

A. Community Development Block Grant FY 2025-2026 Annual Action Plan Introduction

Recommendation: To introduce the Community Development Block Grant FY 2025-2026 Annual Action Plan for review, discussion, and direction.

Executive Summary

AP-05 EXECUTIVE SUMMARY

1. Introduction

Cathedral City is located between the cities of Palm Springs and Rancho Mirage on the west end of the Coachella Valley approximately 115 miles from Los Angeles. While incorporated in 1981, development in the city began in 1925 as a housing subdivision of Palm Springs. The city is currently the second most populous city in the Coachella Valley.

Although the Coachella Valley is known as a playground for the wealthy, there are many low-income residents, that include senior citizens, large families and single-parent households. These groups, along with continued diversification in demographics, have resulted in an increased need for housing resources. Potential conflicts among different groups can create fair housing and equal opportunity concerns. The City traditionally used CDBG funds to help further fair housing choice, by partnering with a non-profit organization to provide fair housing education and other services. More recently, funds have been used to create suitable living environments, by supporting important infrastructure projects.

The Community Development Block Grant (CDBG) Program is administered by the Department of Housing and Urban Development (HUD) and is authorized by Title I of the Housing and Community Development Act of 1974, as amended. CDBG is one of the longest continuously run programs at HUD. The grant program provides communities with resources through annual grants on a formula basis to address a broad range of unique community development needs. The primary objective of CDBG is to enhance and maintain urban communities through the provision of decent housing, a suitable living environment and the expansion of economic opportunities predominantly for persons or households of low to moderate income. Cathedral City is a CDBG Entitlement Community and receives direct annual allocations of CDBG program funds from HUD. The Annual Action Plan serves as the City's application for CDBG funds, outlining the proposed use and allocation of funds for Federal Fiscal Year 2025-2026.

2. Summarize the objectives and outcomes identified in the Plan

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

The FY 2025-2026 Annual Action Plan (AAP) describes the proposed projects and goals the city plans to implement during Program Year (PY) 2025, the fifth year of the City's Five-Year Consolidated Plan. The city will use its CDBG allocation to assist in the development of sustainable communities by supporting projects that provide decent housing, create sustainable living environments, and support the expansion

of economic opportunities for low to moderate income persons. The City is required to adopt an Annual Action Plan for the use of these funds which serves as the means to meet the application and submission requirements for the CDBG Program. Cathedral City does not receive ESG, HOME or HOPWA funding from HUD.

This Annual Action Plan outlines activities that will be undertaken during the program year beginning July 1, 2025, and ending on June 30, 2026. These activities will benefit low- to moderate-income residents, neighborhoods that are designated Target Areas, and City-wide benefits. The proposed projects and activities undertaken by the city meet the HUD national objectives specified to create suitable living environments, accessibility, removal of slum or blight, and are of urgent need.

Road Improvement Project

For FY 2025-2026, the City of Cathedral City is proposing to make road improvements in a low- and moderate-income area of Census Tract 044907 referred to as the Whitewater Neighborhood. Road improvements like reconstruction, improvements, and/or rehab will be performed at:

- Ortega Road: Shifting Sands Trail – Cathedral Canyon Drive
- Navajo Trail: 33rd Avenue- Dinah Shore Drive
- Pueblo Trail: 33rd Avenue- Dinah Shore Drive

The Whitewater Neighborhood is deteriorating between the roads listed above. The repair of these sections provides a safe travel route for residents in the area, increases economic opportunity for businesses in the area and improves drainage during rain events.

3. Evaluation of past performances

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

In FY 2024-2025, the City's Entitlement Award was \$533,139 in CDBG Funding. CDBG funds were apportioned for public improvements and fair housing services benefiting low- and moderate-income residents. The Program included activities that furthered fair housing choice, as well as increased economic development and accessibility through public improvements. The City provided public service support through other funding mechanisms, freeing up CDBG funds for a large-scale public improvement project.

Whitewater Neighborhood Road Improvement Project

In FY 2024-2025, the city allocated CDBG funding for the Whitewater Neighborhood Road Improvement Project. Improvements included road improvements, repairs, and rehabilitation, including curb and gutter and ADA compliance where appropriate in the Whitewater Neighborhood located in Census Tract

044907. The city chose to use the largest share of FY 2024-2025 CDBG allocations for these improvements, in the amount of \$421,511.

