



---

**2026-2027**  
**ANNUAL ACTION PLAN**

Draft April 24, 2026

*Intentionally Blank*



# CITY OF WHITTIER 2026-2027 ANNUAL ACTION PLAN

## Executive Summary

### AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

#### 1. Introduction

The 2026-2027 Annual Action Plan for the City of Whittier (City) satisfies federal requirements to receive Community Development Block Grant (CDBG) and Home Investment Partnerships (HOME) funds from the U.S. Department of Housing and Urban Development (HUD).

The CDBG program was created by the Housing and Community Development Act of 1974. The primary objective of the CDBG program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low- and moderate-income.

CDBG funds are allocated on a formula basis to over 1,200 local governments and States. The formula for allocating CDBG is based on variables including current population, projected population growth, age of housing stock, and poverty rate. Each activity to be undertaken with these funds must meet one of the three CDBG program national objectives: 1) benefit low- and moderate-income persons, 2) aid in the prevention or elimination of slums and blight, or 3) meet a community development need having a particular urgency (e.g., presidentially declared disaster).

Title II of the Cranston-Gonzalez National Affordable Housing Act of 1990 authorized the HOME program. The program's primary purpose is to expand the supply of decent, safe, sanitary, and affordable housing for very low-income and low-income Americans.

For the City to receive CDBG and HOME funds, it must prepare a Consolidated Plan. The Consolidated Plan identifies broad housing and community development needs, establishes five-year goals and objectives, and a CDBG/HOME funding strategy to address priorities. The current 2025-2029 Consolidated Plan was approved by the Whittier City Council on June 10, 2025. The Action Plan is the component of the Consolidated Plan that is updated annually. It links the Consolidated Plan goals and objectives and the annual use of federal resources. The Action Plan identifies specific activities that will be undertaken with HUD funds for twelve months. The 2026-2027 Action Plan begins July 1, 2026, and ends June 30, 2027. The City refers to this timeframe as a Fiscal Year (FY 2026-2027).

HUD published FY 2026-2027 CDBG and HOME allocations on April 3, 2026. The City will receive \$640,024 in CDBG funds and \$282,447.58 in HOME funds for FY 2026-2027. In addition to the CDBG and HOME allocations, the City will utilize an estimated \$50,000 in anticipated new CDBG program income and \$50,000 in new HOME program income during the fiscal year for housing rehabilitation programs.

## **2. Summarize the objectives and outcomes identified in the Plan**

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Five-year CDBG and HOME program objectives and outcomes identified in the 2025-2029 Consolidated Plan are summarized below:

### **Affordability for the Purpose of Creating Decent Housing**

- CDBG Housing – Minor Home Repair Grant Program
- CDBG Housing – Home Modification Grant Program
- CDBG Housing – Home Improvement Grant Program
- CDBG Housing – Housing Rehabilitation Loan Program
- HOME Housing – Home Rehabilitation Loan Program
- HOME Housing – Acquisition/Rehabilitation (Rental Housing or New Development)
- HOME Housing – CHDO Allocation

### **Improve Sustainability for the Purpose of Creating Decent Housing**

- CDBG – Lead-Based Paint Testing

### **Improve Availability/Accessibility for the Purpose of Creating a Suitable Living Environment**

- CDBG – Fair Housing Services
- CDBG – Public Services, including homeless services
- CDBG – Code Enforcement

### **Improve Sustainability for the Purpose of Creating a Suitable Living Environment**

- CDBG – Graffiti Removal
- CDBG – Public Infrastructure Improvements
- CDBG – Public Facility Improvements

### **3. Evaluation of past performance**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

FY 2025-2026 (the current fiscal year) is the first year of the City's 2025-2029 Consolidated Plan cycle. Most planned activities will be completed by June 30, 2026. A table that summarizes the City's Consolidated Plan accomplishments reviewed by HUD for the previous 2023-2024 year is provided in Attachment 1.

### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

The City of Whittier implemented its Citizen Participation Plan to prepare the 2026-2027 Annual Action Plan. As required by HUD, community residents and other stakeholders were provided opportunities to review and comment on the Annual Action Plan. This input established the primary basis for ongoing citizen participation and consultation related to HUD funding.

As required by HUD regulations, the draft 2026-2027 Annual Action Plan was available for public review. The City held a 30-day comment period from April 25 to May 26, 2026. A copy of the draft 2026-2027 Annual Action Plan was available for public review at City Hall , the Central Library, and on the City's website. Additionally, the City of Whittier City Council held a public hearing on May 26, 2026. Members of the public were invited to provide additional comments on the draft 2026-2027 Annual Action Plan.

### **5. Summary of public comments**

Summary of public comments to be provided after Public Hearing.

Summary of public comments to be provided after Public Hearing.

### **6. Summary of comments or views not accepted and the reasons for not accepting them**

Summary of public comments to be provided after Public Hearing.

## **7. Summary**

The City of Whittier's 2025-2029 Consolidated Plan's objectives and goals are summarized above - 2026-2027 is the second year of the 2025-2029 Consolidated Plan cycle. Activities identified in the 2026-2027 Annual Action Plan will address the objectives and goals of the Consolidated Plan. The Action Plan also provides an expenditure plan for \$690,024 in CDBG and \$282,447.58 in HOME funds allocated to the City by HUD. Program income received during the new fiscal year will also be available to undertake eligible activities. Activities to be funded with CDBG during 2026-2027 include owner-occupied housing rehabilitation, code enforcement, public service grants, and program administration (including fair housing services). HOME funds are available to help preserve and expand affordable housing opportunities for lower-income residents.

**PR-05 Lead & Responsible Agencies – 91.200(b)**

**1. Agency/entity responsible for preparing/administering the Consolidated Plan**

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	WHITTIER	Community Development Department
HOME Administrator	WHITTIER	Community Development Department

**Table 1 – Responsible Agencies**

**Narrative (optional)**

The City of Whittier Community Development Department is the lead agency overseeing the Consolidated Plan's development. This department is also responsible for preparing the Annual Action Plan, Consolidated Annual Performance and Evaluation Report (CAPER), and CDBG/HOME program administration.

