

FIVE-YEAR IMPLEMENTATION PLAN

2005 – 2009

**WHITTIER REDEVELOPMENT AGENCY
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**WHITTIER REDEVELOPMENT AGENCY
FIVE-YEAR IMPLEMENTATION PLAN
2005-2009**

1. INTRODUCTION

REGULATORY FRAMEWORK - AB 1290

Assembly Bill 1290 ("AB 1290"), sponsored by the California Redevelopment Association, took effect January 1, 1994. Entitled the *Community Redevelopment Law Reform Act of 1993*, the Bill included the most significant changes in the California Community Redevelopment Law ([CCRL]; Health and Safety Code Sections 33000, et seq.) in years. The changes affected both existing project areas and new redevelopment plan adoptions, and generally included: 1) modifications to the definition of blight, 2) the demise of fiscal review committees and assistance to certain sales tax inducing projects, 3) prohibition against city/county hall construction and/or rehabilitation, 4) time limits on certain redevelopment plan fiscal provisions, 5) the repeal of authority to receive sales tax revenues (up to one percent), 6) "use it or lose it" inducements for agencies to spend their Low/Moderate Income (LMI) housing funds (mandatory 20 percent set-aside funds), and 7) establishment of a nexus between inclusionary and replacement housing requirements and implementation plans. The Bill also included specific authority for commercial rehabilitation loans and assistance to manufacturing facilities.

IMPLEMENTATION PLAN

One of the AB 1290 provisions required that each agency adopt a five-year Implementation Plan. The requirement for an Implementation Plan reflected a strong legislative concern that redevelopment activities should be connected with the blight that justified adoption of the redevelopment plan in the first place. The Implementation Plan is one of several requirements which now direct that redevelopment activities be linked to elimination of blight. Each agency that had adopted a redevelopment plan prior to December 31, 1993 was required to adopt, after a public hearing, an Implementation Plan on or before December 31, 1994. Thereafter, the Implementation Plan must be revised and adopted every five years. In addition, at least once during the five-year period, a public hearing on the Implementation Plan is required.

The Whittier Redevelopment Agency (the "Agency") adopted the 1999-2004 Five-Year Implementation Plan (the "Implementation Plan") on December 21, 1999 by Resolution No. WRA-R99-14 and adopted the 1994-1998 Five-Year Implementation Plan on December 6, 1994 by unanimous vote of the Agency Board of Directors.

Among other requirements, the adopted Implementation Plan must describe specific goals and objectives of the agency for each project area, specific programs, including potential projects and estimated expenditures to be made during the five year planning period, and explain how the goals, objectives, programs and expenditures will eliminate blight remaining in the project area(s) and implement the requirements of CCRL Sections 33334.2, 33334.4, 33334.6 and 33413.

The Implementation Plan requires agencies with existing project areas to describe how the agency would implement both the requirement to increase, improve and preserve low- and moderate-income housing and satisfy the inclusionary housing requirement. The section of the Plan addressing the LMI Housing Fund (the "LMI Fund") must contain the amount available in the LMI Fund and the estimated amounts which will be deposited into the LMI Fund during each of the next five years as well as estimates of the expenditures of monies from the LMI Fund during each of the five years. If the Implementation Plan contains a project that will result in the destruction of low- or moderate-income housing, the agency must prepare a separate replacement housing plan which identifies proposed locations for the replacement dwelling units pursuant to CCRL Section 33413.5.

MIDTERM PUBLIC HEARING

CCRL Section 33490(c) requires each agency to hold a public hearing and hear testimony from all interested parties for the purpose of reviewing the redevelopment plan and the corresponding implementation plan. This review must occur at least once within the five-year term, no earlier than two (2) years and no later than three (3) years after the adoption of the implementation plan. The purpose of this hearing is to review the redevelopment and corresponding implementation plans prepared for each project, and to evaluate the progress of Plan implementation. It is anticipated that a midterm update will be prepared and reviewed prior to December 2007.

II. INTRODUCTION OF PROJECT AREAS AND UPDATED REDEVELOPMENT ACTIVITIES DIGEST; CHRONOLOGY OF THE WHITTIER REDEVELOPMENT AGENCY; REDEVELOPMENT PLAN ORIGINAL PURPOSES AND OBJECTIVES; AND 1999-2004 IMPLEMENTATION PLAN GOALS AND OBJECTIVES

BACKGROUND

The Whittier Redevelopment Agency was established for the primary purpose of effecting the elimination of blight and stimulating the City's economic base through development of new public improvements, commercial and industrial projects, and affordable housing. The Agency presently has four redevelopment project areas, each adopted by separate City ordinance beginning in 1974.

Greenleaf Avenue/Uptown Whittier Redevelopment Project Area

The *Greenleaf Avenue/Uptown Whittier Redevelopment Project Area* was adopted in February 1974 and was the first redevelopment project area adopted. The project area covers a 137-acre area in Uptown Whittier and along Greenleaf Avenue. The 24 city blocks within the Greenleaf Avenue/Uptown Whittier Redevelopment Area are developed with office buildings, retail stores, condominiums, and institutional uses. Since adoption, the area has experienced the following development:

- **Bank of America Headquarters:** The Agency assisted by acquiring property for the construction of this building on Greenleaf Avenue at Penn Street in 1978.
- **Comstock Avenue Condominium Project:** The Agency assisted in the acquisition of property for the construction of this 38-unit project on Comstock Avenue north of Penn Street in 1978.
- **Whittier Area Citizens Credit Union:** The Agency entered into an agreement to assist with the construction of this facility on Greenleaf Avenue in 1979.
- **Bright Avenue Condominium Project:** The Agency assisted in the acquisition of property to construct this 27-unit project on Bright Avenue and Penn Street in 1979-80.
- **First Interstate Office Building:** The Agency assisted in acquiring property for the construction of this building at Greenleaf Avenue and Wardman Street in 1979.
- **Village Court Retail Center:** The Agency assisted in the acquisition of property for the construction of this facility on Greenleaf Avenue in 1980.
- **Hilton Hotel:** The Agency assisted by writing down the cost of land and built a parking facility to enable this 200-room hotel to be constructed. The Agency acquired 25 parcels and issued bonds to assist with the parking structure construction. This is the largest new project to be built in the Project Area and greatly enhances the atmosphere of Uptown Whittier. The hotel opened in 1986.
- **Mission Court Building:** The Agency assisted in the rehabilitation of the original Standard Oil Building which is listed in the National Register of Historic Places.
- **Albertson's:** The Agency assisted in the development of this 45,000 square foot supermarket by contributing to the relocation of a tenant. The project assembled many different parcels into one cohesive project.
- **Lee Owens Park:** The Agency purchased property for this one-acre park, which was developed to serve a dense low-income neighborhood with no

park facilities in the vicinity.

- Habitat for Humanity: This four-unit residential project was constructed on land donated by the Agency. Completed in 1997, it now houses four very low income families.
- Façade Program: the Agency expanded its façade loan program to this project area on February 13, 1996. The Commercial Façade Loan Program has improved 39 commercial buildings in the Greenleaf and Earthquake Project Area since its inception through November 2004.
- Historic Southern Pacific Depot. The Agency assisted in the acquisition of property at 7333 Greenleaf Avenue for this important project, which involves a historic building being rehabilitated and used as a Transit Center and community meeting space. The project was completed in June 2002.

The Project Area has also benefited from assistance provided by other Agency activities including:

- First-Time Home Buyer Pilot Project Home: In 1990, the Agency acquired a house, rehabilitated it, and sold it to a first-time home buyer who qualified as low and moderate income.
- Infrastructure Improvement Project: Lower Uptown Improvement Project including street and alley lighting, parking enforcement, crime prevention and residential rehabilitation loans (in process).
- Streetscape Improvements: Improvements to the streetscape along the Greenleaf Corridor.
- Rio Hondo Temporary Home: For the past five years, the Agency has annually provided \$50,000 to this home which provides services to Whittier area families in need of housing. The home provides child care and employment counseling as well as a place to stay for an average of nine months while families get back on their feet. In Fiscal Year 2003-04 the Rio Hondo Temporary Home served 19 families from Whittier totaling 69 persons.
- CARE Program: In 1999, the Agency and City, with the assistance of the Los Angeles County District Attorney's Office, launched this program designed to improve the residential area through beautification and security improvement loans. In return, property owners bring their buildings up to code and participate in property management and neighborhood watch programs. The program has assisted a total of 37 building owners since its inception through November 2004.

Whittier Boulevard Redevelopment Project Area

The *Whittier Boulevard Redevelopment Project Area* was adopted in November 1978 and encompasses commercial, industrial, and residential areas in the western section of Whittier. The project area covers approximately 238 acres located northeast of Whittier Boulevard and south of Hadley Street. Since adoption, the area experienced the following activities:

- **Whittier Marketplace:** a 16-acre, 175,000 square foot neighborhood shopping center was constructed on the southeastern corner of Hadley Street and Whittier Boulevard. The Agency acquired the land, relocated tenants, established a Community Facilities District and committed extensive financial resources including two (2) Tax Allocation Bonds to the project. The project has consistently been fully leased and has significantly improved the area. Under the Disposition and Development Agreement for this project, the Agency continues semi-annual reimbursements to the developer for Community Facility District debt service payments.
- **Improvements:** along the north side of Whittier Boulevard and the Union Pacific Railroad tracks (landscaping, paving).
- Several new mall-style industrial buildings have replaced old and dilapidated houses in the industrial zoned area.
- **Multitenant auto repair center:** on former Union Pacific Railroad property.
- **Preston Chemical property:** cleanup and site assembly.
- **Zieman Manufacturing:** Industrial Development Bond for plant renovation.
- **JG Whittier Park neighborhood:** improvements include renovation of park and replacement of dilapidated house with new first-time homebuyer home on Penn Street.
- **Penn/Union Affordable Housing Project:** An Agency owned parcel was sold to a developer for the development of 6, two-story owner occupied craftsmen style detached homes with common area and access. The homes were sold to Low- and Moderate-Income families in Fiscal Year 2001-02.

Earthquake Recovery Redevelopment Project Area

The *Whittier Earthquake Recovery Redevelopment Project Area* was established in November 1987 to revitalize the Uptown area damaged by the earthquakes of October 1987. The project area covers 521 acres of residential and commercial development. Since adoption, the area has experienced the following improvements:

- **Lindley Building:** Construction was completed with Agency financial assistance to replicate a historic building destroyed in the earthquake.

- Uptown Specific Plan: Following the earthquakes, the City and Agency collaborated to create the plan, which governs land use, design, and circulation for the Central Business District area.
- Quad at Whittier Boulevard: The Agency completed the site assembly, relocated tenants, and established a Community Facilities District that helped fund the redevelopment of a 32-acre obsolete shopping center into an active promotional center. Under the Disposition and Development Agreement for this project, the Agency continues semi-annual reimbursements to the developer for Community Facility District debt service payments.
- "Historic Uptown Whittier" sign: The sign on Whittier Boulevard was constructed by Agency to help attract shoppers to the area.
- Philadelphia Street parking lot: land acquisition and construction was completed in support of the preceding project.
- Historic Bank of America building: Restoration including a forgivable loan for improvements.
- Whittier Village Cinema theater expansion: Included site assembly and financial assistance to the existing theater owner through a Disposition and Development and Owner Participation Agreement.
- Parking Demand Analysis: As recommended by the Specific Plan, the Agency completed a parking study and implemented parking improvements.
- Parking structure improvements: included signage, lighting and interior and exterior painting to upgrade existing Uptown Facility as recommended by parking study.
- Façade Program: As also stated under the Greenleaf Project Area, the Commercial Façade Loan Program has improved 39 commercial buildings in the Greenleaf and Earthquake Project Area since its inception through November 2004.
- Year-round street tree lighting installed at Greenleaf Avenue/Philadelphia Street intersection in Uptown area.
- Installation of electric system for holiday lighting along Greenleaf Avenue in Uptown Area to repair earthquake related damage.
- Rite-Aid Pharmacy: This project involved the construction of a new Rite-Aid Pharmacy at 6512 South Comstock. The project was primarily the result of private development activity with the City contributing funds to secure an access galleria and public parking area. The development agreement was executed in August of 1998.
- Seasons at the Hoover: The Agency assisted a developer in acquiring and rehabilitating the historic Hoover Hotel into a 49 unit (plus one managers

unit) very low-income senior housing project. The project includes a gated basement parking area, residents lounge, laundry room, and on-site manager and other amenities in the heart of Uptown Whittier at 7035 Greenleaf Avenue. The project layered seven different funding sources, including a historic preservation grant, for a total of \$7.7 million and was completed in July 2001.

Whittier Commercial Corridor Redevelopment Project Area

The *Whittier Commercial Corridor Redevelopment Project Area* was established in March 2002 to revitalize the primarily commercial areas located on both sides of Whittier Boulevard. The project area covers 419 acres. Since adoption, the area has experienced the following improvements:

- In July 2004, the Agency executed an Owner Participation Agreement with LNR Whittwood Town Center, LLC for redevelopment of the Whittwood Mall into the Whittwood Town Center. The new Whittwood Town Center replaces a portion of the existing mall with a total of 879,570 square feet of leasable commercial space. Additionally, the Town Center includes a residential portion at the southwest corner of the site where 114 new Town home condominiums are to be developed. The OPA requires ongoing reimbursement to the developer of certain sale and property tax increment.
- Together with the Agency and the urban design firm of Freedman, Tung, and Bottomly, the City has almost completed a multi-year effort to adopt the comprehensive Whittier Boulevard Specific Plan. The document sets out five distinct zones within the seven-mile stretch of Whittier Boulevard within the City Limits. The Specific Plan is the result of a three-year effort to enhance the mixed use character of the corridor and to create a visually more attractive and functionally more inviting place to shop, work and live. The new plan is expected to increase the redevelopment opportunities along the Boulevard.
- In January of 2002 the City of Whittier entered into an Owner Participation Agreement with the Mitsubishi Auto Dealer located on Whittier Boulevard in the Whittier Commercial Corridor Project Area. Although this is not an Agency agreement it will result in improving property in the Project Area. The agreement term lasts until January 2012.

Other City-wide Agency Accomplishments

- The Agency annually funds the First Time Homebuyer Loan Program from its low- and moderate- income housing set-aside tax increment funds. The program was originated in Fiscal Year 1997-98 and has assisted 73 families from its inception to November 2004. In recent years, the escalating value of

housing stock in the Whittier area forced the program into a near stand still. However, in July and August 2004 the City Council voted to increase the maximum purchase price and loan amounts to better fit the current market conditions. This action is expected to allow the program to continue assisting Whittier's Low- and Moderate- Income renters to make the transition to home ownership.

Tables 1 through 4 below identifies the adoption dates for the Redevelopment Plans and all subsequent Amendments. Figures 1 through 4 show the boundaries of the Project Areas.

TABLE 1 Greenleaf Avenue/Uptown Whittier Redevelopment Project Area	
Adoption of Ordinance	February 5, 1974
Effective Date of Adoption	
Adopted By	Ordinance No. 2022 January 6, 1976 Ordinance No. 2076 (Amended to allow eminent domain)
Amendments	November 2, 1993 Ordinance No. 2612 (Amended to extend Plan's time frames for eminent domain and incurring debt, modifies the financial limits and provides for public facilities and public improvement projects.) December 20, 1994 Ordinance No. 2640 (Amended to conform to AB1290) August 24, 2004 Ordinance No. 2844 (Amended pursuant to SB211 and SB1045; CCRL Section 33333.6)
Duration of Plan (per Ordinance No. 2844)	February 5, 2015
Duration of Eminent Domain Authority (per Section 403 of Amended Plan)	November 2, 2005 (12 years from Second Amendment)
Tax Increment Cap (per Section 602 of Amended Plan)	\$172,350,000 plus Section 33401 payments
Time Limit to Incur Indebtedness (per Ordinance No. 2844)	none
Time Limit to Collect Tax Increment (per Ordinance Nos. 2640 and 2844)	To pay pre-1994 debt can collect tax increment until paid To pay post-1994 debt can collect tax increment until February 5, 2025 (10 years past effectiveness of Plan)
Maximum Amount of Bonded Indebtedness (per Section 602 of Amended Plan)	\$75,000,000 plus Section 33401 related bond amounts
Size of Project Area	137 acres
Number of Dwelling Units in Project Area at Time of Adoption	not available
Pass-Throughs	<u>Agreement No. A93-190 (WRA 93-013)</u> September 21, 1993 Between Whittier Redevelopment Agency, City of Whittier, Whittier Union High School District, and Whittier City School District. After certain triggers are reached, agreement pledges certain tax increment above 1992-93 base value. <u>Agreement No. WRA 93-011</u> September 27, 1993 Between Whittier Redevelopment Agency, L.A. County Flood Control District, Consolidated Fire Protection District of L. A. County, County of L.A., and the L. A. County Office of Education. After certain triggers are reached, agreement pledges certain tax increment above 1993-94 base value. <u>Per Ordinance No. 2844 (SB211 provisions)</u> Statutory pass-throughs under CCRL Section 33607.7 are due to the following taxing agencies: Co Lighting Maint Dist No 1472, Greater LA County Vector Control, County Sanitation Dist No 18 Operating, Water Replenishment Dist of So Cal, East Whittier City School Dist, Rio Hondo Community College District. Base year of 2003-04 used for calculation.
Bonds Pledging Tax Increment	Whittier Public Financing Authority Revenue Bonds 2002, Series A Greenleaf Avenue/Uptown Whittier Redevelopment Project Official Statement Dated March 19, 2002 (refinance of 1992 bonds of \$6,285,000 September 15, 1992) \$7,505,00
Other Bonds (CFDs, etc.)	
DDAs/OPAs	Amended and Restated Parking Services Agreement with Radisson Hotel (expired)

TABLE 2 Whittier Boulevard Redevelopment Project Area

Adoption of Ordinance	November 28, 1978
Effective Date of Adoption	
Adopted By	Ordinance No. 2178
Amendments	February 11, 1992 Ordinance No. 2563
	December 20, 1994 Ordinance No. 2641 (Amended to conform to AB1290)
	August 24, 2004 Ordinance No. 2845 (Amended pursuant to SB211 and SB1045; CCRL Section 33333.6)
Duration of Plan (per Ordinance No. 2845)	November 28, 2019
Duration of Eminent Domain Authority (per Section 303 of Amended Plan)	February 11, 2004 (12 years from date of First Amendment)
Tax Increment Cap (per Section 502 of Amended Plan)	\$200,000,000 plus Section 33401 payments
Time Limit to Incur Indebtedness (per Ordinance No. 2845)	none
Time Limit to Collect Tax Increment (per Ordinance Nos. 2641 and 2845)	To pay pre-1994 debt can collect tax increment until paid To pay post-1994 debt can collect tax increment until November 28, 2029 (10 years past effectiveness of Plan)
Maximum Amount of Bonded Indebtedness (per Section 502 of Amended Plan)	\$50,000,000 plus Section 33401 related bond amounts
Size of Project Area	238 acres
Number of Dwelling Units in Project Area at Time of Adoption	not available
Pass-Throughs	<u>Agreement No. A92-061</u> April 29, 1992 Between Whittier Redevelopment Agency, City of Whittier, L. A. County Office of Education, L. A. County Flood Control District, Consolidated Fire Protection District of L. A. County, and County of L. A. <u>Agreement No. WRA93-013</u> April 6, 1992 Between Whittier Redevelopment Agency, City of Whittier, Whittier Union High School District, and Whittier City School District (two School Districts also signed a separate agreement between them for funds distribution) Per Ordinance No. 2845 (SB211 provisions) Statutory pass-throughs under CCRL Section 33607.7 are due to the following taxing agencies: Co Lighting Maint Dist No 1472, Greater LA County Vector Control, County Sanitation Dist No 18 Operating, Water Replenishment Dist of So Cal, East Whittier City School Dist, Los Nietos School District, Rio Hondo Community College District. Base year of 2003-04 used for calculation.
Bonds Pledging Tax Increment	Whittier Redevelopment Agency 1998 Tax Allocation Refunding Bonds (Whittier Boulevard Redevelopment Project) Office Statement Dated February 10, 1998 \$6,795,000
Other Bonds (CFDs, etc.)	CFD No. 1989-1 of the City of Whittier 1998 Special Tax Refunding Bonds (refinance of 1989-1) Official Statement Dated July 23, 1998 \$5,470,000
DDAs/OPAs	CFD No. 1989-1 of the City of Whittier 1989 Special Tax Bonds DDA for Whittier Marketplace

