

City of Carson

2020 Analysis of
Impediments to
Fair Housing
Choice

Draft for Public
Review

2020 CITY OF CARSON

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE:



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Has Your Right to Fair Housing Been Violated?

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Table of Contents

- SECTION I. EXECUTIVE SUMMARY** **1**

- SECTION II. COMMUNITY PARTICIPATION PROCESS** **6**
 - A. Overview 6
 - B. The 2019 Fair Housing Survey 6
 - C. Fair Housing Forum 6
 - D. The Final Public Review Process 6

- SECTION III. ASSESSMENT OF PAST GOALS AND ACTIONS** **8**
 - A. Past Impediments and Actions 8

- SECTION IV. FAIR HOUSING ANALYSIS** **10**
 - A. Socio-Economic Overview 10
 - B. Segregation and Integration 29
 - C. Racially or Ethnically Concentrated Areas of Poverty 30
 - D. Disparities in Access to Opportunity 31
 - E. Disproportionate Housing Needs 42
 - F. Publicly Supported Housing Analysis 59
 - G. Disability and Access Analysis 61
 - H. Fair Housing Enforcement, Outreach Capacity, & Resources 69
 - I. Fair Housing Survey Results 77
 - J. Municipal Code Review 81

- SECTION V. FAIR HOUSING GOALS AND PRIORITIES** **82**

- SECTION VI. APPENDICES** **86**
 - A. Additional Plan Data 86

Section I. Executive Summary

Overview

Title VIII of the 1968 Civil Rights Act, also known as the Fair Housing Act, protects people from discrimination based on race, color, national origin, religion, sex, familial status, and disability when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing related activities. The Act, and subsequent laws reaffirming its principles, seeks to overcome the legacy of segregation, unequal treatment, and historic lack of access to housing opportunity. There are several statutes, regulations, and executive orders that apply to fair housing, including the Fair Housing Act, the Housing Amendments Act, and the Americans with Disabilities Act.¹

Affirmatively furthering fair housing is defined in the Fair Housing Act as 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”.² Specifically, affirmatively furthering fair housing requires that recipients of federal housing and urban development funds take meaningful actions to address housing disparities, including replacing segregated living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws.³ Furthering fair housing can involve developing affordable housing, removing barriers to affordable housing development in high opportunity areas, investing in neighborhood revitalization, preserving and rehabilitating existing affordable housing units, improving housing access in areas of concentrated poverty, and improving community assets.

Assessing Fair Housing

Provisions to affirmatively further fair housing are long-standing components of the U. S. Department of Housing and Urban Development’s (HUD) housing and community development programs. These provisions come from Section 808(e)(5) of the Fair Housing Act, which requires that the Secretary of HUD administer federal housing and urban development programs in a manner that affirmatively furthers fair housing.⁴

In 1994, HUD published a rule consolidating plans for housing and community development programs into a single planning process. This action grouped the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Shelter Grants (ESG), and Housing Opportunities for Persons with AIDS (HOPWA) programs into the Consolidated Plan for Housing and Community Development, which then created a single application cycle. As a part of the consolidated planning process, entitlement communities that receive such funds from HUD are required to submit to HUD certification that they are affirmatively furthering fair housing (AFFH).

In July of 2015, HUD released a new AFFH rule which provided a format, a review process, and content requirements for the newly named “Assessment of Fair Housing”, or AFH.⁵ The assessment would now include an evaluation of equity, the distribution of community assets, and access to

¹ https://www.hud.gov/program_offices/fair_housing_equal_opp/fair_housing_and_related_law

² § 5.152 Affirmatively Furthering Fair Housing

³ § 5.152 Affirmatively Furthering Fair Housing

⁴ 42 U.S.C.3601 et seq.

⁵ 80 FR 42271. <https://www.federalregister.gov/documents/2015/07/16/2015-17032/affirmatively-furthering-fair-housing>

opportunity within the community, particularly as it relates to concentrations of poverty among minority racial and ethnic populations. Areas of opportunity are physical places within communities that provide things one needs to thrive, including quality employment, high performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes.

The AFH includes measures of segregation and integration, while also providing some historical context about how such concentrations became part of the community's legacy. Together, these considerations were intended to better inform public investment decisions that would lead to amelioration or elimination of segregation, enhance access to opportunity, promote equity, and hence, housing choice. Equitable development requires thinking about equity impacts at the front end, prior to the investment occurring. That thinking involves analysis of economic, demographic, and market data to evaluate current issues for citizens who may have previously been marginalized from the community planning process. All this would be completed by using an on-line Assessment Tool.

However, on January 5, 2018, HUD issued a notice that extended the deadline for submission of an AFH by local government consolidated plan program participants to their next AFH submission date that falls after October 31, 2020.⁶ Then, on May 18, 2018, HUD released three notices regarding the AFFH; one eliminated the January 5, 2018, guidance; a second withdrew the on-line Assessment Tool for local government program participants; and, the third noted that the AFFH certification remains in place. HUD went on to say that the AFFH databases and the AFFH Assessment Tool guide would remain available for the AI; and, encouraged jurisdictions to use them, if so desired.

Hence, the AI process involves a thorough examination of a variety of sources related to housing, the fair housing delivery system, housing transactions, locations of public housing authorities, areas having racial and ethnic concentrations of poverty and access to opportunity. The development of an AI also includes public input, public meetings to collect input from citizens and interested parties, distribution of draft reports for citizen review, and formal presentations of findings and impediments, along with actions to overcome the identified fair housing issues and impediments.

In accordance with the applicable statutes and regulations governing the Consolidated Plan, the City of Carson certifies that it will affirmatively further fair housing, by taking appropriate actions to overcome the effects of any impediments identified in the Analysis of Impediments to Fair Housing Choice and maintaining records that reflect the analysis and actions taken in this regard.

Socio-Economic Context

The population and the racial and ethnic makeup of the City of Carson are not changing significantly. Limited English Proficiency includes an estimated 12.2 percent of the population speaks Spanish at home, followed by 7.4 percent speaking Tagalog. In 2017, some 23.2 percent of the population had a high school diploma or equivalent, another 34.7 percent have some college, 17.4 percent have a bachelor's degree, and 6.1 percent of the population had a graduate or professional degree.

In 2018, unemployment in the City of Carson was at 4.9 percent, compared to 4.1 percent for the State of California. This is representative of a labor force of 46,518 people and 44,232 people employed. Real per capita income in Los Angeles County has remained steady with the state rate in

⁶ 83 FR 683 (January 5, 2018)

recent years. However, poverty has grown to 12.8 percent in the City of Carson, representing 9,759 persons living in poverty in the City.

The City experienced a drop-off in housing production during the recent recession, though production has begun to recover somewhat. In 2018, there were 153 total units produced in the City, with 149 of these being multifamily units. Single-family unit production declined beginning in 2004 and have increased slightly since that time. The value of single-family permits, however, has continued to rise until 2015, reaching \$450,506, before dropping off to \$123,750 in 2018. Since 2010, the City has seen a decline in the proportion of vacant units to 2.8 percent but has experienced a rise in the proportion of “other” vacant units.

Overview of Findings

As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback, the City of Carson has identified a series of fair housing issues/impediments, and other contributing factors that contribute to the creation or persistence of those issues.

Table I.1 provides a list of the contributing factors that have been identified as causing these fair housing issues/impediments and prioritizes them according to the following criteria:

1. High: Factors that have a direct and substantial impact on fair housing choice.
2. Medium: Factors that have a less direct impact on fair housing choice, or that the City of Carson has limited authority to mandate change.
3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that the City of Carson has limited capacity to address.

| Table I.1 Contributing Factors City of Carson | | |
|--|----------|---|
| Contributing Factors | Priority | Justification |
| High levels of segregation | High | Black households have moderate to high levels of segregation when considered on the whole of the City of Carson. This is demonstrated by the Dissimilarity Index. The concentration of black households was seen primarily in northern Carson. |
| Access to School Proficiency | Med | Black households have lower levels of access to proficient schools in the City. However, the City has little control over impacting access on a large scale |
| Insufficient affordable housing in a range of unit sizes | High | Some 36.8 percent of households have cost burdens. This is more significant for renter households, of which 52.4 percent have cost burdens. This signifies a lack of housing options that are affordable to a large proportion of the population. |
| Discriminatory patterns in Lending | Med | The mortgage denial rates for black households are higher than the jurisdiction average according to 2008-2018 HMDA data. |
| Insufficient accessible affordable housing | High | The number of accessible affordable units may not meet the need of the growing elderly and disabled population, particularly as the population continues to age. Some 56.6 percent of persons aged 75 and older have at least one form of disability. |
| Lack of fair housing infrastructure | High | The fair housing survey and public input indicated a lack of collaboration among agencies to support fair housing. |
| Insufficient fair housing education | High | The fair housing survey and public input indicated a lack of knowledge about fair housing and a need for education. |
| Insufficient understanding of credit | High | The fair housing survey and public input indicated an insufficient understanding of credit needed to access mortgages. |

FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND PROPOSED ACHIEVEMENTS

Table I.2, summarizes the fair housing issues/impediments and contributing factors, including metrics, milestones, and a timeframe for achievements.

| Fair Housing Goal | Impediments to Fair Housing Choice/ Contributing Factors | Fair Housing Issue | Recommended Actions |
|---|--|---------------------------------------|--|
| Review zoning and municipal codes for barriers to housing choice | High levels of segregation Discriminatory patterns in Lending | Segregation | Review zoning for areas with restrictions to housing development, including minimum lot requirements; make appropriate amendments every year for the next five (5) years. Record activities annually. |
| Increase availability of accessible housing | Insufficient accessible affordable housing | Disability and Access | Review development standards for accessible housing and inclusionary policies for accessible housing units; continue recommending appropriate amendments over the next five (5) years. Record activities annually. |
| Promote housing opportunities in high opportunity areas | Insufficient accessible affordable housing | Disproportionate Housing Need | Continue to use CDBG and HOME funds to fund housing rehabilitation for homeowner and rental housing option 150 residential housing units over five (5) years. |
| Promote community and service provider knowledge of fair housing | Lack of fair housing infrastructure Insufficient fair housing education Insufficient understanding of credit | Fair Housing Enforcement and Outreach | Continue to promote fair housing education through annual or biannual workshops. Maintain records of activities annually. Ensure that fair housing education materials are available in the Spanish language. Maintain records of activities annually. Promote annual outreach and education related to credit for prospective homebuyers. Maintain records of activities annually. Partner with community agencies to provide financial literacy classes for prospective homebuyers on an annual basis. Maintain records of activities annually. |

Section II. Community Participation Process

The following section describes the community participation process undertaken for the 2020 City of Carson Analysis of Impediments to Fair Housing Choice.

A. OVERVIEW

The outreach process included the Fair Housing Survey, a Fair Housing Forum, and a public review meeting.

The Fair Housing Survey was distributed as an internet outreach survey. As of the date of this document, six responses have been received.

The Fair Housing Forum was held on February 3rd in order to gather feedback and input from members of the public.

The Draft for Public Review AI was made available on March 19th, 2020 and a 30-day public input period was initiated.

A public hearing will be held following the public review period in order to gather additional feedback and input on the draft Analysis of Impediment. After the close of the public review period and inspection of comments received, the final report is intended to be made available early in May, 2020.

B. THE 2019 FAIR HOUSING SURVEY

The purpose of the survey, a relatively qualitative component of the AI, was to gather insight into knowledge, experiences, opinions, and feelings of stakeholders and interested citizens regarding fair housing as well as to gauge the ability of informed and interested parties to understand and affirmatively further fair housing. Many individuals and organizations throughout the City of Carson were invited to participate. At the date of this document, some six responses were received. A complete set of survey responses can be found in **Section IV.I Fair Housing Survey Results**.

C. FAIR HOUSING FORUM

A Fair Housing Forum was held on February 3, 2020. A summary of the comments received during this meeting will be included below. The complete transcript from this meeting is included in the Appendix.

D. THE FINAL PUBLIC REVIEW PROCESS

A 30-day public review process was held March 19, 2020 through April 20, 2020. It concluded with a public hearing being held April 21, 2020. Comments from this meeting will be summarized below.

Section III. Assessment of Past Goals and Actions

An Analysis of Impediments to Fair Housing Choice (AI) for the City of Carson was last completed in 2015. (HUD directed the City to revise that AI to correct deficiencies in that report, and that revision was completed in 2017.) The conclusions drawn from this report are outlined in the following narrative.

A. PAST IMPEDIMENTS AND ACTIONS

A summary of the conclusions of the 2015 Analysis of Impediments is included below:

Impediment #1: POTENTIAL REAL ESTATE STEERING PRACTICES (Consolidates and Addresses Prior Impediments)

Impediment #2: REAL ESTATE LENDING PRACTICES (Consolidates and Addresses Prior Impediments)

Impediment #3: AMENDMENTS TO THE CARSON MUNICIPAL CODE (Consolidates and Addresses Prior Impediments)

Impediment #4: HOUSING CONDITIONS AND HOUSING STOCK

Impediment #5: AFFORDABLE HOUSING OPPORTUNITY FOR FRAIL ELDERLY AND DISABLED

Impediment #6: DISPROPORTIONATE COST BURDEN AFFECTING ASIAN AND HISPANIC ETHNIC GROUPS

Impediment #7: DISCRIMINATION IN MOBILEHOME PARKS (Consolidates and Addresses Prior Impediments)

Impediment #8: OUTREACH AND PROMOTION OF FAIR HOUSING SERVICES (Consolidates and Addresses Prior Impediments)

FAIR HOUSING ACTIVITIES

The City has undertaken a variety of efforts to overcome the effects of impediments identified in the last Analysis of Impediments. These include:

- Monitoring all housing built prior to 1980 for lead-based paint and other hazardous or structurally unsafe housing issues (for example, the presence of asbestos).
- Monitoring low- to moderate-income housing developments that have existing affordability controls that comprise the inventory of assisted housing units for their risk of conversion to market rate (two such developments have been identified as being at risk for conversion by 2021, and an additional two at risk of conversion between 2021 and 2024).
- Continuing the ongoing effort to combat the incidence of blighted and otherwise substandard housing through a combination of efforts including enforcement, citation, and referral to the City's housing rehabilitation programs. (The City's Code Enforcement Division responds to approximately 2,000 complaints annually).

- Continuing, through the Carson Housing Authority, providing development assistance (in the form of direct financial subsidies to developers, provision of infrastructure, and/or the writing down of land costs) in order to promote the development of affordable multi-family housing.
- Encouraging the development of mixed-use projects in the city, including the development of specific plans that require housing as a key component of the proposed development.
- Continuing, through the Carson Housing Authority, providing development assistance (in the form of direct financial subsidies to developers, provision of infrastructure, and/or the writing down of land costs) in order to promote the development of affordable multi-family housing.
- Increasing the knowledge throughout the community of the availability of fair housing services. The City currently provides a link to the fair housing provider (the Housing Rights Center) on its website and uses the City website to advertise HRC's services. The City also distributes flyers and other written materials at City Hall and at the Congresswoman Juanita Millender-McDonald Community Center regarding HRC's services and the Walk-In Clinics. Written materials regarding HRC's services (flyers, brochures, website announcements) are currently distributed in both English and Spanish.
- Repeal of the City's Residential Property Report (RPR) ordinance. Under that ordinance, approval of transfers of residential property within the city were contingent on a report that included an inspection of the property. That ordinance included an exception for spousal transfers, which the previous AI noted could be viewed as a violation of the California Fair Housing and Employment Act prohibition against differential treatment based on marital status. City Council voted to repeal the entire Residential Property Report ordinance on August 6, 2019, and the repeal became effective on September 20, 2019.

Section IV. Fair Housing Analysis

This section presents demographic, economic, and housing information that is drawn from the 2010 Census and American Community Survey (ACS) estimates unless otherwise noted. This analysis uses ACS Data to analyze a broad range of socio-economic characteristics, including population growth, race, ethnicity, disability, employment, poverty, and housing trends; these data are also available by Census tract, and are shown in geographic maps. Ultimately, the information presented in this section illustrates the underlying conditions that shape housing market behavior and housing choice in the City of Carson.

Lead Agency and Service Area

The City of Carson is the lead agency undertaking this Analysis of Impediments to Fair Housing Choice.

A. SOCIO-ECONOMIC OVERVIEW

DEMOGRAPHICS

Table IV.1, at right, shows the population for the City of Carson. As can be seen, the population in City of Carson increased from 91,714 persons in 2010 to 91,909 persons in 2018, or by 0.2 percent.

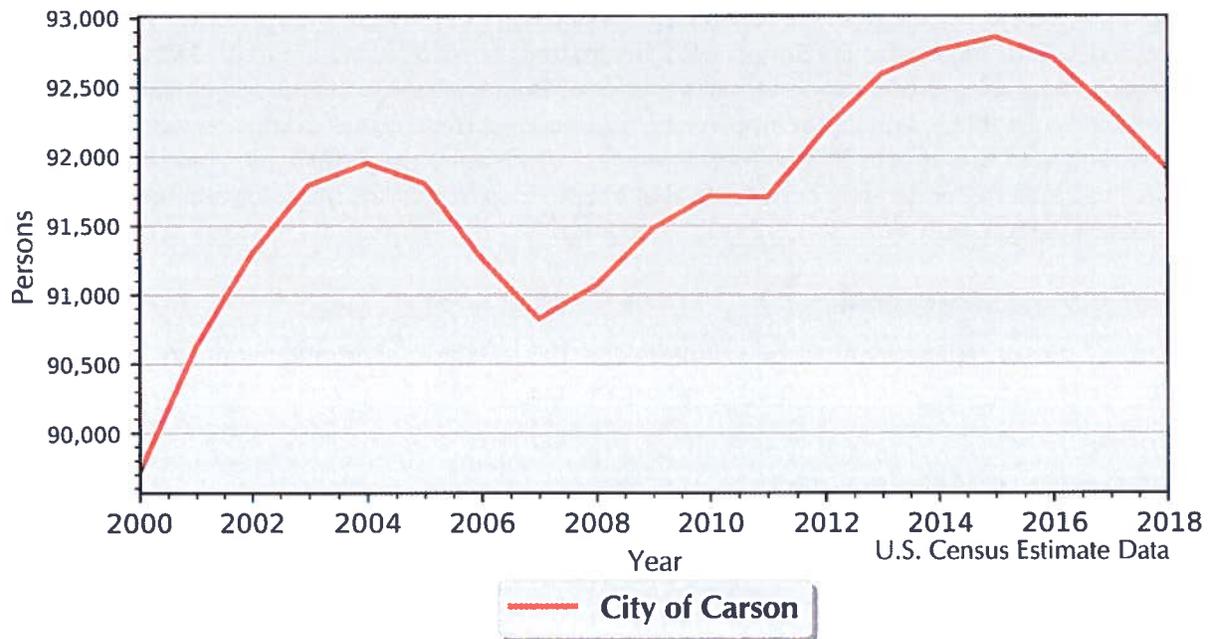
Census Demographic Data

In the 1980, 1990, and 2000 decennial censuses, the Census Bureau released several tabulations in addition to the full SF1 100 percent count data, including the one-in-six SF3 sample. These additional samples, such as the SF3, asked supplementary questions regarding income and household attributes that were not asked in the 2010 Census. To study these important concepts, the Census Bureau distributes the American Community Survey every year to a sample of the population and quantifies the results as one-, three-, and five-year averages. The one-year sample only includes responses from the year the survey was implemented, while the five-year sample includes responses over a five-year period. Since the five-year estimates include more responses, the estimates can be tabulated down to the Census tract level, and considered more robust than the one or three year sample estimates.

| Table IV.1 Population Estimates City of Carson Census Population Estimates | | |
|---|------------|-----------------------|
| Year | Population | Percent Yearly Change |
| 2000 | 89,723 | . |
| 2001 | 90,627 | 1.0% |
| 2002 | 91,297 | 0.7% |
| 2003 | 91,792 | 0.5% |
| 2004 | 91,952 | 0.2% |
| 2005 | 91,805 | -0.2% |
| 2006 | 91,264 | -0.6% |
| 2007 | 90,827 | -0.5% |
| 2008 | 91,072 | 0.3% |
| 2009 | 91,482 | 0.5% |
| 2010 | 91,714 | 0.3% |
| 2011 | 91,704 | -0.0% |
| 2012 | 92,199 | 0.5% |
| 2013 | 92,596 | 0.4% |
| 2014 | 92,767 | 0.2% |
| 2015 | 92,860 | 0.1% |
| 2016 | 92,710 | -0.2% |
| 2017 | 92,329 | -0.4% |
| 2018 | 91,909 | -0.5% |

**Diagram IV.1
Population**

City of Carson
2000 – 2018 Census Estimate Data



Population Estimates

Population by race and ethnicity through 2017 in shown in Table IV.2. In 2017, white residents represented 28.8 percent of the population, compared with black residents accounting for 23.2 percent of the population. Hispanic residents represented 37.9 percent of the population in 2017.

| Table IV.2 Population by Race and Ethnicity | | | | |
|--|---------------|---------------|--------------------|---------------|
| City of Carson 2010 Census & 2017 Five-Year ACS | | | | |
| Race | 2010 Census | | 2017 Five-Year ACS | |
| | Population | % of Total | Population | % of Total |
| White | 21,864 | 23.8% | 26,776 | 28.8% |
| Black | 21,856 | 23.8% | 21,553 | 23.2% |
| American Indian | 518 | 0.6% | 700 | 0.8% |
| Asian | 23,522 | 25.6% | 24,877 | 26.8% |
| Native Hawaiian/ Pacific Islander | 2,386 | 2.6% | 1,918 | 2.1% |
| Other | 17,151 | 18.7% | 12,120 | 13.0% |
| Two or More Races | 4,417 | 4.8% | 4,983 | 5.4% |
| Total | 91,714 | 100.0% | 92,927 | 100.0% |
| Non-Hispanic | 56,297 | 61.4% | 57,707 | 62.1% |
| Hispanic | 35,417 | 38.6% | 35,220 | 37.9% |

The change in race and ethnicity between 2010 and 2017 is shown in Table IV.3. During this time, the total non-Hispanic population was 57,707 persons in 2017, while the Hispanic population was 35,220.

| Table IV.3 Population by Race and Ethnicity City of Carson 2010 Census & 2017 Five-Year ACS | | | | |
|--|---------------|---------------|--------------------|---------------|
| Race | 2010 Census | | 2017 Five-Year ACS | |
| | Population | % of Total | Population | % of Total |
| Non-Hispanic | | | | |
| White | 7,022 | 12.5% | 6,756 | 11.7% |
| Black | 21,385 | 38.0% | 21,145 | 36.6% |
| American Indian | 152 | 0.3% | 155 | 0.3% |
| Asian | 23,105 | 41.0% | 24,549 | 42.5% |
| Native Hawaiian/Pacific Islander | 2,291 | 4.1% | 1,891 | 3.3% |
| Other | 226 | 0.4% | 177 | 0.3% |
| Two or More Races | 2,116 | 3.8% | 3,034 | 5.3% |
| Total Non-Hispanic | 56,297 | 100.0% | 57,707 | 100.0% |
| Hispanic | | | | |
| White | 14,842 | 41.9% | 20,020 | 56.8% |
| Black | 471 | 1.3% | 408 | 1.2% |
| American Indian | 366 | 1.0% | 545 | 1.5% |
| Asian | 417 | 1.2% | 328 | 0.9% |
| Native Hawaiian/Pacific Islander | 95 | 0.3% | 27 | 0.1% |
| Other | 16,925 | 47.8% | 11,943 | 33.9% |
| Two or More Races | 2,301 | 6.5% | 1,949 | 5.5% |
| Total Hispanic | 35,417 | 100.0 | 35,220 | 100.0% |
| Total Population | 91,714 | 100.0% | 92,927 | 100.0% |

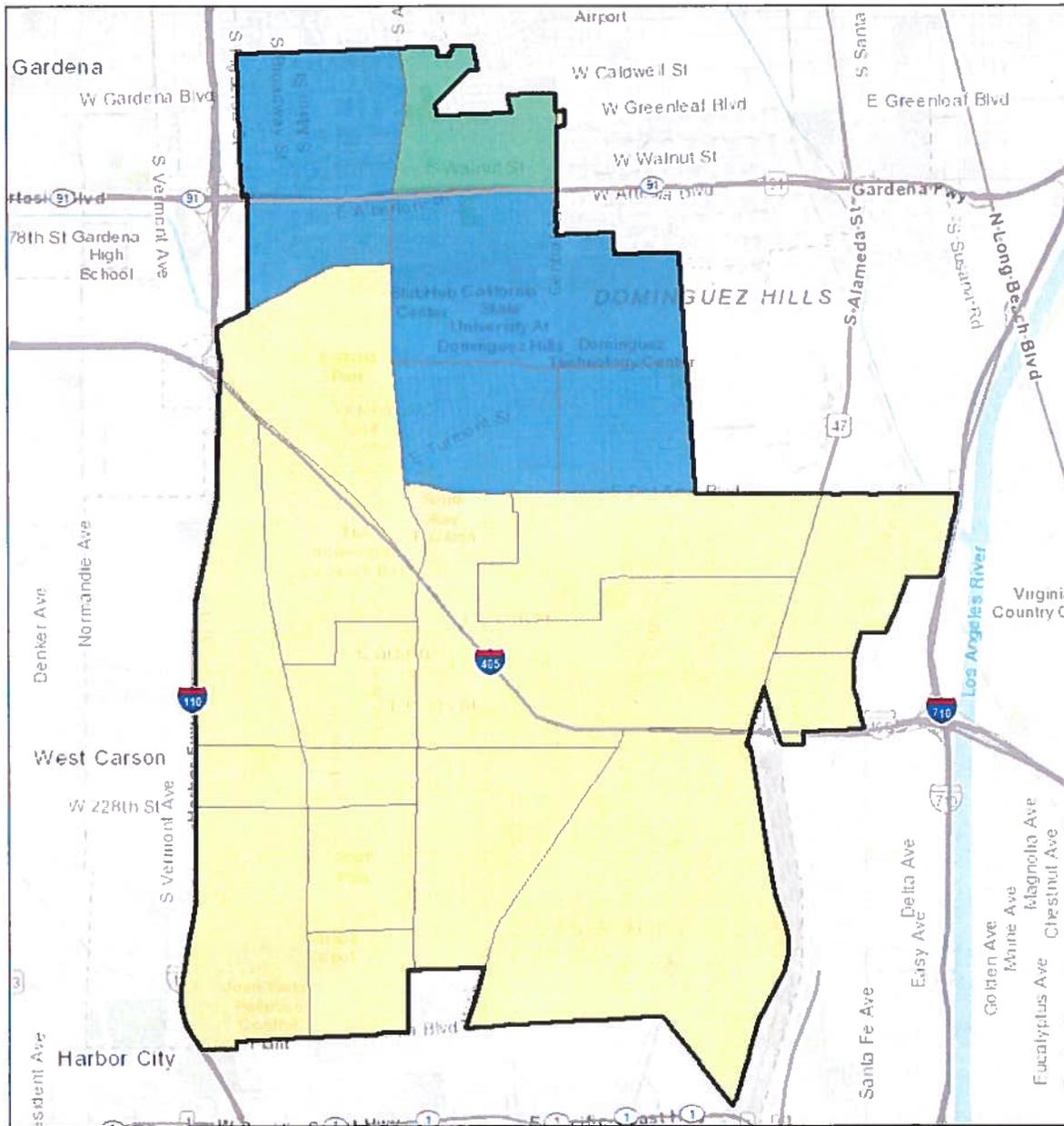
The geographic distribution of black residents is shown in Map IV.1. There are areas in the City that saw a disproportionate share of black residents in 2017. A disproportionate share exists when any one area has a concentration of a particular racial or ethnic group at least ten percentage points higher than the jurisdiction’s average. The areas in the City with a disproportionate share of black residents were in the northern part of the City. The City also saw areas with a disproportionate share of Hispanic residents, mainly in the southern and western part of the City.

The group quarters population was 1,303 in 2010, compared to 1,210 in 2000. Institutionalized populations experienced a -45.0 percent change between 2000 and 2010. Non-Institutionalized populations experienced a 20.9 percent change during this same time period.

| Table IV.4 Group Quarters Population City of Carson 2000 & 2010 Census SF1 Data | | | | | |
|--|-------------|---------------|--------------|---------------|-------------------|
| Group Quarters Type | 2000 Census | | 2010 Census | | % Change 00–10 |
| | Population | % of Total | Population | % of Total | |
| Institutionalized | | | | | |
| Correctional Institutions | 0 | 0% | 13 | 9.8% | inf% |
| Juvenile Facilities | . | . | 67 | 50.4% | . |
| Nursing Homes | 236 | 97.5% | 49 | 36.8% | -79.2% |
| Other Institutions | 6 | 2.5% | 4 | 3.0% | -33.3% |
| Total | 242 | 100.0% | 133 | 100.0% | -45.0% |
| Non-Institutionalized | | | | | |
| College Dormitories | 451 | 46.6% | 571 | 48.8% | 26.6% |
| Military Quarters | 0 | 0% | 0 | 0% | 0% |
| Other Non-Institutionalized | 517 | 53.4% | 599 | 51.2% | 15.9% |
| Total | 968 | 100.0% | 1,170 | 100.0% | 20.9% |

| | | | | | |
|---------------------------|-------|--------|-------|--------|------|
| Group Quarters Population | 1,210 | 100.0% | 1,303 | 100.0% | 7.7% |
|---------------------------|-------|--------|-------|--------|------|

Map IV.1
Black Population
 City of Carson
 2017 ACS, Tigriline



LEGEND

2013-2017 Black Population

| | | |
|--|--------------|----------------------------------|
| | 0.0 - 23.2% | |
| | 23.3 - 33.2% | Disproportionate Share Threshold |
| | 33.3 - 47.6% | |
| | 47.7 - 80.2% | |

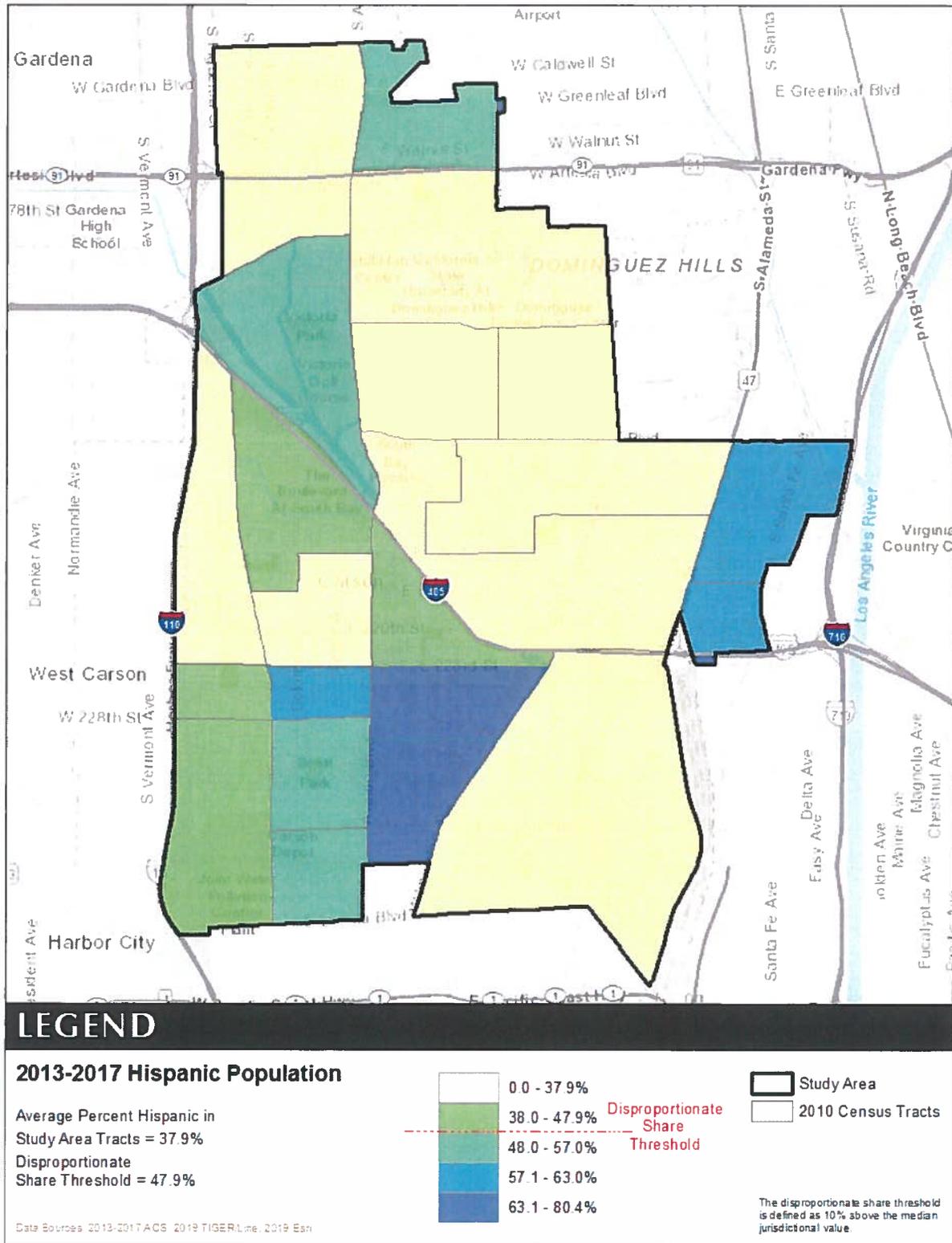
Average Percent Black in Study Area Tracts = 23.2%
 Disproportionate Share Threshold = 33.2%

Study Area
 2010 Census Tracts

Data Sources: 2013-2017 ACS, 2010 TIGERLine, 2010 Esri

The disproportionate share threshold is defined as 10% above the median jurisdictional value

Map IV.2
Hispanic Population
 City of Carson
 2017 ACS, Tigrine



Limited English Proficiency

Under Title VI of the Civil Rights Act of 1964 and in accordance with Supreme Court precedent in *Lau v. Nichols*, recipients of federal financial assistance are required to take reasonable steps to ensure meaningful access to their programs and activities by persons of limited English proficiency (LEP).⁷ In the context of HUD’s assessment of access to housing, LEP refers to a person’s limited ability to read, write, speak, or understand English.⁸

The number of foreign born persons is shown in Table IV.5. An estimated 16.1 percent of the population was born in Philippines, some 11.7 percent was born in Mexico, and another 0.7 percent was born in Nigeria.

| Table IV.5 Place of Birth for the Foreign-Born Population City of Carson 2017 Five-Year ACS | | | |
|--|-------------|-------------------|-----------------------------|
| Number | Country | Number of Persons | Percent of Total Population |
| #1 country of origin | Philippines | 14,946 | 16.1% |
| #2 country of origin | Mexico | 10,853 | 11.7% |
| #3 country of origin | Nigeria | 660 | 0.7% |
| #4 country of origin | El Salvador | 620 | 0.7% |
| #5 country of origin | Korea | 604 | 0.6% |
| #6 country of origin | Guatemala | 581 | 0.6% |
| #7 country of origin | Peru | 339 | 0.4% |
| #8 country of origin | Vietnam | 312 | 0.3% |
| #9 country of origin | Belize | 276 | 0.3% |
| #10 country of origin | Honduras | 220 | 0.2% |

Limited English Proficiency and the language spoken at home are shown in Table IV.6. An estimated 12.2 percent of the population speaks Spanish at home, followed by 7.4 percent speaking Tagalog.

