



C I T Y O F
WALNUT
CREEK

FISCAL YEAR 2010-2011

CONSOLIDATED ANNUAL PERFORMANCE
AND EVALUATION REPORT

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I. EXECUTIVE SUMMARY

The Consolidated Annual Performance and Evaluation Report (CAPER) provides performance information to City of Walnut Creek residents, elected officials, City staff and the U.S. Department of Housing and Urban Development (HUD) regarding housing and community development accomplishments. This report covers activities conducted during program year 2010-2011 (FY 10-11) that began July 1, 2010 and ended June 30, 2011. During this period, the City used federal Community Development Block Grant (CDBG) funds and local funds to implement a number of housing and community development programs and projects. Each activity supported one or more of the priorities presented in the Contra Costa Consortium's Five-Year (2010-2015) Consolidated Plan document.

The following list highlights key housing, public service and community development activities implemented during FY 2010-2011:

- Through the City of Walnut Creek's funding sources, 18 public service organizations, and 3 economic development agencies were awarded grants for 23 unique programs.
- The City is implementing the Commercial Linkage Fee, Density Bonus, and Inclusionary Housing ordinance generating affordable units as well as funds for the affordable housing program.
- The City closed 4 First-Time Homebuyer loans and 6 Homeowner Rehabilitation loans and grants.
- The City committed over \$586,000 to affordable housing projects for low income families and seniors by supporting Third Avenue Apartments, and Pleasant Creek Homes (Habitat Project).
- The City was awarded \$550,000 in BEGIN funds from the State to support the construction of Pleasant Creek Homes.
- The City worked collaboratively with neighboring jurisdictions to address chronic and emerging issues affecting the City's lowest income residents, including foreclosure prevention, homeless prevention, and other services.
- Through the General Fund, the City provided funding to the Walnut Creek School Districts to fund crisis counselors at the elementary, middle, and high schools.

Summary of Federal Resources and Distribution of Funds

In the 2010-2011 Action Plan the City anticipated there would be \$389,833 of Community Development Block Grant funds, which included \$47,871 of program income. However, during the program year, the City received a larger loan payment than anticipated, which resulted in total program income of \$135,243. The chart below shows the total amount of CDBG funds available for the 2010-2011 program year, as well as the total committed and expended during the year, and the general distribution of those funds.

Table 1: CDBG Funding Summary

COMMUNITY DEVELOPMENT BLOCK GRANT 2010-2011 SUMMARY OF FEDERAL RESOURCES AND DISTRIBUTION OF FUNDS Total Available = \$477,205			
Funding Category	Funds Committed	Funds Expended	Census Tract Distribution
Public Services	52,800	52,800	City-wide*
			3400.02
			3430.02
			3400.01
			3382.02
			3373.00
			3383.02
Economic Development	30,000	30,000	3390.00
Affordable Housing/Infrastructure	234,640	-	3400.02
Program Administration (includes fair housing activity)	75,059	75,059	FH- citywide
Total	392,499	157,859	

II. INTRODUCTION

This Consolidated Annual Performance Evaluation Report (CAPER) is a U.S. Department of Housing and Urban Development (HUD) mandated report that informs HUD, the Contra Costa Consortium and the general public of how the City has expended Community Development Block Grant (CDBG) funds during the reporting period. In addition, it describes how CDBG funds have assisted the City in addressing the priority needs identified in the referenced fiscal year 2010-2015 Consolidated Plan and Fiscal Year 2010-2011 Action Plan.

This eight-part document covers the time period between July 1, 2010, and June 30, 2011 (FY 2010-2011). During this period of time, the City was awarded \$341,962 in new CDBG funds for housing and community development activities. An additional \$134,438 of CDBG funds came in through program income. FY 2010-2011 Action Plan projected using \$52,800 of the CDBG funds for public and social service activities, \$30,000 for economic development activities, \$72,392 for planning and administrative activities (including fair housing activities) \$234,640 for affordable housing activities, and \$70,000 in City General Funds for additional public and social service activities, and \$80,000 in City General Funds for School Crisis Counselors.

The following is a summary of this report's key areas:

- I. Executive Summary**
- II. Introduction**
- III. Three – Five Year Plan Assessment of Progress** – Describes the accomplishments in attaining the goals and objectives for the reporting period and details the funds spent in attaining the goals.
- IV. Assessment of Annual Progress** – Assesses the City's progress in the following areas: affirmatively furthering fair housing, creating affordable housing, the continuum of care, addressing obstacles to meeting underserved needs, eliminating barriers to affordable housing, overcoming gaps in institutional structures, evaluating and reducing lead based paint hazards, and reducing the number of persons living below the poverty level. This section also describes the leveraging of federal resources, citizen comments and a self evaluation.
- V. Program Narratives** – Discusses the relationship of CDBG funds to goals and objectives, changes in program objectives, efforts in carrying out planned actions, use of funds for national objectives, anti-displacement and relocation, low/mod job activities, program income and prior period adjustments.

VI. Public Participation – This section provides information on the public comments received during the public review period.

VII. HUD Reports – This section concludes the CAPER with the following HUD reports generated by the Integrated Disbursement and Information System (IDIS) and required HUD forms:

1. **Summary of Activities (C04PR03)** – lists each CDBG activity that was open during the program year. For each activity, the report shows the status, accomplishments, program year narrative and program year expenditures. For each activity, the report also shows the activity code, regulation cite and characteristics of the beneficiaries.
2. **CDBG Financial Summary Report (HUD Form 4949.3)** – shows the obligations and expenditures the grantee has made for the specified program year. The expenditures are summarized to determine the relevant indicators for planning/administration, public service activities and economic development.

XI. APPENDIX

III. FIVE YEAR PLAN ASSESSMENT OF PROGRESS

The 2010-2011 program year is the first of the five years included in the 2010-2015 Consolidated Plan. Attachments 1-4 outline the goals and objectives in the 2010-2015 Consolidated Plan, and detail the progress the City has made in meeting those goals. Overall, the City made good progress on the 5-year goals and objectives and in several instances exceeded 20% (1/5th) of the five year goal in this first year. Some of the categories where the progress exceeded 20% of the goal include: services for the elderly, services for persons with alcohol or other drug addictions, services for victims of domestic violence, homeownership assistance, and services for youth.

The following table details the breakdown of the federal (CDBG) and local resources committed and/or expended in attaining the goals and objectives.

Table 2: Federal and Local Resources Committed/Expended

Federal and Local Resources Committed/Expended Program Year 2010-2011				
Affordable Housing	Available	Expended	Committed	Balance
Federal CDBG	234,640	-	234,640	-
RDA (20% and 80%)	1,412,419	487,108	586,400	338,911
In Lieu and Commercial Linkage Fees	127,350	-	-	127,350
Other Housing Funds	7,042	-	-	7,042
State Begin Program	550,000	-	550,000	-
Total AH	2,331,451	487,108	1,371,040	473,303
Community Development				
	Available	Expended	Committed	Balance
Federal CDBG	241,760	157,858	-	83,902
Community Service Grant	70,000	70,000	-	-
School Crisis Counselors	80,000	70,412	-	9,588
Total CD	391,760	298,270	-	93,490
Total AH and CD	2,723,211	785,378	1,371,040	566,793

IV. ASSESSMENT OF ANNUAL PROGRESS

1. Affirmatively Furthering Fair Housing

Analysis of Impediments to Fair Housing. In May of 2010, the Contra Costa Consortium completed an Analysis of Impediments to Fair Housing (AI) that covers all participating jurisdictions. The AI identified the following impediments to fair housing: lack of sufficient affordable housing supply, concentration of affordable housing, differential origination rates based on race, ethnicity and locations, lack of knowledge about the requirements of mortgage lenders, lower mortgage approval rates in areas of minority concentration and low-income concentration, lack of knowledge of fair housing rights, discrimination in rental housing, failure to provide reasonable accommodation to persons with disabilities, lack of information on the nature and basis of housing discrimination, lack of formal policies and procedures regarding reasonable accommodation.

Actions to address impediments: The City funded Housing Rights, Inc. Housing Rights, Inc. coordinated outreach regularly with other agencies and conducted fair housing and tenant rights workshops for staff and clients of other service providers in the County. Housing Rights regularly sent out mailings to various community-based organizations located in Walnut Creek and elected area officials which included fair housing educational materials, service brochures and a tip sheet. Housing Rights' staff set-up informational booths at events in Contra Costa County attended by residents in Walnut Creek, such as the East Bay Housing Organization's Affordable Housing Week. In early 2007, Housing Rights expanded its services to include a new one-stop shop location in Concord, now called the Mt. Diablo Housing Opportunity Center (MDHOC). MDHOC goal is to serve as a central resource for all housing needs and education; including first time homebuyer counseling, foreclosure counseling and home preservation education, senior housing counseling and education, and landlord and tenant resources. Due to funding cuts and cash flow issues, Housing Rights went out of business at the end of the year. In the current program year (2011-2012) Walnut Creek is working with Eden Council for Hope and Opportunity.

The City of Walnut Creek directly provides information to its residents about its housing programs and all major apartment complexes within Walnut Creek through both its website and the local cable TV Community Bulletin Reader Board. The City's Housing staff answer housing questions from callers and drop-ins to City Hall on a daily basis. In addition, each housing program is featured in an issue of the City's bimonthly newspaper: the Nutshell. The paper is delivered to every resident of Walnut Creek.

The City continues to work closely with neighboring jurisdictions to mitigate the impact of predatory lending and the current foreclosure crisis. In the fall of 2007, housing staff

from the City of Walnut Creek, Contra Costa County, and the City of Richmond convened a series of meetings regarding the region's increasing difficulties with the sub-prime mortgage crisis and the rapidly increasing number of home foreclosures. The jurisdictions met with all of the non-profit agencies countywide that are providing home loan counseling and low cost legal services. The agencies reported tremendous increases in calls for assistance due largely to calls for mortgage counseling, and difficulty in staffing their homeowner counseling functions due to the increase in demand.

As a result of these discussions, the non-profit organizations have come together into a collaborative called HEPA (Home Equity Preservation Alliance) to provide coordinated services more effectively and efficiently than if the agencies worked independently. The HEPA Collaborative received CDBG funding from the Cities of Walnut Creek, Antioch, and Contra Costa County for the 08-10 cycle, as well as the 10-12 funding cycle. Activities for the 2010-2011 year included homeowner information seminars, financial and asset preservation counseling, renter information seminars, one-on-one counseling, and legal services. The HEPA team facilitates an annual foreclosure prevention workshop in Walnut Creek where residents can get one-on-one assistance, counseling, legal advice, and resources. The foreclosure workshop in February 2011 was well attended, with over 50 participants from the area. During the program year, 36 Walnut Creek residents received direct services. Of those, one household was able to get their mortgage current, 24 received ongoing counseling, and 5 received legal assistance.

2. Affordable Housing

Comparison of proposed numeric goals: In the 2010-2015 Consolidated Plan, the City planned to commit federal and local funding towards the construction of affordable rental housing targeted at very low- and extremely low income households as well as persons with developmental disabilities, a sub-population in Walnut Creek with a high need of affordable housing. To support home-ownership the City planned to commit funding towards the production of very low-and low-income ownership units and to assist seniors and low-income home owners to maintain their home and address safety and/or accessibility issues through the City's RDA funded Home Rehabilitation Loan and Grant Program. The following table shows the federal and local funds committed and/or expended to support affordable housing during the program year and the progress towards meeting the 5-year goals.

