

ATTACHMENT 1

DRAFT FY 2025/26 – 2029/30 Consolidated Plan

&

DRAFT FY 2025/26 Annual Action Plan



FY 2025/26 – 2029/30 Consolidated Plan & FY 2025/26 Annual Action Plan

**DRAFT FOR PUBLIC REVIEW
APRIL 9, 2025 – MAY 14, 2025**

City of Westminster

HOUSING DIVISION | 8200 WESTMINSTER BOULEVARD, WESTMINSTER, CA 92683

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Executive Summary

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

1. Introduction

The Executive Summary of the Consolidated Plan is intended to provide the U.S. Department of Housing and Urban Development (HUD), housing and service providers, City residents, and businesses with an overview of Westminster's housing and community development needs, and the City of Westminster's priorities and strategies to address those needs.

The City of Westminster (City) receives Community Development Block Grant (CDBG) and HOME funds each year from the federal government to support housing and community development activities that principally benefit low- and moderate-income households. To receive these federal funds, the City must adopt a five-year strategic plan that identifies local needs, and how these needs will be prioritized and addressed using federal funds. On June 30, 2025, the City's current five-year (FY 2020/2021–2024/2025) Consolidated Plan will expire, requiring a new five-year Consolidated Plan for the upcoming five years.

Westminster's new five-year (FY 2025/2026 – FY 2029/2030) Consolidated Plan builds upon several other related planning documents, including: City's FY 2020/2021 – FY 2024/2025 Consolidated Plan; City's 2021-2029 Housing Element; 2024 Orange County Housing Authority Housing Choice Voucher Report; 2024 Orange County Homeless Count and Survey Report; and Orange County Continuum of Care strategy.

The Consolidated Plan consists of the following major components:

- Executive Summary
- The Process
- Needs Assessment
- Housing Market Analysis
- Strategic Plan
- One-Year Action Plan

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

HUD has established three predetermined objectives and outcomes designed to capture the range of community impacts that occur as a result of CDBG and HOME-funded programs. Each activity or program funded with CDBG or HOME must fall under one of three objectives and one of three outcomes. The framework of selecting these objectives and outcomes is known as HUD's CPD Outcome Performance Measurement System. The objectives and outcomes are as follows:

- **Creating Suitable Living Environments** relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their living environment, from physical problems with their environment to social issues.
- **Providing Decent Housing** covers the wide range of housing activities where the purpose is to meet individual family or community housing needs.
- **Creating Economic Opportunities** applies to activities related to economic development, commercial revitalization, or job creation.

Outcomes

- **Availability/Accessibility** applies to activities that make infrastructure, public services, public facilities, housing, or shelter available or accessible to low- and moderate-income people, including persons with disabilities.
- **Affordability** applies to activities that provide affordability in a variety of ways to low- and moderate-income people and is appropriate to use whenever an activity is lowering the cost, improving the quality, or increasing the affordability of a product or service to benefit a low-income household.
- **Sustainability** applies to activities that are aimed at improving communities or neighborhoods, helping to make them livable or viable by providing benefit to persons of low- and moderate-income or by removing or eliminating slums or blighted areas, through multiple activities or services that sustain communities or neighborhoods.

Westminster's Consolidated Plan Needs Assessment was developed by reviewing Census statistical data and building upon already adopted planning documents, coupled with consultation with housing, homeless and service providers, City Departments, and the public via community meetings, public hearings, and a Community Needs Assessment Survey. The result was the formation of five areas of priority need, including:

1. **Priority Housing Needs** – The Needs Assessment supports activities that will assist with housing cost burden and rehabilitation of substandard housing due to age and lack of maintenance.
2. **Priority Community Services** – With the growing number of both elderly and homeless persons in Westminster, as well as low- and moderate-income persons in general, additional public services related to persons with disabilities, anti-crime, health services, homeless services, and transport services were the most important to community members. These needs were determined by the public via the Community Needs Survey, comments received at a Stakeholder Workshop with various public service and housing providers, and staff input based on local knowledge.
3. **Parks, Recreational Facilities, and Other Community Facilities** – The Community Needs Survey indicated that parks and recreation facilities were the most important community facilities compared to other community facilities.
4. **Priority Infrastructure Improvements** – Identified needs include pavement, sidewalk, curb, gutter, and storm drain reconstruction in the City's low- and moderate-income

neighborhoods. The City's Pavement Management System (PMS) describes specific low- and moderate-income neighborhoods for which CDBG funds will be requested over the FY 2025/26 – 2029/30 Consolidated Plan. Sidewalk improvements and street and alley improvements were ranked most important by community members.

5. Planning for Housing and Community Development Needs (Planning and Administration) – This category is reserved for administrative activities under both the CDBG and HOME programs.

3. Evaluation of past performance

HUD requires that grantees provide an evaluation of past performance. Through the annual monitoring of CDBG and HOME sub-recipients, contractors, community-based organizations and developers, the City ensures federal compliance of CDBG and HOME, as well as reporting on outcomes of activities and programs. Since the current year, 2024/25 is still in progress, the City of Westminster will measure performance outputs and outcomes for CDBG and HOME under the Consolidated Annual Performance Evaluation Report (CAPER) which captures progress towards meeting five-year goals and objectives. CAPERs from the prior four years have been completed and accepted by HUD.

4. Summary of citizen participation process and consultation process

The City developed its 2025/26–2029/30 Consolidated Plan through extensive consultation and coordination with housing, social service, and healthcare providers; public agencies; and the local public housing agency as presented in Table 1. As a means of gaining input from these agencies, the City conducted a consultation workshop, a community meeting, public hearings, surveys, and invited local grantees to provide comments on the draft Consolidated Plan and Action Plan. In addition, consultation in the development of the Consolidated Plan involved several City departments.

The City followed HUD's guidelines for citizen and community involvement in preparation of the Consolidated Plan and Action Plan to encourage citizen participation in the preparation of the documents. Citizen participation actions taken for the development of the Consolidated Plan and Annual Action Plan are outlined in the City's FY 2025/26-2029/30 Citizen Participation Plan. A draft of the five-year Consolidated Plan and 2025/26 Annual Action Plan were available for public comment for a minimum 30-day period (4/9/2025 – 5/14/2025). City Council public hearings were held on 4/9/2025 and 5/14/2025, providing residents and interested parties an opportunity to comment on the Consolidated Plan prior to adoption and submittal to HUD.

5. Summary of public comments

To be provided.

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

The City of Westminster responded to all relevant comments. All comments received were accepted.

7. Summary

The Needs Assessment of the Consolidated Plan, in conjunction with information gathered through consultations and the citizen participation process, has provided a clear picture of a Westminster's needs related to affordable housing, special needs housing, community development, and homelessness. From the Needs Assessment and Housing Market Analysis, Westminster has identified those needs with the highest priority, which will form the basis for the Strategic Plan and the programs and projects to be administered over the next five years.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	WESTMINSTER	Community Development/Housing Division
HOME Administrator	WESTMINSTER	Community Development/Housing Division

Table 1 – Responsible Agencies

Narrative

The Lead Agency for the five year (2025/2026 - 2029/2030) Consolidated Plan is the City of Westminster, Housing Division.

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PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

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

The City developed its five-year (2025/2026 - 2029/2030) Consolidated Plan through consultation with City departments and social and health service providers. As a means of gaining input from housing, homeless and social service providers, the City conducted a Stakeholder Workshop on October 8, 2024. Approximately 50 agencies were invited to attend, and eleven agencies/departments participated in the workshop. The purpose of the workshop was to discuss what each of these agencies define as the key housing and social service issues in Westminster, to identify gaps in service, and to brainstorm potential recommendations. Another function of the workshop was to establish a dialogue among agencies/departments to enhance collaboration and sharing of information.

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

The City of Westminster participates in the Orange County Continuum of Care, led and coordinated by 2-1-1 Orange County and the OC Community Services. This public-nonprofit partnership helps ensure comprehensive, regional coordination of efforts and resources to reduce the number of people experiencing homelessness and persons at risk of homelessness throughout Orange County. This group serves as the regional convener of the year-round CoC planning process and as a catalyst for the involvement of the public and private agencies that make-up the regional homeless system of care.

The Orange County Continuum of Care system consists of six basic components:

1. Advocacy on behalf of those who are homeless or at-risk of becoming homeless.
2. A system of outreach, assessment, and prevention for determining the needs and conditions of an individual or family who is homeless.
3. Emergency shelters with appropriate supportive services to help ensure that homeless individuals and families receive adequate emergency shelter and referrals.
4. Transitional housing to help homeless individuals and families who are not prepared to make the transition to permanent housing and independent living.
5. Permanent housing, or permanent supportive housing, to help meet the long-term needs of homeless individuals and families.
6. Reducing chronic homelessness in Orange County and addressing the needs of homeless families and individuals using motels to meet their housing needs.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

The City of Westminster does not receive ESG funds. Not applicable.

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

Agencies, groups, and organizations consulted during the preparation of this ConPlan are described in Table 1.

Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
City of Westminster	Other government – Local	Housing needs Assessment Homeless Needs and Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development Non-Housing Community Development Anti-Poverty Strategy	Stakeholder Workshop and direct communication. City will continue maintaining its strong relationships with service providers and local jurisdictions to implement the 5-year strategy.
Westminster City Council	Civic Leaders	Housing Needs Assessment Market Analysis Economic Development Non-Housing Community Development	Public hearings. City Council members reflect the needs of their constituents in the community, which have been reflected in the needs and priorities identified in the Plan.
Westminster Family Resource Center	Other government – Local	Housing Needs Non-Homeless Special Needs	Stakeholder Workshop. The City will continue supporting programs for Westminster's lower income families.
Westminster Public Works	Other government – Local	Non-Housing Community Development	Stakeholder Workshop. The City will continue to identify and implement community development improvements such as ADA, rehabilitation, and roadway improvement
Orange County Families Forward	Services – Homeless	Housing Needs Homeless Needs	Stakeholder Workshop. The City will continue supporting housing and service programs to address homelessness.
Human Options	Services – Victims of Domestic Violence	Non-Homeless Special Needs	Stakeholder Workshop. The City will continue supporting service programs to serve victims of domestic violence.
Realtor Commission	Housing	Housing Needs Market Analysis	Stakeholder Workshop. The City will continue to pursue opportunities for affordable housing and increased public outreach.
NeighborWorks Orange County	Housing	Housing Needs	Stakeholder Workshop. The City will continue to pursue efforts to increase financial literacy and support housing for low income households.
Fair Housing Foundation	Fair Housing Services	Housing Needs	Agency Consultation Workshop. The City will continue to provide fair housing education and tenant/landlord services to residents.

Table 2 – Agencies, groups, organizations who participated

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

The City of Westminster developed its Consolidated Plan through consultation with housing, social and health service providers; local agencies/governments. The City is unaware of any Agency types relevant to the Consolidated Plan that were not consulted or asked to participate.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
City of Westminster General Plan	City of Westminster	The Consolidated Plan reflects housing needs and goals, strategies to address homelessness, strategies to address disproportionate housing needs, strategies to facilitate fair housing, community development planning, hazard mitigation efforts outlined in the General Plan.
City of Westminster 2021-2029 Housing Element (part of General Plan)	City of Westminster	The City's current Housing Element covers the 2021-2029 period. Key housing policies and programs from the Housing Element have been reflected within the Consolidated Plan.
Continuum of Care	OC Partnership, 2-1-1 Orange County and the OC Community Services	Leadership and coordination of Orange County's Continuum of Care planning process is the shared responsibility of OC Partnership, 2-1-1 Orange County and the OC Community Services. These organizations use housing and demographic data obtained through HMIS and Homeless Counts to determine needs and to pinpoint gaps in housing and services. This in turn helps to pool and coordinate resources with the County and cities to develop coordinated homeless access and assessment centers. Westminster participates in building the regional continuum of care to address the homeless and persons at-risk of homelessness
Orange County Housing Authority Administrative Plan	Orange County Housing Authority (OCHA)	The purpose of OCHA's Administrative Plan is to establish policies and procedures to implement the Section 8 Program in a manner consistent with HUD requirements and local objectives. The Consolidated Plan reflects the policies set forth in the Administrative Plan.
Local Hazard Mitigation Plan	City of Westminster	Hazard mitigation related to climate change is reflected in the consolidated plan.
Parks and Facilities Master Plan	City of Westminster	Community development planning, parks and recreation strategies were used to supplement and guide the consolidated plan.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of Westminster notified the adjacent local governments of the availability of the draft Consolidated Plan for 30-day review and comment. Westminster coordinates with the cities of Garden Grove and Fountain Valley in implementation of the Consolidated Plan's homeless strategy.

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

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

The City followed HUD's guidelines for citizen and community involvement in preparation of the Consolidated Plan and Action Plan. To encourage citizen participation in the preparation of the documents, the City undertook several activities as summarized below.

Housing and Community Development Needs Survey

In order to evaluate public opinion of specific housing and community development needs, the City utilized an on-line Needs Survey in which respondents were asked to rank the level of need for a particular service, capital improvement, and public benefit. The Needs Survey was offered in English, Spanish, and Vietnamese. Questions about specific needs were grouped into the following categories:

- Demographics
- Internet access
- Public infrastructure
- Community facilities
- Public and special needs services
- Housing
- Special needs housing
- Business development and jobs

The Needs Survey received 73 responses. Questions related to public infrastructure, community facilities, public and special needs services, housing, special needs housing, and business development and jobs asked respondents to rank activities in order of importance. Average rank was calculated for each ranking question to determine which answer choice was most preferred overall. The answer choice with the largest average ranking is the most preferred choice. The following show the most preferred choice/s for each ranking question:

- Public infrastructure – Sidewalk improvements; street and alley improvements
- Community facilities – Parks and recreation facilities; health care facilities
- Public and special needs services – Services for persons with disabilities; anti-crime programs; health services
- Housing – Homeownership assistances; accessibility improvements; ownership housing rehabilitation

- Special needs housing – Housing for persons with disabilities; housing for seniors, affordable rental housing
- Business development and jobs – Job creation/retention; commercial/industrial rehabilitation

Community Workshop

The City conducted a Community Workshop on October 17, 2024 at the Miriam Warne Community Building. The meeting centered on addressing priorities for the 2025-2029 Consolidated Plan, highlighting current trends and challenges in the community, particularly concerning housing and support services. Participants discussed the needs of various service populations, emphasizing affordable rental housing, senior housing, and mental health services. Participants were also asked to complete a voting exercise that ranked priorities and raised concerns about the focus on homelessness, advocating for resources to also support low-income residents and seniors. The meeting concluded with a call for improved outreach and engagement efforts, alongside a commitment to ensure that all comments and concerns are integrated into the Consolidated Plan, encouraging ongoing feedback and participation in future workshops. The following activities, in order of votes, were considered the highest priorities for participants:

- Affordable rental housing (4 votes)
- Street and alley improvements (2 votes)
- Community centers (2 votes)
- Housing for persons with disabilities (2 votes)
- Housing for seniors (2 votes)
- Services for the homeless (2 votes)
- Transportation services (2 votes)
- Sidewalk improvements (1 vote)
- Senior centers (1 vote)
- Accessibility improvements (1 vote)
- Rental housing rehabilitation (1 vote)
- Services for persons with disabilities (1 vote)
- Mental health services (1 vote)
- Senior services (1 vote)
- Youth services (1 vote)

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Internet Outreach	Non-targeted/broad community	A total of 73 Community Needs Assessment surveys were received.			
2	Community Workshop	Non-targeted/ broad community	A community workshop was conducted to solicit input on community needs on October 17, 2024. Four residents attended.			
3	Public Hearings	Non-targeted/broad community	Public Hearings held before City Council to present and initiate the 30-day public review period of the Draft Plan and adoption of Final Plan (4/9/2025 and 5/14/2025)			

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment relies on a variety of statistical data to inform Consolidated Plan priorities. The City is required to use a template provided by the U.S. Department of Housing and Urban Development (HUD) to structure the Consolidated Plan. This HUD template includes tables with demographic information from the 2016-2020 American Community Survey (ACS), which the City uses to analyze trends and develop narratives related to housing, economic conditions, and population demographics.

When the template does not provide specific data, the City supplements with the most current information available, which may lead to variations in data periods and consistency. The data sources utilized include:

- 2018-2022 American Community Survey Five-Year Estimates
- 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) Data from HUD
- 2024 Orange County Point In Time Summary
- December 2021 Consumer Count by California ZIP Code and Residence Type from the California Department of Developmental Services
- City of Westminster General Plan

HUD typically defines low- and moderate-income households as those earning up to 80 percent of the Area Median Income (AMI) for the Metropolitan Statistical Area (MSA). However, some data sources may define low-income households as those earning up to 100 percent of AMI.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

According to the 2016-2020 CHAS, there are approximately 27,145 households in Westminster (Table 5). Approximately 62 percent of Westminster households (16,865 households) qualify as low-to-moderate income based on HUD guidelines. This includes 59 percent of renter households (9,885 households) and 41 percent of owner households (6,980 households).

Households with at least one elderly person (persons over the age of 62) represent the most prevalent type of special needs household¹ in the city. Approximately 7,555 such households reside within the city limits, with 5,635 classified as low-income (<80 percent AMI) (Table 7).

According to HUD's Comprehensive Housing Affordability Strategy (CHAS) data, housing problems are defined as follows:

- Units with physical defects (such as lacking a complete kitchen or bathroom)
- Overcrowded conditions (more than one person per room)
- Housing cost burden (where housing costs, including utilities, exceed 30 percent of gross income)
- Severe housing cost burden (where housing costs, including utilities, exceed 50 percent of gross income)

These housing problems disproportionately impact renters in Westminster. Around 66 percent of renter households face housing problems, compared to 36 percent of owner households (Table 5). Low and moderate-income households are especially affected by housing problems, regardless of whether they rent or own. Approximately 78 percent of low and moderate-income renters, and 58 percent of low and moderate-income owners, experience housing problems, with housing cost burden being the most prevalent issue (Table 5 and Table 8). As shown in Table 10, about 7,054 low and moderate-income renter households (71 percent) and 3,660 low and moderate-income owner households (52 percent) are burdened by housing costs, spending over 30 percent of their income on housing costs.

Overcrowding is a significant issue in the city, varying by household type, income, and tenure. Approximately 19 percent of low-to-moderate income households (1,860 households) experience overcrowding, with 17 percent of these cases (310) involving multiple unrelated families sharing a dwelling (Table 12). While this suggests economic hardship forcing families to share housing, the majority (82 percent) of overcrowding occurs within single family households living in inadequately sized units. The age and condition of Westminster housing stock present significant challenges, particularly for low-to-moderate income households. With approximately 73 percent of housing units built before 1980 (Table 41), many homes likely require repairs or upgrades. This issue is compounded for seniors and individuals with disabilities who may face financial barriers to necessary home maintenance.

Specific data is not available on household overcrowding for families with children by income level (Table 13).

¹ HUD defines special needs households as those with specific needs or vulnerabilities requiring tailored housing solutions. This broad category encompasses a diverse population, including elderly individuals, people with disabilities, large families, veterans, and individuals experiencing homelessness.

	Renter-Occupied				Owner-Occupied				Total Households
	Elderly Household	Small Household	Large Household	Total	Elderly Household	Small Household	Large Household	Total	
Extremely Low Income (<30% AMI)	1,970	2,185	785	5,675	1,015	590	160	1,935	7,610
With any housing problem	79%	77%	94%	80%	66%	78%	88%	72%	78%
Cost burden >30%	49%	73%	92%	77%	65%	78%	59%	70%	75%
Cost burden >50%	32%	63%	76%	64%	59%	63%	59%	61%	64%
Low Income (30-50% AMI)	315	1,105	350	2,315	820	750	390	2,145	4,460
With any housing problem	67%	88%	100%	84%	37%	61%	65%	55%	70%
Cost burden >30%	59%	87%	86%	80%	79%	57%	54%	51%	66%
Cost burden >50%	22%	33%	29%	33%	24%	29%	23%	27%	30%
Moderate Income (50-80% AMI)	260	875	460	1,895	730	1,420	595	2,900	4,795
With any housing problem	85%	58%	83%	67%	25%	54%	70%	50%	57%
Cost burden >30%	83%	39%	27%	44%	24%	52%	39%	42%	43%
Cost burden >50%	8%	0%	0%	4%	7%	24%	11%	17%	12%
Middle/Upper Income (>80% AMI)	155	1,475	490	2,775	1,550	3,670	1,555	7,510	10,285
With any housing problem	29%	16%	41%	20%	12%	7%	36%	16%	17%
Cost burden >30%	26%	5%	0%	5%	12%	6%	5%	9%	8%
Cost burden >50%	0%	0%	0%	0%	1%	0%	0%	1%	1%
All Households	2,700	5,640	2,085	12,660	4,115	6,430	2,700	14,485	27,145
With any housing problem	75%	60%	80%	66%	33%	30%	51%	36%	50%
Cost burden >30%	52%	52%	55%	57%	40%	28%	23%	30%	42%
Cost burden >50%	27%	31%	34%	35%	21%	14%	9%	16%	25%
Low and Moderate Income (Up to 80% AMI)	2,545	4,165	1,595	9,885	2,565	2,760	1,145	6,980	16,865
With any housing problem	78%	76%	92%	78%	45%	61%	71%	58%	70%
Cost burden >30%	53%	69%	72%	71%	58%	59%	47%	53%	64%
Cost burden >50%	28%	42%	44%	45%	33%	34%	22%	32%	40%

Table 5 – Housing Problems by Household Income, Household Type, and Tenure

Data Source: 2016-2020 ACS (Most Recent Year)

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	91,720	90,860	-1%
Households	27,310	27,145	-1%
Median Income	\$53,455.00	\$67,142.00	26%

Table 6 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	7,605	4,455	4,800	2,750	7,535
Small Family Households	2,780	1,850	2,290	1,255	3,890
Large Family Households	940	740	1,055	550	1,495
Household contains at least one person 62-74 years of age	1,985	1,105	1,314	805	1,890
Household contains at least one person age 75 or older	1,660	800	750	375	710
Households with one or more children 6 years old or younger	1,050	590	785	330	505

Table 7 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	230	155	75	15	475	20	30	55	10	115
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	305	135	165	45	650	4	55	65	20	144
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	690	165	340	60	1,255	70	95	170	95	430
Housing cost burden greater than 50% of income (and none of the above problems)	2,755	640	65	0	3,460	1,160	550	480	40	2,230
Housing cost burden greater than 30% of income (and none of the above problems)	550	845	624	130	2,149	145	460	685	385	1,675
Zero/negative Income (and none of the above problems)	570	0	0	0	570	70	0	0	0	70

Table 8 – Housing Problems Table

Data Source: 2016-2020 CHAS

Notes: This table data is provided in HUD's template. According to HUD, this table displays the number of households with housing problems. Problems in this table are listed from most severe (at the top of the table) to least severe. If households have more than one of these problems, they are included in the count of households with the most severe housing problem. For example, if a household is both cost-burdened and lives in substandard housing, they would be counted in the category of households living in substandard housing.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	3,985	1,095	650	120	5,850	1,255	730	770	165	2,920
Having none of four housing problems	1,690	1,215	1,244	815	4,964	675	1,410	2,130	1,650	5,865
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 9 – Housing Problems 2

Data Source: 2016-2020 CHAS

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,585	960	340	2,885	460	430	735	1,625
Large Related	725	300	125	1,150	95	210	230	535
Elderly	1,505	185	209	1,899	660	295	175	1,130
Other	545	405	170	1,120	130	160	80	370
Total need by income	4,360	1,850	844	7,054	1,345	1,095	1,220	3,660

Table 10 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	370	370	370	220	0	590
Large Related	0	0	100	100	95	90	65	250
Elderly	1,145	70	20	1,235	600	165	50	815
Other	0	520	215	735	120	0	0	120
Total need by income	1,145	590	705	2,440	1,185	475	115	1,775

Table 11 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	875	260	390	65	1,590	59	85	135	70	349
Multiple, unrelated family households	145	35	130	25	335	15	50	95	45	205
Other, non-family households	10	15	0	20	45	0	15	0	0	15
Total need by income	1,030	310	520	110	1,970	74	150	230	115	569

Table 12 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Table 13 – Crowding Information – 2/2

Describe the number and type of single person households in need of housing assistance.

Indicators such as income level, tenure, age, and disability status can help identify the need for housing assistance. As described in the Needs Assessment overview above, renters and elderly households, especially those earning low and moderate income, experience high rates of housing problems are thus more likely to need housing assistance.

According to the 2018-2022 ACS, approximately 18 percent of households (4,972) in the City were single person households. The majority of single person households were renters (54 percent), while 46 percent were homeowners. In addition, about 44 percent of single-person households are seniors (over the age of 65) living alone, totaling 2,193 households. These seniors may have disabilities or limited incomes that increase their need for housing assistance. In Westminster, about 38 percent of the senior population (5,934 persons) reports having at least one disability. Table 5 above shows that about 79 percent of extremely-low income elderly households experience housing problems. In addition, ACS data indicates that approximately 27 percent of the households living alone (1,320 households) in the City had incomes below the poverty level and may be in need of housing assistance.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Persons with Disabilities

Individuals with disabilities require housing accommodations tailored to their specific needs, ranging from accessible physical spaces to supportive services promoting independence and quality of life. Approximately 12 percent of Westminster residents have disabilities, according to the 2018-2022 ACS.

Housing needs for individuals with disabilities primarily focus on physical accessibility for those with mobility impairments and in-home support services for those with developmental or mental impairments. Ambulatory disabilities are most prevalent among Westminster residents with disabilities (54 percent), followed by independent living and cognitive disabilities (41 and 35 percent, respectively).

The Regional Center of Orange County serves individuals with developmental disabilities in Westminster. As of December 2021 (latest data available)², the center supported approximately 772 residents within Westminster ZIP code. Notably, 89 percent of these clients were primarily residing with their parents or guardians.

Victims of Domestic Violence

Victims of domestic violence often face homelessness due to financial control by their abuser, isolation from support networks, discrimination in the housing market, and the fear of retaliation, all of which

² <https://www.dds.ca.gov/transparency/facts-stats/>

contribute to their limited ability to secure and maintain stable housing. The CDC Intimate Partner Violence website estimates that 1 in 5 women and 1 in 7 men report having experienced severe physical violence from an intimate partner in their lifetime. This translates to about 9,121 women and 6,433 men in Westminster. According to the California Department of Justice, City of Westminster agencies received an average of 300 domestic Violence-Related Calls for Assistance between 2019 and 2023. However, the number of calls has been consistently decreasing during these five years (450, 345, 271, 257 and 181).

According to the 2024 Orange County Point In Time Count, 10 percent of unsheltered adults reported experiencing domestic violence. With an unsheltered population of 288, this represents 29 individuals.

What are the most common housing problems?

As mentioned previously, the most common housing problem in the City is housing cost burden. Table 8 shows that housing cost burdens affect the greatest number of households earning incomes below 100 percent AMI. About 5,609 renter households and 3,905 owner households experience cost burdens while households experiencing substandard housing conditions or overcrowding are a combined 2,380 for renter households and 689 for owner households. Table 5 reveals a disproportionate impact of cost burdens on low and moderate-income households. While 42 percent of all households are affected by cost burdens, this rate increases to 64 percent among low and moderate income households.

Are any populations/household types more affected than others by these problems?

Overall, renter households are more impacted by housing problems than owner households. Approximately 61 percent of households affected by housing problems and burdens were renter households. Large families and elderly households in the City were also more likely than other household types to experience a housing problems. Table 5 shows that large households experience higher rates of housing problems than the overall population within each tenure category (80 percent of large renter households experience housing problems, compared to 66 percent of all renters; and 51 percent of large owner households experience housing problems, compared to 36 percent of all homeowners). Elderly renter households also experience housing problems at higher rates than the overall renter population (75 percent of elderly renter households, compared to 66 percent of all renters).

Low and moderate income (LMI) renter households face higher rates of housing problems compared to all renter households—78 percent of LMI renters experience housing issues, versus 66 percent of all renters. Rates of housing problems are similarly high for elderly and small renter households within this income group, both in the 70 percent range. However, the rates are notably higher for large low-income renter families, making them particularly vulnerable. Among large renter households, 92 percent face housing problems, with 72 percent burdened by housing costs.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the

needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Lower income families, especially those earning extremely low incomes (30 percent of Area Median Income, or AMI), can be considered to be “at risk” of becoming homeless. These families are living below the poverty line and are often experiencing a housing cost burden (i.e. paying more than 30 percent of their income for housing). Upon loss of employment or public assistance, these households would likely lose their housing and end up residing in shelters or becoming homeless.

In Westminster, approximately 45 percent of households (7,610 households) earn extremely low incomes (Table 5). Of these, 75 percent are renters and 25 percent are owners. Many of these households were experiencing severe housing cost burden in 2020; 65 percent of extremely low income renters and 61 percent of extremely low income owners were paying more than 50 percent of their income on housing. For extremely low-income individuals and families at risk of homelessness, providing financial assistance such as rental and utility subsidies, along with access to affordable childcare and preventative services like eviction counseling, is crucial. Simultaneously, employment support through job training and placement is crucial to building long-term economic security. These interventions stabilize income, maintain housing affordability, and equip families with the tools to navigate housing challenges. By addressing these immediate needs, it is possible to prevent families from entering the homelessness crisis.

Formerly homeless individuals and families require comprehensive support to prevent relapse into homelessness. A lack of funding and limited Housing Choice Vouchers (HCVs) also places households at risk so continued housing assistance is essential for stability. Additionally, employment training, financial literacy, and mental health services address the root causes of homelessness. By combining housing support with economic empowerment and addressing overall well-being, these individuals and families can build lasting independence and avoid returning to crisis.

Other persons considered at-risk of becoming homeless include victims of domestic violence, persons with HIV/AIDS, youth recently released from foster care, and parolees. This is primarily due to the lack of access to permanent housing and the absence of an adequate support network. Those being released from penal, mental, or substance abuse facilities often require social services in addition to housing assistance to help them make the transition back into society and remain off the streets.

In September 2014, the Homeless Prevention and Rapid Re-Housing Program (HPRP) was approved by the Westminster Mayor and City Council. The HPRP is a collaboration between the Westminster Family Resource Center, Westminster Police Department, and City’s Housing Division. Financial assistance for rent due, security deposits, connection to legal aid, and mediation resources to help prevent evictions are just some of the services to be offered through the HPRP.

