



Appendix D. Affirmatively Furthering Fair Housing

All Housing Elements due on or after January 1, 2021 must contain an Assessment of Fair Housing consistent with the core elements of the analysis required by the federal Affirmatively Furthering Fair Housing (AFFH) Final Rule of July 16, 2015. Under state law, affirmatively furthering fair housing means “taking meaningful actions, in addition to combatting discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics” (CDH AFFH Guidance document, April 2021 Update).

This appendix provides a detailed analysis of fair housing issues in Mission Viejo, and each section will discuss the site inventory as it relates to the geographic distribution of these issues. Other sections of the housing element also address these issues and are included in this appendix by reference.

A. Key Data and Background Information

(Note that data from the Orange County Analysis of Impediments to Fair Housing Choice, May 27, 2020, (County AI), American Community Survey (ACS), 2014-18, 2015-2019 and 2016-2020 series, US Census 2010 and 2020 data, the Southern California Association of Governments (SCAG) Pre-Certified Housing Data report and other data sources are used in the analysis below, depending on the topic being discussed. Using different data sources, covering different time periods, to address AFFH issues means that there may be small differences in totals or percentages discussed for the same variable, depending on which dataset is being used)

Orange County was established when it seceded from Los Angeles in 1889, with the county seat established in Santa Ana. Transportation innovation was important in the county’s development, including trolley connections from Santa Ana and Newport Beach to Los Angeles, as well as major roads such as State Route/US Route 101 in the 1920s, much of which is now Interstate 5.

Agriculture and oil extraction were early drivers of the county’s economy, but after World War II, the growth of the aerospace and manufacturing industry and improved communications connections such as I-5 caused the population to grow significantly as suburbanization accelerated. The opening of Disneyland in the mid-1950s established the county as a major tourist destination. The southern part of the county began to grow in the 1960s with a series of master planned communities developed, including the City of Mission Viejo. As of the 2020 Census, Orange County has 3.19 million inhabitants, growing by 176,757 since the 2010 Census (5.9%). Statewide growth was 6.1%.

In 1965, after 2 years of master planning, the first homes were constructed on what was then unincorporated county land but would ultimately become Mission Viejo. In 1988, the planned community of Mission Viejo was incorporated, and today, the city is essentially fully built out.

Both the County AI and the Housing Needs Assessment in Section II of this Housing Element examine key demographic factors for Mission Viejo, neighboring cities, and the County as a whole. Additional regional and local analysis is provided in this Appendix. Key data points include:

- Between 2010 and 2020, Mission Viejo’s total population grew from 93,305 to 93,653 (+348, +0.4%). Table D-1 shows the city’s population growth relative to neighboring cities, and the county. Mission Viejo had the second lowest growth rate of these cities, which with the exception of Lake



Forest, ranged from 0.4% to 3.4%, lower than the county’s overall growth rate of 5.9%. Lake Forest’s growth was substantially higher, at 11%, due to a burst of new residential development in the mid/late 2010s, following annexation of new territory in the 2000s, where new residential neighborhoods were approved for the Baker Ranch, Portola Center, Serrano Summit and Teresina neighborhoods.

Table D-1 - Total Population Growth, 2010-2020, Mission Viejo and Neighboring Cities

	2010 Census	2020 Census	Change	% Change
Laguna Hills	30,344	31,374	1,030	3.4%
Laguna Niguel	62,979	64,355	1,376	2.2%
Lake Forest	77,264	85,858	8,594	11.1%
Rancho Santa Margarita	47,853	47,949	96	0.2%
San Juan Capistrano	34,593	35,196	603	1.7%
Mission Viejo	93,305	93,653	348	0.4%
Orange County	3,010,232	3,186,989	176,757	5.9%

- The proportion of Mission Viejo’s population over 65 was 21.3%, based on ACS 2020 series estimates – the highest proportion among its neighboring cities (see Table D-2). Lake Forest and Rancho Santa Margarita in particular have smaller older populations while Mission Viejo’s other neighboring cities (San Juan Capistrano, Laguna Hills and Laguna Niguel) are similar to Mission Viejo. Orange County’s proportion was 15.3%.

Table D-2 - % Persons 65+, 2010-2020, Mission Viejo and Neighboring Cities

	2010 ACS	2020 ACS
Laguna Hills	11.9%	17.9%
Laguna Niguel	12.3%	18.4%
Lake Forest	9.1%	13.5%
Rancho Santa Margarita	5.2%	9.5%
San Juan Capistrano	14.6%	18.0%
Mission Viejo	13.2%	21.3%
Orange County	11.2%	15.3%

- Mission Viejo had a population classified as 66.87% White, 16.94% Hispanic, and 10.62% Asian/Pacific Islander (per the County AI – summarized below in Table D-3 for largest racial/ethnic groups only). Trend analysis in the County AI shows that Mission Viejo’s White population has been falling since 1990, when it was 83.86%, its Hispanic proportion has doubled from 8.18%, and the Asian/Pacific Islander population has also grown substantially, from a proportion of 6.62%. Mission Viejo’s surrounding cities have White proportions ranging from 54% (Lake Forest) to 66.5% (Laguna Niguel), and Hispanic proportions ranging from 16.84% (Laguna Niguel) to 36.37% (San Juan Capistrano). The County as a whole is significantly less white than these Southern Orange County cities (41.4%), and, apart from San Juan Capistrano, significantly more Hispanic (34.2%).



Table D-3 - Population by Race, County AI, 2020

	White	Black	Hispanic	Asian/PI
Laguna Hills	58.58%	2.39%	20.87%	14.59%
Laguna Niguel	66.48%	1.89%	16.84%	10.11%
Lake Forest	53.98%	1.80%	24.52%	15.57%
Rancho Santa Margarita	63.36%	2.47%	19.57%	10.47%
San Juan Capistrano	57.30%	0.09%	36.37%	3.30%
Mission Viejo	66.87%	1.36%	16.94%	10.62%
Orange County	41.40%	1.57%	34.20%	19.78%

- Per the 2019 series ACS, 29.7% of Mission Viejo’s households had children, compared to 31.5% for the County. Neighboring cities were in the range of 28.3% (Laguna Niguel) to 34.3% (Rancho Santa Margarita). This reflects in part the age structure of the cities; as has already been noted, Rancho Santa Margarita had by far the smallest proportion of its population over 65.
- Between 2010 and 2020 (U.S. Census), Mission Viejo’s housing stock grew by 2.2%, a lower rate than all but one of the surrounding cities, compared to 5% countywide (Table D-4).

Table D-4 - Total Housing Units by City, 2010 and 2020

Total Units	2010 Census	2020 Census	Change	% Change
Laguna Hills	11,046	11,426	380	3.4%
Laguna Niguel	25,312	27,281	1,969	7.8%
Lake Forest	27,088	30,570	3,482	12.9%
Rancho Santa Margarita	17,260	17,606	346	2.0%
San Juan Capistrano	11,940	12,319	379	3.2%
Mission Viejo	34,228	34,982	754	2.2%
Orange County*	1,048,907	1,101,244	52,337	5.0%

* Orange County’s 2020 data is an estimate from ACS.

- The proportion of owned housing units in Mission Viejo versus rented is generally in line with neighboring cities, at 77%-23% (see Table D-5). Countywide, the breakdown is 57%-43%. (source: www.censusreporter.org)

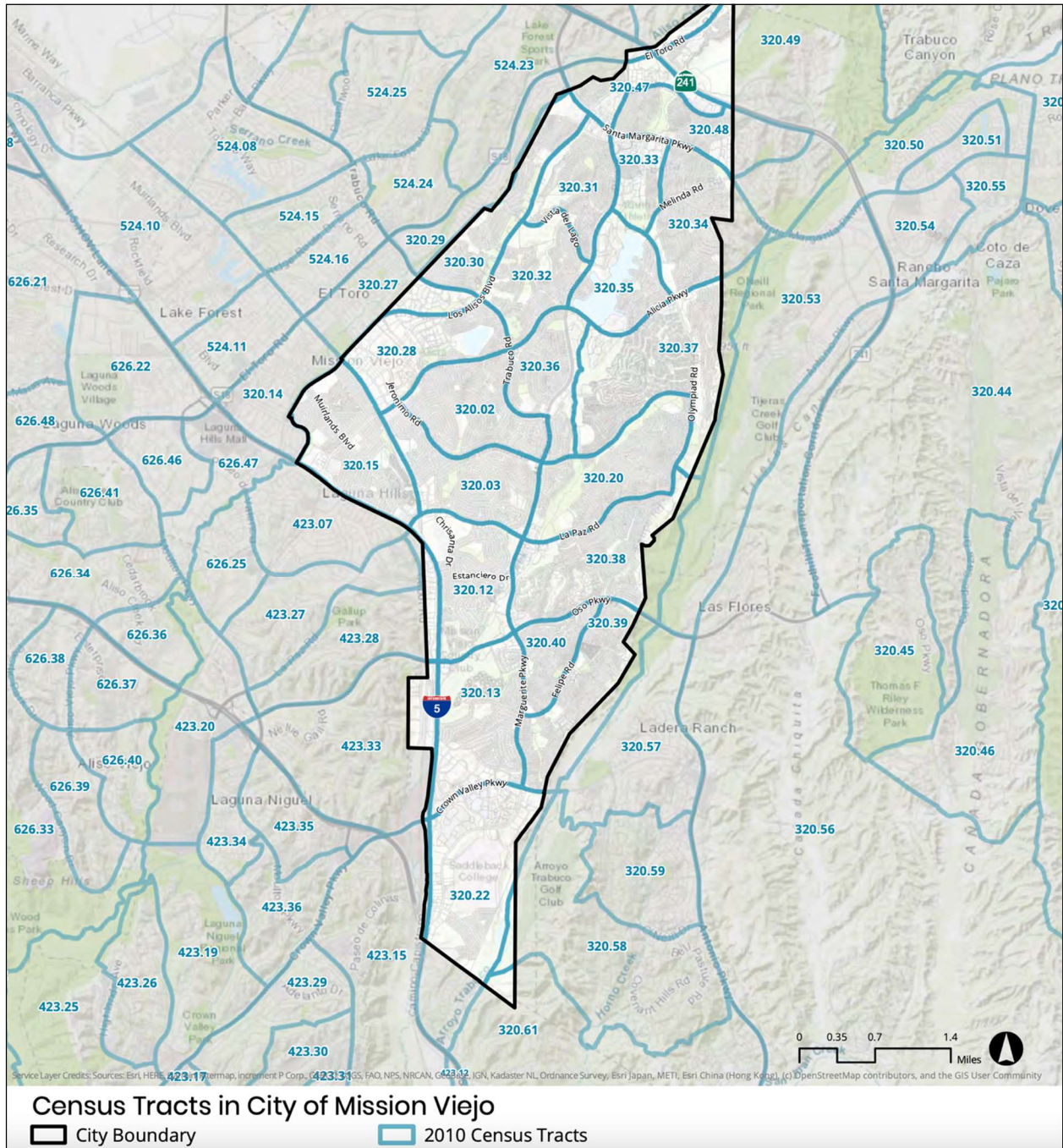
Table D-5 - Total Owner-Occupied and Renter Occupied Units

Owner-Renter	% Owner	% Renter	% Occ.	% Vacant
Laguna Hills	70%	30%	96%	4%
Laguna Niguel	69%	31%	93%	7%
Lake Forest	70%	30%	95%	5%
Rancho Santa Margarita	73%	27%	98%	2%
San Juan Capistrano	75%	25%	93%	7%
Mission Viejo	77%	23%	96%	4%
Orange County	57%	43%	94%	6%

There are a total of 26 census tracts within the City of Mission Viejo. Some tracts are shared with neighboring cities and are marked with an asterisk in tables. Figure D-1 shows the tract boundaries.



Figure D-1 - Census Tracts in Mission Viejo





B. Fair Housing Enforcement and Outreach Capacity

Federal fair housing laws prohibit discrimination based on: race, color, religion, national origin, sex/gender, handicap/disability, and familial status. Specific federal legislation and court rulings include:

- The Civil Rights Act of 1866 – covers only race and was the first legislation of its kind
- The Federal Fair Housing Act 1968 – covers refusal to rent, sell, or finance
- The Fair Housing Amendment Act of 1988 – added the protected classes of handicap and familial status
- The Americans with Disabilities Act (ADA) – covers public accommodations in both businesses and in multi-family housing developments
- Shelly v. Kramer 1948 – made it unconstitutional to use deed restrictions to exclude individuals from housing
- Jones v. Mayer 1968 – made restrictive covenants illegal and unenforceable

California state fair housing laws protect the same classes as the federal laws with the addition of marital status, ancestry, source of income, sexual orientation, and arbitrary discrimination. Specific State legislation and regulations include:

- Unruh Civil Rights Act – extends to businesses and covers age and arbitrary discrimination
- California Fair Employment and Housing Act (Rumford Act) – covers the area of employment and housing, with the exception of single-family houses with no more than one roomer/boarder
- California Civil Code Section 53 – takes measures against restrictive covenants
- Department of Real Estate Commissioner’s Regulations 2780-2782 – defines disciplinary actions for discrimination, prohibits panic selling and affirms the broker’s duty to supervise
- Business and Professions Code – covers people who hold licenses, including real estate agents, brokers, and loan officers.

The County, including the City of Mission Viejo, has committed to complying with applicable federal and State fair housing laws to ensure that housing is available to all persons without regard to race, color, religion, national origin, disability, familial status, or sex as outlined in the County’s 2020 Analysis of Impediments to Fair Housing Choice (2020 AI).

1. Orange County

To set Mission Viejo’s Fair Housing Enforcement and Outreach Capacity in context, the 2020 Orange County AI reports that the Fair Housing Council of Orange County (FHCO) received 363 allegations of housing discrimination between 2015 and 2019 within the County of Orange Urban County Jurisdiction (which includes 16 of the County’s 34 incorporated cities, and 16 unincorporated areas, with a population of around 545,000 and 193,000 households). Of those allegations, 179 cases were opened for further investigation and/or action.



According to the 2020 AI, there are two pending administrative complaints or lawsuits against the locality alleging fair housing violations or discrimination, neither of which were filed against Mission Viejo:

- *Watts v. City of Newport Beach*, 790 Fed.Appx. 853 (9th Cir. 2019): The City of Newport Beach was recently sued by a young woman who alleged excessive force, unlawful entry, and unlawful arrest. Upon the decline of her card for a taxi fare, the driver called the police, who threatened to take Watts to jail if she could not produce additional funds to pay. She asked to go to her apartment to get another form of payment, and officers escorted her. When she objected to their entry into her apartment to retrieve the funds, they handcuffed her to the point of injury to her wrists, kicked her legs out from under her, pushed her head into a wall, and took her to jail overnight. The 9th Circuit ruled affirmed that officers were not covered by qualified immunity for unlawful arrest and unlawful entry, but that they were covered for the excessive force claim.
- *A. K. H by and through Landeros v. City of Tustin*, 837 F.3d 1005 (9th Cir. 2016): In 2014, the city of Tustin was sued by the family of a minor who was shot and killed by a Tustin police officer. The city moved for summary judgement based on qualified immunity. The district court denied that motion. On appeal, the 9th Circuit affirmed the lower court decision, holding that the shooting violated the 4th Amendment, and that the officer was not covered by qualified immunity.

2. Mission Viejo

As outlined in the Constraints section of the Housing Element, Mission Viejo has numerous procedures in place to address potential impediments to fair housing choice to persons with disabilities and other special needs populations. The City contracts with the Fair Housing Foundation (FHF), which currently serves 24 cities in Los Angeles and Orange counties, to implement the regional Fair Housing Plan and to offer outreach, fair housing services and tenant/landlord counseling to residents. The City’s website provides links to the fair housing provider and applicable services. According to the 2020 County AI, the FHF provided fair housing services to 292 Mission Viejo households under the previous County AI, dealing with general housing issues and allegations of discrimination.

Table D-6 below summarizes annual reports from FHF, showing demographics for clients served, the number of Fair Housing Cases opened, and their status.

Table D-6 - Fair Housing Data for Mission Viejo (Fair Housing Foundation Annual Reports, 2014-15 through 2020-21)

	2014-15	2015-16	2016-17	2017-18	2018-19	2019-2020	2020-2021
Total Cases Opened	1	1	1	0	2	0	3
Age Related							1
Disability Related		1	1				
Race Related					1		1
National Origin Related					1		
Income Related							1
Findings							
Inconclusive	1						
No Evidence		1	1		1		2
Pending					1		1



	2014-15	2015-16	2016-17	2017-18	2018-19	2019-2020	2020-2021
Clients Served: Race/Ethnicity	86	103	71	57	63	48	56
Asian	3	11	3	3		5	5
Black		8	3	3	1	2	1
Hispanic	16	22	22	11	11	6	11
White	67	62	43	40	51	35	39
Clients Served: Income*	86	103	71	57	63	48	56
High / Above Moderate	14	18	9	8	13	4	4
Medium	9	23					15
Low	32	27	18	16	10	17	12
Very Low	31	35	19	22	12	9	
Extremely Low			25	11	28	18	25
Clients Served: Special Groups	19	32	24	24	17	24	24
Female Head of Household	7	15	7	9	7	10	7
Disabled	9	8	9	6	6	8	6
Senior	3	9	8	9	4	6	11
Type of Caller	83	93	65	50	62	46	50
City Staff							1
Community Organization				3		4	
Homebuyer							
In-Place Tenant	64	72	50	37	51	33	39
Landlord/Manager/Mgmt Company	3	10	6	7	1	2	6
Other	10	9	3	2	6	3	4
Property owner	6	12	11	4	4	5	4
Realtor	1			1		1	1
Rental Home Seeker	2		1	3	1		1

*2014-15, 2015-16 and 2020-21: Income categories were Very Low, Low, Medium, High
2016-17 through 2019-2020: Income categories were Extremely Low, Very Low, Low, Above Moderate
The income categories may not be directly comparable over all seven years.

Around 1-3 cases related to Mission Viejo are opened each year by FHF, and in general the cases are closed with a status of No Evidence to sustain the case. There are approximately 33,000 households in Mission Viejo, so the case number is very small. In recent years, FHF has served around 50 to 60 clients in Mission Viejo each year, with approximately 65% to 70% of the clients being White (citywide demographics are 67% White), and the clientele is concentrated in lower income categories, as would be expected. Tenants are the most common type of client served by FHF, and roughly half of the clients tend to be in categories of special need, such as female-headed households, disabled, or senior households.

HUD data for Fair Housing Enforcement and Outreach Case data between 2013 and 2021 from the AFFH Data Viewer shows that Mission Viejo had 0.13 inquiries per 1,000 residents, a very low rate. Most southern Orange County cities had a similar rate of inquiries, although the following nearby cities exhibited higher rates: Aliso Viejo (0.37), Laguna Niguel (0.31), San Clemente (0.29) and Dana Point (0.35).

As of April, 2022, Mission Viejo had 236 Section 8 Housing Choice Vouchers (HCVs). Table D-7 below shows how this compares to neighboring cities, and as a percentage of total housing units.



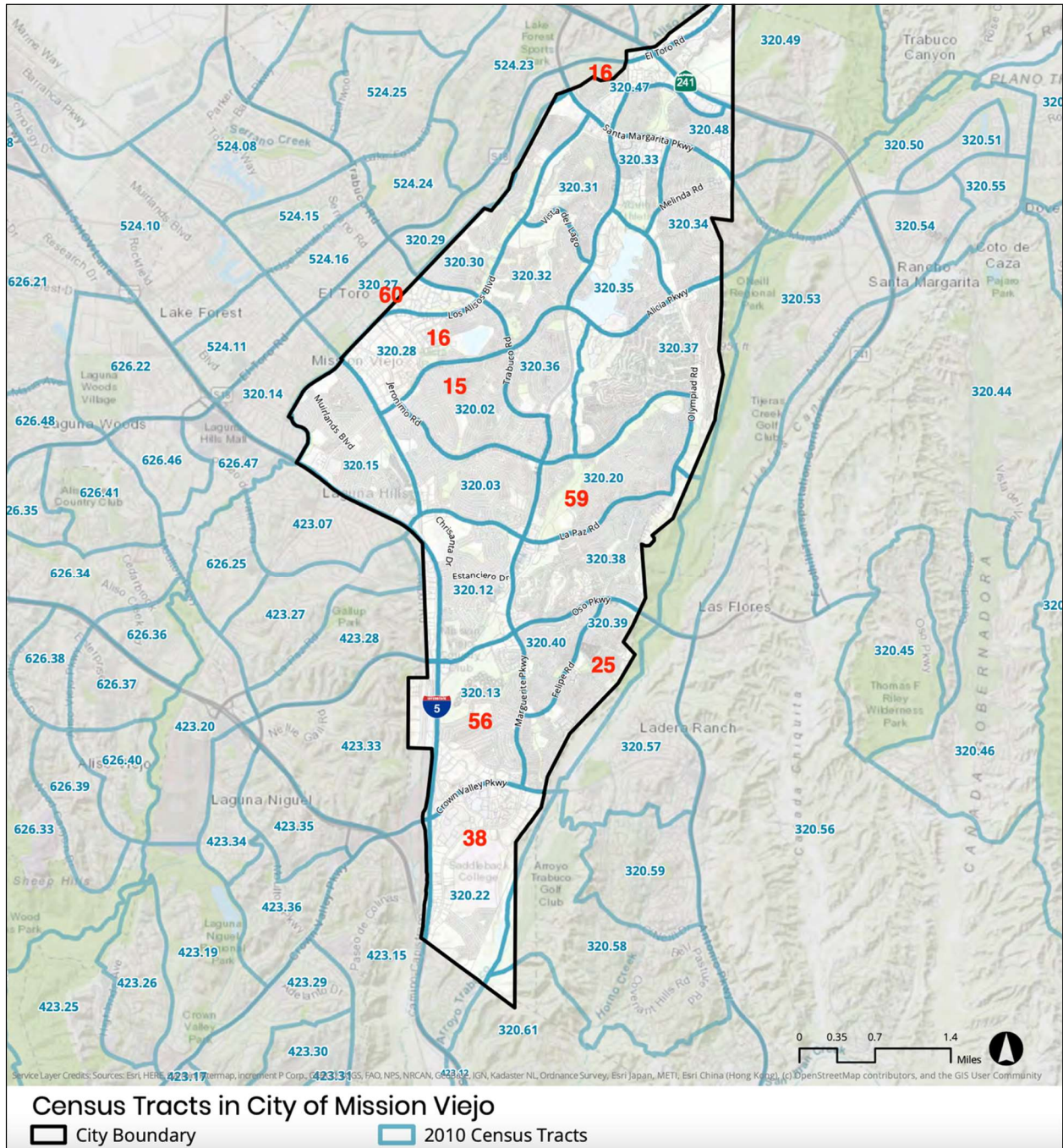
Table D-7 - 2020 SCAG Housing Unit Totals and Housing Choice Vouchers

	Units	HCV	HCV as % of Total Units
Laguna Hills	11,426	19	0.2%
Laguna Niguel	27,281	78	0.3%
Lake Forest	30,570	164	0.5%
Rancho Santa Margarita	17,606	109	0.6%
San Juan Capistrano	12,319	52	0.4%
Mission Viejo	34,982	236	0.7%

The 236 Housing Choice Vouchers (HCVs) in Mission Viejo represent 0.7% of the total housing units. This is a higher rate than any neighboring city. The AFFH Data and Mapping Resources website using data that was updated in 2022 at the Census Tract level reveals that the Housing Choice Vouchers are located in 8 of Mission Viejo's 26 Census Tracts as shown in Figure D-2 below. Many of the Mission Viejo's HCVs are in the southern section of the city, in tracts 320.13, 320.22 and 320.39, and the largest single concentration is 59 HCVs in Tract 320.20 in the central-eastern part of the city. Tracts 320.27 and 320.47 are shared with Lake Forest, so it is impossible to know how many of the HCVs recorded for those tracts (60 and 16, respectively) are located within Mission Viejo.



Figure D-2 - Housing Choice Voucher Count by Census Tract



The Orange County 2020 AI reports that there are very few Project-Based Section 8 units or other subsidized multifamily units with more than one bedroom to meet the large number of households in the county experiencing overpayment burden. A total of 2,286 Housing Choice Vouchers were utilized in the County, equating to just over 1% of the total units in Orange County; with 236 Housing Choice Vouchers, Mission Viejo has around 10% of the County total, while accounting for just 3% of the total County population. As has been seen with various demographic indicators in this section, there is a north-south



difference in utilization of Housing Choice Vouchers in the county, which the report notes are concentrated in the Garden Grove-Westminster area and along the I-5 corridor in the northern section of Orange County.

The above section shows that Mission Viejo has historically had a very small number of fair housing-related complaints, and that it has been more successful than its neighbors in facilitating the use of Housing Choice Vouchers. In addition, the city complies with State and Federal housing laws as follows:

- Fair Housing Act; Title VI of the Civil Rights Act of 1964 – the City complies by ensuring its actions related to housing are not discriminatory through City protocols, decision-making procedures, and adhering to non-discrimination requirements of federal funding programs.
- Rehabilitation Act of 1973 – see Fair Housing Act; also, the City complies through its accessibility protocols, administered and enforced by the City’s ADA/504 Coordinator and Building Official.
- American Disabilities Act – the City complies with the ADA through building permit review and issuance and as described in Section III (1) (b) of this Element, (Housing Constraints: Zoning: Housing for Persons with Disabilities).
- California Fair Employment and Housing Act (FEHA) and FEHA Regulations – the City complies with FEHA and its regulations through established City protocols decision making, legal counsel and advisement.
- Government Code Section 65008 – the City Zoning Code is written to ensure that the City’s actions regarding the development of housing for persons and families of very low, low, moderate, and middle incomes, or emergency shelters for the homeless, are not discriminatory. Programs are included in this Housing Element to facilitate housing for all households, including protected classes (e.g., programs regarding residential care facilities, emergency shelters, and reasonable accommodations).
- Government Code Section 8899.50 – Appendix D of this Housing Element documents compliance with Affirmatively Furthering Fair Housing requirements.
- Government Code Section 11135 et. seq. – the City complies with anti-discrimination requirements through the City’s Human Resources programs and the City’s procurement protocols.
- Density Bonus Law (Government Code Section 65915) – the City implements density bonus provisions in compliance with the Density Bonus Law as described in Section III (1)(e) of this Element (Housing Constraints: Density Bonus).
- Housing Accountability Act (Government Code Section 65589.5) – the City complies with the HAA through its development review and approval process. The Housing Element includes a program to establish objective design standards to comply with SB 330.
- No-Net-Loss Law (Government Code Section 65863) – the City has documented compliance with sufficient capacity for RHNA and will ensure compliance with no-net-loss via required annual reporting to HCD. The Housing Element also includes a program to monitor no net loss of sites capacity for RHNA.



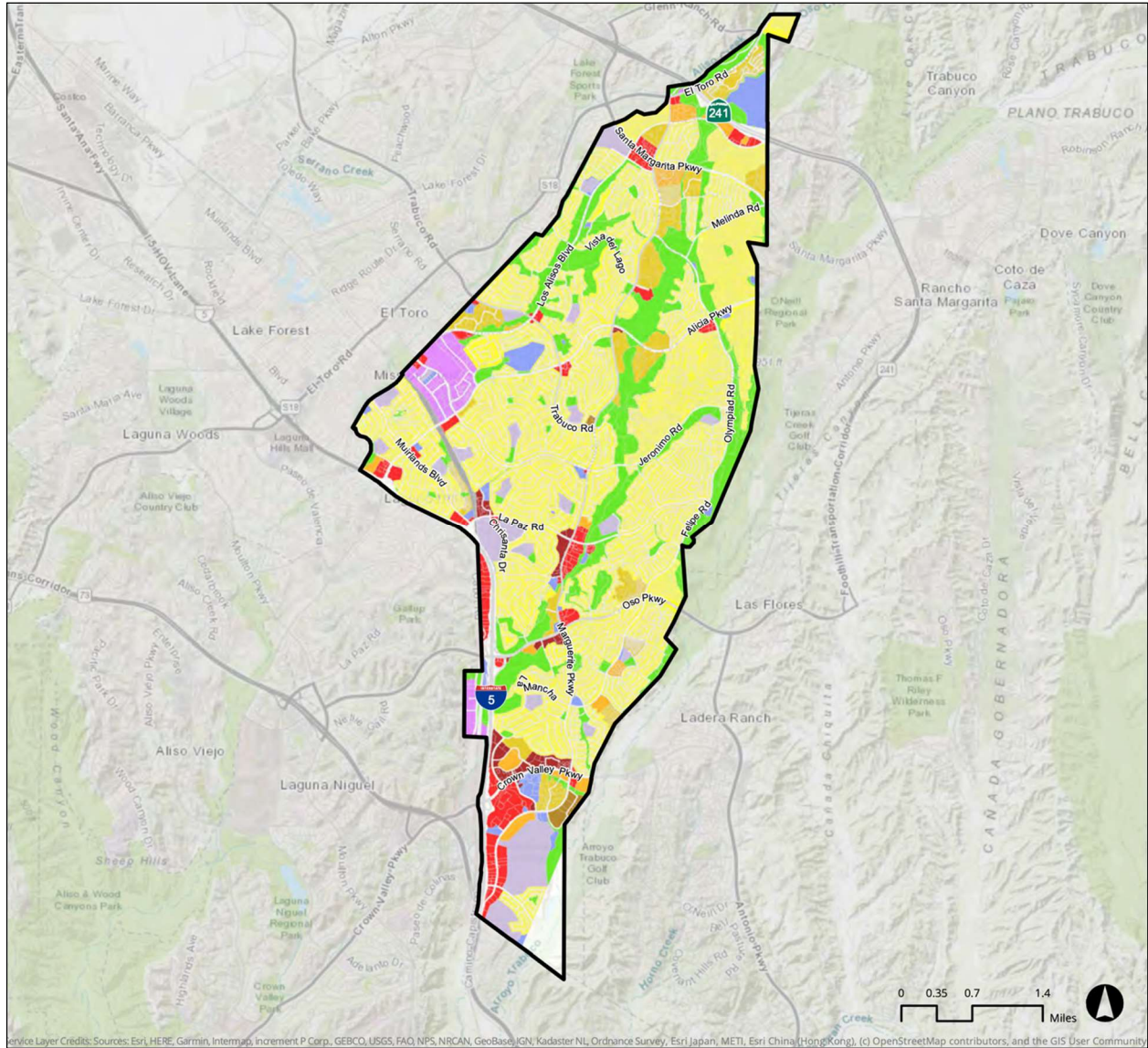
A. Integration and Segregation

As a master-planned community initially developed in the 1960s, Mission Viejo's land is overwhelmingly occupied by single-family housing development – see Figure D-3 below (source: SCAG Data/Map Book, Draft, November 2019). The majority of the land area within the City was developed with single-family homes built between the 1960s and 1990s. Apartments, townhomes and condominiums tend to be located along Marguerite Parkway, the City's major north-south thoroughfare, especially in the northern half of the City, and along Crown Valley Parkway in the south.