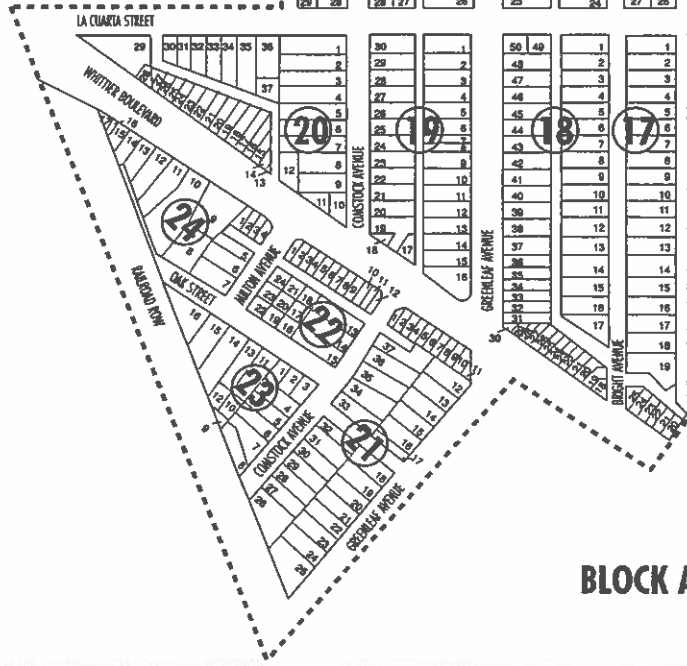
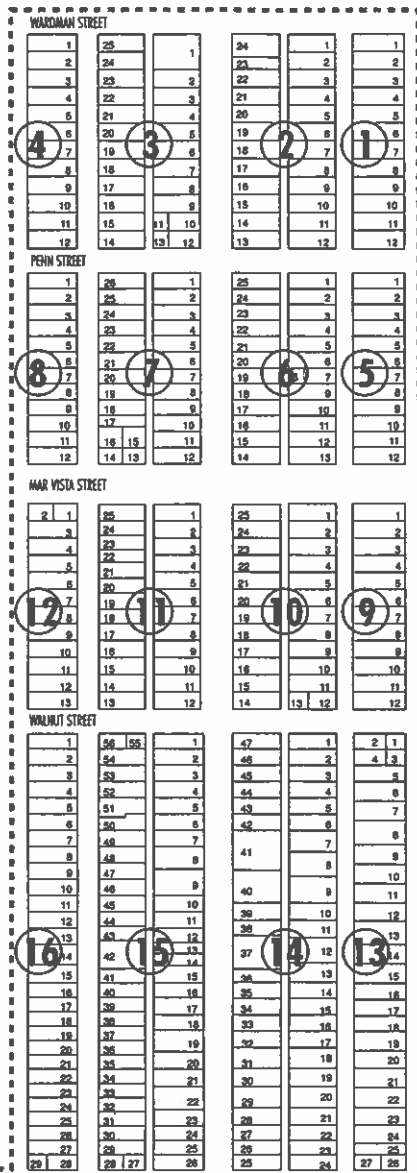
TABLE 3 - Whittier Earthquake Recovery Redevelopment Project Area

Adoption of Ordinance	November 24, 1987
Effective Date of Adoption	
Adopted By	Ordinance No. 2420
Amendments	December 20, 1994 Ordinance No. 2642 (Amended to conform to AB1290)
	April 27, 1999 Ordinance No. 2749 (Amended to extend duration of Plan and time limit to collect tax increment per AB 1342)
	May 9, 2000 Ordinance No. 2763 (Amended to re-establish eminent domain authority for 12-years)
	August 24, 2004 Ordinance No. 2846 (Amended pursuant to SB1045; CCRL Section 33333.6)
Duration of Plan (per Ordinance No. 2846)	November 24, 2028
Tax Increment Cap (per Section 502 of Plan)	\$350,000,000 plus Section 33401 and 33334.2 payments
Duration of Eminent Domain Authority (per Amended Plan and Ordinance No. 2763)	May 9, 2012 (12 years from adoption of the Third Amendment, no eminent domain for properties zoned and improved for single family residential uses provided such property is occupied, or was occupied at the time of the disaster [October 1987], by its owner as the residence of the owner)
Time Limit to Incur Indebtedness (per Ordinance No. 2642)	November 24, 2007 (not applicable to housing funds)
Time Limit to Collect Tax Increment (per Ordinance Nos. 2749 and 2846)	To pay pre-1994 debt can collect tax increment until paid To pay post-1994 debt can collect tax increment until November 24, 2038 (10 years past effectiveness of Plan)
Maximum Amount of Bonded Indebtedness (per Section 503 of plan)	\$150,000,000 exclusive of Sections 33401 and 33334.2 payments
Size of Project Area	521 acres
Number of Dwelling Units in Project Area at Time of Adoption	not available
Pass-Throughs	Agreement No. 60777 November 24, 1987 Between Whittier Redevelopment Agency and the County of Los Angeles (L. A. County Consolidated Fire Protection District, L. A. County Flood Control District, and County of L. A.)
Bonds Pledging Tax Increment	
Other Bonds (CFDs, etc.)	CFD No. 1991-1 of the City of Whittier (Whittier Blvd./Painter Ave. [Quad]) 1998 Special Tax Refunding Bonds Official Statement Dated Dec. 14, 1998 \$6,285,000
DDAs/OPAs	Quad DDA

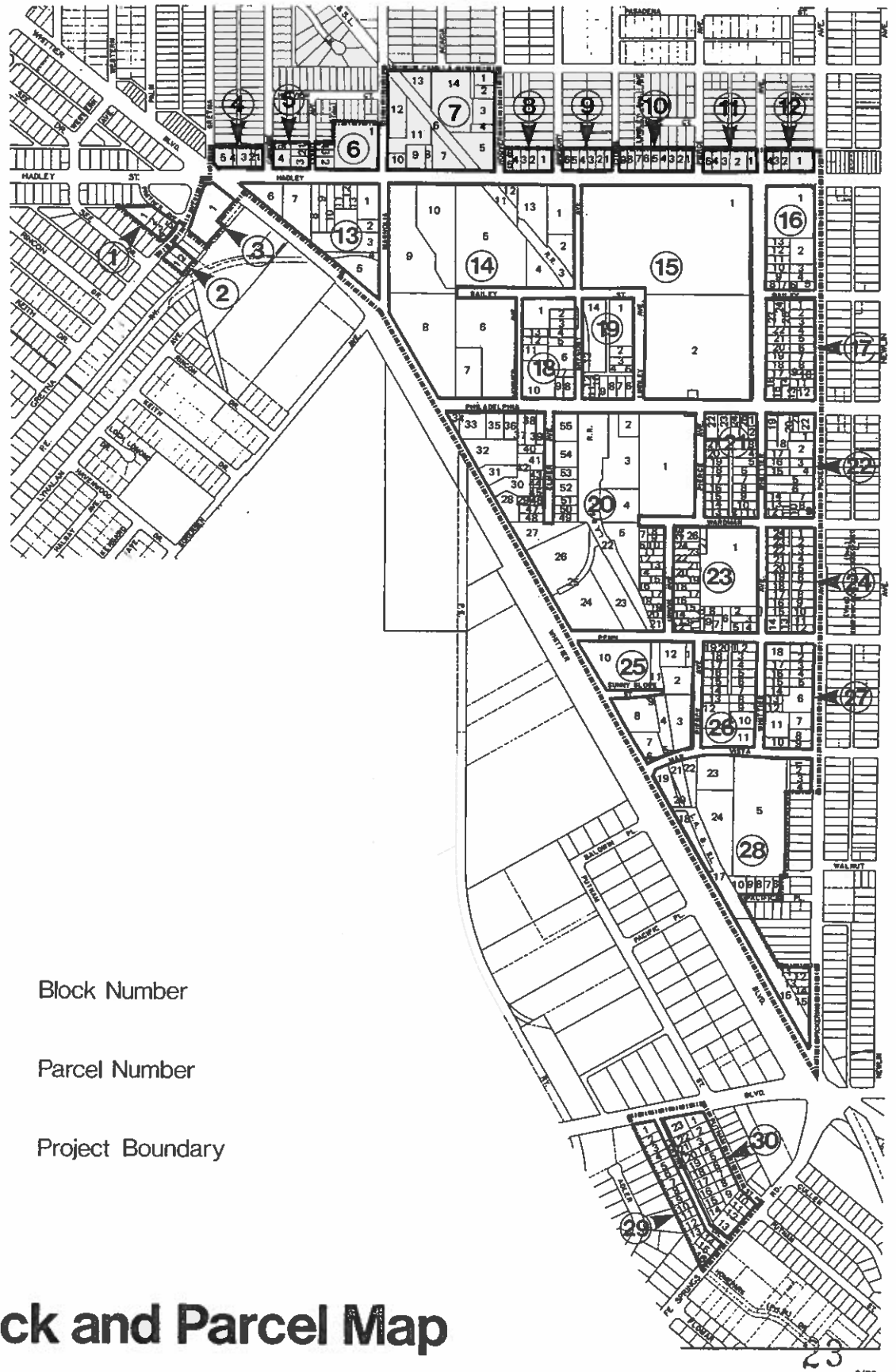
TABLE 4: Whittier Commercial Corridor Redevelopment Project Area

Introduction of Ordinance	March 12, 2002
Adoption of Ordinance	March 26, 2002
Effective Date of Adoption (per Section 702 of Plan)	April 25, 2002
Adopted By	Ordinance No. 2800
Amendment	None (but amendment to add territory anticipated to be adopted in June 2005)
Duration of Plan (per Section 1003 of Plan)	March 26, 2032 (30 years from Plan adoption)
Tax Increment Cap	none
Duration of Eminent Domain Authority (per Section 502 of Plan)	March 26, 2014 (12 years from Plan adoption, some limitations based on use of buildings)
Time Limit to Incur Indebtedness (per Section 1002 of Plan)	March 26, 2022 (20 years from Plan adoption, additional time allowed for housing activities)
Time Limit to Collect Tax Increment (per Section 1004 of Plan)	March 26, 2047 (45 years from Plan adoption)
Maximum Amount of Bonded Indebtedness (per Section 1001)	\$ 100 million adjusted to Consumer Price Index or other appropriate index
Size of Project Area (per legal description filed with SBE and County of Los Angeles)	419 acres
Number of Dwelling Units in Project Area at Time of Adoption	190 dwelling units
Pass-Throughs	Required Per CCRL Section 33607.5
Bonds Pledging Tax Increment	None as of December 31, 2003
Other Bonds (CFDs, etc.)	None as of December 31, 2003
DDAs/OPAs	Whittwood Town Center Owner Participation Agreement

- ① Block Number
- 12 Parcel Number
- Project Boundary



BLOCK AND PARCEL MAP



- ① Block Number
- 1 Parcel Number
- Project Boundary

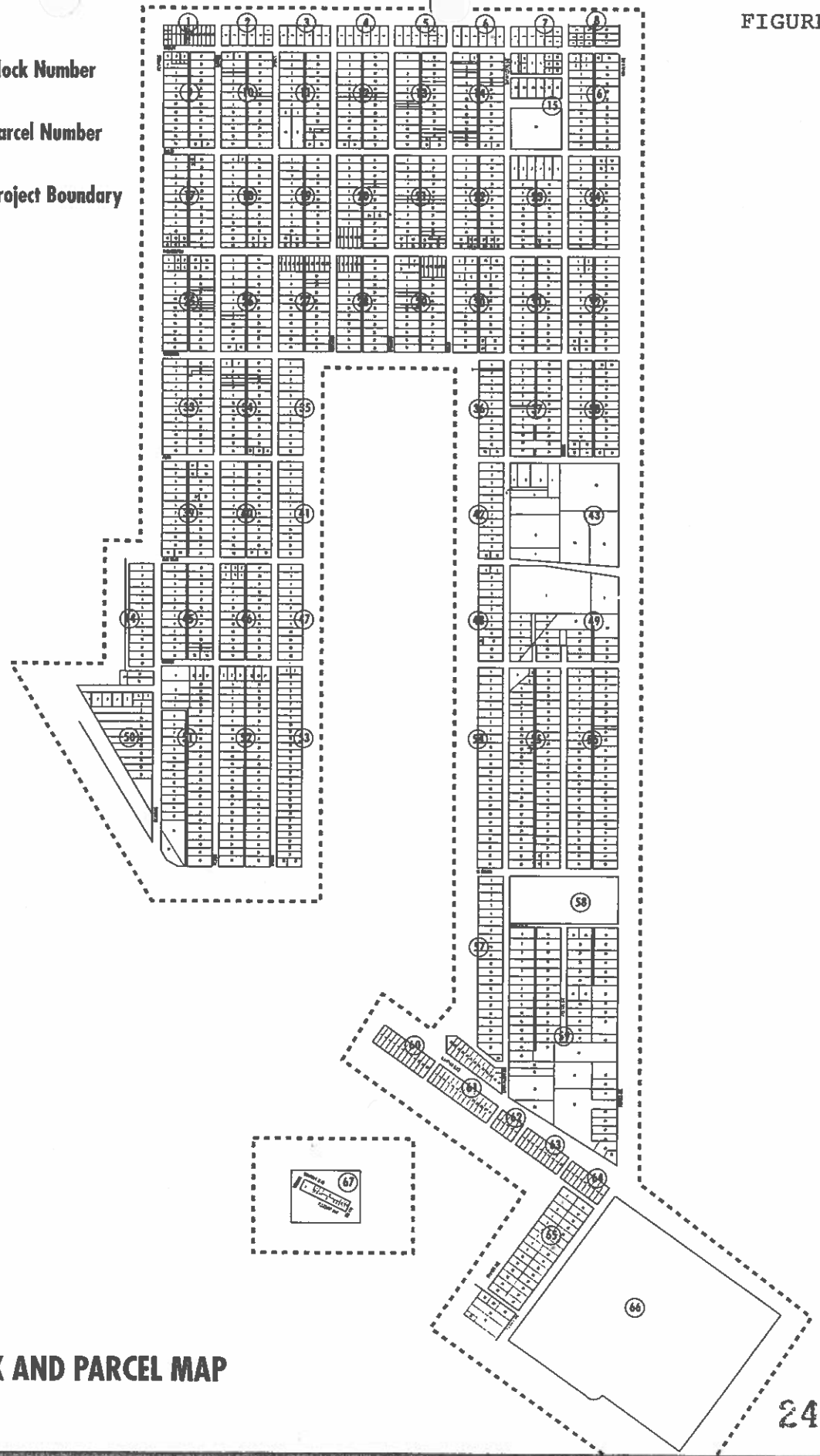
Block and Parcel Map

Whittier Boulevard Redevelopment Project

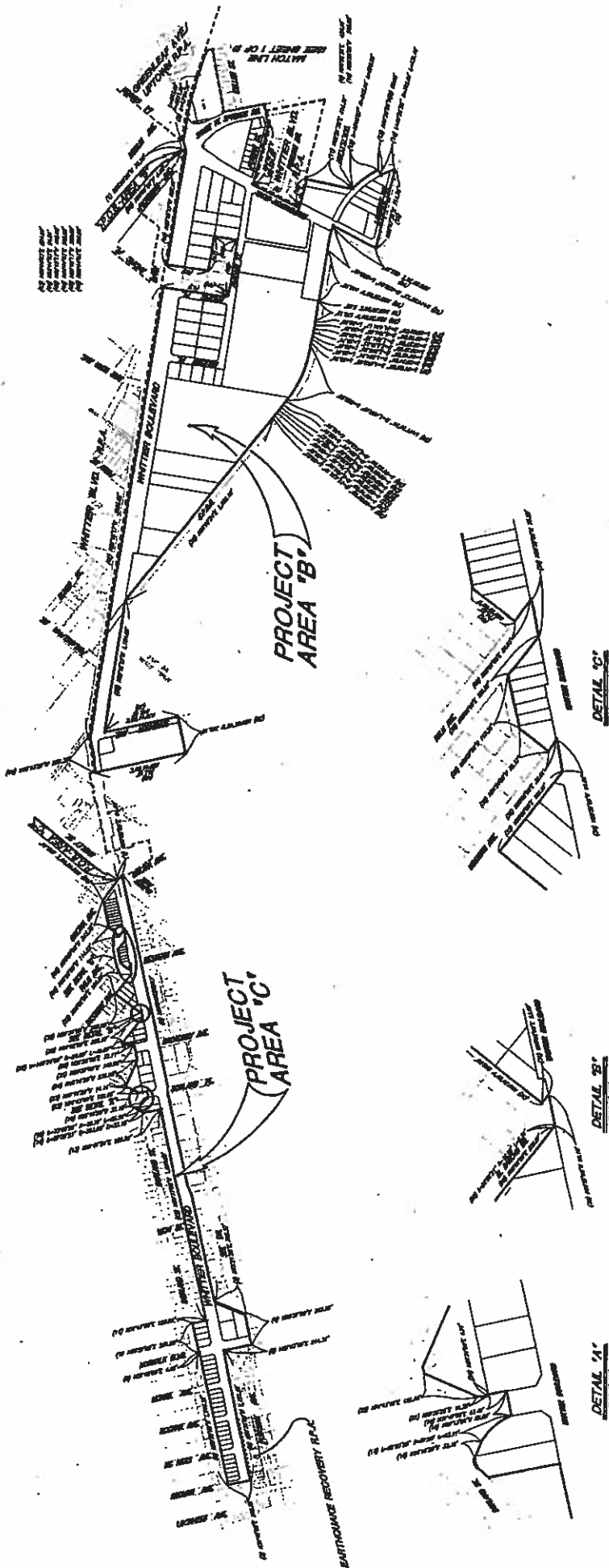


FIGURE 3

- ① Block Number
- 12 Parcel Number
- Project Boundary



BLOCK AND PARCEL MAP



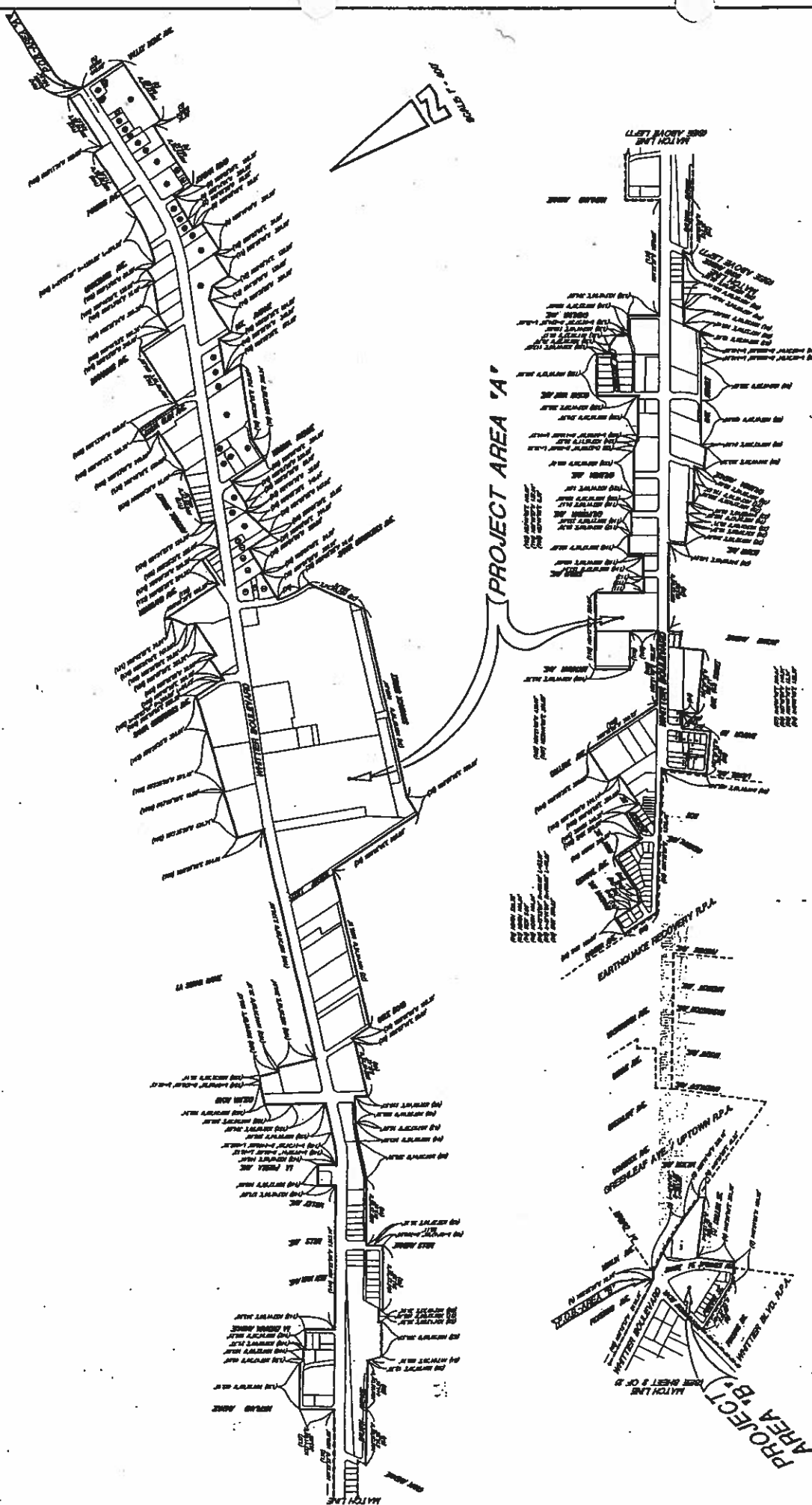
WHITTIER REDEVELOPMENT AGENCY
WHITTIER COMMERCIAL CORRIDOR
REDEVELOPMENT PROJECT AREA

MAP LEGEND
 --- INDICATES CITY BOUNDARY
 --- INDICATES EXISTING PROJECT AREA AS NOTED
 --- INDICATES PROPOSED PROJECT AREA BOUNDARY
 (1) INDICATES COURSE NUMBER PER LEGAL DESCRIPTION

PREPARED BY:
SP2, INC.
 SAN FRANCISCO • IRVINE
 SHEET 2 OF 2 SHEETS

PREPARED BY
SP2, INC.
SAN FRANCISCO • FIVINE
SHEET 1 OF 2 SHEETS

WHITTIER REDEVELOPMENT AGENCY WHITTIER COMMERCIAL CORRIDOR REDEVELOPMENT PROJECT AREA



MAP LEGEND

- INDICATES CITY BOUNDARY
- INDICATES EXISTING PROJECT AREA AS NOTED
- INDICATES PROPOSED PROJECT AREA BOUNDARY
- () INDICATES COURSE NUMBER PER LEGAL DESCRIPTION

SUMMARY OF REDEVELOPMENT PLAN ORIGINAL PURPOSES AND OBJECTIVES

As stated in the introductory section of this Plan, one of the major goals of the Implementation Plan is to tie the projects and programs to the original purposes of the Redevelopment Plans at the time of their adoption, the primary focus of which is the elimination of blight. Below are listed the goals and objectives for each Project Area at the time of its adoption.