Via De Anza Phase III

In FY 2023-2024, the city allocated CDBG funding to complete the Via De Anza Street Sidewalk Program-Phase III. Improvements included the removal of existing asphalt pavement, shaping, moisturizing, and compacting existing base material and asphalt paving, sidewalk gap closures, concrete driveway approaches, ADA compliant sidewalk ramps, and curb and gutter gap closures. The city chose to use the largest share of the FY 2022-2023 CDBG allocation to continue improvements in the Via De Anza area through a third & final phase of the project in the amount of \$445,646.

Sidewalk Repair Assistance Program

In FY 2022-2023, FY 2023-2024, and FY 2024-25, the City supported a sidewalk repair program to assist low- and moderate-income persons in CDBG eligible areas repair or replace sections of their sidewalks. The FY 2022-2023 AAP funded \$15,000 for emergency sidewalk repair. The city received no applications for sidewalk repair during the program year, and a substantial amendment in December of 2023 reallocated the \$15,000 of unspent funds to the Via De Anza Phase III Project. The FY 2023-2024 funded \$10,000 for emergency sidewalk repair. During the program year, the city received no applications for sidewalk repair. In December 2024, through an administrative amendment, the \$10,000 in remaining funds were reallocated to the Whitewater Neighborhood Road Improvement Project. In FY 2024-2025, the program continues to be allocated \$5,000 in CDBG funds, and as of February 2025, no applications have been received for sidewalk repair.

Fair Housing

The City also supports a Fair Housing Program with assistance from an outside agency.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Prior to adopting a Consolidated Plan, Annual Action Plan or Substantial Amendment to an Action Plan, Cathedral City prepares draft documents for public review and comment. The documents are available to citizens, public agencies, and other interested stakeholders. The draft plan includes information about the amount of assistance the jurisdiction expects to receive from HUD. It also includes descriptions of each program that the City plans to implement, with estimated funding amounts and projected outcomes.

The City held a public hearing to gather citizens' views and to respond to proposals and questions during different stages of the development of the Action Plan. This hearing covered topics regarding housing

and community development needs, development of the proposed activities and review of program performance. Additionally, the City encouraged feedback from residents and interested parties to submit written responses to the CDBG/Engineering Department during the 30-day public comment period.

The Notice of Availability for Public Comment on the FY 2025-26 Draft CDBG Annual Action Plan was advertised in the Desert Sun, a newspaper of general circulation, in English and Spanish and was available for review on the City's website (www.cathedralcity.gov) as well as the Senior Center, Boys & Girls Club and the Library.

The Draft Annual Action Plan was made available for public review and comment for 30 days beginning **March 13, 2025, through April 15, 2025**. The Action Plan is also available electronically on the City's website.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The Draft Annual Action Plan was made available for public review and comment for 30 days beginning **March 13, 2025, through April 15, 2025**. The Action Plan is also available electronically on the City's website.

The City of Cathedral City will hold a public hearing on April 23, 2025, during its regularly scheduled City Council Meeting. City Council will open the public hearing to allow the public to comment on the Annual Action Plan and its content. Public comments received will be summarized here.

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

Public comments not accepted will be summarized here.

7. Summary

The City of Cathedral City adheres to its Citizen Participation Plan and gathers public input during public hearings and during the required commenting period. The City will continue to explore other methods to encourage public participation and community input.

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	CATHEDRAL CITY	
CDBG Administrator	CATHEDRAL CITY	Engineering Department
HOPWA Administrator		
HOME Administrator		
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

The Engineering Department serves as the primary unit that manages the CDBG Program for the City. Engineering is responsible for preparing the Assessment of Fair Housing, Consolidated Plan, Annual Action Plans (AAP), Consolidated Annual Performance Evaluation Reports (CAPER) and related reports. The Department coordinates all public improvements and ensures satisfactory product and service delivery by all sub-recipients and contactors and commits to meeting HUD requirements.

Consolidated Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

The City makes efforts to reach out to citizens, municipal officials, nonprofit agencies, public housing agencies, governmental agencies, and the Continuum of Care in preparing this plan. These meetings are summarized in the Citizen Participation Section of this plan.

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(l))

The city continues to seek opportunities to coordinate between public and assisted housing providers and private and governmental health, mental health, and other service agencies:

- *The Housing Authority of Riverside County* provides residents throughout the County with rental assistance to those that are eligible based on income. The Authority administers the Section 8 Rental Assistance Program. They also own and operate affordable housing projects throughout the County and collaborate with local jurisdictions with rehabilitating and upgrading multi-family housing units.
- *Riverside County Continuum of Care* is comprised of representatives from public, private, and nonprofit agencies including homeless and formerly homeless individuals that are committed to assisting in facilitating a continuum of care planning process throughout the County. This coalition assesses the need for affordable housing and homeless services countywide to provide a seamless delivery of services to those in need.
- *The Department of Public and Social Services* administers programs under the anti-poverty umbrella for the County of Riverside. The main goal for residents is to move them towards self-sufficiency and moving poor families from poverty. DPSS assists residents on many levels including childcare, education, employment training, health and human services, homelessness and housing.