⁷ https://www.hud.gov/program_offices/fair_housing_equal_opp/limited_english_proficiency_o

⁸ <https://www.hud.gov/sites/documents/LEPMEMO091516.PDF>

| Table IV.6 Limited English Proficiency and Language Spoken at Home City of Carson 2017 Five-Year ACS | | | |
|---|--|-------------------|-----------------------------|
| Number | Country | Number of Persons | Percent of Total Population |
| #1 LEP Language | Spanish | 10,654 | 12.2% |
| #2 LEP Language | Tagalog | 6,448 | 7.4% |
| #3 LEP Language | Other Asian and Pacific Island languages | 865 | 1.0% |
| #4 LEP Language | Korean | 450 | 0.5% |
| #5 LEP Language | Other and unspecified languages | 269 | 0.3% |
| #6 LEP Language | Chinese | 168 | 0.2% |
| #7 LEP Language | Vietnamese | 142 | 0.2% |
| #8 LEP Language | Other Indo-European languages | 129 | 0.1% |
| #9 LEP Language | Arabic | 99 | 0.1% |
| #10 LEP Language | Russian, Polish, or other Slavic languages | 25 | 0% |

Education

Education and employment data, as estimated by the 2017 ACS, is presented in Table IV.7. In 2017, some 43,755 persons were employed and 4,363 were unemployed. This totaled a labor force of 48,118 persons. The unemployment rate for the City of Carson was estimated to be 9.1 percent in 2017.

| Table IV.7 Employment, Labor Force and Unemployment City of Carson 2017 Five-Year ACS Data | |
|---|--------------------|
| Employment Status | 2017 Five-Year ACS |
| Employed | 43,755 |
| Unemployed | 4,363 |
| Labor Force | 48,118 |
| Unemployment Rate | 9.1% |

In 2017, 82.0 percent of households in City of Carson had a high school education or greater.

| Table IV.8 High School or Greater Education City of Carson 2017 Five-Year ACS Data | |
|---|--------------|
| Education Level | Households |
| High School or Greater | 20,814 |
| Total Households | 25,381 |
| Percent High School or Above | 82.0% |

As seen in Table IV.9, some 23.2 percent of the population had a high school diploma or equivalent, another 34.7 percent have some college, 17.4 percent have a bachelor’s degree, and 6.1 percent of the population had a graduate or professional degree.

| Table IV.9 Educational Attainment City of Carson 2017 Five-Year ACS Data | | |
|---|-------------------|----------------|
| Education Level | Population | Percent |
| Less Than High School | 13,575 | 18.5% |
| High School or Equivalent | 17,004 | 23.2% |
| Some College or Associates Degree | 25,385 | 34.7% |
| Bachelor's Degree | 12,738 | 17.4% |
| Graduate or Professional Degree | 4,487 | 6.1% |
| Total Population Above 18 years | 73,189 | 100.0% |

Summary

The population and the racial and ethnic makeup of the City of Carson are not changing significantly. Limited English Proficiency data indicates that an estimated 12.2 percent of the population speaks Spanish at home, followed by 7.4 percent speaking Tagalog. In 2017, some 23.2 percent of the population had a high school diploma or equivalent, another 34.7 percent had some college, 17.4 percent had a bachelor's degree, and 6.1 percent of the population had a graduate or professional degree.

ECONOMICS

The following section describes the economic context for the City of Carson. The data presented here is from the Bureau of Economic Analysis (BEA) and the Bureau of Labor Statistics (BLS). The data from the BEA is only available at the County level only and shows the entirety of Los Angeles County. The BLS data presented below is specific to the City of Carson.

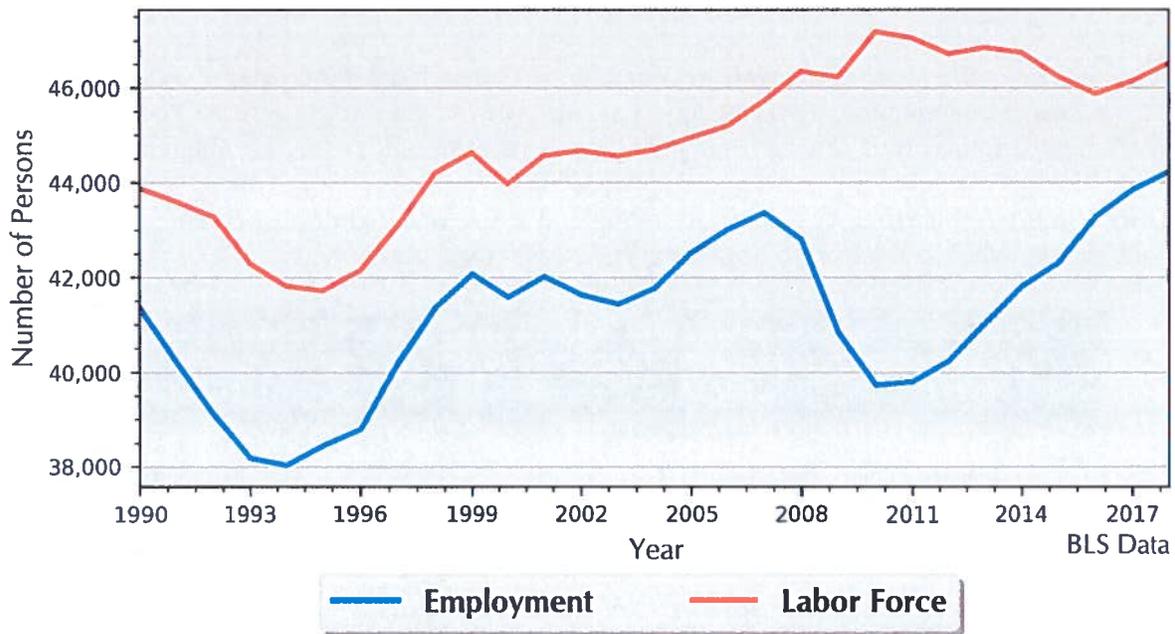
Labor Force

Table IV.10 shows the labor force statistics for City of Carson from 1990 to 2018. Over the entire series the lowest unemployment rate occurred in 2006 with a rate of 4.8 percent. The highest level of unemployment occurred during 2010, rising to a rate of 15.8 percent. This compared to a statewide low of 4.2 percent in 2018 and statewide high of 12.2 percent in 2010. Over the last year measured, the unemployment rate in City of Carson decreased from 5.0 percent in 2017 to 4.9 percent in 2018, which compared to a statewide decrease to 4.2 percent.

| Table IV.10 Labor Force Statistics City of Carson 1990 - 2018 BLS Data | | | | | |
|---|----------------|------------|-------------|-------------------|-------------------|
| Year | City of Carson | | | | Statewide |
| | Unemployment | Employment | Labor Force | Unemployment Rate | Unemployment Rate |
| 2000 | 2,388 | 41,588 | 43,976 | 5.4% | 4.9% |
| 2001 | 2,551 | 42,020 | 44,571 | 5.7% | 5.4% |
| 2002 | 3,041 | 41,638 | 44,679 | 6.8% | 6.7% |
| 2003 | 3,126 | 41,441 | 44,567 | 7.0% | 6.8% |
| 2004 | 2,923 | 41,774 | 44,697 | 6.5% | 6.2% |
| 2005 | 2,432 | 42,524 | 44,956 | 5.4% | 5.4% |
| 2006 | 2,184 | 43,016 | 45,200 | 4.8% | 4.9% |
| 2007 | 2,365 | 43,366 | 45,731 | 5.2% | 5.4% |
| 2008 | 3,546 | 42,805 | 46,351 | 7.7% | 7.3% |
| 2009 | 5,402 | 40,832 | 46,234 | 11.7% | 11.2% |
| 2010 | 7,463 | 39,729 | 47,192 | 15.8% | 12.2% |
| 2011 | 7,256 | 39,800 | 47,056 | 15.4% | 11.7% |
| 2012 | 6,482 | 40,239 | 46,721 | 13.9% | 10.4% |
| 2013 | 5,826 | 41,025 | 46,851 | 12.4% | 8.9% |
| 2014 | 4,944 | 41,808 | 46,752 | 10.6% | 7.5% |
| 2015 | 3,938 | 42,312 | 46,250 | 8.5% | 6.2% |
| 2016 | 2,592 | 43,288 | 45,880 | 5.6% | 5.5% |
| 2017 | 2,293 | 43,847 | 46,140 | 5.0% | 4.8% |
| 2018 | 2,286 | 44,232 | 46,518 | 4.9% | 4.2% |

Diagram IV.2 shows the employment and labor force for City of Carson. The difference between the two lines represents the number of unemployed persons. In the most recent year, employment stood at 43,847 persons, with the labor force reaching 46,140, indicating there were a total of 2,293 unemployed persons.

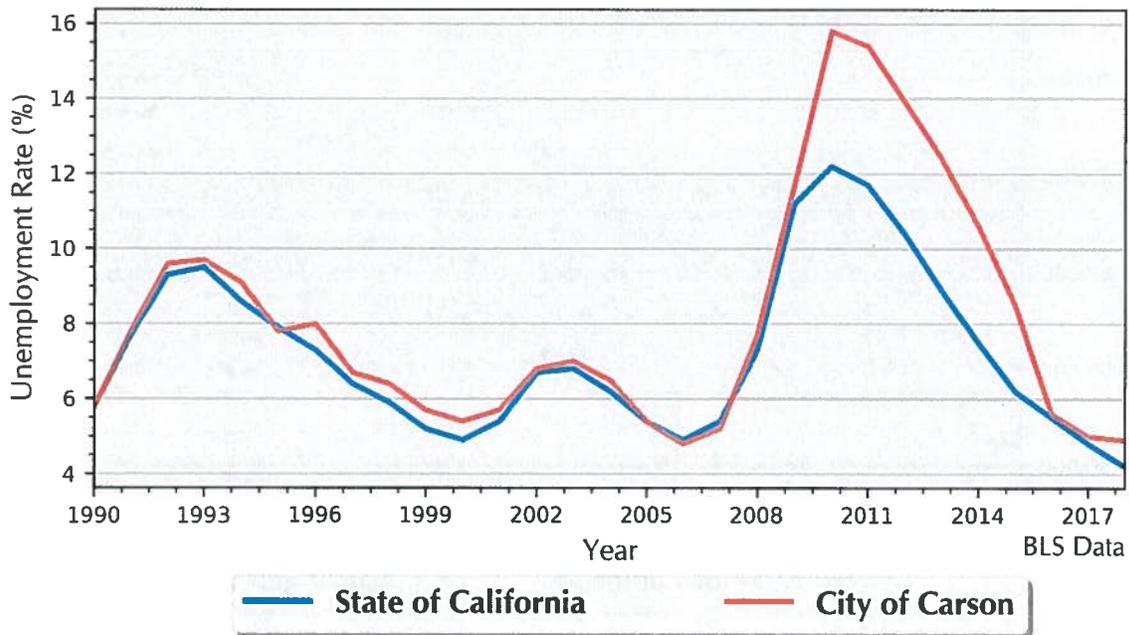
Diagram IV.2
Employment and Labor Force
 City of Carson
 1990 – 2017 BLS Data



Unemployment

Diagram IV.3 shows the unemployment rate for both the State of California and City of Carson. During the 1990s the average rate for the city was 7.6 percent, which compared to 7.3 percent statewide. Between 2000 and 2010, the city unemployment rate had an average of 6.6 percent, which compared to 6.4 percent statewide. Since 2010, the average unemployment rate was 10.3 percent. Over the course of the entire period the city had an average unemployment rate higher than the State; 8.1 percent for the city versus 7.2 percent statewide.

Diagram IV.3
Annual Unemployment Rate
 City of Carson
 1990 – 2017 BLS Data



Earnings: Los Angeles County

The Bureau of Economic Analysis (BEA) produces regional economic accounts, which provide a consistent framework for analyzing and comparing individual state and local area economies. Diagram IV.4 shows real average earnings per job for Los Angeles County from 1990 to 2017. Over this period, the average earning per job for Los Angeles County was \$64,072, which was higher than the statewide average of \$63,704 over the same period.

Diagram IV.4
Real Average Earnings Per Job
 Los Angeles County
 BEA Data 1990 - 2017

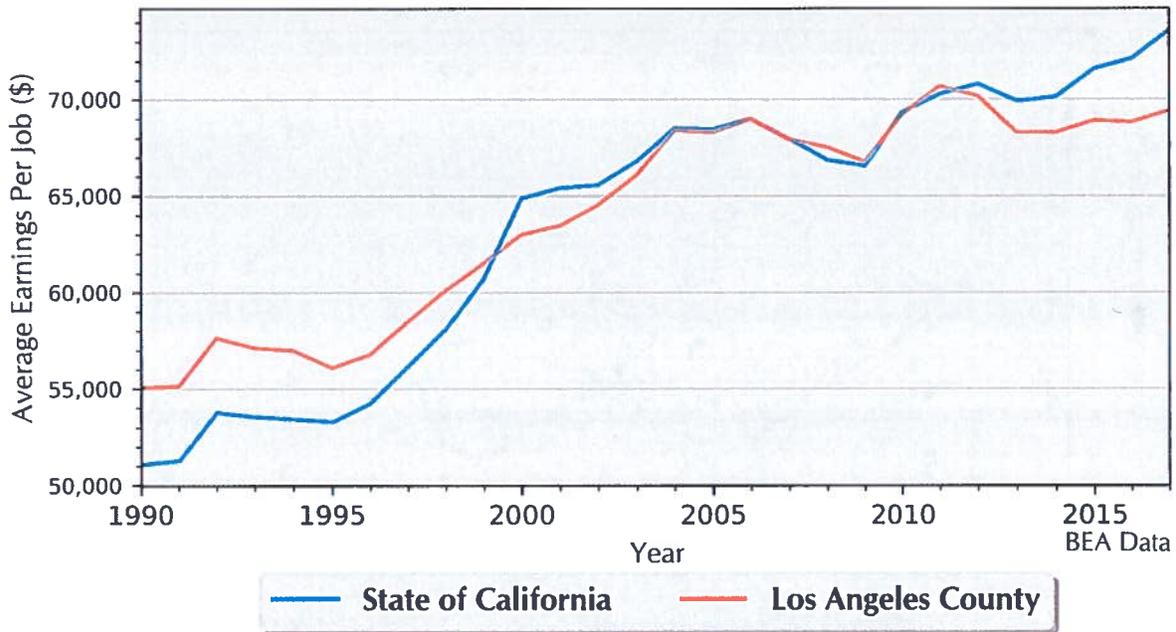
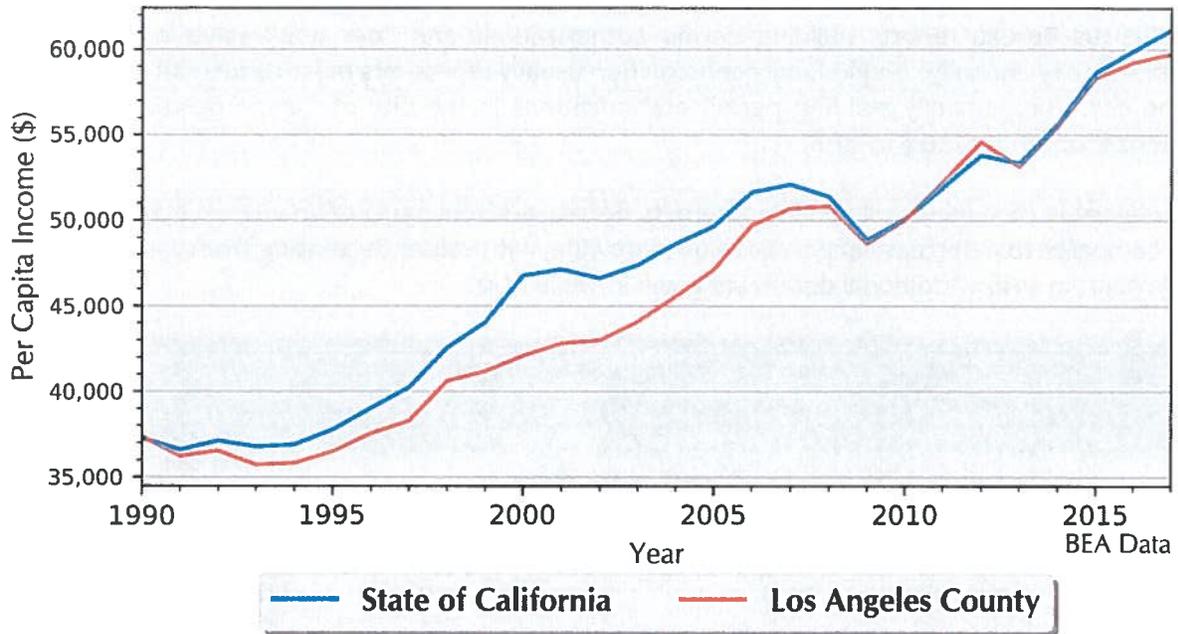


Diagram IV.5 shows real per capita income (which is calculated by dividing total personal income from all sources by population) for Los Angeles County from 1990 to 2017. Per capita income is a broader measure of wealth than real average earnings per job, which only captures the working population. Over this period, the real per capita income for Los Angeles County was \$45,830, which was lower than the statewide average of \$47,254 over the same period.

Diagram IV.5
Real Per Capita Income
 Los Angeles County
 BEA Data 1990 - 2017



Poverty

The rate of poverty for City of Carson is shown in Table IV.11. In 2017, there were an estimated 9,759 persons living in poverty. This represented a 10.6 percent poverty rate, compared to 9.3 percent poverty in 2000. In 2017, some 10.5 percent of those in poverty were under age 6, and 12.8 percent were 65 or older.

| Table IV.11 Poverty by Age City of Carson 2000 Census SF3 & 2017 Five-Year ACS Data | | | | |
|--|--------------------|---------------|--------------------|---------------|
| Age | 2000 Census | | 2017 Five-Year ACS | |
| | Persons in Poverty | % of Total | Persons in Poverty | % of Total |
| Under 6 | 798 | 9.7% | 1,020 | 10.5% |
| 6 to 17 | 1,953 | 23.8% | 2,080 | 21.3% |
| 18 to 64 | 4,674 | 56.9% | 5,409 | 55.4% |
| 65 or Older | 791 | 9.6% | 1,250 | 12.8% |
| Total | 8,216 | 100.0% | 9,759 | 100.0% |
| Poverty Rate | 9.3% | . | 10.6% | . |

Summary

In 2018, unemployment in the City of Carson was at 4.9 percent, compared to 4.1 percent for the State of California. This is representative of a labor force of 46,518 people and 44,232 people employed. Real per capita income in Los Angeles County has remained steady with the state rate in recent years. However, poverty has grown to 12.8 percent in the City of Carson, representing 9,759 persons living in poverty in the City.

HOUSING

Housing Production

The Census Bureau reports building permit authorizations and “per unit” valuation of building permits by city annually. Single-family construction usually represents most residential development in the city. Single-family building permit authorizations in the City of Carson decreased from 20 authorizations in 2017 to 4 in 2018.

The real value of single-family building permits decreased from \$313,596 in 2017 to \$123,750 in 2018. This compares to a decrease in permit value statewide, with values decreasing from \$308,350 in 2017 to \$303,302 in 2018. Additional details are given in Table IV.12.

Table IV.12
Building Permits and Valuation
 City of Carson
 Census Bureau Data, 1980–2018

| Year | Authorized Construction in Permit Issuing Areas | | | | | Per Unit Valuation, (Real 2017\$) | |
|------|---|--------------|--------------------|--------------------|-------------|--------------------------------------|--------------------|
| | Single-Family | Duplex Units | Tri- and Four-Plex | Multi-Family Units | Total Units | Single-Family Units | Multi-Family Units |
| 1980 | 68 | 0 | 3 | 110 | 181 | 151,052 | 123,973 |
| 1981 | 5 | 0 | 4 | 112 | 121 | 183,683 | 142,390 |
| 1982 | 5 | 2 | 0 | 43 | 50 | 144,758 | 150,178 |
| 1983 | 32 | 0 | 0 | 55 | 87 | 136,272 | 121,266 |
| 1984 | 28 | 0 | 0 | 114 | 142 | 149,059 | 138,501 |
| 1985 | 15 | 2 | 16 | 62 | 95 | 189,186 | 127,731 |
| 1986 | 20 | 4 | 36 | 21 | 81 | 167,613 | 125,681 |
| 1987 | 15 | 6 | 34 | 148 | 203 | 174,084 | 118,543 |
| 1988 | 38 | 6 | 16 | 66 | 126 | 165,876 | 107,361 |
| 1989 | 55 | 12 | 0 | 0 | 67 | 210,137 | 0 |
| 1990 | 133 | 2 | 0 | 0 | 135 | 201,267 | 0 |
| 1991 | 44 | 4 | 0 | 0 | 48 | 197,472 | 0 |
| 1992 | 39 | 0 | 3 | 94 | 136 | 234,616 | 109,226 |
| 1993 | 3 | 0 | 0 | 0 | 3 | 230,088 | 0 |
| 1994 | 11 | 0 | 0 | 92 | 103 | 193,261 | 85,225 |
| 1995 | 10 | 0 | 0 | 85 | 95 | 184,177 | 83,471 |
| 1996 | 10 | 0 | 0 | 101 | 111 | 182,375 | 81,972 |
| 1997 | 11 | 0 | 0 | 106 | 117 | 178,888 | 80,587 |
| 1998 | 8 | 0 | 0 | 74 | 82 | 244,173 | 80,526 |
| 1999 | 8 | 0 | 0 | 77 | 85 | 215,811 | 79,117 |
| 2000 | 158 | 0 | 0 | 5 | 163 | 170,966 | 77,394 |
| 2001 | 139 | 0 | 0 | 5 | 144 | 169,012 | 75,724 |
| 2002 | 154 | 0 | 0 | 10 | 164 | 165,966 | 74,548 |
| 2003 | 69 | 0 | 0 | 10 | 79 | 163,182 | 73,193 |
| 2004 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2005 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2006 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2007 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2008 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2009 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2010 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2011 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2012 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2013 | 4 | 0 | 0 | 40 | 44 | 260,428 | 184,422 |
| 2014 | 28 | 0 | 0 | 0 | 28 | 450,850 | 0 |
| 2015 | 29 | 0 | 0 | 10 | 39 | 450,506 | 96,914 |
| 2016 | 9 | 0 | 0 | 9 | 18 | 227,305 | 251,120 |
| 2017 | 20 | 2 | 0 | 0 | 22 | 313,596 | 0 |
| 2018 | 4 | 0 | 0 | 149 | 153 | 123,750 | 58,389 |

Diagram IV.6
Single-Family Permits

City of Carson
Census Bureau Data, 1980–2017

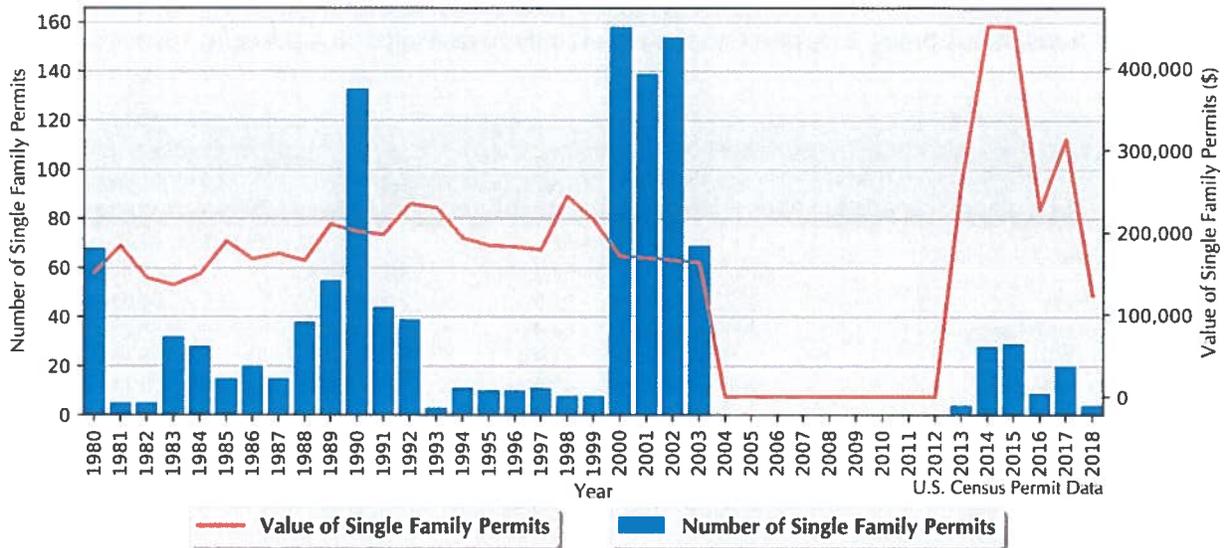
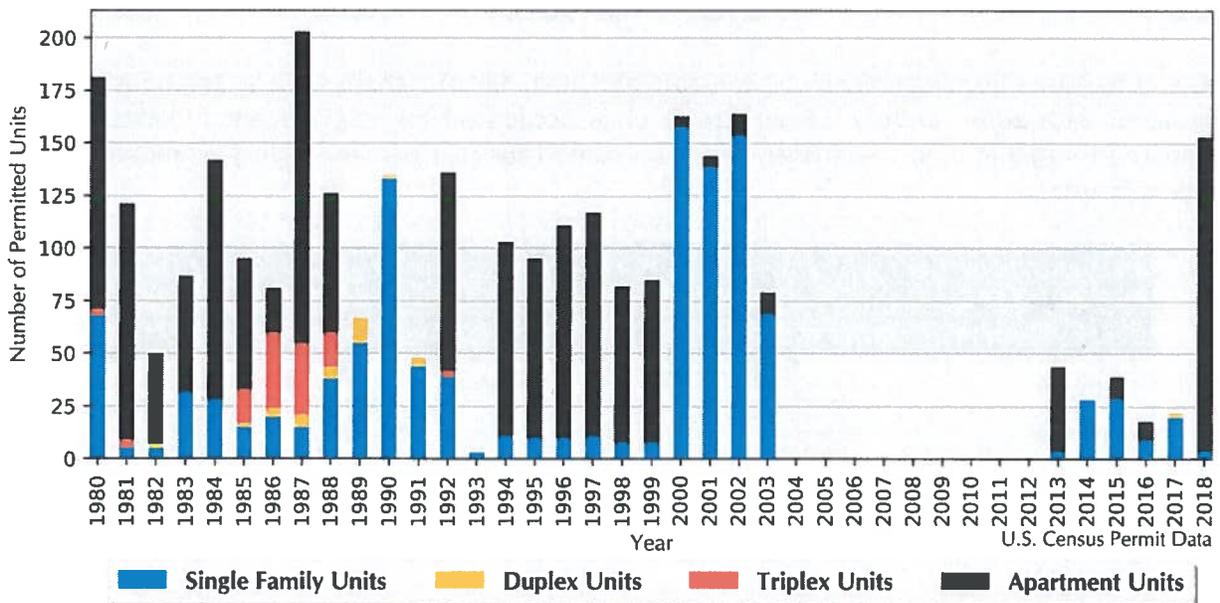


Diagram IV.7
Total Permits by Unit Type

City of Carson
Census Bureau Data, 1980–2017



Housing Characteristics

Households by type and tenure are shown in Table IV.13. Family households represented 80.1 percent of households, while non-family households accounted for 19.9 percent. These changed from family households being 81.5 percent and non-family households 18.5 percent, respectively, in 2010.

| Table IV.13 Household Type by Tenure City of Carson 2010 Census SF1 & 2017 Five-Year ACS Data | | | | |
|--|---------------|---------------|--------------------|---------------|
| Household Type | 2010 Census | | 2017 Five-Year ACS | |
| | Households | Households | Households | % of Total |
| Family Households | 20,726 | 81.5% | 20,342 | 80.1% |
| Married Couple Family | 14,178 | 68.4% | 13,439 | 66.1% |
| Owner-Occupied | 11,513 | 81.2% | 10,556 | 78.5% |
| Renter-Occupied | 2,665 | 18.8% | 2,883 | 21.5% |
| Other Family | 6,548 | 31.6% | 6,903 | 32.2% |
| Male Householder, No Spouse | 1,761 | 26.9% | 1,820 | 25.5% |
| Present | | | | |
| Owner-Occupied | 1,259 | 71.5% | 1,191 | 65.4% |
| Renter-Occupied | 502 | 28.5% | 629 | 34.6% |
| Female Householder, No Spouse | 4,787 | 73.1% | 5,083 | 69.3% |
| Present | | | | |
| Owner-Occupied | 3,365 | 70.3% | 3,422 | 67.3% |
| Renter-Occupied | 1,422 | 29.7% | 1,661 | 32.7% |
| Non-Family Households | 4,706 | 18.5% | 5,039 | 19.9% |
| Owner-Occupied | 3,392 | 72.1% | 3,747 | 74.4% |
| Renter-Occupied | 1,314 | 27.9% | 1,292 | 25.6% |
| Total | 25,432 | 100.0% | 25,381 | 100.0% |

Table IV.14 shows housing units by type in 2010 and 2017. In 2010, there were 25,705 housing units, compared with 26,119 in 2017. Single-family units accounted for 77.5 percent of units in 2017, compared to 79.8 in 2010. Apartment units accounted for 10.4 percent in 2017, compared to 8.3 percent in 2010.

| Table IV.14 Housing Units by Type City of Carson 2010 & 2017 Five-Year ACS Data | | | | |
|--|--------------------|---------------|--------------------|---------------|
| Unit Type | 2010 Five-Year ACS | | 2017 Five-Year ACS | |
| | Units | % of Total | Units | % of Total |
| Single-Family | 20,503 | 79.8% | 20,243 | 77.5% |
| Duplex | 217 | 0.8% | 130 | 0.5% |
| Tri- or Four-Plex | 457 | 1.8% | 629 | 2.4% |
| Apartment | 2,121 | 8.3% | 2,728 | 10.4% |
| Mobile Home | 2,378 | 9.3% | 2,370 | 9.1% |
| Boat, RV, Van, Etc. | 29 | 0.1% | 19 | 0.1% |
| Total | 25,705 | 100.0% | 26,119 | 100.0% |

Table IV.15 shows housing units by tenure from 2010 to 2017. By 2017, there were 26,119 housing units. An estimated 74.5 percent were owner-occupied, and 2.8 percent were vacant.

| Table IV.15 | | | | |
|---------------------------------------|--------------------|-------------------|---------------------------|-------------------|
| Housing Units by Tenure | | | | |
| City of Carson | | | | |
| 2010 Census & 2017 Five-Year ACS Data | | | | |
| Tenure | 2010 Census | | 2017 Five-Year ACS | |
| | Units | % of Total | Units | % of Total |
| Occupied Housing Units | 25,432 | 97.0% | 25,381 | 97.2% |
| Owner-Occupied | 19,529 | 76.8% | 18,916 | 74.5% |
| Renter-Occupied | 5,903 | 23.2% | 6,465 | 25.5% |
| Vacant Housing Units | 794 | 3.0% | 738 | 2.8% |
| Total Housing Units | 26,226 | 100.0% | 26,119 | 100.0% |

Households by income for the 2010 and 2017 5-year ACS are shown in Table IV.16. Households earning more than \$100,000 per year represented 35.1 percent of households in 2017, compared to 29.8 percent in 2010. Meanwhile, households earning less than \$15,000 accounted for 7.1 percent of households in 2017, compared to 6.6 percent in 2010.

| Table IV.16 | | | | |
|--------------------------------|---------------------------|-------------------|---------------------------|-------------------|
| Households by Income | | | | |
| City of Carson | | | | |
| 2010 & 2017 Five-Year ACS Data | | | | |
| Income | 2010 Five-Year ACS | | 2017 Five-Year ACS | |
| | Households | % of Total | Households | % of Total |
| Less than \$15,000 | 1,642 | 6.6% | 1,807 | 7.1% |
| \$15,000 to \$19,999 | 1,087 | 4.4% | 731 | 2.9% |
| \$20,000 to \$24,999 | 780 | 3.1% | 1,228 | 4.8% |
| \$25,000 to \$34,999 | 2,092 | 8.4% | 1,422 | 5.6% |
| \$35,000 to \$49,999 | 3,026 | 12.2% | 2,921 | 11.5% |
| \$50,000 to \$74,999 | 5,065 | 20.3% | 4,492 | 17.7% |
| \$75,000 to \$99,999 | 3,790 | 15.2% | 3,866 | 15.2% |
| \$100,000 or More | 7,421 | 29.8% | 8,914 | 35.1% |
| Total | 24,903 | 100.0% | 25,381 | 100.0% |

