



## GENERAL PLAN UPDATE

# HOUSING ELEMENT

EXISTING CONDITIONS REPORT | JUNE 2020



## POPULATION TRENDS AND CHARACTERISTICS

Housing needs are influenced by population and employment trends. This section summarizes Culver City's changes in population size, age, and racial/ethnic composition. The data for this analysis was compiled primarily from the U.S. Census Bureau (BOC) 2000 and 2010 Censuses, the 2013-2017 American Community Survey (ACS), 2019 California Department of Finance (DOF), and estimates supplemented by City and regional studies.

## HISTORICAL, EXISTING, AND FORECAST GROWTH

Following its incorporation in 1917, Culver City's population grew rapidly. Culver City had its most dramatic population increase in the decade after incorporation when the city's population grew from 503 persons to 5,669 (1,027% increase). From 1930 to 1960, the city's population continued to grow rapidly to 32,163. However, the population growth rate began declining after 1960. Between 1970 and 1980, the population growth rate decreased to 7.1% and has remained below 2% since the 1990s. The DOF estimates that as of January 1, 2019, Culver City's population was 40,173, representing a 3.5% growth since 2000. This increase is smaller compared to the trend for Los Angeles County (LA County), which grew by 7.7% during the same period. As a mostly built-out community, there have been few opportunities for growth during the last 40 years, except through redevelopment and urban infill.

**Table 1: Population Trends in Culver City and LA County**

Jurisdiction	Population by Year			% Change		
	2000	2010	2019	2000-2010	2010-2019	2000-2019
<b>Culver City</b>	38,816	38,883	40,173	0.2	3.3	3.5
<b>LA County</b>	9,519,338	9,818,605	10,253,716	3.1	4.4	7.7

*Sources: BOC, Census, 2000, 2010; DOF, January 2019*

Table 2 shows population, household, and employment projections for Culver City for the years 2020, 2035, and 2045 using data from the Southern California Association of Governments (SCAG); the base year for the projections is 2016. According to SCAG, the city's estimated population in 2020 will be 40,257, which is close to the latest 2019 population estimates of 40,173 (DOF, 2019). The slow population growth rate noted in Table 1 is expected to remain around 3%. With a slow population growth rate, the number of households is not likely to increase by a significant amount (fewer than 1,000 households). However, there is an expected increase of 3,759 new jobs during the same projection period.

**Table 2: Culver City Projected Population, Household, and Employment Trends**

	2020	2035	2045	Growth (%) 2020-2045
<b>Population</b>	40,257	41,011	41,573	3.3
<b>Households</b>	17,146	17,675	18,014	5.1
<b>Jobs</b>	60,312	62,303	64,071	6.2

*Sources: SCAG, 2020 Regional Transportation Plan/Sustainable Communities Strategy Data/Map Book, 2017*

## **AGE COMPOSITION**

The age characteristics of residents partially influence Culver City's housing needs. Persons of different ages often have different lifestyles, family structures, and income levels that affect their housing preferences and ability to afford housing. Typically, young adult households may occupy apartments, condominiums, and smaller single-family homes because of size and affordability. Middle-age adults, those between the ages of 45 and 64, may prefer larger homes as they begin to raise their families. In contrast, seniors (aged 65 and older) may prefer apartments, condominiums, mobile homes, or smaller single-family homes that have lower costs and less extensive maintenance needs. Moreover, housing needs also change over time as people age. As a result, evaluating changes in the age groups in a community can provide insight into changing housing needs in Culver City.

Table 3 shows that the median age of residents in Culver City increased slightly from 40.5 to 40.9 from 2010 to 2017. The city's population between the ages of 25 and 44 is the fastest-growing age group, having increased by 31% from 2010 to 2017. The population of college-age adults also notably increased by 21%. The population of middle-age adults decreased dramatically by 21%. Sources: BOC, Census, 2000, 2010; ACS, 2013-2017

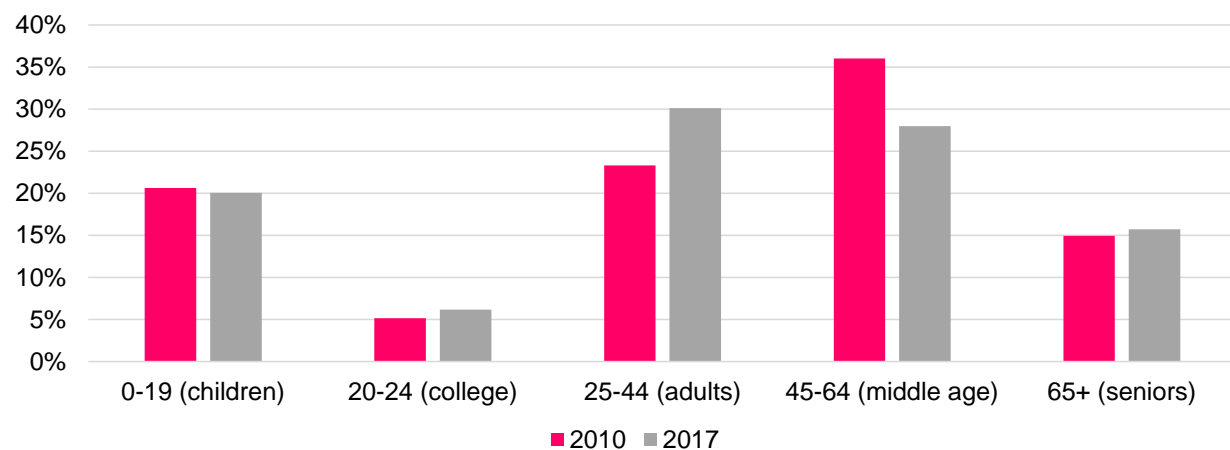
Figure 1 shows the changes in the population shares by age and that the share of adults increased most notably, and the share of middle-age adults decreased. These changes reflect a community that is attracting young adults but not families as the share of children aged 18 and under decreased.

**Table 3: Culver City Age Characteristics and Trends**

Age	2010 Estimates		2017 Estimates		2010-2017
	#	%	#	%	% Change
0-19 (children)	8,023	21	7,910	20	-1.4
20-24 (college)	2,000	5	2,427	6	21
25-44 (adults)	9,056	23	11,870	30	31
45-64 (middle age)	13,998	36	11,031	28	-21
65+ (seniors)	5,806	15	6,194	16	6.7
<b>Total</b>	<b>38,883</b>	<b>100</b>	<b>39,432</b>	<b>100</b>	<b>1.4</b>
Median Age	40.5	-	40.9	-	-

Sources: BOC, Census, 2000, 2010; ACS, 2013-2017

**Figure 1: Culver City Population Share by Age**



Sources: BOC, Census, 2000, 2010; ACS, 2013-2017

## RACE AND ETHNICITY

Cultural practices sometimes influence housing needs and preferences and the nation's demographics are becoming increasingly diverse by race and ethnicity. According to the BOC's data from 2018, about 40% of U.S. residents were non-White. Culver City also reflected these trends, as 38% of the population is non-White.