To supplement the City’s initiatives in addressing homelessness, the Homeless Liaison Program provides homeless outreach and engagement services throughout the City of Westminster and are the initial point of contact with the homeless population. The Westminster Police Department strives to collaborate with service providers, shelters, city organizations, the community, and business/property

owners to provide solutions and resources for the homeless population in Westminster. The team consists of (1) Commander and (3) Homeless Liaison Officers (HLO's), who work alongside (2) Community Outreach Coordinators, the Community Preservation Unit, Caltrans, CHP, and other community partnerships. The City has a dedicated page to Homeless Outreach and Resources on its website: <https://www.westminster-ca.gov/departments/police/services/homeless-outreach>.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Not applicable.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Table 11 shows that approximately 2,440 low and moderate income renter households and 115 owner households in Westminster spend more than half of their gross monthly income on housing costs. Expenses for necessities like food, transportation, healthcare, and utilities further limit disposable income and savings, making these households susceptible to eviction and homelessness. This vulnerability is heightened if they experience an income reduction (due to job loss, reduced work hours, or decreased government benefits), face unexpected expenses (such as medical emergencies or major car repairs), or suffer a serious illness that limits their ability to work.

Discussion

As discussed above, housing affordability is a critical issue among Westminster's renter population. With over 40 percent low and moderate income (<80 percent AMI) renter households spending more than half their incomes on housing, severe housing cost burden is the most pervasive housing problem in the community. The need far exceeds the resources available through the Consolidated Plan.

Westminster's age profile highlights the need for housing that accommodates both an aging population and the needs of families. As the baby boomer generation ages, the projected increase in residents aged 65 and older will drive demand for senior housing, including both independent and assisted living options. Additionally, support for maintenance and accessibility (ADA) improvements will be essential for seniors who wish to age in place. Community Workshop participants also emphasized the importance of addressing the housing needs of the aging population.

Large families (5 or more members) comprise 18 percent of Westminster's households, with 44 percent of large families residing in rental housing. Table 5 shows that cost burden is experienced by 72 percent of the City's low- and moderate-income large family renters, and 47 of low- and moderate-income large family owners. This condition indicates assistance should be targeted to larger households to reduce high levels of cost burden.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater housing need exists when the members of a racial or ethnic group at an income level experience housing problem at a greater rate (10 percent or more) than the income level as a whole. The following tables identify the presence of one or more housing problems among households of differing race/ethnicities and income levels, with the analysis that follows identifying any racial/ethnic group evidencing a disproportionate housing need.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,595	1,110	515
White	1,025	215	195
Black / African American	45	10	0
Asian	3,320	780	230
American Indian, Alaska Native	15	15	10
Pacific Islander	0	0	0
Hispanic	1,110	90	75

Table 14 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

Notes: The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,245	1,115	0
White	685	445	0
Black / African American	10	0	0
Asian	1,690	515	0
American Indian, Alaska Native	0	0	0
Pacific Islander	10	0	0
Hispanic	795	140	0

Table 15 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

Notes: The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,949	2,260	0
White	775	960	0
Black / African American	34	25	0
Asian	1,224	775	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	815	430	0

Table 16 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

Notes: The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,179	1,615	0
White	480	590	0
Black / African American	10	30	0
Asian	409	665	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	250	325	0

Table 17 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

Notes: The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

0%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Total Households	% Has one or more of four housing problems	% Difference
Jurisdiction as a whole	11,789	16,789	70%	
White	2,485	4,300	58%	-12%
Black / African American	89	124	72%	2%
Asian	6,234	8,534	73%	3%
American Indian, Alaska Native	40	65	62%	-9%
Pacific Islander	10	10	100%	30%
Hispanic	2,720	3,455	79%	9%

Table 18 – Housing Problems 0-80% AMI

Data Source: 2016-2020 CHAS

Notes: The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Tables 14-18 above identify the presence of one or more housing problems (lacks complete kitchen, lacks complete plumbing, overcrowding at > 1 person per room, or cost burden at > 30%) for different racial/ethnic groups within a given income category. The following summarizes the results of these CHAS tables and identifies groups experiencing disproportionate housing needs in Westminster.

Extremely Low Income (0-30% AMI)

- 77 percent of extremely low income households in Westminster have one or more housing problems, ranging from 38 percent (American Indian/Alaska Native) to 87 percent (Hispanic) by racial or ethnic group.
- The highest incidence of housing problems (87 percent) is experienced by Hispanics, though they do not represent a disproportionate need based on the CHAS data provided by HUD because it does not exceed 10 percent. Hispanic households represent 18 percent of Westminster's extremely low-income households.

Low Income (30-50% AMI)

- 74 percent of low income households in Westminster have housing problems, ranging from 61 percent (Whites) to 100 percent (African Americans and Pacific Islanders) by racial or ethnic group.
- HUD's CHAS data identifies African Americans, Pacific Islanders, and Hispanic households as having a disproportionate housing need, with Hispanic households representing the largest share of these households with problems (935 Hispanic households, compared to 10 African American and Pacific Islander households).

Moderate Income (50-80% AMI)

- 57 percent of moderate income households in Westminster have housing problems. The percentages of housing problems ranged from 45 percent (Whites) to 100 percent (American Indian, Alaska Native).
- Hispanic households earning moderate incomes experience a disproportionate housing need, with 65 percent experiencing one or more housing problems. At 1,245 households, Hispanic households represent 24 percent of Westminster's moderate-income households.
- American Indian/Alaska Native households earning moderate incomes also experience disproportionate housing problems. 100 percent of these moderate income households experience problems. At 25 households, American Indian/Alaska Native households represent less than one percent of Westminster's moderate income households.

Median Income (80-100% AMI)

- 42 percent of all households in Westminster in the median income bracket have housing problems, ranging from 25 percent to 45 percent by racial or ethnic group.

- White households evidence the highest incidence of problems (45 percent) but do not represent a disproportionate need.

Low and Moderate Income Households (0-80% AMI)

- About 70 percent of all low and moderate income households experience at least one housing problem.
- Low and moderate income Pacific Islander households experience disproportionate housing problems compared to the jurisdiction as a whole (100 percent compared to 70 percent). Note: these 10 households are all the 10 low income households listed in Table 15 and represent 0.06 percent of low and moderate income households in the City.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater housing need exists when the members of a racial or ethnic group at an income level experience housing problems at a greater rate (10 percent or more) than the income level as a whole. The following tables identify the presence of severe housing problems among households of differing race/ethnicities and income levels, with the analysis that follows identifying any racial/ethnic group evidencing a disproportionate housing need.

0%-30% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,855	1,850	515
White	905	335	195
Black / African American	40	15	0
Asian	2,845	1,255	230
American Indian, Alaska Native	15	15	10
Pacific Islander	0	0	0
Hispanic	975	230	75

Table 19 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

Notes: The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,155	2,205	0
White	425	715	0
Black / African American	10	0	0
Asian	1,130	1,080	0
American Indian, Alaska Native	0	0	0
Pacific Islander	10	0	0
Hispanic	570	370	0

Table 20 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

Notes: The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,275	3,929	0
White	320	1,415	0
Black / African American	4	60	0
Asian	550	1,444	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	390	850	0

Table 21 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

Notes: The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	469	2,325	0
White	105	970	0
Black / African American	10	30	0
Asian	164	905	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	175	400	0

Table 22 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

Notes: The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

0%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Total Households	% Has one or more of four housing problems	% Difference
Jurisdiction as a whole	8,285	16,784	49%	
White	1,650	4,310	38%	-11%
Black / African American	54	129	42%	-8%
Asian	4,525	8,534	53%	4%
American Indian, Alaska Native	15	65	23%	-26%
Pacific Islander	10	10	100%	51%
Hispanic	1,935	3,460	56%	7%

Table 23 – Severe Housing Problems 0 - 80% AMI

Data Source: 2016-2020 CHAS

Notes: The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

Tables 19-23 above identify the presence of one or more severe housing problems (lacks complete kitchen, lacks complete plumbing, overcrowding at > 1.5 person per room, or cost burden at > 50 percent) for different racial/ethnic group within a given income category. The following summarizes the results of these CHAS tables, and identifies groups experiencing disproportionate housing need in Westminster.

Extremely Low Income (0-30% AMI)

- 67 percent of all extremely low income households in Westminster experience one or more of the identified severe housing problems, ranging from 38 percent (American Indian/Alaska Native) to 76 percent (Hispanic) by racial or ethnic group.
- No racial/ethnic group earning extremely low incomes experience disproportionate housing need.

Low Income (30-50% AMI)

- 49 percent of low income households in Westminster have severe housing problems, ranging from 37 percent (Whites) to 100 percent (Black/African American and Pacific Islander) by racial or ethnic group.
- 100 percent of low income Pacific Islander and Black/African American households experience a disproportionate housing need, although at just 10 households each, they each represent less than a quarter percent of Westminster's total low-income households.
- Hispanic households earning low incomes evidence a disproportionate housing need, with 61 percent experiencing one or more severe housing problems, 11 percent greater than the citywide average of 49 percent. Hispanic households represent 22 percent of Westminster's low income households.

Moderate Income (50-80% AMI)

- 25 percent of moderate income households in Westminster have severe housing problems, ranging from 0 percent (American Indian/Alaska Native) to 31 percent (Hispanic) by racial or ethnic group. No group experiences a disproportionate housing need.

Median Income (80-100% AMI)

- 17 percent of median income households in Westminster experience severe housing problems, ranging from 10 percent (White) to 30 percent (Hispanic) by racial or ethnic group.
- Hispanic median households experience disproportionate housing needs, 14 percent greater than all median households in the City.

Low and Moderate Income Households (0-80% AMI)

- About 49 percent of all low and moderate income households experience at least one severe housing problem.
- Low and moderate income Pacific Islander households experience disproportionate housing problems compared to the jurisdiction as a whole (100 percent compared to 49 percent). Note: these 10 households are all the 10 low income households listed in Table 20 and represent 0.06 percent of low and moderate income households in the City.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

A disproportionate housing need refers to any group that has a housing need which is at least 10 percentage points higher than the total population. The following tables identify the extent of housing cost burden by race. Cost burdened means a household spends more than 30 percent of its income on housing costs. Severe cost burden means a household spends more than 50 percent of its income on housing costs.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)	Cost Burdened (>30%)	Severely Cost Burdened (>50%)
Jurisdiction as a whole	14,600	5,754	6,755	575	45%	24%
White	5,675	1,665	1,535	205	35%	17%
Black / African American	175	40	90	0	43%	30%
Asian	5,970	2,535	3,755	280	50%	30%
American Indian, Alaska Native	40	25	15	10	44%	17%
Pacific Islander	30	0	0	0	0%	0%
Hispanic	2,410	1,345	1,275	75	51%	25%

Table 24 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

Table 24 above outlines the cost burden levels for each racial and ethnic group in Westminster, categorized as follows: no cost burden (households spending <30 percent of income on housing), cost burden (30-50 percent), severe cost burden (>50 percent), “not computed” for those with no or negative income, cost burden (>30 percent), and severe cost burden (>50 percent). According to the CHAS data underlying this table, 45 percent of Westminster households face a cost burden, with 24 percent experiencing a severe cost burden. No racial or ethnic group faces a disproportionate housing cost burden (>30 percent), although Asian and Hispanic households exhibit the highest cost burden rates (50 and 51 percent, respectively). Similarly, none of the groups face a disproportionate severe cost burdens, but Asian and Black households have the highest incidence at 30 percent.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The analysis of housing problems and severe housing problems in sections NA-15 and NA-20 identify Black/African American, American Indian/Alaska Native, Pacific Islander, and Hispanic households as evidencing a disproportionate housing need. Table 25 and Table 26 below identify the specific income categories among these racial groups where disproportionate need is apparent. Disproportionate needs are most persistent among low- (30-50 percent AMI) and moderate (50-80 percent AMI) households.

Income Category	% Households with Housing Problems						
	Citywide	White	Black/ African American	Asian	American Indian, Alaska Native	Pacific Islander	Hispanic
0-30%	77%	71%	82%	77%	38%	--	87%
30-50%	74%	61%	100%	77%	--	100%	85%
50-80%	57%	45%	58%	61%	100%	--	65%
80-100%	42%	45%	25%	38%	--	--	43%
0-80%	70%	58%	72%	73%	62%	100%	79%

Table 25 – Housing Problems: Disproportionate Need by Income Category

Data Source: 2016-2020 CHAS

Notes: The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Income Category	% Households with Severe Housing Problems						
	Citywide	White	Black/ African American	Asian	American Indian, Alaska Native	Pacific Islander	Hispanic
0-30%	67%	63%	73%	66%	38%	--	76%
30-50%	49%	37%	100%	51%	--	100%	61%
50-80%	25%	18%	6%	28%	0%	--	31%

80-100%	17%	10%	25%	15%	--	--	30%
0-80%	49%	38%	42%	53%	23%	100%	56%

Table 26 – Severe Housing Problems: Disproportionate Need by Income Category

Data Source: 2016-2020 CHAS

Notes: The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

If they have needs not identified above, what are those needs?

The needs of lower income households experiencing housing problems (lacking complete kitchen facilities, lacking complete plumbing facilities, overcrowding, and cost burden), such as financial assistance for rent and utilities, access to childcare and eviction prevention services, as well as employment support, have already been described. These interventions are essential for stabilizing income and maintaining housing affordability.

Those living in substandard conditions need housing repairs and rehabilitation to ensure basic living standards, while overcrowded households require larger, affordable units that can adequately accommodate their family size. Additionally, supportive services such as housing counseling, rental assistance, and eviction prevention are essential to help these households stabilize their housing situations and avoid further instability.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

According to the 2018-2022 ACS estimates, the three predominant ethnic/racial groups in the City are Asian (51 percent), Hispanic (24 percent) and White (21 percent). Black/African American, Native Hawaiian/Pacific Islander, and American Indian/Alaska Native residents make up less than one percent each of the City's population (0.8 percent, 0.4 percent, and 0.1 percent). To show where different racial and ethnic groups are located in Westminster, depict the relative percentage of Hispanic and Asian residents by census tract.

- As shown in Figure 1, Asian population is distributed throughout the City.
- As depicted in Figure 2, census tracts with the highest Hispanic populations are generally located in the northern central portions of the City, bordering the City of Garden Grove and around Midway City.
- Figure 3 shows that White population is low throughout the City, except in western tracts that overlap with Seal Beach and Huntington Beach.
- Figure 4 shows that Black population is small and not concentrated anywhere in particular in the City, perhaps slightly higher numbers in northeastern tracts of the City along Bushard Street
- Figure 5 shows that Native Hawaiian/Pacific Island population is concentrated in various tracts north and south of Westminster Boulevard.
- Figure 6 shows Native American/Alaska Native populations are concentrated in tracts in central Westminster between Hoover Street and Magnolia Street.

- Figures 7 & 9 shows where over 50 percent of the population earns low and moderate income households.

Based on these figures, lower income households and Black/African American, American Indian/Alaska Native, Pacific Islander, and Hispanic populations overlap in the central areas of the City, indicating that the greatest needs are likely concentrated in these neighborhoods.

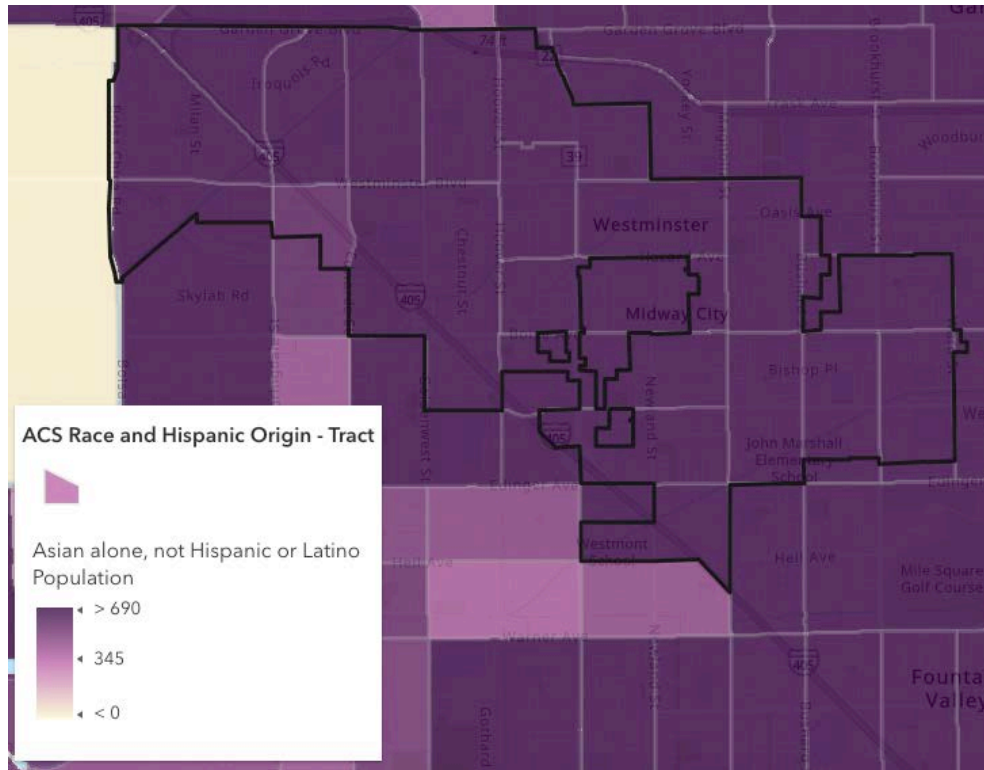


Figure 1 – Asian Population

Data Source: 2018-2022 ACS

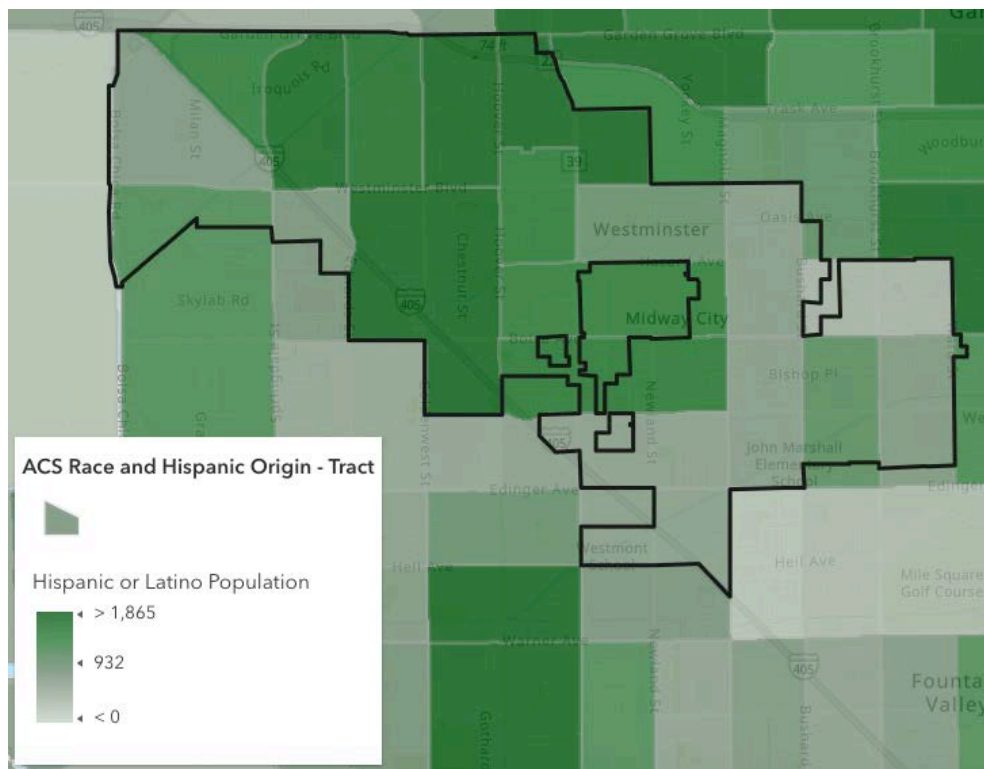


Figure 2 – Hispanic or Latino Population

Data Source: 2018-2022 ACS

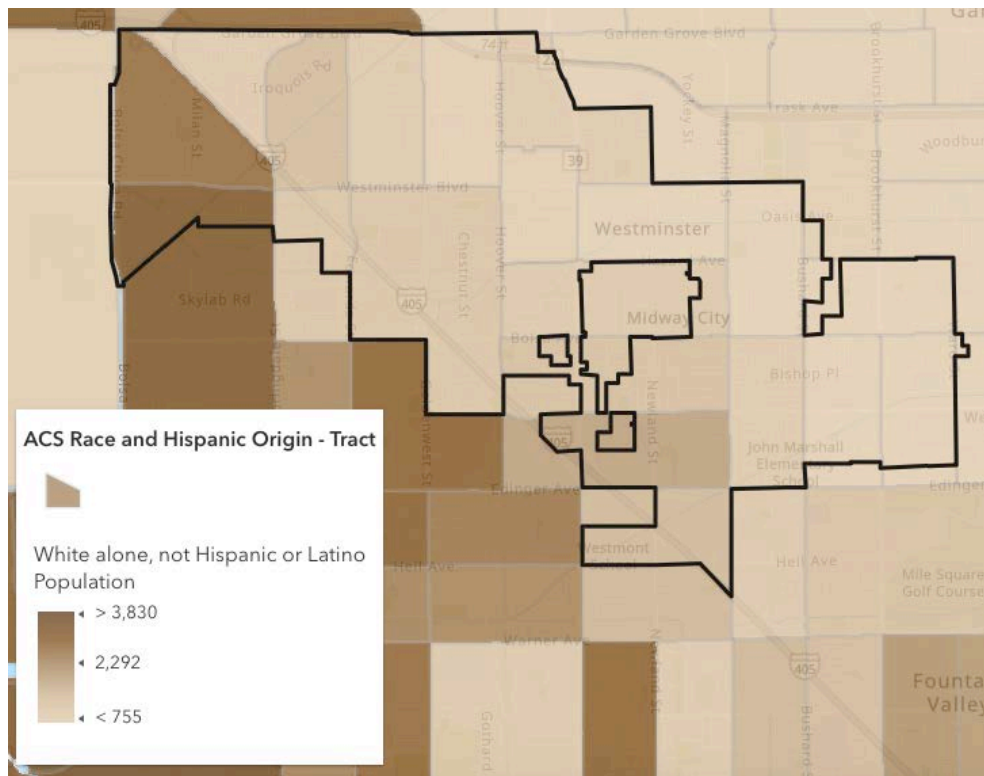


Figure 3 – White Population

Data Source: 2018-2022 ACS

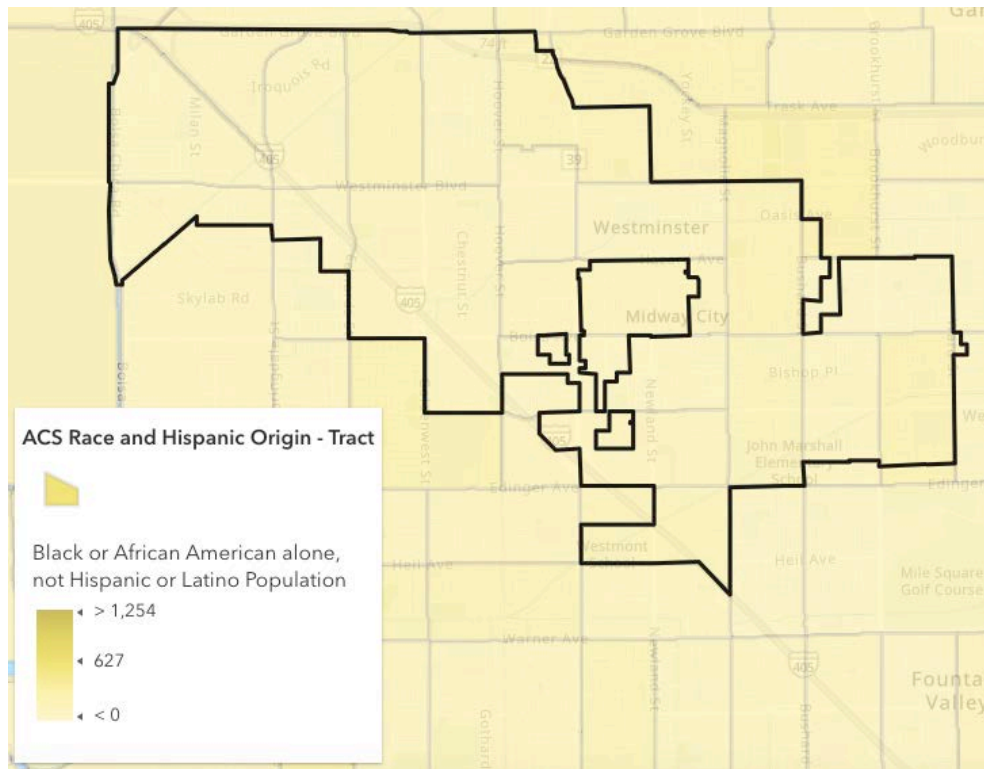


Figure 4 – Black/African American Population

Data Source: 2018-2022 ACS

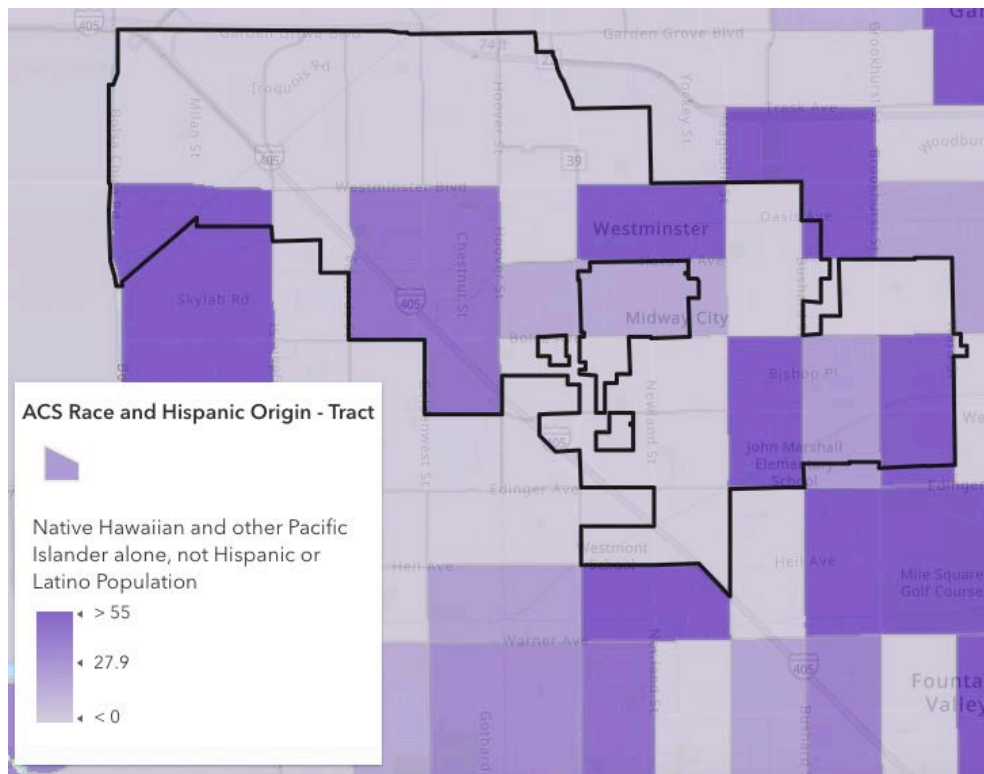


Figure 5 – Native Hawaiian and other Pacific Islander Population

Data Source: 2018-2022 ACS

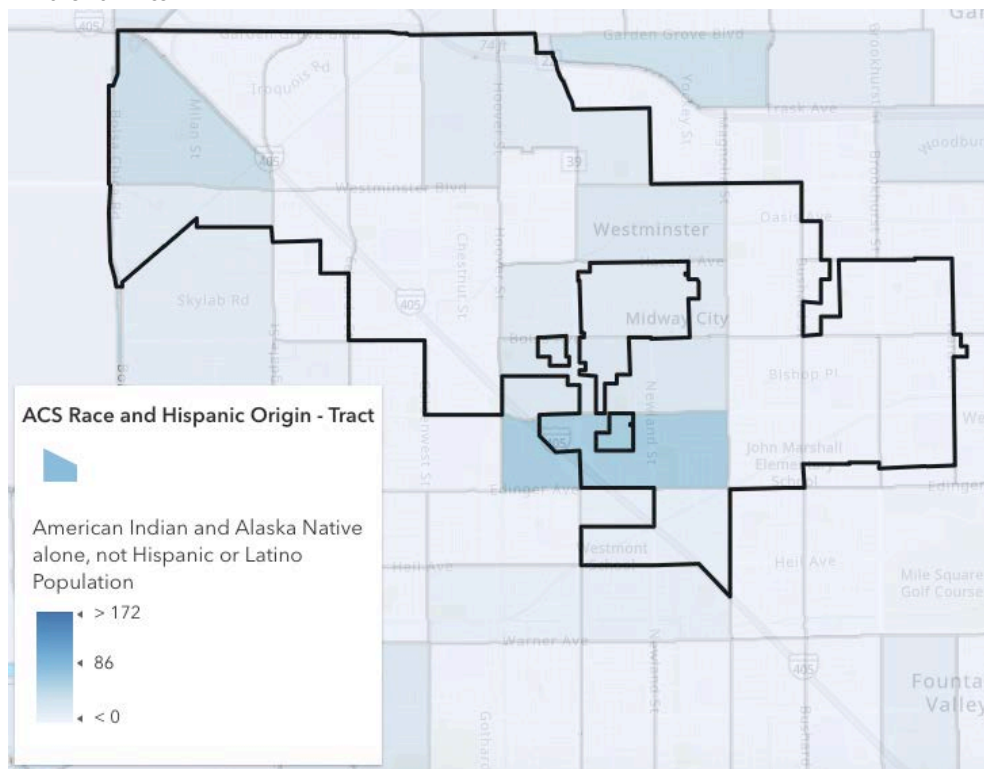
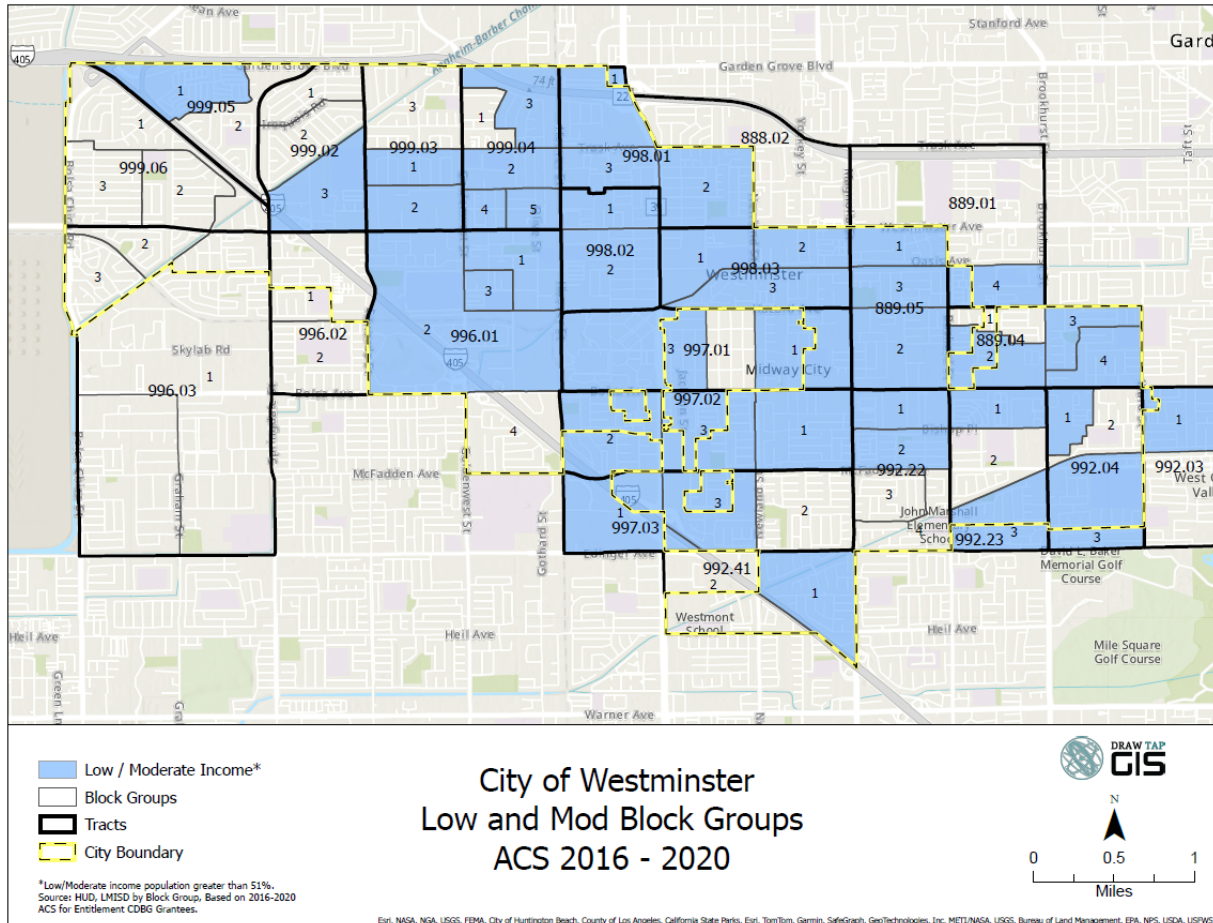


Figure 6 – American Indian and Alaska Native Population

Data Source: 2018-2022 ACS



Figures 7 & 9 – Low and Moderate Income Block Groups

Data Source: HUD based on 2016-2020 ACS

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Choice Voucher (HCV) program, previously called Section 8, is HUD’s largest initiative for assisting low-income families, seniors, and individuals with disabilities in accessing affordable, decent, safe, and sanitary housing within the private market. This program provides federally subsidized vouchers that participants can use to rent homes or apartments of their choice, provided they meet the program's requirements and have landlord approval. One key feature of these vouchers is that they are portable, allowing assistance to move with the voucher holder rather than being tied to a specific property.