Commercial development has concentrations in the southern part of the City, along Interstate 5, and another focus on the border in the west with the City of Lake Forest at Los Alisos Boulevard and Jeronimo Road, and close to the rail line, with Amazon Distribution Center, Target, and automotive services dominating. There are also smaller commercial centers at major intersections serving the residential communities. The City is essentially built out and has very little vacant land suitable for housing development. Opportunities for new housing development to meet the City's RHNA therefore have a focus on redevelopment of existing commercial areas, as well as two existing apartment communities, and the one extensive area of undeveloped land left in the city.



Figure D-3 - Land Use, City of Mission Viejo



General Plan Land Use in City of Mission Viejo (2016 SCAG Land Use Codes)

- | | | |
|---|---|--|
| ■ Single Family Residential | ■ Facilities | ■ Open Space and Recreation |
| ■ Multi-Family Residential | ■ Education | ■ Agriculture |
| ■ Mobile Homes and Trailer Parks | ■ Military Installations | ■ Vacant |
| ■ Mixed Residential | ■ Industrial | ■ Water |
| ■ Rural Residential | ■ Transportation, Communications, and Utilities | ■ Specific Plan |
| ■ General Office | ■ Mixed Commercial and Industrial | ■ Undevelopable |
| ■ Commercial and Services | ■ Mixed Residential and Commercial | ■ Unknown |

Data Source: City of Mission Viejo, SCAG, 2018 | Map Created: 6/5/2019

Disclaimer: The information shown on this map reflect jurisdiction's input submitted during the Local Input and Envisioning Process for the Connect SoCal. SCAG shall not be responsible for user's misuse or misrepresentation of this map. For the details regarding the sources, methodologies and contents of this map, please refer to the SCAG Data/Map Book or contact RTPLocalInput@scag.ca.gov.



3. Race and Ethnicity

Table D-8 shows the racial/ethnic makeup of Mission Viejo by Census Tract in 2010, with the highest proportions of each group highlighted in yellow, and the lowest proportions in green. Figure D-4 shows the racial demographics (percent Non-White) by block group in Mission Viejo (ACS 2018 series), plus the location of the Sites Inventory, and Figure D-5 shows the same information for the county as a whole, to show how Mission Viejo's racial demographics fit in its regional context. Figure D-6 shows the county's demographics in 2010 (source: U.S. Census) as means of highlighting change over time. Figure D-7 and Figure D-8 show the Mission Viejo's diversity index, and the pattern for the County. Maps in this section of the Housing Element have been created using the AFFH Data Viewer tool, unless indicated otherwise.

As shown in these tables and figures, the most diverse portions of the city are in the south (represented by tracts 320.22 and 320.13, and along the southern part of Mission Viejo's border with Lake Forest (tracts 320.15 and 320.28, plus tract 320.27, which is shared with Lake Forest).

The Diversity Index (Figures 7 and 8) is another method of quantifying segregation, measured on a scale of 0 to 100, where 0 represents a totally segregated geography, and 100 a totally integrated geography. Figure D-7 shows that in Mission Viejo, most of the city is in the mid to upper ranges of the index, representing more integrated neighborhoods. On this measure, the most diverse parts of the city are in the south (which may in part be influenced by the location of Saddleback College), and in the northwest, along the city line with Lake Forest. In contrast, at the county level (Figure D-8), the northern part of the county has many sections that are highly diverse on this measure, in part due to much higher proportions of the Hispanic population in the north.

Also at the county level, it can be readily seen in Figure D-5 that the southern part of Orange County has higher proportions of White residents than the northern part of the county, but Figure D-6, showing the racial demographics in 2010, also reveals that the southern portion of the county is changing, with many sections of Mission Viejo moving from the under 20% nonwhite category in the 2010 map to the 21% to 40% category in just 8 years.

As shown in Table D-8, the percentage of Black residents by Census Tract is fairly uniform, and small, across the city, with the highest proportion (3.7%) in tract 320.47 at the northern edge of the city. The Tracts with the largest Asian/Pacific Islander populations (320.28 with 15.3% and 320.37 with 20.2%) are on the west and east sides of the city, respectively, and are not contiguous. The Tracts with the largest Hispanic population are 320.22 (50%) in the southernmost tip of the city, and 320.27 (42%), a tract which is largely located in Lake Forest. According to the US Census, Mission Viejo's Non-White population has doubled since 1990, increasing from 16.14% to 33.13% in the 2020 Census. As a comparison, the county's Non-White population has slightly more than doubled, from 23.85% to 58.6%.



Table D-8 - Race/Ethnicity by Census Tract (2010)

Census Tract	% Hispanic	% White	% Black	% Asian/ Pacific Islander	% Multi Racial
320.02	18.3%	68.7%	1.5%	8.3%	3.0%
320.03	16.6%	71.2%	0.5%	8.2%	3.2%
320.12	15.3%	73.1%	1.7%	5.9%	3.6%
320.13	17.9%	66.9%	2.3%	7.3%	5.3%
320.15	22.8%	57.5%	1.7%	13.8%	3.8%
320.20	19.1%	66.1%	1.2%	8.8%	4.6%
320.22*	50.0%	37.8%	1.6%	7.2%	3.0%
320.27*	42.0%	37.8%	1.1%	15.3%	3.2%
320.28	31.8%	49.2%	1.9%	12.8%	3.9%
320.30	24.1%	59.7%	1.3%	10.8%	3.7%
320.31	18.9%	64.6%	1.1%	10.1%	4.6%
320.32	18.6%	65.8%	0.7%	9.5%	5.1%
320.33	24.7%	53.8%	2.1%	14.4%	4.6%
320.34	10.5%	70.4%	1.5%	12.6%	4.4%
320.35	10.4%	76.3%	1.3%	7.6%	4.2%
320.36	18.3%	66.6%	0.7%	9.8%	4.2%
320.37*	7.4%	79.3%	1.2%	9.0%	2.9%
320.38*	11.7%	61.6%	0.8%	20.2%	5.2%
320.39*	22.3%	58.9%	0.9%	12.7%	5.0%
320.40	11.1%	71.8%	1.0%	12.1%	3.8%
320.47*	22.7%	58.0%	3.7%	10.0%	4.4%
320.48*	14.9%	66.8%	1.6%	12.7%	3.8%
320.49*	14.7%	62.8%	1.9%	15.6%	4.6%
423.28*	6.9%	74.2%	0.8%	12.2%	5.2%
423.33*	7.4%	72.7%	0.9%	14.7%	4.1%
524.28*	15.3%	66.0%	1.3%	11.8%	5.3%



Figure D-4 - Racial Demographics by Block Group, & Site Inventory Location, Mission Viejo, 2018

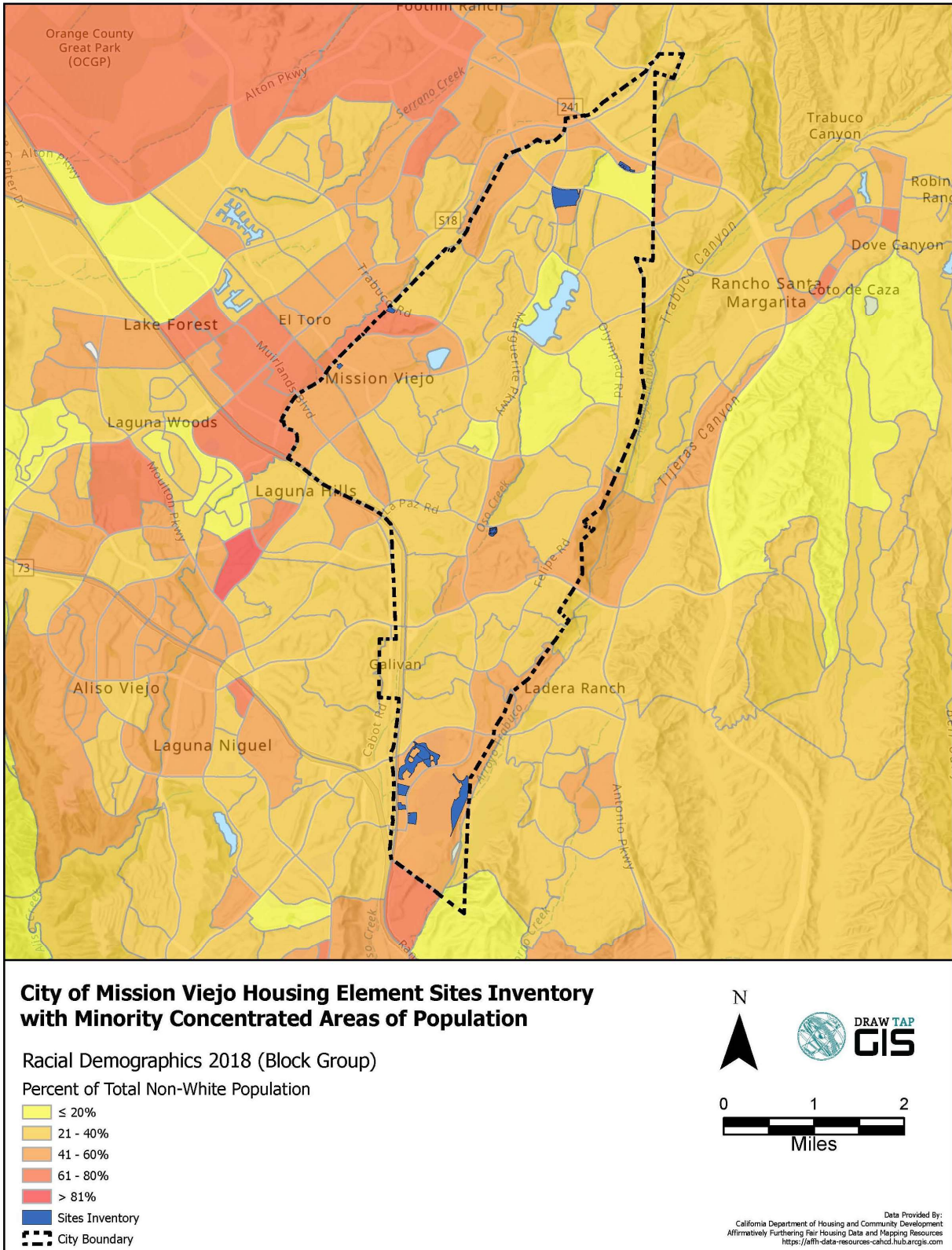




Figure D-5 - Racial Demographics by Block Group, Orange County, 2018

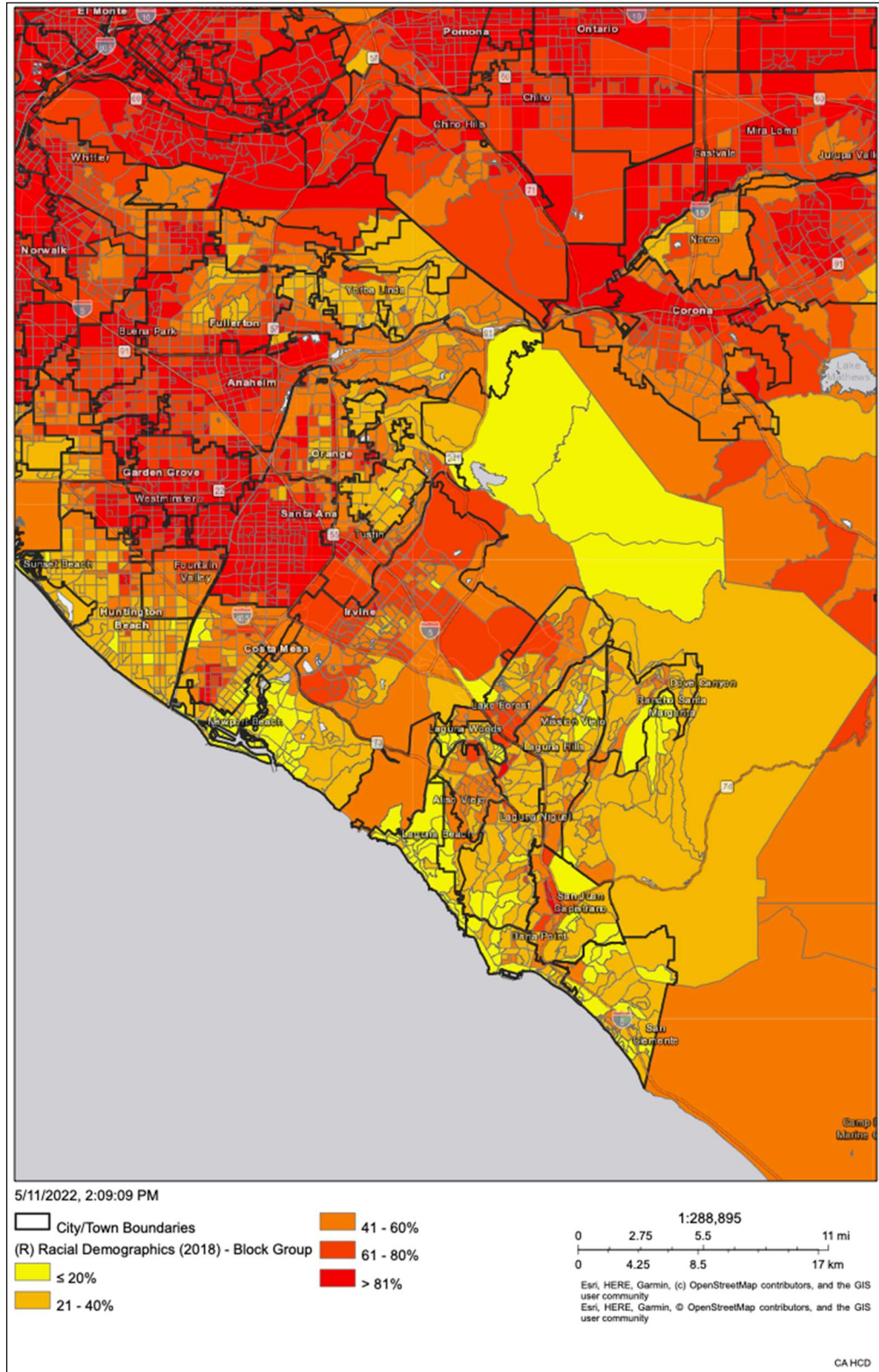




Figure D-6 - Racial Demographics by Block Group, Orange County, 2010

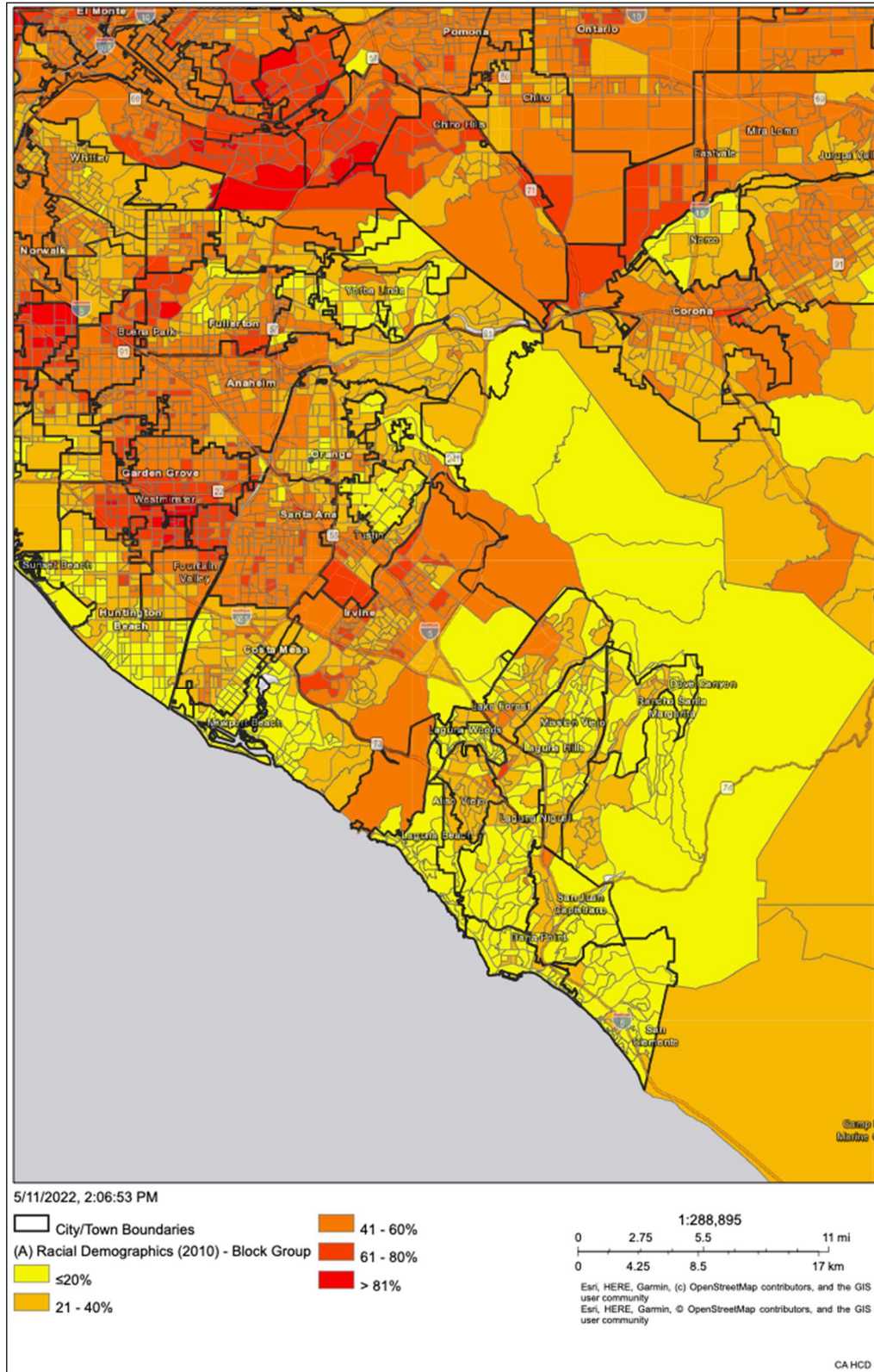




Figure D-7 - Diversity Index, Mission Viejo (2018)

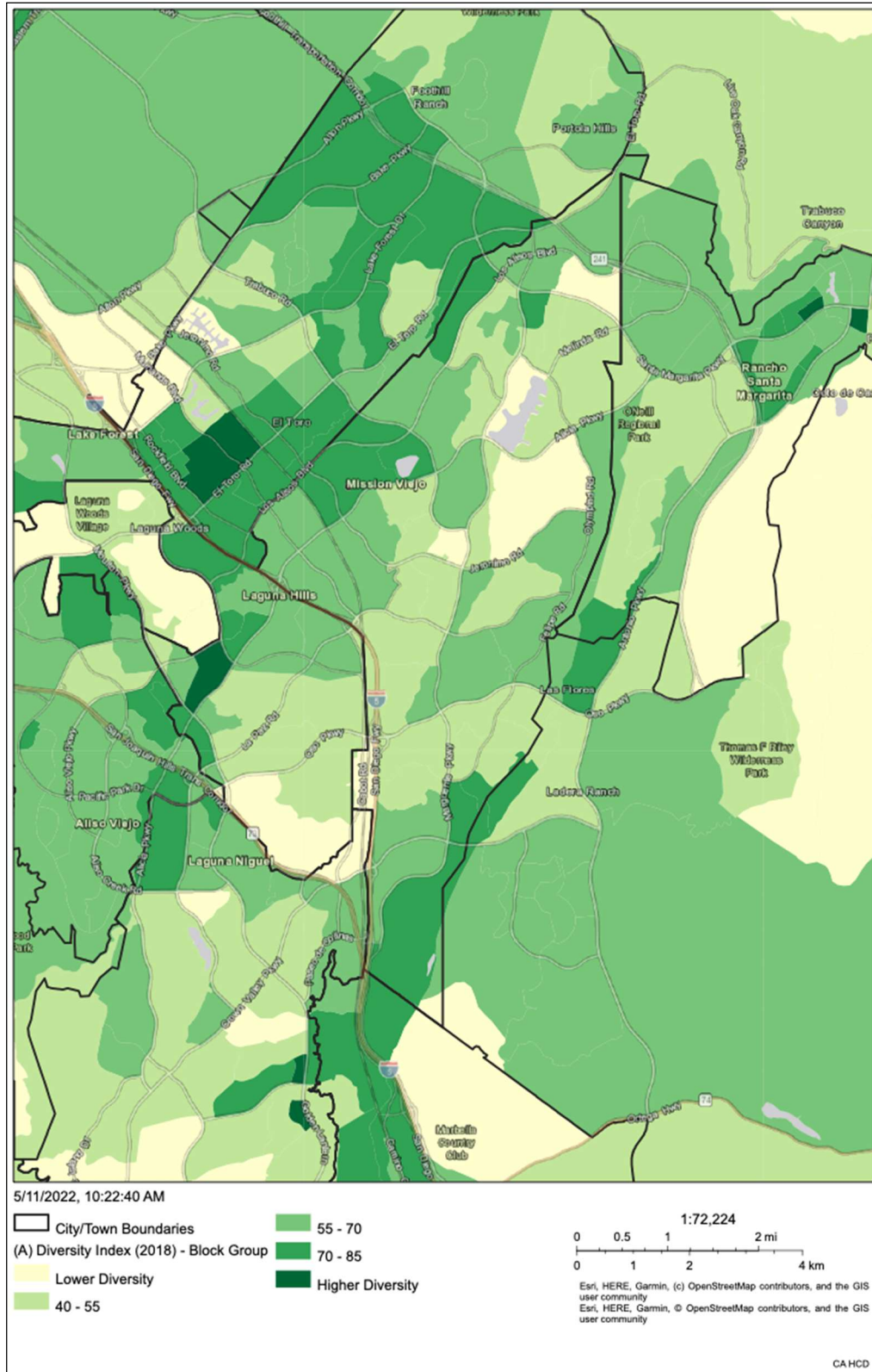
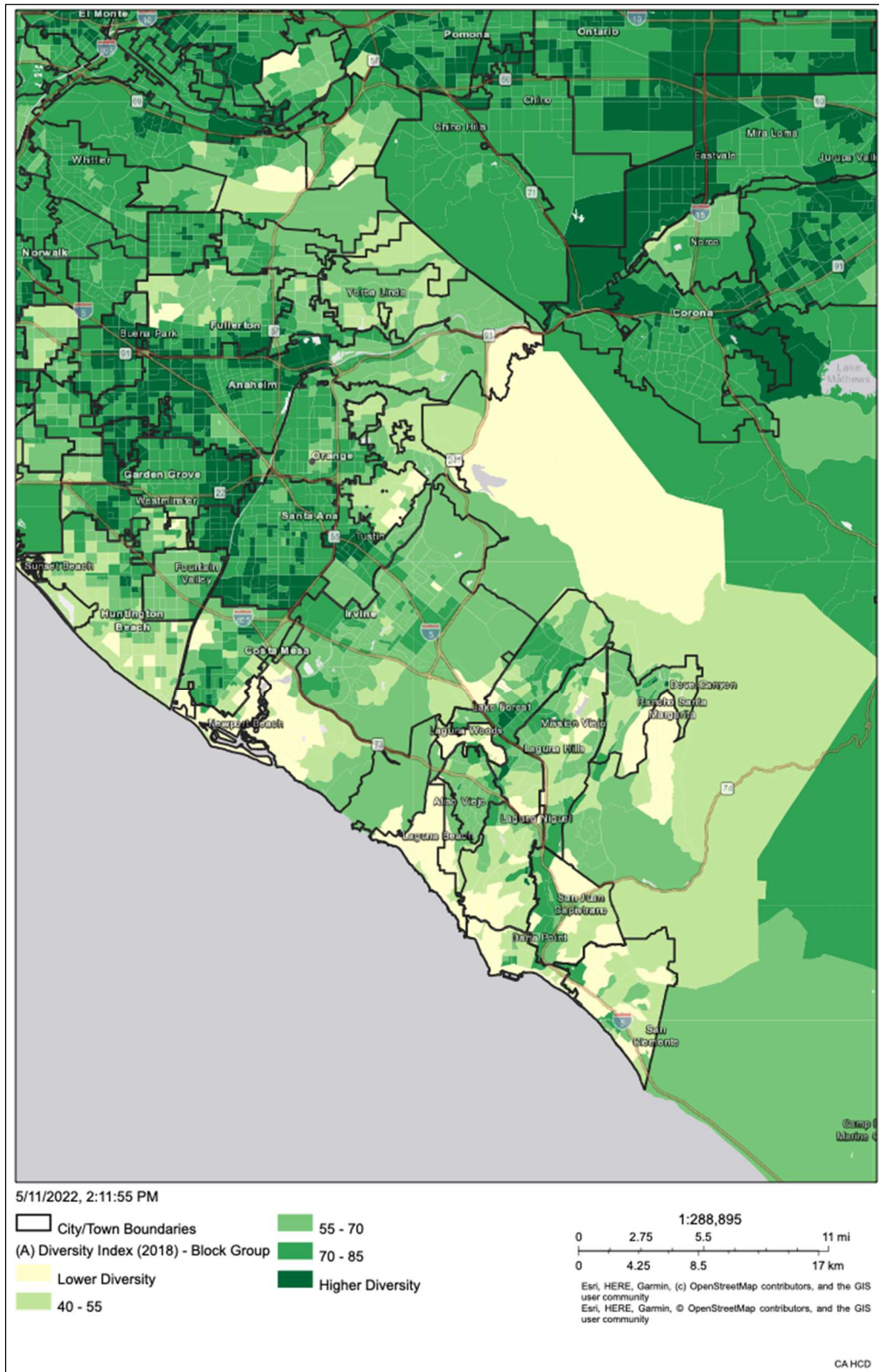




Figure D-8 - Diversity Index, Orange County (2018)





Another way to consider patterns of segregation is by the calculation of the Dissimilarity Index (data from Brown University, <https://s4.ad.brown.edu/projects/diversity/segregation2020/Default.aspx?msa=11244>). The Index “measures whether one particular group is distributed across census tracts [in an area] in the same way as another group. A high value indicates that the two groups tend to live in different tracts. [The index value] ranges from 0 to 100. For instance, a value of 60 (or above) is considered very high. It means that 60% (or more) of the members of one group would need to move to a different tract for the groups to be equally distributed. Values of 40 or 50 are usually considered a moderate level of segregation and values of 30 or below are considered low levels of segregation.”

Table D-9 below shows how Mission Viejo’s Dissimilarity Index (highlighted in yellow) for various ethnic group combinations changed between 2010 and 2020 and how that compares with trends at the county level, and with neighboring cities in southern Orange County.

Table D-9 - Dissimilarity Index

	Orange County*		Mission Viejo			
	2010	2020	2010	2020		
White-Black/Black-White	34.9	33.5	17.3	19.1		
White-Hispanic/Hispanic-White	54.1	51.4	20.6	19.4		
White-Asian/Asian-White	41.6	41.6	14.8	14.7		
Black-Hispanic/Hispanic-Black	36.3	35.3	16.1	14.8		
Black-Asian/Asian-Black	32.8	31.2	18.1	15.6		
Hispanic/Asian/Asian-Hispanic	47.6	44.9	17.9	17.7		
	Laguna Hills		Laguna Niguel			
	2010	2020	2010	2020		
White-Black/Black-White	14.9	13.9	16.7	18.3		
White-Hispanic/Hispanic-White	29.7	27.9	22.9	23.6		
White-Asian/Asian-White	10.6	9.8	13.8	13.8		
Black-Hispanic/Hispanic-Black	25.3	20.5	14.1	15.4		
Black-Asian/Asian-Black	14.1	12	15	18.5		
Hispanic/Asian/Asian-Hispanic	21.4	23.7	19.5	20		
	Lake Forest		Rancho Santa Margarita		San Juan Capistrano	
	2010	2020	2010	2020	2010	2020
White-Black/Black-White	11.2	14.8	11.7	12.6	15.8	13.2
White-Hispanic/Hispanic-White	27.3	23.9	22.6	17.8	48.8	52
White-Asian/Asian-White	11.4	14.1	11.2	8.8	7.4	10.5
Black-Hispanic/Hispanic-Black	29	25.6	14.9	10.4	38.9	43.3
Black-Asian/Asian-Black	12.6	13	9.8	10.6	12.9	20
Hispanic/Asian/Asian-Hispanic	23.8	29	21.2	17.3	45.6	52.1

*Brown University used the “Anaheim-Santa Ana-Irvine Metropolitan Division” in its Dissimilarity Index calculations. This area corresponds to Orange County

The table shows that Mission Viejo and neighboring southern Orange County cities have low Dissimilarity Indices in all the racial/ethnic combinations, and are significantly lower than the county as a whole. There has been little change in the index calculations for Mission Viejo over the last decade.



The above discussion of race and ethnicity in Mission Viejo shows that the city does not exhibit strong patterns of ethnic segregation, with most census tracts scoring in the middle range of the Diversity Index. Overlaying the Sites Inventory on to the Mission Viejo Racial Demographics Block Group map in Figure D-4 above reveals that all sites are located in block groups with 21%-40% or 41%-60% non-White population, and are therefore not located in highly segregated areas.

Table D-10 below also shows that the expected distribution of lower income units is not highly concentrated in parts of the city with a high non-White population percentage. The vast majority of units across all income levels (approximately 92%) would be located in 41%-60% Non-White areas.

