

**UPDATE OF THE  
HOUSING ELEMENT OF THE  
GENERAL PLAN  
2006-2014**

**City of Whittier**



**Adopted by the City Council: October 27, 2009**

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# **UPDATE OF THE HOUSING ELEMENT OF THE GENERAL PLAN 2006-2014**

## **City of Whittier**

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**October 27, 2009**

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2006-2014**

**City of Whittier**

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# **Update of the Housing Element of the General Plan 2006-2014**

## **City of Whittier**

### **EXECUTIVE SUMMARY**

This Housing Element Update is an update of the Whittier's 2005 Housing Element, reflecting the City's continuing efforts to retain and expand housing opportunities in the community. Since the beginning of this planning period in 2006, the City of Whittier has undertaken a series of actions to support affordable housing. These actions have resulted in the following accomplishments:

- Adoption of the updated Whittier Uptown Specific Plan that creates a new "Mixed Use District", which permit very high density housing of 50 dwelling units per acre.
- Continued implementation of the Whittier Boulevard Specific Plan provisions that support multifamily densities up to 30 dwelling units per acre, and up to 55 dwelling units per acre subject to a conditional use permit.
- Progress toward acquiring development rights of the state owned Fred C. Nelles School for Boys, which could be rezoned to permit numerous housing units at a variety of densities in addition to commercial uses.
- With HOME and redevelopment funds, the City has purchased a 0.64 acre site at 7306-7320 Comstock Avenue to be used for the development of 11-15 Moderate Income Units. The City expects to develop these units with assistance from Redevelopment Agency Low to Moderate Income Housing Funds (LMIHF) by year 2009-2010.
- With LMIHF, the Redevelopment Agency has committed to provide soft second loans for 24 for-sale Moderate Income units at The Gables, a condominium project at 16050, 16110 & 16134 Whittier Boulevard. The affordability covenant will be for 45 years. The amount of LMIHF committed is \$3,761,000.
- With HOME funds, the City has subsidized 3 units for eligible occupants who earn 50% or less of the County median and who are at risk of becoming homeless. The City commitment is \$227,500, in exchange for a 55 year affordability requirement.

- Support for the operation of the Whittier Area First Day Coalition for the homeless, which offers a 45-unit sleeping facility and supportive services.
- Support toward other Whittier homeless facilities, including the Women's and Children's Crisis Shelter, the Salvation Army Emergency Shelter, and the Rio Hondo Temporary Home.
- Continued operation of the Home Improvement Loan Program that provides low-interest or no-interest loans to promote the improvement, rehabilitation and/or preservation of single family, owner-occupied residential dwelling units, up to two units on a lot.
- Continued operation of the Minor Home Repair Grant Program that funds minor exterior home improvements.
- Adoption of an Affordable Housing Program, which requires new residential development to allocate 15 percent of the units as affordable.
- Adoption of Density Bonus Ordinance consistent with Government Code Section 65915.
- Provision of services to the frail elderly through the Southeast Area Social Services Funding Authority (SASSFA), including provision of congregate meals at seven sites, transportation services, and home delivered meals for the frail elderly.
- Participation in the Whittier-Rio Hondo AIDS Project, a nonprofit organization that provides support groups for persons living with HIV and AIDS, their loved ones, families and caregivers.

Through these actions and the policies and programs presented in this Element, the City will meet its local and regional housing needs, and exceed its RHNA allocation for the 2006-2014 planning period.

# I. INTRODUCTION

## A. COMMUNITY OVERVIEW

Whittier is located in Los Angeles County, about 12 miles southeast of the City of Los Angeles. (Refer to Figure I, Vicinity Map.) Incorporated in 1898, Whittier is a charter law city. It encompasses 14.8 square miles, just about all of which are developed with urban land uses. Residential uses comprise approximately 50% of the City land area, and about 80% of the City developable area (excluding roads and open space areas). Commercial uses are interspersed throughout the community, with large concentrations of retail located along Whittier Boulevard. Other major employment uses include industrial development and the Presbyterian Intercommunity Hospital, both located in the central portion of the City. The Puente Hills natural open space, comprising 3,850 acres, is located in the northern area; 1,756 of these acres are owned by the City.



Figure I. Vicinity Map

## **B. PURPOSE OF THE ELEMENT**

The provision of adequate housing for families and individuals of all economic levels is an important public goal. It has been a main focus for state and local governments. The issue has grown in complexity due to rising land and construction costs, as well as increasing competition for physical and financial resources in both the public and the private sectors.

In response to this concern, the California Legislature amended the Government Code in 1980. The amendment instituted the requirement that each local community include a specific analysis of its housing needs and a realistic set of programs designed to meet those needs. This analysis is to be set forth in a Housing Element and incorporated in the General Plan of each municipality.

The requirements of the law are prefaced by several statements of State policy set forth in Section 65580 of the Government Code:

“... The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order.”

“... Local and State governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community.”

“... The legislature recognizes that in carrying out this responsibility, each local government also has the responsibility to consider economic, environmental, and fiscal factors and community goals set forth in the general plan and to cooperate with other local governments and the State in addressing regional housing needs.”

## **C. LEGISLATIVE REQUIREMENTS**

State law requires each municipality to accomplish the following tasks:

- To identify and analyze the current and projected housing needs of all economic segments of the community.
- To evaluate the current and potential constraints to meeting those needs, including identifying the constraints that are due to the marketplace and those imposed by the government.
- To inventory and assess the availability of land suitable for residential use.
- To establish a series of goals, objectives, policies and programs aimed at responding to the

identified housing needs, the market and governmental constraints, and the housing opportunities.

This Housing Element addresses the planning period from 2006-2014. It has been prepared in accordance with applicable state law, and consistent with the City of Whittier General Plan and the community's vision of its housing needs and objectives.

## **D. SCOPE AND CONTENT**

The Housing Element consists of five major components:

- An analysis of the City's demographic and housing characteristics and trends.
- A summary of the existing and projected housing needs of the City's households.
- A review of the potential market, governmental, and environmental constraints to meeting the City's identified housing needs.
- An evaluation of the resources available to achieve the City's housing goals.
- A statement of the Housing Plan for the years 2006 through 2014 to address the City's identified housing needs, including the housing goals, policies and programs.

## **E. RELATIONSHIP TO OTHER GENERAL PLAN ELEMENTS**

The Government Code requires internal consistency among the various elements of a General Plan. Section 65300.5 of the Government Code states that the General Plan and the parts and elements thereof shall comprise an integrated and an internally consistent and compatible statement of policies. The Whittier General Plan contains the following eight elements: 1) Land Use; 2) Housing; 3) Transportation; 4) Environmental Resource Management Element; 5) Air Quality; 6) Public Safety; 7) Noise; and 8) Historic Resources. The Whittier General Plan is internally consistent. Policy direction introduced in one element is reflected in the other elements.

Relative to housing, the General Plan identifies both constraints and opportunities to providing new affordable housing. The Land Use Element addresses the scarcity of available land to support new development, and the Transportation Element addresses the limitations of the City's roadway capacity. In spite of constraints, Whittier's General Plan supports a balanced land use pattern. The City's residential and mixed use densities allow for an adequate diversity and supply of housing to satisfy the requirements of the Regional Housing Needs Assessment (RHNA) presented in this Housing Element. This Housing Element builds upon the other General Plan elements. It is entirely consistent with the policies and proposals set forth by the General Plan.

Pursuant to Government Code Section 65400, the City will annually review its progress in implementing this Housing Element and ensuring consistency between this and the City's other General Plan Elements.

## **F. PUBLIC PARTICIPATION**

Section 65583(c)(5) of the Government Code states that:

"The local government shall make a diligent effort to achieve public participation of all the economic segments of the community in the development of the housing element, and the program shall describe this effort."

To gain public input to its Housing Element Update, the City of Whittier conducted a public workshop on May 7, 2008, at 6:30 p.m. in the Parnell Park Community Center at 15390 Lambert Road. The public was invited to attend the workshop through a variety of venues, including:

- Notice published in the local Whittier Daily News, two weeks prior to the workshop.
- Notice posted on the on the community access cable channel that repeated frequently during the two weeks prior to the workshop.
- Flyers posted at the local senior center and library.
- Flyers mailed direct to all local social service providers, housing service providers, homeless service providers, homeowner associations and other identified civic groups. A copy of the mailing labels sent out to inform the community about the workshop is contained in Appendix A.

Eight members of the community, four Community Development staff members, and one housing consultant attended the workshop. At the workshop, the housing consultant and staff presented information on the following topics:

- Housing Element requirements.
- Regional Housing Needs Allocation requirements and Whittier's allotment.
- Housing Element issues.
- Whittier's Housing Element goals.
- Whittier's home improvement programs.
- Housing development projects that received financial or other direct support from the City of Whittier.
- Special needs, affordable and transitional housing within the City.
- Available land and opportunities to support new housing development.

- SB2 legislation.
- The Housing Element Update process and schedule.

Community members attending the meeting offered the following comments and suggestions:

- Re-establish the CARE Program. (Note: The CARE program provided forgivable loans for qualified home repairs in the Lower Uptown Area. It was discontinued because of lack of participation.)
- Incorporate affordable housing into all types/cross sections of development.
- Address Senate Bill 2 (SB2) in the Housing Element Update.
- Provide better housing opportunities for the disabled.
- Provide a variety of housing sizes (e.g., square footage/area) within affordable housing units that are created.
- Provide driveway aprons for enclosed (on-site garages) when possible.
- Develop policies and opportunities to create more transitional housing within the City.

These comments and suggestions have been considered in this Element, and are incorporated as appropriate in the City's Housing Plan, Section VI of this document.

Following state of California Department of Housing and Community Development (HCD) review of this Element, public hearings on the Housing Element will be held before the Planning Commission and City Council. Additional public input will be sought during the public hearing process and incorporated, as appropriate, into the final Housing Element.

## **G. SOURCES OF INFORMATION**

A number of data sources were used to create the Whittier Housing Element. These resources include:

- City of Whittier General Plan, current.
- City of Whittier Zoning Code, current.
- City of Whittier 2005-2009 Consolidated Plan, May 2005.
- City of Whittier 2007-2008 Action Plan, May 2007.
- City of Whittier Analysis of Impediments to Fair Housing Choice, September 2006.
- City of Whittier Community Development and Building Division building permit records.

- Southern California Association of Governments (SCAG) Final Regional Housing Needs Assessment (RHNA), July 12, 2007.
- Department of Finance Population and Housing data, January 2005.
- 2000 and 1990 U.S. Census Reports.

Various other informational sources were also referenced where appropriate. References to these informational sources are cited where they appear within the text.

## **II. HOUSING NEEDS ASSESSMENT**

A successful strategy for improving housing conditions must be preceded by an assessment of the housing needs of the community and region. This section of the Housing Element reviews the major components of housing need including trends in Whittier's population, households, and the type of housing available. These changes reflect both local and regional conditions. Consequently, the regional context is also presented.

The analysis that follows is broken down into four major subsections:

- Section A, Population Characteristics, analyzes the City of Whittier in terms of individual persons and attempts to identify any population trends that may affect future housing needs.
- Section B, Household Characteristics, analyzes Whittier in terms of households, or living groups, to see how past and expected household changes will affect housing needs.
- Section C, Housing Stock, analyzes the housing units in Whittier in terms of availability, affordability, and condition.
- Section D, Assisted Housing at Risk of Conversion, analyzes housing units that have expiring use restrictions, such as project-based Section 8 contracts and early tax-credit financing contracts. Such projects are at risk of losing those rent restrictions within the next few years, which can result in significant rent increases for their tenants.

This assessment of Whittier's housing needs is used as the basis for identifying appropriate policies and programs in this Element.

### **A. POPULATION CHARACTERISTICS**

Whittier's population characteristics are important factors affecting the type and extent of housing needs in the City. Population growth, age, race/ethnicity and employment characteristics are discussed in this section.

## I. Population Change

Whittier is a built-out community. Similar to Los Angeles County and many of its neighboring communities, its population experienced only a moderate increase during the past decades. As indicated in Table I, below, between 1990, 2000 and 2005, Whittier's population increased by 12%, from 77,400 persons to a January 1, 2005 population of 86,959. During this same period, Los Angeles County's population increased by 16%, and the neighboring communities of Montebello, Pico Rivera and Santa Fe Springs increased by 11%, 14% and 15%, respectively.

**Table I**  
**Total Population of Whittier and Selected Los Angeles County Jurisdictions in 1990, 2000 & 2005**

	1990	2000	2005	% Change 1990-2005
<b>WHITTIER</b>	77,400	83,680	86,959	12%
LOS ANGELES COUNTY	8,832,500	9,519,338	10,191,080	15%
MONTEBELLO	59,300	62,150	65,450	10%
PICO RIVERA	59,000	63,428	67,060	14%
SANTA FE SPRINGS	15,550	17,438	17,807	15%

Source: Census 1990, Census 2000, Table 2: E-5 City/County Population and Housing Estimates, 1/1/2005.

## 2. Age Characteristics

The age structure of a population is an important factor in evaluating housing needs and planning future housing development. For example, if a city is experiencing an outmigration of young adults (ages 25-34), there may be a shortage of first time homebuyer opportunities and/or well-paying employment opportunities. If a city has a substantial elderly population, special housing types or services may be needed, such as assisted living facilities, housing rehabilitation programs, paratransit, meals on wheels, and home health care services, in order to enable seniors to remain in the community. Table 2 shows the number and percentages of Whittier residents in each age group according to data from the Census 2000. The table also shows the median age for the City and County of Los Angeles.

As shown in the table, adults between the ages of 25 and 54 and children under 14 years of age, comprise the largest percentages of the Whittier population. Figure 2 demonstrates Whittier's

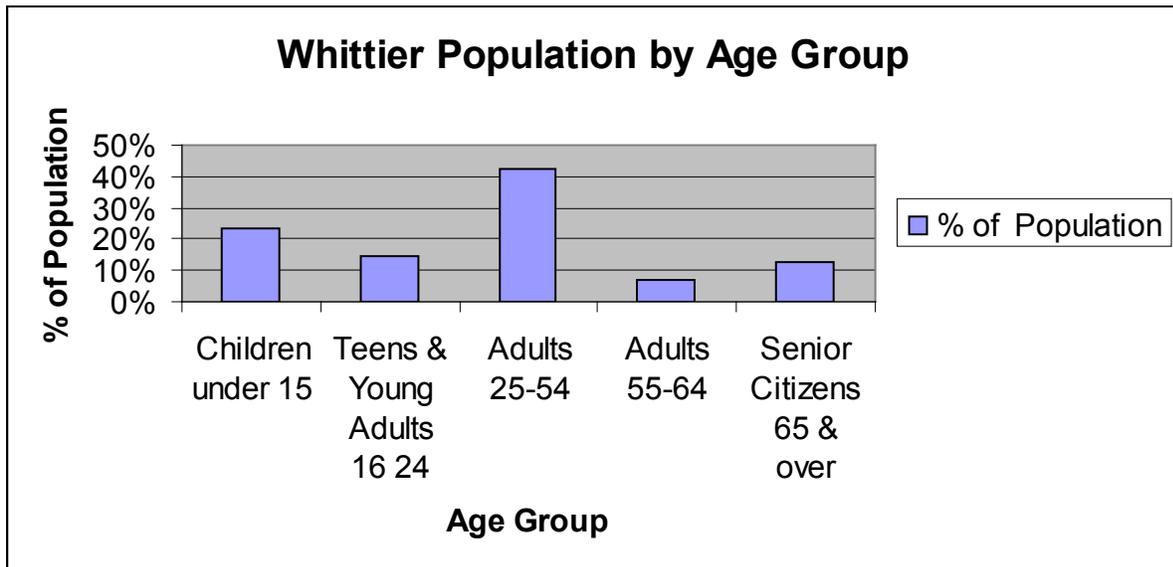
age distribution graphically. These age profiles suggest that families with children are the predominant household type in Whittier.

Median age in the City is 32.8, comparable to the 32.0 median age for Los Angeles County. This information suggests that age distribution for Whittier is generally similar to that for the County.

**Table 2**  
**Population by Age Group: City of Whittier**  
**2000**

<b>Age Range</b>	<b>City of Whittier</b>	
	<b># of Persons</b>	<b>% of Population</b>
0-4	6,533	8%
5-14	13,323	16%
15-19	6,525	8%
20-24	5,646	7%
25-34	12,624	15%
35-44	12,961	15%
45-54	9,806	12%
55-64	5,776	7%
65-74	4,838	6%
75-84	4,242	5%
85 and over	1,406	2%
<b>Total</b>	<b>83,680</b>	<b>100%</b>
<b>City Median Age 2000</b>	<b>32.8</b>	
<b>County of Los Angeles Median Age 2000</b>	<b>32.0</b>	
Source: Census 2000		

Figure 2



### 3. Race and Ethnicity

The population of the City of Whittier in 2000 was not as racially or ethnically diverse as the County. For instance, 63% of Whittier's population was white, compared to 49% of the County population. Whittier's population had notably less Asians (3%) and African Americans (1%) than that of the County, which had 12% Asians and 10% African Americans. On the other hand, Whittier had a larger percentage of Hispanic or Latino residents than the County, 56% compared to 45% countywide. Table 3 below shows the racial and ethnic composition of the City population, compared to that of the County.

**Table 3  
Population by Race and Hispanic or Latino Origin, 2000**

	<b>City of Whittier</b>	<b>Los Angeles County</b>
<b>One Race</b>		
White	63%	49%
Black or African America	1%	10%
American Indian or Alaskan Native	1%	1%
Asian	3%	12%
Native Hawaiian or other Pacific Islander	<1%	<1%
Some Other Race	26%	25%
<b>Two or More Races</b>	5%	5%
<b>Hispanic or Latino Origin *</b>	56%	45%
*Persons of Hispanic Origin also counted under White Source: Census 2000		

#### **4. Employment**

As discussed above, major employment land uses in the City of Whittier are related to retail, office, medical/hospital, governmental and industrial. According to the 2000 Census, 62% of the persons over 16 years of age in the City were employed. The majority of these persons commute outside the City to work. On average, Whittier residents traveled approximately 30 minutes each way to get to work. Approximately 34% of these residents work in management, professional and related occupations; approximately 12% in service occupations; approximately 15% in production, transportation and material moving occupation; and approximately 8% in construction and maintenance occupations. Only five Whittier residents were found to work in farming, fishing or forestry occupations.

#### **B. HOUSEHOLD CHARACTERISTICS**

Information on household characteristics is an important indicator of housing needs in a community. Income and affordability is best measured at the household level, as are the special housing needs of certain groups such as large families and female-headed households. As an example, if a community has a substantial number of young family households whose incomes combined with local housing costs preclude the option of home purchase, the city may wish to promote development of affordable for-sale units.

The Bureau of the Census defines a "household" as "all persons who occupy a housing unit, which may include families, singles, or other." Boarders are included as part of the primary

household by the Census. Families are households related through marriage or blood, and a single household refers to individuals living alone. "Other" households reflect unrelated individuals living together (e.g., roommates). Persons living in retirement or convalescent homes, dormitories, or other group living situations are not considered households.

## I. Household Type

As shown in Table 4, there were a total of 28,271 households in Whittier according to the 2000 Census Report. Most of these households (72%) are family households. This percentage is slightly higher than the 68.2% family households for the County. Although Whittier has a greater share of family households than the County, its average household size is smaller: 2.88 persons per household and 3.38 persons per family household; compared to the County averages of 2.98 persons per household and 3.61 persons per family household.

**Table 4**  
**Household Type, City of Whittier and Los Angeles County**

Household Type	City of Whittier		Los Angeles County	
	No. of Households	% of Total	No. of Households	% of Total
Families	20,470	72.4%	2,136,977	68.2%
Singles	6,316	22.4%	771,854	24.6%
Other Non-family	1,485	5.3%	224,943	7.2%
<b>Total</b>	<b>28,271</b>	<b>100%</b>	<b>3,133,774</b>	<b>100%</b>
Average Household Size (all households)	2.88		2.98	
Average Family Household Size	3.38		3.61	
Source: Census 2000				

## 2. Overcrowding

Overcrowding is another indicator of housing affordability. Unit overcrowding is caused by the combined effect of low earnings and high housing costs in a community, and reflects the inability of households to buy or rent housing that provides sufficient living space for their needs. The Census defines overcrowded households as units with greater than 1.01 persons per room, excluding bathrooms, hallways and porches.

According to the 2000 Census, slightly less than 10% or 2,813 of the City's households are defined as overcrowded, compared with 23.0% households countywide. Of Whittier's overcrowded households, over 75% or 687 are renter households. This high percentage of overcrowded renter households suggests a need for larger affordable renter housing in the City.

**City Approach to Meeting Overcrowding Needs:** The City encourages multifamily housing developers to include units with 3 or more bedrooms to accommodate large families. In compliance with the Uniform Relocation Act, the City requires that any household displaced by redevelopment activities to be moved into a unit that is of adequate size for the number of persons in the household.

### **3. Household Income**

An important factor in housing affordability is household income. While upper income households have more discretionary income to spend on housing, low and moderate-income households are more limited in the range of housing they can afford.

#### **State-Defined Income Categories**

According to the Federal Department of Housing and Urban Development (HUD) and HCD, the area median income for a four-person household in Los Angeles County was \$56,500 in 2007.<sup>1</sup> California law and some federal housing programs define several income categories generally based on a percentage of the area median income (AMI) determined by HUD and HCD, as follows:

- Extremely Low Income—generally 30% of the area median income and below
- Very Low Income – generally between 31% and 50% of the area median income
- Lower Income – generally between 51 and 80% of the area median income
- Moderate Income – generally between 81 and 120% of the area median income

These income ranges are used to determine eligibility for various subsidized housing programs. The 2008 income limits for these categories by household size are presented in Table 5, below:

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<sup>1</sup> Correspondence from Cathy E. Creswell, Deputy Director, Division of Housing Policy Development, State of California Department of Community Development, February 28, 2008.

**Table 5  
Los Angeles County 2008 Area Median Incomes and Income Limits  
Adjusted by Household Size**

Income Category	Maximum Income by Household Size			
	1 Person Household	2 Person Household	3 Person Household	4 Person Household
<b>Extremely Low Income</b>	\$15,950	\$18,200	\$20,500	\$22,750
<b>Very Low Income</b>	\$26,550	\$30,300	\$34,100	\$37,900
<b>Lower Income</b>	\$41,450	48,500	\$54,600	\$60,650
<b>Median Income *</b>	\$41,900	\$47,800	\$53,800	\$59,800
<b>Moderate Income</b>	\$50,300	\$57,400	\$64,600	\$71,800

\* Income limits for extremely, very low and lower income levels are set by HUD based on historical income information; median and moderate income levels are set by HCD based on mathematical averages of County income. Consequently, numbers presented for lower income are higher than median income numbers.