In Westminster, the local public agency responsible for administering these vouchers is the Orange County Housing Authority (OCHA). Table 27 provides an overview of households assisted by OCHA by program type and Table 28 summarizes the demographics of households receiving assistance. A significant portion of the total OCHA voucher recipients — approximately 4,926 households—are elderly, which reflects the presence of numerous large senior housing complexes in the area. Additionally, around 13 percent of the total OCHA vouchers are designated for disabled households, many of which also include seniors.

According to data collected from OCHA in September 2024, there were 1,654 households in Westminster receiving tenant-based Housing Choice Vouchers. This total includes 13 Veterans Affairs Supportive Housing Vouchers, 18 Family Unification Vouchers, and five special purpose vouchers for individuals with disabilities.

It’s important to note that Westminster does not have any public housing projects within its boundaries. Nationwide, most public housing projects have been converted to project-based rental assistance.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers in use	0	0	0	10,825	0	10,418	187	207	10

Table 27 - Public Housing by Program Type

Data Source: PIC (PIH Information Center)

Notes: *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	16,476	0	16,470	17,239	15,594
Average length of stay	0	0	0	8	0	8	0	4
Average Household size	0	0	0	2	0	2	1	3
# Homeless at admission	0	0	0	87	0	5	72	10
# of Elderly Program Participants (>62)	0	0	0	4,926	0	4,884	38	3
# of Disabled Families	0	0	0	2,163	0	2,075	64	14
# of Families requesting accessibility features	0	0	0	10,825	0	10,418	187	207
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 28 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	0	0	5,857	0	5,528	139	182	6
Black/African American	0	0	0	745	0	693	39	10	2
Asian	0	0	0	4,128	0	4,107	4	15	2

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
American Indian/Alaska Native	0	0	0	64	0	60	4	0	0
Pacific Islander	0	0	0	31	0	30	1	0	0
Other	0	0	0	0	0	0	0	0	0

Table 29 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Notes: *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	0	0	0	1,941	0	1,814	34	87	4
Not Hispanic	0	0	0	8,884	0	8,604	153	120	6

Table 30 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Notes: *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Not Applicable, as OCHA does not have public housing.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

As of September 2024, 1,654 households in Westminster rely on Housing Choice Vouchers (HCV) to meet their housing needs. OCHA opened its waiting list in September 2023 for the first time in over a decade and added 12,000 applicants to its list, showing the high demand for affordable housing.

How do these needs compare to the housing needs of the population at large

Rising rents and limited vacancy rates in Orange County affect all residents, not just those with low or extremely low incomes. The escalation in home prices has resulted in decreased housing affordability, leading to a heightened demand for rental housing.

Discussion

The impact of the high cost of rentals and low vacancy rates is evidenced by high renter cost burden rates over the past decade. According to the 2011-2015 ACS, 60 percent of renters were spending over 30 percent of their income on rent. This rate remains similar since as of 2016-2020 ACS estimates, 57 percent of renters are cost burdened. The strain of high rental costs is more evident in lower income households (earning <80% AMI). According to 2011-2015 ACS estimates, 58 percent of low and moderate income renters were cost burdened compared to 71 percent in 2016-2020 estimates.

These conditions have contributed to a lengthy waiting list for housing assistance, both for Housing Choice Vouchers from OCHA and for occupancy within the affordable rental projects within the City. As of 2023, there were 12,000 people on the OCHA waitlist.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness has been a persistent problem in Orange County for decades, driven by factors such as a lack of affordable housing, high unemployment and poverty rates, cuts in social programs, substance abuse, and mental health issues.

Orange County's PIT Count, branded as Everyone Counts OC, provides a critical opportunity for the County to establish a baseline for its efforts in building a System of Care that is both comprehensive and responsive to meeting the needs of individuals and families experiencing homelessness across the county. The County and Orange County Continuum of Care conducted the 2024 PIT Count during the week of January 22, 2024, as required biennially by the U.S Department of Housing and Urban Development (HUD). The sheltered count took place on the night of Monday, January 22, 2024, and the unsheltered count occurred between Tuesday, January 23, 2024, through Thursday, January 25, 2024.

According to the 2024 Point-in-Time Count, Orange County had a homeless population of 7,322 homeless persons (4,173 unsheltered and 3,149 sheltered). Westminster had a relatively small homeless population of 288 individuals (all unsheltered), representing four percent of the County's homeless population. In both the County and Westminster, the homeless population increased between 2022 and 2024 (from 5,718 to 7,322 in the County and from 159 to 288 in Westminster). Pinpointing the exact cause of the increase is a challenge given the number of variables that could influence the fluctuation of the numbers. The County does know, however, that certain resources existed in 2022 that did not exist during the 2024 PIT Count. Some of those include:

- The Emergency Rental Assistance Program (ERA). Approximately \$300M in rental assistance was awarded by the County and state to Orange County residents to prevent evictions due to Covid-19.
- The Eviction Moratorium pursuant to the Covid-19 pandemic was still in effect; the moratorium ended on May 31, 2022.

While the 2024 Point-in-Time Count report provides specific demographic information about the homeless population for the entire County, data for Westminster is limited. The following table provides general characteristics of the homeless population in Orange County.

Population	Est # experiencing homelessness on a given night		Estimate # experiencing homelessness each year	Estimate # becoming homeless each year	Estimate # exiting homelessness each year	Estimate # of days persons experience homelessness
	Unsheltered	Sheltered				
Persons in HH with Adults & Children	180	948	NA	NA	NA	NA
Persons in HH with only Children	0	6	NA	NA	NA	NA
Persons in HH with only Adults	3,993	2,195	NA	NA	NA	NA
Chronically Homeless	1,566	877	NA	NA	NA	NA
Veterans	248	80	NA	NA	NA	NA
Unaccompanied Youth	0	6	NA	NA	NA	NA
Persons with HIV	92	175	NA	NA	NA	NA
Substance Abuse Issues	2,031	600	NA	NA	NA	NA
Physical Disability	1,280	764	NA	NA	NA	NA
Mental Health Issues	1,250	903	NA	NA	NA	NA

Table 31 – 2024 Point-In-Time Summary for Orange County Continuum of Care

Data Source: Everybody Counts, 2024 Orange County Point-in-Time Report

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Specific data about the homeless population in Westminster is not available from the PIT Report. The following discussions are largely based on the countywide report.

Chronically Homeless Individuals and Families

As shown in Table 31, Orange County estimates 2,443 chronically homeless individuals, representing approximately 33 percent of the County's total homeless population. Of these 2,443 chronically homeless individuals, 64 percent were unsheltered (1,566). This data includes only persons 18 years and older. The County's report did not include the number of chronically homeless children under 18 years old, so the number of persons in chronically homeless families could not be determined.

Families with Children

Also shown in Table 31, 1,128 homeless persons live in a household that includes children. Of these, approximately 61 percent are children and 39 percent are adults. The vast majority of homeless families (84 percent) are sheltered in either emergency shelters or transitional housing programs.

Veterans and their Families

Another subpopulation of homeless in Orange County are veterans and their families. Orange County estimates 328 homeless veterans live in Orange County, 248 of whom are unsheltered, and 80 who are sheltered. No data was provided on the family status of these veterans.

Unaccompanied Youth

According to the 2024 Point-in-Time Count, six unaccompanied youth were counted in the County, all of whom are sheltered.

Nature and Extent of Homelessness: (Optional)

Race	Sheltered	Unsheltered (optional)
American Indian, Alaska Native, or Indigenous	36	75
American Indian, Alaska Native, or Indigenous & Hispanic/Latina/e/o	91	28
Asian or Asian American	103	164
Asian or Asian American & Hispanic/Latina/e/o	8	7
Black, African American, or African	329	223
Black, African American, or African & Hispanic/Latina/e/o	13	7
Hispanic/Latina/e/o	37	1,509
Middle Eastern or North African	1	40
Middle Eastern or North African & Hispanic/Latina/e/o	0	2
Native Hawaiian or Pacific Islander	53	45
Native Hawaiian or Pacific Islander & Hispanic/Latina/e/o	12	5
White	1,120	1,772
White & Hispanic/Latina/e/o	1,275	205
Multi-Racial & Hispanic/ Latina/e/o	20	14
Multi-Racial & not Hispanic/ Latina/e/o	51	77
Total	3,149	4,173
Ethnicity	Sheltered	Unsheltered (optional)
Hispanic/Latino	1,456	1,777
Not Hispanic Latino	1,693	2,396

Notes: Race and ethnicity categories have been combined and expanded to align with HUD guidance for race and ethnicity reporting.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Individuals and families experiencing homelessness have diverse needs, which can range from medical care, job training, childcare, mental health services, credit counseling, and substance abuse treatment to English language education. Homeless families in particular may require housing that accommodates their unique needs, such as sufficient space for family members, affordable childcare, and support through counseling and life skills training.

According to the 2024 Count, Orange County's homeless population includes 1,128 people in 347 families with at least one adult and one minor. Of these families, 291 (representing 948 people, including 362 adults and 586 children) were sheltered, which accounts for 84 percent of the total homeless families. Given that Westminster constitutes four percent of the county's homeless population, it is estimated that approximately 45 individuals in 14 families within Westminster may require housing assistance.

However, additional data from the Westminster School District highlights a larger population of children and families experiencing housing instability. During the 2022-2023 school year, the district identified 726 students as homeless under the McKinney-Vento Act, which includes students who are "doubled-up" with other families due to financial hardship. This arrangement applies to 89 percent of these

students and excludes many from the Point-In-Time (PIT) Count, as they do not meet HUD's narrower definition of homelessness, which focuses on unsheltered and sheltered individuals.

For veterans, specific family data is unavailable for the 328 counted in the county. However, applying the same four percent estimate suggests that about 13 veterans in Westminster may also need housing assistance.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The 2024 Point-In-Time Count reveals the racial and ethnic composition of Orange County's homeless population as follows: Hispanic individuals constitute 56 percent, followed by White individuals at 39 percent, Black individuals at 8 percent, Asian individuals at 4 percent, American Indian/Alaska Native individuals at 2 percent, and multi-racial individuals at 2 percent. These figures indicate a significant overrepresentation of Hispanic, White, and Black/African American groups in the homeless population compared to their proportions in the general population, where Hispanics make up 24 percent, Whites 21 percent, and Black/African Americans less than 1 percent.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the 2024 Point-In-Time Count, Westminster had an estimated 228 unsheltered homeless individuals, with no individuals counted as sheltered. In Orange County as a whole, approximately 58 percent of the total homeless population of 7,322 were unsheltered. This indicates a high prevalence of unsheltered homelessness both in Westminster and across the County.

Discussion:

Westminster actively addresses the emergency and transitional needs of homeless individuals and others in need of shelter by participating in programs led by public and quasi-public agencies. The City has made significant strides in expanding shelter and housing resources for the homeless.

In September 2020, the Della Rosa project, developed by Affirmed Housing, was completed and opened. This project provides a total of 50 units, including 25 units of permanent supportive housing, 24 deed-restricted affordable units, and one manager's unit. Additionally, Westminster Crossing, operated by Meta Housing, was completed in 2022. This development offers 20 permanent supportive housing units and 44 deed-restricted affordable units, catering to both large families and individuals.

To leverage resources and proactively address the needs of the community's most vulnerable residents, the cities of Westminster, Garden Grove, and Fountain Valley developed a year-round Central Cities Navigation Center (CCNC). A navigation center provides emergency housing and comprehensive support services, such as mental health counseling, job training, and healthcare, for individuals experiencing homelessness. In June 2022, the three cities signed a Memorandum of Understanding to formalize this collaboration and commit staff time and resources to the acquisition and development of the center. A location was identified at 13871 West Street in Garden Grove, with construction beginning on June 13, 2023, and a ribbon-cutting ceremony held on June 5, 2024.

Additionally, Westminster's commitment to addressing homelessness includes the Citywide Homeless Prevention and Rapid Rehousing Program (HPRP), approved by the Mayor and City Council on September 24, 2014. This comprehensive program is a collaborative effort involving the Community Services Department, Family Resource Center, Police Department, and the Housing Division, aimed at providing stabilization services to the community. The City's Homeless Liaison Outreach (HLO) Team, as part of the HPRP, conducts outreach throughout Westminster and serves as the primary point of contact for the homeless population. The HLO Team includes one Commander and three Homeless Liaison Officers (HLOs), who work alongside two Community Outreach Coordinators, the Community Preservation Unit, Caltrans, CHP, and other community partners. The City also offers a dedicated Homeless Outreach webpage with information and resources for those in need.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Certain segments of the population may have greater difficulty finding adequate and affordable housing due to their unique special needs and circumstances. Such circumstances range from fixed incomes to limited mobility to the need for supportive services. The groups that categorically fall under special needs are the elderly and frail elderly, persons with disabilities, victims of domestic violence, persons with HIV/AIDS, and persons with substance abuse problems. These groups represent a significant part of Westminster's population, and efforts must be made to ensure that decent, affordable and accessible housing is available to all such special needs populations.

Describe the characteristics of special needs populations in your community:

Elderly

According to the 2018-2022 ACS, the elderly population aged 65 and older represent 17.3 percent of the Westminster population (15,697 persons) compared to 15.4 percent in Orange County and 14.9 percent in California. The number and proportion of elderly is projected to continue to increase over the coming decades due to the aging of the "Baby Boom" generation and longer life expectancies, increasing the demand for senior housing, both independent and assisted living. While more than half of Westminster's seniors own their own home (61 percent), a substantial proportion (39 percent) are renters, and thus are particularly vulnerable to rent increases due to their lower fixed incomes. As described by Table 7, among Westminster's 4,295 households with at least one-member age 75 or above, nearly 60 percent are low income (<50 percent AMI). According to 2018-2022 ACS estimates, over half (52 percent) the City's residents 75 years and older experience one or more disabilities. Of the population aged 75 and older, 32 percent experience an independent living difficulty.

The housing needs of the elderly include affordable housing located near transportation and services, home maintenance assistance, and various levels of supportive housing. For seniors remaining in their homes, they may require ramps, handrails, lower cabinets, and counters to facilitate greater access and mobility, and a variety of services to support independent living.

Persons with Disabilities

Approximately 12 percent of Westminster's population report having some type of disability, with seniors representing over half of those with disabilities. Of the 10,486 persons with disabilities identified during the 2018-2022 ACS:

- 54% have ambulatory disabilities
- 41% have difficulty living independently
- 36% have cognitive disabilities
- 30% have hearing difficulty
- 30% have vision difficulty
- 24% have difficulty with self-care

Depending on the nature and extent of the disability, the housing needs of persons living with disabilities include accessible housing, supportive housing, and community care facilities.

Another serious problem that people with disabilities face is one of housing affordability. The rate of persons with disabilities below the poverty level is higher (20 percent) compared to those without disabilities (14 percent). Persons with disabilities are also more likely to face unemployment. Of the population aged 18 to 64 in the labor force, the unemployed rate amongst people with disabilities is 7 percent compared to only 4 percent in the population without disabilities. Households with a disabled member comprise a sizable number of the households on the Orange County Housing Authority's Section 8 waiting list, further indication that the unmet housing needs of the disabled population are significant.

Victims of Domestic Violence

Individuals fleeing domestic violence are generally women and children. It is difficult to estimate the number of victims of domestic violence, as many victims do not call the police or seek services. Women between the ages of 18 and 44 are at an increased risk for domestic violence, with lower-income and immigrant women particularly vulnerable to abuse. This needs group needs transitional housing with counseling and supportive services.

Persons with HIV/AIDS

Persons with HIV/AIDS are considered a special needs group due to their need for affordable housing, health care, counseling and other supportive services. The Orange County Health Care Agency tracks HIV cases. The 2023 report identified 7,043 persons living with HIV disease in Orange County. Short-term housing needs for persons with HIV/AIDS – many of whom face homelessness - may include hospice facilities, shelters or transitional housing. Long term needs include affordable housing in close proximity to public transportation and health care facilities.

Alcohol/Other Drug Abuse

According to the National Council on Alcoholism and Drug Dependence, 30 million Americans suffer from substance dependencies. Furthermore, more than seven million children live with a parent dependent on alcohol and/or illicit drugs.

Persons with drug and or alcohol addictions often need a supportive living environment to break their habit. Supportive housing for persons with substance addictions is typically transitional housing programs that also offer counseling and job training. The County serves as the primary funding source for these types of programs. Westminster has no facilities that serve persons with substance abuse problems. However, facilities in surrounding communities are available to Westminster residents.

What are the housing and supportive service needs of these populations and how are these needs determined?

Housing and service needs are addressed under each group heading in the prior section. The housing needs of persons with disabilities is further elaborated on below.

Persons with Disabilities

Some people with disabilities may live comfortably without special housing accommodations, but persons with physical and/or sensory disabilities often require specially designed, barrier-free housing that allows freedom of movement not only to and from the housing unit, but also within the unit itself. Special modifications to permit free access are especially important in maintaining independence. The California Code of Regulations Title 24 requirements set forth access and adaptability requirements for the disabled population. These regulations apply to public buildings and require that ramps, larger door widths, restroom modifications, and other special facilities be incorporated into building designs. However, these standards are not mandatory for new single-family residential construction. Therefore, conventional housing may require modification to ensure its suitability for occupancy by a disabled person.

The City of Westminster has adopted a Reasonable Accommodation Ordinance (ordinance 2456). The ordinance enacted a process for disabled individuals or those acting on their behalf to make requests for reasonable accommodation in regard to relief from the various land use, zoning, or building laws, rules, policies, practices, and/or procedures of the City, and includes a provision for a representative to the request.

Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person's living situation as a child to an appropriate level of independence as an adult.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

As reported in the Orange County Health Care Agency 2023 HIV Statistics, there are 7,043 people living with HIV in Orange County. Of the 7,043 persons identified, 5,426 are receiving HIV care. The County has identified 266 people newly diagnosed with HIV in 2023, 80 percent of which were linked to care within 30 days of their diagnosis. Black/African Americans had the lowest percentages of receiving care (72.6 percent) and American Indian/Alaska Natives had the lowest percentage of being retained in care.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Discussion:

There is a small but significant population of non-homeless special needs persons in the City. Particular attention should be paid to elderly and disabled populations. Seniors 65 and over make up 16 percent of Westminster's population, and persons with disabilities comprise 12 percent of the population. It's notable that the elderly population in the City is higher compared to the proportion of seniors in Orange County (15 percent) and the State as a whole (15 percent).

In addition, 39 percent of elderly households in Westminster are renters, with the vast majority of senior renters being low-income or below. This population is particularly vulnerable to rent increases as the majority are on fixed incomes.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The Westminster Community Services and Recreation Department (CSD) operates 24 park facilities that provide a variety of amenities such as activity/recreation centers, barbeque areas, basketball courts, children's play areas, handball courts, picnic tables, public restrooms, shade shelters, skate parks, softball fields, splash pads, and tennis courts. Additionally, the CSD operates a Family Resource Center and a Senior Center where many of the community's critical public services are offered. These facilities provide a wide range of services and recreational opportunities to residents.

The City adopted its first Parks and Recreation Facilities Master Plan in March 2020. The objectives of the Plan include:

- Evaluate existing parks and facilities to recommend improvements
- Determine where new recreation opportunities are needed and feasible
- Identify trends and population changes relevant to future recreation and community needs
- Recommend opportunities to enhance events, programs, and activities in parks
- Prioritize park maintenance and management to take care of City assets
- Identify funding priorities and a plan to carry out priority projects

CDBG funds may be used to finance needed improvements or the provision of new facilities. The new Park and Recreational Facilities Master Plan identifies and prioritizes needed improvements and may identify CDBG funds to implement these improvements within the next five years. The Consolidated Plan community survey ranked park and recreational facilities as the top community facilities need.

How were these needs determined?

The Parks and Recreation Facilities Master Plan, adopted in 2020, assisted in determining needs and opportunities for public facilities. The Community Needs Survey and outreach events also found that parks and recreation facilities, health care facilities, and community centers were the highest priority for most residents. A workshop held for community stakeholders also revealed that community facilities were a low priority compared to housing, public and special needs services, business development and jobs, and special needs housing.

Describe the jurisdiction's need for Public Improvements:

Street resurfacing and sidewalk, curb, and gutter improvements are a critical need for persons with disabilities and/or mobility restrictions. The City's Pavement Management Program (PMP) identifies streets and alleys, improvements. The current PMP confirms that key slurry seal and a strong arterial and residential overlay program will be needed to maintain the street networks' high level of service. Street improvements have been identified throughout the City, including within Westminster's low- and moderate-income neighborhoods.

The Consolidated Plan Needs Survey distributed to residents also recognized street, alley and sidewalk improvements as some of the most critical community development needs in Westminster. Many streets lack sidewalks and/or are not accessible to persons with disabilities. While public infrastructure ranked last in important in a survey amongst stakeholders, several representatives of agencies and organizations mentioned a need for roadway improvements to improve accessibility.

The City also adopted a Safe Routes to School Plan in 2024. The Plan identifies current conditions including network gaps, health conditions, and collisions to guide infrastructure recommendations. Network gaps related to crossings were identified along Westminster Boulevard, Bolsa Avenue, and Goldenwest Street. There are also sidewalk gaps in the areas of DeMille and Willmore Elementary Schools.

How were these needs determined?

The City prepared a comprehensive update of its Pavement Management Plan to assist the City by providing current data on Westminster's street network and to develop cost-effective maintenance strategies. The Pavement Management Plan will continue to be instrumental in determining the need for street and alley resurfacing improvements. Responses from the community survey confirmed the importance of street/alley and sidewalk improvements to the community.

The City will also rely on the 2024 Safe Routes to School Plan to guide infrastructure improvements. The Community Needs Survey, Community Workshop, and Stakeholder Workshop were also used to determine the community's need for public improvements.

Describe the jurisdiction's need for Public Services:

Westminster's special needs populations, as well as low- and moderate-income households in general, have a variety of public service needs. The following highlights the primary public service needs identified through the Consolidated Plan process, including the Consultation Workshop with Housing and Service Agencies, the Community Workshop and the Community Survey.

- Anti-crime programs
- Services for persons with disabilities
- Health services
- Homeless services
- Transportation services

How were these needs determined?

Consultation with social service providers active in Westminster and distribution of a Community Survey provided extensive input on the needs of the populations they serve.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Table 32 presents the City's housing unit mix, as documented by the 2016-2020 American Community Survey (ACS). The City has approximately 28,100 housing units, with single-family detached homes remaining the predominant housing type. Over the past twenty years, most of the housing growth in Westminster occurred in multi-family units and multifamily developments of five or more units. Housing opportunities in Westminster were outlined in the 2021-2029 Housing Element. Westminster is essentially built-out with no remaining vacant land designated for residential development. The City has proactively planned for growth and has identified key areas where mixed-use development is desirable.

Housing tenure refers to whether a housing unit is owned, rented, or is vacant. Tenure is an important indicator of the housing climate of a community, reflecting the relative cost of housing opportunities, and the ability of residents to afford housing. Tenure also influences residential mobility, with owner units generally evidencing lower turnover rates than rental housing. As indicated in Table 33, the 2016-2020 ACS identifies 53 percent of Westminster's households as owners and 47 percent as renters. Over the past three decades, owner occupancy has been declining in Westminster. This shift in tenure may be attributed in part to the increasing cost of home ownership and the trend of developing multifamily housing to maximize use of the City's residentially zoned lands.

Another important characteristic of the City's housing supply is the size of units with respect to the number of bedrooms. Large households, defined as households with five or more members, generate the need for units with three or more bedrooms. With 37 percent of Westminster's rental stock consisting of units with three or more bedrooms, compared to 9 percent of renter households having five or more members, the supply of large rental units appears to be sufficient to accommodate renter households, though may not be affordable, particularly since many of these large rental units are likely single-family homes.

As for single-person households, approximately 22 percent of the City's renters consist of one person households, whereas only 5 percent of the rental stock consists of studio (no bedroom) units. While one-bedroom units comprise an additional 19 percent of Westminster's rental housing, high rental prices render these units unaffordable to the majority of single individuals. In summary, the need for small rental units exceeds that for units with three or more bedrooms.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	15,805	56%
1-unit, attached structure	2,405	9%
2-4 units	2,195	8%
5-19 units	1,845	7%
20 or more units	3,160	11%
Mobile Home, boat, RV, van, etc.	2,730	10%
Total	28,140	100%

Table 32 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	75	1%	670	5%
1 bedroom	65	0%	2,370	19%
2 bedrooms	1,960	14%	4,905	39%
3 or more bedrooms	12,385	86%	4,715	37%
Total	14,485	101%	12,660	100%

Table 33 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

As presented in the Publicly Assisted Rental Projects Table (Table 34), Westminster currently has 611 deed-restricted affordable units. Approximately 58 percent (357 units) of these affordable units are for senior citizens, with the remainder available to family households. Affordable homeownership units, such as Habitat for Humanity, are not included in this table of assisted rental housing.

Name/Address	No. & Type of Affordable Units	Duration of Affordability
AMCAL Royale 280 Hospital Circle, Westminster, CA 92683	36 total units; 35 affordable units Family	55 years (2010)
American Family Housing 13942 Cedar Street, Westminster, CA 92683	3 total units; 3 affordable units Family	55 years (2005)
American Family Housing 8022 Worthy Drive, Westminster, CA 92683	1 total units; 1 affordable units Family	58 years (2007)
Della Rosa 14800 Beach Boulevard, Westminster, CA 92683	50 total units; 49 affordable units Family	55 years (2020)
Locust Street	12 total units; 12 affordable units	15 years

14242, 14246, 14248 Locust Street, Westminster, CA	Family	(2015)
Locust Street 13811 Locust Street, Westminster, CA 92683	3 total units; 3 affordable units Family	55 years (2019)
Stratford Place 8144-8156 13th Street, Westminster, CA 92683	28 total units; 27 affordable units Family	55 years (2005)
Village Way 14282 Village Way, Westminster, CA 92683	4 total units; 4 affordable units Family	55 years (2011)
Westminster Crossing 7122 Westminster Boulevard, Westminster, CA 92683	65 total units; 64 affordable units Family	55 years (2021)
Coventry Heights 7521 Wyoming Street, Westminster, CA 92683	76 total units; 76 affordable units Seniors	55 years (2003)
The Rose Gardens 8190 13th Street, Westminster, CA 92683	132 total units; 132 affordable units Seniors	55 years (1996)
Westminster Senior Apartments 7632 21 st Street, Westminster CA	92 total units; 91 affordable units Seniors	55 years (2005)
Windsor Court 8140 13 th Street, Westminster, CA	58 total units; 58 affordable units Seniors	55 years (2005)
Newland Street 14041 Newland Street, Westminster, CA	54 total units; 53 affordable units SRO	55 years (2006)
Greenfield Apartments 14041, 14051 & 14061 Locust Street, Westminster, CA	50 Total units; 3 affordable units Family	55 years (2020)

Table 34 – Publicly Assisted Rental Projects

Data Source: City of Westminster 2021-2029 Housing Element.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

In return for public assistance, the developer/owners of affordable housing developments are typically required to make the units affordable to lower income households for a specified period of time contingent on the requirements of individual funding programs or city incentives (such as density bonus).

Upon expiration of a project's affordability controls, the affordable units are at risk of being sold or converted to market rate housing.

Does the availability of housing units meet the needs of the population?

The available housing units do not meet the needs of low-income City residents, as evidenced by the high rates of housing cost burden discussed in the following section on Cost of Housing, and the presence of more than 12,000 people on the Orange County Housing Authority waiting list for rental assistance.