As shown in Table 4, the population of Black residents and residents categorized as "other races" declined by 18% and 8.6%, respectively. Meanwhile, the population of White and Asian residents increased by 9.5% and 5%, respectively. According to the 2017 ACS, non-Hispanic White residents comprised a majority of Culver City's population (62%), followed by Hispanic or Latino of any race (24%) and Asian (16%) residents. Given the small increase in population from 2010 to 2017, the city's racial and ethnic composition did not change dramatically.

**Table 4: Culver City Demographic Breakdown and Trends by Race and Ethnicity**

Racial and Ethnic Category	2010		2017		2010-2017
	#	%	#	%	% Change
Non-Hispanic White	23,450	60	24,622	62	5.0
Hispanic or Latino (of any race)	9,025	23	9,594	24	6.3
Asian	5,742	15	6,286	16	9.5
All Others <sup>1</sup>	5,997	15	5,482	14	-8.6
Black	3,694	10	3,042	8	-18
<b>Total (race, excluding ethnic identity)</b>	<b>38,883</b>	<b>100</b>	<b>39,432</b>	<b>100</b>	<b>1.4</b>

Sources: BOC, Census, 2010; ACS, 2013-2017

<sup>1</sup> All others include the sum of residents that identified as Native Hawaiian and Other Pacific Islander, American Indian and Alaska Native, "some other race," and "two or more races."

## **EMPLOYMENT TRENDS**

Employment is an essential factor affecting housing needs within a community. The jobs available in each employment sector and the wages for those jobs affect the type and size of housing that residents can afford.

### **CURRENT EMPLOYMENT**

Current employment has a significant influence on housing needs during this planning period. Table 5 shows the labor force distribution by industry. The two industries with the largest number of employed Culver City residents were educational services, and health care and social assistance (25%) and professional, scientific, and management, and administrative and waste management services (20%). About 22% of the labor force was in service-related employment and technical skilled and unskilled occupations constituted 23%. With a workforce that is smaller than its employment base, Culver City is a jobs-rich community with workers commuting to the city. An important goal of this Housing Element update is to identify the potential for new housing to accommodate the city's workforce.

Culver City's employment industry patterns are like those in LA County. As of 2016, the five largest employment sectors within LA County were educational, health, and social services (18%), professional, scientific and technical services (16%), entertainment, accommodation, and food services (14%), retail trade (11%), and manufacturing (9%). Four of the top five industries in Culver City match those in the County, except that for the city, Information is the top sector, with 19% of the job share.

**Table 5: Employment by Sector in Culver City and LA County**

Sector	Culver City (%)		LA County (%)
	Workforce*	Jobs**	Jobs**
<b>Educational services, and health care and social assistance</b>	25	15	18
<b>Professional, scientific, and management, and administrative and waste management services</b>	20	18	16
<b>Information</b>	9	19	7
<b>Service-related</b>			
Arts, entertainment, recreation, and accommodation/food services	11	11	14
Retail trade	7	12	11
Other services, except public administration	4	5	4
<b>Technical skilled and unskilled</b>			
Finance and insurance, and real estate and rental and leasing	7	4	6
Manufacturing	5	6	9
Transportation and warehousing, and utilities	3	2	5
Construction	3	4	3
Public administration	3	2	N/A
Wholesale trade	2	2	7
Agriculture, forestry, fishing and hunting, and mining	<1	<1	<1
<b>Total</b>	<b>21,912</b>	<b>49,935</b>	<b>3,871,716</b>

Sources: \*BOC, ACS, 2013-2017; \*\*Census Transportation Planning Products 2012-2016; Los Angeles County Business Patterns, 2016

## JOBS-HOUSING BALANCE

A regional balance of jobs-to-housing helps ensure that the demand for housing is reasonably related to supply. When the number of jobs significantly exceeds the housing supply, the rental and for-sale housing markets may become overheated, requiring households to pay a larger share of their income on housing and resulting in overcrowding and longer commutes as workers seek more affordable housing in outlying areas.

Jobs to housing ratios relate the spatial match between jobs and housing and are often used as indicators of economic vitality and quality of life. High ratios of more jobs than housing may lead to issues of housing unaffordability, as there is not enough housing to accommodate all the workers, and traffic congestion from commutes. Table 6 shows that the current jobs to housing ratio is 2.8. This is much higher than the County's balance overall at about 1.3.<sup>2</sup> Based on the SCAG housing and employment growth estimates, the jobs to housing ratio is predicted to increase over the next 25 years.

<sup>2</sup> SCAG, Profile of Los Angeles County Local Profiles Report 2019, May 2019.  
<http://www.scag.ca.gov/Documents/LosAngelesCountyLP.pdf>

However, these statistics do not reflect the fact that many people who work in Culver City live in nearby Westside locations and commute relatively short distances. This could mean the workforce residing nearby could offset the imbalanced jobs to housing ratio. Various studies have found that over 65% of the Westside's workforce commutes from outside the Westside.<sup>3,4</sup> The 2013-2017 ACS estimated that only 18% of Culver City residents 16 years and over worked within the city. These reports indicate that the Westside and Culver City need more housing.

**Table 6: Culver City Jobs-Housing Ratio**

	2016	2020	2035	2045
Housing Units	17,528	17,146	17,675	18,014
Jobs	49,935	60,312	62,303	64,071
Jobs to Housing Ratio	2.8	3.5	3.5	3.6

*Sources: BOC, Census, ACS, 2012-2016; Census Transportation Planning Products 2012-2016; SCAG, 2020 Regional Transportation Plan/Sustainable Communities Strategy Data/Map Book, 2017*

## HOUSEHOLD CHARACTERISTICS

Household characteristics indicate the type and size of housing needed in a city. The Census defines a “household” as all persons occupying a housing unit, which may include single persons living alone, families related through marriage or blood, or unrelated persons that share a single unit. Persons in group quarters such as dormitories, retirement or convalescent homes, group homes, or other similar living situations are included in population totals but are not considered to be households.

## HOUSEHOLD TYPES AND GROWTH

According to the 2017 ACS, 16,543 households resided in Culver City, with an average size of 2.36 persons per household. The overall share of household types has not shifted over the past ten years, with family households making up about 57% of the total households and non-family households making up 43% (see Table 7). The 2016 Growth Forecast by SCAG projects Culver City to have 17,675 households in 2035, a 7% increase from 2017.

<sup>3</sup> SCAG, Westside Cities Workforce Housing Study, February 2009.