Table IV.17 shows households by year home built for the 2010 and 2017 5-year ACS data. Housing units built between 2000 and 2009, account for 5.1 percent of households in 2010 and 4.8 percent of households in 2017. Housing units built in 1939 or earlier represented 3.5 percent of households in 2017 and 2.7 percent of households in 2010.

| Table IV.17 | | | | |
|--------------------------------------|---------------------------|-------------------|---------------------------|-------------------|
| Households by Year Home Built | | | | |
| City of Carson | | | | |
| 2010 & 2017 Five-Year ACS Data | | | | |
| Year Built | 2010 Five-Year ACS | | 2017 Five-Year ACS | |
| | Households | % of Total | Households | % of Total |
| 1939 or Earlier | 666 | 2.7% | 897 | 3.5% |
| 1940 to 1949 | 2,430 | 9.8% | 1,847 | 7.3% |
| 1950 to 1959 | 5,530 | 22.2% | 5,447 | 21.5% |
| 1960 to 1969 | 7,847 | 31.5% | 8,447 | 33.3% |
| 1970 to 1979 | 4,009 | 16.1% | 3,787 | 14.9% |
| 1980 to 1989 | 2,046 | 8.2% | 2,264 | 8.9% |
| 1990 to 1999 | 1,106 | 4.4% | 1,002 | 3.9% |
| 2000 to 2009 | 1,269 | 5.1% | 1,216 | 4.8% |
| 2010 or Later | . | . | 474 | 1.9% |
| Total | 24,903 | 100.0% | 25,381 | 100.0% |

The distribution of unit types by race is shown in Table IV.18. An estimated 74.2 percent of white households occupy single-family homes, while 82.3 percent of black households do. Some 7.8 percent of white households occupied apartments, while 11.6 percent of black households do. An estimated 78.9 percent of Asian, and 100.0 percent of American Indian households, occupy single-family homes.

| Unit Type | White | Black | American Indian | Asian | Native Hawaiian/Pacific Islanders | Other | Two or More Races |
|---------------------|---------------|---------------|-----------------|---------------|-----------------------------------|---------------|-------------------|
| Single-Family | 74.2% | 82.3% | 100.0% | 78.9% | 73.1% | 71.8% | 81.5% |
| Duplex | 0.8% | 0% | 0% | 0.4% | 0% | 1.5% | 0% |
| Tri- or Four-Plex | 1.4% | 1.9% | 0% | 3.4% | 0% | 4.7% | 4.0% |
| Apartment | 7.8% | 11.6% | 0% | 12.0% | 23.9% | 11.4% | 6.3% |
| Mobile Home | 15.7% | 4.0% | 0% | 5.2% | 3.0% | 10.7% | 8.2% |
| Boat, RV, Van, Etc. | 0% | 0.3% | 0% | 0% | 0% | 0% | 0% |
| Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

The disposition of vacant units between 2010 and 2017 is shown in Table IV.19. By 2017, for rent units accounted for 13.0 percent of vacant units, while for sale units accounted for 12.7 percent. “Other” vacant units accounted for 45.1 percent of vacant units, representing a total of 333 “other” vacant units.

| Disposition | 2010 Census | | 2017 Five-Year ACS | |
|---|-------------|---------------|--------------------|---------------|
| | Units | % of Total | Units | % of Total |
| For Rent | 227 | 28.6% | 96 | 13.0% |
| For Sale | 256 | 32.2% | 94 | 12.7% |
| Rented Not Occupied | 19 | 2.4% | 54 | 7.3% |
| Sold Not Occupied | 57 | 7.2% | 65 | 8.8% |
| For Seasonal, Recreational, or Occasional Use | 42 | 5.3% | 96 | 13.0% |
| For Migrant Workers | 0 | 0% | 0 | 0% |
| Other Vacant | 193 | 24.3% | 333 | 45.1% |
| Total | 794 | 100.0% | 738 | 100.0% |

The age of a structure influences its value. As shown in Table IV.20, structures built in 1939 or earlier had a median value of \$419,400, while structures built between 1950 and 1959 had a median value of \$400,300 and those built between 1990 and 1999 had a median value of \$426,200. The newest structures tended to have the highest values and those built between 2010 and 2013 had median values of \$546,600. The total median value in City of Carson was \$402,500.

| Table IV.20 Owner Occupied Median Value by Year Structure Built City of Carson 2017 5-Year ACS Data | |
|--|---------------------|
| Year Structure Built | Median Value |
| 1939 or earlier | \$419,400 |
| 1940 to 1949 | \$372,500 |
| 1950 to 1959 | \$400,300 |
| 1960 to 1969 | \$430,200 |
| 1970 to 1979 | \$269,300 |
| 1980 to 1989 | \$328,800 |
| 1990 to 1999 | \$426,200 |
| 2000 to 2009 | \$420,100 |
| 2010 to 2013 | \$546,600 |
| 2014 or later | 0 |
| Median Value | \$402,500 |

Summary

The City experienced a dropoff in housing production during the recent recession. That dropoff has begun to recover somewhat. In 2018, there were 153 total units produced in the City, with 149 of these being multifamily units. Single-family unit production declined beginning in 2004, and has increased slightly since that time. The value of single-family permits, however, has continued to rise until 2015, reaching \$450,506 before dropping off to \$123,750 in 2018. Since 2010, the City has seen a decline in the proportion of vacant units to 2.8 percent, but has experienced a rise in the proportion of “other” vacant units.

B. SEGREGATION AND INTEGRATION

The “dissimilarity index” provides a quantitative measure of segregation in an area, based on the demographic composition of smaller geographic units within that area. One way of understanding the index is that it indicates how evenly two demographic groups are distributed throughout an area: if the composition of both groups in each geographic unit (e.g., Census tract) is the same as in the area as a whole (e.g., city), then the dissimilarity index score for that city will be 0. By contrast, and again, using Census tracts as an example; if one population is clustered entirely within one Census tract, the dissimilarity index score for the city will be 1. The higher the dissimilarity index value, the higher the level of segregation in an area.

A Technical Note on the Dissimilarity Index Methodology

The dissimilarity indices included in this study were calculated from data provided by the Census Bureau according to the following formula:

$$D_j^{WB} = 100 * \frac{1}{2} \sum_{i=1}^N \left| \frac{W_i}{W_j} - \frac{B_i}{B_j} \right|$$

Where i indexes a geographic unit, j is the j th jurisdiction, W is group one and B is group two, and N is the number of geographic units, starting with i , in jurisdiction j .⁹

This is the formula that HUD uses to calculate dissimilarity index values. In most respects (including the use of tract-level data available through the Brown Longitudinal Tract Database), the methodology employed in this study exactly duplicates HUD’s methodology for calculating the index of dissimilarity.

The principal exception was the decision to use Census tract-level data to calculate dissimilarity index values through 2010. While HUD used tract level data in 1990 and 2000, HUD used block group-level data in 2010. The decision to use tract-level data in all years included in this study was motivated by the fact that the dissimilarity index is sensitive to the geographic base unit from which it is calculated. Concretely, use of smaller geographic units produces dissimilarity index values that tend to be higher than those calculated from larger geographic units.¹⁰

As a general rule, HUD considers the thresholds appearing in the table below to indicate low, moderate, and high levels of segregation:

| Interpreting the dissimilarity index | | |
|--------------------------------------|--------|----------------------|
| Measure | Values | Description |
| Dissimilarity Index [range 0-100] | <40 | Low Segregation |
| | 40-54 | Moderate Segregation |
| | >55 | High Segregation |

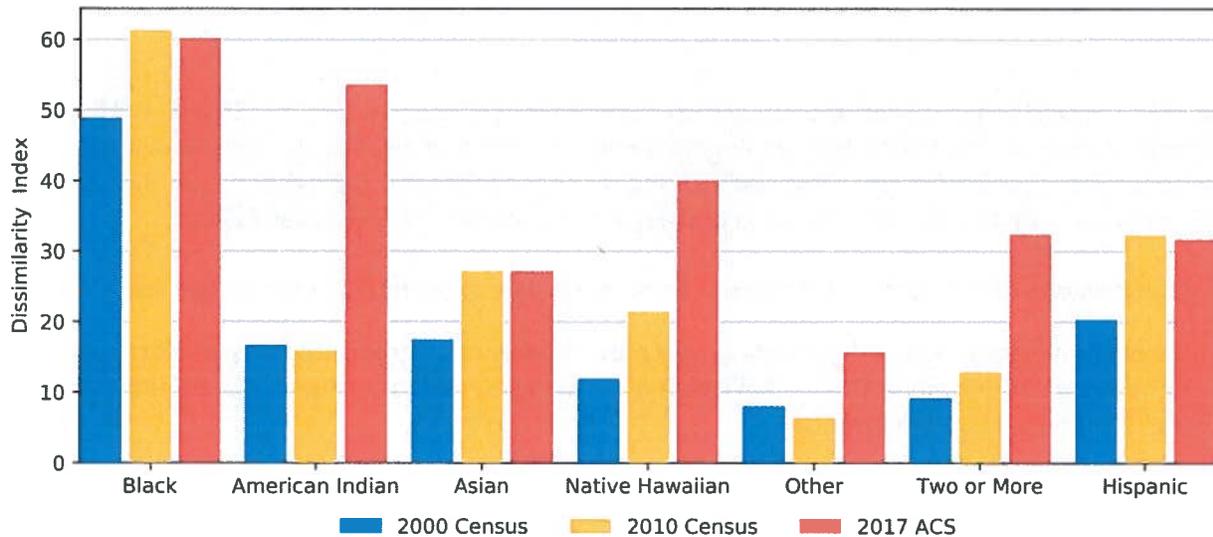
⁹ Affirmatively Furthering Fair Housing Data Documentation. HUD. December 2015.

¹⁰ Wong, David S. “Spatial Decomposition of Segregation Indices: A Framework Toward Measuring Segregation at Multiple Levels.” *Geographical Analyses*, 35:3. The Ohio State University. July 2003. P. 179.

Segregation Levels

Diagram IV.8 shows the rate of segregation by race and ethnicity for 2000, 2010, and 2017. During this time period, black households have had an increasing level of segregation, which remained at a high level between 2010 and 2017. American Indian households had a moderate level of segregation in 2017, which has grown from a low level in 2000. The level of segregation for Asian households has also increased from 2000 to 2017 but remains at a low level of segregation. Pacific Islander households (indicated on Diagram IV.8 as “Native Hawaiian”) increased in terms of segregation, according to the dissimilarity index, but remained at a low level of segregation in 2017. “Other” race households had a low level of segregation in both 2010 and 2017. Two or more race households are also seeing a rate of increase in the dissimilarity index but remain at a low level of segregation. Hispanic households remained at a low level of segregation in 2017.

Diagram IV.8
Dissimilarity Index
 City of Carson



C. RACIALLY OR ETHNICALLY CONCENTRATED AREAS OF POVERTY

Racially or ethnically concentrated areas of poverty (R/ECAPs) are Census tracts with relatively high concentrations of non-white residents living in poverty. Formally, an area is designated a R/ECAP if two conditions are satisfied: first, the non-white population, whether Hispanic or non-Hispanic, must account for at least 50 percent of the Census tract population. Second, the poverty rate in that Census must exceed a certain threshold, at 40 percent.

R/ECAPs over Time

There were no R/ECAPS in the City of Carson at the time of this study.

D. DISPARITIES IN ACCESS TO OPPORTUNITY

The following section describes the HUD-defined concept of Access to Opportunity. These measures, as outlined below, describe a set of conditions that may or may not accurately reflect the actual conditions in the study area. These data are supplemented by local data when available and ultimately provide only a piece of the total understanding of access to the various opportunities in the community. They are used as measured to compare geographic trends and levels of access within the community.

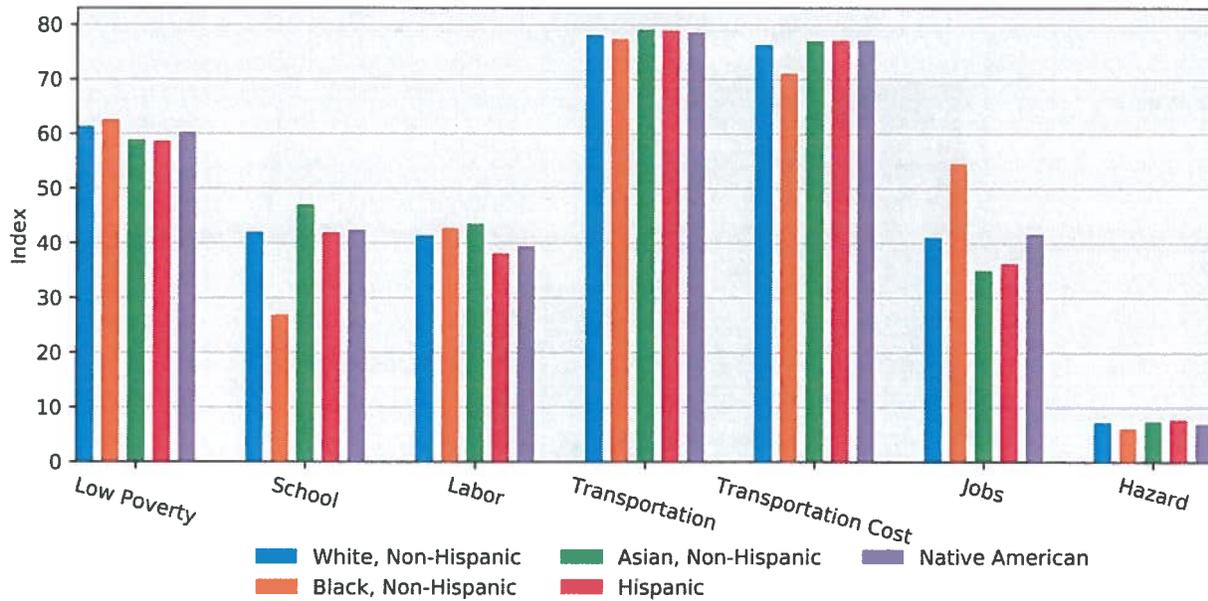
Areas of opportunity are physical places; areas within communities that provide things one needs to thrive, including quality employment, well performing schools, affordable housing, efficient public transportation, safe streets, essential services, adequate parks, and full-service grocery stores. Areas lacking opportunity, then, have the opposite of these attributes. Disparities in access to opportunity examines whether a select group, or certain groups, have lower or higher levels of access to these community assets. HUD expresses several of these community assets through the use of an index value, with 100 representing total access by all members of the community, and zero representing no access.

The HUD opportunity indices are access to Low Poverty areas; access to School Proficiency; characterization of the Labor Market Engagement; residence in relation to Jobs Proximity; Low Transportation Costs; Transit Trips Index; and a characterization of where one lives by an Environmental Health indicator. For each of these a more formal definition is as follows:

- **Low Poverty** – A measure of the degree of poverty in a neighborhood, at the Census tract level.
- **School Proficiency** - School-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing schools.
- **Jobs Proximity** - Quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a Core Based Statistical Area (CBSA)
- **Labor Market Engagement** - Provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood
- **Low Transportation Cost** – Estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region
- **Transit Trips** - Trips taken by a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters
- **Environmental Health** - summarizes potential exposure to harmful toxins at a neighborhood level

Diagram IV.9 shows the level of access to opportunities by race and ethnicity. Black households have lower access to school proficiency, compared to other races and ethnicities in the City of Carson. There is little variance by race for access to all the other opportunities in the City.

Diagram IV.9
Access to Opportunity
 City of Carson

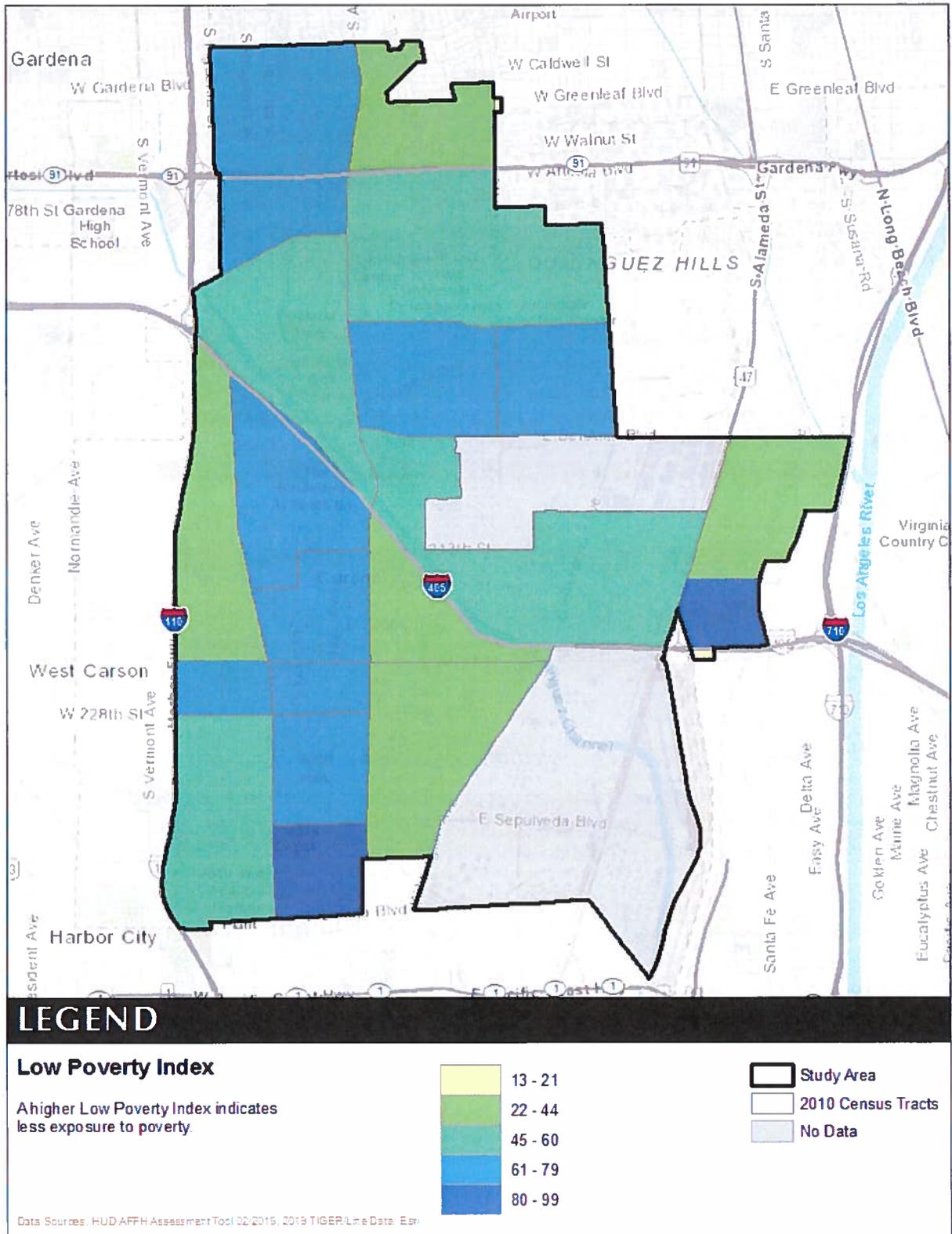


LOW POVERTY INDEX

The Low Poverty Index uses rates of family poverty by household (based on the federal poverty line) to measure exposure to poverty by neighborhood. A higher score is more desirable, generally indicating less exposure to poverty at the neighborhood level.

The lowest scores were found in western and southern Carson, while the highest scores were found in the more central parts of Carson.

Map IV.3
Low Poverty
 City of Carson
 HUD AFFH Database



SCHOOL PROFICIENCY INDEX

The School Proficiency Index measures the proficiency of elementary schools in the attendance area (where this information is available) of individuals sharing a protected characteristic, or the proficiency of elementary schools within 1.5 miles of individuals with a protected characteristic where attendance boundary data are not available. The values for the School Proficiency Index are determined by the performance of 4th grade students on state exams.

School Proficiency indices are highest in the western parts of Carson, while the lowest scores were seen in northern Carson.

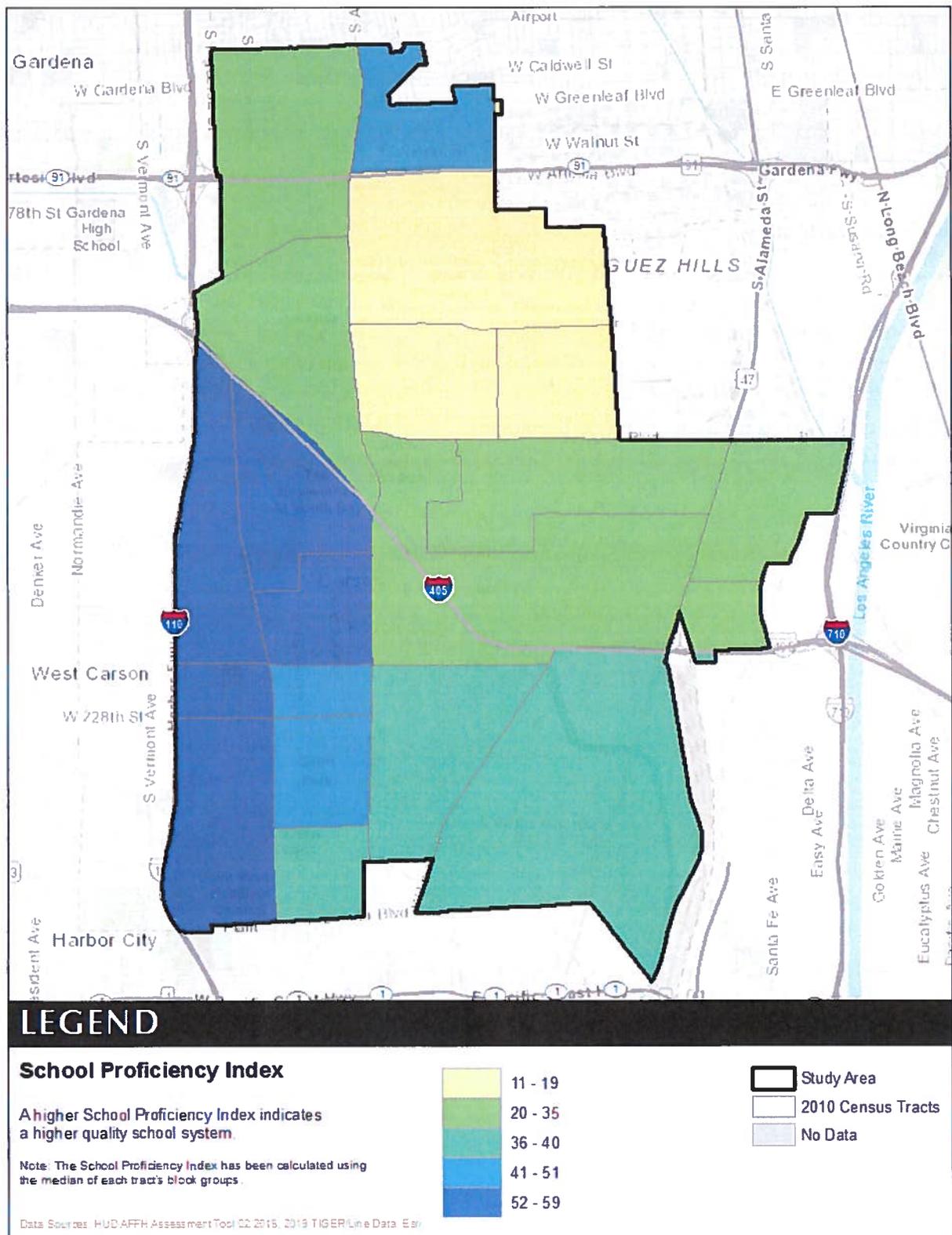
JOBS PROXIMITY INDEX

The Jobs Proximity Index measures the physical distances between place of residence and jobs by race/ethnicity and is shown in Map IV.5. Job proximity varied widely across the City. The areas in the east had the highest job proximity index ratings.

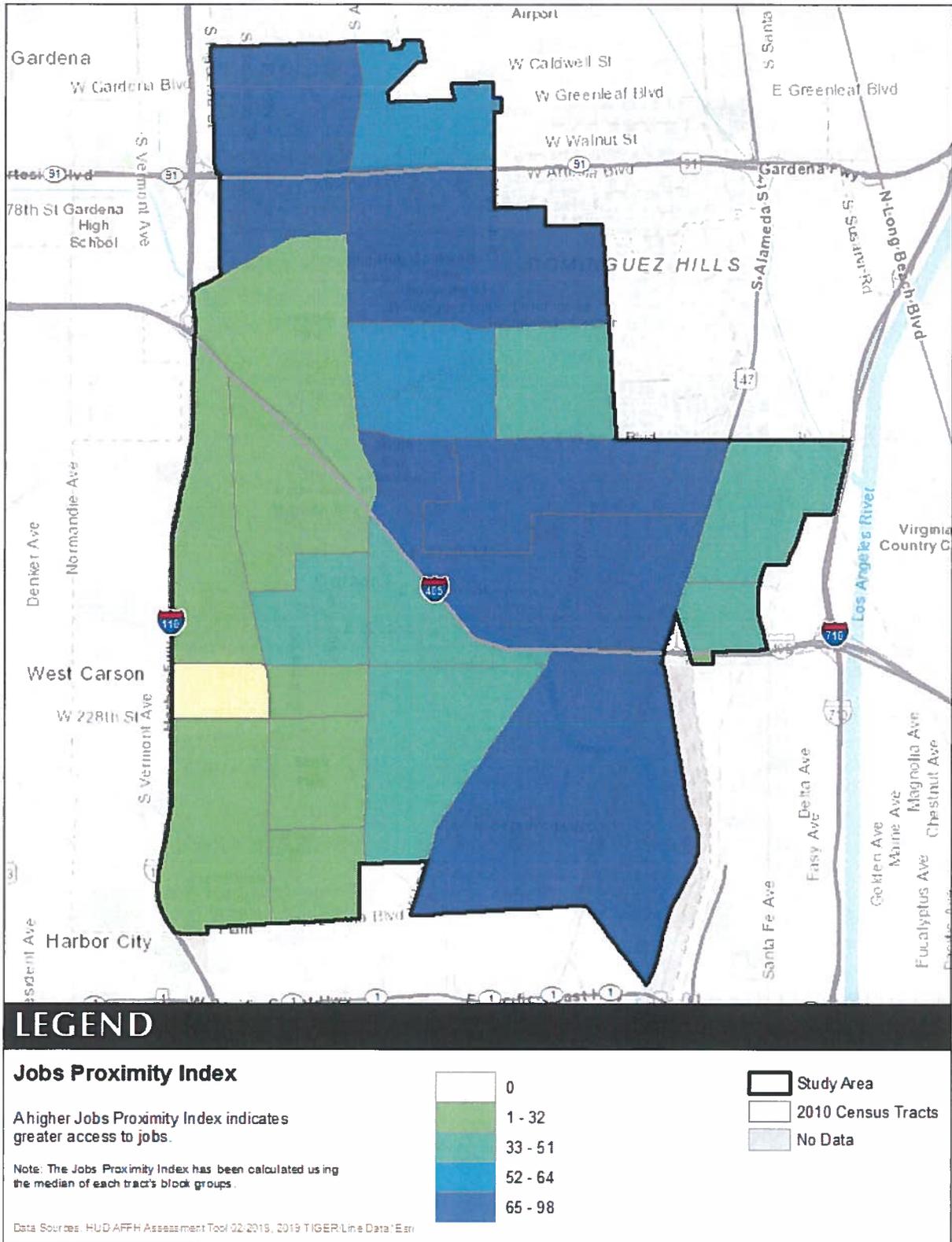
LABOR MARKET ENGAGEMENT INDEX

The Labor Market Engagement Index provides a measure of unemployment rate, labor force participation rate, and percent of the population ages 25 and above with at least a bachelor's degree, by neighborhood. Map IV.6 shows the labor market engagement for the City. Areas in central Carson had the highest rate of labor market engagement, above 48 index ratings. Areas in western and central Carson had the lowest labor market engagement index ratings, with index ratings below 16.

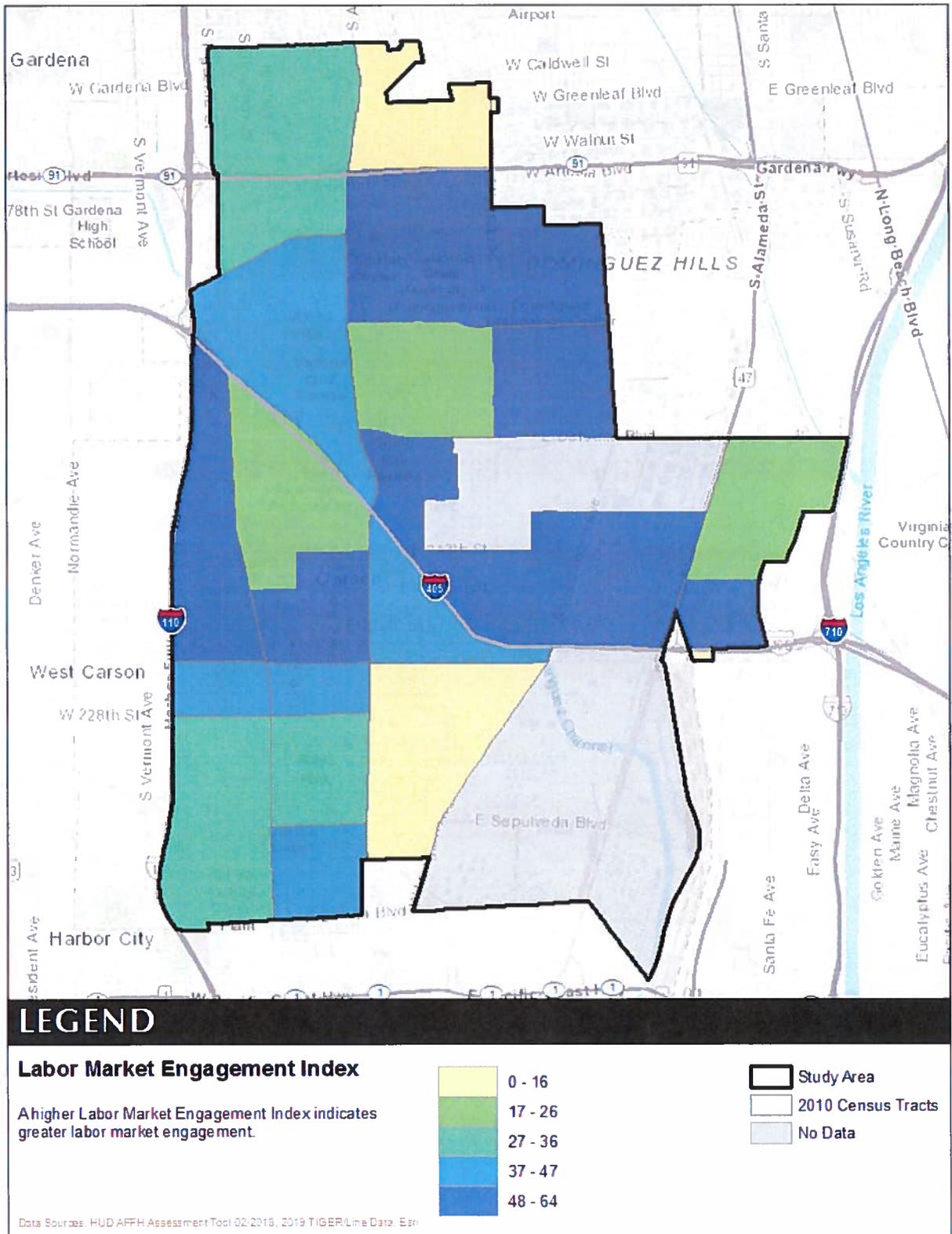
Map IV.
School Proficiency
 City of Carson
 HUD AFFH Database



Map IV.5
Job Proximity
 City of Carson
 HUD AFFH Database



Map IV.6
Labor Market Engagement
 City of Carson
 HUD AFFH Database



TRANSPORTATION TRIP INDEX

The Transportation Trip Index measures proximity to public transportation by neighborhood. There was little difference in index rating across racial and ethnic groups. The Transportation Trip Index measures proximity to public transportation by neighborhood. The Transit Trips Index measures how often low-income families in a neighborhood use public transportation. The highest rate of transit trips was in the western part of Carson, indicating the most transit use in that part of the City.