Table D-10 - Distribution of Site Inventory Units by Percent Non-White and Unit Income Level

% Non-White Population	Lower Income Units	Moderate Income Units	Above Moderate Income Units	Total Units
<20%	0.0%	0.0%	0.0%	0.0%
21-40%	5.6%	5.8%	5.2%	5.5%
41-60%	91.9%	91.8%	92.4%	92.5%
61-80%	2.5%	2.4%	2.4%	2.5%
>81%	0.0%	0.0%	0.0%	0.0%
Total Units	1,032	378	708	2,118

4. Persons with Disabilities

Figure D-9 shows the percentage of the total population with a disability, plus the location of the Site Inventory, by census tract in Mission Viejo, and Figure 10 shows Mission Viejo relative to the rest of Orange County.

Most of the tracts in Mission Viejo have less than 10% of the population with a disability, but four fall into the 10%-20% range. They correspond in part to tracts noted above with relative concentrations of racial ethnic minorities: Tracts 320.13 in the south of the city (13.1%), 320.15 on the Lake Forest border (19%), and 320.36 (10.1%) and 320.37 (15.1%) in the center/east of the city. Tract 320.15, with the highest proportion of disabled in the city, also has a very high proportion of males between 35 and 64 with a disability (15%), compared with females in the same tract (7%) or males in the adjacent tract 320.28 (5%).

Some of these patterns can be explained by the presence of senior residential communities in these tracts, which impact the disabled proportion. For example, Tract 320.37 contains Casta del Sol, a large, gated senior community; Tract 320.15 contains the Aegean Hills neighborhood, which was annexed into Mission Viejo in 1992, and a number of its large single level homes have since been converted into residential care facilities for the elderly.

Figure D-10 shows that the pattern of disabled persons across the county is not significantly concentrated, or different from the pattern observed in Mission Viejo in Figure D-9, with one exception. Both Figures show that there is a concentrated incidence of people with disabilities in the City of Laguna Woods. Other maps in this section of the Housing Element will also show anomalous patterns for that nearby city. This can be explained by the fact that, according to Wikipedia, “about 90% of the city consists of Laguna Woods Village, a private gated retirement community.” A city with such unique demographics will clearly display different characteristics to the more heterogeneous cities around it.



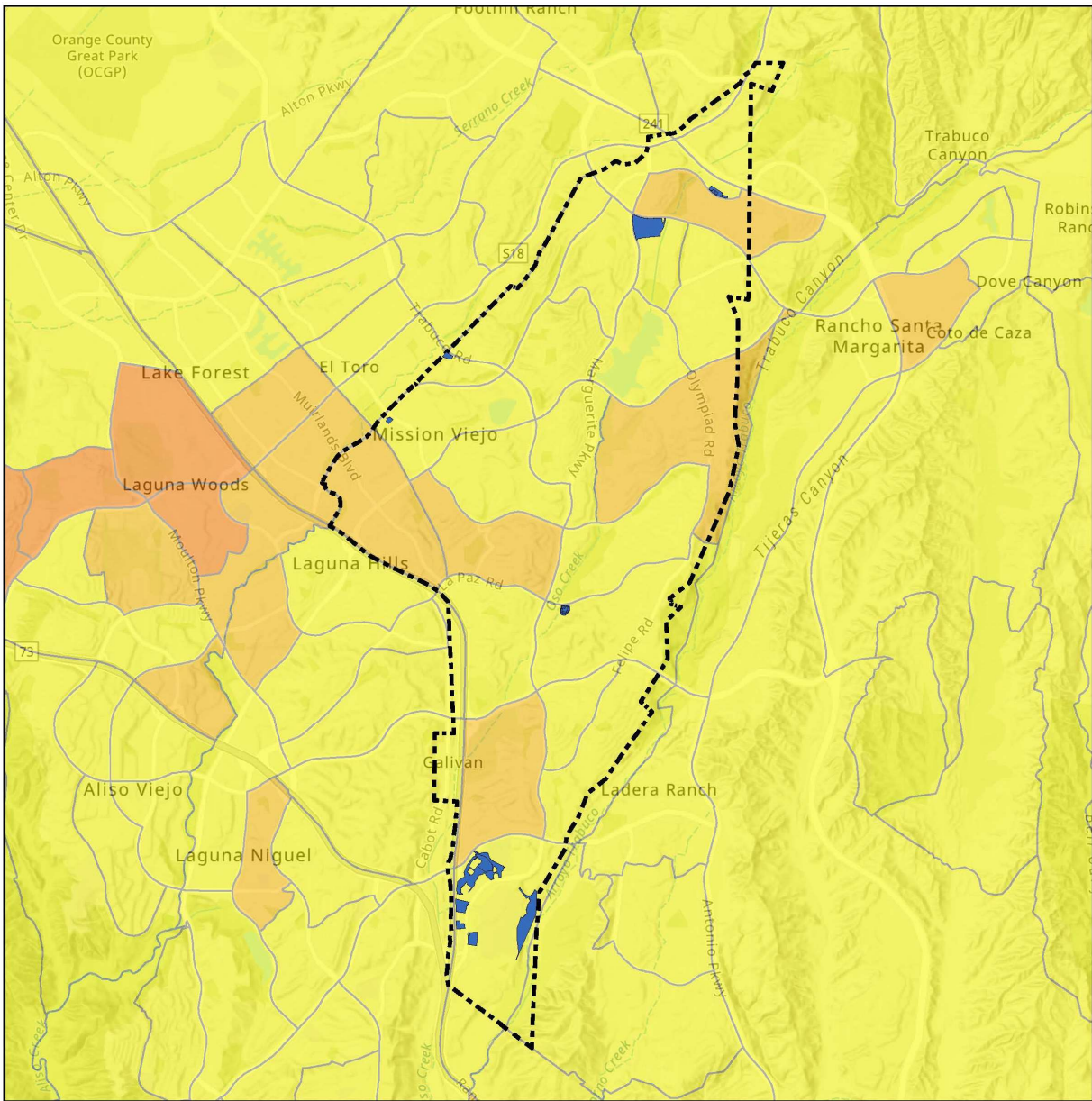
Overlaying the Site Inventory on to the Mission Viejo census tract level disability map in Figure D-9 and Table D-11 below reveals that all sites are located in tracts with under 10% of the population with a disability, therefore not concentrated in the few areas of the city with higher proportions of the population with a disability.

Table D-11 - Distribution of Site Inventory Units by Percent Population with a Disability and Unit Income Level

% Population with Disability	Lower Income Units	Moderate Income Units	Above Moderate Income Units	Total Units
<10%	100.0%	100.0%	100.0%	100.0%
10-20%	0.0%	0.0%	0.0%	0.0%
20-30%	0.0%	0.0%	0.0%	0.0%
30-40%	0.0%	0.0%	0.0%	0.0%
>40%	0.0%	0.0%	0.0%	0.0%
Total Units	1,032	378	708	2,118



Figure D-9 - Proportion of Population with a Disability and Site Inventory Location, Mission Viejo (ACS 201014)



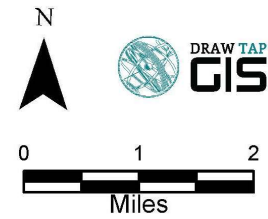
City of Mission Viejo Housing Element Sites Inventory with Disability Concentrated Areas of Population

Population with a Disability (Tract) - ACS (2015-2019)

B18101_calc_pctDE

- < 10%
- 10% - 20%
- 20% - 30%
- 30% - 40%
- > 40%

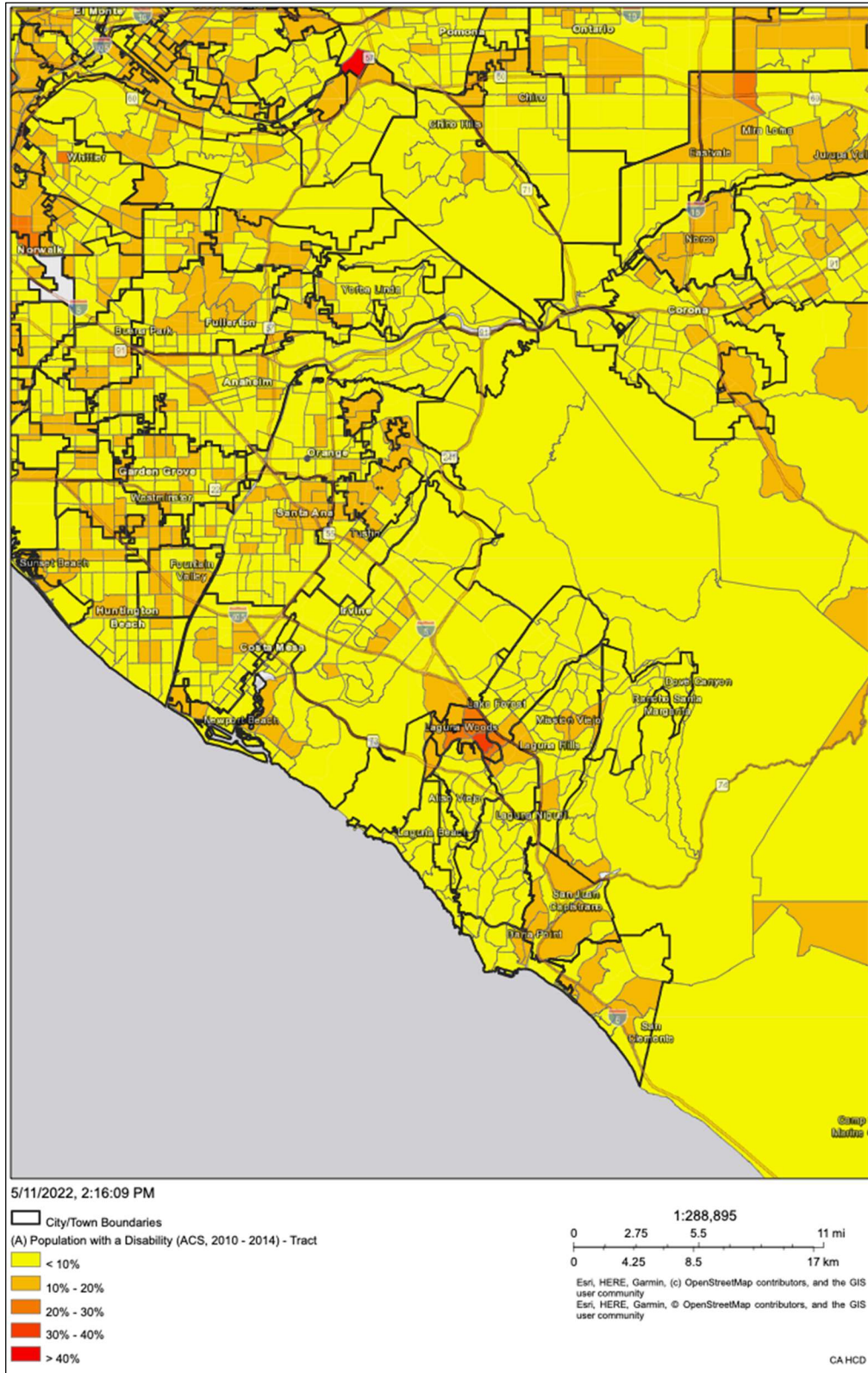
- Sites Inventory
- City Boundary



Data Provided By:
California Department of Housing and Community Development
Affirmatively Furthering Fair Housing Data and Mapping Resources
<https://affh-data-resources-cahd.hub.arcgis.com>



Figure D-10 - Proportion of Population with a Disability, Orange County (ACS 2010-14)





5. Familial Status

Family/Household composition can have a significant impact on housing issues, so it is instructive to examine the geographic distribution of different household structures, such as married couple households, female-headed households, and people living alone, and to compare Mission Viejo's household profile with neighboring cities and the rest of the county. Figure D-11 through Figure D-18 show, by Census tract, the percentage of total population over 18 in households with a spouse; the percentage of children in married couple households; the percentage of children in female-headed households; and the percentage of the population over 18 living alone. To summarize the patterns in these figures:

- Figure D-11: Most Mission Viejo tracts have 40% to 60% of their households with a spouse, and 8 out of 26 are in the 60%-80% range, located in the center and north of the city. This sort of breakdown is similar to other southern Orange County cities, contrasting with the northern part of the county in Figure D-12 (Santa Ana, Anaheim, Garden Grove), where there are a significant proportion of tracts in the 20% to 40% range. This could be a function of differing age profiles, with Southern Orange County cities skewing a little older.
- Figure D-13 (includes location of Site Inventory): There are eight tracts in Mission Viejo where the percentage of children in married couple households is between 60% and 80%, with the other 18 tracts over 80%. Again, the southernmost tract 320.22 (probably a function of the presence of Saddleback Community College in this tract) and 320.28, bordering Lake Forest, fall into the lower category. As noted in the bullet above, this sort of split is also seen in other southern Orange County cities, and is different from northern parts of the county (Figure D-14), where there are noticeably many tracts in the 20% to 40% range.
- An important measure of potential housing issues can be found in analyzing the distribution of the percentage of children in female-headed households, which can be more financially stressed than households with both spouses. In Figure D-15, which also includes the location of the Site Inventory, only one tract in the southeast of the city (320.39) has more than 20% of children in female-headed households. Neighboring Laguna Woods, the retirement community, stands out with a very high proportion of children in female-headed households; since females tend to live longer than males, it is not surprising that a retirement community would show a significant number of female-headed households. There is another cluster near Newport Beach. There is not a significant variation in the pattern of the percentage of children in female-headed households across the county (Figure D-16), with only a slightly higher proportion of tracts in the 20% to 40% range in the northern section.
- All but two of Mission Viejo's 26 tracts (Figure D-17) are in the lowest category of the 18+ population in households living alone. Again, neighboring Laguna Woods, with its retiree population is an outlier, with very high proportions of households living alone. There is not a great variation across the county (Figure D-18), with a noticeable cluster near Newport Beach and an anomalous low population tract in eastern Anaheim that only has four residents over the age of 18.

In general, Mission Viejo tracts do not have significant concentrations of families in households that do not contain both spouses, where children are not living in married couple households, or people live alone. Relative to other parts of the county, this suggests proportionally fewer families in households that may face challenges and stresses due to their family structure than in other parts of the county.



Examining the location of the Site Inventory relative to the proportion of children in married couple households (Figure D-13 and Table D-12 below) shows that the sites are uniformly located in areas with a high proportion of married couple households. The majority of the sites in the Sites Inventory are in the southernmost tract (Tract 320.22, partly shared with the City of San Juan Capistrano), where 72.5% of children are in married couple households; there is relatively little variation across the location of the Site Inventory in terms of this variable, with the lowest value being 71.5%, and the highest at 90.5%

Table D-12 - Distribution of Site Inventory Units by Percent of Children in Married Couple Households and Unit Income Level

% Children in Married Couple Households	Lower Income Units	Moderate Income Units	Above Moderate Income Units	Total Units
<20%	0.0%	0.0%	0.0%	0.0%
21-40%	0.0%	0.0%	0.0%	0.0%
41-60%	0.0%	0.0%	0.0%	0.0%
61-80%	68.4%	68.0%	68.5%	68.4%
>81%	31.6%	32.0%	31.5%	31.6%
Total Units	1,032	378	708	2,118

In terms of the location of the Sites Inventory relative to the proportion of children in female-headed single-family households (Figure D-15), all sites are located in tracts with the lowest category range of under 20%. Because the distribution of these two family status variables across the city is relatively uniform, with no severe concentrations of children in female-headed single family households, or low proportions of children in married couple households, the Site Inventory location does not have the potential to adversely impact patterns of family status in the city.

Table D-13 - Distribution of Site Inventory Units by Percent of Children in Female-Headed Households and Unit Income Level

% Children in Female-Headed Households	Lower Income Units	Moderate Income Units	Above Moderate Income Units	Total Units
<20%	100.0%	100.0%	100.0%	100.0%
21-40%				
41-60%				
61-80%				
>81%				
Total Units	1,032	378	708	2,118



Figure D-11 - Mission Viejo - Percentage of Population over 18 in Household with Spouse (ACS 2015-19)

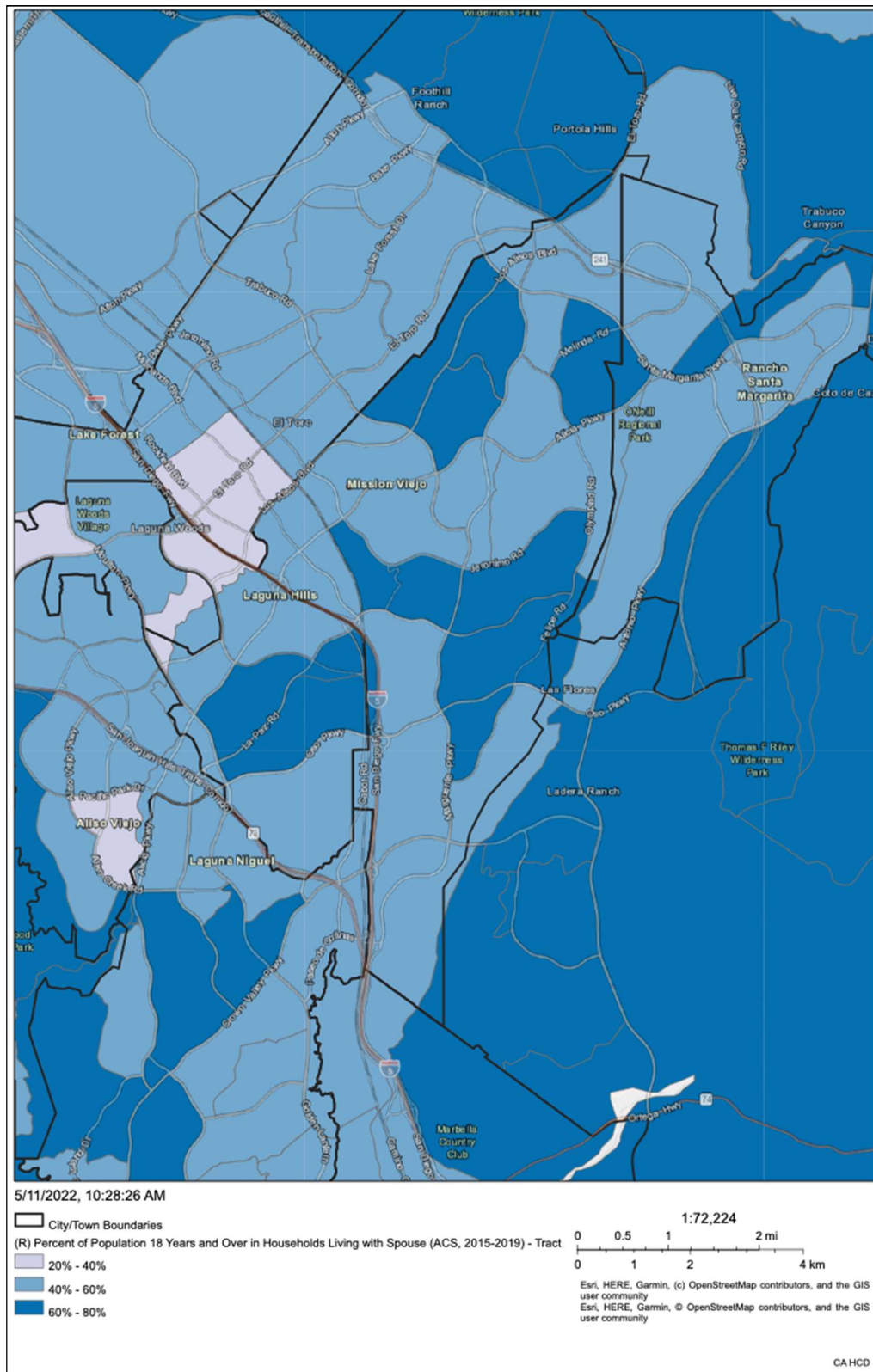




Figure D-12 - Orange County - Percentage of Population over 18 in Household with Spouse (ACS 2015-19)

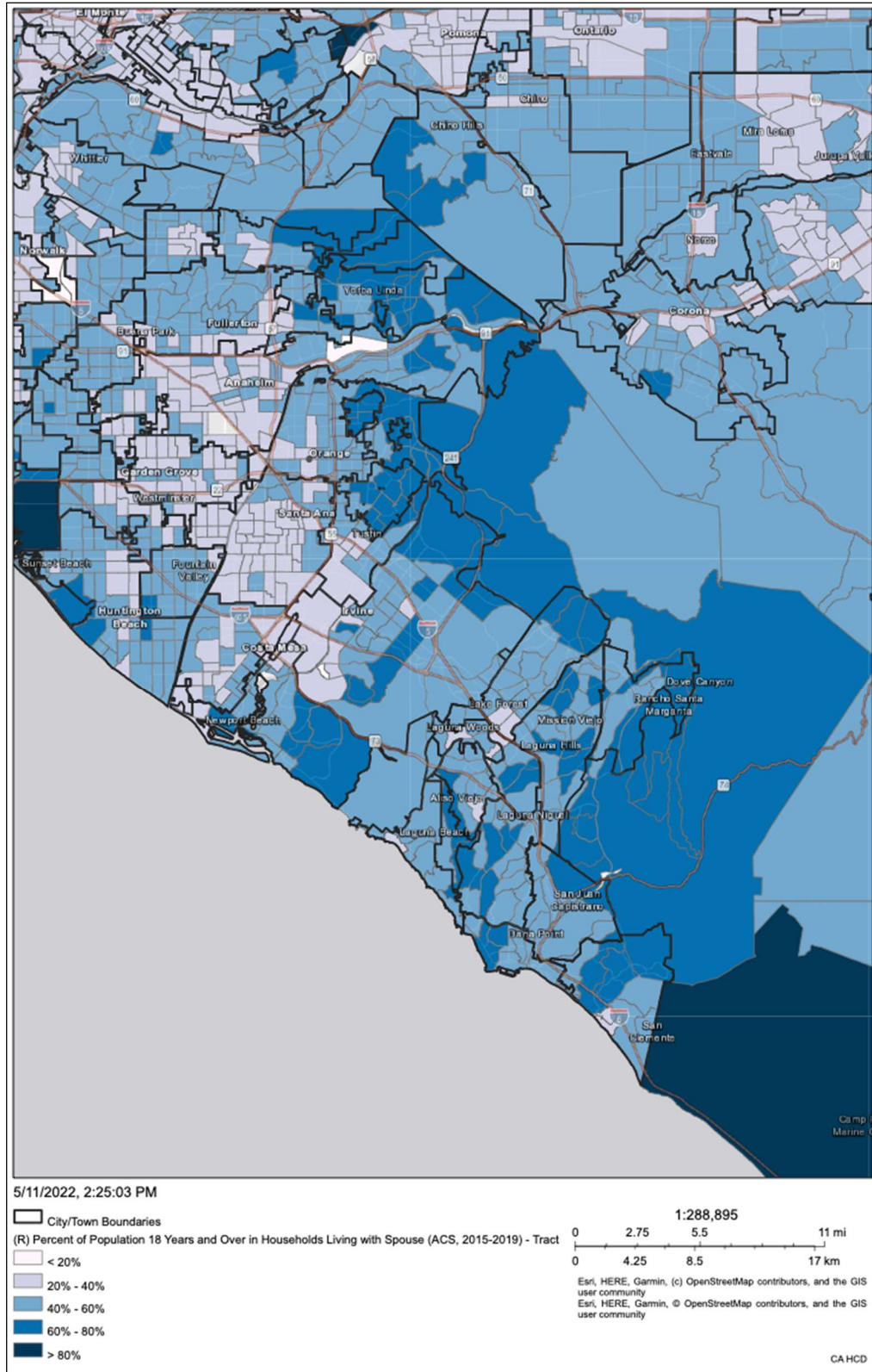




Figure D-13 - Mission Viejo - Percentage of Children in Married Couple Households and Sites Inventory (ACS 2015-19)

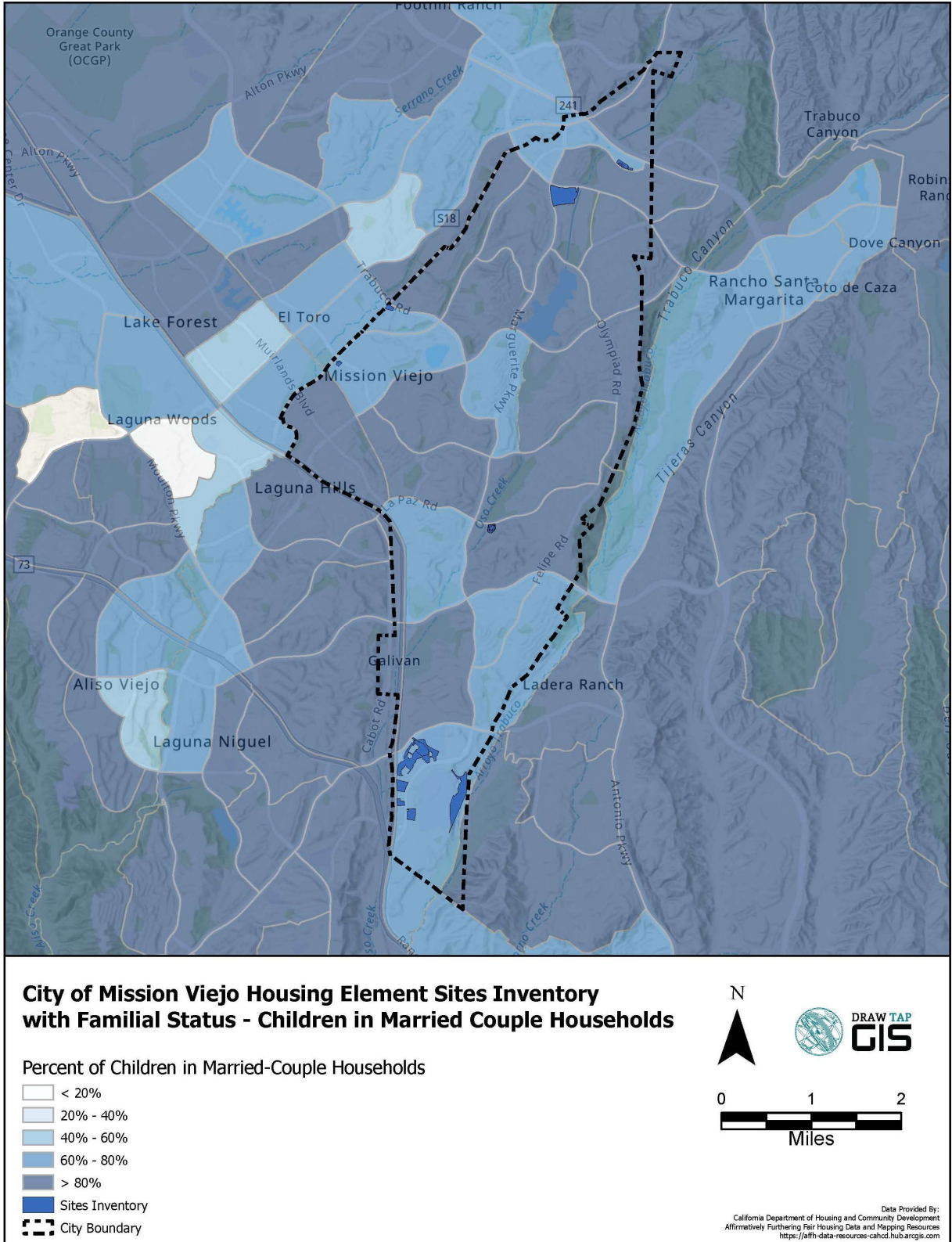




Figure D-14 - Orange County - Percentage of Children in Married Couple Households (ACS 2015-19)

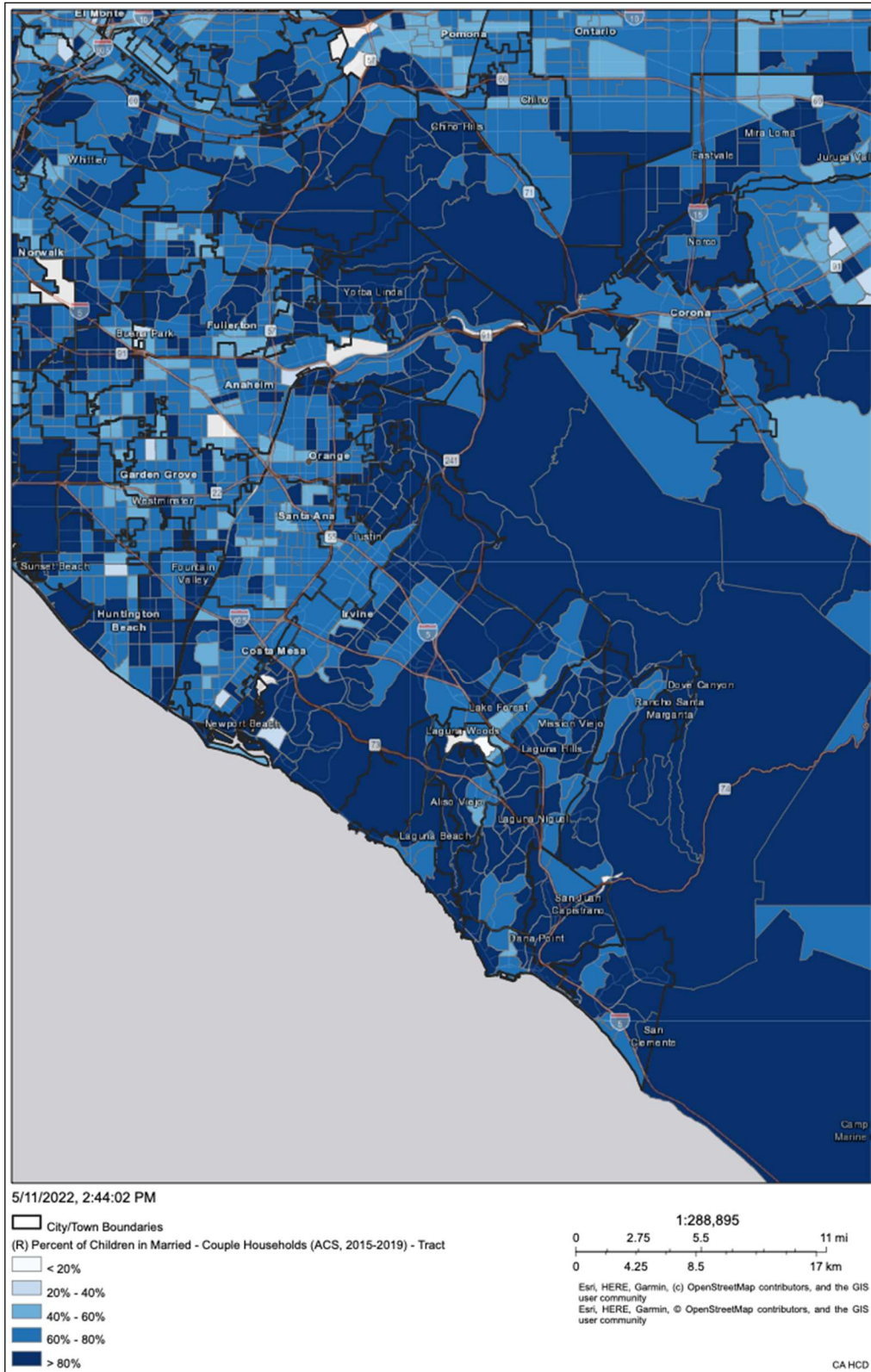




Figure D-15 - Mission Viejo - Percentage of Children in Female-Headed Households & Site Inventory (ACS 2015-19)