**Consolidated Plan Public Contact Information**

Ben Pongetti, Community Development Director, City of Whittier - 13230 Penn Street, Whittier, CA 90602 / P:562-567-9320 F:562-567-2872 / [bpongetti@cityofwhittier.org](mailto:bpongetti@cityofwhittier.org)

## **AP-10 Consultation – 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

Pursuant to HUD regulations, the City took steps to solicit resident and community stakeholder input as it prepared for the 2026-2027 Annual Action Plan. The City's Citizen Participation Plan outlines the City's process for obtaining public input. Efforts include a public notice and hearing. The City also consulted with regional agencies, special districts, and neighboring cities. Through newspaper notices, City residents were notified of the opportunity to review and comment on the 2026-2027 Annual Action Plan draft.

#### **Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))**

The City has developed an inventory of public and private housing agencies, including the Los Angeles County Housing Authority. The City also assembled a referral directory of local social services and maintained a point of contact for each agency. Additionally, the City collects agency-specific goals for activities funded with HUD dollars during the five-year Consolidated Plan cycle and one-year Action Plan. It maintains this data in a resource file to facilitate ongoing and future service coordination. The City also regularly refers inquiring persons to the County-wide "211" information telephone system and City Net for referrals to various social service resources available to persons in need.

Another example of the City's coordination effort is its partnership with Southeast Area Social Services Funding Authority, Housing Rights Center, the Salvation Army (Whittier Navigation Center), City Net, other local homeless service providers, and social services referral centers located in Whittier.

#### **Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

The City of Whittier is part of the countywide Los Angeles Continuum of Care (LACoC), coordinated by the Los Angeles Homeless Services Authority (LAHSA), a joint powers authority. LAHSA partners with cities to provide homeless services throughout the county. Additionally, as a Gateway Cities Council of Governments member, the City participates in a sub-regional effort to "advance individuals from homelessness to a stabilized and productive life." As previously indicated, the City works closely with local service providers, such as the Salvation Army, and City Net to provide access to housing and support services for the immediate area homeless.

#### **Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate**

**outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

The City of Whitter does not receive Emergency Solutions Grant (ESG) funds from HUD; however, as a participant in the regional Continuum of Care planning process, the City does provide LAHSA with input regarding funding priorities and Homeless Management Information System (HMIS) policies and procedures.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction’s consultations with housing, social service agencies and other entities**

See Table 2 below.

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	LAHSA
	<b>Agency/Group/Organization Type</b>	Services-homeless Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy HMIS administrator
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Provided input regarding regional homeless housing and service needs and is also responsible for the administration of HMIS
2	<b>Agency/Group/Organization</b>	Los Angeles County Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Provided input regarding current rental assistance certificate/voucher program participants and households on the housing assistance waitlist
3	<b>Agency/Group/Organization</b>	SASSFA
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Provided input regarding housing and service needs of seniors and frail elderly
4	<b>Agency/Group/Organization</b>	Southern California Rehabilitation Services
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Provided input regarding housing and service needs of persons with disabilities
5	<b>Agency/Group/Organization</b>	Habitat for Humanity of Greater Los Angeles
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Provided input regarding housing and service needs of lower-income households
6	<b>Agency/Group/Organization</b>	Salvation Army
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Provided input regarding housing and service needs of the local homeless population and the operation of the local homeless navigation center and emergency shelter

7	<b>Agency/Group/Organization</b>	Whittier First Day Coalition
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Provided input regarding housing and service needs of the local homeless population
8	<b>Agency/Group/Organization</b>	CITY OF WHITTIER
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Various City departments, commissions, resident committees, and City Council provided a variety of data and information; they also played a crucial role in identifying priorities and the allocation of HUD funds
9	<b>Agency/Group/Organization</b>	Housing Rights Center
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Affirming furthering fair housing
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Outreach, education, and enforcement services to affirmatively further fair housing opportunities

**Identify any Agency Types not consulted and provide rationale for not consulting**

The City made an effort to have an open consultation process; no agency was intentionally excluded from consultation.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	LAHSA	Helped the City establish program goals to address the needs of Whittier homeless, including a regional point-in-time survey, 10-year Plan to End Homelessness, and Discharge Planning
Housing Element	City of Whittier	The City's chief policy document for the development of affordable and market-rate housing
Capital Improvement Plan	City of Whittier	Helped to identify priority capital projects that may be CDBG-eligible
Analysis of Impediments to Fair Housing	City of Whittier	Identified fair housing impediments and outlined a plan to address impediments
Public Housing Authority 5 Yr and 1 Yr Plan	Los Angeles County Housing Authority	Provided action plans and policies related to federal rental assistance for very low-income households

**Table 3 – Other local / regional / federal planning efforts**

**Narrative (optional)**

See above.

**AP-12 Participation – 91.105, 91.200(c)**

**1. Summary of citizen participation process/Efforts made to broaden citizen participation  
Summarize citizen participation process and how it impacted goal-setting**

The City of Whittier publishes notices of all public meetings (including those related to the 2026-2027 Annual Action Plan) in the *Whittier Daily News* and on the City’s website. The City published a notice that highlights the date and time of the 2026-2027 Annual Action Plan public hearing and the HUD-required 30-day public review and comment period on April 25, 2026. The notice also summarized federal funding sources expected to be available during the fiscal year and the activities to be implemented to meet priority housing and community needs.

A draft copy of the Annual Action Plan was available at City Hall and the Central Library and was posted on the City’s website. The 30-day review period began on April 25, 2026, and ended on May 26, 2026. The City Council will hold the required public hearing on May 26, 2026.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/broad community	Public Notice regarding the 30-day comment period and public hearing	Awaiting Comments		
2	Public Hearing	Non-targeted/broad community	City Council public hearing	Awaiting Comments		

## Expected Resources

### AP-15 Expected Resources - 91.220(c)(1,2)

#### Introduction

Annual allocations are subject to federal appropriations and changes in demographic data used in HUD’s formulas for the programs. The funding amounts in the 2026 Annual Action Plan are based on final allocations announced by HUD on April 3, 2026. Therefore, it was not necessary for the City of Whittier (City) to adjust the budgets in this version of the Annual Action Plan to reflect the actual allocations.