LOW TRANSPORTATION COST INDEX

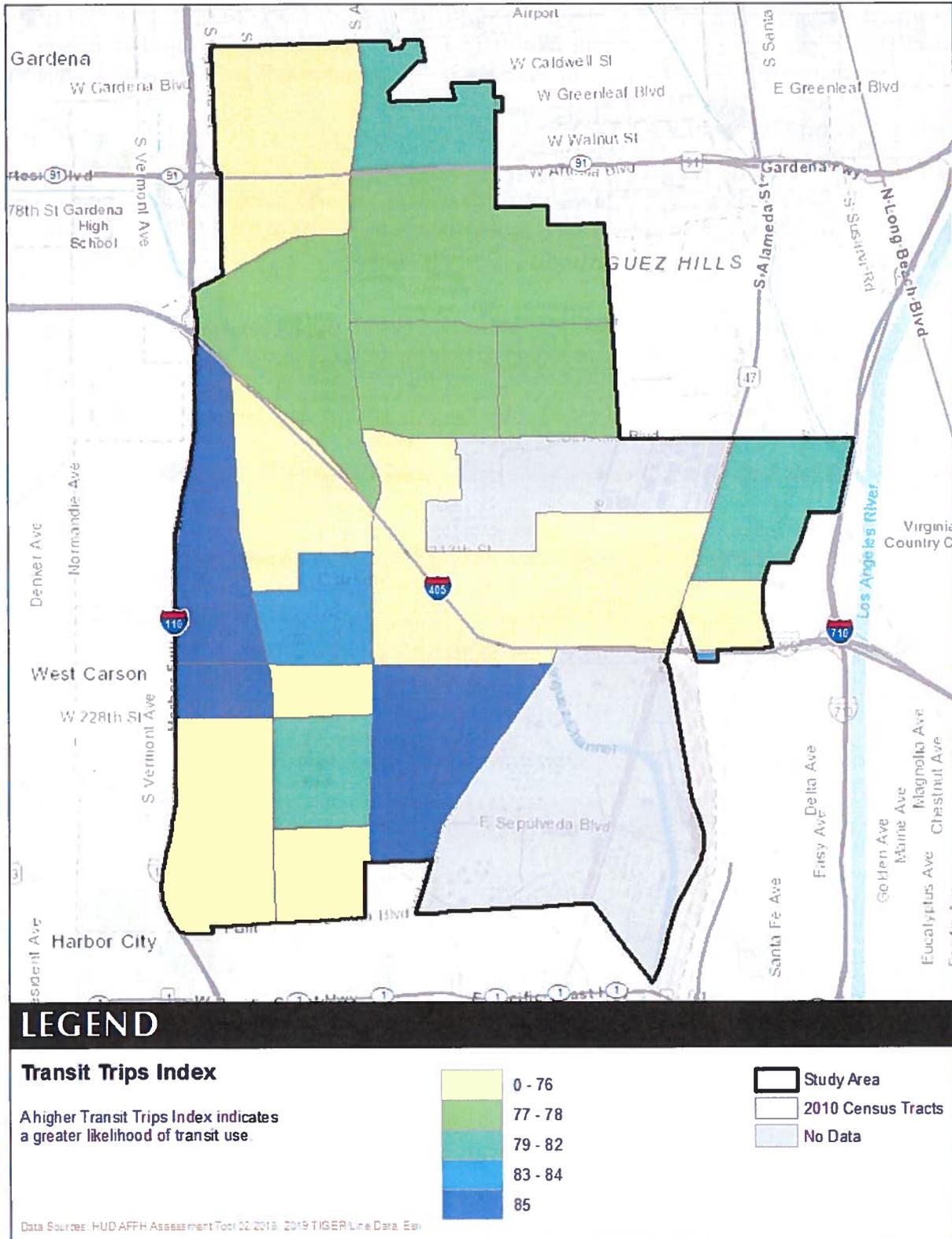
The Low Transportation Cost Index measures cost of transport and proximity to public transportation by neighborhood. Transportation Costs saw a similar pattern as with Transit Trips; the highest transportation cost index ratings were in the western parts of the City.

ENVIRONMENTAL HEALTH INDEX

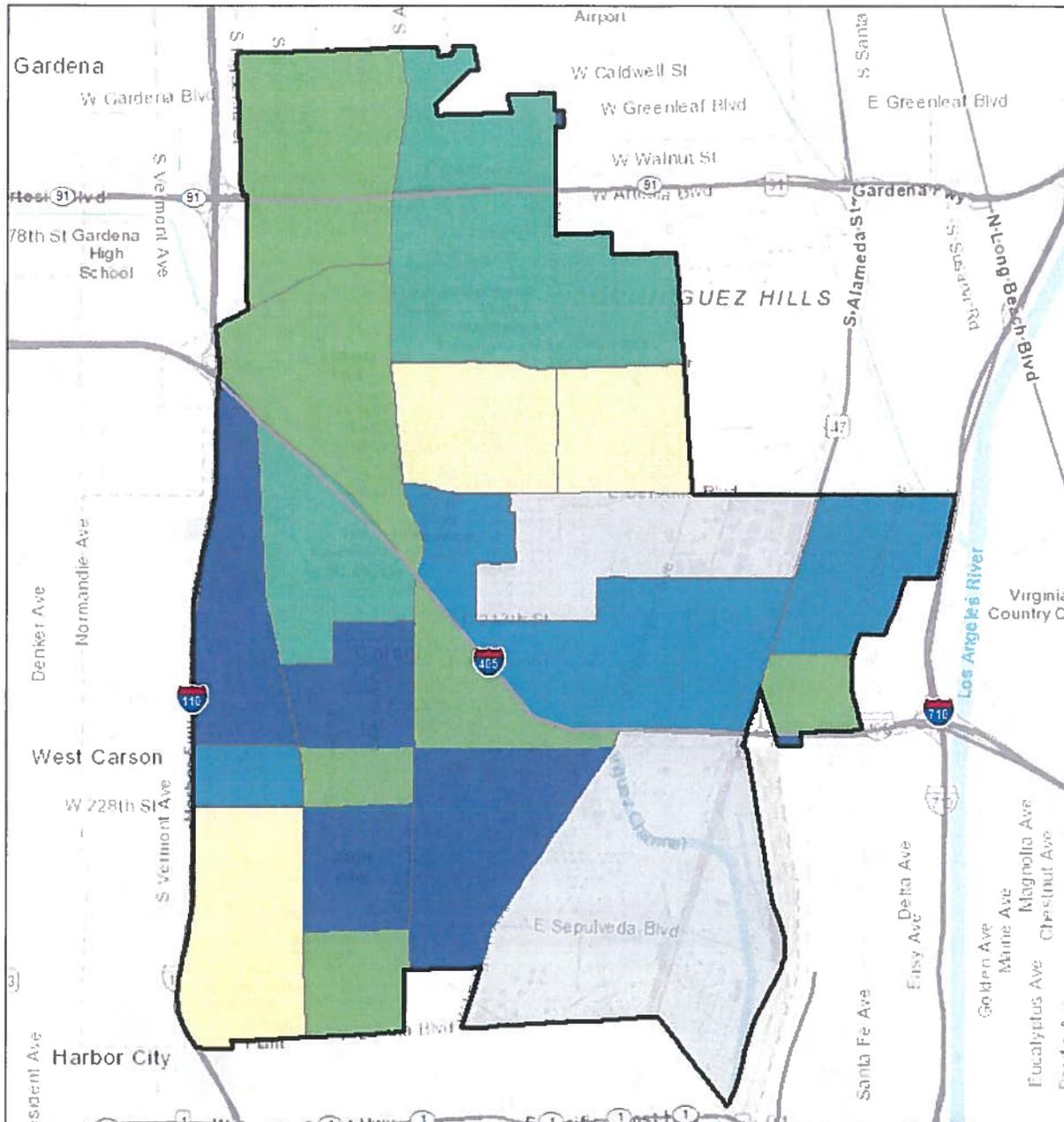
The Environmental Health Index measures exposure based on EPA estimates of air quality carcinogenic, respiratory and neurological toxins by neighborhood.

The Environmental Health Index varied widely in the City, with the areas in southern Carson seeing the lowest ratings.

Map IV.7
Transit Trips
 City of Carson
 HUD AFFH Database



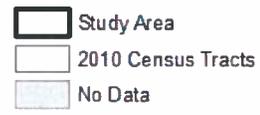
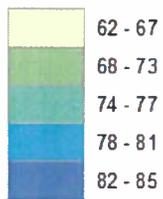
Map IV.8
Transportation Cost
 City of Carson
 HUD AFFH Database



LEGEND

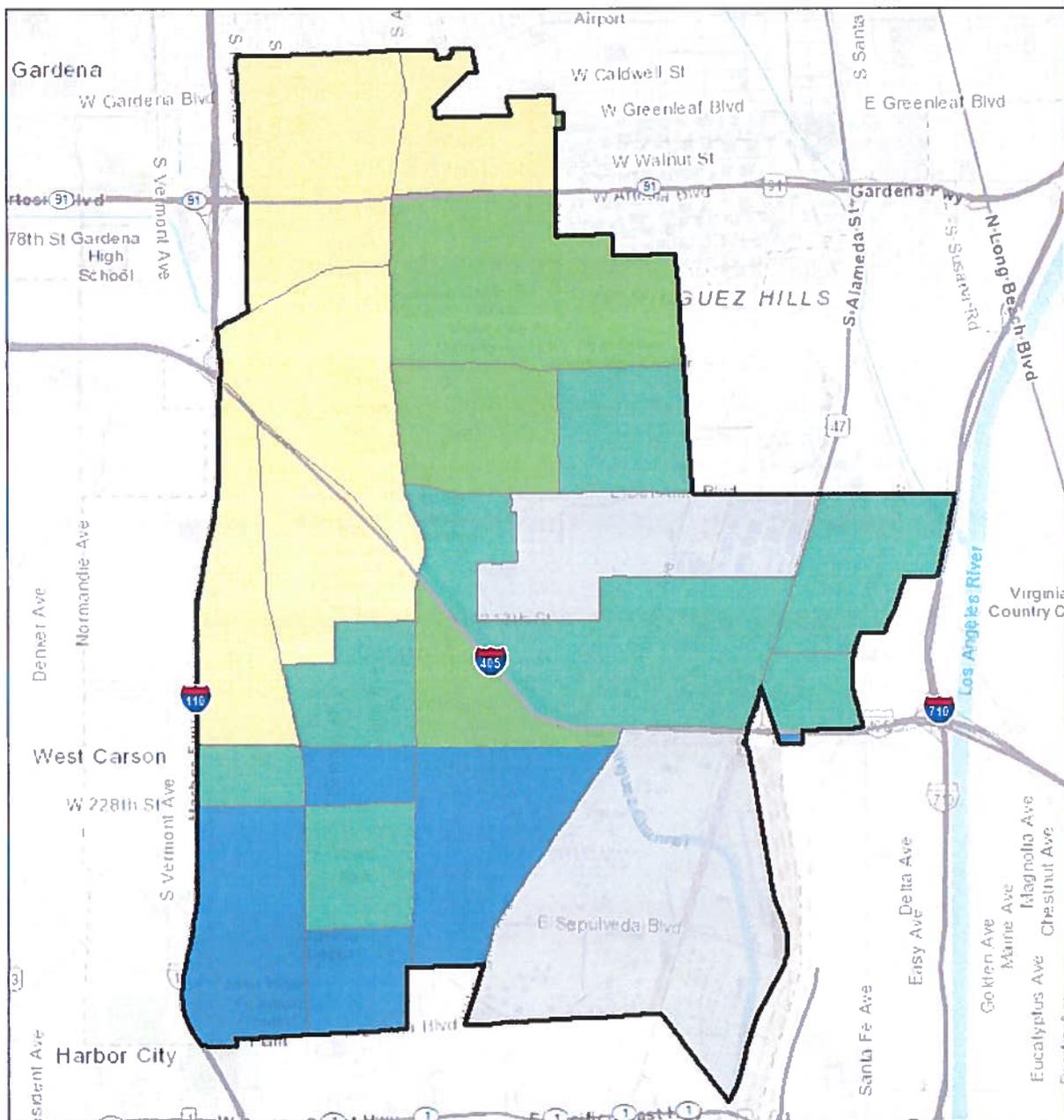
Low Transportation Cost Index

A higher Low Transportation Cost Index indicates lower transportation costs.



Data Sources: HUD AFFH Assessment Tool 02/2019, 2019 TIGER/Line Data. Esri

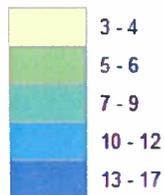
Map IV.9
Environmental Health
 City of Carson
 HUD AFFH Database



LEGEND

Environmental Health Index

A higher Environmental Health Index indicates less exposure to toxins harmful to human health.



Data Sources: HUD AFFH Assessment Tool Q2 2018, 2019 TIGER Line Data, Esri

E. DISPROPORTIONATE HOUSING NEEDS

The Census Bureau collects data on several topics that HUD has identified as “housing problems.” For the purposes of this report, housing problems include overcrowding, incomplete plumbing or kitchen facilities, and cost-burden.

Households are classified as having housing problems if they face overcrowding, incomplete plumbing or kitchen facilities, or cost burdens. Overcrowding is defined as having from 1.1 to 1.5 people per room per residence, with severe overcrowding defined as having more than 1.5 people per room. Households with overcrowding are shown in Table IV.21. In 2017, an estimated 7.2 percent of households were overcrowded, and an additional 3.3 percent were severely overcrowded.

| Table IV.21 Overcrowding and Severe Overcrowding City of Carson 2010 & 2017 Five-Year ACS Data | | | | | | | |
|---|-----------------|------------|--------------|------------|---------------------|------------|--------|
| Data Source | No Overcrowding | | Overcrowding | | Severe Overcrowding | | Total |
| | Households | % of Total | Households | % of Total | Households | % of Total | |
| Owner | | | | | | | |
| 2010 Five-Year ACS | 17,425 | 91.8% | 1,181 | 6.2% | 376 | 2.0% | 18,982 |
| 2017 Five-Year ACS | 17,558 | 92.8% | 1,037 | 5.5% | 321 | 1.7% | 18,916 |
| Renter | | | | | | | |
| 2010 Five-Year ACS | 4,930 | 83.3% | 672 | 11.3% | 319 | 5.4% | 5,921 |
| 2017 Five-Year ACS | 5,174 | 80.0% | 787 | 12.2% | 504 | 7.8% | 6,465 |
| Total | | | | | | | |
| 2010 Five-Year ACS | 22,355 | 89.8% | 1,853 | 7.4% | 695 | 2.8% | 24,903 |
| 2017 Five-Year ACS | 22,732 | 89.6% | 1,824 | 7.2% | 825 | 3.3% | 25,381 |

Incomplete plumbing and kitchen facilities are another indicator of potential housing problems. According to the Census Bureau, a housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower. Likewise, a unit is categorized as deficient when any of the following are missing from the kitchen: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

There were a total of 54 households with incomplete plumbing facilities in 2017, representing 0.2 percent of households in the City of Carson. This is compared to 63 percent of households lacking complete plumbing facilities in 2010.

| Table IV.22 Households with Incomplete Plumbing Facilities City of Carson 2010 and 2017 Five-Year ACS Data | | |
|---|--------------------|--------------------|
| Households | 2010 Five-Year ACS | 2017 Five-Year ACS |
| With Complete Plumbing Facilities | 24,840 | 25,327 |
| Lacking Complete Plumbing Facilities | 63 | 54 |
| Total Households | 24,903 | 25,381 |
| Percent Lacking | 0.3% | 0.2% |

There were 68 households lacking complete kitchen facilities in 2017, compared to 143 households in 2010. This was a change from 0.6 percent of households in 2010 to 0.3 percent in 2017.

| Table IV.23 | | |
|--|---------------------------|---------------------------|
| Households with Incomplete Kitchen Facilities | | |
| City of Carson | | |
| 2010 and 2017 Five-Year ACS Data | | |
| Households | 2010 Five-Year ACS | 2017 Five-Year ACS |
| With Complete Kitchen Facilities | 24,760 | 25,313 |
| Lacking Complete Kitchen Facilities | 143 | 68 |
| Total Households | 24,903 | 25,381 |
| Percent Lacking | 0.6% | 0.3% |

Cost burden is defined as gross housing costs that range from 30 to 50 percent of gross household income; severe cost burden is defined as gross housing costs that exceed 50 percent of gross household income. For homeowners, gross housing costs include property taxes, insurance, energy payments, water and sewer service, and refuse collection. If the homeowner has a mortgage, the determination also includes principal and interest payments on the mortgage loan. For renters, this figure represents monthly rent and selected electricity and natural gas energy charges.

In the City of Carson 21.0 percent of households had a cost burden, and 15.8 percent had a severe cost burden. Some 26.9 percent of renters were cost burdened, and 25.5 percent were severely cost burdened. Owner-occupied households without a mortgage had a cost burden rate of 10.2 percent and a severe cost burden rate of 4.3 percent. Owner occupied households with a mortgage had a cost burden rate of 22.6 percent, and a severe cost burden rate of 15.7 percent.

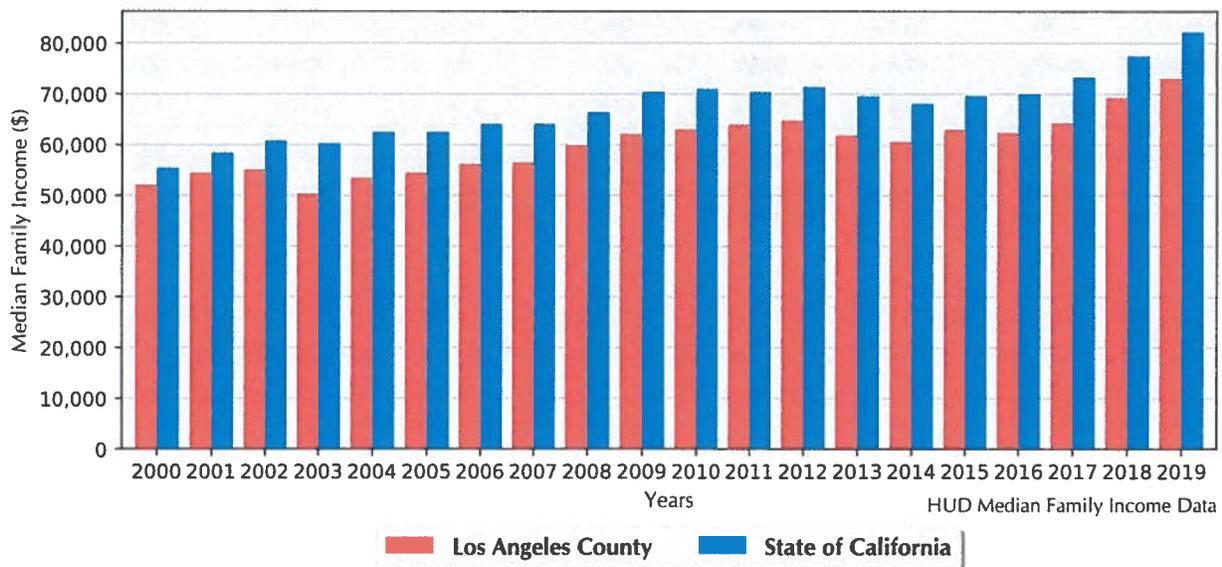
| Table IV.24 | | | | | | | | | |
|---|----------------------|-------------------|-------------------|-------------------|-------------------|-------------------|---------------------|-------------------|--------------|
| Cost Burden and Severe Cost Burden by Tenure | | | | | | | | | |
| City of Carson | | | | | | | | | |
| 2010 & 2017 Five-Year ACS Data | | | | | | | | | |
| Data Source | Less Than 30% | | 31%-50% | | Above 50% | | Not Computed | | Total |
| | Households | % of Total | Households | % of Total | Households | % of Total | Households | % of Total | |
| Owner With a Mortgage | | | | | | | | | |
| 2010 Five-Year ACS | 7,234 | 48.7% | 4,153 | 28.0% | 3,352 | 22.6% | 113 | 0.8% | 14,852 |
| 2017 Five-Year ACS | 8,358 | 61.5% | 3,065 | 22.6% | 2,129 | 15.7% | 38 | 0.3% | 13,590 |
| Owner Without a Mortgage | | | | | | | | | |
| 2010 Five-Year ACS | 3,625 | 87.8% | 279 | 6.8% | 127 | 3.1% | 99 | 2.4% | 4,130 |
| 2017 Five-Year ACS | 4,502 | 84.5% | 541 | 10.2% | 227 | 4.3% | 56 | 1.1% | 5,326 |
| Renter | | | | | | | | | |
| 2010 Five-Year ACS | 2,744 | 46.3% | 1,514 | 25.6% | 1,251 | 21.1% | 412 | 7.0% | 5,921 |
| 2017 Five-Year ACS | 2,758 | 42.7% | 1,736 | 26.9% | 1,649 | 25.5% | 322 | 5.0% | 6,465 |
| Total | | | | | | | | | |
| 2010 Five-Year ACS | 13,603 | 54.6% | 5,946 | 23.9% | 4,730 | 19.0% | 624 | 2.5% | 24,903 |
| 2017 Five-Year ACS | 15,618 | 61.5% | 5,342 | 21.0% | 4,005 | 15.8% | 416 | 1.6% | 25,381 |

Housing Problems by Income

Table IV.25 shows the HUD-calculated Median Family Income (MFI) for a family of four for Los Angeles County. As can be seen in 2019, the MFI was \$73,100, compared to \$82,200 for the State of California.

| Table IV.25 Median Family Income Los Angeles County 2000–2019 HUD MFI | | |
|--|----------|-------------------------|
| Year | MFI | State of California MFI |
| 2000 | \$52,100 | \$55,400 |
| 2001 | \$54,500 | \$58,400 |
| 2002 | \$55,100 | \$60,800 |
| 2003 | \$50,300 | \$60,300 |
| 2004 | \$53,500 | \$62,500 |
| 2005 | \$54,450 | \$62,500 |
| 2006 | \$56,200 | \$64,100 |
| 2007 | \$56,500 | \$64,100 |
| 2008 | \$59,800 | \$66,400 |
| 2009 | \$62,100 | \$70,400 |
| 2010 | \$63,000 | \$71,000 |
| 2011 | \$64,000 | \$70,400 |
| 2012 | \$64,800 | \$71,400 |
| 2013 | \$61,900 | \$69,600 |
| 2014 | \$60,600 | \$68,100 |
| 2015 | \$63,000 | \$69,700 |
| 2016 | \$62,400 | \$70,000 |
| 2017 | \$64,300 | \$73,300 |
| 2018 | \$69,300 | \$77,500 |
| 2019 | \$73,100 | \$82,200 |

Diagram IV.10
Estimated Median Family Income
 Los Angeles County vs. California
 HUD Data: 2000 – 2019



Housing Problems by Income, Race, and Tenure

The following tables (taken from HUD's Comprehensive Housing Affordability Strategy, or CHAS) show households with housing problems by race/ethnicity. These tables can be used to determine if there is a disproportionate housing need for any racial or ethnic groups. If any racial/ethnic group faces housing problems at a rate of ten percentage points or higher than the jurisdiction average, then they have a disproportionate share of housing problems. Housing problems are defined as any household that has overcrowding, inadequate kitchen or plumbing facilities, or are cost burdened (pay more than 30 percent of their income on housing). In the City of Carson, 2,095 black homeowner households, 1,305 Asian homeowner households, and 2,720 Hispanic homeowner households face housing problems.

Table IV.26
Percent of Homeowner Households with Housing Problems by Income and Race
 City of Carson
 2012–2016 HUD CHAS Data

| Income | Non-Hispanic by Race | | | | | | Hispanic (Any Race) | Total |
|---------------------------------|----------------------|--------------|--------------|--------------------|---------------------|---------------|------------------------|--------------|
| | White | Black | Asian | American Indian | Pacific Islander | Other Race | | |
| With Housing Problems | | | | | | | | |
| \$0 to \$21,930 | 63.4% | 92.0% | 61.8% | 0% | 0% | 81.1% | 72.4% | 73.5% |
| \$21,931 to \$36,550 | 36.1% | 74.4% | 57.4% | 0% | 100.0% | 25.0% | 61.4% | 58.7% |
| \$36,551 to \$58,480 | 21.0% | 52.6% | 49.5% | 100.0% | 100.0% | 29.2% | 61.4% | 49.5% |
| \$58,481 to \$73,100 | 25.5% | 54.2% | 47.0% | 100.0% | 62.5% | 50.0% | 50.5% | 48.5% |
| Above \$73,100 | 10.6% | 19.1% | 17.9% | 0% | 30.0% | 11.3% | 18.3% | 17.6% |
| Total | 25.9% | 39.2% | 30.9% | 55.6% | 38.4% | 29.1% | 44.6% | 37.1% |
| Without Housing Problems | | | | | | | | |
| \$0 to \$21,930 | 26.8% | 5.7% | 34.5% | 0% | 0% | 5.4% | 26.0% | 21.4% |
| \$21,931 to \$36,550 | 63.9% | 25.6% | 42.6% | 0% | 0% | 75.0% | 38.6% | 41.3% |
| \$36,551 to \$58,480 | 79.0% | 47.4% | 50.5% | 0% | 0% | 70.8% | 38.6% | 50.5% |
| \$58,481 to \$73,100 | 74.5% | 45.8% | 53.0% | 0% | 37.5% | 50.0% | 49.5% | 51.5% |
| Above \$73,100 | 89.4% | 80.9% | 82.1% | 100.0% | 70.0% | 88.7% | 81.7% | 82.4% |
| Total | 72.7% | 60.6% | 68.8% | 44.4% | 54.8% | 69.0% | 55.2% | 62.4% |

Table IV.27
Homeowner Households with Housing Problems by Income and Race

City of Carson
 2012–2016 HUD CHAS Data

| Income | Non-Hispanic by Race | | | | | | Hispanic (Any Race) | Total |
|---------------------------------|----------------------|--------------|--------------|-----------------|------------------|------------|------------------------|---------------|
| | White | Black | Asian | American Indian | Pacific Islander | Other Race | | |
| Without Housing Problems | | | | | | | | |
| \$0 to \$21,930 | 95 | 25 | 95 | 0 | 0 | 4 | 160 | 379 |
| \$21,931 to \$36,550 | 230 | 115 | 100 | 0 | 0 | 30 | 330 | 805 |
| \$36,551 to \$58,480 | 490 | 360 | 270 | 0 | 0 | 85 | 540 | 1,745 |
| \$58,481 to \$73,100 | 205 | 330 | 305 | 0 | 15 | 25 | 460 | 1,340 |
| Above \$73,100 | 805 | 2,410 | 2,135 | 20 | 105 | 235 | 1,875 | 7,585 |
| Total | 1,825 | 3,240 | 2,905 | 20 | 120 | 379 | 3,365 | 11,854 |
| Total | | | | | | | | |
| \$0 to \$21,930 | 355 | 435 | 275 | 0 | 15 | 74 | 615 | 1,769 |
| \$21,931 to \$36,550 | 360 | 450 | 235 | 0 | 10 | 40 | 855 | 1,950 |
| \$36,551 to \$58,480 | 620 | 760 | 535 | 15 | 4 | 120 | 1,400 | 3,454 |
| \$58,481 to \$73,100 | 275 | 720 | 575 | 10 | 40 | 50 | 930 | 2,600 |
| Above \$73,100 | 900 | 2,980 | 2,600 | 20 | 150 | 265 | 2,295 | 9,210 |
| Total | 2,510 | 5,345 | 4,220 | 45 | 219 | 549 | 6,095 | 18,983 |

In total, some 3,954 households face housing problems in the City of Carson. Of these, some 835 black renter households, 905 Asian renter households, and 1,640 Hispanic renter households face housing problems.

Table IV.28
Renter Households with Housing Problems by Income and Race

City of Carson
 2012–2016 HUD CHAS Data

| Income | Non-Hispanic by Race | | | | | | Hispanic (Any Race) | Total |
|------------------------------|----------------------|--------------|--------------|-----------------|------------------|------------|------------------------|--------------|
| | White | Black | Asian | American Indian | Pacific Islander | Other Race | | |
| With Housing Problems | | | | | | | | |
| \$0 to \$21,930 | 35 | 325 | 235 | 0 | 55 | 95 | 650 | 1,395 |
| \$21,931 to \$36,550 | 30 | 160 | 200 | 10 | 4 | 65 | 425 | 894 |
| \$36,551 to \$58,480 | 70 | 190 | 200 | 0 | 45 | 70 | 305 | 880 |
| \$58,481 to \$73,100 | 25 | 120 | 130 | 0 | 10 | 10 | 55 | 350 |
| Above \$73,100 | 25 | 40 | 140 | 15 | 10 | 0 | 205 | 435 |
| Total | 185 | 835 | 905 | 25 | 124 | 240 | 1,640 | 3,954 |
| Total | | | | | | | | |
| \$0 to \$21,930 | 94 | 360 | 335 | 0 | 55 | 110 | 680 | 1,634 |
| \$21,931 to \$36,550 | 50 | 160 | 240 | 30 | 19 | 75 | 515 | 1,089 |
| \$36,551 to \$58,480 | 110 | 270 | 315 | 0 | 49 | 95 | 435 | 1,274 |
| \$58,481 to \$73,100 | 40 | 124 | 245 | 0 | 10 | 40 | 165 | 624 |
| Above \$73,100 | 145 | 370 | 540 | 15 | 40 | 15 | 515 | 1,640 |
| Total | 439 | 1,284 | 1,675 | 45 | 173 | 335 | 2,310 | 6,261 |

Table IV.29
Percent of Renter Households with Housing Problems by Income and Race

City of Carson
 2012–2016 HUD CHAS Data

| Income | Non-Hispanic by Race | | | | | | Hispanic (Any Race) | Total |
|---------------------------------|----------------------|--------------|--------------|--------------------|---------------------|---------------|------------------------|--------------|
| | White | Black | Asian | American Indian | Pacific Islander | Other Race | | |
| With Housing Problems | | | | | | | | |
| \$0 to \$21,930 | 37.2% | 90.3% | 70.1% | 0% | 100.0% | 86.4% | 95.6% | 85.4% |
| \$21,931 to \$36,550 | 60.0% | 100.0% | 83.3% | 33.3% | 21.1% | 86.7% | 82.5% | 82.1% |
| \$36,551 to \$58,480 | 63.6% | 70.4% | 63.5% | 0% | 91.8% | 73.7% | 70.1% | 69.1% |
| \$58,481 to \$73,100 | 62.5% | 96.8% | 53.1% | 0% | 100.0% | 25.0% | 33.3% | 56.1% |
| Above \$73,100 | 17.2% | 10.8% | 25.9% | 100.0% | 25.0% | 0% | 39.8% | 26.5% |
| Total | 42.1% | 65.0% | 54.0% | 55.6% | 71.7% | 71.6% | 71.0% | 63.2% |
| Without Housing Problems | | | | | | | | |
| \$0 to \$21,930 | 58.5% | 9.7% | 16.4% | 0% | 0% | 13.6% | 4.4% | 11.6% |
| \$21,931 to \$36,550 | 40.0% | 0% | 16.7% | 66.7% | 78.9% | 13.3% | 17.5% | 17.9% |
| \$36,551 to \$58,480 | 36.4% | 29.6% | 36.5% | 0% | 8.2% | 26.3% | 29.9% | 30.9% |
| \$58,481 to \$73,100 | 37.5% | 3.2% | 46.9% | 0% | 0% | 75.0% | 66.7% | 43.9% |
| Above \$73,100 | 82.8% | 89.2% | 74.1% | 0% | 75.0% | 100.0% | 60.2% | 73.5% |
| Total | 56.9% | 35.0% | 43.3% | 44.4% | 28.3% | 28.4% | 29.0% | 36.1% |

Overall, there are 10,993 households with housing problems in Los Angeles County. This includes 2,930 black households, 2,210 Asian households, 50 American Indian, 208 Pacific Islander, and 400 “other” race households with housing problems. As for ethnicity, there are 4,360 Hispanic households with housing problems. This is shown in Table IV.33.