Describe the need for specific types of housing:

The following types of housing are not being provided for in the market without some level of public assistance:

- Rental housing affordable to extremely low- and low-income households.
- Rental housing with three or more bedrooms affordable to low- and moderate-income households.
- Homeownership housing affordable to the middle-income workforce.
- Affordable, accessible housing for persons living with disabilities.
- Permanent supportive housing for persons with special needs, including homeless individuals and families, persons living with HIV/AIDS and their families, transition age (emancipated foster care) youth, persons with chronic mental illness, and others.

Discussion

The City of Westminster uses a variety of funding sources for housing rehabilitation programs, fair housing services, and services for special needs and at-risk populations. However, the overall funding available to the City is limited, and it can take several years to accrue sufficient funds for housing projects. Some funding sources, such as the remaining housing successor funds left following dissolution of the Westminster Redevelopment Agency, have been mostly exhausted on construction of two affordable housing projects (Della Rosa and Westminster Crossing). Without the availability of these funds and reductions in federal HOME funds, the City will be more reliant on outside sources of funds, such as Low-Income Housing Tax Credits, to fund future affordable housing activities. As such, the City must also continue to support legislation changes that would address increased funding for affordable housing.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Many housing problems, such as overcrowding and cost burden, are directly related to the cost of housing in a community. If housing costs are high relative to household income, a corresponding high prevalence of housing problems occurs. This section evaluates the affordability of housing in Westminster to lower and moderate-income households.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	470,400	624,000	33%
Median Contract Rent	1,299	1,589	22%

Table 35 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,449	11.5%
\$500-999	1,120	8.8%
\$1,000-1,499	3,329	26.3%
\$1,500-1,999	3,835	30.3%
\$2,000 or more	2,910	23.0%

Rent Paid	Number	%
Total	12,643	99.9%

Table 36 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,400	No Data
50% HAMFI	3,460	910
80% HAMFI	8,954	1,575
100% HAMFI	No Data	2,625
Total	13,814	5,110

Table 37 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,939	2,113	2,539	3,448	4,032
High HOME Rent	1,331	1,428	1,714	1,972	2,180
Low HOME Rent	1,038	1,113	1,336	1,543	1,721
Westminster 2024 Market Rents ¹	2,062 ²	2,205	2,741	3,600	4,200

Table 38 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Notes: 1. Based on 2024 survey of available rental properties on Realtor.com and Zillow.com
2. Senior housing, only one property reviewed in survey of rentals

Is there sufficient housing for households at all income levels?

No; the greatest need remains for extremely low-income households, but due to high rent levels, even moderate-income households have a difficult time finding housing in Westminster.

Table 37, Housing Affordability, identifies the number of owner and renter housing units in Westminster affordable to households in each income range, based on an affordability standard of spending no greater than 30 percent of income on total housing costs. Comparing this information to the number of owner and renter households by income category (based on the 2016-2020 CHAS from Table 7) provides insight on the shortage of housing units affordable to low- and moderate-income households. For example, Table 37 identifies 4,860 rental units and 910 owner units in Westminster affordable to lower-income (<50 percent AMI) households, but there are 12,060 lower-income households in Westminster, a shortage of more than 6,000 lower-income units.

How is affordability of housing likely to change considering changes to home values and/or rents?

High prices and low inventory keep home ownership out of reach for many Westminster residents. Limited land for new development, increasing construction costs, and rising inflation rates are all anticipated to keep home prices from dropping to affordable levels for many households. At the same time, the “Great Recession” and housing crisis in 2008 and 2009 resulted in many previous homeowners

becoming renters. This increased demand for rental housing has placed upward pressure on rents, negatively impacting housing affordability for renters.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

An internet rental survey conducted in November 2024 documented the following median apartment rents in Westminster: \$2,062 for a studio unit, \$2,205 for one-bedroom units, \$2,741 for two-bedroom units, \$3,600 for three-bedroom units, and \$4,200 for four-bedroom units.

As presented in Table 38, HUD Fair Market Rents (FMRs) are approximately \$100 to \$200 below market rents, but there are multiple units available within FMR. Consistency between market rents and FMR payment standards facilitates the participation of private landlords in the Housing Authority's Section 8 rental subsidy program, as evidenced by nearly 1,700 active Section 8 leases in Westminster.

Discussion

Table 10 shows that there are 7,054 renter households and 3,660 owner households in Westminster with a housing cost burden greater than 30 percent. In addition, Table 11 shows that there are 2,440 renter households and 1,775 owner households with a housing cost burden greater than 50 percent. Paying a disproportionate amount of money for housing can impact quality of life and lead to additional housing problems such as overcrowding.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

To adequately meet the needs of residents, housing within a city should be in usable condition without hazards such as lead-based paint or electrical wiring problems. Housing units in poor condition create a risk to residents, as well as potential costs to the City or housing providers. This section documents the condition of housing throughout Westminster.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

The term “standard housing condition” is defined as a dwelling unit being in conformance with California State Health and Safety codes. Under that definition, substandard conditions pursuant to the State Health and Safety Code 17920.3, would involve a dwelling with any of the following conditions that would pose a danger to health or safety: (a) inadequate sanitation, (b) structural hazards, (c) nuisances, (d) wiring, (e) plumbing, (f) mechanical equipment, (g) faulty weather protection, (h) risk of fire or explosion, and other unsafe conditions. A substandard unit is generally considered suitable for rehabilitation if the cost of rehabilitation does not exceed 75% of the unit’s replacement value.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,070	35%	6,675	53%
With two selected Conditions	195	1%	1,530	12%
With three selected Conditions	0	0%	85	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	9,220	64%	4,365	34%
Total	14,485	100%	12,655	100%

Table 39 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	675	5%	1,125	9%
1980-1999	1,544	11%	2,415	19%
1950-1979	11,795	81%	8,545	68%
Before 1950	475	3%	580	5%
Total	14,489	100%	12,665	101%

Table 40 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	12,270	85%	12,270	72%
Housing Units build before 1980 with children present	1,090	8%	465	4%

Table 41 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 42 - Vacant Units

Need for Owner and Rental Rehabilitation

The age of a community's housing stock can provide an indicator of overall housing conditions. Typically housing over 30 years in age is likely to need rehabilitation work to major elements of the structure, such as roofing, siding, plumbing and electrical systems. As a mature community, the majority of Westminster's housing stock consists of units older than 30 years of age, as shown in Table 40. Among owner-occupied housing, 85 percent of units were constructed prior to 1980, reflective of post WWII building boom throughout much of Orange County. Similarly, a substantial proportion of Westminster's rental housing is greater than 30 years in age (72 percent); this housing typically suffers more wear-and-tear from tenants than owner-occupied housing.

Table 39 presents the number of housing units in Westminster with one or more housing problems, including: 1) lack of complete plumbing facilities, 2) lack of complete kitchen facilities, 3) more than one person per room, and 4) cost burden greater than 30 percent. As presented, approximately 36 percent of owner units have one or more of these problems (or "conditions"), and approximately 66 percent of renter units have one or more problems. The majority of these problems are associated with housing cost burden, rather than household overcrowding or the physical condition of the unit, as confirmed by Table 8 Housing Problems (among households earning up to 100 percent AMI) which identifies 590 units in Westminster as lacking complete plumbing or kitchen facilities, and 2,479 overcrowded households, in comparison to 9,514 households experiencing cost burden.

As indicated in Table 42, given the strength of Westminster's housing market, City Code Enforcement staff are unaware of any homes sitting vacant or bank-owned in need of rehabilitation or replacement.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The age of the housing stock is the key variable for estimating the number of housing units with lead-based paint. Starting in 1978, the use of lead-based paint on residential property was prohibited. National studies estimate that 75 percent of all residential structures contain lead-based paint and that older structures have the highest percentage of lead-based paint. As shown in Table 41, about 85 percent of Westminster's owner-occupied units were built prior to 1980, and of these 12,270 units, just 8 percent or 1,090 units have occupants that include children. Similarly, among Westminster's rental housing, 72 percent was built prior to 1980 (9,125 units), with children present in just 4 percent or 465 of these units.

Pre-1980 housing units with children pose the greatest threat of lead poisoning. With an estimated 1,555 such households in Westminster, lead exposure among children is not a sizable issue. Another risk factor is household income, with lower income households having a greater risk of exposure. The 2016-2020 CHAS identifies 62 percent of Westminster's households as earning less than 80 percent HAMFI (refer to Table 7), translating to an estimated 16,860 low- and moderate- income households residing in the City's approximately 21,395 pre-1980 housing units.

Discussion

As part of the 2021-2029 Housing Element Update, the City of Westminster conducted a community survey that included specific questions pertaining to the quality of the City's housing stock. The survey asked respondents to rate the physical condition of the residence they lived in and received 68 responses. The majority (37.7 percent) of community members surveyed responded that their home shows signs of minor deferred maintenance such as peeling paint or chipped stucco while 24.5 percent indicated that their home was in excellent condition. Another 17.0 percent of respondents indicated that their home was in need of a repair expected over time due to wear and tear (like a roof repair or new siding), and 7.6 percent reported that their home needed a major repair (such as new foundation, complete new plumbing, or complete new electrical). Homeowners were more likely than renters to respond that their residence was in excellent condition (32.1 percent to 13.6 percent). Community members were also asked to report the type of home improvements they have considered making to their homes. The most popular answers that applied were improvements for painting, new heating and air conditioning, and room additions.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The following section discusses the Housing Assistance Voucher (formerly Section 8) rental assistance program administered by the Orange County Housing Authority (OCHA), consisting of 1,654 vouchers for low income households in use in the City of Westminster (2024). The City's inventory of 611 units of assisted rental housing, and units at risk of conversion to market rate, is discussed in the earlier section MA-10. OCHA does not have any public housing.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers available				9,925			879	1,669	0
# of accessible units									

Table 43 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Notes: *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Describe the supply of public housing developments:

Not applicable.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

Not applicable.

Public Housing Condition

Public Housing Development	Average Inspection Score
N/A	N/A

Table 44 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Not applicable.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Not applicable.

Discussion:

As of 2023, a total of 12,000 residents were on OCHA's waiting list for Housing Assistance Vouchers. Waiting list statistics highlight both the tremendous need for affordable housing in Westminster, and the need to assist a variety of family needs from differing demographics. The data indicates the need to serve special needs populations that are disabled and/or homeless, as well as the growing need to serve the expanding senior citizen population.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The emergency shelter, transitional, and permanent supportive housing facilities located in and around Westminster are presented in Table 43 which follows. Transitional housing is intended to facilitate the transition of homeless individuals and families to permanent housing. This type of housing limits the length of stay and re-circulates the assisted unit to another eligible individual or family. Supportive housing is defined as permanent rental housing linked to a range of support services designed to enable residents to maintain stable housing. A 2023 housing inventory count compiled by the County shows a total of 2,814 emergency shelter, 844 transitional housing, 1,304 rapid re-housing, 2,917 permanent supportive housing, and 2,122 other permanent housing beds/units throughout the County. The number of beds available in and around Westminster specifically is 2,066, as presented in Table 43.

The narrative which follows describes these facilities, as well as homeless services available to Westminster's homeless population.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	811	51	827	3,143	--
Households with Only Adults	2,365		217	3,478	--
Chronically Homeless Households	--		--	--	--
Veterans	2		81	1,294	--
Unaccompanied Youth	20		0	0	--

Table 45 - Facilities and Housing Targeted to Homeless Households

Data Source: HUD 2024 Continuum of Care Homeless Assistance Programs, Housing Inventory Count for Santa Ana, Anaheim/Orange County CoC.

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The City of Westminster is committed to helping the homeless. Since 2014, Westminster has had a Comprehensive Citywide Homeless Prevention and Rapid Rehousing Program (HPRP). The HPRP is funded with SB 341 funds. Under SB 341, the City is able to expend up to \$250,000 per year in Housing Authority Funds for homeless prevention efforts.

- Eligible services under the HPRP include:
- Short-term or medium-term rental assistance
- Housing relocation and stabilization services, such as:
 - Housing search
 - Mediation or outreach to property owners
 - Credit repair
 - Security or utility deposits
 - Utility payments
 - Rental assistance for first month's rent
 - Moving costs assistance
 - Case management

Rapid re-housing is available for persons who are homeless, are living at or below 50% AMI, lack financial resources and support networks to obtain housing, and are one of the following:

- Sleeping in an emergency shelter
- Sleeping in a place not meant for human habitation, such as parks, cars, abandoned buildings, streets/sidewalks.
- Staying in a hospital or other institution for up to 180 days, but was sleeping in an emergency shelter or other place not meant for human habitation immediately prior to entry into the hospital or institution and;
- Graduating from, or timing out of, a transitional housing program.

The City operates a Homeless Liaison Team. The Homeless Liaison Program consists of a Commander and Homeless Liaison Officers (HLO's), who work alongside Community Outreach Coordinators, the Community Preservation Unit, Caltrans, CHP, and other community partnerships. The HLOs provide homeless outreach and engagement services throughout the City of Westminster and are the initial point of contact with the homeless population.

Additionally, the cities of Westminster, Garden Grove, and Fountain Valley developed a year-round central cities navigation center to address the needs of the unhoused population. To solidify the collaboration and authorize staff time and resources, the three cities entered into a Memorandum of Understanding in June 2022 for acquiring and developing the navigation center site. City of Garden Grove staff identified a location at 13871 West Street, Garden Grove, which the three cities agreed upon. The project broke ground on June 13, 2023 and celebrated a ribbon cutting ceremony on June 5, 2024.

The City also participates in the Central Service Planning Area of Orange County to address homelessness on a regional level, working with the County and neighboring jurisdictions to ensure adequate emergency shelter, bridge, and supportive housing options are available to meet local and regional needs. In 2019, the City entered into a countywide housing trust, which seeks to maximize funding that will be available for homelessness solutions.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Emergency Shelter

While no permanent shelter exists within Westminster, there are 3,030 emergency shelter beds in Orange County. A few shelters adjacent to Westminster are described below:

- Mercy House Family Redirection Program - Families with children who seek shelter at Mercy Houses' Armory Shelters are immediately redirected into a temporary congregation/alternate family shelter site. During the first 14 days, each family receives a thorough assessment and will continue to receive ongoing case management during their stay to set housing and financial goals and help clients enter into transitional and/or permanent housing.
- Salvation Army Hospitality House – This program provides emergency housing for the most needy – the homeless and the out-of-work. This shelter accepts women, children, and families.
- Community Service Program Huntington Beach Youth Shelter - The Youth Shelter offers a short-term crisis intervention residential program with the goal on family reunification. Children at risk of homelessness, institutionalization, incarceration, or hospitalization are given emergency shelter, meals, 24-hour supervision, individual, group and family counseling, academic tutoring, prevention, education, and life skills development activities as well as aftercare services.

Transitional Housing

The 2024 housing inventory count compiled by the County's Office of Care Coordination identifies a total of 841 transitional housing beds in Orange County communities. Of this total, 827 are units or beds available to families with children, and 217 are designed for adults only. Additionally, 81 are designated for veterans and 63 are for youth aged 24 or younger. The following describes a couple of the facilities adjacent to Westminster:

- Thomas House Homeless Family Shelter – Located in Garden Grove, this facility offers a goal oriented, life changing program with comprehensive services designed to help families attain permanent housing and self-sufficiency.
- Colette's Children's Home – Serving women and children in nearby Huntington Beach and Fountain Valley, Colette's Children's Home offers 67 beds and self-sufficiency services including case management, employment assistance, and classes on financial planning and budgeting, and

life skills. Childcare is also offered to children in the program. Lastly, participants are assisted with food cards, bus passes, hygiene supplies, and household items.

Permanent Supportive Housing

According to the 2024 housing inventory count compiled by the County, 5,880 permanent supportive housing beds, including permanent supportive housing, rapid re-housing, and other permanent housing, are available in Orange County; 3,143 for families with children and 1,677 for homeless adults. American Family Housing, one of Westminster's local affordable housing developers, owns and manages 53 supportive housing units in Midway City and Huntington Beach. In addition to providing housing, formerly homeless tenants are able to utilize supportive services in order to increase their income, self-determination, and eventually move on to independence. Clients have access to services such as: case management, counseling, and life skills classes in order to achieve short- and long-term goals.

In 2017, American Family Housing opened Potters Lane in Midway City, a sixteen-unit permanent housing facility for chronically homeless veterans. Potters Lane is the first project of its kind to use recycled shipping containers to create housing, thereby substantially reducing construction costs. Two projects recently completed in Westminster provide 45 additional units of permanent supportive housing: the 50-unit Della Rosa project by Affirmed Housing includes 25 supportive units for chronically homeless, and the 60-unit Westminster Crossing by Meta Housing includes 20 supportive units for homeless and Orange County Health Care Agency clients.

A public private partnership or P3 to provide permanent supportive housing for special needs homeless and low-income persons includes the Della Rosa project, completed in August 2020. For this project, the Westminster Housing Authority (WHA) provided \$2.4 million of WHA funds and partnered with affordable housing developer Affirmed Housing Group to develop 50 new apartments affordable to households with a mix of extremely low-, very low-, and low-income levels. Funding was also provided by the County of Orange (\$1.2 million in funding) and financing through state tax credits. The Westminster Crossing project currently underway will also include permanent supportive and income-restricted units (65 total units) and was also done in partnership with the County of Orange and TCAC.

Homeless Services

As described in the section above, the City has a Comprehensive Homeless Prevention and Rapid Re-Housing Program (HPRP) that provides a variety of services and programs to help the homeless. The City also partners with neighboring jurisdictions and the Central Service Planning Area of Orange County to address homelessness on a regional level.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

This section describes the facilities and services available for populations in Westminster with special housing needs. Providing additional support for these residents improves their quality of life and helps them transition to fully independent living, as appropriate.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Elderly and Frail Elderly

The table below summarizes existing supportive housing for elderly persons in Westminster, including assisted living facilities, residential care homes, and nursing homes. In addition to these residential facilities, Westview Vocational Services operates an adult day care in Westminster with capacity for 60 adults and senior citizens.

Supportive Housing	Assisted Living Facilities (13+ beds)	Residential Care Homes (<13 beds)	Nursing Homes	Beds/Units
Angels Haven		X		6
Bellehurst Home		X		4
Brookdale Brookhurst	X			164
Candlewood Manor		X		5
Diamond Manor		X		6
Extended Care Hospital			X	48
Fountain Valley Sweet Home		X		6
Golden Care Home		X		6
Heartwell Care Villa		X		5
Living Waters Elderly Care		X		6
Mission Palms Healthcare Center			X	99
Princeville-Bolsa Chica		X		6
Saint Andrews Home for Aged		X		6
San Gabriel Care Home		X		6
Stanley Healthcare Center			X	30
Sweetest Homes 4 Seniors		X		4
Welcome Christian Home	X			122
West Glenn Manor	X			98
Westminster Terrace	X			76

Table 46 – Supportive Housing for Seniors in Westminster

A variety of resources are available to seniors at the Westminster Senior Center. In addition to social and recreational activities, the Center offers daily lunches, monthly commodities, transportation, limited medical and legal services, and information and referral services.

The County of Orange Office on Aging is another valuable resource for Westminster seniors. The Office on Aging operates the InfoVan, a traveling library of outreach materials for seniors and their caregivers

that makes scheduled stops throughout the County. Another resource provided by the Office on Aging is a weekly Vietnamese-language radio program that discusses a variety of senior-interest topics.

Persons with Disabilities

There are a number of resources available throughout the County to serve the disabled and mentally ill residents of Westminster. The Table below identifies some of the organizations in or near Westminster that specialize in providing services for the disabled and mentally ill population.

Organization Name	Type of Service Provided	Population Served
The Blind Children's Learning Center of Orange County	Braille instruction, occupational and communication therapies, and vision services	Children from birth to 12th grade
Dayle McIntosh Center for the Disabled	Skills training, adaptive life skills, referrals, etc.	Persons with disabilities
Goodwill Industries of Orange County	Vocational evaluation, training, and employment opportunities	Adults with physical, psychiatric, and developmental disabilities
John Henry Foundation	Medically supervised residential facility	Persons with mental disabilities
Mental Health Association of Orange County	Medication support, case management, vocational rehabilitation, etc.	Persons with mental disabilities
Orange County Arc	Educational, vocational, and life skills training	Adults with development disabilities
Regional Center of Orange County	Educational and vocational skills training	Adults with developmental disabilities
Providence Speech and Hearing Center	Complete diagnostic and treatment services	Children and adults with speech and hearing impairments
United Cerebral Palsy Association of	Support group, life skills training	Persons with cerebral palsy and similar disabilities
Visiting Nurse Association Home Health Systems	Home-based nursing, rehabilitation, etc.	Ill, injured, or physically disabled persons
Vocational Visions	Health-related services and job placement support	Developmentally disabled adults

Table 47 – Inventory of Facilities and services for Persons with Mental and Physical Disabilities in Westminster and Surrounding Areas

Data Source: City of Westminster 2021-2029 Housing Element.

Substance Abuse Facilities and Services

The County's Health Care Agency offers programs that target the substance abuse problem. Alcohol and Drug Abuse Services (ADAS) provides a range of outpatient and residential treatment programs designed to reduce or eliminate the abuse of alcohol and other drugs within the community. Services include crisis intervention, assessment and evaluation; individual, group and family counseling, HIV education, pre- and post-test counseling, and voluntary testing; TB education, counseling and testing; referrals to other programs when indicated; and outreach to schools and the general community. Specialized programs provide services for pregnant and parenting women, persons who require methadone maintenance and detoxification, adolescents, persons who have been dually diagnosed with substance abuse and mental health problems, and individuals referred by the Orange County Drug Court. The County's Alcohol and Drug Education and Prevention Team (ADEPT) offers education and training to community groups, organizations, and schools on alcohol and other drug (AOD) prevention.

HIV/AIDs

There are six beds/units for persons with AIDS/HIV, which is operated by HOMES, Inc. and is located about three blocks from the City Hall in the City of Westminster.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

CA Health and Safety Code Section 1262 prohibits a mental health patient to be discharged from facilities including psychiatric, skilled nursing, and hospitals without a written aftercare plan. The Orange County Health Care Agency determines when and where clients diagnosed with serious and persistent mental illnesses are discharged from either inpatient stays or outpatient services. The County contracts with a number of inpatient providers who provide a range of levels of care. Contracts state that state law mandates regarding “anti-dumping” policies are followed to ensure that patients are not discharged to the streets or other living arrangements that are considered unsuitable for human habitation.

County Health Care Agency determines when and to where clients diagnosed with serious and persistent mental illnesses are discharged from either inpatient stays or outpatient services. The County contracts with a number of inpatient providers and contracts with them to follow the mandates of state laws in regard to “anti-dumping” policies. Patients leaving inpatient settings are assessed for level and type of residential setting. They might be placed in Adult Residential Facilities or Residential Facilities for the Elderly if over age 60 for care and supervision. Some are placed in more enhanced licensed facilities such as contracted Residential Rehabilitation beds, or programs (STEPS) which include placement in either a “basic” ARF or a Res. Rehab. Others might be discharged back to a former residence or family home. Others are linked to clinics where they are placed in supported short-term housing programs or room and boards or other independent living arrangements, for those capable of living on their own and who are funded or working. Patients determined to be able to live independently, are assisted into S+C or MHSA units as they become available.

A number of agencies work together in various roles to ensure housing for the mentally ill in Orange County. Each plays a different but coordinating role. The Continuum of Care, OC Community Services, Orange County Health Care Agency, Mercy House, Friendship Shelter, all of the inpatient programs serving County of Orange clients, Community Care Licensing, the California Hispanic Commission on Drugs and Alcohol, and the Illumination Foundation are among the most active.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Westminster, as a community, plans to undertake the following activities during the next year to address the housing and service needs of its special needs population by: allocating CDBG funding for activities and programs; through partnerships and collaborations; and engaging service providers and local non-profits in order to meet the service needs.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

See above.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Governmental regulations through the implementation of land use plans and ordinances as well as through growth management restrictions can affect the price of housing in a community. However, such regulations are also designed to ensure the health, safety, and compatibility of uses within the City. The following presents various governmental regulations in effect in Westminster, as evaluated within the City's 2021-2029 Housing Element and certified by the State Department of Housing and Community Development.

The Land Use Element of the Westminster General Plan and implementing Zoning Ordinance directly impact the amount, size, type, location and thus, cost of residential development. The control over land use is designed to ensure that new housing is compatible with adjacent uses and built to the standards of quality and livability of the City's neighborhoods. Westminster's Land Use Element provides for three residential land use districts ranging in density from 1 to 25 dwelling units per acre, as well as two mixed-use districts ranging in density from 1-40 dwelling units per acre.

The City also has three adopted Specific Plans, including the Moran Street Specific Plan, Bolsa Row Specific Plan, and Westminster Mall Specific Plan. The Moran Street Specific Plan provides for a potential mix of retail, restaurant, and entertainment uses, with up to 259 residential units, including the existing 144 units in the Saigon Villas development. The Bolsa Row Specific Plan is a mixed-use development on six acres with a maximum permitted intensity of 205 multifamily residential units. The Westminster Mall Specific Plan allows for a mix of retail, office, housing, and hotel uses, with a maximum of 3,000 residential units across the site.

The City has adopted numerous provisions in its Zoning Ordinance that facilitate a range of residential development types and encourage affordable housing, including a density bonus ordinance, planned development zone and reasonable accommodation procedures for persons with disabilities. The Zoning Code currently accommodates a range of housing types and housing for special needs populations. Residential Care Facilities for 6 or fewer clients are allowed by right in all residential zones, with larger facilities allowed with a conditional use permit in all residential and commercial zones. Senior housing is permitted with a conditional use permit in all zones except the P/SP zone. The City permits emergency shelters by right in the P/SP zone and the ES overlay zone and within the C2 and CM zones with a Conditional Use Permit. Transitional and supporting housing is permitted by right in the R-2, R-3, R-4, and R-5 zones. These uses are subject to the same regulations and development standards that apply to other residential uses in the same zone. Single Room Occupancy units are permitted with a conditional use permit in the R-2, R-3, R-4, and R-5 zones.

The City of Westminster's development review process is designed to accommodate development and streamline the project review process, while ensuring public safety and aesthetic quality. Furthermore, the City's adopted design standards, which established codified and mandatory design requirements, were changed to guidelines, which establish design principles while also providing flexibility in design.

Additional updates to the Zoning Code are recommended in the City's 2021-2029 Housing Element in order to remove barriers to the construction of various types of residential projects and encourage additional housing development. These include the following:

- **Mixed Use Zoning** - New mixed-use zoning regulations, development standards, and objective design standards will be adopted that will permit residential and commercial uses in the same zones. Development standards for residential projects in commercial zones will also be adopted, using the new mixed-use standards for guidance.
- **Multi-family parking** - The City will revise its multi-family dwelling unit parking standards for projects outside of new mixed-use zones to eliminate constraints to providing parking for multi-family housing.
- **Lot Consolidation** – The City will incentivize lot consolidation by expediting permit processing and modifying development standards to be more flexible.
- **Affordable and Special Needs housing** – The City will provide incentives and concessions to developers to assist in the development of housing for lower income households or households with special needs, such as flexible development standards, expedited processing, and support from State funding including SB 2 Planning Grants and Permanent Local Housing Allocation.
- **Low Barrier Navigation Center** – The City will update the Zoning Code to streamline approval of eligible low barrier navigation center applications in areas zoned for mixed-use and residential zones permitting multi-family uses, as required by state law.
- **Transitional and Supportive Housing** - The City will update the Zoning Code to allow transitional and supportive housing in residential and mixed-use zones subject to the same standards as a residence of the same type in the same zone, and to allow eligible supportive housing as a by-right use in zones where multi-family and mixed uses are permitted.
- **Single-Room Occupancy (SRO)** – The City will update the Zoning Code to allow SROs as a conditionally permitted use. Conditions of approval will relate to the performance of the facility, such as parking, security, and management.
- **Emergency Shelter Parking** – The City will updated the Zoning Code to require sufficient parking to accommodate all staff working in an emergency shelter, as required by state law.
- **Building Height in R-4 Zone** - The City will update the Zoning Code to increase the maximum building height in the R-4 zone to allow for three-story structures in line with the existing General Plan designation of Residential High Density.
- **Residential Care Facilities**: The City will update the Zoning Code to permit residential care facilities for seven or more persons in the R-2, R-3, R-4 and R-5 zones by right.

In addition, the City and its former Redevelopment Agency have provided direct financial assistance to support affordable and mixed income housing projects. The loss of Redevelopment Housing Funds,

which generated approximately \$7 million annually for housing activities in Westminster, will dampen the level of future affordable housing production in the City.

Besides funding constraints, the primary barrier to the provision of affordable housing in Westminster is the lack of vacant land suitable for residential development. Separate owners of smaller parcels hold much of the underdeveloped and residentially zoned land in the City. This calls for alternative policy tools such as lot consolidation and/or demolition of existing older structures to accommodate higher density infill development.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The tables and narrative that follow describe the local economic condition of Westminster and compare the ability of the local work force to satisfy the needs of local business. The tables give data on the primary industries in the City, the total population in the labor force, the unemployment rate, occupations by sector, travel time to work, the educational attainment of Westminster residents by age, and median earnings.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	268	72	1	0	0
Arts, Entertainment, Accommodations	5,883	3,498	15	16	1
Construction	1,888	1,140	5	5	0
Education and Health Care Services	6,834	5,160	18	24	6
Finance, Insurance, and Real Estate	2,213	1,362	6	6	1
Information	822	186	2	1	-1
Manufacturing	5,431	749	14	3	-11
Other Services	1,549	1,020	4	5	1
Professional, Scientific, Management Services	3,482	1,045	9	5	-4
Public Administration	0	0	0	0	0
Retail Trade	4,372	5,191	11	24	12
Transportation and Warehousing	1,007	231	3	1	-2
Wholesale Trade	2,136	616	6	3	-3
Total	35,885	20,270	--	--	--

Table 48 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	44,803
Civilian Employed Population 16 years and over	41,715
Unemployment Rate	6.91
Unemployment Rate for Ages 16-24	13.80
Unemployment Rate for Ages 25-65	4.92

Table 49 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	9,985
Farming, fisheries and forestry occupations	1,615
Service	5,640
Sales and office	9,505
Construction, extraction, maintenance and repair	3,040
Production, transportation and material moving	2,725

Table 50 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	20,093	53%
30-59 Minutes	14,328	38%
60 or More Minutes	3,765	10%
Total	38,186	100%

Table 51 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	5,710	505	3,110
High school graduate (includes equivalency)	8,205	445	2,890
Some college or Associate's degree	10,385	900	2,685
Bachelor's degree or higher	11,725	565	2,034

Table 52 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	159	545	730	3,655	2,985
9th to 12th grade, no diploma	610	725	1,045	2,635	1,784
High school graduate, GED, or alternative	2,000	2,555	2,295	6,710	3,310
Some college, no degree	3,200	2,585	1,960	5,350	2,700
Associate's degree	540	1,160	870	2,065	1,190
Bachelor's degree	705	3,835	2,515	4,175	1,865
Graduate or professional degree	15	1,110	1,210	1,480	1,160

Table 53 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,215
High school graduate (includes equivalency)	53,222
Some college or Associate's degree	70,571
Bachelor's degree	53,945
Graduate or professional degree	74,336

Table 54 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Table 50 above shows the distribution of employed City residents and jobs by industry. In Westminster, the local economy includes the following primary industries:

- Education and health care services (31.6 percent of jobs)
- Retail trade (19.9 percent of jobs)
- Arts, entertainment, and accommodations (12.8 percent of jobs)
- Professional, Scientific, Management Services (8.5 percent of jobs)
- Construction (6.3 percent of jobs)

Jobs in education and health care represent 31.6 percent of all jobs, while over 18 percent of all Westminster workers are employed in the industry. The high concentration of jobs in this industry is the result of Westminster being the home of 13 elementary schools, two middle schools, one intermediate school, three high schools, Coastline Community College, as well as several medical and beauty schools.