During the five-year period of the Consolidated Plan from July 1, 2025, to June 30, 2030, the City of anticipates investing an estimated \$690,024 in CDBG and \$332,447.58 annually in HOME to support the goals of the Strategic Plan.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	640,024	50,000.00	0	690,024.00	2,124,560.00	Annual HUD allocation, program income, and General Funds.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	282,447.58	50,000	0	332,447.58	1,139,611.00	Annual HUD allocation, program income, and HOME match.

Table 4 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The extent of need in Whittier far exceeds the available funding from the Consolidated Plan. Most activities into which these funds are invested will leverage a variety of additional sources including, but not limited to, public and private grants, capital development and general funds, public financing, and private donations. The City has been awarded HUD HOME American Rescue Plan (ARP) and state Permanent Local Housing Allocation (PLHA) funds to further address extremely low- and low-income housing needs including the needs of residents experiencing and at risk of experiencing homelessness. The City uses additional state and local funding, including general funds, to supplement homeless services provided to residents. The City encourages the use of Low-Income Housing Tax Credits to fund construction, substantial rehabilitation, or acquisition or affordable housing.

The City contributes approximately \$1,200,000 in local funds to projects and initiatives that address the goals and objectives of the Consolidated

Plan. This includes support for the operation of the Whittier Navigation Center, street outreach services to homeless individuals, a number of economic and redevelopment projects, as well as neighborhood stabilization activities. The City takes a strategic approach when funding projects and will combine local funds with federal investments when necessary.

The HOME program requires a 25 percent match based on fund expenditure, unless a jurisdiction meets a threshold to have the match requirements reduced; those threshold conditions are: 1) Fiscal distress; 2) Severe fiscal distress, and 3) Presidentially declared major disasters covered under the Stafford Act. The City may use a variety of contributions as HOME match, including but not limited to land donations, waived fees, and taxes, below market interest loans, and permanent cash contributions to affordable housing projects.

Given the limited size of the CDBG and HOME annual allocations, the City may consider pursuing new Section 108 loans within the five-year Consolidated Plan period to support large-scale public improvements or housing projects. Depending on the financing structure of a given activity, it may be advantageous for the City to use CDBG funds to leverage appropriate state, local, and private resources, including but not limited to those listed below.

Federal Resources:

- Continuum of Care (CoC) Program
- HUD Veterans Affairs Supportive Housing (HUD-VASH)
- Supportive Housing for the Elderly (Section 202)
- Supportive Housing for Persons with Disabilities (Section 811)
- Housing Opportunities for Persons with AIDS (HOPWA)
- YouthBuild
- Federal Low-Income Housing Tax Credit Program
- Project Based Housing Choice Vouchers

State Resources:

- Low-Income Housing Tax Credit Program
- Tax-Exempt Bond Financing
- Permanent Local Housing Allocation
- Building Equity and Growth in Neighborhoods Program (BEGIN)
- CalHome Program

- Multifamily Housing Program (MHP)
- Homekey
- CalHFA Single and Multi-Family Program
- Mental Health Service Act (MHSA) Funding
- Affordable Housing and Sustainable Communities Program

Local Resources:

- California Home Finance Agency
- City of Whittier in Lieu Fees
- Low- and Moderate-Income Housing Asset Fund (Successor Housing Agency)

Private Resources

- Federal Home Loan Bank, Affordable Housing Program
- Community Reinvestment Act Programs
- United Way
- Private Contributions

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

The Whittier Housing Authority owns a vacant 3.4-acre site at the northwest corner of Bailey Street and Comstock Avenue. The City is considering options for development of affordable housing including building a mixed-income project on the site and other sites in Uptown Whittier.

The Alpha Beta and Uptown North Sites include 6.64 acres of Housing Authority/City owned land made up of 18 parcels over four city blocks. The City is considering options for development of affordable housing at this site.

**Discussion**

See above.

The City shares overall responsibility for meeting the priority needs identified in the Strategic Plan with many other organizations and is solely responsible for using CPD entitlement funds to address the needs of low- and moderate-income residents. During the five-year period of the Consolidated Plan from July 1, 2025, to June 30, 2030, the City of anticipates investing an estimated \$4,041,236 in CDBG and \$4,208,432 in HOME current and new 2026-207 funds to support the goals of the Strategic Plan.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Supply of Decent, Affordable Housing	2025	2029	Affordable Housing	City Wide CDBG Eligible Area	Lack of decent, affordable housing	CDBG: \$166,024.00 HOME: \$254,203.58	Rental units constructed: 11 Household Housing Unit Homeowner Housing Rehabilitated: 26 Household Housing Unit
2	Reduce Homelessness	2025	2029	Homeless	City Wide CDBG Eligible Area	Homelessness	CDBG: \$8,250.00	Homeless Person Overnight Shelter: 200 Persons Assisted
3	Support Non-homeless Special Needs Populations	2025	2029	Non-Homeless Special Needs	City Wide CDBG Eligible Area	Housing and Services for Non-Homeless Special Need	CDBG: \$40,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 750 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Increase Stability of Low Moderate-Income Areas	2025	2029	Non-Housing Community Development	CDBG Eligible Area	Neighborhood Sustainability	CDBG: \$227,750.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 37703 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 37703 Persons Assisted Housing Code Enforcement/Foreclosed Property Care: 200 Household Housing Unit
5	Planning, Administration, and Capacity Building	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City Wide CDBG Eligible Area	Lack of decent, affordable housing Homelessness Housing and Services for Non-Homeless Special Need Neighborhood Sustainability	CDBG: \$128,000.00 HOME: \$28,244.00	Other: 1 Other

