal regulations. Activities include overall program oversight, planning, performance evaluation, reporting, and coordination with community stakeholders to ensure resources are aligned with community needs and priorities.

### **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 91.215(b).**

The City of Gardena anticipates providing affordable housing to 10 low- and moderate-income households through the following activities:

- Homeowner Housing Rehabilitation Program - \$946,218 in CDBG funds (10 households / housing units)

## AP-35 Projects

### Introduction

To address the high priority needs identified in the 2026-2030 Consolidated Plan, the City of Gardena will invest CDBG funds in projects that preserve and improve the safety and habitability of housing occupied by low- and moderate-income residents.

### Projects

**Table 60 – Project Information**

	<b>Project Name</b>
<b>1</b>	Affordable Housing Preservation
<b>2</b>	Program Administration

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

Consistent with the priorities established in the Strategic Plan, the City is allocating 100 percent of its CDBG funds (excluding program administration) for program year 2026-2027 toward projects and activities that benefit low- and moderate-income households. More specifically, the City will implement a Residential Rehabilitation Program that assists income-eligible homeowners with critical home repairs, health and safety improvements, and accessibility modifications.

Despite these efforts, several obstacles continue to limit the City’s ability to fully address underserved housing needs of low- and moderate-income households. These include limited federal and state funding resources, rising construction costs, and the lack of financing options for lower-income households in the private lending market. By utilizing CDBG funds through the 2026-2027 Action Plan to provide rehabilitation assistance, the City helps bridge this financing gap and supports the long-term preservation of affordable housing for low- and moderate-income residents.

## AP-38 Project Summary

### Project Summary Information

<b>1</b>	<b>Project Name</b>	<b>Affordable Housing Preservation</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Preserve the supply of affordable housing
	<b>Funding</b>	\$946,218
	<b>Description</b>	Gardena has an existing Residential Rehabilitation Program geared towards the preservation of the quality of existing affordable housing stock occupied by low- and moderate-income homeowners.
	<b>Target Date</b>	6/30/27
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10 Homeowner Households / Housing Units Rehabilitated
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	City of Gardena: Residential Rehabilitation Program (10 Households / Housing Units) - \$946,218
<b>2</b>	<b>Project Name</b>	<b>Program Administration</b>
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	All
	<b>Needs Addressed</b>	All
	<b>Funding</b>	\$120,832
	<b>Description</b>	Overall administration of the CDBG program which includes preparation and submission of the Action Plan and CAPER, IDIS data input, provision of technical assistance, monitoring, and fiscal management.
	<b>Target Date</b>	6/30/27
	<b>Planned Activities</b>	City of Gardena: CDBG Administration - \$120,832

## AP-50 Geographic Distribution

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

Consistent with the priorities established in the Strategic Plan, the City will utilize its CDBG funds to implement a Residential Rehabilitation Program that preserves and improves the safety and habitability of housing occupied by low- and moderate-income homeowners. Because eligible households are located throughout the City rather than concentrated within a single neighborhood, the program will be implemented on a citywide basis and will be available to income-eligible homeowners regardless of their location within Gardena.

### Geographic Distribution

**Table 61 - Geographic Distribution**

	Target Area	Percentage of Funds
1	Citywide	100%

### Rationale for the priorities for allocating investments geographically

For the 2026-2027 program year, the City will prioritize the use of CDBG funds to implement a Residential Rehabilitation Program that provides assistance directly to income-eligible homeowners rather than targeting specific geographic areas. As a result, the program will be implemented citywide to ensure that all qualifying households have access to assistance. This approach allows the City to address housing conditions wherever eligible low- and moderate-income homeowners reside while preserving housing that is already affordable to these households.

Providing rehabilitation assistance on a citywide basis also allows the City to respond flexibly to homeowner needs, address health and safety issues as they arise, and prevent housing deterioration across the community. By focusing resources on households with the greatest need, the City can maximize the impact of its limited CDBG allocation while supporting long-term housing stability.

### Discussion

Gardena is allocating 100 percent of its non-administrative CDBG funds for program year 2026-2027 toward the Residential Rehabilitation Program. All assistance provided through this program will benefit low- and moderate-income households and will support the preservation of affordable housing throughout the community.

## AP-55 Affordable Housing

### Introduction

The 2026-2030 Consolidated Plan identified the preservation of affordable housing as a high-priority need for the City of Gardena. Many low- and moderate-income homeowners live in aging homes that require repairs to address health and safety issues, deferred maintenance, or accessibility barriers. Without assistance, these homeowners often lack the financial resources needed to complete necessary improvements, which can lead to housing deterioration and threaten long-term housing stability.

