



## E.7.2 Overcrowding

Overcrowding is defined as housing units with more than one person per room (including dining and living rooms but excluding bathrooms and kitchen) while severe overcrowding refers to more than 1.5 persons per room. Overcrowding is a measure to understand the needs of large families, defined as five or more persons per household. Generally, large households have special housing needs due to lower per capita income and the need for housing with three or more bedrooms.

Some large households may not be able to accommodate high-cost burdens for housing and accept housing with too few rooms. Potential fair housing issues emerge if non-traditional households are discouraged or denied housing due to a perception of overcrowding. Household overcrowding reflects various living situations, including housing units that are inadequately sized to meet a household's needs; the necessity or desire to have extended family members reside in an existing household; or unrelated individuals or families that share a single housing unit.

Not only is overcrowding a potential fair housing concern, but it can also potentially strain electrical systems in older housing that have not been updated or contribute to a perceived shortage of parking. As a result, some property owners/managers may be more hesitant to rent to large households, thus making access to adequately sized housing even more difficult. According to local fair housing service providers and property managers, addressing the issue of large households is complex as there are no set of guidelines for determining the maximum capacity for a unit. Fair housing issues may arise from policies aimed to limit overcrowding that have a disparate impact on specific racial or ethnic groups with different preferences for housing size and/or ability to pay according to the household size standards identified.

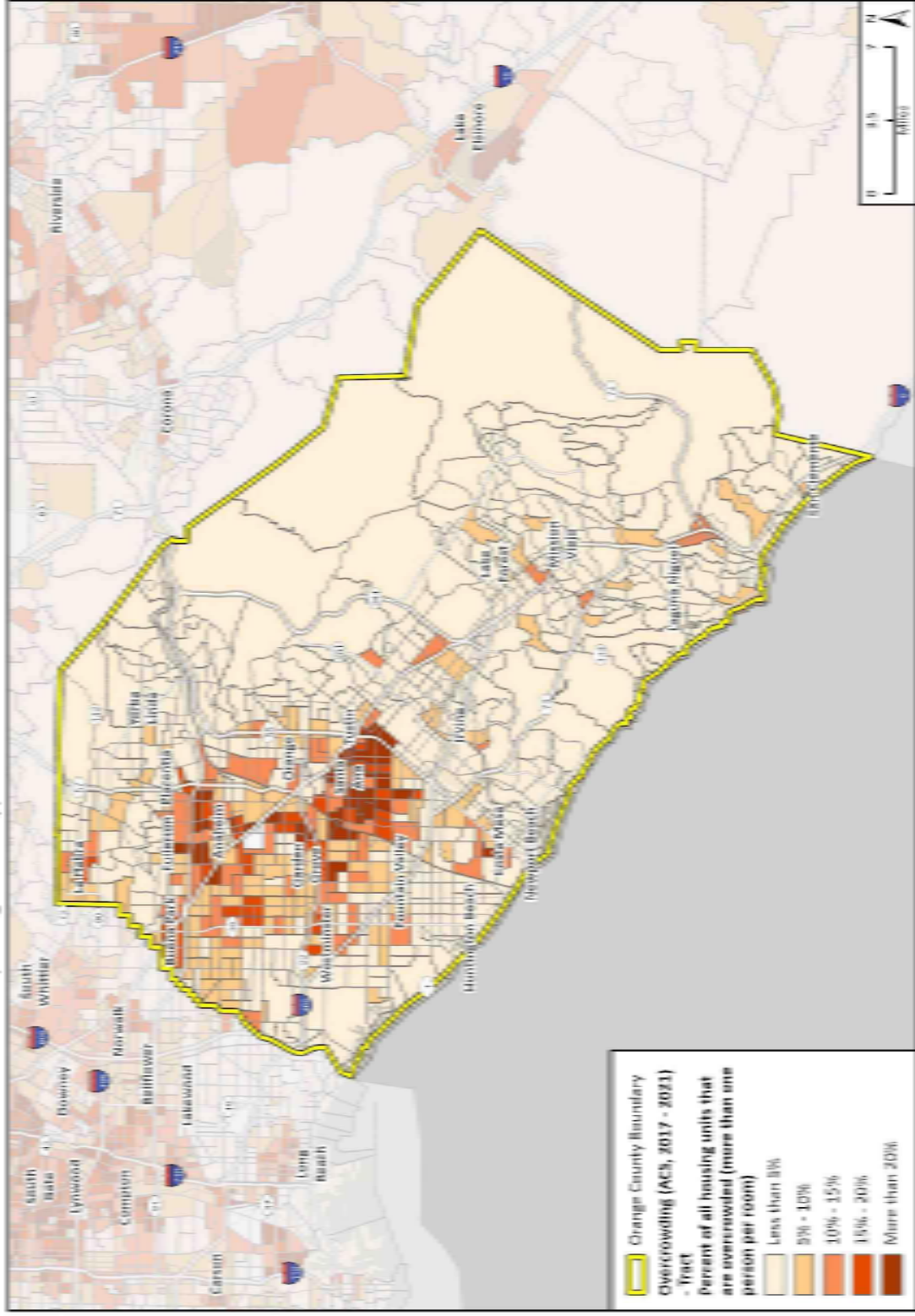
### Regional Trends

Orange County has 144,734 large households; approximately 13 percent of total households. Owner-occupied households comprise a larger share than renters of the total number of large households in the county. Overcrowding remains low overall in the county, compared to the statewide average, but there is a disproportionate impact of overcrowding in households primarily occupied by non-white racial/ethnic groups. According to ACS 2021 estimates, three percent of white, non-Hispanic households are overcrowded (more than one occupant per room), compared to 22 percent of Hispanic/Latino, eight percent of Asian, and four percent of Black/African American households. According to the California Department of Health and Human Services data shown in Figure E-37, overcrowded housing is most prominent in the northwestern area of Orange County, mainly in urban centers such as the cities of Santa Ana, Garden Grove, Orange, Anaheim, Buena Park, La Habra, Costa Mesa, and Westminster. There are also pockets of overcrowding in the southern area of Orange County near the cities of Laguna Niguel and Mission Viejo.

### Local Trends

According to ACS 2017-2021 data, Fullerton has 6,651 large households; approximately 14 percent of the total households. Renter occupied large households comprise of 52 percent of the total number of large Fullerton households. Additionally, 10.8 percent of households in Fullerton are overcrowded, slightly higher than 8.6 percent for the county as a whole. Fullerton has an average of 2.87 persons per household in 2021, a decrease from 2011, when the city had an average of 3.00 persons per household. As shown in Figure E-38, neighborhoods with a higher degree of overcrowded households are generally located in the southern area of the city.

Figure E-37 Overcrowded Households (Orange County)



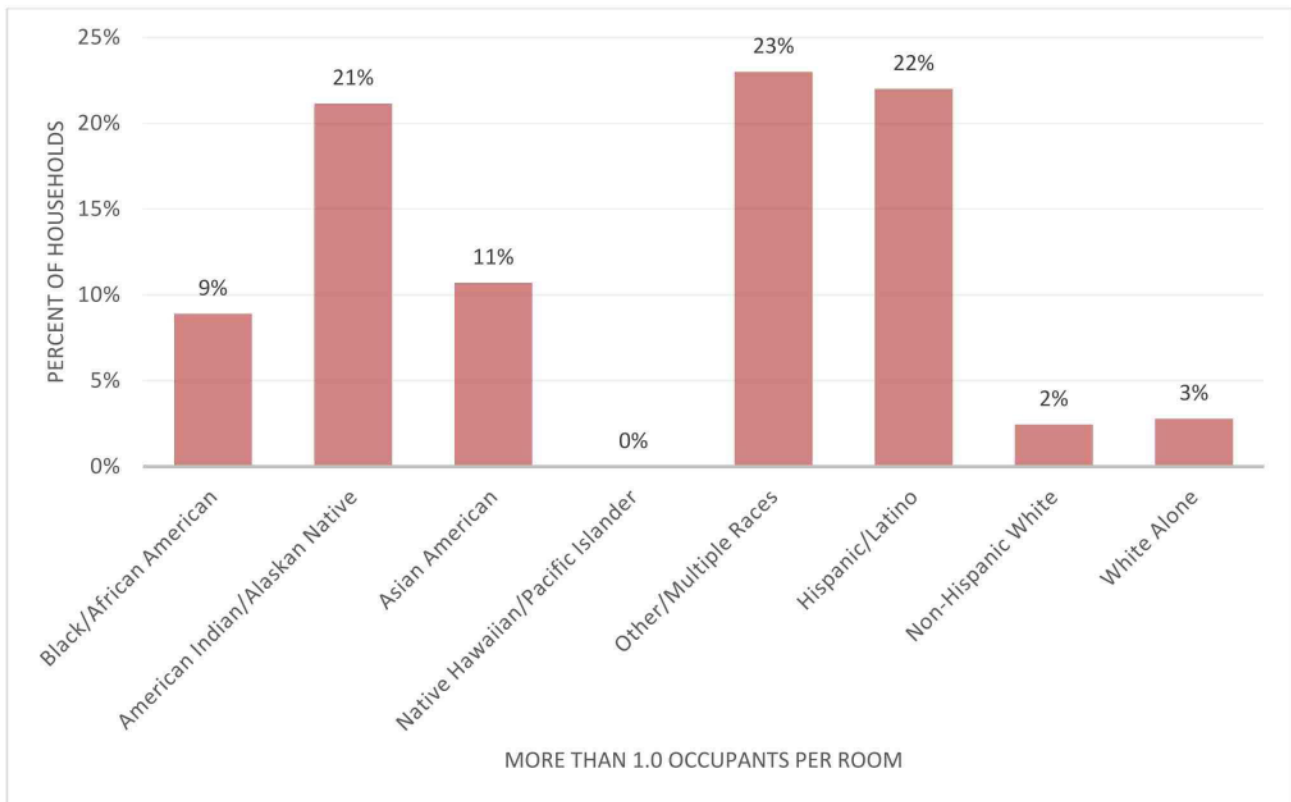




The neighborhood with the highest percentage of overcrowding is Woodcrest Park (more than 20 percent). The predominant population in this area is Hispanic/Latino. Neighborhoods with 10 to 15 percent overcrowding include Artesia Blvd/N Gilbert St, Valencia Park, W Oak Ave/Lambert Dr, E Wilshire Ave/N Raymond Ave, Rancho La Paz. The AFFH Data Viewer also shows the neighborhood of E Imperial Hwy/N Harbor Blvd in northern Fullerton as having high levels of overcrowding; however, this data is based on the residential units within the neighboring cities of La Habra and Brea. The portion of this census tract located within the City of Fullerton is comprised of entirely commercial and industrial uses and does not contain any residential units. Neighborhoods with low levels of overcrowding are generally located in the central and northern portion of the city.