Greenleaf Avenue/Uptown Whittier Project Area (excerpt from Section 401 of the Redevelopment Plan)

The Agency proposed to eliminate and prevent the spread of blight in the Project Area by:

1. Acquisition of certain real property in the manner set forth in [the Plan];
2. Demolition or removal of certain buildings and improvements;
3. Relocation assistance to displace residential and nonresidential occupants; and
4. Installation, construction, or reconstruction of streets, utilities, and other public improvements.

Whittier Boulevard Project Area (excerpt from Section 301 of the Redevelopment Plan)

The Agency proposed to eliminate and prevent the spread of blight and deterioration in the Project Area by:

1. Providing for participation by owners and tenants of residential and business properties located in the Project Area by extending preferences to remain or relocate within the redevelopment area;
2. Acquisition of real property;
3. Management of property under the ownership and control of the Agency;
4. Relocation assistance to displaced Project occupants;
5. Demolition or removal of buildings and improvements;
6. Installation, construction, or reconstruction of streets, utilities and other public improvements;
7. Rehabilitation, development or construction of low- and moderate-income housing within the Project and/or the City;
8. Disposition of property for uses in accordance with this Plan;
9. Redevelopment of land by private enterprise and public agencies for uses in accordance with this Plan; and
10. Rehabilitation of residential and business structures and improvements by present owners, their successors, and the Agency.

Earthquake Recovery Project Area (excerpt from Section 100 of the Redevelopment Plan)

1. The undertaking, carrying out, or approval of projects to maintain, repair, restore, demolish, or replace property or facilities damaged or destroyed as a result of the Disaster [earthquake], and to perform actions necessary to prevent or mitigate an emergency located within the Project Area, in accord with the General Plan, specific plans, the Redevelopment Plan and local codes and ordinances. To this end, the following objectives are sought:
 - b. The provision of financial and technical assistance to owners and tenants of residential, commercial and other real property and improvements damaged as a result of the disaster.
 - c. The maintenance and promotion of private sector investment within the Project Area to prevent the loss of and to facilitate the capture of commercial sales activity.
 - d. The achievement of an environment reflecting a high level of concern for architectural, landscape, and urban design and land use principles appropriate for attainment of the objectives of the Redevelopment Plan.
 - e. The retention and expansion of as many existing businesses as possible by means of redevelopment and rehabilitation activities and by encouraging and assisting the cooperation and participation of owners, businesses and public agencies in the redevelopment of the Project Area.
 - f. The increase of sales, business license, and other fees, taxes and revenues to the City of Whittier, to at least pre-disaster levels.
 - g. The preservation of the area's existing employment base and the creation and development of local job opportunities.
 - h. The replanning, redesign and development of areas which are damaged, stagnant or improperly utilized.
 - i. The repair or amelioration of the vehicular circulation systems; water, sewer and storm drainage systems; off-street parking; and other similar public improvement, facilities and utilities whose deficiencies adversely affect the Project Area.
 - j. The replacement and improvement of the community's supply of housing (inside or outside the Project Area), including opportunities for low- and moderate-income households.

Whittier Commercial Corridor Project Area (excerpt from Section 400 of the Redevelopment Plan)

1. Eliminating blight and environmental deficiencies in the Project Area.
2. Assembling of land into parcels suitable for modern, integrated development with improved pedestrian and vehicular circulation in the Project Area.
3. Replanning, redesigning, and developing properties that are stagnant or

- improperly utilized.
4. Increasing, improving, and preserving the community's supply of housing affordable to very low, low, and moderate income households.
 5. Encouraging participation of residents, businesses, public agencies and community organizations in the redevelopment of the Project Area.
 6. Retaining as many existing businesses as possible by means of redevelopment and rehabilitation activities.
 7. Enhancing commercial opportunities in the Project Area.
 8. Expanding the employment base and promoting the creation of jobs.
 9. Strengthening the economic base of the Project Area and the community by the installation of needed on- and off-site improvements to stimulate new commercial/industrial expansion, employment, and economic growth.
 10. Increasing parking and open space amenities.
 11. Implementing performance criteria to assure quality site design, and environmental standards to provide unity and integrity to the entire Project Area development.
 12. Create balanced land uses throughout the Project Area and City.

1999-2004 IMPLEMENTATION PLAN FIVE-YEAR GOALS AND OBJECTIVES

Through the preparation and approval of the 1999-2004 Five-Year Implementation Plan the Agency consolidated and reaffirmed its goals and objectives. These goals and objectives are listed in Appendix A. Many of the same goals and objectives are carried forward to the 2005-2009 planning period and are listed in Section IV below.

Several new objectives have also been added for the next planning period. In general there are five overview goals that form the overall strategy for this Implementation Plan and will serve as a guide for the Agency's activities during the next five years.

III. IDENTIFICATION OF KEY BLIGHTING CONDITIONS

The adoption of AB 1290 substantially changed the definition of blight which can be used to qualify project areas for adoption on or after January 1, 1994; the Redevelopment Plans for both the Greenleaf Avenue/Uptown Whittier, Whittier Boulevard and Earthquake Recovery Project Areas were adopted prior to this date and qualified under previous definitions. However, the Whittier Commercial Corridor Redevelopment Project Area was adopted in March 2002 and therefore qualified under the AB1290 definition of Blight. Currently, CCRL Section 33030 (b) (2) states that an area is blighted if it is characterized by "one or more" of any of four (4) physical and one or more of any of the five (5) economic conditions listed in CCRL Section 33031, as well as other factors.

The Reports to the City Council required by CCRL Section 33352 and prepared during the adoption of each of the Redevelopment Project Areas detailed the specific blighting conditions that affected the Project Areas at the time of their adoption. These reports are on file at the City. Generally, the conditions described in the reports persist with the exception of the projects and programs the Agency has completed to improve the area. Overall, the blighting conditions listed below remain within one or more of the Project Areas in one form or another. Additionally, as a secondary factor blighted areas may be characterized by the existence of inadequate public improvements, parking facilities, or utilities.

CCRL Section 33031. (a) This subdivision describes physical conditions that cause blight:

(1) Buildings in which it is unsafe or unhealthy for persons to live or work. These conditions can be caused by serious building code violations, dilapidation and deterioration, defective design or physical construction, faulty or inadequate utilities, or other similar factors.

(2) Factors that prevent or substantially hinder the economically viable use or capacity of buildings or lots. This condition can be caused by a substandard design, inadequate size given present standards and market conditions, lack of parking, or other similar factors.

(3) Adjacent or nearby uses that are incompatible with each other and which prevent the economic development of those parcels or other portions of the project area.

(4) The existence of subdivided lots of irregular form and shape and inadequate size for proper usefulness and development that are in multiple ownership.

(b) This subdivision describes economic conditions that cause blight:

(1) Depreciated or stagnant property values or impaired investments, including, but not necessarily limited to, those properties containing hazardous wastes that require the use of agency authority as specified in Article 12.5 (commencing with Section 33459).

(2) Abnormally high business vacancies, abnormally low lease rates, high turnover rates, abandoned buildings, or excessive vacant lots within an area developed for urban use and served by utilities.

(3) A lack of necessary commercial facilities that are normally found in neighborhoods, including grocery stores, drug stores, and banks and other lending institutions.

(4) Residential overcrowding or an excess of bars, liquor stores, or other businesses that cater exclusively to adults, that has led to problems of public safety and welfare.

(5) A high crime rate that constitutes a serious threat to the public safety and welfare.

IV. 2005-2009 AGENCY GENERAL REDEVELOPMENT FUND GOALS AND OBJECTIVES

Section 33490 (a) (1) of the CCRL states that an implementation plan shall contain an agency's specific goals and objectives for the project area(s). The Agency continues to have limited resources by which less capital intensive programs and projects are at the forefront of the Agency's efforts. Therefore, the Agency has focused some resources on marketing and business attraction through the Whittier Marketing Council and expansion of the Project Areas to include the Fred C. Nelles Site and Lambert Road corridor. Major infrastructure projects pertaining to the Whittier Boulevard Specific Plan and to allow new development in the Uptown Area are also planned, though Agency assistance to these efforts may be limited to planning and administration expenditures. Lastly, land assemblage continues to be a goal of the Agency to facilitate new modern development. It has generally been the Agency practice to partner with a developer prior to incurring extensive land acquisition costs. It is expected that this trend will continue.

Some of the following five (5) year goals and objectives have been carried forward from the 1999-2004 Implementation Plan. Others have been taken from the Economic Development Strategy that was formed through the Economic Development Leadership Forum. This group is a collaborative effort of City Staff, Whittier Chamber of Commerce, Whittier Marketing Council, Whittier Uptown Association, and a variety of community stakeholders. This group was asked to answer the question "What concrete economic development elements/activities do we want to see in place in 3 to 5 years?", which resulted in the following ideas:

1. A "prettier" Whittier
2. Investment/business-friendly environment
3. Implement Whittier Boulevard Specific Plan
4. Create a marketable identity
5. Improve housing diversity
6. Sell Whittier on Whittier
7. Expand entertainment and recreation opportunities
8. Retain future residents

Actions to implement each of these concepts were compiled by the Economic Development Leadership Forum and are shown in Appendix B. However, it is important to note that each of these suggested actions are outside the ability of the Agency acting alone to implement within the five-year Implementation Plan period. Nevertheless, many of these concepts were carried into the project and programs to be implemented during this planning period.

All the Agency activities remain consistent with the 1999-2004 Goals and objectives although they have been reorganized into five concise Goals.

Goal No. 1 Eliminate Blight - To eliminate and prevent the spread of blight and deterioration, and to conserve, rehabilitate, and redevelop the Project Areas in accordance with the Redevelopment Plans and Annual Work Programs.

Objective 1A Disaster Relief Address damage and alleviate health and safety problems resulting from the October 1987 Whittier earthquake.

Objective 1B Promote Compatible Development To encourage the development of residential, commercial, and industrial environments which positively relate to adjacent land uses, and upgrade and stabilize existing uses.

Objective 1C Assemble and Reparcel Property To remove impediments to land assembly and development through acquisition and reparcelization of land into reasonably sized and shaped parcels.

Objective 1D Expand Resources for Land Development To expand the resource of developable land by making underutilized public and privately owned property available for redevelopment.

Objective 1E Coordinate Revitalization and Community Development Activities To coordinate revitalization efforts in the Project Areas with other public programs of the City and other public agencies.

Objective 1F Improve Architectural, Landscape, and Urban Design Standards To achieve an environment reflecting a high level of concern for architectural, landscape, and urban design principles appropriate to the objectives of the Plans.

PROJECTS/PROGRAMS THAT IMPLEMENT GOALS AND OBJECTIVES

Acquisition and/or assembly of parcels to eliminate blighted conditions in targeted sections of the Project Areas.

Complete a Disposition and Development Agreement for development of the City/Agency-owned lots at 6722 (City) and 7018 (Agency) Greenleaf Avenue.

Adopt an Amendment to the Whittier Commercial Corridor Redevelopment Project Area to add territory including the Fred C. Nelles site and Lambert Road Corridor.

Coordinate with the City's selected development team for redevelopment at the Fred C. Nelles Site and surrounding area in substantial conformance with the Whittier Boulevard Specific Plan.

Assist in preparation of an amendment to the Uptown Whittier Specific Plan that would facilitate increasing the number and density of housing units within targeted sections of the Uptown Area.

Assist developers and property owners in creating new or rehabilitated existing housing in the Uptown Area while providing for necessary inclusionary/replacement housing requirements.

Assist the Whittier Marketing Council in obtaining broker listings of Whittier sites for uploading to the website (www.insidewhittier.com) and continue to refer interested parties to the website.

Assist the private market in implementing the land use and design provisions of the Whittier Boulevard Specific Plan.

Goal No. 2 Economic Development - To expand activities designed to attract and retain desirable business and industry which effectively increase employment opportunities for community residents, enhance the tax base of local government, and foster a tangible, positive community identity.

Objective 2A Encourage Stakeholder Participation To encourage the cooperation and participation of residents, business persons, public agencies, and community organizations in the revitalization of the Project Areas.

The City should continue to fund the Whittier Marketing Council and assist in creating and promulgating the Quarterly update and website.

Develop and Maintain contacts with property owners within the Project Areas regarding the status of properties with a focus on key available sites.

Assist the auto dealerships on Whittier Boulevard in expanding their operations to allow for increased sales and property tax.

Continue marketing and processing of the Commercial Façade Rehabilitation program in the Uptown Specific Plan Area and Greenleaf Avenue/Uptown Whittier Project Area and consider expanding the program to serve larger sections of the Project Areas.

Continue the support of the Whittier Uptown Association through the Business Improvement District.

Market economic development activities and progress in Whittier via an e-mail tree, press releases, and Cable Channel 6.

Continue serving as liaison to the Whittier Uptown Association by attending monthly meetings.

Continue to oversee the special event permitting process to facilitate increased activity and interest within the Uptown Area.

Objective 2B Encourage Private Sector Investment To encourage private sector investment in the development and redevelopment of the Project Areas.

Continue marketing the City at ICSC events with an emphasis on business attraction.

Actively pursue development opportunities located along the Greenway Trail by marketing existing City owned sites and likely future development sites.

Continue implementation of the Whittwood Town Center Specific Plan and implementation of the Owner Participation Agreement between the Agency and LNR Whittwood Town Center, LLC.

Objective 2C Develop Distinct Commercial Districts To provide for the development of distinct commercial districts, to attain consistent image and character, and to enhance their economic viability.

Facilitate retail, commercial, industrial and business park development within the vicinity, of Five Points/Presbyterian Intercommunity Hospital with a focus on Biomedical technology.

Facilitate implementation of the commercial development allowed within each district of the Whittier Boulevard Specific Plan.

Objective 2D Continue Agency administrative functions

As appropriate and feasible, seek outside financial resources (i.e. Federal, State or private grants and loans) to carry out economic development projects and activities.

Review bonding capacity of Greeleaf Avenue/ Uptown Whittier, Earthquake Recovery and Whittier Commercial Corridor Redevelopment Project Areas to determine feasibility of raising capital funds for projects through bond financing.

Prepare comprehensive tax increment models to accurately project future income for the Agency, including all pass-throughs and other obligations.

Consider new unsolicited redevelopment proposals as appropriate and necessary.

Continue to calculate and reimburse developers under previously adopted Disposition and Development Agreements or Owner Participation Agreements for the Whittier Marketplace, Quad at Whittier, and Whittwood Town Center.

Pursue an Amendment to the Whittier Boulevard and Greenleaf Avenue/Uptown Whittier Project Areas to re-establish eminent domain authority for an additional 12 year period.

Consider a Senate Bill 211 amendment to the Earthquake Recovery Project Area to eliminate the time limit to incur indebtedness, currently set to expire on November 24, 2007.

Continue to monitor Agency assisted affordable housing projects as required by CCRL Section 33418.

Goal No. 3 Public Infrastructure - To provide needed improvements to the utility and public infrastructure that serve the Project Areas.

Improve traffic circulation through the reconstruction and improvement of existing streets in the Project Areas.

Facilitate the upgrading of the public right-of-way along Whittier Boulevard as specified in the Whittier Boulevard Specific Plan, including the administration of a Section 108 Loan and Brownfield Economic Development Initiative Grant from the Federal Government.

Provide for public infrastructure improvements, including parking, necessary to facilitate redevelopment in the Uptown Area.

To the extent feasible facilitate the public improvements described as a part of the Greenway Trail Master Plan.

Goal No. 4 Community Facilities - To provide needed improvements to the community's educational, cultural, and other community facilities to better serve the Project Areas.

Facilitate redevelopment of the future library site on Comstock Avenue.

Goal No. 5 Low- and Moderate-Income Housing – To improve or provide housing opportunities for Very Low, Low, and Moderate-Income persons and families

Objective 4A Provide Affordable Homeownership Opportunities To improve housing and assist low and moderate income persons and families to obtain homeownership.

Objective 4B Increase and Improve Affordable Housing Opportunities To promote the rehabilitation of existing housing stock where appropriate and promote development of quality, affordable housing.

Encourage and promote the assemblage and consolidation of small parcels to promote more efficient uses of space, while allowing for aesthetic amenities and greater use of open space.

Examine the feasibility of under-utilized commercial and industrial sites which may be suitable for residential development under the Whittier Boulevard Specific Plan or under rezoning to residential.

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).

Assist in the preparation and adoption of an updated General Plan Housing Element.

Accurately track the amount of new or substantially rehabilitated housing within the Project Areas in order to quantify the amount of "Inclusionary" housing which will be required overtime.

Continue to seek partnerships with for-profit or non-profit organizations to develop new single- and multi-family affordable housing units.

Continue to seek partnerships with for-profit or non-profit organizations to retain affordability, and/or acquire and rehabilitate single- and multi-family affordable housing units.

Continue to encourage and support infill residential development as a way to reduce urban sprawl and to better utilize available land resources and existing urban infrastructure systems.

Identify and effectively utilize all financing sources available to the Agency.

Consider pursuing an "Inclusionary Zoning Ordinance" that would require a certain percentage of new housing built within the Project Areas to be available to low- and moderate-income individuals.

Continue marketing and processing of the CARE program, including the property management training sponsored as part of the program.

Continue to fund the First Day Shelter, Rio Hondo Temporary Home, and Women's and Children's Crisis Shelter.

Continue marketing and processing of the First Time Homebuyer program.