During the 2026–2027 program year, the City will utilize CDBG funds to implement a Residential Rehabilitation Program that assists income-eligible homeowners with critical home repairs and accessibility improvements. By investing in the rehabilitation of existing housing, the City will help preserve housing that is already affordable to low- and moderate-income households while improving the safety, habitability, and longevity of the housing stock.

As such, the City will implement the following affordable housing activity:

- Residential Rehabilitation Program – \$946,218 in CDBG funds (10 households / housing units)

**Table 62 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	10
Special Needs	0
<b>Total</b>	<b>10</b>

**Table 63 - One Year Goals for Affordable Housing by Support Type**

One Year Goals for the Number of Households to be Supported	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	10
Acquisition of Existing Units	0
<b>Total</b>	<b>10</b>

## **Discussion**

During the 2026-2027 program year, the City will allocate \$946,218 in CDBG funds to implement a Residential Rehabilitation Program that assists low- and moderate-income homeowners with critical home repairs and accessibility improvements. This investment is expected to assist approximately 10 households during the program year.

By focusing on the rehabilitation of owner-occupied housing, the City will help preserve existing affordable housing while improving housing quality and safety for income-eligible households. Rehabilitation assistance also helps prevent housing deterioration, extends the useful life of the housing stock, and supports neighborhood stability by enabling residents to remain safely in their homes.

## AP-60 Public Housing

### **Introduction**

The City does not own or manage any traditional public housing developments. Instead, LACDA administers the Housing Choice Voucher (HCV) program to provide housing assistance to low- and moderate-income households. This decentralized approach leverages partnerships with private landlords and housing providers to meet the City's affordable housing needs.

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

Although the City does not directly administer public housing programs, it coordinates with LACDA and other regional partners to support housing stability for low- and moderate-income residents. Through the HCV program and other housing assistance initiatives administered by LACDA, eligible households are able to access rental assistance that helps address housing affordability challenges in the local housing market.

During the program year, the City will continue to support affordable housing opportunities by implementing programs that preserve existing housing and help maintain safe and habitable housing conditions for income-eligible households. The City will also continue to coordinate with regional housing providers and service organizations to ensure residents are aware of available housing resources.

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

LACDA encourages resident engagement and participation in housing programs through outreach, resident feedback opportunities, and program initiatives designed to promote long-term housing stability and economic mobility. One such initiative is the Family Self-Sufficiency (FSS) Program, which is available to public housing residents.

The FSS program provides participating households with access to supportive services, financial counseling, and employment resources that help participants work toward greater economic independence. Participants enter into a Contract of Participation (COP) that outlines program requirements and establishes an Individual Training and Services Plan (ITSP) identifying goals and supportive services needed to achieve self-sufficiency. Through this program, households may build savings in an escrow account tied to increases in earned income, which can ultimately support goals such as financial stability or homeownership. Upon successful completion of the program, participants may receive the funds accumulated in the escrow account, which can be used to support goals such as education, financial stability, or homeownership.

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

Not applicable, LACDA is designated as a High Performing PHA.

**Discussion**

The City of Gardena will continue to coordinate with LACDA to support housing stability for residents receiving housing assistance. Through this partnership, eligible households can access rental assistance and supportive programs administered by LACDA while the City focuses its CDBG resources on preserving existing affordable housing through its Residential Rehabilitation Program.

## AP-65 Homeless and Other Special Needs Activities

### Introduction

Preventing and reducing homelessness is a top priority for HUD and is addressed nationally through coordinated regional strategies carried out by government agencies and a wide variety of community-based organizations. In Los Angeles County, LAHSA is the lead agency for the CoC.

The City of Gardena supports these regional efforts by coordinating with LAHSA, service providers, and other partners that work to prevent and address homelessness. While the City's CDBG resources are limited, the City will invest its funds in a Residential Rehabilitation Program that helps income-eligible homeowners address critical home repairs and maintain safe and habitable housing, thereby helping prevent housing instability that could lead to homelessness.

### **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 City of Gardena works closely with local nonprofits and regional service providers to ensure that individuals experiencing homelessness are connected with housing assistance, supportive services, and case management. Outreach to unsheltered individuals is primarily coordinated through LAHSA and its contracted outreach teams operating throughout Los Angeles County.