Table 3: Comparison of Proposed Numeric Housing Goals, Affordable Housing

2010-2015 Consolidated Plan		Funds Expended/Committed 2010-2011				Persons Served by Funding Source				
Housing Goals by Sub Population	Priority Need Level	CDBG Funds Y-1	RDA Funds Y-1	BEGIN Funds Y-1	Total Year 1	5-Year Goal	Y-1 CDBG	Y-1 Other Funds	Total	% of 5-Year Goal
Renters										
0-30% AMI	H				0	20			0	0%
31-50% AMI	H		108,200		108,200	18			0	0%
51-80% AMI	M				0	60			0	0%
Owners										
0-30% AMI	M									
31-50% AMI	H	117,320	185,000	275,000	577,320	10			0	0%
51-80% AMI	H	117,320	236,412	275,000	628,732	15		1	1	7%
Homeless										
Individuals	M				0					
Families	M				0					
Non Homeless Special Needs										
Elderly	M		105,347		105,347	7		12	12	171%
Frail Elderly	M				0	7			0	0%
Severe Mental Illness	M				0					
Physical Disability	M				0					
Developmental Disability	H		108,200		108,200	10			0	0%
Alcohol//Drug Abuse	M				0					
HIV/AIDS	M				0					
Victims of Domestic Violence	M				0					

* An additional \$8,120 of RDA funds was expended through our home rehab program to assist a moderate income household (2 people)

* An additional \$254,000 of RDA funds was expended to assist four moderate income first time homebuyer households to purchase a home (10 people)

Summary of Housing Activities to Support the High Priority Housing Needs:

Priority AH-1: *Expand Housing Opportunities for extremely low-income, very low-income, low income, and moderate income households and increase the supply of decent, safe, and affordable rental housing and rental assistance.*

Third Avenue Apartments (also AH-5): With City assistance, Satellite Housing, Inc. purchased four properties located at Third Avenue, and Baldwin Lane. In the 2010-2011 program year, Satellite Housing completed the entitlement process and

received all the land use, planning, and design review approvals for the construction of a new 48 unit apartment complex for low-income families and persons with special needs. Demolition of the existing 13 units was completed in July of 2011.

The proposed plan for the project is a wood-frame two- and three-story development over a submerged parking podium. The overall project site is slightly less than one-acre in size, and the proposed development, oriented in a modified u-shape around an outdoor courtyard, would consist of 12 one-bedroom, 17 two-bedroom, and 19 three-bedroom units. A lobby and offices for the on-site property management and service coordination staff will front Third Avenue. Common rooms on multiple stories within the building will provide a variety of opportunities for planned activities and informal gathering. The courtyard will likewise provide opportunities for scheduled gatherings and active and passive recreation.

Satellite Housing has developed seventeen HUD-financed and subsidized senior facilities and three tax credit developments, providing nonprofit property management since 1971. Satellite Housing developed and now manages Acalanes Court, comprised of 17 units of affordable multi-family housing on Trinity Avenue in Walnut Creek. Satellite also owns and manages the senior housing development Casa Montego, and recently completed construction of 33 units at Casa Montego II, directly adjacent to the existing development.



Shelter, Inc. -Tenant/Landlord Counseling & Emergency Rental Assistance (also Priorities H-1 and CD-1): Shelter Inc. provides mediation and counseling between property owners and tenants who are at risk of eviction, and provides limited emergency rental assistance. In the 2010-2011 program year, Shelter, Inc. received \$5,000 from the Community Service Grant program and assisted 20 Walnut Creek residents with financial assistance, landlord/tenant counseling and resource and referral services. Fourteen low-income Walnut Creek households at risk of becoming homeless received a combined total of \$11,544 of direct financial assistance, which allowed them to remain in their homes. All of the residents served by the program are low-income. Through the HPRP program \$3,627 was disbursed to 9 households (17 people). A total of 44 Walnut Creek households (representing 94 people) contacted the agency for assistance. The program served a total of 967 persons area-wide during the program year.

Priority AH-2: *Increase homeownership opportunities for lower-income households*

Pleasant Creek homes – Habitat for Humanity: In May 2009, the City of Walnut Creek approved the purchase of a site at the west end of Barkley Avenue from the California Department of Transportation (Caltrans) for the future development of affordable housing. The nonprofit agency Habitat for Humanity – East Bay (Habitat) expressed interest in developing a project at the site and on an adjacent site, 1935 Barkley Avenue, which they acquired as a donation from the private property owner. In August 2009, The Redevelopment Agency of the City of Walnut Creek (Agency) executed a Certificate of Acceptance on behalf of the Agency for the City's purchase of the Caltrans-owned site at Barkley Avenue for the later development of affordable home ownership units at the Barkley site and the adjacent parcel by Habitat. In July 2010, the Agency approved a Disposition and Development Agreement between the Agency and Habitat for the development of affordable ownership housing on the Barkley Avenue site. In May 2010, the City granted \$234,640 of Community Development Block Grant funds to Habitat for infrastructure improvements required on the project site. Also in 2011, the City was awarded over \$550,000 in BEGIN funds from the State to assist with the construction of Pleasant Creek Homes. Habitat completed the entitlement process and received all land use and planning approvals in July of 2011. Final Design Review approval was granted in September, 2011.

The Pleasant Creek Homes project is a 10-unit, single-family, attached affordable housing development on approximately 27,000 square-foot site. The project

consists of four buildings (2 triplexes and 2 duplexes) and includes two two-bedroom units, six three-bedroom units, and two four-bedroom units. Unit sizes range from 1,190 to 1,553 square feet. Four units will be affordable to very-low income households, four will be affordable to low-income households, and the remaining two will be affordable to moderate-income households. The project also includes a public pedestrian pathway through the property, which will provide neighborhood and project residents a shorter route to the Walnut Creek BART Station.



First Time Homebuyer Assistance Program: The First-Time Homebuyer Assistance Program assists prospective homeowners with up to \$65,000 in down payment assistance. The loans require no payments while the family resides in the home, but must be repaid upon sale, transfer or cash out refinancing. The loans are structured as shared appreciation at the time of repayment. For FY 2010-2011 \$320,000 was allocated in the budget. During the year, four loans were closed, with a total value of \$254,500

Below Market Rate Homeownership Program: Through Inclusionary Zoning affordable below-market rate homeownership units are developed. To date 45 inclusionary units have been sold and 17 inclusionary units are being rented to low-income households. The Ordinance has generated agreements for over 40 additional below market rate units that have not yet been developed. Six below-market rate units were under construction in 2010-2011, and are currently being sold to eligible moderate-income buyers.

Priority AH-3: *Maintain and preserve the existing affordable housing stock*

Homeowner Rehabilitation Loan Program: The City's Home Rehabilitation Loan Program has been administered through Contra Costa County's Neighborhood Preservation Program division for the past five years. Council budgeted \$260,000 for FY 2010-2011, which was used to provide six home rehabilitation loans totaling \$181,538. Inc

The City also allocated a portion of its Energy Efficiency Block Grant funds in the amount of \$114,500, for home rehabilitation loans for energy efficiency upgrades.

Priority AH-4: *Reduce the number and impact of home foreclosures*

Home Equity Preservation Alliance (HEPA): Detailed information on the HEPA program can be found above in the discussion of further fair housing. During the program year, 36 Walnut Creek residents received direct services. Of those, one household was able to get their mortgage current, 24 received ongoing counseling, and 5 received legal assistance.

Priority AH-5: *Increase the supply of appropriate and supportive housing for special needs population*

Satellite Housing – Third Avenue Apartments

See description for this project in the earlier AH-1 section. This project addresses the needs of a very underserved subpopulation in Walnut Creek, the developmentally disabled.

Priority AH-6: *Preserve existing special needs housing*

Affordable Special Needs Housing in Walnut Creek

In recent years the City of Walnut Creek has funded several housing developments for special needs populations, such as seniors, the chronically homeless, and persons with disabilities. The City works closely with the developers and property managers to ensure that the projects are well-maintained and preserved.

Priority AH-7: *Adapt or modify existing housing to meet the needs of special populations*

Home Rehabilitation Loan and Grant Program

The City's Home Rehabilitation Loan program offers low-interest loans and emergency grants to low income homeowners. Eligible uses for the funds must fall under the category of health and safety, property maintenance, function obsolescence, energy efficiency, or removal of architectural barriers for the

disabled. Common permitted repairs often include ramps, grab bars and other accessibility modifications.

Priority AH-8: *Improve access to services for those in special needs housing*

Many of the public service programs funded through the CDBG and CSG programs provide increased access to services for those in special needs housing, including Meals on Wheels and Caring Hands Volunteer Caregivers. The City also provides transportation services to seniors and disabled by providing bus passes, discounted BART tickets, and rides through the Walnut Creek Seniors' Club Mini Bus Service.

3. *Continuum of Care*

Actions Taken to Address the Needs of the Homeless: In the 2010-2015 Consolidate Plan the Consortium outlined the following priority needs for the homeless:

Priority H-1: *Assist the homeless and those at risk of becoming homeless by providing emergency, transitional and permanent affordable housing with appropriate support services.*

Priority H-2: *Reduce the incidence of homelessness and assist in alleviating the needs of the homeless.*

Continuum of Care: The City's Housing Program staff strives to maintain contact with the County service providers to learn the needs of the homeless and has facilitated meetings between homeless representatives and City management. In the spring of 2004, Consortium members, other public agencies, and private service providers adopted a countywide plan to end homelessness in ten years. Since then, City staff have participated in the process of implementing the ten-year plan by attending the Contra Costa Interagency Council on Homelessness (CCICH) meetings. CCICH is charged with providing a forum for communication and coordination about the overall implementation of the county's Ten Year Plan to End Homelessness and providing advice and input on the operations of homeless services, program operations, and program development efforts. CCICH provides a forum for orchestrating a vision on ending homelessness in Contra Costa County, educating the community on homeless issues, and advocating on federal, state, county and city policy issues affecting people who are homeless or at-risk of homelessness. The City selected Shelter, Inc., a member of CCICH, to submit a joint proposal on behalf of Walnut Creek and three other jurisdictions to the State for \$1.5 million in Federal Homeless Prevention and Rapid Re-housing Program funds. Funds were awarded in late 2009 and the program was initiated in early 2010.

Five Year Strategic Plan for Reducing Homelessness: The Contra Costa Continuum of Care completed a five-year (2001-2006) strategic plan for preventing and reducing homelessness in Contra Costa County. The Plan, developed through a community-based planning process, lays out a comprehensive and strategic response to homelessness. The Plan seeks to improve and expand homeless services with the goal of moving the homeless population towards self-sufficiency. The Homeless Continuum of Care Plan was guided by the following principles:

- (1) Preservation of existing levels of service is a top priority.
- (2) A comprehensive and integrated service system is essential to preventing and reducing homelessness.
- (3) Homelessness can be effectively addressed only through collaborative efforts involving all jurisdictions and all segments of the community.
- (4) Prevention is the most cost effective and humane strategy for addressing homelessness.
- (5) Advocacy is needed to change the public policy and economic decisions that have helped to produce homelessness.
- (6) Public education is a key aspect of the effort to address homelessness.
- (7) People who are homeless are full and equal members of our community.
- (8) Planning should produce concrete results in the lives of those it aims to help.

The Plan reveals three important developments in the local continuum of care: the first is the rapid rise in rent values including a 25% increase in rents since 1999; the second is the record low level of unemployment due to increases in low paying minimum wage jobs; and third is the high number of homeless people in the county, which is over 7,000 on any given night.

The Ten Year Plan to End Homelessness: To implement sections of the five-year strategic plan, the Contra Costa County Board of Supervisors hosted the West Contra Costa County Regional Homeless Summit in 2002, attended by representatives from all segments of the community, including elected officials, government employees, service providers, businesses, private foundations, faith-based communities and those individuals who have experienced homelessness. The strategies that emerged from that summit became the foundation for the Ten-Year Plan To End Chronic Homelessness.

