



City of Laguna Niguel

2025-2029 Consolidated Plan, including the
2025-2026 Annual Action Plan

May 6, 2025

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Executive Summary

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

1. Introduction

The City of Laguna Niguel participates in the federal Community Development Block Grant (CDBG) Program. The primary objective of the CDBG program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low- and moderate-income. The U.S. Department of Housing and Urban Development (HUD) administers this program.

CDBG funding is allocated on a formula basis to over 1,200 state and local governments. The formula for allocating CDBG funds is based on variables including current population, projected population growth, age of the housing stock, and poverty rate. CDBG funding is used to support a variety of community development, housing, and public service activities. Program regulations require that each activity undertaken with CDBG funds meet one of three broad national objectives:

1. Benefit people with low- and moderate-incomes
2. Aid in the prevention or elimination of slums and blight
3. Meeting an urgent need (i.e., declared disaster)

HUD requires recipient communities to prepare a Consolidated Plan every three to five years. The purpose of the Consolidated Plan is to identify the City's housing and community development needs, priorities, goals, and strategies, and to specify how CDBG funds are to be utilized for housing and community development activities throughout the Consolidated Plan cycle. The 2025-2029 Consolidated Plan will cover the five years of Fiscal Year 2025-2026 through Fiscal Year 2029-2030. The Community Development Department is the City's lead agency for preparing and implementing the Consolidated Plan and the CDBG program.

The Consolidated Plan has been prepared utilizing HUD's **eConPlan Suite**. The software suite consists of several templates. Once completed, the Consolidated Plan will be uploaded and electronically submitted to HUD. The Consolidated Plan template dictates the content of the document, affording City staff limited opportunities to expand narratives or modify the format. The template also includes over 50 community profiles and housing market data tables. Most tables are prepopulated with data from the U.S. Census Bureau, primarily data from the 2016–2020 American Community Survey (ACS). To a lesser degree, data from HUD's Comprehensive Housing Affordability Strategy (CHAS) is also utilized. (The CHAS is a special computation of housing and income data generated by the Census Bureau on behalf of HUD.) Whenever

possible, other data sources with current information are used to supplement HUD-provided data.

Based on the analysis of various housing and community variables and the input of community stakeholders, the following community needs are identified as priorities:

- The City has a good mix of housing unit types by tenure; however, affordable housing opportunities are limited, especially for lower-income households.
- According to HUD data, many lower-income Laguna Niguel households spend a significant percentage of their income on housing; lower-income elderly households appear to be the most impacted by severe housing cost burden (i.e., 50% of income spent on housing).
- Several service agencies are available to assist the City's lower-income households and the near-homeless with safety net services; however, needs often exceed resources.
- The City's public infrastructure and facilities are in good condition; however, some public improvements may require updating, and others may need upgrading to comply with current ADA regulations.

To address the needs identified through the citizen participation process, the Consolidated Plan outlines an array of goals, outcomes, and activities that the City can implement over five years. Each year, an Action Plan will be prepared, which will serve as the City's expenditure plan for its annual CDBG allocation. HUD has notified the City that it will receive \$358,812 in CDBG funds for FY 2025-2026. The City has identified an additional \$44,417 in prior year funds that are also available to undertake CDBG-eligible activities during FY 2025-2026. Planned activities include public infrastructure improvements, public services, and program administration (including fair housing services). Funded activities will support the broader goals and objectives identified in the Consolidated Plan.

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

Information regarding five-year goals and outcomes is provided in the Strategic Plan portion of the Consolidated Plan. A summary of these goals and outcomes is provided below:

- Infrastructure and Facility Improvements: Improve public infrastructure and facilities that benefit 8,000 low- and moderate-income residents
- Housing-related Related Programs: Improve or expand the supply of housing affordable for lower-income households by assisting 12 housing units
- Public Services: Provide access to public social services for 8,000 low- and moderate-income Laguna Niguel residents

- Homeless Continuum of Care: Provide access to housing and supportive services for 1,125 people who are at risk of becoming homeless or who are homeless
- Administration and Planning: Provide CDBG program oversight and coordination and fair housing services to 500 households

3. Evaluation of past performance

Each year, the City prepares the Consolidated Annual Performance and Evaluation Report (CAPER), which outlines how the City met the needs and objectives listed in the Consolidated Plan and Annual Action Plan. The City's most recent 2023–2024 CAPER reports on the fourth year of the current 2020–2024 Consolidated Plan. The City's four-year accomplishments are summarized in **Appendix 1**.

4. Summary of citizen participation process and consultation process

Summarized below are the steps the City took to encourage citizen participation:

- A citywide strategic plan survey was conducted to gather residents' opinions regarding the City's future. The purpose of the survey is to help the City align its annual budget and resources to ensure Laguna Niguel continues to thrive and address the needs of its residents.
- Community meetings were held to allow service providers to provide input on social service needs and for residents to discuss issues related to impediments to fair housing.
- City Council meetings and hearings were held to receive public input regarding priority needs and the allocation of CDBG funding.
- Notices were published in local newspapers and posted on the City's website to inform the public of public review and comment periods and public meetings and hearings.

5. Summary of public comments

See **Appendix 2**.

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

See **Appendix 2**.

7. Summary

The City's Community Development Department has prepared the 2025-2029 Consolidated Plan so it can continue to receive CDBG funds from HUD. The primary objective of the CDBG program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for low- and moderate-income

individuals. Additionally, each activity to be funded with CDBG funds must meet one of the three national objectives.

HUD requires CDBG recipient communities to prepare a Consolidated Plan every three to five years. The 2025-2029 Consolidated Plan will cover the five years of FY 2025-2026 through FY 2029-2030. As required by HUD, the City prepared the Consolidated Plan utilizing HUD's electronic template. The template includes over 50 community profiles and housing market data tables prepopulated with data from HUD.

The 2025-2026 Annual Action Plan is the first fiscal year of the new Consolidated Plan cycle. The Annual Action Plan is the City's one-year expenditure plan for CDBG funds. The City will receive an allocation of \$350,812 in CDBG funds for FY 2025-2026. An additional \$44,417 in prior-year funds is also available to carry out eligible activities. The Action Plan details the specific activities the City will undertake with CDBG funds to address housing and community development needs. Funded activities will support the broader goals and objectives identified within the Consolidated Plan.

The Process

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

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

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

Table 1 – Responsible Agencies

Agency Role	Name	Department/Agency
CDBG Administrator	LAGUNA NIGUEL	Community Development Department

Narrative

The City's Community Development Department is primarily responsible for preparing the Consolidated Plan and administering CDBG funds.

Consolidated Plan Public Contact Information

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

1. Introduction

The City of Laguna Niguel consulted with various City departments in developing the 2025-2029 Consolidated Plan. Additionally, several community-based organizations and service providers were provided with the opportunity to contribute to the development of the Consolidated Plan. A partial list of these agencies, social service organizations, and other public agencies is provided below.

Action steps were also taken in coordination with other regional partners to obtain public input on the 2025-2029 Orange County Regional Assessment of Fair Housing (OC-AFH). These actions are detailed in the draft OC-AFH, a summary of which is incorporated into the Consolidated Plan as **Attachment A**.

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

To enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies, the City of Laguna Niguel undertook the following activities:

- The Community Development Department, acting as the lead agency, met with various City departments and consulted with outside agencies to gain input on annual needs, enhance coordination of services, and prevent duplication of services.
- The City of Laguna Niguel collaborates with the County to obtain input on assisted housing-related programs. Specifically, the City works with and supports the Orange County Housing Authority’s (OCHA) administration of the Housing Choice Voucher Program, which provides housing subsidies to qualified lower-income renters. Coordination is enhanced by the City’s participation as a member of the Orange County Housing Authority Advisory Committee.
- To strengthen the housing delivery system in the private sector, the City works with private housing developers to include affordable units in multi-family housing developments within Laguna Niguel. The City will also continue to cooperate with local nonprofit housing organizations to identify and provide housing opportunities for lower-income households.
- Orange County has a broad spectrum of public and nonprofit social service providers that address the needs of the region’s residents. Through the annual CDBG Public

Service Grant funding process, City staff can ascertain the type of services City residents require (e.g., senior services, youth services, services to prevent homelessness and assist those already homeless) and develop partnerships with local agencies to ensure the delivery of quality services.

- The City of Laguna Niguel has a very active economic development program that coordinates business activities and employment programs with community organizations such as the Laguna Niguel Chamber of Commerce, Service Corp of Retired Executives (SCORE), and the Orange County One-Stop Center.

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

OC Partnership, 2-1-1 Orange County, and the Orange County Community Services are responsible for planning and coordinating Orange County's Continuum of Care (OC-CoC) for the region's homeless. This nonprofit-public partnership helps ensure comprehensive, regional coordination of efforts and resources to reduce the number of homeless people and people at risk of homelessness throughout Orange County. This partnership serves as the regional coordinator of the year-round CoC planning process and as a catalyst for the involvement of public and nonprofit agencies that make up the regional homeless system of care.

The City supports the CoC planning process by providing information regarding the activities it will fund to address local homeless issues. The OC-CoC uses this information to prepare the regional application for HUD's Homeless Assistance Grant funds. City staff will expedite certifications of consistency with the Consolidated Plan and other forms of support for the OC-CoC. The City is also a supporter and participant in the biennial Point-in-Time Survey of the region's homeless population.

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

The City is not a recipient of Emergency Solutions Grant (ESG) funds; therefore, it does not assist the OC-CoC in determining ESG allocations, evaluating outcomes, or developing policies and procedures for administering the regional Homeless Management Information System (HMIS).

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Orange County Housing Authority
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided data regarding households receiving HUD rental assistance and households on the waitlist for rental housing assistance
2	Agency/Group/Organization	211 Orange County
	Agency/Group/Organization Type	Regional organization Planning 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 Homeless Management Information System (HMIS)
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided data regarding regional homeless and the County's coordinated entry system HMIS
3	Agency/Group/Organization	Fair Housing Council of Orange County
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Impediments to Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided data regarding fair housing issues in the community and input related to impediments to fair housing and assisted in developing action steps to address impediments
4	Agency/Group/Organization	Age Well Senior Services
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need 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?	Provided input regarding the housing and service needs of seniors, including homebound seniors
5	Agency/Group/Organization	Family Assistance Ministry
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Anti-poverty Strategy Needs of Low/Mod persons
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input regarding the housing and service needs of homeless households and households at risk of becoming homeless
6	Agency/Group/Organization	South County Outreach
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Anti-poverty Strategy Needs of Low/Mod persons
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input regarding the needs of lower-income households, specifically individuals/households at risk of becoming homeless
7	Agency/Group/Organization	Camino Health Center
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Needs of Low/Mod persons
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input regarding the medical/dental service needs of the community, including homeless individuals
8	Agency/Group/Organization	Council On Aging – Southern California
	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?	Provided information regarding the housing and service needs of elderly and disabled individuals living in managed care facilities
9	Agency/Group/Organization	County of Orange
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Regional program information
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Various county departments provided information regarding public health, public safety, and housing programs
10	Agency/Group/Organization	State of California
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	State program information
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Various state departments provided information regarding demographics, public safety, and economics
11	Agency/Group/Organization	YMCA of Orange County
	Agency/Group/Organization Type	Services – Children
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Needs of Low/Mod persons
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input regarding childcare service needs
12	Agency/Group/Organization	Vocational Visions
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input regarding the needs of adults with developmental disabilities, including developing economic opportunities for this special need population
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Identify any Agency Types not consulted and provide rationale for not consulting

The City consulted with various agencies serving Laguna Niguel residents and the region. No agency type was explicitly excluded from the consultation process.

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

Table 3 – 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	Orange County 211	Provides regional and local point-in-time homeless survey data, development of the regional 10-Year Plan to End Homelessness, and development of the regional Discharge Plan
City of Laguna Niguel 2021-2029 Housing Element	City of Laguna Niguel	Provides housing priorities and program goals
City of Laguna Niguel Capital Improvement Plan	City of Laguna Niguel	Identifies priority capital improvement projects that may be CDBG-eligible
5 Yr. & 1 Yr. PHA Plan	Orange County Housing Authority	Identifies OCHA resources to address the housing needs of lower-income renter householders in the County and City
2025-2029 Orange County Regional Assessment of Fair Housing	Orange County HUD Grantee Cities and the County of Orange	Identifies countywide fair housing impediments within participating cities and provides a plan to affirmatively further fair housing
Local Hazard Mitigation Plan (LHMP)	City of Laguna Niguel	A comprehensive plan that assesses the impacts of natural and manmade threats and hazards and identifies mitigation measures to reduce or eliminate the impacts

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(l))

The California Department of Public Health cooperated with the Orange County Health Care Agency to provide information regarding elevated lead blood levels in children as part of the City's assessment of lead-based paint hazards. State agencies were also consulted to obtain updated housing and population information. The County of Orange was contacted to get an array of data, including information regarding the number of households receiving rental assistance and the homeless count. Local governments also assisted the City with the preparation of the Consolidated Plan. As the current recipient of Housing Opportunities for Persons with AIDS (HOPWA) funds, the City of Anaheim was consulted regarding the number of Laguna Niguel residents living with HIV and AIDS and available HOPWA program resources. The City also participated in roundtable meetings with other Orange County CDBG recipients to discuss the preparation of the 2025-2029 OC-AFH and other regional housing and community needs.

Narrative (optional):

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

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The City's Citizen Participation Plan, provided as Attachment B, outlines the City's process for obtaining public participation in the development of the Consolidated Plan, Annual Action Plan (AAP), and other aspects of the CDBG Program. The opportunities for public input are delineated in Table 4 and summarized below.

- Strategic Plan Survey: The survey is intended to update the community on prior year accomplishments and reestablish community priorities across a wide range of municipal services, from administration to recreation, community development, infrastructure, and public safety.
- Community Meeting: In partnership with other Orange County cities, a series of in-person and online community meetings were held throughout the County to provide residents with an opportunity to discuss fair housing issues and ways to advance fair housing opportunities for all county residents. (See **Attachment A.**)
- Focus Group and Public Hearing: Consistent with HUD's regulations, the City utilized focus groups to develop recommendations for the use of CDBG funding. On December 4, 2024, Laguna Niguel and four other South County CDBG grantees hosted a meeting for social service providers. Twenty-three individuals representing 12 agencies attended the meeting. Additionally, an ad-hoc City Council committee held a public meeting on February 26, 2025, at which time Committee members received input from public service providers regarding community needs. The City Council held a public hearing at a regularly noticed and scheduled meeting (April 15, 2025) to obtain additional public input on the draft Consolidated Plan, the proposed allocation of 2025-2026 CDBG funds, and the OC-AFH. On May 6, 2025, the Council approved and authorized the submission of the aforementioned to HUD.
- Notices/Website: Public notices were published in local newspapers of general circulation. Additionally, the draft Consolidated Plan, 2025-2026 Annual Action Plan, and the 2025-2029 OC-AFH were posted on the City's website for public review and comment during the required 30-day public comment period (see **Appendix 2** for citizen participation-related notices and information).

Citizen Participation Outreach

Table 4 – Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Community Needs Survey	Non-targeted/broad community	2/27/24 Laguna Niguel Strategic Plan Update	Over 700 survey results were received that provided input regarding community strengths, weaknesses, future opportunities, community threats, and goals	All submitted surveys were accepted	No longer accessible
2	Public Meeting	Social Service Providers	The City conducted a public workshop on 12/4/24 to obtain information regarding community service needs from local service providers. 23 individuals representing 12 organizations attended	Meeting comments centered on local service needs and the CDBG public service grant application process	All comments were accepted	NA
3	Internet Outreach	Social Service Providers	The City used the internet and social media by posting information regarding funding opportunity	NA	NA	No longer accessible

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Non-targeted/ broad community	Countywide public input meetings regarding the 2025-2029 OC-AFH	A summary of the comments received is found in Attachment A	See Attachment A	No longer available
5	Public Meeting	Non-targeted/ broad community	City Council Ad-Hoc Grants Committee (public meeting) on 2/26/25 to review grant applications and invite public comments regarding service needs and CDBG funding recommendations for FY 25-26	A summary of the comments received is found in Appendix 2	See Appendix 2	NA
6	Internet Outreach	Non-targeted/ broad community	30-day public review period. No public comments were received	See Appendix 2	See Appendix 2	NA
7	Public Hearing	Non-targeted/ broad community	City Council Public Hearing on 4/15/25 to invite public comments on the Consolidated Plan, 2025-2026 AAP, OC-AFH, and discuss funding recommendations for FY 25-26	A summary of the comments received is found in Appendix 2	See Appendix 2	NA

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Public Meeting	Non-targeted/broad community	City Council meeting on 5/6/25 to approve the Consolidated Plan, OC-AFH, and FY 25-26 AAP	A summary of the comments received is found in Appendix 2	See Appendix 2	NA

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Consolidated Plan's Needs Assessment identifies the City of Laguna Niguel's needs as they relate to housing, homelessness, special needs populations, and community development. Based on this Needs Assessment, the City can identify the needs with the highest priority, which will form the basis for the Strategic Plan and the programs and projects to be administered during the five-year planning cycle of the 2025-2029 Consolidated Plan. HUD primarily provides the information contained in the assessment.

The housing and community needs assessed in this section of the Consolidated Plan include the following:

- Households experiencing “housing problems” (defined below)
- The extent to which housing problems are experienced disproportionately by one or more racial or ethnic groups
- Public housing – **NOTE: THE CITY OF LAGUNA NIGUEL DOES NOT OWN OR MANAGE PUBLIC HOUSING**
- An assessment of homeless needs
- Non-housing community development needs

HUD's housing needs estimates are based on an evaluation of HUD's CHAS data of households that are experiencing one or more “housing problems.” Per HUD, a household is experiencing a housing problem if its residential unit is subject to one or more of the following:

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

HUD data also characterizes households by type:

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

HUD defines a “household” as “All the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household.”

Finally, HUD categorizes households by income:

- Extremely Low-income: A household with income equal to 0 to 30% of the Area Median Income (AMI) (also referred to as HUD Area Median Family Income or HAMFI)
- Very low-income: A household with an income equal to 30 to 50% of the AMI
- Low-income: A household with an income equal to 50 to 80% of the AMI
- Low and moderate-income or Lower-income: A household with an income less than 80% of AMI
- Moderate-income: A household with an income equal to 80 to 100% of AMI

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

Summary of Housing Needs

Laguna Niguel has experienced moderate population growth during the past decade. According to U.S. Census Bureau data presented in Table 5, the City's population growth was flat between 2009 and 2020.

A search of current data found that the California Department of Finance estimates Laguna Niguel's January 1, 2024, population at 64,291 – a decrease of approximately 1.17% from the 2020 population identified in Table 5. In comparison, during roughly the same period, the State of California reports that the County's population contracted by approximately 1.13%, and California's population decreased by 1.03%.

The Census Bureau's American Community Survey 5-Year Estimates indicates that as of 2023, there are 25,486 households in the City. The Census Bureau also estimates the Household Median Income (2023 Inflation-Adjusted Dollars) is \$140,605.

Table 5 - Housing Needs Assessment Demographics

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	64,825	65,050	0%
Households	24,875	24,840	-0%
Median Income	\$95,536.00	\$119,608.00	25%

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

Table 6 - Total Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	2,795	2,250	3,545	2,625	13,625
Small Family Households	765	705	1,225	1,170	7,040
Large Family Households	240	210	225	200	765
Household contains at least one person 62-74 years of age	860	665	1,050	600	4,215
Household contains at least one person aged 75 or older	544	470	515	475	925
Households with one or more children 6 years old or younger	335	265	410	190	1,240

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

Table 7 – Housing Problems Table

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	15	0	0	15	0	0	0	50	50
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	30	145	60	45	280	4	0	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	125	75	95	0	295	0	4	20	35	59
Housing cost burden greater than 50% of income (and none of the above problems)	735	735	225	55	1,750	1,005	525	405	125	2,060
Housing cost burden greater than 30% of income (and none of the above problems)	100	170	1,025	380	1,675	195	180	595	530	1,500
Zero/negative Income (and none of the above problems)	190	0	0	0	190	140	0	0	0	140

Data Source: 2016-2020 CHAS

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

Table 8 – 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	890	970	380	95	2,335	1,015	530	425	215	2,185
Having none of four housing problems	395	190	1,215	910	2,710	490	565	1,530	1,400	3,985
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

3. Cost Burden > 30%

Table 9 – 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	345	595	575	1,515	295	90	320	705
Large Related	175	165	80	420	35	30	24	89
Elderly	405	155	145	705	710	525	555	1,790
Other	65	225	530	820	170	60	100	330
Total need by income	990	1,140	1,330	3,460	1,210	705	999	2,914

Data Source: 2016-2020 CHAS

4. Cost Burden > 50%

Table 10 – Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	405	405	180	90	0	270
Large Related	0	0	65	65	35	30	4	69
Elderly	325	155	70	550	620	365	275	1,260
Other	0	45	225	270	170	0	0	170
Total need by income	325	200	765	1,290	1,005	485	279	1,769

Data Source: 2016-2020 CHAS

5. Crowding (More than one person per room)

Table 11 – 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
NUMBER OF HOUSEHOLDS										
Single-family households	155	120	90	45	410	4	4	20	0	28
Multiple, unrelated family households	0	100	50	0	150	0	0	0	35	35
Other, non-family households	0	0	15	0	15	0	0	0	0	0
Total need by income	155	220	155	45	575	4	4	20	35	63

Data Source: 2016-2020 CHAS

Table 12 – Crowding Information – 2/2

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

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

Data provided by HUD's Consolidated Plan template does not provide information for single person households in need of housing assistance; however, according to the Census Bureau (2019-2023 ACS), there are 5,776 one-person households in Laguna Niguel – 3,362 of these

households are owners (58% of total one-person households), and 2,414 are renters (42%). According to Table 9, 330 “Other” lower-income owner households have a housing cost burden, and 820 “Other” lower-income renter households have a housing cost burden. Table 10 indicates that 885 “Other” lower-income households are paying more than 50% of their income for housing. This data table suggests a significant number of one-person renter households may need housing assistance.

According to information from the OCHA, as of February 2025, 54 one-person Laguna Niguel households are presently on the waitlist for federal rental assistance. OCHA reports that 78 one-person Laguna Niguel households currently receive federal rental assistance.

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.

- Disabled Households: According to the 2019-2023 ACS data, there are an estimated 5,226 Laguna Niguel residents with a disability – approximately 8.7% of the City’s population. Federal laws define a person with a disability as “Any person who has a physical or mental impairment that substantially limits one or more major life activities ...” Of residents with a disability, 700 (11.5%) are living below the poverty level. According to OCHA, 68 Laguna Niguel households that currently receive federal rental assistance are disabled households; 38 disabled Laguna Niguel households are on the waitlist for federal rental assistance.

The City’s elderly population has significant levels of disability. The ASC estimates that 21.9% of seniors aged 65 and over have a disability. Since seniors have a much higher probability of being disabled, the housing and service needs for persons with disabilities should grow commensurate with senior population growth. Accessibility housing needs of the disabled population, including the elderly, can typically be addressed through housing rehabilitation programs that provide improvements such as ramps, grab bars, wider doorways, lower sinks, specialized kitchen cabinets, and elevators. The City allocates local funds to Habitat for Humanity, which provides grants to disabled homeowners to install accessibility and mobility improvements.

- Victims of Domestic Violence: The National Coalition Against Domestic Violence (NCADV) estimates that nationwide, an average of 24 people per minute are victims of rape, physical violence, or stalking by an intimate partner in the United States. NCADV also reports that one in three women and one in four men in the U.S. have experienced rape, physical violence, or stalking by an intimate partner in their lifetime. The State of California Department of Justice reports that in 2023, there were 171 calls for assistance related to domestic violence in Laguna Niguel. Laura’s House, a leading domestic violence service provider in South Orange County, estimates that only one in seven incidents are reported.

Laura's House also estimates that for each victim of domestic violence who receives shelter and support services, 15 to 20 individuals are turned away due to a lack of space. The Orange County 2024 Point In Time Survey of the region's homeless population estimates that 10.0% of the homeless are victims of domestic violence.

What are the most common housing problems?

According to HUD data from Table 7, the most common housing problem in Laguna Niguel is severe housing cost burden. This housing problem impacts both renter and owner households. To a nominal degree, some households are affected by crowding and substandard housing (as defined above).