According to the 2017-2021 ACS estimates shown in Figure E-39, overcrowding is a more common housing issue for residents of Fullerton who identified as American Indian/Alaskan Native, Hispanic/Latino, and those of “other race or multiple races” than for people who identified as white, non-Hispanic, Black/African American, or American Indian/Alaska Native.

Figure E-39 Overcrowding by Race in Fullerton



Notes: The Census Bureau does not disaggregate racial groups by Hispanic/Latino ethnicity. However, data for the white racial group is also reported for white householders who are not Hispanic/Latino. Since residents who identify as white and Hispanic/Latino may have very different experiences within the housing market and the economy from those who identify as white and non-Hispanic/Latino, data for multiple white sub-groups are reported here. The racial/ethnic groups reported in this table are not all mutually exclusive. Therefore, the data should not be summed as the sum exceeds the total number of occupied housing units for this jurisdiction. However, all groups labelled “Hispanic and Non-Hispanic” are mutually exclusive, and the sum of the data for these groups is equivalent to the total number of occupied housing units.

\*Hispanic and non-Hispanic

Source: U.S. Census Bureau, American Community Survey 5-Year Data (2017-2021), Table B25014A-1



### E.7.3 Housing Problems

HUD considers housing units to be “standard units” if they are in compliance with local building codes. Many federal and State programs use the age of housing as a factor to determine a community’s housing rehabilitation needs. Housing age can be an important indicator of housing condition in a community. Like any other tangible asset, housing is subject to gradual physical or technological deterioration over time. If not properly and regularly maintained, housing can deteriorate and discourage reinvestment, depress neighboring property values, and eventually impact the quality of life in a neighborhood. Typically, housing over 30 years old is more likely to have rehabilitation needs that may include replacing plumbing, roof repairs, foundation work, and other repairs. Housing units built before 1978 may have health risks such as lead-based paint and asbestos. Housing issues prompted by disrepair such as mold may elevate health conditions such as asthma.

#### Regional Trends

Housing problems are defined as units having incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, and households with a cost burden greater than 30 percent. Severe housing problems are defined as all of the above and with a cost burden greater than 50 percent.<sup>22</sup> Approximately 44 percent of total households in Orange County experience housing problems, and another 26 percent of total households experience severe housing problems. According to the AI, more than half of Hispanic/Latino (63 percent) households experience housing problems compared to white, non-Hispanic residents. Housing problems are significantly higher among large households, as nearly 65 percent of large households experience housing problems compared to 39 percent of households comprising less than five persons.

A housing unit is considered substandard by the ACS if it lacks complete plumbing or kitchen facilities. According to the 2017-2021 ACS, 0.2 percent of all occupied housing units in Orange County lack complete plumbing facilities and 1.3 percent lack complete kitchen facilities.

Fifty-six percent of Orange County’s housing stock was built prior to 1980. These units are potentially in need of repair and modernization improvements. Additionally, lead-based paint was banned from residential uses in 1978. All houses constructed before 1978 are therefore considered at risk for containing lead-based paint.

#### Local Trends

According to the 2015-2019 CHAS data, 46 percent of households in Fullerton experience at least one housing problem, similar to the rate for Orange County. According to the AI, Hispanic/Latino, Asian/Pacific Islanders, and Black/African-American households experience the highest rate of housing problems at 63, 48, and 45 percent, respectively. In comparison, 36 percent of white, non-Hispanic households experienced housing problems. According to the 2017-2021 ACS, 0.3 percent of all occupied housing units in Fullerton lack complete plumbing facilities and 2.2 percent lacked complete kitchen facilities, slightly higher than the county as a whole. Over 74 percent of the city’s current housing stock is greater than 40 years old. Additionally, 71 percent of large households (five or more persons) in the city experience housing problems compared to 42 percent of households of five persons or less, as referenced in the AI.

<sup>22</sup> HUD, 2021. [https://www.huduser.gov/portal/datasets/cp/CHAS/bg\\_chas.html](https://www.huduser.gov/portal/datasets/cp/CHAS/bg_chas.html)



Respondents to a survey conducted in May 2024 to gather stakeholder input noted the neighborhoods of Independence Park, Artesia Blvd/N, Gilbert Park, W Commonwealth Ave/N Basque Ave; Valencia Park, as well as the neighborhoods south of Commonwealth Ave, and areas near downtown and the train station have a concentration of units in need of rehabilitation.

## E.7.4 Persons Experiencing Homelessness

### Regional Trends

The 2022 Orange County Everyone Counts Point-in-Time (PIT) Summary is the most recent evaluation of people experiencing homelessness in the county. According to the 2022 PIT count, there were 5,718 people experiencing homelessness in Orange County (sheltered and unsheltered), which was a decrease of 1,142 people (16.7 percent) from 2019 (latest available comparable year). There were 3,961 individuals who were observed as being unsheltered in the county, a decrease of 904 people from 2019.

Fifty-five percent of unsheltered individuals, and 38 percent of sheltered individuals in Orange County were chronically homeless (individual has a disabling condition and has had four episodes of homelessness in the past three years or has been continuously homeless for one year or longer). Twenty-eight percent of sheltered individuals reported suffering from a mental health issue, 20 percent reported a substance abuse issue, and 11 percent were fleeing domestic and dating violence. Three percent had HIV/AIDS, and one percent had a developmental disability. Sheltered individuals were more likely to be male (51.4 percent) and most likely to be older than the age of 25 (72.6 percent). Approximately 4.7 percent were young adults between the ages of 18 and 24, and 22.6 percent were younger than 18 years of age.

White, non-Hispanic residents had the largest overrepresentation in terms of percent of sheltered individuals respective of county population share (77 percent of sheltered individuals versus 43 percent share of population). Asian Americans were the most underrepresented for sheltered individuals respective of city population share (4 percent of sheltered individuals versus 22 percent of population share). Other racial/ethnicity groups of sheltered individuals were closer to their respective city population shares.

State law (Section 65583(a)(7)) requires municipalities to address the special needs of persons experiencing homelessness within their boundaries. "Homelessness," as defined by HUD, describes the condition of an individual, who is not imprisoned or otherwise detained, who:

- Lacks a fixed, regular, and adequate nighttime residence; and
- Has a primary nighttime residence that is:
  - A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
  - An institution that provides a temporary residence for individuals intended to be institutionalized; or
  - A public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings.



## Local Trends

The 2024 PIT count reported that 434 individuals were experiencing homelessness in Fullerton, including 226 sheltered and 208 unsheltered. This represents an increase of 162 individuals experiencing homelessness compared to the 2022 PIT count. The City established a Homeless Plan Committee in 2019 to create a comprehensive strategic plan to address homelessness. This plan was published in January 2020. The report indicated that the top four causes of homelessness in Fullerton are:

1. Lack of housing affordable to very low-income residents;
2. Lack of Permanent Supportive Housing for individuals living with mental illness;
3. Growing numbers of opioid addicted individuals reduced to living on the streets; and
4. Lack of jobs with sufficient pay to afford food and shelter in our community.<sup>23</sup>

A survey conducted in May 2024 to gather stakeholder input provided local knowledge on the patterns of people experiencing homelessness in Fullerton. Five survey respondents indicated a concentration of people experiencing homelessness in the neighborhoods of Santa Fe District/SOCO, Independence Park, and S. Woods Ave/W Orangethorpe Ave, Craig Park, and Chapman Park. Individuals experiencing homelessness are also found along major arterials, including Lemon Street, Orangethorpe Avenue, under the State Route (SR) 57 freeway, Hillcrest Park, and in the shopping centers and at bus depots. In terms of trends among homeless residents, respondents noted that older women appear to be a growing population of residents experiencing homelessness.

The majority of the areas where there is a concentration of people experiencing homelessness are located in southern Fullerton, most of which has transit access within a quarter mile of a transit stop, as shown in Figure E-22. The Fullerton Transportation Center, located at E Santa Fe Avenue and S Lemon Street in the Rancho La Paz neighborhood, is served by Amtrak's Pacific Surfliner and Southwest Chief trains, as well as Metrolink's 91/Perris Valley Line and Orange County Line trains. It is also a major bus depot for the OC Bus system and is one of the major transportation hubs of Orange County. The Fullerton Transportation Center is located in short proximity (walking distance) from the major arterials where people experiencing homelessness are likely to congregate, is less than 30 minutes' walk or bus ride from Independence Park and Hillcrest Park, and is two blocks from the Women's Transitional Living Center.

The Fullerton Navigation and Recuperative Care Center at 3535 West Commonwealth Avenue is in the Artesia Boulevard/N Gilbert Street neighborhood and is 20 minutes via bus from the Fullerton Transportation Center and the neighborhoods where people experiencing homelessness are likely to congregate.