**Table 5 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Increase Supply of Decent, Affordable Housing
	<b>Goal Description</b>	Funding will be used to subsidize the development of new affordable housing and rehabilitate existing housing units occupied by low- and moderate-income households.
2	<b>Goal Name</b>	Reduce Homelessness
	<b>Goal Description</b>	Funding will be used to provide shelter, outreach, and wrap-around services to unhoused households with the goal of helping them re-establish housing stability. Funds may also support prevention and diversion efforts to assist the household from entering homelessness in the first place.
3	<b>Goal Name</b>	Support Non-homeless Special Needs Populations
	<b>Goal Description</b>	Provide non-homeless households that require supportive services with assistance to maintain independent living.
4	<b>Goal Name</b>	Increase Stability of Low Moderate-Income Areas
	<b>Goal Description</b>	Funds will be used to proactively address blighting influences such as code violations, graffiti, dilapidated buildings, and other influences that adversely affect the stability of the City's low- and moderate-income neighborhoods. Funds will also be used to redevelop or install new infrastructure, such as sidewalks and street improvements, to serve the City's low- and moderate-income neighborhoods.
5	<b>Goal Name</b>	Planning, Administration, and Capacity Building
	<b>Goal Description</b>	These funds will be used to comply with federal statutes and regulations pertaining to CDBG and HOME. Additional funds may be provided to qualified non-profit housing developers to support their operations.

## AP-35 Projects - 91.220(d)

### Introduction

The City will fund the following projects in 2026-2027:

- 1 CDBG Home Improvement Loans - \$102,000
- 2 Lead Safe Housing Testing - \$5,000
- 3 CDBG Home Improvement Grant - \$64,024
- 4 CDBG Minor Home Repair Program (CRS-IL) - \$15,000
- 5 CDBG Housing Program Delivery - \$100,000
- 6 SASSFA Senior Services - \$40,000
- 7 Whittier Navigation Center Homeless Services - \$8,250
- 8 Graffiti Removal Program- \$47,750
- 9 Code Enforcement - \$180,000
- 10 CDBG Planning and Administration - \$118,000
- 11 Housing Rights Center - \$10,000
- 12 HOME Owner Rehabilitation Loans - \$261,836.58
- 13 HOME CHDO Set-Aside - \$42,367
- 14 HOME Administration - \$28,244

#	Project Name
1	CDBG Home Improvement Loans
2	Lead Safe Housing Testing
3	CDBG Home Improvement Grant
4	CDBG Minor Home Repair Program (CRS-IL)
5	CDBG Housing Program Delivery
6	SASSFA Senior Services
7	Whittier Navigation Center Homeless Services
8	Graffiti Removal Program

#	Project Name
9	Code Enforcement
10	CDBG Planning and Administration
11	Housing Rights Center
12	HOME Owner Rehabilitation Loans
13	HOME CHDO Set-Aside
14	HOME Administration

**Table 6 – Project Information**

**Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

To address the high priority needs identified in the Strategic Plan to the 2025-2029 Consolidated Plan, the City will invest CDBG and HOME funds in projects that preserve affordable housing, provide fair housing services, provide public services to low-income residents, prevent homelessness, and improve businesses. Together, these projects will address the housing, community, and economic development needs of Whittier residents.

As grant resources become increasingly scarce, it is important for the City to determine areas and population segments with the greatest level of need for a particular program or activity and to be able to invest federal, state, and local resources in high leverage opportunities where data suggests that the City will be able to maximize the impact of every dollar.

The 2025-2029 Consolidated Plan is a roadmap to guide the City’s housing, community, and economic development investments during the next five years. All investments of HUD funding are used to address the priority needs listed in the City’s Five-Year Consolidated Plan. The limited funding resources continue to provide challenges to fully address the level of need identified in the Consolidated Plan.

**AP-38 Project Summary**

**Project Summary Information**

1	<b>Project Name</b>	CDBG Home Improvement Loans
	<b>Target Area</b>	City Wide CDBG Eligible Area
	<b>Goals Supported</b>	Increase Supply of Decent, Affordable Housing
	<b>Needs Addressed</b>	Lack of decent, affordable housing
	<b>Funding</b>	CDBG: \$102,000.00
	<b>Description</b>	The City will loan funds to low- and moderate-income homeowners, up to \$50,000, to make needed improvements to their homes to improve the City's affordable housing stock. The purpose of the program is to correct housing deficiencies for homeowners who would not be capable of receiving conventional home repair loans in the private market. The loans will also help arrest neighborhood decline. Loan repayment is deferred until sale/transfer to maximize affordability.
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2 homeowners to be assisted
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Homeowner Rehabilitation (14A) Low Moderate-Income Housing (LMH)
2	<b>Project Name</b>	Lead Safe Housing Testing
	<b>Target Area</b>	City Wide CDBG Eligible Area
	<b>Goals Supported</b>	Increase Supply of Decent, Affordable Housing
	<b>Needs Addressed</b>	Lack of decent, affordable housing
	<b>Funding</b>	CDBG: \$5,000.00
	<b>Description</b>	To comply with HUD's Lead Safe Housing Rules, all properties participating in the City's rehabilitation programs are screened for lead paint hazards. The City will use CDBG funds to pay for lead testing and screening for properties that may not proceed with the rehabilitation phase.
	<b>Target Date</b>	6/30/2027

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10 homeowner units assisted
	<b>Location Description</b>	citywide
	<b>Planned Activities</b>	Homeowner Rehabilitation (14A) Low Moderate-Income Housing (LMH)
3	<b>Project Name</b>	CDBG Home Improvement Grant
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Increase Supply of Decent, Affordable Housing
	<b>Needs Addressed</b>	Lack of decent, affordable housing
	<b>Funding</b>	CDBG: \$64,024.00
	<b>Description</b>	The City will grant funds to low- and moderate-income homeowners, up to \$12,500, to make needed improvements to their homes to improve the City's affordable housing stock. The full \$12,500 grant may be combined with a loan, but \$5,000 of the Grant must be used for exterior beautification.
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	5 homeowner units rehabilitated
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Homeowner Rehabilitation (14A) Low Moderate-Income Housing (LMH)
4	<b>Project Name</b>	CDBG Minor Home Repair Program (CRS-IL)
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Increase Supply of Decent, Affordable Housing
	<b>Needs Addressed</b>	Lack of decent, affordable housing
	<b>Funding</b>	CDBG: \$15,000.00
	<b>Description</b>	The City will partner with California Resource Services for Independent Living (CRS-IL) to make minor home modifications for disabled homeowners to improve accessibility and mobility. Funds will be provided in the form of a grant.