Source: CA Dept. of Housing and Community Development, February 28, 2008

### Census 2000 Estimates of Household Income

According to Census 2000 estimates, median household income in Whittier was \$49,256, compared to \$42,189 for the County. Median family income for Whittier was \$55,726, compared to \$46,452 for the County. These figures represent gross annual income. Whittier's higher median household and family incomes reflect, at least in part, its larger portion of family households and adults between the ages of 25 and 54.

Table 6, below, shows the number and percent of Whittier's households by income and estimated income range. The last column of the Table tabulates the percent of renter, owner and all households according to the state-defined income categories in Table 5, above. These tabulations do not specify household size. However, they do present a general picture of the number of very low to moderate income households in Whittier.

**Table 6  
2000 Whittier Household Income**

<b>2000 Income</b>	<b>No. of Households</b>	<b>Approximate Income Level</b> (based on % of 2000 County Median Household Income)	<b>Number Renter/Owner Households (HH), and % Income Level to All HH</b>
Less than \$ 10,000	1,223	Extremely Low	% Renters: 66% % Owners: 34% % of All Households: 10%
\$ 10,000 - \$14,999	1,654		
\$ 15,000 - \$24,999	2,981	Very Low	Renters: 63% Owners: 37% % of All HH: 11%
\$ 25,000 - \$34,999	3,399	Lower	Renters: 58% Owners: 42% % of All HH: 12%
\$ 35,000 - \$49,999	4,676	Median	Renters: 49% Owners: 51% % of All HH: 17%
\$ 50,000 - \$74,999	5,991	Moderate /Upper*	Renters: 26% Owners: 74% % of All HH: 51%
\$ 75,000 - \$99,999	3,652		
\$100,000 - \$149,999	2,956		
\$150,000 - \$199,999	983		
\$200,000 or more	756		
<b>2000 Median Household Income, all Whittier households</b>			<b>\$49,256</b>
<b>2000 Median Family Income, Whittier</b>			<b>\$55,726</b>
<b>2000 Percent Family Poverty Status, Whittier</b>			<b>7.8%</b>
<b>2000 Median Household Income, all Los Angeles Co. households</b>			<b>\$42,189</b>
<b>2000 Median Family Income, Los Angeles County</b>			<b>\$46,452</b>
<b>2000 Percent Family Poverty Status, Los Angeles County</b>			<b>14.4%</b>
Source: Census 2000			
* Upper Income = 121% and above median income			

As indicated in Table 6, in 2000, approximately 10% or 2,827 of the City households had incomes that would qualify as “extremely low”; 11% or 3,109 had incomes that would qualify as “very low income”; and another 12% or 3,393 had incomes that qualify as “low income”. Of these households, 66% of the extremely low were renters, 63% of the, very low were renters, and 58% of the low income households are renters. The majority of Whittier households, over 51% or 14,418, had incomes in the moderate to upper levels; and most had incomes between \$50,000 and \$150,000.

These income figures suggest that the Whittier community does not have great disparities in income, and that the majority of the community can be considered middle or upper middle income. This conclusion is further supported by the poverty status information for the City, shown in Table 6. Approximately 7.8% of Whittier families had incomes at or below the 1999 federal poverty level; for Los Angeles County, this percentage was 14.4%, almost double that of Whittier. However, although Whittier residents generally have higher incomes than the County, affordable housing for the City's lower income residents remains a concern.

### **City Approach to Meeting Extremely Low, Very Low and Low Income Housing**

**Needs:** The City of Whittier and Whittier Redevelopment Agency have limited financial resources available for the provision of affordable housing. Annually, these resources include about \$460,000 in HOME funds, \$940,000 in CDBG funds and approximately \$1.7 million in LMIHF funds. These funds are directed to augment housing affordability and to preserve existing affordable housing. In addition, the City has rezoned its older commercial areas, including Whittier Boulevard and the Uptown District to allow mixed use and multifamily densities of over 30 dwelling units per acre.

The City is and will continue to undertake certain actions to assist in the development of housing for extremely and other low-income households. Two examples of incentives for this kind of affordable housing include Ordinance Nos. 2910 and 2911, both adopted on June 10, 2008. Ordinance No. 2910 approved an inclusionary housing policy for the City of Whittier. The policy encourages development of very low income units by offering a 2-for-1 or 1.5-for-1 credit if very low-income units are provided in lieu of moderate-income or low-income units, respectively. Ordinance No. 2911, adopted on June 10, 2008, provides incentives for the construction of very low income units by providing the greatest density bonus and development concessions for these units. Development concessions allow for waivers of development standards including:

- A twenty percent (20%) reduction in the required front yard setback,
- A twenty percent (20%) reduction in the required side yard setback.
- A twenty percent (20%) reduction in the required rear yard setback.
- A five (5%) percent increase in maximum building height.
- A floor area ratio bonus of five percent (5%).
- A ten percent (10%) reduction in the minimum required distance between on-site building and structures.
- Alternative Parking Standards, including: 1 parking space for 1-bedroom units, 2 spaces for 2 or 3-bedroom units, and 2.5 spaces for units with 4 or more bedrooms.

By this method, the Ordinance establishes incentives to produce the deepest levels of affordable units, with the most affordable units (very low-income) being offered the most significant benefits.

While the extremely low income category is not explicitly mentioned in the inclusionary or density bonus ordinances, any units with affordability restrictions at the extremely low-income

category would be given the same advantages as those at the very low- income category. Such advantages will serve to reduce the overall development cost of projects that include affordable units at the extremely low-income category.

Further, by adopting the Uptown Whittier Specific Plan and the Whittier Boulevard Specific Plan, the City of Whittier has created opportunities for lot consolidation and densification within these areas. In particular the Neighborhood Spine district of the WBSP allows for mid to high density residential development on properties that were formerly zoned for commercial uses. The UWSP aims to create a more dense Uptown area where new and existing residents can live, work, and shop all within a walkable distance of one quarter- mile. The new plan encourages mixed use development that will facilitate the construction of new housing units above commercial spaces on the ground floor.

#### **4. Special Needs Groups**

Certain segments of the population may have more difficulty finding decent, affordable housing due to special circumstances. These “special needs” groups include the elderly, large families, disabled persons, female-headed households, farm workers, and the homeless. Under State law, the housing needs of each group are required to be addressed in the Housing Element. This information is summarized in Table 7. The identified special needs groups are defined below:

##### **Elderly**

The special needs of many elderly households result from their fixed incomes, higher rate of physical disabilities and common need for assistance from others. As shown in Table 7, below, about 13% of Whittier’s residents were 65 or older according to the 2000 Census. These elderly residents lived in 6,603, or 16%, of the City’s households. Countywide, 9.7% of the residents were aged 65 or older, and they comprised 20% of the County households. Approximately 75% of Whittier’s elderly households live in owner-occupied dwellings, with the remaining 24% living in renter-occupied dwellings.

Nearly 8% of the elderly Whittier residents lived in poverty, and 40% had disabilities. Countywide, 10.5% of the elderly residents lived in poverty, and 45% had disabilities. This information suggests that although Whittier has proportionally more elderly persons than the County, elderly persons in Whittier are generally better off than their counterparts countywide. However, based on the sizable proportion of elderly in the City, elderly are considered a special needs group meriting housing assistance.

In terms of housing, senior households typically require smaller, more affordable housing options and/or assistance with accessibility and home maintenance. In recognition of the needs of the elderly, the City has supported development of several senior housing projects. These include:

Whittier Lutheran Towers - Constructed in 1975 with Federal Section 236 housing assistance funds, this project consists of 156 senior housing units. Section 8 assistance is

provided on 140 units, making the rents more affordable to the residents. The property is located at 7215 Bright Street.

Heritage Park Whittier - Development in 1990, this 169 senior housing unit project was constructed with Los Angeles County bond financing by Corporate Fund for Housing, an Irvine based nonprofit affordable housing development corporation. Low-income elderly residents occupy 20% of the units. The property is located at 12251 Washington Boulevard.

William Penn Manor - Built in 1991 with Federal Section 202 program resources, the William Penn Manor consists of 74 senior housing units. Section 8 rental assistance is provided to residents. The property is located at 7019 Frigids Avenue.

Seasons at the Hoover Senior Apartments – Completed in June 2001, this project provides 50 rental units to very low income seniors, 62 years of age or older. Of the 50 units, 25 are set-aside for qualified very low-income senior households earning less than 50% of the median income; 24 for qualified very low income senior households earning less than 45% of the median income; and one for a manager unit. This project was financed by the Redevelopment Agency (Agency) package, consisting of housing tax credits, grants, conventional and City/Agency loans, City of Industry housing set aside funds, and deferred developer fees. The property is located at 7035 Greenleaf.

Merrill Gardens – Established in 1993, this project is a 149-unit Senior Housing Facility that provides housing for people 60 years old and over. The facility provides housing for both independent living and those needing assisted living care.

Frail Elderly: Frail elderly are less able to maintain their home or rental units and often cannot lead fully independent lives. While some supportive services are available at the Whittier Lutheran Towers and William Penn Manor, these are not frail elderly facilities. However, 25 of the very low income senior units in the Seasons at the Hoover Senior Apartments, described above, are allocated to special needs or disabled elderly.

Services provided to the frail elderly in Whittier include assistance by the Southeast Area Social Services Funding Authority (SASSFA). The SASSFA is a public, joint powers agency created in 1979 by the cities of Whittier, Pico Rivera, Santa Fe Springs, La Mirada, and the County of Los Angeles to provide social services for the elderly and other special needs categories. With partial funding under the Older Americans Act, SASSFA provides the following services:

- Congregate meals at seven sites.
- Transportation services.
- Home delivered meals for the frail elderly.
- Case management.

SASSFA projects that more than 49,000 home delivered meals will be served in the current

fiscal year. Additionally, the Retired Senior Volunteer Program provides transportation services for frail elderly residents with financial support from the City. There are a total of nine board and care and six convalescent/nursing homes serving Whittier's frail elderly.

**City Approach to Meeting Elderly Needs:** As described above, the City of Whittier has been active providing new housing for seniors (the Seasons at Hoover), maintaining existing senior housing (Whittier Lutheran Towers, Heritage Park Whittier and William Penn Manor), assisting with home repairs and provision of services.

## **Large Households**

Large households are identified in State housing law as a "group with special housing needs based on the generally limited availability of adequately sized, affordable housing units." Large households are defined as those with five or more members. As noted in Table 4 above, Whittier has a smaller average household and family size than the County. However, as discussed in Section II.B.2, the majority of overcrowded units in the City are rental units. According to the 2000 Census, 9% of Whittier's owner-occupied households have five or more members, while 15% of Whittier's renter-occupied households have five or more members. Most owner-occupied units in Whittier are single family homes, containing multiple bedrooms. Rental units in Whittier typically have one- to two-bedrooms. This indicates a potential need for larger affordable renter housing in the City.

**City Approach to Meeting Large Family Needs:** The City works to provide housing for all types of households, including housing with 3 or more bedrooms to provide for large family needs.

## **Disabled Persons**

Physical and mental disabilities can hinder access to housing units of conventional design as well as limit the ability of the disabled individuals to earn an adequate income. The proportion of physically disabled individuals is increasing nationwide due to overall increased longevity and lower fatality rates. Mentally disabled individuals include those disabled by a psychiatric illness or injury, including schizophrenia, Alzheimer's disease, AIDS-related infections and conditions related to brain trauma. As shown in Table 7, below, the 2000 Census identified 14,342 Whittier residents (17% of the City population) as disabled. Of these disabled residents, 1,310 (or 9% of the disabled population) were aged 5 to 20 years old; 8,934 (or 62% of the disabled population) were aged 21 to 64 years old, and 4,098 (or 29% of the disabled population) were aged 65 years or older. Of the disabled adults aged 21 to 64, 64% were employed outside the home, compared to 75% of non-disabled adults aged 21 to 64.

Countywide, 18% of the population is identified as disabled. Of these disabled County residents, 10% were aged 5 to 20 years old, 67% were aged 21 to 64 years old, and 23% were aged 65 years or older. Of the disabled County adults aged 21 to 64, 54% were employed outside the home, compared to 69% of non-disabled adults aged 21 to 64.

Whittier's disabled residents are generally more active (employed) and older (elderly) than

County residents as a whole. However with 17% of the City residents considered disabled, these Whittier residents, and particularly the elderly disabled, are considered a special needs group meriting housing assistance.

The City's efforts to assist the physically, developmentally, and mentally disabled have been designed to achieve three primary purposes: independence, productivity, and integration. Below is a summary of some of the key services available to Whittier residents with disabilities.

Community Advocates for People's Choice and STRIDE of YMCA – These programs enhance the self-advocacy and independent living skills of disabled individuals. Services include advocacy, counseling, employment assistance, housing referrals, and transportation to medical appointments.

City of Whittier Home Improvement Program - The City offers housing rehabilitation assistance that can be used to modify the exterior and interior of housing units to allow for greater access and mobility for residents with disabilities. Examples of improvements include widening of doorways, building ramps to replace stairs, installation of elevators for two or more story units, modifying cabinets, plumbing, and lighting to provide greater ease.

Southern California Rehabilitation Services – This organization operates a minor home modification program that assists disabled residents modify their homes to increase accessibility.

Southeast Center for Independent Living - This center provides a wide range of services to people who are disabled. Services include advocacy, counseling, employment assistance, housing referrals, and transportation to medical appointments. The center serves the Southeast Los Angeles area, including Whittier.

Regional Center for the Developmentally Disabled - This Whittier based center provides diagnosis and coordination of resources such as education, health, welfare, rehabilitation, and recreation for persons who are developmentally disabled. The Center also provides resources to persons with disabilities to access or maintain affordable housing.

Sober living facilities in the City that assist persons with drug and alcohol addictions include HOW House, Hadley House, Isaiah House, Foley House, Cider House, Awakenings and Dwelling in the Secret Place.

**Table 7**  
**Estimated Population of Special Needs Households in Whittier and Los Angeles County**

Special Needs Group	City of Whittier				Los Angeles County			
	Number		Percent		Number		Percent	
	House-holds	Persons	House-holds	Persons	House-holds	Persons	House-holds	Persons
Elderly (65 years and older)	6,603	10,486	16%	13%	674,787	926,673	20%	10%
Disabled Persons	-	14,342	-	17%	-	177,5009	-	19%
Disabled Persons aged 65+*	-	4,098	-	29%	-	399,903	-	23%
Percent Disabled Adults (aged 21-64) Employed	-	-	-	63%	-	-	-	54%
Female-Headed Households with Children under 18	2,264	-	8%	-	257,611	-	8%	-
Female-Headed Households with Children under 18 living in poverty**	747		18%		11,843		37%	
Census 2000								
Notes: * Percentage of disabled persons aged 65+ is calculated based on the estimated total disable population.								
** Percentage of female headed households with children living in poverty based on the estimated total number of female headed households with children.								

**HIV/AIDS:** As of June 2006, there are an estimated 51,011 persons living with HIV/AIDS in Los Angeles County<sup>2</sup>. This is an increase of 71% over the December 1999 figure of 15,666 persons living with HIV/AIDS in Los Angeles County, as reported in the City 2000-2005 Consolidated Plan. A number of County-wide efforts are underway to cope with this serious problem. One such effort, based in Whittier, is the Whittier-Rio Hondo AIDS Project. This nonprofit organization provides support groups for persons living with HIV and AIDS, their loved ones, families and caregivers. This agency also provides educational resources and personal care services (house cleaning, grocery shopping, transportation and yard care). The Whittier-Rio Hondo AIDS Project estimates it serves 80 clients at any point in time. Positive Steps HIV

<sup>2</sup> [http://www.apla.org/facts/HIV\\_statistics\\_current.pdf](http://www.apla.org/facts/HIV_statistics_current.pdf). – accessed November 1, 2007.

Services provides transitional housing and supportive services for women.

Within Whittier, there are three group homes, which together provide 62 beds, for persons disabled by HIV/AIDS and/or drugs and alcohol.

**City Approach to Meeting Disabled Needs:** As described above, the City of Whittier has been active providing financial assistance to service organizations that assist the physically, developmentally, and mentally disabled, including minor home modifications to increase accessibility.

In August 2007, the Whittier City Council adopted a new *Reasonable Accommodations in Housing to Disabled or Handicapped Individuals Ordinance* (reference Appendix B). The purpose of this new ordinance to provide a process for individuals with disabilities to make requests for, and be provided, reasonable accommodation in the application of zoning regulations to housing. This ordinance complies with Fair Housing Laws, and is administered by the City Community Development Department.

### **Female-Headed Households**

Single-parent households require special consideration and assistance because of their greater needs for day care, health care, and other facilities. Female-headed households with children and no husband present tend to have lower incomes, thus limiting housing availability for this group. According to the 2000 US Census Report, Whittier has 2,264 female-headed households with children 18 years or younger, comprising 8% of the City's total households. Of these households, 747 (18% of female headed households with children) live in poverty.

Countywide, female-headed households with children 18 years or younger also comprise 8% of total households. Of these County households, 37% live in poverty.

An issue affecting all family households, especially those headed by females, is finding quality, affordable childcare. Many households find this a severe constraint, and in the case of a single parent household, the parent often becomes unable to work. As a result, the parent cannot provide basic necessities, such as food and housing to their children.

Although proportionally Whittier has less than half the amount of female-headed households with children living in poverty than the County (18% versus 37%), the Housing Element recognizes these households as a special needs group requiring housing assistance.

**City Approach to Meeting Female-Headed Households Needs:** The City has been active increasing the supply and ensuring the maintenance of affordable housing through promoting the development of a range of housing, including high density housing. The addition of condominium and townhome units that have been planned, approved and/or built in the City during this planning period, summarized in Table 15, adds to the supply of affordable family housing. These housing efforts assist all lower income populations within the City, including female-headed households.

During the current planning period, the City continued to provide financial assistance to the Women and Children's Crisis Shelter.

### **Farm workers**

The special housing needs of many agricultural workers stem from their low wages and the insecure nature of their employment. Estimates of the "farm worker" population in the City are extrapolated from individuals who categorize their employment as "farming, fishing and forestry occupations" in the 2000 Census. This category also includes people who work in such non-agricultural fields as boating, veterinary services, and landscape and horticultural. Based on these estimates, there are 5 persons residing in Whittier engaged in this broad category of agricultural employment. This exceptionally low number indicates that farm workers are not a special needs group in the City. This conclusion is further supported by the fact that there are no designated agricultural uses in or adjacent to Whittier.

### **Homeless Persons and Persons in Need of Transitional Housing**

During the past decade, homelessness has become an increasingly reported problem throughout the state. Factors contributing to the rise in homelessness included the general lack of housing affordable to low and very low income persons, an increased number of persons whose incomes fall below the poverty level, reductions in public subsidies to the poor, and the de-institutionalization of the mentally ill.

According to the City 2007-2008 Action Plan, there are an estimated 75 homeless individuals in the City at any point in time. To assist these homeless individuals, the City of Whittier has provided funds to local shelters which provide beds and services to the homeless.

These local shelters receiving City assistance include the Whittier Area First Day Coalition for the Homeless at 12426 Whittier Boulevard. The facility represents a consolidation of several homeless programs into one shelter/service center. It includes a 45-unit sleeping facility and supportive services center. Shelter is provided in three phases: emergency shelter (up to 21 days); lodging and supportive services (up to four months); and transitional independent living (up to an additional six months of shelter and services). The Social Services Referral Center is located in this facility and provides intake, assessment/screening, referral services and case management. Additionally, photo identification, financial assistance, government benefits and employment assistance are provided. On-site mental health evaluation, first aid/health screening, and a community outreach team is utilized to confront service-resistant homeless that typically avoid a shelter environment.

Other homeless facilities that receive City assistance include the Women's and Children's Crisis Shelter. This shelter provides 28 beds available to women and children who are homeless due to a personal crisis. Stays at the shelter are for up to 30-days. In addition, the Women's and Children's Crisis Shelter provides food, clothing, individual and group therapy, legal and financial advocacy and related services to abused women and their children. The Salvation Army Emergency Shelter provides 14 beds for males and 5 beds for females and/or families. Whittier area homeless can stay for up to five nights per month at the shelter; non-Whittier

homeless may stay for one night per month. The shelter provides dinner, breakfast, shower and linens at no cost to beneficiaries.

While emergency shelters are the first line of assistance for homeless individuals and families, the second step is transitional housing. Transitional housing is typically defined as temporary housing that limits the duration of the individual or families stay from 6 to 24 months, and provides specific and organized services (job counseling, skill development, alcohol and drug counseling, etc.) to the sheltered population. Participation in the service programs is usually mandatory for the individual or family to stay in the facility. Through such transitional facilities, the homeless can improve their abilities to cope within society on a more independent basis,

The Rio Hondo Temporary Home is the one transitional housing facility serving Whittier residents. The Rio Hondo Temporary Home, based in Norwalk, is a transitional housing facility serving the homeless families in southeast Los Angeles County. Many of the families staying at the home are referred by social service agencies. The City of Whittier provides financial support to this transitional housing facility.

The Rio Hondo Temporary Home provides childcare, weekly budget and credit counseling (by Consumer Credit Counseling of Los Angeles) and vocation/job development counseling. Bilingual case management and life skills counseling are also offered. In addition, medical needs such as prenatal care, immunizations, and prescriptions are provided on site, free of charge. Rio Hondo Temporary Home also has a housing counselor who links qualified families with Section 8 housing. Each day Rio Hondo Temporary Home provides shelter to over 100 individuals, half of whom are children under the age of 12 years. On average, the facility has 23 families at any one time, with an average stay of three to four months, depending on the needs of the family.