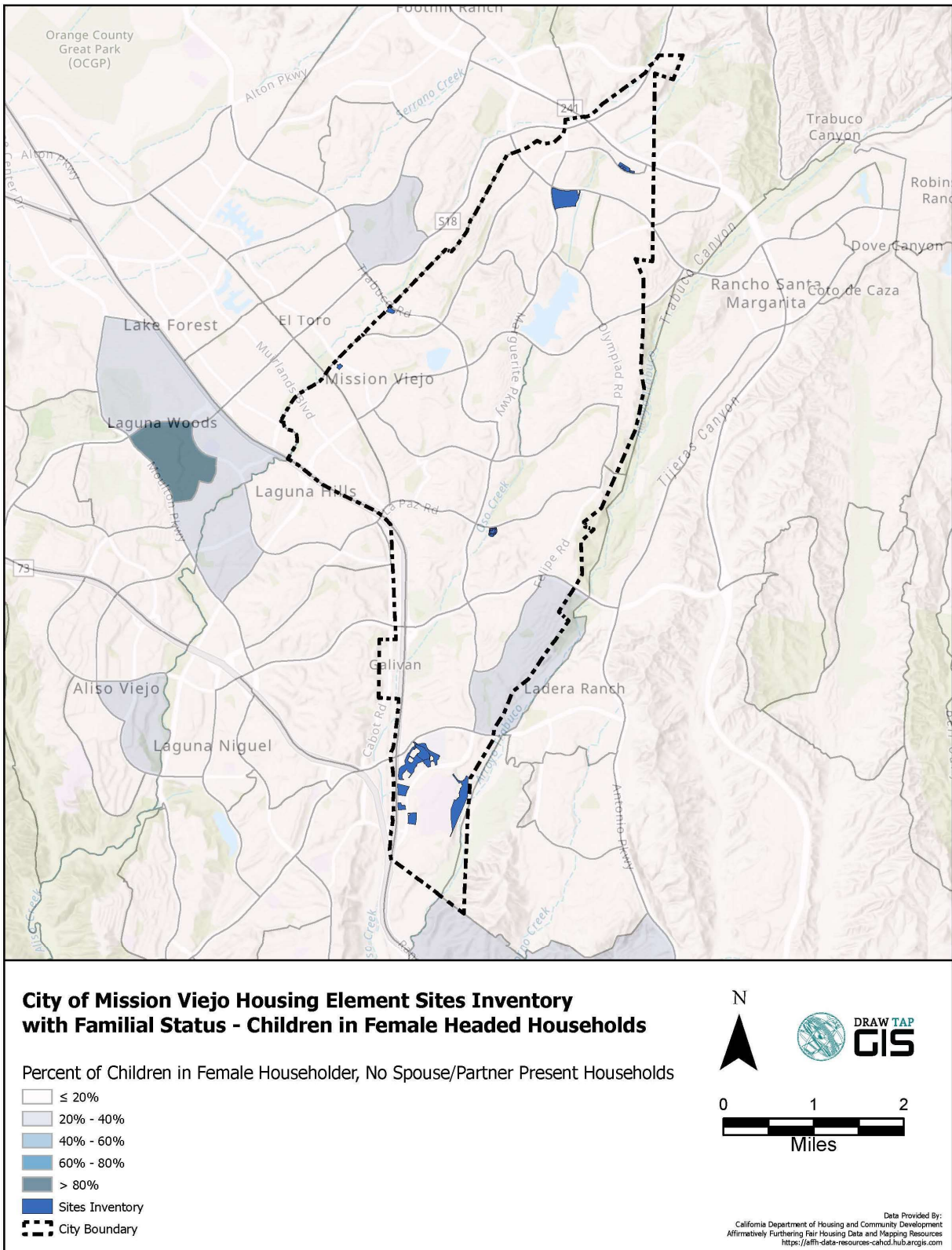




Figure D-16 - Orange County - Percentage of Children in Female-Headed Households (ACS 2015-19)

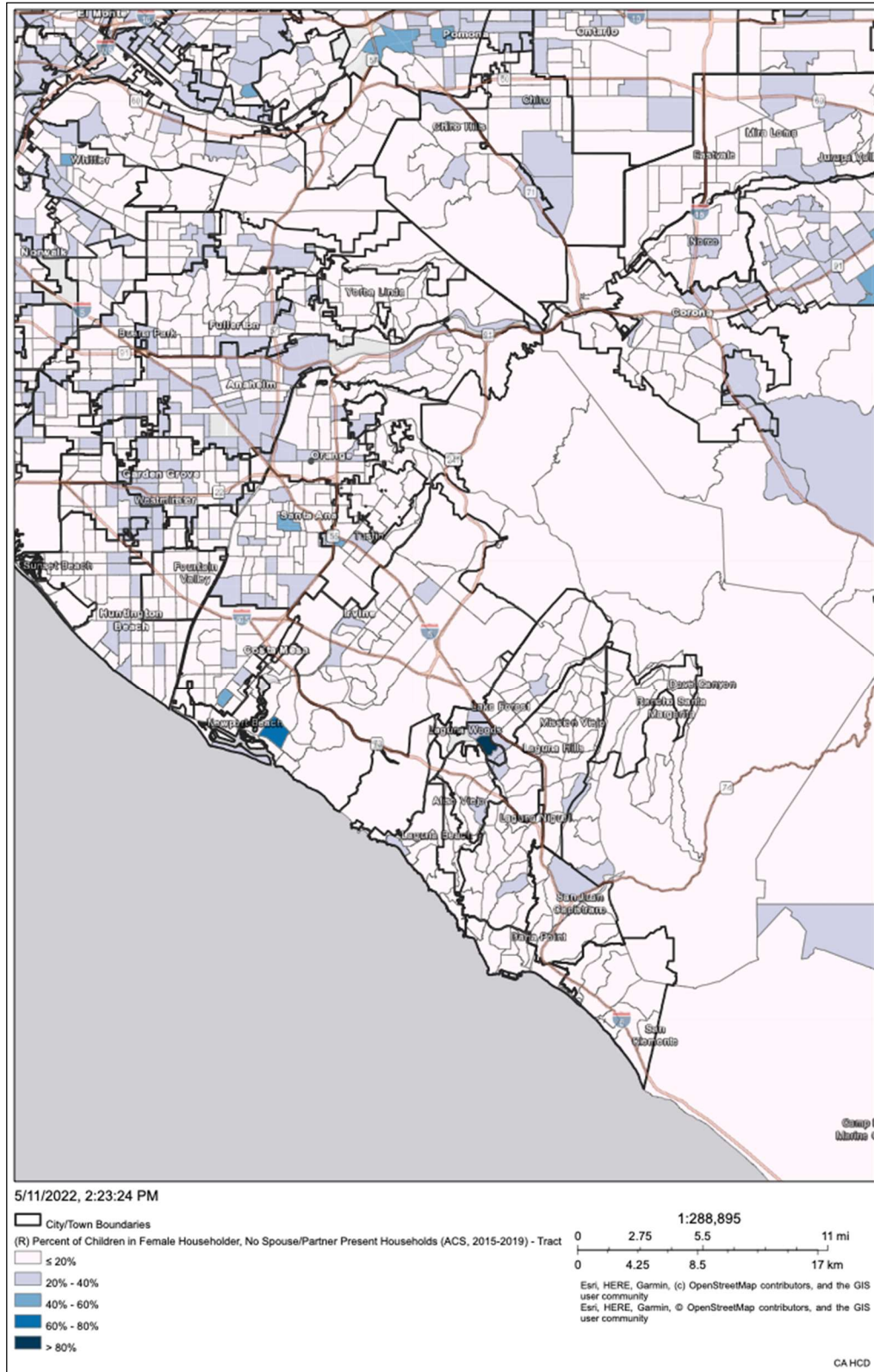




Figure D-17 - Mission Viejo - Percentage Population over 18 Living Alone (ACS 2015-19)

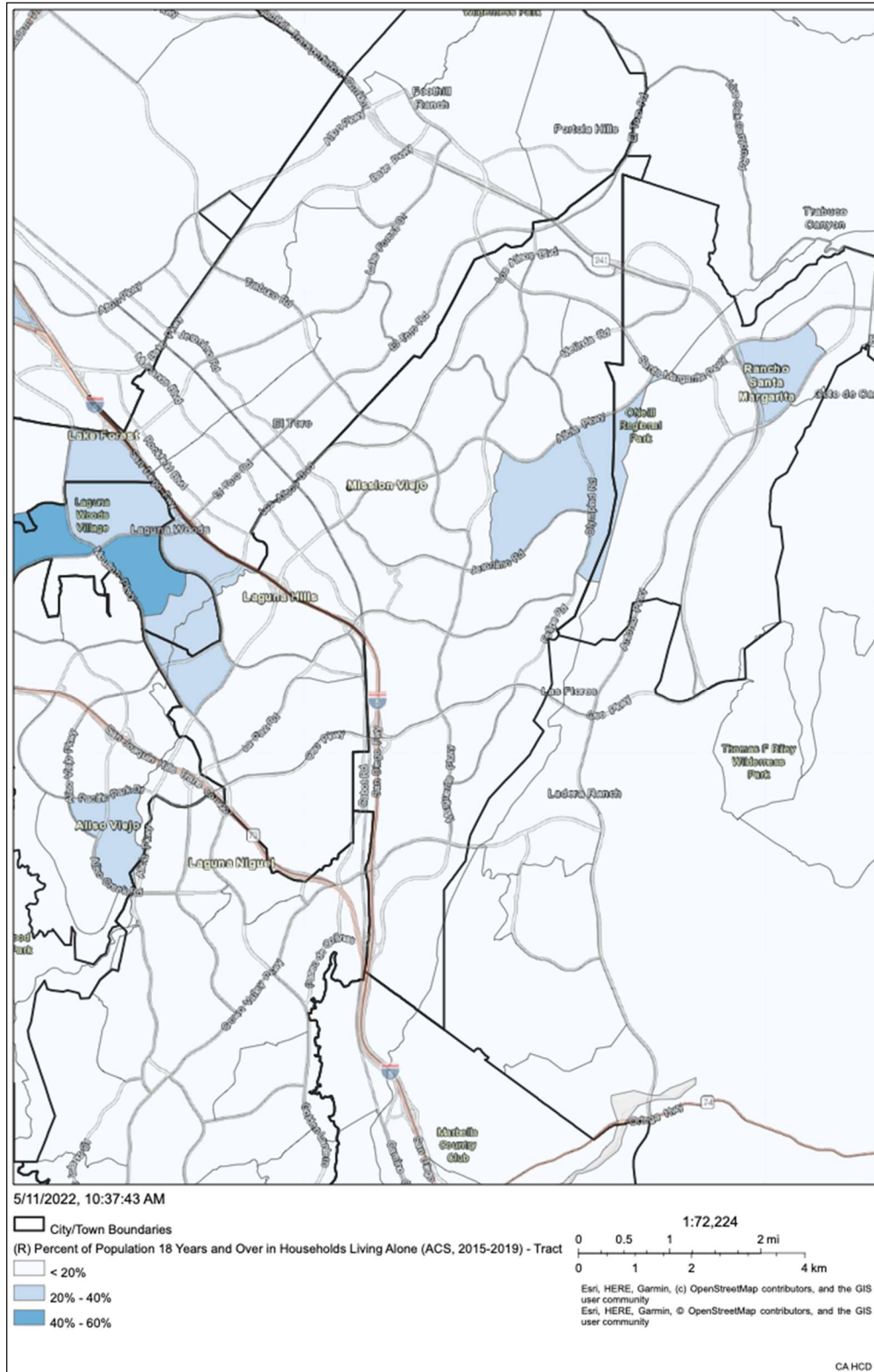
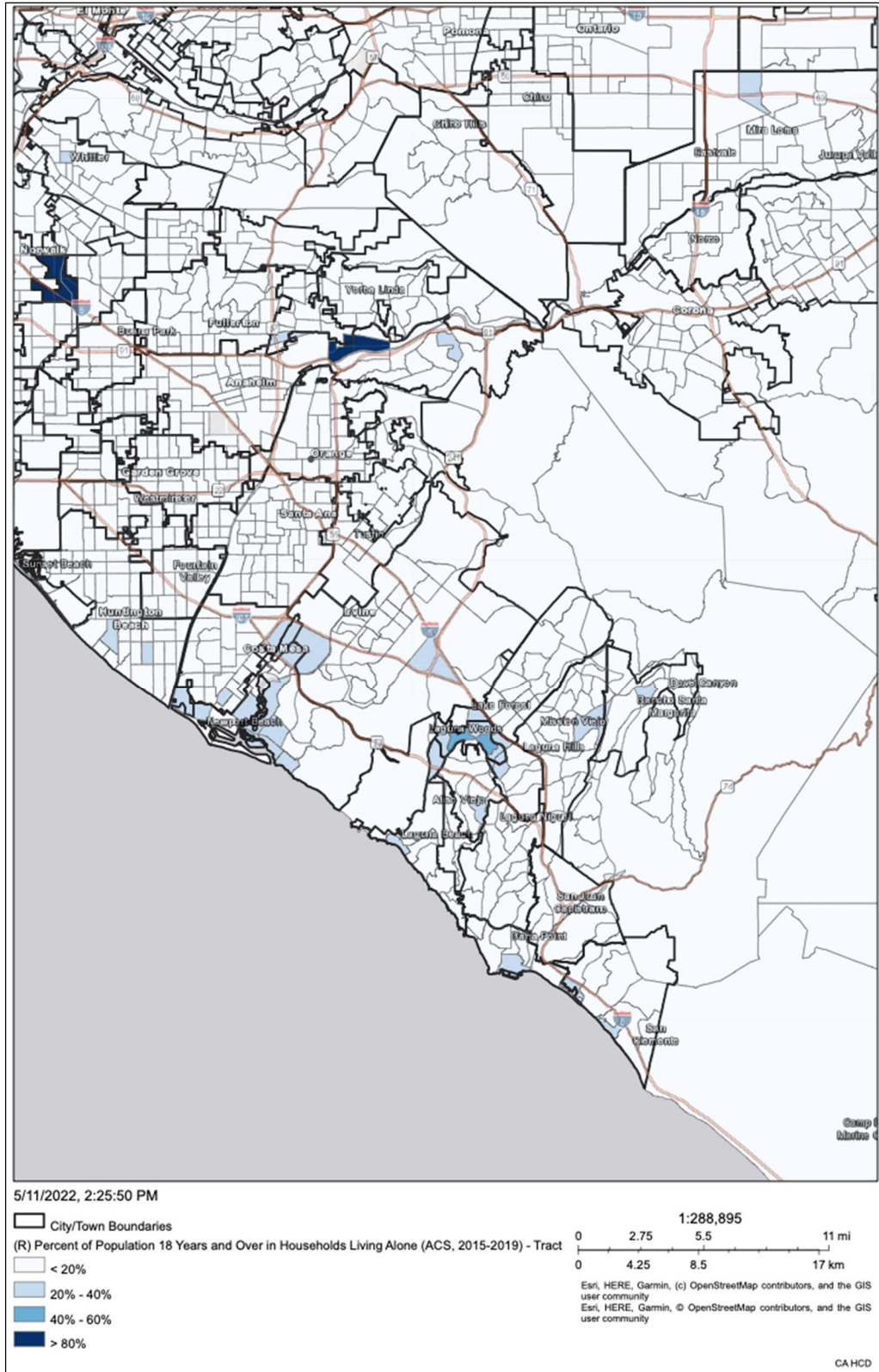




Figure D-18 - Orange County - Percentage Population over 18 Living Alone (ACS 2015-19)



Income Level



Income level clearly has a very strong impact on housing issues, which can contribute to patterns of segregation or integration. Figure D-19 and Figure D-20 display information on the poverty status of households in the Mission Viejo area and the county at large, and Figure D-21 and Figure D-22 show the distribution of low-to-medium income households at the two different geographic levels. Poverty status is defined as the percentage of the population whose income falls below the Federal poverty line. Figure D-19 shows that all 26 tracts in the City of Mission Viejo have a poverty status of less than 10%. Just beyond Mission Viejo’s boundaries, in the retirement community of Laguna Woods and southern Lake Forest, there are a few tracts with a poverty status of 10% to 20%. At the county level (Figure D-20), the most noticeable poverty status concentration between the 405 Freeway and Highway 73 corresponds to the University of California, Irvine campus. As with other maps discussed, there is a divide between northern and southern Orange County, with concentrations of tracts with a poverty status in the 20%-30% and 30%-40% range in the Santa Ana-Anaheim-Garden Grove area.

The distribution of block groups with higher proportions of low- and moderate-income population in Mission Viejo (Figure D-21, including Sites Inventory) echoes some patterns in other indicators already discussed; block groups in the 50%-75% range are noticeable in the southernmost tip of the city, and also in some central/eastern block groups. As has been stated above, the presence of a number of senior communities, and possibly student population in the vicinity of Saddleback College in the southernmost part of city may be impacting the overall distribution of people on low and moderate incomes. Again, the neighboring retirement community city of Laguna Woods stands out as an area with very high proportions of low- and moderate-income individuals. At the county level (Figure D-22), there are again noticeable concentrations in the Santa Ana-Anaheim-Garden Grove area, where some block groups exceed 75% low to moderate income.

Examining the location of the Sites Inventory relative to the distribution of the low- to moderate-income population in Mission Viejo (Figure D-21) shows the majority of the sites, which are located in the southernmost Tract 320.22 are in areas with 50%-75% of the population in low- to moderate-income categories, largely due to the somewhat unique demographic characteristics of Tract 320.22. As Table D-14 below also shows, about 39% of the units in the inventory are in areas where under 50% of the population is in low- to moderate-income categories. There is therefore a slight, but not overwhelming concentration in low- to moderate-income areas, which is largely a function of the characteristics of a single Census Tract.

Table D-14 - Distribution of Site Inventory Units by Percent Low- to Moderate-Income by Census Block Group and Unit Income Level (Mission Viejo, ACS 2011-15)

% Low-Moderate Income	Lower Income Units	Moderate Income Units	Above Moderate Income Units	Total Units
< 25%	5.6%	5.8%	5.2%	5.5%
25-50%	33.2%	33.1%	33.5%	33.3%
50-75%	61.1%	61.1%	61.3%	61.2%
Total Units	1,032	378	708	2,118



Figure D-19 - Mission Viejo - Percentage of Households with Income Under the Poverty Line (ACS 2015-19)

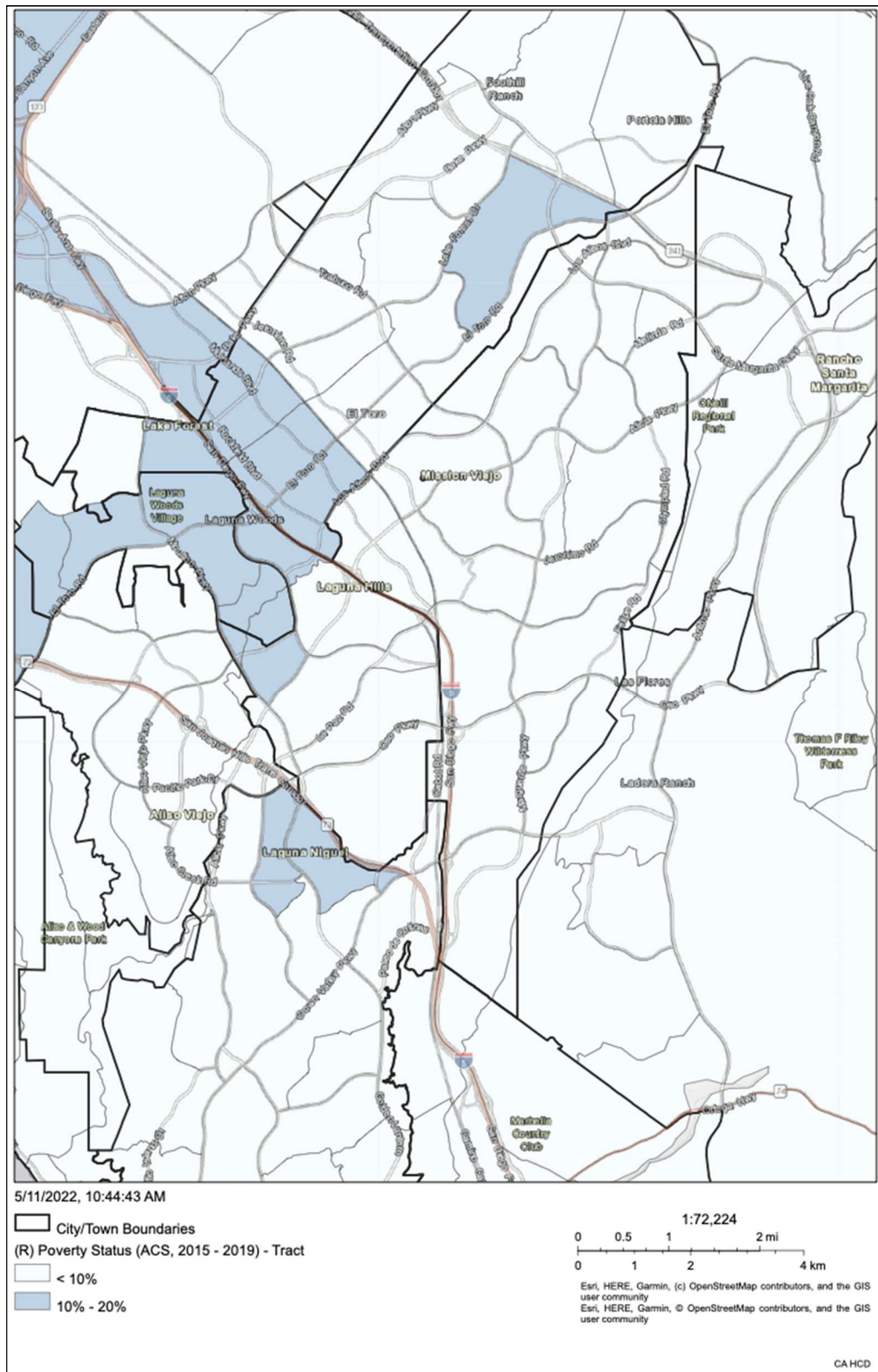




Figure D-20 - Orange County - Percentage of Households with Income Under the Poverty Line (ACS 2015-19)

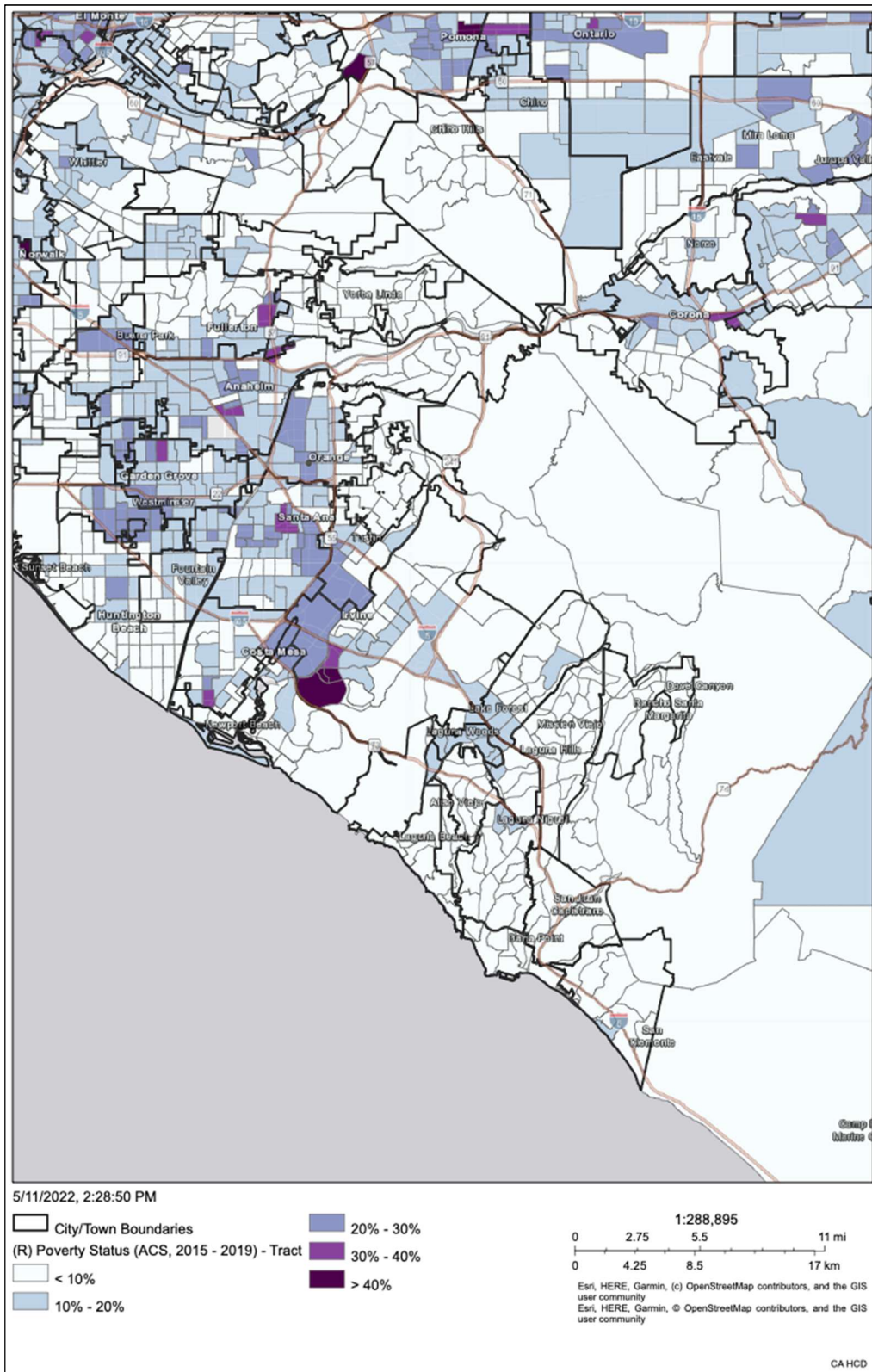
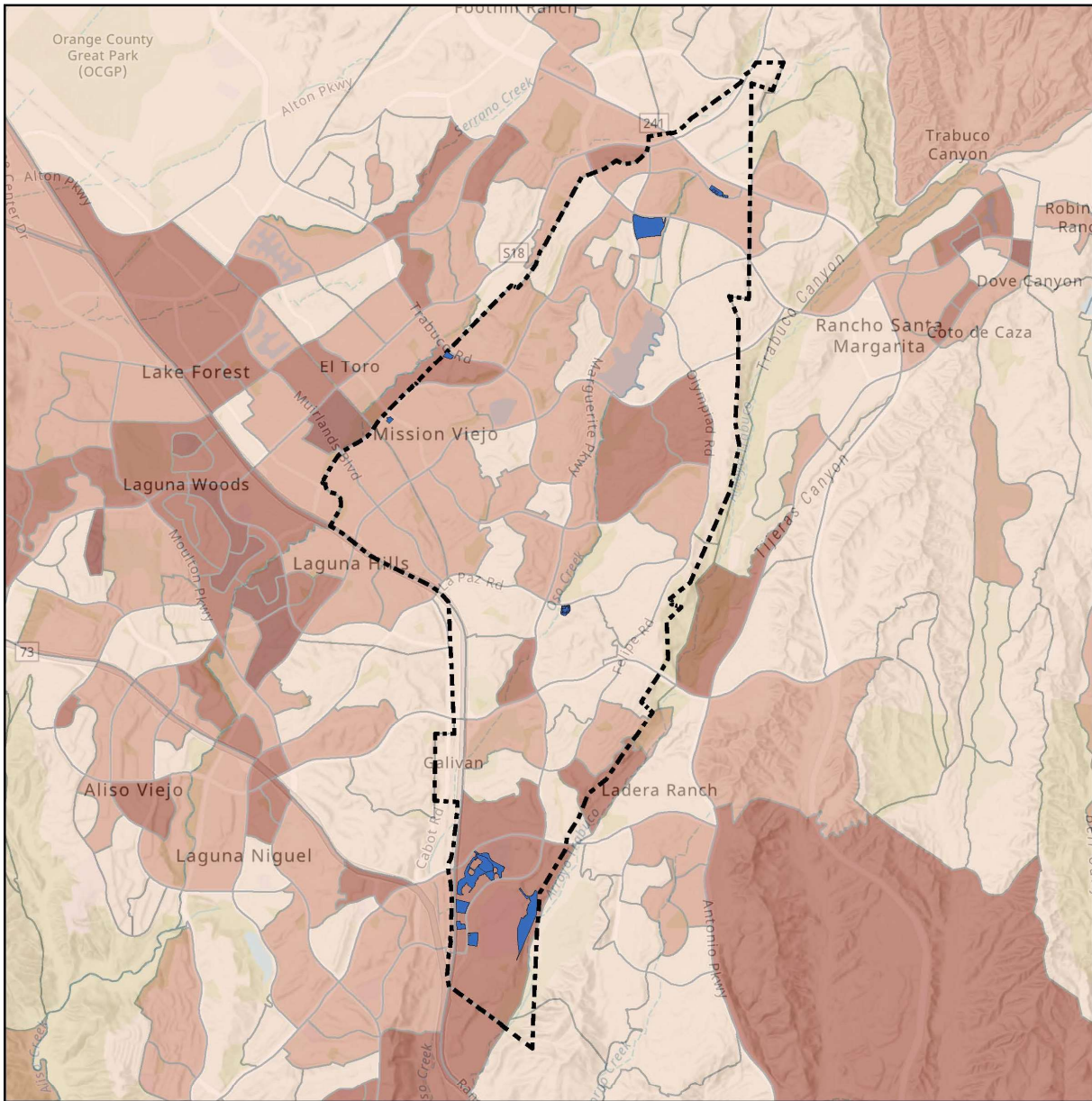