	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3 homeowner units rehabilitated
	<b>Location Description</b>	citywide
	<b>Planned Activities</b>	Homeowner Rehabilitation (14A) Low Moderate-Income Housing (LMH)
5	<b>Project Name</b>	CDBG Housing Program Delivery
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Increase Supply of Decent, Affordable Housing
	<b>Needs Addressed</b>	Lack of decent, affordable housing
	<b>Funding</b>	CDBG: \$100,000.00
	<b>Description</b>	Funds will be used to pay the costs associated with administering the CDBG-funded housing loan and grant programs.
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable. Goals associated with this program will be reported under the housing rehab projects.
	<b>Location Description</b>	Not applicable. Goals associated with this program will be reported under the housing rehab projects.
	<b>Planned Activities</b>	CDBG Housing Delivery (14H) Low Mod Housing (LMH)
6	<b>Project Name</b>	SASSFA Senior Services
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Support Non-homeless Special Needs Populations
	<b>Needs Addressed</b>	Housing and Services for Non-Homeless Special Need
	<b>Funding</b>	CDBG: \$40,000.00

	<b>Description</b>	CDBG funds will support Southeast Area Social Services Funding Authority's (SASSFA) Senior Services Program. Senior Services provides the following services to senior citizens (60+) residing in the Whittier area: Congregate nutrition, home delivered meals, care management, telephone reassurance, homemaking, personal care, homemaker registry, caregiver support groups, and community education. The main goal is to prevent premature and unnecessary institutionalization.
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	750 seniors assisted with services
	<b>Location Description</b>	Congregate meals provided at the Uptown Senior Center. At-home meals are delivered citywide.
	<b>Planned Activities</b>	Senior Services (05A) Limited Clientele – Presumed (LMC)
7	<b>Project Name</b>	Whittier Navigation Center Homeless Services
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Reduce Homelessness
	<b>Needs Addressed</b>	Homelessness
	<b>Funding</b>	CDBG: \$8,250.00
	<b>Description</b>	CDBG funds will support the Salvation Army operations at the Whittier Navigation Center. The Navigation Center provides shelter and wrap-around services to unhoused persons. Shelter residents will receive a bed and bedding, clothing as needed, three meals a day, restrooms and showers, secure interior spaces for storing belongings, and pet accommodations; supportive services including comprehensive case management, and health-related services through arrangements with other agencies; transportation; and amenities including laundry, a computer lab, and spaces for recreational, social, and fitness-oriented activities. The Salvation Army staff will also conduct diversion screening and prevent those who can rely on other resources from entering the homeless shelter system (i.e., problem solving/diversion).
	<b>Target Date</b>	6/30/2027

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	200 persons provided overnight shelter
	<b>Location Description</b>	Whittier Navigation Center
	<b>Planned Activities</b>	Operations of Homeless Facility (03C) Limited Clientele – Presumed (LMC)
8	<b>Project Name</b>	Graffiti Removal Program
	<b>Target Area</b>	CDBG Eligible Area
	<b>Goals Supported</b>	Increase Stability of Low Moderate-Income Areas
	<b>Needs Addressed</b>	Neighborhood Sustainability
	<b>Funding</b>	CDBG: \$47,750.00
	<b>Description</b>	CDBG funds will support the removal of graffiti within CDBG-eligible target areas. The City anticipates addressing 4,000 instances of graffiti during the program year.
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	37,305 persons living within the CDBG-eligible area will receive a service benefit.
	<b>Location Description</b>	CDBG-eligible areas
	<b>Planned Activities</b>	Other Public Services (05Z) Low Mod Area (LMA)
9	<b>Project Name</b>	Code Enforcement
	<b>Target Area</b>	CDBG Eligible Area
	<b>Goals Supported</b>	Increase Stability of Low Moderate-Income Areas
	<b>Needs Addressed</b>	Neighborhood Sustainability
	<b>Funding</b>	CDBG: \$180,000.00
	<b>Description</b>	CDBG funds will support code enforcement efforts within CDBG-eligible target areas to arrest the decline of the neighborhoods. The City anticipates inspecting and processing 175 properties during the program year.
	<b>Target Date</b>	6/30/2027

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	37,305 persons living within the CDBG-eligible area will receive a service benefit.
	<b>Location Description</b>	CDBG-eligible target areas.
	<b>Planned Activities</b>	Code Enforcement (15) Low Mod Area (LMA)
<b>10</b>	<b>Project Name</b>	CDBG Planning and Administration
	<b>Target Area</b>	City Wide CDBG Eligible Area
	<b>Goals Supported</b>	Planning, Administration, and Capacity Building
	<b>Needs Addressed</b>	Lack of decent, affordable housing Homelessness Housing and Services for Non-Homeless Special Need Neighborhood Sustainability
	<b>Funding</b>	CDBG: \$118,000.00
	<b>Description</b>	CDBG funds will support the administration and oversight of CDBG-funded projects to comply with federal statutes and regulations pertaining to the CDBG Program. Funds will also be used to satisfy the planning and reporting requirements associated with CDBG.
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable
	<b>Location Description</b>	Not applicable
	<b>Planned Activities</b>	CDBG General Administration (21A); National Objective not applicable
<b>11</b>	<b>Project Name</b>	Housing Rights Center
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Planning, Administration, and Capacity Building
	<b>Needs Addressed</b>	Lack of decent, affordable housing
	<b>Funding</b>	CDBG: \$10,000.00