Jobs in retail comprise approximately 20 percent of all jobs in Westminster, which is indicative of the City's position as the internationally recognized social, cultural, and retail hub of the Vietnamese American community. Little Saigon is a national and international marketplace that serves as an

important economic engine and is bolstered by the fact that it is an authentic cultural retail center, which is unique in Orange County. Coupled with the real estate demands in the area, retailers are provided with the opportunity to reach a broad demographic base that is actively looking for variety in shopping and entertainment choices, from large, well-established brands to emerging and specialty boutiques. Westminster is also home to many national retailers including Lexus, Toyota, Honda, Wal-Mart, Home Depot, Best Buy, Target, and the Westminster Mall.

Jobs in the arts/entertainment/accommodations, professional/scientific/management services, and construction round out the top five industries in Westminster.

Describe the workforce and infrastructure needs of the business community:

As indicated in Table 53, over half of Westminster's civilian workforce has at least some college or an Associate's degree, and nearly a third of the population has a Bachelor's degree or higher. This likely contributes to the higher correlation between the number of jobs in industries such as finance, insurance, and real estate, or in professional, scientific, and management services that are located in the City and the number of City residents in these occupations.

In contrast, there is a much larger discrepancy between some types of jobs and the number of workers living in Westminster employed in those industries. For instance, there are about 1,000 more residents working in education and health care services than there are jobs in the City, suggesting that residents must leave the City for those jobs. Overall, there are about twice as many workers in the City as there are jobs. However, as shown in Table 51, about half of workers commute 30 minutes or less to their jobs. While many workers must leave Westminster to work, their overall commute times are less than an hour each way.

The existing transportation system in Westminster includes freeways (Interstate 405, State Route 22, and Beach Boulevard/State Route 39), regional streets, and local roadways, as well as transit services, and pedestrian and bicycle facilities. Transit in Westminster includes seven bus routes provided by the Orange County Transportation Authority, paratransit service such as Westminster on Wheels, and regional commuter (Metrolink) and passenger (Amtrak) rail. The existing bicycle system mainly consists of a limited number of Class II striped bicycle lanes across the City, as well as Class III signed bike routes.

The City recognizes the importance of providing a transportation system that supports the economic vitality of the City. The City's Mobility Element includes numerous goals and policies aimed at supporting the business community, such as designating safe and efficient truck routes to move goods throughout the City, pursuing comprehensive transit services such as circulators to connect key retail destinations, partnering with transit authorities to expand and improve transit service and ensure first-mile/last-mile access, managing parking supply to serve high-demand retail locations, and creating complete streets to allow for access to key destinations via multiple travel modes.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for

workforce development, business support or infrastructure these changes may create. How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

In general, Westminster has a moderately educated workforce, with 61 percent of its labor force completing some college/receiving an associate degree (29 percent) or attaining a bachelor's degree or higher (32 percent). Education and health care services offer the highest number of jobs (6,899), with about 19 percent of workers employed in these jobs. Retail trade provides the second highest number of jobs in the City, with 4,340 jobs. One challenge is the mismatch between the number of workers and number of jobs in key sectors in the City. There is a significant difference between the number of people working in Professional, Scientific and Management Services jobs and the number of jobs available in the City. Similarly, while there are 6,181 workers in Manufacturing the in the City, there are only 670 jobs in that sector. This suggests that there are opportunities for the City to develop additional employment opportunities for residents with both the higher and lower levels of education.

Following the 2020 Covid pandemic, retail jobs decreased significantly in the City, particularly jobs in areas such as Little Saigon, where businesses were not able to pivot quickly to online retail in response to changing conditions. The City has completed two planning efforts focused on revitalizing retail development in Westminster. *The Little Saigon Blueprint for Investment* is a community development initiative adopted in 2021 to enhance the economic vitality and appeal of the Little Saigon area. The study outlines strategies to attract and retain diverse businesses and visitors by building on existing district assets, boosting business appeal while preserving the area's cultural heritage on Bolsa Avenue. *The Westminster Mall Specific Plan* was adopted in 2022, establishing design guidelines and development standards to promote a mix of commercial and residential uses at this 100-acre site, and identifying necessary infrastructure improvements to serve an expansion of the mall. The implementation of these plans is intended to create additional retail employment opportunities for City residents.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The City of Westminster supports a variety of economic development activities that create and retain jobs for low- and moderate-income households. Micro-enterprise assistance, job training services, and technical assistance are some areas that may warrant consideration for funding during the Consolidated Plan period.

Also available to Westminster business owners, is an economic development team to help entrepreneurs develop a plan, utilize market research, secure funding, navigate incentives, as well as foster innovative private-public partnerships. The city helps propel Westminster's economy forward by offering the following economic development services:

- Access: The City is dedicated to working with businesses to create a streamlined process. Economic Development staff acts as a liaison to other City departments and agencies in order to ensure that businesses have all the resources it needs to thrive.
- Business Attraction and Retention: The City's Economic Development Division works closely with other city, regional, and state agencies to ensure the business community has the resources and knowledge necessary to prosper.
- Information Resources: The Economic Development Division provides demographic and marketing information to businesses wishing to locate in Westminster.
- Site Selection: Opportunities sites are maintained by Economic Development staff.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Examples of Westminster's current economic development efforts include:

- Creation of the Westminster Mall Specific Plan to help reinvigorate the site and attract new stores and patrons.
- Shepherding the Bolsa Row development through the permit process to facilitate a high- quality hotel, event space, new housing, and retail.
- Development of affordable housing that provides safe and reasonably priced housing for families and individuals, who then in turn are able to participate in the local economy.
- Creation of the City's first Parks Master Plan to attract and retain residents with these critical community assets.
- Review and update the Development Code as necessary for the following economic development objective: Facilitate site improvements and building spaces that activate surrounding parcels.
- Retention and attraction of retailers and other businesses through direct outreach and indirect networking, such as a business visitation program, annual business survey, business awards, and annual recognition ceremony.
- Partnering with the Westminster Chamber of Commerce to improve the effectiveness of business engagement efforts.
- Creation of an inventory of market conditions, such as market demand, labor force statistics, commercial sectors underrepresented in Westminster, and available sites and buildings to support business retention and expansion and business attraction efforts.

- Conducting an annual meeting with the Building Industry Association to keep apprised of developer sentiment, market trends, and Westminster's image relative to other Orange County cities.
- Attending trade shows and industry events for commercial businesses generally, such as the International Council of Shopping Centers, and especially for commercial sectors that are underrepresented in Westminster.
- Social media and other transparency measures to inform and engage the community.
- New landscaping, signage, and utility undergrounding along major corridors to attract private investment and encourage businesses to locate in these areas.
- Continue to explore and implement ways to manage and leverage City owned property and other public facilities in the Civic Center to foster a transformation of the area into a walk-able, mixed-use destination and activity center.

On February 27, 2024, the City in partnership with the Orange County Inland Empire Small Business Development Center (SBDC) launched the Tech for Accessibility, Cybersecurity, and Workforce Development Reimbursement Program. The goal of this program is to support businesses in enhancing accessibility, strengthening cybersecurity, and implementing workforce technology to modernize IT infrastructure or training programs.

Discussion

As expected, Table 54 shows that the median earnings for Westminster residents increase based on educational attainment. However, even at the highest levels of education there is still a mismatch between the monthly cost of rent in the City and median earnings. While additional education may improve residents' ability to afford housing within the City, incomes are still low compared to the cost of housing. Attracting new and higher-wage jobs to the City, regardless of education level, can help improve overall housing affordability within Westminster.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Low- and moderate-income households are most impacted by housing problems in Westminster. The City defines an area of low/mod concentration as a census block group in which a minimum of 51 percent of households earn 80 percent or below the area median income; the census block groups that meet these criteria are depicted in Figure 2 - Low- and Moderate-Income Areas, located in Appendix B. As reflected in this Figure, low- and moderate-income areas are located throughout the city, with the exception of the northwest and southeast portions of the city.

Certain minority populations are also more affected by multiple housing problems in Westminster. As shown in Table 53, among households earning up to 80% of the Area Median Income (AMI), Hispanic and Asian households evidence a greater percentage of housing problems than households that are White.

	Households Earning 0 – 80% Area Median Income (AMI)			
	Total	White Non-Hispanic	Hispanic/Latino	Asian/Pacific Islander
Total Households	16,269	4,115	3,385	8,314
Households with any housing problems	8,285	1,650	1,935	4,535
% Racial/Ethnic group with any housing problems	51%	40%	57%	55%

Table 55 – Westminster Housing Problems by Race/Ethnicity

Data Source: Table reflects compilation of housing problems by race/ethnicity and income derived from the 2016-2020 CHAS, as presented previously in Tables 17-20.

Notes: Housing problems include: 1) Lacks complete kitchen facilities, 2) Lacks complete plumbing facilities, 3) > than one person per room (overcrowded), or 4) Cost Burden > than 30%.

Figure 1 and Figure 2, included in the Needs Assessment above, depict the relative numbers of Hispanic and Asian residents by census tract. Additionally, Figures 7 & 9 shows the low and moderate income areas in Westminster. The following summarizes each map.

- As shown in Figure 1, Asian population is distributed throughout the City and is generally not concentrated in a single area.
- As depicted in Figure 2, census tracts with the highest Hispanic populations are generally located in the northern central portions of the City, bordering the City of Garden Grove and around Midway City.
- Low Mod areas in Westminster are located throughout the City with the lowest concentration of Low Mod areas in western Westminster (Figures 7 & 9).

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

See above.

What are the characteristics of the market in these areas/neighborhoods?

Westminster's low- and moderate-income areas are characterized by a mix of both single- and multi-family units, with the strong housing demand keeping vacancies low and housing well maintained. The housing market within Westminster's low- and moderate-income census block groups is not distinctly different than the high-priced market prevalent throughout the City.

Are there any community assets in these areas/neighborhoods?

Westminster has numerous public parks and neighborhood community centers within its low and moderate areas/neighborhoods. The City utilizes CDBG funds to improve these facilities to better serve neighborhood residents.

Are there other strategic opportunities in any of these areas?

The following two large scale development projects will generate economic opportunities and provide community assets in low- and moderate-income areas of the City:

- The Bolsa Row project will bring a mixed-use complex to Little Saigon that is comprised of 200 multi-family units, a boutique hotel, banquet facility, and approximately 45,000 square feet of retail space.
- Redevelopment of the 100-acre Westminster Mall into a regional lifestyle/entertainment center will bring up to 3,000 housing units, up to 425 hotel rooms, and up to 1.2 million square feet of retail and office.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to the 2018-2022 ACS, eight percent of households in Westminster do not have internet subscription compared to 6.3 percent countywide. Households with lower incomes tend to have lower rates of internet subscription. Amongst households earning less than \$20,000, 22.6 percent of households lack an internet subscription compared to 8.8 percent for households with incomes between \$20,000 and \$74,999 and only 3.4 percent for households with incomes of \$75,000 or more.

The California Public Utilities Commission produced a Federal Funding Account Map that shows locations that have been preliminarily identified as being underserved at the census block level. As shown in Figure 8, underserved locations generally correlate with low income areas.

Of respondents from the City of Westminster Community Needs Survey, 91.3 percent had high speed internet access in their home. Of the 8.7 percent who did not have high speed internet access in their home, two people responded that they were not interested, three people responded that it was too expensive, and one responded that they rely on their mobile phone for internet access.

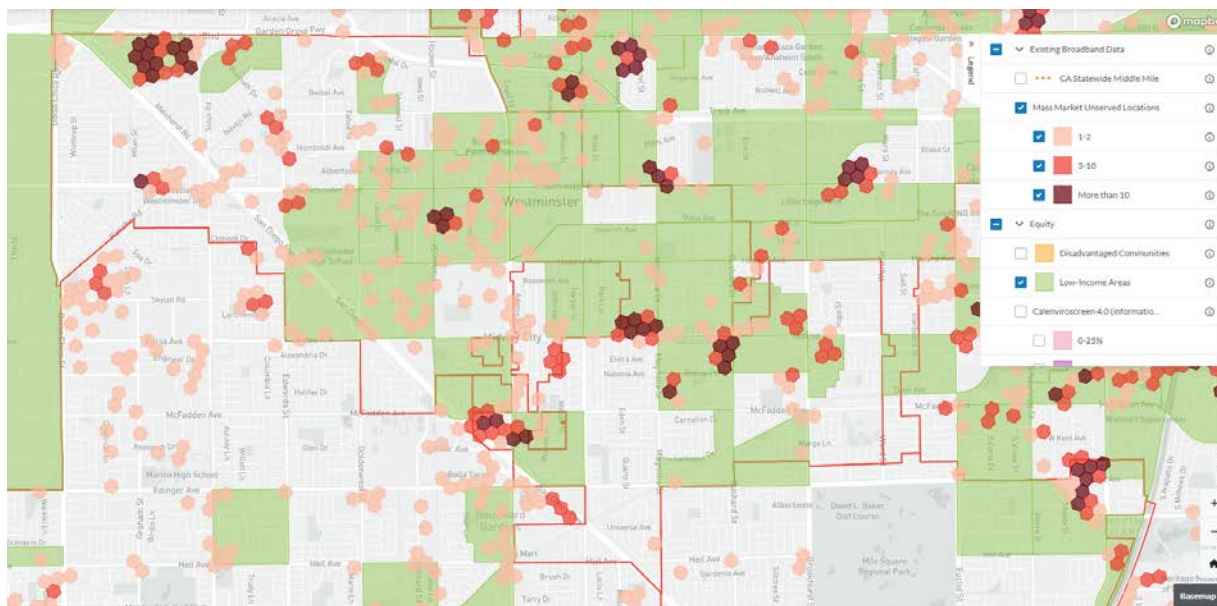


Figure 8 – Broadband Underserved Locations

Data Source: CPUC 2024

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The top residential internet providers in Westminster are Spectrum, Frontier, Hughesnet, and Viasat. Most residents in Orange County have internet access. This is significant as multiple providers drive competition in the broadband market and push rates lower, in turn, making them more affordable to LMI households. As discussed above, lower income households are less likely to have their own Internet subscription. Although almost all City households have computers and broadband access, it is unknown what percentage of income for an LMI family is used to provide the digital access for their families.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Consolidated Plans are now required to account for resiliency to natural hazards within the relevant jurisdiction. According to an assessment in the City's 2021-2029 Housing Element, floods are the most common natural hazard in the city, especially in the community's lowest-lying areas around Beach Boulevard and 13th Street. According to the Federal Emergency Management Agency (FEMA), approximately 50 percent of the city (parts of the southeastern portion and areas along waterways) is designated in Special Flood Hazard Areas subject to inundation by the 1 percent annual chance flood (100-year flood zone). Overbank flooding of the Santa Ana River is a public safety hazard. Flooding is also a concern along the city's storm drainage channels and in areas of the city that lack inlet or drain capacity. Improvements have been made to the Westminster channel between Magnolia and Brookhurst, to the East Garden Grove/Wintersburg Channel, and to the flood control channel on Hazard Avenue just west of Beach Boulevard, which eliminated many historical flooding issues on surface streets in Westminster. Heavy rain can still cause localized flooding, but not as much as previously observed.

The City adopted a Local Hazard Mitigation Plan in 2016. The Local Hazard Mitigation Plan includes hazard profiles that have been supplemented to address potential climate change impacts. The Local Hazard Mitigation Plan anticipates that future drought conditions will become more intense and reduce the City's adaptive capacity due to climate change. The Plan also indicates that although Southern California is likely to experience a decrease in overall precipitation levels due to climate change, the region is also expected to see an increase in the number of extreme precipitation events. Extreme heat is also one of the primary risks posed by climate change. As a result of increased temperatures and other changes to climate conditions, the number of extreme heat days in Westminster is expected to increase from the current average of four each year to 15 to 35 annually by 2050.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

As shown in Figures 7 & 9, Low Moderate Income (Low/Mod) areas are located throughout Westminster. Low/Mod areas are least concentrated in the western area of the City but are consistently spread throughout all other neighborhoods. As discussed in the City's Public Health and Safety Element, fire protection services in Westminster are provided by the Orange County Fire Authority (OCFA). Four OCFA fire stations provide protection to Westminster: three in the City and one in unincorporated Midway City. As the City builds out under the General Plan land use plan, additional fire stations may be required. The City will continue to work with OCFA to monitor the need for additional fire stations. Due to the urban nature of Westminster and surrounding communities, there is very little risk of wildland fire hazards (fires in woodland, brushland, or grassland areas). The primary fire hazard is urban fires, which burn in developed areas and include commercial, industrial, and residential structure fires.

The City's General Plan identifies the following strategies to reduce risks related to flooding and inundation:

- PHS-4.1 - National Flood Insurance Program. Support policies, procedures, and recommendations of the National Flood Insurance Program for areas in the 100-year flood zone with respect to zoning, subdivision, building codes, and overlays to maintain the City's eligibility for flood insurance and qualification for disaster assistance.
- PHS-4.2 - Floodplain/Flood Hazard Zone Development. Prohibit development in the 100-year flood zone unless adequate mitigation is provided against flood hazards.
- PHS-4.3 - Critical Public Facilities. Design and construct utilities and critical public facilities in flood-prone areas to maintain their structural and operational integrity during floods.
- PHS-4.4 - Interagency Coordination. Establish and maintain cooperative working relationships among local, regional, state, and federal agencies with responsibility for flood protection—including Orange County Public Works and Orange County Flood Control District—to minimize flood hazards, educate the community, and improve safety.
- PSH-4.5 - High Priority Projects. Cooperate with the Orange County Flood Control District in evaluating the effectiveness of existing flood control systems in the City, and prioritize funding for the maintenance and construction of improvements to drainage facilities and roadways identified in the City's Master Plan of Drainage and Hazard Mitigation Plan.
- Best Management Practices. Prevent flooding by ensuring that the City's storm drainage culverts, channels, and facilities are adequately sized, maintained, and upgraded and that new developments integrate low-impact development best management practices (e.g., permeable pavements).

100-Year Flood Zone areas are primarily located in the southern area of the City. Southern Westminster has several block groups that are considered Low Mod areas, including within tracts 992.03, 992.04, 992.22, 992.23, 992.41, and 997.03.

The Westminster Emergency Operations Plan—adopted in 2016 and described in detail under the Related Plans and Programs section of this element—addresses the City's planned response to emergency situations associated with natural disasters and national security emergencies. The plan incorporates concepts and principles of the California Emergency Management System (SEMS), the National Incident Management System (NIMS), and the Incident Command System into the City's emergency operations. The plan is intentionally flexible to be useful in all emergency situations and helps to facilitate the response and short-term recovery activities. The City has adopted SEMS/NIMS for emergency preparedness and participates in the Orange County Operational Area. The City's Emergency Operations Center is the central physical location where key City staff gather to coordinate response to an emergency. Personnel assigned to the emergency operations center are responsible for multi-agency/multi-jurisdictional coordination, policy implementation, information management, and resource coordination to support incident commanders in the field.

To further reduce effects of climate change, the City has included the following strategies related to air quality in its General Plan Public Health and Safety Element:

- PHS-7.1 - Integrated Planning. Develop a multidisciplinary approach (land use, economic development, and transportation) to mitigate against adverse effects of climate change and reduce vehicle miles traveled and associated vehicle emissions
- PHS-7.2 - GHG Emissions. Align the City's local GHG reduction targets with the statewide GHG reduction targets of Assembly Bill 32, and align the City's long-term GHG reduction goal with the statewide GHG reduction goal of Executive Order S-03-05.
- PSH-7.3 - Regional Coordination. Support the South Coast Air Quality Management District's Air Quality Management Plan, the Southern California Association of Governments' Regional Transportation Plan/Sustainable Communities Strategy, and Orange County Transportation Authority's Congestion Management Plan to reduce air pollution at the regional level.
- PSH-7.4 - Air Quality Monitoring. Collaborate with the California Air Resources Board and South Coast Air Quality Management District to properly measure air quality at emission sources and enforce the standards of the Clean Air Act.
- PHS-7.5 - Sensitive Receptors. Buffer sensitive land uses, such as residences, schools, care facilities and recreation areas, from major air pollutant emission sources, including freeways, manufacturing, wastewater treatment facilities, and similar uses.
- PHS-7.6 - Construction Activities. Meet state and federal clean air standards by minimizing particulate matter emissions from construction activities.
- PHS-7.7 - Airborne Pollutants and Noxious Odors. Comply with regional, state, and federal standards and programs for control of all airborne pollutants and noxious odors, regardless of source.
- PHS-7.8 - Energy Efficiency. Comply with the mandatory energy efficiency requirements of the California Green Building Standards Code (CALGreen) and Building and Energy Efficiency Standards.

In addition to the Local Hazard Mitigation Plan and General Plan, the City implements the following local laws and plans concerning hazards:

- Westminster Emergency Operations Plan - The Westminster Emergency Operations Plan (2016) addresses the City's planned response to natural and human-caused disasters. The plan, written by the City Emergency Management Coordinator, is a preparedness document that incorporates concepts and principles from the California Standardized Emergency Management System, the National Incident Management System, and the Incident Command System for the City's emergency operations.
- Climate Change Legislation and Programs
 - California Global Warming Solutions Act (AB 32) Scoping Plan
 - 2016-2040 Regional Transportation Plan/Sustainable Communities Strategy
 - Sustainable Communities and Climate Protection Act (SB 375)

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The primary objectives in the City's FY 2025-2029 Consolidated Plan are: Suitable Living Environment and Decent Housing. The City of Westminster does not anticipate using CDBG funds to expand economic opportunities. The objectives and outcomes are listed with the proposed activities and funding sources.

- Housing Needs – Potential programs and services may include, but are not limited to:
 - Westminster Tenant Based Rental Assistance Program (HOME funds).
 - Acquisition/rehabilitation/new construction of affordable housing projects.
 - Public improvements in support of new affordable housing.
- Community Services – Potential services may include, but are not limited to:
 - Youth services
 - Senior services
 - Services for the homeless and at-risk homeless
 - Services for the disabled
 - Fair housing services
- Parks, Recreational Facilities, and Other Community Facilities – Potential improvements may include, but are not limited to:
 - Improvements to parks and recreation facilities
 - Improvements to community centers or senior centers.
 - Improvements to other community facilities that primarily benefit low and moderate income and special needs residents.
- Infrastructure Improvements – Potential improvements may include, but are not limited to:
 - Street improvements, such as installation of streetlights, sidewalks reconstruction, safety and energy efficiency enhancements.
 - ADA improvements.
 - Other Capital Improvement Projects in qualifying low and moderate income census tracts.

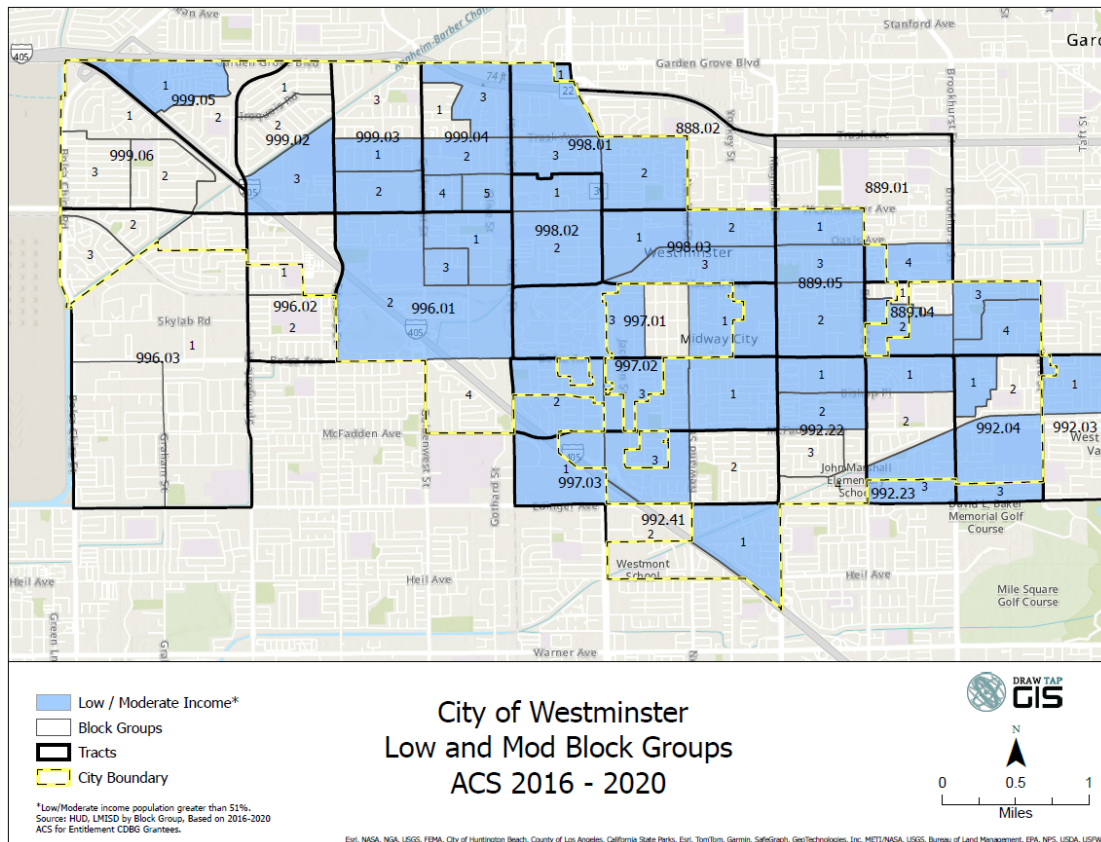
SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

The City utilizes CDBG and HOME funds for projects and programs operated citywide. However, the majority of CDBG-funded infrastructure and facility projects will primarily be targeted in low and moderate income neighborhoods: those census tracts where 51% or more of the residents are low- or moderate- income. Low and moderate income areas are shown in Figures 7 & 9.

Area Name:	Area Type:	Other Target Area Description:	HUD Approval Date:	% of Low/Mod:	Revital Type:	Other Revital Description :	Identify the neighborhood boundaries for this target area.	Include specific housing and commercial characteristics of this target area.	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Identify the needs in this target area.	What are the opportunities for improvement in this target area?	Are there barriers to improvement in this target area?
CDBG Target Areas	Other	Low- and moderate-income block groups		>51%			See Figures 7 & 9.	Primarily residential areas where more than 51% of residents are low and moderate income	In Community Workshop and survey, residents commented on improvements needed.	A range of housing and community development needs.	Parks, Recreation Facilities, and Other Community Facilities Infrastructure Improvements	Limited funding is a primary barrier.

Table 56 - Geographic Priority Areas



Figures 7 & 9 – Low and Moderate Income Block Groups

Data Source: HUD based on 2016-2020 ACS

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City utilizes CDBG and HOME funds for projects and programs operated citywide. However, the majority of CDBG-funded infrastructure and facility projects are targeted in neighborhoods with the highest needs, where more than 51 percent or more of the residents are low- or moderate-income. These areas also generally correspond to areas with the highest concentrations of Black/African American, American Indian/Alaska Native, Pacific Islander, and Hispanic populations (refer to Figure 2, Figure 4, Figure 5, and Figure 6). The largest minority group in the City is the Asian population, representing 51 percent of the population and distributed citywide (see Figure 1).

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

1	Priority Need Name	Housing Needs
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Elderly Homeless Persons with Disabilities Veterans Victims of Domestic Violence
	Geographic Areas Affected	Citywide
	Associated Goals	Housing Needs
	Description	Preserve existing housing and create new affordable housing through: <ul style="list-style-type: none"> Westminster Tenant Based Rental Assistance Program (HOME funds) Acquisition/rehabilitation/new construction of affordable housing projects Public improvements in support of new affordable housing.
	Basis for Relative Priority	Needs assessment and community outreach.
2	Priority Need Name	Community Services
	Priority Level	High
	Population	Low Moderate Homeless Elderly Persons with Disabilities Large Families Families with Children Victims of Domestic Violence
	Geographic Areas Affected	Citywide
	Associated Goals	Community Services
	Description	Support agencies that assist special needs populations and provide needed community services to low- and moderate- income persons, including unhoused individuals and families.
	Basis for Relative Priority	Needs assessment and community outreach.
3	Priority Need Name	Parks, Recreational Facilities, and Other Community Facilities
	Priority Level	High
	Population	Non-Housing Community Development

	Geographic Areas Affected	CDBG Target Area Citywide
	Associated Goals	Parks and Recreational Facilities and Other Community Facilities
	Description	Enhance and update public infrastructure and community facilities that benefit low and moderate income neighborhoods and residents, as well as those with special needs, such as the seniors, disabled, and homeless.
	Basis for Relative Priority	Needs assessment and community outreach.
4	Priority Need Name	Infrastructure Improvements
	Priority Level	High
	Population	Non-Housing Community Development
	Geographic Areas Affected	CDBG Target Area Citywide
	Associated Goals	Infrastructure Improvements
	Description	Provide Needed Infrastructure Improvements in Low to Moderate Income Neighborhoods
	Basis for Relative Priority	Needs assessment and community outreach.
5	Priority Need Name	Planning for Housing and Community Development Needs (Planning and Administration)
	Priority Level	High
	Population	Low Moderate
	Geographic Areas Affected	Citywide
	Associated Goals	Housing Needs Community Services Parks and Recreational Facilities Infrastructure Improvements
	Description	Implement planning for housing and community development through HOME administration, CDBG administration, and the Fair Housing Program.
	Basis for Relative Priority	To comply with HUD regulations for CDBG and HOME programs and to delivery programs and services.