**City Approach to Meeting Homeless and Transitional Housing Needs:** As described above, the City of Whittier has been active providing temporary shelter and services to the homeless. Currently, the City permits emergency shelters in any zone within the City pursuant to a Conditional Use Permit. Because operational requirements are clearly outlined in the City ordinance, prospective shelter and transitional housing providers have not been restricted by Whittier's permitting process. This ease of processing is demonstrated by the fact that, according to the State of California Department of Social Services' 2005 estimate , Whittier has numerous year-round residential adult and elderly care facilities.<sup>3</sup>

**Emergency Shelters:** To conform to recent changes in state law, specifically California Government Code Section 65583 (SB2), the City will modify its current zoning requirements (under Zoning Code Amendment 09-017) to ensure compliance with SB2. Specifically, City staff has inventoried potential sites for emergency shelters and has found the most suitable sites in the "M" Manufacturing zone. The City intends to amend the M zone to permit emergency shelters as a matter of right in subject to the exact same development standards and processes as any other housing permitted by right (non-discretionary). Under this process, applications for emergency shelters would be reviewed by City staff and/or the Planning Commission (as

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<sup>3</sup> Information from the State of California Department of Social Services, Community Care Licensing Division, as reported in the Whittier 2005-09 Consolidated Plan.

applicable) to ensure minimum compliance with all California Building Code standards, Uniform Fire Code regulations, and City development standards (i.e., parking, open space, building height, etc. for the M zone). The City will complete this amendment no later than one year after the adoption of this housing element and certification by HCD. The City of Whittier also anticipates addressing all other applicable requirements of SB2 (including Transitional and Supportive housing) to bring the City into compliance with SB2 requirements within the same time frame. At present, there are three emergency shelters within the City.

Potential suitable M sites include 3.05 acres of currently under-developed properties located in areas surrounded by low intensity manufacturing, institutional and commercial uses. The potential 3.05 acres consist of two properties: (1) a 1.8 acre property, consisting of three parcels and located at 12426-12456 Lambert Street; and (2) a 1.25 acre property, consisting of eight parcels and located at 12520-12562 Washington Boulevard across from Presbyterian Intercommunity Hospital (PIH).

The M zone has been identified by City staff as appropriate for emergency shelters because this zone is located in the center of the City; allows for large structures with minimal setbacks, and contains lots of one or more acres in size. The two potential M zoned sites identified are on major arterials, with MTA bus service, commercial and medical services, and existing and/or permitted residential within 200 – 600 feet of the sites. In addition, Metro link has conceptual plans to locate a transit station at the southwest corner of Pickering and Whittier Boulevard, less than one-quarter mile from the M zone and potential emergency shelter sites.

Assuming that there are 75 homeless persons in the City, as estimated by the 2007-2008 City Action Plan and an emergency shelter size of 150 square feet per person, the amount of land required to serve Whittier's emergency shelter need is approximately 11,250 square feet or .26 of an acre. With the City's existing 63 year-round emergency shelters and transitional housing facilities and the potential 3.05 acres of M zoned land for emergency shelters, the City has more than ample sites to accommodate the City's existing and projected need for emergency shelters. The City will amend the M zone to allow emergency shelters by right, and will complete this amendment no later than one year after the adoption of this revision to its housing element and certification by HCD.

As noted above, the City will complete this amendment no later than one year after the adoption of this housing element and certification by HCD. The City of Whittier also anticipates addressing all other applicable requirements of SB2 (including Transitional and Supportive housing) to bring the City into compliance with all SB2 requirements within the same eighteen month time frame. A potential site for transitional housing is the property at 7916-7920 Newlin Avenue, currently occupied by 3-units, and has been acquired by Whittier Area First Day Coalition, an existing homeless shelter provider in the City. The City of Whittier is supportive of this development and is providing all applicable assistance to facilitate the development.

It should also be noted that the City's existing 63 year-round emergency shelters and transitional housing facilities in addition to the potential 3.05 acres of M zoned land for

emergency shelters, the City will have ample sites to accommodate the City's existing and projected need for transitional and emergency shelter housing.

## **SUMMARY OF HOUSING NEEDS ASSESSMENT**

Consistent with Assembly Bill No. 2634, the City of Whittier endeavors to provide for sites as needed to facilitate and encourage the development of a variety of types of housing for all income levels, including multifamily rental housing, factory-built housing, mobile homes, emergency shelters, and transitional housing.

As discussed above, to assist households of all incomes, especially lower income rental households, the City has implemented the WBSP and UWSP that provide for very high density housing. In addition, the City uses its HOME and LMIHF funds and inclusionary housing and density bonus ordinances to further support affordable housing. To assist identified special needs, the City maintains housing and housing services to assist elderly, disabled, female headed and large households. Whittier efforts have included use of HOME funds to assist with the substantial rehabilitation of the formerly blighted Hoover Hotel, and its conversion into a 49-unit senior apartment complex.

The City expects to direct its affordable housing efforts equally among extremely low, very low and low income households.

To assist homeless persons and persons in need of transitional housing, the City supports 6 year-round emergency shelters; is undertaking amendments to its C-3 and/or M zones to permit emergency shelters by right; and permits transitional housing in its R-2 zone.

Mobile home and factory built units are permitted in every residential zone, consistent with state law.

These Whittier programs, together with standard market rate housing, provide for adequate sites to facilitate and encourage the development of a variety of types of housing for all income levels and identified special needs. There are no unmet needs in the City of Whittier for single-room occupancy units (SROs), and consequently the City does not provide for this type of housing. As noted above, Whittier has no identified need for farm worker housing and therefore does not provide for this type of housing.

## **C. HOUSING CHARACTERISTICS**

A housing unit is defined as a house, apartment, mobile home, or a single room occupied as a separate living quarter or, if vacant, intended for occupancy as a separate living quarter. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building and which have direct access from the outside of the building or through a common hall. A community's housing stock is the compilation of all its housing units.

## I. Housing Growth

Most of Whittier's housing, over 52%, was built between 1940 and 1959. This was a period of rapid growth in the Los Angeles area. Since that time, residential growth in the City has slowed substantially. By 1990, as shown in Table 8 below, Whittier was mostly built out. During the last decade, the number of new housing units in the City increased by less than 1%. New development that has occurred consists primarily of replacement housing and infill developments. According to the 2000 Census, there are 29,040 residential dwelling units in the City.

**Table 8  
Whittier Housing Supply Growth by Year Built  
Through Year 2000**

<b>Year Built</b>	<b># of Units</b>	<b>% of Total Units</b>
1999 - 2000	25	0.1%
1995 - 1998	155	0.5%
1990 - 1994	653	2.2%
1980 - 1989	1,693	5.8%
1970 - 1979	2985	10.3%
1960 - 1969	4985	17.2%
1940 - 1959	15259	52.5%
1939 or earlier	3285	11.3%
<b>Total Units</b>	<b>29,040</b>	<b>100.0%</b>

Source: 2000 Census

## 2. Housing Type

Whittier is primarily a community of single family houses. As shown in Table 9, 20,579 (78% of the City's total housing stock) are single family units, most of which are detached units. Multifamily units comprise 21% of the City's housing stock; and mobile homes comprise only 1 percent. During the past ten years, most of the new housing that has occurred in the City has been single family attached units, typically townhomes with independent exterior walls and utilities. Between 1990 and 2000, single family attached units increased by 116%. During this same period, the number of single family detached units decreased slightly by 4%; multifamily increased by 4%; and mobile homes increased by 8%.

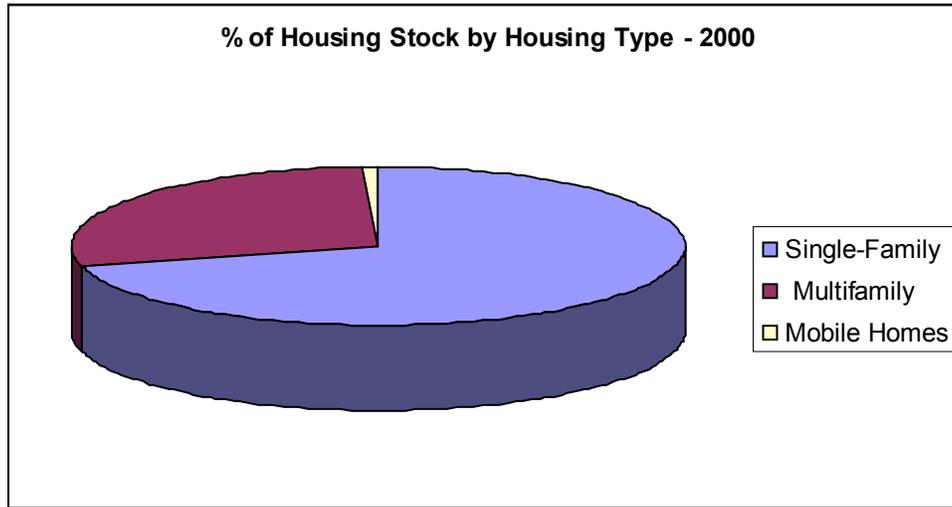
The trend toward more multifamily units continues to increase during this planning period. Between 2006 and 2007, the City has 353 units that have been approved and/or constructed. Of these units, most (67% or 236 units) are condominium and townhome units.

The multifamily housing units in the City are fairly well dispersed by size of development, with relatively equal amounts of units in 2-4 unit developments as in 20+ unit developments. Figure 3, below, illustrates the proportion of housing units by type in the City. Figure 4, below, illustrates the proportion of multifamily units by number of units in the City.

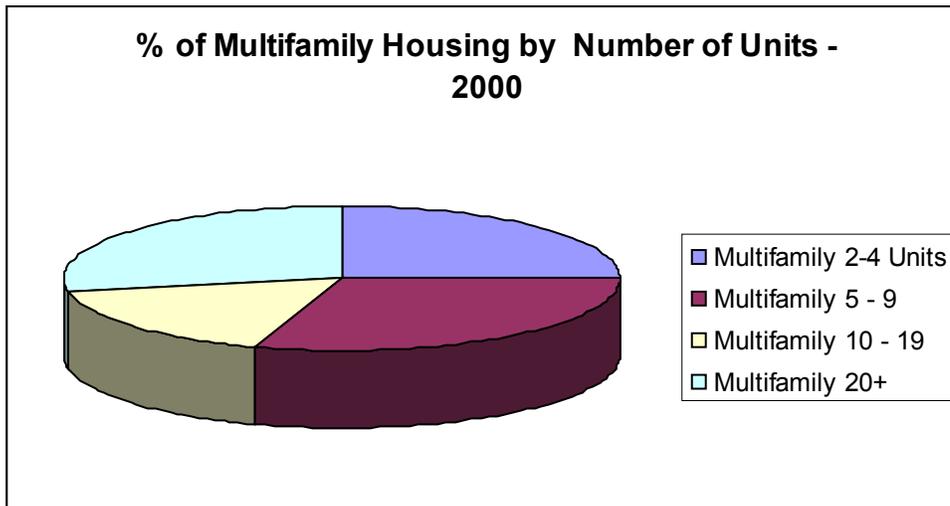
**Table 9  
Whittier Housing Supply by Type, 2000**

Housing Type	# of Housing Units		Percent Change	2000 Percent of Total Housing Stock
	1990 (a)	1990-2000	1990-2000	
Single-Family Detached	19,968	19,092	-4%	66%
Single-Family Attached	688	1,484	116%	5%
<b>Subtotal Single-Family</b>	<b>20,656</b>	<b>20,576</b>	<b>0%</b>	<b>71%</b>
Multi-family 2-4 Units		2,058		7%
Multi-family 5 - 9		2,470		9%
Multi-family 10 - 19		1,401		5%
Multi-family 20+		2,320		8%
<b>Subtotal Multi-family</b>	<b>7,902</b>	<b>8,249</b>	<b>4%</b>	<b>28%</b>
Mobile Homes	200	215	8%	1%
<b>Total Units</b>	<b>28,758</b>	<b>29,040</b>	<b>1%</b>	<b>100%</b>
Total Occupied Units	27,636	28,271	2%	
Sources: (a) 1990 Census; (b) 2000 Census				

**Figure 3**



**Figure 4**



**Second Units:** In addition to the single family and multifamily units identified above, second units are permitted in the City in accordance to Section 18.10(l) of the Whittier Zoning Code. Second units are permitted by right in single family residential zones. Development standards governing these units include: no greater in size than sixty percent of the main residence; no more than one-story in height; one on-site parking space per bedroom; setbacks consistent with the underlying zone.

### 3. Age and Condition of Housing Stock

Most homes begin to exhibit signs of decay when they approach thirty years of age. Common repairs needed include new roofs, wall plaster and stucco. Homes thirty years or over with deferred maintenance require more substantial repairs, such as new siding, plumbing or multiple repairs to the roof, walls, etc. As illustrated in Table 9, above, almost 70% of Whittier's housing stock is over 30 years old, built prior to 1970; and over 52% is over 45 years, built prior to 1960.

Understanding the aging character of its housing stock, the City of Whittier actively monitors the condition of its housing stock. According to the City's 2005-2009 Consolidated Plan, most of the City's housing inventory is sound. However, as much as 14% of the City's housing units demonstrate some substandard condition. These conditions include one or more of the substandard conditions, as defined by the State of California Department of Housing and Community Development:

- Plumbing – Lack of hot piped water or a flush toilet, or lack of both bathtub and shower, all for exclusive use of the unit; broken toilets
- Heating – Discomfort during winter for 24 hours or more because the heating equipment broke down at least three times for at least six hours; unvented heaters
- Interior Up-keep – Leaks; holes in floor, holes or crack in walls or ceilings; peeling paint or plaster
- Electrical – Exposed wiring; a room with no working outlets; three blown fuses/tripped circuit breakers in the last 90 days.
- Exterior Conditions – Sagging or missing roof materials; hole in roof; walls missing siding or plaster; crumbling foundation.

The City currently has four programs in place to address these housing maintenance issues:

- I. Home Improvement Loan Program: The Home Improvement Loan Program provides low-interest or no-interest loans to promote the improvement, rehabilitation and/or preservation of single family, owner-occupied residential dwelling units, up to two units on a lot. The loan limits are a minimum of \$2,500 and maximum of \$50,000. Amortized Loan terms are deferred for 5, 10, 15 years or until sale. The program also provides for a \$1,000 exterior beautification grant, as well as a lead-based paint removal grant, of up to \$15,000 or 50% of the removal cost (whichever is less). The types of improvements that are eligible include: lead-based paint testing and hazard reduction, electrical, heating, plumbing, roofing, stucco application, exterior and interior painting, windows, insulation, concrete driveway, kitchen and bathroom repairs, flooring, etc. Building code violations, health and safety problems, and community objectives must be addressed before general upgraded home improvements can be considered.

2. Home Modification Grant Program: This program focuses on improving the quality of life for low-income seniors and disabled people residing in the City of Whittier. It is operated by Southern California Rehabilitation Services and provides grants of up to \$3,500 for labor and materials needed for the following types of improvements: accessible ramps, widened doorways, grab bars, handrails, and other accessibility improvements of similar nature. The program applies to single-family residences (including condominiums and townhomes) that are owner-occupied. Tenant occupied properties are also eligible so long as the owner grants written permission.
3. Minor Home Repair Grant Program: These Minor Home Repair grants pay for the following types of minor improvements: landscape, security lighting, exterior paint, roof, and fences. This grant frequently works in conjunction with the Home Improvement Loan Program.
4. Home Improvement Grant Program: The goal of this program is to assist low and moderate-income people and seniors residing in the City of Whittier. The program intends to assist homeowners whose monthly cost of housing exceeds 50% of their household income and can therefore not take on any additional loans. The assistance is provided in the form of a grant with a maximum of \$10,000. Re-roofing is the primary purpose of the program, since once a roof starts to leak the balance of a structure rapidly deteriorates.

Each of these programs has been active during this planning period.

## **4. Housing Costs**

Housing costs are driven by the price of raw land, infrastructure costs (e.g. sewer and water), construction costs, supply relative to demand, and financing costs. There is a diminishing supply of developable land in Whittier which tends to push the cost of housing upward. However, in recent months, housing prices throughout the state have begun to decline. The decline reflects the current over supply of housing and the sharp rise in foreclosures in the subprime mortgage market<sup>4</sup>. As this decline continues, Whittier and its neighboring cities are expected to experience a lowering of housing prices.

### **Ownership Housing**

As indicated in Table 9, above, most housing in Whittier is single family homes. The value of these homes varies based on the type, size and location. Smaller older homes in the central area of the City are typically less expensive than the larger, newer homes in the City's hillside areas.

Recent sales data for the period March 2008 through show a wide variety of housing types and prices available in Whittier. For-sale prices range from \$200,000 for an 800 square foot house

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<sup>4</sup>The subprime mortgage market offered adjustable rate mortgages at below market rates, and reduced both the income and down payment qualifications for prospective home loan borrowers. While these mortgages made it easier for lower income buyers to qualify for a home loan, they also made for high risk investments.

in one of Whittier's older central neighborhoods, to \$220,000 - \$335,000 for a newer 2-bedroom condominium unit, to \$2,800,000 for a contemporary 5,000+ square foot home in one of Whittier's hillside neighborhoods<sup>5</sup>. According to this recent sales data, the median price for a Whittier home was \$449,900.

For-sale home prices had risen dramatically in Whittier and neighboring areas during the past five years. However, in the past year, prices have dropped. Table 10 below compares sales prices for Whittier and other nearby Los Angeles County cities for 1999, 2005, 2007 and 2008. For each of the years, Whittier's median housing prices remain similar to its adjacent cities.

**Table 10  
Owner-Occupied Housing Costs for Whittier and Neighboring Cities, 1999 - 2008**

<b>City</b>	<b>Median Sales Price 1999</b>	<b>Median Sales Prices 2005</b>	<b>Median Sales Prices 2007</b>	<b>Median Sales Prices 2008</b>	<b>% Change in Median Sales Prices 1999-2008</b>
WHITTIER	\$211,700	\$500,000	\$499,000	\$449,900	113%
MONTEBELLO	\$199,000	\$489,000	\$495,000	\$449,900	126%
PICO RIVERA	\$166,800	\$439,000	\$449,000	\$389,900	134%
SANTA FE SPRINGS	\$169,400	\$470,000	\$465,000	\$399,000	136%

Source: 1999 data from 2000 Census; 2005 Data from Yahoo Real Estate and Realtor.com, March 2005; 2007 Data from Yahoo Real Estate and Realtor.com, October 2007; 2008 Data from Yahoo Real Estate and Realtor.com, March 2008.

## Rental Housing

The rental housing market in Whittier is comprised primarily of apartments and single family homes. Rental rates have continued to increase at a steady pace over the past years. To date, rental rates for apartments have remained fairly steady during the recent decline in housing for-sale prices. However, more single family homes appear to be on the rental market, probably due to owners choosing to rent rather than sell in the current declining housing market. Table 11, below, provides an overview of rent trends in Whittier.

Since 1995, apartment rental rates have risen from an average of \$724 per month to an average of \$1,400 in 2008. This represents a 93% increase over the approximately 13 year period. The 2008 average cost of renting a single family home in Whittier is about \$4,000 per month<sup>6</sup>.

<sup>5</sup> Home sale data for the City of Whittier, March 2008; Yahoo Real Estate; and Realtor.com.

<sup>6</sup> Yahoo Real Estate, March 2005.

**Table I I  
Apartment Rental Rates for Whittier, 1994-2000, 2008**

<b>Unit Size</b>	<b>1995</b>	<b>1996</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2007</b>
1-Bd / 1-Bth	\$631	\$612	\$628	\$628	\$664	\$690	\$1,175
2-Bd / 1-Bth	\$727	\$633	\$633	\$633	\$875	\$740	\$1,310
2-Bd / 2-Bth	\$765	\$765	\$786	\$786	\$816	\$841	\$1,420
Average	\$724	\$698	\$707	\$707	\$764	\$771	\$1,400
% Increase 1994-2008							93%
Source: 1994-1999 Rental Rates from City of Whittier 2000-2005 Consolidated Plan; 2000 Rental Rates from Yahoo Real Estate, March 2005; 2008 Data from apartments.com and Realtor.com, March 2008.							

### **Vacancy Rates**

The residential vacancy rate, a translation of the number of unoccupied housing units on the market, is a good indicator of the balance between housing supply and demand in a community. When the demand for housing exceeds the available supply, the vacancy rate will be low. Concurrently, a low vacancy rate drives the cost of housing upward to the disadvantage of prospective buyers or renters.

In a healthy housing market, the vacancy rate would be between 5.0 and 8.0 percent. These vacant units should be distributed across a variety of housing types, sizes, price ranges and locations within the City. This allows adequate selection opportunities for households seeking new residences.

According to the 2000 Census, Whittier's owner-occupied housing units have a vacancy rate of 2.94% and rental units have a rate of 2.8%. These rates indicate that the housing market is very tight with little room for buyers or renters to find a suitable unit or negotiate a lower purchase or rental price. According to the State of California Department of Finance City/County Population and Housing Estimates, January 1, 2007, Whittier's citywide vacancy rate was 2.44%, indicating that the housing market had remained tight until the close of the 2006.

### **Household Tenure**

According to the 2000 Census, there were 28,271 households residing in Whittier. Of these households, 57.8% were homeowners and 42.2% were renters. Countywide, these proportions are reversed, with fewer owners (47.9%) than renters (52.1%). Although Whittier has a lower proportion of renters than the County, as noted above, the City renter households are more likely to live in overcrowded situations and to have incomes in the very low and low income categories.

## **Housing Affordability and Overpayment**

Federal and state guidelines specify that households should not spend more than 30 percent of their gross income on housing. HUD information presented in the City 2007-2008 Annual Action Plan reports that 23% (or 6,500) of the 28,271 Whittier households pay more than 30% of their income for housing. Of these households, 4,600 are renters and 900 are owners. Of the lower income households paying more than 30% of their income for housing, 79% are renter households.

Lower Income Households Overpaying by Tenure: According to the CHAS Data Book (2000), 163 Whittier households were both extremely low income and paid more than 30% of their income toward housing costs; 82 of these households were renters. 145 Whittier households were both very low income and paid more than 30% of their income toward housing costs; 88 of these households were renters. 104 Whittier households were both low income and paid more than 30% of their income toward housing costs; 50 of these households were renters.

Current Affordability by Income and Tenure: Table 12, below, estimates the maximum housing costs affordable to Very Low Income, Low Income and Moderate Income households based on HCD established income criteria. In the case of rent, the 30 percent assumes utilities are included in the monthly rental cost. Utilities may include water, sewer, trash pickup, electric and gas, and may add \$100 to the monthly cost of a rental unit, exclusive of heating and cooling.