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 continues to support efforts to coordinate and consult with the Riverside County Continuum of Care (CoC) to address the needs of the homeless populations. ***For this program year, the City is proposing to allocate resources from the City's general fund budget for homeless & other support services to address the needs of homeless & low-income individuals and families that are at risk of being homeless.*** In addition, the City's Police Department has a homeless taskforce and resources to build cases for such homeless persons, document their needs, and offer the necessary assistance needed for them to get back on their feet and/or prevent homelessness. This joint effort has worked successfully in the past, and the City pledges its continuing support of the endeavor.

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

The City does not administer ESG funds.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Cathedral City Senior Center
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The city has been in contact with the Cathedral City Senior Center to collect input regarding the CDBG Program. Among some of the items discussed were the information in the Action Plan, public services, and available funding.
2	Agency/Group/Organization	Desert Access and Mobility
	Agency/Group/Organization Type	Services-Persons with Disabilities

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Desert Access and Mobility has previously provided programs and services to residents with disabilities. For the preparation of the Draft Action Plan, the City emailed an electronic version of the Plan for Desert Access and Mobility to review and provide feedback regarding the programs and services the City is proposing to fund.
3	Agency/Group/Organization	Inland Fair Housing and Mediation Board
	Agency/Group/Organization Type	Fair Housing Services
	What section of the Plan was addressed by Consultation?	Services- Homeless
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City has email communication with the Inland Fair Housing and Mediation Board (IFHMB). In January 2025, IFHMB inquired when the City would release the 2025-26 Notice of Funding Available (NOFA) for fair housing services. Upon the release of the NOFA on January 30, 2025, the city directly shared the opportunity with IFHMB, who confirmed receipt but failed to apply by the required deadline of February 21, 2025.
4	Agency/Group/Organization	Fair Housing Council of Riverside County
	Agency/Group/Organization Type	Fair Housing Services
	What section of the Plan was addressed by Consultation?	Services-homeless
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Fair Housing Council of Riverside County (FHCRC) applied for funding after the Notice of Funding Available (NOFA) was posted on January 30, 2025. FHCRC proposes to provide services to the residents of Cathedral City which will serve to overcome impediments for fair housing and work towards eradicating housing discrimination.

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	County of Riverside	The City of Cathedral City allocates General Funds for homeless services which is also one of the main goals of Riverside County's Continuum of Care (CoC). In addition to the Board or Governance, the regional Program also has subcommittees that focus on various public services; one committee dedicated to ending homelessness.
Housing Element		Based on the Regional Housing Needs Allocation (RHNA) set forth by the State of California, The Housing Element is the City's chief policy document for the development of affordable and market rate housing. Consistent with this policy document, the City will maintain and enhance the quality of existing residential neighborhoods through and promote and encourage fair housing opportunities for all economic segments of the community, regardless of age, sex, ethnic background, physical condition, or family size.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

The City of Cathedral City's has an adopted Community Participation Plan (CPP). For the FY 2025-2026 Annual Action Plan, the city held a public hearing to gather citizens' views on the proposed Annual Action Plan. Additionally, the City encouraged feedback from residents and interested parties to submit written responses to the CDBG/Engineering Department during the 30-day public comment period for the FY 2025-2026 Annual Action Plan.

The Notice of Availability for Public Comment on the FY 2025-26 Annual Action Plan was advertised in the Desert Sun, a newspaper of general circulation, in English and Spanish and was available for review on the City's website (www.cathedralcity.gov) as well as Boys & Girls Club and the Library. The Draft Annual Action Plan was made available for public review and comment for a 30-day period beginning March 13, 2025, through April 15, 2025. The city will continue to focus their CDBG funding on public facility improvement projects and fair housing activities.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	A public notice was published in the Desert Sun, a newspaper of general circulation in English and Spanish.	Comments received will be summarized here	Comments not accepted will be summarized here	