Continue marketing and processing the Police Homebuyer Program funded from the City's General Fund.

Continue the Home Improvement Loan Program, Rental Rehabilitation Program, and Minor Home Repair Grant program funded by grant funds distributed by the U.S. Department of Housing and Urban Development (HUD)

Section 33490(a) (1) (A) requires that each implementation plan prepared by an agency contain an "...explanation of how the goals and objectives...will eliminate blight within the Project Area...." Table 5 depicts the relationship of the Agency's specific five-year goals and objectives to the eradication of blight, as defined within CCRL Sections 33030 and 33031, within the Project Areas.

TABLE 5 GOALS' NEXUS TO BLIGHT ELIMINATION ¹									
GOALS SUMMARY ¹	PHYSICAL BLIGHT					ECONOMIC BLIGHT			
	UNSAFE/ DETERIORATED BUILDINGS	PHYSICAL OBSCOLESCENCE	INCOMPATIBLE USES	OBSELETE PARCELIZATION	INADQUATE PUBLIC FACILITIES/ INFRASTRUCTURE	DEPRECIATED PROPERTY VALUES/ IMPAIRED INVESTMENT	ECONOMIC OBSCOLESCENCE	RESIDENTIAL OVERCROWDING	HIGH CRIME
Goal 1: Eliminate Blight	•	•	•	•	•	•	•	•	•
Goal 2: Economic Development	•	•				•	•		
Goal 3: Public Infrastructure		•			•	•			
Goal 4: Public Facilities		•			•	•			
Goal 5: Low- and Moderate-Income Housing	•	•		•		•		•	•

¹ Complies with CCRL Section 33490(a)(1)(A). Objectives are not shown here. Table assumes realization of each specific objective listed in Section IV of this Implementation Plan.

V. AGENCY GENERAL REDEVELOPMENT FUND PROGRAMS AND RELATED EXPENDITURES (2005-2009)

Section 33490(a)(1)(A) of the CCRL requires that the implementation plan prepared and adopted by each redevelopment agency contain "...the specific programs, including potential projects and estimated expenditures" proposed to be made for the five year planning period. A description of the non-housing programs is provided below. The next subsection provides the same information for housing programs.

AGENCY GENERAL REDEVELOPMENT FUND PROGRAMS AND RELATED EXPENDITURES (2005-2009)

Section 33490(a)(1)(A) of the CCRL requires that the implementation plan prepared and adopted by each redevelopment agency contain "...the specific programs, including potential projects and estimated expenditures proposed to be made during the next five years...."

Identified in Tables 6-9 are program categories and proposed general fund receipts and expenditures for the 2004-2009 planning period for the Whittier Redevelopment Agency's Greenleaf, Whittier Boulevard, Earthquake, and Commercial Corridor Project Areas. The Tables contain actual budget figures for 2004-05 from the Agency's adopted annual budget. Fiscal Year 2005-06 through 2008-09 include amounts estimated by City staff. Tables 6-9 are not intended to replace the Agency's audited Annual Financial Statements or annual budget process, but rather provide a generalized depiction of available monies for program expenditures. Also, Agency low- and moderate-income fund receipts and expenditures are not included in this Table and are categorized separately in Table 23 pursuant to the CCRL.

Table 6 shows that between tax increment and interest earnings the Greenleaf Project Area will take in approximately \$4.9 million during the five-year period. Over the same period expenditures are estimated to be \$7.4 million. The Agency stated 2004-05 with \$3.9 million, about half of which is remaining bond proceeds from the 2002 Revenue Bonds listed on Table 1. Line Item I on Table 6 shows that the Agency will spend this estimated \$2.2 million in loan repayment during the five years. This expenditure is actually a reimbursement to the City for infrastructure or other project costs it incurs. Over the five-year period existing bond debt service is expected to account for about 40% of the total expenditures, while administration makes up about 11%. Technical services expenditures account for another 4%. Blight elimination/economic development (3%) includes about \$40,000 per year for the commercial façade loan program. Table 6 shows a balance at the end of the period of \$1.4 million, which amount could be used for a development, infrastructure, or public facilities project within the Project Area sometime in the five-year period.

Table 7 shows that the Whittier Boulevard Project Area generates approximately \$800,000 per year in debt service tax increment. This amount totals approximately \$4 million during the five-year period. It is anticipated that the City will continue to loan the Agency sales tax funds for reimbursement to the owner of the Whittier Marketplace on an annual basis. The City has also historically provided operating loans to the Agency. This is expected to continue. The two major expenditures from this Project Area are bond debt service (50%) and the Whittier Marketplace reimbursement (30%). The balance of expenditure is comprised of Technical Services (2%), LMI Fund Loan Repayment (2.5%), Administration (5%), Pass-

throughs (0.5%), Education Revenue Augmentation Fund (4%), Miscellaneous Finance Costs (7%) and Legal Services (0.5%). This Project Area has very little surplus funds available over the five-year planning period.

Table 8 shows that the Earthquake Project Area will generate about \$9 million over the course of the next five years. Similar to the Whittier Boulevard Project Area, the City annually loans sales tax proceeds to the Agency for reimbursement to the owner of the Quad at Whittier. It is projected that the City will also continue to loan operating funds to the Agency. This Project Area sets aside a large amount of funding in 2004-05 and 2005-06 in technical services to fund an amendment to the Uptown Whittier Specific Plan. Technical services account for about 5.5% of the total period expenditure, while Blight Elimination/Economic Development, which includes funding for the commercial façade loan program, accounts for about 7% of the total. Other major expenditures for the period include Administration (8%), pass-throughs (21%), ERAF (3%), City Loan Repayment (27%), Quad DDA reimbursement (27%), and Legal Services (1.5%). It is estimated that the Agency would have approximately \$2.2 million in the Project Area account at the end of the five-year period, although this amount would be reduced if the City did not make the operating loans to the Agency.

Table 9 shows that the Commercial Corridor Project Area will collect approximately \$4.2 million in tax increment over the five-year period. In addition, approximately \$3 million would be loaned from the City to the Agency for operating expenses and Whittwood Town Center DDA reimbursement, which is expected to be in 2005-06. Major expenditures from this Project Area include Technical Services (18%), Administration (22%), Pass-throughs (18%), City Loan Repayment (5%), Whittwood DDA reimbursement (28%), and Legal Services (4%). Tax increment is expected to increase to approximately \$1.8 million per year by 2008-09 as a result of the Whittwood Town Center. Although a portion of the tax increment is promised to the Whittwood owner the majority goes to the Agency.

**TABLE 6
GREENLEAF AVENUE/UPTOWN WHITTIER REDEVELOPMENT PROJECT AREA
PROJECTED GENERAL REDEVELOPMENT FUND RECEIPTS AND EXPENDITURES¹**

Fund Activity	Fiscal Year					5 Yr. Total
	2004-05 ²	2005-06	2006-07	2007-08	2008-09	
Yearly Beginning Balances ²	\$3,858,300	\$3,363,543	\$2,640,048	\$2,021,896	\$1,441,002	
Estimated Receipts						
A. Tax Increment (Debt Service) ⁴	\$930,382	\$920,000	\$941,000	\$962,000	\$983,000	\$4,736,382
B. Interest Income	\$33,600	\$67,271	\$52,801	\$40,438	\$28,820	\$222,930
C. Rental Income						
D. Other Revenue						
E. Advances from City						
F. Bond Proceeds/Long Term Debt						
Totals	\$963,982	\$987,271	\$993,801	\$1,002,438	\$1,011,820	\$4,959,312
Estimated Expenditures						
A. Technical Services	\$75,000	\$51,000	\$52,020	\$53,060	\$54,122	\$285,202
B. Blight Elimination/Economic Development	\$43,100	\$43,962	\$44,841	\$45,738	\$46,653	\$224,294
C. Infrastructure/Public Facilities						
D. LMI Fund Loan Repayment ⁵	\$49,115	\$0	\$0	\$0	\$0	\$49,115
E. Administration	\$150,215	\$153,219	\$156,284	\$159,409	\$162,598	\$781,725
F. Bond Debt Service	\$585,000	\$587,000	\$584,000	\$584,000	\$583,000	\$2,923,000
G. Pass-Throughs	\$0	\$124,000	\$137,000	\$150,000	\$165,000	\$576,000
H. ERAF	\$112,439	\$111,184	\$0	\$0	\$0	\$223,623
I. City Loan Repayment (Infrastructure/Public Facilities)	\$400,000	\$600,000	\$600,000	\$555,900	\$0	\$2,155,900
J. DDA/OPA Reimbursement						
K. Miscellaneous Fin. Costs	\$23,870	\$20,000	\$17,000	\$14,000	\$0	\$74,870
L. Legal Services	\$20,000	\$20,400	\$20,808	\$21,224	\$21,649	\$104,081
Totals	\$1,458,739	\$1,710,766	\$1,611,953	\$1,583,332	\$1,033,021	\$7,397,810
Ending Balances	\$3,363,543	\$2,640,048	\$2,021,896	\$1,441,002	\$1,419,802	

¹ Complies with CCRL Sections 33490(a)(1)(A). This Table is not intended to replace the Agency's audited Annual Financial Statements or Annual Budget Process.
² Yearly Beginning Balance amounts represent cash available for project-related expenditures.
³ Figures per FY 2004-05 Agency Annual Budget, and projected in FY 2005-06 through FY 2008-09.
⁴ Figures estimated by HdLCC and City Staff
⁵ See Table 23 for LMI Housing Fund Receipts and Expenditures

**TABLE 7
WHITTIER BOULEVARD REDEVELOPMENT PROJECT AREA
PROJECTED GENERAL REDEVELOPMENT FUND RECEIPTS AND EXPENDITURES¹**

Fund Activity	Fiscal Year					5 Yr. Total
	2004-05 ³	2005-06	2006-07	2007-08	2008-09	
Yearly Beginning Balances ² Estimated Receipts	\$267,042	\$303,338	\$172,478	\$143,564	\$175,037	
A. Tax Increment (Debt Service) ⁴	\$781,799	\$775,000	\$794,000	\$814,000	\$833,000	\$3,997,799
B. Interest Income	\$8,200	\$6,067	\$3,450	\$2,871	\$3,501	\$24,088
C. Rental Income						
D. Other Revenue (Loan from LMI)	\$91,298					\$91,298
E. Advances from City (Marketplace DDA and Operating Loan)	\$133,980	\$99,892	\$101,889	\$103,927	\$106,006	\$545,694
F. Bond Proceeds/Long Term Debt						
Totals	\$1,015,277	\$880,959	\$899,339	\$920,798	\$942,507	\$4,658,879
Estimated Expenditures						
A. Technical Services	\$2,000	\$20,000	\$20,400	\$20,808	\$21,224	\$84,432
B. Blight Elimination/Economic Development						
C. Infrastructure/Public Services						
D. LMI Fund Loan Repayment ⁵	\$37,506	\$45,649	\$45,649	\$47,178	\$48,122	\$124,804
E. Administration	\$44,457	\$45,346	\$46,253	\$47,178	\$48,122	\$231,356
F. Bond Debt Service	\$467,840	\$466,783	\$465,355	\$463,548	\$466,223	\$2,329,749
G. Pass-Throughs	\$3,890	\$4,000	\$4,000	\$4,000	\$4,000	\$19,890
H. ERAF	\$91,298	\$90,504				\$181,802
I. City Loan Repayment						
J. DDA/OPA Reimbursement	\$265,108	\$271,629	\$277,646	\$283,784	\$290,045	\$1,388,212
K. Miscellaneous Fin. Costs	\$62,382	\$63,318	\$64,267	\$65,232	\$66,210	\$321,409
L. Legal Services	\$4,500	\$4,590	\$4,682	\$4,775	\$4,871	\$23,418
Totals	\$978,981	\$1,011,819	\$928,252	\$889,325	\$900,695	\$4,709,072
Ending Balances	\$303,338	\$172,478	\$143,564	\$175,037	\$216,849	

¹ Complies with CCRL Sections 33490(a)(1)(A). This Table is not intended to replace the Agency's audited Annual Financial Statements or Annual Budget Process.
² Yearly Beginning Balance amounts represent cash available for project-related expenditures.
³ Figures per FY 2004-05 Agency Annual Budget, and projected in FY 2005-06 through FY 2008-09.
⁴ Figures estimated by HCLCC and City Staff
⁵ See Table 23 for LMI Housing Fund Receipts and Expenditures

**TABLE 8
EARTHQUAKE RECOVERY REDEVELOPMENT PROJECT AREA
PROJECTED GENERAL REDEVELOPMENT FUND RECEIPTS AND EXPENDITURES¹**

Fund Activity	Fiscal Year					5 Yr. Total
	2004-05 ³	2005-06	2006-07	2007-08	2008-09	
Yearly Beginning Balances ²	\$1,112,718	\$1,087,208	\$1,115,935	\$1,460,544	\$1,815,542	
Estimated Receipts						
A. Tax Increment (Debt Service) ⁴	\$1,615,793	\$1,776,000	\$1,836,000	\$1,897,000	\$1,958,000	\$9,082,793
B. Interest Income	\$21,700	\$21,744	\$22,319	\$29,211	\$36,311	\$131,285
C. Rental Income						
D. Other Revenue						
E. Advances from City (Quad DDA and Operating Loan)	\$596,724	\$634,833	\$641,530	\$648,361	\$655,328	\$3,176,776
F. Bond Proceeds/Long Term Debt						
Totals	\$2,234,217	\$2,432,577	\$2,499,849	\$2,574,572	\$2,649,639	\$12,390,854
Estimated Expenditures						
A. Technical Services	\$230,000	\$234,600	\$50,000	\$51,000	\$52,020	\$617,620
B. Blight Elimination/Economic Development	\$143,100	\$145,962	\$148,881	\$151,859	\$154,896	\$744,698
C. Infrastructure/Public Facilities						
D. LMI Fund Loan Repayment ⁵	\$27,114					\$27,114
E. Administration	\$169,340	\$172,727	\$176,181	\$179,705	\$183,299	\$881,252
F. Bond Debt Service						
G. Pass-Throughs	\$371,632	\$461,000	\$497,000	\$533,000	\$569,000	\$2,431,632
H. ERAF	\$144,069	\$158,354				\$302,423
I. City Loan Repayment	\$590,906	\$596,724	\$634,833	\$641,530	\$648,361	\$3,112,354
J. DDA/OPA Reimbursement	\$546,298	\$596,507	\$609,644	\$623,044	\$636,711	\$3,012,204
K. Miscellaneous Fin. Costs	\$7,268	\$7,377	\$7,488	\$7,600	\$7,714	\$37,447
L. Legal Services	\$30,000	\$30,600	\$31,212	\$31,836	\$32,473	\$156,121
Totals	\$2,259,727	\$2,403,850	\$2,155,239	\$2,219,574	\$2,284,474	\$11,322,865
Ending Balances	\$1,087,208	\$1,115,935	\$1,460,544	\$1,815,542	\$2,180,707	

¹ Complies with CCRL Sections 33490(a)(1)(A). This Table is not intended to replace the Agency's audited Annual Financial Statements or Annual Budget Process.

² Yearly Beginning Balance amounts represent cash available for project-related expenditures.

³ Figures per FY 2004-05 Agency Annual Budget, and projected in FY 2005-06 through FY 2008-09.

⁴ Figures estimated by HdLCC and City Staff

⁵ See Table 23 for LMI Housing Fund Receipts and Expenditures

**TABLE 9
WHITTIER COMMERCIAL CORRIDOR PROJECTS AREA
PROJECTED GENERAL REDEVELOPMENT FUND RECEIPTS AND EXPENDITURES¹**

Fund Activity	Fiscal Year					5 Yr. Total
	2004-05 ³	2005-06	2006-07	2007-08	2008-09	
Yearly Beginning Balances ² Estimated Receipts	\$201,229	\$92,783	\$66,059	\$206,883	\$686,211	
A. Tax Increment (Debt Service) ⁴	\$264,167	\$333,092	\$670,085	\$1,197,187	\$1,757,103	\$4,221,634
B. Interest Income	\$2,700	\$1,856	\$1,321	\$4,138	\$13,724	\$23,739
C. Rental Income						
D. Other Revenue						
E. Advances from City (Whittwood OPA and Operating Loan)	\$550,000	\$468,652	\$557,424	\$686,404	\$706,838	\$2,969,318
F. Bond Proceeds/Long Term Debt						
Totals	\$816,867	\$803,600	\$1,228,830	\$1,887,729	\$2,477,665	\$7,214,691
Estimated Expenditures						
A. Technical Services	\$245,000	\$200,000	\$200,000	\$200,000	\$200,000	\$1,045,000
B. Blight Elimination/ Economic Development	\$9,500	\$9,690	\$9,884	\$10,081	\$10,283	\$49,438
C. Infrastructure/Public Facilities						
D. LMI Housing Fund ⁵						
E. Administration	\$252,359	\$257,406	\$262,554	\$267,805	\$273,161	\$1,313,286
F. Bond Debt Service						
G. Pass-Through	\$66,042	\$83,273	\$167,522	\$299,298	\$439,277	\$1,055,413
H. ERAF		\$37,473				\$37,473
I. City Loan Repayment	\$289,805					\$289,805
J. DDA/OPA Reimbursement		\$173,052	\$368,224	\$539,204	\$566,438	\$1,646,918
K. Miscellaneous Fin. Costs	\$12,607	\$18,429	\$27,802	\$38,951	\$52,679	\$150,469
L. Legal Services	\$50,000	\$51,000	\$52,020	\$53,060	\$54,122	\$260,202
Totals	\$925,313	\$830,324	\$1,088,006	\$1,408,400	\$1,595,961	\$5,848,004
Ending Balances	\$92,783	\$66,059	\$206,883	\$686,211	\$1,567,916	

¹ Complies with CCR, Sections 33490(a)(1)(A). This Table is not intended to replace the Agency's audited Annual Financial Statements or Annual Budget Process.

² Yearly Beginning Balance amounts represent cash available for project-related expenditures.

³ Figures per FY 2004-05 Agency Annual Budget, and projected in FY 2005-06 through FY 2008-09.

⁴ Figures estimated by City Staff

⁵ See Table 23 for LMI Housing Fund Receipts and Expenditures

Section 33490(a)(1)(A) of the CCRL also states that the implementation plan prepared by each agency provide an explanation of how the program and expenditures will eliminate blight within the project areas. Much of the Agency's expenditures during the five-year period go toward existing debt and administration. The majority of the projects and programs described in Section IV receive funding allocations through the administration and technical service activities. Those projects and programs not directly funded during the five-year period may receive funding on a case-by-case basis out of the balance carried forward each year. New or adjusted expenditures will be approved by the Agency during the annual budget process or amendments thereto. Table 10 shows the relationship of the proposed projects/program categories to the eradication of remaining blight, as defined in Sections 33030 and 33031 of the CCRL, within the Project Areas.

**TABLE 10
PROGRAM NEXUS TO BLIGHT ELIMINATION 2005-2009¹**

PROGRAM CATEGORY EXPENDITURES ^{1,2}	PHYSICAL BLIGHT					ECONOMIC BLIGHT			
	UNSAFE/ DETERIORATED BUILDINGS	PHYSICAL OBSCOLESCENCE	INCOMPATIBLE USES	OBSOLETE PARCELIZATION	INADQUATE PUBLIC FACILITIES/ INFRASTRUCTURE	DEPRECIATED PROPERTY VALUES/ IMPAIRED INVESTMENT	ECONOMIC OBSCOLESCENCE	RESIDENTIAL OVERCROWDING	HIGH CRIME
Goal 1: Eliminate Blight	•	•	•	•	•	•	•	•	•
Goal 2: Economic Development	•	•				•	•		
Goal 3: Public Infrastructure		•			•	•			
Goal 4: Public Facilities		•			•	•			
Goal 5: Low- and Moderate-Income Housing	•	•		•		•		•	•

¹ Complies with CCRL Section 33490(a)(1)(A)
² Reference Section V, proposed Agency Projects and Programs.