In the case of purchase, the 30 percent includes payment on mortgage principal and interest, plus property tax, homeowner insurance and utilities. To purchase a home, the buyer typically needs to put 20% of the housing cost down at the time of purchase. A median priced house in Whittier, which costs \$499,000 in 2007, would require a \$99,800 down payment.

As indicated in Table 12, maximum housing costs affordable to an Extremely Low Income four-person household are \$109,224 to purchase a home and \$555 per month to rent a home. For a Very Low Income four-person household, maximum costs are \$182,020 to purchase a home and \$925 per month to rent a home. For a Low Income four-person household, the maximum affordable housing costs are \$291,264 to purchase a home and \$1,480 per month to rent a home. For a Median Income four-person household, the maximum affordable housing costs are \$277,980 to purchase a home and \$1,412.50 per month to rent a home. For a Moderate Income four-person household, the maximum affordable housing costs are \$333,576 to purchase a home and \$1,695.00 per month to rent a home.

As presented above, the current cost to purchase a home in the City currently begins at about \$200,000. These costs, as indicated in Table 12, are above the reach of the Extremely Low and Very Low Income, but are within the reach of the Low, Median and Moderate income households.

As presented in Table 11, above, a 2-bedroom Whittier apartment rents at between \$1,310 and \$1,420 per month. These costs are above the reach of the Extremely Low and Very Low Income, but are within the reach of the Low, Median and Moderate income households.

**Table 12  
County of Los Angeles  
Affordable Housing Prices and Rents by Income Group: 2007 (1)**

	<b>1 Person Household</b>	<b>2 Person Household</b>	<b>3 Person Household</b>	<b>4 Person Household</b>
<b>Extremely Low Income (per month)</b>	<b>\$1,295.83</b>	<b>\$1,476.67</b>	<b>\$1,666.67</b>	<b>\$1,850.00</b>
Maximum Home Purchase Price	\$76,506.00	\$87,182.40	\$98,400.00	\$109,224.00
Maximum Home Rental Rate	\$388.75	\$443.00	\$500.00	\$555.00
<b>Very Low Income (per month)</b>	<b>\$2,158.33</b>	<b>\$2,466.67</b>	<b>\$2,775.00</b>	<b>\$3,083.33</b>
Maximum Home Purchase Price	\$127,428.00	\$145,632.00	\$163,836.00	\$182,040.00
Maximum Home Rental Rate	\$647.50	\$740.00	\$832.50	\$925.00
<b>Low Income (per month)</b>	<b>\$3,454.17</b>	<b>\$3,945.83</b>	<b>\$4,458.33</b>	<b>\$4,933.33</b>
Maximum Home Purchase Price	\$203,934.00	\$232,962.00	\$263,220.00	\$291,264.00
Maximum Home Rental Rate	\$1,036.25	\$1,183.75	\$1,337.50	\$1,480.00
<b>Median Income (per month)</b>	<b>\$3,300.00</b>	<b>\$3,675.00</b>	<b>\$4,241.67</b>	<b>\$4,708.33</b>
Maximum Home Purchase Price	\$194,832.00	\$216,972.00	\$250,428.00	\$277,980.00
Maximum Home Rental Rate	\$990.00	\$1,102.50	\$1,272.50	\$1,412.50
<b>Moderate Income (per month)</b>	<b>\$3,958.33</b>	<b>\$4,516.67</b>	<b>\$5,083.33</b>	<b>\$5,650.00</b>
Maximum Home Purchase Price	\$233,700.00	\$266,664.00	\$300,120.00	\$333,576.00
Maximum Home Rental Rate	\$1,187.50	\$1,355.00	\$1,525.00	\$1,695.00
Source: Incomes per month derived from HCD, reference Table 5 above.				
1) Rental affordability based on 30% of income. Assumes utilities included				
2) Home purchase based on monthly payment of 30% of income, with 20% down, 6.5% interest rate for 30 years. Assumes tax, insurance and utilities are included.				

## **D. ASSISTED HOUSING**

State law requires the City to identify, analyze, and propose programs to preserve housing units that are currently deed restricted to low income housing use and will possibly be lost as low-income housing as these deed restrictions expire. This section identifies those units in Whittier,

analyzes their potential to convert to non-low income housing uses and analyzes the costs to preserve and/or replace those units.

This section also identifies assisted low income housing not at risk of converting to market rate. Goals, policies and programs to preserve these assisted units are presented later in Section V.B. of this Housing Element.

## I. Inventory of At-Risk Housing

This section identifies all of the low income rental housing units in the City of Whittier that are at risk of converting to losing their affordability because of expiring use restrictions or contracts during the current planning period (2006-2014). The inventory of assisted units included a review of all rental units assisted under federal, state and/or local programs, including HUD programs, state and local bond programs, and local in lieu of fees, inclusionary, density bonus, or direct assistance programs. The inventory also covers all units that are eligible to change to non-low income housing units due to termination of a subsidy contract, mortgage prepayment, or expiring use restrictions. The inventory was compiled based on information provided by City staff.

### Description of At-Risk Projects

The City of Whittier has four housing projects which are funded by federal housing programs. They provide affordable housing units for senior citizens, disabled persons, and low and moderate-income households in the City. Table 13 lists these projects, their locations, number and type of unit, financing terms, and at-risk status. At risk projects are those considered to be at risk of conversion to market rate housing within the next 10 years.

**TABLE 13  
FEDERALLY SUBSIDIZED HOUSING PROJECTS**

<b>Name / Location</b>	<b>Number and Type of Units</b>	<b>Type, Amount and Term of Federal Financing</b>	<b>At-Risk (2006-2016)</b>
1. Whittier Lutheran Towers - 7215 Bright Street	155 UNITS Very Low Income Seniors	FHA 236 Loan – 1974 Loan Amt: \$3,593,200 40 Yr. Loan - 2015	Yes
2. William Penn Manor - 7025 Friends Street	75 UNITS Very Low Income Seniors	FHA 202 Loan – 1991 Loan Amt: \$6,088,700 40 Yr. Loan – 2031	No
3. Whittier Springs - 8218 Santa Fe Springs Rd.	13 UNITS Very Low Income Disabled	FHA 202 Loan – 1985 Loan Amt: \$757,300 40 Yr. Loan - 2025	No

**TABLE 13  
FEDERALLY SUBSIDIZED HOUSING PROJECTS**

4. Stephens Whittier - 8011 Bright Street	14 UNITS Low Income	FHA 221(D)(3) – 1972 Loan Amt: \$222,000 40 Yr. Loan – 2011	Yes
5. Seasons at the Hoover – 7035 Greenleaf Avenue	50 Units, including 49 units for Very Low-Income Seniors and 1 manager unit	Redevelopment, HOME & Historic Preservation Bond Loan Amt: \$1,308,045 55 Yr. Loan - 2055	No
Source: City of Whittier staff September 2007.			

Separate from the projects listed in Table 13, there are two federally subsidized housing projects with Whittier addresses, however, both of which are situated in the Los Angeles County unincorporated area outside the city limits. These are the Leffingwell Manor located at 11410 Santa Gertrudes Avenue and the Subsidized Housing Corporation 28, located at 11481 Walnut Street. Because these projects are within the County of Los Angeles jurisdiction, the at-risk status of these properties will need to be addressed by the County Housing Element rather than by Whittier.

**Units at Risk**

Of the six City housing project listed above, two have loans which are expected to mature during this planning cycle: Whittier Lutheran Towers (loan to mature 2014); the Stephens Whittier (loan to mature 2011). The affordability requirement for these projects is tied to their financing. Once their loans mature, their affordability requirement will terminate.

Whittier Lutheran Towers has 155 senior units. It is owned by Lutherland of the West. The project was granted a \$3,593,200 FHA Section 236 40-year loan in 1974. The Stephens Whittier apartments have 14 units (eight 1-bedroom and six 2-bedroom units) and are owned by Stephens Whittier. The project was granted a \$222,000 loan in 1972 under FHA Section 221 (D) (3) - Multifamily Rental Housing for Moderate Income Families. The pending conversion of these projects could lead to a combined loss of 169 lower income housing units in the City.

**Conversion Potential:** The City of Whittier is committed to preserving the affordability of the Whittier Lutheran Towers and Stephens Whittier apartments. During their almost 40 year tenure in the City, both of these projects have been well occupied and have had stable management. Because of the large supply of multi-family zoned land along Whittier Boulevard and in the Uptown, the incentive for conversion of these 169 at-risk units to market rate is considered low.

The primary economic incentive to convert assisted units to market rate is the ability to charge higher rents. As shown in Table 11, market rate 1-bedroom units in Whittier average \$1,175 per month and 2-bedroom units with 1-bathroom average \$1,310. Average monthly rents at the Whittier Lutheran Towers are estimated to be \$620 for 1-bedroom or studio units<sup>7</sup>. At the Stephens Whittier apartments average monthly rents are estimated to be \$1,108 for a 1-bedroom unit and \$1,261 for a 2-bedroom unit.

**Cost Analysis:** The following discussion examines the cost of preserving the at-risk units, and the costs of producing new rental housing comparable in size and rent levels to replace the units which could convert to market rate.

- I. Preservation Costs: Preservation of the assisted units can be achieved in three ways: refinance of a new mortgage bond, use of Section 8 rent subsidies, or transfer of ownership to a nonprofit or public entity.

Refinance Loans: The most likely option to preserve the 169 assisted units is to refinance the existing FHA loans with federal and/or state program funds. These potential funding programs include Section 202/811 Housing for Elderly or Disabled, California Housing Finance Agency (CHFA) and Proposition 46 Funds, discussed in Section V.D of this Element. Under these types of funding programs, the units would be required to remain affordable for 30 to 45 years. If credit markets remains tight, the options to use federal and/or state program funds to refinance the units will become more attractive to the property owners.

Currently, sale prices for apartments in Whittier range from \$115,000 to \$175,000 per unit. The average is on the lower end of this range near \$130,000 per unit. By utilizing this per unit cost figure a value of the two at-risk properties can be calculated. At 155 units, the Whittier Lutheran Towers market value could be just about \$20 million, while the value of the 14-unit Stephens Whittier property would be under \$2 million. These estimates indicated the relative size of the refinancing package that could be needed to keep the projects affordable.

Rent Subsidy: Section 8 rent subsidies can be used as a means of providing continued affordability to very low and low income tenants. Under the Section 8 rent subsidy program, HUD pays owners the difference between what tenants can afford in rent payments and what HUD and the local Housing Authority estimate to be Fair Market Rent on the unit.

As shown in Table 11, market rate 1-bedroom units in Whittier average \$1,175 per month and average 2-bedroom/1-bathroom units average \$1,261 per month. Average monthly rents at the Whittier Lutheran Towers is estimated to be \$620 for 1-bedroom or studio units. At the Stephens Whittier apartments average monthly rents are estimated to to be \$1,108 for a 1-bedroom unit and \$1,332 for a 2-bedroom unit.

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<sup>7</sup> Estimated assisted unit rents based on current HCD income/affordability criteria.

The monthly subsidy required to maintain the very low income affordability of the Whittier Lutheran Towers project is \$525 per unit, or \$81,375 per all 155 units. For the Stephens Whittier units, the monthly subsidy required to maintain the low income affordability would be \$67 per 1-bedroom unit, \$49 per 2-bedroom unit, and \$833 for all units.

Transfer Ownership: Another preservation option is the voluntary transfer of ownership of the projects to a community-based nonprofit such as LINC Housing Corporation, with which the City has an existing working relationship. The City of Whittier and Whittier Redevelopment Agency partnered with LINC for conversion and rehabilitation of an old hotel into an affordable apartment community now called the Seasons at the Hoover. Since LINC already owns and operates affordable housing in Whittier they would be a good third party for the City to engage to keep at risk units.

Other qualified non-profit housing entities operating in the Los Angeles County have been identified by HCD via: <http://www.hcd.ca.gov/hpd/hrc/tech/presrv/hpd00-01.xls>. These entities include:

- Access Community Housing, Inc.
- Affordable Homes
- Affordable Housing People
- BRIDGE Housing Corporation
- Century Housing Corporation
- Century Pacific Equity Corporation
- City Housing Real Estate Services
- City of Pomona Housing Authority
- Coalition for Economic Survival
- Community Partnership Dev. Corp
- Community Rehabilitation Services, Inc
- DML & Associates Foundation
- Doty-Burton Associates
- East Los Angeles Community Corporation
- Eden Housing, Inc.
- FAME Housing Corporation
- Foundation for Affordable Housing, Inc.
- Foundation for Quality Housing Opportunities, Inc.
- Francis R. Hardy, Jr.
- Hart Community Homes
- Hollywood Community Housing Corp.
- Home and Community
- Hope - Net
- Housing Authority of the City of Los Angeles
- Housing Corporation of America
- Jamboree Housing Corporation
- Keller & Company

- Korean Youth & Community Center, Inc. (KYCC)
- Latin American Civic Assoc.
- Long Beach Affordable Housing Coalition, Inc
- Los Angeles Center for Affordable Tenant Housing
- Los Angeles Community Design Center
- Los Angeles Housing Department/ Policy Planning Unit
- Los Angeles Housing Partnership, Inc.
- Los Angeles Low Income Housing Corp. (LALIH)
- LTSC Community Development Corporation
- Many Mansions, Inc.
- Matinah Salaam
- Menorah Housing Foundation
- Nehemiah Progressive Housing Dev. Corp.
- Nexus for Affordable Housing
- Orange Housing Development Corporation
- PICO UNION HOUSING CORPORATION
- Poker Flats LLC
- Shelter For The Homeless
- Skid Row Housing Trust
- Southern California Housing Development Corp
- Southern California Presbyterian Homes
- The East Los Angeles Community Union (TELACU)
- The Long Beach Housing Development Co.
- West Hollywood Community Housing Corp.
- Winnetka King, LLC.

By transferring the ownership to a non-profit housing organization, low-income use restrictions could be extended to the entire project, and the project will become eligible for a greater range of government assistance programs. Transfer of ownership options would likely need to be combined with state/federal funding and/or Section 8 renter assistance subsidies to be effective.

The City will continue its relationship with LINC and establish relationships with the above listed non-profits. These relationships will be initiated by the City through letters informing the non-profits of Whittier's at-risk properties and following up with phone calls. This strategy will enable the City to move quickly in the case units are noticed to convert to market-rate uses during the planning period.

2. Replacement Costs: This section analyzes the cost of constructing 155 new very low income housing units and 14 low income housing units to replace the 169 existing at-risk Whittier Lutheran Towers and Stephens Whittier units. Possible developers include non-profit organizations, such as LINC, and private development companies.

The cost of developing new housing depends upon a variety of factors such as density, size of the units (i.e., number of bedrooms), location and related land costs, and type of con-

struction. An approximate replacement cost is the average for-sale price of \$130,000 per Whittier apartment unit. At this rate, replacing all 169 existing at-risk units would cost approximately \$ 21,970,000.

## **2. Inventory of Affordable Housing Not At-Risk**

The City has utilized Redevelopment Agency and other City acquired loans and grants to develop the following affordable housing projects. Because these projects were not funded through direct federal loan programs, they are not at risk of converting to market rate housing:

- Penn/Union Affordable Housing Project: Six family moderate income for-sale units.
- Seasons at the Hoover Senior Apartments – Phase II: Fifty very low and low income senior rental units.
- Habitat for Humanity: Four single family homes available to households earning 35% of the Los Angeles County median income level for a four person household.
- Whittier Area First Day Homeless Shelter: a 45 bed Whittier Area First Day homeless shelter.

## **III. CONSTRAINTS ON HOUSING PRODUCTION**

A variety of factors adds to the cost of housing in Whittier and constrains the provision of affordable units. These include market and governmental constraints. Potential and actual constraints to the development, maintenance and improvement of housing for persons with disabilities also impact housing production and availability.

The extent to which these constraints are affecting the supply and affordability of housing in the City of Whittier is discussed below.

### **A. MARKET CONSTRAINTS**

The most significant factor affecting the affordability of housing within the City of Whittier is the disparity between housing cost and household income for households within the Extremely Low and Very Low Income levels. The high cost of housing relative to income is a region-wide concern. In Whittier, housing cost is driven up by the high cost of land, attributable, at least in part, to the limited supply of vacant, developable land. High construction costs, labor costs, and construction liability concerns also contribute to the high cost of housing.

## **1. Land Costs**

Whittier is almost entirely built out. Only infill sites remain. Most of these vacant lots are scattered along Whittier Boulevard, which is primarily a commercial corridor; and in the City's Uptown area, which is an older mixed-use area. Recent estimates provided by City staff indicate that residential land cost varies between \$30 and \$50 per square foot, depending on site conditions and location<sup>8</sup>.

## **2. Construction Costs**

Construction costs are also very high, and continue to rise as the both the cost of materials and labor increase due to current heavy construction demands occurring regionally and internationally. Recent estimates provided by City staff indicate that residential construction cost is currently about \$200 per square foot<sup>9</sup>.

## **3. Financing**

Home mortgage interest rates have been at historic lows during the past ten years. However during the past year, there has been a sharp rise in foreclosures in the subprime mortgage market. The subprime mortgage market offered adjustable rate mortgages at below market rates, and reduced both the income and down payment qualifications for prospective home loan borrowers. While these mortgages made it easier for lower income buyers to qualify for a home loan, they also made for high risk investments. Recent increases in interest rates coupled with declining property values in the Los Angeles region has caused many home owners to default on the mortgages. Unable to recoup their investments, a number of lenders have had to shut down or file for bankruptcy.

This mortgage crisis had made qualifying for a home loan more difficult. Although 30-year fixed rate mortgages are still available at about 6.5%, the income and down payment requirements are more stringent. There are also fewer flexible loan programs to bridge the gap between the amount of a required down payment and a potential homeowner's available funds.

## **B. GOVERNMENTAL CONSTRAINTS**

Housing affordability is influenced by factors in both the private and public sectors. Actions by the City and by the surrounding jurisdictions influence the amount of housing developed, its type, form, location, and ultimate price. Land use controls, site improvement requirements, building codes, fees and other local programs intended to improve the overall quality of housing may have the unintended consequence of serving as a constraint to housing development.

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<sup>8</sup> Land cost information from Don Dooley, Planning Services Manager, City of Whittier, June 2008.

<sup>9</sup> Construction cost information from Brian Lee, Building Official, City of Whittier, June 2008.

## I. Land Use Controls

The Whittier General Plan and Zoning Ordinance provide for a range of housing types and densities. Residential uses are permitted in the following zones that include both residential only zones and commercial mixed-use zones. The information presented below generally represents all the zoning standards applied to housing, plus the standards contained in the City Specific Plans, which have standards that are more explicit than the zoning code.

**Development Standards by Residential Zoning District:** A summary of City residential zoning districts is provided below and outlined in Table 14, Residential Development Standards.

**R-E (Single family Residential Estate):** Permits one dwelling unit with a minimum lot size of 15,000 square feet, and a density of 3 units per acre. Very few of these lots remain undeveloped. Also, because of the large lot size, development in the R-E area is too expensive for affordable housing.

**H-R (Hillside Residential):** Permits one dwelling unit per lot and a maximum density of 2 units per acre in the City hillside areas. Development conditions on these lots are restricted due to environmental and geologic constraints. Although there are limited undeveloped H-R parcels available, development of these lots is difficult. The Zoning Ordinance limits development density by the percent of slope and minimizes the required grading to maintain the natural terrain. When development is allowed in the hillside areas, the cost of construction is extremely high and the resultant residential density is extremely low, which makes the majority of such areas too expensive for development of affordable housing.

**R-I (Single Family Residential):** Permits one dwelling unit with a minimum lot size of 7,000 square feet, and a density of 6-7 units per acre. Very few of these lots remain undeveloped. Also, because of the relatively large lot size, development in the R-I area is generally too expensive for affordable housing.

**R-2 (Light Multiple Residential):** Permits one dwelling unit per 3,500 square feet. These areas are generally suitable to duplex or single-family attached type development. Although these lots may be suitable for housing affordable to moderate-income residents, very few of these lots remain undeveloped, greatly limiting opportunities for affordable housing. Maximum achievable density in this district is 8-15 dwelling units per acre.

**R-3 (Medium Multiple Residential):** Permits one dwelling unit per 2,050 square feet, with a minimum lot size of 7,000 square feet. These areas are generally suitable to apartment, condominium or town home development. Although these lots may be suitable for housing affordable to low or moderate-income residents, very few of these lots remain undeveloped, greatly limiting opportunities for affordable housing. Maximum achievable density in this district is 16-25 dwelling units per acre.

**R-4 (Heavy Multiple Residential):** Density is on a sliding scale according to lot size, from one dwelling unit per 2,050 square feet on a lot less than or equal to 7,000 square feet, to one dwelling unit per 1,250 square feet on a lot of 20,000 square feet or greater. However, on larger lots and with optional development features incorporated, density may be computed at one dwelling unit per 1,650 square feet. Although these lots may be suitable for housing affordable to very low-to-low income residents, very few of these lots remain undeveloped, greatly limiting opportunities for affordable housing. Maximum achievable density in this district is 26-35 dwelling units per acre.

**Whittier Boulevard Specific Plan (WBSP):** The WBSP was adopted by the City in July 2005, converting portions of the approximately seven mile stretch of commercial land to residential area that will permit multifamily densities from 16 to 30 dwelling units per acre, and up to 55 dwelling units per acre subject to a conditional use permit. This rezoning results in the potential for up to 1,740 multifamily units. A floor area ratio (F.A.R.) of 2.0 is established by the WBSP to encourage subterranean parking, and to assist developers achieve maximum density. In addition, the WBSP also requires no guest parking and permits the approval of parking variances when required on-site parking cannot be provided. The WBSP development standards are specifically designed to facilitate residential development of up to 55 dwelling units per acre. At these allowable residential densities, the WBSP offers numerous opportunities for development of housing at rates affordable to very low- and or low-income households. (Development Standards provided in Appendix C.)

**Whittier Uptown Specific Plan (UWSP):** The UWSP has recently been adopted to create a new “Mixed Use District”, which will permit multifamily housing at 24-50 dwelling units per acre, and permit up to 1,035 dwelling units. Densities and land use patterns of the UWSP are designed to accommodate smart growth, including very high density residential development, mixed use, public parking, transit and walkable spaces. The UWSP development standards, which allow 6 story buildings, are specifically designed to accommodate residential development up to 50 dwelling units per acre. At these allowable residential densities, the UWSP offers numerous opportunities for development of housing at rates affordable to very low- and or low-income households. (Development Standards provided in Appendix D.)