[https://www.scag.ca.gov/Documents/WestsideWorkforceHousingStudy\\_PPT.pdf](https://www.scag.ca.gov/Documents/WestsideWorkforceHousingStudy_PPT.pdf)

<sup>4</sup> Los Angeles County Metropolitan Transportation Authority, Subregional Mobility Matrix Westside Cities Final Report, March 2015. [https://media.metro.net/projects\\_studies/lrtp/images/report\\_mobility\\_westside.pdf](https://media.metro.net/projects_studies/lrtp/images/report_mobility_westside.pdf)



**Table 7: Number of Households by Type in Culver City**

Housing Occupancy	2010		2017		2010-2017
	#	%	#	%	% Change
<b>All Households</b>	<b>16,779</b>	<b>100</b>	<b>16,543</b>	<b>100</b>	<b>-1.4</b>
<b>Family Households</b>	<b>9,344</b>	<b>56</b>	<b>9,586</b>	<b>58</b>	<b>2.6</b>
Married-Couple	6,826	41	7,097	43	4.0
Other Families	2,518	15	2,489	15	-1.2
<b>Non-Family Households</b>	<b>7,435</b>	<b>44</b>	<b>6,957</b>	<b>42</b>	<b>-6.4</b>
Single	5,649	34	5,757	35	1.9
Other Non-Families	1,786	11	1,200	7	-33
<b>Persons Living in group quarters</b>	<b>311</b>		<b>333</b>		<b>--</b>
<b>Average Household Size (persons per household)</b>	<b>2.30</b>		<b>2.36</b>		<b>--</b>

Sources: BOC, Census, 2000, 2010; ACS, 2013-2017

## TENURE

Tenure in the housing industry typically refers to the occupancy status of a housing unit – whether the unit is owner-occupied or renter-occupied. Tenure preferences are primarily related to household income, composition, and ages of the householders. A household is cost-burdened if it spends more than 30% of its gross income on housing-related expenses, and renters tend to be more cost-burdened than owners. However, the high costs of homeownership in Southern California also result in a housing cost burden for many homeowners. The tenure distribution (owner versus renter) of a community's housing stock influences several aspects of the local housing market. Residential mobility, or turnover, is influenced by tenure, as rental units experience a higher turnover rate than owner-occupied units.

Table 8 compares the number of owner-occupied and renter-occupied units in the city to the county in 2000, 2010, and 2017. On average, homeownership in LA County between 2000 and 2017 was greater than it was in Culver City by about 11%. The homeownership rate for Culver City and LA County declined consistently from 2000 to 2017.

**Table 8: Occupied Units by Tenure in Culver City and LA County**

Jurisdiction	Tenure	2000		2010		2017	
		#	%	#	%	#	%
<b>Culver City</b>	Owner	9,034	54	9,111	54	8,840	53
	Renter	7,577	46	7,668	46	7,703	47
	<b>Total</b>	<b>16,611</b>	<b>100</b>	<b>16,779</b>	<b>100</b>	<b>16,543</b>	<b>100</b>
<b>LA County</b>	Owner	69,715,753	66	75,986,074	65	75,833,135	64
	Renter	35,664,348	34	40,730,218	35	42,992,786	36
	<b>Total</b>	<b>105,380,101</b>	<b>100</b>	<b>116,716,292</b>	<b>100</b>	<b>118,825,921</b>	<b>100</b>

Sources: BOC, Census, 2000, 2010; ACS, 2013-2017

## HOUSEHOLD INCOME

Household income is a primary factor affecting housing needs in a community. Except for seniors or others who own a home with little or no mortgage, a resident's ability to afford housing is directly related to household income. Table 9 shows median household income in Culver City and LA County in 2000, 2010, and 2017. The city's median household income in 2017 (\$86,997) was substantially higher than that reported in LA County (\$61,015), as had been the case in 2010 and 2000. Income growth in Culver City also outpaced growth in LA County from 2010 to 2017.

**Table 9: Median Household Income in Culver City and LA County**

Jurisdiction	Median Household Income			
	2000 (\$)	2010 (\$)	2017 (\$)	2010-2017 (% Change)
<b>Culver City</b>	52,065	72,199	86,997	20
<b>LA County</b>	42,030	55,476	61,015	10

Sources: BOC, Census, 2000, 2010; ACS, 2013-2017

For the Housing Element, the State Department of Housing and Community Development (HCD) has established five income groups based on area median income (AMI):<sup>5</sup>

- Extremely Low Income: up to 30% of AMI
- Very Low Income: 31-50% of AMI
- Low Income: 51-80% of AMI
- Moderate Income: 81- 120% AMI
- Above Moderate Income: >120% AMI

The extremely low, very low, and low income categories together are referred to as "lower income."

<sup>5</sup> State income definitions are different compared to federal income definitions. For federal housing programs, eligibility is established for households with incomes up to only 80% of the AMI. These households, under the federal definition, are considered moderate income. For housing plans that are required by federal regulations, such as the Consolidated Plan and Analysis of Impediments to Fair Housing Choice, the federal income definitions are used.

Under state and federal regulations, the AMI refers to the median income for a metropolitan statistical area; in this case, LA County.<sup>6</sup> According to HCD, county median income must be used to establish income groups for the Housing Element. About 27% of Culver City households are Lower Income (Table 10). A majority of city households (73%) were within the moderate/above moderate income categories (greater than 80% AMI), a higher proportion of households compared to the county as a whole (59%).

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<sup>6</sup> A metropolitan statistical area refers to a core area with a substantial population and the adjacent communities that are economically and socially connected to that core.

**Table 10: Household Distribution by Income Category in Culver City and LA County**

Income Category (% of AMI)	Culver City (%)	LA County (%)
Extremely Low (up to 30%)	12.3	20.6
Very Low (31 to 50%)	4.3	5.5
Low (51 to 80%)	10.4	15.2
Moderate (81 to 120%)	15.0	16.1
Above Moderate (>120%)	58.0	42.6
<b>Total</b>	<b>100.0</b>	<b>100.0</b>

*Source: SCAG, Final RHNA Methodology Estimate Tool, February 2020<sup>7</sup>*

## **HOUSING INVENTORY AND MARKET CHARACTERISTICS**

This section evaluates the characteristics of the community's housing stock, such as the number and type of housing units, recent growth trends, age and condition, tenure, and vacancy, and helps identify and prioritize needs. A housing unit is defined as a house, apartment, mobile home, or group of rooms, occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters.

### **HOUSING GROWTH**

Between 2000 and 2019, the rate of housing stock growth in Culver City (3.5%) trailed that in the neighboring cities of Santa Monica (9.7%), Beverly Hills (3.8%), and West Hollywood (7.3%). While 2019 estimates indicated a housing growth rate of 1.4% (see Table 11), Culver City added 323 units to its housing stock over the last seven years since the 2013-2021 Housing Element was adopted, representing a growth rate of 1.8%. This growth rate is consistently lower than those in the neighboring cities of Santa Monica (2.6%) and West Hollywood (4.7%) and LA County (3.0%) from 2013 to 2019. Beverly Hills was the only neighboring city with a rate lower than Culver City (0.2%) from 2013 to 2019.

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<sup>7</sup> SCAG's RHNA methodology does not include the "extremely low" income category defined by HCD as up to 30% AMI. Instead, SCAG combines both the "extremely low" and "very low" income HCD categories into the "very low" income category defined as households below 50% AMI. According to CHAS data, 12% of households are extremely low income (less than 30% AMI). However, the precise methodology for developing income distribution by these two sources may be different.