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

Table 9 provides estimates regarding the number of lower-income households impacted by housing cost burden.

- **Extremely Low-income Households:** Among renters, extremely low-income Elderly households are most affected by housing cost burden (57.4% of Elderly households); among owners, extremely low-income Small households are most burdened by housing costs (51.5%).
- **Very Low-income Households:** Small and Large-Related renters are most impacted by housing cost burden – 39.3% and 39.3%, respectively. Among homeowners, very low-income Large households appeared to be the most impacted (33.7% of large households).
- **Low-income Households:** "Other" low-income renter households have the most significant percentage of affected households (64.6%), with Small related owner households listed as most impacted by housing costs (45.4%).

Table 10 provides summary information regarding households that pay more than 50% of their income toward housing. According to HUD data:

- **Extremely Low-income Households:** Among renters, extremely low-income seniors are most affected by severe housing cost burden (78.3% of senior households); among owners, extremely low-income "Other" households are most burdened by severe housing costs (100.0%).
- **Very Low-income Households:** Elderly renters are most impacted by severe housing cost burden – 37.3%. Among homeowners, very low-income Large households appeared to be the most impacted by severe housing costs (43.5% of large households).
- **Low-income Households:** Small low-income renter households have the most significant percentage of affected households (70.4%), with Elderly owners listed as most impacted by severe housing costs (21.8%).

As outlined above, few Laguna Niguel households are impacted by crowded housing. According to Table 11, only 638 households live in “crowded” housing, as defined by HUD. HUD’s data indicates that 575 of these households are renters, and 63 are owners. According to the City’s Code Enforcement staff, overcrowding is not a significant issue. It is important to note that the City is required to enforce the State’s housing occupancy standards, which allow more people to live in a housing unit than the limits defined by HUD.

According to Table 7, only 65 Laguna Niguel households are impacted by substandard housing. According to the City’s Code Enforcement staff, substandard housing is not a significant issue. Most code enforcement activity is related to deferred property maintenance.

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

The National Alliance to End Homelessness identifies several “causes” of homelessness, including income and housing affordability. Per the Alliance, “Low-income households are typically unemployed or underemployed due to a number of factors, such as a challenging labor market; limited education; a gap in work history; a criminal record; unreliable transportation or unstable housing; poor health or a disability...Today, 11 million extremely low-income households pay at least half of their income toward housing, putting them at risk of housing instability and homelessness.” According to HUD data, 1,330 extremely low-income households in Laguna Niguel spend more than 50% of their household income on housing (see Table 10). Of these households, approximately 71.1% are “Elderly” households (945).

OCHA reports that as of February 2025, 100 Laguna Niguel households are on the waitlist for federal rental assistance - 19 of these households have one or more children. OCHA waitlist data also indicates 41 households are small households, 57 are elderly households (aged 62 plus), and three households reported they are homeless (including two households with a minor child). OCHA data supports the finding that several extremely low-income families need an affordable housing option.

The City of Laguna Niguel does not receive Emergency Solutions Grant (ESG) funds or other HUD funding that may be used for rapid rehousing; therefore, the City does not have information regarding formerly homeless families and individuals who are receiving rapid rehousing assistance and may be nearing the termination of their assistance.

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

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

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

The origins of involuntary homelessness are multi-faceted but can be grouped into two general categories: physiological and economic factors. Examples of physiological factors include physical or mental illness and addiction disorders. Economic factors include the impact of high housing and medical costs. As indicated previously, Laguna Niguel households with extremely low incomes and severe housing cost burden have a high risk of becoming homeless.

Discussion

According to HUD data provided in the Consolidated Plan template, substandard and crowded housing are not a significant housing problem in Laguna Niguel. Housing cost is the most prevalent housing problem. HUD data indicates that among lower-income households, all household types are impacted by housing costs; however, among the poorest of household types (i.e., extremely low-income households), Elderly households appear to be most impacted by housing costs. According to the National Alliance to End Homelessness, lower-income households are at a high risk of becoming homeless. A disability or escaping abuse also heightens the risk of homelessness.

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

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

Introduction

Per HUD, “A disproportionately greater need” exists when the members of a racial or ethnic group at a given income level experience a housing problem at a greater rate (e.g., 10% points or more) than the income level as a whole.” For example, if 60% of all low-income households within a jurisdiction have a housing problem, and 70% of low-income Hispanic households have a housing problem, low-income Hispanics have a disproportionately greater need.

0%-30% of Area Median Income

Table 13 - 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	2,200	590	0
White	1,525	440	0
Black / African American	10	0	0
Asian	165	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	380	85	0

Data Source: 2016-2020 CHAS

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

30%-50% of Area Median Income

Table 14 - 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	1,850	400	0
White	995	350	0
Black / African American	0	0	0
Asian	315	40	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	510	0	0

Data Source: 2016-2020 CHAS

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

50%-80% of Area Median Income

Table 15 - 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	2,425	1,120	0
White	1,690	790	0
Black / African American	45	55	0
Asian	110	180	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	500	95	0

Data Source: 2016-2020 CHAS

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

80%-100% of Area Median Income

Table 16 - 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	1,220	1,400	0
White	890	1,040	0
Black / African American	0	60	0
Asian	215	125	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	60	160	0

Data Source: 2016-2020 CHAS

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

UPDATED INFORMATION:

HUD's Consolidated Plan template does not provide information regarding the City's current racial and ethnic composition. This information is essential to the evaluation of disproportional needs by racial or ethnic groups in the City. The data below is provided by the U.S. Census Bureau (2019-2023 American Community Survey):

<u>Race</u>	<u>Total</u>	<u>Percentage</u>
White	43,426	67.8%
Black or African American	1,083	1.7%
American Indian & Alaskan Native	156	0.2%
Asian	7,400	11.6%
Native Hawaiian & Other Pacific Islander	115	0.2%
Some Other Race	4,277	6.7%
Two or More Races	7,566	11.8%
Total	64,023	100.0%

<u>Ethnicity</u>	<u>Total</u>	<u>Percentage</u>
Non-Hispanic or Latino	54,140	84.6%
Hispanic or Latino	9,883	15.4%
Total	64,023	100.0%

Discussion

As previously outlined, housing cost burden is the most prevalent housing problem in Laguna Niguel, regardless of race or ethnicity. Tables 13 through 16 demonstrate this point (especially within the extremely low-income and very low-income categories). However, based on HUD's definition of disproportionately impacted by housing problems, HUD data indicates the following:

- Extremely Low-income: 100% of Black/African American households are disproportionately affected by a housing problem. Citywide, 78.9% of extremely low-income households are experiencing a housing problem regardless of race or ethnicity.
- Very Low-income: 100% of Hispanic households are disproportionately affected by a housing problem. Citywide, 82.2% of very low-income households are experiencing a housing problem regardless of race or ethnicity.
- Low-income: 84.0% of Hispanic households are disproportionately affected by a housing problem.

As previously discussed, crowding and substandard housing are not significant issues in Laguna Niguel.

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

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

Introduction

The HUD definition of disproportionately greater need is provided above. The HUD data below pertains to households that spend more than 50% of their income on housing costs, indicating a severe housing problem.

0%-30% of Area Median Income

Table 17 – Severe Housing Problems 0 - 30% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,905	885	0
White	1,250	720	0
Black / African American	0	10	0
Asian	165	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	375	90	0

Data Source: 2016-2020 CHAS

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

30%-50% of Area Median Income

Table 18 – Severe Housing Problems 30 - 50% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,500	755	0
White	790	555	0
Black / African American	0	0	0
Asian	285	75	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	405	110	0

Data Source: 2016-2020 CHAS

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

50%-80% of Area Median Income

Table 19 – Severe Housing Problems 50 - 80% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	805	2,745	0
White	530	1,940	0
Black / African American	0	95	0
Asian	20	270	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	195	405	0

Data Source: 2016-2020 CHAS

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

80%-100% of Area Median Income

Table 20 – Severe Housing Problems 80 - 100% AMI

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	310	2,310	0
White	180	1,750	0
Black / African American	0	60	0
Asian	65	270	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	220	0

Data Source: 2016-2020 CHAS

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

Discussion

Housing cost burden is the most common housing issue in Laguna Niguel. Tables 17 through 20 show that regardless of race or ethnicity (especially within the extremely low-income and very low-income categories), a significant percentage of residents are experiencing a housing cost burden. However, based on HUD's definition of disproportionately impacted by severe housing problems, HUD data indicates the following:

- Extremely Low-income: 77.5% of Hispanic households are disproportionately affected by a severe housing problem. Citywide, 63.3% of extremely low-income households are experiencing a severe housing problem regardless of race or ethnicity.
- Very Low-income: 79.2% of Asian and 78.6% of Hispanic households are disproportionately affected by a severe housing problem. Citywide, 66.5% of very low-income households are experiencing a housing problem regardless of race or ethnicity.
- Low-income: No racial or ethnic population is disproportionately affected by a severe housing problem.

As previously discussed, severe crowding and substandard housing are not significant issues in Laguna Niguel.

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

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

Introduction:

The HUD definition of disproportionately greater need is provided above. The HUD data below specifically relates to housing cost burden, which is Laguna Niguel's most prevalent housing issue.

Housing Cost Burden

Table 21 – Greater Need: Housing Cost Burdens AMI

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	15,320	4,900	4,290	330
White	11,630	3,555	2,760	310
Black / African American	350	75	10	0
Asian	1,640	355	535	20
American Indian, Alaska Native	0	0	0	0
Pacific Islander	120	0	0	0
Hispanic	1,210	735	720	0

Data Source: 2016-2020 CHAS

Discussion:

HUD data from Table 21 indicates that the majority of Extremely Low-income Laguna Niguel households are experiencing a housing cost burden regardless of race or ethnicity (61.7% of listed households). Among other income categories, Very Low and Low-income Hispanic households are experiencing a greater need based on housing cost, but to a much smaller degree (27.6 and 27.0%, respectively).

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

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

According to HUD and Census data, a majority of Extremely Low-income Laguna Niguel households are experiencing a housing problem – primarily housing costs regardless of race or ethnicity. Hispanics/Latinos are the largest race or ethnic minority group in Laguna Niguel (15.4% of the City’s population), with Asians the next largest cohort (11.6%). Based on HUD data from the above series of tables, Hispanic/Latino households consistently appear to be experiencing housing problems disproportionately to the community as a whole. As expected, some lower-income Asian households are also disproportionately impacted by housing needs.

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

As previously outlined, housing cost is the prevalent housing problem. This housing problem affects all income categories and race/ethnic groups. Based on HUD data and City staff input, crowded and substandard housing is not a significant issue in Laguna Niguel.

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

In general, minority populations reside throughout the City. There is no area (i.e., Census Tract) where a majority of residents are racial or ethnic minorities. As indicated above, Hispanics/Latinos and Asians are the City’s two largest minority populations. While Hispanics/Latinos or Asians do not comprise over 50% of an area's population, there is some concentration within the City (see **Appendix 3 Map A and B**):

<u>Census Tract Number</u>	<u>Percent Hispanics/Latinos</u>	<u>Percent Asians</u>
<i>Citywide</i>	15.4%	11.6%
423.19	--	20.8%
423.20 *	27.3%	--
423.30	25.3%	--
423.31	39.5%	--
423.34	18.8%	--
423.35	17.0%	19.2%

* Shared Census Tract

NA-35 Public Housing – 91.205(b)

Introduction

There is no public housing located in the City of Laguna Niguel; however, the Orange County Housing Authority (OCHA) administers the Housing Choice Voucher Program for the City of Laguna Niguel. The Housing Choice Voucher Program (Voucher Program) provides rental subsidies to low-income households that spend more than 30% of their gross income on housing costs. The Voucher Program pays the difference between the recipient's monthly income and 30% of the federally approved Fair Market Rent (FMR).

The number of vouchers administered by a housing authority fluctuates due to the availability of resources from HUD and changes in housing costs. According to OCHA, as of February 2025, it manages over 12,000 rental assistance vouchers throughout Orange County. Of this figure, 126 vouchers are leased in Laguna Niguel. There are 100 Laguna Niguel households on the waitlist for rental assistance. Data illustrated in the tables below represent County-wide statistics, while data specific to the City of Laguna Niguel is provided after the respective tables.

Totals in Use

Table 22 - Public Housing by Program Type

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

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Table 23 – Characteristics of Public Housing Residents by Program Type

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

Data Source: PIC (PIH Information Center)

UPDATED INFORMATION:

Demographic information for Laguna Niguel households receiving rental assistance from OCHA as of February 2025:

Average Annual Income	\$22,685
Average length of stay	NA
Average Household size	2
# Homeless at admission	34
# of Elderly Program Participants (>62)	90
# of Disabled Families	67
# of Families requesting accessibility features	NA
# of HIV/AIDS program participants	NA
# of DV victims	NA

Race of Residents

Table 24 – Race of Public Housing Residents by Program Type

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

Data Source: PIC (PIH Information Center)

UPDATED INFORMATION:

Demographic information for Laguna Niguel households receiving rental assistance from OCHA as of February 2025:

White	95
Black/African American	17
Asian	8
American Indian/Alaska Native	2
Pacific Islander	0
Other	4

Ethnicity of Residents

Table 25 – Ethnicity of Public Housing Residents by Program Type

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

Data Source: PIC (PIH Information Center)

UPDATED INFORMATION:

Demographic information for Laguna Niguel households receiving rental assistance from OCHA as of February 2025:

Hispanic	17
Not Hispanic	109

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

There is no public housing located in the City of Laguna Niguel.

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

Not applicable

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

Not applicable

Discussion

There is no public housing located in the City of Laguna Niguel.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homeless researchers typically use one of two methods to measure homelessness. One method attempts to count all people who are homeless on a given day or week (point-in-time counts). The second examines the number of people who are homeless over a given period - period prevalence counts. The Orange County Continuum of Care (OC-CoC) employs the first method for its biennial enumeration of the region's homeless population. To facilitate the census of the homeless and the allocation of limited resources, the OC-CoC has geographically divided the county into three Service Planning Areas (SPA). Homeless data from the 2024 Point-In-Time Survey (PITS) is provided on a county-wide basis and, to a lesser degree, by SPA and by jurisdiction. Because there is limited data regarding Laguna Niguel's homeless population, it is assumed that the characteristics of the City's homeless population are similar to those of the County or South SPA. General demographic information regarding the County's homeless population includes the following:

- **Sex:** An estimated 34.6% of the County's homeless are female, 64.4% are male.
- **Race/Ethnicity:** The 2024 PITS estimates that 59.7% of the County's homeless are racially White, 23.9% are "multi-racial or other," 7.8% are Black/African American, 3.9% are Asian, 3.1% are American Indian/Alaska Native, and 1.6% are Native Hawaiian/Pacific Islander. An estimated 30.5% of the population is Hispanic/Latino.
- **Age:** The 2024 PITS estimates that 9.4% of the County's homeless are under the age of 18, 4.2% are 18-24, 60.4% are 25-54, 19.0% are 55-64, and 7.0% are 65 and older.

Homeless Needs Assessment

Table 26 - Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	48	5	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Data Source Comments: 2024 Point In Time Survey

Indicate if the homeless population is: Has No Rural Homeless

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

The OC-CoC conducted a Point-in-Time survey of Orange County's homeless population as part of a national survey. The 2024 PITS estimated the County's homeless population to be 7,322 individuals, with 641 in the South County SPA, including 53 homeless in Laguna Niguel. The PITS identifies 3,149 sheltered and 4,173 unsheltered homeless, with 150 sheltered and 491 unsheltered in the South County SPA. For Laguna Niguel, the 2024 PITS identifies five sheltered and 48 unsheltered homeless.

To the extent that the PITS captured demographic data regarding the City’s homeless, information by homeless category is provided below. If no specific Laguna Niguel data is available, an estimate based on regional or SPA homeless demographics will be provided.

- Chronic Homeless Individuals: HUD defines a chronically homeless individual as an unaccompanied homeless individual (living in an emergency shelter or is unsheltered) with a disabling condition who has been continuously homeless for a year or more or has had at least four episodes of homelessness in the past three years. The 2024 PITS estimates there are 877 sheltered and 1,566 unsheltered chronically homeless in the County – approximately 33.4% of the County’s homeless population. Based on this percentage, it is estimated that 18 of Laguna Niguel’s homeless may be chronically homeless. Since the PITS estimates that 76.6% of the chronically homeless in the South SPA are unsheltered, it is estimated that there are 14 unsheltered chronically homeless in the City.
- Chronically Homeless Families and Families with Children: The 2024 PITS identifies 347 homeless families comprised of 1,128 individuals or approximately 15.4% of the County’s total homeless population. Based on this figure, it is estimated there are three chronically homeless families in Laguna Niguel, two of which are likely unsheltered.
- Veterans and their Families: The 2024 PITS reports that 4.5% of the County’s homeless are veterans. This translates to an estimated three veterans among Laguna Niguel’s homeless population.
- Unaccompanied Youth: The 2024 PITS reports that 4.2% of the County’s homeless are Transitional Aged Youth. This translates to an estimated two Transitional Aged Youth among Laguna Niguel’s homeless.
- HIV/AIDS: The 2024 PITS estimated that 3.6% of homeless adults in the County are living with HIV/AIDS. Based on this percentage, it is presumed there are two homeless individuals with HIV/AIDS in the City.

The 2024 PITS reports that 48.3% of the region’s homeless experienced homelessness for the first time in the past 12 months.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
Ethnicity:	Sheltered:	Unsheltered (optional)

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

OCHA provided information regarding Laguna Niguel households that submitted applications for rental assistance in September 2023, the last time OCHA accepted applications. OCHA reports that as of February 2025, there are 100 Laguna Niguel households on the waitlist for housing assistance. Of this number, 19 are households with children, 57 are identified as senior households (aged 62 and older), and 38 applicants indicate they are disabled. Because homeless veterans are given priority for rental housing assistance, OCHA staff indicate that there are no veteran households on the waitlist; however, OCHA reports that ten veteran households currently receive federal rental assistance. OCHA estimates it will take approximately four years to work through the current waitlist.

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

As previously reported, the 2024 PITS estimates that 59.7% of the County's homeless are racially White, 23.9% are "multi-racial or other," 7.8% are Black/African American, 3.9% are Asian, 3.1% are American Indian/Alaska Native, and 1.6% are Native Hawaiian/Pacific Islander. An estimated 30.5% of the population is Hispanic/Latino. It is reasonable to assume that Laguna Niguel's homeless population mirrors the racial and ethnic composition of the County's homeless population.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2024 Orange County homeless survey reports there are five sheltered and forty-eight unsheltered homeless in Laguna Niguel.

Discussion:

The 2024 Point-In-Time Survey of Orange County's homeless population estimates that there are 53 homeless individuals in Laguna Niguel, with five residing in shelters and 48 being unsheltered. The characteristics of the homeless in Laguna Niguel likely mirror those of the County's South SPA homeless population, as reported in the 2024 homeless survey.

The 2024 PITS also assessed the number of homeless seniors. Survey data indicates that 11.9% of the County's homeless are seniors, which translates to an estimated six elderly homeless individuals in Laguna Niguel. According to regional service providers, homelessness among seniors is a growing issue.

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

Introduction:

HUD requires that the Consolidated Plan include a review of relevant data regarding the housing needs of people who have special supportive housing needs but who are not homeless. Certain segments of the population, such as the elderly, disabled, victims of domestic violence, and persons with HIV/AIDS, may experience conditions that make it difficult for them to access affordable housing. Physical or medical conditions, space or supportive service requirements, income, or other factors may impede a household's ability to obtain decent and affordable housing. This section provides a brief description of the characteristics of some special needs populations in Laguna Niguel.

Describe the characteristics of special needs populations in your community:

Special needs populations include the elderly and frail elderly, people with disabilities, victims of domestic violence, and persons with HIV/AIDS.

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

- Elderly/Frail Elderly: According to the U.S. Census Bureau, 21.0% of Laguna Niguel residents are aged 65 and older (2019-2023 ACS). Limited mobility, increased health complications, and fixed income often impact this population. Everyday service needs for the elderly include transportation and in-home services. Per HUD's housing needs data (Tables 9 and 10), 2,495 lower-income elderly households are experiencing housing cost burden – 1,675 are experiencing severe housing cost burden. As of February 2025, OCHA provides housing assistance to 67 senior households - 57 senior Laguna Niguel households are on OCHA's housing assistance waitlist.
- Persons with Disabilities: According to the 2019-2023 ACS, approximately 8.2% of Laguna Niguel's population has one or more disabilities. Federal laws define a person with a disability as "Any person who has a physical or mental impairment that substantially limits one or more major life activities...." Examples of disabilities include hearing, mobility, and visual impairments, chronic alcoholism, and mental illness. As of February 2025, OCHA provides housing assistance to 67 disabled Laguna Niguel households - 38 disabled Laguna Niguel households are on the housing assistance waitlist.
- Victims of Domestic Violence: There are many forms of domestic violence: intimidation, physical assault, sexual assault, and other abusive behavior that is part of a pattern of control by a partner against another. Nationwide, it is estimated that one in three women and one in four men experience some form of domestic violence by an intimate partner. The California Department of Justice reports that in 2023, 171 calls for assistance related to

domestic violence were reported in Laguna Niguel. For these individuals, temporary safe housing is vital. The 2024 PITS estimates that 671 of Orange County's homeless population are victims of domestic violence; 408 of these individuals are unsheltered. Housing and support options are available for victims of domestic violence.

- Persons with HIV/AIDS: The Orange County Health Care Agency reports that as of December 31, 2023, 8,181 Orange County residents are living with HIV. People with HIV/AIDS face a variety of challenges, including maintaining stable housing. Safe, affordable housing may be as crucial to their general health as access to healthcare is. The County Health Care Agency typically estimates the number of people living with HIV at a rate of individuals per 100,000 population. 2021 data (latest available) indicates that 155 to 271 Laguna Niguel residents may be living with HIV. The County also reports fewer than 10 new HIV diagnoses were made among City residents in 2023. As previously reported, the 2024 PITS estimates that 3.6% of Orange County's homeless adults have HIV/AIDS (i.e., two homeless people in Laguna Niguel). Individuals with HIV/AIDS may be targets of discrimination, including illegal eviction from their homes when their illness is exposed. Fair Housing laws prohibit housing discrimination against people with disabilities, including persons with HIV/AIDS.

Several service providers are available to help special needs populations. Safety net services enable special needs populations to conserve their limited financial resources for essential items such as transportation, after-school care, and food and clothing. Additionally, fair housing enforcement and rental assistance vouchers are valuable housing resources for special needs populations. The input of community stakeholders, government agencies, and service providers determined the service and housing needs of special needs populations.

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

Individuals with HIV/AIDS are considered a special needs group due to their need for health care and supportive services. People with HIV/AIDS may face bias and misunderstanding about their illness that may affect their access to housing. Furthermore, they may have trouble balancing their incomes with medical expenses due to their illness, putting them at risk of becoming homeless.

The Orange County Health Care Agency estimated that as of December 2023, 8,181 persons were living with HIV/AIDS in Orange County (155 to 271 in Laguna Niguel). In 2023, 266 new cases were diagnosed in Orange County. The County reports the following demographic data for individuals diagnosed with HIV/AIDS in 2023:

- Sex: 72.2% male, 18.0% female
- Race/Ethnicity: 50.8% Hispanic, 30.5% White, 10.5% Asian, and 6.0% Black

- Age (by percentage at the age of diagnosis): 0 to 18 – 0%, 19 to 25 – 18.4%, 26 to 35 – 33.1%, 36 to 45 – 24.8%, 46 to 55 – 13.9%, 56 and older – 8.6%
- The six cities with the highest number of people living with HIV/AIDS (in order): Santa Ana, Anaheim, Orange, Garden Grove, Costa Mesa, and Irvine

There is no HIV/AIDS-dedicated housing in Laguna Niguel; however, the County's Health Care Agency has developed a brochure that provides comprehensive information regarding supportive services, short-term and long-term housing, and permanent housing programs for people with HIV/AIDS (www.ochealthinfo.com/sites/hca/files/import/data/files/81612.pdf).

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

Not applicable. The City is not a Participating Jurisdiction in HUD's HOME program.