Figure D-21 - Mission Viejo - Percentage of Population in Low-to-Moderate Income Category & Site Inventory (ACS 2011-15)



City of Mission Viejo Housing Element Sites Inventory with Low to Moderate Income Population

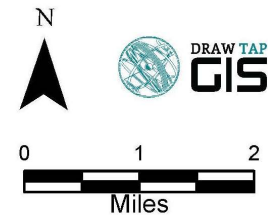
Low to Moderate Income Population (Block Group) - (HUD)

LOWMOD_PCT

- < 25%
- 25% - 50%
- 50% - 75%
- 75% - 100%

Sites Inventory

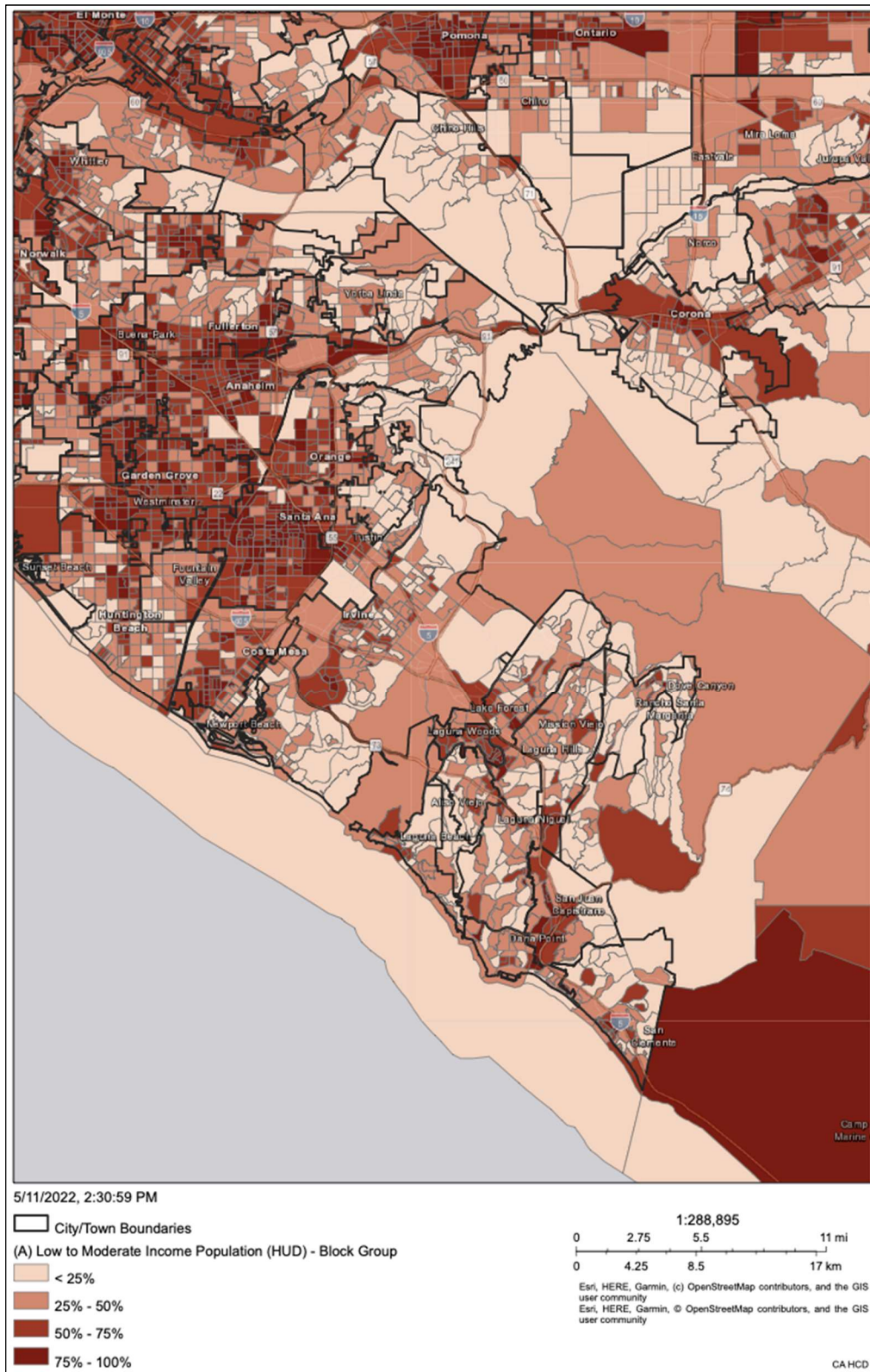
City Boundary



Data Provided By:
California Department of Housing and Community Development
Affirmatively Furthering Fair Housing Data and Mapping Resources
<https://affh-data-resources-cahd.hub.arcgis.com>



Figure D-22 - Orange County - Percentage of Population in Low-to-Moderate Income Category (ACS 2011-15)





C. Racially or Ethnically Concentrated Areas

6. Racially/Ethnically Concentrated Areas of Poverty

HCD guidance re the analysis of geographic patterns of poverty and segregation includes consideration of Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs), defined as an area that has a non-white population of 50% or more (<https://data.world/hud/recap>), and which also has “census tracts with 40% or more of individuals living at or below the poverty line” (HUD R/ECAP dataset website).

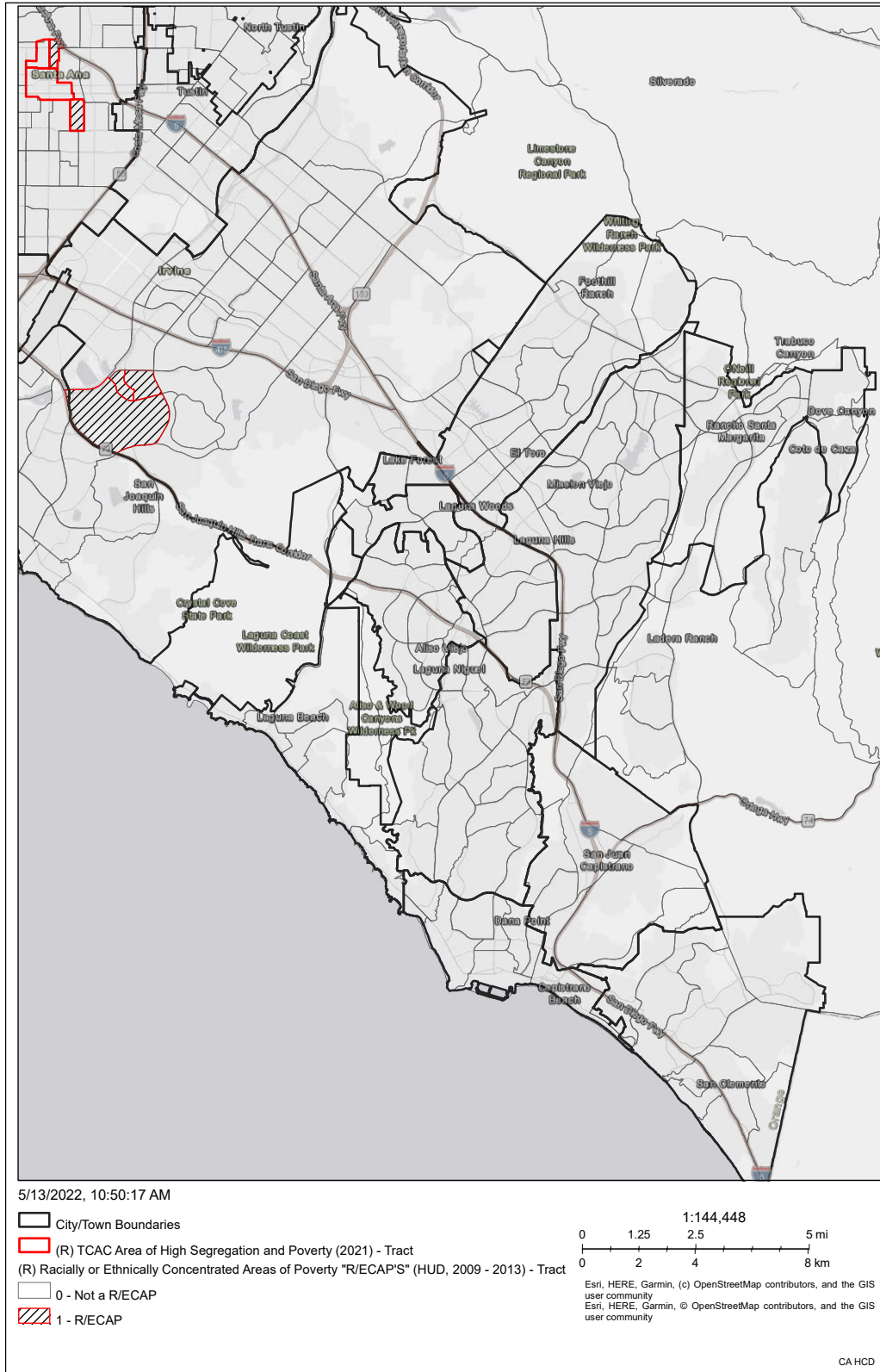
Figure D-23 shows that Mission Viejo and environs have no R/ECAPs, nor are there any TCAC (Tax Credit Allocation Committee) defined areas of High Segregation and Poverty nearby. The closest R/ECAP is located at the University of California, Irvine property, which had a high Poverty Status score, as mentioned earlier in this analysis, and the nearest areas of high segregation and poverty are tracts in Santa Ana.

Earlier analysis of the Diversity Index and Poverty Status measures for Mission Viejo show that the city has no major concentrations on either measure, although it is noticeable that tracts in the south of the city, and on its western border with Lake Forest exhibit slightly higher concentrations than other parts of Mission Viejo.

Since there are no R/ECAPs in Mission Viejo, no analysis of the Site Inventory location relative to R/ECAPs is required.



Figure D-23 - Mission Viejo – RE/CAPs and Areas of High Segregation and Poverty





7. Racially/Concentrated Areas of Affluence

In addition to examining patterns of poverty and segregation, HCD also recommends examining “concentrated areas of affluence.” Possible measures of this factor include identifying the percentage of the White population and median household income for White households versus the population at large, and an examination of median income patterns across the city.

Table D-15 below shows ACS’s 2020 estimates of the median household incomes of households, and the variation from the median income by race/ethnicity in Mission Viejo and surrounding cities, and for Orange County as a whole. It should be noted that the percentage of White residents of Mission Viejo and its surrounding cities are significantly higher than the proportion for the county overall.

Mission Viejo’s median income is 28% higher than the County’s, but the city’s White median income is slightly lower than that for all households in Mission Viejo, with Asian households significantly above the median. It is also noteworthy that Black household median income in Mission Viejo is slightly higher than that for White households, although ACS sampling of a population that makes up 1.9% of the city’s population may have a wide margin of error; three other cities (Laguna Hills, Rancho Santa Margarita and San Juan Capistrano) have no entry in the Black median income column because the sample sizes were too small.

Hispanic median income for Mission Viejo and its neighboring cities falls below the various citywide medians, but Mission Viejo reports the second smallest deviation from the citywide median, at 10.3; Laguna Niguel’s Hispanic median income is over 38% below the citywide median. With the exception of Laguna Hills, Asian median income is significantly higher than the city medians. In general, Mission Viejo’s median incomes for racial/ethnic groups have some of the smallest variations from the citywide median, compared to neighboring cities, and the county.

Table D-15 - Median Income by Racial/Ethnic Groups (ACS 2016-2020)

	All HH	White Alone	Hispanic	Black	Asian	% Non Hisp. White
Laguna Hills	\$102,358.00	\$109,304.00	\$93,537.00	–	\$82,679.00	53.7%
Laguna Niguel	\$119,608.00	\$122,040.00	\$74,003.00	\$120,333.00	\$130,313.00	66.5%
Lake Forest	\$112,988.00	\$119,081.00	\$90,843.00	\$75,754.00	\$128,162.00	47.2%
Rancho Santa Margarita	\$125,329.00	\$127,200.00	\$110,772.00	–	\$152,578.00	58.2%
San Juan Capistrano	\$103,922.00	\$108,294.00	\$79,559.00	–	\$138,052.00	52.8%
Mission Viejo	\$121,299.00	\$121,228.00	\$108,832.00	\$121,304.00	\$136,708.00	61.7%
Orange County	\$94,441.00	\$105,133.00	\$74,319.00	\$81,754.00	\$96,959.00	37.6%
Median Income by Racial/Ethnic Groups : Variation from Citywide Median						
	All HH	White Alone	Hispanic	Black	Asian	
Laguna Hills	\$102,358.00	6.8%	-8.6%	na	-19.2%	
Laguna Niguel	\$119,608.00	2.0%	-38.1%	0.6%	9.0%	
Lake Forest	\$112,988.00	5.4%	-19.6%	-33.0%	13.4%	
Rancho Santa Margarita	\$125,329.00	1.5%	-11.6%	na	21.7%	
San Juan Capistrano	\$103,922.00	4.2%	-23.4%	na	32.8%	
Mission Viejo	\$121,299.00	-0.1%	-10.3%	0.0%	12.7%	
Orange County	\$94,441.00	11.3%	-21.3%	-13.4%	2.7%	

Sources: ACS Table S1903 (Median Income); Brown University tabulation of 2020 Census (Racial Data)



Geographically, Figure D-24 below shows median household income by block group for Mission Viejo and surrounding areas (ACS 2019 data series). As has already been noted in the above table, Mission Viejo is an affluent city, but lower median income areas are apparent in block groups corresponding to census tracts that have been discussed in the other sections of this analysis, in relation to having some concentrations of senior housing communities, and also housing complexes with Section 8 vouchers, in the south of the city, along the Lake Forest city boundary, and an area that contains the large Casta del Sol in the center-east of the city.

Another way of analyzing patterns of affluence is with the recently available map of Racially Concentrated Areas of Affluence (RCAA), released by HCD in the AFFH Data Viewer, and is described in the documentation as the ‘flip side’ of the Racially and Ethnically Concentrated Areas of Poverty (R/ECAPS) already described in Figure D-23. A Census Tract is designated as an RCAA based on whether it has a percentage of total white population that is at or above 1.25 times higher than the regional average and has a median income at or above 1.5 times higher than the regional average.

Figure D-25 shows the distribution of RCAA Census Tracts in Mission Viejo, and Figure D-26 shows the distribution for Orange County. In Figure D-25, five of Mission Viejo’s 26 Census Tracts are identified as not being RCAAs, and they correlate with patterns already described with other demographic variables in this AFFH section: the southern tip of Mission Viejo, and Tract 320.28 on the northern border with Lake Forest, have already been shown to be more ethnically diverse, and to have slightly lower socio-economic indicators than other sections of the city. The pattern shown in Figure D-26 for the County as a whole also shows a distribution identified in this appendix, with a concentration of RCAAs in the southern part of the County, and very few in the north.

As can be seen in Figure D-25, Census Tracts designated as RCAAs cover much of the City of Mission Viejo: 19 out of the City’s 26 Census Tracts are RCAAs. This pattern can be largely explained by the planned development nature of the city, as shown in the land use zoning map in Figure D-3 above. The tracts that are designated as RCAAs largely have significant portions of their area or are 100% assigned as planned single family housing developments, reflecting the master-planned nature of the city. The seven non-RCAA tracts have a significant amount of non-residential use and a higher proportion of multi-family residential development. As has already been stated, the majority of the Site Inventory is located in the southern tip of Mission Viejo, with five of the 11 sites located in Census Tract 320.22, which is not an RCAA. While Tract 320.22 is not an RCAA, it is located in a High Resource Opportunity Area, as discussed in Section D below. Accordingly, Table D-16, showing the distribution of the Site Inventory by RCAA status shows that approximately 95% of the inventory units, across all income categories, are not located in RCAAs.

Table D-16 - Distribution of RCAAs by Census Tract and Unit Income Level (Mission Viejo, ACS 2015-19)

In a RCAA	Lower Income Units	Moderate Income Units	Above Moderate Income Units	Total Units
Yes	5.6%	5.8%	5.2%	5.5%
No	94.4%	94.2%	94.8%	94.5%
Total Units	1,032	378	708	2,118



Figure D-24 - Mission Viejo – Median Income by Block Group (ACS 2015-19)

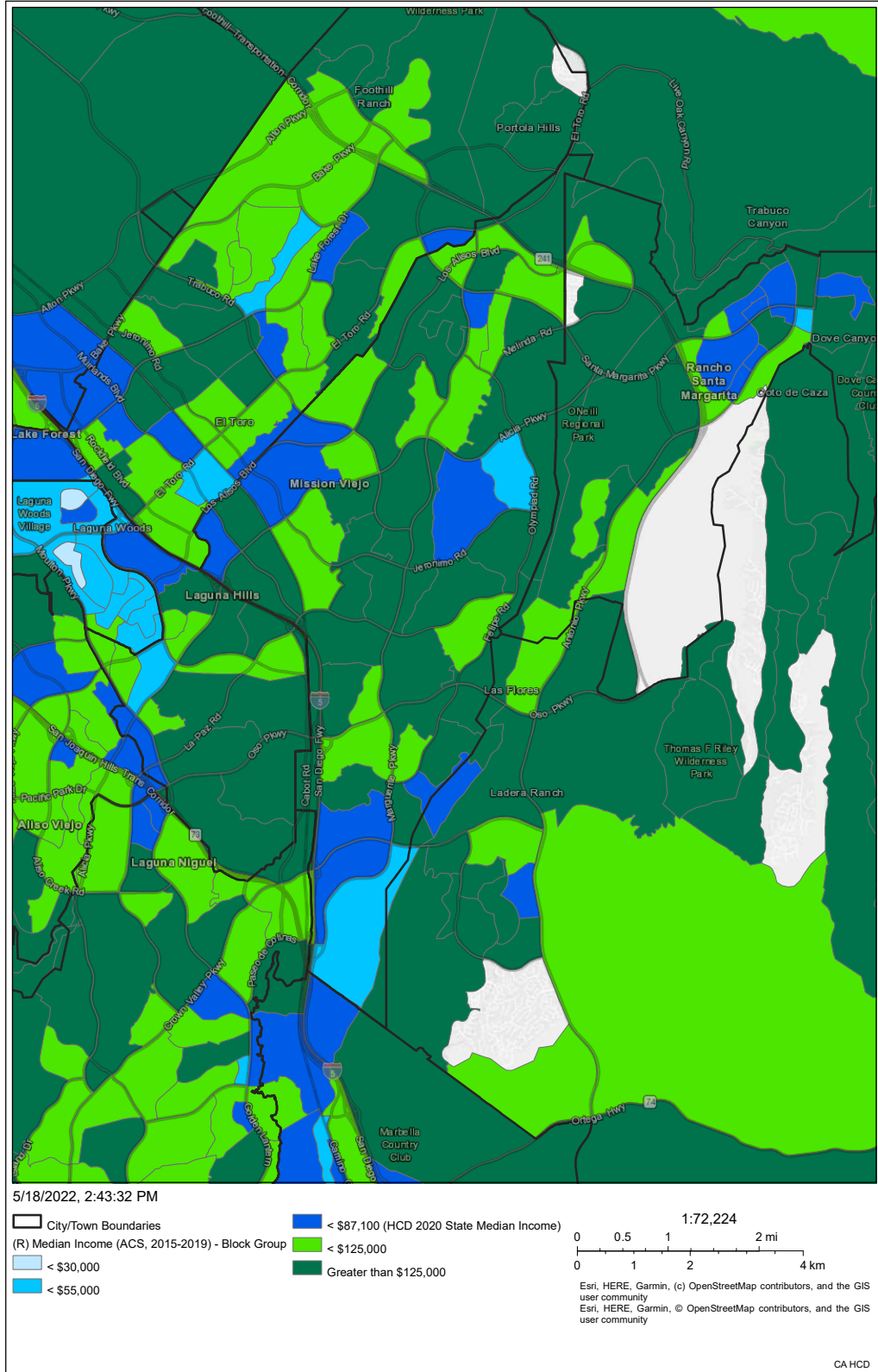
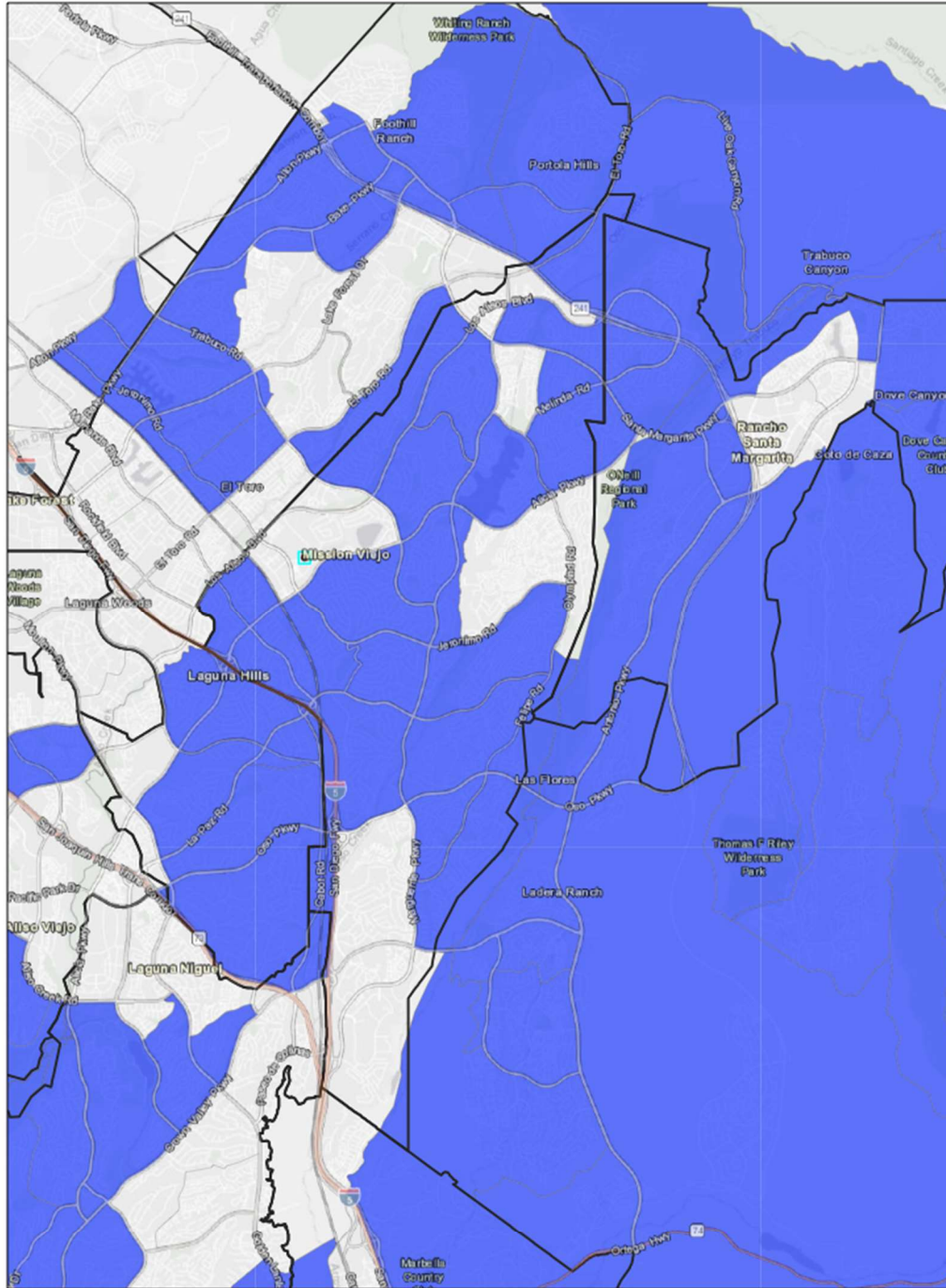




Figure D-25 - Mission Viejo – Racially Concentrated Areas of Affluence



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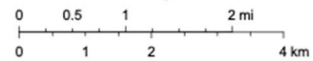
City/Town Boundaries

(R) Racially Concentrated Areas of Affluence "RCAA" (ACS, 2015 -2019) - Tract

0 - Not a RCAA

1 - RCAA

1:72,224

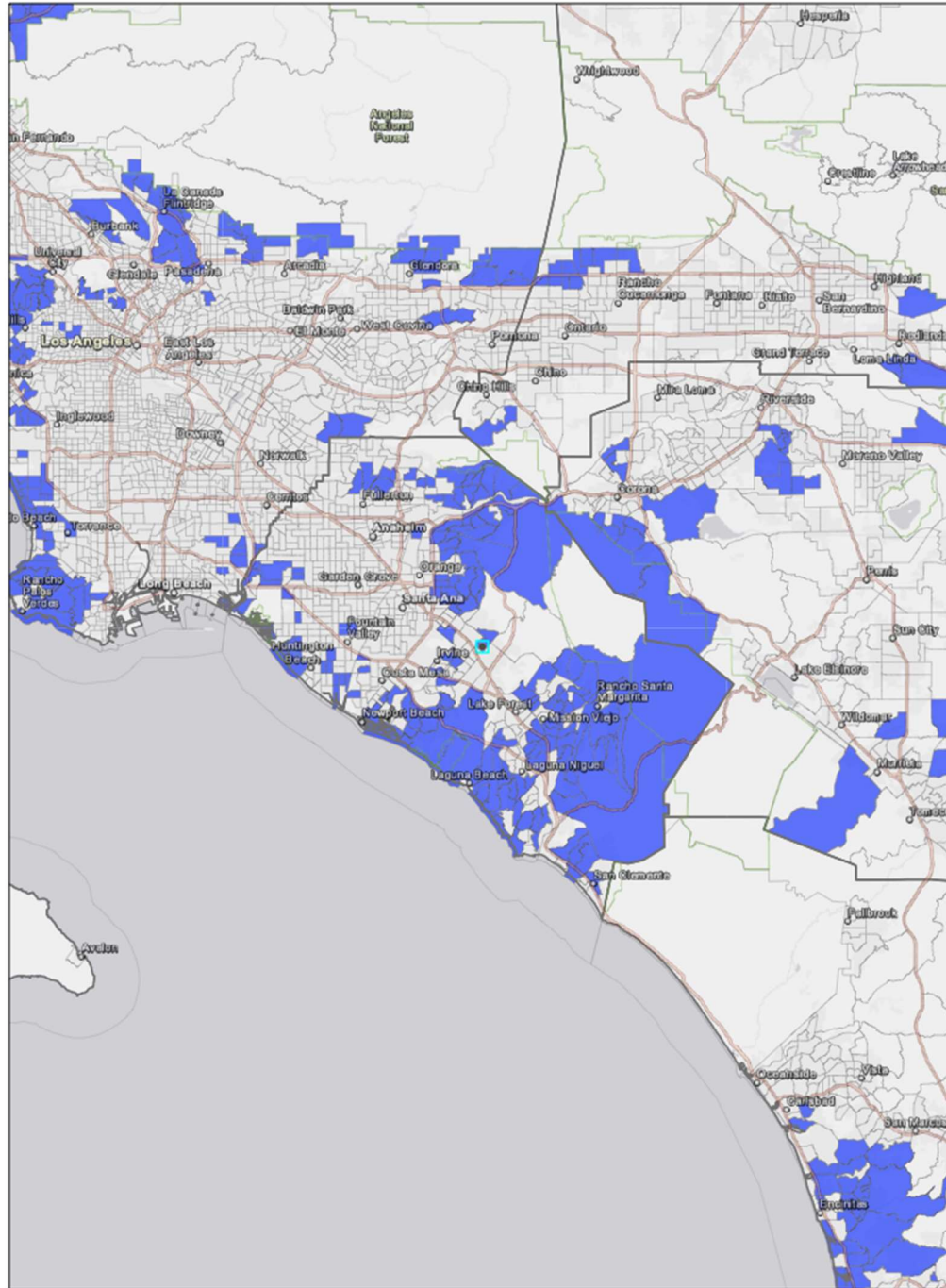


County of Riverside, Bureau of Land Management, Esri, HERE, Garmin, GeoTechnologies, Inc., USGS, EPA
Esri, HERE, Garmin, © OpenStreetMap contributors, and the GIS user community

CA HCD



Figure D-26 – Orange County – Racially Concentrated Areas of Affluence



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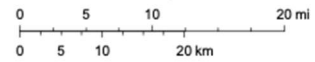
County Boundaries

(R) Racially Concentrated Areas of Affluence "RCAA" (ACS, 2015-2019) - Tract

0 - Not a RCAA

1 - RCAA

1:577,791



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CA HCD



D. Disparities in Access to Opportunity

Consideration of patterns of socio-economic and racial/ethnic variation in the context of AFFH analysis should also examine what is termed “access to opportunity”. HCD and TCAC have provided “Opportunity Maps” for 2020, displaying indices of Economic, Educational and Environmental Opportunity, as well as a composite index of all three.

The different indices used to create the TCAC/HCD Opportunity Maps are comprised of the following measures, on a 0-100 scale:

- **Economic**
 - *Poverty* – percentage of population with income above 200% of federal poverty line
 - *Adult Education* – percentage of adults with a bachelor’s degree or above
 - *Employment* – percentage of adults ages 20-64 who are employed in the civilian labor force or in the armed forces
 - *Job Proximity* – number of jobs filled by workers with less than a BA that fall within a given radius of each census tract population
 - *Median Home Value* – value of owner-occupied units
- **Education**
 - *Math and Reading Proficiency* – percentage of 4th graders who meet or exceed math and literacy proficiency standards
 - *High School Graduation Rates* – percentage of high school cohort that graduated on time
 - *Student Poverty Rate* – percentage of students not receiving free or reduced-price lunch
- **Environmental**
 - *Cal Enviro Screen 3.0 indicators* - such as Ozone, PM_{2.5}, drinking water – the higher the index score, the greater the exposure.

Table D-17 identifies the scores in Mission Viejo by census tract, with some low scores highlighted, and Figure D-27 maps the TCAC/HCD Composite Score by census tract, plus the location of the Site Inventory. Figure D-28 maps the composite score across Orange County, and as in other maps in this report, a clear north-south divide can be seen, with Low Resource and High Segregation and Poverty areas apparent in the Anaheim/Orange/Santa Ana area.