A number of organizations located in southern Fullerton provide services to unhoused persons and families. Several emergency shelters, food distribution centers, religious institutions, and organizations provide emergency services for people experiencing homelessness are in close proximity (within 20 minutes' walk or bus ride) from areas where people experiencing homelessness are likely to congregate, including:

- Women's Transitional Living Center: 210 N Pomona Avenue in the Santa Fe District/SOCO neighborhood
- Armory shelter: Brookhurst Street and W Valencia Drive in the W Oak Avenue/Lambert Park neighborhood



- New Vista Shelter: 514 W Amerige Avenue in the Independence Park neighborhood
- Hub of Hope Food Bank: 611 S Ford Avenue in the Woodcrest Park neighborhood
- INCO Relief USA: 505 E Commonwealth Avenue in the Santa Fe District/SOCO neighborhood
- Pathways of Hope: 1231 Chapman Avenue in the Byerrum Park neighborhood
- OC United: 418 W Commonwealth Avenue in the Independence Park neighborhood
- Lutheran Social Services: 247 E Amerige Avenue in the Santa Fe District/SoCo neighborhood
- Inter Community Action Network: 4128 Commonwealth Avenue in the Artesia Boulevard/North Gilbert Street neighborhood
- Young Lives Redeemed: 1105 Commonwealth Avenue in the E Willshire Avenue/North Raymond Avenue neighborhood
- Food for Christ at the Rock Food Distribution Center: 101 E Orangethorpe Avenue in the Santa Fe District/SoCo neighborhood
- Calvary Community Church Food Distribution Center: 1465 W Orangethorpe Avenue in the Nicolas Park neighborhood
- New Wine Church Food Distribution Center: 1425 S Brookhurst Road I the Gilbert Park neighborhood
- Fullerton Seventh Day Adventist Church Food Distribution Center: 2355 W Valencia Drive in the Valencia Park neighborhood
- Saint Philip Benizi Church - Society of Saint Vincent de Paul Food Distribution Center: 235 S Pine Drive in the W Valencia Drive/Courtney Avenue neighborhood
- Dolphin Market Pacific Drive Elementary Food Distribution Center: 1501 W Valencia Drive in the W Commonwealth Avenue/N Basque Avenue neighborhood
- ICNA Relief USA Food Distribution Center 505 E Commonwealth Avenue in the 212 E Wilshire Avenue in the Santa Fe District/SoCo neighborhood
- Heart of Downtown Food Co-op: 212 E Wilshire Avenue in the Santa Fe District/SoCo neighborhood
- First Lutheran Church Food Distribution Center: 215 N Lemon Street in the Santa Fe District/SoCo neighborhood
- Fullerton Community Center Food Distribution Center: 340 W Commonwealth Avenue in the Independence Park neighborhood
- Saint Mary's Church Food Distribution Center: 400 W Commonwealth Avenue in the Independence Park neighborhood

Through ongoing outreach and canvassing efforts, the City continues to identify individuals experiencing homelessness in key areas, including transportation hubs (such as train stations), parks, and washes. The City played a pivotal role in developing a comprehensive, synchronized system of care through the establishment of the Hope Center. This multi-city, multi-disciplinary partnership aims to streamline and standardize homeless outreach and engagement by centralizing resources, coordinating responses, and integrating data. A key component of this system is the management of an Outreach Grid, which tracks and responds to reports of homelessness. Calls are dispatched to outreach workers and city-funded Homeless Liaison Officers (HLOs), including Police Officers, who respond in real-time and check the availability of shelter beds.



The HLO Unit partners with local organizations including the Orange County Mental Health Agency, the Fullerton Navigation and Recuperative Care Center run by Illumination Foundation, Placentia Navigation Center run by PATH, Buena Park Navigation Center run by Mercy House, and the Anaheim Bridges Shelter run by Mercy House to conduct weekly outreach to persons experiencing homelessness. The HLO Unit has a clinician from the Orange County Mental Health Agency in the patrol vehicle of an officer two to three days of the week to assist persons experiencing homelessness and those experiencing mental health issues. In addition, all police officers in Fullerton are trained on how to assist individuals experiencing homelessness.<sup>24</sup>

The City has taken a number of actions to address homelessness through services in the community. These efforts include hiring a dedicated Homeless Outreach Case Manager, who is responsible for performing case management, outreach, intervention services and assistance in obtaining resources from community partners to individuals deemed homeless residents of the City of Fullerton. The Case Manager utilizes Homeless Management Information System (HMIS) to collect client-level data and data on the provision of housing and services to individuals and families at risk of experiencing homelessness. The City also recently filled the Housing Manager position to implement programs to address the homeless population and those at risk of becoming homeless.

The Homeless Case Manager program employs an outreach coordinator to ensure the City's homeless residents are receiving individualized care. The now full-time position was filled in 2024 and is stationed at the Hope Center. The position works with the County's Continuum of Care, which was not occurring with City Net. The City provided CDBG-CV funds for the construction costs of Project HOPE (Homeless Outreach Proactive Engagement). The Hope Center opened in 2022 and provides a hub for Homeless Case Managers, Mental Health Specialists, paramedics and social workers working together to provide whole person care. Additionally, in 2024-25, HOME-ARP funds are used to assist the homeless and at risk of homelessness populations.

The City continues to support various non-profit organizations that provide homeless services including Mercy House (homeless shelter), Pathways of Hope (transitional housing, life skills training), Lutheran Social Services of Southern California (victims of domestic violence, at risk of homelessness) and the Women's Transitional Living Center (victims of domestic violence, at risk of homeless). Orange County Health Care Agency provides linkage to mental health services and refers homeless into emergency shelters.

Other partner agencies are assisting Fullerton in reducing homelessness. St. Jude Medical Center assists homeless individuals who visit the Emergency Room through their Community Care Navigators who provide case management and linkage to services when needed to help prevent another visit. Chrysalis provides job training and opportunities to individuals who walk-in or are connected to the emergency shelters. OC United's "Jobs for Life" program is offered at emergency shelters as a life skills and job readiness class.

The City partners with the 13 cities of the North Service Planning Area (SPA) on a Memorandum of Understanding that have resulted in the development of two homeless navigation centers providing a total of 250 beds serving the North Orange County homeless population. The City financially supports emergency shelter/navigation beds for Fullerton homeless individuals at the Buena Park 150-bed

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<sup>24</sup> Fullerton Police Department. 2024. Homeless Outreach. <https://www.cityoffullerton.com/government/departments/police/police-services/homeless-outreach>



navigation center and Placentia 100-bed shelter that provides comprehensive housing services. Since 2020, 164 persons have been referred to the Buena Park Navigation Center from Fullerton.<sup>25</sup>

The City has a partnership with Illumination Foundation that established a 150-bed facility in Fullerton that not only provides navigation center beds with wrap-around services but also provides recuperative care beds, which provide care for homeless patients after a hospital stay or emergency room visit. Bridges at Kramer Place operated by Mercy House is a 200-bed year-round shelter for single adults in North Orange County. Bridges is a 24-hour emergency homeless shelter facility in the City of Anaheim that is ADA Accessible and serves homeless single men and single women in the North Orange County area. The shelter's primary focus is assisting program participants with creating a housing plan, making connections to housing resources and ending their homelessness as soon as possible. The City of Fullerton assisted in funding the shelter and is allowed access for Fullerton homeless clients.<sup>26</sup>

The City partners with the nonprofit organization City Net to provide street outreach, in-reach, and case management to those experiencing homelessness in Fullerton. The City also partners with the OC Health Care Agency, which serves individuals who are homeless or on the verge of becoming homeless. Services are offered to individuals of all ages with behavioral health conditions ranging. Staff frequent known gathering places for the homeless including food banks, shelters, and public areas such as parks/libraries in order to identify individuals and screen for program eligibility. The team responds to community referrals and collaborates with various community partners in support of an individual's recovery.

The City of Fullerton Five-Year Consolidated Plan reflects a unified vision for providing decent housing, addressing homelessness issues, and taking community development actions as determined by a collaborative effort of the community. The plan outlines three basic goals set by the Department of Housing and Urban Development: to provide decent housing; to provide a suitable living environment; and to expand economic opportunities for low/moderate income individuals.

**E.7.5 The City plans to continue partnerships with non-profit organizations and regional agencies to provide outreach and services for persons experiencing homelessness during the planning period and as described in Policy Action 3.15 in Chapter 4, Housing Plan. The outreach and services will continue to be targeted to the geographic areas in the city where people experiencing homelessness tend to congregate and preventative services targeted to the populations most at risk of homelessness. Displacement**

Displacement, as defined by HCD, is used to describe any involuntary household move caused by landlord action or market changes. Shifts in neighborhood composition are often framed and perpetuated by established patterns of racial inequity and segregation. Movement of people, public policies, and investments, such as capital improvements and planned transit stops, and flows of private capital can lead to displacement. Displacement is fueled by a combination of rising housing costs, rising income inequality, stagnant wages, and insufficient market-rate housing production. Decades of disinvestment in low-income communities, coupled with investor speculation, can result in a rent gap or a disparity between current rental income of the land, and potentially achievable rental income if the property is converted to its most profitable use. These processes can disproportionately impact people of color, as well as lower income

<sup>25</sup> Mercy House. June 2024 report.

<https://cms7files1.revize.com/buenaparkca/departments/Community%20Services/Homeless%20Services/Navigation%20Center/Buena%20Park%20Monthly%20Report%20-%20June%202024.pdf>

<sup>26</sup> City of Fullerton. 2024. Draft HUD Action Plan. <https://www.cityoffullerton.com/home/showpublisheddocument/8740/638560482273030000>



households, persons with disabilities, large households, and persons at-risk or experiencing homelessness.<sup>27</sup>

## Regional Trends

As shown in Figure E-40, the majority of Orange County has a lower risk of displacement, but there are several cities in the northwestern portion of Orange County (primarily the cities of Anaheim, Placentia, Buena Park, Garden Grove, Westminster, Santa Ana, Stanton, and Orange) that are at risk of displacement.

## Local Trends

The majority of Fullerton is at lower risk of displacement, but there are several neighborhoods in southern Fullerton at risk of displacement, as shown in Figure E-41. These include the neighborhoods of Artesia Blvd/N Gilbert, Valencia Park, Woodcrest Park, Rancho La Paz, and California State University Fullerton. Vulnerable areas in Fullerton had higher poverty rates, higher percentage of LMI residents, overcrowded households and were more likely to have a higher percentage of Hispanic/Latino residents. Fullerton has the highest number of rent-based eviction filings in all of Orange County.<sup>28</sup>

## E.8 Local Area Knowledge

### E.8.1 Historic Patterns of Segregation

#### Regional

Patterns of racial segregation are the byproduct of local and federal policies, private housing discrimination, and community prejudice. To understand present challenges to fair housing, it is necessary to review the history of actions that have led to regional patterns of segregation.

The first people to live in Orange County were the Shoshonean-speaking people, the ancestors of the tribes we know today as the Juaneño and the Gabrielino. Spanish missionaries were established in the area in 1770s. In 1810, the first land grant in what is now Orange County was established east and south of the Santa Ana River. The area was dominated by cattle ranches. The Gold Rush of 1849 brought tens of thousands of new settlers to California. By 1850, the future Orange County comprised the southern tip of Los Angeles County. By late 1800s, residents had mobilized enough political support to pass the secession measure despite opposition by Los Angeles County in the State Legislature. Orange County was given jurisdictional autonomy on March 11, 1889.