Discussion:

A percentage of the City's population has special needs that may require unique housing options and services. These special needs groups include seniors and frail elderly, the disabled, victims of domestic violence, and persons with HIV/AIDS. While housing and service programs are available to these special needs populations, additional resources may be needed to address unmet needs.

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

Describe the jurisdiction's need for Public Facilities:

The City has two community parks, 23 neighborhood parks, three mini-parks, one dog park, two county regional parks, and two small county parks. Recently, significant resources have been invested in the Crown Valley Community Park, which is the center for the City's recreational programs and activities. Park amenities include a 25-yard pool, an outdoor amphitheater, a botanical preserve, athletic facilities, and the South Coast YMCA. In general, the City's public facilities are in good condition; however, as facilities age, the City will evaluate improvement requirements and determine if CDBG is the best funding source to pay for improvements.

How were these needs determined?

Public facility needs are determined via public input (e.g., survey, Council Ad-hoc Committee) and consultation with City staff. Potential improvements include upgrading playground equipment and accessibility improvements.

Describe the jurisdiction's need for Public Improvements:

Based on the input of City staff, the community's public infrastructure is in good condition. Over the next five years, the City will consider projects on an as-needed basis. Examples of projects that may benefit low- and moderate-income residents include the following:

- ADA curb ramps and related accessibility improvements
- Sidewalk rehabilitation and residential street pavement improvements
- Public facility improvements

How were these needs determined?

Public improvements (e.g., infrastructure) needs were determined via public input (e.g., survey, Council Ad-hoc Committee) and consultation with City staff.

Describe the jurisdiction's need for Public Services:

Numerous public, nonprofit, and faith-based agencies serve the City's residents. These organizations address the social, health, and welfare needs of residents. The demand for public and social services typically exceeds available resources, especially for social safety net services.

How were these needs determined?

Public service needs were determined through a public input process, including consultation with local service providers and the City Council's Ad-hoc Committee.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The purpose of the Market Analysis is to provide a picture of the environment in which Laguna Niguel will administer its CDBG programs over the term of the Consolidated Plan. In conjunction with the Needs Assessment, the Market Analysis provides the basis for the Strategic Plan and the programs and projects to be undertaken with HUD resources. Most of the data tables in this section are populated by default with data from the Comprehensive Housing Affordability Strategy (CHAS), a unique tabulation of housing data produced by the Census Bureau for HUD. Additional data is derived from the American Community Survey (ACS) and other current data sources. The Market Analysis will also examine barriers to affordable housing, including impediments to fair housing choice.

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

Introduction

HUD defines a housing unit as a house, an apartment, or a single room occupied as a separate living quarter or, if vacant, intended for occupancy as a separate living quarter. This section of the Consolidated Plan examines the characteristics of Laguna Niguel's housing stock, including type, tenure, age, condition, costs, affordability, and availability.

Based on data from Table 27, Laguna Niguel's housing stock is predominantly comprised of one-unit structures (approximately 76%). According to data from the State of California, as of January 1, 2024, the City has a total of 28,136 housing units. Consistent with HUD's data, the State estimates that approximately 73% of the City's housing stock consists of single-detached and attached units. According to Table 28, 68.7% of the City's housing units are occupied by owners, and renters occupy 31.3%.

All residential properties by number of units

Table 27 – Residential Properties by Unit Number

Property Type	Number	%
1-unit detached structure	14,615	55%
1-unit, attached structure	5,510	21%
2-4 units	1,890	7%
5-19 units	2,435	9%
20 or more units	2,110	8%
Mobile Home, boat, RV, van, etc.	25	0%
Total	26,585	100%

Data Source: 2016-2020 ACS

Unit Size by Tenure

Table 28 – Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	60	0%	180	2%
1 bedroom	395	2%	1,550	20%
2 bedrooms	3,320	19%	3,750	48%
3 or more bedrooms	13,270	78%	2,305	30%
Total	17,045	99%	7,785	100%

Data Source: 2016-2020 ACS

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

According to the City's Housing Element, there are two affordable housing projects in the City:

- Alicia Park Apartments: 55 affordable units out of 56 total units
- Village La Paz: 100 affordable units out of 100 total units

Affordable units are targeted for families with very low- and low-income.

Current and planned development will provide additional affordable housing units for the City's housing stock during the next five years.

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

According to the City's Housing Element, both housing developments listed above - Alicia Park Apartments and Village La Paz - are at risk of expiring affordability within the next seven years.

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

The Southern California Association of Governments (SCAG) undertakes a Regional Housing Needs Assessment (RHNA) to quantify the anticipated need for housing within a five-county region. California General Plan law requires each city and county to have land zoned to accommodate its fair share of the regional housing need calculated by SCAG. The goal of the RHNA is to ensure a fair distribution of housing among jurisdictions within SCAG's region so that every community provides a mix of housing for all economic segments. The housing allocation targets are not building requirements; instead, they serve as planning goals for each community to achieve through appropriate planning policies and land use regulations. Allocation targets are designed to ensure that sufficient sites and zoning are made available to meet anticipated housing demand during the planning period. The distribution of housing needs by income category for each jurisdiction is adjusted to avoid an overconcentration of lower-income households in any community. For the current planning period (2021 through 2029), the City's RHNA allocation is 1,207 housing units.

2021-2029 Regional Housing Needs – Laguna Niguel

Very Low *	Low	Moderate	Above Moderate	Total
348	202	233	434	1,207

* 50% of the Very-low Income need (174 units) is assumed to be Extremely Low-income units.

According to an April 2, 2024, article in the *Voice of OC* ("How Are Orange County's Cities Doing At Building Affordable Housing?"), "the last three years show a robust production in above

moderate housing and progress in building affordable homes with a big boost due to motel conversions to permanent supportive housing.” According to the State of California Department of Housing and Community Development’s (HCD) *Housing Element Implementation and APR Data Dashboard*, 19,790 housing units have been constructed in Orange County during the first three years of the current Housing Element Cycle (2021-2023). Over 77.5% of completed units are “Above Moderate-Income Units;” 9.7% are “Low-Income Units” (1,927 units, including 34 Extremely Low-Income units). This same data source reports that 282 housing units have been completed in Laguna Niguel for the same three-year period – 21 of these units are “Low-Income Units” (including 19 Extremely Low-Income units).

Table 9 estimates that 6,374 lower-income households in Laguna Niguel have a housing cost burden. Based on the current supply of housing units, a gap appears to exist in the number of affordable units available to many residents, particularly lower-income households.

Describe the need for specific types of housing:

As previously outlined in the Housing Needs Assessment, housing costs in the region, and specifically in the City, present an issue for many households, regardless of size or tenure. Among lower-income households, senior and small-related households appear to be experiencing housing cost challenges at a higher rate.

Discussion

The City’s housing stock is primarily comprised of one-unit structures. State and regional planners have established goals for jurisdictions to create an environment that allows for the development of new housing that is affordable to different income levels. Based on projected housing needs, it appears that there are insufficient current and planned housing units available to meet the housing needs of most lower-income residents.

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

Introduction

According to the *Los Angeles Almanac*, the median Orange County home price in December 2024 was \$1,362,000. According to Zillow.com, in December 2024, the “Home Value Index” for Laguna Niguel was \$1,415,718. Zillow’s Home Value Index factors sales transactions, tax assessments, and home details such as square footage and location. Zillow’s Home Value for Laguna Niguel represents a 63.9% increase from the 2020 Median Home Value listed in Table 29. According to Zillow, the median rent in Laguna Niguel in February 2025 was \$4,500.

Cost of Housing

Table 29 – Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	685,700	863,600	26%
Median Contract Rent	1,767	2,226	26%

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Table 30 - Rent Paid

Rent Paid	Number	%
Less than \$500	335	4.3%
\$500-999	130	1.7%
\$1,000-1,499	190	2.4%
\$1,500-1,999	2,200	28.2%
\$2,000 or more	4,940	63.4%
Total	7,795	100.1%

Data Source: 2016-2020 ACS

Housing Affordability

Table 31 – Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	210	No Data
50% HAMFI	264	74
80% HAMFI	2,444	314
100% HAMFI	No Data	754
Total	2,918	1,142

Data Source: 2016-2020 CHAS

Monthly Rent

Table 32 – Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$2,200	\$2,344	\$2,783	\$3,769	\$4,467
High HOME Rent	\$1,381	\$1,479	\$1,776	\$2,051	\$2,288
Low HOME Rent	\$1,826	\$1,958	\$2,352	\$2,708	\$3,001
<i>Market Rent *</i>	<i>\$2,548</i>	<i>\$2,795</i>	<i>\$3,495</i>	<i>\$4,950</i>	<i>\$6,798</i>

Data Source: HUD FMR and HOME Rents * Zillow Rentals updated 2/1/25

Is there sufficient housing for households at all income levels?

Based on the HUD data tables above, it appears there is a limited supply of housing units affordable to lower-income households. With a median home price of \$1,415,718 and a current median list rent of \$4,500, it is evident that there is an insufficient supply of affordable housing for households at most income levels. The *2024-2025 Community Indicators*, produced by the Orange County Business Council, indicates a minimum “Qualifying Income” of \$349,200 is needed to afford a “traditional median priced home [in Orange County]... Only 11% of county residents could afford a median priced home in Q1 2024.” The *2024-2025 Community Indicators* also finds that “The hourly wage needed to afford a one-bedroom apartment in Orange County rose from \$40.63 in 2023 to \$45.08 in 2024, an 11.0 percent increase on top of a previous 10.9 percent increase between 2022 and 2023.” To afford a median-priced one-bedroom apartment in 2024, an Orange County resident would need to make \$45.08 per hour – equivalent to an annual income of \$93,700. A minimum-wage worker in Orange County would have to work 113 hours a week to afford a one-bedroom apartment, 134 hours to afford a two-bedroom unit, and 181 hours to afford a three-bedroom unit (*2024-2025 Orange County Community Indicators*, pages 81-87).

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

According to *The State of the Nation’s Housing 2024*, a report by the Joint Center for Housing Studies of Harvard University, the Los Angeles-Long Beach-Anaheim metro area had the fourth highest median income housing cost ratio out of 385 US metro areas. As of 2024, the region’s median home price was 10.4 times its median income, a figure that has more than doubled over the past forty years. The *2024-2025 Community Indicators* also reports that “Orange County’s high home prices have driven a decrease in homeownership rates by encouraging residents to rent or even relocate to more affordable areas. The county’s overall homeownership rate fell from 56.5 percent in 2021 to 55.8 in 2022, a decline of 0.7 percentage points. Rental rates had a corresponding increase from 44.2 percent to 43.5 percent.” As the

Federal Reserve continues to adjust its interest rate policy to control inflation, mortgage rates are likely to remain elevated. Future mortgage interest rate fluctuations, coupled with threats of property insurance rate increases or cancellations, will likely fuel the current trend of fewer homeowners and an increase in renter households.

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

The City of Laguna Niguel is not a participating jurisdiction in HUD's HOME program; however, HUD's current rent limits for the program are listed in Table 32. Comparing these rent levels to rents listed on certain online housing services reveals that significant subsidies or other concessions will be necessary to create units that are affordable to lower-income households.

Discussion

Orange County remains one of the nation's most expensive housing markets. Data indicates that median home sales prices and monthly rents are out of reach of many lower-income and moderate-income households. Market trends suggest that some housing opportunities will likely continue to pose challenges for many residents in the region.

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

Introduction

Assessing housing conditions in a City can provide the basis for developing policies and programs to maintain and preserve the quality of life for Laguna Niguel residents. Deteriorating housing conditions depress property values and can discourage reinvestment in a community. Consequently, maintaining housing conditions is often an important goal for cities.

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

Substandard Condition: The conditions that make a property a “substandard dwelling” are defined in Section 17920.3 of the California Health and Safety Code, i.e., a dwelling unit that contains a circumstance that endangers the life, limb, health, property, safety, or welfare of the public or the occupants.

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

Housing Problems: As defined by HUD:

1. Lack of complete kitchen facilities
2. Lack of complete plumbing facilities
3. More than one person per room
4. Housing cost burden greater than 30%

Condition of Units

Table 33 - Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,155	30%	3,900	50%
With two selected Conditions	110	1%	460	6%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	11,780	69%	3,430	44%
Total	17,045	100%	7,790	100%

Data Source: 2016-2020 ACS

Year Unit Built

Table 34 – Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,075	6%	825	11%
1980-1999	11,785	69%	5,335	68%
1950-1979	4,105	24%	1,610	21%
Before 1950	80	0%	20	0%
Total	17,045	99%	7,790	100%

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Table 35 – Risk of Lead-Based Paint

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,185	25%	1,630	21%
Housing Units built before 1980 with children present	2,065	12%	1,130	15%

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

Vacant Units

Table 36 - Vacant Units

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

UPDATED INFORMATION

There are limited data sources regarding vacant units and bank-owned (REO) properties within the City. Based on data from the State of California Department of Labor, as of January 1, 2024, the City's housing vacancy rate is 6.8%. According to RealtyTrac, in January 2025, 28 properties in Laguna Niguel were in some stage of foreclosure, including default, auction, or bank ownership.

Need for Owner and Rental Rehabilitation

Housing age is frequently used as an indicator of housing conditions. Most residential structures over 30 years old may require minor repairs and modernization improvements. In comparison, units over 50 years old are more likely to require significant rehabilitation, such as

repairs to the roofing, plumbing, and electrical systems. Without upgrades, a unit is generally deemed to have exceeded its useful life after 70 years.

Per the City's current Housing Element, it is estimated that approximately 7.4% of the homes in the City were constructed before 1970 (approximately 2,080 housing units). Most housing units were built between 1979 and 1999 (86.4% of housing units – over 24,300 units). While most housing units in the City are well maintained, some units may require structural repairs. According to the City's Housing Element, "the majority of housing units in Laguna Niguel were constructed prior to 1990 and are now more than 30 years old. This suggests that there is a growing need for housing repair and rehabilitation in the city... It is estimated that approximately 5% of the homes in the City's older neighborhoods, typically built in the late 1960s and early 1970s, are in need of structural repairs consisting primarily of new roofs and window replacements."

Data from the Needs Assessment indicates that many lower-income homeowners spend more than 30% of their income on housing and may not be able to afford home repairs without incurring additional housing debt. For these homeowners, housing rehabilitation assistance would help address deferred home repairs and improvements.

Table 34 indicates that a significant number of the City's rental housing units were built before 1970. Due to the lack of public resources and current tax laws that provide financial incentives to owners of rental properties, rental property owners are expected to maintain their investments to meet current housing standards without public assistance.

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

According to the U.S. Centers for Disease Control and Prevention (CDC), a young child's exposure to lead can result in elevated blood lead levels (BLL), which can increase the risk of damage to the brain and nervous system, slow physical growth and development, hearing and speech problems, and learning and behavior problems. Consequently, the United States banned lead-based paint in 1978; however, lead hazards may still exist in the community in the form of surfaces with deteriorated lead-based paint or pottery and food produced outside the United States. The CDC and the State of California Department of Public Health report that in 2022, 147 Laguna Niguel children under the age of six had observable BLL. Of these, fewer than 11 had a BLL of 3.5 micrograms per deciliter ($\mu\text{g}/\text{dL}$), a BLL of greater than 3.5 $\mu\text{g}/\text{d}$ is the BLL level the CDC considers "high."

According to the data in Table 35, approximately 23.4% of the City's housing stock was built before 1980 (5,815 units). HUD data also indicate that children reside in 3,195 of these housing units. While lead hazards most impact children under six years of age, it seems evident that

based on the number of children with reported BLL, lead-based hazards are not a significant issue in the City. Nonetheless, the City will take proactive steps to educate residents about the risks of lead-based paint and other products and reduce the risk of lead exposure.

Discussion

In general, Laguna Niguel's housing stock is well maintained and in good to excellent condition; however, it is important to note that a significant percentage of the housing stock is over 30 years old. After 30 years, homes may begin to require substantial maintenance and even extensive rehabilitation. Additionally, some residences constructed before 1978 may have lead-based paint hazards that may harm the development of young children.

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

Introduction

There are no public housing units in Laguna Niguel - OCHA operates the rental assistance program within the City. The data in Table 37 are for all communities in the County served by OCHA.

Totals Number of Units

Table 37 – Total Number of Units by Program Type

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				9,925			879	1,669	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

There are no public housing units in Laguna Niguel.

Public Housing Condition

Table 38 - Public Housing Condition

Public Housing Development	Average Inspection Score
NA	NA

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

Not applicable

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

Not applicable

Discussion:

There are no public housing units in Laguna Niguel.

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

Introduction

As previously discussed, the OC-CoC conducts a biennial point-in-time count of the County's homeless population and an inventory of shelter beds. Table 39 lists the number of homeless shelter beds in Laguna Niguel.

Facilities and Housing Targeted to Homeless Households

Table 39 - Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)			9	3	
Households with Only Adults		5	1	6	
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

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

The City of Laguna Niguel does not provide direct services to the homeless; however, it does fund nonprofit agencies that offer housing and support services to homeless residents of Laguna Niguel. Case managers at these service agencies work closely with clients to identify appropriate mainstream services available and guide them through the qualification process. Examples of mainstream services include veterans' housing vouchers, veteran medical services, Medical/Medicare, SSI, and TANF.

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

As indicated in Table 39, the OC-CoC identifies 24 shelter beds in Laguna Niguel. The beds are a mix of transitional housing (10 beds) and permanent housing (nine beds), with five emergency motel vouchers. Twelve beds are reserved for families with children (nine transitional housing and three permanent housing). It is important to note that while the OC-CoC shelter inventory reports these beds are in Laguna Niguel, it is the sponsoring agency that is located in the City; the actual beds may be located in neighboring communities. The nonprofits listed in Table 51 are an essential component of the City's homeless strategy, i.e., safety net services that may help to prevent additional homelessness in the community.

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

Introduction

HUD requires the Consolidated Plan to describe, to the extent that information is available, facilities and services available to assist persons who are not homeless but who have special needs.

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

- Senior and Frail Elderly: Several skilled nursing and residential care facilities are located in Laguna Niguel. Based on consultation with the Council on Aging – Southern California, it has been determined that there are 715 residential care beds in 42 facilities in Laguna Niguel. The bulk of these facilities are six-bed facilities operating in residential neighborhoods. There are three facilities in the City, with a total of 95 beds and 250 beds. There is one 55-plus community in the City with 190 units (Fountain Glen). Rents range from \$2,410 to \$3,298 per month. OCHA reports that as of February 2025, 70 seniors (aged 62 plus) receive federal rental assistance.
- Persons with Disabilities: The State reports that, as of January 2024, 433 Laguna Niguel residents resided in group quarters. Examples of group quarters included homes for the mentally and physically disabled and those recovering from substance addiction. Both federal and state law require local governments to make reasonable accommodations (i.e., modifications or exceptions) in their zoning laws and other land use regulations when such accommodations may be necessary to afford disabled persons an equal opportunity to use and enjoy a dwelling. The City's Housing Element indicates that housing opportunities for persons with disabilities can be "maximized through housing assistance programs, universal design features such as widened doorways, ramps, lowered countertops, single-level units and ground floor units, residential care facilities, and assisted living developments." OCHA reports that 67 out of Laguna Niguel's 126 Housing Choice Vouchers are identified as being utilized by disabled households.
- HIV/AIDS Housing: As previously outlined, there are no shelters or permanent housing units for people with HIV/AIDS in Laguna Niguel.
- Public Housing Residents: Laguna Niguel does not have public housing. As of February 2025, 126 households in Laguna Niguel receive a rental housing voucher or certificate from OCHA.

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

The OC-CoC is responsible for developing the County's Plan to End Homelessness. This plan will include the region's discharge plan. The discharge plan will help ensure that individuals leaving institutional or medical facilities do not exit directly into homelessness. The plan will outline protocols for discharge from public facilities (such as jails) and public systems (such as the foster care system). The plan will also establish protocols to identify and assess those at risk of homelessness and link them to needed services. Additionally, most homeless service providers involved with shelter operations are required to develop a management plan and protocols to ensure clients of respective programs receive appropriate housing and services at discharge. Furthermore, the regional CoC Coordinated Entry System will help assess the vulnerability of individuals leaving institutions and link the neediest with proper housing and support services.

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

The City will continue to support various local organizations that provide services to people with special needs. Examples of these service providers include the following:

- Age Well Senior Services: Support service and meals-on-wheels for homebound and frail seniors
- Camino Health Services and Dental Clinic: Low-cost primary medical services and dental services available to low-income and indigent residents
- Vocational Visions: Employment support for adults with intellectual and developmental disabilities

The City will also continue to support OCHA's efforts to obtain additional housing vouchers and certificates for disabled households. Additionally, as new housing opportunities are designed and developed, the City will work with developers to ensure accessible units are incorporated into projects as required by federal and state regulations.

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

Laguna Niguel is not a Participating Jurisdiction in the federal HOME program.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City has little control over market variables that impact the cost of housing, i.e., the cost of land and the cost of construction supplies, materials, and labor. The City's Housing Element (HE) identifies governmental constraints that, while intentionally controlling the quality of development in the community, may unintentionally increase the cost of construction and, thus, the cost of housing.

Land Use Plans and Regulations: Each jurisdiction in California is required to prepare a comprehensive, long-term General Plan (GP) to guide its future development. The GP's Land Use Element establishes the type and density of development throughout the City. The Land Use Plan identifies suitable locations and densities to implement the policies of the HE. Nearly all developable areas of the City have been built to the maximum allowed in the GP, leaving few opportunities for new housing. Zoning helps preserve the character and integrity of existing neighborhoods, and development standards are necessary to protect public health, safety, and maintain the quality of life. None of the above is considered a constraint on the development of housing.

Other variables that may impact housing development costs include parking requirements and building codes. The City's parking requirement is typical of those in the county and is not considered a constraint on housing production. The City's building codes are based on the California Building, Plumbing, Fire, Mechanical, Electrical, and Energy Codes. These are considered the minimum necessary to protect the public's health, safety, and welfare. No additional regulations have been imposed by the City that would unnecessarily add to housing costs.

Development Processing: The processing time required to obtain approval of development entitlements and building permits is often cited as contributing to construction costs. Processing times vary and depend on the size and complexity of a project. Projects reviewed by the Community Development Director (e.g., site development permits, minor adjustments, and minor use permits) typically require 2 to 9 months to process. Projects reviewed by the Planning Commission (e.g., site development permits, use permits, tentative parcel maps, and tentative tract maps) typically require 3 to 9 months to process. Projects reviewed by the City Council (e.g., General Plan & Zoning Code amendments) typically require 6 to 12 months to process.

An environmental review is required for all development projects per the California Environmental Quality Act (CEQA). Additionally, HUD requires an environmental clearance for all activities funded in whole or in part with CDBG (National Environmental Policy Act - NEPA).

Time delays and costs associated with the environmental review process can be substantial and can add to the cost of housing; however, the City's HE states that "state-mandated environmental review does not pose a significant constraint to housing development."

Development Fees & Improvement Requirements: State law limits fees charged for development permit processing to the reasonable cost of providing the service for which the fee is charged. Fees are charged by the City and other public agencies to cover the costs of processing permits and providing services and facilities such as schools, parks, and infrastructure. Most fees are assessed through a pro-rata share system based on the magnitude of the project's impact or on the extent of the benefit that will be derived. Although development fees and infrastructure improvement requirements increase the cost of housing, cities have little choice in establishing such requirements due to the limitations of revenue sources needed to fund public services and improvements. The City regularly evaluates its cost of processing permits to minimize cost.

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

Introduction

According to Table 41 data, Laguna Niguel has a workforce of 35,705 individuals and an unemployment rate of 5.68%. Data from the California Employment Development Department shows that in December 2024, the City's workforce numbered 34,300 and the unemployment rate was 3.7%. This rate was lower than the 3.8% recorded for all of Orange County and the 5.2% recorded for California for the same period.

