

# Action Plan

**Grantee:** Contra Costa County, CA

**Grant:** B-08-UN-06-0002

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<b>LOCCS Authorized Amount:</b>	\$ 6,019,051.00
<b>Grant Award Amount:</b>	\$ 6,019,051.00
<b>Status:</b>	Reviewed and Approved
<b>Estimated PI/RL Funds:</b>	\$ 4,000,000.00
<b>Total Budget:</b>	\$ 10,019,051.00

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## Funding Sources

### Funding Source

Neighborhood Stabilization Program

### Funding Type

Other Federal Funds

## Narratives

### Areas of Greatest Need:

The County has analyzed the three HERA required criteria for the distribution of NSP funds. These include those areas with the greatest percentage of home foreclosures, with the highest percentage of homes financed by a subprime mortgage related loan, and identified as likely to face a significant rise in the rate of home foreclosures. (See attachments A through D.) Each factor was applied to all cities and communities in the Urban County and divided into low impact, medium impact, or high impact.

1. HUD's estimated risk factor – this data was compiled by the U.S. Department of Housing and Development at the CDBG block group level.
  - Low: 1-4 • Medium: 5-7 • High: 8-10
2. Subprime Lending – According to HUD and the Federal Reserve Bank of San Francisco, 2005 had the highest number of subprime loans issued. Data from the Home Mortgage Disclosure Act (HMDA) was used to determine the percentage of loans issued by subprime lenders by census tracts. Data from both purchase loans and refinanced mortgages were analyzed.
  - Low: less than 20 percent • Medium: between 20 – 35 percent • High: More than 35 percent
3. Foreclosures – The 2008 data was provided by DataQuick for quarters one through three at the zip code level. The levels for high, medium, and low were determined by using standard deviation.
  - Low: less than 35 foreclosures per 1,000 homes (less than 0.5 standard deviations) • Medium: Between 35 and 50 foreclosures per 1,000 homes (0.5 to 1 standard deviations) • High: More than 50 foreclosures per 1,000 homes (more than 1 standard deviation).

Given each of these datasets were provided at different geographic areas, staff needed a method to overlay all the information and determine which parts of the County were most impacted by the housing crisis. Using the ESRI Spatial Analysis tool, a suitability study was conducted to determine which areas were most appropriate for program funds. Each dataset was weighted equally and output layer allowed staff to differentiate between areas. If an area had two or more 'high' values, it was designated as a High Priority area. If an area had one high and two medium values, it was designated a Medium Priority area. Any area with at least one 'low' value was ineligible for program funds. Based on this analysis, the following communities have the greatest need and are the High Priority Areas: Bay Point, Oakley, Montalvin Manor/Tara Hills/Bayview, Rollingwood, North Richmond, Rodeo and San Pablo. Brentwood, Discovery Bay, and the area west of Interstate 80 in Pinole (Nob Hill, Pinole Shores, and Pinon) are also suffering from foreclosures and are the Medium Priority Areas. The remaining cities and communities are Low Priority Areas. All programs listed in Section G will be available in the High Priority Areas. Some, but not all of the programs will be available in the Medium Priority Areas. NSP



funded programs will not be available in the Low Priority Areas.

### **Distribution and Uses of Funds:**

ACQUISITIONS & REHABILITATION NSP funds will be used primarily to acquire and rehabilitate foreclosed properties. Some funds may be used to provide homebuyer assistance as silent second shared appreciation loans to eligible households for the direct purchase of foreclosed homes. The programs will be limited to vacant homes.

DEMOLITION AND CONVERSION of blighted structures is not a Contra Costa priority for NSP funds. However, during program implementation, the County may become aware of structures that should be immediately demolished. In that case, the County will make every effort to work with a non-profit developer to build a new home to be sold to a low, moderate, or middle income household. The County will likely contract with one or more agencies or individuals to implement the NSP program. The County will strive to coordinate activities with the Economic Development Board and local job training programs.

LOW INCOME TARGETING \$1,504,763 in NSP funds will be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families with low incomes. Programs to accomplish this goal may include self-help homeownership housing and/or rental housing.