	<b>Description</b>	CDBG funds will support the Housing Rights Center efforts to affirmatively further fair housing for all City residents.
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable for fair housing activities carried out as an administration activity.
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Fair Housing Activities (21D); National Objective Not Applicable
<b>12</b>	<b>Project Name</b>	HOME Owner Rehabilitation Loans
	<b>Target Area</b>	City Wide CDBG Eligible Area
	<b>Goals Supported</b>	Increase Supply of Decent, Affordable Housing
	<b>Needs Addressed</b>	Lack of decent, affordable housing
	<b>Funding</b>	HOME: \$261,836.58
	<b>Description</b>	The City will loan funds to low- and moderate-income homeowners to make needed improvements to their homes to improve the City's affordable housing stock. The purpose of the program is to correct housing deficiencies for homeowners who would not be capable of receiving conventional home repair loans in the private market. The loans will also help arrest neighborhood decline. Loan repayment is deferred until sale/transfer to maximize affordability.
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	5 homeowner units rehabilitated
	<b>Location Description</b>	To Be Determined. The program is available to low-income owners throughout the City.
	<b>Planned Activities</b>	HOME Homeowner Rehabilitation
<b>13</b>	<b>Project Name</b>	HOME CHDO Set-Aside
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Increase Supply of Decent, Affordable Housing

	<b>Needs Addressed</b>	Lack of decent, affordable housing
	<b>Funding</b>	HOME: \$42,367.00
	<b>Description</b>	The City will provide funding to a qualified non-profit housing developer (CHDO) to newly construct or acquire and rehabilitate a rental housing unit affordable to a low-income household. This project may be combined with the funding listed under #13 HOME Rental Development.
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1 housing unit
	<b>Location Description</b>	To Be Determined
	<b>Planned Activities</b>	HOME Rental Development
<b>14</b>	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	City Wide
	<b>Goals Supported</b>	Increase Supply of Decent, Affordable Housing
	<b>Needs Addressed</b>	Lack of decent, affordable housing
	<b>Funding</b>	HOME: \$28,244.00
	<b>Description</b>	HOME funds will support the administration and oversight of HOME-funded projects to comply with federal statutes and regulations pertaining to the HOME Program.
	<b>Target Date</b>	6/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	not applicable
	<b>Location Description</b>	13230 Penn Street, Whittier, CA — City Hall
	<b>Planned Activities</b>	HOME Administration

## **AP-50 Geographic Distribution - 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The City has not established specific target areas in which to focus the investment of CDBG funds. For the 2026 Program Year, the City will invest 100 percent of non-administrative funds to directly benefit low- and moderate-income individuals throughout the City. Housing assistance will be made available to income-qualified households throughout the City.

Two CDBG-funded projects, Code Enforcement and Graffiti Removal, are limited geographically by the regulations to CDBG-eligible areas where a majority of residents have low- or moderate-incomes. These two projects account for thirty-three percent of the total CDBG funding available. In addition, the CDBG Housing Rehabilitation Grant and Loan Programs have a number of improvement projects in areas where a majority of residents have low- or moderate-incomes.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
City Wide	67
CDBG Eligible Area	33

**Table 7 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

HUD allows CDBG grantees to implement certain activities, such as initial construction or expansion of community facilities and infrastructure that benefit certain neighborhoods, provided the service area for the facility or infrastructure is primarily residential, and where at least 51 percent of residents are low- and moderate-income.

It is the City's intent to fund activities in the areas and for the populations most directly affected by the needs of low-income residents and those with other special needs. Where appropriate the Annual Action Plan will direct investment to an area benefit neighborhood. The area benefit category is the most used national objective for activities benefiting a residential neighborhood. An area benefit activity is one that benefits all residents, where at least 51 percent are low- and moderate-income. Public infrastructure improvements are typically an area benefit activity when they are in a predominantly low- and moderate-income neighborhood.

### **Discussion**

See above.

## Affordable Housing

### AP-55 Affordable Housing - 91.220(g)

#### Introduction

The 2025-2029 Strategic Plan provides the framework for investing CDBG and HOME funds in Whittier. The City’s first goal, to increase the supply of decent, affordable housing, and preserving housing will be addressed by the following projects.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	20
Special-Needs	0
Total	20

**Table 8 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	20
Acquisition of Existing Units	0
Total	20

**Table 9 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

Whittier residents have a significant need for high quality and affordable housing. In Fiscal Year 2026-2027 , the City anticipates rehabilitating 20 units of housing. This assistance will be provided to eligible households with low- to moderate-income. Not included in the total above are two CDBG minor single family repair programs that will assist an additional 17 units.

## **AP-60 Public Housing - 91.220(h)**

### **Introduction**

There are no public housing units in the City of Whittier. This section does not apply to the City.

### **Actions planned during the next year to address the needs to public housing**

There are no public housing units in the City of Whittier. This section does not apply to the City.

### **Actions to encourage public housing residents to become more involved in management and participate in homeownership**

There are no public housing units in the City of Whittier. This section does not apply to the City.

### **If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

There are no public housing units in the City of Whittier. This section does not apply to the City.

### **Discussion**

See above.

## **AP-65 Homeless and Other Special Needs Activities - 91.220(i)**

### **Introduction**

The City of Whittier places a high priority on assisting households experiencing or at risk of experiencing homelessness, and households with other non-homeless special needs. According to the results of monthly outreach reports from City Net (a regional homeless services collaborative) between July 2025 and February 2026, City Net serviced approximately 100 unsheltered homeless individuals (duplicated) per month within the City. This is in addition to the unhoused population currently residing in the City's emergency and transitional units such as the Salvation Army's Navigation Center. Analysis of available data and consultation with organizations providing services for special needs populations revealed a need for a range of services including but not limited to those concerned with disabled adults.

The City does not receive a direct allocation of federal HUD homeless funding like the Emergency Solutions Grant (ESG) or Continuum of Care (CoC) programs. HUD. Instead, the City uses a combination of CDBG, HOME-American Rescue Plan program funding, and substantial local funds to support local shelters and service providers to meet the needs of its unhoused population. The City's efforts to

develop additional affordable rental units also contribute to the efforts to reduce homelessness.

**Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

**Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

Preventing and ending homelessness is a HUD priority addressed nationally through coordination of regional strategies and carried out locally by government agencies and a wide variety of community-based organizations and faith-based groups. Consistent with this approach, the City supports the local CoC and its member organizations that address homelessness.

In alignment with this strategy, the City will use HOME-ARP as well as local funds to partner with City Net to provide outreach services to unhoused persons in the City. The City has an on-going agreement to fund up to four outreach workers and provide services seven days per week.

**Addressing the emergency shelter and transitional housing needs of homeless persons**

In 2026-2027, the City will allocate CDBG funds to support the operation of the Whittier Navigation Center operated by the Salvation Army. The Center provides 139 beds of shelter as well as wraparound services to connect households with the resources they need. The City anticipates providing overnight shelter for 116 to 139 unhoused individuals. In addition to the Navigation Center, the City will continue to partner and coordinate with other local agencies and faith-based organizations who provide emergency shelter and motel vouchers, in addition to referrals for transitional housing, interim, and bridge housing through CoC collaboratives.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

During program year 2026-2027, the City will directly support shelter and outreach services described above. A component of the City's programming at the Whittier Navigation Center is diversion, which places clients with friends and family members and sidesteps the need to be placed in the shelter in the first place.

In addition, the City will partner with the agencies collaborating in the larger Continuum of Care framework in the provision of rapid rehousing, rental assistance, bridge and interim housing, and permanent supportive housing. A major component of this larger framework are the housing vouchers made available through the Los Angeles County Development Authority (LACDA). LACDA accepts referrals for homeless individuals and families through the Coordinated Entry System (CES) and partnering agencies. This system prioritizes homeless applicants for voucher assistance. The County of Los Angeles also offers programs like the Homeless Incentive Program (HIP), which provides financial incentives to landlords to encourage them to rent to individuals and families experiencing homelessness. This initiative aims to increase the availability of rental units for voucher holders.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

The CoC maintains Discharge Coordination Policies for the systems of care it administers, such as discharge from the Corrections, Foster Care, and the Mental Health systems.

The City supports the local CoC's advocacy for development of consistent policy implementation by hospital administrators for best practices, such as recuperative care, and co-location of health services near affordable housing developments.

## **Discussion**

See above.

## **AP-75 Action Plan Barriers to Affordable Housing - 91.220(j)**

### **Introduction**

A barrier to affordable housing is a public policy or nongovernmental condition that constrains the development or rehabilitation of affordable housing, such as restrictive land use controls, property taxes, state prevailing wage requirements, environmental protection, cost of land and availability of monetary resources. Barriers to affordable housing differ from impediments to fair housing choice in that barriers are typically lawful and impediments to fair housing choice are usually unlawful.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning**

## **ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The City of Whittier, through their most recent Housing Element and the updated fair housing plan, has identified several key factors contributing to disparities in access to opportunity, including public and private policies, demographic shifts, and economic trends. The City has developed 33 program objectives as part of the Housing Element, including the following actions to address barriers to affordable housing:

- The City will continue to revise its zoning laws and practices to allow for and encourage additional affordable housing opportunities.
- The City will provide incentives to help developers create mixed-income communities that include affordable housing.
- The City will support organizations like the Housing Rights Center to provide enforcement and increased outreach to underserved communities that may preclude protected classes from accessing all affordable housing options.
- The City will target CDBG infrastructure investment in neighborhoods with higher concentration of low income and minority residents is necessary to improve community assets and opportunities for residents.

### **Discussion**

See above.

## **AP-85 Other Actions - 91.220(k)**

### **Introduction**

In the implementation of the 2026-2027 Annual Action Plan , the City will invest CDBG, and HOME funds to address obstacles to meeting underserved needs, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies. Priority needs established in the 2025-2029 five-year Consolidated Plan form the basis for establishing objectives and outcomes in the Action Plan. Those needs are as follows:

- Lack of Decent, Affordable Housing;
- Public Facilities and Infrastructure
- Homelessness
- Housing and Services for Non-Homeless Special Needs
- Neighborhood Revitalization

### **Actions planned to address obstacles to meeting underserved needs**

The primary obstacles to meeting the underserved needs of low- and moderate-income people include lack of funding from federal, state, and other local sources, the high cost of housing that is not affordable to low-income people, and the lack of availability of home improvement financing in the

private lending industry. To address these obstacles, the City will continue to work to leverage public and private resources through grant and partnership opportunities, and local funding.

The City will continue to promote fair housing practices for sale and rental housing and to facilitate community awareness of fair housing. The City of City will continue to use CDBG funds to contract with the Fair Housing Council for this program year to provide fair housing and tenant/ landlord services to residents.

### **Actions planned to foster and maintain affordable housing**

In the implementation of the 2026-2027 Annual Action Plan, the City will invest CDBG and HOME funds to preserve and maintain affordable housing through the following projects:

CDBG Home Improvement Loans and Grants

CDBG Minor Home Repair Program (SCRS)

HOME Owner Rehabilitation Loans

HOME CHDO Set-Aside

### **Actions planned to reduce lead-based paint hazards**

The Residential Lead Based Paint Hazard Reduction Act of 1992 (Title X) emphasizes prevention of childhood lead poisoning through housing-based approaches. To reduce lead-based paint hazards, the City's rehabilitation programs will conduct lead-based paint testing and risk assessments for each property assisted that was built prior to January 1, 1978, and will incorporate safe work practices or abatement into the scope of work as required to reduce lead-based paint hazards in accordance with 24 CFR Part 35.

### **Actions planned to reduce the number of poverty-level families**

The following CDBG and HOME-funded projects funded in this Action Plan will help reduce the number of poverty-level families:

- Whittier Navigation Center Homeless Services
- South East Area Social Services Funding Authority (SASSFA) Senior Services
- HOME CHDO Set-Aside Housing Development

In addition to these local efforts, mainstream county, state, and federal resources also contribute to reducing the number of individuals and families in poverty. Federal and State programs, such as the Earned Income Tax Credit and Head Start, and the Americas Jobs Center of California (Whittier AJCC), provide pathways out of poverty for families who are ready to pursue employment, training, and educational opportunities. Additionally, in Los Angeles County, the primary programs that assist families in poverty are CalWORKS, CalFresh (formerly food stamps), and Medi-Cal. Together, these programs provide individuals and families with employment assistance, subsidy for food, medical care, childcare and cash payments to meet basic needs such as housing, nutrition, and transportation. Other services

are available to assist persons suffering from substance abuse, domestic violence, and mental illness.