Table IV.30
Percent of Total Households with Housing Problems by Income and Race

City of Carson
 2012–2016 HUD CHAS Data

| Income | Non-Hispanic by Race | | | | | | Hispanic (Any Race) | Total |
|---------------------------------|----------------------|--------------|--------------|--------------------|---------------------|---------------|------------------------|--------------|
| | White | Black | Asian | American Indian | Pacific Islander | Other Race | | |
| With Housing Problems | | | | | | | | |
| \$0 to \$21,930 | 57.9% | 91.2% | 66.4% | 0% | 78.6% | 84.2% | 84.6% | 79.2% |
| \$21,931 to \$36,550 | 39.0% | 81.1% | 70.5% | 33.3% | 48.3% | 65.2% | 69.3% | 67.1% |
| \$36,551 to \$58,480 | 27.4% | 57.3% | 54.7% | 100.0% | 92.5% | 48.8% | 63.5% | 54.8% |
| \$58,481 to \$73,100 | 30.2% | 60.4% | 48.8% | 100.0% | 70.0% | 38.9% | 47.9% | 49.9% |
| Above \$73,100 | 11.5% | 18.2% | 19.3% | 42.9% | 28.9% | 10.7% | 22.2% | 19.0% |
| Total | 28.3% | 44.2% | 37.5% | 55.6% | 53.1% | 45.2% | 51.9% | 43.5% |
| Without Housing Problems | | | | | | | | |
| \$0 to \$21,930 | 33.4% | 7.5% | 24.6% | 0% | 0% | 10.3% | 14.7% | 16.7% |
| \$21,931 to \$36,550 | 61.0% | 18.9% | 29.5% | 66.7% | 51.7% | 34.8% | 30.7% | 32.9% |
| \$36,551 to \$58,480 | 72.6% | 42.7% | 45.3% | 0% | 7.5% | 51.2% | 36.5% | 45.2% |
| \$58,481 to \$73,100 | 69.8% | 39.6% | 51.2% | 0% | 30.0% | 61.1% | 52.1% | 50.1% |
| Above \$73,100 | 88.5% | 81.8% | 80.7% | 57.1% | 71.1% | 89.3% | 77.8% | 81.0% |
| Total | 70.4% | 55.6% | 61.6% | 44.4% | 43.1% | 53.6% | 48.0% | 55.9% |

| Table IV.31 Total Households with Housing Problems by Income and Race City of Carson 2012-2016 HUD CHAS Data | | | | | | | | |
|---|----------------------|--------------|--------------|-----------------|------------------|------------|------------------------|---------------|
| Income | Non-Hispanic by Race | | | | | | Hispanic (Any Race) | Total |
| | White | Black | Asian | American Indian | Pacific Islander | Other Race | | |
| With Housing Problems | | | | | | | | |
| \$0 to \$21,930 | 260 | 725 | 405 | 0 | 55 | 155 | 1,095 | 2,695 |
| \$21,931 to \$36,550 | 160 | 495 | 335 | 10 | 14 | 75 | 950 | 2,039 |
| \$36,551 to \$58,480 | 200 | 590 | 465 | 15 | 49 | 105 | 1,165 | 2,589 |
| \$58,481 to \$73,100 | 95 | 510 | 400 | 10 | 35 | 35 | 525 | 1,610 |
| Above \$73,100 | 120 | 610 | 605 | 15 | 55 | 30 | 625 | 2,060 |
| Total | 835 | 2,930 | 2,210 | 50 | 208 | 400 | 4,360 | 10,993 |
| Total | | | | | | | | |
| \$0 to \$21,930 | 449 | 795 | 610 | 0 | 70 | 184 | 1,295 | 3,403 |
| \$21,931 to \$36,550 | 410 | 610 | 475 | 30 | 29 | 115 | 1,370 | 3,039 |
| \$36,551 to \$58,480 | 730 | 1,030 | 850 | 15 | 53 | 215 | 1,835 | 4,728 |
| \$58,481 to \$73,100 | 315 | 844 | 820 | 10 | 50 | 90 | 1,095 | 3,224 |
| Above \$73,100 | 1,045 | 3,350 | 3,140 | 35 | 190 | 280 | 2,810 | 10,850 |
| Total | 2,949 | 6,629 | 5,895 | 90 | 392 | 884 | 8,405 | 25,244 |

These racial/ethnic groups were also disproportionately impacted by severe housing problems, as seen in Table IV.32. Severe housing problems include overcrowding at a rate of more than 1.5 persons per room and housing costs exceeding 50 percent of the household income. Some 1,420 black homeowner households face severe housing problems, as well as 1,335 Asian homeowner households, and 1,695 Hispanic homeowner households.

| Table IV.32 Percent of Homeowner Households with Severe Housing Problems by Income and Race City of Carson 2012-2016 HUD CHAS Data | | | | | | | | |
|---|----------------------|--------------|--------------|-----------------|------------------|--------------|------------------------|--------------|
| Income | Non-Hispanic by Race | | | | | | Hispanic (Any Race) | Total |
| | White | Black | Asian | American Indian | Pacific Islander | Other Race | | |
| With A Severe Housing Problem | | | | | | | | |
| \$0 to \$21,930 | 50.7% | 85.1% | 43.6% | 0% | 0% | 81.1% | 52.5% | 59.5% |
| \$21,931 to \$36,550 | 19.4% | 52.7% | 44.7% | 0% | 100.0% | 25.0% | 46.2% | 42.5% |
| \$36,551 to \$58,480 | 4.1% | 23.0% | 25.0% | 0% | 100.0% | 29.2% | 31.1% | 23.4% |
| \$58,481 to \$73,100 | 0% | 8.3% | 14.8% | 100.0% | 25.0% | 0% | 26.3% | 15.7% |
| Above \$73,100 | 2.2% | 4.4% | 9.2% | 0% | 2.7% | 11.3% | 13.1% | 7.9% |
| Total | 11.8% | 18.2 | 16.2% | 22.2% | 12.8% | 24.6% | 27.8% | 20.1% |
| Without A Severe Housing Problems | | | | | | | | |
| \$0 to \$21,930 | 39.4% | 12.6% | 52.7% | 0% | 0% | 5.4% | 45.9% | 35.4% |
| \$21,931 to \$36,550 | 80.6% | 47.3% | 55.3% | 0% | 0% | 75.0% | 53.8% | 57.5% |
| \$36,551 to \$58,480 | 95.9% | 77.0% | 75.0% | 100.0% | 0% | 70.8% | 68.9% | 76.6% |
| \$58,481 to \$73,100 | 100.0% | 91.7% | 85.2% | 0% | 75.0% | 100.0% | 73.7% | 84.3% |
| Above \$73,100 | 97.8% | 95.6% | 90.8% | 100.0% | 97.3% | 88.7% | 86.9% | 92.1% |
| Total | 86.8% | 81.6% | 83.6% | 77.8% | 80.3% | 73.6% | 72.0% | 79.4% |

Table IV.33
Percent of Renter Households with Severe Housing Problems by Income and Race

City of Carson
 2012–2016 HUD CHAS Data

| Income | Non-Hispanic by Race | | | | | | Hispanic (Any Race) | Total |
|--|----------------------|--------------|--------------|--------------------|---------------------|---------------|------------------------|--------------|
| | White | Black | Asian | American Indian | Pacific Islander | Other Race | | |
| With A Severe Housing Problem | | | | | | | | |
| \$0 to \$21,930 | 31.9% | 76.1% | 53.7% | 0% | 100.0% | 72.7% | 82.4% | 72.1% |
| \$21,931 to \$36,550 | 40.0% | 40.6% | 62.5% | 0% | 21.1% | 86.7% | 59.8% | 56.2% |
| \$36,551 to \$58,480 | 13.6% | 18.5% | 35.9% | 0% | 80.0% | 10.0% | 40.2% | 31.5% |
| \$58,481 to \$73,100 | 0% | 16.0% | 26.0% | 0% | 100.0% | 0% | 15.2% | 19.0% |
| Above \$73,100 | 17.2% | 10.8% | 25.9% | 100.0% | 25.0% | 0% | 28.2% | 22.9% |
| Total | 20.5% | 34.8% | 38.6% | 33.3% | 68.4% | 45.6% | 52.5% | 42.8% |
| Without A Severe Housing Problems | | | | | | | | |
| \$0 to \$21,930 | 63.8% | 23.9% | 32.8% | 0% | 0% | 27.3% | 17.6% | 24.9% |
| \$21,931 to \$36,550 | 60.0% | 59.4% | 37.5% | 100.0% | 78.9% | 13.3% | 40.2% | 43.8% |
| \$36,551 to \$58,480 | 86.4% | 81.5% | 64.1% | 0% | 20.0% | 90.0% | 59.8% | 68.5% |
| \$58,481 to \$73,100 | 100.0% | 84.0% | 74.0% | 0% | 0% | 100.0% | 84.8% | 81.0% |
| Above \$73,100 | 82.8% | 89.2% | 74.1% | 0% | 75.0% | 100.0% | 71.8% | 77.1% |
| Total | 78.6% | 65.2% | 58.8% | 66.7% | 68.4% | 54.4% | 47.5% | 56.4% |

Table IV.34
Percent of Total Households with Severe Housing Problems by Income and Race

City of Carson
 2012–2016 HUD CHAS Data

| Income | Non-Hispanic by Race | | | | | | Hispanic (Any Race) | Total |
|--|----------------------|--------------|--------------|--------------------|---------------------|---------------|------------------------|--------------|
| | White | Black | Asian | American Indian | Pacific Islander | Other Race | | |
| With A Severe Housing Problem | | | | | | | | |
| \$0 to \$21,930 | 46.8% | 81.0% | 49.2% | 0% | 78.6% | 76.1% | 68.2% | 65.6% |
| \$21,931 to \$36,550 | 22.0% | 49.6% | 53.7% | 0% | 48.3% | 65.2% | 51.3% | 47.4% |
| \$36,551 to \$58,480 | 5.5% | 21.8% | 29.1% | 0% | 81.5% | 20.5% | 33.2% | 25.6% |
| \$58,481 to \$73,100 | 0% | 9.4% | 18.2% | 100.0% | 40.0% | 0% | 24.7% | 16.4% |
| Above \$73,100 | 4.3% | 5.1% | 12.1% | 42.9% | 7.4% | 10.7% | 15.8% | 10.1% |
| Total | 13.1% | 21.4% | 22.6% | 27.8% | 37.5% | 32.6% | 34.6% | 25.8% |
| Without A Severe Housing Problems | | | | | | | | |
| \$0 to \$21,930 | 44.5% | 17.7% | 41.8% | 0% | 0% | 18.5% | 31.0% | 30.3% |
| \$21,931 to \$36,550 | 78.0% | 50.4% | 46.3% | 100.0% | 51.7% | 34.8% | 48.7% | 52.6% |
| \$36,551 to \$58,480 | 94.5% | 78.2% | 70.9% | 100.0% | 18.5% | 79.5% | 66.8% | 74.4% |
| \$58,481 to \$73,100 | 100.0% | 90.6% | 81.8% | 0% | 60.0% | 100.0% | 75.3% | 83.6% |
| Above \$73,100 | 95.7% | 94.9% | 87.9% | 57.1% | 92.6% | 89.3% | 84.2% | 89.9% |
| Total | 85.6% | 78.4% | 76.5% | 72.2% | 58.7% | 66.3% | 65.3% | 73.7% |

| Table IV.35 Total Households with Severe Housing Problems by Income and Race City of Carson 2012–2016 HUD CHAS Data | | | | | | | | |
|--|----------------------|--------------|--------------|-----------------|------------------|------------|---------------------|---------------|
| Income | Non-Hispanic by Race | | | | | | Hispanic (Any Race) | Total |
| | White | Black | Asian | American Indian | Pacific Islander | Other Race | | |
| With A Severe Housing Problem | | | | | | | | |
| \$0 to \$21,930 | 210 | 640 | 300 | 0 | 55 | 140 | 880 | 2,225 |
| \$21,931 to \$36,550 | 90 | 305 | 255 | 0 | 14 | 75 | 700 | 1,439 |
| \$36,551 to \$58,480 | 40 | 225 | 250 | 0 | 44 | 45 | 610 | 1,214 |
| \$58,481 to \$73,100 | 0 | 80 | 150 | 10 | 20 | 0 | 270 | 530 |
| Above \$73,100 | 45 | 170 | 380 | 15 | 14 | 30 | 445 | 1,099 |
| Total | 385 | 1,420 | 1,335 | 25 | 147 | 290 | 2,905 | 6,507 |
| Total | | | | | | | | |
| \$0 to \$21,930 | 449 | 790 | 610 | 0 | 70 | 184 | 1,290 | 3,393 |
| \$21,931 to \$36,550 | 410 | 615 | 475 | 30 | 29 | 115 | 1,365 | 3,039 |
| \$36,551 to \$58,480 | 725 | 1,030 | 860 | 15 | 54 | 220 | 1,835 | 4,739 |
| \$58,481 to \$73,100 | 315 | 850 | 825 | 10 | 50 | 90 | 1,095 | 3,235 |
| Above \$73,100 | 1,045 | 3,350 | 3,140 | 35 | 189 | 280 | 2,810 | 10,849 |
| Total | 2,944 | 6,635 | 5,910 | 90 | 392 | 889 | 8,395 | 25,255 |

As seen in Table IV.36, the most common housing problem tends to be housing cost burdens. More than 4,500 households have a cost burden, and 3,585 have a severe cost burden. Some 1,275 renter households are impacted by cost burdens, and 1,340 are impacted by severe cost burdens. On the other hand, some 3,225 owner-occupied households have cost burdens, and 2,245 have severe cost burdens.

There are a total of 3,225 owner-occupied and 1,275 renter-occupied households with a cost burden of greater than 30 percent and less than 50 percent. An additional 2,245 owner-occupied and 1,340 renter-occupied households had a cost burden greater than 50 percent of income. Overall there are 14,115 households without a housing problem.

| Table IV.36 | | | | | | |
|--|----------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------|--------------|
| Percent of Housing Problems by Income and Tenure | | | | | | |
| City of Carson | | | | | | |
| 2012–2016 HUD CHAS Data | | | | | | |
| Housing Problem | \$0 to \$21,930 | \$21,931 to \$36,550 | \$36,551 to \$58,480 | \$58,481 to \$73,100 | Above \$73,100 | Total |
| Owner-Occupied | | | | | | |
| Lacking complete plumbing or kitchen facilities | 0% | 0% | 27.3% | 0% | 28.6% | 18.7% |
| Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing) | 14.3% | 40.0% | 55.6% | 75.8% | 50.9% | 50.5% |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 45.8% | 28.8% | 63.8% | 76.5% | 65.0% | 58.0% |
| Housing cost burden greater than 50% of income (and none of the above problems) | 50.3% | 68.8% | 79.3% | 81.0% | 100.0% | 62.6% |
| Housing cost burden greater than 30% of income (and none of the above problems) | 53.2% | 52.5% | 65.0% | 79.2% | 93.8% | 71.7% |
| Zero/negative income (and none of the above problems) | 64.3% | 0% | 0% | 0% | 0% | 64.3% |
| Has none of the 4 housing problems | 66.7% | 80.9% | 81.6% | 82.7% | 86.2% | 84.0% |
| Total | 51.9% | 64.2% | 72.9% | 80.6% | 84.8% | 75.2% |
| Renter-Occupied | | | | | | |
| Lacking complete plumbing or kitchen facilities | 100.0% | 100.0% | 72.7% | 0% | 71.4% | 81.3% |
| Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing) | 85.7% | 60.0% | 44.4% | 24.2% | 49.1% | 49.5% |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 54.2% | 71.2% | 36.2% | 23.5% | 35.0% | 42.0% |
| Housing cost burden greater than 50% of income (and none of the above problems) | 49.7% | 31.2% | 20.7% | 19.0% | 0% | 37.4% |
| Housing cost burden greater than 30% of income (and none of the above problems) | 46.8% | 47.5% | 35.0% | 20.8% | 6.2% | 28.3% |
| Zero/negative income (and none of the above problems) | 35.7% | 0% | 0% | 0% | 0% | 35.7% |
| Has none of the 4 housing problems | 33.3% | 19.1% | 18.4% | 17.3% | 13.8% | 16.0% |
| Total | 48.1% | 35.8% | 27.1% | 19.4% | 15.2% | 24.8% |

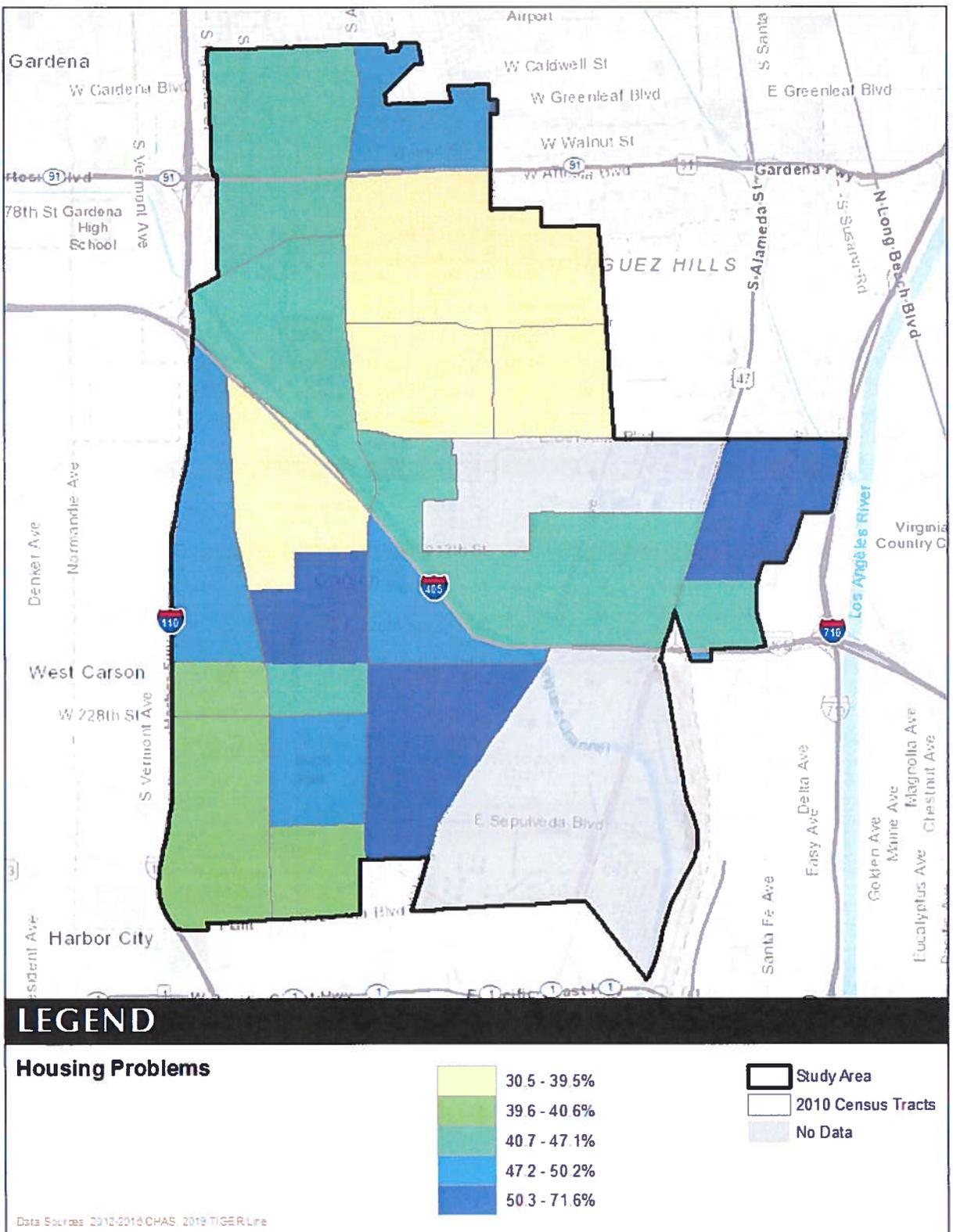
Table IV.37
Housing Problems by Income and Tenure
 City of Carson
 2012–2016 HUD CHAS Data

| Housing Problem | \$0 to \$21,930 | \$21,931 to \$36,550 | \$36,551 to \$58,480 | \$58,481 to \$73,100 | Above \$73,100 | Total |
|--|--------------------|-------------------------|-------------------------|-------------------------|-------------------|---------------|
| Owner-Occupied | | | | | | |
| Lacking complete plumbing or kitchen facilities | 0 | 0 | 15 | 0 | 10 | 25 |
| Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing) | 15 | 60 | 125 | 125 | 145 | 470 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 110 | 85 | 300 | 195 | 380 | 1,070 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 925 | 685 | 365 | 85 | 185 | 2,245 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 250 | 315 | 900 | 855 | 905 | 3,225 |
| Zero/negative income (and none of the above problems) | 90 | 0 | 0 | 0 | 0 | 90 |
| Has none of the 4 housing problems | 370 | 805 | 1,750 | 1,340 | 7,585 | 11,850 |
| Total | 1,760 | 1,950 | 3,455 | 2,600 | 9,210 | 18,975 |
| Renter-Occupied | | | | | | |
| Lacking complete plumbing or kitchen facilities | 40 | 4 | 40 | 0 | 25 | 109 |
| Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing) | 90 | 90 | 100 | 40 | 140 | 460 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 130 | 210 | 170 | 60 | 205 | 775 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 915 | 310 | 95 | 20 | 0 | 1,340 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 220 | 285 | 485 | 225 | 60 | 1,275 |
| Zero/negative income (and none of the above problems) | 50 | 0 | 0 | 0 | 0 | 50 |
| Has none of the 4 housing problems | 185 | 190 | 395 | 280 | 1,215 | 2,265 |
| Total | 1,630 | 1,089 | 1,285 | 625 | 1,645 | 6,274 |
| Total | | | | | | |
| Lacking complete plumbing or kitchen facilities | 40 | 4 | 55 | 0 | 35 | 134 |
| Severely Overcrowded with > 1.51 people per room (and complete kitchen and plumbing) | 105 | 150 | 225 | 165 | 285 | 930 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 240 | 295 | 470 | 255 | 585 | 1,845 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 1,840 | 995 | 460 | 105 | 185 | 3,585 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 470 | 600 | 1,385 | 1,080 | 965 | 4,500 |
| Zero/negative income (and none of the above problems) | 140 | 0 | 0 | 0 | 0 | 140 |
| Has none of the 4 housing problems | 555 | 995 | 2,145 | 1,620 | 8,800 | 14,115 |
| Total | 3,390 | 3,039 | 4,740 | 3,225 | 10,855 | 25,249 |

Geographic Distribution of Housing Problems

Map IV.10 shows the distribution of housing problems in Carson. Housing problems were more prominent in the southern and central parts of the City, where over half of households experienced housing problems. By contrast, less than 40 percent of households in the areas denoted by the yellow color experienced housing problems.

Map IV.10
Housing Problems
 City of Carson
 HUD AFFH Database



ACCESS TO MORTGAGE FINANCE SERVICES

Congress enacted the Home Mortgage Disclosure Act (HMDA) in 1975, permanently authorizing the law in 1988¹¹. The Act requires both depository and non-depository lenders to collect and publicly disclose information about housing-related applications and loans. Under the HMDA, financial institutions are required to report the race, ethnicity, sex, loan amount, and income of mortgage applicants and borrowers by Census tract. Institutions must meet a set of reporting criteria. For depository institutions, these are as follows:

1. The institution must be a bank, credit union, or savings association;
2. The total assets must exceed the coverage threshold;¹²
3. The institution must have had a home or branch office in a Metropolitan Statistical Area (MSA);
4. The institution must have originated or refinanced at least one home purchase loan secured by a first lien on a one- to four-family dwelling;
5. The institution must be federally insured or regulated; and
6. The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac.

For other institutions, including non-depository institutions, the reporting criteria are:

1. The institution must be a for-profit organization;
2. The institution's home purchase loan originations must equal or exceed 10 percent of the institution's total loan originations, or more than \$25 million;
3. The institution must have had a home or branch office in an MSA or have received applications for, originated, or purchased five or more home purchase loans, home improvement loans, or refinancing on property located in an MSA in the preceding calendar year; and
4. The institution must have assets exceeding \$10 million or have originated 100 or more home purchases in the preceding calendar year.

In addition to reporting race and ethnicity data for loan applicants, the HMDA reporting requirements were modified in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans;
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and
3. Presence of high-annual percentage rate loans (HALs), defined as more than three percentage points for purchases when contrasted with comparable treasury instruments or five percentage points for refinance loans.

For the purposes of this analysis, these flagged originations will be termed predatory, or at least predatory in nature. Overall, the data contained within the HMDA reporting guidelines represent the

¹¹ Prior to that year, Congress had to periodically reauthorize the law.

¹² Each December, the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year based on changes in the Consumer Price Index for Urban Wage Earners and Clerical Workers.

best and most complete set of information on home loan applications. This report includes HMDA data from 2008 through 2018, the most recent year for which these data are available.

Banks and other lending institutions handled 40,764 home purchase loans and loan applications in the City from 2008 through 2018. As shown in Table IV.38, a majority of these loans, 10,319, were home purchase loans. In 2018, some 1,828 out of 2,947 were refinancing loans.

Table IV.38
Purpose of Loan by Year

City of Carson
2008–2018 HMDA Data

| Purpose | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
|------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|
| Home Purchase | 830 | 1,071 | 962 | 860 | 1,173 | 971 | 824 | 981 | 1,032 | 981 | 634 | 10,319 |
| Home Improvement | 337 | 151 | 92 | 91 | 142 | 134 | 178 | 202 | 304 | 325 | 247 | 2,203 |
| Refinancing | 2,249 | 2,015 | 1,745 | 1,672 | 3,389 | 3,077 | 2,089 | 3,082 | 3,935 | 2,923 | 1,828 | 28,004 |
| Total | 3,416 | 3,237 | 2,799 | 2,623 | 4,704 | 4,182 | 3,091 | 4,265 | 5,271 | 4,229 | 2,947 | 40,764 |

Table IV.39 shows the occupancy status for loan applicants. It is these home purchase loans, and specifically the “owner-occupied” home purchase loans, that will be the focus of the following discussion, as the outcomes of owner-occupied home purchase applications provide the most direct index of the ability of prospective homeowners to choose where they will live. Around 92.6 percent of home-purchase loan applications were submitted by those who intended to live in the home that they purchased.

Table IV.39
Occupancy Status for Applications

City of Carson
2008–2018 HMDA Data

| Status | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
|--------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|
| Owner-Occupied | 3,227 | 3,120 | 2,652 | 2,414 | 4,295 | 3,767 | 2,804 | 3,947 | 4,908 | 3,899 | 2,734 | 37,767 |
| Not Owner-Occupied | 187 | 115 | 146 | 207 | 406 | 399 | 285 | 315 | 355 | 320 | 25 | 2,760 |
| Not Applicable | 2 | 2 | 1 | 2 | 3 | 16 | 2 | 3 | 8 | 10 | 188 | 237 |
| Total | 3,416 | 3,237 | 2,799 | 2,623 | 4,704 | 4,182 | 3,091 | 4,265 | 5,271 | 4,229 | 2,947 | 40,764 |

Owner-occupied home purchase loan applications by loan types are shown in Table IV.40. Between 2008 and 2018, some 45.5 percent of home loan purchases were conventional loans, 49.2 percent were FHA insured, and 5.2 percent were VA guaranteed.

Table IV.40
Owner-Occupied Home Purchase Loan Applications by Loan Type

City of Carson
2008–2018 HMDA Data

| Loan Type | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
|--|------------|--------------|------------|------------|--------------|------------|------------|------------|------------|------------|------------|--------------|
| Conventional | 474 | 348 | 282 | 269 | 399 | 420 | 402 | 441 | 515 | 480 | 352 | 4,382 |
| FHA - Insured | 295 | 662 | 611 | 505 | 626 | 424 | 281 | 417 | 381 | 354 | 179 | 4,735 |
| VA - Guaranteed | 10 | 17 | 37 | 27 | 47 | 53 | 67 | 66 | 75 | 69 | 37 | 505 |
| Rural Housing Service or Farm Service Agency | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 779 | 1,027 | 930 | 801 | 1,072 | 897 | 750 | 924 | 971 | 903 | 568 | 9,622 |

Denial Rates

After the owner-occupied home purchase loan application is submitted, the applicant receives one of the following status designations:

- “Originated,” which indicates that the loan was made by the lending institution;
- “Approved but not accepted,” which notes loans approved by the lender but not accepted by the applicant;
- “Application denied by financial institution,” which defines a situation wherein the loan application failed;
- “Application withdrawn by applicant,” which means that the applicant closed the application process;
- “File closed for incompleteness” which indicates the loan application process was closed by the institution due to incomplete information; or
- “Loan purchased by the institution,” which means that the previously originated loan was purchased on the secondary market.

As shown in Table IV.41, just over 4,558 home purchase loan applications were originated over the 2008-2018 period, and 1,032 were denied.

Table IV.41
Loan Applications by Action Taken

City of Carson
2008–2018 HMDA Data

| Action | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
|---------------------------------------|------------|--------------|------------|------------|--------------|------------|------------|------------|------------|------------|------------|--------------|
| Loan Originated | 282 | 405 | 404 | 336 | 470 | 438 | 376 | 494 | 538 | 494 | 321 | 4,558 |
| Application Approved but not Accepted | 58 | 53 | 56 | 36 | 57 | 45 | 22 | 21 | 31 | 37 | 25 | 441 |
| Application Denied | 169 | 107 | 95 | 90 | 109 | 91 | 73 | 98 | 77 | 67 | 56 | 1,032 |
| Application Withdrawn by Applicant | 76 | 76 | 73 | 65 | 102 | 88 | 74 | 76 | 96 | 76 | 65 | 867 |
| File Closed for Incompleteness | 27 | 20 | 20 | 16 | 15 | 20 | 22 | 18 | 21 | 23 | 20 | 222 |
| Loan Purchased by the Institution | 167 | 361 | 281 | 258 | 319 | 215 | 182 | 217 | 207 | 206 | 81 | 2,494 |
| Preapproval Request Denied | 0 | 5 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 7 |
| Preapproval Approved but not Accepted | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| Total | 779 | 1,027 | 930 | 801 | 1,072 | 897 | 750 | 924 | 971 | 903 | 568 | 9,622 |

The most common reasons cited in the decision to deny one of these loan applications related to the debt-to-income ratio of the prospective homeowner, as shown in Table IV.42. Credit history and collateral were also commonly given as reasons to deny home purchase loans.

Table IV.42
Loan Applications by Reason for Denial

City of Carson
2008–2018 HMDA Data

| Denial Reason | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
|-------------------------------|------------|------------|-----------|-----------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-------------|
| Debt-to-Income Ratio | 32 | 30 | 27 | 25 | 21 | 20 | 24 | 25 | 20 | 17 | 25 | 266 |
| Employment History | 6 | 2 | 2 | 1 | 1 | 1 | 1 | 4 | 2 | 0 | 0 | 20 |
| Credit History | 19 | 13 | 6 | 8 | 19 | 9 | 16 | 10 | 6 | 3 | 6 | 115 |
| Collateral | 22 | 15 | 14 | 15 | 22 | 24 | 12 | 11 | 7 | 8 | 7 | 157 |
| Insufficient Cash | 14 | 5 | 3 | 3 | 1 | 3 | 1 | 2 | 1 | 3 | 2 | 38 |
| Unverifiable Information | 11 | 7 | 3 | 6 | 3 | 4 | 1 | 8 | 3 | 3 | 0 | 49 |
| Credit Application Incomplete | 11 | 10 | 8 | 10 | 20 | 8 | 4 | 2 | 6 | 4 | 11 | 94 |
| Mortgage Insurance Denied | 2 | 2 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 |
| Other | 27 | 15 | 15 | 11 | 7 | 11 | 7 | 12 | 7 | 5 | 5 | 122 |
| Missing | 25 | 8 | 15 | 11 | 15 | 11 | 7 | 24 | 25 | 24 | 0 | 165 |
| Total | 169 | 107 | 95 | 90 | 109 | 91 | 73 | 98 | 77 | 67 | 56 | 1032 |

Denial rates were observed to differ by race and ethnicity, as shown in Table IV.43. Black applicants were denied at an average rate of 23.1 percent, compared to the 15.8 percent for white applicants. American Indian applicants were denied at a rate of 26.7 percent, Asian applicants at a rate of 16.9 percent, and Pacific Islander applicants at a rate of 21.8 percent.

Table IV.43
Denial Rates by Race/Ethnicity of Applicant
City of Carson
2004–2017 HMDA Data

| Race/Ethnicity | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Average |
|------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| American Indian | 33.3% | 100.0% | 0.0% | 83.3% | 0.0% | % | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 26.7% |
| Asian | 35.2% | 20.9% | 16.2% | 18.5% | 20.9% | 13.2% | 14.8% | 16.6% | 10.5% | 10.1% | 16.2% | 16.9% |
| Black | 45.4% | 25.5% | 12.6% | 26.1% | 25.7% | 27.0% | 19.2% | 20.1% | 19.9% | 13.8% | 17.3% | 23.1% |
| Pacific Islander | 47.6% | 26.7% | 17.4% | 5.6% | 28.6% | 26.3% | 11.1% | 9.1% | 14.3% | 25.0% | 0.0% | 21.8% |
| White | 33.1% | 19.3% | 22.6% | 18.5% | 14.5% | 14.6% | 16.0% | 12.1% | 6.6% | 10.1% | 11.3% | 15.8% |
| Not Available | 30.2% | 16.1% | 22.6% | 24.0% | 17.5% | 21.3% | 18.2% | 27.9% | 23.7% | 14.5% | 15.8% | 20.9% |
| Not Applicable | % | % | % | % | % | % | 0.0% | % | % | 0.0% | % | 0.0% |
| Average | 37.5% | 20.9% | 19.0% | 21.1% | 18.8% | 17.2% | 16.3% | 16.6% | 12.5% | 11.9% | 14.9% | 18.5% |
| Hispanic | 31.2% | 18.5% | 22.6% | 23.1% | 16.0% | 15.2% | 15.0% | 13.3% | 7.5% | 10.4% | 12.2% | 16.6% |
| Non-Hispanic | 39.7% | 22.3% | 16.5% | 20.2% | 20.8% | 17.9% | 17.3% | 16.4% | 12.6% | 12.0% | 13.7% | 18.7% |

There were also variations in denial rates by gender. As shown in Table IV.44, the denial rate for prospective female homeowners was 19.9 percent, more than two percentage points higher than the denial rate for male applicants. Between 2008 and 2018, denial rates for female applicants were not consistently above denial rates for males.

Table IV.44
Denial Rates by Gender of Applicant
City of Carson
2008–2018 HMDA Data

| Year | Male | Female | Not Available | Not Applicable | Average |
|----------------|--------------|--------------|---------------|----------------|--------------|
| 2008 | 35.2% | 39.9% | 47.1% | % | 37.5% |
| 2009 | 18.6% | 25.8% | 23.5% | % | 20.9% |
| 2010 | 17.6% | 21.1% | 22.2% | % | 19.0% |
| 2011 | 19.3% | 22.2% | 35.3% | % | 21.1% |
| 2012 | 18.5% | 19.2% | 21.1% | % | 18.8% |
| 2013 | 17.0% | 17.2% | 20.0% | % | 17.2% |
| 2014 | 18.3% | 11.9% | 15.4% | 0.0% | 16.3% |
| 2015 | 15.0% | 18.4% | 26.1% | % | 16.6% |
| 2016 | 10.6% | 13.8% | 27.3% | % | 12.5% |
| 2017 | 10.6% | 12.9% | 20.0% | % | 11.9% |
| 2018 | 14.7% | 16.7% | 7.7% | % | 14.9% |
| Average | 17.4% | 19.9% | 23.6% | 0.0% | 18.5% |

Predatory Lending

In addition to modifications implemented in 2004 to correctly document loan applicants' race and ethnicity, the HMDA reporting requirements were changed in response to the Predatory Lending Consumer Protection Act of 2002 as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans;
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans); and
3. Presence of high annual percentage rate (APR) loans (HALs), defined as more than three percentage points higher than comparable treasury rates for home purchase loans, or five percentage points higher for refinance loans.

As noted previously, home loans are designated as "high-annual percentage rate" loans (HALs) where the annual percentage rate on the loan exceeds that of comparable treasury instruments by at least three percentage points. As shown in Table IV.45, some 70 home purchase loans issued in 2008 and after, or 1.5 percent of all owner-occupied home purchase loans issued in the City, carried high annual percentage rates. The rate of HALs in 2008 was 13.1 percent, however, but fell dramatically to 0.0 percent in 2013.