**Table 11: Westside Cities Housing Growth**

Jurisdiction	# Units			% Change	
	2000	2013	2019	2013-2019	2000-2019
<b>Culver City</b>	<b>17,130</b>	<b>17,486</b>	<b>17,732</b>	<b>1.4</b>	<b>3.5</b>
Santa Monica	47,863	51,210	52,529	2.6	9.7
Beverly Hills	15,856	16,436	16,464	0.2	3.8
West Hollywood	24,110	24,698	25,862	4.7	7.3
LA County	3,270,909	3,463,492	3,568,898	3.0	9.1

Sources: BOC, Census, 2010; DOF, E5, April 2013, 2019

## UNIT TYPE AND SIZE

The 2013-2021 Housing Element reported that the housing stock in Culver City was comprised predominantly of single-family homes, which made up 49% of all units. About 40% of units were reported as single-family detached, while 9% were attached (i.e., condo or duplex) units. Multi-family residences with five or more units also made up a large portion (38%) of overall units. Small, multi-family complexes (between two and four units) and mobile homes comprised 12 and 1%, respectively. This proportional breakdown in housing type has remained relatively the same over the years, reflecting Culver City's slow growth rate and limited home construction. Table 12 shows the DOF housing estimates for 2019. Percentages for the housing types did not drastically change over the last six years, with single-family homes making up about 48% of all units.

**Table 12: Number of Housing Units by Type in Culver City**

Housing Type	2013		2019		2013-2019 Change	
	#	%	#	%	#	%
<b>Single-Family Homes</b>	<b>8,507</b>	<b>49</b>	<b>8,519</b>	<b>48</b>	<b>12</b>	<b>0</b>
Single-Family Detached	6,920	40	6,932	39	12	0
Single-Family Attached	1,587	9	1,587	9	0	0
<b>Multi-Family Homes</b>	<b>8,783</b>	<b>51</b>	<b>8,997</b>	<b>51</b>	<b>214</b>	<b>2</b>
Multi-Family (2-4 units)	2,086	12	2,083	12	-3	0
Multi-Family (5+ units)	6,697	38	6,914	39	217	3
<b>Mobile Homes</b>	<b>196</b>	<b>1</b>	<b>216</b>	<b>1</b>	<b>20</b>	<b>10</b>
<b>Total</b>	<b>17,486</b>	<b>100</b>	<b>17,732</b>	<b>100</b>	<b>246</b>	<b>1</b>

Sources: DOF, E-5, January 2013, January 2019

Between 2013 and 2017, more than two-thirds of housing units had two- to three-bedrooms (see Table 13). Studio and one-bedroom units made up 25% of the city's housing stock. The city's larger housing units (four or more bedrooms) only made up 10% of the housing stock.

**Table 13: Number of Housing Units by Size in Culver City**

Unit Size	Number of Units (2017)	% (2017)
Studio	695	4
1 bedroom	3,648	21
2 or 3 bedrooms	11,292	65
4 or more bedrooms	1,737	10
<b>Total</b>	<b>17,373</b>	<b>100</b>

*Source: BOC, ACS, 2013-2017*

## VACANCY RATES

A certain number of vacant units are needed to moderate the cost of housing, allow sufficient choice for residents, and provide an incentive for unit upkeep and repair. Vacancy rates are generally higher among rental properties, as rental units have greater attrition rates than owner-occupied units. A healthy vacancy rate — one which permits sufficient choice and mobility among a variety of housing units — is considered to be 2-3% for ownership units and 5-6% for rental units.

Housing tenure changed slightly from 2000 to 2017, with the rate of homeownership declining slightly from 54% in 2000 to 53% in 2017 (see

Table 8). Similarly, the share of renter-households increased from 46% to 47% during the same period. In Culver City, the vacancy rates increased from 3% to 4.8% between 2000 and 2017 (see Table 14). This rise can be attributed to an increase in vacant for-rent units (which accounted for 32% of vacancies in 2000 versus 45% in 2017). During the same period, the proportion of for-sale vacant units dropped to zero from 22% in 2000. The city's vacancy rates in ownership and rental units are below optimum rates by industry standards.

**Table 14: Culver City Vacancy Statuses**

Vacancy Status	2000		2010		2017	
	#	%	#	%	#	%
<b>Vacancy by Tenure</b>						
Owner-occupied	112	1.2	65	0.7	0	0.0
Renter-occupied	164	2.1	333	4.1	375	4.6
<b>Overall vacancy</b>		<b>3.0</b>		<b>4.1</b>		<b>4.8</b>
For rent	164	32	333	47	375	45
Rented, not occupied	58	11	31	4	101	12
For sale only	112	22	65	9	0	0
Sold, not occupied	0	0	23	3	47	6
For seasonal, recreational, or occasional use	42	8	62	9	28	3
Other vacant	143	28	198	28	279	34
<b>Total Number of Vacant Units</b>	<b>519</b>		<b>712</b>		<b>830</b>	

Sources: BOC, Census, 2000, 2010; ACS 2013-2017

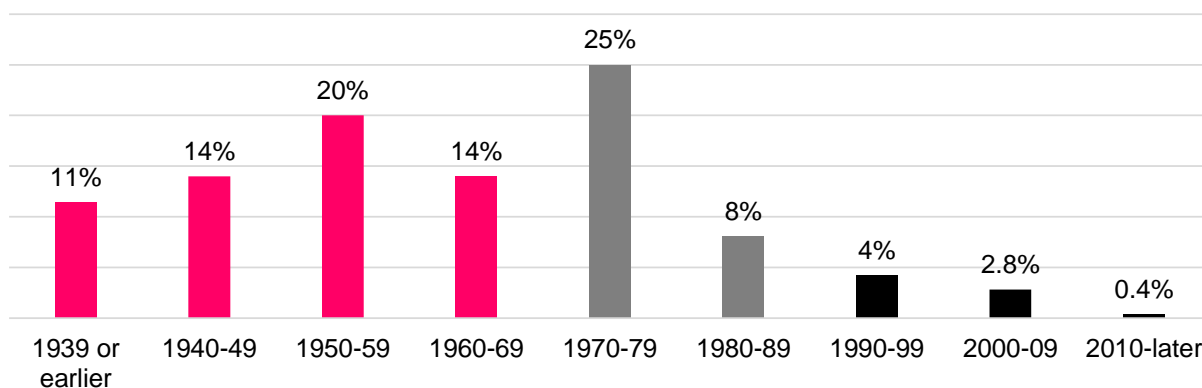
## HOUSING CONDITIONS

### AGE OF HOUSING STOCK

Housing age is often an important indicator of housing condition. Housing units built before stringent limits on the amount of lead in the paint were imposed in 1978, may have interior or exterior building components coated with lead-based paint. Housing units built before 1970 most likely need rehabilitation and have lead-based paint in deteriorated condition. Lead-based paint becomes hazardous to children under age six and pregnant women when it peels off walls, windows, and doors. In general, housing that is 30 years or older may exhibit a need for repairs based on the useful life of materials (such as the roof). Housing over 50 years old is considered aged and is more likely to exhibit a need for major repairs (such as electrical and plumbing systems).