Approved in 2004, the plan outlines five main priorities, which are: 1) help homeless people regain housing as soon as possible; 2) provide integrated, wraparound services to facilitate long-term stability; 3) help people to access employment that pays a “housing wage”; 4) conduct outreach to link chronically

homeless people to housing, treatment and services; and 5) prevent homelessness from occurring in the first place.

Local Contribution

1) Help Homeless People Regain Housing

The City continues to fund the **Contra Costa County Homeless Program** as well as agencies providing homeless prevention services and assistance. The Homeless Program operates a homeless shelter for single adults, and provides a full range of support services including case management services designed to support each client as they move towards self-sufficiency, and to regain permanent, sustainable housing. **Shelter, Inc** and the **Contra Costa Crisis Center** assist persons and families at risk of becoming homeless through counseling, hotel vouchers, and rent assistance. **Shelter Inc.** also administers the Homeless Prevention and Rapid Rehousing program which provides rental assistance to eligible low-income households.

The City assists in the development of affordable housing projects by working closely with non-profit housing developers to identify suitable sites, and by providing acquisition, development, and predevelopment funding to low-income housing projects.

2) Provide Integrated Wraparound Services

The City of Walnut Creek supports a wide array of programs that provide services addressing the multitude of issues faced by individuals and families who are homeless and/or marginally housed. Such programs include: a homeless and crisis hotline operated by the **Contra Costa Crisis Center**, providing crisis intervention, resource and referral services to callers in crisis; a continuum of services for survivors of domestic violence operated by **STAND! Against Family Violence**, including crisis intervention, safe shelter, legal advocacy, and safety planning; food provisions services through the **Monument Crisis Center**, providing access to nutritional food for very low-income and homeless persons; and **HIV/AIDS and Substance Abuse programs**, both of which offer critical services to persons struggling with major life altering issues in addition to homelessness.

3) Conduct Outreach to Link Homeless to Services

Many of the organizations mentioned above conduct extensive outreach to homeless and very-low income individuals and families, as well as resource and referral services. Both **STAND!** and the **Crisis Center** provide referrals to clients in need of additional services, and both organizations have multilingual capacities. **Anka Behavioral Health Care's HOPE Plus program** provides homeless clients suffering from mental health and substance abuse disorders with

access to integrated health, mental health and substance abuse services and to living environments which support their recovery. The HOPE Plus staff work directly with chronically homeless residents living on the street or in encampments and served a total of 46 homeless individuals in Walnut Creek.

The City also funds **school crisis counselors** in the elementary, middle, and high schools in Walnut Creek, and they have reported working with children whose families are homeless or at risk of homelessness due to loss of family income.

4) Help People to Access Employment that Pays a Housing Wage

All of the economic development activities funded through the CDBG program are moving low-income individuals towards employment that pays a “housing wage”. The Contra Costa Child Care Council increases the income-earning capacity of low income persons through its Road to Success program, designed to provide technical assistance, training and general support to those Walnut Creek entrepreneurs that are seeking State licensing for family childcare providers. The goal of the Workforce Development Board’s Small Business Management program is to create or retain jobs through small business start-up and/or expansion. The Women’s Initiative offers low-income and minority women with small business training, support, microloans, and individual development accounts designed to increase personal income, create jobs and break the poverty cycle.

5) Homeless Prevention

Shelter Inc.’s Emergency Rental Assistance program, supported through the Community Service Grant program, assisted fourteen Walnut Creek residents with financial assistance, landlord/tenant counseling and resource and referral services.

Other CDBG and CSG funded agencies assisted marginally housed persons to retain their homes through crisis counseling, food provision, direct services, conflict resolution, tenant/landlord counseling and referral services.

4. Other Actions in Strategic Plan or Action plan Taken

Community and Economic Development Needs Addressed: The Consortium’s Consolidated Plan outlines 8 High Priority Community Development Needs.

Priority CD-1: *General Public Services: Ensure that opportunities and services are provided to improve the quality of life and independence for lower-income persons, and ensure access to programs that promote prevention and early intervention related to a variety of social concerns such as substance abuse, hunger and other issues.*

The City supports over 20 public service programs that offer critical emergency and support services to Walnut Creek residents. Many of these programs are targeted to special need population such as the homeless, seniors, disabled persons. The funded programs that address a public service that is general and targeted broadly to low-income households include the following:

Monument Crisis Center, Nutritional Resources for Low Income Persons (CDBG funded): This program provided nutritious food, information, referrals, education, and support services to 364 extremely low-income families, children, seniors and homeless.

Contra Costa Crisis Center 24-Hour Crisis Lines (CSG Funded): Over 2,000 Walnut Creek residents contacted the 24-Hour Crisis Lines this year and received crisis counseling. The Center offers separate crisis lines for crisis, suicide, grief, youth in crisis, child abuse, and elder abuse.

Community Violence Solutions Sexual Assault Victim Empowerment (SAVE) (CSG Funded): 56 victims of sexual assault and abuse benefited from crisis intervention, advocacy, accompaniment, follow up, referral, and counseling services. An additional 304 adolescents and young adults benefited from Education Prevention Services, including workshops and self defense training, aimed at reducing the incidents of sexual assault and sexual harassment.

The Wellness Community, Cancer Support Services: The Wellness Community offers support groups to cancer patients and their loved ones in English and Spanish, as well as educational workshops and a kids program. The program served 264 Walnut Creek residents during the program year.

Priority CD-2: *Seniors*

With a very high senior population (over 30%), the City has a strong commitment to providing support and services to its senior residents. In addition to free and low cost services provided through the City's Senior Center (food provision, legal assistance, transportation, recreation classes), the City funds several organizations that offer services to seniors, including:

Senior Outreach Services Meals on Wheels (CSG funded): This program delivers hot nutritious meals to over 200 frail homebound seniors who are unable to shop or cook for themselves. Contra Costa Senior Legal Services provides free legal counseling advice,

Contra Costa Senior Legal Services (CDBG Funded): Provides free legal counseling, advice and representation services to seniors in connection with their housing, income maintenance, consumer and individual rights and other elder law issues. Over 100 senior Walnut Creek residents were served this year.

Ombudsman Services (CDBG funded): Over 800 dependent adults and elderly residing in long term care facilities have access to safe and secure environments through the advocacy of trained and certified Ombudsmen who investigate abuse and ensure compliance of facilities with Title 22 regulations for the purpose of creating a suitable living environment.

John Muir Health Foundation Caring Hands Caregivers (CSG Funded): Caring Hands volunteers provide transportation, non-medical in-home support and companionship enabling seniors to remain at home avoiding premature institutionalization. Over 100 seniors were assisted through the Caring Hands program this year.

Housing staff also provide resource and referral services to seniors on a daily basis, particularly to seniors looking for affordable housing. In the past five years, Walnut Creek has supported two affordable senior housing developments which have resulted in 103 new units for very low- and extremely low-income seniors. Seniors also access a wide-array of services through the general public services supported by the City, including tenant/landlord services, fair housing services, food provision, homeless services, and crisis intervention services.

Priority CD-3: Youth

School Crisis Counselors (CSG funded): In March, 1995, the City Council developed a set of goals and actions steps for City-sponsored youth programs in Walnut Creek. Those goals served as a roadmap for the combined efforts of the City together with parents, schools and community groups to raise healthy children and help families succeed. Included as part of the Cooperation and Collaboration goal was an action item to support the schools in providing excellent education for youth. A key component for achieving this effort was the decision to continue and expand the City's partnership with the schools to fund crisis counselors on campus.

Although the districts already had progressive and systematic interventions in place, including ongoing parent/teacher contact and school counseling services, the most at-risk youth required a broader scope of support and services than the schools were able to provide. Over the years, the crisis counselors have succeeded in providing crisis counseling services to the most at-risk youth populations. On an ongoing basis at-risk youth; including those from single-parent households, those with special education needs, and those learning English

as a second language have received one-on-one and group counseling services addressing issues ranging from substance abuse, suicide, depression, family and academic difficulties, eating disorders, stress management and conflict resolution. The crisis counselors also provide services to staff and parents in order to identify at-risk youth and help them to succeed and excel in school.

The school districts that receive funding include the Acalanes Union High School District, the Mt. Diablo Unified School, and the Walnut Creek School District. Nine schools in the districts have on-site crisis counseling services.

Court Appointed Special Advocates (CSG funded): This program provides advocacy and representation services to abused and neglected children who are wards of the County's Juvenile Dependency Court as a way to improve access to health and social services and a safe and permanent living situation.

Walnut Creek youth also have access to a wide array of educational and recreation opportunities through the City's Arts and Recreation Department. And youth can access many services through the Contra Costa Crisis Center, including crisis interventions services through the crisis line.

Priority CD-4: *Non-Homeless Special Needs*

Organizations funded through the City that support non-homeless special needs include:

New Connection HIV/AIDS Services (CDBG Funded): This program provided comprehensive medical case management services to 9 low income Walnut Creek residents living with HIV/AIDS to help them maintain independence and improve their quality of life.

STAND! Against Family Violence Crisis Line(CSG funded): STAND! provided counseling, domestic violence advice and information, and a broad array of referrals for supportive services to over 200 victims of Domestic Violence in Walnut Creek.

Lions Center for the Visually Impaired (CSG Funded): Lions Center provided in-home independent living skills instruction and training to visually impaired adults to over 30 visually impaired adults so they could maintain their independence and avoid institutionalization. Many of the service recipients were seniors.

New Connections Recovery from Addiction Program (CSG Funded): This program provided 35 lower-income Walnut Creek residents with substance abuse assessment and treatment. Service recipients included youth and adults.

Priority CD-5: Fair Housing (Please see section on Affirmatively Furthering Fair Housing)

Priority CD-6: Economic Development

The City is committed to providing economic development opportunities to low and moderate income entrepreneurs in Walnut Creek. In order to facilitate this, the City funds three non-profit organizations that provide small business/micro-enterprise support and training. All of these agencies assist residents in creating a successful micro-enterprise.

Contra Costa Childcare Council, Road to Success (CDBG Funded): The Road to Success program recruits, trains and supports low and moderate income residents who desire to start and maintain stable micro-enterprises as they become successful licensed family child care providers. During the program year 4 new businesses were created and 2 existing businesses were assisted.

Workforce Development Board, Small Business Management Center (CDBG Funded): The Small Business Management Center benefits lower-income individuals by providing management and financial training to assist qualifying clients in starting or expanding a micro-enterprise. The program includes business management training classes and business management advising. During the year, 1 new business was created, and 6 existing business were assisted, 5 of which expanded resulting in \$98,179 increase in sales.

Women’s Initiative for Self Employment (CDBG Funded): the Women’s Initiative supports low-income and minority women with small business training, support, microloans, and Individual Development Accounts designed to increase personal income, create jobs, and break the poverty cycle once and for all. During the program year, Women’s Initiative served 26 women from Walnut Creek. Because it can take 24 months to go through the program and establish a business, no micro-enterprises were created. However, many of the women are on their way to creating a microenterprise, and two microenterprises owned by low-income Walnut Creek women received business assistance during the program year.

Priority CD-7: Infrastructure and Accessibility

The CDBG funding granted to Habitat for Humanity’s Pleasant Creek Homes project (described above in section III(1)) will be used to develop the infrastructure necessary to support housing. The parcel is currently undeveloped and requires extensive infrastructure improvements. Two of the Habitat units will be fully accessible, and all ten of the units will be “visitable” by persons with disabilities.