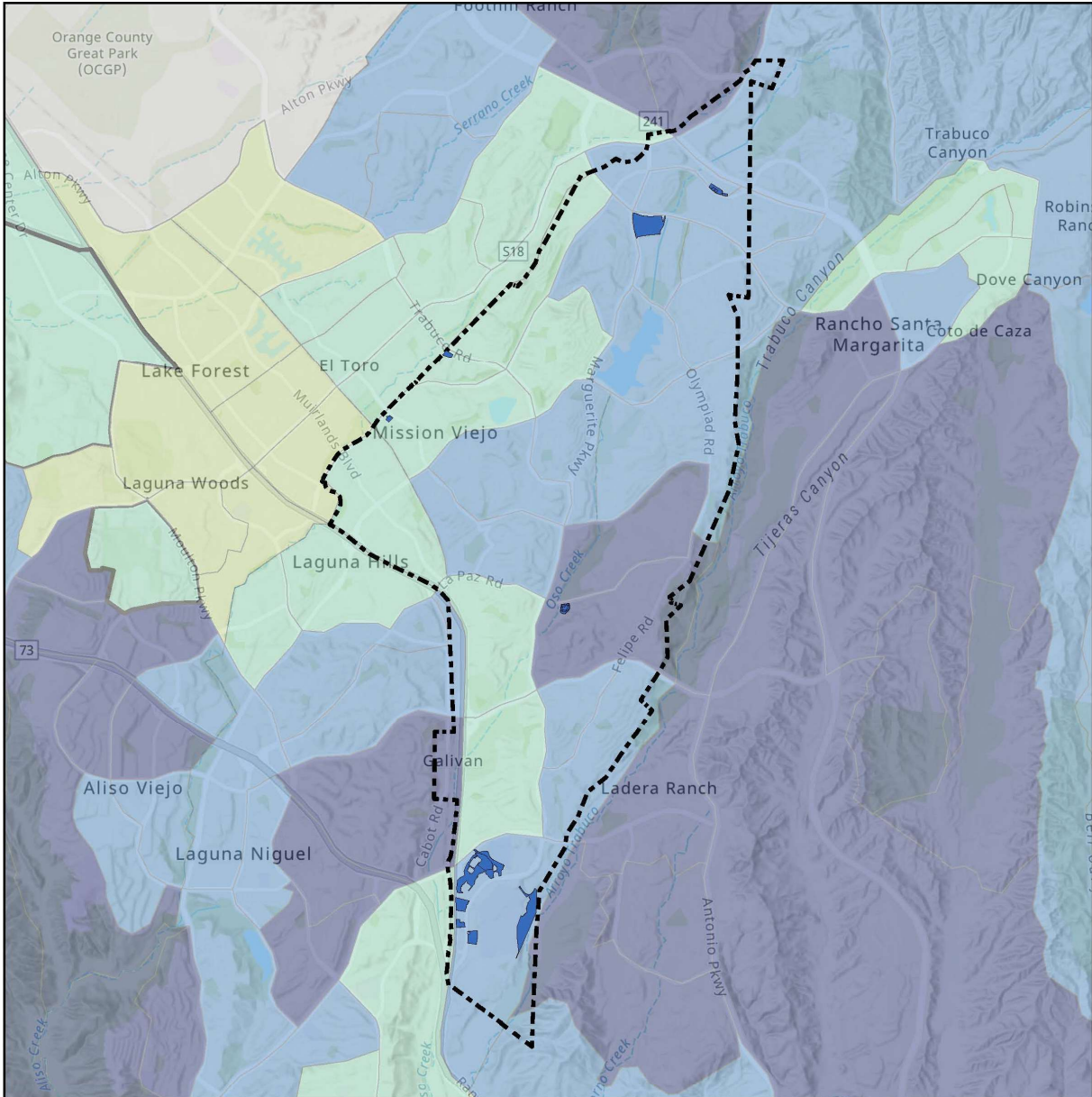


Table D-17 - TCAC Opportunity Indices by Census Tract

Census Tract	Resource Level	Economic Index	Educational Index	Environmental Index
320.02	High	61	58	86
320.03	High	57	52	89
320.12	Moderate	45	58	69
320.13	Moderate	41	57	57
320.15	Moderate	37	41	50
320.20	Highest	50	84	96
320.22*	High	24	98	67
320.27*	Moderate	36	42	65
320.28	Moderate	36	60	79
320.30	Moderate	48	44	84
320.31	High	62	56	91
320.32	Moderate	40	55	88
320.33	High	42	68	97
320.34	High	69	64	88
320.35	High	42	69	94
320.36	High	28	79	94
320.37*	High	30	89	93
320.38*	Highest	72	80	92
320.39*	High	47	57	94
320.40	High	47	57	89
320.47*	High	49	68	80
320.48*	High	58	68	91
320.49*	High	63	76	57
423.28*	High	85	56	68
423.33*	Highest	81	74	73
524.28*	Highest	82	74	64



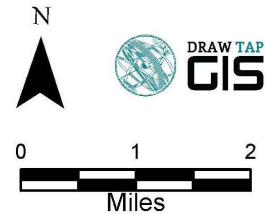
Figure D-27 - Mission Viejo – Composite TCAC Opportunity Index & Site Inventory (2021)



City of Mission Viejo Housing Element Sites Inventory with TCAC Opportunity Areas 2021

TCAC Opportunity Areas 2021 - Composite Score (Tract)

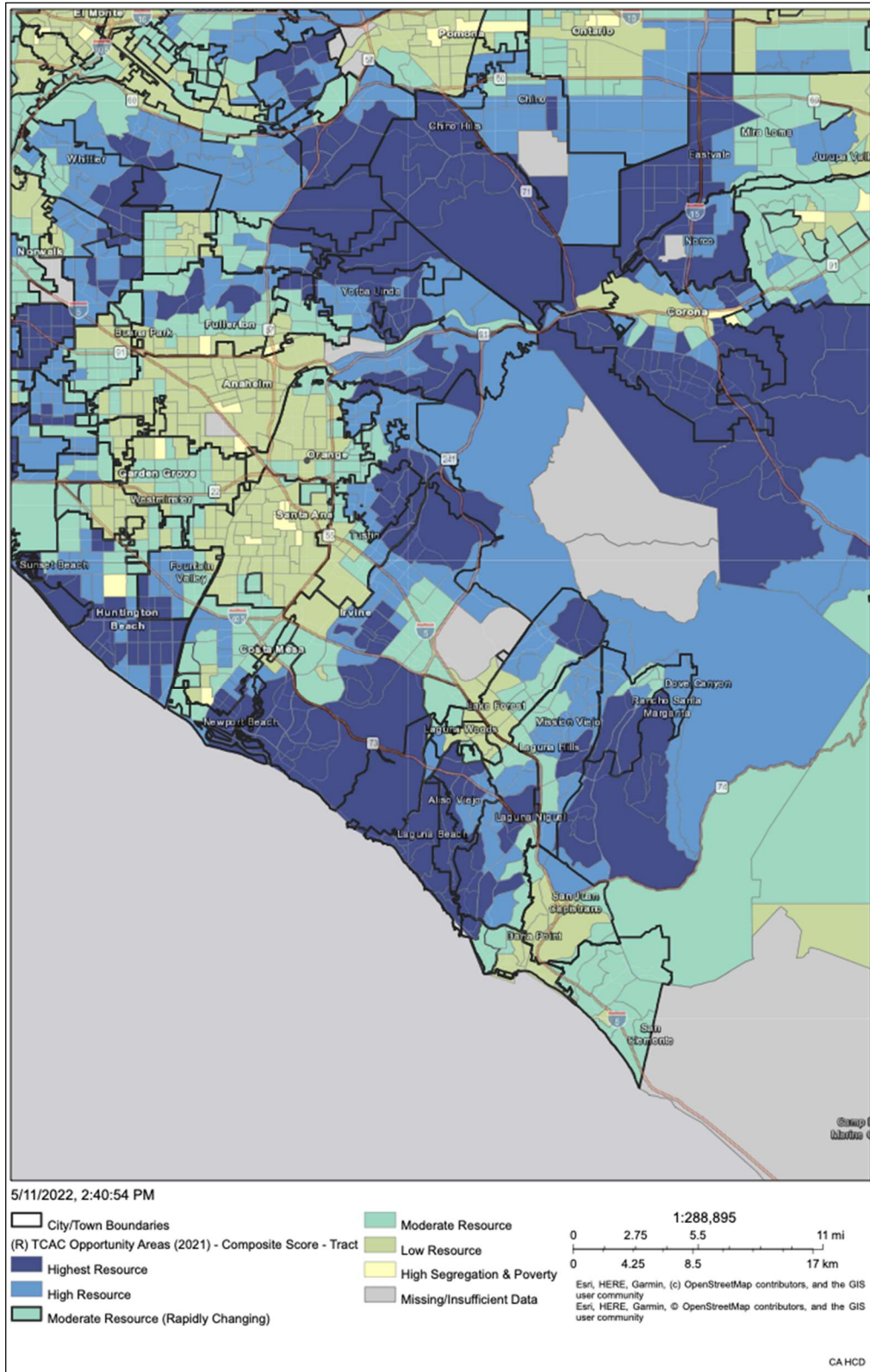
- Highest Resource
- High Resource
- Moderate Resource (Rapidly Changing)
- Moderate Resource
- Low Resource
- High Segregation & Poverty
- Missing/Insufficient Data
- Sites Inventory
- City Boundary



Data Provided By:
California Department of Housing and Community Development
Affirmatively Furthering Fair Housing Data and Mapping Resources
<https://affh-data-resources-cahd.hud.arngis.com>



Figure D-28 - Orange County – Composite TCAC Opportunity Index (2021)





Examining the location of the Sites Inventory relative to the distribution of the Composite TCAC Opportunity Index in Mission Viejo (Figure D-27) shows that all the sites are located in High or Highest Resource Composite Score areas; none are in Moderate or Low Resource Composite Score areas. Therefore, the location of the Sites Inventory is not concentrated in poor resource areas. Table D-18 below shows that 95% of the Sites Inventory is in High or Highest Resource areas, across unit income levels.

Table D-18 - Distribution of Site Inventory Units by TCAC Opportunity Area Composite Score and Unit Income Level

TCAC Opportunity Area (Composite Score)	Lower Income Units	Moderate Income Units	Above Moderate Income Units	Total Units
Low Resource				
Moderate Resource	5.5%	5.3%	5.4%	5.4%
High Resource	88.9%	88.9%	89.4%	89.0%
Highest Resource	5.6%	5.8%	5.2%	5.5%
Total Units	1,032	378	708	2,118

Seven of Mission Viejo’s 26 census tracts are assigned a “Moderate” score on the composite index in Table D-19, mostly located along the city’s border with Lake Forest, with the other tracts in the “High” or “Highest” range. Three tracts have relatively low scores on two out of the three indicators, with two of those tracts – 320.13 and 320.15 – being wholly located within the city of Mission Viejo.

Tract 320.15 has occasionally been identified in the various sections of this analysis as having slightly lower socio-economic and demographic rankings than other tracts, so it is worthwhile looking at that tract, and 320.13, in more detail – see Table D-19 below, with data for the city as a whole for comparison. Tract 320.13, in the south of the city, scores relatively low on the Economic and Environmental indices. Tract 320.15, located on the western border with Lake Forest, scores low on the Educational and Environmental indices.

Table D-19 - Analysis of Census Tracts 320.13 and 320.15

	Tract 320.13	Tract 320.15	Mission Viejo
TCAC Resource Level	Moderate	Moderate	
TCAC Economic Index	41	37	
TCAC Education Index	57	41	
TCAC Environmental Index	57	50	
Total Population	5,065	6,730	
Race/Ethnicity (%)			
White	65.8%	53.7%	61.7%
Black	1.5%	1.8%	1.9%
Asian	7.6%	16.0%	14.8%
Hispanic	18.2%	21.7%	19.2%
Poverty Score	10.9%	9.0%	
% Population Disabled	15.4%	17.9%	10.0%
Total Housing Units (Occupied)	2,326	1,877	33,000
% Single Family	36.0%	82.7%	72.5%
% Owner-Occupied	42.8%	85.4%	77.2%
Unit Age: % Built			
Before 1980	59.2%	94.0%	54.1%
1980-99	21.4%	5.7%	40.8%
2000-09	13.8%	0.3%	3.3%



	Tract 320.13	Tract 320.15	Mission Viejo
2010+	5.6%	0.0%	1.8%
Median Household Income	\$78,843.00	\$145,110.00	\$121,299.00
% Population Disabled	15%	18%	10%
Public Housing Choice Vouchers as % of Renter-Occupied Units	5.3%	0.0%	3.8%
"Sensitive Community"	Yes	No	

Tract 320.15, on the border with Lake Forest, differs most from the city as a whole in having a higher proportion of the population with a disability, a higher proportion of single family and owner-occupied housing, and a significantly older housing stock. This area includes the Aegean Hills community, which as has been noted earlier was annexed into the city in 1992, and which has undergone demographic change as some of its larger single-story homes have been converted to senior residential care facilities. It is noteworthy that this tract has a significantly higher median income than the city as a whole (ACS, Table S1903, “Median Income in the past 12 months”, 2016-2020 5 Year estimates).

Tract 320.13, in the southern part of the city, exhibits more divergence from the city’s overall scores on a number of factors. As with tract 320.13, it also has a relatively high proportion of disabled residents, but 320.13 has a significantly lower median income, and a higher White percentage of its population. Only 43% of its units are owner-occupied, compared with the citywide figure of 77%, and the tract has 5.3% of its renter-occupied units with Housing Choice Vouchers. Its housing stock is newer than the city as a whole, with almost 20% of it built in the last 20 years. It is also identified in the AFFH data viewer application as a “Sensitive Community”, defined as one that “... may be vulnerable to displacement.” because it has low income indicators and a high proportion of the population are renters.

Tract 320.13 also includes a number of apartment complexes with deeded affordable units: Heritage Villas (which appears in the AFFH data viewer as having 141 out of its 143 units subsidized), Adagio on the Green, and Heritage Pointe are all senior housing developments. In addition, there are two apartment complexes (Camden Crown Valley and Vista Real) in this tract which accept Section 8 vouchers.

Examining aspects of the three indices further:

1. Education

According to the Orange County Analysis of Impediments (AI) to Fair Housing report (May 27, 2020 p168 and p183), in terms of educational opportunities countywide there are racial/ethnic disparities in access to educational opportunities, with non-Hispanic Whites scoring the highest exposure to educational opportunity (58.6 on the 0-100 index); Hispanics have the lowest score (30.9). The report also notes that a number of cities, including Mission Viejo (p182), score highly across all racial/ethnic groups on this index (from 68.0 for non-Hispanic Native Americans to 69.6 for Asian/Pacific Islanders).

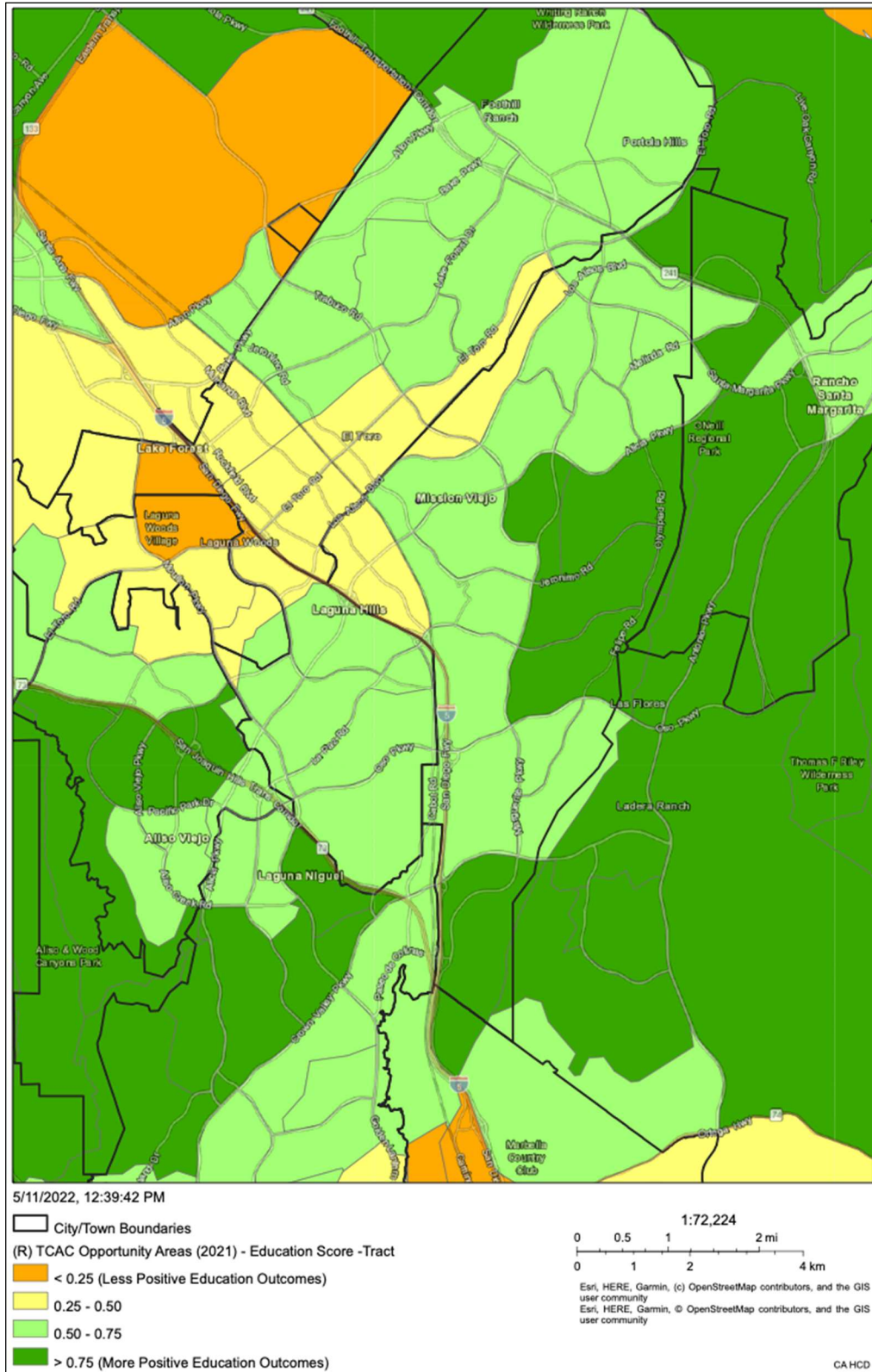
Table D-19 above shows that the Mission Viejo’s census tracts on the Educational Index (data from AFFH Data Viewer) range from 41 (320.15) to 98 (320.22 – which can partly be explained by the location of Saddleback Community College in its boundaries), with most tracts in the Mission Viejo’s census tracts ranging from the high 50s to high 70s.



Figure D-29 maps the Education index for Mission Viejo. The lowest scoring tracts, including 320.15 mentioned above, are almost all on the city's border with Lake Forest, and have higher non-White proportions of their populations, per the AFFH data viewer at the block group level. The southernmost tract in the city, 320.22, probably scores highly in part because it is the location of the Saddleback College campus.



Figure D-29 - Mission Viejo – TCAC Education Index (2021)





The City of Mission Viejo is served by two school districts, according to www.caschooldashboard.org: Capistrano Unified School District, which serves the southern and eastern parts of the city, south of Oso Parkway and east of Trabuco Road at Los Alisos Boulevard, while the remainder of the city in the north and west is served by Saddleback Valley Unified School District, which also serves the cities of Lake Forest, Laguna Hills and Laguna Woods. Table 13 below compares the two school districts on demographic measures. Saddleback Valley Unified serves a higher proportion of socio-economically disadvantaged students and English Learners, and has a higher proportion of Hispanic students in its enrollment.

Table D-20 - School District Demographics

	Capistrano Unified	Saddleback Valley Unified
Total Enrollment	43,719	24,954
English Learners	9.6%	17.8
Homeless	5.8%	5.0%
Socioeconomically Disadvantaged	25.4%	30.2%
Students with Disabilities	12.2%	12.9%
Race/Ethnicity:		
African American	0.8%	1.2%
American Indian	0.2%	0.1%
Asian	6.6%	8.7%
Filipino	1.8%	3.5%
Hispanic	27.1%	37.3%
Two or More Races	6.6%	7.4%
Pacific Islander	0.1%	0.2%
White	54.1%	40.4%

Capistrano Unified has an overall Graduation Rate of 96.8%, while Saddleback Valley Unified’s rate is 89.3% (the statewide rate is 86.8%). The rate for English Learners is 91.8% and 76.9%, respectively.

2. Economic

According to the Orange County AI report, and borne out by various analyses above, there are disparities in access to economic opportunity at the county level, with a noticeable north-south divide. As with the Educational Opportunity index, non-Hispanic Whites score highest on the index of Economic Opportunity (59.4), and Hispanics have the lowest score (31.9). Mission Viejo and a number of neighboring cities “have moderate economic opportunity scores for all racial/ethnic groups (scores from the mid-40s to mid-50s)..” (p170).

Table D-17 above and Figure D-30 below, which maps the Economic Index, show that the city’s census tracts on the Economic Index range from 24 (320.22) to 82 (524.28 – but only a very thin strip of this tract at the northernmost tip of the city is within Mission Viejo; 423.33, with a score of 81 is also split with another city, but more of it, particularly the commercial section, is within Mission Viejo). These two extremes can be partly explained by local factors: tract 320.22 is largely made up of the Saddleback Community College campus, limiting land for economic activity, while 423.33 has a strip of commercial development along both sides of I-5 on the south-western border of the city.



Figure D-30 shows that the cities surrounding Mission Viejo display varying patterns. For example, Rancho Santa Margarita, to the east of Mission Viejo, has a similar pattern on this index to Mission Viejo, while Lake Forest to the northwest of the city, has more tracts with higher scores on the economic index, particularly in its relatively newly developed/annexed section, which included the development of a business park in the Foothills Ranch section. Low scoring tracts are prevalent in the retirement community of Laguna Woods, and also large tracts to the north in Irvine corresponding to the former El Toro military base, which is being redeveloped by the city.

The AFFH data viewer also shows that jobs in Mission Viejo, as measured by HUD's Jobs Proximity Index (Figure D-31 – mapped at the block group level, not census tract), are focused along the I-5 corridor and the railroad tracks along the western edge of the city (areas in green and yellow in Figure D-31). As has been shown in Figure D-3, the bulk of the city's land is residentially zoned, and therefore many block groups score low on this index, (index score under 20, red block groups in Figure D-31).

The Housing Element attempts to balance economic activity and housing need by including sites in the Sites Inventory where it is proposed that both commercial and residential uses will occur through overlay zoning.



Figure D-30 - Mission Viejo – TCAC Economic Index (2021)

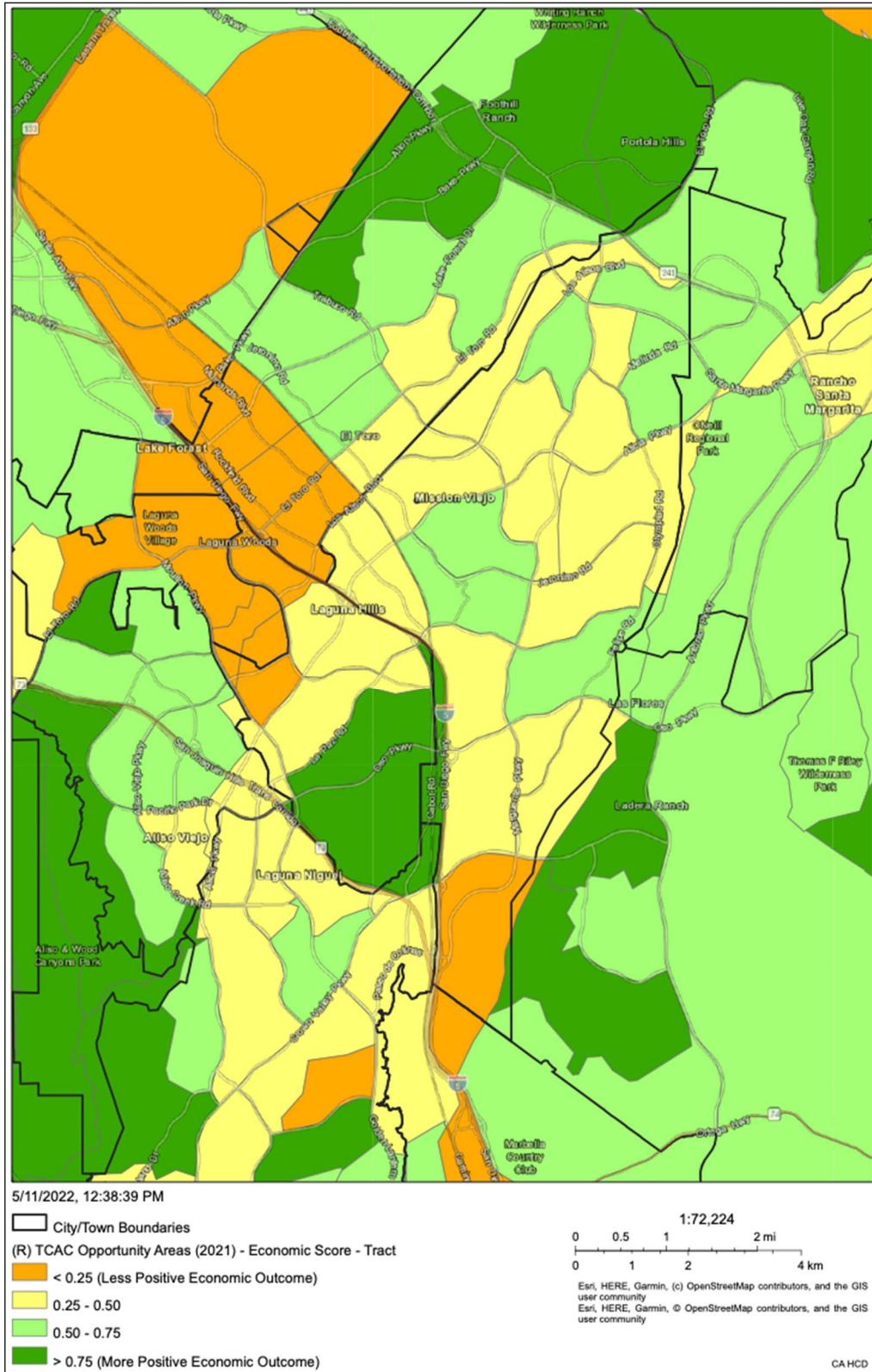
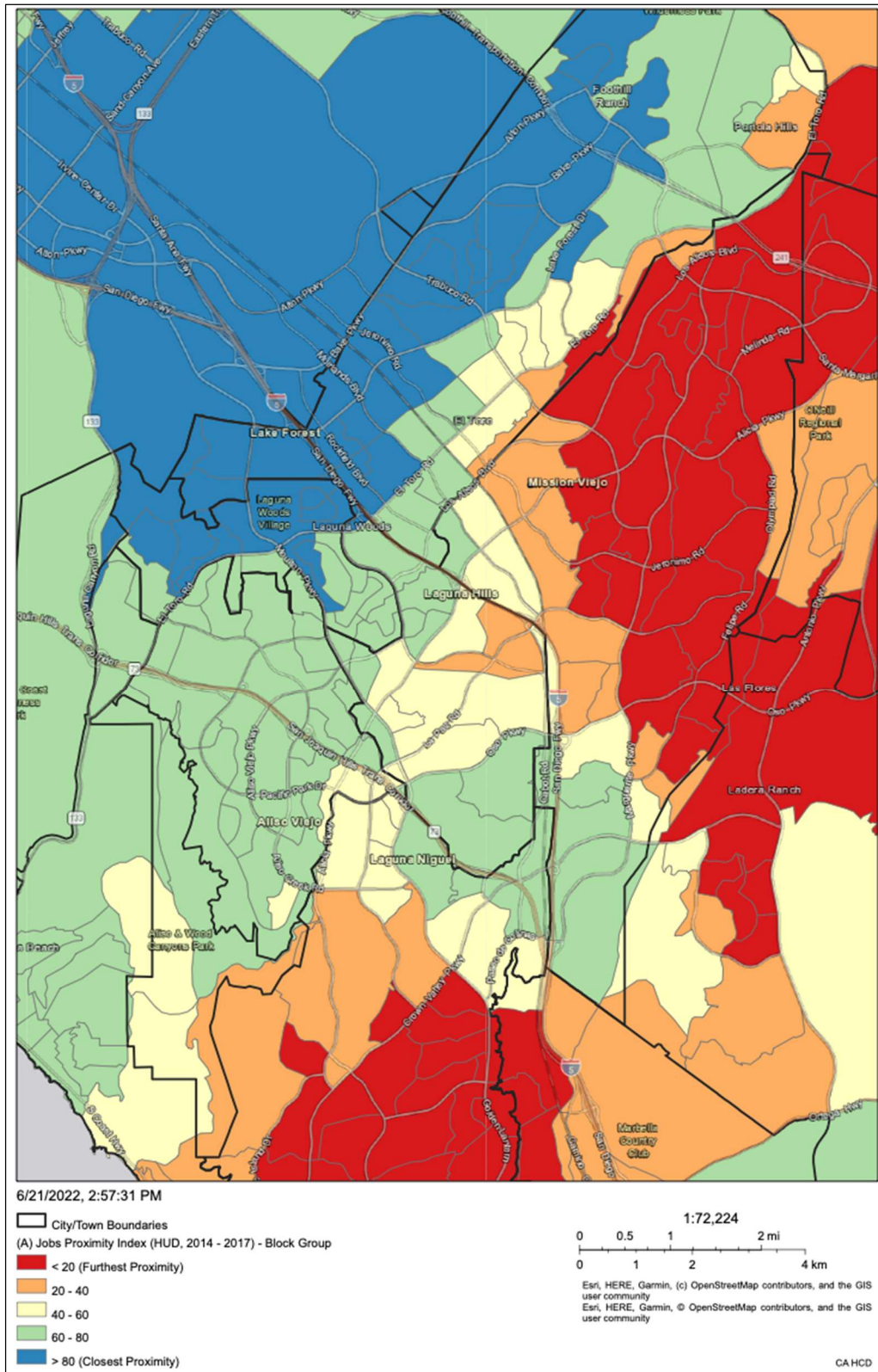




Figure D-31 - Mission Viejo – Jobs Proximity Index (Block Group. HUD, 2014-17)





3. Transportation

The County AI analysis of transportation cost index scores (p171) once again highlights that there is a north-south divide – this time with northern, denser parts of the county scoring well. Transportation cost index scores as well as transit index scores are generally higher in North Orange County than in South Orange County. For example, northern Orange County cities such as Santa Ana and Anaheim have scores in the high 30s to high 40s, while Mission Viejo has scores across racial/ethnic groups in the 20s (p182).