VI. PRODUCTION, IMPROVEMENT AND PRESERVATION OF AFFORDABLE HOUSING

AGENCY COMPLIANCE REQUIREMENTS

One of the fundamental goals of redevelopment in California is the production, improvement and preservation of a participating community's supply of housing affordable to very low-, lower- and low- and moderate-income households. This goal is accomplished, in part, through the execution of four different, but interrelated requirements imposed on redevelopment agencies by the CCRL. The requirements are:

- An agency must use at least 20 percent of tax increment revenue to increase, improve and preserve the supply of very low-, lower-, and low- and moderate-income housing in the community (CCRL 33334.2);
- An agency must replace, within the territorial jurisdiction of the Agency, in equal or greater number, very low-, lower-, and low- and moderate-income housing units and bedrooms which are destroyed or removed as a result of a redevelopment project (the "replacement rule", CCRL Section 33413[a]);
- An agency must ensure that a fixed percentage of all new or substantially rehabilitated¹ dwelling units developed by an agency, inside or outside of a project area, are affordable to very low-, low- and moderate-income persons and families (the "inclusionary rule", CCRL 33413[b][1]);
- An agency must ensure that a fixed percentage of all new and substantially rehabilitated dwelling units developed within the project area by public or private entities or persons other than the Agency are affordable to very low-, low- and moderate-income persons (the "inclusionary rule", CCRL 33413[b][2]).

Section 33413(b)(4) requires that, as part of the Implementation Plan, an agency adopt a plan to comply with the requirements of the inclusionary rule. In addition, CCRL Sections 33413.5 and 33334.5 require replacement housing plans for compliance with the replacement rule.

THE "REPLACEMENT RULE"

Section 33413(a) of the Health and Safety Code requires that whenever dwelling units housing persons and families of low- or moderate-income are destroyed or removed from the very low-, low- and moderate-income housing market as part of a redevelopment project subject to a written agreement with the agency or having been provided financial assistance by an agency, the agency shall, within four (4) years of the removal of the dwelling units, cause to be developed an equal number of replacement dwelling units which have an equal or greater number of bedrooms as those destroyed or removed units at affordable housing costs within the territorial jurisdiction of the agency.

¹ CCRL Section 33413(b)(2)(A)(iv) defines substantial rehabilitation as rehabilitation, the value of which constitutes 25 percent of the after rehabilitation value of the dwelling, inclusive of the land value.

For affordable units removed prior to September 1, 1989, replacement units must be available at an affordable housing cost² to persons and families of low- and moderate-income (very low-income levels excluded therein) without regard to the specific income of the person or family originally occupying the removed dwelling unit. For units removed after September 1, 1989, California law required that 75 percent of the replacement units must be affordable to the same income groups, inclusive of very low-income levels that occupied the units removed or destroyed. However, as of January 1, 2002, CCRL now requires that 100 percent of the replacement units shall be available at affordable housing cost to, and occupied by, persons in the same or a lower income category (low, very low, or moderate) as the persons displaced from those destroyed or removed units. The Replacement Rule applies to each of the Whittier Redevelopment Agency's four Redevelopment Project Areas.

THE "INCLUSIONARY RULE"

Section 33413(b)(1) of the CCRL requires that at least 30 percent of all dwelling units actually developed by a redevelopment agency shall be available at affordable housing cost to persons and families of low- or moderate-income, and not less than 50 percent of the units shall be available at affordable housing to very low-income households. Since the Agency would rarely assume the role of developer, the 30 percent rule is rarely applied.

Section 33413(b)(2) requires that at least 15 percent of all dwelling units developed within a project area by public or private entities or persons other than the redevelopment agency shall be available at affordable housing cost to persons and families of low or moderate income, and not less than 40 percent of the affordable units shall be available at affordable housing cost to very low- income households. To illustrate the inclusionary rule in terms of numbers, of every 100 dwelling units developed or rehabilitated by entities other than the agency, 15 shall be affordable, with nine (9) affordable to persons of low- or moderate-income, and six (6) available to persons of very low-income.

INCLUSIONARY RULE NOT APPLICABLE TO GREENLEAF AVENUE/UPTOWN WHITTIER PROJECT AREA

CCRL Section 33413(d) states that under certain conditions inclusionary housing requirements do not apply to project areas adopted prior to January 1, 1976. Since the Greenleaf Avenue/Uptown Whittier Redevelopment Project Area was originally

² As defined in Health and Safety Code Sections 50052.5 and 50053. Income levels are defined in Health and Safety Code Sections 50079.5, 50093, 50105, and 50106.

adopted on February 5, 1974 and was not amended pursuant to CCRL Section 33333.10, the Inclusionary rule does not apply to this Project Area.

TWO-FOR-ONE OUTSIDE THE PROJECT AREAS

To satisfy the inclusionary requirement an agency may cause such housing, by agreement or regulation, to be available, at affordable housing costs to persons and families of low- or moderate-income or to very low-income households, two units outside a project area for each unit that otherwise would have had to be available inside a project area (CCRL Section 33413(b)(2)(A)(ii)).

AGGREGATION BETWEEN PROJECT AREAS

A redevelopment agency may aggregate the inclusionary housing production requirements in one or more project areas if the agency finds, based on substantial evidence and after a public hearing, that such aggregation will not cause or exacerbate racial, ethnic or economic segregation (CCRL Section 33413(b)(2)(a)(v)).

PURCHASE OF AFFORDABILITY COVENANTS

The Agency may satisfy the inclusionary requirements by purchasing or assisting the purchase of existing housing and deed restricting the units for long-term affordability. A redevelopment agency has this option if the units to be acquired are not presently available at affordable housing cost, or are presently available at affordable housing cost, but based on substantial evidence collected by the redevelopment agency after a public hearing, the Agency finds that the affordability of such units is in jeopardy (CCRL Section 33413(b)(2)(B)).

TERMS OF AFFORDABILITY

Pursuant to CCRL Section 33413(c), units provided to fulfill the Agency's Replacement and Inclusionary housing requirements must have a covenant period set at 55 years for rental units and 45 years for home ownership units. Affordability restrictions must be in the form of covenants recorded on the property with the County Recorder listing the Agency as beneficiary and must be enforceable against the original owner and successors in interest.

CCRL Section 33334.3(f) also states that when new or substantially rehabilitated housing units are developed or assisted with money from an agency's 20 percent affordable housing set-aside fund, the agency shall require that those housing units remain affordable for the longest feasible time, but for not less than 55 years for rental units or 45 years for owner-occupied units.

The CCRL also directs equity sharing between the Agency and owner-occupants for ownership units that are sold for prices in excess of Low- and Moderate-Income. Such an equity-sharing program should establish a schedule of equity sharing that permits retention by the seller of a portion of the excess proceeds, based on the length of occupancy. The remaining excess proceeds are to be recaptured by the Agency and, within three years, used to create the same number of units available to the same income level as those originally sold.

DEFINITION OF AFFORDABLE HOUSING

Most governmental programs define housing as affordable when the household is paying no more than 30% of household income for housing. In addition, a median income based on household size, is assessed for each county within the state. Since governmental programs are intended to provide affordable housing for specific income groups, target groups of extremely low (30% of County median income), very low (50% of County median income), low (80% of County median income) and moderate (120% of County median income) are also calculated. Income levels are defined in Health and Safety Code Sections 50079.5, 50093, 50105, and 50106.

INCLUSIONARY HOUSING PLAN REQUIREMENT

Section 33413(b)(4) of the CCRL requires each redevelopment agency to adopt a Plan to be included as part of the implementation plan required by Section 33490, indicating how the agency will comply with the requirements of the inclusionary rule; the Plan must be consistent with the Housing Element of the City's General Plan. The compliance plan shall be reviewed and amended at least every five years, in conjunction with either the Housing Element cycle or the Implementation Plan cycle. The Plan must ensure that the requirements of 33413(b) are met every ten (10) years.

Section 33490(a)(2)(B) requires that for each project area to which subdivision (b) of Section 33413 applies, the Section addressing the agency-developed and project area housing shall contain:

- (i) Estimates of the number of new, substantially rehabilitated or price-restricted residential units to be developed or purchased within one or more project areas, both over the life of the plan and during the next ten years.
- (ii) Estimates of the number of units of very low, low, and moderate-income households required to be developed within one or more project areas in order to meet the requirements of paragraph (2) of subdivision (b) of Section 33413, both over the life of the plan and during the next ten years.
- (iii) The number of units of very low, low, and moderate income households which have been developed within one or more project areas which meet the requirements of paragraph (2) of subdivision (b) of Section 33413.
- (iv) Estimates of the number of agency developed residential units which will be developed during the next five years, if any, which will be governed by paragraph (1) of subdivision (b) of Section 33413.
- (v) Estimates of the number of agency developed units for very low, low, and moderate-income households which will be developed by the agency during the next five years to meet the requirements of paragraph (1) of subdivision (b) of Section 33413.

AGENCY IMPLEMENTATION OF AFFORDABLE HOUSING PROGRAMS AND PROJECTS

An important element of City and Agency activities is to provide housing opportunities for low-, lower-, and low- and moderate-income households. The Agency has a number of very successful and active programs as well as some which have slowed in recent years as a result of market conditions. These programs are outlined below. The actual quantified accomplishments and objectives of the same housing-related programs are referenced in Table 11 of this Plan. Table 12 shows the projected program expenditures for the Agency/City housing programs as outlined below. It is important to note that the below listed programs are inclusive of the City's HOME and Community Development Block Grant (CDBG) funded housing activities.

**TABLE 11
FIVE-YEAR EXPENDITURES^{1,2}
HOUSING PROGRAMS**

PROGRAM	2004-2005	2005-06 ³	2006-07	2007-08	2008-09	TOTAL
LMI Set-Aside Funded Programs						
First Time Homebuyers Program(FTHB)	\$730,000	\$720,000	\$720,000	\$720,000	\$720,000	\$3,610,000
Community Alliance for Responsible Enforcement Program (CARE)	\$150,000	\$160,000	\$160,000	\$160,000	\$160,000	\$790,000
Rio Hondo Temporary Home	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$250,000
Whittier First Day	\$100,000	\$100,000	\$100,000	\$100,000	\$100,000	\$500,000
Women's and Children's Crisis Shelter	\$34,000	\$34,000	\$34,000	\$34,000	\$34,000	\$170,000
Other Replacement/ Inclusionary Unit Project				\$2,250,000		\$2,250,000
CDBG/HOME Funded Programs						
CDBG Funded Minor Home Repair Grant Program	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$750,000
HOME Funded Housing Rehabilitation Program	\$335,000	\$335,000	\$335,000	\$335,000	\$335,000	\$1,675,000
CDBG Funded Housing Rehabilitation Program	\$290,000	\$290,000	\$290,000	\$290,000	\$290,000	\$1,450,000
HOME Funded Rental Improvement Loan Program	\$140,738	\$141,000	\$141,000	\$141,000	\$141,000	\$704,738
Total	\$1,979,738	\$1,980,000	\$1,980,000	\$4,230,000	\$1,980,000	\$12,149,738
¹ Program expenditures are greater than those shown on the Table 23 because Table 11 also includes HOME and CDBG funded activities. ² Program expenditures are shown in fiscal years. ³ Projected expenditures for 2005-06 and beyond.						

- **First Time Home Buyer Program (FTHB)**

This program is available to moderate income households who want to purchase a home in the City utilizing a partially deferred and forgivable second trust deed loan. The Agency provides financing assistance of up to \$20,000 Citywide or up to \$60,000, or 25% of the purchase price, whichever is least, if the property is located within the Housing Assistance Area. The borrower must have a minimum down payment equal to at least 3% of the purchase price, plus closing costs and complete a homebuyer education course. The loan terms encourage long-term home ownership by offering a 0% interest, 20-year deferred loan. If the property owner remains in the home for the full twenty years the loan is forgiven. The Agency shares equity with the homeowner if the property is sold within the first 10 years of the loan. The loan is secured by the Agency through a second deed of trust and promissory note.

The FTHB program has assisted 73 families from its inception in 1997-98 through November 2004.

- **Community Alliance for Responsible Enforcement Program (CARE)**

This program was added to the Agency housing assistance efforts in 1999. It has the primary goal of enhancing the visual appearance of neighborhood while creating a sense of safety and security in the Area. The Program allows property owners and managers to bring about improvement in building conditions and management.

To participate in the program, the property owner and manager must allow their property to be inspected by the CARE team to identify problems that can be addressed through the program. The property owner will then be eligible to receive a loan for exterior beautification and security improvements to the property. The loan is non-interest bearing with no monthly payments and is waived at the end of five years assuming continued compliance with the CARE Certification Program. The minimum loan amount is \$2,000 and the maximum amount is \$22,500. The loan is secured by a Loan Agreement and an Agreement Containing Covenants Affecting Real Property.

Currently, the program can only be utilized by residential properties located on Comstock Avenue between Mar Vista Street and Whittier Boulevard and on Milton Avenue between Mar Vista Street and La Cuarta Street.

The CARE program has assisted 37 properties from its inception in 1999 through November 2004.

- **Assistance to Other Housing Services Providers**

The Agency has funded the following agencies which provide housing to low- and moderate-income persons and families:

The Rio Hondo Temporary Home provides transitional housing, food and related supportive services to assist families and individuals regain self-sufficiency. The Agency has provided annual funding in the amount of \$50,000 to the Home for the past several years using LMI Set Aside funds.

Whittier Area First Day Coalition is a homeless shelter that opened in May 2000, and has been funded \$100,000 annually using redevelopment LMI Set-Aside funds. Additionally, in 2003-04 the redevelopment agency allowed First Day to use \$49,762 in unspent funds for the purchase of their building. These funds were previously committed to First Day but were not spent in previous years.

The Women's and Children Crisis Shelter provided temporary shelter food, clothing, crisis intervention and advocacy for victims of domestic violence. The Agency has provided \$34,000 annually using redevelopment LMI Set-Aside funds.

- **CDBG Funded Minor Home Repair Grant Program (MHRG)**

This grant program is available to Low-income families. It makes available grants of up to \$3,000 for minor home repairs, such as painting, minor plumbing and electrical repairs, window and door repair, and other items of similar nature. The grant is available to low-income eligible homeowners who live within Whittier's city limits. All repairs under the program are performed by Veterans in Community Service, Inc. (VICS). VICS provides all the labor and materials. Program funding is provided through the Community Development Block Grant Program and coordinated by the City's Community Development Department. The program was initiated in Fiscal Year 2003-04. During this first year \$100,000 was allocated to the program which assisted a total of 37 households. In Fiscal Year 2004-05 the City Council allocated \$100,000 to the program. In December 2004 the City Council is expected to allocate an additional \$50,000 to another non-profit agency (SCRS) to provide minor home repairs to disabled people.

- **CDBG and HOME Funded Housing Rehabilitation**

This program offers low-interest or no-interest loans to promote the improvement, rehabilitation and/or the preservation housing units. Eligible properties include one to two units on a lot with a income qualified owner-occupant. The minimum loan amount is 2,500 while the maximum is \$35,000. However, loan amounts of up to \$50,000 were authorized by the City Council in July 2004, but the City Manager must approve them individually. The program permits loan terms of 5, 10, and 15 years. The loans are often times paired with a grant for exterior beautification or lead-based paint removal. Improvements and repairs eligible under the program 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. Like the MHRG program, the program is available to Low-income households earning no more than 80% the area median income adjusted for family size.

HOME funds were first utilized for the Housing Rehabilitation program in Fiscal Year 1998-99. Between its inception and 2003-04, the HOME funded portion of the program assisted 51 homeowners.

CDBG funds are also used for housing rehabilitation purposes. From the program's inception through 2003-04, the CDBG funded portion of the program has assisted approximately 240 home owners.

- **HOME funded Rental Improvement Loan Program**

The Rental Improvement Loan Program assists rental property owners with non-interest bearing loans to promote the improvement, rehabilitation and/or the preservation of rental property containing up to eleven units. The loan terms include a 10-year, non-interest bearing loan, with 50% of the loan being forgiven over the 10-year period. Equal monthly payments are required to repay the unforgiven 50% portion of the loan. Maximum loan amounts are \$14,999 per unit, with possible grants for processing fees and lead-based paint remediation of \$1,500 and \$5,000, respectively.

Loan proceeds must first be used to correct health and safety related problems including lead-based paint testing and hazard reduction, faulty wiring and/or plumbing, inadequate heating systems, deteriorated roofs, termite extermination, improvement necessary for persons with disabilities, etc. Other eligible improvements include stucco application, exterior and interior painting, windows, insulation, walks and driveway, kitchen and bathroom repairs, flooring, front yard landscaping, etc. To be eligible properties must be within the City of Whittier occupied primarily by tenants that earn below 60% of the area median income. Although up to 10% of tenants can earn up to 80% of median income. For a five-year period rents for the assisted units cannot exceed HUD-prescribed maximum HOME rents. No property owners have yet taken advantage of the opportunity to improve their property under this program.

- **CDBG Assistance to the Salvation Army**

The City has provided a small amount of grant funding to the Salvation Army to support the Hospitality House and Shower program. This program assists homeless individuals by providing a safe environment to eat, sleep, and shower.

- **Rehabilitation, Construction, or Acquisition of Long-Term Affordability Covenants to obtain Inclusionary Credit**

Pursuant to the requirements of the redevelopment law and as indicated on Tables 19 through 22, the Agency will likely need to secure replacement and inclusionary housing units over the course of the five-year planning period. Although specific projects have yet to be selected, the Agency anticipates layering different funding source including the City's HOME funds to secure long-term affordability covenants on newly developed or existing housing units.

QUANTIFIED OBJECTIVES

Table 12 below establishes quantified objectives for Agency-assisted housing programs during the five-year term of this Implementation Plan. These figures reflect the number of units and/or families assisted by the Agency through its affordable housing programs listed above. Also listed in the Table are those units estimated to be assisted through the Community Development Block Grant (CDBG) and Home Investment Partnership Program (HOME). Since the units listed in the table do not contain the long-term affordability covenants, they cannot be used to help fulfill the Agency's inclusionary or replacement unit requirements. Tables 16 and 22 below reflect units with long-term affordability covenants and can therefore be used to help fulfill the Agency's affordable housing requirement. Although the Agency has not placed affordability covenants on all units assisted through the below programs, these programs assist qualified very low-income and low and moderate-income households.

**TABLE 12
HOUSING PROGRAMS QUANTIFIED OBJECTIVES
2004-05 TO 2009-10¹**

Programs	BALANCE FORWARD THROUGH 2003-04	FY2004-05	FY2005-06	FY2006-07	FY2007-08	FY2008-09	PERIOD TOTAL ²
LMI Set-Aside Funded Programs							
Purchase Program							
First Time Homebuyer Program	73	6	12	12	12	12	54
Rehabilitation Program							
CARE Program	37	7	10	10	10	10	47
Other Assistance Programs							
Rio Hondo Temporary Home, Whittier Area First Day Coalition, Women's and Children's Crisis Center ³	-	-	-	-	-	-	-
CDBG/HOME Funded Programs							
Rehabilitation Program							
CDBG Funded Minor Home Repair Grant Program	37	50	50	50	50	50	250
HOME Funded Housing Rehabilitation Program	51	10	10	10	10	10	50
CDBG Funded Housing Rehabilitation Program	240 ⁴	10	10	10	10	10	50
HOME Funded Rental Improvement Loan Program	0	9	9	9	9	9	45
Other Assistance Programs							
Salvation Army ³	-	-	-	-	-	-	-
¹ Table shows housing units anticipated to be assisted in indicated fiscal year. ² These totals represent projections only. ³ Ongoing assistance to same units/households. ⁴ Estimated total number of units since program inception.							

HOUSING ACTIVITY ANALYSIS

Presented in Tables 13 through 16 is an analysis of the Agency's past housing activities through June 2004. The information contained in these tables, in concert with the other parts of this implementation plan, ensure compliance with CCRL Sections 33490, 33413, 33334.2 and/or 33334.3, 33334.4 and 33334.6. The tables represent what is required by law regarding affordability, replacement and inclusionary requirements established in the CCRL.

TABLE 13: *Total Units Destroyed or Removed and Inventory of Replacement Dwelling Units Provided Through June 2004*

The Agency has destroyed eleven dwelling units housing persons and families of low and moderate income in the Whittier Boulevard Project Area to implement the J.G. Greenleaf Whittier Park/NHS and Urbatec projects. In addition the Agency provided funding for the Seasons at the Hoover which project destroyed 36 units in the Historic Hoover Hotel. Replacement units have been provided through various projects inside and outside the Project Areas with a large portion of the replacement unit requirements being met on-site with the rehabilitation of the Hoover Hotel into 49 very low-income senior housing units. Per CCRL Section 33413 (c), replacement units can be provided anywhere in the territorial jurisdiction of the Agency.