Priority CD-8: Administration

Walnut Creek reserves 20% of its CDBG allocation for a portion of the Housing Program Manager and CDBG Analyst's staff time to administer the CDBG program, including administrative expenses. Administration funds also are provided for Fair Housing Counseling. A total of \$75,059 was spent during this program year on program administration and fair housing activities.

Address Obstacles to Meeting Underserved Needs As in most cities, the most significant obstacle to addressing the under-served needs during this program year has been the lack of sufficient funds to carry out necessary activities. In an effort to increase the funding available for housing, the City continues to provide funding in the form of loans. The City requires the repayment of those loans when the project or the homeowner/borrower has the ability to repay.

During the program year the City Council again authorized the expenditure of Community Service Grant (CSG) funding from the City's General Fund in order to supplement the 15% CDBG funding cap for public service activities. This commitment of the City's General Fund monies reflects the City's commitment to address the needs of its lower income residents. In FY 2010-2011, the City provided \$70,000 in CSG funds was allocated to support public services, and another \$80,000 was approved to support school crisis counselors.

Foster and Maintain Affordable Housing: The City has a strong commitment to foster and maintain affordable housing. Some actions of the City to foster and maintain affordable housing include the following:

Housing Element: The City adopted and received State certification for the 2007-2014 Housing Element, which incorporates the new regional housing goals for that period. The Housing Element incorporates a number of new proposed policies and programs, including: developing new zoning designations consistent with newly established Mixed Use Land Use categories; revising the inclusionary ordinance to include fines or penalties, and consider increasing the affordability requirement; encourage sweat equity projects such as Habitat for Humanity; allocating additional RDA resources to affordable housing; encourage a Shared Housing Program that would match property owners with vacant rooms to tenants; consider a policy to waive fees for transitional and emergency shelter; work with Fresh Start to develop a winter nights shelter; develop a policy to provide reasonable accommodations to persons with disabilities seeking fair access to housing; develop policies to reduce green house gas emissions; develop a program to ensure long-term preservation of section 8 contract units; assist homeowners who may be at risk of foreclosure; and consider developing a rental inspection program for multifamily rental.

Density Bonus Ordinance: In early 2009, the City adopted a density bonus ordinance allowing for incentives and increased density for projects that provide a percentage of their units as affordable to moderate, low and very low income households. In the past year, two affordable housing projects were approved and were granted substantial density bonuses.

Inclusionary Zoning and Commercial Linkage Fee: As mentioned previously, the City adopted an Inclusionary Zoning Ordinance in 2004, which has created agreements for over 80 affordable units. The ordinance is expected to generate an average of 20 affordable units per year and \$100,000 per year in in-lieu fees for fractional units or projects fewer than 10 units. In 2010, the City revised the Inclusionary Ordinance to increase flexibility for small- to mid-sized projects, allowing all project under 27 units to pay a fee in-lieu of providing affordable units. The City incorporated some recessionary relief measures, as well as addressed some legal issues related to inclusionary rental units. The City now requires a \$15/sf in-lieu fee for rental projects of 10 units or more. Ownership projects may pay a fee or provide a percentage of units as affordable.

In 2005, the City adopted a Commercial Linkage Fee requiring net new commercial development to pay a \$5/square foot fee to be put toward new affordable workforce housing. The City will receive approximately \$200,000 per year in the next few years from new commercial development.

Five-Year Redevelopment Agency Plan: In June 2009, Walnut Creek completed and adopted a five-year plan for the use of its Redevelopment Area Tax Increment funds for the period from 2009-2014. The plan includes the allocation of Housing Set-aside funding for the five-year period. Funding is allocated toward Housing Program administration, First-time Homebuyer Assistance, Home Rehabilitation Loans, and New Construction/Rehabilitation of Rental or Ownership Housing. One of the Redevelopment Areas has now expired, and the remaining area is anticipated to sunset in five years. This important source of affordable housing funding for the City also will be diminished over the next few years due to new State legislation.

Second Family Units: Walnut Creek has been approving second family units in its Single Family Residential Districts since 1983 as one means of providing additional affordable housing in the City. The size restrictions placed on second units ensure that these units have affordable rents for a single-person household earning 80% of the Area Median Income (AMI). No City funds are involved in the construction of the second unit. The City has updated its Second Unit Ordinance to reflect changes to State law.

Overcome Gaps in Institutional Structures and Enhance Coordination: The City continues to offer an expedited review process, when needed for affordable housing projects. The City incorporates affordable housing into every new project with its inclusionary zoning ordinance. Affordable housing also receives a waiver for traffic mitigation fees and parkland dedication fees.

The City of Walnut Creek is committed to working cooperatively with the County and other entitlement communities within the county to implement the goals and policies of the countywide Consolidated Plan. This past year, the Consortium members have maintained their inter-jurisdictional activities by holding a joint Kick-off Meeting for all Subrecipients prior to Notice of Funding Availability release, and holding a joint Subrecipient meeting to discuss program issues prior to contract negotiations. They continue to use standardized application forms and quarterly report forms and to share monitoring reports on those subrecipients that are funded by at least two of the jurisdictions. In May of 2005, all of the jurisdictions approved a two-year funding cycle, synchronizing the grant administration even more. The 2010-2011 application cycle was the second of the new consortium-wide two year grant cycle.

The City's Housing Program Manager and CDBG and Housing Analyst serve as the City's representatives on numerous administrative committees and ad-hoc groups, such as the Contra Costa Housing Trust Fund Initiative and the Contra Costa Interagency Council on Homelessness (CCICH) addressing the housing needs of the greater County and region. Committee members continued to work cooperatively this year on HOME and HOPWA projects and to implement a countywide AIDS housing strategy and a countywide homeless strategy.

In an effort to provide the most economical means of providing services, the City contracted with Contra Costa County to administer the City's Home Rehabilitation Loan/Emergency Grant Program.

Improve Public Housing and Resident Initiatives There are no public housing units within the incorporated limits of Walnut Creek. The City of Walnut Creek continues to support the five-year strategy of the Housing Authority of Contra Costa County, including its goals to increase resident involvement and expansion of home ownership opportunities for its public housing residents. The City does work with the Contra Costa Housing Authority where the Authority provides Project-based Housing Choice Vouchers for City subsidized affordable housing developments.

Evaluate and Reduce Lead Based Paint Hazards: The City has developed a Lead Based Paint Implementation Plan (LBP Plan) that describes actions to be taken, and the responsibility for compliance with the lead based paint abatement regulations (24 CFR 35

and Title X of the Housing and Community Development Act of 1992), under each of its existing affordable housing programs. In addition, the City will continue to provide information about the dangers of lead based paint, the requirements for lead abatement and about the certification that must be signed by the Borrower acknowledging receipt of this information for all participants in the City's homeowner and rental rehabilitation programs and First-Time Homebuyer Assistance (FTHBA) Program. However, this program year, the City did not allocate CDBG funds to the First Time Homebuyer Assistance or Rehab Loan programs. The Contra Costa County Neighborhood Preservation Program administers the City's Home Rehabilitation Program and complies with the federal Lead Based Paint Program regulations.

As a Consortium member, the City will participate in any joint efforts to address the new federal lead based paint regulations throughout the County.

Ensure Compliance with Program and Comprehensive Planning Requirements

This section is an analysis of the City's capacity to implement federally funded housing and community development activities, along with coordination between the members of the Contra Costa Consortium.

Planning: The planning activities for FY 2010-2011 began in October 2009. In collaboration with the Contra Costa Consortium, a Grant Kickoff meeting was held in early October and a NOFA and invitation to the meeting was distributed to a very extensive, county-wide interest list which includes all of the local non profits service providers, affordable housing developers, and public agencies. At the kickoff meeting, attendees were trained on the eligibility requirements, grantee reporting obligations, and the online application process and requirements. The online application was specifically designed to be easy to complete while also providing City staff and the City Council with information needed to understand each proposal. The application form asked each applicant to describe, in detail, the types of activities they propose to conduct, the estimated number they will serve and the amount of grant requested.

The Annual Action Plan was prepared by staff and drafts were made available for public review for 30 days. On May 4, 2010, the City Council conducted a public hearing on the draft plan and directed staff to send the final plan to HUD for review and approval.

The programs selected to receive allocations of CDBG funds each supported a HUD-defined national objective and met the regulatory requirements for eligibility. Additionally, these programs served low-income persons, sought to eliminate blighting conditions and provided economic opportunities for Walnut Creek residents.

During the Action Plan preparation process, City staff met or exceeded all regulatory requirements for public participation by holding multiple meetings and

posting notices in various locations. Please refer to the following table for the dates and activities during the preparation of the FY 2010-2011 Action Plan:

DATE	ACTIVITY (2 year funding cycle)
October 8, 2009	Applications for FY 10-11 and 11-12 are made available (2 year cycle)
December 7, 2009	Applications for FY 10-11 due to City of Walnut Creek
March, 2010	CDBG Subcommittee Public Hearing
April, 2010	Public Notice published in local newspaper & posting at City Hall & Library
April, 2010	Draft 2010-2011 Action Plan available for 30-day public review
May 4, 2010	City Council public hearing on 2010-2011 Action Plan
May 15, 2010	Submittal of FY 2010-2011 Action Plan to HUD

Administration: During FY 2010-2011 the City of Walnut Creek expended \$69,599 (does not include Fair Housing) of CDBG funds to administer the CDBG program. The administration activities conducted during this period included preparing and executing contracts with non-City subrecipients and monitoring program performance in accordance with federal requirements. The City of Walnut Creek Redevelopment Agency has also allocated Redevelopment funds (80%) towards the Housing Program Manager and CDBG and Housing Analyst position. The Housing Program Manager oversees the CDBG and all Affordable Housing Programs, and supervises the CDBG and Housing Analyst position. The primary responsibilities of the Analyst are to administer the CDBG and CSG programs, and to assist with Housing Program activity.

During FY 2010-2011 subrecipients submitted quarterly progress reports and requests for reimbursement. These reports included statistical information on the number and types of clients served and narrative sections describing the activities conducted. City staff reviewed each report to ensure the timely implementation of the subrecipient's program and the accuracy of reporting data.

Public hearings on the CDBG program have provided an opportunity for the public to comment on any aspect of the services or programs being funded or on the performance of the various agencies providing those programs.

During the program year, City Staff regularly updated the Housing portion of the new website found at: www.walnut-creek.org. Comprehensive information on housing programs, CDBG and CSG grants, fair housing practices, tenant/landlord counseling, affordable rents, the Contra Costa Consortium, upcoming affordable housing projects, senior housing information are all found easily on the website. Public notices and upcoming meetings are posted on the site, along with links to subrecipients, HUD and other housing organizations.

Reduce the Number of Persons Living Below the Poverty Line: In 2010-11, the City of Walnut Creek continued its efforts to reduce the number of families and individuals living in poverty. The City focused primarily on supporting programs that raise

household incomes through economic development activities, job training and job readiness skills, and increased access to employment opportunities for persons living below the poverty line.

To meet this goal, the City used CDBG funds to support a variety of economic development activities. Funded activities include programs to assist low-income individuals in establishing new businesses and expanding existing businesses.

The City provided continued funding for the Contra Costa Childcare Council's Road to Success Program, the Contra Costa Workforce Development Board's Small Business, and the Women's Initiative.

As mentioned in previous sections of this report, the City funded a variety of public service activities that help to improve household income by alleviating various critical expenses. Such activities included collaborative food distribution; meals on wheels; legal services for the elderly; homeless prevention activities and one-time financial assistance services. Additionally, the City used CDBG and CSG funds to support services to prevent and alleviate domestic violence, which often renders women and children impoverished or homeless. The City continued to fund several public service agencies that provide a variety of services, including food, clothing, substance abuse and crisis counseling, and other social services to help prevent at-risk households from becoming homeless.