**TABLE 14  
RESIDENTIAL DEVELOPMENT STANDARDS**

<b>Zone</b>	<b>Minimum Density</b>	<b>Maximum Density</b>	<b>Height</b>	<b>Setbacks</b>	<b>Resid. Lot Coverage &amp; F.A.R.</b>	<b>Parking</b>
R-E	15,000 s.f./unit	3 d.u./acre	30'	25'=Front 10'=Interior Side 25'=Street Side 10'=Rear	40% (Lot Coverage)  40% (FAR)	4/unit
H-R	NA	3 d.u./acre	Constrained by environmental and geologic hazards		None (Lot Coverage)	4/unit

**TABLE 14  
RESIDENTIAL DEVELOPMENT STANDARDS**

<b>Zone</b>	<b>Minimum Density</b>	<b>Maximum Density</b>	<b>Height</b>	<b>Setbacks</b>	<b>Resid. Lot Coverage &amp; F.A.R.</b>	<b>Parking</b>
					None (FAR)	
R-1	6 d.u./acre	7 d.u./acre	35"	25'=Front 5'=Interior Side 10'=Street Side 5'=Rear	40% (Lot Coverage)  40% (FAR)	4/unit
R-2	8 d.u./acre	15 d.u./acre	35"	15'=Front 5'=Interior Side 10'=Street Side 5'=Rear	None (Lot Coverage)  None (FAR)	2/Studio or 1-bdrm, 2/2-bdrm, 2.25/3-bdrm; plus 1 guest space/4 units.
R-3	16 d.u./acre	25 d.u./acre	35"	15'=Front 5'=Interior Side 10'=Street Side 5'=Rear	None (Lot Coverage)  None (FAR)	2/Studio or 1-bdrm, 2/2-bdrm, 2.25/3-bdrm; plus 1 guest space/4 units.
R-4	26 d.u./acre	35 d.u./acre	40"	10'=Front 5'=Interior Side 10'=Street Side 5'=Rear	None (Lot Coverage)  None (FAR)	2/Studio or 1-bdrm, 2/2-bdrm, 2.25/3-bdrm; plus 1 guest space/4 units.
WBSP	16 d.u./acre	55 d.u./acre	65"	0'=Front 0'=Interior Side 10'=Street Side 10'=Rear	None (Lot Coverage)  None (FAR)	1/Studio or 1-bdrm, 2/2+-bdrm
UWSP	25 d.u./acre	50 d.u./acre	6-story	0'=Front 0'=Interior Side 0'=Street Side 10'=Rear	None (Lot Coverage)  None (FAR)	1.5/Studio or 1-bdrm, 2/2-brm, 2.5-3+bdrm; plus 1 guest sp./4 units.
Senior Housing					None (Lot Coverage)  None (FAR)	1 space per 3 units.

**Density Bonus:** The City follows the 25% density bonus allowance, and adopted its density bonus ordinance, consistent with Government Code Section 65915, under City Council Ordinance No. 2911 on June 10, 2008.

**Building Codes:** As of January 2008, the City of Whittier adopted the International Building Code. This building code is followed uniformly by cities across the country, and consequently, is

not considered a constraint to development of affordable housing. Whittier’s code enforcement is generally reactive rather than pro-active. Code enforcement is pro-active, however, if there is an imminent threat to public health, safety, and welfare.

**Site Improvements:** Development in Whittier occurs largely on in-fill parcels, fully served by roads and infrastructure. Although the developer may be required to provide improvements for their project frontage, such as streetscape and street improvements (e.g. curb cuts), there are generally minimal site improvement costs associated with development in Whittier. Consequently, site improvement costs are not considered a constraint to development of affordable housing.

## 2. Development Fees

Development fees that apply to residential development in Whittier are low relative to most areas in California. Fees are not set based on the actual cost of services, but rather on a set schedule set by the City Council every few years. As a result, most development fees are set substantially below the cost of the actual services. The City Planning Division fees for 2007-2008 are as follows:

Variance:	\$ 1,379 (owner-occupied), \$1,723 (rental)
Conditional Use Permit:	\$ 747 - \$2,233
Development Review:	\$ 732 – duplex \$ 1,191– 3-9 units \$1,957 – 10+ units
Building Plan Check:	sliding scale (fee on a \$100,000 is \$1,066)
Building Permit:	sliding scale (fee on a \$100,000 is \$1,665)
School Impact:	\$1.84-2.63 per square foot, based on school district
General Plan Amendment:	\$6,973
Specific Plan Amendment:	\$10,227
Zone Change:	\$3,082

These fees are lower than actual costs and lower than many other Los Angeles area cities. Cost of residential construction is typically about \$200 per square foot. Assuming common areas, typical multifamily residential unit costs about \$130,000 to build. Typical development fees in the City would comprise less than 5% of this cost and is not considered a constraint to development.

### **3. Local Processing and Permit Procedures**

The evaluation and review process required by City procedures contributes to the cost of housing in that holding costs incurred by developers are ultimately reflected in the unit's selling price. The City's goal is to expedite processing of all residential development applications.

In Whittier, single-family houses and duplexes are reviewed over the counter by the Planning Manager. Total time to process these permits are typically 30-60 days. Multifamily projects of 3-9 units are reviewed by the Zoning Administrator; total time to process these permits are typically from 45 to 75 days. Multifamily projects of 10 or more units were previously reviewed by the City Design Review Board and Planning Commission, requiring a total processing time of 60 to 100 days.

However to further reduce the permit processing time, in August 2009, the Whittier City Council adopted Zone Code Amendment 09-004 that retired the City Design Review Board. Development projects now go directly to their approval authority (e.g., Director of Community Development; Zoning Administrator or Planning Commission). Removal of the Design Review Board is expected to reduce permit processing time by an average of 6 weeks for multifamily housing projects.

When considering a proposed housing project, the City's approval authority (e.g., Director of Community Development; Zoning Administrator or Planning Commission) is required to make recommendations based on the objective design standards/policies that have been adopted by the City. These reviews are conducted in a public hearing forum. These reviews are comparable to or less stringent than many other Los Angeles area cities, they do not act as a constraint to development.

Aside from the basic zoning requirements/development standards (i.e., setbacks, building height, parking, landscaping etc.) that are applicable to the development of the property on which a single-family or multi-family project is proposed, the approval body requires that all applicable findings required by the zoning code be considered and incorporated within the project as applicable. Multi-family housing projects also need to comply with the City's Design Guidelines that are applicable for the project; these guidelines are identified within the "findings" of the resolution approving the project.

"Quality Design" is probably the most subjective aspect of a development /project. City uses its Design Guidelines contained within its Zoning Code and Specific Plans to ensure that developers clearly understand what subjective terms like "quality architecture" and "quality design" mean. For example, it may specify types of architectural features, size of the building mass, building orientation etc. In doing so, it makes the City's expectations of a new project much more clear and predicible and developer knows exactly what they have to do in order to have their plans approved in a timely manner. The City typically allocates additional staff time to work with residential developers through the process, which has been received favorably by developers. This process is not a constraint to development of affordable housing.

**Summary Governmental Constraints:** Whittier's Development Standards presented in Table 14 provide for a wide variety of housing types. The R-4 zone permits residential densities up to 35 dwelling units per acre. These densities and associated setbacks, heights and parking standards are comparable or less restrictive than development standards of neighboring cities. The fact that all the available single and multifamily zoned parcels in Whittier are built out at or near maximum density demonstrates that the City's Development Standards are not a constraint to development. In addition as discussed in Section II.B.3, Ordinance No. 2911, adopted on June 10, 2008, provides incentives for the construction of very low income units by providing the greatest density bonus and development concessions for these units.

Both the WBSP and UWSP were developed with assistance from planning consultants to ensure that permitted densities were achievable given building height, setback and parking standards. The WBSP establishes FAR and parking provisions specifically designed to facilitate residential development of up to 55 dwelling units per acre. The UWSP development standards, which allow 6 story buildings, are specifically designed to accommodate residential development up to 50 dwelling units per acre. Both these specific plans establish minimum densities to further encourage high density multifamily development. Density bonus standards and building codes are consistent with state law. Proposals for residential developments below maximum densities, such as The Gables, reflect market forces, most notably Whittier's comparatively low land cost which can make mid-rise development more financially feasible than high rise development.

Ensuring development of very high density housing was a primary objective of the UWSP. To this end the UWSP permits six-story development, reduced parking standards and up to 1,035 new very high density housing units. This newly adopted specific plan, prepared based on smart growth principles, is expected to result in housing constructed above 30 dwelling units per acre, ensuring an ample supply of affordable housing. Land use controls in Whittier do not constrain development.

As noted above, typical development fees in the City would comprise less than 5% of actual processing cost and are not considered a constraint to development. City permitting requirements are clearly outlined in City ordinance and guidelines. Also City staff has a successful tract record working with residential developments. With the removal of the City Design Board, City processing and permitting requirements will be streamlined and will not be a constraints to development.

## **C. CONSTRAINTS TO HOUSING FOR PERSONS WITH DISABILITIES**

Constraints to the development, maintenance and improvement of housing for persons with disabilities impact housing production and availability. Recent changes to state law, including Government Code Sections 65583(a)(4) and 65583(c)(3), address the provision of accessible housing for disabled persons. These changes require that the Housing Element include an analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels and for persons with disabilities, including land use controls, building codes and their enforcement, site improvements, fees and other

exactions required of developers, and local processing and permit procedures. These changes also require that the Housing Element address methods for removing governmental constraints to the maintenance, improvement, and development of housing, including housing for all income levels and housing for persons with disabilities.

Whittier endeavors to accommodate disabled access and to comply with the recent changes to state law. In July of 2007, Whittier adopted Ordinance No. 2896, An Ordinance of the City Council of the City of Whittier, California Adding a New Chapter 18.51 to Title 18 (Zoning) of the Whittier Municipal Code to Provide a Process for Disabled Individuals to Obtain Reasonable Accommodation from the City in the Application of Zoning Regulations to Housing.

The ordinance allows individuals or their representatives to apply to the City for exemptions from City housing related land use, zoning, or building laws, rules, policies, practices and/or procedures in order to reasonably accommodate their disability. The City Community Development Director may approve minor accommodations, which are classified as accommodations that require 60 days or less to be removed once the need for reasonable accommodation ceases. The Planning Commission may approve major accommodations, which are classified as accommodations that require more than 60 days to be removed once the need for reasonable accommodation ceases.

Other City efforts to accommodate the disabled include the fitting of arterial streets with curb cuts, disabled access signal controls and seeing impaired crossing signals. The City has adopted the California Building Code, including all provisions related to facilitating disabled access. These provisions are strictly enforced by the City Building Official. Further, according to the City Zoning Ordinance, ramps and platforms necessary to accommodate disabled access are permitted to intrude into required setbacks. Should added allowances be needed to accommodate disabled access, these are processed as a Reasonable Accommodation application reviewed by the City Community Development Director.

To financially assist disabled households, the City provides various grants and loans for home repairs needed to provide for disabled access. These grant and loan programs, described above, include the Minor Home Repair Grant Program, Home Improvement Loan Program, and Southern California Rehabilitation Services Home Modification Grant Program. The City checks all new and renovated buildings for compliance with the American Disabilities Act (ADA). The City also looks for opportunity to provide ADA accessibility (i.e., providing ramps, etc) through CDBG grants.

**Group Homes:** According to the Whittier Zoning Code Section 18.06.168, the following definition of family, consistent with state law, applies to residential group homes:

*“Family”: means two or more persons living together in a manner that is compatible with residential uses, as a relatively permanent bona fide housekeeping unit in a domestic relationship based upon birth, marriage, or other domestic bond of social, economic, and psychological commitments to each other as distinguished from a group occupying a boardinghouse, lodging house, club, dormitory, fraternity, sorority, hotel, motel, rest home. Residents of residential care facilities, as defined in this chapter, serving six or fewer persons*

*shall constitute a “family” for purposes of the city’s zoning code; other residential care facilities may or may not constitute a “family,” depending upon whether such facilities satisfy the above definition on a case-by-case basis.*

The above definition is fully compliant with State law and supports group housing. Any group of individuals, whether related or unrelated and regardless of affiliation, is classified as a “family” if they satisfy the above requirements. It is the intent of the City that the above definition be liberally construed in favor of allowing and permitting varied groups to satisfy its requirements and to live in residential areas without interference. In particular and in order to insure clarity of these provisions to group homes, the City intends to establish administrative policies regarding its implementation of zoning requirements as applicable to “families.” The City’s administrative policy is expected to inform potential or existing “group homes” serving the disabled community that the zoning restrictions limiting residential uses to “families” is inclusive of all groups satisfying some significant aspect of the definition and will exclude only those groups that clearly, and by specific evidence, do not satisfy the definition.

The City’s zoning code does not impose distance or spacing requirements on housing for persons with disabilities. There are imposed, by Section 18.52.190, spacing regulations relating to “boarding and rooming houses,” but boarding and rooming houses do not include “residential care facilities,” which include State licensed facilities, serving six or fewer residents. Whittier Municipal Code Section 18.06.048 & 18.06.369. The term “residential care facilities” also does not include “shelters and transitional housing intended to and actually serving the homeless or other stranded or dislocated person(s).” Whittier Municipal Code Section 18.06.048. More importantly, “boarding and rooming houses” also do not include a “family,” as defined in the Code and discussed above. Therefore, any “group housing” which meets the definition of a “family” is not regulated at all by the City’s new regulations applicable to “boarding and rooming houses.”

As to licensed residential care facilities, the City’s zoning code currently regulates these facilities in compliance with State law, permitting as a “family” and a residential use, those licensed facilities serving six or fewer persons. Occupancy of these structures is limited only by building code requirements. The cost and timing for processing these applications is equal to or less than other Los Angeles area cities and consequently, is not considered a constraint to group home development. As to licensed facilities serving seven or more persons, such facilities are required to obtain a conditional use permit. However, this also does not constitute a constraint to group home development. Instead, the conditional use permit process is necessary to insure quality of design and compatibility with neighboring properties and uses, based on the reasonable regulation of such factors as noise, traffic, and other health and safety considerations. These are the same type of considerations applicable to other projects requiring conditional use permit approval. The conditional use permit application process is limited to the consideration of objective factors relating to the adequacy of the site to the proposed use and the application of reasonably necessary, narrow restrictions on the manner in which a use is operated for the purposes mentioned above. All of these limitations and purposes for the conditional use permit insure that the process does not constitute a restraint on the establishment of such housing.

Based on the above regulations, then the City of Whittier does not regulate at all any “group homes” when the residents make up a “family.” Any such group home would be regulated by the zoning district in which it locates, in the same manner as other residential uses.

Regarding business licenses, the City follows State law, as stated above. Specifically, California Health and Safety Code Section 1566.2 says that licensed residential facilities with six or fewer persons shall not be subject to any business taxes, local registration fees, use permits, fees, or other fees “to which other family dwellings of the same type in the same zone are not likewise subject.” City policies regarding group homes of seven or more persons are further discussed in Section IIB(4) of this Element.

## **D. ENVIRONMENTAL CONSTRAINTS**

Environmental constraints to housing include natural hazards that limit the development potential of land or increase the cost of development. In Whittier, the 176-acre Puente Hills natural open space area is located in the northern portion of the City. This area contains land subject to flooding hazards and seismic hazards. None of the potential sites identified in Table 16 of this Housing Element are located in the natural Puente Hills area. The potential sites are all located on infill, previously developed, flat sites. Many of the identified potential housing sites are located within existing commercial districts on or adjacent to arterial roadways. However, noise studies prepared both for the WBSP and UWSP indicate that the potential residential sites are outside the 65 dB CNEL and would be suitable for residential use. Consequently, no environmental constraints to the provision of affordable housing are identified.

## **IV. HOUSING ASSESSMENT SUMMARY**

Housing Element law requires cities to meet both local and regional housing needs. Whittier’s local housing needs are discussed in Sections II and III above. Whittier’s regional housing needs are established by the Southern California Association of Governments (SCAG), and are summarized below.

The Housing Plan, presented in Section VI that follows, establishes specific policies and programs to address these identified housing needs.

### **A. LOCAL HOUSING ASSESSMENT**

Local housing needs, as discussed in Section II, have been identified based on input from available Census data, Planning and Building Divisions’ records, and City Redevelopment Agency plans. Based on this information, areas of local housing needs in Whittier include:

- More affordable rental housing to accommodate the Extremely Low and Very Low Income households.
- More affordable and accessible housing for seniors and disabled.
- More affordable for sale housing to accommodate the Extremely Low and Very Low Income households.
- Monitoring and future maintenance of other federally, state and locally assisted units that will become at-risk in future planning periods
- Minor and moderate repair assistance for older single and multifamily housing structures.

## B. REGIONAL HOUSING ASSESSMENT

State law requires jurisdictions to provide for their share of regional housing needs. As part of the Regional Housing Needs Assessment (RHNA), the Southern California Association of Governments (SCAG) determines the housing growth needs by income category for cities within its jurisdiction, which includes the City of Whittier. RHNA determinations for the City of Whittier during this planning period are presented in Table 15. As illustrated in the Table, Whittier is required to provide adequate sites for the construction of 892 new dwelling units during this planning period. Of these new units, 113 should be affordable to Extremely Low Income households, 113 to Very Low Income households, 140 to Low Income households, 151 to Moderate income households, and 375 to above moderate income households.

**Table 15**  
**RHNA New Housing Construction Needs by Income Group**  
**for the City of Whittier**

Income Category	Housing Unit Construction Need by Income Group <u>Current Planning Period through 2014</u>	Percent of Need by Income Group
Extremely Low [1]	113	13%
Very Low	113	13%
Low	140	16%
Moderate	151	17%
Above Moderate	375	42%

**Table 15**  
**RHNA New Housing Construction Needs by Income Group**  
**for the City of Whittier**

Income Category	Housing Unit Construction Need by Income Group <u>Current Planning Period through 2014</u>	Percent of Need by Income Group
<b>Total Housing Unit Construction Need</b>	<b>892</b>	<b>100%</b>
Source: SCAG Adopted Regional Housing Needs Determinations (July 2007) [1] Extremely Low contains half (or 113) of the City Very Low Income allocation, which is 226 units. [2] A 1-unit adjustment is made to SCAG RHNA Very Low Income Units to account for rounding.		

## V. HOUSING OPPORTUNITIES

This section of the Housing Element evaluates the potential additional residential development that could occur in Whittier under the existing General Plan, along with existing and modified zoning classifications and regulations. Opportunities for energy conservation in residential development are reviewed. This section also identifies the financial resources available to support the provision of affordable housing in the community.

### A. AVAILABILITY OF SITES FOR HOUSING

Despite the lack of available residential land, the City has made an earnest effort to accommodate the 892-unit SCAG allocation. These efforts include commitments of Redevelopment Agency and City resources, and the rezoning of previously commercial properties for mixed use and residential purposes.

#### I. Redevelopment Agency Housing Production Efforts

During this planning period, the City has utilized funds of the Whittier Redevelopment Agency to provide emergency and transitional shelter to the persons in the Extremely Low Income. The City has assisted three shelters with the provision of a total 27 units, which provide beds for 162 persons.

- I. Women and Children's Crisis Shelter (WCCS): \$34,000 in Agency funds expended to provide one shelter unit located with 7 bedrooms and 31 beds. Extremely Low Income persons assisted.

2. Rio Hondo Temporary Home: \$50,000 in Agency funds expended to provide one shelter located at 12300 Fourth Street, Norwalk Boulevard, 25 bedrooms and 86 beds. Extremely Low Income persons assisted.
3. First Day: \$100,000 in Agency funds expended to provide one shelter unit located at 12426 Whittier Boulevard with 45 beds. Extremely Low Income persons assisted.
4. For-Sale Moderate Income Housing – Penn & Comstock: With HOME and redevelopment funds, the City has purchased a 0.64 acre site at 7306-7316 Comstock Avenue to be used for the development of 11-15 Moderate Income Units. The City expects to develop these units with assistance from Redevelopment Agency Low to Moderate Income Housing Funds (LMIHF) by year 2009-2010.
5. Affordable Housing Agreement – The Gables: With LMIHF, the Redevelopment Agency has committed to provide soft second loans for 24 for-sale Moderate Income units at The Gables, a condominium project at 16050, 16110 & 16134 Whittier Boulevard. The affordability covenant will be for 45 years. The amount of LMIHF committed is \$3,761,000.
6. HOME Funds Transitional Housing: With HOME funds, the City has subsidized 3 units for eligible occupants who earn 50% or less of the County median and who are at risk of becoming homeless. The City commitment is \$227,550, in exchange for a 55 year affordability requirement.

## **2. City Rezoning Efforts**

Rezoning efforts of the City included the following major efforts:

1. Uptown Specific Plan: The City has finalized a major amendment to the existing Whittier Uptown Specific Plan to create a new “Mixed Use District”, which permits very high-density housing of up to 50 dwelling units per acre, and permit up to 1,035 dwelling units. Boundaries of the Specific Plan are: south of Hadley Street, west of Painter Avenue, north of Penn Street and east of Pickering Street, encompassing 185 acres. Because of the density of the Specific Plan amendment, new units in the Uptown area would meet the affordability requirements of Extremely Low and Very Low households. The City Council adopted this Specific Plan amendment in November 19, 2008.
2. Fred C. Nelles School for Boys: The Fred C. Nelles School for Boys is located on Whittier Boulevard across from Philadelphia Street on an approximately 73.8-acre site currently owned by the state of California and formerly used as a correctional facility for male juveniles. The state closed this facility in June 2004, and is in the process of determining the future use of the site. The City of Whittier is in the process of exploring potential development options for this site. Preliminary proposals to rezone the property suggest that the site would contain numerous housing units at a variety of densities.