Economic Development Market Analysis

Business Activity

Table 40 - Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	160	32	1	0	0
Arts, Entertainment, Accommodations	3,452	2,567	14	20	6
Construction	1,346	546	5	4	-1
Education and Health Care Services	4,061	2,095	16	16	0
Finance, Insurance, and Real Estate	2,315	1,159	9	9	0
Information	818	285	3	2	-1
Manufacturing	1,859	206	8	2	-6
Other Services	886	738	4	6	2
Professional, Scientific, Management Services	3,552	1,085	14	8	-6
Public Administration	0	0	0	0	0
Retail Trade	2,530	2,871	10	22	12
Transportation and Warehousing	620	80	3	1	-2
Wholesale Trade	1,438	376	6	3	-3
Total	23,037	12,040	--	--	--

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

Labor Force

Table 41 - Labor Force

Total Population in the Civilian Labor Force	35,705
Civilian Employed Population 16 years and over	33,660
Unemployment Rate	5.68
Unemployment Rate for Ages 16-24	7.02
Unemployment Rate for Ages 25-65	4.44

Data Source: 2016-2020 ACS

Table 42 – Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	12,895
Farming, fisheries and forestry occupations	1,175
Service	2,985
Sales and office	8,670
Construction, extraction, maintenance and repair	1,285
Production, transportation and material moving	830

Data Source: 2016-2020 ACS

Table 43 - Travel Time

Travel Time	Number	Percentage
< 30 Minutes	16,441	58%
30-59 Minutes	9,548	33%
60 or More Minutes	2,541	9%
Total	28,530	100%

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Table 44 - Educational Attainment by Employment Status

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than a high school graduate	1,020	55	405
High school graduate (includes equivalency)	3,065	170	1,005
Some college or Associate's degree	7,255	305	2,405
Bachelor's degree or higher	15,255	1,060	3,665

Data Source: 2016-2020 ACS

Educational Attainment by Age

Table 45 - Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	44	265	35	180	445
9th to 12th grade, no diploma	620	260	355	390	390
High school graduate, GED, or alternative	1,795	840	775	2,640	1,835
Some college, no degree	1,600	1,790	935	4,670	2,000
Associate's degree	255	410	420	1,745	1,275
Bachelor's degree	905	2,730	2,410	7,305	3,105
Graduate or professional degree	45	925	2,030	4,580	2,940

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Table 46 – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than a high school graduate	29,885
High school graduate (includes equivalency)	36,696
Some college or Associate's degree	48,306
Bachelor's degree	73,640
Graduate or professional degree	115,942

Data Source: 2016-2020 ACS

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

According to Table 40, four major business sectors account for 54% of Laguna Niguel's workers and 56% of its jobs:

- Education and Health Care Services – 16% of Workers and 16% of Jobs
- Professional, Scientific, Management Services – 14% of Workers and 8% of Jobs
- Arts, Entertainment, Accommodations – 14% of Workers and 20% of Jobs
- Retail Trade – 10% of Workers and 22% of Jobs

This data corresponds with a list of the City's top four employers:

- Costco – 542 employees
- Capistrano Unified School District – 362 employees
- Wal-Mart – 240 employees
- Whole Foods – 240 employees

Describe the workforce and infrastructure needs of the business community:

According to HUD data (Table 44), the City has a well-educated, professional workforce. An estimated 56.0% of the workforce holds a bachelor's or higher degree, while an additional 27.9% have "some college or an associate's degree." Per Table 43, over 40% of the City's workforce has a work commute of over 30 minutes. Comparing the City's top business sector and employer data against commute times suggests that Laguna Niguel may be a bedroom community for hi-tech employment hubs in nearby cities such as Irvine, Newport Beach, and Costa Mesa. To support this volume of daily commuting, roadway conditions, traffic circulation, and convenient access to freeways and highways are essential. Additionally, as online commerce continues to grow, supporting the infrastructure for high-speed bandwidth is equally important.

Significant investment is planned for the City's Gateway and Laguna Niguel City Center projects. The Gateway project entails the redevelopment of obsolete commercial/industrial, retail, and office uses into a residential, retail, office, and entertainment urban village. Infrastructure improvements such as road widening and sewer and drainage improvements will be required. The City Center project could include a mix of retail, restaurants, office, and community-oriented event space integrated with housing and open space. The redevelopment of this former County courthouse/library complex will also require considerable infrastructure upgrading.

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.

To keep pace with changes in the local, regional, and macro economies, the City has established a business-friendly economic development program that aims to streamline the approval, permit, and inspection process to facilitate the general conduct of business. The City has developed a comprehensive webpage that provides links to vital information for current and prospective business owners. The City also works closely with various programs that help business owners build their business acumen and develop their workforce. In partnership with SCORE, the City offers free business workshops and one-on-one business mentoring services for local businesses.

As described above, the Laguna Niguel Gateway and City Center projects represent two significant initiatives that are expected to have a positive economic impact on the City and its neighboring communities. In addition to construction jobs, the retail, office, and entertainment components of the respective projects will create opportunities for new business growth and

employment opportunities for residents. The City is in the process of updating the Gateway Specific Plan area, with construction completion anticipated by 2030. While still in the planning stage, City Center construction is anticipated to begin by 2025, with all phases completed by 2035.

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

The Orange County Business Council (OCBC) prepares an annual report that highlights the region's past economic accomplishments, while also forecasting trends in the local economy, including expanding or emerging business sectors and the types of worker skills that will be needed to support these industries. To this end, the OCBC supports "a pipeline of skilled workers for Orange County's diverse businesses..." The OCBC reports that a skilled workforce is needed to keep pace with new industries, such as space travel and electric vehicles, and to support established business sectors, such as medical devices development and manufacturing, tourism, and health care.

As listed in Table 40, 14% of the City's workforce is employed in the Professional, Scientific, Management Services sector, which indicates the City's workforce is well-positioned to tackle emerging and established economic opportunities. However, only 8% of the City's jobs are engaged in this employment sector. The City's economic development strategy aims to address this discrepancy by attracting new businesses through incentives, such as waiving business license requirements and establishing a business guide and concierge services to support both new and established businesses.

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's Economic Development program is available to new and existing businesses. The program aims to assist businesses in navigating the permit process and to provide other resources that may help a local business grow and succeed. These programs include partnerships with the following:

- Service Corp of Retired Executives (SCORE): Nonprofit organization that provides free and confidential business mentoring services to small business owners
- Small Business Development Center (SBDC): Training and no-charge, one-on-one, confidential consulting services covering business development, operations, marketing, financing, and government and corporate contracting

- IBank Small Business Finance Center: The California Infrastructure and Economic Development Bank (IBank) was created in 1994 to finance public infrastructure and private development. IBank's Small Business Finance Center features a loan guarantee program designed to assist small businesses that experience capital access barriers
- Orange County Workforce and Economic Development Division: Resources for businesses that may be interested in tapping into government funding to support training for their employees or to establish working relationships with other public programs (such as One-Stop Centers) and local community colleges and universities

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

No.

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

The City of Laguna Niguel does not participate in a Comprehensive Economic Development Strategy (CEDS). Local plans to spur economic growth are outlined above.

Discussion

The City is actively involved in numerous regional and local efforts to encourage economic growth and expand employment opportunities for residents. While CDBG will not be the primary source of funding for these efforts, a percentage of public service funds may be allocated for programs that help support economic opportunities.

MA-50 Needs and Market Analysis Discussion

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

Based on data from the Housing Needs Assessment, it has been determined that housing cost burden is the most prevalent housing problem in Laguna Niguel. For this Market Analysis discussion, a housing problem “concentration” is defined as a Census Tract with at least 50.1% of households experiencing a housing cost burden. Based on an evaluation of HUD data, two Census Tracts within the City have a concentration of households with a housing cost problem (see **Appendix 3 - Map C**):

- Tract 423.31 - 53.5% of residents have a housing cost burden
- Tract 423.34 - 54.1% of residents have a housing cost burden

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

For this discussion, a concentration of racial or ethnic minorities is defined as a Census Tract where the percentage of members of a racial or ethnic group is at least ten percentage points greater than the citywide percentage.

As detailed in the Housing Needs Assessment, Asians and Hispanics comprise the community’s most significant minority populations – 11.6% and 15.4%, respectively. Per HUD’s CPD Maps, there are no Census Tracts in Laguna Niguel with a concentration of Asians and a concentration of households with a housing burden; however, one tract in the City has a concentration of Hispanic households and housing cost burden:

- Hispanics: Census Tract 423.30 has a 39.5% Hispanic/Latino concentration, and 53.5% of households experience a housing cost burden.

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

The Census Tract identified as having a Hispanic/Latino concentration is primarily composed of developed residential neighborhoods surrounded by retail and commercial spaces that provide goods and services to residents.

Are there any community assets in these areas/neighborhoods?

The area and neighborhood identified above are built out and have limited opportunities for new development. Neighborhoods within the Census Tract have been developed with complementary retail and commercial centers, as well as community amenities such as parks and schools.

Are there other strategic opportunities in any of these areas?

As indicated above, the identified block group is developed and has limited opportunities for future development; however, the City will evaluate the extent to which public improvements located within these areas can be enhanced with CDBG funding in support of Consolidated Plan goals and objectives.

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

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

Consolidated Plan regulations require the City to address internet connectivity needs in the community, especially the challenges faced by lower-income households accessing the internet. With the evolution of technological products and services such as e-commerce, online banking, and on-demand entertainment, broadband internet access and the underlying infrastructure have become a necessity.

BroadbandNow is a web-based organization dedicated to providing consumers with information regarding internet service providers in their area. BroadbandNow reports that 90.0% of Californians and 98.7% of Orange County residents have access to Internet services. According to BroadbandNow, 99.8% of Laguna Niguel has access to broadband internet. Cox Communications is the top broadband service provider in Laguna Niguel, covering 98.8% of the City via cable. AT&T Fiber is available to approximately 84.7% of the properties in Laguna Niguel. Several additional providers offer satellite or 5-G-based broadband service.

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

In 2020, the Institute for Local Self-Reliance (ILSR) published a report entitled *“Profiles of Monopoly: Big Cable and Telecom.”* The ILSR is a national nonprofit research and educational organization that provides information and policy strategies to support local economies. The subject report provided information about broadband competition and explored whether large service providers minimized head-to-head competition and how this impacts prices. The report found that nationally, two cable companies had “some 52 million subscribers... whereas the next five largest telecom companies only had about 30 million subscribers.” It was reported that in many markets, consumers are often provided with only two options for Internet service: one broadband and a slower, less reliable DSL option, consequently limiting choice and pricing options.

In an article entitled *“Broadband Competition Helps to Drive Lower Prices and Faster Download Speeds for U.S. Residential Consumers”* (Dan Mahoney and Greg Rafert, November 2016), the researchers concluded that decision-makers should consider that competition in the broadband marketplace can lower prices, increase product quality, or both. Mahoney and Rafert found that when the number of broadband competitors increases, the cost of service could decrease by 34% to 37%. As outlined above, broadband service in Laguna Niguel is dominated by two

companies. This competition may help keep prices stable; however, for lower-income households, the cost of broadband may remain prohibitive.

Most broadband service providers in Orange County participated in the Affordable Connectivity Program (ACP); however, as of February 2024, program funds have been exhausted. The ACP provided eligible households with a \$30 discount on monthly broadband internet service. Without the reauthorization of the program, most broadband service providers have offered reduced-cost service to qualified low-income households. Cox offers Internet service to qualified households for \$9.95 per month. AT&T's Access program provides basic broadband internet service for low-income families for \$30 per month.

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

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

The Local Hazard Mitigation Plan (LHMP) is a comprehensive plan that assesses local capabilities against impacts from natural and manmade threats and hazards and identifies actions (mitigation measures) that may help to reduce or eliminate the impacts. In addition to identifying mitigation measures to reduce or eliminate threats or hazards, some action steps focus on increasing current capabilities, fostering the development of partnerships, and providing public education outreach programs.

Laguna Niguel residents have long faced a range of threats and hazards. According to the City's LHMP, "photos, journal entries, and newspaper articles dating back well into the 1800s show that the residents of the area have experienced earthquakes, flooding, wildfires, severe weather, and windstorms." Historically, these threats and hazards have adversely affected the lives and the economy of the area. When factoring in development and growth, exposure to these threats and hazards creates an even higher risk than previously experienced.

The LHMP considers various threats and hazards, as well as how climate change may increase the danger level in the community. Hazards considered include wildfires, earthquakes, flooding, droughts, windstorms, and infectious diseases. Man-made threats such as energy, technology, and civil disturbance are also considered. The LHMP identifies wildfire, infectious disease, and drought as high-probability hazards that residents may encounter. To a lesser degree, earthquakes, flooding, and landslides are probabilities; however, wildfires and earthquakes are identified as having "high" impacts on the community. The LHMP opines that climate change does not directly affect the threat of earthquakes; however, it may influence the threats of wildfires, diseases, flooding, droughts, and landslides in the community.

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

The LHMP identifies several plans, programs, and policies that can help mitigate the impacts of hazards and threats to the community. The policies include the enforcement of various building codes, the implementation of plans (e.g., the General Plan and specific plans), and programs (e.g., Vegetation Management Maintenance Guidelines and the Weed Abatement Program). The LHMP does not explicitly assess the impacts of climate change on lower-income residents of Laguna Niguel. However, the plan has been developed to reduce or eliminate the long-term risk to the life and property of all residents, regardless of income status.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan is the centerpiece of the City of Laguna Niguel's 2020–2024 Consolidated Plan. The Strategic Plan identifies the programs and projects the City will consider or undertake during the five-year Consolidated Plan cycle. In addition to identifying resources, goals, and objectives to implement housing and community development activities, the Strategic Plan has several sub-strategies, including addressing homeless issues, overcoming barriers to developing affordable housing, and program/project monitoring efforts.

The City's overall objective for the CDBG program aligns with HUD's objective for the program: to create a viable community by providing decent housing, a suitable living environment, and economic opportunities, primarily for individuals of low- and moderate-income. The following Consolidated Plan goals have been identified based on the consultation process as a means to accomplish the objective:

- Provide or improve public infrastructure and facilities that benefit low- and moderate-income neighborhoods and residents
- Improve and expand the supply of housing affordable to lower-income households by supporting the Orange County Housing Authority and implementing additional housing programs in support of the City's Housing Element
- Provide or improve access to public social services for low- and moderate-income persons and persons with special needs
- Provide a continuum of housing and supportive services for the homeless and households at risk of homelessness
- Provide program administration and planning activities needed to carry out actions that address needs identified in the Consolidated Plan, including services to address impediments to fair housing

All programs and projects are subject to the availability of CDBG funds and the City's annual budget adoption process.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	CDBG Eligible Area
	Area Type:	Low and moderate area
	Other Target Area Description:	Low and moderate area
	HUD Approval Date:	4/1/24
	% of Low/ Mod:	43.60%
2	Area Name:	Citywide
	Area Type:	Citywide
	Other Target Area Description:	Citywide
	HUD Approval Date:	Not applicable
	% of Low/Mod:	Not applicable

General Allocation Priorities

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

To determine which activities will receive CDBG funding during the Consolidated Plan cycle of 2025-2029, the City utilized a priority ranking system:

- High Priority: The city will fund activities during the five years that address high-priority needs, provided adequate CDBG resources are available.
- Low Priority: The City may or may not fund low priority need activities during the five years.

CDBG funds will be allocated citywide for activities that primarily benefit qualified low- and moderate-income households (i.e., limited-clientele activities). Other activities, such as public improvements, may be limited to eligible areas (see **Appendix 3—Map D**), except for ADA-related improvements, which may be carried out on a much broader basis.

The City does not receive Housing Opportunities for Persons With AIDS (HOPWA) funds.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Public Improvements
	Priority Level	High
	Population	Moderate
	Geographic Areas Affected	Low and Moderate-Income Area Citywide Activity
	Associated Goals	Infrastructure and Facility Improvements
	Description	Installation of new or rehabilitation of existing public infrastructure and public facility improvements
	Basis for Relative Priority	Needs analysis, City department consultation, and public input
2	Priority Need Name	Housing Related Programs
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Citywide Activity
	Associated Goals	Housing Related Programs
	Description	Loans, grants, and other forms of financial assistance to improve or expand the City's supply of housing affordable to lower-income households
	Basis for Relative Priority	Needs analysis and public input
3	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Other: Presumed Benefit populations
	Geographic Areas Affected	Citywide Activity
	Associated Goals	Public Social Services
	Description	Social service programs that provide safety net services to low- and moderate-income residents and residents with special needs

	Basis for Relative Priority	Needs Assessment, service providers' input, and public input
4	Priority Need Name	Homeless Support Services and Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Chronic Homelessness Individuals Families with Children
	Geographic Areas Affected	Citywide Activity
	Associated Goals	Homeless Continuum of Care
	Description	A continuum of housing and support services for persons at risk of homelessness and the homeless
	Basis for Relative Priority	Needs Assessment, service providers' input, and public input
5	Priority Need Name	Administration and Planning
	Priority Level	High
	Population	Other
	Geographic Areas Affected	Citywide Activity
	Associated Goals	Program Administration
	Description	Program oversight and coordination, including fair housing services
	Basis for Relative Priority	HUD required

Narrative (Optional)

The Fair Housing Act of 1968 requires HUD and its program participants to administer housing and urban development programs in a manner that does not discriminate directly or indirectly on the basis of race, color, religion, sex, national origin, age, familial status, or disability. The Fair Housing Act not only prohibits discrimination in housing-related activities and transactions but also requires entities to affirmatively further fair housing. The **Assessment of Fair Housing (AFH)** is the primary policy document utilized by HUD grantees for this purpose. (This document was previously known as the Analysis of Impediments to Fair Housing or "AI.") HUD encourages jurisdictions to consult with one another and initiate metropolitan-wide planning to address impediments to fair housing choice.

In past Consolidated Plan cycles, the City developed its own AI; however, for the 2025-2029 cycle, Laguna Niguel has joined with other Orange County cities and the County of Orange to develop a countywide AFH. The 2025-2029 Orange County Regional Assessment of Fair Housing (**OC-AFH**) evaluates existing demographic data, past fair housing enforcement activity for each partner community, mortgage lender data, and existing housing and land use public policies. Based on an analysis of this data and the input of residents, a list of impediments to fair housing choices for the participating jurisdictions has been developed. A corresponding set of action steps to affirmatively further fair housing has also been prepared. The OC-AFH is incorporated into the Consolidated Plan as **Attachment A**.

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

Influence of Market Conditions

Table 49 – Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	This type of activity is typically not CDBG-eligible
TBRA for Non-Homeless Special Needs	This type of activity is typically not CDBG-eligible
New Unit Production	CDBG cannot be used for this type of activity; however, funds can be used for certain pre-development costs or off-site public improvements. The Needs Assessment and the Housing Market Analysis indicate there is a shortage of housing units affordable to lower-income households; however, due to the size of the City's annual CDBG allocation, it is unlikely funds will be used for this purpose. A substantial amendment to the Consolidated Plan may be necessary if future funding is allocated for this type of activity.
Rehabilitation	CDBG cannot be used for this type of activity; however, funds can be used for certain pre-development costs or off-site public improvements. The Needs Assessment and the Housing Market Analysis indicate there is a shortage of housing units affordable to lower-income households; however, due to the size of the City's annual CDBG allocation, it is unlikely funds will be used for this purpose. A substantial amendment to the Consolidated Plan may be necessary if future funding is allocated for this type of activity.
Acquisition, including preservation	The Housing Market Analysis data indicates that additional affordable housing is needed for lower-income renters and owners. The City's annual allocation of CDBG funds presents a challenge in reducing project costs significantly.

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

Introduction

Fluctuations in CDBG funding make it challenging to accurately estimate the funds that will be available over the five-year Consolidated Plan cycle. The City anticipates receiving an annual allocation of \$300,000 in CDBG funds from HUD during the next Consolidated Plan cycle. The City does not currently fund activities that generate CDBG program income. The City anticipates that OCHA will continue to administer the federal rental assistance program in Laguna Niguel, assisting approximately 120 households per year. Whenever possible, the City will leverage CDBG funds with other federal, state, and local funds.

Anticipated Resources

Table 50 - Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$350,812	\$0	\$44,417	\$395,229	\$1,200,000	Annual CDBG allocation

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

The City has identified other resources that will be available to carry out activities that address the goals of the Consolidated Plan:

- Permanent Local Housing Allocation (PLHA) is state funding allocated to the City for housing-related projects and programs that assist in addressing unmet housing needs.
- OCHA reports that as of February 2025, 126 Laguna Niguel households receive rental assistance. It is anticipated that a similar number of households will be assisted annually over the five-year Consolidated Plan cycle.
- The City does not have an inclusionary affordable housing program; however, by implementing housing development tools such as the density bonus, the City can negotiate with developers to ensure the development of a percentage of housing units affordable to lower-income households. For example, entitlements for two senior housing projects, Gateway Senior and Griffin Senior Living, have been approved (156 total units – 12 units for very low-income seniors).

CDBG does not require matching funds.

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

The City's current Housing Element contains an inventory of land suitable for residential development. The Housing Element indicates there is "sufficient land to accommodate the RHNA-required 1,207 units in all income categories for the planning period." Identified sites include previously constructed and approved multi-family projects, underutilized sites, and vacant properties.

Discussion

Funding resources to implement the City's Consolidated Plan are limited. It is anticipated that CDBG funding will continue to fluctuate from year to year. With respect to other resources, the City will continue to allocate PLHA funds for housing-related activities and support OCHA's efforts to secure new rental assistance vouchers. Resources to support the development of new housing are limited, but the City will rely on negotiating agreements with developers to reserve units affordable to lower-income households.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Table 51 - Institutional Delivery Structure

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Orange County Housing Authority	PHA	Public Housing	Region
211 Orange County	Continuum of care	Homelessness Planning	Region
City of Laguna Niguel	Government	Economic Development Homelessness Non-homeless special needs Planning Public facilities Public services	Jurisdiction
Family Assistance Ministries	Non-profit organizations	Homelessness	Region
Laura's House	Non-profit organizations	Public services	Region
Age Well Senior Services	Non-profit organizations	Public services	Region
Fair Housing Council	Non-profit organizations	Planning	Region
South County Outreach	Non-profit organizations	Public services	Region
YMCA of Laguna Niguel	Non-profit organizations	Public services	Region
Laguna Niguel Chamber of Commerce	Business organizations	Economic Development	Jurisdiction

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Laguna Niguel works with a wide range of public and community-based organizations to address the social service needs of the community. The institutional structure utilized to administer the CDBG program includes the following:

- The City's Public Works Department administers capital improvement (infrastructure and facility) projects.

- The City contracts with the Fair Housing Council of Orange County to provide fair housing services.
- The City works in partnership with the Orange County Housing Authority to provide rental assistance to lower-income renters.
- The City collaborates with an extensive network of local social service providers to support the homeless, households at risk of homelessness, individuals with special needs, and lower-income residents.
- The City's economic development plan provides resources for the local business community and employers to help expand business opportunities in the City.

Availability of services targeting homeless persons, persons with HIV & mainstream services

Table 52 - Homeless Prevention Services Summary

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

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) and persons with HIV within the jurisdiction:

Service providers are available to assist Laguna Niguel residents who are at risk of becoming homeless and those who are homeless. Based on the notion that it is less expensive to keep a household in their current housing situation rather than to rehouse them, the primary focus of the City's homeless strategy is to support the provision of safety net services. Safety net services include case management, supplemental food, limited financial assistance for rent or utilities to prevent eviction or disconnection, and reduced-cost medical and childcare services. Safety net services enable households at risk of homelessness to redirect limited income toward maintaining their housing.

For the homeless, the City has established relationships with housing and service providers that accept referrals from the City. These agencies can address the immediate, interim, and long-term housing needs of the homeless and provide critical support services.

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

The City has access to a network of nonprofit agencies that offer various services to residents, including those with special needs. Partner agencies serve special needs populations such as seniors, victims of domestic violence, and youths. To facilitate access to information and critical services, the City has developed a Community Resources guidebook, which is posted on the City's webpage. The resource guide provides information offered by community partners such as crisis hotlines, food banks, health, homeless, and police services.

The City's service delivery system's main weakness stems from limited financial resources. Additionally, service and facility gaps in the continuum of care and service overlaps are problematic.