2013 AMENDMENT: Add Activity 8 – NSP Eligible Use E – Redevelop demolished or vacant properties. With the recovery of the housing market, and the increase in loan modifications following the California settlement agreement with the major mortgage lenders, there are fewer homes available for acquisition and rehabilitation activities. However, there is still substantial need for decent affordable housing in the NSP target areas and there are vacant properties that are appropriate for development. Therefore, Contra Costa is adding 'Activity 8' to the NSP Action Plan. This activity will be funded at \$1.2 million. One Million will be used by Habitat for Humanity East Bay/Silicon Valley for the construction of 23 homes in Bay Point. Twelve units will be affordable to moderate income buyers and eleven units will be sold to low income buyers. This project will fulfill LH25 requirements. Two hundred thousand dollars will be used to support the Satellite Affordable Housing Associates Tabora Gardens project in Antioch. Tabora Gardens consists of 85 apartments for low income seniors. This project will also fulfill LH25 goals.

### **Definitions and Descriptions:**

(1) "Abandoned" A home is abandoned when mortgage or tax foreclosure proceedings have been initiated for that property, no mortgage or tax payments have been made by the property owner for at least 90 days, AND the property has been vacant for at least 90 days. (2) "Affordable Housing Cost for Owner-Occupied Housing" a. For low income households, affordable housing cost shall not exceed the product of 40 percent times 50 percent of the area median income adjusted for household size appropriate for the unit. b. For moderate income households, whose gross incomes exceed the maximum income for low income households and do not exceed middle income households, the product of 40 percent times 70 percent of the area median income adjusted for household size appropriate for the unit. c. For middle income households, affordable housing cost shall not exceed the product of 40 percent times 110 percent of the area median income adjusted for household size appropriate for the unit. (3) "Affordable Rents" a. For low income households, the product of one-twelfth of 30 percent times 50 percent of the area median income adjusted for family size appropriate for the unit, less an allowance for tenant paid utilities. b. For moderate income households whose gross incomes exceed the maximum income for low income households, the product of one-twelfth of 30 percent times 65 percent of the area median income adjusted for family size appropriate for the unit, less an allowance for tenant paid utilities. c. For middle income households, the product of one-twelfth of 30 percent times 110 percent of the area median income adjusted for family size appropriate for the unit, less an allowance for tenant paid utilities. (4) "Area Median Income" shall be determined by the U.S. Department of Housing and Urban Development for the Oakland-Fremont, CA HUD Metro FMR area. This area includes all of Alameda and Contra Costa counties. (5) "Blighted Structure" shall mean buildings or conditions causing blight as defined in California Health and Safety Code Section 33031(a)(1) and (2) (6) "Continued Affordability" for Owner Occupied Housing shall meet or exceed the HOME Investment Partnerships Act (HOME) minimum requirements [24 CFR 92.254 (a)(4) and (5)] and shall mean one or more of the following: a. Deed Restricted Programs: (i) Resale Restrictions: Buyers of homes assisted with NSP funds in a deed restricted program shall enter into a resale restriction agreement that shall restrict the future sales price to keep the home affordable to future buyers. The resale restriction will also require future purchasers to be low, moderate, or middle income, occupy the home as their primary residence, and enter into a new resale restriction. (ii) Presumed Affordability: Certain housing may be presumed to meet resale restrictions (i.e. the housing will be available and affordable to a reasonable range of middle-income homebuyers; a middle-income homeowner will occupy the housing as a family's principal residence; and the original owner will be afforded a fair return on investment) during the term of affordability without the imposition of a resale restriction. Consistent with 24 CFR 92.254(a)(5)(i)(B) an analysis conducted in June 2009 pursuant to referenced regulations demonstrated that homes will remain affordable to the target income group over time. The home ownership rates in the target areas is lower than in the rest of the County. The homes are smaller and older than in other areas. The County's Presumed Affordability study was reviewed and commented on by the S.F HUD Field Office representative. Supporting documents are uploaded under Project 1 Activities. b. Shared Appreciation Loans: Loans that are deferred and are intended to fill the gap between the purchase price of the home, plus reasonable closing costs, and the amount the buyer can afford based on household income. Specifically, the a

### **Low Income Targeting:**

\$1,504,763 in NSP funds will be used to purchase and redevelop abandoned or foreclosed upon homes or residential properties for housing individuals or families with low incomes. Programs to accomplish this goal may include self-help homeownership housing and/or rental housing.