TABLE 14: *Total Units Developed and Substantially Rehabilitated Inside Three Obligated Project Areas by Agency Through June 2004*

There was no activity to report. The Agency has not acted as developer of units in the project areas, but rather assisted selected developers through various financial incentives.

TABLE 15: *Total Units Developed and Substantially Rehabilitated Outside Three Obligated Project Areas by Agency Through June 2004*

There was no activity to report. The Agency has not acted as developer of units in the project areas, but rather assisted selected developers through various financial incentives.

TABLE 16: *All Non-Agency Developed and Substantially Rehabilitated Dwelling Units Within the Three Obligated Project Areas Through June 2004*

Prior to 1999 there were 79 new dwelling units constructed within the Earthquake Project Area and 171 units constructed in the Whittier Boulevard Project Area for a total of 250 units developed by non-

Agency entities. The Whittier Commercial Corridor Project Area was, of course, not in existence at that time and the Greenleaf Project Area is exempt from the Inclusionary requirement because it was adopted prior to the rule's effectiveness. According to the 1999-2004 Implementation Plan, no substantial rehabilitation took place within the obligated Project Areas. In 2000-01, the Agency assisted a private developer in the substantial rehabilitation and conversion of the Hoover Hotel into 49 very low-income senior units. In the same fiscal year, the Agency provided assistance to another developer for construction of six new homes at the intersection of Penn Street and Union, all of which were restricted to moderate-income families. Of these units, the CCRL required only 3 units to be made available to very low-income families and 5 units to be made available to low- and moderate-income families. Since the Agency actually secured far more than this, a balance was carried forward. However, there were 12 units developed in the Earthquake Project Area and 5 units developed by private parties in the Whittier Boulevard Project Area between 1999-00 and 2003-04. At the end of the period, the total unit calculation left the Agency with a surplus of 124 very low-income units and a deficit of 16 low- and moderate-income units for the period ending in June 2004. Since the very low-income unit surplus can be used to satisfy the low- and moderate-income category deficit, the total adjusted balance carried forward into the next planning period is 108 very low-income units.

To determine the number of units meeting the substantial rehabilitation definitions of the CCRL, staff queried the building permits database for all residential construction entailing either a remodel (substantial rehabilitation, not simply additions) or new construction valued at greater than \$49,999 and permitted after December 31, 1998 (prior to this time was already assessed in the prior implementation plan). This resulted in eight records that were located within one of the three obligated Project Areas. However, with the exception of the Penn/Union housing construction and the Hoover Hotel, none of the one to two unit substantial rehabilitation projects were assisted by the Agency and none of the projects of three units or more rose to the level of substantial rehabilitation. Furthermore, the CCRL changed as of January 1, 2002 to include only units substantially rehabilitated with Agency assistance to be counted for Inclusionary requirements. After January 1, 2002, no units were substantially rehabilitated with Agency assistance. Therefore no substantial rehabilitation, as defined, took place in the Project Areas.

TABLE 13

TOTAL DWELLING UNITS DESTROYED OR REMOVED WITH AGENCY ASSISTANCE INSIDE THE PROJECT AREAS INCLUDING AN INVENTORY OF REPLACEMENT UNITS PROVIDED¹ REDEVELOPMENT PLAN ADOPTION THROUGH JUNE 30, 2004

FISCAL YEAR	NO. OF UNITS DESTROYED OR REMOVED AFFECTING					NO. OF UNITS REHABILITATED, DEVELOPED, OR CONSTRUCTED ^{9,10,11}					DIFFERENCE (DEFICIT)-(SURPLUS)(+)			
	VERY LOW INCOME ³	LOWER INCOME ⁴	LOW-MOD INCOME ⁵	TOTAL UNITS DESTROYED OR REMOVED ^{6,7,8}	TOTAL NO. BEDROOMS DESTROYED OR REMOVED	VERY LOW INCOME	LOWER INCOME	LOW-MOD INCOME	TOTAL UNITS PROVIDED	TOTAL NO. BEDROOMS PROVIDED ¹³	VERY LOW INCOME	LOWER INCOME	LOW-MOD INCOME	TOTAL NO. BEDROOMS ¹²
BALANCE FORWARD ²	7	2	2	11 ¹⁴	23	7	2	2	11	23	0	0	0	0
1999-2000														
2000-01	36	0	0	36 ¹⁵	37	36	0	0	36	37	0	0	0	0
2001-02														
2002-03														
2003-04														
TOTALS	43	2	2	47	50	43	3	3	47	50	0	0	0	0

¹ Complies with CCRL Section 33413(a), (c), (d)(1), and 33334.5. The agency shall require that the aggregate number of replacement units remain available at affordable housing costs to, and occupied by, persons and families of low-, moderate-, and very low-income households for the longest feasible time, but for not less than 55 years for rental units and 45 years for home ownership units, except as provided for in CCRL Section 33413(c)(1)(2).

² Total from Redevelopment Plan adoption on January 1, 1978 (CCRL Section 33413(d)(1)), whichever is later, through June 30, 1999.

³ As defined by Health & Safety Code Section 50105.

⁴ As defined by Health & Safety Code Section 50078.5.

⁵ As defined by Health & Safety Code Section 50083.

⁶ From low- or moderate-income housing market, as part of a redevelopment project. If units are planned for destruction or removal, locations for suitable replacement units must be identified (CCRL Section 33413.5).

⁷ Replacement units must be provided within four years of removal or destruction (CCRL Section 33413(a)).

⁸ Total units destroyed or removed housing persons and families of low or moderate income from the low- and moderate-income housing market as part of redevelopment project that is subject to a written agreement with the agency or where financial assistance has been provided by the agency (CCRL Section 33413(a)).

⁹ Within territorial jurisdiction of agency, must be an equal number of replacement units as those destroyed or removed provided within 4 years of removal (CCRL Section 33413(a)).

¹⁰ When units are destroyed or removed after September 1, 1989, 75 percent of the replacement units shall replace dwelling units available at affordable housing cost to persons in the same or lower income category (very low, low, or moderate) as the persons displaced from those destroyed or removed units; effective January 1, 2002, this requirement was increased to 100 percent (CCRL Section 33413(a)).

¹¹ Reference CCRL Section 33413(c) for applicable covenants.

¹² Must be an equal or greater number of bedrooms as those removed or destroyed (CCRL Section 33413(f)).

¹³ The Agency's 2000-2004 Implementation Plan lists the following projects: Habitat for Humanity (4 Very Low-income units), First Time Homebuyer Homes (2 Low/Mod units), William Penn Manor (79 Very Low-income units, 2 market rate units), Seasons at the Hoover (49 Very-Low Income units, 1 market rate unit), and Penn/Union (6 Low/Mod units). In addition, some income restricted-units are located outside the Project Areas, including: Seasons at Whittier (total of 169 Very Low to Low units) and Whittier Springs (13 affordable units). These units have satisfied the replacement requirements itemized in this table.

¹⁴ Units destroyed as a part of the J.G. Whittier Park/NHS and Urbatec projects located in the Whittier Boulevard Project Area.

¹⁵ Units destroyed as a part of the Hoover Hotel rehabilitation to the 49 unit Seasons at the Hoover project, located in the Earthquake Recovery Project Area.

**TABLE 14
DWELLING UNITS DEVELOPED AND SUBSTANTIALLY REHABILITATED BY THE AGENCY INSIDE THREE OBLIGATED PROJECT AREAS
REDEVELOPMENT PLAN ADOPTION THROUGH JUNE 30, 2004**

FISCAL YEAR	TYPE OF CONSTRUCTION			UNITS MADE AVAILABLE AT AFFORDABLE HOUSING COST				PROJECT AREA STATUS				
	1 NEW CONSTRUCTION	2		TOTAL 4	LOW - MODERATE ¹			ANNUAL DEFICIT (IF 5a > 5b or 6a > 6b)		ANNUAL SURPLUS (IF 5b > 5a or 6b > 6a)	CUMULATIVE DIFFERENCE ⁷ (DEFICIT (-)/SURPLUS (+))	
		SUBSTANTIAL REHAB ³	MULTI-FAMILY		SINGLE FAMILY	5a	5b	6a	6b			LOW-MOD (5b - 5a)
	REQUIRED TO BE NOT MORE THAN 50% OF COLUMN 4 ⁴			ACTUAL UNITS RESTRICTED		REQUIRED TO BE NOT LESS THAN 50% OF COLUMN 4 ⁴	ACTUAL UNITS RESTRICTED					
BALANCE FORWARD ²												
1999-2000												
2000-01												
2001-02												
2002-03												
2003-04												
TOTALS												

No Activity

¹ Compliance with Sections 33413(b)(1), (c), (d)(1), and 33480(a)(2)(A)(ii). The agency shall require that the aggregate number of replacement units remain available at affordable housing costs to, and occupied by, persons and families of low-, moderate-, and very low-income households for the longest feasible time, but for not less than 55 years for rental units and 45 years for home ownership units, except as provided for in CCRL Section 33413(c)(1)(2). New and/or substantially rehabilitated units may be aggregated in one or more Project Areas, subsequent to findings pursuant to CCRL Section 33413(b)(2)(A)(v).

² Total from Redevelopment Plan adoption or January 1, 1976 (CCRL Section 33413(d)(1)), whichever is later, through June 30, 1998.

³ Substantial Rehabilitation means rehabilitation, the value of which constitutes 25% of the after rehabilitation value of the dwelling, inclusive of the land (CCRL Section 33413 (b)(2)(iv)). On or after January 1, 2002, the inclusionary obligation applies to dwelling units that are substantially rehabilitated using agency assistance. Prior to January 1, 2002, the inclusionary obligation applied to substantially rehabilitated dwelling units with three or more units regardless of whether or not there was agency assistance, and to substantially rehabilitated, with agency assistance, single family dwelling units with one or two units (CCRL Section 33413 (b)(2)(iii)).

⁴ As defined by Health & Safety Code Section 50093.

⁵ As defined by Health & Safety Code Section 50105.

⁶ Calculated on a cumulative year-to-year basis.

⁷ See Table 23 for projection of LMI Fund expenditures (CCRL Sections 33413(b)(1) and (2) and 33334.2 and/or 33334.6).

⁸ In accordance with CCRL Section 33413(b)(1).

**TABLE 15
DWELLING UNITS DEVELOPED AND SUBSTANTIALLY REHABILITATED BY THE AGENCY OUTSIDE THREE OBLIGATED PROJECT AREAS
REDEVELOPMENT PLAN ADOPTION THROUGH JUNE 30, 2004**

FISCAL YEAR	TYPE OF CONSTRUCTION			UNITS MADE AVAILABLE AT AFFORDABLE HOUSING COST					PROJECT AREA STATUS			CUMULATIVE DIFFERENCE ⁸⁷ (DEFICIT (-)/SURPLUS (+))	
	1 NEW CONSTRUCTION	2 SUBSTANTIAL REHAB ³ MULTI-FAMILY	3 TOTAL	LOW - MODERATE ⁴		VERY LOW ⁵		ANNUAL DEFICIT (IF 5a > 5b OR 6a > 6b)	ANNUAL SURPLUS (IF 5b > 5a OR 6b > 6a)	VERY LOW (5b - 5a)	LOW-MOD (5b - 5a)		VERY LOW (6b - 6a)
				5a REQUIRED TO BE NOT MORE THAN 50% OF COLUMN 4 ⁶	5b ACTUAL UNITS RESTRICTED	6a REQUIRED TO BE NOT LESS THAN 50% OF COLUMN 4 ⁶	6b ACTUAL UNITS RESTRICTED						
BALANCE FORWARD ²			4										
1999-2000													
2000-01													
2001-02													
2002-03													
2003-04													
TOTALS													

No Activity

¹ Compliance with Sections 33413(b)(1), (c), (d)(1), and 33490(a)(2)(A)(ii). The agency shall require that the aggregate number of replacement units remain available at affordable housing costs to, and occupied by, persons and families of low-, moderate-, and very low-income households for the longest feasible time, but for not less than 55 years for rental units and 45 years for home ownership units, except as provided for in CCRL Section 33413(c)(1)(2). New and/or substantially rehabilitated units may be aggregated in one or more Project Areas, subsequent to findings pursuant to CCRL Section 33413(b)(2)(A)(v). Agency must have made findings pursuant to CCRL Section 33334.2(g) to develop units outside the Project Area. The agency may cause, by agreement or regulation, to be available, at affordable housing cost, and occupied by, persons and families of low-, moderate-, or very low-income households, two units outside the Project Area for each unit that otherwise would have had to be available inside the Project Area (CCRL Section 33413(b)(2)(A)(i)).

² Total from Redevelopment Plan adoption on January 1, 1976 (CCRL Section 33413(d)(1)), whichever is later, through June 30, 1999.

³ Substantial Rehabilitation means rehabilitation, the value of which constitutes 25% of the after rehabilitation value of the dwelling, inclusive of the land (CCRL Section 33413 (b)(2)(iv)). On or after January 1, 2002, the inclusionary obligation applies to dwelling units that are substantially rehabilitated using agency assistance. Prior to January 1, 2002, the inclusionary obligation applied to substantially rehabilitated dwelling units with three or more units regardless of whether or not there was agency assistance, and to substantially rehabilitated, with agency assistance, single family dwelling units with one or two units (CCRL Section 33413 (b)(2)(iii)).

⁴ As defined by Health & Safety Code Section 50093.

⁵ As defined by Health & Safety Code Section 50105.

⁶ Calculated on a cumulative year-to-year basis.

⁷ See Table 23 for projection of LMI Fund expenditures (CCRL Sections 33413(b)(1) and (2) and 33334.2 and/or 33334.6).

⁸ In accordance with CCRL Section 33413(b)(1).

**TABLE 16
DWELLING UNITS DEVELOPED AND SUBSTANTIALLY REHABILITATED BY PUBLIC OR PRIVATE ENTITIES OR PERSONS
OTHER THAN THE AGENCY INSIDE THE THREE OBLIGATED PROJECT AREAS
REDEVELOPMENT PLAN ADOPTION THROUGH JUNE 30, 2004**

FISCAL YEAR	TYPE OF CONSTRUCTION				UNITS MADE AVAILABLE AT AFFORDABLE HOUSING COST					PROJECT AREA STATUS				CUMULATIVE DIFFERENCE*7 (DEFICIT (-)/SURPLUS (+))			
	NEW CONSTRUCTION	2		3	TOTAL 4	LOW - MODERATE ⁴		VERY LOW ⁶		ANNUAL DEFICIT (IF 5a > 5b or 6a > 6b)		ANNUAL SURPLUS (IF 5b > 5a or 6b > 6a)					
		MULTI-FAMILY	SINGLE FAMILY			SUBSTANTIAL REHAB ³	REQUIRED TO BE AT LEAST 15% OF COLUMN 3 ⁵	5a	5b	REQUIRED TO BE NOT MORE THAN 60% OF COLUMN 4 ⁵	6a	6b	VERY LOW (5b - 6a)		LOW-MOD (5b - 5a)	VERY LOW (6b - 6a)	
																	ACTUAL UNITS RESTRICTED
BALANCE FORWARD ²	250	0	0	250	38	23	8 ⁸	15	94 ⁹								
1999-2000	4			4	0.60	0.36	0	0.24	0	0.36	0.24						78.76
2000-01	11	50	0	61 ¹⁰	9.15	5.49	6	3.66	49	0.36		0.51	45.34				124.10
2001-02	4			4	0.60	0.36	0	0.24	0	0.36	0.24						123.86
2002-03	1			1	0.15	0.09	0	0.06	0	0.09	0.06						123.80
2003-04	3			3	0.45	0.27	0	0.18	0	0.27	0.18						123.62
TOTALS	273	50	0	323	49	30	14	19	143								124

¹ Compliance with Section 33413(b)(2), (c), and (d)(1). The agency shall require that the aggregate number of replacement units remain available at affordable housing costs to, and occupied by, persons and families of low-, moderate-, and very low-income households for the longest feasible time, but for not less than 55 years for rental units and 45 years for home ownership units, except as provided for in CCRL Section 33413(c)(1)(2). New and/or substantially rehabilitated units may be aggregated in one or more Project Areas, subsequent to findings pursuant to CCRL Section 33413(b)(2)(A)(v).

² Total from Redevelopment Plan adoption or January 1, 1976 (CCRL Section 33413(d)(1)), whichever is later, through June 30, 1998.

³ Substantial Rehabilitation means rehabilitation, the value of which constitutes 25% of the after rehabilitation value of the dwelling, inclusive of the land (CCRL Section 33413 (b)(2)(iv)). On or after January 1, 2002, the inclusionary obligation applies to dwelling units that are substantially rehabilitated using agency assistance. Prior to January 1, 2002, the inclusionary obligation applied to substantially rehabilitated dwelling units with three or more units regardless of whether or not there was agency assistance, and to substantially rehabilitated, with agency assistance, single family dwelling units with one or two units (CCRL Section 33413 (b)(2)(A)(iii)).

⁴ As defined by Health & Safety Code Section 50093.

⁵ As defined by Health & Safety Code Section 50105.

⁶ Calculated on a cumulative year-to-year basis.

⁷ See Table 23 for projection of LMI Fund expenditures (CCRL Sections 33413(b)(1) and (2) and 33334.2 and/or 33334.6).

⁸ In accordance with CCRL Section 33413(b)(1).

⁹ 79 units within the Earthquake Recovery Project Area and 171 units within the Whittier Boulevard Project Area.

¹⁰ The Agency's 2000-2004 Implementation Plan lists the following projects: Habitat for Humanity (4 Very Low-Income units), First Time Homebuyer Homes (2 Low/Mod units), William Penn Manor (73 Very Low-Income units, 2 market rate units). In addition, some income restricted-units are located outside the Project Areas, including: Seasons at Whittier (total of 169 Very Low to Low units) and Whittier Springs (13 affordable units), only 23 (17 very low-income units and 6 Low/Mod units) of which are counted toward Inclusionary credit.

¹¹ Seasons at the Hoover (49 Very-Low Income units, 1 market rate unit) and Penn/Union (6 Low/Mod units). Based on a building permit database search another 12 units were built within the Earthquake Project Area and 5 units in the Whittier Boulevard Project Area between 1999-00 and 2003-04 without any Agency assistance.

2005-2009 AGENCY AFFORDABLE HOUSING GOALS, OBJECTIVES AND POLICIES

Both the City and Agency continue to address the need for, and direct the development of, affordable housing programs via policy and regulatory authority. In compliance with Section 33490, the Agency has developed a series of goals and objectives that generally apply to all four of the Agency's Project Areas. These goals and objectives are guided by the policies contained in the Housing Element of the City's General Plan, the prior Implementation Plan, and the City's Consolidated Plan. The Goal, objectives and programs were previously listed in Section IV of this implementation plan.

PROGRAMS AND EXPENDITURES' NEXUS TO BLIGHT ELIMINATION

Tables 5 and 10 identify the relationship between housing programs and expenditures and blight elimination. These tables were prepared pursuant to CCRL Section 33490(a)(1)(A) which requires implementation plans to document how programs and expenditures are related to the removal of blight conditions.

Housing Element of the City's General Plan

The City's Housing Element of the General Plan outlines four (4) basic goals that guides all of the City's and Agency's housing efforts. Each of the following goals is complemented by more specific policies and objectives intended to address the quantity and quality of housing production, occupancy and rehabilitation of the community's housing stock. These general goals are:

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 and excellent quality of life for all residents.
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.
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.
4. Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, handicap.

CONSISTENCY WITH CITY'S GENERAL PLAN HOUSING ELEMENT

Section 33413(b)(4)(A) requires that each agency, "...as part of the implementation plan required by Section 33490, shall adopt a [housing production] plan...." Section 33413 (b)(4)(A) requires that "The plan shall be consistent with...the community's

housing element." Additionally, the plan shall be reviewed and, if necessary, [be] amended at least every five years in conjunction with the housing element cycle.

Chapter V of the State's General Plan Guidelines (the "Guidelines") states that the term "consistent with" means "agreement with; harmonious with." The general *rule of consistency* outlined in the Guidelines is: "An action or a program is consistent with the General Plan if, considering all its aspects, it will further the objectives and policies of the General Plan and not obstruct their attainment."