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

The Orange County Continuum of Care has designed and implemented a Coordinated Entry System (CES) for people experiencing homelessness or who are at risk of homelessness. The objective of the CES is to help people who are homeless more effectively and efficiently secure housing and, consequently, achieve a measurable reduction in regional homelessness. As part of this effort, the OC-CoC has adopted a policy of shifting investment away from transitional housing and investing in permanent supportive housing and rapid re-housing. To the extent resources are available, the City supports the efforts of the OC-CoC to use limited resources as effectively as possible.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Table 53 – Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Infrastructure and Facility Improvements	2025	2029	Non-Housing Community Development	Low and Moderate-Income Areas Citywide	Public Improvements	CDBG: \$873,734	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 8,000 Persons Assisted
2	Housing Related Programs	2025	2029	Affordable Housing	Citywide	Housing Related Programs	CDBG: \$200,000	Homeowner Housing Rehabilitated: 12 Households
3	Public Social Services	2025	2029	Non-Homeless Special Needs Low & Moderate Income	Citywide	Public Services	CDBG: \$157,595	Public service activities other than Low/Moderate Income Housing Benefit: 8,000 Persons Assisted
4	Homeless Continuum of Care	2025	2029	Homeless	Citywide	Homeless Support Services and Housing	CDBG: \$75,000	Public service activities other than Low/Moderate Income Housing Benefit: 1,000 Persons Assisted Homelessness Prevention: 125 Persons Assisted
5	Program Administration	2025	2029	Administration and Planning	Citywide	Administration and Planning	CDBG: \$288,900	Other: 500 Other

Goal Descriptions

1	Goal Name	Infrastructure and Facility Improvements
	Goal Description	Improve and expand public infrastructure and facilities that benefit low- and moderate-income neighborhoods and residents
2	Goal Name	Housing Related Programs
	Goal Description	Improve or expand the supply of housing that is affordable to lower-income households
3	Goal Name	Public Social Services
	Goal Description	Provide or improve access to public social services for low- and moderate-income persons and persons with special needs
4	Goal Name	Homeless Continuum of Care
	Goal Description	Provide a continuum of housing and supportive services for the homeless and households at risk of homelessness
5	Goal Name	Program Administration
	Goal Description	Provide for administration and planning activities to address needs identified in the Consolidated Plan, including services to address impediments to fair housing and affirmatively further fair housing

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

The City is not a Participating Jurisdiction in the HUD HOME program.

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

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

The City of Laguna Niguel does not own or manage public housing.

Activities to Increase Resident Involvements

Not applicable

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

Not applicable

Plan to remove the ‘troubled’ designation

Not applicable

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

Barriers to Affordable Housing

The City has little control over market variables that impact the cost of housing, i.e., the cost of land and the cost of construction supplies, materials, and labor. The City's Housing Element (HE) identifies governmental constraints that, while intentionally controlling the quality of development in the community, may unintentionally increase the cost of construction and, thus, the cost of housing.

Land Use Plans and Regulations: Each jurisdiction in California is required to prepare a comprehensive, long-term General Plan (GP) to guide its future development. The GP's Land Use Element establishes the type and density of development throughout the City. The Land Use Plan identifies suitable locations and densities to implement the policies of the HE. Nearly all developable areas of the City have been built to the maximum allowed in the GP, leaving few opportunities for new housing. Zoning help preserve the character and integrity of existing neighborhoods, and development standards are necessary to protect public health, safety, and maintain the quality of life. None of the above are considered a constraint on the development of housing.

Other variables that may impact housing development costs include parking requirements and building codes. The City's parking requirement is typical of those in the county and is not considered a constraint on housing production. The City's building codes are based on the California Building, Plumbing, Fire, Mechanical, Electrical, and Energy Codes. These are considered the minimum necessary to protect the public's health, safety, and welfare. No additional regulations have been imposed by the City that would unnecessarily add to housing costs.

Development Processing: The processing time required to obtain approval of development entitlements and building permits is often cited as contributing to construction costs. Processing times vary and depend on the size and complexity of a project. Projects reviewed by the Community Development Director (e.g., site development permits, minor adjustments, and minor use permits) typically require 2 to 9 months to process. Projects reviewed by the Planning Commission (e.g., site development permits, use permits, tentative parcel maps, and tentative tract maps) typically require 3 to 9 months to process. Projects reviewed by the City Council (e.g., General Plan & Zoning Code amendments) typically require 6 to 12 months to process.

An environmental review is required for all development projects per the California Environmental Quality Act (CEQA). Additionally, HUD requires an environmental clearance for all activities funded in whole or in part with CDBG (National Environmental Policy Act - NEPA).

Time delays and costs associated with the environmental review process can be substantial and can add to the cost of housing; however, the City's HE states that "state-mandated environmental review does not pose a significant constraint to housing development."

Development Fees & Improvement Requirements: State law limits fees charged for development permit processing to the reasonable cost of providing the service for which the fee is charged. Fees are charged by the City and other public agencies to cover the costs of processing permits and providing services and facilities such as schools, parks, and infrastructure. Most fees are assessed through a pro-rata share system based on the magnitude of the project's impact or on the extent of the benefit that will be derived. Although development fees and infrastructure improvement requirements increase the cost of housing, cities have little choice in establishing such requirements due to the limitations of revenue sources needed to fund public services and improvements. The City regularly evaluates its cost of processing permits to minimize cost.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Laguna Niguel works to remove barriers to affordable housing by implementing a Housing Element that is consistent with California law and taking actions to reduce costs or provide off-setting incentives to assist in the production of safe, high-quality, affordable housing. The City is committed to removing governmental constraints that hinder housing production and offers a one-stop, streamlined permitting process to facilitate efficient entitlement and building permit processing.

SP-60 Homelessness Strategy – 91.215(d)

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

As of July 2024, the City transitioned its homeless outreach efforts to an in-house model operated by City staff rather than a local service provider. City staff are charged with providing direct assistance and resources to individuals experiencing homelessness in Laguna Niguel. Outreach staff coordinates efforts with the Orange County Sheriff's Department to ensure homeless persons and persons threatened with homelessness are linked to appropriate shelters and services.

The City also supports regional service providers that assist Laguna Niguel residents who are at risk of becoming homeless or are currently homeless. These agencies have established outreach programs that engage the homeless and assess their housing and service needs. Local service providers are connected to the regional Coordinated Entry System established by the OC-CoC, which assesses the vulnerability of homeless individuals and prioritizes access to housing and services for those most at risk. This need-assessment system is designed to "facilitate exits from homelessness to stable housing in the most rapid manner given available resources."

Addressing the emergency and transitional housing needs of homeless persons

As reported in Table 39, there are ten transitional housing beds and five emergency shelter beds in the City; however, it is important to note that while the service provider may be located in the City, shelter beds may be scattered throughout neighboring communities. The City also supports several homeless shelter providers that operate in neighboring communities, including Laura's House and Family Assistance Ministries (FAM). Laura's House provides emergency and transitional shelter for victims of domestic violence. FAM offers a continuum of housing options, including emergency and transitional housing for families with children.

The City will continue to support programs such as those listed above with CDBG and local funding.

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

As previously outlined, the OC-CoC has established a coordinated entry system whereby a homeless individual or family seeking shelter and services is directed to a streamlined system

that facilitates access to appropriate housing and services. The system screens applicants for eligibility for services, such as homelessness prevention, emergency shelter, rapid rehousing, permanent supportive housing, and other interventions. The needs and strengths of each household are assessed to determine which interventions will be most effective and appropriate while also prioritizing people for assistance based on the severity of their needs. Homeless service providers currently supported by the City will be critical players in housing and serving the City's homeless population through the coordinated entry system.

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

As indicated above, the City's homeless strategy is based on the proposition that it is less expensive and disruptive for a household to remain housed in their existing home than to be rehoused. To this end, the City utilizes CDBG and PLHA resources to support agencies that provide a range of safety net services aimed at preventing households from becoming homeless. Examples of safety net services include food banks, rent/utility assistance, and subsidized childcare services. The City will also participate in regional homeless planning efforts, including the OC-CoC's Discharge Plan, which aims to prevent individuals leaving institutions from becoming homeless.

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

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

According to HUD’s Inspector General, the prevalence of lead-based paint and its associated hazards varies by region, with the highest rates found in the Northeast (44.2%) and the Midwest (35.6%). The report estimates that 23.7% of housing units in the western region of the United States have significant lead-based paint issues. [*] Based on data from Table 35, an estimated 5,815 housing units in the City were constructed before 1980, with 3,195 of these units occupied by families with children. While this figure may indicate the potential of a significant threat of lead-based paint hazards for young children, the State of California and the County of Orange Department of Public Health report that in 2022, 147 children under the age of six were reported with notable blood lead levels (BLL); fewer than 11 of these children had a BLL above 3.5 ug/dl – the BLL the CDC considers dangerous, and that may require interventions to reduce additional exposure. Based on this information, it is reasonable to assume there are a limited number of lead-based paint hazards throughout the community. Nevertheless, the City will ensure information is available to educate residents about lead poisoning at public counters at City Hall, community centers, and on the City’s website.

* *“Risk Indicators of Lead-Based Paint Hazards in Public Housing Agencies,”* September 28, 2022, Office of Inspector General, U.S. Department of Housing and Urban Development.

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

Information regarding the number of children with high blood lead values was obtained during consultation with the State of California and the Orange County Health Care Agency; however, data is not solely attributable to lead-based paint. Without this specific information, the City can only address potential lead poisoning and hazards within the programs it funds or plans to support. As indicated above, the City will continue to provide educational information regarding lead health hazards.

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

HUD regulations require a community to test all housing units constructed before 1978 for lead-based paint that is assisted with federal funds. The City does not currently offer CDBG-funded housing rehabilitation assistance; however, if a program is implemented in future years, program policies and procedures will require appropriate testing. If lead is found, it will be removed or encapsulated as part of the property rehabilitation as required by current HUD regulations. In the interim, the City will make information regarding lead-based paint hazards available to residents.

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

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

According to the U.S. Census Bureau, 5.9% of the City's population lives in poverty. The Census Bureau further reports that 5.1% of Laguna Niguel residents aged 65 and older live in poverty, as do 7.1% of residents aged 18 years and younger. ^[*]

The City has identified several activities and services it will support to combat poverty:

- Support rental assistance programs provided by the OCHA for very low-income renters, especially senior and disabled households and households with children.
- Support homeless prevention services for the near-homeless and, as resources permit, assist those already homeless in need of housing and supportive services.
- Support public services that provide a social safety net for lower-income individuals.
- Through the City's Economic Development program, support is provided for programs such as the Orange County Workforce Investment Board.

** 2019-2023 American Community Survey 5-Year Estimates, Table #S1701*

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

The Housing Element is the City's primary housing policy document. It outlines policies and programs that will be implemented to accommodate the development of 1,207 housing units, including 174 units for extremely low-income households, 174 units for very low-income households, and 202 units for low-income households. By implementing the strategies outlined in the Housing Element, the City is well-positioned to support the development of affordable housing units for lower-income households.

The public services listed above provide households living in poverty with extra resources that may allow them to maintain or improve their overall financial situation. Furthermore, expanding or preserving the City's supply of affordable housing will provide new housing opportunities for lower-income households at affordable prices, which is consistent with the housing goals of the Consolidated Plan.

SP-80 Monitoring – 91.230

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

The City of Laguna Niguel Community Development Department is responsible for overall program monitoring and compliance. Staff monitors CDBG-funded City projects to ensure compliance with applicable regulations and the timely implementation of activities. Program staff will conduct an on-site monitoring visit of each subrecipient biennially and provide a subrecipient with a letter summarizing the monitoring results.

The City also ensures compliance with all Federal and City contracting regulations, including procurement, Federal Labor Standards, equal opportunity (Minority Business Enterprise and Women Business Enterprise), and Section 3. Additionally, the program Staff ensures compliance with the U.S. Office of Management and Budget (OMB) requirements for conducting single audits and the HUD reporting requirements for accomplishment in the Integrated Disbursement and Information System (IDIS).

The City of Laguna Niguel will continue to reach out to small businesses and minority- and women-owned businesses when conducting procurements for supplies, equipment, construction, and services for CDBG-funded activities.

Annual Action Plan

Expected Resources

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

Introduction

Fluctuations in CDBG funding make it challenging to accurately estimate the funds that will be available over the five-year Consolidated Plan cycle. The City anticipates receiving an annual allocation of \$300,000 in CDBG funds from HUD during the next Consolidated Plan cycle. The City does not currently fund activities that generate CDBG program income. The City anticipates that OCHA will continue to administer the federal rental assistance program in Laguna Niguel, assisting approximately 120 households per year. Whenever possible, the City will leverage CDBG funds with other federal, state, and local funds.

Anticipated Resources

Table 54 - Expected Resources – Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$350,812	\$0	\$44,417	\$395,229	1,200,000	Annual CDBG allocation

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

The City has identified other resources that will be available to carry out activities that address the goals of the Consolidated Plan:

- Permanent Local Housing Allocation (PLHA) are state funds allocated to the City for housing-related projects and programs that assist in addressing unmet housing needs.
- OCHA reports that as of February 2025, 126 Laguna Niguel households receive rental assistance. It is anticipated that a similar number of households will be assisted annually over the five-year Consolidated Plan cycle.
- The City does not have an inclusionary affordable housing program; however, by implementing housing development tools such as the density bonus, the City can negotiate with developers to ensure the development of a percentage of housing units affordable to lower-income households. For example, entitlements for two senior housing projects, Gateway Senior and Griffin Senior Living, have been approved (156 total units – 12 units for very low-income seniors).

CDBG does not require matching funds.

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

The City's current Housing Element contains an inventory of land suitable for residential development. The Housing Element indicates there is "sufficient land to accommodate the RHNA-required 1,207 units in all income categories for the planning period." Identified sites include previously constructed and approved multi-family projects, underutilized sites, and vacant properties

Discussion

Funding resources to implement the City's Consolidated Plan are limited. It is anticipated that CDBG funding will continue to fluctuate from year to year. With respect to other resources, the City will continue to support OCHA's efforts to secure new rental assistance vouchers. Resources to support the development of new housing are limited, but the City will rely on negotiating agreements with developers to reserve units affordable to lower-income households.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Table 55 – Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Infrastructure and Facility Improvements	2025	2026	Non-Housing Community Development	Citywide Low and Moderate-Income Areas	Public Improvements	CDBG: \$293,734	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1,426 persons Assisted
2	Public Social Services	2025	2026	Non-Homeless Special Needs Low & Moderate Income	Citywide	Public Services	CDBG: \$37,795	Public service activities other than Low/Moderate Income Housing Benefit: 1,776 Persons Assisted
3	Homeless Continuum of Care	2025	2026	Homeless	Citywide	Homeless Support Services and Housing	CDBG: \$14,800	Public service activities other than Low/Moderate Income Housing Benefit: 180 Persons Assisted Homelessness Prevention: 68 Persons Assisted
4	Program Administration	2025	2026	Administration and Planning	Citywide	Administration and Planning	CDBG: \$48,900	Other: 90 Other

Goal Descriptions

1	Goal Name	Infrastructure and Facility Improvements
	Goal Description	Improve and expand public infrastructure and facilities that benefit low- and moderate-income neighborhoods and residents

2	Goal Name	Public Services
	Goal Description	Provide or improve access to public social services for low- and moderate-income persons and persons with special needs
3	Goal Name	Continuum of Care
	Goal Description	Provide a continuum of housing and supportive services for the homeless and households at risk of homelessness
4	Goal Name	Program Administration
	Goal Description	Provide for administration and planning activities to address needs identified in the Consolidated Plan, including services to address impediments to fair housing and affirmatively further fair housing

Projects

AP-35 Projects – 91.220(d)

Introduction

The City will allocate FY 2025-2026 CDBG funding for the following activities based on the citizen participation process and various data analyses. Due to the delay in approving the federal 2025 budget, the City Council approved the FY 2025-2056 Action Plan with a provision that CDBG funding for activities will be increased or decreased by a percentage based on the final FY 2025-2026 CDBG grant. On March 15, 2025, HUD announced 2025 CDBG allocations. The following allocations have been adjusted.

Projects

Table 56 – Project Information

#	Project Name
1	AP Signal Pushbutton Installation
2	ADA Sidewalk and Ramp Improvements
3	Age Well Senior Services
4	Camino Health Center
5	Family Assistance Ministries
6	South County Outreach
7	Vocational Visions
8	YMCA of Laguna Niguel
9	Fair Housing Council
10	CDBG Program Administration

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

The City recognizes that special needs populations (e.g., seniors and disabled people) are more likely to become homeless because they have limited incomes and other issues requiring housing and supportive services; therefore, it considers supportive services a high priority. Supportive services are also considered a top priority in the OC-CoC.

The City anticipates that the greatest obstacle to meeting the underserved needs of the special needs populations will be a lack of financial resources for supportive services and housing. A common need reported by service providers is affordable housing. Resource reductions to the Housing Choice Voucher Program and other housing programs may impact the City's ability to provide affordable housing to lower-income households experiencing a housing cost burden.

State and local resources to support affordable housing activities are also limited; however, the City will explore various funding options to address local housing needs.

AP-38 Project Summary

Project Summary Information

1	Project Name	AP Signal Pushbutton Installation
	Target Area	Citywide
	Goals Supported	Infrastructure and Facility Improvements
	Needs Addressed	Public Improvements
	Funding	CDBG: \$60,000
	Description	Funds will be used to install ADA-compliant Push Buttons at six locations
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	According to HUD data, 1,426 residents of the project areas (i.e., Census Tracts) have a “disability.” According to Census data, 2,014 residents within the project area have a disability – 697 have hearing difficulties, and 319 have vision difficulties
	Location Description	Census Tracts: 0423.15, 0432.17, 0423.29, 0423.32, 0423.33, and 0423.37
	Planned Activities	Installation of ADA Push Buttons at 6 locations
2	Project Name	ADA Sidewalk and Ramp Improvements
	Target Area	CDBG Eligible Area
	Goals Supported	Infrastructure and Facility Improvements
	Needs Addressed	Public Improvements
	Funding	CDBG: \$233,734
	Description	Sidewalk and curb ramp replacement
	Target Date	6/30/2027

	Estimate the number and type of families that will benefit from the proposed activities	Per HUD data, 323 residents residing in the project area have a disability. Per 2023 Census data, 257 residents within the project area have a disability, including 162 with “ambulatory difficulties.”
	Location Description	Census Tract 0423.32
	Planned Activities	Replace sidewalks and curb ramps to meet ADA standards
3	Project Name	Age Well Senior Services
	Target Area	Citywide
	Goals Supported	Public Social Services
	Needs Addressed	Public Services
	Funding	CDBG: \$6,795
	Description	Meals on Wheels program, which provides home-delivered meals to homebound elderly and disabled residents in Laguna Niguel
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	105 seniors
	Location Description	Citywide
	Planned Activities	Preparation and delivery of home-delivered meals to homebound seniors
4	Project Name	Camino Health Center
	Target Area	Citywide
	Goals Supported	Public Social Services
	Needs Addressed	Public Services
	Funding	CDBG: \$10,000

	Description	Low-cost primary healthcare services for lower-income and indigent Laguna Niguel residents
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	1,550 lower-income residents
	Location Description	Citywide
	Planned Activities	Low-cost primary medical, behavioral health, and dental care services for lower-income and indigent Laguna Niguel residents
5	Project Name	Family Assistance Ministries
	Target Area	Citywide
	Goals Supported	Homeless Continuum of Care
	Needs Addressed	Homeless Support Services and Housing
	Funding	CDBG: \$7,400
	Description	CDBG funds to provide homeless prevention assistance and a continuum of housing and services for homeless Laguna Niguel families
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	200 individuals (180 with case management/supportive services plus 20 with rent/utility assistance)
	Location Description	Citywide
	Planned Activities	Homeless prevention activities, including case management, financial counseling, food assistance, and rental and utility assistance for families with children
6	Project Name	South County Outreach
	Target Area	Citywide

	Goals Supported	Homeless Continuum of Care
	Needs Addressed	Homeless Support Services and Housing
	Funding	CDBG: \$7,400
	Description	CDBG funds to provide rent/utility assistance and case management for families at risk of homelessness
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	48 individuals with case management and rent/utility assistance)
	Location Description	Citywide
	Planned Activities	Case management and rent/utility assistance to prevent eviction or utility service termination
7	Project Name	Vocational Visions
	Target Area	Citywide
	Goals Supported	Public Social Services
	Needs Addressed	Public Services
	Funding	CDBG: \$6,000
	Description	Employment services for adults with intellectual or developmental disabilities
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	21 adults with intellectual or developmental disabilities
	Location Description	Citywide

	Planned Activities	Employment services such as job placements and job coaching services for adults with intellectual or developmental disabilities
8	Project Name	YMCA of Orange County
	Target Area	Citywide
	Goals Supported	Public Social Services
	Needs Addressed	Public Services
	Funding	CDBG: \$15,000
	Description	Year-round childcare services at several locations within Laguna Niguel
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	105 lower-income children
	Location Description	Citywide
	Planned Activities	Year-round childcare for low and moderate-income children at various YMCA facilities and schools throughout Laguna Niguel
9	Project Name	Fair Housing Council of Orange County
	Target Area	Citywide
	Goals Supported	Program Administration
	Needs Addressed	Administration and Planning
	Funding	CDBG: \$10,900
	Description	Fair Housing outreach, education, and enforcement services
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	Other – 128 Households (320 individuals)
	Location Description	Citywide
	Planned Activities	Fair housing education and enforcement, including landlord/tenant counseling, fair housing mediation services, and investigation of fair housing law violations
10	Project Name	CDBG Administration
	Target Area	Citywide
	Goals Supported	Program Administration
	Needs Addressed	Administration and Planning
	Funding	CDBG: \$38,000
	Description	CDBG program administration
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable
	Location Description	3011 Crown Valley Parkway, Laguna Niguel, CA – City Hall
	Planned Activities	Program oversight and coordination, including management of public service grants and preparation of required applications and reports

AP-50 Geographic Distribution – 91.220(f)

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

Activities slated for CDBG funding during FY 2025-2026 will be available citywide. These activities include public improvements, public services, and program administration. Activities will be limited to income-eligible program beneficiaries, including seniors and individuals with disabilities. Two ADA improvement-related projects are slated for funding (considered presumed-beneficiary activities). No activities are proposed for the City's CDBG Eligible Areas (i.e., areas of the City where a significant percentage of residents meet HUD's program income limits); nonetheless, a map of the City's CDBG Eligible Areas is provided in **Appendix 3 - Map D**.

Geographic Distribution

Table 57 - Geographic Distribution

Target Area	Percentage of Funds
CDBG census tracts	0%
Citywide	100%

Rationale for the priorities for allocating investments geographically

As outlined in the Strategic Plan, the assignment of priority needs is based on the input of residents, public and private agencies, and statistics compiled from Consolidated Plan data.

Discussion

CDBG funds will be allocated to programs that serve eligible Laguna Niguel residents regardless of where they live in the community.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

For FY 2025-2026, the City does not anticipate using CDBG resources to fund housing activity; however, the City will use PLHA resources to fund a home repair program for disabled homeowners. Habitat for Humanity Orange County administers this program.

Table 58 - One-Year Goals for Affordable Housing by Support Requirement

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

Table 59 - One-Year Goals for Affordable Housing by Support Type

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

Discussion

The City does not anticipate using CDBG resources to fund housing activity during FY 2025-2026; however, PLHA resources will be available to fund a home repair program for disabled homeowners.

The City will continue to support local service providers with CDBG funds for homelessness prevention and supportive services. The City will also support OCHA's implementation of the federal rental assistance voucher and certificate program. An estimated 120 Laguna Niguel households are expected to benefit from this program during Fiscal Year 2025-2026. State funds (PLHA) are allocated to support homeowners with disabilities in helping them improve or modify their residences to enhance accessibility and mobility.

AP-60 Public Housing – 91.220(h)

Introduction

There are no public housing units in the City of Laguna Niguel.

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

Not applicable

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

Not applicable

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

Not applicable

Discussion

There are no public housing units in the City of Laguna Niguel.

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

Introduction

As outlined in the Strategic Plan, the City's homeless strategy emphasizes preventing homelessness. HUD's Strategies for Preventing Homelessness states, "Homelessness prevention is an essential element of any effort to end homelessness either locally or nationwide." This HUD report indicates that it is less expensive and disruptive to keep a household sheltered in place. To this end, the City will continue to support local agencies with CDBG resources that provide various services for lower-income households. These services include food banks, rent/utility assistance, and reduced-cost childcare and healthcare services. These safety-net programs will help households maintain their current housing situation and avoid homelessness.