The City requires owners that receive funding from the City's Affordable Housing Fund to provide the units at rates affordable to very low-income and low-income households. In return for assistance, the owners agreed to maintain the units as affordable housing for a minimum of 55 years.

5. Leveraging Resources

A combined \$1,308,148 of City CDBG, RDA and City Revolving Bond funds were expended or committed in 2010-2011 to support affordable housing activities. These funds, along with funding previously allocated to affordable housing projects leveraged additional funding source commitments in the amount of \$3.5 million (including the \$550,000 BEGIN program funds). In addition, \$22.2 million is anticipated to be leveraged in the future toward the project that the City funded this year. Major sources of funding for these activities include federal HUD 202 funds, HOME funds, State Tax Credits, State MHP funds, AHP funds, other local CDBG funds, private lender bank loans and owner equity. These funds were used to implement the City's First-Time Homebuyer and Rehabilitation Loan program, and to provide acquisition and development financing for two affordable projects: Third Avenue Apartments, a planned 48 unit affordable project for very low income families and persons with developmental

disabilities; and Pleasant Creek Homes, 10 ownership units developed by Habitat for Humanity.

The CDBG and CSG funding that support public services and economic development is a strong leverage. The funding contribution from the City of Walnut Creek generally makes up less than 10% of the program budget, but even some government funding provides a very strong endorsement as it can be used to leverage other public and private grants and contracts.

The School Crisis Counselor Grants granted through the Community Service Grant Program are provided at a 1 for 1 match and therefore leverage a minimum of 100%.

6. Citizen Comments

A draft of this CAPER document was prepared and made available to the public from September 7 to September 23, 2011. The public could also request to have the draft CAPER mailed to them. A Legal Notice was placed in the Contra Costa Times, a newspaper of general circulation, advertising the availability and viewing location of the draft CAPER to the general public.

The public comment period ended on Friday, September 23, 2011. No public comments were received.

7. Self Evaluation

The City of Walnut Creek has been able to make progress on many of its short- and long-term housing, public service and economic development goals during FY 2010-2011. These efforts are reflected in the implementation of pro-active programs designed to increase the availability of affordable housing, provide for economic opportunities for low-income residents, and expand the capabilities of public service activities.

This section will assess the City's performance in addressing the priorities, needs, goals and specific objectives identified in the Consolidated Plan. For this reporting period, the City of Walnut Creek effectively and efficiently acted in accordance with the economic development, housing and public service priorities and goals of the Five-Year Consolidated Plan and the One Year Action Plan. Attachments 1-4 show the progress that the City of Walnut Creek made on the 5-year consolidating planning goals, and the summary below highlights the progress and address some of the challenges.

Affordable Housing: The City of Walnut Creek has historically shown a strong commitment to developing and maintaining affordable housing throughout the City. Having already adopted an Inclusionary Housing Ordinance and a

Commercial Linkage Fee ordinance, the City is now well positioned to support new affordable housing developments. The priorities for the City include affordable rental housing (lower-income), affordable homeownership opportunities (low and moderate-income), and affordable housing for special needs populations, particularly the developmentally and physically disabled, and senior citizens.

In the past year, the City continued to work with Satellite Housing and Habitat for Humanity to secure adequate project funding and to move through the entitlement process as quickly as possible. The City's Housing Program Manager has met with several non-profit housing developers who are interested in purchasing land in Walnut Creek and developing affordable rental housing. The City is currently working with one developer to move forward with the acquisition of two sites that would accommodate the construction of 75 affordable rental units. In order to make new affordable projects work, the City commits significant funding from all available housing resources, including RDA, CDBG, In Lieu Fees, and General Fund (when available). The two projects currently underway (both approved and moving forward) along with the First Time Homebuyer and Rehabilitation Loan Program will allow the City to achieve its affordable housing goals established in the Consolidate Plan.

The biggest challenges the City faces with creating new affordable housing are:

- 1) The high price of land in Walnut Creek
- 2) The decrease in available public funding and City revenue (including State takeaway of RDA funding).
- 3) The recent increase in rental prices combined with decreases in household income.

However, the City is also beginning to see a resurgence of development (both commercial and residential) and we expect to see several million dollars of in-lieu fees during the consolidated planning period, which will help us to continue to make progress on our housing goals. Because the housing units at Third Avenue Apartments and Pleasant Creek Homes are not constructed yet, the City is unable to report more progress on the goals, however both projects are scheduled to be completed during the consolidated planning period.

Public Services: The need for public services has spiked during the recent downturn in the economy. With more people unemployed, and unemployed for long periods of time; combined with inflation and high cost of living in the Bay Area, the number of low-income residents needing assistance has steadily increased. The stresses that people are facing during this time have accelerated the need for crisis intervention services, such as counseling services, crisis lines, domestic violence services, and mental health services. There has also been a rise

in the need for homebuyer counseling and foreclosure prevention/counseling services.

The public sector has also entered a time of economic uncertainty and decreasing resources. This has made it very difficult to meet the increased need of the residents. Two years ago the City reduced the General Fund contribution to the Community Services Grant Program (designed to supplement the public services funding from CDBG) by 25%. The State “takeaway” of Redevelopment Agency funds has also reduced the resources available to the City for providing affordable housing and services. The City was fortunate in 2010-2011 to receive an increase in CDBG funding, but with the 16.5% reduction in 2011-2012 the City again will face some hard funding decisions.

Nevertheless, through the CDBG and CSG programs, the City was successful in making good progress on the goals established in the Consolidated Plan for public services. The non-profit services providers have been forced to do more with less, and continue to provide comprehensive crisis and support services.

One challenge we faced this year was the closure of Housing Rights, Inc., a long time housing counseling agency and service provider for tenant/landlord and fair housing services. Housing Rights closed its doors at the end of June, 2011 due to cash flow issues and lack of funding. The closure of Housing Rights left a significant gap for Walnut Creek and other jurisdictions in the County who had been referring residents to them for services. In response, the Cities of Concord, Antioch and Walnut Creek released a NOFA for the 11-12 program year for tenant/landlord and fair housing services. After conducting interviews, the City selected ECHO Fair Housing as the new services provider for Walnut Creek.

Economic Development: Through the CDBG program, the City supports three nonprofits that provide training and assistance to lower income residents starting their own business. Each agency has a unique emphasis and therefore a range of opportunities are available to Walnut Creek’s lower-income entrepreneurs. A total of 13 businesses were assisted, 6 new businesses and 7 existing, including 5 expansions. 26 low-income residents are currently enrolled in programs that may result in new business creation in the upcoming program year.

The City also created a new Economic Development Division, which will give residents and interested businesses easier access to City requirements, business licensing, and information relevant and useful for individuals who are interested in starting new businesses.

Micro-enterprise Assistance was identified in the Consolidated Plan as a high priority need and the City anticipated spending \$150,000 over the five year period

to meet this need. In the first year, \$30,000 was expended towards micro-enterprise assistance, or 20%.

8. *Monitoring*

The City continues its monitoring of subrecipients and projects to ensure compliance with program and comprehensive planning requirements. The City performs on-site monitoring of CDBG grantees, in cooperation with other consortium members on jointly funded projects. If there is a lack of performance or the subrecipient does not meet goals, the City will continue site visits and investigate further until a resolution is reached.

The City ensures that the limited clientele national objective requirement is met for those activities that are not targeted to one of the presumed benefit populations. Public service agencies whose clientele is not of a presumed benefit population must request some form of written income verification and certification from its clients to determine their eligibility. The agencies are required to keep these records for a period of 5 years as required by the CDBG program regulations.

For all the City's home loan and grant programs, each borrower is required to provide information in their application regarding their income. The administering agencies of the programs require third party verifications of this information. For rental housing programs, the property manager/owner is required to annually re-certify each tenant in an affordable unit.

During the 2010-2011 program year, the Consortium completed on-site monitoring visits of the following subrecipients:

- Contra Costa Crisis Center – Homeless/211 Crisis Line
- Contra Costa Health Services – Adult Interim Housing Program
- Community Violence Solutions – Rape Crisis Line
- Lions Center for the Visually Impaired – Independent Living Skills
- Women's Initiative – Microenterprise Opportunities for Women

In Addition, City staff reviewed files for the Rehabilitation Loan Program which is administered by the Contra Costa County Neighborhood Preservation Program, and conducted a monitoring of The Oaks Apartments, an older affordable rental project. Tice Oaks, a senior affordable project, was also monitored and after it received a new ten-year allocation of Project-based Section 8, it was able to repay a greater portion of the City's CDBG loan that had been maintained in an affordability reserve.

Monitoring visits can result in findings, concerns and/or observations. A finding is defined as a program element that does not comply with an applicable federal statute, federal regulation and/or the CDBG Agreement. A concern is either a potential finding or a program weakness that should be improved to avoid future problems. An observation notes effective program elements, suggestions and/or minor issues.

It was evident during the monitoring visits that the programs provide a valued service to clients and to the community at large. City staff was impressed with the facilities, staff and overall organization of the programs it monitored. However, the monitoring visits did result in concerns and observations that were addressed to ensure that the programs continue to operate in a manner consistent with program objectives and federal regulations.

V. PROGRAM NARRATIVE – CDBG

1. Assessment of Relationship of CDBG Funds to Goals and Objective

CDBG funds committed and expended during the program year supported predominately high priority needs, as well as some needs categorized as medium priority. The Chart below will show the activities that were supported with CDBG funds only (other local funds, like CSG and RDA have been excluded).

Table 3: CDBG Funds Expended/Committed to Meet High Priority Needs (does not include other local and state funding sources)

2010-2015 Consolidated Plan			CDBG Funds	Goals and Persons Served	
Priority Needs	Priority Need Level	5-year Dollars to Address Unmet Need	Committed/Expended	5-Year Goal	Y-1 CDBG
Affordable Housing					
Renters					
0-30% AMI	H	700,000		20	
31-50% AMI	H	700,000		18	
Owners					
31-50% AMI	H	829300	117,320	10	
51-80% AMI	H		117,320	15	1
Special Needs					
Elderly	M	325000		7	12
Frail Elderly	M	325000		7	
Developmental Disability	H	350000		10	
Infrastructure*	H	450,000			
Public Services	H	631,500			
PS - Senior (elderly and frail elderly)	H		13,800	6455	905
PS-Legal	H			495	
PS-Youth	H			125	
PS-Substance Abuse**	H			225	

PS - Fair Housing	M		5,500	125	13
PS - Tenant/Landlord	H		6,000	300	54
PS-Homeless Services (inc.Prevention)	H		12,000		55
PS-HIV/AIDS	H		6,000		9
PS-Foreclosure Prevention	H		7,000		36
PS-Crisis Lines and Food Provision	H		8,000		354

To support affordable housing, CDBG funds were granted to Habitat for Humanity for infrastructure improvements necessary to support the affordable housing development. Ownership opportunities for low-income households were established as a high priority need through the consolidated planning process. The infrastructure grant awarded to Habitat has not been drawn down since their project just completed the entitlement process. Site work (including the infrastructure improvements) is expected to be completed by January 2012. When the project is complete (2013), 10 new affordable ownership units will be constructed, 4 which will be affordable to very-low income households, 4 affordable to low-income households, and 2 will be affordable to moderate-income households. The units range from 2-4 bedrooms in size and an estimated 30-40 people (10 households) will be served by the project.

To support public services, CDBG funds were used for high priority needs such as fair housing services, foreclosure prevention, tenant landlord services, senior (and frail elderly) services, and crisis intervention services. Because local funds are also used to supplement the public services portion of CDBG, overall progress on the goals is greater than reflected in the above chart.