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)
2	Internet Outreach	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>The public notice and draft FY2025-2026 Action were posted on the city website. The draft Action Plan Was available for 30 days for the public from March 13, 2025 through April 15, 2025</p>	<p>Comments received will be summarized here</p>	<p>Comments not accepted will be summarized here</p>	
3	Public Hearing	<p>Non-targeted/broad community</p>	<p>A Public Hearing was held on April 23, 2025, during the regularly scheduled City Council Meeting.</p>	<p>Comments received will be summarized here</p>	<p>Comments not accepted will be summarized here</p>	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

One of the main challenges of meeting community needs is inadequate resources. As with most of the priority goals, the need far exceeds the City's available resources; The funds available are not enough to address all the needs of low- and moderate-income persons or special needs residents in the City. It is anticipated that Federal and private funding sources for housing and community development programs will remain limited economic conditions recover. Even under these circumstances, the city strives to make progress in implementing its public improvement projects while meeting Consolidated Plan objectives.

Cathedral City expects to receive an allocation of \$530,000 for FY 2025-2026. Funds will be used primarily for public facility (infrastructure) improvements, fair housing activities and program administration. The proposed projects are primarily for the benefit of low- and moderate-income persons in Cathedral City.

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	Admin and Planning Public Improvements Public Services	530,000	0	0	530,000	530,000	

Table 5 - 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

Cathedral City does not receive HOME, or ESG grants and is not required to provide matching funds for these programs. While the CDBG program does not require a match, the city seeks opportunities to leverage CDBG funding with other funding to complete or expand activities and projects in low- and moderate-income areas. For activities and projects that require matching funds, the City will utilize CDBG funds for such match(es) to benefit low- and moderate-income clientele or area. The City has traditionally used CDBG funds to support road and sidewalk improvements in low- and moderate-income areas, leveraging State and local transportation funds.

In FY 2025-2026, Cathedral City will leverage general revenue funds to non-profit organizations to provide public services to assist homeless persons. This change in program funding and structure will allow the City to concentrate CDBG funds on much needed public facility (infrastructure) improvements in low- and moderate-income areas and fair housing services.

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

The City's Regional Housing Needs Assessment for 2022-2027 estimates that a total of 2,549 housing units will be built in Cathedral City. Of these, 1199 are expected to be constructed for those of above moderate income. These units are expected to be market-driven and constructed as single-family units typical of those already in Cathedral City. As shown in the "Housing Costs and Affordability" analysis above, moderate income households in Cathedral can afford currently marketed housing in the community. The city has also identified sites for moderate income units in its land inventory to bolster the availability of these units during the planning period.

Data provided in the City's General Plan offers a list of available parcels to meet the City's RHNA allocation. The data below includes the Assessor's Parcel Number (APN), acreage, and potential number of units that could be developed on each parcel. The table also provides a comparison of each site's permitted density per the Development Code and the realistic density of the site, which has been adjusted to account for space required for infrastructure, open space, and the commercial components of the mixed-use zones. The city has an RHNA allocation of 893 units for low-, very-low- and extremely-low-income units. The inventory of sites could accommodate 1,088 lower-income units in the DTC, DRN, MXC, R-2 and R-3 zones, which exceeds the lower-income RHNA allocation.

Discussion

None.

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	Administration and Fair Housing Activities	2022	2026		Citywide	Administration and Fair Housing	CDBG: \$106,000	Other: 801 Other
2	Construct or upgrade public facilities and infrastructure	2022	2026	Non-Housing Community Development	Census Tract 044907	Infrastructure and Public Facility	CDBG: \$424,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2740 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Administration and Fair Housing Activities
	Goal Description	Funds will be used for CDBG program planning and administration. Funds in the amount of \$20,000 will be allocated for Fair Housing Activities
2	Goal Name	Construct or upgrade public facilities and infrastructure
	Goal Description	Funds will be used to continue to arrest the decay of City aging infrastructure by creating safe paths of travel for residents in the area, increasing economic opportunity to businesses in the area and improving drainage during rain events.

Projects

AP-35 Projects – 91.220(d)

Introduction

The Annual Action Plan provides a concise summary of the eligible programs or activities that will be undertaken during the program year to address the priority needs and specific objectives identified in the City's Consolidated Plan.

Projects

#	Project Name
1	Program Administration: Planning and Management (2025)
2	Fair Housing & Mediation (2025)
3	Whitewater Neighborhood: Road Improvement Project II
4	Sidewalk Repair Assistance Program (2025)

Table 7 - Project Information

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

As stated in the Consolidated Plan, the city will use a place-based strategy during the planning period. The geographic distribution of funding is predicated somewhat on the nature of the activity to be funded. It is the City's intent to fund activities in the areas most directly affected by the needs of low-income residents and those with other special needs.