When City staff encounter individuals experiencing homelessness, they provide referrals to appropriate service providers, including LAHSA and United Way's 2-1-1 information and referral system, which connects individuals with emergency shelter, outreach services, and other housing resources.

During the 2026–2027 program year, the City will also invest \$483,330 in CDBG funds to implement its Residential Rehabilitation Program. By assisting low- and moderate-income homeowners with critical home repairs and accessibility improvements, the program helps prevent housing deterioration and reduces the risk that vulnerable households could lose their housing.

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

Emergency shelter and transitional housing services for individuals experiencing homelessness in Gardena are primarily provided through regional programs administered by LAHSA and its network of nonprofit service providers. These organizations operate emergency shelters, transitional housing programs, and supportive services designed to help individuals stabilize their living situations and transition toward permanent housing.

The City supports these regional efforts through coordination and information sharing with service providers and by maintaining zoning regulations that allow for a variety of housing options, including emergency shelters and supportive housing. These policies help facilitate the development of housing resources needed to address homelessness throughout the region.

**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 Los Angeles County CoC utilizes a Housing First approach, which prioritizes connecting individuals experiencing homelessness to permanent housing as quickly as possible while providing supportive services needed to maintain housing stability. Through this regional system, individuals experiencing homelessness are connected with housing navigation services, rapid rehousing programs, permanent supportive housing opportunities, and other resources that promote long-term housing stability.

The City supports these efforts by coordinating with regional partners and by implementing programs that preserve existing affordable housing. During the program year, the City's Residential Rehabilitation Program will help maintain safe and habitable housing for income-eligible homeowners, thereby contributing to broader efforts to stabilize housing and prevent displacement.

**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 City recognizes that homelessness often results from a combination of factors, including rising housing costs, loss of income, health challenges, and limited access to affordable housing. Preventing homelessness requires strategies that stabilize housing for vulnerable households before they experience a housing crisis.

Through its Residential Rehabilitation Program, the City will provide assistance to low- and moderate-income homeowners who may otherwise struggle to maintain their homes due to financial constraints. By addressing critical repairs and improving housing conditions, the program helps prevent housing deterioration and reduces the risk of displacement for vulnerable households.

The City also coordinates with the Los Angeles County CoC to ensure that individuals and families exiting publicly funded institutions or systems of care have access to appropriate housing and supportive services when available.

### **Discussion**

With limited CDBG resources available, the City of Gardena focuses its housing investments on the preservation of existing affordable housing. Through the implementation of its Residential Rehabilitation Program, the City will help low- and moderate-income homeowners maintain safe and stable housing, which contributes to broader regional efforts to prevent homelessness and promote housing stability.

## AP-75 Barriers to affordable housing

### Introduction:

Public policies can influence the availability and affordability of housing by shaping how and where residential development occurs. In Gardena, barriers to affordable housing generally stem from a combination of high housing costs, limited land availability, and development constraints such as zoning and land use controls, development standards, permitting timelines, and fees and charges. While these policies serve important planning and community objectives, they may also affect the feasibility of producing housing that is affordable to low- and moderate-income households.

Unlike impediments to fair housing choice, which involve unlawful discriminatory practices, barriers to affordable housing typically arise from policies or market conditions that unintentionally constrain the production or preservation of affordable units.

Based on community engagement, the primary barriers to affordable housing in Gardena are the high cost of housing relative to household incomes and the limited financial resources available to support affordable housing development at the scale necessary to meet demand.

### **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**

To overcome these obstacles, the City will continue implementing a coordinated strategy that pairs targeted investments with ongoing policy reforms established in the 2021-2029 Housing Element. During the 2026–2027 program year, planned actions include:

- Preserve existing affordable housing through rehabilitation (Goal 1.0). During 2026–2027, the City’s primary CDBG-funded housing action is a Residential Rehabilitation Program for income-eligible homeowners. This program will address critical health and safety repairs and accessibility needs, helping prevent housing deterioration and supporting long-term housing stability.
- Support a variety of housing options and leverage external resources (Goal 2.0). Given limited local resources relative to development costs, the City will continue to pursue and support state, regional, and other funding opportunities and provide coordination support, as feasible, for affordable housing proposals that align with community needs, including housing for special needs populations.
- Reduce governmental constraints where feasible (Goal 3.0). The City will continue to review development standards and project review/approval procedures and pursue refinements that remove or mitigate unnecessary constraints to residential development, consistent with state housing law and the Housing Element.