Inasmuch as i) the Agency is working to provide affordable housing for all income levels, and most specifically housing for persons of very low-, low-, and moderate-incomes; ii) the Agency is required to spend no less than 20 percent of all tax increment monies on affordable housing programs; iii) the Agency has identified, those housing projects and programs and the number of dwelling units that it projects will be developed or rehabilitated, and iv) the Agency currently enjoys a surplus in its inclusionary obligations in the very low-income category, the Agency hereby determines that its proposed housing five-year goals and objectives, ongoing activities, and housing production plan, as outlined in this Plan, is consistent with the current Housing Element and will continue to be consistent with the Housing Element when the updated version is adopted in 2005.

Proportionality Requirements - Regional Housing Needs Assessment

In 1980, Assembly Bill 2853 was adopted requiring all councils of governments to develop regional allocations of housing needs for all income categories (Regional Housing Needs Assessment [RHNA]) based on regional housing needs. The Assembly Bill now codified in Government Code Section 65584 requires the Southern California Association of Governments (SCAG), the California Department of Housing and Community Development and local jurisdictions to cooperate in determining the housing needs for local jurisdictions. The RHNA numbers are based upon a variety of factors including market demand for housing, employment opportunities, the availability of suitable sites, public facilities, commuting patterns, type and tenure of housing needed, etc. The RHNA Table 17 identifies the City's estimated 1998 to 2005 housing need by income.

TABLE 17 FAIR SHARE HOUSING ALLOCATION		
INCOME GROUP	NO. OF UNITS	% OF TOTAL
Very low (0 - 50% County Median Income)	66	21.36%
Other lower (50 - 80% County Median Income)	54	17.48%
Moderate (80 - 120% County Median Income)	70	22.65%
Above Moderate (over 120% County Median Income)	119	38.51%
Total Units	309	100%
Source: Southern California Association of Governments- Regional Housing Needs Assessment Construction Need - November 2000.		

As of January 1, 2002, CCRL Section 33334.4(a) now requires that an agency must spend its LMI Set-Aside Funds toward assisting housing for persons of very low- and low-income in at least the same proportion as the relative percentages of need demonstrated by each income category shown in the RHNA numbers. These requirements are to be implemented over a ten-year period following adoption of this Implementation Plan. This would mean that over the course of 10-years the Agency is required to spend 21.36% of it's LMI Set-Aside Fund on very low-income households and 17.48% of it's LMI Set-Aside Fund on low-income households. The Agency must devise an adequate method to categorize and track such expenditures over the 10-year period.

However, the Agency may adjust the proportion by subtracting from the need identified for each income category, the number of units for persons of that income category that are newly constructed over the duration of the implementation plan with other locally controlled government assistance (i.e. CDBG and HOME) and without Agency assistance and that are required to be affordable to, and occupied by, persons of the income category for at least 55 years for rental housing and 45 years for ownership housing, except that in making an adjustment, the Agency may not subtract units developed pursuant to a replacement housing obligation under state or federal law.

Proportionality Requirements - Age Specific Housing

In addition to those proportionality requirements described above, CCRL Section 33334.4(b) requires that assistance to senior citizen housing be proportional to the population of seniors in the City. More specifically, the law states the "each agency shall expend over the duration of each redevelopment implementation plan, the moneys in the Low and Moderate Income Housing Fund to assist housing that is available to all persons regardless of age in at least the same proportion as the population under age 65 years bears to the total population of the community as reported in the most recent census of the United States Census Bureau."

In the case of Whittier, the below United States Census Bureau statistics indicate that a minimum of 87.4% of the Low- and Moderate-Income Set-Aside Housing Funds must be spent on housing projects and programs designed for those under age 65. Another way to consider this data is that 12.6% percent of the total population of the City was 65 years of age or older. This means that in carrying out the requirements of CCRL Section 33334.4(b), no more than 12.6% percent of LMI Fund expenditures can be allocated towards assisting senior headed households. Pursuant to CCRL Section 33334.4, this minimum must be achieved over the same 10-year period following the Implementation Plan's adoption. The Agency must devise an adequate method to categorize and track such expenditures over the 10-year period.

TABLE 18 UNITED STATES CENSUS DATA ON AGE FOR WHITTIER			
AGE	POPULATION	PERCENTAGE	GROUPED PERCENTAGE
Under 5 years	6,533	7.8%	Under 65 - 87.4%
5 to 9 years	7,016	8.4%	
10 to 14 years	6,307	7.5%	
15 to 19 years	6,525	7.8%	
20 to 24 years	5,646	6.7%	
25 to 34 years	12,624	15.1%	
35 to 44 years	12,961	15.5%	
45 to 54 years	9,806	11.7%	
55 to 59 years	3,224	3.9%	
60 to 64 years	2,552	3%	
65 to 74 years	4,838	5.8%	65 or Over - 12.6%
75 to 84 years	4,242	5.1%	
85 years and over	1,406	1.7%	
TOTAL	83,680	100%	100%

Source: US Census Bureau, 2000 Census

Projected Replacement and Inclusionary Housing Obligations (FY 2004-05 through FY 2008-09)

Tables 19 through 22 present an analysis of the Agency's housing assistance obligations projected to occur within the 2005-2009 Planning Period. The information contained in these tables, in concert with the other parts of this Implementation Plan, ensure compliance with CCRL Sections 33490, 33413, 33334.2 or 33334.6, 33334.3, and 33334.4. The tables and discussion presented below and in subsequent sections of this Implementation Plan represent what is required by law regarding affordability, replacement and inclusionary requirements codified within the CCRL. It should be noted that replacement and inclusionary obligations are calculated and identified to the nearest hundredth while units which count toward fulfillment of these obligations are, of course, counted in whole numbers. While this results in some rounding issues, it most effectively enumerates the Agency's obligations without exacerbating these obligations due to rounding within the calculation regime.

TABLE 19: *Estimated Total Number Of Units to be Destroyed or Removed and Estimated Number of Replacement Dwelling Units Through June 2009*

Table 19 shows that 30 units within the Project Areas are proposed to be destroyed or removed from the affordable housing market with assistance from the Agency during the time period covered by this Implementation Plan. The redevelopment along Bright Avenue between Wardman and Philadelphia will likely necessitate the destruction of the Bright Hotel, a thirty unit single room occupancy motel. The Agency will adopt a replacement housing plan at least thirty-days prior to entering into an agreement with a developer for the site, located within the Earthquake Project Area. The "Totals" row indicate units which have been destroyed and replaced in the past (please see Table 13).

TABLE 20: *Estimate of Total Units to be Developed and Substantially Rehabilitated Inside Obligated Project Areas by Agency Through June 2009*

There is no anticipated activity through the Implementation Plan reporting period.

TABLE 21: *Estimate of Total Units to be Developed and Substantially Rehabilitated Outside Obligated Project Areas by Agency Through June 2009*

There is no anticipated activity through the Implementation Plan reporting period.

TABLE 22: *Estimate of All Non-Agency Developed and Substantially Rehabilitated Dwelling Units Within the Obligated Project Areas Through June 2009*

The Agency estimates that a total of 874 additional units could be developed in the three obligated Project Areas during this Implementation Plan's reporting period. Perhaps most significant is the anticipated adoption of the Whittier Boulevard Specific Plan (WBSP). Once adopted, the WBSP will allow higher density housing along large portions of Whittier Boulevard much of which is included in three of Whittier's four Project Areas. The WBSP Draft EIR projects that 1,740 housing units could be developed in the area. Assuming a 25 year buildout time frame, approximately 70 units per year could be built within the Commercial Corridor Project Area. In 2005-06 it is estimated an additional 309 units will be built in the Project Areas at the Whittwood Town Center (114), Puente Romano (122), and 73 units interspersed in other portions of the obligated Project Areas. The Fred C. Nelles site could also accommodate an

estimated 225 units. While an amendment to the Uptown Specific Plan could facilitate another 100 units in 2008-09. With the exception of the Puente Romano, Whittwood Town Center, and 73 other units projected for 2005-06, the Agency anticipates requiring Inclusionary units to be integrated within each new development proposal. The Agency could also choose to assist one larger project that would provide the necessary units for the other projects. Overall, the Inclusionary unit requirements must be carefully monitored over the next five years to ensure that the Agency does not incur unit deficits as new housing projects come online. Estimates in Table 22 show that given the Agency's balance forward surplus of 108 very low-income units and the assumed income restrictions on some newly developed units, the Agency should have a surplus of 123 very low-income units and a deficit of 24 low/mod units at the end of the planning period. Since the very low-income units can be applied to the low/mod category the Agency anticipates carrying forward a balance of 99 very low-income units into the beginning of the next planning period (2010-11).

Year	Very Low Income	Low/Mod	Total
2005-06	108	0	108
2006-07	108	0	108
2007-08	108	0	108
2008-09	108	0	108
2009-10	108	0	108
2010-11	123	-24	99

**TABLE 19
TOTAL DWELLING UNITS PROJECTED TO BE DESTROYED OR REMOVED WITH AGENCY ASSISTANCE INSIDE THE PROJECT AREAS
INCLUDING AN INVENTORY OF REPLACEMENT UNITS TO BE PROVIDED,¹
REDEVELOPMENT PLAN ADOPTION THROUGH JUNE 30, 2009**

FISCAL YEAR	NO. OF UNITS DESTROYED OR REMOVED AFFECTING					NO. OF UNITS REHABILITATED, ^{10,11} DEVELOPED, OR CONSTRUCTED ^{10,11}					DIFFERENCE (DEFICIT)/(SURPLUS)(+)			
	VERY LOW INCOME ³	LOWER INCOME ⁴	LOW-MOD INCOME ⁵	TOTAL UNITS DESTROYED OR REMOVED ^{6,7,8}	TOTAL NO. BEDROOMS DESTROYED OR REMOVED	VERY LOW INCOME	LOWER INCOME	LOW-MOD INCOME	TOTAL UNITS PROVIDED	TOTAL NO. BEDROOMS PROVIDED ¹²	VERY LOW INCOME	LOWER INCOME	LOW-MOD INCOME	TOTAL NO. BEDROOMS ¹²
BALANCE FORWARD ²	43	2	2	47	50	43	3	3	47	50	0	0	0	0
2004-05	30 ¹³			30	30									
2005-06														
2006-07														
2007-08														
2008-09						30 ¹³			30	30	0	0	0	0
TOTALS	73	2	2	77	80	73	3	3	77	80	0	0	0	0

¹ Complies with CCRL Section 33413(a), (c), (d)(1), and 33334.5. The agency shall require that the aggregate number of replacement units remain available at affordable housing costs to, and occupied by, persons and families of low-, moderate-, and very low-income households for the longest feasible time, but for not less than 55 years for rental units and 45 years for home ownership units, except as provided for in CCRL Section 33413(c)(1)(2).

² Total from Redevelopment Plan adoption or January 1, 1976 (CCRL Section 33413(d)(1)), whichever is later, through June 30, 2004.

³ As defined by Health & Safety Code Section 50105.

⁴ As defined by Health & Safety Code Section 50079.5.

⁵ As defined by Health & Safety Code Section 50093.

⁶ Replacement units must be provided within four years of removal or destruction (CCRL Section 33413(a)).

⁷ From low- or moderate-income housing market, as part of a redevelopment project. If units are planned for destruction or removal, locations for suitable replacement units must be identified (CCRL Section 33413.5).

⁸ Total units destroyed or removed housing persons and families of low or moderate income from the low- and moderate-income housing market as part of redevelopment project that is subject to a written agreement with the agency or where financial assistance has been provided by the agency (CCRL Section 33413(g)).

⁹ Within territorial jurisdiction of agency; must be an equal number of replacement units as those destroyed or removed provided within 4 years of removal (CCRL Section 33413(a)).

¹⁰ When units are destroyed or removed after January 1, 2002, 100% of the replacement units shall replace dwelling units available at affordable housing cost to persons in the same or lower income category (very low, low, or moderate) as the persons displaced from those destroyed or removed units (CCRL Section 33413(a)).

¹¹ Reference CCRL Section 33413(c) for applicable covenants.

¹² Must be an equal or greater number of bedrooms as those removed or destroyed (CCRL Section 33413(f)).

¹³ Although it has not yet been approved, the Agency anticipates participating in a redevelopment project located on Bright Avenue that would necessitate the demolition of the Bright Hotel; a 30- unit single room occupancy hotel. A replacement housing plan would need to be adopted by the Agency at least thirty days prior to the Agency entering into an agreement with the developer. CCRL Section 33413(a) requires that housing be replaced within a four-year period following the destruction of units.

**TABLE 20
DWELLING UNITS PROJECTED TO BE DEVELOPED AND SUBSTANTIALLY REHABILITATED BY THE AGENCY INSIDE THE PROJECT AREAS'
REDEVELOPMENT PLAN ADOPTION THROUGH JUNE 30, 2009**

FISCAL YEAR	TYPE OF CONSTRUCTION			UNITS MADE AVAILABLE AT AFFORDABLE HOUSING COST				PROJECT AREA STATUS			
	1 NEW CONSTRUCTION	2 MULTI-FAMILY	3 SINGLE FAMILY	TOTAL	LOW - MODERATE ⁴		VERY LOW ⁶	ANNUAL DEFICIT (IF 5a > 5b or 6a > 6b)	ANNUAL SURPLUS (IF 5b > 5a or 6b > 6a)	CUMULATIVE DIFFERENCE ⁷ (DEFICIT (-)/SURPLUS (+))	
					5a REQUIRED TO BE NOT MORE THAN 50% OF COLUMN 4 ⁶	5b ACTUAL UNITS RESTRICTED					6a REQUIRED TO BE NOT LESS THAN 50% OF COLUMN 4 ⁶
BALANCE FORWARD ²											
2004-05											
2005-06											
2006-07											
2007-08											
2008-09											
TOTALS											

None Proposed

¹ Compliance with Sections 33413(b)(1), (c), (d)(1), and 33490(a)(2)(A)(ii). The agency shall require that the aggregate number of replacement units remain available at affordable housing costs to, and occupied by, persons and families of low-, moderate-, and very low-income households for the longest feasible time, but for not less than 55 years for rental units and 45 years for home ownership units, except as provided for in CCRL Section 33413(c)(1)(2). New and/or substantially rehabilitated units may be aggregated in one or more Project Areas, subsequent to findings pursuant to CCRL Section 33413(b)(2)(A)(v).

² Total from Redevelopment Plan adoption on January 1, 1976 (CCRL Section 33413(d)(1)), whichever is later, through June 30, 2004.

³ Substantial Rehabilitation means rehabilitation, the value of which constitutes 25% of the after rehabilitation value of the dwelling, inclusive of the land (CCRL Section 33413 (b)(2)(iv)). On or after January 1, 2002, the inclusionary obligation applies to dwelling units that are substantially rehabilitated using agency assistance. Prior to January 1, 2002, the inclusionary obligation applied to substantially rehabilitated dwelling units with three or more units regardless of whether or not there was agency assistance, and to substantially rehabilitated, with agency assistance, single family dwelling units with one or two units (CCRL Section 33413 (b)(2)(iii)). Effective January 1, 2008, the term "substantial rehabilitation" as used in CCRL section 33413(b) will be changed to simply rehabilitated.

⁴ As defined by Health & Safety Code Section 50093.

⁵ As defined by Health & Safety Code Section 50105.

⁶ Calculated on a cumulative year-to-year basis.

⁷ See Table 23 for projection of LMI Fund expenditures (CCRL Sections 33413(b)(1) and (2) and 33334.2 and/or 33334.6).

⁸ In accordance with CCRL Section 33413(b)(1).

**TABLE 21
DWELLING UNITS PROJECTED TO BE DEVELOPED AND SUBSTANTIALLY REHABILITATED BY THE AGENCY OUTSIDE THE PROJECT AREAS¹
REDEVELOPMENT PLAN ADOPTION THROUGH JUNE 30, 2009**

FISCAL YEAR	TYPE OF CONSTRUCTION			UNITS MADE AVAILABLE AT AFFORDABLE HOUSING COST				PROJECT AREA STATUS					
	1 NEW CONSTRUCTION	2		TOTAL 4	LOW - MODERATE ⁴			ANNUAL DEFICIT (IF 5a > 5b or 6a > 6b)		ANNUAL SURPLUS (IF 5b > 5a or 6b > 6a)		CUMULATIVE DIFFERENCE ⁷ (DEFICIT (-))/SURPLUS (+)	
		NEW CONSTRUCTION	MULTI-FAMILY		SUBSTANTIAL REHAB ³ SINGLE FAMILY	3	5a	5b	6a	6b	VERY LOW ⁶		VERY LOW (6b - 6a)
BALANCE FORWARD ²													
2004-05													
2005-06													
2006-07													
2007-08													
2008-09													
TOTALS													

None Proposed

¹ Compliance with Sections 33413(b)(2), (c), (d)(1), and 33490(a)(2)(A)(ii). The agency shall require that the aggregate number of replacement units remain available at affordable housing costs to, and occupied by, persons and families of low-, moderate-, and very low-income households for the longest feasible time, but for not less than 55 years for rental units and 45 years for home ownership units, except as provided for in CCRL Section 33413(c)(1)(2). New and/or substantially rehabilitated units may be aggregated in one or more Project Areas, subsequent to findings pursuant to CCRL Section 33413(b)(2)(A)(v). Agency must have made findings pursuant to CCRL Section 33334.2(g) to develop units outside the Project Area. The agency may cause, by agreement or regulation, to be available, at affordable housing cost, and occupied by, persons and families of low-, moderate-, or very low-income households, two units outside the Project Area for each unit that otherwise would have had to be available inside the Project Area (CCRL Section 33413(b)(2)(A)(ii)).

² Total from Redevelopment Plan adoption or January 1, 1976 (CCRL Section 33413(d)(1)), whichever is later, through June 30, 2004.

³ Substantial Rehabilitation means rehabilitation, the value of which constitutes 25% of the after rehabilitation value of the dwelling, inclusive of the land (CCRL Section 33413 (b)(2)(iv)). On or after January 1, 2002, the inclusionary obligation applies to dwelling units that are substantially rehabilitated using agency assistance. Prior to January 1, 2002, the inclusionary obligation applied to substantially rehabilitated dwelling units with three or more units regardless of whether or not there was agency assistance, and to substantially rehabilitated, with agency assistance, single family dwelling units with one or two units (CCRL Section 33413 (b)(2)(iii)). Effective January 1, 2006, the term "substantial rehabilitation" as used in CCRL section 33413(b) will be changed to simply rehabilitated.

⁴ As defined by Health & Safety Code Section 50093.

⁵ As defined by Health & Safety Code Section 50105.

⁶ Calculated on a cumulative year-to-year basis.

⁷ See Table 23 for projection of LMI Fund expenditures (CCRL Sections 33413(b)(1) and (2) and 33334.2 and/or 33334.6).

⁸ In accordance with CCRL Section 33413(b)(1).

**TABLE 22
DWELLING UNITS PROJECTED TO BE DEVELOPED AND SUBSTANTIALLY REHABILITATED BY PUBLIC OR PRIVATE ENTITIES OR PERSONS
OTHER THAN THE AGENCY INSIDE THE PROJECT AREA¹
REDEVELOPMENT PLAN ADOPTION THROUGH JUNE 30, 2009**

FISCAL YEAR	TYPE OF CONSTRUCTION			UNITS MADE AVAILABLE AT AFFORDABLE HOUSING COST						PROJECT AREA STATUS						
	NEW CONSTRUCTION ¹⁰	MULTI-FAMILY	SINGLE FAMILY	TOTAL	LOW - MODERATE ⁴			VERY LOW ⁶			ANNUAL DEFICIT (IF 5a > 5b or 6a > 6b)		ANNUAL SURPLUS (IF 5b > 5a or 6b > 6a)		CUMULATIVE DIFFERENCE ^{4,7} (DEFICIT (-)/SURPLUS (+))	
					REQUIRED TO BE AT LEAST 15% OF COLUMN 3 ⁸	REQUIRED TO BE NOT MORE THAN 60% OF COLUMN 4 ⁴	ACTUAL UNITS RESTRICTED	5a	5b	6a	6b	REQUIRED TO BE NOT LESS THAN 60% OF COLUMN 4 ⁴	ACTUAL UNITS RESTRICTED	LOW-MOD (5b - 5a)		VERY LOW (6b - 6a)
BALANCE FORWARD ²	273	50	0	323	49	30	14	19	143					0	108	
2004-05	0	0	0	0	0	0	0	0	0					0	108	
2005-06	379	0	0	379	56.85	34.11	0	22.74	0	34.11	22.74			-34.11	85.26	
2006-07	225	0	0	225	33.75	20.25	30	13.50	20					-24.36	91.76	
2007-08	70	0	0	70	10.50	6.30	7	4.20	5					-23.66	92.56	
2008-09	170	30 ⁹	0	200	30	18	18	12	42 ⁶					-23.66	122.56	
TOTALS	1,117	80	0	1,197	180	109 ¹¹	69 ¹¹	71 ¹¹	210 ¹¹					-24 ¹¹	123 ¹¹	

¹ Compliance with Section 33413(b)(2), (c), and (d)(1). The agency shall require that the aggregate number of replacement units remain available at affordable housing costs to, and occupied by, persons and families of low-, moderate-, and very low-income households for the longest feasible time, but for not less than 55 years for rental units and 45 years for home ownership units, except as provided for in CCRL Section 33413(c)(1)(2). New and/or substantially rehabilitated units may be aggregated in one or more Project Areas, subsequent to findings pursuant to CCRL Section 33413(b)(2)(A)(v).