The Annual Action Plan directs investment geographically to eligible neighborhoods. An area benefit activity is one that benefits all residents in an eligible area, where at least 51% of the residents are low- and moderate-income persons. Public infrastructure improvements are an area benefit activity when they are in a predominately low- and moderate-income neighborhood.

AP-38 Project Summary
Project Summary Information

DRAFT

1	Project Name	Program Administration: Planning and Management (2025)
	Target Area	Citywide
	Goals Supported	Administration and Fair Housing Activities
	Needs Addressed	Administration and Fair Housing
	Funding	CDBG: \$106,000
	Description	Administrative CDBG funding will be used to manage the overall program processes and planning. The Administrative Allowance for managing the CDBG program is a maximum of twenty percent (20%). The Administrative Allowance may be used to fund program planning activities such as the development of comprehensive plans, community development plans, energy strategies, capacity building, environmental studies, neighborhood plans and other plans. Administrative CDBG funding includes salaries, wages, and related costs of City Staff involved in program management, monitoring, and evaluation.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	68700 Avenida Lalo Guerrero Cathedral City, CA 92234
2	Planned Activities	Administrative CDBG funds will be used to manage the overall program processes, reporting and planning. Activities include the development of comprehensive plans, community development plans, energy strategies, capacity building, environmental studies, neighborhood plans, reports and other plans. Administrative CDBG funding includes salaries, wages, and related costs of City Staff involved in program management, monitoring, and evaluation.
	Project Name	Fair Housing 2025
	Target Area	Citywide
	Goals Supported	Fair Housing Activities
	Needs Addressed	Fair Housing
	Funding	CDBG: \$20,000

	Description	<p>A designated Fair Housing Agency will provide Cathedral City with fair housing services to assist approximately 800 persons/households (including education, outreach and enforcement designed to further the fair housing objectives of the Fair Housing Act and of the Assessment of Fair Housing (AFH).</p> <p>A designated Fair Housing Agency will provide at least two educational workshops to the stakeholders of Cathedral City and mobility counseling to educate residents about the benefits of moving to higher opportunity.</p>
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	800 low/moderate income persons
	Location Description	Cathedral City, CA
	Planned Activities	<p>A Fair Housing Agency will be designated to assist individuals in resolving issues related to housing discrimination, homeownership sustainability, rental complaints, and disputes in court through the provision of resource recommendations, education, and mediation.</p> <p>A designated Fair Housing Agency will provide Cathedral City with fair housing services to assist approximately 800 persons/households (including education, outreach and enforcement designed to further the fair housing objectives of the Fair Housing Act and of the Assessment of Fair Housing (AFH).</p> <p>A designated Fair Housing Agency will provide at least two educational workshops to the stakeholders of Cathedral City and mobility counseling to educate residents about the benefits of moving to higher opportunity.</p>
3	Project Name	Whitewater Neighborhood: Road Improvement Project II
	Target Area	Census Tract 044907
	Goals Supported	Construct or upgrade public facilities and infrastructure
	Needs Addressed	Infrastructure and Public Facility
	Funding	CDBG: \$424,000

Description	<p>For FY 2025-2026, the City of Cathedral City is proposing road improvements located in a low- and moderate-income area of Census Tract 044907 referred to as Whitewater Neighborhood Road Improvement Project. Currently, Whitewater Neighborhood is deteriorating between :</p> <ul style="list-style-type: none"> • Ortega Road: Shifting Sands Trail – Cathedral Canyon Drive • Navajo Trail: 33rd Avenue- Dinah Shore Drive • Pueblo Trail: 33rd Avenue- Dinah Shore Drive <p>The repair of these roads provides safe travel routes for residents in the area and improves drainage during rain events.</p>
Target Date	6/30/2026
Estimate the number and type of families that will benefit from the proposed activities	2500 low/moderate income persons.
Location Description	<p>The proposed project is located in Census Tract 044907 referred to as Whitewater Neighborhood Road Improvement Project. Currently, Whitewater Neighborhood is deteriorating between :</p> <ul style="list-style-type: none"> • Ortega Road: Shifting Sands Trail – Cathedral Canyon Drive • Navajo Trail: 33rd Avenue- Dinah Shore Drive • Pueblo Trail: 33rd Avenue- Dinah Shore Drive
Planned Activities	For FY 2025-2026, the City of Cathedral City is proposing road improvements, repairs and/or rehab including curb and gutter and ADA compliance as appropriate.