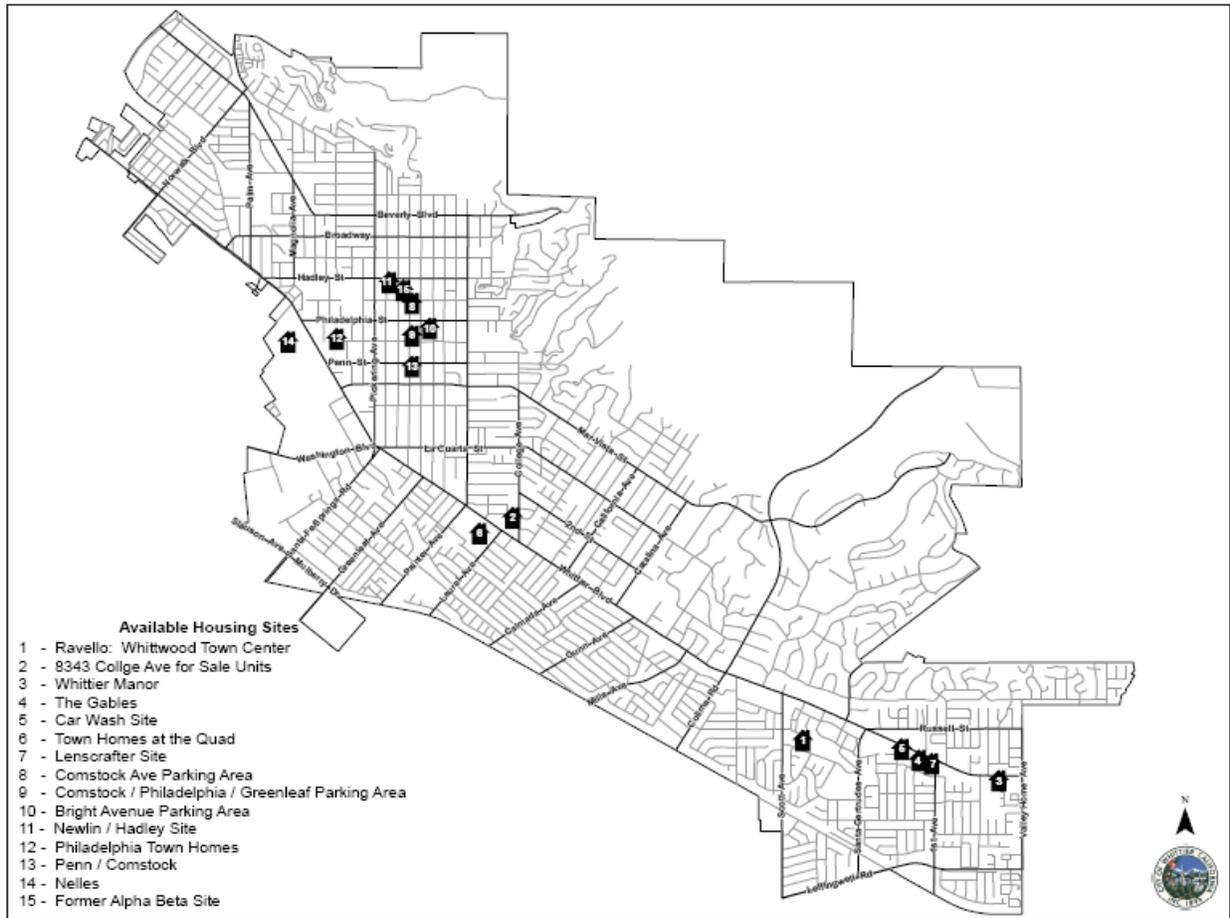
### **3. Market Rate Single Family Housing**

During the current planning period, 14 single family dwelling units were constructed in Whittier. A recent City survey of available sites identifies 140 infill single family and duplex properties, expected to yield 232 market rate units.

### **4. Multifamily Housing**

Whittier's existing residential properties generally all developed, and vacant residential parcels are rare. However, as noted above, the City has recently completed and is in the process of completing a number of rezonings expected to result in substantial amounts of new multifamily housing. In the Whittier Boulevard Specific Plan (WBSP) and Whittier Uptown Specific Plan (UWSP) Areas, there are a number of vacant and underutilized properties likely to redevelop as multifamily housing during this planning period. Figure 5, below, identifies these likely properties. Table 16 lists these properties by location, and number and expected density of units. As shown in the Table, should all these sites develop as anticipated, there could be 1,474 multifamily dwelling units. Based on the expected density of these units, 414 are expected to be affordable to Extremely Low, Very Low and Low Income households, 735 to Moderate Income households, and 325 Above Moderate Income households.

With the exception of the Penn & Comstock site (#13), all of the existing and expected multifamily sites are located in the WBSP and UWSP. The Nelles site (#14) is the largest of these sites. Although the entire Nelles property is 78 acres, only about 33 acres are expected to be available for residential use. Of the 650 potential units on the Nelles property, approximately half are expected to be available to Moderate Income households and half to Above Moderate Income households. Because the uncertainties regarding the state's plans for the Nelles property, this site is not expected to be available for housing development during the 2006-2014 planning period.



**Figure 5. Constructed, Approved and Available Multifamily Housing Sites – Current Planning Period**

**Table 16**  
**Constructed and Approved Multifamily Housing Projects and Sites Available for**  
**Multifamily Housing Development during the 2006-2014 Planning Period**

Project Name	Property Address	General Plan / Zoning	Site Size (acres)	# of Units	Density	Existing Condition of Site and Affordability Status
1. Ravello – Whittwood Town Center	15344 Ashley Court	Specific Plan / Whittwood Town Center Specific Plan	6	114	19.0	25 units constructed in January 2007; balance of units on vacant property pending construction. These units are being offered at market rate, in low \$400,000s. <b>=114 ABOVE MODERATE INCOME UNITS</b>
2. 8343 College Avenue For Sale Units	8343 College Avenue	Specific Plan / WBSP	0.5	16	32.0	Project approved January 07, currently on hold. With market prices quickly falling and with the amount of available multifamily units in Whittier currently listed for sale, it is expected these units would be available at rates affordable to Very Low and Low Income <sup>10</sup> . Also the project density, which is above 30 du/ac, meets the HCD default density for affordable housing. <b>=16 AFFORDABLE UNITS</b>
3. Whittier Manor	16460 Whittier Boulevard	Specific Plan / WBSP	0.9	10	11.1	Project approved February 07, currently under construction. Project site vacant; 2 units are committed to be rented to moderate income households. With market prices quickly falling and with the amount of available multifamily units in Whittier currently listed for sale, it is expected these units would be available at rates affordable to Moderate Income <sup>11</sup> . All of the units are considered affordable to moderate income. <b>=10 MODERATE INCOME UNITS</b>
4. The Gables	16050, 16110, 16134 Whittier Boulevard	Specific Plan / WBSP	4.9	96	19.6	Approved 2007, currently under construction. 15 units are committed to be sold to moderate income households. With market prices quickly falling and with the amount of available multifamily units in Whittier currently listed for sale, it is expected these

<sup>10</sup> A review of Realtor.com, accessed December 5, 2008, indicates an ample supply of housing between \$109,000 and \$290,000 (reference Table 12 for affordability), including the following Whittier units for sale: (1) 27 Beverly Boulevard, #12, 1-bedroom/1-bath for \$109,900; (2) Honolulu Triangle, 2-bedroom/1-bath for \$110,000; (3) 14623 Christine Drive #14, 2-bedroom/1-bath for \$134,900; (4) 4240 Workman Mill Road #135, 1-bedroom/1-bath for \$147,300; (5) 5813 Juarez Avenue, 3-bedroom/1-bath for \$149,999; (6) 7721 Pickering Avenue, 2-bedroom/1-bath for \$149,999; (7) 5593 Pioneer Boulevard Unit #14, 2-bedroom/2-bath for \$150,000.

<sup>11</sup> A review of Realtor.com, accessed December 5, 2008, indicates an ample supply of housing between \$150,000 and \$330,000 (reference Table 12 for affordability), including the following Whittier units for sale: (1) 4240 Workman Mill Road #138, 1-bedroom/1-bath for \$155,000; (2) 13450 Meyer Road #33, 3-bedroom/2-bath for \$155,000; (3) 18355 Saranac Drive #G for \$159,000; (4) 10322 Eagan Drive, 3-bedroom/1-bath for \$159,562; (5) 16040 Leffingwell Road #61, 1-bedroom/1-bath for \$166,900; 12507 Hadley Street, 2-bedroom/1-bath for \$174,900.

**Table 16**  
**Constructed and Approved Multifamily Housing Projects and Sites Available for**  
**Multifamily Housing Development during the 2006-2014 Planning Period**

Project Name	Property Address	General Plan / Zoning	Site Size (acres)	# of Units	Density	Existing Condition of Site and Affordability Status
						units would be available at rates affordable to Moderate Income <sup>12</sup> . All of the units are considered affordable to moderate income. <b>=96 MODERATE INCOME UNITS</b>
5. Car Wash Site	16010, 16032 Whittier Boulevard; 10426 Virginia	Specific Plan / WBSP	1.6	48	30	Carwash site, considered underutilized. Preliminary concept plan consistent with WBSP. Expected conversion to housing is consistent with the City's recent experience. <sup>13</sup> <b>=48 AFFORDABLE UNITS</b>
6. Townhomes at the Quad	13560 Whittier Boulevard	Specific Plan / WBSP	3.3	52	15.6	Parking garage. Preliminary concept plan for units above garage. Because of the project density, all are considered affordable to moderate income. Expected conversion to housing is consistent with the City's recent experience. <sup>14</sup> <b>=52 MODERATE INCOME UNITS</b>
7. Lenscrafter Site	16152 Whittier Boulevard	Specific Plan / WBSP	0.7	21	30	Commercial building, considered underutilized. Preliminary concept plan consistent with WBSP. Expected conversion to housing is consistent with the City's recent experience. <sup>15</sup> <b>=21 AFFORDABLE UNITS</b>
8. Comstock Avenue Parking Area	12908 Bailey, 6738-42 Comstock	Specific Plan / Whittier Uptown Plan (UWSP)	1.4	42	30.0	Currently site consists of City owned parking lots and a privately owned thrift store site, and is considered underutilized. Preliminary concept plan consistent with UWSP land use changes. Expected conversion to housing is consistent with the City's recent experience. <sup>16</sup> <b>=42 AFFORDABLE UNITS</b>
9. Comstock Avenue, Philadelphia & Greenleaf Parking	7024, 7032, 7042, 7058 Comstock; 12912	Specific Plan / UWSP	2.2	66	30.0	Currently site consists of City owned parking lots, vacant land and an office building and is considered underutilized. Preliminary concept plan consistent with UWSP land use changes.

<sup>12</sup> Ibid.

<sup>13</sup> Because of the lack of vacant land and the age and obsolescence of certain properties on Whittier Boulevard and Uptown District, all new and proposed multifamily projects in recent years have occurred on underutilized commercial sites. The City has worked with residential developers to target these sites. Projects #1-4 listed in Table 12 are examples of the City's success with encouraging commercial conversions. The sites listed in Table 12 for future conversion to residential have been carefully identified by the City based on on-going land use monitoring to discussions with residential developers,

<sup>14</sup> Ibid.

<sup>15</sup> Ibid.

<sup>16</sup> Ibid.

**Table 16  
Constructed and Approved Multifamily Housing Projects and Sites Available for  
Multifamily Housing Development during the 2006-2014 Planning Period**

<b>Project Name</b>	<b>Property Address</b>	<b>General Plan / Zoning</b>	<b>Site Size (acres)</b>	<b># of Units</b>	<b>Density</b>	<b>Existing Condition of Site and Affordability Status</b>
Area	Philadelphia, 7055 Greenleaf					Expected conversion to housing is consistent with the City's recent experience. <sup>17</sup> <b>=66 AFFORDABLE UNITS</b>
10. Bright Avenue Parking Area	7015 Bright	Specific Plan / UWSP	1.9	57	30.0	Currently site consists of City owned parking lots and a single room occupancy motel and is considered underutilized. Preliminary concept plan consistent with UWSP land use changes. Expected conversion to housing is consistent with the City's recent experience. <sup>18</sup> <b>=57 AFFORDABLE UNITS</b>
11. Newlin/Hadley Site	6508, 6512-14 Newlin; 12707, 12714 Hadley	Specific Plan / UWSP	1.0	30	30.0	Preliminary concept plan consistent with UWSP. Currently site is vacant. Expected conversion to housing is consistent with the City's recent experience. <sup>19</sup> <b>=30 AFFORDABLE UNITS</b>
12. Philadelphia Townhomes	12301 Wardman Street	Specific Plan / UWSP	5.1	125	24.5	Property currently under utilized manufacturing site that has recently been rezoned to UWSP. Preliminary concept plan consistent with UWSP land use changes, which envisions the site for high end condominium use. <sup>20</sup> <b>=125 ABOVE MODERATE INCOME UNITS</b>
13. Penn & Comstock	7306-7320 Comstock Avenue	Residential/ R-3	0.64	13	20.3	City has purchased land with HOME funds, and will use LMIHF funds to subsidize for-sale units, and to ensure all units are affordable to Low Income households. <sup>21</sup> <b>=13 AFFORDABLE UNITS</b>
14. Nelles	11850 Whittier Boulevard	Specific Plan / VVBS	Not expected to be available during this planning period.			
15. Former Alpha Beta Site	12813 Bailey Street	Specific Plan / UWSP	3.4	134	39.4	Vacant property owned by Whittier RDA, suitable for affordable housing. <sup>22</sup> <b>=134 AFFORDABLE UNITS</b>
<b>Totals</b>			<b>66.4</b>	<b>1,474</b>		

<sup>17</sup> Ibid.

<sup>18</sup> Ibid.

<sup>19</sup> Ibid.

<sup>20</sup> Ibid.

<sup>21</sup> Ibid.

<sup>22</sup> Ibid.

**Table 16**  
**Constructed and Approved Multifamily Housing Projects and Sites Available for**  
**Multifamily Housing Development during the 2006-2014 Planning Period**

Project Name	Property Address	General Plan / Zoning	Site Size (acres)	# of Units	Density	Existing Condition of Site and Affordability Status
	<b>Affordable Units</b>			<b>439</b>		
	<b>Moderate Income Units</b>			<b>678</b>		
	<b>Above Moderate Income Units</b>			<b>357</b>		

HCD, pursuant to AB 2348 and recent amendments to Housing Element Law, established a new default methodology to determine the affordability of a housing site or housing development. In a metropolitan city like Whittier, the amendments require that a site be zoned to permit at least 30 dwelling units per acre in order to qualify as a housing site potentially affordable to households in the Extremely Low, Very Low or Low Income ranges. Alternately, a city can present market information or provide subsidies to demonstrate the affordability of a housing site or new development.

Table 16 lists 8 sites that have or are expected to have densities of at or over 30 dwelling units per acre. These sites are numbered: #2, 5, 7, 8, 9, 10, 11 and 15.

## **5. Comparison of Available Sites and Units Constructed with RHNA**

Table 17 identifies the sites already developed or expected to develop during this planning period, and tallies the number of units for those sites. This tally includes the multifamily units from Table 16 that are already developed, planned, and expected to be developed because of location and preliminary developer interest during this planning period. Already constructed single family units and single family infill sites expected to develop also are tallied. Combined, these sites provide up to 978 units. These units include a range of housing types that are allocated to an income category based on actual or expected density, and actual or expected sales or rental rates. As indicated in Table 17, these units include a mix of units affordable to Extremely Low, Very Low, Low, Moderate and/or Above Moderate Income households.

Table 17 also compares the tallied available sites to the City RHNA requirement. The City total potential units are expected to exceed the RHNA total requirement by 86 units. Comparing expected affordable units to RHNA extremely, very and low income allocations, the expected number of affordable units in the City would exceed RHNA allocations by 21 units. Comparing expected moderate and market rate units to RHNA moderate and above moderate income allocations, the expected number of moderate and market rate units in the City would exceed RHNA allocations by 65 units.

**Table 17  
Comparison of Units on Available Housing Sites to RHNA Units by Income Category**

<b>Project Name</b>	<b>Total Units</b>	<b>Ex Low</b>	<b>Very Low</b>	<b>Low</b>	<b>Mod</b>	<b>Above Moderate</b>
1. Ravello – Whittwood Town Center	114					114
2. 8343 College Avenue For Sale Units	16			16		
3. Whittier Manor	10				10	
4. The Gables	96				96	
5. Car Wash Site	48	48				
6. Townhomes at the Quad	52				52	
7. Lenscrafter Site	21			21		
8. Comstock Avenue Parking Area	42	42				
9. Comstock Avenue, Philadelphia & Greenleaf Parking Area	66	6		60		
10. Bright Avenue Parking Area	57			30	27	
11. Newlin/Hadley Site	30		30			
12. Philadelphia Townhomes	125					125
13. Penn & Comstock	13			13		
15. Former Alpha Beta Site	134	24	110			
Single Family Homes Constructed	14					14
Single Family Infill Sites	140					140
<b>Totals (Units This Planning Period)</b>	<b>978</b>	<b>120</b>	<b>140</b>	<b>140</b>	<b>185</b>	<b>393</b>
<b>RHNA</b>	<b>892</b>	<b>113</b>	<b>113</b>	<b>140</b>	<b>151</b>	<b>375</b>
<b>Difference (Total Units vs RHNA by income category)</b>	<b>86</b>	<b>7</b>	<b>27</b>	<b>0</b>	<b>34</b>	<b>18</b>
<b>Total Affordable Units Available</b>			<b>400</b>			
<b>RHNA Extremely, Very and Low Income (Affordable) Units</b>			<b>366</b>			
<b>Difference (Total Lower Income Units vs RHNA Extremely, Very and Low income category)</b>			<b>34</b>			
<b>Total Moderate and Market Rate Units Available</b>						<b>578</b>
<b>RHNA Moderate and Above Moderate Units</b>						<b>526</b>
<b>Difference (Total Moderate and Market Rate Units vs RHNA Moderate and Above Moderate income category)</b>						<b>52</b>

## **B. REMOVAL OF HOUSING CONSTRAINTS**

### **I. Availability of Public Services and Facilities**

Whittier is largely built-out. New residential development will occur as infill or redevelopment. Public facilities are generally available to accommodate development throughout Whittier. The City's roadway and infrastructure system is in place and capable of accommodating additional residential development pursuant to the City General Plan. There is adequate water volume and sewer capacity available to accommodate additional residential development pursuant to the City General Plan, including the City's RHNA requirements.

Potential impacts to traffic levels of service for the WBSP and Whittwood Town Center have already been assessed and found to be less than significant. Water supply and water quality issues associated with these Specific Plan areas have also been assessed and found to be less than significant.

All new development projects in the City are required to comply with the National Pollution Discharge Elimination System (NPDES) Permit and Waste Discharge Requirements for Los Angeles County. To comply with NPDES requirements, the City has incorporated the Stormwater Quality Management Plan (SQMP) developed by the County of Los Angeles Department of Public Works, Watershed Division. The City's SQMP is a reference document that serves as the basis for its storm water management program. The City's version consists of the following programs: development planning; development construction; illicit connection/discharge detection and elimination program; industrial/commercial inspection, and public information.

There are minimum water quality protection requirements for development construction projects. Unless exempted, all development construction projects will be required to implement best management practices (BMPs) necessary to reduce pollutants to the Maximum Extent Practicable (MEP) to meet the minimum water quality protection requirements. Construction activities include activities such as clearing, grading, excavation, road construction, structure construction, or structure demolition that result in soil disturbance.

### **2. Removal of Market Constraints**

As discussed under Section III.B above, the City Zoning Code provides ample opportunity for residential development of varying types and densities. The City also endeavors to provide expedited processing of all residential development applications. Current City land use and development processes therefore have not been considered a constraint to housing development.

### **3. Removal of Governmental Constraints**

The City Zoning Code provides ample opportunity for residential development of varying types and densities. The City also endeavors to provide expedited processing of all residential development applications. The City has recently adopted a reasonable accommodation ordinance to ensure the accessibility of housing to disabled persons. Current City land use and development processes therefore have not been considered a constraint to housing development.

#### **C. OPPORTUNITIES FOR ENERGY CONSERVATION**

Under current law, this Whittier Housing Element must include analysis of opportunities for energy conservation with respect to residential development. Government Code Section 65583(a)(7). The Legislature in 1974 created the California Energy Commission to deal with the issue of energy conservation. The Commission in 1977 adopted conservation standards for new buildings. The Legislature directed the Commission to periodically improve the standards to account for state-of-the-art energy efficient building design. The Commission has adopted revised energy standards for new residential buildings. The revised energy conservation standards for new residential buildings have been placed in Title 24 of the California Administrative code. The new standards apply to all new residential buildings (and additions to residential buildings) except hotels, motels, and buildings with four or more habitable stories and hotels. The regulations specify energy saving design for walls, ceilings and floor installations, as well as heating and cooling equipment and systems, gas cooling devices, conservation standards and the use of nondepleting energy sources, such as solar energy or wind power.

In relation to new residential development, and especially affordable housing, construction of an energy efficient building does add to the original production costs of ownership and rental housing. Over time, however, the housing with energy conservation features should have reduced occupancy costs because the consumption of fuel and electricity is decreased. This means the monthly housing costs may be equal to or less than what they otherwise would have been if no energy conservation devices were incorporated in the new residential buildings. Reduced energy consumption in new residential structures is one way of achieving affordable housing costs when those costs are measured in monthly carrying costs as contrasted to original sales price or production costs.

Strategies a developer can undertake to achieve energy efficient construction include:

- Locating the structure on the northern portion of the sunniest area on the site.
- Designing the structure to admit the maximum amount of sunlight into the building and to reduce exposure to extreme weather conditions.
- Locating indoor areas of maximum usage along the south face of the building and placing corridors, closets, laundry rooms, power core, and garages along the north face to the building to serve as a buffer between heated spaces the colder north face.

- Making the main entrance a small, enclosed space that creates an air lock between the building and its exterior; orienting the entrance away from prevailing winds; or using a windbreak to reduce the wind velocity against the entrance.
- Locating window openings to the south and keeping east, west and north windows small, recessed, and double-glazed.

These and other potential energy efficient opportunities are evaluated and promoted by the City during the site plan review process. In addition, the City follows the latest state legislation regarding energy efficiency and sustainable development, including AB 32 and SB 375. In fact, Whittier was an early proponent of smart growth policies now promulgated through these legislations. Both the WBSP and UWSP incorporate smart growth policies including:

- Allowing densities of up to 50 dwelling units per acre on properties previously zoned for commercial uses only
- Creating opportunities for lot consolidation in older urbanized areas
- Creating areas where new and existing residents can live, work, and shop all within a walkable distance of one quarter- mile
- Allowing mixed use development with new housing units above commercial spaces on the ground floor.