- Maintain adequate sites and support housing capacity (Goal 4.0). The City will continue efforts to ensure adequate zoning capacity to accommodate housing needs and support development at appropriate densities, including promoting use of density bonuses and other incentives that facilitate affordable housing.
- Coordinate with regional partners. The City will continue coordination with LACDA and other housing and service providers to increase awareness of available housing resources (including voucher programs and other assistance) and connect residents to services that support housing stability.

**Discussion:**

The City recognizes that market conditions create significant affordability challenges that cannot be fully addressed through limited annual CDBG resources alone. Accordingly, Gardena’s strategy emphasizes the ongoing implementation of Housing Element programs that reduce constraints and maintain development capacity, leveraging of other federal, state, and regional resources to support affordable housing development and preservation, and targeted investment of available CDBG funds in housing rehabilitation to preserve the affordability and habitability of existing owner-occupied housing for low- and moderate-income households.

## AP-85 Other Actions

### **Introduction**

Through the implementation of the 2026-2027 Annual Action Plan, the City will invest CDBG resources to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

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

The primary obstacles to meeting the underserved needs of low- and moderate-income residents include limited federal, state, and local funding resources, the high cost of housing relative to household incomes, and limited access to financing for home repairs in the private lending industry.

To help address these challenges, the City will invest its CDBG funds in a Residential Rehabilitation Program that assists income-eligible homeowners with critical home repairs and accessibility improvements. This program helps maintain safe and habitable housing conditions, preserve existing affordable housing, and support housing stability for vulnerable households.

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

During the 2026–2027 program year, the City will invest CDBG funds in its Residential Rehabilitation Program to preserve and maintain housing occupied by low- and moderate-income homeowners. By addressing health and safety repairs, accessibility improvements, and other critical maintenance needs, the program helps extend the useful life of the existing housing stock and preserve housing that is already affordable.

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

The Residential Lead Based Paint Hazard Reduction Act of 1992 (Title X) emphasizes prevention of childhood lead poisoning through housing-based approaches. To reduce lead-based paint hazards, the City will conduct lead-based paint testing and risk assessments for each property assisted under that was built prior to January 1, 1978 and will incorporate safe work practices or abatement into the scope of work as required to reduce lead-based paint hazards in accordance with 24 CFR Part 35.

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

The City's investment in housing rehabilitation helps reduce the financial burden faced by low- and moderate-income homeowners who may otherwise struggle to address critical home repairs. By preserving safe and stable housing, the City helps prevent displacement and supports long-term housing stability for vulnerable households.

In addition to local efforts, federal and state programs also contribute to reducing poverty by providing supportive services and financial assistance to eligible households. Programs such as the Earned Income Tax Credit, Head Start, CalWORKs, CalFresh, and Medi-Cal provide assistance with employment, nutrition, health care, and family support services that help individuals and families meet basic needs and improve economic stability.

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

The City benefits from a collaborative institutional delivery system that includes local government agencies, regional partners, nonprofit organizations, and housing service providers. To enhance the effectiveness of the institutional delivery system and address service gaps, the City will continue working with these partners to implement housing and community development programs that address the needs of low- and moderate-income residents and strengthen the overall effectiveness of the service delivery network.

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

To enhance coordination between public and private housing and social service agencies, the City will continue to coordinate with public agencies, nonprofit organizations, and housing providers involved in delivering housing and supportive services to Gardena residents. Through outreach, collaboration, and information sharing, the City will help ensure that residents are aware of available housing programs and community resources. The City will also continue using digital communication tools and community outreach efforts to strengthen coordination and engagement with partner agencies and service providers.

#### **Discussion:**

Although the City receives a relatively small annual CDBG allocation, it remains committed to using these resources strategically to improve conditions for low- and moderate-income residents. Through targeted investments in the Residential Rehabilitation Program and continued coordination with regional partners and service providers, the City will address community development needs and help preserve safe and stable housing throughout Gardena.

## AP-90 Program Specific Requirements

### Introduction:

Throughout the implementation of activities under the 2026-2027 Annual Action Plan, the City of Gardena will follow all HUD regulations concerning the use of program income, forms of investment, overall low- and moderate-income benefit for the CDBG 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
<b>Total Program Income:</b>	<b>\$0</b>

### **Other CDBG Requirements**

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. The City will meet this requirement over the 2024-2025, 2025-2026, and 2026-2027 program years.	100.00%



# APPENDIX A

Citizen Participation



# APPENDIX B

Grantee Unique Appendices



# APPENDIX C

SF-424, SF-424B, & Certifications