HUD’s AFFH Mapping Viewer (but not the California AFFH Data Viewer) includes the Low Transportation Cost Index, and a screenshot of the Orange County area, including Mission Viejo, is shown in Figure D-32 below. The index is defined by HUD as follows: “The Low Transportation Cost Index is based on estimates of transportation expenses for a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region... with values ranging from 0 to 100. The higher the transportation cost index, the lower the cost of transportation in that neighborhood. Transportation costs may be low for a range of reasons, including greater access to public transportation and the density of homes, services, and jobs in the neighborhood and surrounding community.”

The HUD Mapping Viewer has limited options to add data layers such as city boundaries, roads and other features, so Figure D-32 has been annotated to show the approximate location of the City of Mission Viejo. The map confirms the County AI description of the geographic pattern: higher scores on this index can be observed in the northern part of the county (Anaheim-Santa Ana-Orange – darker purple), while Mission Viejo and surrounding cities scored lower (pink). Within Mission Viejo, there are slightly higher scores along the I-5 corridor on the city’s western border, and on its northern border with Lake Forest.

SCAG’s Data/Map Book for Mission Viejo, November 2019 Draft (<https://scag.ca.gov/sites/main/files/file-attachments/missionviejo.pdf?1604904838>), shows a ‘High Quality Transit Corridor’ following I-5 along the city’s western border, and a major transit stop on the Laguna Niguel/Mission Viejo city boundary (Figure D-33). The major transit stop is the Laguna Niguel/Mission Viejo Metrolink Station, which provides an important community link as far north as Los Angeles Union Station, and the potential to avoid freeway congestion. The transit corridor is identified by SCAG as part of its Connect SoCal 2020-2045 Regional Transportation Plan, which aims to focus employment and household growth within these corridors to ease the movement of people and goods in the region.



Figure D-32 - Orange County: Low Cost Transportation Index (Census Tract, HUD)

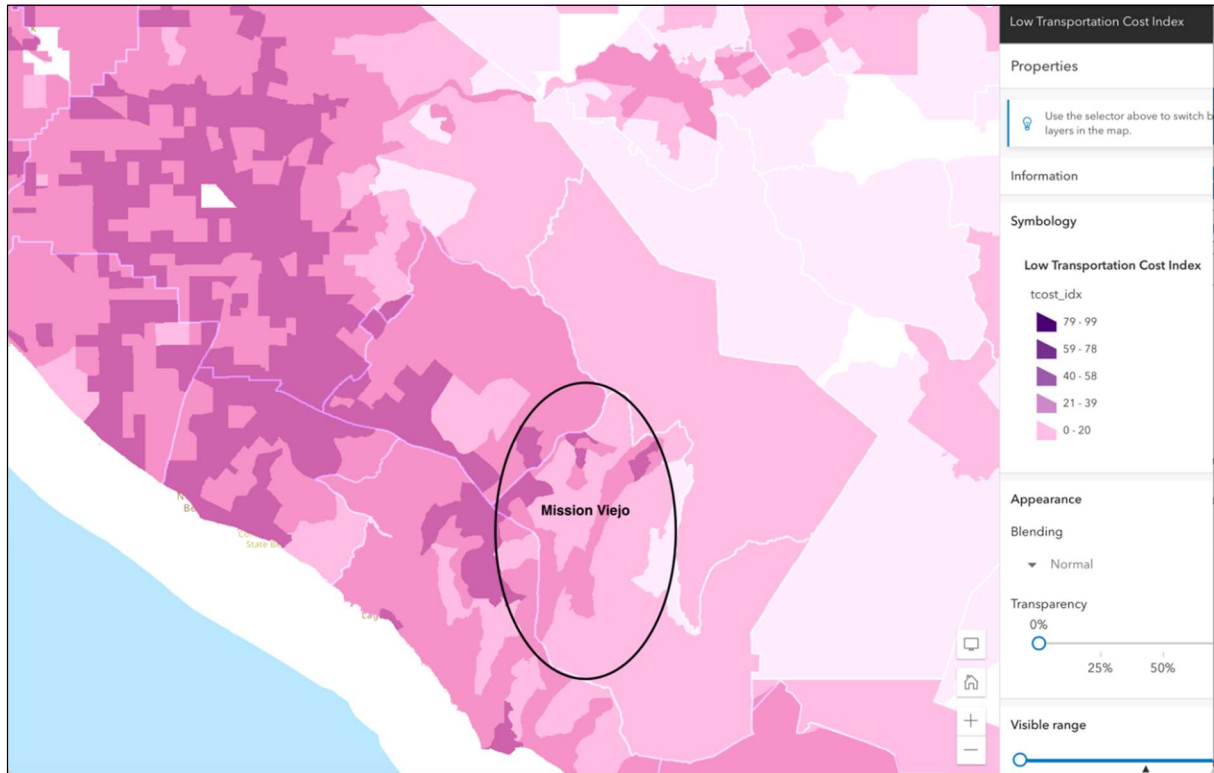
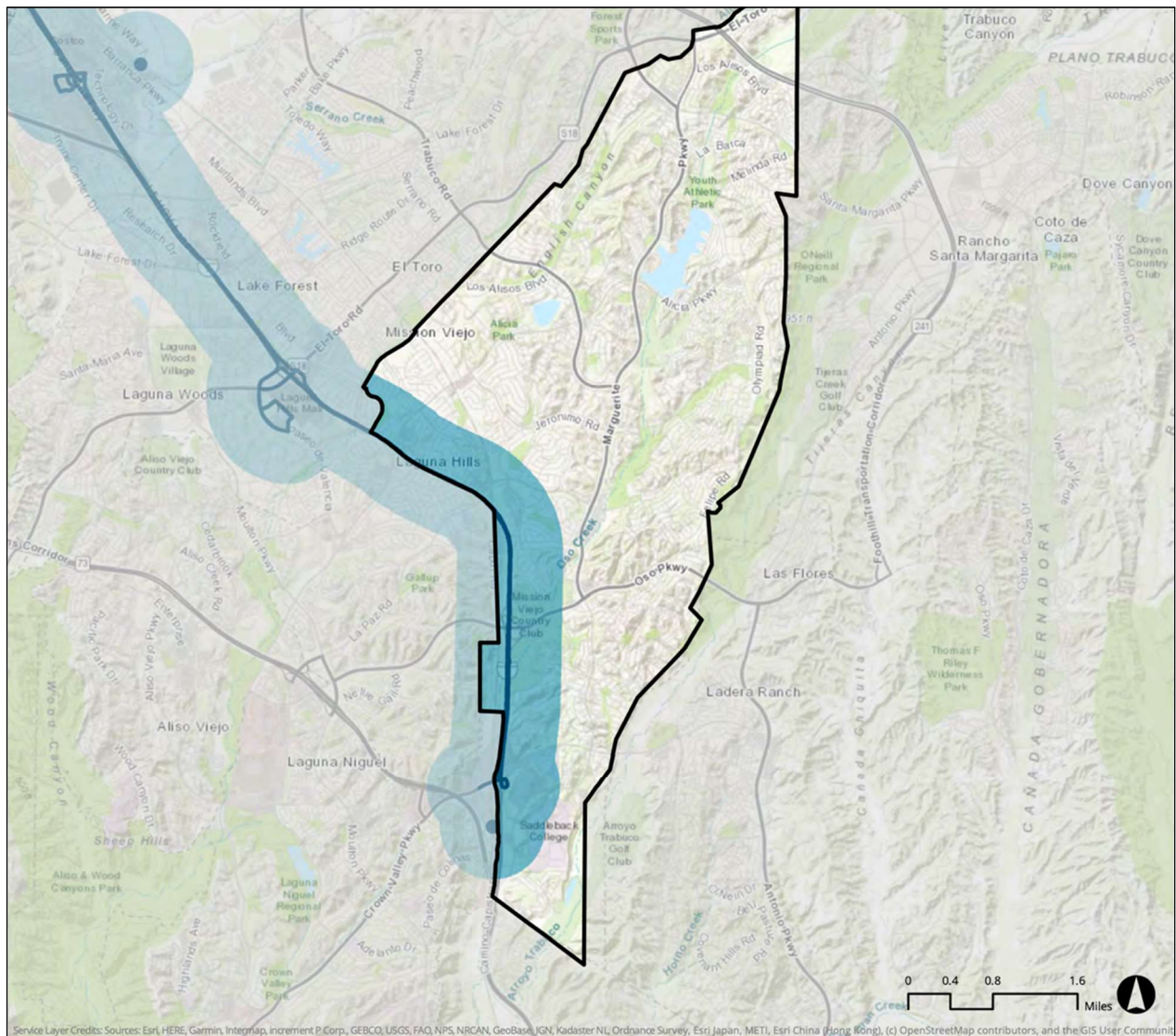




Figure D-33 - Mission Viejo: Major Transit Stops & High Quality Transit Corridor (SCAG Data/Map Book, November 2019)



Major Transit Stops and High Quality Transit Corridors in City of Mission Viejo [Year 2045]

- Major Transit Stops
- High Quality Transit Corridors (HQTCS)
- High Quality Transit Areas (HQTAs)

Note: To assist in identifying transit priority project areas, SCAG identifies Major Transit Stops and High Quality Transit Corridors (HQTCS), and their surrounding areas in one-half mile radius distance, as specified in Section 21155.(b)(3). Major transit stops and HQTCS are extracted from 2045 plan year data of the Draft Connect SoCal. SCAG's High Quality Transit Area (HQTA) is within one-half mile from Major Transit Stops and HQTCS and developed based on the language in SB375. Please note that this map may undergo changes as SCAG continues to update its transportation network as part of the Connect SoCal development process and SCAG shall not be responsible for local jurisdiction's use of this map. Updates to this information will be forthcoming as information becomes available.



4. Environmental

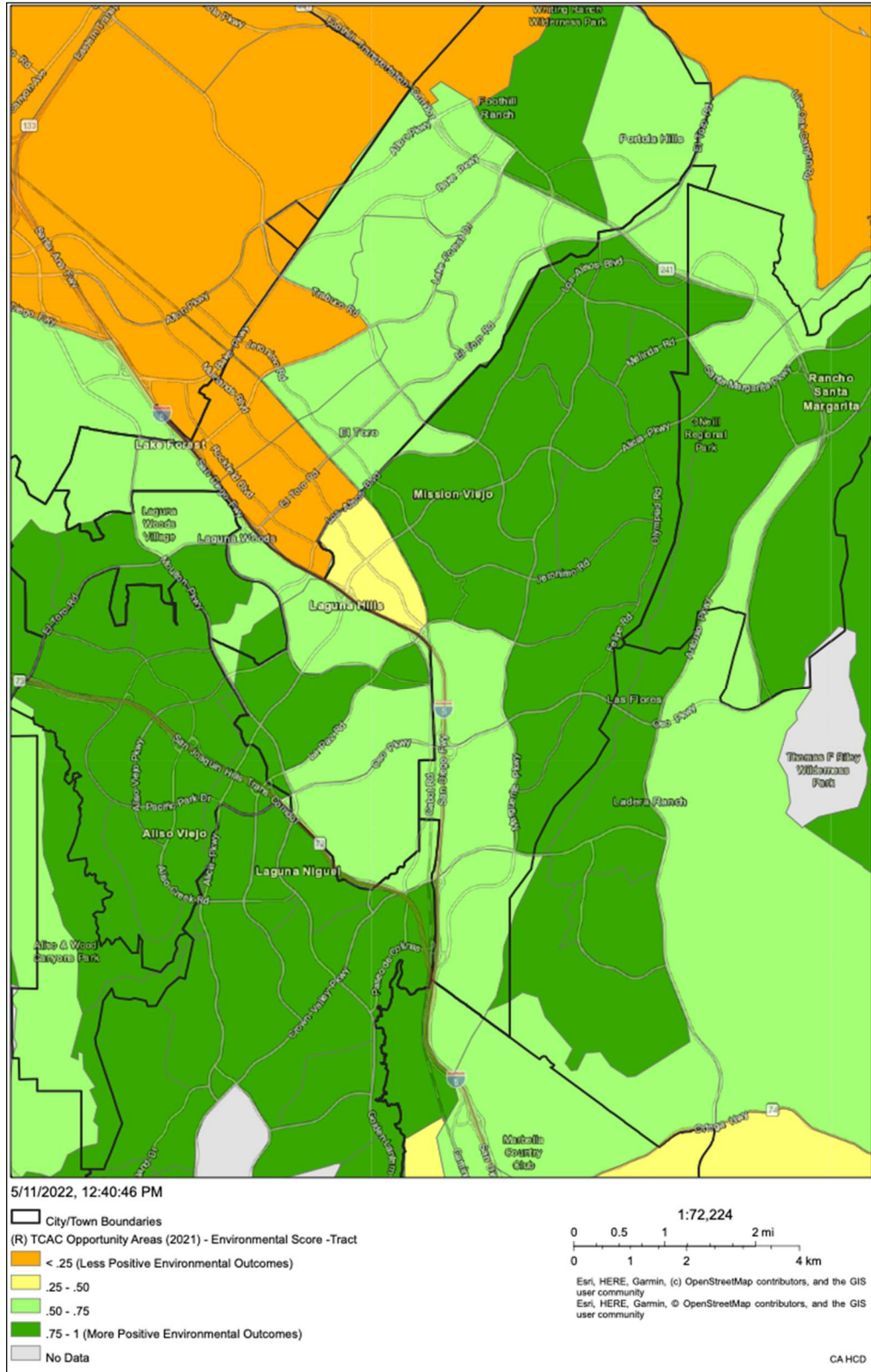
According to the County AI report, at the county level “..there are disparities across racial ethnic groups to environmental opportunities, measured as lower exposure to and effects from pollution.” (p169), with county scores for access to environmentally healthy neighborhoods ranging from 53.8 for Whites to 41 for Hispanics. For Mission Viejo, scores have a relatively narrow range at the high end of the index, from 77.2 for the city’s Black population, to 80.4 for Whites.

Table D-17 above shows that all but five of the city’s census tracts score above 70 on the index, with three tracts in the 50s: 320.15 (50), 320.13 (57) and 320.49 (57). Tract 320.49, at the northern tip of the city, is split with the neighboring city of Rancho Santa Margarita, and the Mission Viejo portion is largely made up of the Upper Oso Reservoir, and a small amount of housing.

Figure D-34 below maps the Environmental Index. Tract 320.15, on the border with Lake Forest, is largely residential, and not the location of major industry that might explain its low score, but it is bounded by I-5 and the railroad, which may partly explain it. It is unclear why Tract 320.13 would score relatively low on the index: most of its area comprises single family and multifamily housing, with only a small amount of business/commercial activities on its southern and eastern edge. The western edge of the tract is I-5, which might have an impact on the score.



Figure D-34 - Mission Viejo – TCAC Environmental Index (2021)





E. Disproportionate Housing Needs and Displacement Risk

5. Housing Vacancy

The recently released 2016-2020 series of ACS data reports (Comparative Housing Characteristics, Table CP04) shows a rental vacancy rate of 6.3%, and 0.3% for owner-occupied units in Mission Viejo. The very low vacancy rate for ownership units implies a strong demand for ownership housing.

6. Cost Burden/Housing Overpayment

Overpayment is defined as expenditure of more than 30% of income on housing, and Severe Overpayment occurs when over 50% of income is spent on housing. According to SCAG’s April 2021 Pre-Certified Local Housing Data report for Mission Viejo, approximately 34% of owner households are spending more than 30% of their income on housing (lower than the 40% figure for Orange County overall).

Focusing on Renter Households, Table D-21 below shows that approximately 32% are in the Overpayment category (versus 27% Countywide) and an additional 26% face Severe Overpayment.

Table D-21 shows that almost all renter households (97%) earning less than \$20,000 a year face severe overpayment. The impact of housing overpayment on Mission Viejo’s lower income households is therefore significant, and in addition, lower income households will have a disproportionate share of special needs populations – seniors, persons with disabilities, and female-headed households with children – who could be most vulnerable to losing their housing due to an inability to pay.

Table D-21 - Spending on Rent by Income (Number of Renter Households)

% of Income	Income Level						Total HH	% of Total HH
	< \$20,000	\$20,000 - \$34,999	\$35,000 - \$49,999	\$50,000 - \$74,999	\$75,000 - \$99,999	> \$100,000		
Over 50%	458	855	356	270	6	-	1,945	26.3%
30%-49%		46	285	880	743	441	2,395	32.3%
20%-29%	15	10	19	107	378	1,391	1,920	25.9%
Under 20%		20			28	1,099	1,147	15.5%
Total HH	473	931	660	1,257	1,155	2,931	7,407	

Defined as "Severe Overpayment"

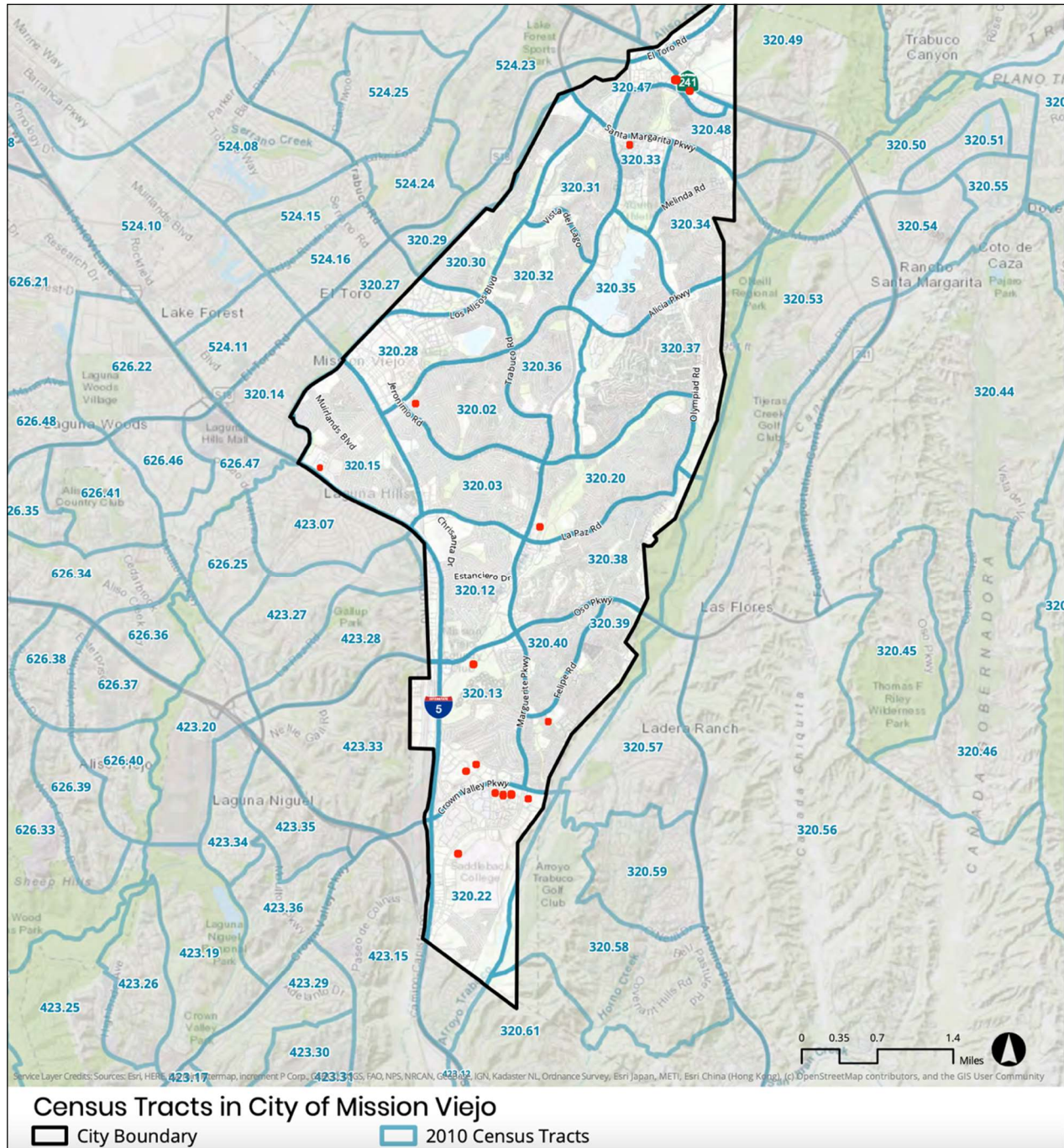
Defined as "Overpayment"

Geographically, a sense of where lower rent housing is located within the City of Mission Viejo can be gleaned from the following two maps. The patterns coincide with those seen for a variety of the socio-economic and land use themes already described in this section.

Figure D-35 below shows the location of apartment complexes with affordable units per a list maintained by the City of Mission Viejo (red dots). In line with the land use map in Figure D-3 above, there is a concentration in the southern section of the city, particularly in Census Tract 320.22. Much of the central and northern parts of the city are zoned for and occupied by single family housing, so few of the affordable complexes are located there.



Figure D-35 - Mission Viejo – Location of Apartment Complexes with Affordable Units





Mapping Overpayment by Renters in Figure D-36 (including the location of the Sites Inventory) below indicates some familiar patterns already discussed on a number of indicators: overpayment is particularly apparent in the southern tip of the city, where a number of larger apartment complexes are located, sometimes catering to the large senior population of the city, and student-age population near Saddleback College, as well as a couple of tracts in the north and center of the city which have a relatively small number of rental units.

As has already been stated, the bulk of the Sites Inventory is located in the southern part of the city. Table D-22 below shows that the bulk of the units (67%) in the Inventory are located in areas with a 61%-80% rental overpayment rate, and another 30% are in areas with a 41%-60% rental overpayment rate. Approximately 73% of Mission Viejo’s census tracts have rental overpayment rates above 61%. Providing the conditions for increasing the supply of more affordable units in parts of the city which have higher rental overpayment rates may help reduce the proportion of residents experiencing high rates of rental overpayment.

Table D-22 - Distribution of Site Inventory Units by % Overpayment by Renters and Unit Income Level

Overpayment by Renters	Lower Income Units	Moderate Income Units	Above Moderate Income Units	Total Units
0-20%				
21-40%	3.0%	2.9%	3.0%	3.0%
41-60%	30.2%	30.2%	30.5%	30.3%
61-80%	66.8%	66.9%	66.5%	66.7%
>80%				
Total Units	1,032	378	708	2,118

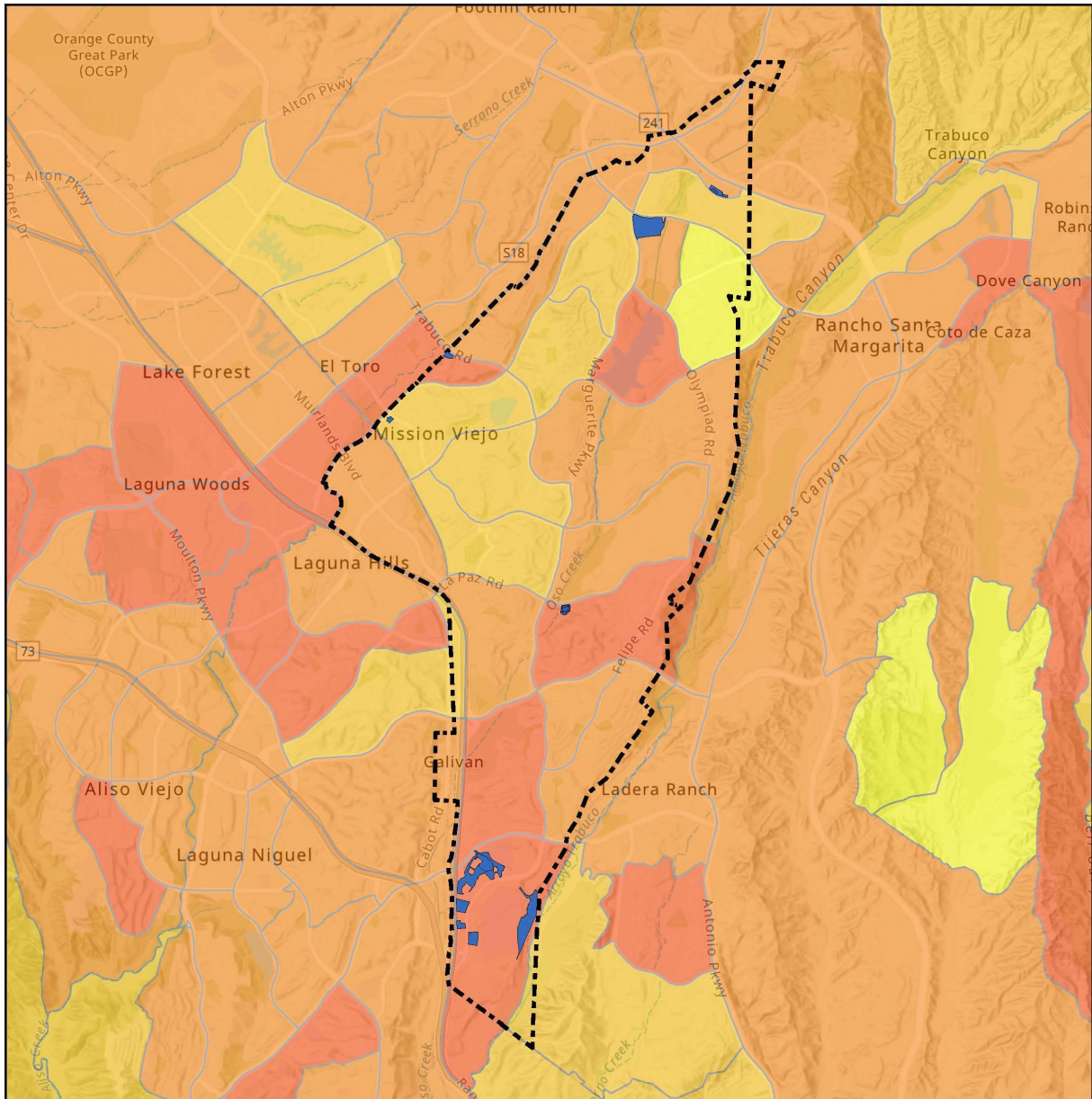
The pattern for Overpayment by Owners (Figure D-37 below) is a reflection of land use patterns in Mission Viejo, with 5 of the city’s tracts in the center and north in the 41%-60% owner overpayment range – areas where an overwhelming proportion of the housing stock is owned, particularly single family owned, units. Most of the city – and most of the Site Inventory units (approximately 93%) – are located in areas with a 21%-40% owner overpayment range, as shown in Table D-23 below:

Table D-23 - Distribution of Site Inventory Units by % Overpayment by Owners and Unit Income Level

Overpayment by Owners	Lower Income Units	Moderate Income Units	Above Moderate Income Units	Total Units
0-20%				
21-40%	92.7%	93.1%	92.8%	92.8%
41-60%	7.3%	6.9%	7.2%	7.2%
61-80%				
>80%				
Total Units	1,032	378	708	2,118



Figure D-36 - Mission Viejo – Overpayment by Renters and Site Inventory (ACS 2015-19)

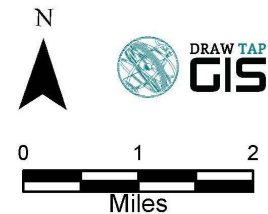


City of Mission Viejo Housing Element Sites Inventory with Cost Burden 2019 - Renters

Overpayment by Renters (2015-2019) - ACS Tract Level

B25070_calc_pctGE30pctE

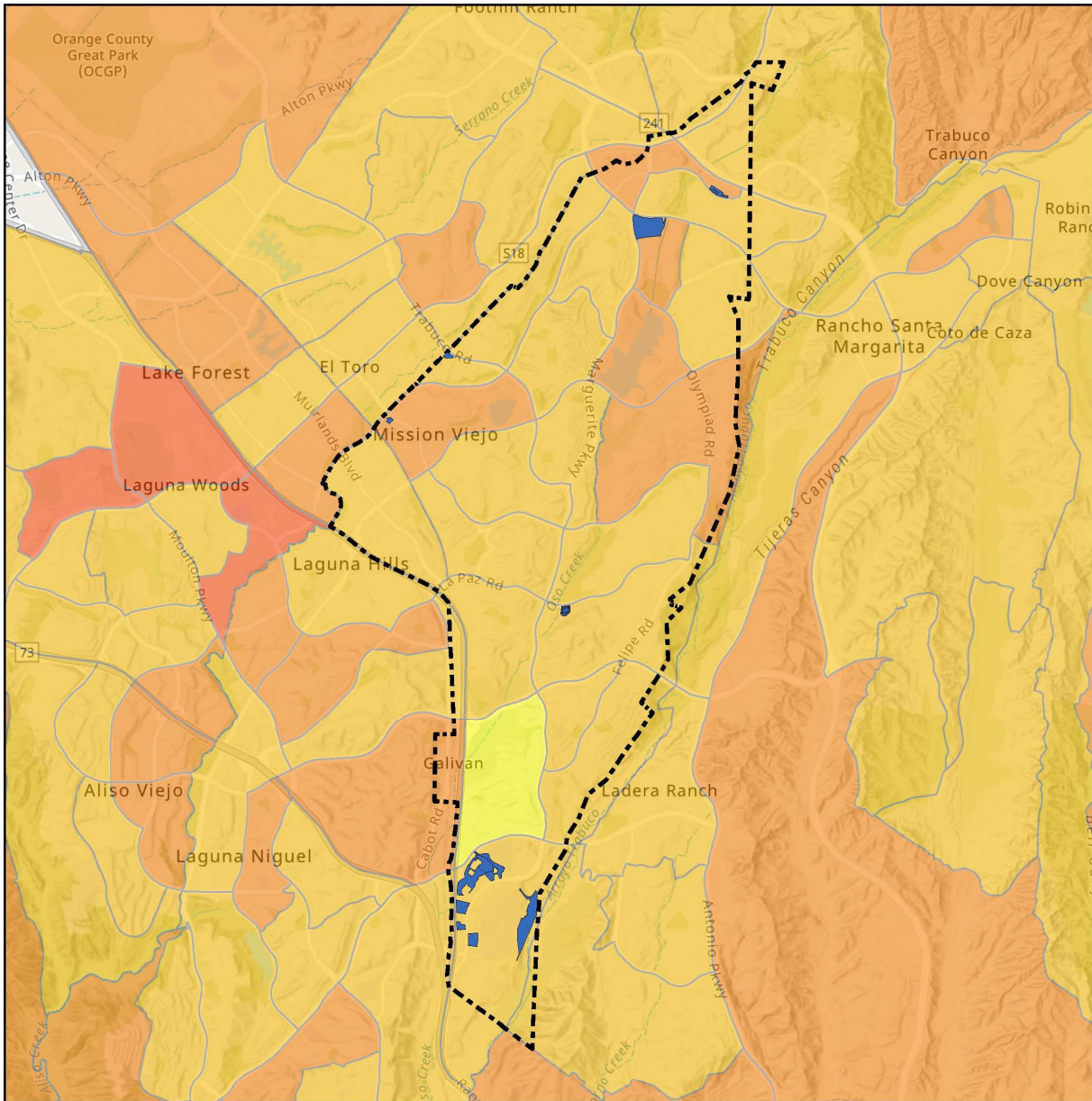
- < 20%
- 20% - 40%
- 40% - 60%
- 60% - 80%
- > 80%
- Sites Inventory
- City Boundary



Data Provided By:
California Department of Housing and Community Development
Affirmatively Furthering Fair Housing Data and Mapping Resources
<https://affh-data-resources-cahd.hub.arcgis.com>



Figure D-37 - Mission Viejo – Overpayment by Owners (ACS 2015-19) and Sites Inventory



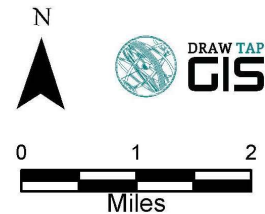
**City of Mission Viejo Housing Element Sites Inventory
with Cost Burden 2019 - Owners**

Overpayment by Home Owners (2015-2019) - ACS Tract Level

B25091_calc_pctMortGE30pctE

- < 20%
- 20% - 40%
- 40% - 60%
- 60% - 80%
- > 80%

- Sites Inventory
- City Boundary



Data Provided By:
California Department of Housing and Community Development
Affirmatively Furthering Fair Housing Data and Mapping Resources
<https://affh-data-resources-cahd.hub.arcgis.com>



7. Overcrowding

The American Community Survey defines an overcrowded housing unit as one occupied by more than 1.01 persons per room (excluding kitchens, porches, and hallways). A unit with more than 1.51 occupants per room is considered severely overcrowded. The incidence of overcrowded housing is a possible indicator of whether there is an available supply of adequately sized housing units.