Culver City is an older community with about 93% of the housing stock built before 1990. Figure 2 shows that 59% of the housing units in Culver City were constructed before 1970 (the pink bars). These findings indicate that the 93% of the city's housing stock that is 30 years or older (the grey and pink bars) possibly need some maintenance and rehabilitation, including remediation of lead-based paint.

**Figure 2. Age Composition of Culver City's Housing Stock (2017)**



Source: BOC, ACS, 2013-2017

## HOUSING CONDITIONS

Housing is considered substandard when the living conditions do not meet the minimum standards defined in Section 1001 of the Uniform Housing Code. Households living in substandard conditions are considered to require housing assistance due to the threat to health and safety, even if they are not seeking alternative housing arrangements.

In addition to structural deficiencies and standards, the lack of infrastructure and utilities often serves as an indicator of substandard conditions. Table 15 identifies the number of Culver City owner-occupied and renter-occupied housing units lacking complete kitchen or plumbing facilities. This table shows that in 2017, while less than 1% of the renter- and owner-occupied units lacked complete plumbing facilities, almost 1% of owner-occupied housing units and 4.4% of renter-occupied units lacked complete kitchens. These numbers indicate that complete kitchen facilities are a greater need than plumbing facilities and that renter-occupied units have a greater need for rehabilitation.

Compared to the housing conditions reported in the 2013-2021 Housing Element, housing conditions have declined since 2009. There was an increase in the number and percentage of occupied renter and owner units that lacked plumbing and kitchen facilities.<sup>8</sup> The ACS typically undercounts substandard housing conditions as it is not able to report on other subtler housing problems, such as inadequate wiring, leaks, or inadequate or lack of heating. Despite these increases, Culver City's housing stock is in relatively good condition with basic facilities present for most of its occupied units.

<sup>8</sup> While the ACS also reports on the lack of telephone services, in today's mobile world, landline telephone services are no longer a required service. However, the ACS does not measure Internet access, which is a more important utility for communications.



**Table 15: Occupied Units in Culver City Lacking Plumbing and Kitchen Facilities by Tenure**

	Owner				Renter			
	2009		2017		2009		2017	
	#	%	#	%	#	%	#	%
<b>Occupied housing units</b>	<b>9,579</b>		<b>8,840</b>		<b>6,699</b>		<b>7,703</b>	
Lacking complete plumbing facilities	19	0.2	27	0.3	13	0.2	8	0.1
Lacking complete kitchen facilities	38	0.4	62	0.7	134	2.0	339	4.4

Source: BOC, ACS 2005-2009, 2013-2017

## HOUSING COSTS AND AFFORDABILITY GAP ANALYSIS

Comparing the costs of homeownership and renting to a household's ability to pay for housing can help determine how affordable a community is. Housing affordability is defined as paying no more than 30 to 35% of the gross household income (depending on tenure and income level) on housing expenses (including utilities, taxes, and insurance). **Error! Reference source not found.** provides estimates on affordable rents and home purchase prices by income category based on the 2019 HCD median household income of \$73,100 for LA County and general cost assumptions for utilities, taxes, and property insurance.<sup>9</sup> Given the high costs of homeownership, lower-income households are usually confined to rental housing, but the affordability problem also persists in the ownership market. The situation is exacerbated for seniors with their fixed incomes and for large households with lower and moderate incomes given the limited supply of large rental units.

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<sup>9</sup> State and federal income limits differ. For the Housing Element, State income limits are used, which are usually higher than the federal levels used in the City's Consolidated Plan and other related documents.

Table 16: Housing Affordability Matrix – LA County (2019)<sup>10</sup>

Household Size	Annual Income Limits (\$)	Affordable Costs (\$)		Utilities (\$)		Taxes and Insurance (\$)	Affordable Rent (\$)	Affordable Home Price (\$)
		Renters	Owners	Renters	Owners			
Extremely Low Income (0-30% AMI)								
1-Person	21,950	549	549	122	90	192	427	62,067
2-Person	25,050	626	626	143	111	219	483	68,904
3-Person	28,200	705	705	161	133	247	544	75,697
4-Person	31,300	783	783	191	164	274	592	80,206
5-Person	33,850	846	846	223	202	296	623	81,006
Very Low Income (31-50% AMI)								
1-Person	36,550	914	914	122	90	320	792	117,284
2-Person	41,800	1,045	1,045	143	111	366	902	132,251
3-Person	47,000	1,175	1,175	161	133	411	1,014	146,797
4-Person	52,200	1,305	1,305	191	164	457	1,114	159,249
5-Person	56,400	1,410	1,410	223	202	494	1,187	166,289
Low Income (51-80% AMI)								
1-Person	58,450	768	895	122	90	313	646	114,519
2-Person	66,800	877	1,023	143	111	358	734	128,984
3-Person	75,150	987	1,151	161	133	403	826	143,216
4-Person	83,500	1,097	1,279	191	164	448	906	155,353
5-Person	90,200	1,184	1,382	223	202	484	961	161,991
Moderate Income (81-120% AMI)								
1-Person	61,400	1,407	1,642	122	90	575	1,285	227,407
2-Person	70,150	1,608	1,876	143	111	657	1,465	257,998
3-Person	78,950	1,809	2,111	161	133	739	1,648	288,357
4-Person	87,700	2,010	2,345	191	164	821	1,819	316,622
5-Person	94,700	2,171	2,533	223	202	887	1,948	336,161

Sources: HCD, Income Limits, 2019; Veronica Tam and Associates, 2020

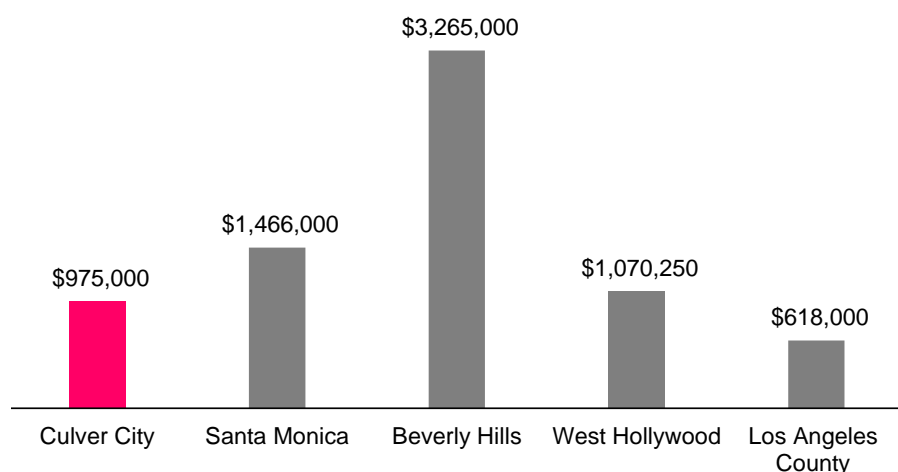
## HOME PRICES

Homes located in Culver City are more affordable compared to nearby cities but less affordable than LA County as a whole.