<sup>27</sup> HCD. 2021. [https://www.hcd.ca.gov/community-development/affh/docs/affh\\_document\\_final\\_4-27-2021.pdf](https://www.hcd.ca.gov/community-development/affh/docs/affh_document_final_4-27-2021.pdf)

<sup>28</sup> United Way. 2023. *Orange County Evictions Report*. [https://www.unitedwayoc.org/wp-content/uploads/2023/04/OC-Evictions-Spring23\\_final.pdf](https://www.unitedwayoc.org/wp-content/uploads/2023/04/OC-Evictions-Spring23_final.pdf), accessed August, 2023







Much of Orange County's growth in the first half of the 20th Century was fueled by new forms of transportation. Between 1904 and 1910, the Pacific Electric Railway built three branches to serve Orange County with its "big red cars." The coast line spurred development from Seal Beach to Corona del Mar. The Santa Ana line prompted the founding of Cypress and Stanton. And the La Habra line ran all the way down to the new community of Yorba Linda. Freeway construction began in the 1950s with the opening of the Santa Ana (I-5) Freeway and continued almost unabated into the 1970s. During World War II, a number of important military bases were established in Orange County. At the end of the war, many veterans decided to settle in Southern California, and the region began to grow at an unprecedented rate.

By the mid-1950s, Orange County's farms were being replaced by single-family tract housing. South Orange County began to grow in the 1960s, with master planned communities such as Irvine, Mission Viejo, and Laguna Niguel. Aliso Viejo, Rancho Santa Margarita, Ladera Ranch, and others followed in the 1980s and 1990s.

Until the 1940s, Orange County's economy was based largely on agriculture. With the rapid southward expansion of Los Angeles' population and industrial development, Orange County's economy began to change rapidly, particularly in the northern parts of the county. In 1940, twice as many workers were employed in agriculture as in manufacturing. Orange County's demographic explosion began with the onset of the military build-up for the Second World War and continued with the post-war expansion of California. Between 1940 and 1960, Orange County's population grew from 130,000 to more than 700,000, transforming the county into a major suburban outpost for Los Angeles.

By 1960, manufacturing employed three times as many workers as the agricultural industry. Aerospace and other high-tech industries began moving into the area, bringing with them growing affluence. Between 1950 and 1960, Orange County's median income grew from the 20th highest of California's 58 counties to the third highest, behind only the Bay Area suburbs of Contra Costa and Marin Counties. By the mid-1990s, Orange County's high-tech and information industries were among the most dynamic in the United States.

Today, Orange County comprises 34 cities and has a population of approximately three million residents. The unincorporated territory, consisting of approximately 321 square miles, is geographically diverse with unincorporated areas spread throughout the County. The largest portion of unincorporated territory is found in southern Orange County and includes a number of planned communities such as Coto de Caza, Las Flores and Ladera Ranch as well as large portions of undeveloped territory south of Ortega Highway.

In the late 1800s, Santa Ana was one of the only cities in Orange County with a Chinatown neighborhood. These Chinese immigrants were recruited to meet the demands of labor in farming, railroads, and construction and worked for low wages to send to their families back in China. The area was burned down by the City in 1906 based on claims of mitigating the spread of disease. Residents were relocated to land along the Santa Ana River, but by 1912, most Chinese residents had left Santa Ana to reside in nearby Anaheim.

In the 1920s, Anaheim was home to members of the racist "white power" entity known as the Ku Klux Klan (KKK). In 1924, Anaheim elected four KKK affiliated candidates to city council, and KKK membership in Anaheim expanded. They spread prejudices until 1925, when they were recalled after residents were alerted of their KKK affiliations. In 1930s, most citrus laborers in Orange County were immigrants from Mexico, who formed the Federation of Agricultural Workers Unions of America (FAWUA). Strikes for better working conditions were met with state-sponsored violence.



The 1930s and 40s was a time of public segregation across the nation. Orange County participated in upholding racial hierarchies based on racist notions of white superiority. Various Orange County swimming pools had separate days for ethnic groups. Xenophobia was rampant. In 1942, President Roosevelt issued Executive Order 9066 which allowed local military commanders to designate military areas as “exclusion zones” from which any or all person may be excluded. Accordingly, 127,000 US residents of Japanese ancestry, most of them US Citizens were removed from the Pacific Coast and were sent to internment camps.<sup>29</sup> At the end of their internment, many Japanese Americans struggled to find housing due to poverty, restrictive covenants, and racism.<sup>30</sup>

Starting in the 1930s, parts of Orange County were subject to redlining, which is the practice of federally sanctioned discriminatory mortgage lending that either steered or opted against providing loans to borrowers based on the racial or socioeconomic status of the neighborhood in which a property is located. Redlining, a government-sponsored system of denying mortgage loans and services to finance the purchase of homes in specific areas, served as a tool to limit homeownership opportunities, as federally insured and long-term mortgages were routinely denied to often non-white persons seen as “undesirable.” Redlining directed both public and private capital to white households and away from Black/African American, non-white, immigrant, and Jewish households. As homeownership is one of the most significant means of intergenerational wealth building in the United States, these redlining practices had long-term effects in creating wealth inequalities. Additionally, many of the housing deeds in Orange County included prohibitions against Black, Hispanic/Latino, Asian, and Native American people, permitting them only if they were gardeners, servants, or nannies.<sup>31</sup>

In 1971, the OC Human Relations Commission was created by advocates for civil rights who were upset with police brutality against non-white residents, housing discrimination, lack of affordable health care, and discrimination in education. The Commission was intended to eliminate prejudice, intolerance, and discrimination based on race, religion, ethnicity, national origin, gender, sexual orientation, marital status, socio-economic status, and age.<sup>32</sup> The OC Human Relations Commission, Fair Housing Council, League of Women Voters, Legal Aid Society, and other housing advocates formed the Housing Coalition to advocate for the development of Affordable Housing. In addition, the Hate Crime Network was established in 1991 to respond to hate crime and build relationships between police and diverse communities within Orange County.

## Local

In early 1887, the California Central Railroad, a subsidiary of Santa Fe, sent George H. Fullerton, president of the Pacific Land and Improvement Co., to purchase land for railroad right-of-way. Brothers George and Edward Amerige learned that a likely site for a town was located north of Anaheim. With George Fullerton's assurance that the area north of Anaheim would be included, the Ameriges purchased 430 acres and Fullerton was established.

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<sup>29</sup> Japanese-American Internment During World War II. U.S. National Archives. <https://www.archives.gov/education/lessons/japanese-relocation>

<sup>30</sup> For Japanese Americans, Housing Injustices Outlived Internment, New York Times, 2020. <https://www.nytimes.com/2020/08/20/magazine/japanese-internment-end-wwii-trailer-parks.html>

<sup>31</sup> Fullerton Observer. 2020. A Brief History of Housing Discrimination in Fullerton and North Orange County. <https://fullertonobserver.com/2020/07/27/a-brief-history-of-housing-discrimination-in-fullerton-and-north-orange-county/>

<sup>32</sup> Fullerton Observer. 2020. A Brief History of Housing Discrimination in Fullerton and North Orange County. <https://fullertonobserver.com/2020/07/27/a-brief-history-of-housing-discrimination-in-fullerton-and-north-orange-county/>



Historically, the city was a center of agriculture, notably groves of Valencia oranges and other citrus crops. Drilling for petroleum began in 1880 with the discovery of the Brea-Olinda Oil Field, which started a boom that peaked in the 1920s.

Anecdotal evidence suggests Fullerton was a “sundown town,” which is a city, county or region that was intentionally “all white” by forcing out anyone considered non-white by force, law, or custom. In 1919, hundreds of residents protested at a city council meeting after they learned that the Santa Fe Railroad planned to build housing for its Mexican workers near the company’s tracks.<sup>33</sup> There were widespread racist civic and housing policies throughout Orange County, including Fullerton, that prevented minorities from accessing housing. According to anecdotes, the only neighborhood where minorities were allowed to rent or own homes was on the south side of the train tracks in the Truslow neighborhood.<sup>34</sup> Today, the Truslow Avenue neighborhood has some of the lowest median incomes in and the highest percentage of non-white residents in the city.

Racial covenants were prevalent within Fullerton. Fullerton is the home of the Bernal House, which is the subject of one of the leading anti-discrimination cases in 1943 known as “Doss v. Bernal.” The Sunnyside Addition was established in 1923 and by the time the Bernals moved in, it had become a predominantly lower middle-class community occupied exclusively by whites. The Bernals, a Mexican family, purchased a home on Ash Avenue in the Sunnyside neighborhood of Fullerton with a deed restriction attached to the house, that supported residential segregation in housing covenants. Neighbors filed a lawsuit against the Bernals, but they refused to leave. The case was successfully argued under the equal protection clause of the 14<sup>th</sup> Amendment and the Bernals were able to keep their home.<sup>35</sup>

Terrorism of Black/African American residents was widespread in the area. Just outside Fullerton in Placentia, the first African American family to move into the neighborhood in 1956 was firebombed and their home was vandalized.<sup>36</sup> Redlining was a practice in Fullerton. By the 1970s, national fair housing laws were created; however, Black/African American residents still faced discrimination in buying and renting.<sup>37</sup> While redlining does not occur today, land uses and differences in predominant populations between neighborhoods reflect old policies that promoted racial segregation.

California State University Fullerton was established in 1957 as Orange County State College. The majority of the campus was developed throughout the 1960’s. The campus has grown rapidly since the early 1990s and the first decade of the 2000s.

Downtown Fullerton serves as the commercial center of the city and is clustered with over 70 historic buildings dating as far back as the early 1900s.