Table IV.45
Originated Owner-Occupied Loans by HAL Status
 City of Carson
 2008–2018 HMDA Data

| Loan Type | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
|--------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|--------------|
| HAL | 37 | 24 | 0 | 3 | 1 | 0 | 1 | 1 | 1 | 1 | 1 | 70 |
| Other | 245 | 381 | 404 | 333 | 469 | 438 | 375 | 493 | 537 | 493 | 320 | 4488 |
| Total | 282 | 405 | 404 | 336 | 470 | 438 | 376 | 494 | 538 | 494 | 321 | 4,558 |
| Percent HAL | 13.1% | 5.9% | 0.0% | 0.9% | 0.2% | 0.0% | 0.3% | 0.2% | 0.2% | 0.2% | 0.3% | 1.5% |

F. PUBLICLY SUPPORTED HOUSING ANALYSIS

The only publicly supported housing units in the City of Carson area Housing Choice Vouchers, which account for 333 units in the City.

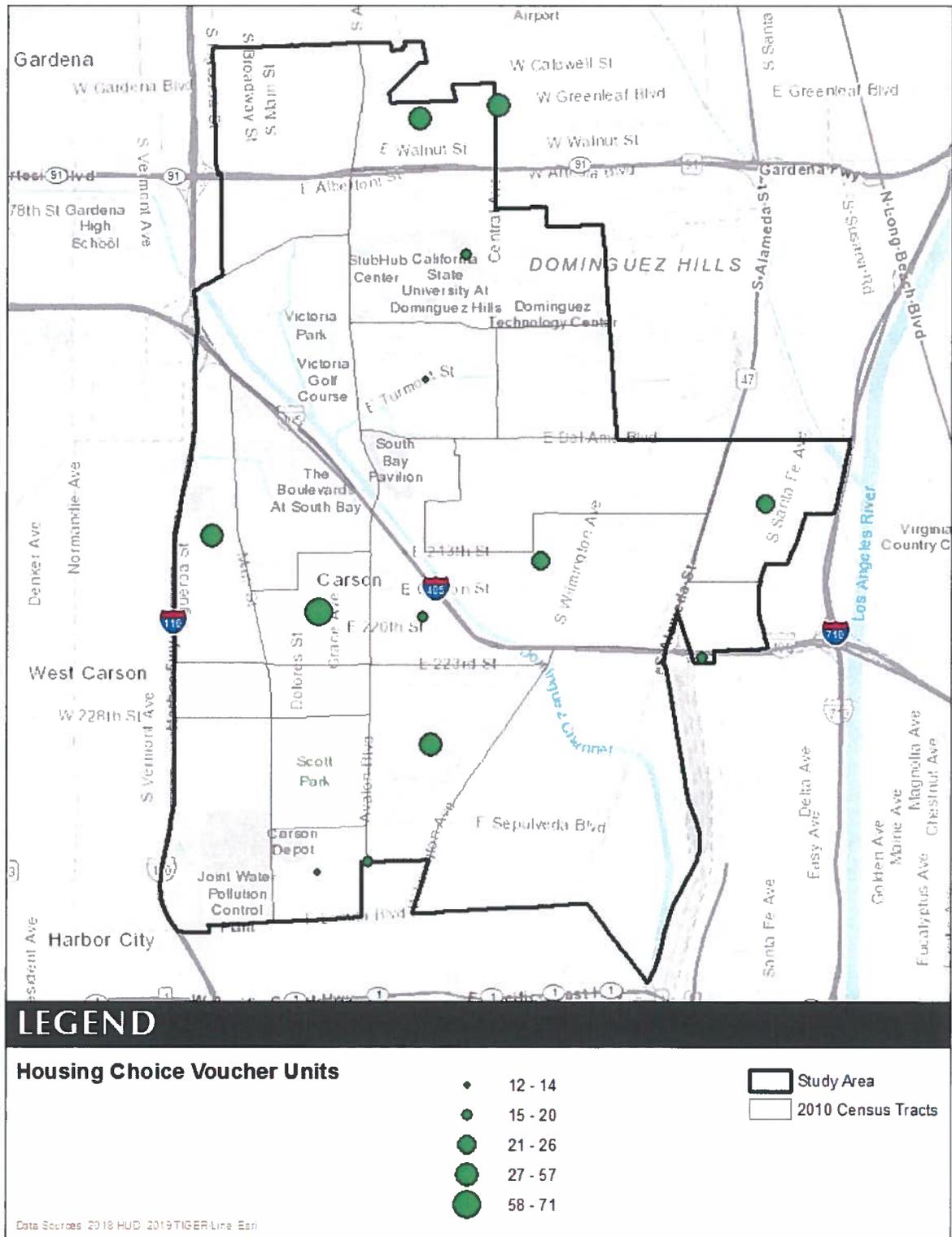
| Table IV.46 Residents with Disabilities by Subsidized Housing Type City of Carson HUD AFFH Raw Database | | |
|--|--------------------|-----------------------------|
| Program | Total Units | Total Disabled Units |
| Public Housing | | |
| Project Based Section 8 | | |
| Other HUD Multifamily | | |
| Housing Choice Vouchers | 333 | 82 |
| Total | 333 | 82 |

Map IV.8 shows housing choice vouchers in the City. (Updated information from the Housing Authority of the County of Los Angeles indicates 272 Housing Choice Vouchers in use in Carson as of February 2020, of which 142 are being utilized by disabled residents, but as noted, Table IV.46 and Map IV.8 are based on HUD's AFFH database.)

Disparities in Access to Opportunity

The locations of publicly supported housing units are spread fairly evenly throughout the city, as shown in Map IV.8 on the following page. .

Map IV.8
Housing Choice Voucher Units
 City of Carson
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



G. DISABILITY AND ACCESS ANALYSIS

Section 504 of the Rehabilitation Act of 1973 prohibits discrimination based on disability in any program or activity receiving federal assistance.¹³ Title II of the Americans with Disabilities Act of 1990 prohibits discrimination based on disability by public entities. HUD enforces the housing-related activities of public entities, including public housing, housing assistance, and housing referrals.¹⁴

Persons with Disabilities

Disability by age in Carson, as estimated by the 2017 ACS, is shown in Table IV.47. The disability rate for females was 12.8 percent, compared to 10.3 percent for males. The disability rate grew precipitously higher with age, with 56.6 percent of those over 75 experiencing a disability.

| Age | Male | | Female | | Total | |
|--------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|
| | Disabled Population | Disability Rate | Disabled Population | Disability Rate | Disabled Population | Disability Rate |
| Under 5 | 0 | 0% | 0 | 0% | 0 | 0% |
| 5 to 17 | 331 | 4.4% | 244 | 3.6% | 575 | 4.0% |
| 18 to 34 | 397 | 3.6% | 468 | 4.0% | 865 | 3.8% |
| 35 to 64 | 1,752 | 10.2% | 1,793 | 9.7% | 3,545 | 10.0% |
| 65 to 74 | 817 | 25.1% | 1,005 | 21.9% | 1,822 | 23.3% |
| 75 or Older | 1,313 | 49.1% | 2,599 | 61.2% | 3,912 | 56.6% |
| Total | 4,610 | 10.3% | 6,109 | 12.8% | 10,719 | 11.6% |

The number of disabilities by type, as estimated by the 2017 ACS, is shown in Table IV.48. Some 6.9 percent of persons in Carson have an ambulatory disability, 6.2 percent have an independent living disability, and 3.0 percent have a self-care disability.

| Disability Type | Population with Disability | Percent with Disability |
|-------------------------------|----------------------------|-------------------------|
| Hearing disability | 3,050 | 3.3% |
| Vision disability | 1,988 | 2.1% |
| Cognitive disability | 4,021 | 4.6% |
| Ambulatory disability | 6,050 | 6.9% |
| Self-Care disability | 2,612 | 3.0% |
| Independent living disability | 4,558 | 6.2% |

¹³ 29 U.S.C. §§794

¹⁴ 42 U.S.C. §§ 12131 – 12165

Housing Accessibility

Accessible housing units are located throughout the City. However, many newer housing units are located outside city center areas. These newer housing units are more likely to have the mandatory minimum accessibility features.

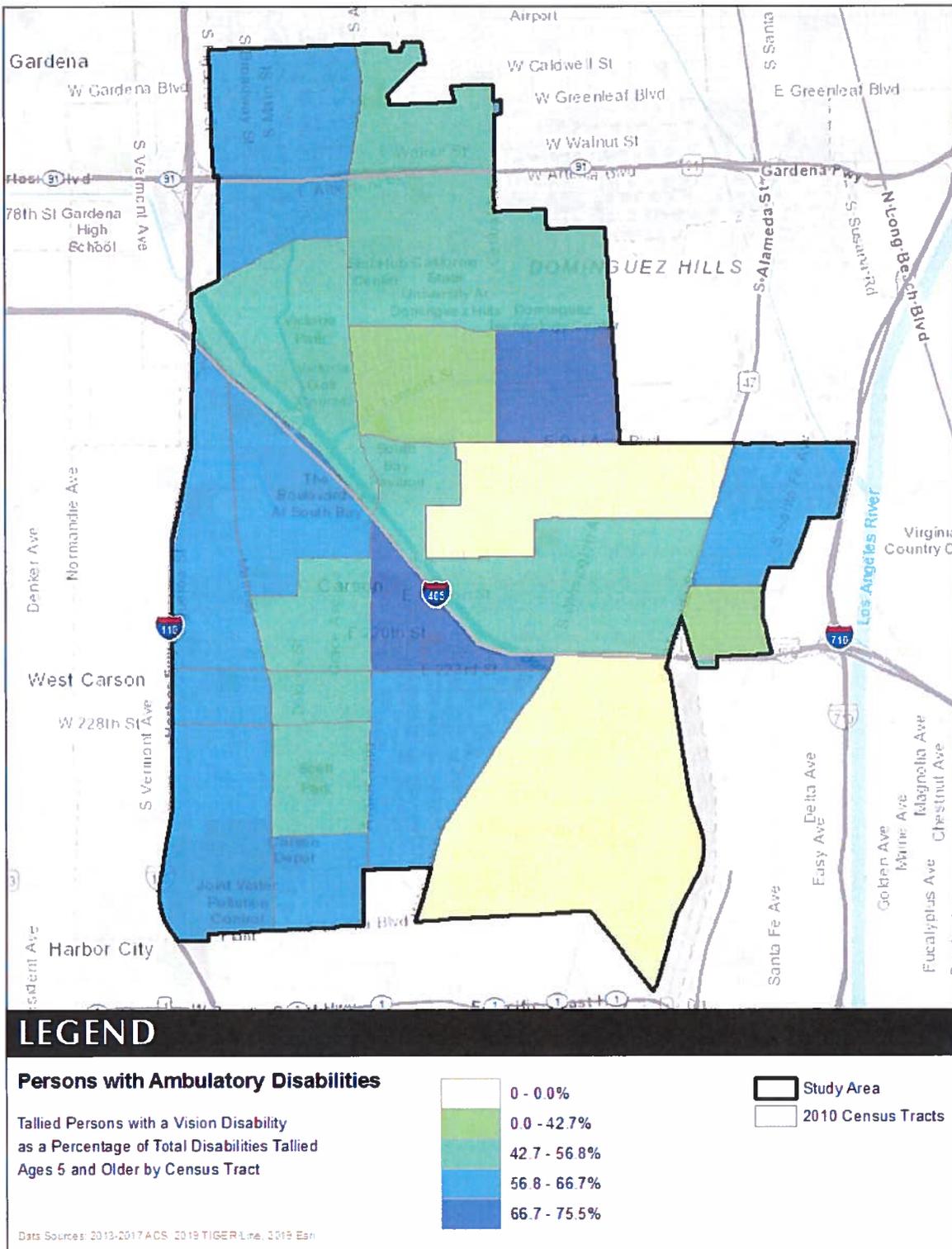
Some 24.6 percent of publicly supported housing units, according to HUD’s AFFH database, are accessible. This exceeds the rate of disability for the general population in the City of Carson.

| Table IV.49 Residents with Disabilities by Subsidized Housing Type City of Carson HUD AFFH Raw Database | | |
|--|--------------------|-----------------------------|
| Program | Total Units | Total Disabled Units |
| Public Housing | | |
| Project Based Section 8 | | |
| Other HUD Multifamily | | |
| Housing Choice Vouchers | 333 | 82 |
| Total | 333 | 82 |

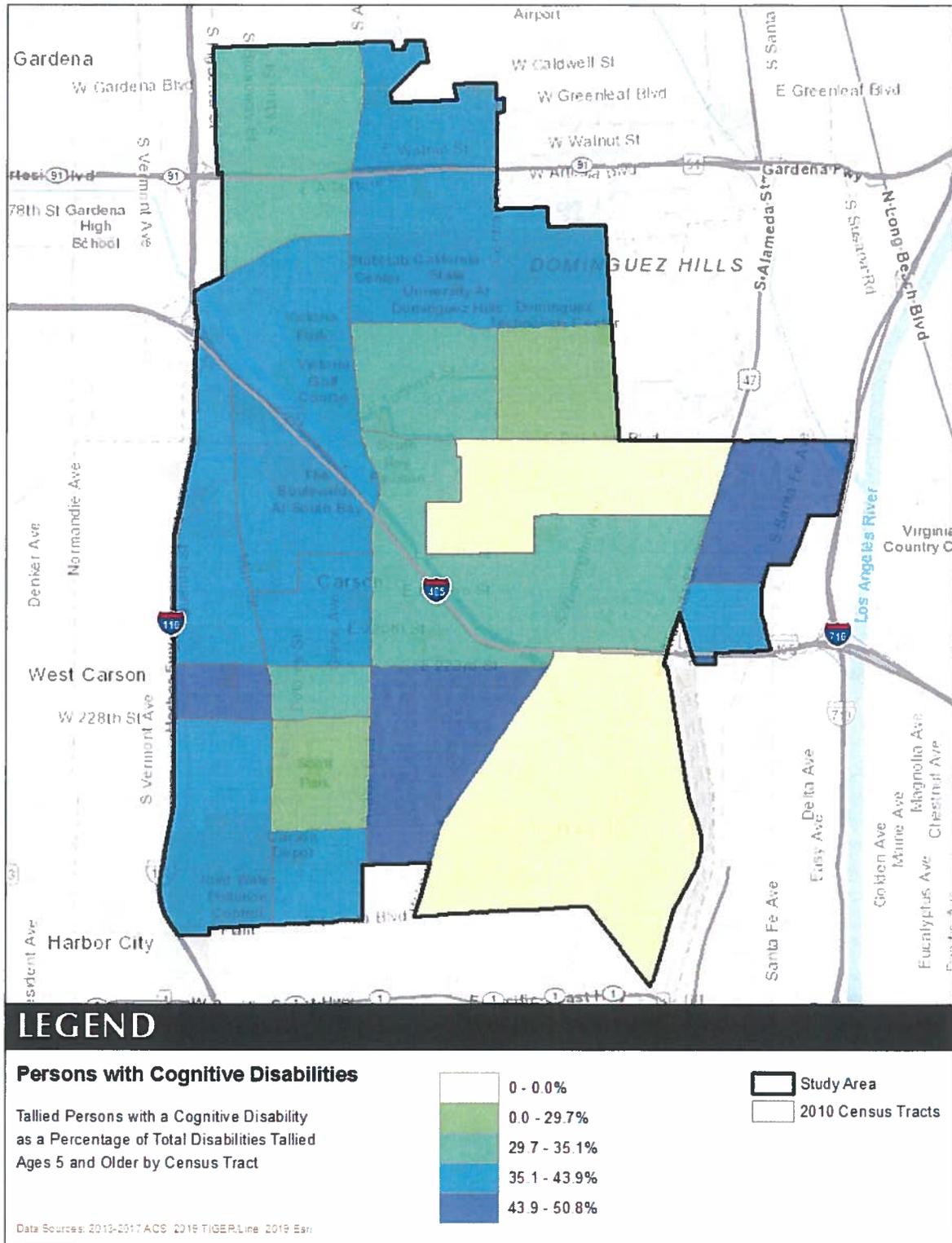
(As was noted earlier, updated information from the Housing Authority of the County of Los Angeles indicates 272 Housing Choice Vouchers in use in Carson as of February 2020, of which 142 are being utilized by disabled residents, however, Table IV.49 is based on HUD’s AFFH database.)

The maps on the following pages show the distribution of households with various disabilities. There does not appear to be a concentration of households by disability type in any one area of the City of Carson.

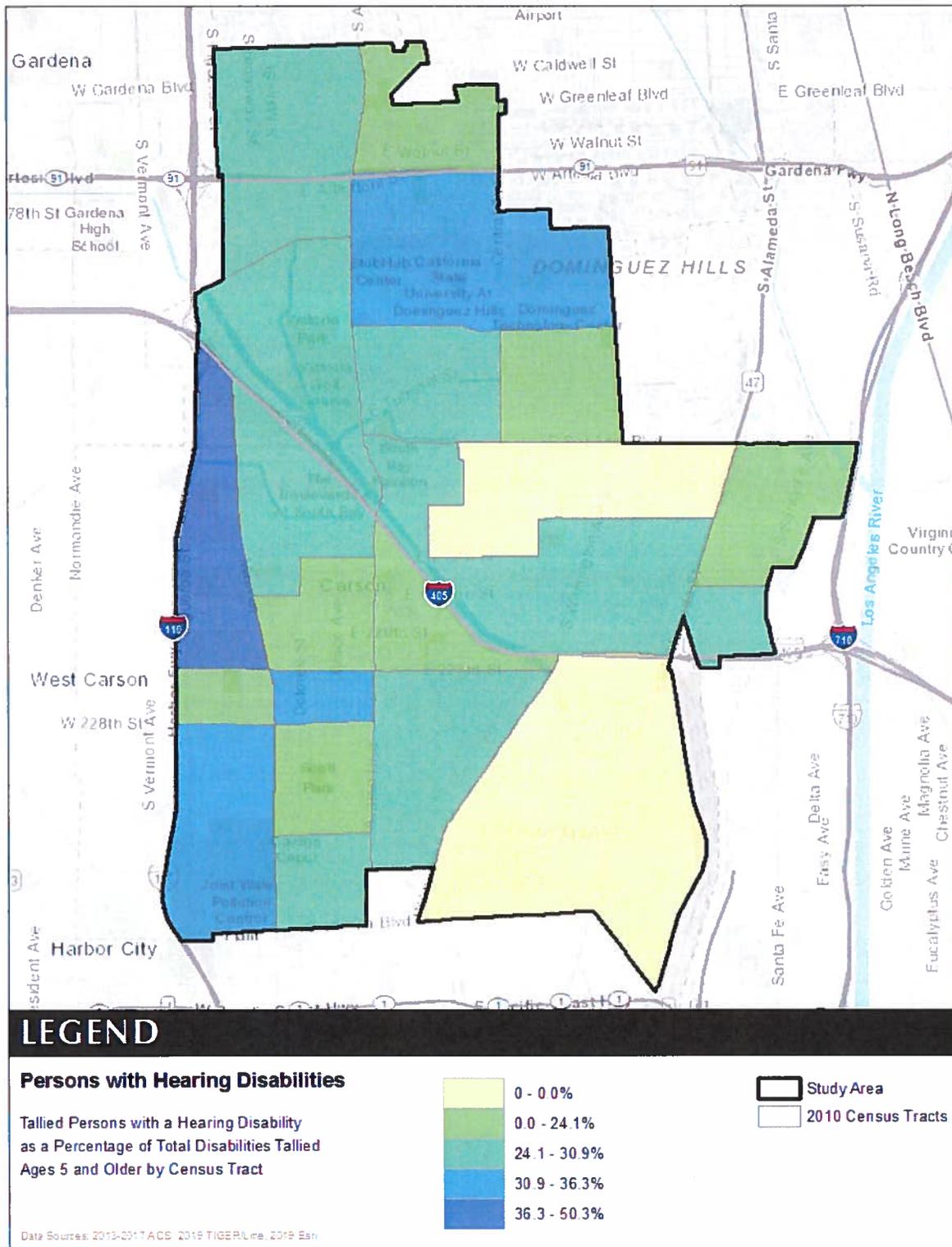
Map IV.9
Persons with Ambulatory Disabilities
 City of Carson
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



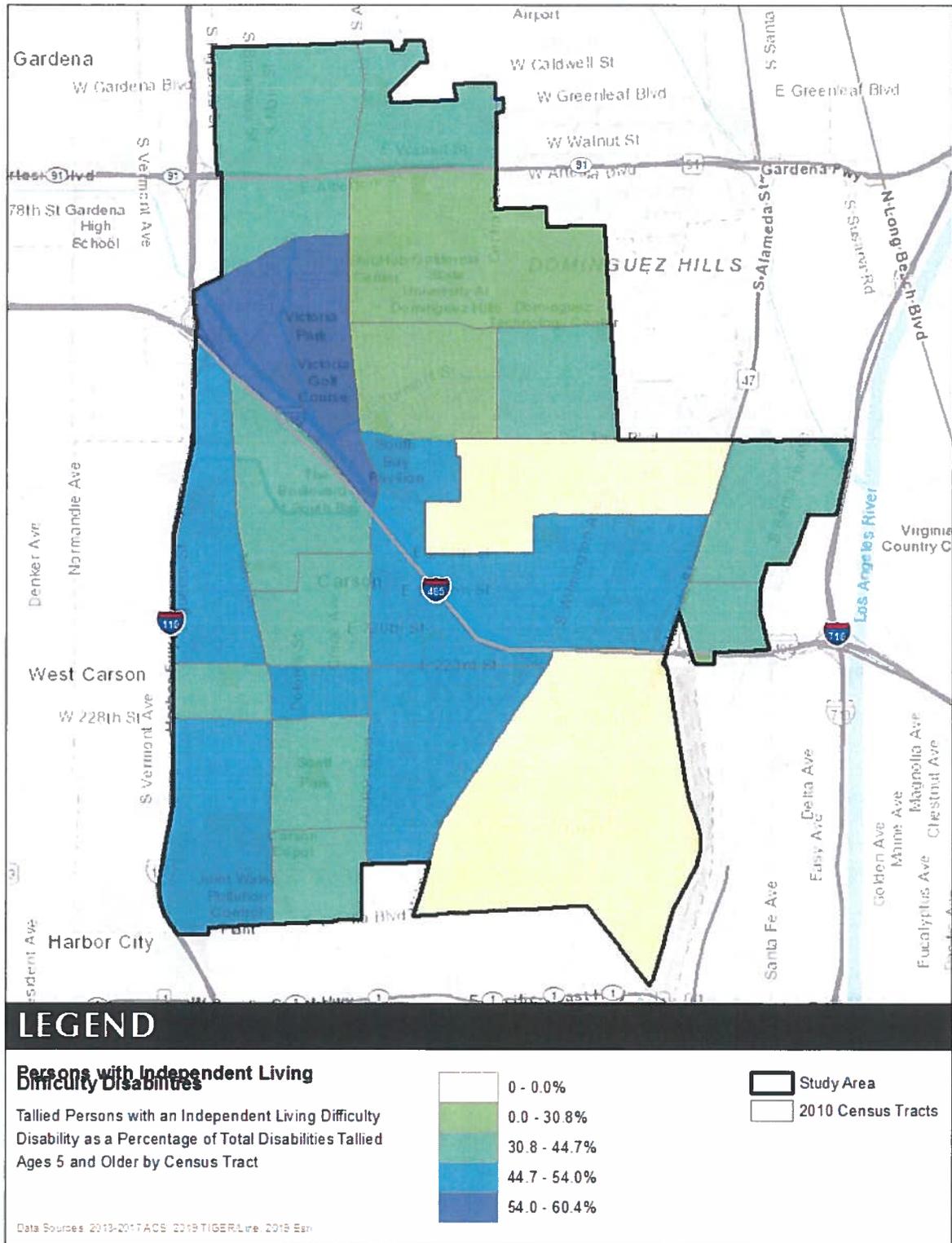
Map IV.10
Persons with Cognitive Disabilities
 City of Carson
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



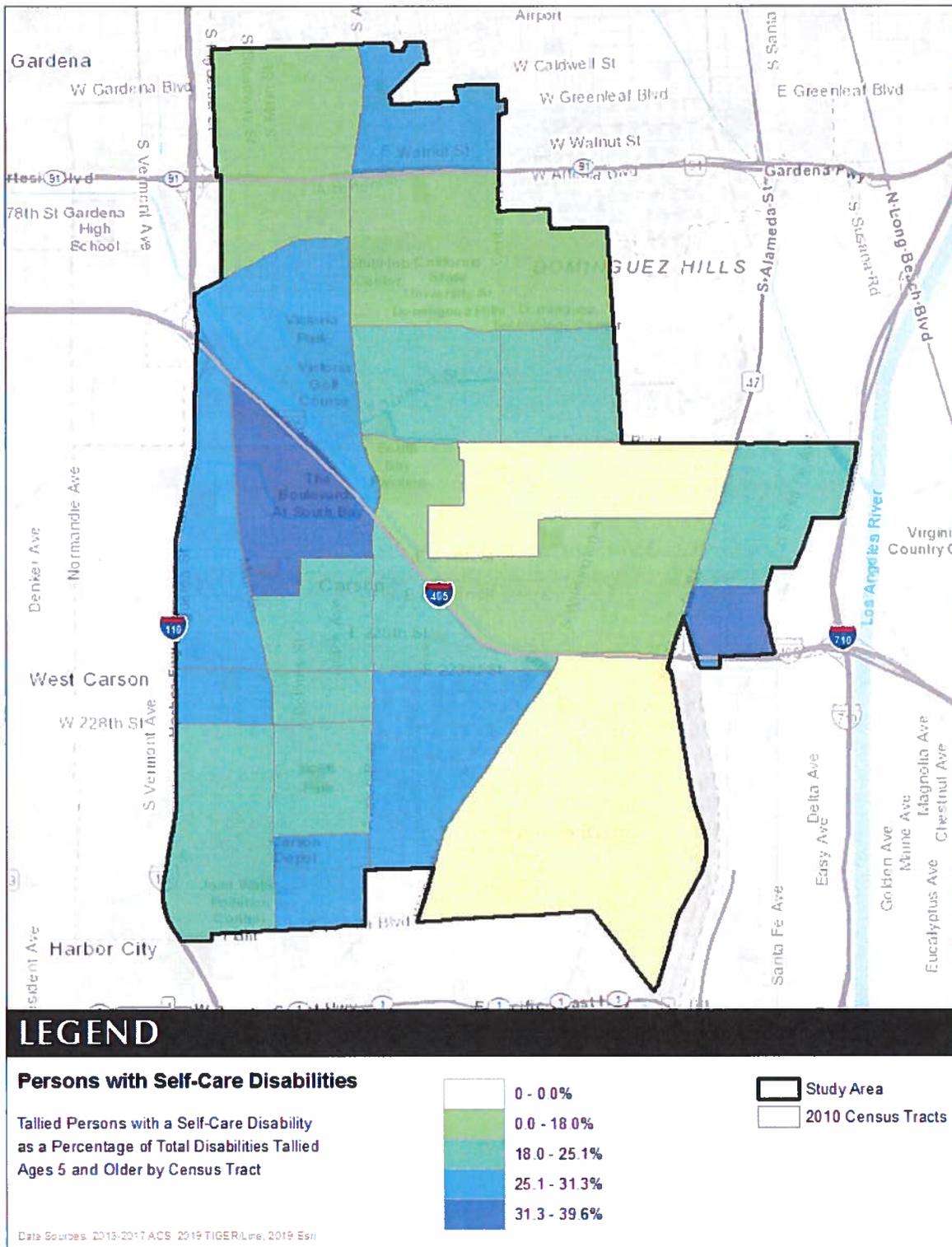
Map IV.11
Persons with Hearing Disabilities
 City of Carson
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



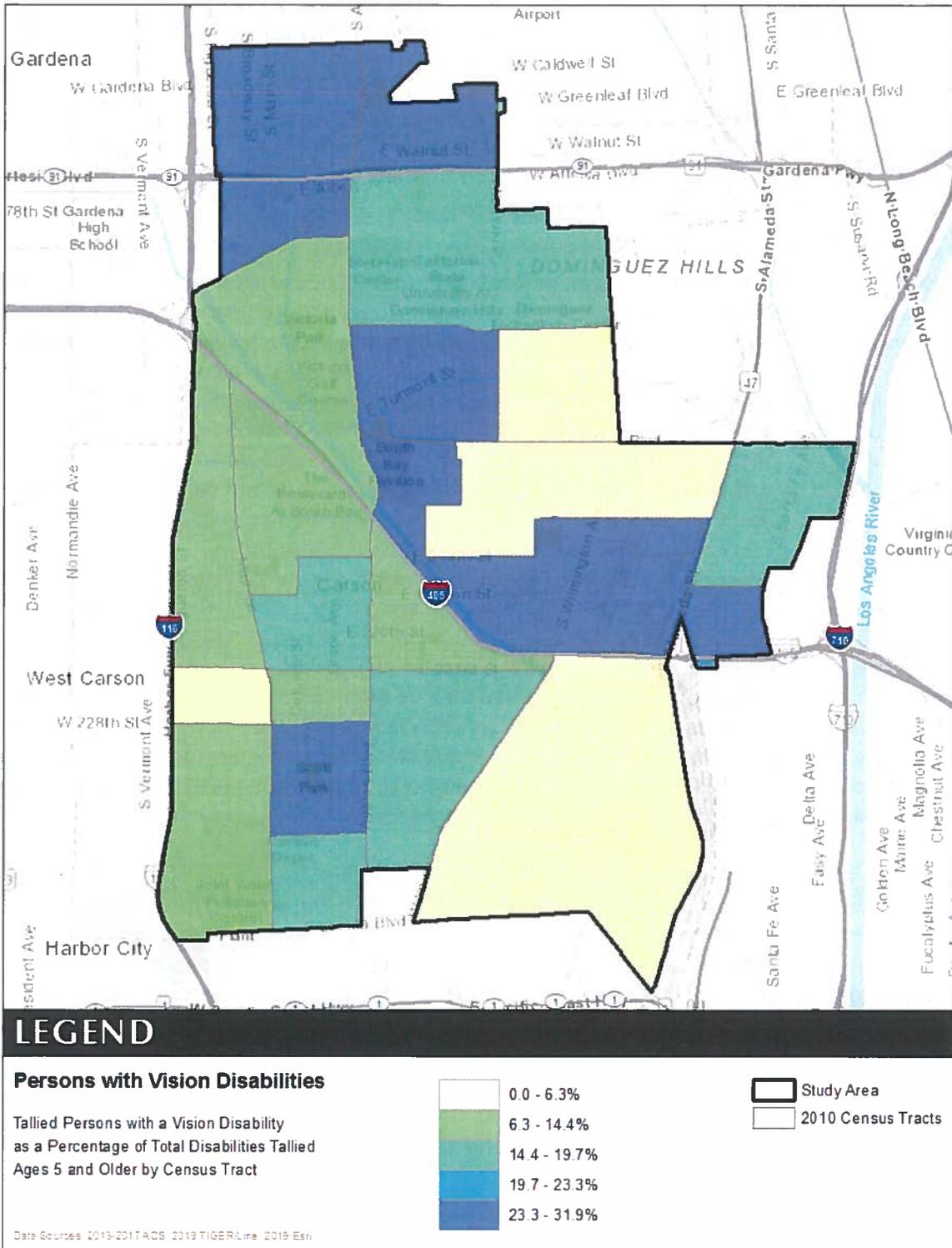
Map IV.12
Persons with Independent Living Disabilities
 City of Carson
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.13
Persons with Self Care Disabilities
 City of Carson
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



Map IV.14
Persons with Vision Disabilities
 City of Carson
 2017 ACS, 2017 Tigerline, HUD AFFH Tool



H. FAIR HOUSING ENFORCEMENT, OUTREACH CAPACITY, & RESOURCES

FEDERAL FAIR HOUSING LAWS

Federal laws provide the backbone for U. S. fair housing regulations. The following federal and state rules, regulations, and executive orders inform municipalities and developers of their fair housing obligations and the rights of protected classes. Many of these statutes were successful in generating specialized resources, such as data, to aid organizations, government entities, and individuals in affirmatively furthering fair housing. While some laws have been previously discussed in this report, a list of laws related to fair housing, as defined on the U.S. Department of Housing and Urban Development’s (HUD’s) website, is presented below:

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act)¹⁵

The Fair Housing Act prohibits discrimination in the sale, rental, financing, and insuring of housing on the basis of race, color, religion, sex, and national origin. In 1988, the act was amended to include family status and disability as protected classes, which includes children under the age of 18 living with parents or legal custodians, pregnant women, and persons securing custody of children under the age of 18. Jurisdictions may add protected classes, but are not allowed to subtract from the seven federally protected classes.¹⁶ The Act also contains design and construction accessibility provisions for certain new multi-family dwellings developed for first occupancy on or after March 13, 1991.¹⁷ On April 30, 2013, HUD and the Department of Justice released a Joint Statement that provides guidance regarding the persons, entities, and types of housing and related facilities that are subject to the accessible design and construction requirements of the Act.

It is unlawful under the Act to discriminate against a person in a protected class by: refusing to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, religion, sex, familial status, or national origin; discriminating against any person in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities based on membership in a protected class; representing that a dwelling is not available for inspection, sale, or rental when it is, in fact, available; publishing an advertisement indicating any preference, limitation, or discrimination against a protected class; or refusing to allow a person with a disability to make a reasonable modification to the unit at the renter’s own expense.

There are several exceptions to the law. It is legal for developments or buildings for the elderly to exclude families with children. In addition, single-family homes being sold by the owner of an owner-occupied two-family home may be exempt, unless a real estate agency is involved, if they have advertised in a discriminatory way, or if they have made discriminatory statements. There are no exemptions for race discrimination simply because race is covered by other civil rights laws.