<sup>10</sup> Assumptions include Health and Safety code definitions of affordable housing costs (between 30 and 35% of household income depending on tenure and income level; Housing Authority of the County of Los Angeles 2019 utility allowance; affordable purchase price assumes a 4% interest rate with a 30-year fixed-rate mortgage loan and a 5% down payment; and 35% of the monthly affordable cost for taxes and insurance (applies to owner costs only-renters do not usually pay taxes or insurance).

Figure 3 shows the median home sale prices in Culver City, Santa Monica, Beverly Hills, West Hollywood, and LA County. Culver City's median home price in 2019 was \$975,000, the highest it has been since 2000.

**Figure 3: Westside Cities Median Home Sale Prices (August 2019)**



Source: Corelogic, California Home Sale Activity by City, August 2019

Based on the estimated affordable purchase prices shown in Table 16, all households considered to be extremely low- to moderate-income cannot afford to purchase a home. For a five-person moderate-income household, the affordable home price is \$336,161, just a third of the median price in Culver City.

## AVERAGE RENTS

Information on current rental rates in the city was obtained by reviewing advertisements posted on Zillow during October 2019. Table 17 summarizes average multi-family (apartment, condo, townhouses) and single-family home rents by unit size. The average list price for rental units in October 2019 ranged from \$1,825 for studios to \$4,662 for units with three or more bedrooms. Of the 68 available housing units for rent, about 75% were multi-family and 25% were single-family. About 75% of the available multi-family units had more than two bedrooms, with the other 25% being studios and one-bedroom units. The 17 available single-family listings were split between two-bedroom and three or more bedroom units.

**Table 17: Average Rent (\$) by Unit Size in Culver City (October 2019)**

Unit Size	Studio	1-Bedroom	2-Bedrooms	3+ Bedrooms
<b>Multi-Family Unit</b>	1,825	2,174	3,168	4,112
<b>Single-Family Unit</b>	N/A	N/A	3,396	5,212
<b>Average</b>	1,825	2,174	3,282	4,662

Source: [www.zillow.com](http://www.zillow.com), accessed October 11, 2019

When market rents are compared to the amounts low-income households can afford to pay (see Table 16), it is clear lower-income and moderate-income households have a difficult time finding housing

that does not impose a cost burden. For a four-person household looking at a two-bedroom unit, the market has set a rental rate that is about \$2,300 higher than a family in a low-income level can afford each month and about \$2,700 higher than a family in the extremely low-income level can afford each month.

## **HOUSING ASSISTANCE NEEDS**

This section outlines Culver City's existing housing needs, including those resulting from being housing cost-burdened or living in overcrowding situations. It also evaluates the housing needs for special needs groups such as seniors; persons with disabilities or those experiencing homelessness; and female-headed, large, and/or extremely low income households.

## **HOUSING COST BURDEN**

Housing cost burden is generally defined as households paying more than 30% of their gross income on housing-related expenses. For renters, housing costs include rent and utilities. For owners, housing costs include the mortgage payment, taxes, insurance, and utilities. High housing costs can cause households to spend a disproportionate percentage of their income on housing. This may result in payment problems, deferred maintenance, or overcrowding. Households paying more than 50% of their income on housing are experiencing a *severe housing cost burden*. These households may be at risk of homelessness in the event of illness/disability or a sudden loss of income.

This section uses data from the Comprehensive Housing Affordability Strategy (CHAS) published by HUD. The CHAS provides information related to households with housing problems,<sup>11</sup> including cost burden and overcrowding. The most recent estimates posted by HUD were derived from the 2012-2016 ACS.

As shown in

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<sup>11</sup> The CHAS collects data on four housing issues: 1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded; and 4) household is cost-burdened.

Table 18, about half of renter-households in Culver City experienced one or more housing problems, and 43% paid more than 30% of their incomes towards housing costs in 2016 compared to about one-third of homeowners. Extremely low income households are the most vulnerable group. With limited income, 81% of the households in this income group experienced one or more housing problems, compared to 80% of very low-income households, 64% of low-income households, and 42% households citywide. Severe housing cost burden impacted 70% of the extremely low income households, compared to 55% of very low-income households, 25% of low-income households, and 19% of households citywide.

**Table 18: Housing Problems and Cost Burden in Culver City by Income and Tenure**

Household by Type, Income & Housing Problem	Renters, HH	Renters, %	Owners, HH	Owners, %	Total HHs, #	Total HHs, %
<b>Extremely Low Income (0-30% AMI)</b>	<b>1,410</b>	<b>69</b>	<b>640</b>	<b>31</b>	<b>2,050</b>	
with any housing problems	1,205	85	465	73	1,670	81
with cost burden > 30%	1,155	82	465	73	1,620	79
with cost burden > 50%	1,035	73	410	64	14,45	70
<b>Very Low Income (31- 50% AMI)</b>	<b>930</b>	<b>61</b>	<b>590</b>	<b>39</b>	<b>1,520</b>	<b>9</b>
with any housing problems	860	92	355	60	1,215	80
with cost burden > 30%	855	92	334	57	1,189	78
with cost burden > 50%	630	68	199	34	829	55
<b>Low Income (51-80% AMI)</b>	<b>1,050</b>	<b>49</b>	<b>1,095</b>	<b>51</b>	<b>2,145</b>	<b>13</b>
with any housing problems	785	75	585	53	1,370	64
with cost burden > 30%	765	73	595	54	1,360	63
with cost burden > 50%	190	18	345	32	535	25
<b>Moderate (&gt;80% AMI)</b>	<b>4,400</b>	<b>40</b>	<b>6,580</b>	<b>60</b>	<b>10,980</b>	<b>66</b>
with any housing problems	995	23	1,795	27	2,790	25
with cost burden > 30%	584	13	1,585	24	2,169	20
with cost burden > 50%	30	1	335	5	365	3
<b>Total Households</b>	<b>7,790</b>	<b>47</b>	<b>8,905</b>	<b>53</b>	<b>16,695</b>	<b>100</b>
with any housing problems	3,845	49	3,200	36	7,045	42
with cost burden > 30%	3,359	43	2,979	33	6,338	38
with cost burden > 50%	1,885	24	1,289	14	3,174	19

Sources: CHAS based on the BOC, ACS, 2012-2016

## OVERCROWDING

HCD defines overcrowding as more than one person per room, including the living room and dining room, but excluding the kitchen and bathroom. Overcrowding occurs when some households cannot accommodate high-cost burdens and instead accept smaller housing or share housing with other individuals or families. The following situations are considered to be overcrowding:

- A family living in a home that is too small;
- A family that houses extended family members; or
- Unrelated individuals or families doubling up to afford housing.

However, cultural differences may also contribute to the overcrowded conditions. Some cultures may prefer to share living quarters with extended family members, increasing their household sizes. Overcrowding can strain physical facilities and the delivery of public services, reduce the quality of the physical environment, contribute to a shortage of parking in a neighborhood, and accelerate the deterioration of homes.