In anticipation of implementation measures to be promulgated pursuant to AB 32 and SB 375, the City has begun to prepare a green building ordinance and plans to implement other energy programs, such as energy rebate and retrofit programs to assist residential properties become more energy efficient. Once operational, these programs will be advertised to the Whittier community via: (1) notices published in the local Whittier Daily News; (2) notices posted on the on the community access cable channel; (3) flyers posted at City Hall, the local senior center and library; (4) flyers mailed direct to all local social service providers, housing service providers, homeless service providers, homeowner associations and other identified civic groups.

## **D. FINANCIAL RESOURCES**

There are a variety of potential funding sources available to support affordable housing in the City of Whittier. They include the following:

## **1. HOME Funds**

The Home Investment Partnership (HOME) Program is a federal program, created as a result of the National Housing Affordability Act of 1990. HOME funding is provided to jurisdictions to assist either rental housing or home ownership through acquisition, construction, reconstruction, and/or rehabilitation of affordable housing. Also possible is tenant-based rental assistance, property acquisition, site improvements, and other expenses related to the provision of affordable housing and for projects that serve a group identified as having a special need related to housing. As noted above, the City has used HOME funds to assist with the substantial rehabilitation of the former Hoover Hotel, and its conversion to a 49-unit senior apartment complex. In addition, the City uses HOME funds for its Home Improvement Loan Program and its Rental Rehabilitation Program.

## **2. Community Development Block Grant Program (CDBG)**

Through the federal CDBG program, HUD provides funding for a range of community development activities. CDBG grants are awarded for housing activities, including acquisition, rehabilitation, homebuyer assistance, economic development, homeless services and public services. CDBG funds are subject to certain restrictions and generally cannot be used for new housing construction. CDBG grants primarily benefit households with incomes not exceeding 80% of the county median family income.

The City of Whittier is a CDBG entitlement city based upon its demographics and receives CDBG funds annually. These funds are used for a variety of housing purposes. For example, funds are provided for the Salvation Army who runs an emergency shelter as well as the Interfaith Food Center who provides food to the very poor and homeless individuals. Using CDBG funds, the City also runs a Home Improvement Loan Program. It has also been contracting with the Veterans in Community Services organization to run its Minor Home Repair Program.

## **3. Section 108 Program**

Section 108 is the loan guarantee provision of the CDBG program. This provision provides communities with a source of financing for a variety of housing and economic development activities. All rules and requirements of the CDBG program apply, and therefore all projects and activities must principally benefit low and moderate income persons, aid in the elimination or prevention of blight, or meet urgent needs of the community.

Monies received per the Section 108 loan guarantee program are limited to no more than five times the applicant's most recently approved CDBG amount, less prior Section 108 commitments. Activities eligible for these funds include: economic development activities eligible under CDBG; acquisition of real property; rehabilitation of publicly owned property; housing rehabilitation eligible under CDBG; construction, reconstruction or installation of public facilities; related relocation, clearance or installation of public facilities; payment of

interest on the guaranteed loan and issuance costs of public offerings; debt service reserves; and public works and site improvements.

Section 108 loans are secured and repaid by pledges of future and current CDBG funds. Additional security requirements may also be imposed on a case by case basis.

#### **4. Section 8 Housing Choice Voucher Program**

The federal Section 8 program provides rental assistance to low-income households. With a Section 8 voucher, households pay 30-40% of their income towards housing and the Housing Authority pays the rest, up to certain maximum rent limits. The vouchers are paid directly to the landlords. The Housing Authority inspects its tenants' units annually to ensure that health and safety standards are met. This program also allows households to use their vouchers toward the purchase of a home.

The Housing Authority manages approximately 630 Section 8 household vouchers in the City of Whittier. Of these vouchers, 194 are for 1-person households, 151 are for 2-person households, 103 are for 3-person households, 84 are for 4-person households, 64 are for 5-person households, 24 are for 6-person households, 8 are for 7-person households, and 2 are for 8-person households.

#### **5. Section 202/811 Housing for Elderly or Disabled**

Under this federally administered program, direct loans are made to eligible, private nonprofit organization and consumer operative sponsors to finance development of rental or cooperative housing facilities for occupancy by elderly or disabled persons. The interest rates on such loans are determined annually. Section 8 funds are made available for all of the Section 202 units for the elderly. Rental assistance for 100% of the units for disabled persons has also recently been made available. Section 811 can be used to develop group homes, independent living facilities, and intermediate care facilities.

Private, nonprofit sponsors may qualify for Section 202 no interest capital financing loans. Households of one or more persons, the head of which is at least 62 years old or is a qualified non-elderly disabled person between the ages of 18 and 62, are eligible to live in these units.

#### **6. California Housing Finance Agency (CHFA)**

CHFA is an agency of the state of California that administers programs that provide below market interest rate mortgage capital through the sale of tax-exempt notes and bonds. CHFA sells tax-exempt Mortgage Revenue Bonds to provide below market rate financing through approved private lenders to first time homebuyers for the purchase of new or existing homes. The program operates through participating lenders who originate loans for CHFA purchase.

CHFA assists nonprofit housing development corporations that acquire land, provide building plans, and package loans for self-help housing. Families, under the supervision of nonprofit

corporations, provide the majority of the construction labor. CHFA makes commitments to self-help corporations for low-interest mortgages and provides credit enhancements to lenders who provide construction financing and preferential interest rates.

CHFA also operates a Multifamily Rental Housing Mortgage Loan Program. This program finances the construction or substantial rehabilitation of projects containing 20 or more units. In a project, 20% of the units must be set aside for low income tenants at affordable rents for the greater of 15 years or as long as the mortgage is outstanding.

A new program of CHFA is the HELP Program. This program provides low interest loan assistance to local governments to assist in the provision of affordable housing. Terms of the low interest loans are 3% simple interest per annum for up to ten years, with a maximum loan amount of \$2,000,000 per project.

## **7. Low Income Housing Tax Credit (LIHTC) Program**

This State program provides for federal tax credits for private developers and investors that agree to set aside all or a portion of their units for low income households and the elderly for no less than 15 years. A minimum of 20% of the units must be made available to families whose income is less than 50% of the County median income or 40% of the units must be made available to families whose income is up to 80% of the median. Developers and investors must apply for an allocation of housing units from the State Allocation Committee, administered by the Tax Credit Allocation Committee.

## **8. Multifamily Mortgage Revenue Bonds**

Multifamily Mortgage Revenue Bonds, as discussed above, are used to finance construction and mortgage loans, as well as capital improvements for multifamily housing. Federal law requires 20% of the units in an assisted project to be reserved for lower income households, whose income does not exceed 80% of the median household income for the County. Funding for this program is administered by the California Debt Limit allocation committee and has been extended indefinitely.

## **9. Redevelopment Agency Low-Moderate Income Housing Fund**

One of the most significant resources available to Whittier is the Affordable Housing Fund from the City's Redevelopment Agency. These funds originate from Redevelopment Tax Increment monies. In accordance with State law, 20% of all Redevelopment tax increment monies are allocated for the improvement or provision of housing for low and moderate income households. As summarized in Table 20, Whittier's Redevelopment Agency expects to expend approximately \$1,907,586 per year in the LIMHF.

## 10. Proposition 46 Funds

Proposition 46, the Housing and Emergency Shelter Trust Fund Act of 2002, was a statewide housing bond initiative passed by the voters in November of 2002 which authorized \$2.1 billion in bond financing for various housing programs administered by HCD and CHFA. Eight different funds were formed from this bond issuance, including the Home Improvement Loan Fund, the Preservation Opportunity Fund, the Emergency Housing and Assistance Fund, and the School Facilities Fee Assistance Fund, among others. These funds will finance programs such as the local housing trust fund matching grant program, accessibility grants for renters, code enforcement, multifamily acquisition, rehabilitation, construction or conversion; and others for the next five years. The City and non-profit housing developers can apply to the appropriate funding programs in order to subsidize some of the affordable housing to be built in Whittier.

### D. AGENCIES INVOLVED IN HOUSING IN WHITTIER

City efforts to provide affordable housing opportunities are assisted by the following agencies:

- **Housing Authority:** The Housing Authority of the County of Los Angeles is the primary agency providing affordable housing opportunities in Whittier. The Housing Authority administers the Section 8 rental subsidy program and operates the Mortgage Credit Certificate program. Within Whittier, 630 households participate in the Section 8 rental subsidy program.
- **Fair Housing and Tenant/Landlord Issues:** Fair housing information and tenant-landlord dispute mediation is available through Housing Rights Center. Information and resources are provided to both tenants and landlords regarding their rights and responsibilities. The City of Whittier contracts for provision of these services to City residents. Based on the June 2006 *Analysis of Impediments to Fair Housing Choice for Whittier* and recent data tabulated by the Housing Rights Center, most reported fair housing complaints were from families complaining about discrimination in the rental market.

## VI. HOUSING PLAN

Chapters II through V establish the housing needs, constraints and opportunities in Whittier. The Housing Plan evaluates the accomplishments of the last adopted housing element, and then presents the City's 2006-2014 Housing Plan. The Plan sets forth the goals, policies and programs developed to address Whittier's identified housing needs.

## **A. REVIEW OF HOUSING ELEMENT PERFORMANCE**

State Housing Element law requires communities to assess the achievements under adopted housing programs as part of their housing element update. These results should be quantified where possible, but may be qualitative where necessary. These results need to be compared with what was projected or planned in the previous element. Where significant shortfalls exist between what was planned and what was achieved, the reasons for such difference must be discussed.

### **I. Progress Toward Implementing the 2000-2005 Housing Element Programs**

The 2000-2005 Whittier Housing Element established programs to address the following primary housing goals:

- Maintain a supply of housing, within the City of Whittier, which is free from the adverse problems of structural neglect and deterioration, and promote neighborhood environments which provide an excellent quality of life for all residents.
- The City will work to provide opportunities for new housing units to meet the housing needs of all economic segments of the City of Whittier.
- Work to maintain a balanced housing stock with a range of housing available to all economic segments of Whittier and make an effort to meet the housing assistance needs of Whittier residents to the maximum extent possible.
- Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, or disability.

Objectives of the 2000-2005 Housing Element included rehabilitation of 322 units, conservation of 257, and the provision of available sites for up to 412 new residential units. The City has successfully met these objectives through completion of the following accomplishments:

- Development of the Penn/Union Affordable Housing Project, which consisted of six family moderate income for-sale units.
- Development of the Seasons at the Hoover Senior Apartments, consisting of 50 very low and low income senior rental units.
- Development of the Habitat for Humanity project, consisting of 4 single family homes for households earning 35% of the Los Angeles County median income.
- Adoption of the Whittier Boulevard Specific Plan, which resulted in the rezoning of commercial properties and the subsequent potential for up to 1,740 multifamily units.

- Adoption of the Whittwood Town Center Specific Plan, which included the rezoning of commercial property to permit townhomes.
- Progress toward the amending the existing Whittier Uptown Specific Plan to create a new “Mixed Use District”, which could permit very high density housing of 40-45 dwelling units per acre.
- Progress toward acquiring development rights of the state owned Fred C. Nelles School for Boys, which could be rezoned to permit numerous housing units at a variety of densities.
- Development and operation of the Whittier Area First Day Coalition for the homeless, which offers a 45-unit sleeping facility and supportive services.
- Support toward other Whittier homeless facilities, including the Women’s and Children’s Crisis Shelter, the Salvation Army Emergency Shelter, and the Rio Hondo Temporary Home.
- Continued operation of the Home Improvement Loan Program that provides low-interest or no-interest loans to promote the improvement, rehabilitation and/or preservation of single family, owner-occupied residential dwelling units, up to two units on a lot.
- Continued operation of the Minor Home Repair Grant Program that funds minor exterior home improvements.
- Adoption of an Affordable Housing Program, which could require new residential development to allocate 15 percent of the units as affordable.
- Provision of services to the frail elderly through the Southeast Area Social Services Funding Authority (SASSFA), including provision of congregate meals at seven sites, transportation services, and home delivered meals for the frail elderly.
- Provision of services to the developmentally disabled through: the Regional Center for the Developmentally Disabled, a Whittier based center that provides diagnosis and coordination of resources such as education, health, welfare, rehabilitation, and recreation for persons who are developmentally disabled; and the Southeast Center for Independent Living that provides a wide range of services to disabled people, including counseling, employment assistance, housing referrals, and transportation to medical appointments.
- Participation in the Whittier-Rio Hondo AIDS Project, a nonprofit organization that provides support groups for persons living with HIV and AIDS, their loved ones, families and caregivers.

During the 2000-2005 planning period, the City used its Redevelopment Agency LMIHF, CDBG and HOME funds to achieve the following accomplishments regarding housing rehabilitation. The accomplishments are summarized by income group served below:

**Table 18  
Accomplishments of 2000-2005 Housing Element by Income Group Served**

Program	Funding	# of Household Served	Amount of \$ Expended	INCOME GROUP SERVED			
				Extremely & Very Low	Lower.	Median	Mod
Home Improvement Loan	HOME, CDBG	73	\$1,594,065	37	7	21	8
Minor Home Repair Grant	HOME CDBG	69	\$187,856	41	28	0	0
CARE	LMIHF	91	\$503,560	43	20	13	15
First Time Homebuyer Loan	LMIHF	38	\$840,000	1	12	19	6
Rental Loan Program	HOME	0	0	0	0	0	0

To augment its housing rehabilitation efforts, the City has continued to publicize availability of its Home Improvement Loan Program and Minor Home Repair Grant Program.

Regarding construction of new housing units during the 2000 through 2005 period, only 55 new units were built, despite the availability of residential sites. Of these new units, 51 were single family and four were duplex units. To augment the supply of housing sites, the City aggressively rezoned its major commercial areas, resulting in the Whittwood Town Center Specific Plan with a residential density of 19 units per acre, and Whittier Boulevard Specific Plan with a residential density of 30 units per acre. The City also has continued to encourage development of second units.

**B. GOALS. POLICIES AND PROGRAMS OF THE 2006-2014 HOUSING ELEMENT**

The goals of the 2006-2014 Housing Element are formulated based on information provided in the Housing Needs Assessment and Constraints sections of this document and input from the City Council, Planning Commission and City staff. Four goals are identified. According to Section 65583 of the State Government Code, a city's housing programs must address the following four major areas:

- **Maintenance of Existing Housing Stock** – Conserving and improving the condition of the existing stock of affordable housing.
- **Housing Production** – Providing adequate sites to achieve a variety and diversity of housing.
- **Housing Assistance** – Assisting in the development of affordable housing; removing governmental constraints.
- **Equal Opportunity Needs Housing** – Providing housing related services, including the promoting of equal housing opportunity.

Goals and programs are presented according to their corresponding issue. A summary description of each program, its funding sources, and timing and responsibility for implementation is provided below:

## **I. Housing Goals and Policies**

### ▪ **Issue: Maintenance of Existing Housing Stock**

Over 60% of Whittier’s neighborhoods are over fifty years of age. Many of these neighborhoods have aged with dignity and charm. Others, however, have not fared so well. The City of Whittier seeks to improve the desirability of the housing stock within those neighborhoods which have not withstood time and to preserve those which have. The City, therefore, adopts through the Housing Element goals, policies, and objectives for improvement of existing housing stock. The adoption of these policies is a statement of the City’s approach to be followed over the life of the Housing Element.

Conditions within the City and its neighborhoods are not static. As changes come about within neighborhoods, or circumstances dictate a different approach, the City will be sufficiently flexible in its approach to meet the challenges of such change and to incorporate into its housing policies innovative methods by which to meet new conditions. The primary goal is to maintain the integrity of the residential community with sensitivity, while adopting policies which are in the best interest of each neighborhood and the City at large.

The goal and policies for housing maintenance and improvement have been developed recognizing the community needs, resources available and the constraints to housing improvement efforts. Where appropriate, these key housing protection guidelines have been developed consistently with other elements of the General Plan, as well as other planning and policy documents for the City.

**Goal 1. Maintain a supply of housing, within the City of Whittier, which is free from the adverse problems of structural neglect and deterioration, and promote neighborhood environments which provide an excellent quality of life for all residents.**

- Policy I.1 Actively engage in identifying substandard and deteriorating housing in Whittier and take appropriate actions to ensure correction of these deficiencies, such as initiating rehabilitation and maintenance programs.
- Policy I.2 Protect viable housing and the continued maintenance and stabilization of healthy neighborhoods.
- Policy I.3 Encourage and/or stimulate conservation of existing residential areas and, where possible, minimize or prevent the intrusion of incompatible uses into the neighborhoods.
- Policy I.4 Work to rehabilitate and, if required, replace substandard dwelling units.
- Policy I.5 Promote rehabilitation which maximizes the utility of the existing housing stock.
- Policy I.6 Encourage a full range of public improvements and services to provide for the needs of all residential neighborhoods.
- Policy I.7 Maintain amenities (landscaping, trees, urban design, parks, etc.) which provide beauty, identity, and form to the City and the residential neighborhoods within the community.
- Policy I.8 Work to provide local parks, including special facilities for community recreation, with an average ratio of 4.8 acres for every 1,000 people.
- Policy I.9 Discourage increases in the acceptable ambient sound levels within residential areas of the community.
- Policy I.10 Discourage and, where possible, eliminate the use of streets within residential neighborhoods as traffic thoroughfares.
- Policy I.11 Work with state and local agencies for the preservation of existing low-income housing developments.

■ **Issue: Housing Production**

The City of Whittier's goals, policies, and objectives relating to housing production are contained within this section. In adopting these statements, the City Council is communicating to the community at large, as well as the home building industry, the quantified goals for housing production and the guidelines to be followed in developing new housing. The goals and policies for housing production have been refined and modified in light of current resources and constraints. The adopted goals and policies for housing production reflect the community's desires for the City of Whittier relative to the production of housing in numbers, type, density, and other qualities of importance to the residents of this community.

**Goal 2. The City will work to provide opportunities for new housing units to meet the housing needs of all economic segments of the City of Whittier.**

- Policy 2.1 Encourage the development of housing to meet the City of Whittier's responsibilities for the regional housing needs, as well as affordable housing requirements pertaining to California Redevelopment Law.
- Policy 2.2 Encourage and increase the variety and supply of housing available at costs affordable to the various income levels of the population.
- Policy 2.3 Encourage a variety of housing arrangements and densities, each appropriately located with reference to topography, traffic circulation, community facilities, and aesthetic considerations.
- Policy 2.4 Encourage a balance of housing in a variety of types which provides a range of housing affordable to household's at all economic levels. The balance of housing promoted would include townhouses, cluster developments, condominiums, apartments, single-family dwellings, and second units.
- Policy 2.5 Promote development density in the City and planning area that is consistent with environmentally sound development and does not disrupt the fragile natural topography.
- Policy 2.6 Encourage continued and new investment in the established communities of Whittier.
- Policy 2.7 Encourage and promote, where the land use plan permits higher density, the assemblage and consolidation of small parcels to promote a more efficient use of space, while allowing for aesthetic amenities and greater use of open space.
- Policy 2.8 Encourage the consolidation of multiple land ownership by private or public means into single ownership. This will facilitate the use of contemporary planning techniques in providing multiple-family residences

with greater amenities and will enhance the quality of life for the citizens of Whittier.

Policy 2.9 Examine the feasibility of under-utilized commercial and industrial sites which may be suitable for rezoning to residential uses.

Policy 2.10 Use density and open space bonuses to encourage the assemblage of large parcels for higher density developments.

Policy 2.11 Promote rental rehabilitation programs to preserve housing.

■ ***Issue: Housing Assistance***

The City of Whittier recognizes that there are unmet housing assistance needs within the community and continues to focus efforts toward alleviation of these needs. The City will look to current and potential land uses, the existing housing stock, community redevelopment, and community development activities to establish the goals, policies, and objectives for meeting housing assistance needs. This section of the Housing Element synthesizes the guidelines and direction that the City Council has set forth with respect to housing assistance needs. The goals, policies, and objectives, set forth herein, are the culmination of past City actions vis-a-vis housing needs and the relevant requirements of the housing element as prescribed by California State law.

**Goal 3. Work to maintain a balanced housing stock with a range of housing available to all economic segments of Whittier and make an effort to meet the housing assistance needs of Whittier residents to the maximum extent possible.**

Policy 3.1 Work toward the provision of the City of Whittier's fair share of regional housing needs, as identified in the Regional Housing Needs Assessment (RHNA), prepared by the Southern California Association of Governments (SCAG).

Policy 3.2 Encourage housing which is affordable to the various income levels of the population.

Policy 3.3 Implement the Affordable Housing Program, which requires new residential development to allocate 15 percent of the units as affordable.

■ ***Issue: Equal Opportunity Needs Housing***

There are households in the City which may have special housing needs that cannot be met by standard housing developments. In order to promote equal access to all households and to help special needs households find appropriate housing, the City of Whittier has developed a goal for equal opportunity. By actively supporting projects and programs that accommodate

special needs households and minorities, more Whittier residents will be provided with adequate housing.

**Goal 4. Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, or handicap.**

- Policy 4.1 Promote and encourage equal access to housing in a variety of locations, types, and prices for all residents of the community.
- Policy 4.2 Encourage the development of accessible housing which is adaptable to the daily needs of the disabled persons within the community.
- Policy 4.3 Work to provide and encourage others to provide the support services necessary to permit residents with special needs to successfully function as full members of the community.

### **C. HOUSING PLAN**

The City of Whittier focuses on the following key efforts to meet the housing needs of the community.

- **Housing Maintenance and Improvement** - Improvement of the existing housing supply so that this housing remains in sound condition, since existing housing is generally less expensive than new construction.
- **Housing Production** - Development of new housing on sites suitable for residential use to expand the supply and choice of units available.
- **Housing Assistance** - Assistance to lower income households and households with special needs so that the community continues to provide housing for all economic groups.

The housing plan for the City of Whittier includes actions and programs to be undertaken in maintaining, improving, and developing housing for all residents of the community, as summarized in Table 18, below. The program descriptions are intended to serve as a guide to the implementation and evaluation of the City's accomplishments toward meeting identified housing needs. The program information also reflects the City of Whittier's efforts to provide housing pursuant to the requirements of the State of California Housing Element legislation.