The following are examples of Fair Housing Act violations:

1. Making any representation, directly or implicitly, that the presence of anyone in a protected class in a neighborhood or apartment complex may or will have the effect of lowering

¹⁵ 42 U.S.C. 3601, et. Seq., as amended in 1988

¹⁶ “HUD Fair Housing Laws and Presidential Executive Orders.”

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws

¹⁷ “Title VIII: Fair Housing and Equal Opportunity.”

http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/progdesc/title8

property taxes, reduce safety, make the neighborhood and/or schools worse, change the character of the neighborhood, or change the ability to sell a home.

2. Providing inconsistent, lesser, or unequal service to customers or clients who are members of a protected class, such as failing to return calls from a buyer agent to avoid presenting a contract to a prospective purchaser, avoiding or delaying an appointment for a showing a listing, making keys unavailable, failing to keep appointments, or refusing maintenance or repairs to an apartment.
3. Requiring higher standards for a member of a protected class, including asking for more references or demanding a higher credit rating.
4. Requiring employees to make distinctions on applications, or in the application process, among protected class members, including marking applications to indicate race, sex, et cetera of applicants or misrepresenting availability for particular protected classes.
5. Advertising in a manner that indicates a preference for a particular class and thereby excluding protected class members.

Title VI of the Civil Rights Act of 1964

Title VI prohibits discrimination on the basis of race, color, or national origin in programs and activities receiving federal financial assistance, including denying assistance, offering unequal aid, benefits, or services, aiding or perpetuating discrimination by funding agencies that discriminate, denying planning or advisory board participation, using discriminatory selection or screening criteria, or perpetuating the discrimination against another recipient based on race, color, or national origin.

Section 504 of the Rehabilitation Act of 1973

The Act prohibits discrimination based on disability in any program or activity receiving federal financial assistance. The concepts of “reasonable accommodations” and “reasonable modifications” were clarified in memos dated May 17, 2004 and March 5, 2008. Reasonable accommodations are changes in rules, policies, practices, or services so that a person with a disability can participate as fully in housing activities as someone without a disability. Reasonable modifications are structural changes made to existing premises, occupied or to be occupied by a person with a disability, so they can fully enjoy the premises.

Section 109 of the Housing and Community Development Act of 1974

Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs or activities funded by HUD’s Community Development Block Grant Program.

Title II of the Americans with Disabilities Act of 1990

Title II applies to state and local government entities and protects people with disabilities from discrimination on the basis of disability in services, programs, and activities. HUD enforces Title II when it relates to state and local public housing, housing assistance and housing referrals.

Architectural Barriers Act of 1968

The Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 be accessible to and usable by handicapped persons. The ABA

specifies accessibility standards for ramps, parking, doors, elevators, restrooms, assistive listening systems, fire alarms, signs, and other accessible building elements, and is enforced through the Department of Defense, HUD, the General Services Administration, and the U. S. Postal Service.

Age Discrimination Act of 1975

The Age Discrimination Act prohibits discrimination on the basis of age in programs or activities receiving federal financial assistance. It applies to all ages, and may be enforced by the head of any Federal department or agency by terminating grant funding for those with an express finding on the record who fail to comply with the Act after reasonable notice. HUD established regulations for implementation of the Age Discrimination Act for HUD programs.

Title IX of the Education Amendments Act of 1972

Title IX prohibits discrimination on the basis of sex or blindness in education programs or activities that receive federal financial assistance.¹⁸

Home Mortgage Disclosure Act (HMDA)

HMDA requires both depository and non-depository lenders to collect and publicly disclose information about housing-related applications and loans, including the race, ethnicity, sex, loan amount, and income of mortgage applicants and borrowers by Census tract. Depository institutions that meet the following criteria are required to report:

- The institution is a bank, credit union, or savings association
- Total assets must exceed the coverage threshold¹⁹
- The institution must have had a home or branch office in a Metropolitan Statistical Area (MSA)
- The institution must have originated or refinanced at least one home purchase loan secured by a first lien on a one- to four-family dwelling
- The institution must be federally insured or regulated
- The mortgage loan must have been insured, guaranteed, or supplemented by a federal agency or intended for sale to Fannie Mae or Freddie Mac

For other institutions, including non-depository institutions, the reporting criteria are:

1. The institution must be a for-profit organization
2. The institution's home purchase loan originations must equal or exceed 10 percent of the institution's total loan originations, or more than \$25 million
3. The institution must have had a home or branch office in an MSA or have received applications for, originated, or purchased five or more home purchase loans, home improvement loans, or refinancing on property located in an MSA in the preceding calendar year
4. The institution must have assets exceeding \$10 million or have originated 100 or more home purchases in the preceding calendar year

In addition to reporting race and ethnicity data for loan applicants, the HMDA reporting requirements were modified in response to the Predatory Lending Consumer Protection Act of 2002

¹⁸ "HUD Fair Housing Laws and Presidential Executive Orders."

¹⁹ Each December, the Federal Reserve announces the threshold for the following year. The asset threshold may change from year to year based on changes in the Consumer price Index for Urban Wage Earners and Clerical Workers.

as well as the Home Owner Equity Protection Act (HOEPA). Consequently, loan originations are now flagged in the data system for three additional attributes:

1. If they are HOEPA loans
2. Lien status, such as whether secured by a first lien, a subordinate lien, not secured by a lien, or not applicable (purchased loans)
3. Presence of high-annual percentage rate loans (HALs), defined as more than three percentage points higher for purchases when contrasted with comparable treasury instruments or five percentage points for refinance loans

EXECUTIVE ORDERS

Executive Order 11063; Equal Opportunity in Housing

Signed by President Kennedy on November 20, 1962, the Order prohibits discrimination based on race, color, religion, creed, sex, or national origin in the sale, leasing, rental, or other disposition of properties and facilities owned, operated, or funded by the federal government. The Order also prohibits discrimination in lending practices that involve loans insured or guaranteed by federal government.

Executive Order 12892; Leadership and Coordination of Fair Housing in Federal Programs: Affirmatively Furthering Fair Housing

Signed by President Clinton on January 11, 1994, the Order required federal agencies to affirmatively further fair housing in programs and activities with the Secretary of HUD coordinating the effort, and established the President's Fair Housing Council, which is chaired by the Secretary of HUD.

Executive Order 12898; Federal Actions to Address Environmental Justice in Minority Populations and Low-Income Populations

Signed by President Clinton on February 11, 1994, the Order requires federal agencies to practice environmental justice in its programs, policies, and activities. Specifically, developers and municipalities using federal funds must evaluate whether or not a project is located in a neighborhood with a concentration of minority and low-income residents or a neighborhood with disproportionate adverse environmental effects on minority and low-income populations. If those conditions are met, viable mitigation measures or alternative project sites must be considered.

Executive Order 13166; Improving Access to Services for Persons with Limited English Proficiency

Signed by President Clinton on August 11, 2000, the Order eliminates limited English proficiency as a barrier to full and meaningful participation in federal programs by requiring federal agencies to examine the services they provide, identify the need for LEP services, then develop and implement a system to provide those services. The Department of Justice issued policy guidance which set forth compliance standards to ensure accessibility to LEP persons.

Executive Order 13217; Community Based Alternatives for Individuals with Disabilities

Signed by President Bush on June 18, 2001, the Order requires federal agencies to evaluate their policies and programs to determine if they need to be revised to improve the availability of community-based living arrangements for persons with disabilities, noting that isolating or

segregating people with disabilities in institutions is a form of disability-based discrimination prohibited by Title II of the ADA.

STATE FAIR HOUSING LAWS AND RESOURCES

California Landlord/Tenant Law

The California State Landlord/Tenant Law states that a landlord cannot refuse rent to a tenant or engage in any other type of discrimination on the basis of group characteristics specified by law that are not closely related to the landlord's business needs. Race and religion are examples of group characteristics so specified by law. Arbitrary discrimination on the basis of any personal characteristic such as those listed under this heading also is prohibited. Indeed, the California Legislature has declared that the opportunity to seek, obtain and hold housing without unlawful discrimination is a civil right.

Under California law, it is unlawful for a landlord, managing agent, real estate broker, or salesperson to discriminate against a person or harass a person because of the person's race, color, religion, sex (including pregnancy, childbirth or medical conditions related to them, as well as gender and perception of gender), sexual orientation, marital status, national origin, ancestry, familial status, source of income, or disability. California law also prohibits discrimination based on any of the following:

- A person's medical condition or mental or physical disability; or
- Personal characteristics, such as a person's physical appearance or sexual orientation that are not related to the responsibilities of a tenant; or
- A perception of a person's race, color, religion, sex, sexual orientation, marital status, national origin, ancestry, familial status, source of income, disability or medical condition, or a perception that a person is associated with another person who may have any of these characteristics.

California Fair Employment and Housing Act Unruh Civil Rights Act

Under California's Fair Employment and Housing Act and Unruh Civil Rights Act, unlawful housing discrimination may include, but is not limited to, the following examples:

- Refusing to sell, rent, or lease.
- Refusing to negotiate for a sale, rental, or lease.
- Representing that housing is not available for inspection, sale, or rental when it is, in fact, available.
- Otherwise denying or withholding housing accommodations.
- Providing inferior housing terms, conditions, privileges, facilities, or services.
- Harassing a person in connection with housing accommodations.
- Canceling or terminating a sale or rental agreement.
- Providing segregated or separated housing accommodations.
- Refusing to permit a person with a disability, at the person with a disability's own expense, to make reasonable modifications to a rental unit that are necessary to allow the person with a disability "full enjoyment of the premises." As a condition of making the modifications, the landlord may require the person with a disability to enter into an agreement to restore the

interior of the rental unit to its previous condition at the end of the tenancy (excluding reasonable wear and tear).

- Refusing to make reasonable accommodations in rules, policies, practices, or services when necessary to allow a person with a disability "equal opportunity to use and enjoy a dwelling" (for example, refusing to allow a companion or service dog of a person with a disability).

FAIR HOUSING COMPLAINTS

Federal Fair Housing Law prohibits housing discrimination based on race, color, national origin, religion, sex, familial status, or disability. An individual may file a complaint if he or she feels their rights have been violated. HUD maintains records of complaints that represent potential and actual violations of federal housing law.

Fair Housing and Equal Opportunity (FHEO) begins its complaint investigation process shortly after receiving a complaint. A complaint must be filed within one year of the last date of the alleged discrimination under the Fair Housing Act. Other civil rights authorities allow for complaints to be filed after one year for good cause, but FHEO recommends filing as soon as possible. Generally, FHEO will either investigate the complaint or refer the complaint to another agency to investigate. Throughout the investigation, FHEO will make efforts to help the parties reach an agreement. If the complaint cannot be resolved voluntarily by an agreement, FHEO may issue findings based on the investigation. If the investigation shows that the law has been violated, HUD or the Department of Justice may take legal action to enforce the law.

Table IV.50 shows fair housing complaints by basis for the period between 2008 and 2019. During this period, there were a total of 15 complaints. The most common complaint was on the basis of disability, accounting for nine complaints. This was followed by race, accounting for three complaints.

| Table IV.50 Fair Housing Complaints by Basis City of Carson HUD Fair Housing Complaints | | | | | | | | | | | | | |
|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| Basis | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | Total |
| Disability | 0 | 0 | 1 | 2 | 0 | 0 | 0 | 3 | 2 | 0 | 1 | 0 | 9 |
| Race | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 3 |
| Sex | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 2 |
| Familial Status | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| National Origin | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 |
| Total Basis | 1 | 1 | 1 | 2 | 1 | 1 | 0 | 4 | 2 | 1 | 1 | 1 | 16 |
| Total Complaints | 1 | 1 | 1 | 2 | 1 | 1 | 0 | 4 | 2 | 1 | 1 | 1 | 15 |

Table IV.51 shows Fair Housing complaints by closure during this time period. In 11 of these complaints, there were no cause determinations. In five of these complaints, there was successful settlement/conciliation.

Table IV.51
Fair Housing Complaints by Closure
 City of Carson
 HUD Fair Housing Complaints

| Basis | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | Total |
|------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| No cause determination | 0 | 1 | 1 | 2 | 1 | 0 | 0 | 4 | 1 | 0 | 0 | 1 | 11 |
| Conciliation/settlement successful | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 1 | 1 | 0 | 5 |
| Total Closures | 1 | 1 | 1 | 2 | 1 | 1 | 0 | 4 | 2 | 1 | 1 | 1 | 16 |
| Total Complaints | 1 | 1 | 1 | 2 | 1 | 1 | 0 | 4 | 2 | 1 | 1 | 1 | 15 |

Table IV.52 shows Fair Housing complaints by issue. The most common issue, accounting for six issues, was discriminatory refusal to rent. This was followed by discriminatory terms, conditions, privileges, or services and facilities.

Table IV.52
Fair Housing Complaints by Issue
 City of Carson
 HUD Fair Housing Complaints

| Issue | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | Total |
|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| Discriminatory refusal to rent | 0 | 0 | 0 | 2 | 1 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 6 |
| Discriminatory terms, conditions, privileges, or services and facilities | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 2 | 0 | 0 | 0 | 0 | 3 |
| Other discriminatory acts | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| Failure to make reasonable accommodation | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 2 |
| Discrimination in terms/conditions/privileges relating to rental | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 |
| Discriminatory refusal to rent and negotiate for rental | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 |
| Total Issues | 1 | 1 | 1 | 2 | 1 | 1 | 0 | 4 | 2 | 1 | 1 | 1 | 16 |
| Total Complaints | 1 | 1 | 1 | 2 | 1 | 1 | 0 | 4 | 2 | 1 | 1 | 1 | 15 |

HUD COMPLAINTS WITH CAUSE

Complaints with cause by basis are shown in Table IV.53. The most common complaint with cause was for disability or race, accounting for two complaints each out of the five total complaints with cause.

Table IV.53
Fair Housing Complaints with Cause by Basis
 City of Carson
 HUD Fair Housing Complaints

| Basis | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | Total |
|-------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Disability | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 2 |
| Race | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 2 |
| Familial Status | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Total Basis | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 1 | 1 | 0 | 5 |
| Total Complaints | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 1 | 1 | 0 | 5 |

Fair Housing complaints with cause by issue are shown in Table IV.54. The most issue with complaints with cause was discriminatory refusal to rent, accounting for two complaints.

Table IV.54
Fair Housing Complaints with Cause by Issue
 City of Carson
 HUD Fair Housing Complaints

| Issue | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | Total |
|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Discriminatory refusal to rent | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 2 |
| Other discriminatory acts | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Discriminatory terms, conditions, privileges, or services and facilities | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Discrimination in terms/conditions/privileges relating to rental | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 1 |
| Total Issues | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 1 | 1 | 0 | 5 |
| Total Complaints | 1 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 1 | 1 | 0 | 5 |

I. FAIR HOUSING SURVEY RESULTS

The Fair Housing survey has a total of six responses. The majority of survey respondents are service providers, representing five respondents.

| Table IV.55 What are your primary roles in the housing industry? City of Carson Fair Housing Survey | |
|--|----------|
| Role | Total |
| Homeowner or Renter | 0 |
| Service Provider | 5 |
| Property management | 0 |
| Local government | 0 |
| Law/Legal services | 0 |
| Insurance | 0 |
| Construction/Development | 0 |
| Lending/Mortgage industry | 0 |
| Real Estate Sales/Brokerage | 0 |
| Appraisal | 0 |
| Other | 1 |
| Total | 6 |

When asked how familiar they are with fair housing laws, most respondents indicated they were at least somewhat familiar.

| Table IV.56 If your primary role in the housing market is homeowner or renter, are you: City of Carson Fair Housing Survey | |
|---|----------|
| Response | Total |
| Very Familiar | 3 |
| Somewhat Familiar | 3 |
| Not Familiar | 0 |
| Missing | 0 |
| Total | 6 |

When asked if fair housing laws are useful, some two respondents indicated they were. Two respondents also indicated that fair housing laws are difficult to understand or follow. Only one respondent felt that fair housing laws were adequately enforced in the community. Two respondents were aware of fair housing activities in the community and one respondent had participated in a training activity in the last year. One respondent was aware of fair housing testing in the community. No respondents were aware of a fair housing ordinance in the City.

| Table IV.57 Federal and State Fair Housing Laws City of Carson Fair Housing Survey | | | | | |
|---|-----|----|------------|---------|-------|
| Question | Yes | No | Don't Know | Missing | Total |
| Do you think fair housing laws serve a useful purpose? | 2 | 1 | 2 | 1 | 6 |
| Do you think fair housing laws are difficult to understand or follow? | 2 | 2 | 1 | 1 | 6 |
| Do you feel that fair housing laws are adequately enforced in your community? | 1 | 0 | 4 | 1 | 6 |
| Outreach and education activities, such as training and seminars, are used to help people better understand their rights and obligations under fair housing law. Are you aware of any educational activities or training opportunities available to you to learn about fair housing laws? | 2 | 2 | 1 | 1 | 6 |
| If you answered "yes" to the previous question, have you participated in fair housing activities or training within the last 12 months? | 1 | 1 | 2 | 2 | 6 |
| Fair housing testing is often used to assess potential violations of fair housing law. Testing can include activities such as evaluating building practices to determine compliance with Americans with Disabilities Act (ADA) laws or testing if some people are treated differently when inquiring about available rental units. Are you aware of any fair housing testing conducted in Carson? | 1 | 3 | 1 | 1 | 6 |
| Are you aware of any fair housing ordinance, regulation, or plan in the City of Carson? | 0 | 3 | 0 | 3 | 6 |
| Are you aware of any policies or practices for "affirmatively furthering fair housing" in the City of Carson? Affirmatively Furthering Fair Housing means taking meaningful actions that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class. | 1 | 2 | 0 | 3 | 6 |

Of those that have participated in fair housing training, they received that training through a community service provider.

| Table IV.58 If you have received fair housing training, where did you receive training or how did you receive training? City of Carson Fair Housing Survey | |
|---|----------|
| Response | Total |
| Through legal consultant | 0 |
| Online Program or webinar | 0 |
| Seminar with company | 0 |
| Discussion topic at meeting | 0 |
| Community Service Provider | 1 |
| Other | 0 |
| Missing | 5 |
| Total | 6 |

Respondents were not aware of any impediments to fair housing choice in the private sector.

| Table IV.59 | | | | | |
|---|------------|-----------|-------------------|----------------|--------------|
| Fair Housing in the Private Sector | | | | | |
| City of Carson | | | | | |
| Fair Housing Survey | | | | | |
| Question | Yes | No | Don't Know | Missing | Total |
| Are you aware of any "impediments to fair housing choice" in these areas in the City of Carson? | | | | | |
| The rental housing market? Example: Refusing to rent based on religion or color. | 0 | 2 | 3 | 1 | 6 |
| The real estate industry? Example: Only showing properties to families with children in certain areas. | 0 | 2 | 3 | 1 | 6 |
| The mortgage and home lending industry? Example: Offering higher interest rates only to women or racial minorities. | 0 | 2 | 3 | 1 | 6 |
| The housing construction or housing design fields? Example: New rental complexes built with narrow doorways that do not allow wheelchair accessibility. | 0 | 2 | 3 | 1 | 6 |
| The home insurance industry? Example: Limiting policies and coverage for racial minorities. | 0 | 2 | 3 | 1 | 6 |
| The home appraisal industry? Example: Basing home values on the ethnic composition of neighborhoods. | 0 | 2 | 3 | 1 | 6 |
| Any other housing services? | 0 | 2 | 3 | 1 | 6 |

When asked about barriers in the public sector, respondents were most likely to be aware of barriers in land use policies, zoning laws, and the permitting process.

| Table IV.60 | | | | | |
|---|------------|-----------|-------------------|----------------|--------------|
| Fair Housing in the Public Sector | | | | | |
| City of Carson | | | | | |
| Fair Housing Survey | | | | | |
| Question | Yes | No | Don't Know | Missing | Total |
| Are you aware of any impediments or barriers to fair housing choice in Carson regarding: | | | | | |
| Land use policies? Example: Policies that concentrate multi-family housing in limited areas. | 2 | 1 | 0 | 3 | 6 |
| Zoning laws? Example: Laws that restrict placement of group homes. | 2 | 1 | 0 | 3 | 6 |
| Occupancy standards or health and safety codes? Example: Codes being inadequately enforced in immigrant communities compared to other areas. | 0 | 3 | 0 | 3 | 6 |
| Property assessment and tax policies? Example: Lack of tax incentives for making reasonable accommodations or modifications for the disabled. | 1 | 1 | 1 | 3 | 6 |
| The permitting process? Example: Not offering written documents on procedures in alternate languages. | 2 | 1 | 0 | 3 | 6 |
| Housing construction standards? Example: Lack of or confusing guidelines for construction of accessible housing. | 1 | 1 | 1 | 3 | 6 |
| Neighborhood or community development policies? Example: Policies that encourage development in narrowly defined areas of the community. | 1 | 2 | 0 | 3 | 6 |
| Are you aware of any barriers that limit access to government services, such as a lack of transportation, employment, or social services? | 1 | 1 | 1 | 3 | 6 |
| Are there any other local government actions or regulations in your community that act as barriers to fair housing choice? | 1 | 0 | 2 | 3 | 6 |

When asked if various factors are occurring in the City of Carson, respondents were most likely to find that a lack of access for seniors and/or people with disabilities to public transportation, lack of affordable housing, lack of affordable public housing, and lack of acceptance of housing choice vouchers had a significant impact.

| Table IV.61 Fair Housing in the Public Sector City of Carson Fair Housing Survey | | | | | | | |
|---|------------|----------|------------|---------------|------------|---------|-------|
| Question | Not at All | Slightly | Moderately | Significantly | Don't Know | Missing | Total |
| How do the factors listed below affect your community? | | | | | | | |
| Access to public transportation to schools, work, health care, services | 0 | 0 | 0 | 2 | 1 | 3 | 6 |
| Access to good nutrition, healthy food, fresh vegetables, etc. | 0 | 0 | 2 | 1 | 0 | 3 | 6 |
| Access to school choice | 0 | 0 | 1 | 1 | 1 | 3 | 6 |
| Access to proficient Public Schools | 0 | 0 | 2 | 1 | 0 | 3 | 6 |
| Access to parks, libraries, other public facilities | 1 | 0 | 1 | 1 | 0 | 3 | 6 |
| Access to health care | 0 | 0 | 1 | 2 | 0 | 3 | 6 |
| Access to mental health care | 0 | 0 | 0 | 2 | 1 | 3 | 6 |
| Access for seniors and/or people with disabilities to public transportation | 0 | 0 | 0 | 3 | 0 | 3 | 6 |
| Lack of affordable housing | 0 | 0 | 0 | 3 | 0 | 3 | 6 |
| Lack of affordable Public Housing | 0 | 0 | 0 | 3 | 0 | 3 | 6 |
| Lack of acceptance of housing choice vouchers | 0 | 0 | 0 | 3 | 0 | 3 | 6 |
| Access to education about fair housing laws | 0 | 0 | 2 | 1 | 0 | 3 | 6 |
| Gentrification and displacement due to economic pressures | 0 | 0 | 0 | 2 | 1 | 3 | 6 |
| Lack of collaboration between agencies | 0 | 0 | 1 | 2 | 0 | 3 | 6 |
| Other | 0 | 0 | 0 | 0 | 0 | 6 | 6 |

In a similar fashion, respondents indicated that a lack of affordable rental housing and a lack of affordable single family homes had a significant impact on the City of Carson.

| Table IV.62 Fair Housing in the Public Sector City of Carson Fair Housing Survey | | | | | | | |
|---|------------|----------|------------|---------------|------------|---------|-------|
| Question | Not at All | Slightly | Moderately | Significantly | Don't Know | Missing | Total |
| Do you believe these issues are happening in Carson? If so, how much are the issues impacting the communities? | | | | | | | |
| Segregation | 2 | 0 | 1 | 0 | 0 | 3 | 6 |
| Concentrations of racial or ethnic minorities | 0 | 1 | 2 | 0 | 0 | 3 | 6 |
| Concentrations of poverty | 2 | 0 | 1 | 0 | 0 | 3 | 6 |
| Differences in access to housing opportunities for people of various income, races, ethnicity, genders, family status | 1 | 1 | 0 | 1 | 0 | 3 | 6 |
| Greater share of housing problems for those at lower incomes, of a specific race or ethnicity or national origin, disability, gender, or family status. | 0 | 1 | 0 | 2 | 0 | 3 | 6 |
| Challenges for persons with disabilities | 0 | 0 | 0 | 2 | 1 | 3 | 6 |
| Lack of housing discrimination enforcement | 0 | 2 | 1 | 0 | 0 | 3 | 6 |
| Lack of affordable single-family houses | 0 | 0 | 0 | 3 | 0 | 3 | 6 |
| Lack of affordable rental housing | 0 | 0 | 0 | 3 | 0 | 3 | 6 |
| Lack of acceptance of housing choice vouchers | 0 | 0 | 0 | 2 | 1 | 3 | 6 |
| No or limited education about fair housing laws | 0 | 0 | 2 | 1 | 0 | 3 | 6 |
| Gentrification and displacement due to economic pressures | 0 | 0 | 0 | 1 | 2 | 3 | 6 |
| Lack of diversity and equity in the Carson School District | 1 | 0 | 0 | 0 | 2 | 3 | 6 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 6 |

J. MUNICIPAL CODE REVIEW

A review of the City Zoning and Municipal Code was conducted in order to review if there are any barriers in the city's regulations that may impede access to housing. The following narrative is a description of any language or statutes that may act a barrier to fair housing choice.

This review gauged zoning and code regulations that may encourage or limit fair housing choice within the study area. The Municipal Code was reviewed for definitions of dwelling unit, disability, and family. The use of the word family, including a strict definition of family, or limiting the number of people in "family," may limit housing choices within a jurisdiction. The review included the allowance of mixed-use and conditional uses, which may increase opportunities for the development of more affordable housing choices. The review also checked for any policies that encourage the development of affordable housing, as well as any policies that promote fair housing within the community. The review also sought to ascertain any restrictions on group housing and housing for seniors, including definitions and where these units may be permitted.

The City's definition of the word "family" is:

any number of persons living together in a room or rooms comprising a single dwelling unit and related by blood, marriage, or adoption, or bearing the genetic character of a family unit as a relatively permanent single household, including servants and other live-in employees, who reside therein as though members of the family. Any group of persons not related by blood, marriage or adoption but inhabiting a dwelling unit, shall for the purpose of this Chapter be considered to constitute one (1) family if it is a bona fide single household, including servants and other live-in employees contained in such group.

The City does not have a definition of the word "disabled" or "disability." The review did not find any inclusionary policies in the City Code. Community residential care facilities are a conditional use in some residential areas.

The City does encourage the development of affordable housing through a Density Bonus as well as permitted Accessory Living Quarters. However, minimum lot sizes and density restrictions may limit the development of affordable units in some areas of the city.

As noted earlier in this report, one recently-enacted amendment to the Municipal Code addressed one of the impediments identified in the previous (2015, revised in 2017) Analysis of Impediments. The City formerly had a Residential Property Report (RPR) ordinance. Under that ordinance, approval of transfers of residential property within the city were contingent on a report that included an inspection of the property. That ordinance included an exception for spousal transfers, which the previous AI noted could be viewed as a violation of the California Fair Housing and Employment Act prohibition against differential treatment based on marital status. City Council voted to repeal the entire Residential Property Report ordinance on April 6, 2019, and the repeal became effective on September 20, 2019.

Section V. Fair Housing Goals and Priorities

Overview

Title VIII of the 1968 Civil Rights Act, also known as the Federal Fair Housing Act, made it illegal to discriminate in the buying, selling, or renting of housing based on a person's race, color, religion, or national origin. Sex was added as a protected class in the 1970s. In 1988, the Fair Housing Amendments Act added familial status and disability to the list, making a total of seven federally protected characteristics. Federal fair housing statutes are largely covered by the following:

1. The Fair Housing Act,
2. The Housing Amendments Act, and
3. The Americans with Disabilities Act.

The purpose of fair housing law is to protect a person's right to own, sell, purchase, or rent housing of his or her choice without fear of unlawful discrimination. The goal of fair housing law is to allow everyone equal opportunity to access housing.

In accordance with the applicable statutes and regulations governing the Consolidated Plan, the City of Carson certifies that it will affirmatively further fair housing, by taking appropriate actions to overcome the effects of any impediments identified in the Analysis of Impediments to Fair Housing Choice and maintaining records that reflect the analysis and actions taken in this regard.

Overview of Findings

As a result of detailed demographic, economic, and housing analysis, along with a range of activities designed to foster public involvement and feedback, the City of Carson has identified a series of fair housing issues/impediments, and other contributing factors that contribute to the creation or persistence of those issues.

Table V.1, on the following page, provides a list of the contributing factors that have been identified as causing these fair housing issues/impediments and prioritizes them according to the following criteria:

1. High: Factors that have a direct and substantial impact on fair housing choice
2. Medium: Factors that have a less direct impact on fair housing choice, or that the City of Carson has limited authority to mandate change.
3. Low: Factors that have a slight or largely indirect impact on fair housing choice, or that the City of Carson has limited capacity to address.