2. Changes in Program Objectives

In this first year of the consolidated plan, there are no planned changes in the program objectives.

3. Assessment of Efforts in Carrying Out Planned Action

Over the year, Walnut Creek City Council has been very supportive of affordable housing and to meeting the needs of the City's lower income households. The City Council allocated Redevelopment Agency funds in excess of the 20% housing set-aside for the affordable housing programs, and continued to allocate general funds to support public services and school crisis counseling.

City staff worked closely with Habitat for Humanity to submit an application to the State of California for the BEGIN program. Earlier this year, the City was awarded \$550,000

which will be used to support the construction of Pleasant Creek Homes (Habitat's project) through downpayment assistance. The BEGIN program will also provide a revolving loan fund for downpayment assistance in the future.

The City Council and the Community Development Department have met all of the program requirements for the CDBG program and has made great effort to make information on funding availability to all interested parties and had carefully selected grantees that will support the highest priority needs in the consolidated plan.

4. Use of CDBG Funds for National Objectives

All activities funded through the City CDBG and CSG programs primarily benefited low- and moderate-income persons or households, consistent with a primary objective of the CDBG program. Many of the programs funded with CDBG or CSG fell under HUD's definition of presumed beneficiary, which includes abused children, battered spouses, elderly persons, adults meeting the Bureau of Census' Current Population Reports definition of "severely disabled," homeless persons, illiterate adults, persons living with AIDS and migrant farm workers. Activities that benefit a limited clientele must serve at least 51% of clients who are low-or moderate-income.

The City ensures that the limited clientele national objective requirement is met for those activities that benefit limited clientele. Public service agencies whose clientele is not of a presumed benefit population must verify their client's income to determine eligibility. The agencies are required to keep these income records for a period of 5 years as required by the CDBG program regulations. This documentation is verified upon monitoring the programs.

See Attachment 5 for the percent of low/mod persons served by public service and economic development activities.

5. Anti-Displacement and Relocation

Satellite Housing, Inc., the developer of Third Avenue Apartments demolished three multifamily structures containing 12 units. Because of the condition of the units, and the default/foreclosure status of two of the three complexes prior to acquisition, the majority of the units were vacant. In Accordance with the Uniform Relocation Act, Satellite Housing prepared a Relocation Plan and took steps to minimize the amount of displacement. In the end, only one household received relocation assistance prior to demolition because the other 11 units had already been vacated.

6. Low/Mod Job Activities

All of the economic development activities supported with CDBG funds provided micro-enterprise assistance to low-income business owners or entrepreneurs. Clients were screened for eligibility prior to receiving training and/or assistance.

7. Program Income Received

The City received program income through residual receipts at Villa Vasconcellos, a low income senior housing development that had received a CDBG loan for acquisition, and from the affordability reserve at Tice Oaks (senior affordable housing), which was used to pay down the loan. The City does not have a revolving loan fund or float-funded activities. Program income is generally used to fund acquisition for new affordable housing, and occasionally to fund public services and infrastructure improvements.

9. Prior Period Adjustments

There are not prior period adjustments.

10. Loans and Other Receivables

As of 6/30/11, there are 6 first time homebuyer loans and 5 home rehabilitation loans still outstanding and the combined principal balance owed on them is \$332,693.

As of 6/30/11, there are 6 affordable housing acquisition loans outstanding (deferred) and 1 forgivable public facility improvement loan with an outstanding balance of \$2,514,557.

Attachment 7 and 8 lists the individual loans.

11. Lump Sum Agreements

There are no lump sum agreements.

12. Neighborhood Revitalization Strategies

The City does not have a neighborhood revitalization strategy.

VI. PUBLIC PARTICIPATION

A draft of this CAPER document was prepared and made available to the public from September 7 to September 23, 2011. The public could also request to have the draft CAPER mailed to them. A Legal Notice was placed in the Contra Costa Times, a newspaper of general circulation, advertising the availability and viewing location of the draft CAPER to the general public.

Housing Goals By Sub Population

2010-2015 Consolidated Plan			Funds Expended/Committed 2010-2011				Persons Served by Funding Source								
Housing Goals by Sub Population	Priority Need Level	Planned Dollars to Address	CDBG Funds Y-1	RDA Funds Y-1	BEGIN Funds Y-1	Total Year 1	5-Year Goal	Y-1 CDBG	Y-1 Other Funds	Y-2	Y-3	Y-4	Y-5	Total	% of 5- Year Goal
Renters															
	0-30% AMI	H	700,000			0	20							0	0%
	31-50% AMI	H	700,000		108,200	108,200	18							0	0%
	51-80% AMI	M				0	60							0	0%
Owners															
	0-30% AMI	M													
	31-50% AMI	H	829300	117320	185000	275000	577,320	10						0	0%
	51-80% AMI	H		117320	236412	275000	628,732	15		1				1	7%
Homeless															
	Individuals	M				0									
	Families	M				0									
Non Homeless Special Needs															
	Elderly	M	325000		105347	105,347	7		12					12	171%
	Frail Elderly	M	325000			0	7							0	0%
	Severe Mental Illness	M				0									
	Physical Disability	M				0									
	Developmental Disability	H	350000		108200	108,200	10							0	0%
	Alcohol//Drug Abuse	M				0									
	HIV/AIDS	M				0									
	Victims of Domestic Violence	M				0									

* An additional \$8,120 of RDA funds was expended through our home rehab program to assist a moderate income household (2 people)

* An additional \$254,000 of RDA funds was expended to assist four moderate income first time homebuyer households to purchase a home (10 people)

Housing Goals by Funding Source and Activity Type

2010-2015 Consolidated Plan		Funds Expended/Committed 2010-2011				Persons Served by Funding Source								
Housing Goals by Funding Source and Activity Type	Planned Dollars to Address	CDBG Funds Y-1	RDA Funds Y-1	BEGIN Funds Y-1	Total Year 1	5-Year Goal	Y-1 CDBG	Y-1 Other Funds	Y-2	Y-3	Y-4	Y-5	Total	% of 5-Year Goal
CDBG					0									
Acquisition of existing rental units					-									
Production of new rental units (Acq)	1,750,000		216,400		216,400	68							0	0
Rehabilitation of existing rental units					-									
Rental assistance					-									
Acquisition of existing owner units					-									
Production of new owner units		234,640	370,000	550,000	1,154,640									
Rehabilitation of existing owner units					-									
Homeownership Assistance	750,000		254,500	.	254,500	15		4*					4	27%

* Moderate Income households assisted through First Time Homebuyer Assistance Program

Special Needs Populations

2010-2015 Consolidated Plan				Funding Committed/Expended 2010-2011			Persons Served by Funding Source						
Special Needs Subpopulations	Priority Need Level	Unmet Need	5-year Dollars to Address Unmet Need	CDBG Funds Y-1	General Fund Y-2	Total Funds Y-2	5-Year Goal	10-11 1-year Goal	Y-1 CDBG	Y-1 Other	Total	% of 1-Year Goal	% of 5-Year Goal
Elderly	H	9,070	6,500	6,500		6,500	420	84	108		108	129%	26%
Frail Elderly	H	8,606	40,000	7,300	23,000	30,300	6035	1207	797	368	1165	97%	19%
Severe Mental Illness	H	1,741	0			-	0	0	0		0	NA	N/A
Developmentally Disabled	H	1,673	12,000	-	-	-	20	4	0		0	0%	0%
Physically	H	1,535	35,000	-	5,500	5,500	50	10	0	33	33	330%	66%
Persons with Alcohol/Other Drug Addictions	H	2,692	40,000		5,000	5,000	200	40	0	35	35	88%	18%
Persons with HIV/AIDS	H	154	25,000	6,000		6,000	100	20	9		9	45%	9%
Victims of Domestic Violence	H	250	40,000	-	7,000	7,000	250	50	0	246	246	492%	98%

Goals Met: In 2010-2011, the City met and or exceeded its one year goals for serving the elderly, the frail elderly, persons with physical disabilities, and victims of domestic violence.

Goals Unmet: The City did not meet the annual goals for serving persons with developmental disabilities, persons with alcohol/other drug addictions, and persons with HIV/AIDS. Accomplishments in serving the developmentally disabled will increase when Third Avenue Apartments is constructed, which will provide affordable housing and services to developmentally disabled adults. The other two goals were not met due to the levels of service requests from Walnut Creek residents at the agencies funded to serve those populations. The projects for 11-12 are that those service numbers will increase.

2010-2015 Consolidated Plan				Funding Committed/Expended 2010-2011			Persons Served by Funding Source						
Priority Community Development Needs Table	Priority Need Level	Unmet Need	Dollars to Address Unmet Need	CDBG Funds Y-1	General Fund Y-2	Total Funds Y-2	5-Year Goal	10-11 1-year Goal	Y-1 CDBG	Y-1 Other	Total	% of 1- year Goal	% of 5- Year Goal
Acquisition of Real Property	L												
Disposition	L												
Clearance and Demolition	M												
Clearance of Contaminated Sites	M												
Code Enforcement	L												
Public Facility	H	10	90,000										
Infrastructure*	H	10	450,000	234,640		234,640							
Public Services (General)	H		631,500										
PS - Senior**	H	17676		13,800	23,000	36,800	6455	1291	905	368	1273	99%	20%
PS- Handicapped	M												
PS-Legal	H	500					495	99			0	0%	0%
PS-Youth	H	125			74,412	74,412	125	25		842	842	3368%	674%
PS-Childcare	M												
PS-Transportation	M												
PS-Substance Abuse**	H	2692			5,000	5,000	225	45		35	35	78%	16%
PS-Employment Training	H												
PS - Health	M				5,000	5,000				264	264		
PS - Lead Hazard Screening	M												
PS - Crime Awareness	M												
PS - Fair Housing	M	150		5,500		5,500	125	25	13		13	52%	10%
PS - Tenant/Landlord	H	350		6,000		6,000	300	60	54		54	90%	18%
PS - Other	H				5,500	5,500				33	33		
Homeless Services (inc.Prevention)	H			12,000	5,000				55	20	75		
HIV/AIDS	H			6,000					9		9		
Victims of Domestic Violence	H				7,000					246	246		
Foreclosure Prevention	H			7,000					36		36		
Sexual Assault	H				5,500					360	360		
Crisis Lines and Food Provision	H			8,000	10,000				364	3053	3417		
Microenterprise Assistance	H	100	150,000	30,000		30,000			38		38		

* also reported under Housing and Housing Activity. It is infrastructure improvements to support housing

** also reported under special needs subpopulations "Elderly" and "Frail Elderly"

*** also reported under special needs subpopulations

Met Goals: In 2010-2011, the City met or exceeded the goals for provided services to seniors and youth.

In 2010-2011, the City came very close the meeting the goals for tenant landlord services, and will likely meet the 5-year goal over the consolidated planning period. The City fell short in meeting the goals for providing services to persons with substance

Unmet Goals: abuse issues and fair housing. The fair housing services are provided on an as needed basis. It is hard to predict the number of fair housing issues that will arise. However, the numbers may also have been low due to the fact that the fair housing services provider, Housing Rights, Inc. went out of business at the end of the program year.