Describe the jurisdiction's 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 supports several regional service providers that assist Laguna Niguel residents who are at risk of becoming homeless and who are homeless. These agencies have established outreach programs that engage the homeless and assess their housing and service needs. Local service providers are connected to the regional Coordinated Entry System established by the OC-CoC, which assesses the vulnerability of homeless individuals and prioritizes access to housing and services for those most at risk. This need-assessment system is designed to "facilitate exits from homelessness to stable housing in the most rapid manner given available resources."

For FY 2025-2026, no CDBG funding is allocated for homeless outreach services; however, PLHA funds will be used to support the City's and the Orange County Sheriff Department's Street Outreach Team. City-funded staff will assess and engage individuals experiencing homelessness. Outreach services include referrals to shelters and social service agencies.

Addressing the emergency shelter and transitional housing needs of homeless persons

Several local nonprofit agencies provide supportive services, emergency shelter, and transitional housing for special needs populations such as victims of domestic violence, homeless teens, and families with children; however, the City did not receive any applications for CDBG funding to support these programs. Since the City has established relationships with these service providers, referrals to these programs will be made.

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

The City will continue to assist homeless persons in transitioning to permanent housing and independent living by collaborating with agencies that provide shelter for the homeless. The City will also continue to provide referrals to public assistance programs offered by other agencies to prevent homelessness. The City will support OCHA and its efforts to secure additional Veterans Affairs Supportive Housing (VASH) vouchers, Continuum of Care (homeless housing vouchers), and rental assistance vouchers and certificates for lower-income special needs populations.

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

As previously outlined, the City's homeless strategy is based on the proposition that keeping a household sheltered in place is less expensive and disruptive. To this end, the City will utilize CDBG and PLHA resources to support agencies that provide various safety net services aimed at preventing homelessness. Safety net services include food banks, rent/utility assistance, low-cost medical/dental services, and subsidized childcare services. The City will also support regional homeless planning efforts, including plans that aim to prevent individuals leaving institutions from becoming homeless.

Discussion

The City's homeless strategy helps prevent homelessness by supporting local service providers that engage with and assess the needs of residents at risk of homelessness and those who may be experiencing homelessness. FY 2025-2026 CDBG and PLHA funding is allocated to support programs that provide housing and essential support services necessary for households to achieve and maintain self-sufficiency.

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

Introduction:

Barriers to affordable housing and actions to overcome these obstacles are listed in the City's Housing Element and incorporated into the Consolidated Plan.

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

The City of Laguna Niguel works to remove barriers to affordable housing by implementing a Housing Element that is consistent with California law and taking actions to reduce costs or provide off-setting incentives to assist in the production of safe, high-quality, affordable housing. The City is committed to removing governmental constraints that hinder housing production and offers a one-stop, streamlined permitting process to facilitate efficient entitlement and building permit processing.

Discussion:

The City's Housing Element identifies several barriers to creating affordable housing opportunities and several actions the City can take to reduce the impact of these barriers on affordable housing development. The City's Consolidated Plan mirrors these Housing Element actions.

AP-85 Other Actions – 91.220(k)

Introduction:

Below are the actions the City will implement during FY 2025-2026 to address the Strategic Plan's sub-strategies.

Actions planned to address obstacles to meeting underserved needs

The Consolidated Plan recognizes special needs populations, seniors, and extremely low-income residents as underserved populations facing significant (i.e., “worst-case”) housing needs. These residents are more likely to become homeless because they have limited incomes and other issues that may require housing and supportive services. During FY 2025-2026, the City will encourage and support OCHA’s efforts to obtain additional rental assistance resources, especially for disabled, senior, and low-income households.

CDBG funding is dedicated to ensuring a safety net of social services to assist the community’s most vulnerable residents. Additionally, CDBG-funded capital improvement projects to be undertaken during the year will update public improvements to meet current ADA standards.

Laguna Niguel does not participate in HUD’s HOME program, which targets resources for affordable housing activities. However, the City has approved specific plans to allow the development of several multifamily projects, with 5% to 10% of the units designated as affordable to very low- or low-income households. PLHA funding is also allocated to provide grants to lower-income homeowners with disabilities to upgrade their residences to improve accessibility and mobility.

Actions planned to foster and maintain affordable housing

For FY 2025-2026, the City does not anticipate using CDBG resources to fund housing activity; however, as stated above, the City will use PLHA resources to fund a home repair program for disabled homeowners. Habitat for Humanity, Orange County administers the program.

The City will continue to support OCHA’s administration of HUD’s voucher and certificate rental assistance program. It will also monitor properties and housing units that are subject to covenants to preserve affordability. As indicated above, the City has approved specific plans to develop several multifamily projects, with 5% to 10% of the units designated as affordable to very low- or low-income households.

Actions planned to reduce lead-based paint hazards

The majority of Laguna Niguel’s housing stock was built after 1980. Consequently, most of the City’s housing stock is unlikely to contain potential lead-based paint hazards; nonetheless, the

City will continue to make information available to community residents regarding the health impacts of lead-based hazards, especially for young children.

Actions planned to reduce the number of poverty-level families

According to the U.S. Census Bureau (*Poverty Status in the Past 12 Months – 2023: ACS 5-Year Estimates*), 5.9% of the City’s population lives below the poverty level, including 5.1% of Laguna Niguel residents aged 65 and older and 7.1% of residents aged 18 years and younger.

The City will undertake or support the following activities to help reduce the number of residents living in poverty:

- Support rental assistance programs that OCHA provides for very low-income renters, particularly senior, disabled, and low-income households with children.
- Continue to support homeless prevention services for individuals who are presently housed but at risk of losing their residence, and assist those already homeless in need of housing stabilization.
- Support public services that provide a social safety net for lower-income individuals.
- Support the Orange County Workforce Investment Board programs.

Actions planned to develop institutional structure

The City will continue its efforts to build an institutional structure that identifies and accesses resources to improve and serve the community. The City solicited the input of local service providers through its grant application process. Additionally, through the League of Orange County Cities and the City Managers’ Association, the City has actively sought long-term solutions for the region’s homeless. The City will continue to support the OCHA in implementing its five-year Public Housing Authority (PHA) Plan, which aims to provide rental assistance vouchers and certificates. The City will also join other CDBG grantee communities to explore and participate in regional planning and program initiatives.

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

The City of Laguna Niguel does not operate public housing; OCHA provides rental assistance in the community. Federal legislation requires the Housing Authority to prepare five-year and one-year plans (PHA Plans) highlighting its mission, goals, and objectives related to assisted housing programs. The City will review the Authority’s plans and will provide OCHA with the

opportunity to review and consult with the City regarding its Consolidated Plan. This cross-consultation aims to provide consistent and coordinated housing services for City residents.

As stated above, Laguna Niguel has established positive working relationships with several local nonprofit organizations. As the City continues to implement its CDBG program, it will coordinate efforts with nonprofit partners to promote the efficient and effective use of limited public resources.

Discussion:

HUD-funded grant recipients are required to affirmatively further fair housing in the community and to not discriminate in housing or services directly or indirectly based on race, color, religion, sex, national origin, age, familial status, or disability. Grant recipients such as Laguna Niguel are required to (1) examine and attempt to alleviate housing discrimination within their jurisdiction; (2) promote fair housing choices for all persons; (3) provide opportunities for all persons to reside in any given housing development, regardless of race, color, religion, sex, disability, familial status, national origin, and other personal or familial attributes; (4) promote housing that is accessible to and usable by persons with disabilities; (5) and comply with the non-discrimination requirements of the Fair Housing Act. HUD encourages jurisdictions to consult with one another and initiate region-wide area fair housing planning. The **Orange County Regional Assessment of Fair Housing (OC-AFH)** is the primary document for this purpose. In addition to identifying impediments, a strategy to overcome barriers must be developed and implemented - accomplishments are reported annually. The City participated in developing a regional AFH, which the City Council will consider in May 2025. A summary of impediments to fair housing and the action steps the City will take during FY 2025-2026 to affirmatively further fair housing are found in **Attachment A**.

The City of Laguna Niguel shall not use grant funds to promote “gender ideology,” as defined in Executive Order (E.O.) 14168, Defending Women from Gender Ideology Extremism and Restoring Biological Truth to the Federal Government.

Program Specific Requirements

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

Introduction:

Each HUD program covered by the Consolidated Plan regulations must address certain program-specific requirements. Below are the requirements for the CDBG program as prescribed by the Consolidated Plan template.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

- | | |
|--|------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate-income. Overall Benefit - A consecutive period of one, two, or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate-income. Specify the years covered that include this Annual Action Plan. | 100% |

Discussion:

The City will meet the overall 70% benefit for low- and moderate-income requirements of the CDBG program over one program year: **2025- 2026.**

Five-Year and One-Year Summary of Accomplishments

Grantee Name: City of Laguna Niguel

Decent Housing						
Objective: Housing Preservation	Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
Housing Choice Vouchers (Administered by OCHA): Improve or expand the supply of housing affordable to lower-income households	HUD Housing Vouchers	2020	Housing Units	100	89	89.00%
		2021	Housing Units	90	82	91.11%
		2022	Housing Units	80	84	105.00%
		2023	Housing Units	80	95	118.75%
		2024	Housing Units			
		5-Yr Con Plan Goal		100 (Annual Avg)	88 (4 Yr Avg)	88.00% (4 Yr Avg)
Suitable Living Environment						
Objective: Public Social Services Objective: Infrastructure and Facility Improvements	Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
Provide or improve access to <u>public social services</u> for low- and moderate-income persons and persons with special needs	CDBG	2020	Individuals	1,820	1,640	90.11%
		2021	Individuals	1,780	1,671	93.88%
		2022	Individuals	1,860	1,603	86.18%
		2023	Individuals	1,804	1,504	83.37%
		2024	Individuals			
		5-Yr Con Plan Goal		9,000	6,418	71.31%
Improve and expand <u>public infrastructure and facilities</u> that benefit low- and moderate-income neighborhoods and residents	CDBG	2020	Projects	844	0	0.00%
		2021	Projects	422	1,726	409.00%
		2022	Projects	2,747	1,670	60.79%
		2023	Projects	1,680	2,088	124.29%
		2024	Projects			
		5-Yr Con Plan Goal		7,500	5,484	73.12%
Economic Opportunity						
Objective: Economic Opportunities	Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
Grants and other forms of assistance for local businesses in response to COVID-19 pandemic	CDBG-CV	2020	Businesses	0	0	NA
		2021	Businesses	0	0	NA
		2022	Businesses	0	0	NA
		2023	Businesses	0	0	NA
		2024	Businesses			
		5-Yr Con Plan Goal		3	0	NA

Five-Year and One-Year Summary of Accomplishments

Continuum of Care						
Objective: Homeless Continuum of Care	Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
Provide a continuum of supportive and housing services for the homeless and households at risk of homelessness	CDBG	2020	Individuals	992	432	43.55%
		2021	Individuals	247	245	99.19%
		2022	Individuals	1,370	683	49.85%
		2023	Individuals	692	1,285	185.69%
		2024	Individuals			
	5-Yr Con Plan Goal			2,650	2,645	99.81%
Other						
Objective: Administration and Planning	Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
Provide for administration and planning activities to carry out actions that address needs in the Consolidated Plan, including fair housing services to address local impediments to fair housing	CDBG	2020	Year of Admin	1	1	100.00%
		2021	Year of Admin	1	1	100.00%
		2022	Year of Admin	1	1	100.00%
		2023	Year of Admin	1	1	100.00%
		2024	Year of Admin			
	5-Yr Con Plan Goal			5	4	80.00%
Provide for administration and planning activities to carry out actions that address needs in the Consolidated Plan, including fair housing services to address local impediments to fair housing	CDBG	2020	Households	100	104	104.00%
		2021	Households	80	104	130.00%
		2022	Households	140	95	67.86%
		2023	Households	113	104	92.04%
		2024	Households			
	5-Yr Con Plan Goal			500	407	81.40%

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Laguna Niguel, California 92677

AFFIDAVIT OF PUBLICATION

STATE OF CALIFORNIA


County of Orange County

I am a citizen of the United States and a resident of the County aforesaid; I am over the age of eighteen years, and not a party to or interested in the above-entitled matter. I am the principal clerk of the Laguna Niguel News, a newspaper that has been adjudged to be a newspaper of general circulation by the Superior Court of the County of Orange County, State of California, on February 17, 1998, Case No. A-190535 in and for the City of Irvine, County of Orange County, State of California; that the notice, of which the annexed is a true printed copy, has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to wit:

12/12/2024, 01/02/2025

I certify (or declare) under the penalty of perjury under the laws of the State of California that the foregoing is true and correct:

Executed at Anaheim, Orange County, California, on
Date: Jan 2, 2025.



Signature

**NOTICE OF AVAILABILITY
OF COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)
FUNDS FOR FISCAL YEAR 2025/2026**

NOTICE IS HEREBY GIVEN that the City of Laguna Niguel is currently accepting applications for eligible CDBG-funded services for the Fiscal Year beginning July 1, 2025, through June 30, 2026 (FY 2025/2026).

PROPOSAL: The primary objective of the Federal Housing and Urban Development Department's (HUD) CDBG program is "the development of viable urban communities by providing decent housing, a suitable environment and expanding economic opportunities principally for persons of low and moderate-income." The City of Laguna Niguel anticipates receiving approximately \$310,000 from HUD, of which 15 percent or approximately \$46,500 may be granted to applicants providing eligible social services.

The City is accepting applications from interested, existing tax-exempt California nonprofit organizations that provide eligible CDBG services benefiting lower-income Laguna Niguel residents. A Grants Ad Hoc Committee of the City Council will review all eligible applications and recommend funding allocations for service providers to the City Council. The City Council will hold a public hearing at a later date to review the Ad Hoc recommendations and make the final award determinations.

Eligible service providers must complete an application package. Applications are available on the City's website, www.cityoflagunaniguel.org/CDBG.

Applications will be accepted from January 6, 2025, until 5:00 P.M. on February 3, 2025, at the City of Laguna Niguel offices and via email. Applications may not be sent by facsimile, and no deadline extension will be granted. Applications may be photocopied but must be signed by the official authorized to act on behalf of the applicant (electronic signature is acceptable).

Questions regarding the FY 2025-2026 CDBG public service grant application process should be directed to CDBG@cityoflagunaniguel.org.

Marissa J. Asistón, CMC, City Clerk

Laguna Niguel News
Published: 12/12, 1/2/25

Laguna Niguel News
1920 Main St. Suite 225
Irvine, California 92614
(714) 796-2209

30111 Crown Valley Parkway
Laguna Niguel, California 92677

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STATE OF CALIFORNIA

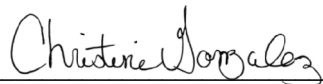
County of Orange County

I am a citizen of the United States and a resident of the County aforesaid; I am over the age of eighteen years, and not a party to or interested in the above-entitled matter. I am the principal clerk of the Laguna Niguel News, a newspaper that has been adjudged to be a newspaper of general circulation by the Superior Court of the County of Orange County, State of California, on February 17, 1998, Case No. A-190535 in and for the City of Irvine, County of Orange County, State of California; that the notice, of which the annexed is a true printed copy, has been published in each regular and entire issue of said newspaper and not in any supplement thereof on the following dates, to wit:

03/13/2025

I certify (or declare) under the penalty of perjury under the laws of the State of California that the foregoing is true and correct:

Executed at Anaheim, Orange County, California, on
Date: Mar 13, 2025.



Signature

NOTICE OF PUBLIC HEARING
City of Laguna Niguel – City Council

NOTICE OF COMMENT PERIOD AND PUBLIC HEARING

NOTICE IS HEREBY GIVEN that the City of Laguna Niguel will conduct a 30-day public review from March 14, 2025, to April 14, 2025, and hold a public hearing to consider the following documents related to the use of Community Development Block Grant (CDBG) funds:

- Fiscal Year (FY) 2025-2029 Consolidated Plan, Including the FY 2025-2026 Annual Action Plan
- Fiscal Year (FY) 2025-2029 Orange County Regional Assessment of Fair Housing

Date of Hearing: April 15, 2025
Time of Hearing: 7:00 P.M., or as soon thereafter as possible
Location of Hearing: Laguna Niguel City Hall, Council Chambers
30111 Crown Valley Parkway
Laguna Niguel, CA 92677

PROPOSAL:

FY 2025-2029 Consolidated Plan Including the FY 2025-2026 Annual Action Plan

The U.S. Department of Housing and Urban Development (HUD) requires the City of Laguna Niguel to prepare and adopt a Consolidated Plan for the City's CDBG Program every five years. The Consolidated Plan identifies community needs and activities the City can implement with CDBG funds to provide decent housing and suitable living environments, addressing community service and facility needs, and expanding economic opportunities for primarily low- and moderate-income households.

The 2025-2029 Consolidated Plan includes the FY 2025-2026 Annual Action Plan. The Action Plan outlines the City's proposed use of CDBG funds for the fiscal year. To date, HUD has not announced the FY 2025-2026 CDBG allocations; however, for planning purposes, the City anticipates receiving \$310,000 in CDBG funds for FY 2025-2026; \$44,417 in prior year CDBG funds are also available for programming in FY 2025-2026. The City may allocate a maximum of 15% of FY 2025-2026 CDBG funds to public service providers; therefore, a total of \$46,500 is potentially available to public service providers. The remaining funds are allocated to City-initiated capital improvement projects that benefit low- and moderate-income Laguna Niguel residents (\$245,917) and program administrative costs (\$62,000).

The City Council has established a Grants Ad-Hoc Committee to review public service provider applications for FY 2025-2026 CDBG funds, which met on February 26, 2025. The Committee's recommendations will be considered at the City Council meeting on April 15, 2025, including the Committee's recommendation that their funding recommendations should be adjusted based on the final FY 2025-2026 CDBG allocation once published by HUD. The City Council will establish final funding levels for public service programs, administration, and capital improvement projects in the FY 2025-2026 Action Plan.

The Draft FY 2025-2029 Consolidated Plan, Including the FY 2025-2026 Annual Action Plan, will be available for public review on the City website between March 14 and April 14, 2025: www.CityofLagunaNiguel.org/CDBG. The Laguna Niguel City Council will consider all written comments received during the public review period. The 2025-2029 Consolidated Plan, including the FY 2025-2026 Annual Action Plan is scheduled for final adoption at the City Council meeting on May 6, 2025.

FY 2025-2029 Orange County Regional Assessment of Fair Housing

As a recipient of CDBG funds, the City of Laguna Niguel is required to comply with the Fair Housing Act of 1968. In addition to prohibiting discrimination based on race, color, religion, disability, and other protected personal and familial attributes, the City is required to affirmatively further fair housing. The Orange County Regional Assessment of Fair Housing (AFH) is the primary policy document utilized by the City for this purpose. HUD encourages jurisdictions to consult with one another and initiate metropolitan-wide planning to address impediments to fair housing choice. To this end, the City is a participant in the preparation of the FY 2025-2029 Orange County Regional AFH. The draft FY 2025-2029 Orange County Regional AFH is available for public review and comment from March 14 to April 14, 2025. The City Council will consider adopting the FY 2025-2029 Orange County Regional AFH at its May 6, 2025, City Council meeting.

INVITATION TO BE HEARD : All interested persons are invited to the Public Hearing to comment on the City's proposed CDBG allocations. In addition, written comments may be submitted to the Community Development Department before the public hearing.

If you wish to challenge the action taken on this proposal in court, you may be limited to raising only those issues you or someone else raised at the Public Hearing described in this notice or in written correspondence delivered to the City at or prior to the Public Hearing.

Information on the City's CDBG program is available for public review at the City's website www.cityoflagunaniguel.org/CDBG. The City Council staff report will be available Friday afternoon, April 11, 2025. Those desiring a copy of the staff report or requesting further information may contact Hannah Tamaddon, Community Development Department Management Analyst, at htamaddon@cityoflagunaniguel.org.

Marissa J. Asistin, CMC, City Clerk
Laguna Niguel News
Published: 3/13/25

SUMMARY OF PUBLIC COMMENTS

CITY COUNCIL GRANTS AD-HOC COMMITTEE SPECIAL MEETING (FEBRUARY 26, 2025)

Two individuals spoke during the meeting. Speakers provided the Ad-hoc Committee Members with information about their respective programs and thanked the Councilmembers for their continued support. Individuals represented the following agencies:

- Family Assistance Ministries
- YMCA of Laguna Niguel

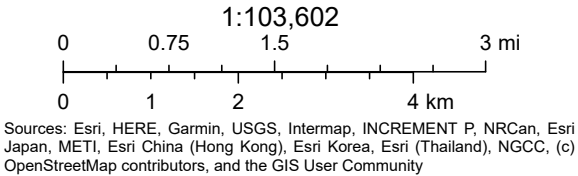
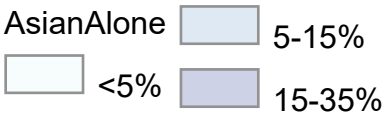
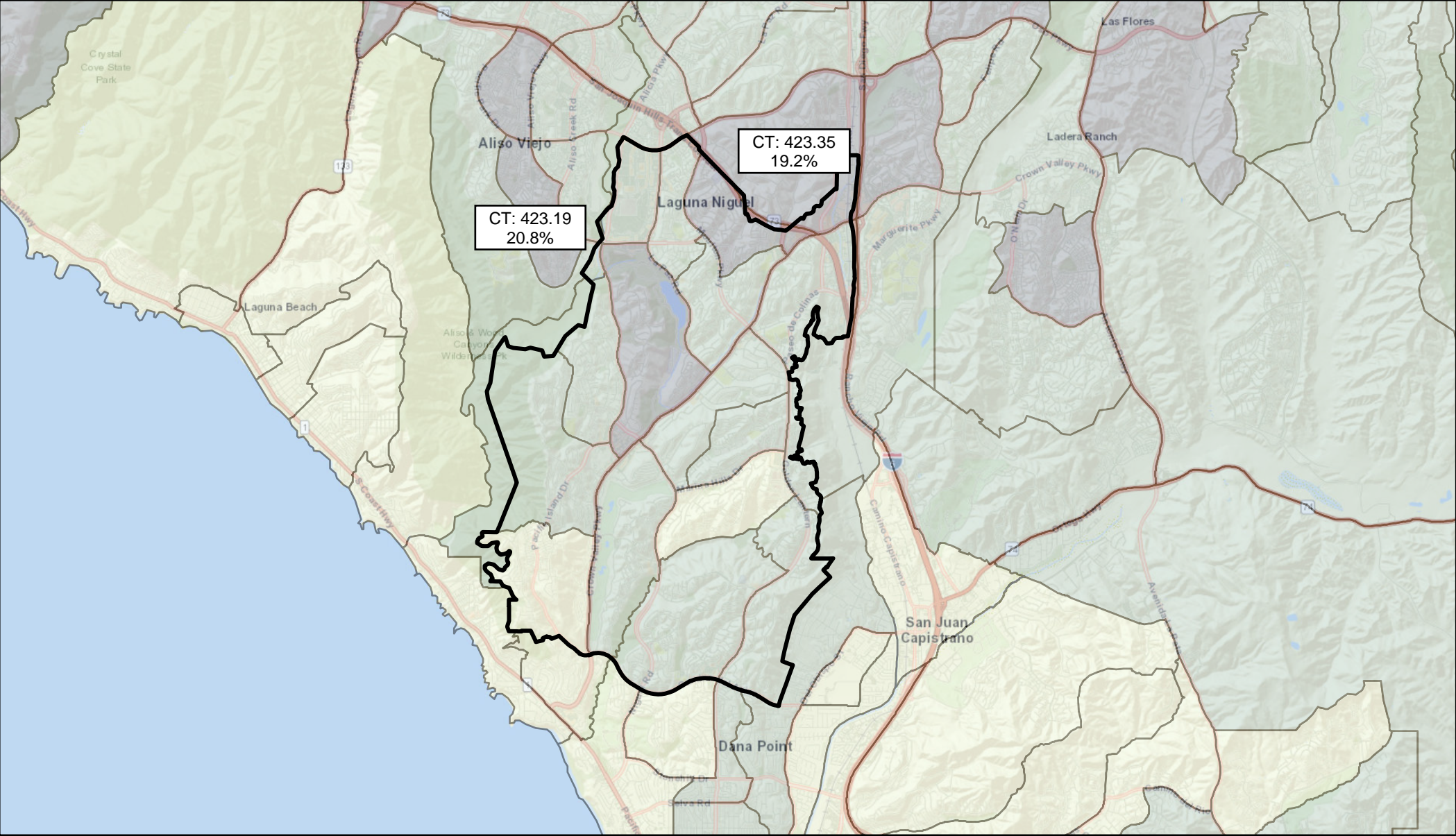
30-DAY PUBLIC COMMENT PERIOD (MARCH 14, 2025 – APRIL 14, 2025)