Table 57 – Priority Needs Summary

Narrative (Optional)

These Needs form the basis for allocating investments geographically within the jurisdiction during the next five-year period and are a result of various community outreach efforts and consultation meetings developed under the Citizen Participation process.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The 7,000 cost burdened lower income renter households in Westminster and the 12,000 households on the OCHA waiting list indicate that the need for additional rental assistance is substantial. In the past, landlords' willingness to accept tenant-based rental assistance and to participate in a contractual relationship with the subgrantees, OCHA, or HUD. However, in 2020 the California legislature expanded the definition of discrimination to include source of income, such as Housing Choice Vouchers.
TBRA for Non-Homeless Special Needs	Special needs populations, on average, are likely to have an even greater need for TBRA than the general low- and moderate-income population. A market characteristic that may influence the use of TBRA for special needs tenants is the willingness and ability of service providers to assist TBRA clients to remain stable in their housing.
New Unit Production	The cost of land, labor and materials affects the total development costs and the number of units the City can support in any given year. While funds are limited, the City will use regulatory tools - such as flexible development standards, density bonus and other incentives - to support in the expansion of needed affordable housing.
Rehabilitation	Many of the City's approximately 3,000 manufactured housing units do not meet State and local codes and are predominately occupied by low- and moderate-income households. In addition, the predominance of older housing (built prior to 1980) in Westminster increases the likelihood of exposure to lead based paint hazards. Low- and moderate-income households occupying units in substandard condition and/or with the presence of lead-based paint would theoretically qualify for rehabilitation assistance if sufficient resources existed. Typically, the City's rehabilitation resources support combined acquisition and rehabilitation projects in partnership with non-profits that leverage City dollars with other funding sources.
Acquisition, including preservation	Typically, the City's rehabilitation resources support combined acquisition and rehabilitation projects in partnership with non-profits that leverage city dollars with other funding sources. The cost of land, labor and materials affects the total development costs and the number of units that the City can support in any given year. Another critical issue that influences the use of funds to acquire properties for the creation or preservation of affordable units is the lack of a permanent source of financing.

Table 58 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Table 59 summarizes the major sources of funding available to carry out housing and community development activities during this Consolidated Plan period. As a federal entitlement jurisdiction, Westminster receives HOME and CDBG funds directly from HUD. The City's estimated annual HOME entitlement is \$409,546 and annual CDBG funds total \$978,392. While HOME funds are directed entirely towards affordable housing activities, CDBG may be directed towards both housing and community development activities.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public – Federal	Acquisition, Planning, Economic Development, Housing, Public Improvements, Public Services	\$978,392	\$0	\$27,755	\$1,006,147	\$3,913,568	Entitlement allocation plus estimated program income plus prior-year resources.
HOME	Public – Federal	Acquisition, Homeowner rehab, Multifamily Rental New Construction, Multifamily Rental Rehab, New construction for ownership, TBRA	\$409,546	\$0	\$809,412	\$1,218,958	\$1,638,184	Entitlement allocation plus estimated program income plus prior year resources.

Table 59 - Anticipated Resources

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

Federal funds play a crucial role in implementing the Consolidated Plan. Local private and non-federal funds are usually insufficient to meet the heavy demand for housing and services in our community. Agencies receiving CDBG and HOME funds use those funds as a commitment to receiving other funding sources.

Likewise, the City also leverages other resources among the formula grant programs. For example, the HOME program is matched by a variety of sources, including private and public investment and the City's Housing Authority Funds and Permanent Local Housing Allocation (PLHA) from the State Department of Housing and Community Development.

HUD requires a 25 percent match on HOME funds drawn down for affordable housing. Historically, the City has met the match requirement with the use of former Westminster redevelopment tax increment funds that were layered with HOME funds in developing affordable housing. While redevelopment tax increment funds are no longer available for future match requirements, the City has been utilizing a match surplus derived from prior contributions by the former Westminster Redevelopment Agency in developing affordable housing developments. The City's match surplus is approximately \$3,286,437 (as of end of September 30, 2023). This surplus will guarantee the City's ability to meeting its match requirements for many years into the future.

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

Westminster has very little wholly owned land. However, the 2021-2029 Housing Element includes an action to issue Requests for Proposals or provide Staff assistance in parcel assemblage on city-owned sites.

Discussion

See above.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Westminster Community Development Department / Housing Division	Government	Affordable Housing, Economic Development, Neighborhood Improvements, Planning	Jurisdiction
Westminster Community Services and Recreation Department	Government	Public Facilities, Public Services	Jurisdiction
Westminster Public Works Department	Government	Infrastructure	Jurisdiction
Orange County Housing Authority (OCHA)	PHA	Section 8 Tenant-Based Housing Choice Voucher Program (Rental Subsidy)	Jurisdiction
Fair Housing Foundation	Non-profit Organization	Public Services	Jurisdiction
Orange County Continuum of Care 2-1-1 Orange County	Regional Organization	Homelessness	Jurisdiction
Homeless, Special Needs, and General Services Providers	Non-Profit Agencies	Public Services	Jurisdiction
TBD TBRA Program Operator	Non-Profit Agencies	Westminster Tenant Based Rental Assistance Program (Rental Subsidy)	Jurisdiction

Table 60 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Financial constraints require the City to partner with both non-profit agencies and for-profit developers in planning affordable housing through various programs. Westminster will use regulatory tools, outlined in the 2021-2029 Housing Element, such as modified parking and development standards, density bonuses, and other incentives to support the expansion of needed affordable housing. The City helps developers by working with City departments to streamline the process of project approval. Lastly, Westminster will expand its existing relationships with local jurisdictions through cooperative agreements, and with the County and State by applying for funds available for producing affordable housing.

The Community Development Department (CDD) maintains direct communication with other City departments when revising or updating housing policies, issues and services. Through daily contact and inter-working relations, City staff implements programs and services and tracks issues of concern. This process allows easy access to data on building activity, housing conditions, code requirements, zoning, employment trends, and other demographic data.

In addition to the City's internal network, through its federal entitlement and other resources, Westminster interacts with various non-profit agencies and public service groups in the delivery of programs. These agencies are assisted by City staff in planning programs and projects, ensuring activity eligibility and costs, complying with federal regulations and requirements, and monitoring the timely expenditure of annually allocated program funds. The City requires agencies to submit quarterly and annual reports to meet federal requirements and periodically conducts sub-recipient audits and on-site reviews.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance		X	
Mortgage Assistance			
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse		X	X
Child Care	X	X	
Education		X	
Employment and Employment Training		X	
Healthcare		X	X
HIV/AIDS			X
Life Skills		X	
Mental Health Counseling		X	X
Transportation	X	X	X
Other			
Other			

Table 61 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The following services are available to Westminster families and individuals experiencing homelessness, including chronically homeless individuals, veterans and their families, and unaccompanied youth. A complete network of local and regional service providers is shown in Table 62.

Westminster Homeless Prevention and Rapid Rehousing Program (HPRP): The City's Police Department, Family Resource Center, and Housing Division have partnered to provide the Westminster homeless population, and those at risk of becoming homeless, with critical assistance such as rental and utility financial assistance to prevent homelessness, moving cost assistance, case management, housing search, credit repair, and mediation or outreach to property owners.

Interval House Tenant Based Rental Assistance (TBRA) Program Operator: The City will partner with the Westminster School District, the City's Family Resource Center and Interval House, a TBRA program operator, to provide eligible Westminster households with rental subsidies, case management, and wrap around services to assist them with self-sufficiency and transition into permanent housing. Eligible households will include households that are homeless or at risk of becoming homeless.

American Family Housing (AFH): AFH offers transitional housing for homeless persons in need of more intensive support during their transition back to economic stability and housing. Transitional housing participants enter with little or no income and complex barriers to housing such as disability, long term homelessness and/or unemployment, domestic violence, or legal issues. Services offered include, but are not limited to, mental health counseling, employment services, support groups, life skills training, budgeting, housing placement, and intensive case management. Program goals are to secure sustainable income and secure permanent housing while addressing life issues that led to homelessness.

Collette's Children's Home: Located in nearby Huntington Beach, Collette's Children's Home serves homeless single women and homeless mothers with children throughout Orange County

Thomas House Family Shelter: Thomas House offers transitional shelter for homeless families with children, as well as food and supplies, for homeless families with children. In return, each family is required to save a portion of their income after necessary expenses, enabling families to build savings and learn life skills.

Illumination Foundation: This organization offers case management services for homeless persons with children. Case managers discuss resources available to homeless persons and create a housing plan for longer term housing.

Build Futures: Build Futures is a nonprofit organization dedicated to taking homeless, unaccompanied youth ages 18 to 24 off the streets of Orange County and providing them with the resources necessary to reach self-sufficiency. The agency uses a structured, step-by-step program called Steps to Success which is tailored to each youth and connects them to services and resources needed to obtain and maintain long term independence. Build Futures collaborates with existing nonprofits, county services, housing providers, faith-based organizations, job programs, educational institutions and volunteers to close the gap in the service continuum.

Casa Youth Shelter: Casa Youth Shelter provides emergency temporary shelter for youth aged 12-17. Youth eligible for short term shelter care include those who have run away from home, are at risk of running away because of abuse or any other reason, or for those who have exited their homes or are at risk of being kicked out. In addition to temporary housing, short term shelter care residents receive

three nutritious meals with snacks per day, basic needs such as hot showers, clean clothing, and fresh linens for their beds, and are provided with a variety of counseling services.

Community Service Program Huntington Beach Youth Shelter: The Youth Shelter offers a short-term crisis intervention residential program with the goal of family reunification. Children at risk of homelessness, institutionalization, incarceration, or hospitalization are given emergency shelter, meals, 24-hour supervision, individual, group and family counseling, academic tutoring, prevention, education, and life skills development activities as well as aftercare services.

Radiant Health Centers (formerly AIDS Services Foundation Orange County): Radiant Health Centers provides a variety of services to persons living with HIV/AIDS including case management, financial assistance, food pantry and nutritional program, housing assistance, transportation, mental health services, drug and alcohol abuse services, and free testing and prevention services. Radiant Health Centers is located in Irvine but serves persons living with HIV/AIDS countywide.

Volunteers of America of Los Angeles (VOALA) Orange County: This agency offers Supportive Services for Veteran Families (SSVF) which includes short-term assistance (move in costs, security deposit, rent, etc.) to maintain permanent housing stability for low income Veteran households in Orange County, case management, financial planning, housing location assistance, assistance in obtaining benefits, and referral services.

Organization Name	Type of Service Provided	Population Served	Number of Beds
American Family Housing – Midway City	Transitional and supportive housing	All	30
Anaheim Interfaith Shelter – Halcyon Landing	Emergency shelter, transitional housing	All	N/A
Catholic Worker/Isaiah House – Santa Ana	Emergency shelter, meals and showers	All	12
Cold Weather Shelter Program – Santa Ana	Emergency shelter	All	N/A
Colette’s Children’s Home – Huntington Beach	Emergency shelter, transitional housing	Women and children	N/A
Corbin Family Resource Center – Santa Ana	Case management	All	N/A
Episcopal Service Alliance – Santa Ana, Huntington Beach	Food, clothing, case management	All	N/A
Foursquare Church of Anaheim	Food and clothing (2x/month)	All	N/A
Fullerton Interfaith Emergency Services	Emergency shelter, transitional housing	All	12
Hope Family Housing El Modena – Orange	Transitional housing	Large families	N/A
House of Hope – Orange County	Transitional and supportive housing	Women	45
Interval House – Orange County	Domestic violence shelter	Women and children	N/A
Joseph House – Santa Ana	Transitional Housing	Men, emphasis on veterans	20

Lutheran Social Services – Garden Grove	Food, clothing, commodities, etc.	All	N/A
Mary’s Shelter – Central Orange County	Temporary housing	Pregnant teenagers	N/A
Mercy House/Emmanuel House – Santa Ana	Transitional housing	Adults with HIV/AIDS	21
New Vista Shelter/Fullerton Interfaith Emergency Services	Transitional housing	Families with children	N/A
Orange Coast Interfaith Shelter – Costa Mesa	Transitional housing	Families with children	N/A
Orange County Rescue Mission – Various Locations	Emergency shelter	All	N/A
Project Hope Alliance – Costa Mesa	School, tutoring, and meals	Children grades K–8	N/A
Regina House – Santa Ana	Transitional housing	Women with children	7
Salvation Army Hospitality House	Emergency shelter	All	75
Serving People in Need – Costa Mesa	Financial assistance for housing, case management	Families with children	N/A
Share Our Selves – Costa Mesa	Case management	All	N/A
The Sheepfold – Central Orange County	Domestic violence shelter, transitional housing	Women with children	N/A
Someone Cares Soup Kitchen – Costa Mesa	Lunch and groceries	All	N/A
Thomas House Family Shelter – Garden Grove	Transitional housing	Families with children	N/A
Westminster Family Resource Center	Family supportive services and case management	Families with children	N/A
Yale Transitional Shelter	Emergency shelter	Single men, single women, and couples	425

Table 62 – Facilities and Services for the Homeless

Data Source: 2021-2029 Westminster Housing Element.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Coordination between public agencies providing housing resources, assisted housing providers, private and governmental health, mental health and human service agencies are critical to the delivery of viable products/services. To enhance coordination, the City is a member of the Orange County Continuum of Care to address homeless needs.

The primary gap in Westminster's service delivery system is a function of the significant cuts in public and private funding and associated reductions in service. Funding cuts in the CDBG and HOME programs over the last several years, combined with the increased demand for services stemming from increases in housing and rental costs, has resulted in significant gaps in service.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City proposes to strengthen, coordinate and integrate the governmental institutions, non-profit and private delivery systems to implement the City's five-year strategy and to address the priority needs outlined in the Consolidated Plan for Fiscal Years 2025/26 – 2029/30. Engaging the community and stakeholders in the delivery of services and programs for the benefit of low to moderate residents will be vital in overcoming gaps in service delivery. The City will also utilize public notices, Community Workshops and Meetings (as appropriate), the City's website, and other forms of media to deliver information on carrying out the Consolidated Plan strategies.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Needs	2025	2029	Affordable Housing	Citywide	Housing	\$1,352,369 (HOME) \$1,300,000 (HOME)	Homeowner Units Rehabilitated – 4 Household Housing Units <i>(Acquisition/Rehab/New Construction)</i> Tenant-Based Rental Assistance / Rapid Re-Housing 45 Households <i>(Westminster Tenant-Based Rental Assistance Program)</i>
2	Community Services	2025	2029	Non-Housing Special Needs	Citywide	Community Services	\$733,755 (CDBG)	Public service activities other than Low/Moderate Income Housing Benefit: 2,650 Persons Assisted <i>(Family Resource Center = 1,250 persons; Senior Outreach Center = 780 persons; Home Delivered Meals = 325 persons; Summer Youth Program = 175 persons; Project S.H.U.E. = 120 persons)</i>
3	Parks, Recreational Facilities, and Other Community Facilities	2025	2029	Non-Housing Community Development	Citywide	Public Facilities	\$400,000 (CDBG)	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2,500 Persons Assisted <i>(Various TBD Public Facilities)</i>
4	Infrastructure Improvements	2025	2029	Infrastructure	Citywide	Infrastructure	\$2,807,570 (CDBG)	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25,000 Persons Assisted <i>(Street Improvements; Sidewalk Improvements)</i>

5	Planning for Housing and Community Development Needs	2025	2029	Planning and Administration	Citywide	Planning and Administration	\$978,392 (CDBG)	Not Applicable. (CDBG Program Administration; Fair Housing Foundation)
							\$204,773 (HOME)	Not Applicable. (HOME Program Administration)

Table 63 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
Housing Needs	Preserve existing housing and create new affordable housing through: <ul style="list-style-type: none"> Westminster Tenant Based Rental Assistance Program (HOME funds) Acquisition/rehabilitation/new construction of affordable housing projects Public improvements in support of new affordable housing
Community Services	Support agencies that assist special needs populations and provide needed community services to low- and moderate- income persons, including unhoused individuals and families.
Parks, Recreational Facilities, and Other Community Facilities	Enhance and update public infrastructure and community facilities that benefit low- and moderate-income neighborhoods and residents, as well as those with special needs, such as the seniors, disabled, and homeless.
Infrastructure Improvements	Provide Needed Infrastructure Improvements in Low to Moderate Income Neighborhoods.
Planning for Housing and Community Development Needs	Implement planning for housing and community development through HOME administration, CDBG administration, and the Fair Housing Program.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City's five-year goal is to provide affordable housing opportunities to 4 lower income households, and serve 45 households through Tenant Based Rental Assistance.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Not applicable.

Activities to Increase Resident Involvements

Not applicable.

Is the public housing agency designated as troubled under 24 CFR part 902?

No.

Plan to remove the ‘troubled’ designation

Not applicable.

SP-55 Barriers to Affordable Housing – 91.215(h)

Barriers to Affordable Housing

Westminster has a strong history of supporting affordable housing. The City has adopted numerous provisions in its Zoning Ordinance that facilitates a range of residential development types and encourages affordable housing, including a density bonus ordinance, planned development zone and reasonable accommodation procedures for persons with disabilities.

The primary barrier to the provision of affordable housing in Westminster is the lack of vacant land suitable for residential development. Separate owners of smaller parcels hold much of the underdeveloped and residentially zoned land in the City. This calls for alternative policy tools such as lot consolidation and/or demolition of existing older structures to accommodate higher density infill development.

In addition to the constraints to market rate housing development, such as land prices and costs of construction, affordable housing projects face other constraints. While there is a range of sites with the potential to accommodate affordable housing projects, as well as projects that focus on special needs populations, financial assistance for the development of affordable housing is limited and highly competitive.

Multiple funding sources are typically needed to construct an affordable housing project since substantial subsidies are required to make the units affordable to extremely low, very low, and low-income households. It is not unusual to see five or more funding sources assembled to make a project financially feasible. Each of these sources may have different requirements and application deadlines, and some sources may require that the project has already successfully secured financing commitments. Since financing is so critical and is also generally competitive, organizations and agencies that provide funding can often effectively dictate the type and size of projects. In recent years, funding for special needs housing (such as veterans, mentally disabled, and homeless) is generally more available than for other lower and moderate income households.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

To address the decline in sources of housing funds, the City will continue to advocate for and pursue federal, state, local and private funding sources for affordable housing. In addition, the City will implement the following actions identified in its 2021-2029 Housing Element to remove barriers to affordable housing:

- **Program 1: Identification of Adequate Sites**
 - Maintain an inventory of the available sites for residential development and post it online (with annual updates) and provide it to prospective residential developers upon request.
 - Monitor development trends to ensure continued ability to meet the RHNA as sites identified in this Housing Element are being developed.

- Program 3: Rezone Program/Shortfall Program
 - Rezone all sites identified in the Housing Element, consistent with the densities, acreages, and capacity levels identified therein.
- Program 4: Westminster Mall Specific Plan/Large Sites
 - Adopt the Westminster Mall Specific Plan or identify and rezone alternative sites to accommodate the same number of units, by income level, identified for Westminster Mall.
- Program 5: Accessory Dwelling Units
 - Update the City's ADU Ordinance to reflect State law.
 - Prepare pre-approved ADU design templates, tailored to meet specific zoning and building standards.
 - Promote development of ADUs by continuing to provide written information at the City's planning counter and on the City's website and update it on an annual basis.
- Program 8: Previously Identified Nonvacant and Vacant Sites
 - Allow developments by-right pursuant to Government Code section 65583.2(i).
- Program 9: HOME Funds and Housing Successor Funds to Fund Land Acquisition and Improvement
 - Provide funds to assist development such as for the purpose of acquisition and/or subsidizing the cost of land acquisition and off-site improvements for construction of 100 new affordable housing units.
 - Acquire 16 multifamily or single-family units to be rehabilitated by a nonprofit and restricted to low- income rental housing.
 - Contact local service providers and developers annually and inform them of the potential partnerships with the Housing Division through paperless methods such as phone calls, email, and online postings.
- Program 10: Lot Consolidation
 - Implement incentives that will facilitate lot consolidation and increase the overall feasibility of affordable housing projects; as part of the City's Zoning Code Update, incorporate specific development standards that support lot consolidation, such as a reduction in parking standards, shared parking arrangements in mixed- use projects, a reduction of minimum unit size, and modification of setback requirements.
 - Apply annually for grant funding to prepare conceptual development plans on consolidated lots.
- Program 11: Development of Affordable and Special Needs Housing Opportunities
 - Contact affordable housing providers (including non-profit providers) annually to encourage them to develop affordable housing for low/very- low income households and the disabled in Westminster.
 - Maintain and publish on the City's website an inventory of sites suitable for the development of affordable housing for low-income households and households with special needs.
 - Support and prepare applications for funding on an annual basis.

- Provide incentives and concessions to developers to assist in the development of housing for lower income households or households with special needs, such as flexible development standards, expedited processing, and support from State funding including SB 2 Planning Grants and Permanent Local Housing Allocation.
 - Explore additional funding sources and strategies such as boomerang funds and financing districts to assist the development of housing for lower income households.
- Program 12: Density Bonus
 - Continue to make available the City's application submittal packet to provide interested builders or service providers with Density Bonus information through paperless methods such as online postings. Provide printed copies at the front counter. Meet with developers to explain the process and requirements.
- Program 14: Zoning Code Review and Update
 - Maintain a Zoning Code that is consistent with State law and update the Zoning Code. Specifically remove constraints through Zoning Code updates related to the following: Low Barrier Navigation Centers, Transitional and Supportive Housing, Employee Housing, Agricultural Worker Housing, Streamlined and Ministerial Review for Eligible Affordable Housing Projects, building height, and Residential Care Facilities.
- Program 16: Mitigation of Nongovernmental Constraints
 - Promote the use of the preapplication process for all applicants, with the goal of working with 85 percent of applications.
- Program 17: Multifamily Rehabilitation
 - Identify multifamily projects with the most significant level of deterioration for the purpose of providing loans for rehabilitation of multifamily units, subject to the applicable funding source requirements.
- Program 19: Tenant Based Rental Assistance (TBRA) Program
 - Assist households experiencing or at risk of experiencing homelessness achieve self-sustainability via rental assistance and supportive services.
- Program 22: Housing Choice Vouchers (Section 8 Rental Assistance)
 - Continue to provide referrals and voucher information to prospective program participants.
- Program 23: Condominium Conversion
 - In the event that an application to convert a residential development to a condominium/stock cooperative is submitted to the City, the provisions of the ordinance shall be implemented and enforced.
- Program 24: Mobile Home Park Conversion Ordinance (MHPCO)
 - Upon approval of a permit to convert a mobile home park, the applicant shall be required to implement mitigation measures that fully mitigate the net loss of low-income households.

SP-60 Homelessness Strategy – 91.215(d)

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

The City operates a Homeless Liaison Team consisting of a commander and homeless liaison officers who work alongside community outreach coordinators and engagement services throughout the City. This team acts as an initial point of contact for the unhoused community. The team aims to collaborate with services providers, shelters, city organizations, the community, and business/property owners to provide solutions and resources for the homeless population.

In a joint effort, the cities of Westminster, Garden Grove, and Fountain Valley have developed a year-round central cities navigation center (CCNC) located in Garden Grove. The CCNC is operated by Volunteers of America of Los Angeles (VOALA) and includes 55 beds for men, 22 for women, six for couples, and two flex rooms. Supportive services offered at the CCNC include one-on-one case management, mental health and stabilization services/resources, substance use counseling and stabilization services/resources, outpatient health services, service animals and pet accommodation, education services and life skills development, employment assistance and job training, on-site transportation/shuttle services, and CES and HMIS participation and documentation.

Westminster also administers a Homeless Prevention and Rapid Re-Housing Program (HPRP), an intradepartmental effort between the Westminster Police Department, Community Services Department, Family Resource Center, and the Housing Division. Funded with Westminster Housing Authority funds, the HPRP provides emergency hotel/motel vouchers, bus tokens, food, and other emergency services on an as-needed basis.

Addressing the emergency and transitional housing needs of homeless persons

Westminster also actively participates in programs administered by public and quasi-public agencies. For example, Westminster is part of Orange County's Central Service Planning Area, or Central "SPA," along with Garden Grove, Huntington Beach, Fountain Valley, Seal Beach, Stanton, Santa Ana, Tustin, Newport Beach, Costa Mesa, and the adjacent unincorporated area of Midway City. This group has been meeting to discuss opportunities for coordinated regional solutions to homelessness and potentially sharing funding resources.

The City is also a member of the Orange County Housing Finance Trust. The primary focus of the Trust is to obtain and share funding for regional homelessness solutions. Though minimal funding currently exists, the Trust may be a future source of funds for cooperative solutions including emergency and transitional housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals

and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

In an ongoing effort to continue to address the needs of the homeless and those at risk of homelessness, the City operates the Homeless Liaison Team to act as initial point of contact for unhoused individuals and connect individuals with services providers, shelters, and city organizations.

Beginning in FY 2025/26, the City will implement the Westminster Tenant Based Rental Housing Program, a program designed to assist households experiencing homelessness or who are at risk of becoming homeless. The City will partner with the Westminster School District, the Family Resource Center, and Interval House to select eligible participants. The program operator will also be responsible for providing case management and other wrap around services to ensure a successful transition to permanent housing upon their exit from the Westminster TBRA Program.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Westminster will continue to contract with a fair housing provider to offer a wide range of fair housing services to ensure equal housing opportunities for its residents.

Homeless individuals or families and those at risk of homelessness have the opportunity to get connected to supportive services, treatments, public resources, and support groups through the City's Homeless Prevention and Rapid Re-Housing Program (HPRP) or through the Homeless Liaison Team.

SP-65 Lead Based Paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

As a means of better protecting children and families against lead poisoning, in 1999 HUD instituted revised lead-based paint regulations focused around the following five activities:

- Notification
- Lead Hazard Evaluation
- Lead Hazard Reduction
- Ongoing Maintenance
- Response to Children with Environmental Intervention Blood Lead Level

The City has implemented HUD Lead Based Paint Regulations (Title X), which requires federally funded rehabilitation projects to address lead hazards. Lead-based paint abatement is part of the City's Acquisition/Rehabilitation of Affordable Rental Housing Program. Units within rental housing projects selected for rehabilitation are tested if not statutorily exempt. Elimination or encapsulation remedies are implemented if lead is detected, and is paid for through CDBG or HOME funds, as appropriate.

How are the actions listed above related to the extent of lead poisoning and hazards?

As discussed earlier in the Housing Market Analysis, 85 percent of Westminster's owner-occupied units were built prior to 1980, and of these 12,270 units, just eight percent or 1,090 units have occupants that include children. Similarly, 72 percent of Westminster's rental housing was built prior to 1980 (9,125 units), with children present in just four percent or 465 of these units. Pre-1980 housing units with children present the greatest threat of lead poisoning. With an estimated 1,555 such households in Westminster, lead exposure among children is not a sizable issue. Another risk factor is household income, with lower income households having a greater risk of exposure. The 2016-2020 CHAS identifies 62 percent of Westminster's households as earning less than 80 percent HAMFI, translating to an estimated 16,860 low- and moderate-income households residing in the City's approximately 24,540 pre-1980 housing units.

How are the actions listed above integrated into housing policies and procedures?

To reduce lead-based paint hazards in existing housing, all housing rehabilitation projects supported with federal funds are tested for lead and asbestos. When a lead-based paint hazard is present, the City or the City's sub-grantee contracts with a lead consultant for abatement or implementation of interim controls, based on the findings of the report. Tenants are notified of the results of the test and the clearance report. In Section 8 programs, the Orange County Housing Authority annually inspects units in the existing program and new units as they become available. In all cases defective paint surfaces must be repaired. In situations where a unit is occupied by a household with children under the age of six, corrective actions will include testing and abatement if necessary, or abatement without testing.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The 2018-2022 American Community Survey reported that 15.7 percent of City residents had incomes below the poverty level. Of greatest concern is an increase in the number of individuals and families becoming homeless or at risk of becoming homeless due to the rising costs of housing and other costs, especially of safety-net expenditures like insurance and health care.

The City's major objectives in reducing poverty within Westminster are to enhance employment opportunities for all residents and promote self-sufficiency. This shall include creating job opportunities, additional tax revenue, new investment opportunities and overall community improvement for Westminster residents by supporting existing businesses and bringing additional economic forces and investment to Westminster.

In other efforts to reduce the number of families living in poverty, the City has established the Westminster Mall and Bolsa Row Specific Plans to encourage new business, jobs, and residential uses; the retention and attraction of retailers through direct outreach and indirect networking; and landscaping, signage, and utility undergrounding along major corridors to attract private investment and encourage the relocation of businesses to Westminster. As of January 2025, the City is implementing the Westminster Mall Specific Plan to support reinvigoration of the site by attracting new residents, commercial businesses, and community event opportunities. The City also updated the Bolsa Row Specific Plan development standards to allow for greater flexibility when leasing vacant tenant spaces.

Additionally, the City encourages the efforts of social service providers, government, housing providers/developers and the private sector to provide services and development programs that enhance job opportunities for Westminster residents, particularly low-income persons.

As funding permits, the City may support the following Public Services to increase family stability for lower income households:

- Counseling
- Domestic Violence Prevention Services
- Provision of food
- Substance Abuse Services
- Job Training

The City will fully comply with Section 3 of the Housing and Community Development Act, which helps foster local economic development and individual self-sufficiency. This set of regulations requires that to the greatest extent feasible, the City will provide job training, employment, and contracting opportunities for low or very low-income residents in connection with housing and public construction projects.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Westminster's overall program for affordable housing is integral to the City's strategy for reducing the number of poverty level families and individuals in the community. Examples of the inter-relatedness of Westminster's housing programs to poverty reduction include:

- Participation by nearly 1,700 low and extremely low-income Westminster households in the Housing Choice Rental Assistance Voucher Program administered by the Orange County Housing Authority (OCHA).
- Participation by a number of Westminster households in OCHA's Family Self-Sufficiency Program to help Section 8 participants become more economically self-sufficient.
- Beginning in FY 2025/26, the City will fund a tenant based rental assistance program to help homeless households and those at risk of homelessness get out of poverty by paying a portion of their rent. The rental assistance program will be supplemented with a self-sufficiency component including case management and wrap around services to help them transition to permanent housing once they exit the program.
- Implementation of the intradepartmental Homeless Prevention and Rapid Rehousing Program (HPRP). Financial assistance for rent due, deposits, utilities, moving costs, help with locating housing, legal aid, and mediation to help prevent evictions are just some of the services to be offered through the HPRP.
- The City will consider proposals to develop affordable rental housing using federal HOME funds. All HOME-funded projects comprise units to be made available to extremely low and low-income households.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Westminster follows monitoring procedures for CDBG-funded public service subrecipients which includes desk reviews of quarterly progress reports and expenditures, and periodic on-site visits to ensure compliance with federal regulations. All subrecipients are required by their subrecipient agreement to submit quarterly performance reports that demonstrate work is being performed in accordance with the scope of service, that evidence progress in meeting performance milestones, and that shows expenditures are allowable under the agreement. Staff also conducts periodic on-site monitoring of project activities to document compliance with HUD eligibility guidelines, performance in reaching contract goals, to determine if administrative and fiscal systems are adequate, and to ensure compliance with other crosscutting federal regulations.