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

Cathedral City has approximately eight Census Tracts that qualify to receive CDBG assistance. After the required percentage allocations for Administration and Public Services, the City will allocate at least 65% of CDBG funding towards public improvements. The city has been making much needed improvements in the Whitewater Neighborhood (South City area) such as sidewalks, curb, and gutter in sections of Via De Anza where needed. This year, the city will continue to focus improvements on the Whitewater Neighborhood with much needed road improvements.

Geographic Distribution

Target Area	Percentage of Funds
Census Tract 044907	100
Census Tract 045000	
Census Tract 044906	
Census Tract 044702	
Census Tract 010600	
Census Tract 044916	
Citywide	
Census Tract 044923	
Census Tract 044924	

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The city will use a place-based strategy during the planning period. The geographic distribution of funding is predicated somewhat on the nature of the activity to be funded. It is the City's intent to fund activities in the areas most directly affected by the needs of low-income residents and those with other special needs. The Annual Action Plan directs investment geographically to an area benefit neighborhood. The area benefit category is the most used national objective for activities that benefit a residential neighborhood. An area benefit activity is one that benefits all residents in a particular area, where at least 51% of the residents are low- and moderate-income persons. Public infrastructure improvements are an area benefit activity when they are in a predominately low- and moderate-income neighborhood.

Discussion

N/A

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The Action Plan must specify goals for the number of homeless, non-homeless, and special needs households to be provided affordable housing within the program year. The plan must also indicate the number of affordable housing units that will be provided by program type, including rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units. For the purpose of this section, the term “affordable housing” is defined in the HOME regulations at 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership.

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

Table 9 - One Year Goals for Affordable Housing by Support Requirement

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

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The City does not plan to use CDBG funding for the purpose of affordable housing as defined in the HOME regulations at 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership. However, the City did partner with the County of Riverside (County) to offer Affordable Housing Development (80%) and Down Payment Assistance (20%) through the Permanent Local Housing Allocation (PLHA) Program. The County is the lead agency for this Program and will prepare the reporting and evaluation on behalf of the city. The number of households assisted and/or served shall be documented through the coordination with the County and described in the City's CAPER.

AP-60 Public Housing – 91.220(h)

Introduction

Cathedral City does not own or operate public housing.

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

Cathedral City does not own or operate public housing.

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

Cathedral City does not own or operate public housing.

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

Not Applicable

Discussion

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

Introduction

The Action Plan must describe the jurisdiction's one-year goals and the specific actions steps it will undertake in the program year to carry out the homeless strategy outlined in SP-60 Homelessness Strategy.

The Action Plan must also describe the jurisdiction's one-year goals and specify the activities it will undertake to serve the housing and supportive service needs of non-homeless populations who require supportive housing.

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 County of Riverside Continuum of Care (CoC) has established chronically homeless persons as the highest need priority. The CoC implements a targeted street-to-home outreach program/campaign that covers 100% of its area and takes a housing first approach for chronically homeless households and others with a disabling condition. Non-disabled persons are referred to emergency shelter or transitional housing programs and housed as quickly as possible. The CoC will soon implement a coordinated assessment system to ensure the right intervention through program admissions that will be marketed to community groups and outreach providers who coordinate outreach efforts with staff trained to guide households through the process regardless of age, gender, ethnicity, disability, etc. The city will continue to cooperate in the Point-In-Time Count (PIT) which seeks to identify the homeless and assess their needs.

The city continues to allocate funding from its general revenue to continue supporting homeless and related services in Cathedral City.

Coachella Valley Rescue Mission (CVRM):

CVRM's Emergency Shelter Program provides outreach and response services to assess and determine the best method of assistance for each individual and/or family. CVRM provides overnight emergency shelter, first-aid, meals, showering, clothing, and related assistance for the enrollment to the Annex Emergency Services Program; mental and behavior health services to individuals and families; available and/or qualifying rapid rehouse, permanent housing, and Section 8 housing services; including transportation services to school, daycare and offsite appointments.

According to the annual Point-in-Time results compiled by the Riverside County Continuum of Care (CoC), the City of Cathedral City accounted for approximately nearly 90 homeless persons identified

during this count. Although this figure is not an actual projection of the exact number of homeless and transients, the City will contract with the Coachella Valley Rescue Mission (CVRM) to assist and provide support services to 100 people. The goal of this effort is to reduce the number of homeless people in Cathedral City counted annually. However, each year more people, including youth, are subject to homelessness and will cause this number to fluctuate.