According to the 2013-2017 ACS, 5.3% of all Culver City households lived in overcrowded conditions (see Table 19). Renter-households made up a larger proportion (72%) of overcrowded households than owner-households. Overall, 8.2% of the renter-households and 2.7% of the owner-households were overcrowded. Specifically, 3.8% of the renter-households and less than 1% of the owner-households experienced severely overcrowded conditions.

**Table 19: Overcrowding by Tenure in Culver City (2017)**

	Renters		Owners		Total	
	#	%	#	%	#	%
Overcrowded Households (1.01-1.5 persons per room)	337	4.4	171	1.9	508	3.1
Severely Overcrowded (1.5+ persons per room)	294	3.8	71	0.8	365	2.2
All Overcrowded Households	631	72	242	28	873	5.3
All Households	7,703	47	8,840	53	16,543	100

*Source: BOC, ACS, 2013-2017*

## SPECIAL NEEDS GROUPS

Certain groups in a community may have greater difficulty finding decent, affordable housing due to special circumstances, such as those related to one's age, family characteristics, disability, or employment. As a result, some Culver City residents are at a greater risk of experiencing a cost burden, overcrowding, or other housing problems.

State Housing Element law considers persons with disabilities (including those with developmental disabilities), seniors, large households, female-headed households with children, people experiencing homelessness, farmworkers, and extremely low income persons and households to be

“special needs” groups. These groups are not mutually exclusive, as a person or household<sup>12</sup> may fall into more than one category. For example, a senior living alone may have a disability and live below the poverty level; or a large household may be female-headed and include a senior. Table 20 shows these groups in Culver City.

**Table 20: Culver City’s Special Needs Populations/Households, 2017<sup>13</sup>**

Special Needs Group	# of Persons/Households	% of Population/Households
Seniors (Households)	6,194	16.0
Persons with a Disability	3,783	10.0
Persons with a Developmental Disability <sup>1</sup>	603	1.5
Households with Children	4,169	25.0
Female-Headed Households	1,699	10.0
Large Family Households	685	4.0
Farmworkers (Households)	22	0.06
Persons Experiencing Homelessness <sup>2</sup>	236	1.0
Extremely Low Income Households <sup>3</sup>	2,050	12.0

Sources: BOC, ACS, 2012-2016, 2013-2017; DOF, 2019; Los Angeles Housing Services Authority (LAHSA), Greater Los Angeles Homeless Count, 2019

## SENIORS

Seniors (persons age 65 and above) are gradually becoming a more substantial segment of the population. Americans are living longer and having fuller lives than ever before in our history and are expected to continue to do so. Elderly households are vulnerable to housing problems due to limited income, the prevalence of physical or mental disabilities, limited mobility, and high health care costs. The elderly, particularly those with disabilities, may face increased difficulty in finding housing accommodations.

According to the 2017 ACS, about 16% of the city’s population was seniors. Between 2010 and 2017, the proportion of elderly persons increased slightly from 15 to 16% (an increase of 388 persons) and senior-headed households increased from 23 to 24% (an increase of 136 households).

<sup>12</sup> According to the BOC, a “householder” refers to the person or one of the people in whose name a housing unit is owned or rented. The BOC discontinued the use of “head of household” in 1980 as “recent social changes have resulted in greater sharing of household responsibilities among the adult members and, therefore, have made the term ‘head’ increasingly inappropriate in the analysis of household and family data.”

<sup>13</sup> Most of the data is from the 2013-2017 ACS with a few exceptions: 1. persons with developmental disability estimates are for 2019; 2. homeless persons counts are from 2019; and 3. extremely low income household data is based on 2012-2016 ACS estimates.



**Table 21: Senior Population and Household Shares in Culver City**

Year	Population		Households	
	#	% of total	#	% of total
2010	5,806	15	3,876	23
2017	6,194	16	4,012	24

Sources: BOC, Census, 2000, 2010; ACS 2013-2017

## PERSONS WITH DISABILITIES

Federal laws define a person with a disability as "any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such an impairment." In general, a physical or mental impairment includes hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex, and mental retardation that substantially limits one or more major life activities. Major life activities include walking, talking, hearing, seeing, breathing, learning, performing manual tasks, and caring for oneself.

According to the 2013-2017 ACS, about 10% (3,783 persons) of the population reported one or more disabilities. The prevalence of certain disabilities varied by age with seniors (65 years and older) making up 61% of the population with disabilities in 2017. Overall, the proportion of Culver City residents with disabilities increased from 8% to 10% between 2010 and 2017.

**Table 22: Population with Disabilities in Culver City**

Age (Years)	2010		2017	
	# Persons with a Disability in the Total Pop.	% Persons with a Disability in the Total Pop.	# Persons with a Disability in the Total Pop.	% Persons with a Disability in the Total Pop.
<b>Under 5</b>	0	0.0	7	0.2
<b>5 - 17</b>	222	7.1	244	6.4
<b>18 - 64</b>	1,286	41.3	1,239	32.8
<b>65 years and over</b>	1,608	51.6	2,293	60.6
<b>Total</b>	3,116	8.0	7,566	10.0

Sources: BOC, Census, 2010, ACS 2013-2017

## PERSONS WITH DEVELOPMENTAL DISABILITIES

State law considers an individual's "developmental disability" to be severe and chronic if it:

- Is attributable to a mental or physical impairment or combination of mental and physical impairments;

- Manifests before the individual attains age 18;<sup>14</sup>
- Is likely to continue indefinitely;
- Substantially limits a person's ability to function in three or more of the following major life activity areas: self-care, receptive and expressive language, learning, mobility, self-direction, capacity for independent living, or economic self-sufficiency; and
- Requires a combination and sequence of special, interdisciplinary, or generic services, individualized supports, or other forms of assistance that are of lifelong or extended duration and are individually planned and coordinated.

The Census does not record developmental disabilities. However, the U.S. Administration on Developmental Disabilities estimates that 1.5% of the population has a developmental disability. This equates to about 603 persons in Culver City based on the January 2019 population reported by the DOF. According to the State Department of Developmental Services, the Westside Regional Center was serving about 834 residents in Culver City as of June 2019. About 48% of these residents with developmental disabilities were 18 years or older. About 85% of the residents with developmental disabilities were residing with parents or guardians while 13% were living independently.

## FAMILIES WITH CHILDREN AND SINGLE-PARENT HOUSEHOLDS

Single-parent households, particularly female-headed households, often require special consideration and assistance because they tend to have a greater need for affordable housing, accessible daycare, health care, and other supportive services. Due to their relatively lower per-capita income and higher living expenses, including daycare, single-parent households have limited opportunities to find affordable, decent, and safe housing.

The number of family households with children has not changed greatly in the past decade. In 2010 and 2017, 25% of households had children. According to the 2013-2017 ACS, about 2,500 single-parent households resided within Culver City, representing 15% of the city's households. The majority (68%) of these single-parent households were female-headed. As with the number of households with children, the proportion of single-parent and female-headed households did not change between 2010 and 2017. However, families with children still make up a quarter of the households in Culver City and may require special assistance.