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<sup>33</sup> Fullerton Observer. 2020. Recognizing the History Behind the Bernal House. <https://fullertonobserver.com/2020/06/11/recognizing-the-history-behind-the-bernal-house/>

<sup>34</sup> Fullerton Observer. 2020. A Brief History of Housing Discrimination in Fullerton and North Orange County. <https://fullertonobserver.com/2020/07/27/a-brief-history-of-housing-discrimination-in-fullerton-and-north-orange-county/>

<sup>35</sup> Fullerton Observer. 2020. Recognizing the History Behind the Bernal House. <https://fullertonobserver.com/2020/06/11/recognizing-the-history-behind-the-bernal-house/>

<sup>36</sup> OC Weekly. 2019. Remembering When the Home of Placentia’s First African American Family Was Firebombed. <https://www.ocweekly.com/remembering-when-someone-firebombed-placentias-first-african-american-family/>

<sup>37</sup> Fullerton Observer. 2020. A Brief History of Housing Discrimination in Fullerton and North Orange County. <https://fullertonobserver.com/2020/07/27/a-brief-history-of-housing-discrimination-in-fullerton-and-north-orange-county/>



## E.9 Stakeholder and Community Input

### E.9.1 Homes for All Initiative

The City of Fullerton participated in the Homes for All initiative, which is a coalition of family members and non-profit organizations who are working together to get more affordable homes built in their respective cities (Garden Grove, Lake Forest, and Fullerton). The Homes for All collaborative coalition is comprised of The Kennedy Commission, Welcoming Neighbors Home, Tapestry, a Unitarian Universalist Congregation, Hope Community Services, People for Housing OC, and Hope Through Housing Foundation/Amplify Communities (National CORE). As part of the Homes For All Initiative, People For Housing OC utilized a questionnaire provided by the Kennedy Commission to collect responses from a select sample of residents in impacted neighborhoods to capture conditions. The questionnaire contained 30 questions designed to capture measures of rent burden, overcrowding, demographics, public health, and civic engagement. Public for Housing OC received 90 responses to the questionnaire, with a high percentage of Hispanic mothers and families due to the ties of the organizations they are a part of. The survey made several conclusions:

- The majority of the people surveyed are renters who have lived in Fullerton for six or more years. Rents are regularly increasing and are outpacing monthly incomes, increasing the risk of displacement for long-term residents.
- The average family size of respondents is 5.5 people per household. Apartments are not big enough to meet the needs of large families. Larger-sized apartments are needed in affordable developments.
- Residents are concerned about habitability of housing and deterioration of housing stock. The City's code enforcement efforts and results need to be improved.

### E.9.2 Study Sessions

The City held two Planning Commission study sessions on January 19, 2022 and February 15, 2023, and one City Council study session on September 20, 2023 to review and discuss the Housing Element. Overall, community members showed support for affordable housing development in the city and requested additional information on the Housing Incentive Overlay Zone (HIOZ) and continued public participation in the Housing Element update process. The HIOZ received both support and disapproval from community members. The following comments were provided during the Planning Commission and City Council study sessions:

- General support and disapproval for establishing the HIOZ
- Need for housing for homeless residents, low-income residents, and affordable housing for seniors
- Recommendation the City increase affordability percentage requirements for the HIOZ and Religious Surplus Land
- Support for an inclusionary housing program
- Concern over the effects of increased density in the city

### E.9.3 Stakeholder Survey

Following HCD comments received on May 9, 2024, the City emailed a survey to interested parties to obtain local knowledge on fair housing issues and patterns. More specifically, the City asked for input on the differences between northeast Fullerton, characterized as "racially concentrated areas of affluence"



and other areas of the city. Questions explored whether City policies have historically provided diverse housing opportunities in these affluent neighborhoods and what measures could enhance housing availability, with options including ADUs, multifamily housing on commercial sites, and multiple-unit housing. Additionally, the survey sought information on neighborhoods where people experiencing homelessness tend to congregate, including their access to transportation and services. It also asked about recent trends among the homeless population. Finally, the survey requested identification of neighborhoods with housing in poor physical condition needing rehabilitation or repairs. The City received responses from five survey participants. The survey revealed several patterns:

- RCAs are characterized by large parcels, single-family homes, greater setbacks, hilly terrain, abundant parkland, and high-performing schools. RCAs have minimal multifamily zoning and limiting housing opportunities for low or moderate-income households. The lack of diverse housing in RCAs perpetuates racial and economic segregation.
- Residents may support constructing ADUs for family members but generally oppose additional density due to infrastructure constraints. To increase housing opportunities in RCAs, respondents suggested encouraging ADU construction, allowing multifamily and mixed-use housing, and developing affordable housing on religious institutional sites.
- Respondents also supported an ordinance to streamline affordable housing development on land owned by religious institutions and remove the prevailing wage requirement.
- Homelessness trends noted concentrations of homeless individuals in Santa Fe District/SOCO, Independence Park, S. Woods Ave/W Orangethorpe Ave, Craig Park, and Chapman Park, as well as along major arterials, under the SR 57 freeway, Hillcrest Park, shopping centers, and bus depots. A growing population of older women among the homeless was noted.
- Areas in need of housing rehabilitation or repair include Independence Park, Artesia Blvd/N, Gilbert Park, W Commonwealth Ave/N Basque Ave, Valencia Park, neighborhoods south of Commonwealth Ave, and areas near downtown and the train station.

## E.10 Other Relevant Factors

### E.10.1 Fair Housing Capacity

The most recent Orange County AI analyzed fair housing enforcement capacity in the county. The City of Fullerton does not have its own Impediments to Fair Housing report. The identified fair housing issues include:

- Limited resources for regional fair housing organizations
- Lack of local public fair housing enforcement
- Limited loan opportunities for home rehabilitation
- Racial discrepancies in loan origination rates
- Lack of affordable housing and segregation of existing affordable housing assets

Although Orange County is served by two high-quality private, non-profit fair housing organizations, they are underfunded and understaffed in comparison to the total need for their services. Victims of discrimination would be more able to exercise their rights, thus deterring future discrimination, if the capacity of existing organizations grew to meet the scale of the problem. Additionally, the size of the



federal Fair Housing Initiatives Program, the primary funding program for fair housing organizations, has failed to keep up with inflation, making Congress's appropriations worth less over time. In order to meet the needs of residents of a large and diverse county, local fair housing agencies and organizations require greater levels of resourcing.

There are no local public entities that conduct fair housing outreach and enforcement, with the California Department of Fair Employment and Housing and HUD constituting the only public enforcement bodies that operate in Orange County. Advocates across Orange County and the state of California have reported issues with the timeline of the California Department of Fair Employment and Housing's investigations and the standards that it applies in making probable cause determinations. A local public enforcement agency, if created, would have the potential to be more responsive to victims of discrimination in Orange County than either the state or HUD.

Given the scarcity of affordable rental housing and high cost of living within Orange County, loan opportunities for home improvement, purchase, and refinancing are important tools for moderate and low-income households. The Home Mortgage Disclosure Act (HMDA) data shows there is a racial discrepancy of loan approval rates, with white residents most likely to have their applications result in originated loans.

With respect to the location of affordable housing, at a high level, there is relatively little such housing in coastal areas, hillside communities, or in the southern portion of the county, all areas that are disproportionately White and have relatively low Hispanic population concentrations. Within some cities that have patterns of segregation, affordable housing is concentrated in particular areas that tend to be more heavily Hispanic. In Fullerton, affordable housing is more concentrated in the disproportionately Hispanic southern portion of the city. With respect to the role of the type of affordable housing in causing fair housing issues, the total lack of public housing in Orange County, which tends to be more accessible to members of protected classes than do Low Income Housing Tax Credit developments, may play a role in perpetuating segregation.

### E.10.2 Land Use and Zoning

Most of the city's housing stock was built in the post-war era between the 1940s and 1970s. The city's current form and character was defined during this era, when over half of the city's current housing stock was constructed. Most of the housing built before and during the post-war era was built in southern and central Fullerton in the neighborhoods near Orangethorpe Avenue, Commonwealth Avenue, and E. Chapman Avenue. The neighborhoods with the highest percentage of housing stock built prior to 1960 (60 to 80 percent of the housing stock) are Independence Park, S Woods Avenue/W Orangethorpe Avenue, W Valencia Drive/Courtney Avenue, W Oak Ave/Lambert Drive, Byerrum Park, and E Wilshire Avenue/N Raymond Avenue. These neighborhoods are more likely to have housing stock in need of repair.

Today, single-family detached housing comprises 54 percent of the city's housing stock, higher than Orange County (51 percent) and other areas of Southern California such as Los Angeles County (49 percent). Today, most of the city's residentially zoned areas are designated for single-family homes.

### E.10.3 Demographic Trends

Fullerton's demographics have reflected regional migratory trends. Southern California has one of the highest foreign-born populations in the nation, with half of residents born in Latin American countries, and an increasing share from Asian countries. As a result, the city has become much more diverse over the last



several decades. Southern California has also been impacted by out-bound domestic migration trends. In each year since 2014, an average of 91,000 people have left the region than the number of those who have arrived. High housing costs are often cited as a reason for leaving.<sup>38</sup>

Additionally, the median age in the region has steadily increased in the past two decades, changing the ratio of working age population to seniors, and increasing the need for housing for seniors and assistance to help seniors stay in their homes. While the region has experienced tremendous job growth, moderate-income households within the region have been declining since 2000.<sup>39</sup>

#### E.10.4 Student Housing

The California State University, Fullerton (CSUF) is located in the eastern portion of the city and enrolls approximately 41,000 students. The University provides approximately 2,000 students with on-campus housing. As a result, there is a significant need for off-campus housing within the city and surrounding communities. The large student population creates a unique need for student-friendly affordable housing. The influx of students adds significant pressure to the existing housing stock within the city. A survey of student housing needs found that the average rental cost for a studio or one-bedroom off-campus in Fullerton was \$19,206 per year (May 2022 costs), higher than the average cost for the same type of housing for all CSU campuses (\$14,857 per year). Additionally, only four percent of all CSUF students resided in on-campus housing.<sup>40</sup>

#### E.10.5 Access To Transportation for Persons with Disabilities

Fullerton's main public transportation systems are operated by OCTA and Metrolink light rail service. OCTA operates nine bus lines that extend throughout Fullerton and Orange County. To assist persons with disabilities, OCTA busses are equipped with accessibility improvements. Paratransit service is available through OC Flex and OC ACCESS. It is available for people unable to use fixed-route bus service because of functional limitations caused by a disability. While most areas of Fullerton are within a quarter-mile of a OCTA bus route, or the Metrolink line (see Figure E-22), there are segments of the city that are not in close proximity to existing transit service, including the West Coyote Hills, and most of Emery Park, Amerige Heights, Acacia Park, and E Las Palmas Dr/N Sunnywood Dr neighborhoods. Residents with disabilities residing in these areas may have limited access to transportation as the Acacia Park and E Las Palmas Dr/N Sunnywood Dr are located in census tracts that contain a slightly higher rate of persons with disabilities, compared to other areas of Fullerton.

#### E.10.6 Access to Home Ownership

As previously mentioned, governmental constraints enacted throughout the 20<sup>th</sup> century impacted homeownership opportunities for non-white populations.