## Acquisition and Relocation:

NSP funds will be used primarily to acquire and rehabilitate foreclosed properties. Some funds may be used to provide downpayment assistance or silent second shared appreciation loans to eligible households for the direct purchase of foreclosed homes. The programs will be limited to vacant homes. Demolition and conversion of blighted structures is not a Contra Costa priority for NSP funds. However, during program implementation, the County may become aware of structures that should be immediately demolished. In that case, the County will make every effort to work with a non-profit developer to build a new home to be sold to a low, moderate, or middle income household. The County will likely contract with one or more agencies or individuals to implement the NSP program. The County will strive to coordinate activities with the Economic Development Board and local job training programs. Additional information on all programs is included in Section G below.

## Public Comment:

County staff held two meetings with Contra Costa CDBG entitlement jurisdictions and the Urban County participating jurisdictions. The staff provided information at three meetings of the Board of Supervisor's Public Protection subcommittee. A final public hearing was held before the Board of Supervisors on November 18.

In addition, the draft NSP Substantial Amendment was posted on the County's website on October 29, 2008. A notice was published in all editions of the Contra Costa Times and on the Internet on October 28, 2008.

Comments made during these meetings included the following:

- Acknowledgement of the challenge to find owners of foreclosed properties willing to sell at the required NSP program 10% to 15% discount from appraised value.
- Concern that purchasing homes below the appraised value will set new, lower market comparisons, which will further depress local market areas.
- Concern that the short time frame to obligate NSP funds will limit the ability to identify and leverage additional funds to carry out the NSP programs. This would limit the total number of homes and households that could benefit from this program.
- Desire to coordinate NSP activities with economic development and job training activities to the extent practicable.

## Project Summary

Project #	Project Title	Grantee Activity #	Activity Title
1	Revolving Fund for Purchase and	HHC	Heart and Hands of Compassion
		Homebricks/BRIDGE	Homebricks/BRIDGE
		Parkway Housing/CHDC	Community Housing Development Corp N Richmond
2	Revolving Fund for Purchase and	Habitat for Humanity East Bay	Revolving Fund for Purchase & Self Help Rehab
3	Downpayment Assistance/Shared	Homeownership Assistance	Homeownership Assistance
4	Single Family Acq/Reh	<i>No activities in this project</i>	
7	NSP Program Planning and	7	Program Planning and Administration
8	Eligible Use E	8a	Pacifica Ave Homes
		8b	Tabora Gardens
9999	Restricted Balance	<i>No activities in this project</i>	
BCKT	Bucket Project	<i>No activities in this project</i>	

# Activities

**Project # /** 1 / Revolving Fund for Purchase and Rehabilitation

**Grantee Activity Number:** HHC  
**Activity Title:** Heart and Hands of Compassion

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

1

**Projected Start Date:**

07/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Activity Status:**

Completed

**Project Title:**

Revolving Fund for Purchase and

**Projected End Date:**

06/30/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 2,118,824.72

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 2,118,824.72

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

# Owner Households

**Total** **Low** **Mod** **Low/Mod%**

1 0.00

# of Households

1 0.00

**Proposed Accomplishments**

# of Singlefamily Units

**Total**

1

# of Housing Units

1

# of Properties



**Activity is being carried out by**

No

**Activity is being carried out through:****Organization carrying out Activity:**

Heart and Hands of Compassion

**Proposed budgets for organizations carrying out Activity:****Responsible Organization**

Heart and Hands of Compassion

**Organization Type**

Non-Profit

**Proposed Budget**

\$ 2,118,824.72

**Location Description:**

NSP 1 target areas of Bay Point, Oakley, Rodeo, North Richmond, San Pablo, Montalvin Manor. HHC will focus its activities in Oakley and San Pablo, but may have projects in any of these areas.

**Activity Description:**

One middle income homebuyer is reported in this activity. All others will be reported under the homebuyer assistance activity. This is to avoid double-counting the number of homes that were rehabilitated and sold. HHC is one of three developers selected to acquire and rehabilitate abandoned and vacant foreclosed homes in the NSP target areas. HHC will identify homes, negotiate purchases from foreclosing entities (typically banks) for a price that is at least 1% below the market value. HHC will determine scope of work (including green building and energy efficient elements) and rehabilitation budget. A County building inspector will confirm scope of work addresses all health and safety, and building code items. County building inspector will also confirm that the budget is reasonable for the scope of work. HHC will market the home to LMHI homebuyers. HHC may sell at least one home to a middle income homebuyer. Marketing will include availability of NSP downpayment assistance. Homebuyers will provide documentation to confirm income eligibility and intent to occupy the home as a primary residence. In the High Priority Areas, resale restrictions are a deterrent to buyers who are able to purchase a home without restrictions. Therefore, shared appreciation loans are a more practical approach.