**Table 19  
Housing Implementation Plan**

Policy	Implementation Measure
<b>GOAL 1: MAINTAIN HOUSING SUPPLY</b>	
<p>I.1 Identify substandard housing and correct deficiencies.</p> <p>I.2 Maintain residential neighborhoods.</p> <p>I.3 Conserve existing residential areas.</p> <p>I.4 Rehabilitate substandard dwelling units.</p> <p>I.5 Promote housing rehabilitation.</p>	<ol style="list-style-type: none"> <li>1. Continue operation of the Home Improvement Loan Program that provides low-interest or no-interest loans to promote the improvement, rehabilitation and/or preservation of single family, owner-occupied residential dwelling units, up to two units on a lot.               <ol style="list-style-type: none"> <li>(a) Specific actions: continued outreach regarding program availability through community cable broadcast, mailings and posting at all civic locations; continued applications for and administration of CDBG and HOME funding.</li> <li>(b) Timing: This program is on-going. The City has set an objective of issuing 20 loans per year with at least 60% of the loans going to very low and low income households, and the balance to median.</li> <li>(c) Agency responsible: This program is fully administered through the City Housing Division.</li> </ol> </li>   <li>2. Continue operation of the Minor Home Repair Grant Program that funds minor exterior home improvements.               <ol style="list-style-type: none"> <li>(a) Specific actions: continued outreach regarding program availability through community cable broadcast, mailings and posting at all civic locations; continued applications for and administration of CDBG funding.</li> <li>(b) Timing: This program is on-going. The City has set an objective of issuing 45 grants per year with at least 60% of the grants going to very low and low income households, and the balance to median.</li> <li>(c) Agency responsible: This program is fully administered through the City Redevelopment and Housing Division.</li> </ol> </li>   <li>3. Continue operation of the City Code Enforcement Program to ensure residential structures are maintained to building and safety standards.               <ol style="list-style-type: none"> <li>(a) Specific actions: continued monitoring of neighborhoods and follow-up on community complaints; continued administration of CDBG and Agency funding.</li> <li>(b) Timing: This program is on-going. The City has set an objective of correcting at 75 to 100 code violations per month.</li> <li>(c) Agency responsible: This program is fully administered through the City Police Department and Housing Division.</li> </ol> </li>   <li>4. Adopt a green building ordinance and energy rebate and retrofit programs to assist residential properties in becoming more energy efficient.               <ol style="list-style-type: none"> <li>(a) Specific actions: prepare green building ordinance and energy programs; bring to City Council for review and approval; advertise programs: (1) notices published in the local Whittier Daily News; (2) notices posted on the on the community access cable channel; (3) flyers posted at City Hall, the local senior center and library; (4) flyers mailed direct to all local social service providers, housing service providers, homeless service providers, homeowner associations and other identified civic groups; implement programs.</li> </ol> </li> </ol>

**Table 19  
Housing Implementation Plan**

Policy	Implementation Measure
	<p>(b) Timing: These programs will be adopted by December 2012. Specific program objectives will be established prior to implementation.</p> <p>(c) Agency responsible: These programs will be administered through the City Community Development Department and Housing Division.</p>
<p>Policy 1.6 Encourage a full range of public improvements and services to provide for the needs of all residential neighborhoods.</p> <p>Policy 1.7 Maintain amenities (landscaping, trees, urban design, parks, etc.) which provide beauty, identity, and form to the City and the residential neighborhoods within the community.</p> <p>Policy 1.8 Work to provide local parks, including special facilities for community recreation, with an average ratio of 4.8 acres for every 1,000 people.</p> <p>Policy 1.9 Discourage increases in the acceptable ambient sound levels within residential areas of the community.</p> <p>Policy 1.10 Discourage and, where possible, eliminate the use of streets within residential neighborhoods as traffic thoroughfares.</p> <p>Policy 1.11 Work with state and local agencies for the preservation of existing low-income housing developments.</p>	<p>5. Continue to support improvements and maintenance to public improvements that serve residential neighborhoods, including:</p> <ul style="list-style-type: none"> <li>▪ Library Improvements</li> <li>▪ Sewer System Improvements</li> <li>▪ School Services</li> <li>▪ Drainage Master Plan</li> <li>▪ Water System Improvements</li> <li>▪ Police Services</li> <li>▪ Savage Canyon Landfill Facility Fees</li> <li>▪ Underground Utility Lines</li> <li>▪ Park and Recreational facilities</li> <li>▪ Private Recreation Facilities Required for New Residential Development as Appropriate</li> </ul> <p>(a) Specific actions: continued monitoring, planning and programming for public improvements; continued administration of General Fund, Agency and other available funding.</p> <p>(b) Timing: This program is on-going through the City Capital Improvement Program that is adopted every June in association with the City budget. Specific program objectives are established each year depending on funding availability.</p> <p>(c) Agency responsible: This program is jointly administered through the City Community Development and Engineering Departments.</p> <p>6. Monitor Existing Affordable Housing and Seek Opportunities for New Affordable Housing through Housing and Redevelopment Staff Efforts</p> <p>(a) Specific actions: continue relationship with LINC and establish relationships with the HCD listed non-profits. These relationships will be initiated by the City through letters informing the non-profits of Whittier's at-risk properties and following up with phone calls, Promote and arrange financing packages for new affordable housing; continued monitoring of ownership and mortgage status of existing affordable housing in City to ensure affordability status is maintained; continued budgetting of Agency housing funds.</p> <p>(b) Timing: This program is on-going through the day-to-day contacts with the development community. During this planning period, the City set the objective to actively participate in development of two affordable projects.</p> <p>(c) Agency responsible: This program is administered through the City Redevelopment and Housing Division.</p>

**Table 19  
Housing Implementation Plan**

Policy	Implementation Measure
	<p>7. Continue to liberally construe definition of family in favor of allowing and permitting varied groups to satisfy its requirements and to live in residential areas without interference.</p> <p>(a) Specific actions: Establish administrative policies regarding the implementation of zoning requirements as applicable to “families.” The City’s administrative policy is expected to inform potential or existing “group homes” serving the disabled community that the zoning restrictions limiting residential uses to “families” is inclusive of all groups satisfying some significant aspect of the definition and will exclude only those groups that clearly, and by specific evidence, do not satisfy the definition. In such a circumstance, the City may seek the opinion of State HCD prior to making a final decision.</p> <p>(b) Timing: City’s implementation of this program is on-going. Specific administrative policies related to implementation of zoning requirements as applicable to “families” to be established not later than one year after the Housing Element’s adoption by the City and certification by State HCD.</p> <p>(c) Agency responsible: This program is administered through the City’s Planning &amp; Redevelopment and Housing Divisions.</p>
<b>GOAL 2: HOUSING PRODUCTION</b>	
<p>2.1 Encourage housing development to meet regional housing needs.</p> <p>2.2 Encourage a variety of housing to accommodate households with various income levels.</p> <p>2.3 Encourage variety of housing arrangements.</p> <p>2.4 Encourage a balance of housing types.</p> <p>2.5 Promote development density that is consistent with the environment and natural topography.</p> <p>2.6 Encourage continued and new investment in Whittier.</p> <p>2.7 Encourage lot assembly on high density areas.</p> <p>2.8 Encourage the consolidation of land to improve development quality.</p> <p>2.9 Examine use of underutilized sites for residential uses.</p> <p>2.10 Use incentives to encourage lot assembly.</p>	<p>1. Continue to Streamline Permit Process.</p> <p>(a) Specific actions: The City currently has a one development processing counter, where planners and building inspectors work together to assist developers and homeowners through the planning and development process. Following this format and the review procedures outlined in Section III.B.3, above, continue to achieve quick turnarounds for the processing of residential developments. Funding for staff time is primarily through the General Fund.</p> <p>(b) Timing: This program is on-going through the day-to-day contacts with the development community. During this planning period, the City set the objective to process development applications for single-family houses and duplexes in 30-60 days; multifamily projects of 3-9 units in 45 to 75 days; multifamily projects of 10 or more units in 60 to 100 days.</p> <p>(c) Agency responsible: This program is administered through the City Community Development Department.</p> <p>2. General Plan &amp; Zoning Ordinance Consistency</p> <p>(a) Specific actions: City staff performs an annual review of General Plan policies and zoning ordinances to ensure consistency.</p> <p>(b) Timing: This program is on-going. The annual review is accomplished by December 31 of each year.</p> <p>(c) Agency responsible: This program is administered through the City Planning Division.</p> <p>3. General Plan &amp; Zoning Amendments that Result in New Housing Opportunities</p>

**Table 19**  
**Housing Implementation Plan**

Policy	Implementation Measure
	<p>a) Specific actions: The City will continue to consider amendments to the Whittier Boulevard Specific Plan that could result in more housing opportunities. The City will continue to process the Whittier Uptown Specific Plan amendment which will create a new “Mixed Use District”, which could potentially permit very high-density housing of 40-45 dwelling units per acre. Funding is through the General Fund.</p> <p>b) Timing: The City expects that this Specific Plan amendment will be completed and adopted by Summer 2008.</p> <p>(c) Agency responsible: This program is administered through the City Planning Division.</p> <p>4. Offer Incentives to Create Larger Lots and/or to Redevelop Underutilized Lots at Higher Densities</p> <p>a) Specific actions: Continued liaison with private and non-profit developers to promote and arrange lot consolidation and redevelopment of underutilized lots to assist provision of affordable housing. Incentives will include parking variances, setback variances, Ordinance No. 2910 provisions, and/or Agency assistance. Goal is to achieve two parcel consolidations during the planning period. Continued budgeting of Agency housing funds.</p> <p>(b) Timing: This program is on-going through the day-to-day contacts with the development community.</p> <p>(c) Agency responsible: This program is administered through the City Redevelopment and Housing Division .</p> <p>5. Encourage Second Units</p> <p>a) Specific actions: Continued outreach regarding second unit policy through community cable broadcast, mailings and posting at all civic locations. Funding through General Funds.</p> <p>b) Timing: This program is on-going. The City has established a goal of approving 5 second units per year.</p> <p>c) Agency responsible: This program is administered through the City Planning Division .</p> <p>6. Remove City Design Review Board</p> <p>a) Specific actions: Adopt Zoning Code Amendment 09-004 to retire the City Design Review Board.</p> <p>b) Timing: This zone change has been completed. It was reviewed by the Planning Commission in July 2009 and brought to the City Council for review and approval in August 2009.</p>

**Table 19  
Housing Implementation Plan**

Policy	Implementation Measure
<b>GOAL 3: HOUSING ASSISTANCE</b>	
<p>3.1 Work toward the provision of the City of Whittier's fair share of regional housing needs, as identified in the Regional Housing Needs Assessment (RHNA), prepared by the Southern California Association of Governments (SCAG).</p> <p>3.2 Encourage housing which is affordable to the various income levels of the population.</p> <p>3.3 Implement the Affordable Housing Program, requiring new residential development to allocate 15 percent of the units as affordable.</p>	<ol style="list-style-type: none"> <li>1. Offer Financial Incentives for Affordable Housing, Affordable Large Household Rental Housing, Housing for the Elderly and Disabled               <ol style="list-style-type: none"> <li>a) Specific actions: Continued liaison with private and non-profit developers to promote and offer financing to assist provision of affordable housing, large household affordable housing, and housing for the elderly and/or disabled. Incentives will include parking variances, setback variances, Ordinance No. 2910 provisions, and/or Agency assistance. Goal is to achieve two parcel consolidations during the planning period. Continued budgeting of Agency housing funds, and applications for Federal Housing Funds (CDBG/HOME).</li> <li>(b) Timing: This program is on-going through the day-to-day contacts with the development community</li> <li>(c) Agency responsible: This program is administered through the City Redevelopment and Housing Division.</li> </ol> </li>   <li>2. General Plan &amp; Zoning Amendments that Result in New High Density Housing Opportunities               <ol style="list-style-type: none"> <li>a) Specific actions: The City will continue to consider amendments to the Whittier Boulevard Specific Plan that could result in more housing opportunities. The City will continue to process the Whittier Uptown Specific Plan amendment which will create a new "Mixed Use District", which could potentially permit very high-density housing of 40-45 dwelling units per acre. Funding is through the General Fund.</li> <li>b) Timing: The City expects that this Specific Plan amendment will be completed and adopted by Summer 2008.</li> <li>(c) Agency responsible: This program is administered through the City Planning Division.</li> </ol> </li>   <li>3. Offer Incentives to Redevelop Underutilized Lots at Higher Densities               <ol style="list-style-type: none"> <li>a) Specific actions: Continued liaison with private and non-profit developers to promote and arrange lot consolidation and redevelopment of underutilized lots to assist provision of affordable housing. Incentives will include parking variances, setback variances, fee waivers and/or Agency assistance. Goal is to redevelop two underutilized lots to higher densities during the planning period. Continued budgeting of Agency housing funds.</li> <li>(b) Timing: This program is on-going through the day-to-day contacts with the development community.</li> <li>(c) Agency responsible: This program is administered through the City Redevelopment and Housing Division .</li> </ol> </li>   <li>4. Contact affordable housing developers.               <ol style="list-style-type: none"> <li>(a) Specific actions: City will contact affordable housing developers annually or biannually to identify new affordable housing projects.</li> <li>(b) Timing: on-going.</li> <li>(c) Agency responsible: This program is administered through the City Planning and Redevelopment and Housing Divisions.</li> </ol> </li>   <li>5. Completed amendment to the Density Bonus Ordinance consistent with</li> </ol>

**Table 19  
Housing Implementation Plan**

Policy	Implementation Measure
	<p>Government Code Section 65915, June 2008.</p> <p>(a) Specific actions: City will implement Density Bonus Ordinance.</p> <p>(b) Timing: on-going.</p> <p>(c) Agency responsible: This program is administered through the City Planning and Redevelopment and Housing Divisions.</p> <p>6. Ensure affordability of Whittier Lutheran Towers and Stephens Whittier apartments.</p> <p>7. (a) Specific actions: City will contact owners of Whittier Lutheran Towers and Stephens Whittier apartments and offer financial assistance to preserve the projects' affordability. .</p> <p>(b) Timing: Periodic contacts each year</p> <p>(c) Agency responsible: This program is administered through the City Redevelopment and Housing Divisions.</p> <p>8. Completed adoption of Ordinance No. 2897 regarding transitional shelters.</p> <p>(a) Specific actions: City will implement Ordinance No. 2897.</p> <p>(b) Timing: on-going.</p> <p>(c) Agency responsible: This program is administered through the City Planning and Redevelopment and Housing Divisions.</p> <p>9. Amend M Zone to permit emergency shelters</p> <p>(a) Specific actions: City will re-zone the M zone to allow emergency shelters as a matter of right (i.e., not subject to a conditional use permit or other discretionary action) using the exact same development standards and processes as any other housing or use permitted by right in the M zone. Under this process, applications for emergency shelters will only be reviewed by the City of Whittier to ensure minimum compliance with all California Building Code standards, Uniform Fire Code regulations, and development standards (i.e., for parking, building height etc.) for the M zone.</p> <p>(b) Timing: This re-zoning will be accomplished within one year of the Element's adoption by the City and certification by State HCD.</p> <p>(c) Agency responsible: This program is administered through the City Planning Division</p> <p>10. Amend Zoning for Transitional and Supportive Housing</p> <p>(a) Specific actions: To encourage transitional and supportive housing, the City will amend all residential zoning districts to permit transitional and supportive housing as a residential use, subject only to those regulations that apply to other residential dwellings of the same type in the same zoning (i.e., multifamily in a multifamily zone) as necessary to comply with all applicable provisions of SB2.</p> <p>(b) Timing: Within one year of adoption of the housing element. This project has already begun under Zoning Code Amendment 09-017 and the first public hearing on the issue was held by the Planning Commission on October 5, 2009.</p> <p>(c) Agency Responsible: This program is administered through the City Planning Division.</p>

**Table 19  
Housing Implementation Plan**

Policy	Implementation Measure
<b>GOAL 4: EQUAL HOUSING OPPORTUNITY</b>	
<p>4.1 Promote equal access to housing.</p> <p>4.2 Encourage accessible housing for the disabled.</p> <p>4.3 Encourage support services for residents with special needs.</p>	<p>1. Support Disabled access, housing and services</p> <p>a) Specific actions: continued outreach regarding program availability through community cable broadcast, mailings and posting at all civic locations. Specific program options include: Regional Center for the Developmentally Disabled; Southeast Center for Independent Living; City of Whittier Home Improvement Program; Southern California Rehabilitation Services; apply for and administer funding through Federal Housing Funds (CDBG/HOME) and Affordable Housing Fund (Low/moderate 20% set aside funds).</p> <p>b) Timing: This program is on-going. The City has successfully assisted operation of the above listed programs during this planning period.</p> <p>(c) Agency responsible: This program is administered through the City Redevelopment and Housing Division staff and various community agencies that assist the disabled.</p> <p>2. Support Disabled access, housing and services</p> <p>a) The City has adopted a reasonable accommodation ordinance to ensure that disabled households can be exempted from Building Code provisions that inhibit disabled access, and will continue to administer the ordinance.</p> <p>b) Timing: This Ordinance was adopted by the City August 2007. Administration of the program is on-going.</p> <p>(c) Agency responsible: This program is administered through the City Redevelopment and Housing Division staff and various community agencies that assist the disabled.</p> <p>3. Support Fair Housing .</p> <p>a) Specific actions: Continue to provide fair housing information and tenant-landlord dispute mediation through the Housing Rights Center. Information and resources are provided to both tenants and landlords regarding their rights and responsibilities. The City will ensure that "family" is defined consistent with equal opportunity laws.</p> <p>b) Timing: The City of Whittier contracts for provision of these services to city residents. This program is ongoing. The City aims to assist all who need assistance; no specific number objectives are established.</p> <p>(c) Agency responsible: This program is administered through the City Redevelopment and Housing Division staff and the Housing Rights Center.</p>

**Low and Moderate Income Housing Fund (LMIHF)**

During 2006-2007, the Whittier Redevelopment Agency issued \$15,660,000 in taxable tax allocating bonds. For the entire 2006-2014 planning period, the Whittier Redevelopment Agency expects to generate approximately \$1,907,586 per year in LMIHF funds. Table 20,

below, summarizes the City plans for allocating LMIHF expenditures during the planning period by of program, type of improvement, dollar value of improvement, and number of households assisted by income group.

**Table 20  
LMIHF Expenditures (2006-2014)**

	Units Assisted	Funding	Amount	Income Group Assisted				
				Ext. Low	Very Low	Low	Median	Mod
<b>2006-07</b>								
CARE			66,470					
Women and Children's Crisis Shelter	1	LMIH	34,000	X				
Rio Hondo Temporary Home	1	LMIH	50,000	X				
<b>2007-08</b>								
CARE			15,750	X				
Women and Children's Crisis Shelter	1	LMIH	34,000	X				
Rio Hondo Temporary Home	1	LMIH	50,000					
<b>2008-09</b>								
The Gables (16050-16110 Whittier Blvd.)	96	LMIH	3,761,000					15
Women and Children's Crisis Shelter	1	LMIH	34,000	X				
Rio Hondo Temporary Home	1	LMIH	50,000	X				
LMIH Project Subsidy	8	LMIH	1,907,586	4	4			
<b>2009-10</b>								
Alpha Beta Site (12813 Bailey St.)	134	LMIH	4,214,484				67	67
Women and Children's Crisis Shelter	1	LMIH	34,000	X				
Rio Hondo Temporary Home	1	LMIH	50,000	x				
LMIH Project Subsidy	8	LMIH	1,907,586		4	4		
<b>2010-11</b>								
Women and Children's Crisis Shelter	1	LMIH	34,000	x				
Rio Hondo Temporary Home	1	LMIH	50,000	x				
LMIH Project Subsidy	8	LMIH	1,907,586				4	4
<b>2011-12</b>								
Women and Children's Crisis Shelter	1	LMIH	34,000	x				
Rio Hondo Temporary Home	1	LMIH	50,000	x				

**Table 20  
LMIHF Expenditures (2006-2014)**

	Units Assisted	Funding	Amount	Income Group Assisted				
				Ext. Low	Very Low	Low	Median	Mod
LMIH Project Subsidy	8	LMIH	1,907,586				8	
<b>2012-13</b>								
Women and Children's Crisis Shelter	1	LMIH	34,000	x				
Rio Hondo Temporary Home	1	LMIH	50,000	x				
LMIH Project Subsidy	8	LMIH	1,907,586				8	
<b>2013-14</b>								
Women and Children's Crisis Shelter	1	LMIH	34,000	x				
Rio Hondo Temporary Home	1	LMIH	50,000	x				
LMIH Project Subsidy	8	LMIH	1,907,586	8				

## **D. QUANTIFIED OBJECTIVES**

Through the housing programs outlined above, the City of Whittier aims to obtain the quantified objectives pursuant to State Housing Law. Each jurisdiction is required to establish the minimum number of housing that will be constructed, rehabilitated, and conserved over the Housing Element planning period. Quantified objectives for this Housing Element Update are summarized in Table 21. The quantified objectives are broken down according to household income categories: Extremely Low, Very Low, Low, Moderate, and Above Moderate.

Whittier is committed to providing adequately zoned sites to accommodate its allocation, and to facilitate construction of affordable housing through all means available to the City. Actual construction of these will depend on the private development market as well as available public funding needed to close the present gap between affordability of housing resources and incomes.

In addition to new construction, the City expects to continue its rehabilitation and conservation efforts as needed to meet the community's low and moderate income housing needs, as described in this Housing Element. During the current planning period, the City expects that a total of 978 affordable single and multifamily units may be constructed and/or permitted. The City also expects to achieve the rehabilitation of the 340 housing units, and the conservation of 169 units as affordable housing.

**Table 21  
City of Whittier Housing Element Quantified Objectives  
Current Planning Period (through 2014)**

<b>Income Level</b>	<b>New Construction Objectives</b>	<b>RHNA Allocations</b>	<b>New Construction Objectives vs. RHNA</b>	<b>Rehabilitation</b>	<b>Conservation</b>
Extremely Low	120	113	7	18	0
Very Low	140	113	27	18	155
Low	140	140	0	152	14
Moderate	185	151	34	152	0
Above Moderate	393	375	18	0	0
<b>Totals</b>	<b>978</b>	<b>892</b>	<b>+86</b>	<b>340</b>	<b>169</b>

Notes: New construction objectives are from Table 16, above. The surplus in Extremely and Very Low Income New Construction Units is expected to offset the deficit in Low Income New Construction Units. Similarly, the surplus in Moderate Income New Construction Units is expected to offset the deficit in Above Moderate Income New Construction Units.

Rehabilitation objectives are based on achievements of last planning period, which will be achieved through the Home Improvement Loan Program, Home Modification Grant Program, Home Improvement Grant Program, and Minor Home Repair Grant Program. Conservation objectives are at risk units from Table 13.

-THE END-