To understand current racial/ethnic disparities among homeownership opportunities, this analysis reviews mortgage application filing and acceptance by race and ethnicity using the latest available data from the Federal Financial Institutions Examination Council (FFIEC). As shown in Table E-12, there were 12,138 mortgage applications filed in Fullerton in 2021. Race and ethnicity data is unknown for more than one-quarter of loan applicants and the analysis on race and ethnicity for loan applications may not be fully

<sup>38</sup> SCAG. Connect SoCal. 2020. [https://scag.ca.gov/sites/main/files/file-attachments/0903fconnectsocial-plan\\_0.pdf?1606001176](https://scag.ca.gov/sites/main/files/file-attachments/0903fconnectsocial-plan_0.pdf?1606001176)

<sup>39</sup> Ibid.

<sup>40</sup> Cal State University Business and Finance. 2022. 2022 CSU Systemwide Housing Plan. <https://www.calstate.edu/impact-of-the-csu/government/Advocacy-and-State-Relations/legislativereports1/Legislative-Report-CSU-Systemwide-Housing-Plan.pdf>



complete. Of the known racial/ethnic categorization of mortgage applications, most were filed by Asian American/API residents and by white, non-Hispanic residents. In comparison, Hispanic/Latino applicants comprised 22 percent, Black/African-American applicants comprised one percent, and American Indian or Alaskan Native applicants comprised less than 1 percent of total mortgage loan applications. Non-Hispanic white residents were the only racial population that was representative for mortgage applications relative to proportion of population (36 percent of applications, 37 percent of population). Asian American residents underrepresented for mortgage applications (16 percent of applications, 27 percent of population), as were Black/African American residents (1 percent of applications, 2 percent of population), Hispanic/Latino residents (22 percent of applications, 37 percent of population), and American Indian/Alaska Native (less than 1 percent of applications, 1 percent of population).

**Table E-12 Mortgage Applications and Acceptance by Race, 2021**

Racial/ Ethnic Group	Application Approved but Not Accepted	Application Denied	Application Withdrawn by Applicant	File Closed for Incompleteness	Loan Originated	Other Action	Total Applications
American Indian or Alaska Native, Non- Hispanic	0	0	3	0	5	0	8 (<1%)
Asian American/API, Non-Hispanic	32	166	286	62	1,331	58	1,935 (16%)
Black/African-American, Non-Hispanic	2	11	14	1	54	2	84 (1%)
Non-Hispanic White,	50	206	301	98	1,596	2,111	4,362 (36%)
Hispanic/Latino	37	154	175	83	783	1,386	2,618 (22%)
Unknown	60	217	292	149	1,338	1,075	3,131 (26%)
<b>Total</b>	<b>181</b>	<b>754</b>	<b>1,071</b>	<b>393</b>	<b>5,107</b>	<b>4,632</b>	<b>12,138 (100%)</b>

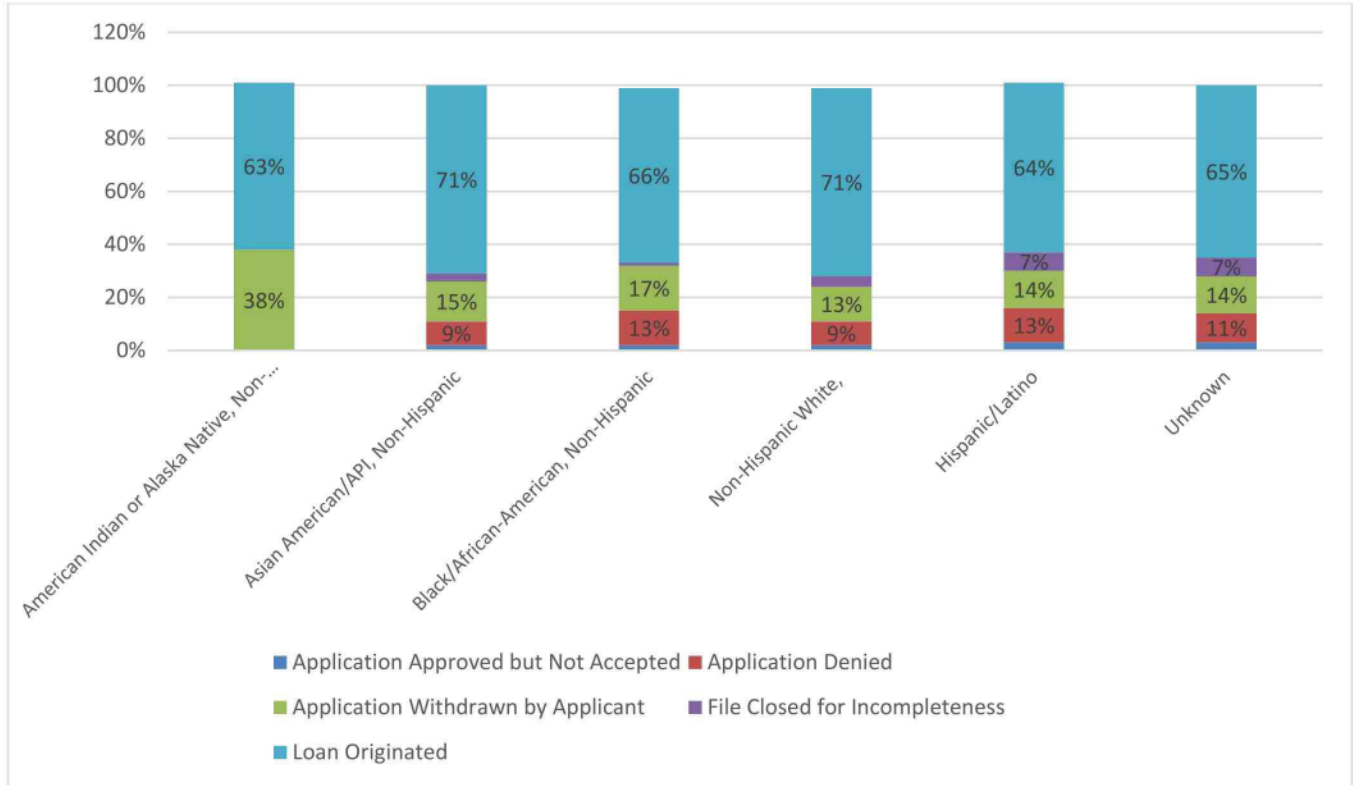
Notes: “Loan originated” means that the application was accepted a loan was made by a financial institution to the applicant. “File incomplete or withdrawn” means a loan was not originated because the application was withdrawn before a credit decision was made or the file was closed for incompleteness. “Application denied” means a loan was not originated because the financial institution did not approve the mortgage application. “Application approved but not accepted” means the financial institution approved the loan application but the applicant did not complete the transaction and a loan was not originated. Other categories of application actions were not included in this analysis, such as purchased loan, preapproval request denied, and preapproval request approved but not accepted. For the purposes of this graph, the “Hispanic or Latino” racial/ethnic group represents those who identify as having Hispanic/Latino ethnicity and may also be members of any racial group. All other racial categories on this graph represent those who identify with that racial category and do not identify with Hispanic/Latino ethnicity.

Source: Federal Financial Institutions Examination Council's (FFIEC) Home Mortgage Disclosure Act loan/application register (LAR) files

As shown in Figure E-42, approximately 71 percent of Asian American/API and white, non-Hispanic mortgage applicants had their loans originated, compared to 64 percent of Hispanic/Latino and 66 percent of Black/African American applicants. American Indian/Alaskan Native applicants had the lowest rates of denied applications, but also the lowest number of total applications. Black/African American and Hispanic/Latino applicants had the highest denial rate at 13 percent.



Figure E-42 Mortgage Rates and Acceptance by Race (Fullerton)



Source: Federal Financial Institutions Examination Council's (FFIEC) Home Mortgage Disclosure Act loan/application register (LAR) files

### E.11 Subsidized Housing

The Orange County Housing Authority (OCHA) operates several housing programs. The Housing Choice Voucher (HCV) program provides financial assistance to rent-burdened residents. The Family Self-Sufficiency program helps HCV program participants access employment. The Non-Elderly Disabled program provides HCVs for non-elderly disabled families with demonstrated need for supportive services. Additionally, the Veterans Affairs Supportive Housing (VASH) program, run jointly through the Department of Housing and the Department of Veteran Affairs, provides HCVs and wraparound services to homeless veterans.

Figure E-43 shows the percent of housing units that accept HCVs. Most HCV households are located in southern Fullerton, which is considered low resource and has a higher percentage of multifamily homes.





## E.12 Housing Site Inventory Analysis

This portion of the AFFH analyzes the relation between the housing opportunity sites and AFFH-related issues. Government Code Section 65583(c)(10) requires the housing opportunity sites to be analyzed with respect to AFFH to ensure that sites designated for low-income households are dispersed equitably throughout the county rather than concentrated in areas of high segregation and poverty or low-resource areas that have historically been underserved, and conversely, that sites designated for above moderate-income households are not concentrated in areas of high resources. By comparing the Site Inventory to the fair housing indicators in this assessment, this section analyzes whether the sites included in the Housing Element Site Inventory improve or exacerbate fair housing conditions, patterns of segregation, and access to opportunity.

The housing opportunity sites are designated by income category—whether the sites could accommodate housing appropriate for low-, moderate-, or above moderate-income households. The “appropriateness” of sites for various affordability levels is dictated by state housing element law and HCD guidance and includes allowable density, size of site, realistic capacity, existing use(s), and other factors. More information about the sites and income designations is available in Chapter 4, *Housing Resources*.

A portion of the City’s RHNA will be satisfied by planned and approved projects that will develop 2,507 units. This analysis only considers the 12,313 units of capacity identified on housing opportunity sites on vacant land and potential rezone sites.

### E.12.1 Housing Sites by TCAC Opportunity Area

For purposes of evaluating fair housing, resource levels designated by TCAC/HCD denote access to economic and educational opportunities such as low-cost transportation, jobs, and high-quality schools and the quality of environmental factors in the area such as proximity to hazards and air quality. TCAC has a composite opportunity score for each census tract. The majority of northern Fullerton is designated “Highest Resource” and “High Resource,” while southern Fullerton is mostly designated “Moderate Resource and “Low Resource.”