CDBG-funded capital projects are monitored by regular status and fiscal reports for Davis/Bacon requirements throughout the course of the project, as well as frequent site visits by staff. For some projects, the City's Housing Division outsources the monitoring and project inspections on construction work.

The City is also responsible to HUD for monitoring HOME-assisted rental projects (e.g., transitional, permanent and special needs housing projects) throughout the period of affordability to ensure that these projects are in continued compliance with Federal and State regulations. Monitoring guidelines are intended to assist City staff in making informed judgments about asset management, HOME Investment Partnerships Act (HOME) Program compliance, and management efficiency of HOME-assisted rental projects. The City's monitoring protocol serves to determine if HOME-assisted rental housing remains affordable, its occupants are low- and very low-income, and that the property is maintained in standard condition throughout the affordability period.

Rental project monitoring occurs at four levels:

- Annually, a desk audit is performed wherein the owner/property manager will submit information certifying household sizes, household incomes and rents for all HOME-restricted units.
- An on-site visit will be conducted triennially during which an in-depth review will occur of all HOME and federal crosscutting requirements, e.g., affirmative marketing and tenant selection procedures.
- Projects are inspected in accordance with the HOME regulations at HOME Final Rule at 24 CFR 92.504(d):

- Upon receipt of a developer's project pro forma, the City conducts an economic analysis to ensure that, in accordance with the City's adopted underwriting and layering review guidelines, the amount of warranted HOME assistance is necessary to provide affordable housing.

The City has the prerogative to monitor on-site more frequently, especially if a project is at risk because of outstanding findings or insufficient capacity.

The City has adopted layering review guidelines in compliance with HOME Investment Partnerships Act (HOME) requirements set forth under Section 212(f) of the Cranston-Gonzalez National Affordable Housing Act, as amended, 24 CFR 92.250(b) of the FY 2013 HOME Final Rule and 24 CFR Part 91, the Consolidated Plan Final Rule. The City asserts that (a) prior to the commitment of funds to a project, the project is to be evaluated based upon its layering guidelines, and that (b) it will not invest any more HOME funds in combination with other governmental assistance than is necessary to provide affordable housing.

The City's layering review guidelines is also to be used when determining the level of HOME funds to be used in a project absent other governmental assistance. In the event that additional sources of funds not initially contemplated are later infused, the City may opt to update the evaluation.

The City shall also follow steps to monitor beneficiaries of the Single-Family Residential Rehabilitation Program and Homebuyer Program:

- During the pre-monitoring phase, applicants will sign a clause on the application form certifying that the property is the principal residence.
- Until such time as the deferred payment loan is repaid, the City will verify annually that borrowers in a Homebuyer Program continually occupy the housing unit as the household's principal residence.

Project and financial data on CDBG and HOME-funded activities is maintained using HUD's IDIS (Integrated Disbursement Information System) software. Use of this system allows HUD staff easy access to local data for review and progress evaluation.

Expected Resources

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

Anticipated Resources

For fiscal year 2025/26, the City of Westminster will have a total of \$1,006,147 in CDBG funds. This total amount is comprised of an estimated \$978,392 in Fiscal 2025/26 CDBG entitlement funds and \$27,755 in prior year unallocated CDBG funds carried forward. The City does not have any income from float-funded activities or surplus from urban renewal settlements, sale of real property, prior period adjustments, loans outstanding or written off, CDBG acquired property available for sale, or lump sum drawdown payments. Nor is the City funding any “urgent need activities.” CDBG funds will be used for public services, public infrastructure improvements, CDBG administration, and fair housing services.

The City will also have \$1,218,958 in HOME Program funds comprised of an estimated FY 2025/26 allocation of \$409,546 and an unallocated funds carryover balance of \$809,412. The City will use HOME funds for administration of the HOME program and Tenant Based Rental Assistance.

The City’s Annual Action Plan includes estimated CDBG and HOME allocations based on the most recent information available from HUD at the time of the Annual Action Plan development. Once the actual allocation amounts are announced by HUD, the City will adjust the funding levels of CDBG and HOME programs and activities proportionately to match the actual allocations

In January 2019, SB2 was implemented, which levies an additional tax on the sale of property. These revenues are collected by the state and distributed to local jurisdictions to fund affordable housing projects. HCD recently released the initial program guidelines for public comment. On March 12, 2019, the Orange County Board of Supervisors approved the Orange County Housing Finance Trust (OCHFT) Joint Powers Authority Agreement. As of January 2025, the Trust currently has a total of \$8,322,781.59 available for affordable housing funding. Of the amount available, \$2,405,709.99 (\$1,172,012.56 in LHFT funds and \$1,233,697.43 in MHSA funds) are available to Orange County cities including Westminster.

The Westminster Housing Authority has approximately \$250,000 in Supplemental Educational Revenue Augmentation Fund (SERAF) annually it is required to expend. SERAF are currently being used to fund the City’s’ Homeless Prevention and Rapid Re-Housing Program (HPRP).

The City will pursue competitive public and private grants for the development and preservation of programs, housing, and services and work to support legislation that promotes funding for future affordable housing during the Consolidated Plan period.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public – Federal	Acquisition, Planning, Housing, Public Improvements, Public Services	\$978,392	\$0	\$27,755	\$1,006,147	\$3,913,568	Entitlement allocation plus estimated program income plus prior-year resources.
HOME	Public – Federal	Acquisition, Homeowner rehab, Multifamily rental new construction, Multifamily rental rehab, New construction for ownership, TBRA	\$409,547	\$0	\$809,412	\$1,218,958	\$1,638,188	Entitlement allocation plus estimated program income plus prior-year resources.

Table 64 - Expected Resources – Priority Table

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

Federal funds play a crucial role in implementing the Annual Action Plan. Local, private and non-federal funds are usually insufficient to meet the heavy demand for housing and services in the community. The City leverages other resources among the formula grant programs. For example, the HOME program is matched by a variety of sources, including private and public investment and the City’s Housing Authority Funds, and could use Supplemental Educational Revenue Augmentation Funds (SERAF) or SB2 funds for future affordable housing projects.

HUD requires a 25 percent match on HOME funds drawn down for affordable housing. Historically, the City has met the match requirement with the use of former Westminster redevelopment tax increment funds that were layered with HOME funds in developing affordable housing. While redevelopment tax increment funds are no longer available for future match requirements, the City has been utilizing a match surplus derived from prior contributions by the former Westminster Redevelopment Agency in developing affordable housing developments. The City's match surplus is approximately \$3,286,437 (as of end of September 30, 2023).

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

Westminster has very little wholly owned land. However, the 2021-2029 Housing Element includes an action to issue Requests for Proposals or provide Staff assistance in parcel assemblage on city-owned sites.

Discussion

See above.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Needs	2025	2026	Non-Housing Community Development Affordable Housing	Citywide	Housing Needs	\$500,000 (HOME)	Tenant-Based Rental Assistance 20 Households (Westminster TBRA Program)

2	Community Services	2025	2026	Non-Homeless Special Needs	Citywide	Community Services	\$50,554 (CDBG)	Public service activities other than Low/Moderate Income Housing Benefit – 250 Persons Assisted (Family Resource Center)
							\$43,703 (CDBG)	Public service activities other than Low/Moderate Income Housing Benefit – 156 Persons Assisted (Senior Outreach Center)
							\$27,164 (CDBG)	Public service activities other than Low/Moderate Income Housing Benefit – 65 Persons Assisted (Home Delivered Meals Program)
							\$10,340 (CDBG)	Public service activities other than Low/Moderate Income Housing Benefit – 35 Persons Assisted (CSD Summer Youth Program)
							\$14,990 (CDBG)	Public service activities other than Low/Moderate Income Housing Benefit – 24 Persons Assisted (Project S.H.U.E.)

3	Infrastructure Improvements	2025	2026	Non-Housing Community Development	CDBG Target Areas	Infrastructure Improvements	\$469,294 (CDBG)	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit – 8,190 Persons Assisted (Street Improvement Projects)
							\$194,424 (CDBG)	Public Facility or Infrastructure Activities other than Low/Mod Income Housing Benefit – 2,000 Persons Assisted (Sidewalk Improvement Projects)
4	Planning for Housing and Community Development Needs	2025	2026	Other: Administration	Citywide	Other Housing and Community Development Needs	\$195,678 (CDBG)	N/A
							\$40,955 (HOME)	(HOME Program Administration, CDBG Program Administration, Fair Housing Foundation)

Table 65 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
Housing Needs	Preserve existing housing and create new affordable housing through: <ul style="list-style-type: none"> Westminster Tenant Based Rental Assistance Program (HOME funds) Acquisition/rehabilitation/new construction of affordable housing projects Public improvements in support of new affordable housing
Community Services	Support agencies that assist special needs populations and provide needed community services to low- and moderate- income persons, including unhoused individuals and families.
Infrastructure Improvements	Provide Needed Infrastructure Improvements in Low to Moderate Income Neighborhoods.

Planning for Housing and Community Development (Planning and Administration)	The City will conduct the following administration/planning activities: (1) General Administration of CDBG and HOME Program, including preparation of budget, applications, certifications and agreements, (2) Coordination of CDBG-funded capital improvement projects, (3) Coordination of Public Service Subrecipients, (4) Coordination of HOME-funded housing projects, (5) Monitoring of CDBG and HOME projects/programs to ensure compliance with federal regulations, (6) Preparation of Annual Action Plan, and (7) Preparation of the CAPER. Up to 20% of the annual CDBG entitlement and up to 10% of the HOME entitlement is allowed for administration activities. (Project: CDBG Administration; Fair Housing Services; HOME Administration)
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Projects

AP-35 Projects – 91.220(d)

Introduction

The City has carefully planned its allocation of CDBG and HOME funds for Fiscal Year 2025/26 to address priority housing and community development needs while adhering to program guidelines. A breakdown of the proposed activities and their respective allocations is listed below.

These allocations demonstrate a strategic approach to utilizing CDBG and HOME funds to support a range of vital services and programs within the community, including services for seniors, families, and youth. The allocations also ensure that the City remains within the maximum allowable percentages for CDBG public services, CDBG administration, and HOME administration, as stipulated by program regulations. Further, the allocation of funds to the Fair Housing Foundation emphasizes the City's commitment to fair housing practices and ensuring equal access to housing opportunities for all residents.

The Annual Action Plan may include a list of “back-up” projects to be funded for the program year under certain circumstances. For instance, if additional funding becomes available from the closeout of past or current projects completed under budget, or if more program income is generated than originally estimated, these funds can be allocated to activities listed as “back-up” projects in the Annual Action Plan. Additionally, if staff has not definitively chosen which public facility or infrastructure improvement project to fund during the development of the Annual Action Plan, the City may categorize these projects as “back-up” options until further planning is completed. The initiation and funding of these back-up projects will not be considered a substantial amendment, as defined in the Citizen Participation Plan.

Preferential consideration will be given to projects that can effectively utilize CDBG funds in a timely manner, aligning with the City’s goal of meeting CDBG timeliness requirements. The City Council will approve the list of back-up projects, which may include various public facility and infrastructure improvements. These back-up projects can be activated whenever funding becomes available, provided that the City receives HUD approval for both the back-up projects and any approved and funded projects as part of its Annual Action Plan submission.

List of back-up projects to fund

1. Additional Street or Sidewalk Improvements in low/mod residential neighborhoods; or
2. Mobile Home Rehabilitation Grant Program

Overall, this Annual Action Plan reflects the City's commitment to leveraging federal funds to make meaningful and impactful investments in its community, ultimately contributing to the well-being and prosperity of Westminster residents.

Projects

#	Project Name
1	Family Resource Center
2	Senior Outreach Center
3	Home Delivered Meals Program
4	CSD Summer Youth Program
5	Project S.H.U.E.
6	Street Improvements
7	Sidewalk Improvements
8	Fair Housing Foundation
9	CDBG Program Administration
10	HOME Program Administration

Table 66 – Project Information

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

The Housing and Homeless Needs Assessment of the Consolidated Plan discusses housing need by income category. Income levels identified are 1) extremely low-income; 2) very low-income, and; 3) low- and moderate-income households. Based on HUD recommendations, general relative priorities for funding will be as follows:

HIGH PRIORITY: Activities to address this need will be funded during the five-year period.

MEDIUM PRIORITY: If funds are available, activities to address this need may be funded by the City during the five-year period. The City may also use other sources of funds and take actions to locate other sources of funds.

LOW PRIORITY: It is not likely the City will fund activities to address this need during the five-year period.

The highest priority has been assigned to the needs of the lowest income residents, based on the assumption that in this high-cost real estate market, they are at greater risk of displacement, homelessness or other serious housing situations due to limited financial resources and other challenges they may face. The Consolidated Plan identifies several obstacles in meeting underserved needs, including the high and sustained demand for public services, as well as the shortage of funding to address the community's needs. Addressing unmet needs is dependent on funding availability, available partnerships, as well as data collection and community input.

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Estimate the number and type of families that will benefit from the proposed activities	Location Description	Planned Activities

Family Resource Center	Citywide	Community Services	Community Services	CDBG: \$50,554	WFRC is a family-friendly, community-based site located at Sigler Park, the heart of the city. The Center offers an array of comprehensive services to serve as a "one stop shop"; providing services and support systems that build on family strengths. WFRC staff supports the community by locating, linking and connecting the residents of Westminster and others who seek resources and services. WFRC staff is bilingual in English, Spanish, and Vietnamese to best support the needs of the community. For more than twenty years, WFRC has built strong partnerships and collaborates with a variety of organizations which facilitate the connection of families with WFRC.	June 30, 2026	250 Persons	7200 Plaza Street, Westminster	See description.
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Senior Outreach Center	Citywide	Community Services	Community Services	CDBG: \$43,703	The goal of the Senior Center Outreach program is to assist seniors to maintain their health and independence by linking them to the appropriate resources, services, and identify benefits to support their needs. These services could include anything from making a phone call for them because they are unable to see well enough to dial the phone or be able to hear on the phone, to helping them find affordable housing and resources for food. Staff assists with coordinating transportation opportunities that further allow the older adult and disabled population of Westminster to enjoy an enhanced quality of life and educates their family members with options for their aging relatives. This not only includes arranging visits to the Senior Center for meals and other on-site activities, but also to other necessary destinations such as grocery stores and other retail stores for essential items.	June 30, 2026	156 Seniors	8200 Westminster Boulevard, Westminster	See description.
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Home Delivered Meals Program	Citywide	Community Services	Community Services	CDBG: \$27,164	The Home Delivered Meals (HDM) Program provides meals to older adults, focusing on low income, homebound residents with little to no support that are struggling to leave their homes due to illness, disability, and/or isolation. The HDM Program provides seniors with three nutritious, heart-healthy meals a day, five days per week. Volunteers and staff help carry out the program by delivering the meals while also making meaningful connections with them. In addition to receiving nutritious meals, participants receive case management support. Each client is assigned a case manager to regularly assess their needs and make appropriate referrals to ensure they are able to access the resources they need. Case managers conduct home visits and safety checks, provide safety items such as grab bars, shower chairs, walkers and other gifts to support the independence of clients. All CDBG funds will be used to offset raw food costs used to prepare meals for Westminster older adults.	June 30, 2026	65 Seniors	The Home Delivered Meals Program is located at 1200 N. Knollwood Circle, Anaheim. However, the meals are delivered to Westminster elderly residents on a daily basis.	See description.
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CSD Summer Youth Program	Citywide	Community Services	Community Services	CDBG: \$10,340	The Community Services and Recreation Department is proposing to continue the Youth Summer Recreation Program location at the Civic Center and Community Services Building for elementary age youth 5 to 14 years of age. It will be staffed by 1 Community Services and Recreation Coordinator, 1 Senior Recreation Leader, and volunteers to provide recreational and education activities to the participants. The program will allow the youth to experience a summer of organized adventure and fun consisting of indoor/outdoor games, hands-on activities, crafts, and excursions to the Police Department, Orange County Public Library, Sigler Park Splash Pad, and movie theater.	June 30, 2026	35 Youth	Westminster Civic Center and Community Services Building	See description.
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Project S.H.U.E.	Citywide	Community Services	Community Services	CDBG: \$14,990	intergenerational/multicultural after-school tutoring program for children in first and second grade. It is a collaborative program between the Westminster Senior Center and the Westminster School District. At the start of each school year, classroom teachers refer students who are or are at risk of falling below grade level in literacy and math. This program supports these students by providing a scaffold individual education plan that includes small group or 1:1 tutoring to meet their needs. Approximately twenty-four (24) children benefit from this program every year. The program helps students, as well as the senior volunteers, with their self-esteem as they are able to experience an environment rich in multicultural and multi-generational learning.	June 30, 2026	24 Youth	The program is available to eligible youth citywide but is offered at the Westminster Senior Center located at 8200 Westminster Boulevard, Westminster.	See description.
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Street Improvements	CDBG Target Areas	Infrastructure Improvements	Infrastructure Improvements	CDBG: \$469,294	Resurfacing six (6) residential street segments: Comet Circle, Milky Way, Neptune Circle, Mercury Drive, Jupiter Circle, and Universe Avenue. The improvements include grinding existing pavement and constructing new asphalt concrete pavement; adjusting sewer manholes and water/hydrant valves to finished grade; and new striping to match existing configuration.	June 30, 2026	8,190 Persons		See description.
Sidewalk Improvements	CDBG Target Areas	Infrastructure Improvements	Infrastructure Improvements	CDBG: \$194,424	<i>The sidewalk improvements may involve repairing or replacing sidewalks, installing new ADA wheelchair ramps, concrete curb, gutter, and driveway approaches to improve accessibility for individuals with disabilities and enhance pedestrian safety in the low and moderate-income neighborhoods.</i>	June 30, 2026	2,000 Persons		See description.

CDBG Program Administration	Citywide	Planning for Housing and Community Development	Other Housing and Community Development Needs	CDBG: \$175,678	The City will conduct the following administration/planning activities: (1) General Administration of the overall CDBG Program, including preparation of budget, applications, certifications, and agreements, (2) Coordination of all CDBG-funded capital improvement projects, (3) Coordination of the Public Service Subrecipients, (4) Monitoring of all CDBG projects/programs to ensure compliance with federal regulations, (5) Preparation of the Annual Action Plan, and (6) Preparation of the Consolidated Annual Performance and Evaluation Report (CAPER).	June 30, 2026	N/A	N/A	See description.
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HOME Program Administration	Citywide	Planning for Housing and Community Development	Other Housing and Community Development Needs	HOME: \$40,955	The City may use up to 10 percent of the HOME allocation for the overall administration of the HOME Program. The City will use HOME funds to ensure the overall development, management, coordination (including coordination with Community Housing Development Organizations) and monitoring of all HOME-funded projects/programs to ensure compliance with federal regulations of the HOME program.	June 30, 2026	N/A	N/A	See description.
Fair Housing Foundation	Citywide	Planning for Housing and Community Development	Other Housing and Community Development Needs	CDBG: \$20,000	The Fair Housing Services Program will provide fair housing education, counseling and enforcement services to Westminster residents. This program helps the City to comply with HUD's regulatory requirements to affirmatively further fair housing and includes counseling on landlord/tenant law and other aspects of housing.	June 30, 2026	N/A	N/A	See description.

AP-50 Geographic Distribution – 91.220(f)

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

The City utilizes CDBG and HOME funds for projects and programs operated citywide. However, the majority of CDBG-funded infrastructure and facility projects are targeted to the most-needy neighborhoods: those census tracts where 51 percent or more of the residents are low- or moderate-income. These areas also generally correspond to areas with the highest concentrations of non-White households.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	70%
CDBG Target Areas	30%

Table 67 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City is committed to using CDBG funds to improve all Westminster communities. Public services will reach eligible residents citywide, providing much needed services to Westminster’s youth, elderly, and families. Seventy percent of the City’s federal budget for FY 2025/26 will be allocated to projects that provide citywide benefit.

Also, the City plans to channel 30 percent of its federal budget on street and sidewalk improvements in low- and moderate-income areas. Street and sidewalk improvements play an important role in enhancing the quality of life for Westminster’s lower income residents. They not only enhance the physical infrastructure but also contributes to community well-being and economic vitality in low to moderate income neighborhoods.

Discussion

See discussion above.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The lack of affordable rental housing in Westminster has created the largest housing need for Westminster's low- and moderate-income households, in general, and for large families, elderly, and homeless populations, in particular.

As described in the Housing Needs Assessment of the 2025-2029 Consolidated Plan, Westminster faces a critical shortage of affordable rental housing that disproportionately impacts our most vulnerable residents. Large families, the elderly, and people experiencing homelessness struggle to find housing they can afford in the community. As civic leaders, we have a responsibility to pursue policies and investments that expand affordable housing options. Doing so will strengthen Westminster by ensuring people of all incomes can afford a place to call home.

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

Table 68 - One Year Goals for Affordable Housing by Support Requirement

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

Table 69 - One Year Goals for Affordable Housing by Support Type

Discussion

In FY 2025/26, the City of Westminster plans to allocate \$500,000 in HOME funds to support a Tenant-Based Rental Assistance (TBRA) program. A Request for Proposals (RFP) will be issued before the fiscal year begins to select a qualified TBRA operator. It is estimated that this allocation will assist approximately 20 households.

Additionally, the City anticipates having an unallocated balance of approximately \$678,003 in HOME funds, which it intends to allocate towards a new Community Housing Development Organization (CHDO) affordable housing project in the future.

AP-60 Public Housing – 91.220(h)

Introduction

The Orange County Housing Authority (OCHA) plays a crucial role in providing housing assistance to residents of Westminster through the Housing Choice Voucher Program, commonly known as Section 8, as well as other supportive housing programs. According to data collected from OCHA in September 2024, there were 1,654 households in Westminster receiving tenant-based Housing Choice Vouchers. This total includes 13 Veterans Affairs Supportive Housing Vouchers, 18 Family Unification Vouchers, and five special purpose vouchers for individuals with disabilities.

Apart from the Housing Choice Voucher Program, OCHA also provides housing assistance through the County of Orange's Continuum of Care Permanent Supportive Housing Program.

These housing assistance programs administered by OCHA are instrumental in addressing the housing needs of vulnerable populations in Westminster, including low-income families, seniors, and individuals with disabilities. By providing rental subsidies and supportive services, these programs help households access safe, stable, and affordable housing, ultimately contributing to their overall well-being and quality of life.

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

Not applicable. There is no public housing in Westminster.

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

Not applicable.

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

Not applicable.

Discussion

See above.

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

Introduction

Once every two years, Orange County undertakes an effort to enumerate all of the sheltered and unsheltered homeless people within the county in a given twenty-four-hour period. This effort, known as the Homeless Point-in-Time (PIT) Count, is congressionally mandated for all communities that receive U.S. Department of Housing and Urban Development (HUD) funding for homeless programs. HUD's requirement includes a count of both sheltered and unsheltered homeless people, as well as the incidence of certain subpopulation characteristics among the homeless population. According to the 2024 Point-in-Time Count, Orange County had a homeless population of 7,322 homeless persons (4,173 unsheltered and 3,149 sheltered). Westminster had a relatively small homeless population of 288 individuals (all unsheltered), representing four percent of the County's homeless population. In both the County and Westminster, the homeless population increased between 2022 and 2024 (from 5,718 to 7,322 in the County and from 159 to 288 in Westminster).

As explained in the 2021-2029 Housing Element, the transient nature of homeless persons in Westminster poses a challenge to identifying the exact number of homeless persons and their specific needs. The Police Department generally observes homeless persons congregating in large commercial areas and in the section of the Bolsa Avenue corridor known as Little Saigon.

The Housing Element also observes that homeless families in Westminster are less visible because they may stay in a different home, motel, or shelter each day of the week. Homeless families have special needs with regard to housing, such as size to accommodate adequate personal space, affordable childcare, and various forms of counseling and life skills training.

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

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

The Homeless Prevention and Rapid Re-Housing Program (HPRP) administered by the City of Westminster demonstrates a coordinated effort among multiple departments to address homelessness and provide essential services to individuals and families in need. The program is funded with Westminster Housing Authority funds, and offers a range of services aimed at preventing homelessness and rapidly re-housing individuals and families. These services may include providing hotel/motel stays, one-time rental assistance, and other homeless prevention interventions based on individual needs and circumstances. Services are provided on an as-needed basis, allowing for flexibility in addressing the unique challenges faced by individuals and families experiencing homelessness or housing instability. This approach ensures that assistance is tailored to meet the immediate needs of program participants.

Another way Westminster is reaching out to unsheltered homeless persons and assessing their individual needs is through the Be Well Orange County Mobile Response Team Program. Be Well OC

brings together mental health care services uniting public, private, academic and faith-based organizations in a cooperative partnership that helps facilitate communication, bridge gaps and eliminate barriers to care. The result is a more compassionate system of care that works better for everyone in the community. The Mobile Response Team provides information, referrals, transportation and additional follow-up support and case management. The Mobile Response Team program helps improve outcomes for those in need, while also supporting law enforcement and EMS so they can focus on calls where they are needed most urgently. The net result is improved mental health care for Westminster residents, at a lower overall cost to the community. The Be Well OC Mobile Response Team can help with a variety of non-emergency situations including:

- Mental health or behavioral crisis
- Suicidal ideation
- Non-domestic violence family issues or disputes
- Public assistance including lack of basic needs like food, shelter, water or clothing
- Failure to conduct basic self-hygiene or failure to thrive
- Intoxication welfare checks
- Death notification
- Homelessness, in conjunction and collaboration with local task forces

Finally, nearly \$95,000 of CDBG special entitlement funds were allocated to the Westminster Homeless Rapid Re-Housing Program to aid in the preparation, prevention, and response to COVID-19 amongst Westminster's homeless population. The Program was and continues to be available to assess the needs of homeless persons and families with COVID-19 including for the provision of food, clothing, housing relocation (hotel and motel stays), and housing stabilization services.

Addressing the emergency shelter and transitional housing needs of homeless persons

In an effort to leverage resources and be proactive in addressing the needs of the community's most vulnerable residents, the cities of Garden Grove, Westminster, and Fountain Valley are developing a year-round central cities navigation center (CCNC). A navigation center provides emergency housing and wrap-around services to individuals experiencing homelessness. To solidify the collaboration and authorize staff time and resources, the three cities entered into a Memorandum of Understanding in June 2022 for acquiring and developing the navigation center site. City of Garden Grove staff identified a location at 13871 West Street, Garden Grove, which the three cities agreed upon. The project broke ground on June 13, 2023 and opened on June 5, 2024.

The site boasts 18,166 square feet that will accommodate 85 to 100 beds for men, women, and couple's dorms and lavatories. The facility will contain a full kitchen, laundry facilities, dining and outdoor lounge areas, check-in and staging areas, on-site lockers for personal items, and staff and service areas. Guests will receive one-on-one case management, mental and substance health and stabilization services/resources, outpatient health services, service animals and pet accommodation, education services and life skills development, employment assistance and job training, on-site transportation/shuttle services (to and from CCNC), Coordinated Entry System and HMIS participation

and documentation. At the September 28, 2022 meeting, the Westminster City Council unanimously approved an allocation of \$4,000,000 toward the purchase and start-up costs.

Westminster also actively participates in programs administered by public and quasi-public agencies. For example, Westminster is part of Orange County's Central Service Planning Area, or Central "SPA," along with Garden Grove, Huntington Beach, Fountain Valley, Seal Beach, Stanton, Santa Ana, Tustin, Newport Beach, Costa Mesa, and the adjacent unincorporated area of Midway City. This group has met to discuss opportunities for coordinated regional solutions to homelessness and potentially sharing funding resources.

Finally, the City is a member of the Orange County Housing Finance Trust (OCHFT). The OCHFT was formed in 2019 as a joint powers authority between the County of Orange and cities throughout the county. OCHFT was created for the purpose of funding housing that specifically assists the homeless population and persons and families of extremely low, very low, and low income within the County of Orange. It set a target to create 2,700 permanent supportive housing (PSH) units by June 30, 2025. Two projects were developed within the City since the Trust's inception: Westminster Crossing and Della Rosa, which added 45 Permanent Supportive Housing units.

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

In an ongoing effort to continue to address the needs of the homeless and those at risk of homelessness, the City has continued to focus on the development of sustainable and effective programming, which consists of: applying for short and long-term funding; partnering with experienced service providers capable of leveraging other funding such as American Family Housing (local non-profit housing developer); creating and securing affordable housing; performing homeless case management; and engaging homeless through street outreach in order to connect them to available services.

Another way that Westminster is helping homeless persons make the transition to permanent housing is by investing in the development of permanent housing at 14125 Goldenwest Street, Westminster. The City is partnering with American Family Housing and the County of Orange to develop the site which consists of approximately 28 new one-bedroom units. Approximately nine units will be HOME-restricted to low- and moderate-income households earning 60 percent or below of area median income, and approximately 18 units will be HOME-ARP restricted to persons experiencing homelessness. The project is still in the predevelopment phase and staff is hoping to bring an affordable housing agreement to the Westminster City Council for consideration sometime in FY 2025/26.

Finally, according to the Westminster Housing Authority report submitted on September 13, 2023, there are 553 rental units in the City that are marked for extremely low-, very low-, and low-income residents.

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

Westminster will continue to contract with a fair housing provider to offer a wide range of fair housing services to ensure equal housing opportunities for its residents.

Homeless individuals or families and those at-risk of homelessness have the opportunity to get connected to supportive services, treatments, public resources, and support groups through the City's Homeless Prevention and Rapid Re-Housing Program (HPRP), the City's Family Resource Center, the City's Homeless Liaison Team, or through the Be Well OC Mobile Response Team.

Discussion

See above.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City of Westminster's commitment to supporting affordable housing is evident through its various policy measures and initiatives aimed at facilitating the development of affordable and mixed-income housing. Despite challenges such as funding constraints and limited vacant land suitable for development, the city has employed a range of strategies to address these barriers and promote affordable housing production.

First, the City has adopted provisions in its Zoning Ordinance to encourage affordable housing development, including providing developers with incentives such as increased density allowances or reduced development standards in exchange for incorporating affordable housing units into their projects. The Zoning Ordinance also ensures accessibility and accommodation for persons with disabilities in housing developments.

The City and its former Redevelopment Agency have provided direct financial assistance to support affordable and mixed-income housing projects. While the loss of Redevelopment Housing Funds has impacted the level of affordable housing production, the City continues to explore alternative funding sources and partnerships to support affordable housing initiatives.