Community Development Block Grant and Community Services Grant Program Outcomes: Persons Served, % Low/Mod Public Services and Economic Development Activities					
Agency	Program	Amount	Category	Number Served	% Low/Mod
Anka Behavioral Health, Inc	HOPE Plus	5,000	PS	46	100%
Community Housing Development Corp	Home Equity Preservation Alliance (HEPA)	7,000	PS	36	53%
Homeless Program	Adult Interim Housing Program	7,000	PS	9	100%
Senior Legal Services	Legal Services for the Elderly	6,500	PS	108	100%
Housing Rights	Fair Housing	5,500	PS (Admin)	13	100%
Housing Rights	Tenant/Landlord	6,000	PS	54	100%
Monument Crisis Center	Nutritional Resources for Low Income Families	8,000	PS	364	100%
New Connections	HIV/AIDS Safety Net	6,000	PS	9	100%
Ombudsman Services of Contra Costa	Ombudsman Services	7,300	PS	797	100%
Women's Initiative for Self Employment	Microenterprise Opportunities	5,000	ED	26	100%
Workforce Development Board	Small Business Management Center	10,000	ED	7	100%
Contra Costa Child Care Council	Road to Success	15,000	ED	5	100%
TOTAL CDBG		88,300		1,474	96%
Cancer Support Community	Cancer Support Services	5,000	PS	264	N/A
Community Violence Solutions	Sexual Assault Empowerment (SAVE)	5,500	PS	360	N/A
Contra Costa Crisis Center	211/Homeless Hotline	5,000	PS	770	77%
Contra Costa Crisis Center	Crisis Lines	5,000	PS	2283	62%
Court Appointed Special Advocates	Children at Risk	4,000	PS	1	100%
John Muir Foundation	Caring Hands Volunteer Caregivers	5,000	PS	112	100%
Lions Center for the Visually Impaired	Independent Living Skills	5,500	PS	33	100%
New Connections	Recovery from Addiction	5,000	PS	35	94%
Shelter, Inc.	Homeless Prevention	5,000	PS	20	80%
STAND! Against Family Violence	Crisis Line	7,000	PS	200	100%
Senior Outreach Services	Meals on Wheels	18,000	PS	256	98%
Walnut Creek School Districts	School Crisis Counselor Program	80,000	PS	841	N/A
Total CSG		150,000		5,175	90%
Total CDBG and CSG		238,300		6,649	93%

* Note: Some of the CSG funded agencies do not track income level. But due to the type of service provider, the majority are likely low income

Attachment 6

Community Development Block Grant and Community Services Grant Race and Ethnicity Table (does not include the School Crisis Counselor Grant)									
Ethnicity	CDBG			CSG			Combined		
	Totals	%	Hispanic	Totals	%	Hispanic	Totals	%	Hispanic
White	1057	70.70%	23	3339	77.24%	187	4396	75.56%	210
Black/African American	67	4.48%	5	128	2.96%	2	195	3.35%	7
Asian	88	5.89%	1	112	2.59%	3	200	3.44%	4
American Indian/Alaskan Native	8	0.54%	3	5	0.12%	0	13	0.22%	3
Native Hawaiiin/Pacific Islander	9	0.60%	0	18	0.42%	0	27	0.46%	0
American Indian/White	1	0.07%	0	0	0.00%	0	1	0.02%	0
Asian/White	9	0.60%	1	2	0.05%	0	11	0.19%	1
Black/White	18	1.20%	1	50	1.16%	3	68	1.17%	4
American Indian/Black	18	1.20%	1	0	0.00%	0	18	0.31%	1
Other	220	14.72%	185	669	15.48%	121	889	15.28%	306
TOTAL	1495	100.00%	220	4323	100.00%	316	5818	100.00%	536

Attachment 7

City of Walnut Creek Deferred / Forgivable Loan Portfolio CDBG only					
Borrower	Use	Term	Type	Repayment Conditions	Balance as of 6/30/2011
MP Tice Oaks Associates	Acquisition/Rehab	55 Years	Deferred	Residual Receipts/Surplus Cashflow	\$ 333,386
Affordable housing Associates	Acquisition/Rehab	55 Years	Deferred	Residual Receipts/Surplus Cashflow	\$ 327,000
Trinity Avenue Apts., L.P	Acquisition	55 Years	Deferred	Residual Receipts/Surplus Cashflow	\$ 79,770
Satellite Housing Third Avenue	Acquisition	55 Years	Deferred	Residual Receipts/Surplus Cashflow	\$ 945,968
1534 Third Avenue	Acquisition	55 Years	Deferred	Residual Receipts/Surplus Cashflow	\$ 182,532
RCD - Villa Vasconcellos	Acquisition	55 Years	Deferred	Residual Receipts/Surplus Cashflow	\$ 625,347
Senior Outreach Services	Public Facility Improve	10 years	Forgiveable	1/10th forgiven each year. Repayment occurs is facility use changes	\$ 20,553
Total					\$ 2,514,556

First Time Homebuyer and Home Rehabilitation Loans CDBG Only			
First Time Homebuyer Loans			
	Date	Term	Balance 6/30/11
	12/21/1994	17% of property appreciation at resale	\$ 16,311
	06/08/1995	15% of property appreciation at resale	\$ 35,000
	06/08/1995	15% of property appreciation at resale	\$ 35,000
	01/27/1998	17% of property appreciation at resale	\$ 12,155
	01/15/1999	5% per year begin.3/14/1994	\$ 15,000
	01/20/1999	5% per year begin 3/17/1994	\$ 15,000
	Total		\$ 128,466
Home Rehabilitation Loans			
	Date	Term	Balance 6/30/11
	02/18/1999	5% simple interest: 20 year term	\$ 44,989
	06/09/1999	5% simple interest: 20 year term	\$ 23,786
	01/13/2005	3% simple interest: 20 year term	\$ 60,315
	08/16/2007	3% simple interest: 20 year term	\$ 17,656
	05/06/2008	3% simple interest: 20 year term	\$ 57,480
	Total		\$ 204,226

Grantee	WALNUT CREEK , CA
Program Year	2010
PART I: SUMMARY OF CDBG RESOURCES	
01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	31,536.48
02 ENTITLEMENT GRANT	341,962.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	162,437.00
06 RETURNS	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	0.00
08 TOTAL AVAILABLE (SUM, LINES 01-07)	535,935.48
PART II: SUMMARY OF CDBG EXPENDITURES	
09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	131,447.37
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	131,447.37
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	83,922.51
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	0.00
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	215,369.88
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	320,565.60
PART III: LOW/MOD BENEFIT THIS REPORTING PERIOD	
17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	131,447.37
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	131,447.37
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	100.00%
LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS	
23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: PY: PY:
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	0.00
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	0.00
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	0.00%
PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS	
27 DISBURSED IN IDIS FOR PUBLIC SERVICES	87,092.64
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	(34,293.05)
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	52,799.59
32 ENTITLEMENT GRANT	341,962.00
33 PRIOR YEAR PROGRAM INCOME	34,831.00
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	376,793.00
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	14.01%
PART V: PLANNING AND ADMINISTRATION (PA) CAP	
37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	83,922.51
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	(8,863.63)
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	75,058.88
42 ENTITLEMENT GRANT	341,962.00
43 CURRENT YEAR PROGRAM INCOME	162,437.00
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	504,399.00
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	14.88%



* Activities w/ a line through them
are from 2009 and were
'completed June 30, 2010.
I'm not sure why they show
up on this report.

Status: Open
 Location: CITY OF WALNUT CREEK 1666 NORTH MAIN STREET
 WALNUT CREEK, CA 94583
 Objective: Open
 Outcome: CITY OF WALNUT CREEK 1666 NORTH MAIN STREET
 Matrix Code: Acquisition of Real Property (01)
 National Objective: LMC

Initial Funding Date: 01/01/0001
 Financing: CDBG COMMITTED FUNDS ADJUSTMENT
 Description: CDBG COMMITTED FUNDS ADJUSTMENT

Funded Amount: 2,221,232.73
 Drawn Thru Program Year: 2,221,232.73
 Drawn In Program Year: 0.00

Proposed Accomplishments

Actual Accomplishments

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	0	0	0	0	0	0	0	0
Female-headed Households:	0		0		0		0	

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	0
Low Mod	0	0	0	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	0
Percent Low/Mod				

Annual Accomplishments

Accomplishment Narrative

Status: Completed
 Location: 1535 A THIRD STREET RICHMOND, CA 94801

Objective: Create suitable living environments
 Outcome: Availability/accessibility
 Matrix Code: Public Services (General) (05) National Objective: LMC

Initial Funding Date: 01/20/2009
 Financing
 Funded Amount: 12,000.00
 Drawn Thru Program Year: 12,000.00
 Drawn In Program Year: 3,000.00

Proposed Accomplishments

People (General) : 17

Actual Accomplishments

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	45	5
Black/African American:	0	0	0	0	0	0	7	0
Asian:	0	0	0	0	0	0	8	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	1	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	7	7
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	0	0	0	0	0	0	68	12

Female-headed Households:

	Owner	Renter	Total	Person
Income Category:				
Extremely Low	0	0	0	12
Low Mod	0	0	0	8
Moderate	0	0	0	29
Non Low Moderate	0	0	0	19
Total	0	0	0	68

Annual Accomplishments

Year # Benefiting
2008 32

2009 36

Accomplishment Narrative

THE HOUSING EQUITY PRESERVATION ALLIANCE, A COLLABORATION OF HOUSING COUNSELING AGENCIES AND LEGAL SERVICE PROVIDERS, PROVIDED FORECLOSURE PREVENTION SERVICES TO 32 WALNUT CREEK RESIDENTS. SERVICES INCLUDED ONE-ON-ONE COUNSELING, LOAN REVIEW, LEGAL REPRESENTATION AND ADVICE, AND LOAN MODIFICATION ASSISTANCE.

36 Walnut Creek residents at risk of foreclosure, in already in the foreclosure process, received services through the Home Equity Preservation Alliance (HEAP). The primary service provides was loan modification assistance, but legal, resource and referral, fraud prevention, and other advocacy services were also provided. The HEPA team also facilitated a 1/2 day loan modification clinic in Walnut Creek that was well attended by residents throughout the County.



Status: Open
Location: 1534, 1540, AND 1544 THIRD AVENUE AND 2618 BALDWIN LANE WALNUT CREEK, CA 94597

Objective: Provide decent affordable housing
Outcome: Affordability
Matrix Code: Acquisition of Real Property (01) National Objective: LMH

Initial Funding Date: 04/01/2009

Financing
Funded Amount: 1,042,872.00
Drawn Thru Program Year: 1,042,872.00
Drawn In Program Year: 0.00

Description:
ACQUISITION AND CONSTRUCTION OF A 48-UNIT APARTMENT COMPLEX FOR VERY LOW INCOME FAMILIES AND PERSONS WITH DEVELOPMENT DISABILITIES.

Proposed Accomplishments

Housing Units : 48

Actual Accomplishments

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	0	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	0	0	0	0	0	0	0	0

Female-headed Households: 0 0 0 0

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	0
Low Mod	0	0	0	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	0
Percent Low/Mod				

Annual Accomplishments

Year # Benefitting
2008

Accomplishment Narrative

THIS YEAR SATELLITE HOUSING ACQUIRED TWO OF THE FOUR PARCELS FOR THIS 48 UNIT LOW INCOME FAMILY RENTAL DEVELOPMENT. THE REMAINING TWO PARCELS WILL BE PURCHASED IN THE 2009 PROGRAM YEAR.



Status: Completed
 Location: 1035 Detroit Avenue, Suite 200 Concord, CA 94518
 Objective: Create economic opportunities
 Outcome: Availability/accessibility
 Matrix Code: Micro-Enterprise Assistance (18C) National Objective: LMCMC

Initial Funding Date: 03/22/2010
Financing
 Funded Amount: 15,000.00
 Drawn Thru Program Year: 15,000.00
 Drawn In Program Year: 7,500.00

Description:
 Will provide technical assistance, training and general support leading to the State Licensing of Walnut Creek family child care providers.