Only one census tract out of 26 in Mission Viejo – 320.22, in the southern tip of the city, and shared with the City of San Juan Capistrano – is identified in the AFFH Data Viewer as having more than the statewide average of 8.2% of households overcrowded, with a rate of 13.28%. All but five of Mission Viejo’s census tracts have under 3% of households overcrowded. Tract 320.22 therefore appears to be quite anomalous. It contains the Idyllwillow Apartments, one of the sites identified for redevelopment in the Housing Element, and the tract is largely occupied by Saddleback College (which does not have dormitories) and business/commercial uses. There are a significant number of apartment complexes in this tract, including a number with Housing Choice Vouchers, as has already been noted.

In a regional context, once again there is a clear north-south division within Orange County, as shown in Figure D-38 below, with many census tracts in Santa Ana-Garden Grove-Anaheim at 20% or more overcrowded.

Per SCAG’s Pre-Certified Local Housing Data report, owner overcrowding in Mission Viejo is very minor, with 0.6% of owner households experiencing overcrowding and 0.2% facing severe overcrowding. For renters by comparison, 5.6% experience overcrowding, and 2.4% experience severe overcrowding, while most of the southern part of the county is below the statewide average of 8.2%. This in part reflects the different housing/land use patterns within the county, with many southern Orange County cities being planned developments with a relatively small percentage of multifamily units in their tenure composition.

Figure D-39 shows overcrowding by Census Tract for Mission Viejo, plus the location of the Sites Inventory. As has been noted before, the bulk of the Sites Inventory is in the southern part of the city, and is in Tract 320.22, the only tract with an overcrowding rate above the statewide average of 8.2%, with a rate of 13.3%, and where 59% of the total Site Inventory is located. Increasing the supply of affordable units, many of them likely to be rental, in the single part of the city with a higher rate of overcrowding than the rest of the city, may help to reduce this pattern in the coming decade.



Figure D-38 - Orange County – Percent of Households Overcrowded (Census Tract, HUD)

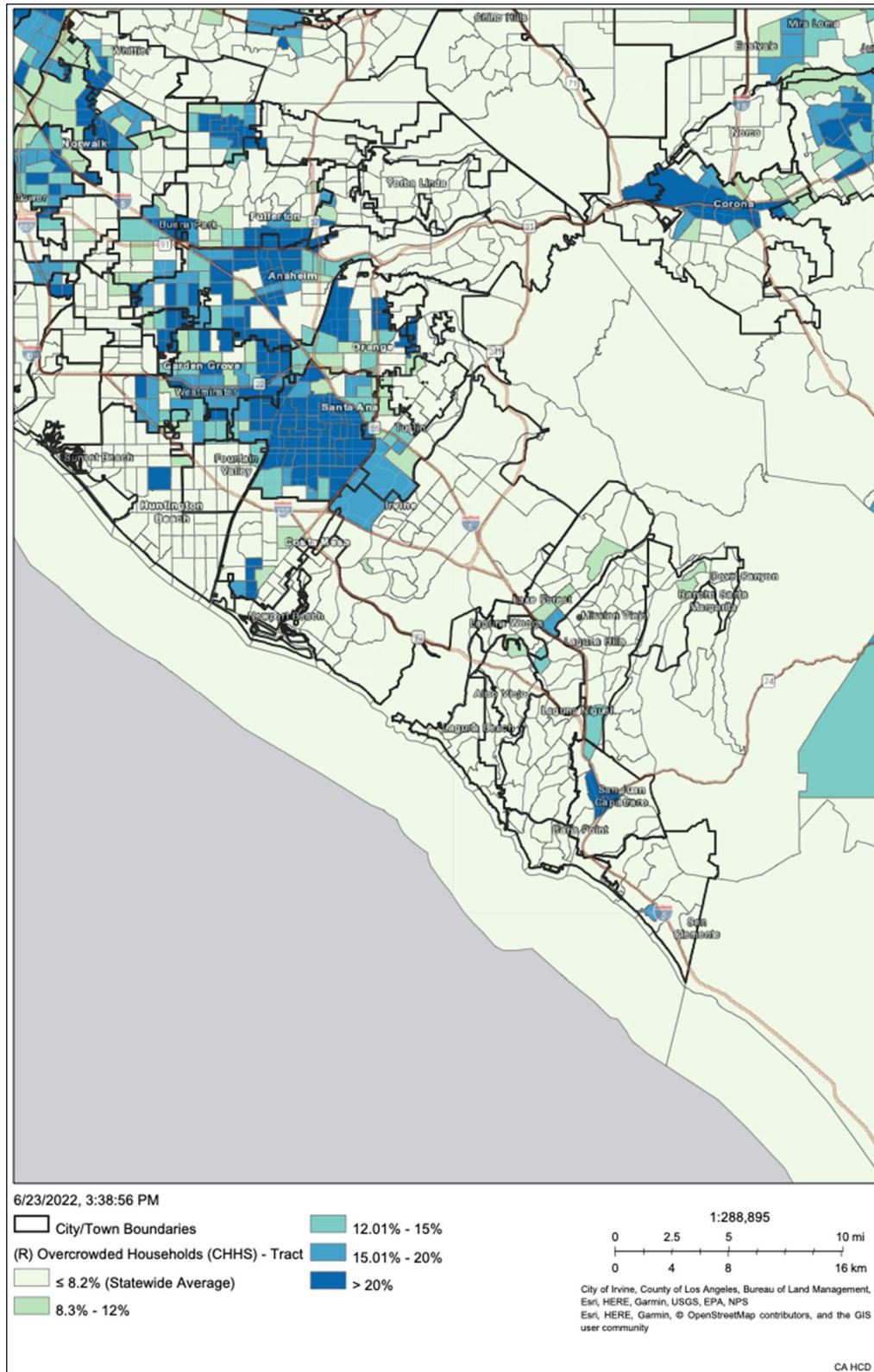
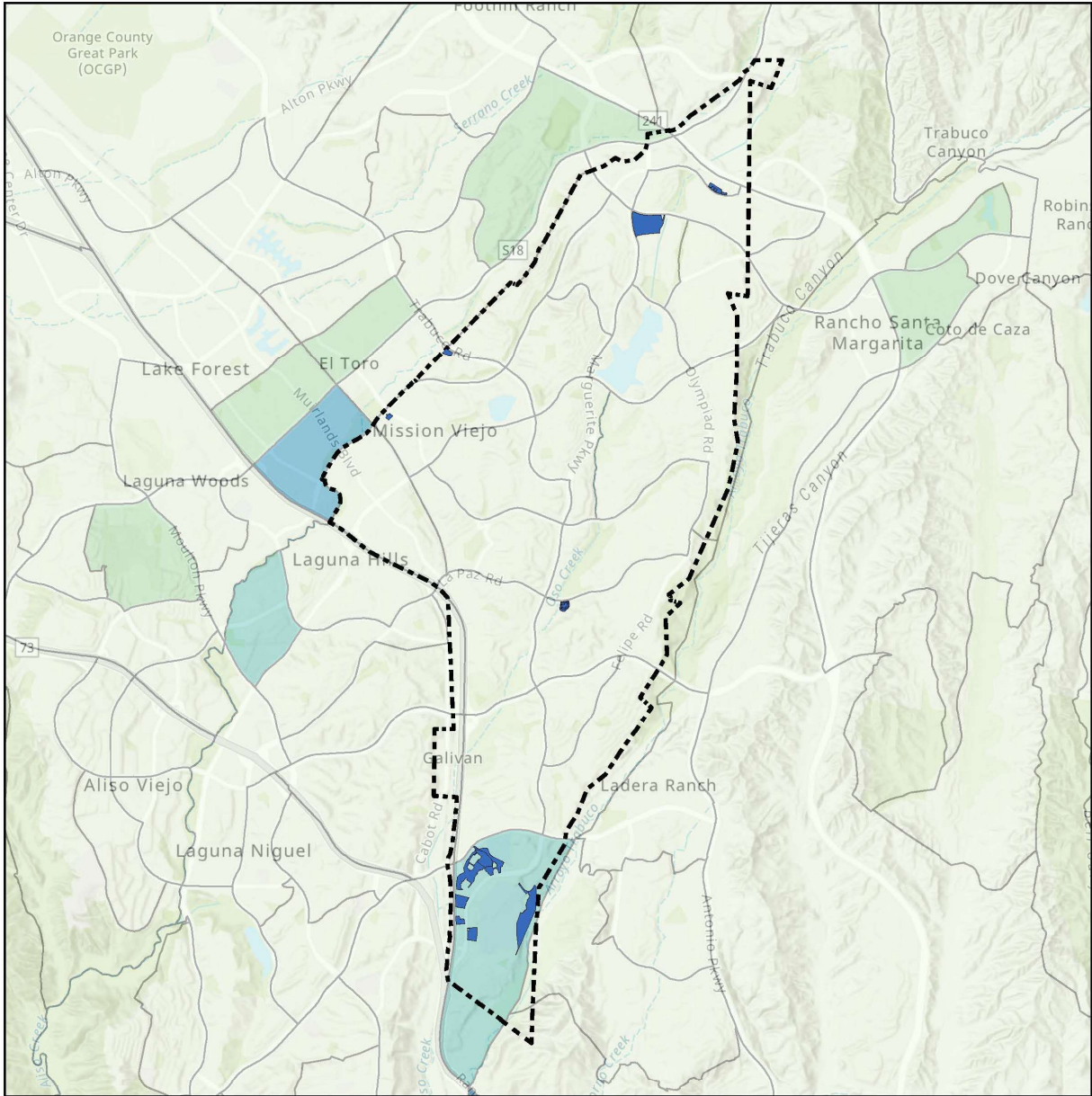




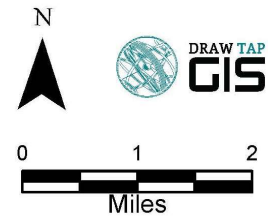
Figure D-39 - Mission Viejo – Percent of Households Overcrowded, and Site Inventory (Census Tract, HUD)



City of Mission Viejo Housing Element Sites Inventory with Overcrowded Housing

Overcrowded Households Data - CHHS - (Tract)

- PCT_overcr
- ≤8.2 (Statewide Average)
 - ≤12
 - ≤15
 - ≤20
 - ≤70
 - Sites Inventory
 - City Boundary



Data Provided By:
California Department of Housing and Community Development
Affirmatively Furthering Fair Housing Data and Mapping Resources
<https://affh-data-resources-cahcd.hub.arcgis.com>



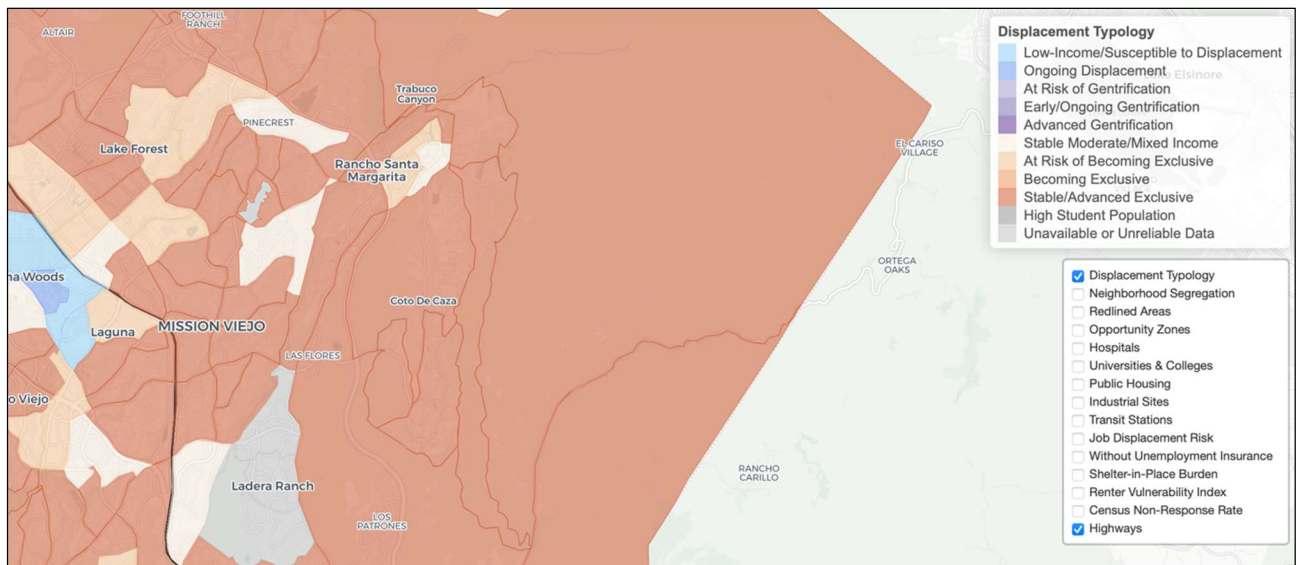
8. Displacement Risk

All of the City’s affordable rental projects (totaling 297 lower income affordable rental units – see Table -II-21 in the Housing Needs Assessment section) have long-term affordability restrictions and none are at-risk of conversion to market rate in the next decade.

Another measure of the potential for displacement has been devised by The Urban Displacement Project (<https://www.urbandisplacement.org/maps/los-angeles-gentrification-and-displacement/>), which has developed a Displacement Typology for census tracts in Southern California to identify areas at risk of gentrification and displacement of low income households.

In the Mission Viejo area (Figure D-40), there are no tracts in those categories. A vast majority of the City’s census tracts have housing “Stable/Advanced Exclusive” category (dark tan color), which denotes high income tracts, affordable only to high or mixed high income households, with only marginal change in housing costs. There are just two tracts out of 26 in Mission Viejo in the “Stable/Moderate/Mixed Income” category - Tracts 320.22 and 320.28 – and one tract (320.28) is classified as being “At Risk of Becoming Exclusive,” meaning moderate/mixed high-income households with housing affordable to those groups, and with a marginal change or increase in housing costs. This pattern is in line with the socio-economic characteristics of the city already noted in the analysis, plus the planned nature of the city’s initial residential development, where approximately 75% of the housing stock is single family.

Figure D-40 - Mission Viejo – Displacement Typology (Urban Displacement Project)





9. Substandard Housing

Per SCAG's Pre-Certified Local Housing Data report for Mission Viejo (p11), about two-thirds of the city's housing stock was built in the 1970s and 1980s (now 40-50 years old). Although the city's housing stock is relatively old, as noted in the Housing Needs Assessment, only about 1%-2% of the total stock has been identified as needing some level of repair and maintenance, per the City's Building and Code Enforcement department.

Overall, there are no discernable areas with concentrations of substandard housing conditions. Tract 320.15 differs most from the city as a whole in having a higher proportion of the population with a disability, a higher proportion of single family and owner-occupied housing, and a significantly older housing stock, but this area also has a significantly higher median income than citywide. The City was developed primarily as master planned communities in the 1970s-1990s. Therefore, the majority of the housing units are still in fairly good conditions and generally well maintained. The department has helped direct residents to available resources to assist with improvements. The City has a Housing Rehabilitation program, with interest free loans and grants to assist low and moderate income residents to improve their homes. Over the last 10 years, the City has assisted via loans and/or grants 117 households and spent a total of \$1,695,500 to assist residents with repairs to items like windows, roofing, flooring, plumbing, and bathroom and kitchen remodels. Accessibility improvements are eligible activities under this City's Housing Rehabilitation Program.

The SCAG report also summarizes the quality of Mission Viejo's housing stock (p12): 0.34% of the city's housing stock (approximately 118 units) lacks plumbing features, slightly less than the SCAG region's 0.39%, and 0.8% of units (approximately 277 units) do not have complete kitchen facilities, significantly lower than the region's 1.29%.

10. Homelessness

As described in detail in the Needs Assessment of this Element, the February 2022 Orange County Point-In-Time Homeless Count and Survey counted a total of 5,718 persons in the entire county, with 585 (10.2%) in the southern part of the county, including 28 (26 unsheltered, 2 sheltered) in Mission Viejo (4.8% of the southern region total; the city comprises 11% of the southern section's total population). Contact with the Orange County Sheriff's Department has yielded no distinct concentration of homelessness issues in the City. Mission Viejo, like most south Orange County communities, is located some distance away from the service hubs in Santa Ana and Anaheim. Access to public transportation is limited in south Orange County. The Orange County Transportation Authority (OCTA) in recent years has continued to cut or reduce services especially to south Orange County due to low ridership. With limited access to public transportation, Mission Viejo has a relatively small homeless population. Nevertheless, the City is involved in the following initiatives to address homelessness issues:

- Mission Viejo Homeless Collaborative, a quarterly meeting of homeless related non-profits and the City of Mission Viejo to discuss and develop opportunities for homeless individuals in the city, and for the non-profits to coordinate their work.
- The City contracts with Mercy House Living Centers to perform homeless outreach on a full-time basis, to conduct outreach and engagement with the goal of placing homeless or unsheltered individuals into housing. They partner with law enforcement, city staff and non-profits to provide case management and rehoming services



- Through the Orange County Sheriff's Department, the City has two Homeless Liaison Officers (HLOs) assigned to patrol and provide resources to the homeless community. HLOs receive training on mental illness and how to connect the homeless population with available services and resources.
- The City works with non-profits such as South County Outreach and Families Forward to purchase condominium units to help shelter homeless and families at risk of homelessness on a temporary basis. To date, the City has directly funded or helped fund 9 units.

11. Local Knowledge

Historical Housing Patterns: Racial Covenants

As stated in the introduction to this section of the Housing Element, the earliest housing in the part of Orange County that was ultimately incorporated as Mission Viejo in 1988 occurred in the mid-1960s, after the Supreme Court had ruled racial covenants unenforceable in 1948 and just before the passage of the Fair Housing Act in 1968, which outlawed them. There are therefore no patterns of housing segregation in Mission Viejo that have their roots in the existence of racial covenants.

Environmental and Topography Constraints

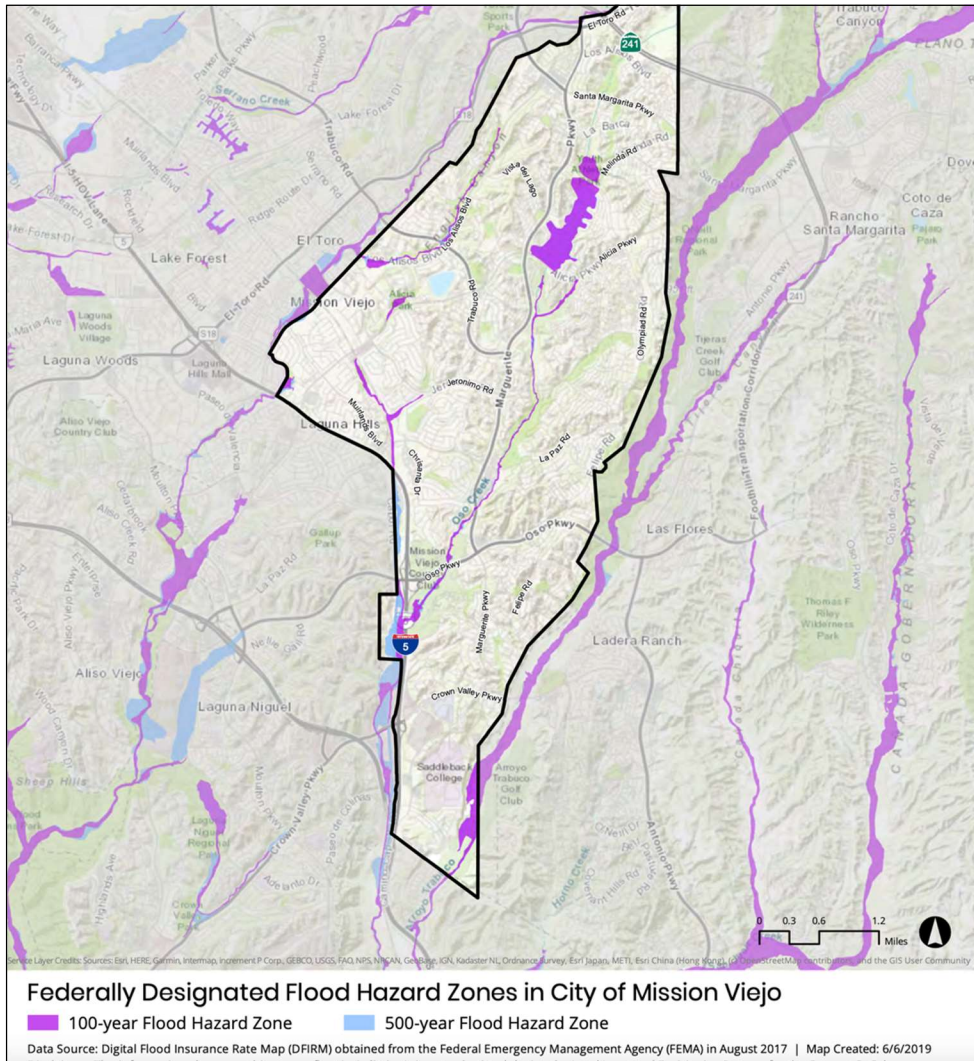
The City of Mission Viejo, as has already been stated, is almost completely built out, with very little undeveloped land available. Infrastructure and buildings occupy much of the city's area and were developed in accordance with prevailing environmental laws and considerations. The city drains into the Aliso Creek and San Juan Creek watersheds, which are both listed as impaired waterbodies by the State of California Water Quality Control Board. Portions of the City are within liquefaction- and earthquake-induced landslide areas as mapped by the US Geological Survey.

Figure D-41 below from SCAG's Data/Map Book for Mission Viejo shows that the vast majority of the land area of Mission Viejo is outside the 100- (purple) and 500-year (light blue) Flood Hazard Zones. The zones correspond to the channels of the San Juan Creek on the eastern border of the city, the artificial Lake Mission Viejo and Oso Creek in the center, and Aliso Creek on the western border of the city.

While there is the potential, like much of Southern California, for environmental impacts from seismic activity, and also a risk of flooding near creeks that drain the city, as has been stated, the city is essentially completely built out, and the new housing generated from this Housing Element would require the appropriate CEQA analyses.



Figure D-41 - Mission Viejo – Flood Hazard Zones



Infrastructure and Accessibility Improvements

Several infrastructure and accessibility improvements have occurred or are planned in the southern section of Mission Viejo, where the majority of the Site Inventory is located:

- The City’s Housing Rehabilitation program is targeting outreach to this section of the city.
- The Coronado Park Rehabilitation Project (\$1 million).
- Crown Valley Parkway center median refresh project.
- Event location constructed and available for rent.
- Renovation of Felipe Tennis Center, including new restrooms.
- Street resurfacing in southern neighborhoods.



Development Patterns in Mission Viejo

As described above, the City of Mission Viejo primarily developed between 1970 and 1990. Approximately two thirds of the housing stock was built during this twenty-year period. Construction began in the western portion of the city between Interstate 5 and Marguerite Parkway, in clusters north and south of La Paz Road, and from the mid 1970s to 1990s, construction extended east of Marguerite, from Crown Valley Parkway in the south to Los Alisos Boulevard in the north.

Due to the historical development and environmental constraints described above, as a master-planned community inaugurated in the mid 1960s, the majority of the Mission Viejo's housing stock and land area is occupied by single-family homes (approximately 72%, compared with approximately 51% countywide) and owner-occupied units comprise approximately 77% of the units in the City.

Over the years, Mission Viejo has worked hard to facilitate several higher density, affordable multi-family and senior projects, with for-sale and rental options. These projects are well dispersed throughout the city, and include: Arroyo Vista apartments (multi-family rental), Heritage Villas (senior rental), The Ridge (for sale), Los Alisos Apartments (multi-family rental), Adagio on the Green (multi-family rental), and Neo by Shea Homes (for sale). The City's ongoing effort to further development of affordable housing, in conjunction with the 6th Cycle Housing Element, includes community, property owner and housing advocacy group input.

E. Summary of Sites Inventory

HCD requires the City's site inventory used to meet the RHNA affirmatively furthers fair housing, which includes ensuring RHNA units are not disproportionately concentrated in areas with a high proportion of racial/ethnic minority groups, persons over 65, cost burdened households, etc. Table D-24 below shows the location of the Site Inventory by Census Tract and a subset of the above-mentioned variables.

As has been stated before, the majority of the Site Inventory units (59%) are located in Census Tract 320.22, at the southern tip of the City. As already shown in the AFFH analysis, this tract has some unique demographic characteristics, being the location of Saddleback Community College, which somewhat skews the population in terms of diversity and income characteristics, as well as a greater proportion of multi-family units in comparison with northern parts of the City. The table shows that this tract also exhibits a high proportion of cost-burdened renters, in part due to these unique characteristics. The Site Inventory is located in tracts with a significantly lower proportion of the population over 65 than City overall (21.3%), and in more diverse tracts (the City's total population is 33% non-white). The Site Inventory is not located in areas with a high proportion of the population in poverty, and only one site is in a Racially Concentrated Area of Affluence, but, like many areas of Orange County, these tracts exhibit high proportions of both renter- and owner- housing cost burdens. Expanding housing opportunities in these areas will ease economic displacement pressure. Most of the tracts where the Site Inventory is located are High or Highest Resource TCAC areas (two tracts are Moderate Resource, and none are Low Resource).

An important note is that the City's sites strategy focuses primarily on converting existing nonresidential land to residential uses. These properties are located along the City's commercial corridors. This strategy provides the much-needed catalyst to revitalize these neighborhoods when tax increment financing is no longer an available redevelopment tool. Introducing new housing in these neighborhoods will bring along amenities and public improvements, such as landscaping and sidewalk/street improvements, and expand



the client base for many of the existing businesses in the area. The Site Inventory's location helps advance the goals of affirmatively furthering fair housing.



Table D-24 - Distribution of Site Inventory Units by Location

	Site	Census Tract	City Location	# Hhlds	RHNA Total Units	Income Distribution of Potential Units			TCAC Resource Level	In RCAA?	% of Tract Over 65	% of Tract Non-White	% of Tract in Poverty	% Renters Cost-Burdened	% Owners Cost-Burdened
						Lower	Mod	Above Mod							
1	Silverado Plaza	320.28	Northwest	1,468	63	31	11	21	Moderate	No	10.6%	50.8%	3.9%	32.4%	46.6%
2	Mission Foothill	320.47	North	2,138	89	44	15	30	High	No	8.7%	42.0%	5.8%	41.4%	45.7%
3	Site 3	320.22	South	2,236	215	104	39	72	High	No	10.6%	62.2%	9.0%	77.5%	39.8%
5	Commerce Center	320.38	Central	2,201	117	58	22	37	Highest	Yes	12.1%	38.4%	4.0%	67.0%	38.9%
6	Town Center	320.22	South	2,236	62	30	11	21	High	No	10.6%	62.2%	9.0%	77.5%	39.8%
7	College Center	320.22	South	2,236	135	66	24	45	High	No	10.6%	62.2%	9.0%	77.5%	39.8%
8	Macy's	320.22	South	2,236	612	298	109	205	High	No	10.6%	62.2%	9.0%	77.5%	39.8%
9	Grace Church Parking Lot	320.27	Northwest	2,009	52	26	9	17	Moderate	No	7.7%	62.2%	5.3%	61.1%	32.4%
10	Burlington Coat Factory	320.22	South	2,236	220	107	39	74	High	No	10.6%	62.2%	9.0%	77.5%	39.8%
11	Vista del Lago	320.33	North	1,639	553	268	99	186	High	No	9.2%	46.2%	7.7%	48.3%	40.3%
	City Total				2,118	1,103	378	7,708							