Homebuyers will be required to sign a shared appreciation promissory note unless they are buying the house at market value and with no NSP assistance. (Note: This project is complete and all homes were sold at fair market value, which was less than the total NSP investment. With the exception of one purchaser in Bay Point, all buyers received NSP loans with shared appreciation provisions.) Homes in all NSP target areas with the exception of Oakley can be presumed affordable. See the discussion of Shared Appreciation Loans and Presumed Affordability above under Definitions 6(a)(ii) and 6(b). Additional documentation on presumed affordability is attached.

This activity will target properties that can be purchased and rehabilitated for under \$250,000.

**Environmental Assessment:** COMPLETED

**Environmental** None

**Activity Supporting Documents**

<b>Document</b>	HUD Comments_Affd Analysis.pdf
<b>Document</b>	NSP presumed affd analysis_7-21-10.pdf

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**Grantee Activity Number:** Homebricks/BRIDGE  
**Activity Title:** Homebricks/BRIDGE

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

1

**Projected Start Date:**

11/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Activity Status:**

Completed

**Project Title:**

Revolving Fund for Purchase and

**Projected End Date:**

06/30/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 938,256.47

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 938,256.47

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

# of Households

**Total**

**Low**

**Mod**

**Low/Mod%**

0.0

**Proposed Accomplishments**

# of Singlefamily Units

# of Housing Units

# of Properties

**Total**

**Activity is being carried out by**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Homebricks/BRIDGE Housing

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

Homebricks/BRIDGE Housing

**Organization Type**

Non-Profit

**Proposed Budget**

\$ 938,256.47

**Location Description:**



Homebricks will work in high priority NSP target areas in the western portion of the County. Primarily San Pablo, Rollingwood, and Montalven Manor/Tara Hills

**Activity Description:**

One middle income homebuyer is reported in this activity. All others will be reported under the homebuyer assistance activity. This is to avoid double-counting the number of homes that were rehabilitated and sold. HHC is one of three developers selected to acquire and rehabilitate abandoned and vacant foreclosed homes in the NSP target areas. HHC will identify homes, negotiate purchases from foreclosing entities (typically banks) for a price that is at least 1% below the market value. HHC will determine scope of work (including green building and energy efficient elements) and rehabilitation budget. A County building inspector will confirm scope of work addresses all health and safety, and building code items. County building inspector will also confirm that the budget is reasonable for the scope of work. HHC will market the home to LMML homebuyers. HHC may sell at least one home to a middle income homebuyer. Marketing will include availability of NSP downpayment assistance. Homebuyers will provide documentation to confirm income eligibility and intent to occupy the home as a primary residence. In the High Priority Areas, resale restrictions are a deterrent to buyers who are able to purchase a home without restrictions. Therefore, shared appreciation loans are a more practical approach.

Homebuyers will be required to sign a shared appreciation promissory note unless they are buying the house at market value and with no NSP assistance. (Note: This project is complete and all homes were sold at fair market value, which was less than the total NSP investment. All buyers received NSP loans with shared appreciation provisions.)

Beneficiary information for purchasers of these homes is reported in the Homebuyer Assistance activity. Purchase, rehabilitation, and sale of vacant foreclosed single family homes. Homebricks focused its activities in San Pablo. See the discussion of Shared Appreciation Loans and Presumed Affordability above under Definitions 6(a)(ii) and 6(b). Additional documentation on presumed affordability is attached.

This activity will target properties that can be purchased and rehabilitated for under \$250,000.

**Environmental Assessment:** COMPLETED

**Environmental** None

**Grantee Activity Number:** Parkway Housing/CHDC  
**Activity Title:** Community Housing Development Corp N  
 Richmond

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

1

**Projected Start Date:**

03/02/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LMML: Low, Moderate and Middle Income National Objective for  
NSP Only

**Activity Status:**

Completed

**Project Title:**

Revolving Fund for Purchase and

**Projected End Date:**

06/30/2013

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 1,300,367.85

**Most Impacted and  
Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 1,300,367.85

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

# Renter Households

**Total**

2

**Low**

2

**Mod**

**Low/Mod%**

100.00

# of Households

2

2

100.00

**Proposed Accomplishments**

# of Singlefamily Units

**Total**

2

# of Housing Units

2

# of Properties

**Activity is being carried out by**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Community Housing Development Corp NR