Addressing the emergency shelter and transitional housing needs of homeless persons

The city is committed to working jointly with the Continuum of Care (CoC), which provides funding and a network of resources for homeless abatement. The CoC provides emergency shelter, supportive services, transitional housing, and permanent housing. The city commits staff to the CoC planning and implementation process and provides the CoC Steering Committee with critical information regarding the types of resources and programs provided to assist the homeless. In addition, the City will continue to look at the use of CDBG funds for local homeless facilities, as funding needs are analyzed.

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

With the implementation of the Affordable Care Act (ACA), the County of Riverside CoC participates in enrollment and outreach activities to ensure eligible households can take advantage of new healthcare options. The CoC initiated a series of trainings and workshops that provide information on the ACA which has expanded Medi-Cal eligibility for people who are experiencing chronic homelessness and allows for the integration of housing, primary care and behavioral health. DPSS also received funding to conduct medical outreach and enrollment and is working with CoC member agencies to train outreach workers and enrollment counselors throughout Riverside County.

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

The County of Riverside CoC Discharge Policy is mandated by the State and followed by the CoC. The CoC established a Discharge Planning Committee, responsible for implementing policies and protocols and coordinating with various organizations, to ensure that persons being discharged from a publicly

funded institution or system of care are not discharged immediately into homelessness. The goals are to identify discharge housing needs inclusive of housing and supportive services and to link the individual with community resources that will include mental health services, substance abuse support, and housing.

Discussion

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

Introduction:

Cathedral City's FY 2022-2026 Consolidated Plan identified significant affordable housing needs and challenges faced by homeowners and renters. Additional needs were identified for households with lower household incomes and the Analysis of Fair Housing Choice report highlighted additional needs of Latino households

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

The city continues to allocate funding to a designated Fair Housing Agency to provide Fair Housing Support in the Community as well as services like assistance for families for “second moves” after they have accessed stable housing, and ongoing post-move support for families. The goal is to increase levels of integration by Hispanic residents within higher opportunity neighborhoods. This new mobility counseling program administered by IFHMB will monitor the efficacy of outreach by tracking the percentage of households reached and who completed the counseling program.

The city tracks the percentage of households receiving counseling who successfully move to higher opportunity areas. This metric helps City & the designated Fair Housing Agency determine whether the program is effective at meeting the goal of increased levels of integration by Hispanic residents within higher opportunity neighborhoods. A high rate of successful moves could lead to expanding the program, while a low rate of successful moves might indicate the need to change the counseling curriculum or investigate what other factors pose barriers to integration.

The city continues to work with the designated Fair Housing Agency to increase testing of multifamily housing market in higher opportunity neighborhoods and census tracts to determine levels of discrimination based on source of income, including SSDI, Housing Choice Vouchers, or other tenant-based rental assistance. The City will work with the designated Fair Housing Agency to implement a targeted campaign of engaging housing providers and tenants in the specific areas with education and outreach materials to address the issue. The city will review fair housing complaints based on disabilities to determine annual reduction.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

The City's goal is to continue to pursue the following community efforts:

- Foster and support affordable housing
- Evaluate and reduce lead-based paint (LBP) hazards
- Reduce the number of poverty-level families
- Develop institutional structure

In addition, this section will identify obstacles to meeting underserved needs and propose actions to overcome those obstacles.

Actions planned to address obstacles to meeting underserved needs

A major obstacle for the City is the lack of adequate financial resources to meet the growing needs of low and moderate-income persons. The City will continue to expand its housing resources to meet the growing need for affordable housing through alternate funding streams, including general fund resources. Currently, the City is using General Funds to support non-profit agencies that address the needs of the underserved including the homeless, the potential for homeless, youth, seniors, female-headed families, victims of domestic violence, and the disabled. The city is also proactively seeking additional resources to meet the underserved needs. Federal, state, and local resources expected to be made available to address the needs are identified in the Consolidated Plan

Actions planned to foster and maintain affordable housing

The City will utilize several policies intended to provide additional flexibility in housing site planning and promote more intense development where appropriate. A density floor is another tool that can be used to promote the maximum use of residential land. The density floor would establish a minimum density requirement within a given residential land-use designation. The availability of developable acreage in upper density ranges allows for the development of certain types of housing.

The city will also continue to consider alternate forms of residential development, including various types of small-lot, single-family subdivisions; mobile home parks that allow owner-occupied spaces; senior citizen multifamily housing developments offering various degrees of care and assistance; mixed-use residential, office and commercial developments; and planned unit developments.