No public comments were received

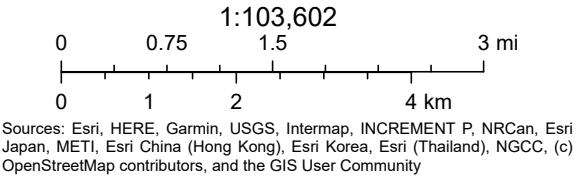
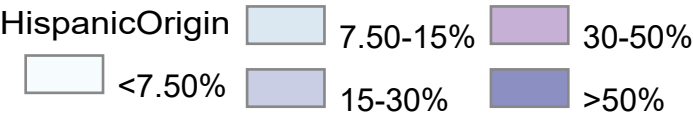
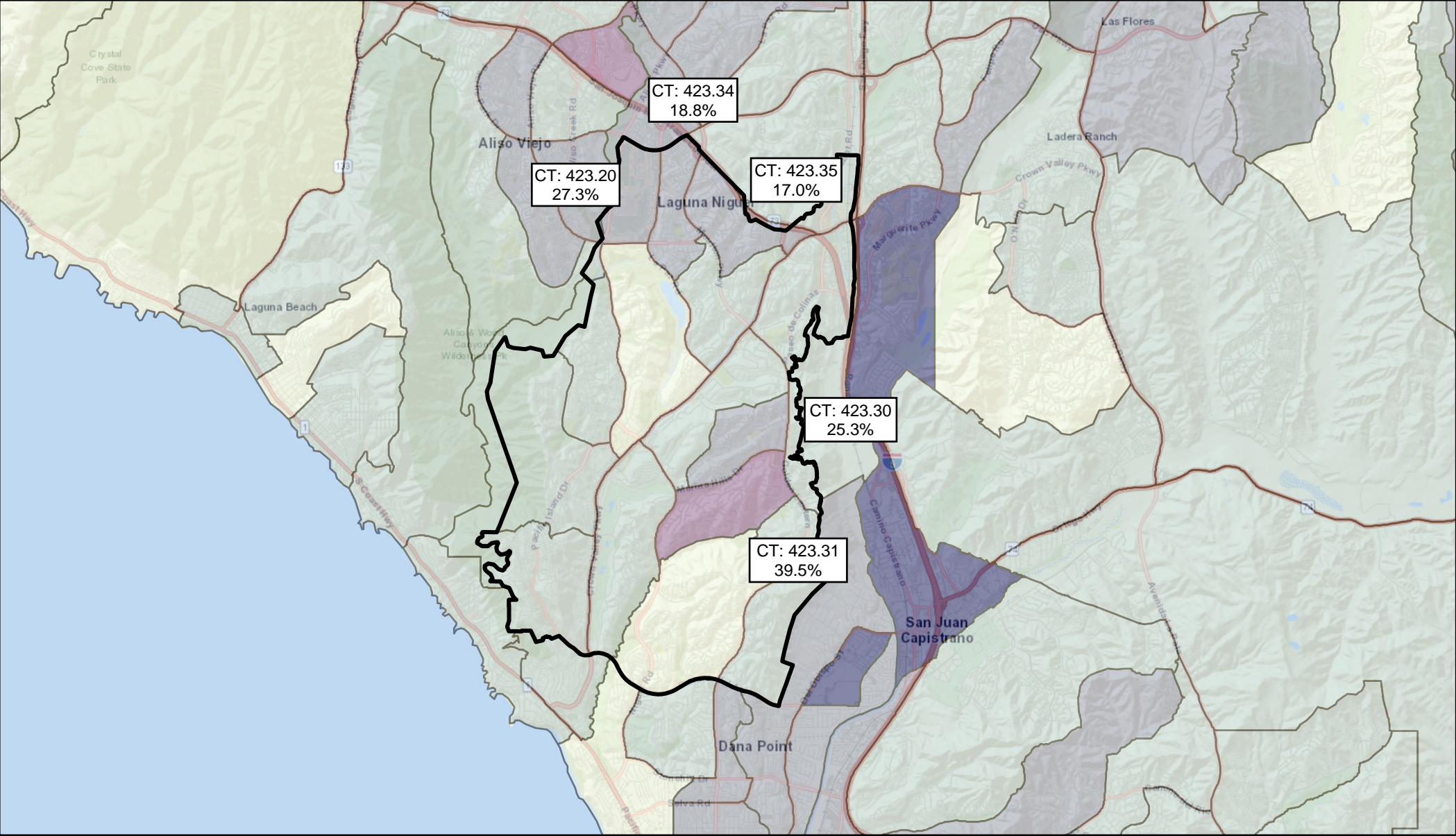
PUBLIC HEARING (APRIL 15, 2025)

No public comments were received

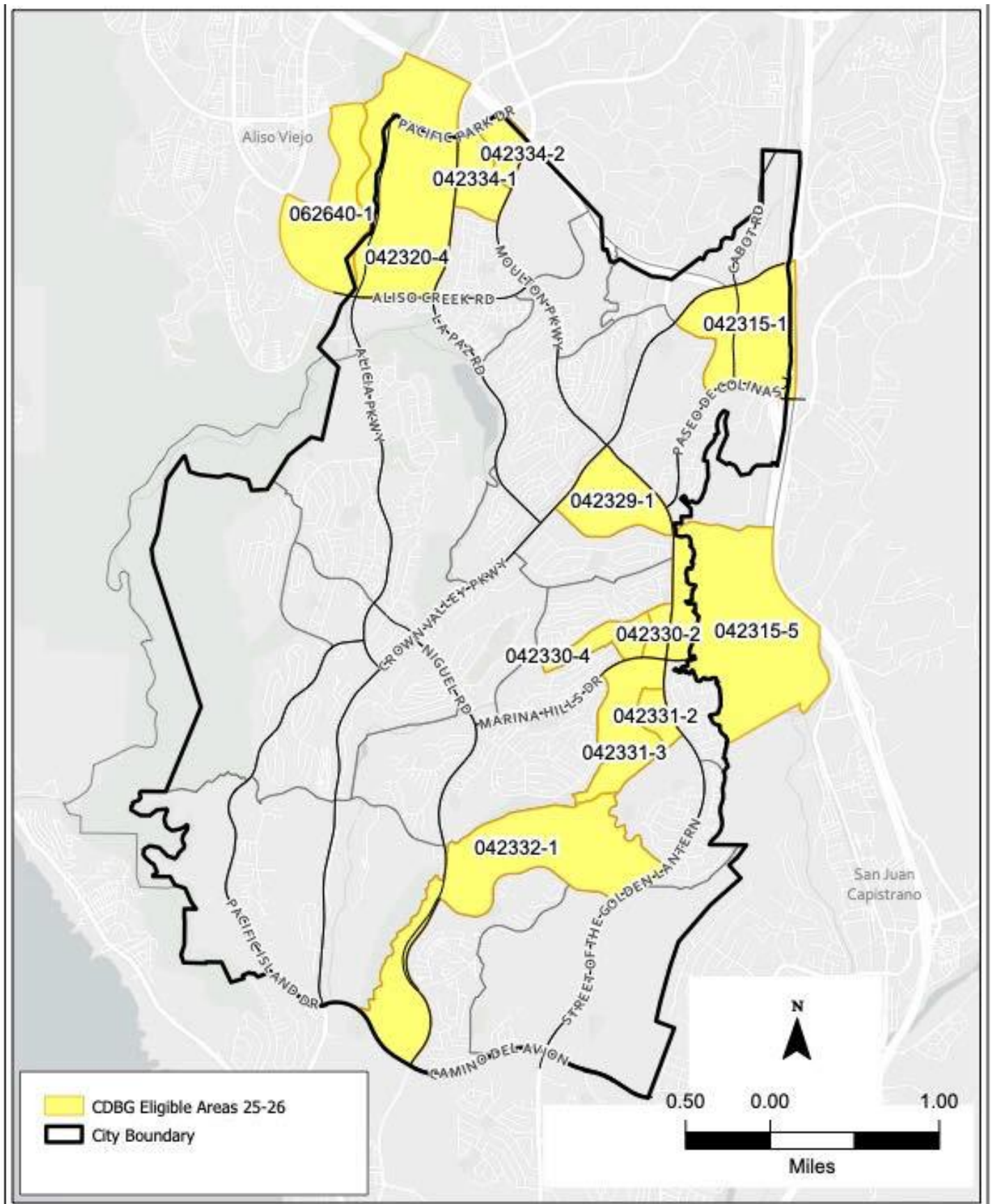
City of Laguna Niguel - Map A: Asian Concentration



City of Laguna Niguel - Map B: Hispanic Concentration



City of Laguna Niguel - Map D: CDBG-Eligible Areas



Path: G:\PROJECTS\LAGUNA NIGUEL\CDBG Eligible Areas FY25-26.aprx

THE FOLLOWING IS AN EXCERPT OF THE ORANGE COUNTY
REGIONAL ASSESSMENT OF FAIR HOUSING 2025-2029
LIMITED TO THE EXECUTIVE SUMMARY & LAGUNA NIGUEL'S AFH ACTION PLAN.
THE COMPLETE AFH CAN BE ACCESSED AT
www.cityoflagunaniguel.org/663/CDBG-Program



Orange County Regional Assessment of Fair Housing 2025-2029

I. Executive Summary

The Assessment of Fair Housing (AFH) provides communities an opportunity to assess their progress toward the goals of eliminating housing discrimination and promoting access to housing opportunity for both current and future residents. Jurisdictions that receive funding from the U.S. Department of Housing and Urban Development (HUD), including Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG) funds, complete an AFH at least once every five years, consistent with the Consolidated Plan cycle, as part of their obligations under the Housing and Community Development Act of 1974 and the Cranston-Gonzalez National Affordable Housing Act.

As a fair housing planning document, the AFH facilitates HUD grantee compliance with statutory and regulatory requirements to affirmatively further fair housing. Affirmatively furthering fair housing entails taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. The duty to affirmatively further fair housing applies to all activities and programs within a jurisdiction related to housing and urban development.

This AFH is a collaborative effort among the following jurisdictions:

- Orange County and the Urban County Program participating cities of Brea, Cypress, Dana Point, La Palma, Laguna Beach, Laguna Hills, Laguna Woods, Los Alamitos, Placentia, San Juan Capistrano, Seal Beach, Stanton, Villa Park, and Yorba Linda.
- The HUD Entitlement Cities of Aliso Viejo, Anaheim, Buena Park, Costa Mesa, Fountain Valley, Fullerton, Garden Grove, Huntington Beach, Irvine, La Habra, Laguna Niguel, Lake Forest, Mission Viejo, Newport Beach, City of Orange, Rancho Santa Margarita, San Clemente, Santa Ana, Tustin, Westminster.

To prepare the AFH, jurisdictions first must identify fair housing issues. A fair housing issue refers to a condition within a specific geographic area that restricts fair housing choice or limits access to opportunity. Fair housing issues may include ongoing local or regional segregation/concentration or lack of integration, racially or ethnically concentrated areas of poverty, disparities in access to opportunity, disproportionate housing needs, and evidence of discrimination or violations of civil rights law or regulations related to housing. To identify fair housing issues, HUD recommends that jurisdictions gather and analyze data. For this AFH, the jurisdictions analyzed data on the following topics:

- Demographics
- Segregation or Concentration/Integration
- Racially and/or Ethnically Concentrated Areas of Poverty
- Disparities in Access to Opportunity

- Housing Needs
- Discrimination Complaints

The data utilized in the analysis are from the U.S. Census Bureau American Community Survey (ACS), HUD's AFFH Data and Mapping Tool, the California Department of Housing and Community Development (HCD) AFFH Data Viewer 2.0, housing discrimination complaint data provided by HUD's Office of Fair Housing and Equal Opportunity (FHEO), and information gathered through the community participation process (described below). The ACS data utilized in the assessment are from the 2018-2022 five-year estimates, which were the most current data across all participating jurisdictions at the time the analysis was conducted.

After analyzing the data and identifying fair housing issues, jurisdictions then must identify contributing factors. A contributing factor is any condition that creates, contributes to, perpetuates, or increases the severity of one or more fair housing issues. For each fair housing issue and its contributing factors, jurisdictions must then develop fair housing goals. A fair housing goal is a specific, meaningful action that can reasonably be expected to create meaningful positive change that affirmatively furthers fair housing by increasing fair housing choice or reducing disparities in access to opportunity.

For the contributing factors and fair housing goals in this AFH, the jurisdictions built upon the extensive work they have already done preparing their most recent Housing Elements, which cover an eight-year planning period. As part of the state-mandated Housing Element, California jurisdictions must conduct a fair housing assessment that includes an analysis of fair housing issues, identification of factors that create and/or contribute to those issues, and development of goals and meaningful actions to affirmatively further fair housing. Progress toward reaching the goals identified in the Housing Element must then be periodically reported to the state.

A summary of the fair housing issues, significant contributing factors, and fair housing goals for each jurisdiction can be found in **Section IV** of this AFH.

L. Laguna Niguel

Issue: Concentration Most of the city is considered an area of high White concentration, except for a few neighborhoods with low-medium concentration (which are predominantly White) in the northeastern and eastern parts of the city.	
Contributing Factors: <ol style="list-style-type: none"> 1. Historical land use development patterns and zoning, environmental constraints, and lack of vacant land limit opportunities for larger and higher density project types. 2. Current high cost of housing limits access to lower income households of all races/ethnicities. 3. Lack of affordable housing and need for greater access to opportunities. 4. Regional coordination affects transit services, funding sources, and allocation of housing resources including vouchers. 5. Community resistance to development. 	
Actions:	Timeframe:
Increase fair housing knowledge through the following actions:	
1. Promote Fair Housing Council programs and expand knowledge of first-time homebuyer programs on the City's website, newsletters, and through social media.	By December 2025, review annually thereafter
2. Promote affirmative marketing plans in all new housing developments that are designed to attract renters and buyers of diverse demographic backgrounds, including race, ethnicity, income, disability, and familial status.	Ongoing
3. Develop an outreach plan and materials to communicate the benefits of vouchers and tenant rights regarding just cause evictions, limitations on rent increases, and replacement housing requirements if any existing residential units would be removed, based on state law.	By December 2025
Increase housing opportunities in high opportunity areas through the following actions:	
4. Incentivize multi-family and mixed- use development in the Gateway Specific Plan area (northeast portion of city) through the following actions:	
a. Amend the Gateway Specific Plan to mandate that any public benefit provided to achieve a density of higher than 50 du/ac shall include a provision of affordable housing, and to encourage the production of workforce housing and missing middle housing.	By July 2025

b. Allocate CDBG or other available funding assistance to projects in the Gateway Specific Plan area that include multi-family units targeted for extremely-low-income households, as feasible.	Annually
c. Provide administrative assistance to affordable housing developers in preparing grant applications.	Ongoing
d. Post and maintain a current inventory of vacant sites in the Gateway Specific Plan area suitable for multi-family residential or mixed-use development on the City website.	Ongoing
e. Contact local developers and publicize development opportunities within the Gateway Specific Plan area at least once each year.	Annually
f. Assist in facilitating subdivision of large parcels where necessary to create building sites through concurrent processing and project coordination.	Ongoing
5. Contact the property owners of vacant properties to assist development of the site for residential purposes.	Annually
6. Continue to implement state Density Bonus Law as amended from time to time.	Ongoing
7. Engage and assist developers seeking funding and/or tax credits for the construction of low- and moderate-income housing.	Annually
8. Incentivize affordable housing development through modified development standards, expedited processing, or other financial incentives for affordable housing projects.	Ongoing
9. Provide administrative assistance to developers of low- or moderate-income projects.	Ongoing
10. Promote options for assistance to developers on the City website.	Ongoing
11. Prioritize funding assistance for Extremely Low-Income units.	Ongoing
12. Review City-owned properties annually to identify any surplus land that could be made available for affordable housing development and distribute list of suitable sites to regional affordable housing developers.	Annually
13. Work cooperatively with the County of Orange and other local cities to create a regional housing bond program to help fund affordable housing and permanent supportive housing.	Ongoing, consultation with County at least annually

Issue: Disparities in Access to Opportunities Based on analysis of fair housing complaint data, individuals with disabilities disproportionately experience discrimination in housing.	
Contributing Factors: 1. Insufficient fair housing monitoring and limited outreach capacity 2. Lack of resources for fair housing agencies and organizations 3. Limited understanding of fair housing laws	
Actions:	Timeframe:
Improve fair housing education and outreach through the following actions:	
1. Direct fair housing inquiries to the Fair Housing Council of Orange County (FHCOC).	Ongoing
2. Post and update information annually regarding fair housing and request that FHCOC conduct a presentation every two years about the services available.	Annually
3. In cooperation with the FHCOC, contact all low-income apartment complexes annually to provide education and materials about the Section 8 program, including multi- lingual materials.	By July 2025 and annually thereafter
4. Publish and update fair housing information on the City website and via social media annually.	Annually

Issue: Disproportionate Housing Needs Housing cost burden is an issue for renters across Orange County, including in Laguna Niguel.	
Contributing Factors: 1. Historical land use development patterns and zoning, environmental constraints, and lack of vacant land limit opportunities for larger and higher density project types. 2. Current high cost of housing limits access to lower income households of all races/ethnicities. 3. Lack of affordable housing and need for greater access to opportunities. 4. Community resistance to development. 5. Regional coordination affects transit services, funding sources, and allocation of housing resources including vouchers. 6. Age of housing stock. 7. Cost of repairs/rehabilitation.	
Actions:	Timeframe:
Encourage the development of ADUs and SB 9 units through the following actions:	

1. Monitor the production and affordability of ADUs every three years to ensure the City is meeting ADU production targets and act if projections are not consistent.	Perform review in December 2026
2. Conduct increased outreach and education on ADU and SB 9 unit/lot split opportunities.	Ongoing
3. Continue to promote ADUs on the City's website, social media, and at City offices.	Ongoing
4. Promote SB 9 units and lot splits on the City's website, social media, and at City offices.	Ongoing
5. Expedite ADU permit processing.	Ongoing
Provide support to individuals experiencing homelessness through the following actions:	
6. Participate in meetings of the Orange County Homeless Issues Task Force as they occur	Ongoing
7. Allocate an appropriate level of CDBG funding in relation to the local need.	Annually
8. Explore and consider Project Homekey and opportunities to work with the County.	Ongoing
9. Assist applicants proposing permanent or interim supportive housing by helping to apply for funding.	Ongoing
Expand the use of Housing Choice Vouchers through the following actions:	
10. Contact all low-income apartment complexes annually to provide education and materials about the Section 8 program including multilingual materials.	By July 2025 and annually thereafter
11. Encourage the development of missing middle housing types and evaluate specific methods to encourage their production in RCAAs, areas of higher density, and in the central areas of the City.	Between 2021-2029, facilitate 80 "missing middle" units, with at least 20% located in targeted areas, including RCAAs, higher density areas, central areas of the City.
Preserve existing affordable housing units and prevent displacement through the following actions:	
12. Monitor assisted units to assess the risk of conversion to market rate.	Annually

13. Offer financial incentives to encourage owners of at-risk properties to maintain their rental units as affordable housing.	Three-year, twelve-month, and six-month coordination with at-risk property owners and OCHCS.
14. Allocate a portion of CDBG funds to assist in extending affordability covenants for at-risk units.	Annually
15. Provide educational materials to tenants of properties with expiring covenants regarding options for securing other affordable housing.	Ongoing
16. Continue the City's active property maintenance program run by the Code Enforcement Division of the Community Development Department.	Conduct windshield surveys covering all properties in the City every six months.
17. Seek CDBG funding for housing rehabilitation.	Facilitate rehabilitation of 15 housing units between 2021-2029.
18. Survey older areas of the City and connect property owners to rehabilitation programs.	Six property owner contacts per year.

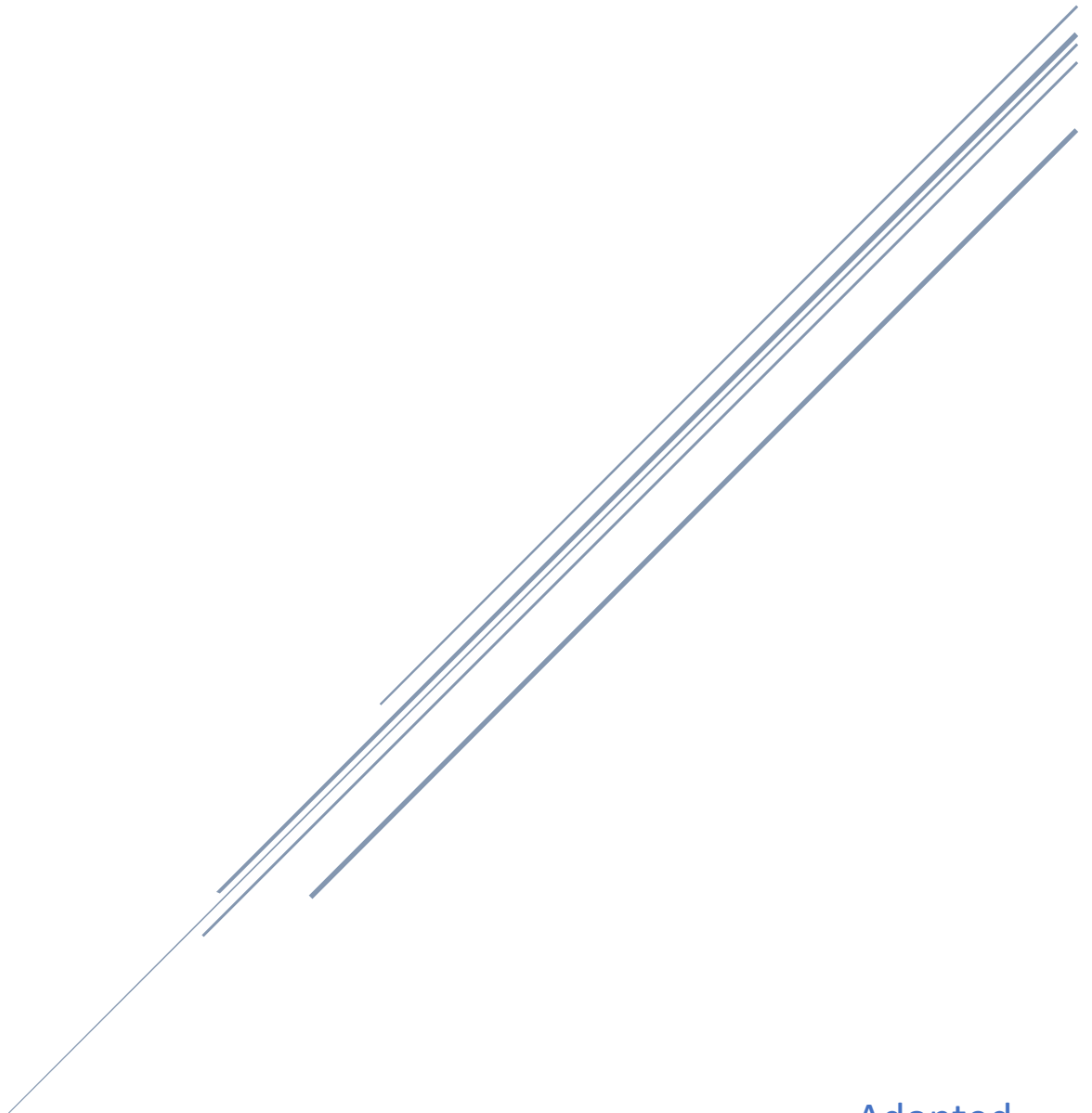


PUBLIC NOTICE
2025-2029 Orange County Regional Assessment of Fair Housing
Notice of Public Meetings

Program Description:	Federal and State laws prohibit discrimination in the sale, rental, leasing, negotiation, advertising, and financing of housing. The 2025-2029 Orange County Regional Assessment of Fair Housing (AFH) is a five-year planning document that examines housing and demographic data to identify fair housing issues, determine contributing factors, and establish goals to ensure fair housing choice, address disproportionate housing needs, and increase access to opportunity. The geography addressed by this AFH includes 27 incorporated cities throughout Orange County as well as the unincorporated areas.
Public Meetings:	<p>Public meetings will be held to provide an opportunity for residents to provide feedback on fair housing issues. Orange County residents are invited to attend any of the following public meetings:</p> <ul style="list-style-type: none">• March 5, 2025 from 10:30 a.m. – 11:30 a.m. at Santa Ana City Council Chamber, 22 Civic Center Plaza, Santa Ana, CA 92701• March 5, 2025 from 6:30 p.m. – 7:30 p.m. at Santa Ana City Council Chamber, 22 Civic Center Plaza, Santa Ana, CA 92701• March 6, 2025 from 10:30 a.m. – 11:30 a.m. at La Habra City Hall, Festival Room, 110 E. La Habra Blvd., La Habra, CA 90631• March 6, 2025 from 6:30 p.m. – 7:30 p.m. at Costa Mesa City Hall, Community Room, 77 Fair Drive, Costa Mesa, CA 92626 <p>Two virtual meetings also will be held. To access the meetings, visit the URL listed below.</p> <ul style="list-style-type: none">• March 7, 2025 at 6:00 p.m. https://bit.ly/OCAFH• March 13, 2025 at 1:00 p.m. https://bit.ly/OrangeCoAFH
ADA Compliance:	All in-person public meetings will be held at locations accessible to persons with disabilities. Anyone who requires public documents in an accessible format, the jurisdictions will make reasonable efforts to accommodate requests. If special assistance is required to participate in a public meeting, the meeting host will attempt to make accommodations in every reasonable manner. Please contact David Flores, Housing Programs Coordinator for the City of Santa Ana at 714-647-6561 at least 48 hours prior to the meeting to describe specific needs and to determine if accommodation is feasible.
Language Access:	Translation services for participants in the public meetings will be available in Spanish, Vietnamese, Korean, Mandarin, and Arabic.