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

Community Housing Development Corp NR

**Organization Type**

Non-Profit

**Proposed Budget**

\$ 1,300,367.85



**Location Description:**

High Priority Areas: Bay Point, Oakley, Montalvin Manor/Tara Hills/Bayview, Rollingwood, North Richmond, Rodeo and San Pablo with an emphasis on North Richmond

**Activity Description:**

CHDC will identify abandoned, and vacant foreclosed properties and negotiate with sellers (typically banks) for a purchase price that is at least one percent below the appraised market value. CHDC will develop a scope of work and rehabilitation budget that will be reviewed and approved by a County building inspector. The County building inspector will also confirm that the scope of work address all health and safety and code violations. The first priority is for the homes to be sold to LMMI households. One of the four proposed homes may be sold to a middle income purchaser. If purchase ready buyers cannot be identified, the homes may be made available for lease to purchase or rental. The homes will be sold for an amount equal to or less than the fair market value or the NSP investment (e.g. the total amount of funds used to acquire and rehabilitate the home). Homebuyers will be required to sign a shared appreciation promissory note unless they are buying the house at market value and with no NSP assistance. The term of the note is 30 years, with no pre-payment penalty. This is consistent with the HOME program requirements for minimum affordability periods for homeownership. (Note: This project is complete and all homes were sold at fair market value, which was less than the total NSP investment. All buyers received NSP loans with shared appreciation provisions.)

Homes in North Richmond can be presumed affordable consistent with 24 CFR 92.254(a)(5)(i)(B). In the High Priority Areas, resale restrictions are a deterrent to buyers who are able to purchase a home without restrictions. Therefore, shared appreciation loans are a more practical approach.

See the discussion of Shared Appreciation Loans and Presumed Affordability above under Definitions 6(a)(ii) and 6(b). Additional documentation on presumed affordability is attached.

This activity will target properties that can be purchased and rehabilitated for under \$250,000.

Appraisals shall be consistent with the appraisal requirements of the Uniform Relocation Act.

Leased properties will be required to low income households at an affordable rent as defined in this Action Plan. The County will add any leased properties to its rental inventory list and will monitor periodically (typically once every three years) to confirm on-going compliance with the occupancy requirements.

**Environmental Assessment:** COMPLETED

**Environmental** None

**Activity Supporting Documents**

**Document** HUD Comments\_Affd Analysis.pdf

## Project # / 2 / Revolving Fund for Purchase and Self Help Rehab

**Grantee Activity Number:** Habitat for Humanity East Bay  
**Activity Title:** Revolving Fund for Purchase & Self Help Rehab

**Activity Type:**

Rehabilitation/reconstruction of residential structures

**Project Number:**

2

**Projected Start Date:**

04/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Activity Status:**

Completed

**Project Title:**

Revolving Fund for Purchase and Self

**Projected End Date:**

06/28/2013

**Project Draw Block Date by HUD:****Activity Draw Block Date by HUD:****Total Budget:**

\$ 1,761,257.30

**Most Impacted and Distressed Budget:**

\$ 0.00

**Other Funds:**

\$ 0.00

**Total Funds:**

\$ 1,761,257.30

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

# Owner Households

**Total**

9

**Low**

9

**Mod****Low/Mod%**

100.00

# of Households

9

9

100.00

**Proposed Accomplishments**

# of Singlefamily Units

**Total**

9

# of Housing Units

9

# of Properties



**Activity is being carried out by**

No

**Activity is being carried out through:****Organization carrying out Activity:**

Habitat for Humanity East Bay

**Proposed budgets for organizations carrying out Activity:****Responsible Organization**

Habitat for Humanity East Bay

**Organization Type**

Non-Profit

**Proposed Budget**

\$ 1,761,257.30

**Location Description:**

High Priority Areas (Bay Point)