**Table 23: Number of Children by Household Type in Culver City**

Household Type	2010		2017	
	#	%	#	%
Household with children under 18	4,149	25	4,169	25
Single-parent household	2,518	15	2,489	15
Female-headed household	1,882	11	1,699	10
All Culver City households	16,779		16,543	

Sources: BOC, Census, 2010; ACS, 2013-2017

<sup>14</sup> The State of California defines developmental disabilities slightly differently than federal law. The main difference is at the manifestation age, where the federal definition established that threshold at age 22.

## LARGE HOUSEHOLDS

Large households are defined as those with five or more members. These households are usually families with two or more children or families living with extended family members such as in-laws or grandparents. It can also include multiple families living in one housing unit to save on housing costs. Large households are a special needs group because the availability of adequately sized, affordable housing units to serve their needs is often limited. To save for necessities such as food, clothing, and medical care, lower- and moderate-income large households may reside in smaller units, resulting in overcrowding.

In 2010, about 6% (1,706) of all households in Culver City had five or more members. By 2017, the proportion of large households in Culver City decreased to 4% (685). The declining proportion of large households in the city may indicate that high housing costs deter families with children from moving into the community.

## PERSONS EXPERIENCING HOMELESSNESS

HUD considers a person to be living in a state of homelessness if the person lacks a fixed, regular, and adequate night-time residence, or if:

- The person is living in a place not meant for human habitation, in emergency shelter, transitional housing, or is exiting an institution where they temporarily resided;
- The person may lose their primary nighttime residence, which may include a motel or hotel, or a doubled-up situation, within 14 days;
- A family with children or unaccompanied youth is unstably housed; or
- The person is fleeing or attempting to flee domestic violence.

Although there are myriad causes of homelessness, among the most common are substance abuse and alcohol, domestic violence, and mental illness.

## HOMELESS COUNT

While HUD mandates a homeless count every two years for all communities that receive federal funds for homeless programs, the Los Angeles Housing Services Authority (LAHSA), the lead agency for the Los Angeles Continuum of Care (CoC),<sup>15</sup> conducts a homeless count yearly. The Point-in-Time Count provides a snapshot of the number of people without a permanent, habitable place to live.

The Count revealed a 25% increase in the number of men, women, and children experiencing homelessness in the Los Angeles CoC between 2016 and 2019. The Count revealed that there were 49,521 persons experiencing homelessness in 2019, compared to 39,587 in 2016. There were notable increases in the number of unsheltered individuals (31%), especially those living in makeshift shelters and tents (43%).

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<sup>15</sup> A Continuum of Care (CoC) is a program designed to assist a community in its effort to end homelessness by funding nonprofit providers, helping State and local governments quickly rehouse individuals and families experiencing homelessness; improve access to homeless services; and help individuals and families experiencing homelessness become self-sufficient.

For Culver City, the Count showed an increase of 83% in the total number of persons experiencing homelessness (107 persons). Most notably, the number of unsheltered persons increased dramatically, particularly of those living in tents and encampments.

**Table 24: Point-in-Time Homeless Population Counts in Culver City and Los Angeles**

	Culver City			Los Angeles		
	2016 #	2019 #	% Change	2016 #	2019 #	% Change
<b>All</b>	<b>129</b>	<b>236</b>	<b>83</b>	<b>39,587</b>	<b>49,521</b>	<b>25</b>
<b>Unsheltered</b>	<b>80</b>	<b>193</b>	<b>141</b>	<b>30,753</b>	<b>40,293</b>	<b>31</b>
On the Street	28	63	125	10,850	12,665	17
In Cars/Vans/Campers	40	90	125	12,166	16,538	36
In Makeshift Shelters/Tents	12	40	233	7,737	11,090	43
<b>Sheltered</b>	<b>49</b>	<b>43</b>	<b>-12</b>	<b>8,847</b>	<b>9,228</b>	<b>4</b>
In Emergency Shelters	49	43	-12	4,387	6,554	49
In Transitional Housing	0	0	0	4,445	2,559	-42
In Safe Havens	0	0	0	15	115	667

Sources: LAHSA, Homeless County by Community/City Dashboard, 2016, 2019

## FARMWORKERS

Farmworker households tend to have high rates of poverty, disproportionately live in housing that is in poor condition, have high rates of overcrowding, have low homeownership rates, and are predominately members of minority groups. Migrant farmworkers generally reside near agricultural areas. Although agriculture produces a total annual value of about \$136 million per year in LA County, no agricultural activities are found in Culver City or the surrounding communities.<sup>16</sup> Further, the city does not have any areas zoned for agriculture. The 2017 ACS identified only 22 persons (0.1% of the civilian employed population 16 years over) working in the agriculture, forestry, fishing and hunting, and mining industry in Culver City.

## EXTREMELY LOW-INCOME HOUSEHOLDS

State law requires that cities analyze the existing and projected housing needs for extremely low income (ELI) households. ELI households have incomes that are 30% or less of the AMI, adjusted for household size. The 2019 AMI for LA County was \$73,100 (see Table 16), meaning that a four-person household considered to be ELI has an income of \$31,300 or less.<sup>17</sup>

ELI households have various housing problems and needs. The relatively high cost of housing on the Westside often results in cost burden or overcrowding when ELI households “double-up” with more than one family sharing living space. Such conditions may lead to overtaxed utilities and infrastructure, stress, and adverse health effects. According to the 2012-2016 CHAS, there are 2,050

<sup>16</sup> 2017 Crop and Livestock Report, Los Angeles County Agricultural Commission.

<sup>17</sup> HCD publishes annual household income limits for each county in California. The published income limits for extremely low, very low and low income households are used to determine eligibility for some assistance programs and are adjusted upward in high housing cost areas like Southern California. Therefore, the income limits published by HCD for Los Angeles County are higher than the calculated income categories that would result from the applicable percentages of AMI.

ELI households in Culver City. ELI impacts renter households and senior households disproportionately. Among the ELI households, 69% are renters and 31% are owners, and more than 1/3 of the ELI renters (490) and almost 2/3 of the ELI owners (415) are seniors.

However, ELI renter and owner households are similarly affected by housing problems and cost burdens (see Table 25). About 82% of ELI households have at least one housing problem,<sup>18</sup> and 79% are cost-burdened, paying more than 30% of their monthly income on housing.

**Table 25: ELI Households by Type and Tenure in Culver City (2016)**

	Renter			Owner			Total
	Senior	Large	All	Senior	Large	All	
ELI households (#)	490	50	1,410 (69%)	415	0	640 (31%)	2,050
Any housing problem (%)	78.6	100.0	85.5	77.1	0.0	72.7	81.5
Cost-burdened (%)	78.6	100.0	81.9	77.1	0.0	72.7	79.0

Sources: CHAS based on the BOC, ACS, 2012-2016

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<sup>18</sup> There are four housing problems in the CHAS data: 1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded; and 4) household is cost-burdened.