Figure E-44, Figure E-45, Figure E-46, Figure E-47, Figure E-48, Figure E-49, Figure E-50, and Figure E-51 show the location of the Housing Element opportunity sites by TCAC-designated resource area. Most of the housing opportunity units are in Highest, High, or Moderate-Resource areas: 13 percent are located in Highest-Resource areas, 28 percent located in High-Resource areas, and 39 percent in Moderate-Resource areas. Twenty percent of housing opportunity sites are located in Low-Resource areas.

The housing opportunity sites will add the following units to Low-Resource areas:

- 1,539 lower-income units (30 percent of total lower-income units)
- 617 moderate-income units (18 percent of total moderate-income units)
- 637 above moderate-income unit (19 percent of total above moderate-income units)

The housing opportunity sites will add the following units to Moderate-Resource areas in the city:

- 2,026 lower-income units (39 percent of total lower-income units)
- 1,457 moderate-income units (42 percent of total moderate-income units)
- 1,531 above moderate-income unit (42 percent of total above moderate-income units)



The planned and approved projects and the housing opportunity sites will add the following units to high- and highest-resource areas:

- 1,629 lower-income units (31 percent of total lower-income units)
- 1,360 moderate-income units (40 percent of total moderate-income units)
- 1,517 above moderate-income units (41 percent of total above moderate-income units)

The housing opportunity sites will add most of the lower-income units in moderate-, high-, and highest-resource areas (78 percent). Similarly, a higher percentage of low-, moderate-, and above moderate-income units will be included in High- and Highest-Resource areas (31, 40, and 41 percent, respectively), than Low-Resource areas (30, 18 and 17 percent, respectively). Therefore, overall housing development during the planning period will not increase patterns of segregation and will increase integration by household income in terms of access to opportunity.

### E.13 Sites by Income Population

The percentage of Low to Moderate Income (LMI) households vary across the city. Census tracts with more than 50 percent LMI households are located primarily in the southwestern area of the city. The communities with the highest percentage of LMI residents are Independence Park and Woodcrest Park in the south-central portion of the city (79 percent LMI).

As shown in Figure E-52, Figure E-53, Figure E-54, Figure E-55, Figure E-56, Figure E-57, Figure E-58, and Figure E-59, a majority of the housing opportunity sites are located in communities with greater than 50 percent of LMI populations (8,596 or 70 percent of all units). The Site Inventory assumes that the areas of the city with greater than 50 percent LMI households could accommodate 3,630 units appropriate for low-income households (70 percent of the total lower-income units), 2,442 units for moderate-income households (72 percent of the total moderate-income units) and 2,524 units for above moderate-income households (70 percent of the total above moderate-income units). The Site Inventory assumes the areas of the city with less than 50 percent LMI households could accommodate 1,564 units appropriate for lower-income households, 992 units appropriate for moderate-income households, and 1,161 units for above moderate-income households. Lower-income areas in Fullerton will benefit from the mix of households of differing income levels and additional housing options. Without private investment in areas like Independence Park and Woodcrest Park, it is unlikely that these areas would revitalize in ways that advance housing equity in Fullerton.

### E.14 Sites by Overcrowded Households

The majority of northern Fullerton has low levels of overcrowding (less than five percent of households), while southern Fullerton has higher rates of overcrowding (5 to 22 percent of households). The communities with the highest percentage of overcrowded households are Independence Park and Woodcrest Park in the south-central portion of the city (22 percent overcrowded). Figure E-60, Figure E-61, Figure E-62, Figure E-63, Figure E-64, Figure E-65, Figure E-66, and Figure E-67 show the Site Inventory by overcrowded households.

The Site Inventory assumes that areas with lower levels of overcrowding (less than 10 percent) could accommodate 7,775 units (63 percent of the city's total Site Inventory), including 3,135 units appropriate for lower-income households (60 percent of the total lower-income units), 2,219 units for moderate-income households (65 percent of the total moderate-income units) and 2,421 units for above moderate-



City of Fullerton  
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income households (66 percent of the total above moderate-income units). The Site Inventory assumes that areas with higher levels of overcrowding (greater than 10 percent) could accommodate 4,538 units (37 percent of the Site Inventory), including 2,059 units appropriate for lower-income households, 1,215 units appropriate for moderate-income households, and 1,264 units for above moderate-income households. The Site Inventory will not exacerbate overcrowding conditions but will add new housing opportunities across all income levels throughout the city, which will lessen the concentration of overcrowded households in southern Fullerton.

Figure E-44 Housing Opportunity Sites by TCAC Opportunity Score (Craig Park, Acacia Park, Artisan Walk, Deerpark Dr/ Sherwood Ave)

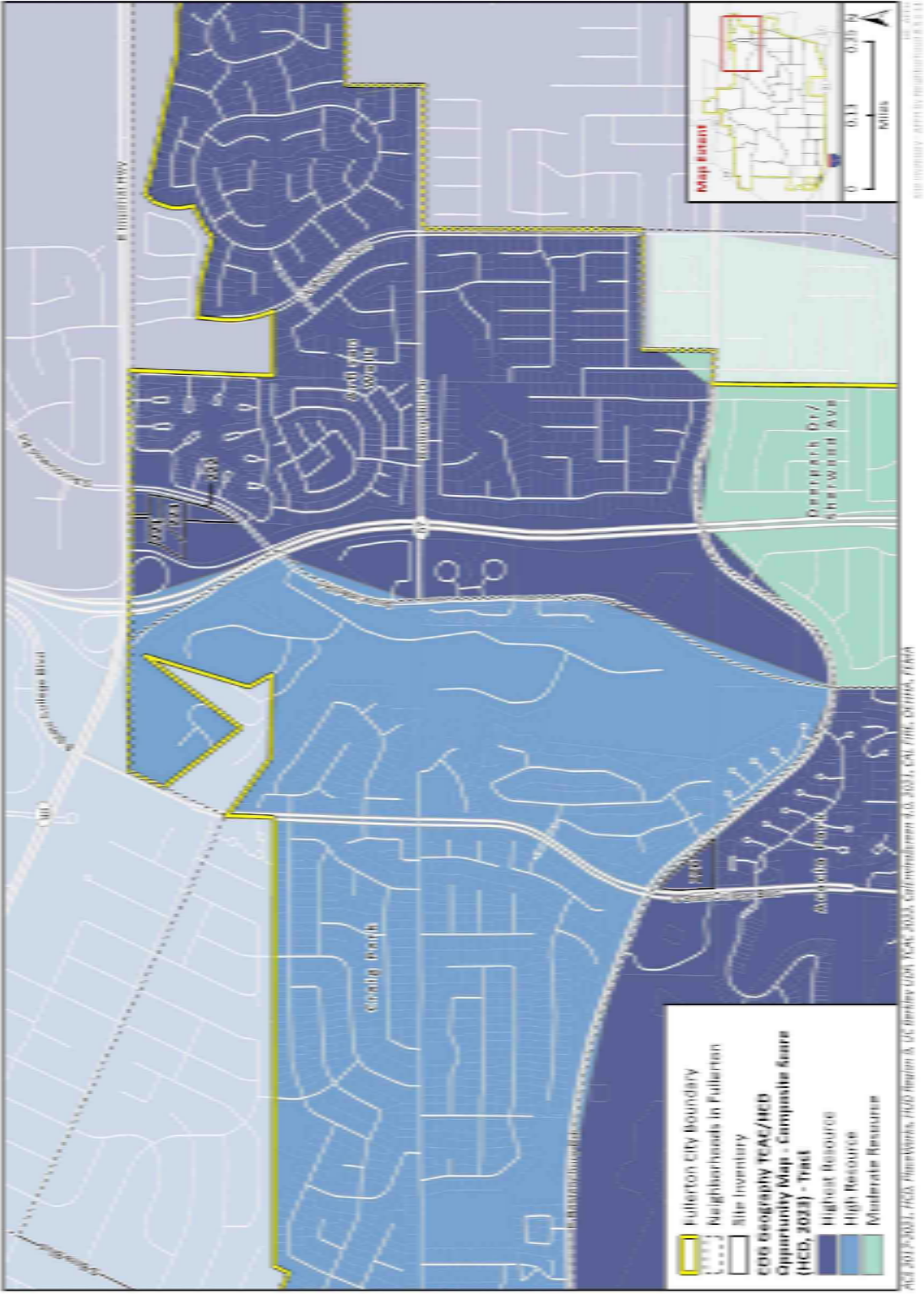
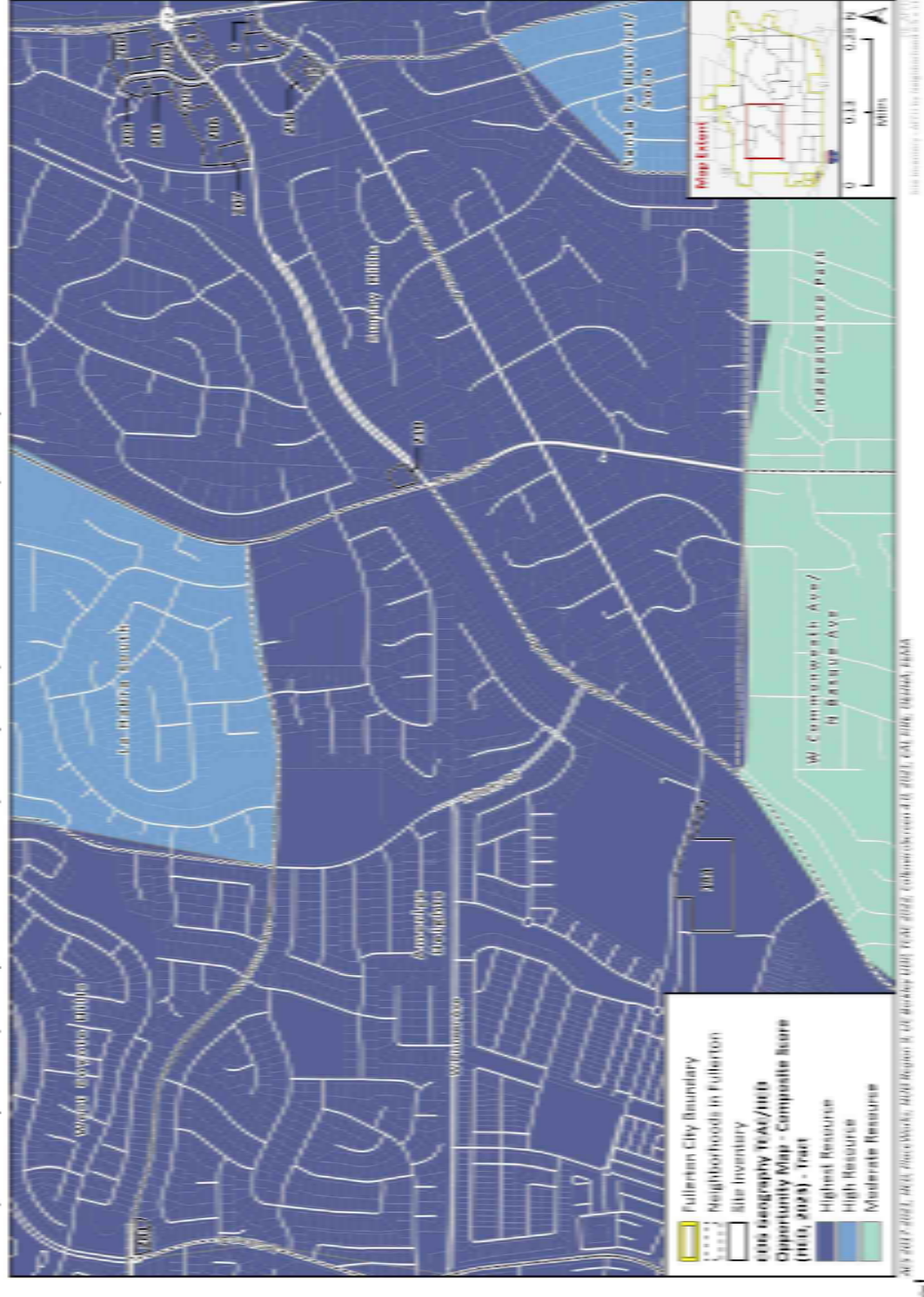