**Activity Description:**

This activity is intended to meet the low income housing requirement. The County is contracting with Habitat for Humanity East Bay (Habitat) to carry out this activity. NSP funds will be loaned to Habitat to purchase abandoned and vacant foreclosed homes. Habitat will select homebuyers who will assist in the rehabilitation of their future home. The selection process includes extensive outreach and marketing in the community. Marketing materials are translated into Spanish and other languages. Materials are provided to community organizations and churches. The non-profit screens the applicants for income eligibility and ability to pay the mortgage. They strive to work with families with the greatest need for decent housing. The work done by the future owner not only provides a sweat equity stake in the home, but also teaches the homebuyer valuable home maintenance skills. Habitat will be the mortgage lender and will structure the loan to be affordable to the specific household. The typical structure provides a 30 year, zero interest, amortizing loan with a forgivable appreciation share provision. NSP funds will leverage volunteer labor, foundation grants, and donations of materials. Unless private sources of funds can be identified to supplement NSP funds, the full cost of the acquisition and rehabilitation will be funded with NSP. In this case, the loans will transfer to the homeowner as amortizing loans with interest rates set so that the mortgage payments are affordable to the buyer. (i.e. to keep housing costs equal to or less than 30% of the owner's income.) This approach is based on a model used in the Habitat for Humanity program and modified to comply with the NSP program income requirements. The homes will be sold for an amount equal to or less than the total amount of funds used to acquire and rehabilitate the home, and not exceeding fair market value. Homebuyers will be required to sign a 15-year resale restriction with Habitat. (Resale restrictions set a future price that should be affordable to a low income buyer. Thereby keeping the home affordable for the 15 term.) The County will have a right of first refusal to purchase the home should the non-profit entity not be in a position to exercise its right in a future transaction. All properties will be purchased at a minimum of one percent less than the appraised value. Appraisals shall be consistent with the appraisal requirements of the Uniform Relocation Act.

**Environmental Assessment:**

COMPLETED

**Environmental**

None

**Project # / 3 / Downpayment Assistance/Shared Appreciation Loans****Grantee Activity Number:**

Homeownership Assistance



## Activity Title: Homeownership Assistance

**Activity Type:**

Homeownership Assistance to low- and moderate-income

**Project Number:**

3

**Projected Start Date:**

04/01/2009

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LMMI: Low, Moderate and Middle Income National Objective for NSP Only

**Activity Status:**

Completed

**Project Title:**

Downpayment Assistance/Shared

**Projected End Date:**

06/28/2013

**Project Draw Block Date by HUD:****Activity Draw Block Date by HUD:**

**Total Budget:** \$ 349,099.44

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 349,099.44

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

# Owner Households

Total	Low	Mod	Low/Mod%
15	6	9	100.00
15	6	9	100.00

# of Households

**Proposed Accomplishments**

# of Singlefamily Units

**Total**

15

# of Housing Units

15

**Activity is being carried out by**

Yes

**Activity is being carried out through:**

Grantee Employees

**Organization carrying out Activity:**

Contra Costa County Department of Conservation and Development

**Proposed budgets for organizations carrying out Activity:****Responsible Organization**

Contra Costa County Department of Conservation and Development

**Organization Type**

Local Government

**Proposed Budget**

\$ 349,099.44

**Funding Source Name**

Neighborhood Stabilization Program

**Matching Funds**

No

**Funding Amount**

\$ 0.00



**Location Description:**

High and Medium Priority Areas: The High Priority Areas include Bay Point, Oakley, Montalvin Manor/Tara Hills/Bayview, Rollingwood, North Richmond, Rodeo and San Pablo. The Medium Priority Areas include Brentwood, Discovery Bay and the area west of Interstate 80 in Pinole (Nob Hill, Pinole Shores, and Pinon). High and Medium Priority Areas are furthered discussed above in the Areas of Greatest Need section.

**Activity Description:**

This activity is not intended to meet the low income housing requirement, but will have low income beneficiaries. This activity will provide downpayment and/or silent second shared appreciation mortgage assistance. Buyers will be required to contribute at least 3 percent of the purchase price from their own funds. NSP loans will be provided only in conjunction with 30 year, fixed interest rate loans that conform to California Housing Finance Agency or FHA underwriting criteria. (The County will not provide NSP loans in conjunction with adjustable rate mortgages.) NSP loans will be provided as deferred payment, shared appreciation loans. The loans will be limited to 15 percent of the purchase price. Purchase prices are limited to \$400,000. Payments on the loans will be deferred until sale of the home or if the owner no longer occupies the home. When the loan is paid, the borrower will pay the original principal plus a share of the appreciation equal to the percentage of the NSP loan to the original purchase price. Adjustments will be made for capital improvements and deferred maintenance. All properties will be purchased at a minimum of 5 percent less than the appraised value with a portfolio average discount of 15 percent. However, staff will evaluate whether the NSP exception discount of 10 percent can be justified. Appraisals shall be consistent with the appraisal requirements of the Uniform Relocation Act.