### **Actions planned to develop institutional structure**

The institutional delivery system in Whittier is highly functioning and collaborative, particularly the relationship between local government and the nonprofit sector, which is comprised of a network of capable organizations that are delivering a full range of services to residents. Strong City departments anchor the administration of HUD grant programs, housing, and community and economic development activities that are implemented by the City support to enhance the institutional structure. The City will collaborate interdepartmentally, with residents, and with nonprofit agencies receiving CDBG and HOME funds through the 2026-2027 Annual Action Plan to ensure the needs of low-and-moderate-income residents are met as envisioned within the 2025-2029 Consolidated Plan - Strategic Plan.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

Communication and cooperation between the City and the partner agencies and organizations that administer activities is strong. City staff works closely with the other organizations to improve regulatory compliance, monitoring, cooperation and partnerships among agencies and the technical capacity of organizations involved in project delivery.

To enhance coordination between public and private housing and social service agencies, the City will continue consulting with and inviting the participation of a wide variety of housing agencies and organizations involved in the delivery of housing and supportive services to low- and moderate-income residents —particularly the CDBG low- and moderate-income areas.

### **Discussion**

See above.

# Program Specific Requirements

## AP-90 Program Specific Requirements - 91.220(l)(1,2,4)

### Introduction

In the implementation of programs and activities under the 2026 Annual Action Plan, the City will follow all HUD regulations concerning the use of program income, forms of investment, overall low-and-moderate-income benefit for the CDBG program.

### Community Development Block Grant Program (CDBG)

#### Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

**HOME Investment Partnership Program (HOME)  
Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City will provide HOME funds in the form of a loan or grant. It is not proposing to utilize HOME funds in a manner not delineated in Section 92.205. See Action Plan section AP-38 Projects Summary for detailed allocation of HOME resources.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City has not and does not plan to utilize HOME funds for homebuyer assistance; however, if funds are directed to such a program, steps will be taken to ensure program guidelines comply with the applicable HOME resale and recapture regulations.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City has not and does not plan to utilize HOME funds for homebuyer assistance; however, if funds are directed to such a program, steps will be taken to ensure program guidelines comply with the applicable HOME resale and recapture regulations.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City does not anticipate using HOME funds to refinance existing debt secured by multifamily housing. If a HOME-refinance project is proposed, program staff will follow all applicable program policies, including establishing refinancing guidelines, and enforce said HOME guidelines within legally executed written agreements.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Not applicable. The City does not anticipate using HOME to fund Tenant-Based Rental Assistance (TBRA). Any preferences provided through a TBRA program will be established and adopted in

HOME program guidelines.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g., persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not applicable. The City does not anticipate using HOME to fund Tenant-Based Rental Assistance (TBRA). Any preferences provided through a TBRA program will be established and adopted in HOME program guidelines.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Not applicable. The City has not established any preference or limitation for HOME-funded rental housing projects.

## **Discussion**

In the implementation of programs and activities under the 2026-2027 Annual Action Plan, the City will adhere to regulations set forth by the Community Planning and Development (CPD) agency within HUD.



U.S. Department of Housing and Urban Development  
 Office of Community Planning and Development  
 Integrated Disbursement and Information System  
 Con Plan Goals and Accomplishments  
 WHITTIER, 2023

Date: 04/24/2026  
 Time: 4:49 pm  
 Page: 1

Accomplishments Associated With a Single Strategic Plan Goal

Goal	Category	Funding Source & Amount	Outcome Indicator	Outcome Unit of Measure	Outcome Expected - Strategic Plan	Outcome Actual - Strategic Plan	Percent Complete	Outcome Expected - Program Year	Outcome Actual - Program Year	Percent Complete	
Affordability for Creating Decent Housing	1	<u>Affordable Housing</u>	CDBG: \$ / HOME: \$	Rental units rehabilitated	Household Housing Unit	25	0	0.00%	11	0	0.00%
				Homeowner Housing Rehabilitated	Household Housing Unit	160	62	38.75%	32	18	56.25%
Improve Sustainability for Decent Housing	2	<u>Affordable Housing</u>	CDBG: \$ / HOME: \$0	Homeowner Housing Rehabilitated	Household Housing Unit	0	4		0	4	
				Other	Other	85	24	28.24%	17	0	0.00%
Improve Availability/Accessibility for suitable living EN	3	<u>Homeless- Non-Homeless Special Needs</u>	CDBG: \$ / HOME: \$0 / CDBG-CV: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	4025	1103	27.40%	790	0	0.00%
				Homeless Person Overnight Shelter	Persons Assisted	0	6		150	0	0.00%
				Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0				
				Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	875	894	102.17%	175	0	0.00%
Improve Sustainability for suitable living EN	4	<u>Non-Housing Community Development</u>	CDBG: \$188219 / HOME: \$0 / CDBG-CV: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0		4525	0	0.00%
				Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	7410		0	7410	
				Homeless Person Overnight Shelter	Persons Assisted	139	345	248.20%	0	206	
				Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0		0	0	
				Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	0	0		0	0	
Administration	5	<u>Administration</u>	CDBG: \$ / HOME: \$	Other	Other	5	3	60.00%	1	0	0.00%

Accomplishments Associated With More Than One Strategic Plan Goal

No data returned for this view. This might be because the applied filter excludes all data.



U.S. Department of Housing and Urban Development  
Office of Community Planning and Development  
Integrated Disbursement and Information System  
Con Plan Goals and Accomplishments  
WHITTIER, 2023

Date: 04/24/2026  
Time: 4:49 pm  
Page: 2

Accomplishments Not Associated With a Strategic Plan Goal

No data returned for this view. This might be because the applied filter excludes all data.