² Total from Redevelopment Plan adoption on January 1, 1976 (CCRL Section 33413(d)(1)), whichever is later, through June 30, 2004.

³ Substantial Rehabilitation means rehabilitation, the value of which constitutes 25% of the after rehabilitation value of the dwelling. Inclusive of the land (CCRL Section 33413 (b)(2)(iv)). On or after January 1, 2002, the inclusionary obligation applies to dwelling units that are substantially rehabilitated using agency assistance. Prior to January 1, 2002, the inclusionary obligation applied to substantially rehabilitated dwelling units with three or more units regardless of whether or not there was agency assistance, and to substantially rehabilitated, with agency assistance, single family dwelling units with one or two units (CCRL Section 33413 (b)(2)(A)(iii)). Effective January 1, 2006, the term "substantial rehabilitation" as used in CCRL section 33413(b) will be changed to simply rehabilitated.

⁴ As defined by Health & Safety Code Section 50093.

⁵ As defined by Health & Safety Code Section 50105.

⁶ Calculated on a cumulative year-to-year basis.

⁷ See Table 23 for projection of LMI Fund expenditures (CCRL Sections 33413(b)(1) and (2) and 33334.2 and/or 33334.6).

⁸ In accordance with CCRL Section 33413(b)(1).

⁹ Assumes counting as inclusionary units, a 30 unit replacement housing developed within four year period following destruction of units.

¹⁰ The Whittier Blvd. Specific Plan Draft EIR (Oct. 18, 2004) projects that 1,740 units could be built in the Specific Plan Area. Assuming a 25 year buildout time frame approximately 70 units per year could be built within the Whittier Commercial Corridor Project Area. In 2005-06 it is estimated that another 122 units could be built within the Earthquake Project Area as a part of the Puente Romano project and 114 units could be built at the Whittier Town Center in the Commercial Corridor Project Area. Also, there are a total of 73 units in the planning stage that could be built in the following Project Areas: Earthquake - 2 units at 6742 Milton Ave, 8 units at 7602-06 Pickering Ave, 2 units at 12618 Philadelphia; Whittier Blvd. - 34 senior units at the SWC of Pickering and Philadelphia; Commercial Corridor - 26 units at 8343-8351 College Ave. Lastly, an amendment to the Uptown Specific Plan could increase housing density in the Uptown Area increasing the financial feasibility of completing new housing projects in the Earthquake Project Area, this could facilitate approximately 100 more units in 2008-09. Although the Fred C. Neiles site is not currently located in the Commercial Corridor Project Area, the Agency is working to Add the site to the Project Area. The site could facilitate approximately 225 units. Since the site is also included within the Whittier Boulevard Specific Plan Area only the 225 units are anticipated in 2006-07.

¹¹ A total of 16 very low-income units were applied to the low/mod category during the previous 5-year planning period.

LOW AND MODERATE INCOME HOUSING FUND

Section 33490(a)(2)(A)(i) of the CCRL requires that each agency show the amount of money available in the LMI Fund and the estimated amounts which will be *deposited* in the LMI Fund during each of the next five years (2004-05 to 2008-09). Section 33490(a)(2)(A)(ii) of the CCRL requires that an agency provide an estimate of the *expenditures* of monies from the LMI Fund during each of the five years. Table 23 is included herein for the purpose of providing the required analysis and is not intended to replace the Agency's audited Annual Financial Statements or annual budget.

As shown in Tables 11 and 23, the Agency anticipates continuing to fund the First Time Home Buyer and CARE programs at existing levels of approximately \$730,000 and \$150,000, respectively. Combined, these expenditures account for approximately 51% of the total for the five-year period. Continued funding for the Women's and Children's Crisis Shelter, Rio Hondo Temporary Home and First day are also expected at existing funding levels which equates to approximately 11% of the five-year total. Administration accounts for approximately 10% of the five-year total while technical services accounts for about 1%.

One significant anticipated expense in FY 2007-08 is \$2,250,000 for substantial rehabilitation, new construction, or purchasing of affordability covenants. Estimating financial assistance at approximately \$75,000 per unit the Agency would be able to secure 30 units for the 45 or 55-year covenant period required by the CCRL to count toward replacement/inclusionary unit credit. This projected expenditure would be needed to satisfy the replacement requirements of the CCRL if the Agency participates in redevelopment along Bright Avenue that would require the demolition of the Bright Hotel. Replacement units are required within four-years of demolition assumed to take place in FY 2004-05 and therefore the expenditure is projected for 2007-08, one year before the deadline. This expenditure accounts for about 26% of the five-year expenditure total.

EXCESS SURPLUS

An excess surplus exists when the unexpended and unencumbered amount in an agency's LMI Fund exceeds the greater of \$1 million or the total amount deposited in an agency's LMI Fund during the preceding four years. Based on staff's review of data provided by the City Controller's office, staff has determined that the Agency does not have an "excess surplus" in the Low and Moderate Income Housing Fund (the "LMI Fund") pursuant CCRL. However, as indicated below the current balance in the LMI fund is very close to the amount considered an excess surplus by the CCRL.

Table 23 shows that the Agency started fiscal year 2004-05 with \$3,136,924 in the

LMI Fund. The total deposited in the LMI fund over the preceding four years is \$3,140,841 and therefore the Agency does not currently have an excess surplus. Based upon LMI Fund expenditure projections for the five-year planning period, the Agency may be affected by an excess surplus situation during this time period. The Agency will need to ensure timely expenditures from the LMI Fund balance to avoid an excess surplus.

MONITORING

Redevelopment agencies must monitor, on an ongoing basis, the continuing availability of housing affordable to persons and families of low- or moderate-income developed or otherwise made available pursuant to CCRL provisions (CCRL Section 33418). As part of this monitoring, an agency shall require owners or managers of the housing to submit annual reports to the agency. The annual reports must include for each rental unit, the rental rate and the income and family size of the occupants, and for each owner-occupied unit, whether there was a change in ownership from the prior year and, if so, the income and family size of the new owners.

This information is to be obtained by the agency from owners and managers of the subject housing, and current data is to be included in any reports required by law to be submitted to HUD, the State Department of Housing and Community Development (HCD) or the State Controller. The information on income and family size that is required to be reported by the owner or manager shall be supplied by the tenant and shall be the only information on income or family size that the owner or manager shall be required to submit on his or her annual report to the agency.

Redevelopment agencies must adequately fund monitoring activities as needed to insure compliance with applicable laws and agreements which enforceably restrict affordable housing units. For purposes of defraying the cost of complying with monitoring requirements, the CCRL permits, but does not require, agencies to establish and impose fees upon owners of affected properties.

The Agency will need to continue to comply with all components of this annual reporting procedure.

**TABLE 23
ALL PROJECT AREAS
ESTIMATED AGENCY LMI FUND RECEIPTS AND EXPENDITURES
2004-2009¹**

Fund Activity	Fiscal Year					5 Yr. Total
	2004-05 ³	2005-06	2006-07	2007-08	2008-09	
Yearly Beginning Balances ²	\$3,136,924	\$2,866,865	\$2,710,676	\$2,684,790	\$559,454	
Estimated Receipts						
A. LMI Tax Increment	\$898,036	\$1,000,031	\$1,137,362	\$1,338,062	\$1,551,701	\$5,925,192
B. Interest Income	\$64,847	\$57,337	\$54,214	\$53,696	\$11,189	\$241,283
C. Other Revenue (Loan Repayment from Debt Service)	\$113,735	\$45,649	\$45,649			\$205,033
D. Bond/Note Proceeds						
E. Other						
Totals	\$1,076,618	\$1,103,017	\$1,237,225	\$1,391,758	\$1,562,890	\$6,371,508
Estimated Expenditures						
A. FTHB/CARE	\$880,000	\$880,000	\$880,000	\$880,000	\$880,000	\$4,400,000
B. Substantial Rehabilitation/ New Construction/Purchase Affordability Covenants				\$2,250,000		\$2,250,000
C. WCCS, RHTH, First Day	\$184,000	\$184,000	\$184,000	\$184,000	\$184,000	\$920,000
D. Administration	\$171,379	\$174,807	\$178,303	\$181,869	\$185,506	\$891,863
E. Technical Services	\$20,000	\$20,400	\$20,808	\$21,224	\$21,649	\$104,081
F. Loans to Debt Service for ERAF	\$91,298					\$91,298
G. Debt Service Payments						
H. Misc. Finance Costs						
Totals	\$1,346,677	\$1,259,207	\$1,263,111	\$3,517,093	\$1,271,155	\$8,657,242
Ending Balances	\$2,866,865	\$2,710,676	\$2,684,790	\$559,454	\$851,190	

¹ Complies with CCRL Section 33490(a)(2)(A)(i) and (ii).

² Balance forward from 2003-04.

³ Figures per FY 2004-05 Agency Annual Budget, projections from 2005-06 to 2008-09

TEN-YEAR AND LIFE-OF-THE-PLAN HOUSING REQUIREMENTS

Section 33490(a)(2)(B) of the CCRL requires that:

(B) For each project area to which subdivision (b) of Section 33413 applies, the section addressing the agency developed and project area housing shall contain:

(i) Estimates of the number of new, substantially rehabilitated or price-restricted residential units to be developed or purchased within one or more project areas, both over the life of the plan and during the next 10 years.

(ii) Estimates of the number of units of very low, low, and moderate income households required to be developed within one or more project areas in order to meet the requirements of paragraph (2) of subdivision (b) of Section 33413, both over the life of the plan and during the next 10 years.

The three obligated Project Areas are mostly built-out, however, the Whittier Boulevard Specific Plan and a potential future amendment to the Uptown Whittier Specific Plan could facilitate a large number of new units as existing development is recycled into higher intensity uses. For example, the Whittier Boulevard Specific Plan Draft EIR projects that at buildout, the specific plan area could accommodate an additional 1,740 dwelling units. Assuming a 25 year build out period, the Agency projects an average of 70 units per year to be developed within the area. An amendment to the Uptown Whittier Specific Plan could facilitate development of an additional 100 units in 2008-09 and conceivably another 200 or so units in the following five years.

It is important to note however, that actual market conditions dictate new development. These conditions include numerous complex factors such as 1) the general health of local, regional, and national economies, 2) employment levels, 3) competition, 4) interest rates, 5) supply and demand for units, and 5) financial feasibility of redeveloping existing sites. Understandably, any projection of future development is difficult at best.

As shown on Table 22 approximately 874 new units are projected to be developed within the three obligated Project Areas between 2004-05 and 2008-09. Beyond this time frame but within the ten year time frame, the obligated Project Areas could see an additional 550 units (70 per year from WBSP and 200 from Uptown Whittier Specific Plan). Totaling these two figures results in an estimated 1,424 new units to

be developed in the obligated Project Areas over the course of the next 10 years. The CCRL dictates, that of this amount, a total of 128 units ($1,424 \times 0.15 \times 0.60$) would need to be available to Low to Moderate-Income individuals, while 85 units ($1,424 \times 0.15 \times 0.40$) would need to be available to very low-income individuals. No one or two unit infill development projects are projected for this period since the most favorable market conditions have likely past and due to the fact that developments of this size have a very small effect on the Inclusionary requirements.

The Agency must closely monitor the inclusionary housing requirements over the course of the next 10-years to ensure that adequate numbers of units contain the long-term affordability covenants required by the CCRL. Because much of the projected new development may require participation by the Agency in the form of land assembly and other financial incentives or subsidies, opportunities to secure affordability covenants are very likely.

Although specific numbers are not available, the Agency also anticipates involvement in some substantial rehabilitation and/or the purchase of affordability covenants on existing multi-family units in the obligated Project Areas over the next 10-years. When the Agency is involved inclusionary requirements can be easily enforced on a case by case basis. The Agency is not able to project the number of dwelling units that may be substantially rehabilitated within the obligated Project Areas in the next ten years or over the Life-of-the-plan by others without its participation.

The City and Agency anticipate reviewing the feasibility of adopting an inclusionary zoning ordinance that would enforce inclusionary requirements on all new development within the obligated Project Areas. Adopting such a requirement may cause future development to become less economically feasible while at the same time providing inclusionary credits to the Agency. An inclusionary ordinance would need to be carefully considered by the City and Agency prior to its adoption.

Over the life of the Redevelopment Plans, the Agency anticipates the above mention 1,424 units in the next ten years and an additional 950 units under the WBSP prior to the expiration of the Whittier Commercial Corridor Project Area in March 2032. The CCRL dictates, that of this amount a total of 214 units ($2,374 \times 0.15 \times 0.60$) would need to be available to Low to Moderate-Income individuals, while 142 units ($2,374 \times 0.15 \times 0.40$) would need to be available to very low-income individuals.

VII. CONCLUSION

The Implementation Plan for 2005-2009 describes the programs which are proposed to be undertaken during the five year planning period in order to assist in

the alleviation of blighting conditions existing in the Project Areas and to increase the community's supply of affordable housing. Redevelopment is, however, a very fluid process subject to a myriad of changing issues and the forces of market dynamics. For these reasons, a provision for review and amendment to the Implementation Plan has been included in the CCRL. The law requires that the Implementation Plan be the subject of periodic public review and hearing sometime during 2007. The Agency anticipates the mid-term update hearing in November or December 2007. Although this Plan complies with the CCRL in preparation for the upcoming public hearing, as part of this document and process, the Agency may review and amend the plans, goals, objectives and programs and expenditures (following a noticed public hearing) at any time conditions require such an amendment.

RECOMMENDATIONS

Based on the analysis contained in this Implementation Plan, listed below are several recommendations made to ensure that the Agency continues in compliance with the CCRL:

1. Ensure that Inclusionary and Replacement housing requirements of CCRL Section 33413 are accurately tracked using the tables contained in the Implementation Plan.
2. Develop a method to categorize and track expenditures from the LMI Fund over the next 10 years to ensure income category and age proportionality requirements of CCRL Section 33334.4 are met.
3. Ensure timely expenditures from the LMI Fund balance to avoid an excess surplus situation.

APPENDIX A

1999-2004 Implementation Plan Goals and
Objectives

GOALS AND OBJECTIVES

The Redevelopment Plans for the Projects delineate the Agency's redevelopment objectives for the Project Areas. The following goals and objectives were employed to formulate the overall strategy for this Implementation Plan and will serve as a guide for the Agency's activities during the next five years.

- A. Remove Blight. To eliminate and prevent the spread of blight and deterioration, and to conserve, rehabilitate, and redevelop the Project Areas in accordance with the Redevelopment Plan and Annual Work Programs.
- B. Disaster Relief. Address damage and alleviate health and safety problems resulting from the October 1987 Whittier earthquake.
- C. Encourage Stakeholder Participation. To encourage the cooperation and participation of residents, business persons, public agencies, and community organizations in the revitalization of the Project Areas.
- D. Encourage Private Sector Investment. To encourage private sector investment in the development and redevelopment of the Project Areas.
- E. Expand Economic Base and Employment Opportunities. To expand activities designed to attract and retain desirable business and industry which effectively increase employment opportunities for community residents and enhance the tax base of local government.
- F. Promote Compatible Development. To encourage the development of residential, commercial, and industrial environments which positively relate to adjacent land uses, and upgrade and stabilize existing uses.
- G. Develop Distinct Commercial Districts. To provide for the development of distinct commercial districts, to attain consistent image and character, and to enhance their economic viability.
- H. Improve Community Facilities. To provide needed improvements to the community's educational, cultural, and other community facilities to better serve the Project Areas.
- I. Assemble and Reparcel Property. To remove impediments to land assembly and development through acquisition and reparcelization of land into reasonably sized and shaped parcels.
- J. Expand Resources for Land Development. To expand the resource of developable land by making underutilized public and privately owned property available for redevelopment.
- K. Coordinate Revitalization and Community Development Activities. To coordinate revitalization efforts in the Project Areas with other public programs of the City and other public agencies.

GOALS AND OBJECTIVES

- L. Improve Architectural, Landscape, and Urban Design Standards. To achieve an environment reflecting a high level of concern for architectural, landscape, and urban design principles to appropriate to the objectives of the Plans.
- M. Improve Public Infrastructure. To provide needed improvements to the utility infrastructure and public facilities that serve the Project Areas.
- N. Address Traffic Circulation Deficiencies. To improve traffic circulation through the reconstruction and improvement of existing streets in the Project Areas.
- O. Provide Affordable Homeownership Opportunities. To improve housing and assist low and moderate income persons and families to obtain homeownership.
- P. Increase and Improve Affordable Housing Opportunities. To promote the rehabilitation of existing housing stock where appropriate and promote development of quality, affordable housing.

APPENDIX B

**Activities to Implement the
Economic Development Strategy**

FOCUS QUESTION: WHAT CONCRETE ECONOMIC DEVELOPMENT ELEMENTS/ ACTIVITIES DO WE WANT TO SEE IN PLACE IN 3-5 YEARS?

A "Prettier" Whittier	Investment/ Business-Friendly Environment	Implement Whittier Boulevard Plan	Create a Marketable Identity	Improved Housing Diversity	Sell Whittier on Whittier	Expanded Entertainment and Recreation Opportunities	Retaining Future Residents
<ul style="list-style-type: none"> • Improved Entrances From Freeway • Beautification • Art in Public Places • Coordinated Plans/ themes for development • Public Improvement Unified Look • Visually Modernized City Hall • Expanded and Improved School/ Park Facilities • Completed Greenway Trail • City Hall Visually Reflects Community Synergy • Attractive Main Corridors • Clean, Painted, Friendly, Inviting, Green • Well Identified Freeway Access 	<ul style="list-style-type: none"> • Business Oriented Elected City Leadership • Balanced Approach to Business vs. Environment • Incent Local Businesses to Improve • Fast-tracking Development Process @City Hall • Industry-Friendly Environment • Promoting Hi-Pay Jobs • Follow Through • Coordination City/ Developers • Continued Vigilance on Security and Safety • Uptown Thriving • Support and Economic Development for Existing Businesses 	<ul style="list-style-type: none"> • Completion of Whittier Town Center • Set Plan for Whittier Blvd. • Whittier Blvd/ Whittier Thriving • Nelles Being Redeveloped. Philly/ Whittier Next • Complete Whittier Shopping and Housing • Start Implementatn of Whittier Blvd. Specific Plan at 5 Points 	<ul style="list-style-type: none"> • Secure New Businesses in Whittier • Create Identity Themes • Identify/ Maintain Small Town Atmosphere in Urban Setting • Defined Identity • Active Markt/ Press Plan 	<ul style="list-style-type: none"> • Fill in Gaps in Types of Housing • Upscale Housing/ Multi-use With Full Service Infrastructure • A Live/ Work Atmosphere • No Substandard Housing/ Business 	<ul style="list-style-type: none"> • Encourage Citizens to Shop Locally • Private/ Public Communication • Improved Community Spirit • Themed Easy Flow Throughout Community- One Identity 	<ul style="list-style-type: none"> • Create Nighttime Activity • Support of Healthy Lifestyle Centers • Pedestrian Mixed Use 	<ul style="list-style-type: none"> • More Retail Aimed at Young Families • Attract Younger People to Whittier • Keep College Grads in Whittier