**Environmental Assessment:** COMPLETED

**Environmental** None

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**Project # / 7 / NSP Program Planning and Administration**

**Grantee Activity Number:** 7  
**Activity Title:** Program Planning and Administration

**Activity Type:**

Administration

**Project Number:**

7

**Projected Start Date:**

10/01/2008

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**Activity Status:**

Under Way

**Project Title:**

NSP Program Planning and Administration

**Projected End Date:**

06/28/2013

**Project Draw Block Date by HUD:****Activity Draw Block Date by HUD:**

**Total Budget:** \$ 1,001,905.00



**National Objective:**

Not Applicable - (for Planning/Administration or Unprogrammed Funds only)

**Most Impacted and Distressed Budget:**

\$ 0.00

**Other Funds:**

\$ 0.00

**Total Funds:**

\$ 1,001,905.00

**Benefit Report Type:**

NA

**Activity is being carried out by**

Yes

**Activity is being carried out through:**

Grantee Employees

**Organization carrying out Activity:**

Contra Costa County Department of Conservation and Development

**Proposed budgets for organizations carrying out Activity:****Responsible Organization**

Contra Costa County Department of Conservation and Development

**Organization Type**

Local Government

**Proposed Budget**

\$ 1,001,905.00

**Funding Source Name**

Neighborhood Stabilization Program

**Matching Funds**

No

**Funding Amount**

\$ 0.00

**Location Description:**

Medium and High Priority Areas

**Activity Description:**

Planning and administrative work will include all tasks associated with the development and publication of the NSP Substantial Amendment. Activity development and related legal documents will also be covered by the planning and administration budget. Staff will make every effort to limit planning and administrative costs so that additional funds can be used for program implementation.

**Environmental Assessment:** EXEMPT

**Environmental** None

**Project # /** 8 / Eligible Use E

**Grantee Activity Number:** 8a



## Activity Title: Pacifica Ave Homes

**Activity Type:**

Construction of new housing

**Project Number:**

8

**Projected Start Date:**

06/03/2013

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Activity Status:**

Under Way

**Project Title:**

Eligible Use E

**Projected End Date:**

12/31/2020

**Project Draw Block Date by HUD:****Activity Draw Block Date by HUD:**

**Total Budget:** \$ 1,000,000.00

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 1,000,000.00

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

# Owner Households

Total	Low	Mod	Low/Mod%
2	2		100.00
2	2		100.00

# of Households

**Proposed Accomplishments**

# of Singlefamily Units

**Total**

2

# of Housing Units

2

**Activity is being carried out by**

No

**Activity is being carried out through:****Organization carrying out Activity:**

Habitat for Humanity East Bay

**Proposed budgets for organizations carrying out Activity:****Responsible Organization**

Habitat for Humanity East Bay

**Organization Type**

Non-Profit

**Proposed Budget**

\$ 1,000,000.00

**Location Description:**

589 Pacifica Ave., Bay Point CA

**Activity Description:**

Phase 1: Project planning. Submit development application and request a General Plan Amendment. NEPA for phase 1 is limited to the planning activity.

Phase 2: Redevelopment of vacant land in Bay Point with approximately 23 new homes affordable to low and moderate income households, with 3 of those units being NSP units. Final number of homes will be determined through the planning process. Once the final development plan is determined.

**Environmental Assessment:** UNDERWAY

**Environmental** None

**Grantee Activity Number:** 8b  
**Activity Title:** Tabora Gardens

**Activity Type:**

Construction of new housing

**Project Number:**

8

**Projected Start Date:**

07/01/2014

**Project Draw Block by HUD:**

Not Blocked

**Activity Draw Block by HUD:**

Not Blocked

**Block Drawdown By Grantee:**

Not Blocked

**National Objective:**

LH25: Funds targeted for housing for households whose incomes are at or under 50% Area Median Income.