Figure E-46 Housing Opportunity Sites by TCAC Opportunity Score (West Coyote Hills, Amerige Heights, La Habra South, W Commonwealth Ave/N Masque Ave, Independence Park, Sunny Hills, Santa Fe District/SoCo)

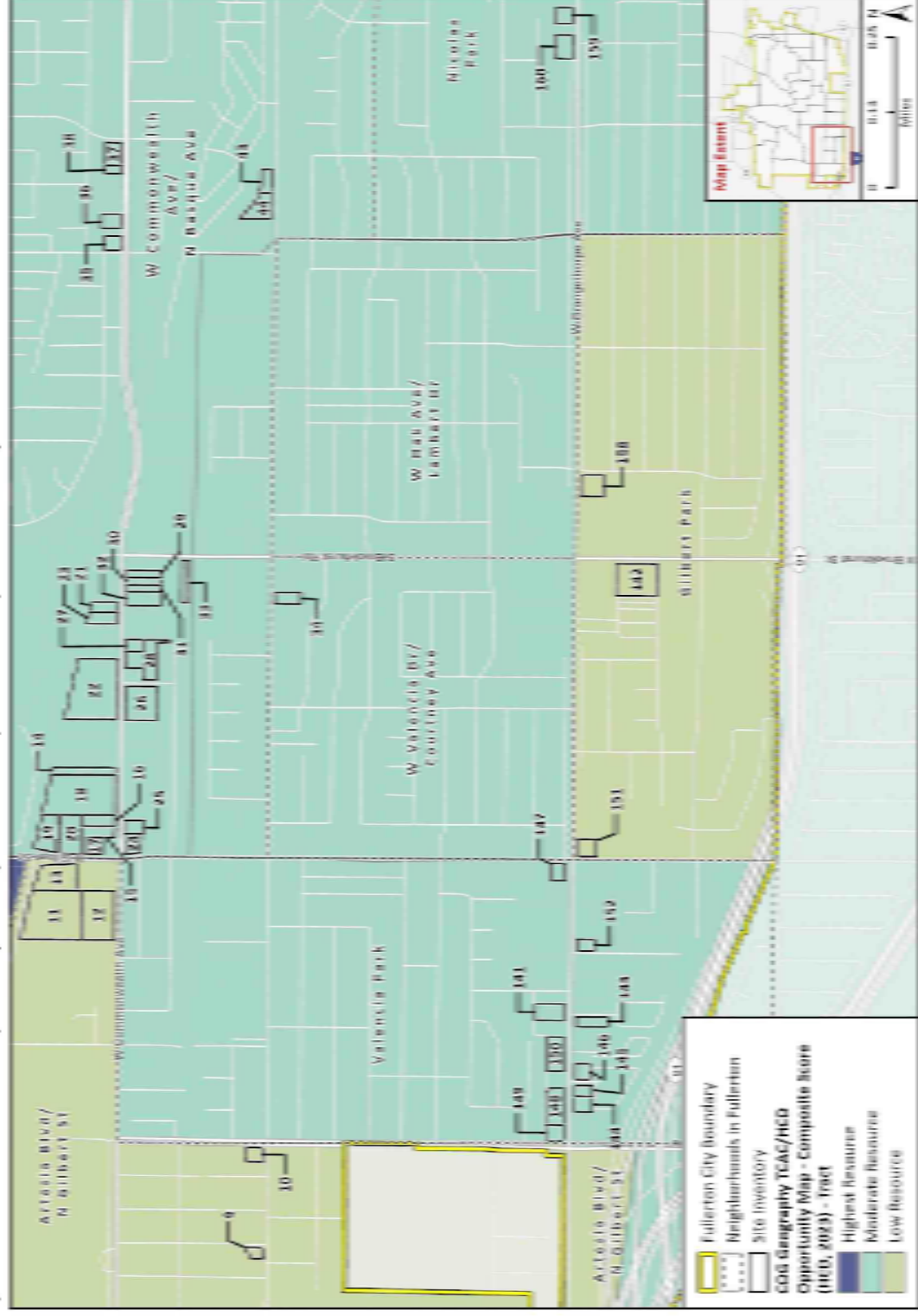




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Figure E-47 Housing Opportunity Sites by TCAC Opportunity Score (Artesia Blvd/N Gilbert St, Valencia Park, W Valencia Dr/Courtney Ave, Gilbert Park, W Commonwealth Ave/N Basque Ave, W Oak Ave/Lambert Dr, Nicolas Park)







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Figure E-49 Housing Opportunity Sites by TCAC Opportunity Score (The Fox Block, Byerrum Park, Rancho La Paz, Nutwood Ave/N Mountain View Pl, Chapman Park, California State University Fullerton)

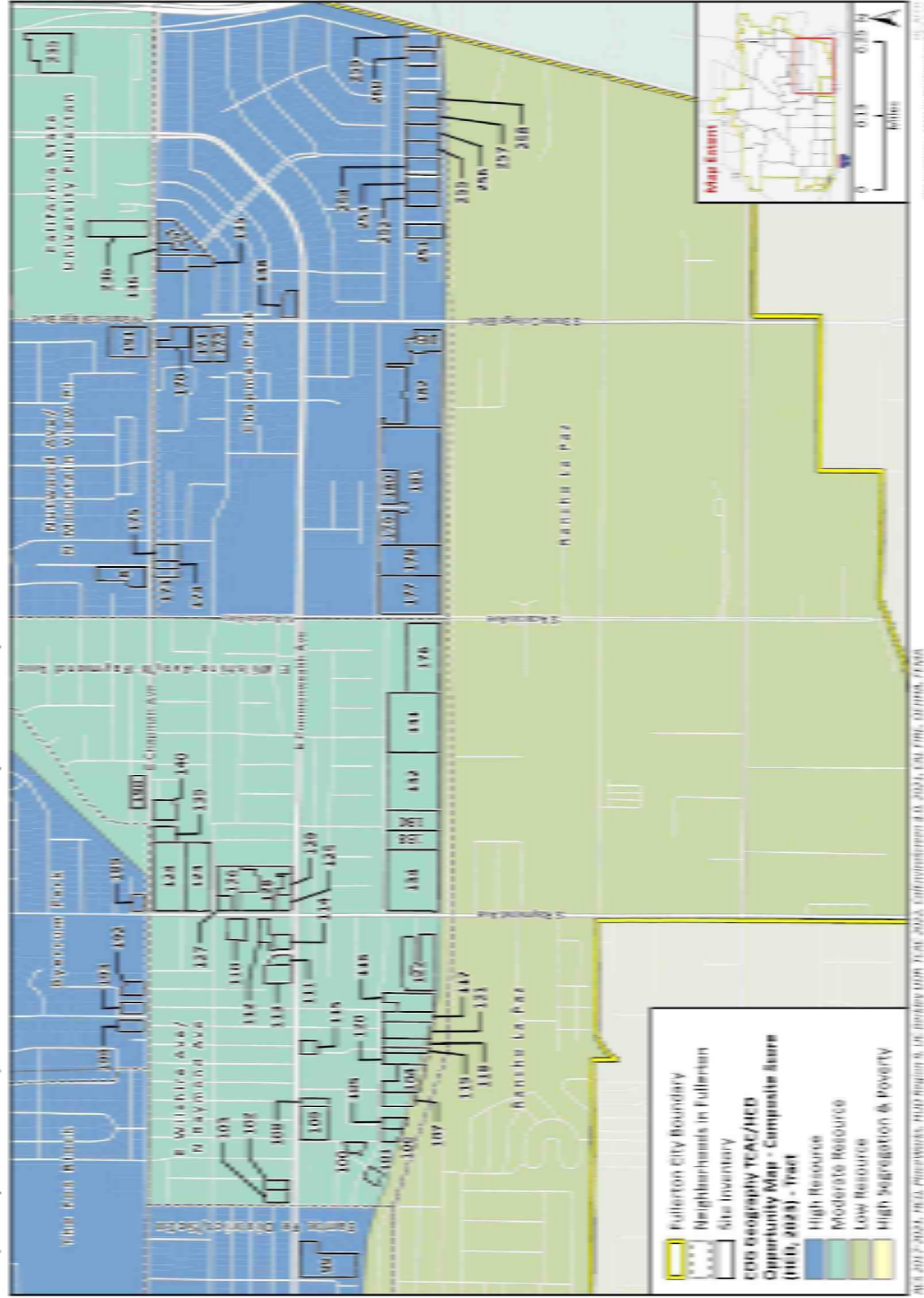




Figure E-51. Housing Opportunity Sites by TCAC Opportunity Score (Sunny Hills, Santa Fe District/SoCo, Bastanchury Rd/Fairway Isles Dr, The Fox Block)