To encourage developers to pursue low- and moderate-income housing projects, California has provided regulations to govern the approval process, permitting greater density for affordable housing projects that include additional incentives to the developer. The city utilizes this Density Bonus Ordinance to encourage developers interested in additional density or incentives to develop a portion of their market

rate project as affordable to low- and moderate-income households to meet the state housing requirements.

The City will continue to maintain policies and procedures to increase access to housing without LBP hazards. Funding is not provided until it is determined properties are free of LBP hazards. Types of properties covered include: a) federally-owned housing being sold; b) housing receiving a federal subsidy that is associated with the property, rather than with the occupants (project-based assistance); c) public housing; d) housing occupied by a family (with a child) receiving a tenant-based subsidy (such as a voucher or certificate); e) multifamily housing for which mortgage insurance is being sought; and, f) housing receiving federal assistance for rehabilitation, reducing homelessness, and other special needs.

Actions planned to reduce lead-based paint hazards

Cathedral City is committed and will continue to eliminate lead-based paint (LBP) hazards citywide particularly in homes occupied by low and moderate-income households. The city will collaborate with local agencies, HUD, and the County of Riverside to provide information on health dangers of lead-based paint. The city will participate in and support the regional lead-based poisoning prevention program administered by Riverside County, Department of Public Health. The objectives of this agency are as follows:

1. Educate the public about the dangers of lead through the creation and distribution of health education materials.
2. Assist Property Owners and Families in eliminating sources of lead from their homes through Lead Hazard Control Services and Incentives; required testing on homes built prior to 1978; and, visit homes identified as potential health risks to determine source of lead to educate parents on how to eliminate it.

The Riverside County Childhood Lead Poisoning Prevention Program (CLPPP) program provides presentations about lead poisoning to the general community, schools, parent groups, healthcare providers, pregnant women, and others interested in learning more about lead. Presentations are available in both English and Spanish. The CLPPP provides free educational materials about lead poisoning, including topics such as sources of lead, reducing the risk of lead poisoning, pregnancy, and nutrition. These materials are available upon request in both English and Spanish.

Childhood Lead Poisoning Prevention Program (CLPPP):

- Provide Medical Testing for children for lead poisoning on a sliding scale based on family income
- Assist parents in treating children identified with lead poisoning.

Actions planned to reduce the number of poverty-level families

The City's anti-poverty strategy utilizes existing Riverside County job training and social service programs

to increase employment marketability, household income, and housing options. Below are the City's goals for reducing the number of Poverty-Level Families within the City:

Goal #1: Continue to support and coordinate with public and private efforts aimed at preventing and reducing poverty level incomes.

Goal #2: Conduct outreach with public and private agencies whose mission is to reduce poverty level incomes.

The City will implement the above policies by increasing job opportunity through education and job training programs; collaborating with state, county and local agencies that offer trade skills training and basic job search techniques; encouraging local education facilities to offer education and training that will lead to employment opportunities in the community; and supporting job creation through business-friendly policies and practices.

Actions planned to develop institutional structure

Staff continue to stay informed and abreast of new policy or changes to existing legislative policy will develop the institutional structure needed to better manage programs for offering the best services. These efforts also include coordination with local agencies and neighboring cities.

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

The city plans to enhance coordination between public and private housing and social agencies as follows:

- The City will continue to foster and maintain relationships with other agencies to establish an institutional structure that maximizes its resources. The City's institutional structure will consist of public agencies, for-profit agencies, and non-profit organizations.
- The city will have conducted a request for professional services to address fair housing needs.
- The city will continue to work with the County of Riverside to provide affordable housing opportunities to extremely low and low-income renters in Cathedral City.
- The City will continue to work with the Continuum of Care (CoC) to address homeless issues.
- The city will also work with the agencies and internal departments listed in AP-38 to bridge any identified gaps in the service delivery system. We receive quarterly reports from the agencies and internal departments we fund about the ongoing services they provide.
- The city anticipates holding public meetings and workshops to provide and solicit input regarding the needs of the community.

These efforts provide for regional collaboration to better serve our community and enhances

coordination between public and private housing and social service agencies.

Discussion:

Program Specific Requirements

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

Introduction:

The City of Cathedral City does not implement activities that generate program income, as the CDBG program is primarily focused on public facility improvements, fair housing activities and program administration. In accordance with CDBG regulations, the City devotes at least 70% of its CDBG funds to activities that benefit low/ moderate income individuals or households.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

The city does not anticipate receiving program income during FY 2025-2026.
The city anticipates having an overall low/moderate income benefit of 80%.