CITY OF LAGUNA NIGUEL

Citizen Participation Plan



Adopted
May 6, 2025

A. CITIZEN PARTICIPATION PLAN (CPP)

As a recipient of federal Community Development Block Grant (CDBG) funds, the City of Laguna Niguel must prepare and adopt a citizen participation plan that sets forth policies and procedures to ensure resident involvement in the preparation of program planning, expenditure, and accomplishment reporting documents. Regulations related to the Citizen Participation Plan (CPP) are promulgated in Title 24 of the Code of Federal Regulations, Part 91.

The Citizen Participation Plan promotes the involvement of Laguna Niguel residents, social service agencies, and other community stakeholders in the development and adoption of the Consolidated Plan, the Action Plan, the Analysis of Impediments to Fair Housing Choice, substantial amendments to these plans, and the Consolidated Annual Performance Evaluation Report (year-end accomplishment report). In addition, efforts will be made to focus on the involvement of low- and moderate-income persons, those persons living in low- and moderate-income areas, and persons living in areas where CDBG funding is proposed to be used.

According to HUD regulations, the City will conduct a minimum of two meetings/hearings annually at different stages in the program year. The City will hold these public hearings/meetings at locations and at times convenient to the public, especially for persons most affected by program resources. To the extent possible, these locations will be equipped to accommodate persons with physical disabilities. Unless otherwise noted, all public hearings and meetings will be conducted at City Hall, City Council Chambers, located at 30111 Crown Valley Parkway, Laguna Niguel, CA. Spanish translation is available at public hearings/meetings if requested in advance.

The City of Laguna Niguel intends to comply with the Americans with Disabilities Act (ADA). If an attendee or participant at a public meeting needs special assistance beyond what is typically provided, the City of Laguna Niguel will attempt to accommodate disabilities reasonably. Note that the City Clerk must be notified at least 48 hours before the public hearing/meeting.

1. Adoption of the Citizen Participation Plan

Implementing the following public comment and review procedures before the adoption of the CPP will ensure that all residents have an opportunity to participate in the development of the CCP.

The City will notice a 30-day public review period and public hearing/meeting regarding the Citizen Participation Plan in the *Laguna Niguel News*. The notice will be printed in this newspaper at least seven to ten days before the public hearing/meeting date.

The CPP will be available for public review at the following locations:

- Community Development Department public counter
- The City's Website

The CCP will be made accessible to persons with disabilities for review and comment upon request. The City will provide a reasonable number of free copies of the CPP to residents and groups that request copies.

The City will consider public comments or views received in writing during the review period or orally at the public hearing/meeting. The final document will include a summary of these comments and any comments not accepted (and the reasons why comments were not accepted).

The Draft Plan will be adopted upon a majority vote of the Laguna Niguel City Council at a designated and publicly noticed City Council meeting. The final CCP will be incorporated into the Consolidated Plan as an appendix or attachment.

2. Amendment of the Citizen Participation Plan

The City will amend its approved Citizen Participation Plan whenever a change in the existing public participation process is proposed. An amendment to the approved CPP will follow the same guidelines as the adoption of the CCP outlined above.

B. CONSOLIDATED PLAN

The Consolidated Plan consists of three primary parts: the housing and community development needs assessment, a strategic plan, and an action plan. The needs assessment and strategic plan are updated every five years, whereas the action plan is updated annually to reflect the annual CDBG funding allocation. The Consolidated Plan is due 45 days before the start of a program year.

The Staff Working Group, Ad-Hoc Council Committee, and City Council are involved in developing the Consolidated Plan. The responsibilities of these groups are:

Staff Working Group: A working group comprised of representatives from the various City departments, including Community Development, Public Works, Recreation and Administrative Services, Police, and the City Manager's Office, will operate in an advisory manner to the City Council concerning planning, implementing, and assessing CDBG programs/activities related to capital expenditures. This is accomplished through the following tasks:

- Information dissemination during the CDBG application process and other HUD application processes as applicable;
- Collection of citizen input concerning neighborhood/community needs (e.g., website comment/complaint intake and via email)
- Preparation of project recommendations for the City Council's review and final approval; and
- Review of project/program progress.

Ad-Hoc Grants Committee: An Ad-Hoc Grants Committee consisting of two members of the City Council has been established to advise the City Council concerning planning, implementing, and assessing the CDBG programs/activities related to public service program allocations. The Ad-Hoc Committee reviews all public service grant applications for funding and, in consultation with staff, will recommend funding priorities to the City Council for all CDBG expenditures.

City Council: The City Council holds public meetings/hearings and carries out the procedures established in the CPP. The City Council ultimately makes the final determination about the priority of various community needs that will guide the allocation of CDBG funds in the Annual Action Plan.

1. Development of the Consolidated Plan

The City of Laguna Niguel will implement the following strategies to solicit community input as part of the preparation of the Consolidated Plan:

- Consult with public agencies, including City staff, adjacent local governments, the County of Orange, and state and local health agencies
- Consult with private nonprofit agencies, including:
 - Social services for low- and moderate-income persons and persons with special needs.
- Each year, the City will:
 - Publish a Notice of Funding Availability (NOFA) and send the notice to cooperating departments and nonprofit agencies advising them that the planning cycle has begun for CDBG funds and that the City is accepting funding proposals.
 - Conduct an eligibility analysis on all project proposals and review the eligible proposals for service provider grants with the Ad-Hoc Council Committee for funding consideration.

The City will publish a notice announcing the 30-day public comment period and public meeting/hearing regarding the Draft Consolidated Plan and the One-Year Action Plan. The notice will be published in the *Laguna Niguel News* and the City's webpage and will include a summary of the Draft Consolidated Plan and Action Plan and a list of the locations where the Draft Plans may be examined. The notice will be published at least 10 days before the public meeting/hearing.

The Draft Consolidated Plan and Action Plan will be available for public review at the following locations:

- Community Development Department public counter
- The City's Website

The Draft Consolidated Plan and Action Plan will be made accessible to persons with disabilities upon request. The City will provide a reasonable number of free copies to residents and groups that request them.

During the 30-day review period, the City Council will conduct a public meeting/hearing to receive comments on the Draft Consolidated Plan and Action Plan. The Laguna Niguel City Council will consider comments or views of residents received in writing during the public review period or orally at the public meeting/hearing.

2. Adoption of the Consolidated Plan

At the end of the 30-day review period, the City Council will consider adopting the Draft Plans. The Draft Consolidated Plan and Action Plan will be adopted by a majority vote of the Laguna Niguel City Council at a designated and publicly noticed City Council meeting.

After the Plan is adopted, the Final Consolidated Plan and Action Plan will be submitted to HUD. The Final Plan will include a summary of public comments, any comments not accepted, and the reasons for not accepting the comments.

3. Amendment of the Consolidated Plan

The City may amend the adopted Consolidated Plan and one-year Action Plan. The following criteria and procedures will be used to amend the Consolidated Plan and Action Plan.

a. Substantial Amendment Criteria

The Consolidated Plan establishes priority housing and community development goals, and each goal has related action items. **An amendment is considered substantial** if the City were to add or delete a priority goal category in the adopted Consolidated Plan. In the Consolidated Plan, most activities funded with CDBG funds have units of measure, such as the number of homes rehabilitated or persons assisted. These production projections are considered estimates, and changes would not be considered, by themselves, substantial.

Similarly, the addition, deletion, or modification of programs described in the Consolidated Plan will not necessarily be regarded as a substantial change. Unlike the Annual Action Plan, the Consolidated Plan does not commit to specific programs and funding amounts. Instead, it focuses on the City's overall needs and goals.

For the City's CDBG program, a change in the **Annual Action Plan will be considered substantial** whenever the City changes the use of CDBG funds from one eligible activity to an alternate activity and the total change in funding exceeds **45 percent** of the City's annual CDBG allocation. Cost savings or the deletion of work items to keep a project within budget will not constitute a substantial change if the purpose, scope, location, or beneficiaries of the project remain essentially the same.

The addition or deletion of an activity would also constitute a substantial change except in the following cases:

1. If the additional activity is an Action Plan activity backup list approved by the City Council during budget hearings
2. If an activity is being canceled
3. If the budget increase of the new activity does not exceed the substantial amendment threshold (a.k.a. a minor amendment)
4. If the applicant requests that their activity be terminated
5. If there are non-performance or eligibility issues requiring activity termination
6. If project deletion or funding reduction is due to facility closure or bankruptcy
7. If the agency becomes disqualified or ineligible to receive funding or is unable to produce sufficient eligible billings per the provisions of the agreement.

Funds from deleted activities or activities completed with cost savings may be available for new activities during the current program year or for approved activities needing additional funds or may be carried over to the next program year for approved programs. These actions will be subject to the amendment process, where required.

Modifications to a project after completion of the final engineering work will not constitute a substantial change if the purpose, scope, location, or beneficiaries of the project remain essentially the same. Therefore, elements can be added to or deleted from a project, provided that the change in the project cost does not otherwise trigger a substantial change.

Five-Year Strategic Plan - The City will amend its approved five-year Strategic Plan whenever a decision is made to propose a substantial change in allocation priorities or a significant change in the method of distributing the funds. For the five-year Strategic Plan, a substantial change will be determined according to the following criteria:

- Addition of a five-year goal previously not identified in the approved Consolidated Plan
- Changes in funding priority amounting to more than 45 percent of a program year's CDBG allocation

Changes in funding priority not amounting to more than 45 percent of a program year CDBG allocation will not be considered a substantial change to the five-year Strategic Plan; no formal amendment to the Strategic Plan requiring public review and comment will be warranted.

One-Year Action Plan - The City will amend its approved Action Plan whenever one of the following decisions is made:

1. To carry out a project not previously described in the Action Plan;
2. To increase or decrease the amount to be expended on an activity from the amount stated in the Action Plan by more than 45 percent of the City's CDBG allocation for the subject program year or

3. To substantially change the purpose, scope, location, or beneficiaries of a project.

A canceled project previously described in the Action Plan will not be considered a substantial change to the one-year Action Plan; no formal amendment requiring public review and comment will be warranted. However, the activity's cancellation will be detailed in the year-end performance report.

The CDBG regulations also allow the City to fund interim assistance activities. (Defined as activities that make limited improvements (e.g., repair of streets, sidewalks, or public buildings) intended solely to arrest further deterioration of physically deteriorated areas before making permanent improvements or alleviate emergency conditions threatening public health and safety, such as removal of tree limbs or other debris after a major storm.) Essentially, these activities address emergency activities and, for that reason, are exempt from citizen participation, public hearings, legal notice processes, and environmental assessment requirements. Even though these activities would be new mid-year projects, their inclusion would not require a substantial amendment to the Annual Action Plan.

b. Amendment Process

The following procedures will ensure that Laguna Niguel residents and other stakeholders will have an opportunity to comment on the proposed amendment to the Consolidated Plan or One-Year Action Plan.

Specifically, the City will:

- Publish a notice announcing the 30-day public comment period on the proposed amendment to the adopted Consolidated Plan or the one-year Action Plan. The notice will be published in the *Laguna Niguel News* and the City's website and will include a summary of the amendment and where copies of the proposed amendment may be examined.

The proposed amendment will be available for public review at the following locations:

- Community Development Department public counter
- The City's Website

Upon request, reasonable accommodation will be made to ensure the amendment is available for review and comment by persons with disabilities. At the end of the 30-day review period, the City Council will consider the adoption of a substantial amendment at a designated and publicly noticed City Council meeting. Approval of an amendment requires a majority vote of the Laguna Niguel City Council. Comments or views of residents received in writing during the public review period or orally at Council meetings will be considered by the City before a final determination.

The Community Development Director will consider the adoption of all other (non-substantial) amendments. Non-substantial amendments will be recorded in memo format and included within the CDBG project file.

C. CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT

The Consolidated Annual Performance and Evaluation Report (CAPER) details the annual accomplishments of the Consolidated Plan and the Action Plan. The CAPER is due 90 days after the close of a program year. The following procedures will ensure that the public will have a chance to review and comment on the CAPER:

- Publish a notice announcing the 15-day public comment period for the draft CAPER. The notice will be published in the *Laguna Niguel News* and the City's webpage and will include a list of locations where the draft CAPER can be reviewed.

The draft CAPER will be available for public review at the following locations:

- Community Development Department public counter
- The City's Website

Upon request, reasonable accommodation will be made to ensure the CAPER is available for review and comment by persons with disabilities.

At the end of the 15-day review period, the City Council will consider adopting the CAPER at a designated and publicly noticed meeting. Approval and authorization to submit the CAPER require a majority vote of the Laguna Niguel City Council.

D. ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE (AI) / ASSESSMENT OF FAIR HOUSING (AFH)

As a recipient of CDBG funds, Laguna Niguel is required to certify that it will affirmatively further fair housing and undertake fair housing planning in conjunction with its Consolidated Plan/Annual Action Plan. Fair housing planning consists of the following: (1) an analysis of impediments to fair housing choice; (2) actions to cover the effects of the identified impediments; and (3) maintenance of records to support the affirmatively furthering fair housing certification.

The Analysis of Impediments to Fair Housing Choice (AI) or Assessment of Fair Housing (AFH) document referenced above is defined as a comprehensive review of a state's, region's, or jurisdiction's laws, regulations, and administrative policies, procedures, and practices as they relate to compliance with fair housing laws. The AI/AFH involves an assessment of how these laws, regulations, policies, and procedures affect the location, availability, and accessibility of housing and how conditions, both private and public, affect fair housing choice.

Once the City completes the AI/AFH, it must report on its implementation by summarizing the impediments identified in the analysis and describing the actions taken to overcome their effects in its CAPER. Each jurisdiction is required to maintain an AI/AFH and update the AI/AFH as necessary. Jurisdictions must also include the actions they plan to take to overcome the effects of impediments to fair housing choice during the coming year in the Annual Plan.

HUD requires that the Citizen Participation Plan delineate the process the City will utilize to adopt, amend, and report accomplishments. Public review and City Council adoption procedures mirror that of the Consolidated Plan. The following procedures will ensure that the public will have a chance to review and comment on the City's AI/AFH:

- Publish a notice announcing the 30-day public comment period on the draft AI/AFH. The notice will be published in the *Laguna Niguel News* and City webpage and will include a list of locations where the draft AI/AFH can be reviewed.

The draft AI/AFH will be available for public review at the following locations:

- Community Development Department public counter
- The City's Website

Upon request, reasonable accommodation will be made to ensure that the AI/AFH is available for review and comment by persons with disabilities. At the end of the 30-day review period, the City Council will consider adopting the AI/AFH (or a substantial amendment to the AI/AFH) at a designated and publicly noticed meeting. Approval of the AI/AFH or amendment of the AI/AFH requires a majority vote of the Laguna Niguel City Council. Annual accomplishments related to the AI/AFH will be reported in the yearly CAPER.

A substantial amendment to the AI/AFH will entail a material change in circumstances that affects the information on which the AI/AFH is based to the extent that the analysis, the fair housing contributing factors, or the priorities and goals of the AI/AFH no longer reflect actual circumstances. Examples include:

- Presidentially declared disasters in the program participant's area that are of such a nature as to significantly impact the steps a program participant may need to take to affirmatively further fair housing
- Significant demographic changes
- New significant contributing factors in the participant's jurisdiction
- Civil rights findings, determinations, settlements, or court orders
- HUD's written notification specifying a material change that requires revision

When a revision is required due to a material change, it will be submitted within 12 months of the onset of the change or at a later date, as HUD may provide. Where the change is the result of a Presidentially declared disaster, the time shall be automatically extended to two years after

the date upon which the disaster declaration is made. HUD may extend such a deadline, upon request, for a good cause.

E. Public Notification of Public Meetings and Hearings

Staff will ensure adequate advance notice of all public meetings and hearings. Adequate noticing will include:

- Print notices in the *Laguna Niguel News* at least 10 days before the public meetings or hearings.
- Posting notices at City Hall.
- Posting notices on the City's website

F. Citizen Participation Plan Amendment for Disasters

In the event of a local, state, or national disaster, it may be necessary to rapidly deploy existing or new funding resources allocated to the City by HUD. In these emergencies, the Citizen Participation process may be streamlined to reduce delays in accessing grant funds pursuant to notices, waivers, award letters, or other HUD directives. Rapid deployment may require a substantial amendment to the Consolidated Plan and/or Annual Action Plan(s).

Coronavirus Aid, Relief, and Economic Security Act of 2020

Pursuant to the Coronavirus Aid, Relief, and Economic Security Act of 2020 (CARES Act) and regulatory waivers authorized by the U.S. Assistant Secretary of Housing and Urban Development for Community Planning and Development, on March 31, 2020, the City of Laguna Niguel will implement the following regulatory relief waivers related to Citizen Participation:

1. **Citizen Participation Public Comment Period for Consolidated Plan Amendment:** The 30-day public comment period is waived for substantial amendments to no fewer than five (5) days. This waiver is applicable through June 30, 2021. It will apply to amendments to Consolidated Plans, Annual Action Plans, and other CARES Act-related funding or program modifications.
2. **Reasonable Notice and Opportunity to Comment:** The Citizen Participation Plan sets forth the requirements for reasonable notice and opportunity for the public to comment. In an effort to contain COVID-19 by limiting public gatherings and to respond quickly to the growing spread and effects of COVID-19, reasonable notice and opportunities to comment are amended as follows:

- a. Reasonable Notice: Related notice(s) will be posted on the City's website, www.cityoflagunaniguel.org, and in the Public Notice display case located at the entrance of the City of Laguna Niguel City Council Chambers. The notice will be prominent and provide a summary of the proposed amendment, information regarding the opportunity to provide comments, and information on how to view or obtain a copy of the draft amendment.
- b. Opportunity to Comment: Members of the public are invited to review the draft amendment and provide written comments. Written comments can be submitted to CDBG@cityoflagunaniguel.org. City staff will provide a written response to public comments during the comment period. A summary of written comments received during the comment period and Staff responses will be incorporated into the amendment that is submitted to HUD at the conclusion of the 5-day comment period.
- c. On day five (5) of the comment period, the Director of Community Development (or other designated City representative) will hold a hearing utilizing an Internet-based video-conferencing application. During this hearing, the City representative will accept additional public input regarding the draft amendment. If no public interaction takes place within a reasonable period – 10 minutes – the hearing will be concluded, and City staff will submit the subject amendment(s) to the HUD in a timely manner.
- d. This waiver is applicable through June 30, 2021. This waiver will apply to amendments to Consolidated Plans, Annual Action Plans, and other CARES Act-related funding or program modifications.

G. Access to Records

The City will ensure timely and reasonable access to information and records related to the development of the Consolidated Plan Documents (CPD) and the use of money for programs funded by CDBG. Information to be made available will include budget and program performance information, meeting minutes, and comments received by the City during the development of the CPD.

Requests for information and records must be made in writing to the City of Laguna Niguel Community Development Director. Staff will respond to such requests within 15 working days or as soon as possible.

H. Technical Assistance

Upon request, staff will provide technical assistance to groups representing extremely- low and low-income persons to develop funding requests for CDBG-eligible activities. Technical assistance will be provided as follows:

- Establish an annual project proposal submission and review cycle (NOFA) that includes information, instructions, forms, and advice to interested extremely low-, low-, and moderate-income citizens or representative groups so that they can have reasonable access to the funding consideration process.
- Provide self-explanatory project proposal forms and instructions to all persons who request them, whether by telephone or by letter. The City's basic application for funds is designed to be easily understood and short while still covering all essential items necessary to judge the validity of the request. Statistics concerning specific areas of the City are furnished by City staff upon request.
- Answer written questions in writing and verbal and verbal inquiries received from residents or representative groups asking questions on how to write or submit eligible project proposals.
- Meet with groups or individuals as requested to assist in identifying specific needs and preparing project proposal applications.
- Obtain information in the form of completed project proposal forms from residents or local nonprofit agencies and assemble a list of proposals available for public review.
- Conduct a project eligibility analysis process to determine each project's eligibility at an early stage. In cases where only minor adjustments are needed to make proposals eligible or otherwise practical, City staff will advise the applicants on the options available and desired changes to the proposals.
- Provide bi-lingual translation on an as-needed basis.

I. Comments and Complaints

1. Comments

Residents and other members of the public providing services to the community are encouraged to state or submit their comments on the CPD, any amendments to the CPD, and the annual program performance report. Written and verbal comments received at public hearings/meetings or during the comment period will be considered summarized and included as an attachment to the City's final CPD. Comments and responses also will be included in the CPD, amendment to the CPD, and program performance report. Written comments should be addressed to:

City of Laguna Niguel
Community Development Department
CDBG Program
30111 Crown Valley Parkway
Laguna Niguel, CA 92677
Or via email at cdbg@cityoflagunaniguel.org

A written response will be made to all written comments within ten working days, acknowledging the letter and identifying a plan of action, if necessary. Every effort will be made to send a complete response within 15 working days to those who submit written proposals or comments.

Copies of the complete final plan, amendments to the plan, and annual performance report will be available to residents at the above address for review or at the Crown Valley Library, the Sea Country Senior and Community Center, the City Clerk's Office, the Community Development Department, and on the City's Website. The City will provide a summary of the CPD or CAPER upon request.

2. Complaints

Complaints regarding the CPD planning process, CPD amendments, or annual CAPER must be made within the set public review period. A written response will be made to all written complaints within five working days, acknowledging the letter and identifying a plan of action, if necessary. Staff will provide complete written responses to citizen complaints within 15 working days from the date of their complaint when practicable. The City will accept written complaints provided they specify the following:

- The description of the objection and supporting facts and data.
- Provide name, address, telephone number, and date of complaint.

J. Bilingual Opportunities

Wherever a significant number of extremely low- and low-income persons speak and read a primary language other than English, translation services at public hearings/meetings will be provided in such language if requested in advance.

K. Appeals

Appeals concerning the Citizen Participation Plan or staff decisions, statements, or recommendations should be made first to the Community Development Department Director, then to the City Manager, the City Council, and finally to the Los Angeles Area Office of HUD if concerns are not answered.

L. Anti-displacement/Relocation

If applicable, the City will take steps to eliminate the need for displaced residents or businesses with CDBG funds. If displacement occurs due to any planned actions, the City will comply with the requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended by implementing regulations (49 CFR part 24).