**Activity Status:**

Under Way

**Project Title:**

Eligible Use E

**Projected End Date:**

12/31/2018

**Project Draw Block Date by HUD:**

**Activity Draw Block Date by HUD:**

**Total Budget:** \$ 550,000.00

**Most Impacted and Distressed Budget:** \$ 0.00

**Other Funds:** \$ 0.00

**Total Funds:** \$ 550,000.00

**Benefit Report Type:**

Direct (Households)

**Proposed Beneficiaries**

# Renter Households

Total	Low	Mod	Low/Mod%
4	4		100.00
4	4		100.00

# of Households

**Proposed Accomplishments**

# of Multifamily Units

**Total**

4

# of Housing Units

4

#Units exceeding Energy Star

4

#Low flow showerheads

4

#Low flow toilets

4

**Activity is being carried out by**

No

**Activity is being carried out through:**

**Organization carrying out Activity:**

Affordable Housing Associates

**Proposed budgets for organizations carrying out Activity:**

**Responsible Organization**

Affordable Housing Associates

**Organization Type**

Non-Profit

**Proposed Budget**

\$ 550,000.00



**Location Description:**

The site is at the intersection of Tabora Drive and James Donlon Blvd in Antioch CA

**Activity Description:**

Satellite Affordable Housing Associates (SAHA) will construct affordable housing on a vacant parcel in Antioch. The 3.18 acre parcel is at the end of Tabora Drive along James Donlon Boulevard. It is located in a residential neighborhood. The parcel has a shed which will be demolished. There will be 84 units affordable to very low income seniors and veterans. One unit will be reserved for an on-site manager. Four (4) of the 84 units are NSP units and the cost per unit is \$410.444. This activity fulfills LH25 goals.

**Environmental Assessment:** COMPLETED

**Environmental** None

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**Action Plan Comments:**

Reviewer - The version of the plan is consistent with the approved version.

Reviewer - Plan has been revised several times. The grantee has "zeroed out" all activities, except Admin. The County will update its Plan, adding new Activities as it awards funds.

Reviewer - Rejected to allow grantee to make changes. RS

Reviewer - Grantee made the requested changes. Grantee submitted the referenced Affordability Analysis for review. RS

Reviewer - Grantee added an additional activity under Purchase & Rhab. Also corrected Purchase & Rhab project budget. Grantee needs to correct some of the accomplishment information, though this should not hold up approval. -RS

Reviewer - Grantee defined more closely three neighborhoods - Nob Hill, Pinole Shores, and Pinon - identified as Areas of Greatest Need. -RS

- Reviewer - Plan rejected - LH25 activities include LMMI beneficiaries; parts of activity set up are not complete.
- Reviewer - In the narratives there are some upside down questions marks. These are the result of formatting mostly likes punctuation. All data copied into DRGR must be in a .TXT format.
- Reviewer - 8/29/16 Marilee Hansen: Plan rejected. Activity narratives need complete information. PDF version with comments is saved under the review checklist and sent to grantee.
- Reviewer - AP approved with comments. PDF is attached to review checklist with specific comments.
- Reviewer - Contra Costa County needs to make an additional revision to its NSP1 Action Plan.
- Reviewed by CC
- Reviewer - Project #: 8  
Project Title: Eligible Use E  
Grantee Activity #: 8a  
Activity Title: Pacifica Ave. Homes  
Revision: Changed the number of units from 3 to 2.
- Reviewed by CC

## Action Plan History

Version	Date
B-08-UN-06-0002 AP#1	07/13/2010
B-08-UN-06-0002 AP#2	09/21/2011
B-08-UN-06-0002 AP#3	01/27/2012
B-08-UN-06-0002 AP#4	04/03/2012
B-08-UN-06-0002 AP#5	06/22/2012
B-08-UN-06-0002 AP#6	07/30/2012
B-08-UN-06-0002 AP#7	01/07/2013
B-08-UN-06-0002 AP#8	03/11/2013
B-08-UN-06-0002 AP#9	03/27/2013
B-08-UN-06-0002 AP#10	10/28/2013
B-08-UN-06-0002 AP#11	09/04/2014
B-08-UN-06-0002 AP#12	11/06/2014
B-08-UN-06-0002 AP#13	01/27/2016
B-08-UN-06-0002 AP#14	04/29/2016
B-08-UN-06-0002 AP#15	07/01/2016
B-08-UN-06-0002 AP#16	08/22/2016



B-08-UN-06-0002 AP#17  
B-08-UN-06-0002 AP#18  
B-08-UN-06-0002 AP#19

08/29/2016  
11/28/2016  
09/10/2019