Table V.1
Contributing Factors

City of Carson

| Contributing Factors | Priority | Justification |
|--|-----------------|--|
| High levels of segregation | High | Black households have moderate to high levels of segregation when considered on the whole of the City of Carson. This is demonstrated by the Dissimilarity Index. The concentration of black households was seen primarily in northern Carson. |
| Access to School Proficiency | Med | Black households have lower levels of access to proficient schools in the City. However, the City has little control over impacting access on a large scale |
| Insufficient affordable housing in a range of unit sizes | High | Some 36.8 percent of households have cost burdens. This is more significant for renter households, of which 52.4 percent have cost burdens. This signifies a lack of housing options that are affordable to a large proportion of the population. |
| Discriminatory patterns in Lending | Med | The mortgage denial rates for black households are higher than the jurisdiction average according to 2008-2018 HMDA data. |
| Insufficient accessible affordable housing | High | The number of accessible affordable units may not meet the needs of the growing elderly and disabled population, particularly as the population continues to age. Some 56.6 percent of persons aged 75 and older have at least one form of disability. |
| Lack of fair housing infrastructure | High | The fair housing survey and public input indicated a lack of collaboration among agencies to support fair housing. |
| Insufficient fair housing education | High | The fair housing survey and public input indicated a lack of knowledge about fair housing and a need for education. |
| Insufficient understanding of credit | High | The fair housing survey and public input indicated an insufficient understanding of credit needed to access mortgages. |

FAIR HOUSING ISSUES, CONTRIBUTING FACTORS, AND PROPOSED ACHIEVEMENTS

Table V.2, summarizes the fair housing issues/impediments and contributing factors, including metrics, milestones, and a timeframe for achievements.

| Fair Housing Goal | Impediments to Fair Housing Choice/ Contributing Factors | Fair Housing Issue | Recommended Actions |
|---|--|---------------------------------------|--|
| Review zoning and municipal codes for barriers to housing choice | High levels of segregation Discriminatory patterns in Lending | Segregation | Review zoning for areas with restrictions to housing development, including minimum lot requirements; make appropriate amendments every year for the next five (5) years. Record activities annually. |
| Increase availability of accessible housing | Insufficient accessible affordable housing | Disability and Access | Review development standards for accessible housing and inclusionary policies for accessible housing units; continue recommending appropriate amendments over the next five (5) years Record activities annually. |
| Promote housing opportunities in high opportunity areas | Insufficient accessible affordable housing | Disproportionate Housing Need | Continue to use CDBG and HOME funds to fund housing rehabilitation for homeowners and rental housing options: 150 residential housing units over five (5) years. |
| Promote community and service provider knowledge of fair housing | Lack of fair housing infrastructure Insufficient fair housing education Insufficient understanding of credit | Fair Housing Enforcement and Outreach | Continue to promote fair housing education through annual or biannual workshops. Maintain records of activities annually. Ensure that fair housing education materials are available in the Spanish language. Maintain records of activities annually. Promote annual outreach and education related to credit for prospective homebuyers. Maintain records of activities annually. Partner with community agencies to provide financial literacy classes for prospective homebuyers on an annual basis. Maintain records of activities annually. |

Section VI. Appendices

A. ADDITIONAL PLAN DATA

Table VI.1
Loan Applications by Selected Action Taken by Race/Ethnicity of Applicant
 City of Carson
 2008–2018 HMDA Data

| Race | | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
|------------------|--------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| American Indian | Originated | 4 | 0 | 2 | 1 | 3 | 0 | 3 | 4 | 1 | 3 | 1 | 22 |
| | Denied | 2 | 1 | 0 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8 |
| | Denial Rate | 33.3% | 100.0% | 0.0% | 83.3% | 0.0% | % | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 26.7% |
| Asian | Originated | 59 | 87 | 88 | 75 | 87 | 118 | 69 | 121 | 137 | 116 | 88 | 1045 |
| | Denied | 32 | 23 | 17 | 17 | 23 | 18 | 12 | 24 | 16 | 13 | 17 | 212 |
| | Denial Rate | 35.2% | 20.9% | 16.2% | 18.5% | 20.9% | 13.2% | 14.8% | 16.6% | 10.5% | 10.1% | 16.2% | 16.9% |
| Black | Originated | 71 | 76 | 83 | 68 | 78 | 54 | 80 | 111 | 117 | 119 | 67 | 924 |
| | Denied | 59 | 26 | 12 | 24 | 27 | 20 | 19 | 28 | 29 | 19 | 14 | 277 |
| | Denial Rate | 45.4% | 25.5% | 12.6% | 26.1% | 25.7% | 27.0% | 19.2% | 20.1% | 19.9% | 13.8% | 17.3% | 23.1% |
| Pacific Islander | Originated | 11 | 11 | 19 | 17 | 25 | 14 | 24 | 10 | 12 | 15 | 3 | 161 |
| | Denied | 10 | 4 | 4 | 1 | 10 | 5 | 3 | 1 | 2 | 5 | 0 | 45 |
| | Denial Rate | 47.6% | 26.7% | 17.4% | 5.6% | 28.6% | 26.3% | 11.1% | 9.1% | 14.3% | 25.0% | 0.0% | 21.8% |
| White | Originated | 107 | 184 | 164 | 137 | 230 | 204 | 163 | 204 | 226 | 187 | 102 | 1908 |
| | Denied | 53 | 44 | 48 | 31 | 39 | 35 | 31 | 28 | 16 | 21 | 13 | 359 |
| | Denial Rate | 33.1% | 19.3% | 22.6% | 18.5% | 14.5% | 14.6% | 18.2% | 12.1% | 6.6% | 10.1% | 11.3% | 15.8% |
| Not Available | Originated | 30 | 47 | 48 | 38 | 47 | 48 | 36 | 44 | 45 | 53 | 48 | 484 |
| | Denied | 13 | 9 | 14 | 12 | 10 | 13 | 8 | 17 | 14 | 9 | 9 | 128 |
| | Denial Rate | 30.2% | 16.1% | 22.6% | 24.0% | 17.5% | 21.3% | 18.2% | 27.9% | 23.7% | 14.5% | 15.8% | 20.9% |
| Not Applicable | Originated | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 2 |
| | Denied | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Denial Rate | % | % | % | % | % | % | 0.0% | % | % | 0.0% | % | 0.0% |
| Total | Originated | 282 | 405 | 404 | 336 | 470 | 438 | 376 | 494 | 538 | 494 | 321 | 4,558 |
| | Denied | 169 | 107 | 95 | 90 | 109 | 91 | 73 | 98 | 77 | 67 | 56 | 1,032 |
| | Denial Rate | 37.5% | 20.9% | 19.0% | 21.1% | 18.8% | 17.2% | 16.3% | 16.6% | 12.5% | 11.9% | 14.9% | 18.5% |
| Hispanic | Originated | 86 | 145 | 127 | 103 | 184 | 162 | 136 | 144 | 160 | 129 | 72 | 1448 |
| | Denied | 39 | 33 | 37 | 31 | 35 | 29 | 24 | 22 | 13 | 15 | 10 | 288 |
| | Denial Rate | 31.2% | 18.5% | 22.6% | 23.1% | 16.0% | 15.2% | 15.0% | 13.3% | 7.5% | 10.4% | 12.2% | 16.6% |
| Non-Hispanic | Originated | 173 | 227 | 228 | 202 | 244 | 238 | 210 | 305 | 339 | 324 | 208 | 2698 |
| | Denied | 114 | 65 | 45 | 51 | 64 | 52 | 44 | 60 | 49 | 44 | 33 | 621 |
| | Denial Rate | 39.7% | 22.3% | 16.5% | 20.2% | 20.8% | 17.9% | 17.3% | 16.4% | 12.6% | 12.0% | 13.7% | 18.7% |

Table VI.2
Loan Applications by Reason for Denial by Race/Ethnicity of Applicant

City of Carson
 2008–2018 HMDA Data

| Denial Reason | American Indian | Asian | Black | Pacific Islander | White | Not Available | Not Applicable | Total | Hispanic (Ethnicity) |
|-------------------------------|-----------------|------------|------------|------------------|------------|---------------|----------------|-------------|----------------------|
| Debt-to-Income Ratio | 1 | 61 | 78 | 5 | 86 | 33 | 0 | 266 | 1 |
| Employment History | 0 | 8 | 4 | 0 | 8 | 0 | 0 | 20 | 0 |
| Credit History | 1 | 18 | 38 | 8 | 34 | 16 | 0 | 115 | 1 |
| Collateral | 1 | 29 | 38 | 7 | 63 | 18 | 0 | 157 | 1 |
| Insufficient Cash | 1 | 14 | 8 | 3 | 8 | 4 | 0 | 38 | 1 |
| Unverifiable Information | 2 | 5 | 12 | 1 | 23 | 6 | 0 | 49 | 2 |
| Credit Application Incomplete | 0 | 21 | 20 | 8 | 31 | 14 | 0 | 94 | 0 |
| Mortgage Insurance Denied | 0 | 1 | 1 | 0 | 4 | 0 | 0 | 6 | 0 |
| Other | 0 | 22 | 32 | 7 | 50 | 11 | 0 | 122 | 0 |
| Missing | 2 | 33 | 46 | 6 | 52 | 26 | 0 | 165 | 282 |
| Total | 8 | 212 | 277 | 45 | 359 | 128 | 0 | 1032 | 288 |
| % Missing | 25.0% | 15.6% | 16.6% | 13.3% | 14.5% | 20.3% | % | 16.0% | 97.9% |

Table VI.3
Denial Rates by Gender of Applicant

City of Carson
 2008–2018 HMDA Data

| Year | Male | Female | Not Available | Not Applicable | Average |
|----------------|--------------|--------------|---------------|----------------|--------------|
| 2008 | 35.2% | 39.9% | 47.1% | % | 37.5% |
| 2009 | 18.6% | 25.8% | 23.5% | % | 20.9% |
| 2010 | 17.6% | 21.1% | 22.2% | % | 19.0% |
| 2011 | 19.3% | 22.2% | 35.3% | % | 21.1% |
| 2012 | 18.5% | 19.2% | 21.1% | % | 18.8% |
| 2013 | 17.0% | 17.2% | 20.0% | % | 17.2% |
| 2014 | 18.3% | 11.9% | 15.4% | 0.0% | 16.3% |
| 2015 | 15.0% | 18.4% | 26.1% | % | 16.6% |
| 2016 | 10.6% | 13.8% | 27.3% | % | 12.5% |
| 2017 | 10.6% | 12.9% | 20.0% | % | 11.9% |
| 2018 | 14.7% | 16.7% | 7.7% | % | 14.9% |
| Average | 17.4% | 19.9% | 23.6% | 0.0% | 18.5% |

Table VI.4
Loan Applications by Selected Action Taken by Gender of Applicant
 City of Carson
 2008–2018 HMDA Data

| Gender | | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
|-----------------------|--------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Male | Originated | 166 | 280 | 252 | 192 | 299 | 292 | 245 | 322 | 339 | 287 | 168 | 2842 |
| | Denied | 90 | 64 | 54 | 46 | 68 | 60 | 55 | 57 | 40 | 34 | 29 | 597 |
| | Denial Rate | 35.2% | 18.6% | 17.6% | 19.3% | 18.5% | 17.0% | 18.3% | 15.0% | 10.6% | 10.6% | 14.7% | 17.4% |
| Female | Originated | 107 | 112 | 131 | 133 | 156 | 130 | 119 | 155 | 175 | 183 | 125 | 1526 |
| | Denied | 71 | 39 | 35 | 38 | 37 | 27 | 16 | 35 | 28 | 27 | 25 | 378 |
| | Denial Rate | 39.9% | 25.8% | 21.1% | 22.2% | 19.2% | 17.2% | 11.9% | 18.4% | 13.8% | 12.9% | 16.7% | 19.9% |
| Not Available | Originated | 9 | 13 | 21 | 11 | 15 | 16 | 11 | 17 | 24 | 24 | 24 | 185 |
| | Denied | 8 | 4 | 6 | 6 | 4 | 4 | 2 | 6 | 9 | 6 | 2 | 57 |
| | Denial Rate | 47.1% | 23.5% | 22.2% | 35.3% | 21.1% | 20.0% | 15.4% | 26.1% | 27.3% | 20.0% | 7.7% | 23.6% |
| Not Applicable | Originated | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 |
| | Denied | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Denial Rate | % | % | % | % | % | % | 0.0% | % | % | % | % | 0.0% |
| Total | Originated | 282 | 405 | 404 | 336 | 470 | 438 | 376 | 494 | 538 | 494 | 321 | 4,558 |
| | Denied | 169 | 107 | 95 | 90 | 109 | 91 | 73 | 98 | 77 | 67 | 56 | 1,032 |
| | Denial Rate | 37.5% | 20.9% | 19.0% | 21.1% | 18.8% | 17.2% | 16.3% | 16.6% | 12.5% | 11.9% | 14.9% | 18.5% |

Table VI.5
Denial Rates by Income of Applicant
 City of Carson
 2008–2018 HMDA Data

| Income | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
|---------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| \$30,000 or Below | 50.0% | 35.7% | 40.0% | 33.3% | 37.5% | 66.7% | 66.7% | 55.6% | 60.0% | 16.7% | 17.4% | 40.4% |
| \$30,001–\$50,000 | 33.3% | 21.7% | 24.5% | 22.4% | 24.1% | 19.6% | 36.1% | 23.1% | 12.1% | 17.6% | 42.9% | 23.7% |
| \$50,001–\$75,000 | 39.2% | 20.2% | 18.8% | 18.6% | 12.7% | 16.0% | 13.3% | 16.4% | 14.3% | 16.5% | 11.4% | 17.8% |
| \$75,001–\$100,000 | 33.8% | 18.8% | 14.5% | 25.4% | 21.1% | 13.2% | 16.4% | 18.9% | 9.9% | 13.7% | 11.4% | 17.7% |
| \$100,001–\$150,000 | 41.6% | 18.2% | 21.8% | 18.5% | 20.6% | 17.5% | 12.7% | 13.4% | 14.2% | 9.9% | 17.5% | 17.6% |
| Above \$150,000 | 33.3% | 37.5% | 20.8% | 16.7% | 31.6% | 20.0% | 6.5% | 10.2% | 10.1% | 7.7% | 11.5% | 15.6% |
| Data Missing | % | % | % | % | % | % | % | % | % | % | % | % |
| Total | 37.5% | 20.9% | 19.0% | 21.1% | 18.8% | 17.2% | 16.3% | 16.6% | 12.5% | 11.9% | 14.9% | 18.5% |

Table VI.6
Loan Applications by Income of Applicant: Originated and Denied
 City of Carson
 2008–2018 HMDA Data

| Income | | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
|---------------------|---------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| \$30,000 or Below | Loans Originated | 6 | 9 | 6 | 6 | 5 | 4 | 2 | 4 | 2 | 5 | 19 | 68 |
| | Applications Denied | 6 | 5 | 4 | 3 | 3 | 8 | 4 | 5 | 3 | 1 | 4 | 46 |
| | Denial Rate | 50.0% | 35.7% | 40.0% | 33.3% | 37.5% | 66.7% | 66.7% | 55.6% | 60.0% | 16.7% | 17.4% | 40.4% |
| \$30,001–\$50,000 | Loans Originated | 18 | 54 | 37 | 38 | 66 | 41 | 23 | 20 | 29 | 14 | 4 | 344 |
| | Applications Denied | 9 | 15 | 12 | 11 | 21 | 10 | 13 | 6 | 4 | 3 | 3 | 107 |
| | Denial Rate | 33.3% | 21.7% | 24.5% | 22.4% | 24.1% | 19.6% | 36.1% | 23.1% | 12.1% | 17.6% | 42.9% | 23.7% |
| \$50,001–\$75,000 | Loans Originated | 59 | 134 | 151 | 144 | 193 | 157 | 85 | 102 | 96 | 71 | 39 | 1231 |
| | Applications Denied | 38 | 34 | 35 | 33 | 28 | 30 | 13 | 20 | 16 | 14 | 5 | 266 |
| | Denial Rate | 39.2% | 20.2% | 18.8% | 18.6% | 12.7% | 16.0% | 13.3% | 16.4% | 14.3% | 16.5% | 11.4% | 17.8% |
| \$75,001–\$100,000 | Loans Originated | 94 | 112 | 130 | 85 | 112 | 125 | 127 | 154 | 183 | 132 | 78 | 1332 |
| | Applications Denied | 48 | 26 | 22 | 29 | 30 | 19 | 25 | 36 | 20 | 21 | 10 | 286 |
| | Denial Rate | 33.8% | 18.8% | 14.5% | 25.4% | 21.1% | 13.2% | 16.4% | 18.9% | 9.9% | 13.7% | 11.4% | 17.7% |
| \$100,001–\$150,000 | Loans Originated | 73 | 81 | 61 | 53 | 81 | 99 | 110 | 161 | 157 | 200 | 127 | 1203 |
| | Applications Denied | 52 | 18 | 17 | 12 | 21 | 21 | 16 | 25 | 26 | 22 | 27 | 257 |
| | Denial Rate | 41.6% | 18.2% | 21.8% | 18.5% | 20.6% | 17.5% | 12.7% | 13.4% | 14.2% | 9.9% | 17.5% | 17.6% |
| Above \$150,000 | Loans Originated | 32 | 15 | 19 | 10 | 13 | 12 | 29 | 53 | 71 | 72 | 54 | 380 |
| | Applications Denied | 16 | 9 | 5 | 2 | 6 | 3 | 2 | 6 | 8 | 6 | 7 | 70 |
| | Denial Rate | 33.3% | 37.5% | 20.8% | 16.7% | 31.6% | 20.0% | 6.5% | 10.2% | 10.1% | 7.7% | 11.5% | 15.6% |
| Data Missing | Loans Originated | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Applications Denied | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Denial Rate | % | % | % | % | % | % | % | % | % | % | % | % |
| Total | Loan Originated | 282 | 405 | 404 | 336 | 470 | 438 | 376 | 494 | 538 | 494 | 321 | 4,558 |
| | Application Denied | 169 | 107 | 95 | 90 | 109 | 91 | 73 | 98 | 77 | 67 | 56 | 1,032 |
| | Denial Rate | 37.5% | 20.9% | 19.0% | 21.1% | 18.8% | 17.2% | 16.3% | 16.6% | 12.5% | 11.9% | 14.9% | 18.5% |

Table VI.7
Denial Rates of Loans by Race/Ethnicity and Income of Applicant

City of Carson
2008–2018 HMDA Data

| Race | \$30,000 or Below | \$30,001 – \$50,000 | \$50,001 –\$75,000 | \$75,001 –\$100,000 | \$100,001 –\$150,000 | > \$150,000 | Data Missing | Average |
|------------------|----------------------|------------------------|-----------------------|------------------------|-------------------------|--------------|-----------------|--------------|
| American Indian | % | 50.0% | 30.0% | 11.1% | 25.0% | 100.0% | % | 26.7% |
| Asian | 35.7% | 23.6% | 17.9% | 14.9% | 15.3% | 15.0% | % | 16.9% |
| Black | 38.9% | 31.6% | 22.6% | 24.3% | 22.8% | 15.4% | % | 23.1% |
| Pacific Islander | 0.0% | 50.0% | 13.3% | 24.6% | 20.4% | 25.0% | % | 21.8% |
| White | 41.9% | 19.5% | 15.5% | 14.5% | 14.0% | 15.6% | % | 15.8% |
| Not Available | 61.1% | 31.2% | 20.4% | 19.2% | 19.6% | 12.7% | % | 20.9% |
| Not Applicable | 0.0% | % | % | 0.0% | % | % | % | 0.0% |
| Average | 40.4% | 23.7 | 17.8% | 17.7% | 17.6% | 15.6% | % | 18.5% |
| Non-Hispanic | 45.2% | 22.7 | 16.2% | 13.9% | 15.2% | 15.9% | % | 16.6% |
| Hispanic | 32.3% | 22.9 | 18.6% | 19.0% | 17.4% | 16.4% | % | 18.7% |

Table VI.8
Loan Applications by Income and Race/Ethnicity of Applicant: Originated and Denied

City of Carson
2008–2018 HMDA Data

| Race | | \$30,000 or Below | \$30,001 – \$50,000 | \$50,001 –\$75,000 | \$75,001 –\$100,000 | \$100,001 –\$150,000 | > \$150,000 | Data Missing | Total |
|------------------|----------------------------|----------------------|------------------------|-----------------------|------------------------|-------------------------|--------------|-----------------|--------------|
| American Indian | Loans Originated | 0 | 1 | 7 | 8 | 6 | 0 | 0 | 22 |
| | Applications Denied | 0 | 1 | 3 | 1 | 2 | 1 | 0 | 8 |
| | Denial Rate | % | 50.0% | 30.0% | 11.1% | 25.0% | 100.0% | % | 26.7% |
| Asian | Loans Originated | 18 | 68 | 261 | 297 | 305 | 96 | 0 | 1045 |
| | Applications Denied | 10 | 21 | 57 | 52 | 55 | 17 | 0 | 212 |
| | Denial Rate | 35.7% | 23.6% | 17.9% | 14.9% | 15.3% | 15.05 | % | 16.9% |
| Black | Loans Originated | 11 | 39 | 202 | 271 | 291 | 110 | 0 | 924 |
| | Applications Denied | 7 | 18 | 59 | 87 | 86 | 20 | 0 | 277 |
| | Denial Rate | 38.9% | 31.6% | 22.6% | 24.3% | 22.8% | 15.4% | % | 21.8% |
| Pacific Islander | Loans Originated | 1 | 7 | 52 | 52 | 43 | 6 | 0 | 161 |
| | Applications Denied | 0 | 7 | 8 | 17 | 11 | 2 | 0 | 45 |
| | Denial Rate | 0.0% | 50.0% | 13.3% | 24.6% | 20.4% | 25.0% | % | 21.8% |
| White | Loans Originated | 25 | 207 | 580 | 553 | 424 | 119 | 0 | 1908 |
| | Applications Denied | 18 | 50 | 106 | 94 | 69 | 22 | 0 | 359 |
| | Denial Rate | 41.9% | 19.5% | 15.5% | 14.5% | 14.0% | 15.6% | % | 15.8% |
| Not Available | Loans Originated | 7 | 22 | 129 | 147 | 131 | 48 | 0 | 484 |
| | Applications Denied | 11 | 10 | 33 | 35 | 32 | 7 | 0 | 128 |
| | Denial Rate | 61.1% | 31.2% | 20.4% | 19.2% | 19.6% | 12.7% | % | 20.9% |
| Not Applicable | Loans Originated | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 2 |
| | Applications Denied | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Denial Rate | 0.0% | % | % | 0.0% | % | % | % | 0.0% |
| Total | Loans Originated | 68 | 344 | 1231 | 1332 | 1203 | 380 | 0 | 4,558 |
| | Applications Denied | 46 | 107 | 266 | 286 | 257 | 70 | 0 | 1,032 |
| | Denial Rate | 40.4% | 23.7% | 17.8% | 17.7% | 17.6% | 15.6% | % | 18.5% |
| Hispanic | Loans Originated | 17 | 157 | 449 | 432 | 324 | 69 | 0 | 1448 |
| | Applications Denied | 14 | 46 | 87 | 70 | 58 | 13 | 0 | 288 |
| | Denial Rate | 45.2% | 22.7% | 16.2% | 13.9% | 15.2% | 15.9% | % | 16.6% |
| Non-Hispanic | Loans Originated | 42 | 172 | 662 | 781 | 776 | 265 | 0 | 2698 |
| | Applications Denied | 20 | 51 | 151 | 183 | 164 | 52 | 0 | 621 |
| | Denial Rate | 32.3% | 22.9% | 18.6% | 19.0% | 17.4% | 16.4% | % | 18.7% |

Table VI.9
Originated Owner-Occupied Loans by HAL Status

City of Carson
 2008–2018 HMDA Data

| Loan Type | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
|--------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|--------------|
| HAL | 37 | 24 | 0 | 3 | 1 | 0 | 1 | 1 | 1 | 1 | 1 | 70 |
| Other | 245 | 381 | 404 | 333 | 469 | 438 | 375 | 493 | 537 | 493 | 320 | 4488 |
| Total | 282 | 405 | 404 | 336 | 470 | 438 | 376 | 494 | 538 | 494 | 321 | 4,558 |
| Percent HAL | 13.1% | 5.9% | 0.0% | 0.9% | 0.2% | 0.0% | 0.3% | 0.2% | 0.2% | 0.2% | 0.3% | 1.5% |

Table VI.10
Loans by Loan Purpose by HAL Status

City of Carson
 2008–2018 HMDA Data

| Loan Purpose | | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
|------------------|-------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|
| Home Purchase | HAL | 37 | 24 | 0 | 3 | 1 | 0 | 1 | 1 | 1 | 1 | 1 | 70 |
| | Other | 245 | 381 | 404 | 333 | 469 | 438 | 375 | 493 | 537 | 493 | 320 | 4488 |
| | Percent HAL | 13.1% | 5.9% | 0.0% | 0.9% | 0.2% | 0.0% | 0.3% | 0.2% | 0.2% | 0.2% | 0.3% | 1.5% |
| Home Improvement | HAL | 8 | 3 | 0 | 0 | 3 | 3 | 2 | 2 | 1 | 3 | 8 | 33 |
| | Other | 75 | 53 | 29 | 32 | 52 | 37 | 61 | 70 | 133 | 143 | 86 | 771 |
| | Percent HAL | 9.6% | 5.4% | 0.0% | 0.0% | 5.5% | 7.5% | 3.2% | 2.8% | 0.7% | 2.1% | 8.5% | 1.5% |
| Refinancing | HAL | 57 | 17 | 1 | 4 | 7 | 5 | 7 | 1 | 7 | 4 | 5 | 115 |
| | Other | 549 | 632 | 731 | 678 | 1489 | 1245 | 825 | 1239 | 1597 | 1125 | 728 | 10838 |
| | Percent HAL | 9.4% | 2.6% | 0.1% | 0.6% | 0.5% | 0.4% | 0.8% | 0.1% | 0.4% | 0.4% | 0.7% | 1.5% |
| Total | HAL | 102 | 44 | 1 | 7 | 11 | 8 | 10 | 4 | 9 | 8 | 19 | 223 |
| | Other | 869 | 1066 | 1164 | 1043 | 2010 | 1720 | 1261 | 1802 | 2267 | 1761 | 1198 | 16161 |
| | Percent HAL | 10.5% | 4.0% | 0.1% | 0.7% | 0.5% | 0.5% | 0.8% | 0.2% | 0.4% | 0.5% | 1.6% | 1.4% |

Table VI.11
HALs Originated by Race of Borrower

City of Carson
 2008–2018 HMDA Data

| Race | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
|------------------|-----------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| American Indian | 0 | 0 | nan | 0 | 0 | nan | 0 | 0 | 0 | 0 | 0 | 0 |
| Asian | 3 | 3 | nan | 1 | 0 | nan | 1 | 0 | 0 | 1 | 0 | 9 |
| Black | 9 | 8 | nan | 0 | 0 | nan | 0 | 0 | 1 | 0 | 1 | 19 |
| Pacific Islander | 2 | 0 | nan | 0 | 0 | nan | 0 | 0 | 0 | 0 | 0 | 2 |
| White | 19 | 7 | nan | 1 | 1 | nan | 0 | 0 | 0 | 0 | 0 | 28 |
| Not Available | 4 | 6 | nan | 1 | 0 | nan | 0 | 1 | 0 | 0 | 0 | 12 |
| Not Applicable | 0 | 0 | nan | 0 | 0 | nan | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 37 | 24 | 0 | 3 | 1 | 0 | 1 | 1 | 1 | 1 | 1 | 70 |
| Hispanic | 15 | 4 | nan | 1 | 0 | nan | 0 | 0 | 0 | 0 | 0 | 1428 |
| Non-Hispanic | 19 | 15 | nan | 2 | 0 | nan | 1 | 0 | 1 | 1 | 1 | 2658 |

Table VI.12
Rate of HALs Originated by Race/Ethnicity of Borrower
 City of Carson
 2008–2018 HMDA Data

| Race | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Average |
|------------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|----------------|
| American Indian | 0.0% | % | % | 0.0% | 0.0% | % | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Asian | 5.1% | 3.4% | % | 1.3% | 0.0% | % | 1.4% | 0.0% | 0.0% | 0.9% | 0.0% | 0.9% |
| Black | 12.7% | 10.5% | % | 0.0% | 0.0% | % | 0.0% | 0.0% | 0.9% | 0.0% | 1.5% | 2.1% |
| Pacific Islander | 18.2% | 0.0% | % | 0.0% | 0.0% | % | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 1.2% |
| White | 17.8% | 3.8% | % | 0.7% | 0.4% | % | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 1.5% |
| Not Available | 13.3% | 12.8% | % | 2.6% | 0.0% | % | 0.0% | 2.3% | 0.0% | 0.0% | 0.0% | 2.5% |
| Not Applicable | % | % | % | % | % | % | 0.0% | % | % | 0.0% | % | 0.0% |
| Average | 13.1% | 5.9% | 0.0% | 0.9% | 0.2% | 0.0% | 0.3% | 0.2% | 0.2% | 0.2% | 0.3% | 1.5% |
| Hispanic | 17.4% | 2.8% | % | 1.0% | 0.0% | % | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 1.4% |
| Non-Hispanic | 11.0% | 6.6% | % | 1.0% | 0.0% | % | 0.5% | 0.0% | 0.3% | 0.3% | 0.5% | 1.5% |

Table VI.13
Loans by HAL Status by Race/Ethnicity of Borrower

City of Carson
 2008–2018 HMDA Data

| Race | Loan Type | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
|------------------|-------------|-------|-------|------|------|------|------|------|------|------|------|------|-------|
| American Indian | HAL | 0 | 0 | nan | 0 | 0 | nan | 0 | 0 | 0 | 0 | 0 | 0 |
| | Other | 4 | 0 | 2 | 1 | 3 | 0 | 3 | 4 | 1 | 3 | 1 | 22 |
| | Percent HAL | 0.0% | % | % | 0.0% | 0.0% | % | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Asian | HAL | 3 | 3 | nan | 1 | 0 | nan | 1 | 0 | 0 | 1 | 0 | 9 |
| | Other | 56 | 84 | 88 | 74 | 87 | 118 | 68 | 121 | 137 | 115 | 88 | 1036 |
| | Percent HAL | 5.1% | 3.4% | % | 1.3% | 0.0% | % | 1.4% | 0.0% | 0.0% | 0.9% | 0.0% | 0.9% |
| Black | HAL | 9 | 8 | nan | 0 | 0 | nan | 0 | 0 | 1 | 0 | 1 | 19 |
| | Other | 62 | 68 | 83 | 68 | 78 | 54 | 80 | 111 | 116 | 119 | 66 | 905 |
| | Percent HAL | 12.7% | 10.5% | % | 0.0% | 0.0% | % | 0.0% | 0.0% | 0.9% | 0.0% | 1.5% | 2.1% |
| Pacific Islander | HAL | 2 | 0 | nan | 0 | 0 | nan | 0 | 0 | 0 | 0 | 0 | 2 |
| | Other | 9 | 11 | 19 | 17 | 25 | 14 | 24 | 10 | 12 | 15 | 3 | 159 |
| | Percent HAL | 18.2% | 0.0% | % | 0.0% | 0.0% | % | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 1.2% |
| White | HAL | 19 | 7 | nan | 1 | 1 | nan | 0 | 0 | 0 | 0 | 0 | 28 |
| | Other | 88 | 177 | 164 | 136 | 229 | 204 | 163 | 204 | 226 | 187 | 102 | 1880 |
| | Percent HAL | 17.8% | 3.8% | % | 0.7% | 0.4% | % | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 1.5% |
| Not Available | HAL | 4 | 6 | nan | 1 | 0 | nan | 0 | 1 | 0 | 0 | 0 | 12 |
| | Other | 26 | 41 | 48 | 37 | 47 | 48 | 36 | 43 | 45 | 53 | 48 | 905 |
| | Percent HAL | 13.3% | 12.8% | % | 2.6% | 0.0% | % | 0.0% | 2.3% | 0.0% | 0.0% | 0.0% | 2.5% |
| Not Applicable | HAL | 0 | 0 | nan | 0 | 0 | nan | 0 | 0 | 0 | 0 | 0 | 0 |
| | Other | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 0 | 2 |
| | Percent HAL | % | % | % | % | % | % | 0.0% | % | % | 0.0% | % | 0.0% |
| Total | HAL | 37 | 24 | 0 | 3 | 1 | 0 | 1 | 1 | 1 | 1 | 1 | 70 |
| | Other | 245 | 381 | 404 | 333 | 469 | 438 | 375 | 493 | 537 | 493 | 320 | 4488 |
| | Percent HAL | 13.1% | 5.9% | 0.0% | 0.9% | 0.2% | 0.0% | 0.3% | 0.2% | 0.2% | 0.2% | 0.3% | 1.5% |
| Hispanic | HAL | 15 | 4 | nan | 1 | 0 | nan | 0 | 0 | 0 | 0 | 0 | 1428 |
| | Other | 71 | 141 | 127 | 102 | 184 | 162 | 136 | 144 | 160 | 129 | 72 | 20 |
| | Percent HAL | 17.4% | 2.8% | % | 1.0% | 0.0% | % | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 1.4% |
| Non-Hispanic | HAL | 19 | 15 | nan | 2 | 0 | nan | 1 | 0 | 1 | 1 | 1 | 2658 |
| | Other | 154 | 212 | 228 | 200 | 244 | 238 | 209 | 305 | 338 | 323 | 207 | 40 |
| | Percent HAL | 11.0% | 6.6% | % | 1.0% | 0.0% | % | 0.5% | 0.0% | 0.3% | 0.3% | 0.5% | 1.5% |

Table VI.14
Rates of HALs by Income of Borrower

City of Carson
2008–2018 HMDA Data

| Income | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Average |
|--------------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| \$30,000 or Below | 50.0% | 11.1% | % | 0.0% | 0.0% | % | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 5.9% |
| \$30,001–\$50,000 | 11.1% | 1.9% | % | 2.6% | 0.0% | % | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 1.2% |
| \$50,001–\$75,000 | 10.2% | 6.7% | % | 1.4% | 0.5% | % | 1.2% | 1.0% | 0.0% | 0.0% | 0.0% | 1.6% |
| \$75,001–\$100,000 | 11.7% | 6.2% | % | 0.0% | 0.0% | % | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 1.4% |
| \$100,00–\$150,000 | 16.4% | 7.4% | % | 0.0% | 0.0% | % | 0.0% | 0.0% | 0.0% | 0.5% | 0.8% | 1.7% |
| Above \$150,000 | 9.4% | 0.0% | % | 0.0% | 0.0% | % | 0.0% | 0.0% | 1.4% | 0.0% | 0.0% | 1.1% |
| Data Missing | % | % | % | % | % | % | % | % | % | % | % | % |
| Average | 13.1% | 5.9% | 0.0% | 0.9% | 0.2% | 0.0% | 0.3% | 0.2% | 0.2% | 0.2% | 0.3% | 1.5% |

Table VI.15
Loans by HAL Status by Income of Borrower

City of Carson
2008–2018 HMDA Data

| Income | | 2008 | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | Total |
|---------------------|--------------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| \$30,000 or Below | HAL | 3 | 1 | nan | 0 | 0 | nan | 0 | 0 | 0 | 0 | 0 | 4 |
| | Other | 3 | 8 | 6 | 6 | 5 | 4 | 2 | 4 | 2 | 5 | 19 | 64 |
| | Percent HAL | 50.0% | 11.1% | % | 0.0% | 0.0% | % | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 5.9% |
| \$30,001–\$50,000 | HAL | 2 | 1 | nan | 1 | 0 | nan | 0 | 0 | 0 | 0 | 0 | 4 |
| | Other | 16 | 53 | 37 | 37 | 66 | 41 | 23 | 20 | 29 | 14 | 4 | 340 |
| | Percent HAL | 11.1% | 1.9% | % | 2.6% | 0.0% | % | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 1.2% |
| \$50,001–\$75,000 | HAL | 6 | 9 | nan | 2 | 1 | nan | 1 | 1 | 0 | 0 | 0 | 20 |
| | Other | 53 | 125 | 151 | 142 | 192 | 157 | 84 | 101 | 96 | 71 | 39 | 1211 |
| | Percent HAL | 10.2% | 6.7% | % | 1.4% | 0.5% | % | 1.2% | 1.0% | 0.0% | 0.0% | 0.0% | 1.6% |
| \$75,001–\$100,000 | HAL | 11 | 7 | nan | 0 | 0 | nan | 0 | 0 | 0 | 0 | 0 | 18 |
| | Other | 83 | 105 | 130 | 85 | 112 | 125 | 127 | 154 | 183 | 132 | 78 | 1314 |
| | Percent HAL | 11.7% | 6.2% | % | 0.0% | 0.0% | % | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 1.4% |
| \$100,001–\$150,000 | HAL | 12 | 6 | nan | 0 | 0 | nan | 0 | 0 | 0 | 1 | 1 | 20 |
| | Other | 61 | 75 | 61 | 53 | 81 | 99 | 110 | 161 | 157 | 199 | 126 | 1183 |
| | Percent HAL | 16.4% | 7.4% | % | 0.0% | 0.0% | % | 0.0% | 0.0% | 0.0% | 0.5% | 0.8% | 1.7% |
| Above \$150,000 | HAL | 3 | 0 | nan | 0 | 0 | nan | 0 | 0 | 1 | 0 | 0 | 4 |
| | Other | 29 | 15 | 19 | 10 | 13 | 12 | 29 | 53 | 70 | 72 | 54 | 376 |
| | Percent HAL | 9.4% | 0.0% | % | 0.0% | 0.0% | % | 0.0% | 0.0% | 1.4% | 0.0% | 0.0% | 1.1% |
| Data Missing | HAL | 0 | 0 | nan | 0 | 0 | nan | 0 | 0 | 0 | 0 | 0 | 0 |
| | Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Percent HAL | % | % | % | % | % | % | % | % | % | % | % | % |
| Total | Other | 37 | 24 | 0 | 3 | 1 | 0 | 1 | 1 | 1 | 1 | 1 | 70 |
| | HAL | 245 | 381 | 404 | 333 | 469 | 438 | 375 | 493 | 537 | 493 | 320 | 4488 |
| | Percent HAL | 13.1% | 5.9% | 0.0% | 0.9% | 0.2% | 0.0% | 0.3% | 0.2% | 0.2% | 0.2% | 0.3% | 1.5% |

Albert Robles, Mayor, hereby certifies that this Analysis of Impediments to Fair Housing Choice for the City of Carson represents the City’s conclusions about impediments to fair housing choice, as well as actions necessary to address any identified impediments.

Mayor _____

Date _____