Recognizing the limited availability of vacant land for residential development, the City has explored alternative strategies such as lot consolidation and the demolition of existing older structures to accommodate higher density infill development. These efforts aim to maximize the use of available land and promote the efficient use of urban space for affordable housing projects.

Finally, Westminster has approved flexible development standards to facilitate affordable housing development, allowing for innovative design solutions and adaptive reuse of existing structures to meet the needs of low- and moderate-income households.

Overall, the City of Westminster has demonstrated a proactive and multifaceted approach to addressing the challenges of affordable housing production. By combining financial assistance, flexible zoning regulations, and innovative development strategies, the City continues to make strides in promoting affordable housing opportunities for its residents.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

To address the decline in sources of housing funds, the City will continue to advocate for and pursue federal, state, local and private funding sources for affordable housing. The City adopted its 2021-2029 Housing Element on January 26, 2022 and certification by the California Department of Housing and Community Development was received on May 22, 2023. The updated Housing Element identified all issues related to housing including supply and demand, the types of housing available within the City,

housing affordability, and homelessness. Per the Housing Element, the City will work on implementing the following policies:

- Policy H-1.1: Promote a variety of dwelling unit types and affordability levels to provide housing for all household types, lifestyles, and income levels.
- Policy H-1.3: Recognize existing underdeveloped residential areas that can accommodate additional development within existing land use and zoning standards.
- Policy H-1.4: Facilitate the creation of accessory dwelling units and junior accessory dwelling units in all residential districts as a means of dispersing small, affordable units throughout the community.
- Policy H-1.5: Maintain adequate capacity to accommodate the City's unmet Regional Housing Needs Allocation (RHNA) for all income categories throughout the planning period.
- Policy H-1.6: Allow by-right approval for housing developments proposed for non-vacant sites included in one previous housing element inventory and vacant sites included in two previous housing elements, provided that the proposed housing development consists of at least 20 percent lower income and affordable housing units (income and affordability levels set forth in Sections 50079.5, 50093, and 50105 of the Health and Safety Code shall apply).
- Policy H-2.1: Increase housing opportunities and choices for lower- and moderate-income Westminster households, as funding is available.
- Policy H-2.2: Support innovative public, private, and nonprofit efforts in the development and financing of affordable and/or special needs housing
- Policy H-2.3: To the extent feasible, make use of the tools available to the City to assemble land or sell land at a write-down for affordable housing.
- Policy H-3.2: Incentivize the development of affordable housing, as funding is available, to facilitate the development of housing for the City's lower- and moderate-income households.
- Policy H-3.3: Support the use of regulatory incentives, such as density bonuses, fee waivers, and parking reductions, to offset the costs of affordable housing.
- Policy H-3.4: Establish objective development standards to create greater certainty for developers and streamline the development review and permitting process.
- Policy H-3.5: Monitor State and federal housing-related legislation, and update City plans, ordinances, and processes as appropriate to remove or reduce governmental constraints.
- Policy H-5.2: Encourage the equitable spatial distribution of affordable housing throughout the City, particularly where adequate support facilities exist (i.e., alternative transportation, jobs, etc.).

Discussion:

See above.

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

The City of Westminster has identified long-range strategies, activities, and funding sources to implement the goals in the areas of housing and community development services for the benefit of the residents.

- Recognizing the challenge posed by the lack of funding or inadequate funding, the City will continue to actively seek other resources and funding sources to address the community's underserved needs. This may involve exploring grant opportunities, forming partnerships with external organizations, and advocating for increased funding at the state or federal level.
- The City is committed to exploring innovative and creative ways to enhance its delivery systems for housing and community development services. This includes adopting new technologies, streamlining processes, and collaborating with both for-profit and not-for-profit organizations to maximize efficiency and effectiveness.
- The City has structured its use of HOME and CDBG funds to concentrate on affordable rental housing programs.
- With federal funds, the City is addressing various housing needs such as availability, condition, and fair housing practices to prevent homelessness. This approach aims to ensure that residents have access to safe, decent, and affordable housing while promoting fair and equitable housing practices.
- In addition to housing, the City is also utilizing federal funds to address broader community development needs such as infrastructure improvements and enhancing public facilities. These investments contribute to the overall well-being and quality of life for residents by creating safer, healthier, and more vibrant neighborhoods.

As discussed previously, the Annual Action Plan may include a list of “back-up” projects to be funded for the program year under certain circumstances. For instance, if additional funding becomes available from the closeout of past or current projects completed under budget, or if more program income is generated than originally estimated, these funds can be allocated to activities listed as “back-up” projects in the Annual Action Plan. Additionally, if staff has not definitively chosen which public facility or infrastructure improvement project to fund during the development of the Annual Action Plan, the City may categorize these projects as “back-up” options until further planning is completed. The initiation and funding of these back-up projects will not be considered a substantial amendment, as defined in the Citizen Participation Plan.

Preferential consideration will be given to projects that can effectively utilize CDBG funds in a timely manner, aligning with the City’s goal of meeting CDBG timeliness requirements. The City Council will approve the list of back-up projects, which may include various public facility and infrastructure improvements. These back-up projects can be activated whenever funding becomes available, provided

that the City receives HUD approval for both the back-up projects and any approved and funded projects as part of its Annual Action Plan submission.

Back-up projects to fund include:

1. Elden F. Gillespie Park Improvements (additional funding requested to support construction costs);
2. Additional Street Improvements in low/mod residential neighborhoods; or
3. Mobile Home Rehabilitation Grant Program

Actions planned to foster and maintain affordable housing

In subsequent fiscal years, the City resumed its commitment to developing affordable housing in partnership with a Community Housing Development Organization (CHDO). In FY 2023/24, the City allocated both HOME and HOME-ARP funding to a new development at 14125 Goldenwest Street. The proposed project includes the development of approximately 28 new single-bedroom units for homeless and low- and moderate-income households, utilizing over \$1.6 million in HOME-ARP and \$1.9 million in HOME allocated via the American Rescue Plan (HOME-ARP). The City is currently engaged in predevelopment activities.

The City will provide incentives and concessions to developers to assist in the development of housing for lower-income households or households with special needs, such as flexible development standards, expedited processing, and support from State funding including SB2 Planning Grants and Permanent Local Housing Allocation.

Actions planned to reduce lead-based paint hazards

As a means of better protecting children and families against lead poisoning, in 1999 HUD instituted revised lead-based paint regulations focused around the following five activities:

- Notification
- Lead Hazard Evaluation
- Lead Hazard Reduction
- Ongoing Maintenance
- Response to Children with Environmental Intervention Blood Lead Level

The City has implemented HUD Lead Based Paint Regulations (Title X), which requires federally funded rehabilitation projects to address lead hazards. Lead-based paint abatement is part of the Acquisition/Rehabilitation/New Construction of Affordable Rental Housing Program. Units within rental housing projects selected for rehabilitation are tested if not statutorily exempt. Elimination or encapsulation remedies are implemented if lead is detected, and is paid for through CDBG or HOME funds, as appropriate.

To reduce lead-based paint hazards in existing housing, all housing rehabilitation projects supported with federal funds are tested for lead and asbestos. When a lead-based paint hazard is present, the City

or the City's sub-grantee contracts with a lead consultant for abatement or implementation of interim controls, based on the findings of the report. Tenants are notified of the results of the test and the clearance report. In Section 8 programs, staff annually inspects units on the existing program and new units as they become available. In all cases, defective paint surfaces must be repaired. In situations where a unit is occupied by a household with children under the age of six, corrective actions will include testing and abatement if necessary, or abatement without testing.

Actions planned to reduce the number of poverty-level families

The City's major objectives in reducing poverty within Westminster are to enhance employment opportunities for all residents and promote self-sufficiency. This includes creating job opportunities, additional tax revenue, new investment opportunities and overall community improvement for Westminster residents by supporting existing businesses and bringing additional economic forces and investment to Westminster.

To that end, the City has established the Westminster Mall and Bolsa Row Specific Plans to encourage new business, jobs, and residential uses; the retention and attraction of retailers through direct outreach and indirect networking; and landscaping, signage, and utility undergrounding along major corridors to attract private investment and encourage the relocation of businesses to Westminster.

Additionally, in Fall 2020, the City commissioned a study by the consultant group Streetsense to develop implementable strategies focused on the economic vitality and cultural significance of Little Saigon. The study (or "Blueprint") seeks to build upon existing district assets and identify key improvements that will retain and attract diverse businesses and visitors to Little Saigon. With over 700 businesses, \$938.6 million in annual sales, and the status of an elite cultural hub for the Vietnamese community, ensuring this area stays viable is of critical importance.

Next, in an effort to generate additional sales tax revenue, create additional and retain local jobs, and enhance economic vitality, the City has collaborated with Westminster auto dealers to develop the Vehicle Incentive Program (VIP). The Program will benefit both residents and local businesses by incentivizing the purchase or lease of vehicles from local auto dealers. Westminster residents and business owners that purchase a new or used vehicle, or lease a new vehicle, from a franchised Westminster auto dealer will be given a \$500 rebate.

The City will fully comply with Section 3 of the Housing and Community Development Act, which helps foster local economic development and individual self-sufficiency. This set of regulations require that to the greatest extent feasible, the City will connect low and very-low income residents to job training, employment, and contracting opportunities in connection with housing and public construction projects.

Actions planned to develop institutional structure

The City of Westminster's Housing Division plays a central role in administering HUD grants, particularly CDBG and HOME funds. They are responsible for the overall administration of HUD grants, including preparing key documents such as the Consolidated Plan, Analysis of Impediments to Fair Housing

Choice, Annual Action Plan, and Consolidated Annual Performance and Evaluation Report (CAPER). These documents are essential for outlining the City's priorities, strategies, and outcomes related to housing and community development.

While the City's existing delivery system provides important oversight and coordination, the Housing Division also collaborates with external partners to enhance service delivery. This includes working with the Orange County Housing Finance Trust (OCHFT) and development teams such as American Family Housing, National Core, and the County of Orange to address homelessness and create affordable housing. This coordinated approach ensures that resources are effectively leveraged and services are tailored to meet the needs of the community.

Further, the City actively engages with a wide range of stakeholders, including non-profit agencies, for-profit developers, advocacy groups, neighborhood leadership groups, and the private sector, to implement its five-year strategy outlined in the Consolidated Plan. This collaborative effort ensures that the priorities and needs of low- to moderate-income residents are addressed comprehensively and effectively. The City utilizes various channels such as public notices, community workshops, the City's website, and other forms of media to disseminate information and gather input on carrying out the strategies outlined in the Consolidated Plan.

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

In an ongoing effort to bridge the gap of various programs and activities, the City has developed partnerships and collaborations with local service providers and City departments that have been instrumental in meeting the needs and demands of the homeless, low-income individuals and families, and other special needs. Over the years, the City has partnered with the Westminster Police, Community Services, and Public Works Departments; American Family Housing; Community SeniorServ; the Orange County Housing Authority; and 2-1-1 Orange County and OC Community Services (Orange County Continuum of Care). During FY 2025/26, the City will continue to develop these partnerships.

Discussion:

See above.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	The City does not participate in a Section 108 Loan Guarantee Program
3. The amount of surplus funds from urban renewal settlements	The City does not receive any urban renewal settlement funds.
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	At this time, there have been no additional grant funds returned to the line of credit for new activities or programs.
5. The amount of income from float-funded activities	The City's CDBG Program does not receive income from float-funded activities.
Total Program Income	\$0

Other CDBG Requirements

1. The amount of urgent need activities	0
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HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
The City will provide grants, interest-bearing and non-interest-bearing deferred payment loans or residual receipts loans permitted under 24 CFR 92.206 (b) (1). The City will not institute other forms of investment forms not described in the aforementioned section nor provide loan guarantees described under 24 CFR 92.206 (b) (21).
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Westminster is not proposing any homebuyer activities in FY 2024/25; however, the following resale or recapture guidelines will apply should the City opt to fund these homebuyer activities:

HOME Loan. The City provides a “silent second” deferred trust deed mortgage to fund the difference between the market sales price (up to a maximum sale price established by HUD) and a mortgage amount that will provide an affordable housing cost to low and moderate- income households. The City loan is structured as a junior deferred loan to allow the borrower’s repayment ability to be fully utilized under the primary loan. The City HOME loan will be recorded as a lien on the property and will be due upon sale or transfer of title or when the borrower no longer occupies the home as his/her principal residence as required under 24 CFR 92.254. Homebuyers will sign a HOME Agreement pursuant to §92.504 (c) (5) of the HOME rule, which outlines the affordability restrictions and recapture guidelines, as well as a Promissory Note and Deed of Trust.

Affordability Requirements. The affordability period in connection with the resale of HOME- assisted units will be consistent with HOME affordability guidelines.

Recapture Provisions. Should the property cease to be the principal residence of the homebuyer, the City will recapture the full amount of HOME investment (HOME subsidy) to the extent there are net proceeds following the sale of the property and repayment of non- HOME loan repayments and closing costs. Net proceeds are defined as the amount of sale proceeds remaining (if any) after payment of any superior loan(s) (non-HOME funds) and customary closing costs. This limitation applies regardless of the nature of the sale (voluntary sales including short sales, and involuntary sales including foreclosures). This indebtedness becomes due and payable upon sale or transfer of the property, prior to the expiration of the period of affordability, to the extent there are sufficient “net proceeds”. If upon the voluntary or involuntary sale of the property prior to the expiration of the period of affordability there are insufficient net proceeds to pay the balance remaining of the City HOME loan, the Homebuyer is relieved from any further obligation to pay the indebtedness.

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

The City does not propose to use HOME funds for a homebuyer program. The City previously provided the HUD L.A. Field Office with the City’s Homebuyer Assistance Program Protocols, which includes the following characteristics:

The City loan is structured as a junior deferred loan to allow the borrower’s repayment ability to be fully utilized under the primary loan. The City HOME loan will be recorded as a lien on the property and will be due upon sale or transfer of title or when the borrower no longer occupies the home as his/her principal residence as required under 24 CFR 92.254. Homebuyers will sign a HOME Agreement pursuant to §92.504(c)(5) of the HOME rule, which outlines the affordability restrictions and recapture guidelines, as well as a Promissory Note and Deed of Trust.

Affordability Requirements. The affordability period in connection with the resale of HOME-assisted units will be consistent with HOME affordability guidelines.

Recapture Provisions. Should the property cease to be the principal residence of the homebuyer, the City will recapture the full amount of HOME investment (HOME subsidy) to the extent there are net proceeds following the sale of the property and repayment of non-HOME loan repayments and

closing costs. Net proceeds are defined as the amount of sale proceeds remaining (if any) after payment of any superior loan(s) (non-HOME funds) and customary closing costs. This limitation applies regardless of the nature of the sale (voluntary sales including short sales, and involuntary sales including foreclosures). This indebtedness becomes due and payable upon sale or transfer of the property, prior to the expiration of the period of affordability, to the extent there are sufficient "net proceeds". If upon the voluntary or involuntary sale of the property prior to the expiration of the period of affordability there are insufficient net proceeds to pay the balance remaining of the City HOME loan, the Homebuyer is relieved from any further obligation to pay the indebtedness.

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

The City does not propose to provide refinancing with HOME funds as described under 24 CFR 92.206(b). However, when lending HOME funds for single-family dwellings, the City may find it necessary to allow refinancing to permit or continue affordability under §92.252. If so, the City will amend its Consolidated Plan to describe refinancing guidelines that include the following refinancing general guidelines:

- a) Demonstrate the rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
 - b) Require review of management practices to demonstrate that disinvestment in the property has not occurred, that the long-term needs of the project can be met and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
 - c) State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d) Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e) Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area.
 - f) State that HOME funds cannot be used to refinance multifamily loans made or insured by any Federal program, including CDBG.
5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
 6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
 7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

APPENDIX A

GLOSSARY OF TERMS

Glossary of Terms

This glossary contains definitions for a short list of terms used in the Consolidated Plan and Action Plan. The list is provided to assist readers who may be unfamiliar with local and statewide housing issues.

Affordable Housing:

Affordable housing is generally defined as housing where the occupant is paying no more than 30 percent of his gross income for gross housing costs, including utility costs.

AIDS and Related Diseases:

The disease of acquired immunodeficiency syndrome or any conditions arising from the etiologic agent for acquired immunodeficiency syndrome.

Alcohol/Other Drug Addiction:

A serious and persistent alcohol or other drug addiction that significantly limits a person's ability to live independently.

Area Median Income (AMI):

The figure from which eligibility for very low, low and moderate income housing is calculated. The area median income is revised periodically by the U.S. Department of Housing and Urban Development.

Assisted Household or Person:

For the purpose of specifying one-year goals for assisting households or persons, a household or person is assisted if, during the coming Federal fiscal year, they will benefit through one or more programs included in the jurisdiction's investment plan. A renter is benefited if the person takes occupancy of affordable housing that is newly acquired, newly rehabilitated, or newly constructed, and/or receives rental assistance. An existing homeowner is benefited during the year if the home's rehabilitation is completed. A first-time homebuyer is benefited if a home is purchased during the year. A homeless person is benefited during the year if the person becomes an occupant of transitional or permanent housing. A non-homeless person with special needs is considered as being benefited, however, only if the provision of supportive services is linked to the acquisition, rehabilitation, or construction of a housing unit and/or the provision of rental assistance during the year. Households or persons who will benefit from more than one program activity must be counted only once. To be included in the goals, the housing unit must, at a minimum, satisfy the HUD Section 8 Housing Quality Standards (see 24 CFR Section 882.109).

CHAS:

HUD's Comprehensive Housing Affordability Strategy.

Chronically Homeless:

An unaccompanied homeless individual with a disabling condition that has been continually homeless for a year, or has had four episodes of homelessness in the past 3 years.

Committed:

Generally means there has been a legally binding commitment of funds to a specific project to undertake specific activities.

Concentration of Low/Moderate Income:

An area of low/moderate income concentration is a census block group in which a minimum of 51% of households earn 80% or below the area median income. The census block groups in Westminster that meet this criteria are depicted in Figure 2 - Low and Moderate Income Areas, located in Appendix B.

Consistent with the CP:

A determination made by the jurisdiction that a program application meets the following criterion: The Annual Plan for that fiscal year's funding indicates the jurisdiction planned to apply for the program or was willing to support an application by another entity for the program; the location of activities is consistent with the geographic areas specified in the plan; and the activities benefit a category of residents for which the jurisdiction's five-year strategy shows a priority.

Cost Burden > 50% (Severe Cost Burden):

The extent to which gross housing costs, including utility costs, exceed 50 percent of gross income, based on data published by the U.S. Census Bureau.

Cost Burden > 30%:

The extent to which gross housing costs, including utility costs, exceed 30 percent of gross income, based on data published by the U.S. Census Bureau.

Disabled Household:

A household composed of one or more persons at least one of whom is an adult (a person of at least 18 years of age) who has a disability. A person shall be considered to have a disability if the person is determined to have a physical, mental or emotional impairment that: (1) is expected to be of long-continued and indefinite duration, (2) substantially impeded his or her ability to live independently, and (3) is of such a nature that the ability could be improved by more suitable housing conditions. A person shall also be considered to have a disability if he or she has a developmental disability as defined in the Developmental Disability Assistance and Bill of rights Act (42 U.S.C. 6001-6006). The term also includes the surviving member or members of any household described in the first sentence of this paragraph who were living in an assisted unit with the deceased member of the household at the time of his or her death.

Disproportionate Housing Need:

A disproportionately greater housing need exists when the members of a racial or ethnic group at an income level experience housing problems at a greater rate (10% or more) than the income level as a whole.

Elderly (Census Bureau):

A person aged 65 or older. Includes the frail elderly population: those aged 75 or older.

Elderly (HUD):

A person aged 62 or older, as defined in 24 CFR 91.5 and 24 CFR 5.100.

Family Self-Sufficiency (FSS) Program:

A program enacted by Section 554 of the National Affordable Housing Act which directs Public Housing Agencies (PHAs) and Indian Housing Authorities (IHAs) to use Section 8 assistance under the rental certificate and rental voucher programs, together with public and private resources to provide supportive services, to enable participating families to achieve economic independence and self-sufficiency.

Family:

A household composed of two or more people related by birth, marriage, or adoption and residing together.

Federal Preference for Admission:

The preference given to otherwise eligible applicants under HUD's rental assistance programs who, at the time they seek housing assistance, are involuntarily displaced, living in substandard housing, or paying more than 50 percent of family income for rent. (See, for example, 24 CFR 882.219).

First-Time Homebuyer:

An individual or family who has not owned a home during the three-year period preceding the HUD-assisted purchase of a home that must be used as the principal residence of the homebuyer, except that any individual who is a displaced homemaker (as defined in 24 CFR 92) or a single parent (as defined in 24 CFR 92) may not be excluded from consideration as a first-time homebuyer on the basis that the individual, while a homemaker or married, owned a home with his or her spouse or resided in a home owned by the spouse.

Frail Elderly:

A person aged 75 or older (See **Elderly**).

Group Quarters:

Facilities providing living quarters that are not classified as housing units. (U.S. Census definition). Examples include: prisons, nursing homes, dormitories, military barracks, and shelters.

HOME:

The HOME Investment Partnership Program, largest federal block grant program for states and local governments; designed to provide decent and affordable housing for low-income families.

Homeless Youth:

Unaccompanied person 17 years of age or younger who is living in situations described by terms "sheltered" or "unsheltered".

Homeless Family:

Family that includes at least one parent or guardian and one child under the age of 18, a homeless pregnant woman, or a homeless person in the process of securing legal custody of a person under the age of 18.

Homeless Individual:

An unaccompanied person 18 years of age or older who is living in situations described by terms "sheltered" or "unsheltered".

Household:

One or more persons occupying a housing unit (U.S. Census definition). See also "Family".

Housing Problems:

Households with housing problems include those that: (1) occupy units lacking a complete kitchen and/or complete plumbing; (2) meet the definition of overcrowded at greater than 1 person per room; and/or (3) meet the definition of cost burden at greater than 30% of income on housing. Households with *severe* housing problems include those that: (1) occupy units lacking a complete kitchen and/or complete plumbing; (2) meet the definition of severely overcrowded at greater than 1.5 persons per room; and/or (3) meet the definition of severely cost burdened at greater than 50% of income on housing costs.

Housing Unit:

An occupied or vacant house, apartment, or a single room (SRO housing) that is intended as separate living quarters. (U.S. Census definition)

Illegal Units:

A building or portion thereof designated or occupied for residential purposes including one family, two family, and multiple family dwellings which has not received the proper discretionary approvals and/or building permits or may not meet the zoning code requirements necessary for the structure.

Income levels (HUD):

Income levels serve as eligibility criteria for persons, households, and areas participating in federally funded programs. Income levels are based on median family income (MFI), which varies geographically and by family size.

- **Extremely Low-Income:** Between 0 and 30 percent of MFI
- **Very Low-Income:** Between 30.1 and 50 percent of MFI
- **Low-Income:** Between 50.1 and 80 percent of MFI
- **Moderate-Income:** Between 80.1 and 100 percent of MFI

Incomplete kitchen facilities:

A housing unit is classified as lacking complete kitchen facilities when any of the following are not present: a sink with piped hot and cold water, a range or cook top and oven, and a refrigerator.

Incomplete plumbing facilities:

A housing unit is classified as lacking complete plumbing facilities when any of the following are not present: piped hot and cold water, a flush toilet, and a bathtub or shower.

Infrastructure:

Facilities and services, such as streets, parking lots, water lines, libraries, schools, parks, Police and Fire Departments needed to sustain industry, residential and commercial activities.

Institutions/Institutional:

Group quarters for persons under care or custody. (U.S. Census definition)

Lead-based paint hazard:

Any condition that causes exposure to lead, such as lead-contaminated dust; soil; or paint that is deteriorated or present in accessible surfaces, friction surfaces, or impact surfaces that would result in adverse human health effects.

Large Related:

A household of 5 or more persons which includes at least one person related to the householders by blood, marriage or adoption.

Legally Nonconforming:

Structures or uses that were legally built and met zoning requirements at the time of construction but do not meet current zoning requirements due to subsequent changes in the code.

Median Household Income:

The median household income is the middle value of all household incomes. One half of all households earn more than the median income and one half of all the households

earn less than the median income. Also referred to as median income or area median income.

Non-Elderly Household:

A household which does not meet the definition of "Elderly Household," as defined above.

Non-Institutional:

Group quarters for persons not under care or custody. (U.S. Census definition used)

Occupied Housing Unit:

A housing unit that is the usual place of residence of the occupant(s).

Other Household:

A household of one or more persons that does not meet the definition of a Small Related household, Large Related household or Elderly Household.

Overcrowded Conditions:

The U.S. Department of Housing and Urban Development defines overcrowding as 1.01 or more persons per room per unit. Rooms include living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, enclosed porches suitable for year-round use, and lodger's rooms. Excluded are strip or pullman kitchens, bathrooms, open porches, balconies, halls or foyers, half-rooms, utility rooms, unfinished attics or basements, or other unfinished space used for storage. A partially divided room is a separate room only if there is a partition from floor to ceiling, but not if the partition consists solely of shelves or cabinets.

Period of Affordability:

The length of time a HOME-assisted unit must remain available to low-income families. The HUD required period of affordability is dependent upon the total amount of HOME funds invested in the housing.

Physical Defects:

A housing unit lacking complete kitchen or bathroom. (U.S. Census definition) Jurisdiction may expand upon the Census definition.

Project-Based (Rental) Assistance:

Rental Assistance provided for a project, not for a specific tenant. Tenants receiving project based rental assistance give up the right to that assistance upon moving from the project.

Recapture:

The HUD regulation that ensures that the participating jurisdiction (City) recoups all or a portion of the HOME assistance to homebuyers, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability.

Rent Burden > 50% (Severe Cost Burden):

The extent to which gross rents, including utility costs, exceed 50 percent of gross income, based on data published by the U.S. Census Bureau.

Rent Burden > 30% (Cost Burden):

The extent to which gross rents, including utility costs, exceed 30 percent of gross income, based on data published by the U.S. Census Bureau.

Rental Assistance:

Provides financial assistance for rental housing costs through either project-based (property) or tenant-based (portable with tenant) assistance.

Resale Restrictions:

The HUD regulation that ensures that housing is made available for subsequent purchase only to a buyer whose family qualifies as a low-income family and will use the property as its principal residence for the duration of the period of affordability.

Secondary Dwelling Unit:

An additional small residential unit which is attached or detached to an existing single family dwelling in a single-family zone. Sometimes referred to as a granny unit.

Service Needs:

The particular services identified for special needs populations, which typically may include transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services to prevent premature institutionalization and assist individuals to continue living independently.

Severe Mental Illness:

A serious and persistent mental or emotional impairment that significantly limits a person's ability to live independently.

Severe Cost Burden:

See Cost Burden > 50%.

Sheltered:

Families and persons whose primary nighttime residence is a supervised publicly or privately operated shelter, including emergency shelters, transitional housing for the homeless, domestic violence shelters, residential shelters for runaway and homeless youth, and any hotel/motel/apartment voucher arrangement paid because the person is homeless. This term does not include persons living doubled up or in overcrowded or

substandard conventional housing. Any facility offering permanent housing is not a shelter, nor are its residents homeless.

Small Related:

A household of 2 to 4 persons that includes at least one person related to the householder by birth, marriage, or adoption.

Special needs populations:

Include the elderly and the frail elderly; neglected or abused children; persons with physical or sensory disabilities (including mobility impaired, blind, deaf, or chemically/environmentally sensitive); persons suffering from mental illness; victims of domestic violence; persons with disabilities related to substance abuse and chemical dependency; and emancipated foster youth.

Standard:

Any new buildings and older ones which have been adequately maintained and which exhibit no structural, plumbing, or electrical-deficiencies.

Substandard Condition and not Suitable for Rehab:

Any unit that could not be made to meet Section 8 standards.

Substandard Condition and Suitable for Rehab:

Any buildings which exhibit structural, plumbing, and/or electrical deficiencies, all of which can be repaired in conformity with current codes and ordinances for a sum not-to-exceed 80% of the value of the property...and which, by such repairs, the building (with normal maintenance) can provide decent, safe, and sanitary housing for an additional 30-40 years.

Substantial Rehabilitation:

Rehabilitation of residential property at an average cost for the project in excess of \$25,000 per dwelling unit.

Substantial Amendment:

A major change in an approved housing strategy. It involves a change to the five-year strategy, which may be occasioned by a decision to undertake activities or programs inconsistent with that strategy.

Supportive Housing:

Housing (including housing units and group quarters) linked with social services tailored to the needs of the population being housed; designed to help those with special needs live more stable, productive lives.

Supportive Services:

Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, childcare, transportation, and job training.

Tenant-Based (Rental) Assistance:

A form of rental assistance in which the assisted tenant may move from a dwelling unit with a right to continued assistance elsewhere. The assistance is provided for the tenant, not for the project.

Transitional Housing:

Temporary housing designed to provide a safe living environment for homeless individuals and families while facilitating their transition to permanent housing within a reasonable amount of time (usually 24 months).

Unsheltered:

Families and individuals whose primary nighttime residence is a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings (e.g., streets, parks, alleys, automobiles).

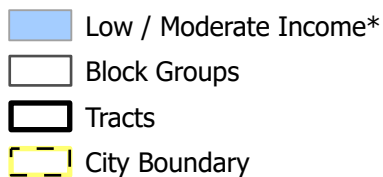
Worst-Case Needs:

Unassisted, very low-income renter households who pay more than half of their income for rent, live in seriously substandard housing (which includes homeless people) or have been involuntarily displaced.

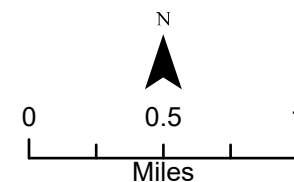
APPENDIX B

FIGURES

2020 Low and Moderate Income Census Tracts and Block Groups



*Low/Moderate income population greater than 51%.
Source: HUD, LMISD by Block Group, Based on 2016-2020 ACS for Entitlement CDBG Grantees.



APPENDIX C

FY 2025/26 CERTIFICATIONS

Appendix C not yet available.

APPENDIX D

APPLICATION FOR FEDERAL ASSISTANCE (SF 424) FOR CDBG PROGRAM

Appendix D not yet available.

APPENDIX E

ASSURANCES AND CERTIFICATIONS (SF 424-B) FOR CDBG PROGRAM

Appendix E not yet available.

APPENDIX F

APPLICATION FOR FEDERAL ASSISTANCE (SF 424) FOR HOME PROGRAM

Appendix F not yet available.

APPENDIX G

ASSURANCES AND CERTIFICATIONS (SF 424-B) FOR HOME PROGRAM

Appendix G not yet available.

APPENDIX H

PUBLIC NOTICES

Appendix H not yet available.

APPENDIX I

AGENCY AND CITIZEN PARTICIPATION COMMENTS

Appendix I not yet available.