Proposed Accomplishments

Businesses : 15

Actual Accomplishments

Number assisted:

	Owner		Renter		Total	
	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0
Black/African American:	0	0	0	0	0	0
Asian:	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0
Total	0	0	0	0	3	0

Asian White: 0 0 0 0 0 0 0 0
 Black/African American & White: 0 0 0 0 0 0 0 0
 American Indian/Alaskan Native & Black/African American: 0 0 0 0 0 0 0 0
 Other multi-racial: 0 0 0 0 0 0 0 0
 Asian/Pacific Islander: 0 0 0 0 0 0 0 0
 Hispanic: 0 0 0 0 0 0 0 0
Total: 0 0 0 0 0 0 6 1

Female-headed Households: 0 0 0 0 0 0 0 0

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	3
Low Mod	0	0	0	3
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	6

Percent Low/Mod 100.0%

Annual Accomplishments

Year # Benefitting
2009 6

Accomplishment Narrative

The Small Business Development Board assisted 6 Walnut Creek microenterprises during the program year. A total of 2 jobs were created, with a total increase in sales of \$178,100 and \$50,900 in equity and loans were obtained by the business owners.

Status: Completed
 Location: 1515 Geary Road Walnut Creek, CA 94705
 Initial Funding Date: 03/22/2010
 Financing
 Funded Amount: 7,440.00
 Drawn Thru Program Year: 7,440.00
 Drawn In Program Year: 3,720.00

Objective: Create suitable living environments
 Outcome: Availability/accessibility
 Matrix Code: Senior Services (05A) National Objective: LMC

Description:

To provide an on-site service coordinator who builds relationships with residents and links them to resources in the greater community and develops a program of activities that build community, including a health program led by a nutritionist, exercise leader, and nurse practitioner.

Proposed Accomplishments

People (General) : 69

Actual Accomplishments

Number assisted:

	Owner		Renter		Total	
	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	59
Black/African American:	0	0	0	0	0	10

Actual Accomplishments

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	32	1
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	1	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	0	0	0	0	0	0	33	1

Female-headed Households: 0

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	33
Low Mod	0	0	0	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	33
Percent Low/Mod				100.0%

Annual Accomplishments

Year # Benefiting
2009 33

Accomplishment Narrative

The Hope Plus program exceeded their goal for Walnut Creek by serving 33 chronically homeless Walnut Creek residents. The program provided extensive outreach services to homeless living in encampments, which included medical services, transportation services, resource and referral services.



Status: Completed
Location: Address Suppressed

Objective: Create suitable living environments
Outcome: Availability/accessibility
Matrix Code: Public Services (General) (05)

National Objective: LMC

Initial Funding Date: 03/22/2010

Description:

Financing Funded Amount: 6,975.00

Drawn Thru Program Year: 6,975.00
 Drawn In Program Year: 4,650.00

Proposed Accomplishments

People (General) : 20

Actual Accomplishments

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	5	0
Black/African American:	0	0	0	0	0	0	1	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	3	2
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	0	0	0	0	0	0	9	2

Female-headed Households: 0

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	9
Low Mod	0	0	0	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	9
Percent Low/Mod				100.0%

Annual Accomplishments

Year # Benefitting

2009 9

Accomplishment Narrative

The Contra Costa Adult Interim Housing Program provided emergency shelter and support services to 9 homeless Walnut Creek residents.

Status: Completed

Location: 1815 Arnold Drive Walnut Creek, CA 94593

Objective: Create suitable living environments

Outcome: Availability/accessibility

Matrix Code: Public Services (General) (05)

National Objective: LMC

Initial Funding Date: 03/22/2010
Financing
 Funded Amount: 4,755.00
 Drawn Thru Program Year: 4,755.00
 Drawn In Program Year: 2,779.71

Proposed Accomplishments
 People (General) : 30

Actual Accomplishments
 Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	22	15
Black/African American:	0	0	0	0	0	0	3	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	2	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	1	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	0	0	0	0	0	0	28	15

Female-headed Households: 0

Income Category:	Owner	Renter	Total	Person
Extremely Low	0	0	0	23
Low Mod	0	0	0	5
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	28
Percent Low/Mod				100.0%

Annual Accomplishments	Accomplishment Narrative
Year	
2009	Shelter, Inc. provided homeless prevention services to 28 Walnut Creek residents at risk of becoming homeless. Services included financial assistance, hotel vouchers, resource and referral services.
# Benefitting	28

Status: Completed
 Location: 2020 North Broadway, Suite 204 Walnut Creek, CA 94596
 Objective: Create suitable living environments
 Outcome: Availability/accessibility
 Matrix Code: Abused and Neglected Children (05N) National Objective: LMC

Initial Funding Date: 03/22/2010
 Financing
 Funded Amount: 7,440.00
 Drawn Thru Program Year: 7,440.00
 Drawn In Program Year: 3,440.00

Proposed Accomplishments
 People (General) : 8

Actual Accomplishments
 Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	1	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	1	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	0	0	0	0	0	0	2	0

Female-headed Households: 0

Income Category:	Owner	Renter	Total	Person
Extremely Low	0	0	0	2
Low Mod	0	0	0	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	2
Percent Low/Mod				100.0%

Annual Accomplishments Accomplishment Narrative

Year: 2009 # Benefiting: 2

Court Appointed Special Advocates provided mentoring and advocacy services to three abused and neglected children during the program year. The children also received additional services such as educational, medical, and shelter advocacy.

Status: Completed
 Location: 3024 Willow Pass Road Concord, CA 94519

Objective: Create suitable living environments
 Outcome: Availability/accessibility
 Matrix Code: Public Services (General) (05)
 National Objective: LMC

Initial Funding Date: 03/22/2010

Financing
 Funded Amount: 6,045.00
 Drawn Thru Program Year: 6,045.00
 Drawn In Program Year: 3,022.50

Proposed Accomplishments

People (General) : 13

Actual Accomplishments

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	4	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	0	0	0	0	0	0	4	0
Female-headed Households:	0		0		0			

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	4
Low Mod	0	0	0	0
Moderate	0	0	0	0

Non Low Moderate 0 0 0 0
 Total 0 0 0 4
 Percent Low/Mod 100.0%

Annual Accomplishments Accomplishment Narrative

Year # Benefiting 2009 4
 New Connections served 4 Walnut Creek residents with HIV/AIDS during the program year. Clients received comprehensive medical case management services, including substance abuse and mental health services.



Status: Completed
 Location: PO Box 6324 Concord, CA 94524
 Objective: Create suitable living environments
 Outcome: Availability/accessibility
 Matrix Code: Public Services (General) (05) National Objective: LMC

Initial Funding Date: 03/22/2010

Financing
 Funded Amount: 6,468.42
 Drawn Thru Program Year: 6,468.42
 Drawn In Program Year: 3,263.51

Proposed Accomplishments

People (General) : 200

Actual Accomplishments

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	184	2
Black/African American:	0	0	0	0	0	0	8	0
Asian:	0	0	0	0	0	0	58	0
American Indian/Alaskan Native:	0	0	0	0	0	0	1	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	2	0
Asian White:	0	0	0	0	0	0	1	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	54	20
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	0	0	0	0	0	0	308	22

Female-headed Households: 0

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	308
Low Mod	0	0	0	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	308
Percent Low/Mod				100.0%

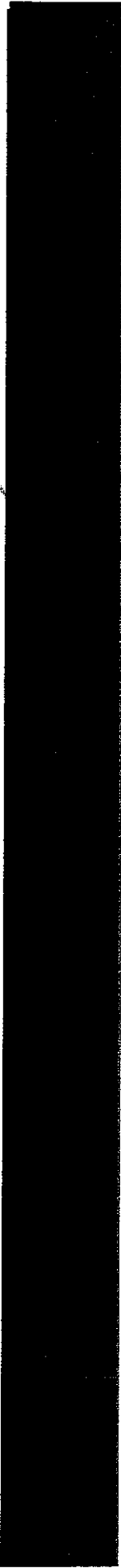
Annual Accomplishments

Year # Benefitting

2009 308

Accomplishment Narrative

The food bank exceeded their goal and served 308 Walnut creek residents. The mix of food that people received improved nutritionally over the course of the year, with more no-salt, no-sugar items as well as more non-meat protein items. The food bank saw a huge increase in the number of families participating in the Food for Children program.



Status: Completed

Location: 2350 Monument Boulevard, Suite B Concord, CA 94520

Objective: Create suitable living environments

Outcome: Availability/accessibility

Matrix Code: Public Services (General) (05)

National Objective: LMC

Initial Funding Date: 03/22/2010

Description:

Financing

Funded Amount: 3,804.00
 Drawn Thru Program Year: 3,804.00
 Drawn In Program Year: 2,804.00

Proposed Accomplishments

People (General) : 400

Actual Accomplishments

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	114	25
Black/African American:	0	0	0	0	0	0	10	6
Asian:	0	0	0	0	0	0	26	0
American Indian/Alaskan Native:	0	0	0	0	0	0	5	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	10	2
American Indian/Alaskan Native & White:	0	0	0	0	0	0	2	0
Asian White:	0	0	0	0	0	0	10	0
Black/African American & White:	0	0	0	0	0	0	11	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	188	178
Asian/Pacific Islander:	0	0	0	0	0	0	0	0

PRO3 - WALNUT CREEK

Asian White: 0
 Black/African American & White: 0
 American Indian/Alaskan Native & Black/African American: 0
 Other multi-racial: 0
 Asian/Pacific Islander: 0
 Hispanic: 0
Total: 0

Female-headed Households: 0

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	4
Low Mod	0	0	0	3
Moderate	0	0	0	4
Non Low Moderate	0	0	0	2
Total	0	0	0	13
Percent Low/Mod				84.6%

Annual Accomplishments	Accomplishment Narrative
Year	# Benefiting
2009	13

13 Walnut Creek households were provided fair housing services during the program year.

Status: Completed
 Location: Objective:
 Outcome: Outcome:
 Matrix Code: General Program Administration (21A) National Objective:
 Description:

Initial Funding Date: 12/22/2009
Financing
 Funded Amount: 63,059.02
 Drawn Thru Program Year: 63,059.02
 Drawn In Program Year: 8,863.63

Proposed Accomplishments
Annual Accomplishments Accomplishment Narrative
 Year # Benefiting

Status: Completed
 Location: 2600 Stanwell Dr Ste 220 Concord, CA 94520-4828
 Objective: Create suitable living environments
 Outcome: Availability/accessibility
 Matrix Code: Public Services (General) (05) National Objective: LMC

Initial Funding Date: 03/18/2011
Financing
 Funded Amount: 6,000.00
 Drawn Thru Program Year: 6,000.00
 Drawn In Program Year: 6,000.00

Proposed Accomplishments
 People (General) : 10

Actual Accomplishments
 Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	7	0
Black/African American:	0	0	0	0	0	0	2	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	0	0	0	0	0	0	9	0

Female-headed Households: 0

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	0
Low Mod	0	0	0	9
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	9
Percent Low/Mod				100.0%

Annual Accomplishments
 Year # Benefiting Accomplishment Narrative

We have increased the number of people living with HIV/Aids in Contra Costa County who are receiving services from our program. We have greatly reduced the number of clients who drop-out of medical care. The number of people who die each year from HIV related problems continues to go down. We are starting to impact the rate of transmission of the HIV virus and therefore expect to see a significant decrease in the number of new cases in the county.

Status: Completed
 Location: 1035 Detroit Ave Ste 200 Concord, CA 94518-2478
 Objective: Create economic opportunities
 Outcome: Availability/accessibility
 Matrix Code: Micro-Enterprise Assistance (18C) National Objective: LMC

Initial Funding Date: 03/18/2011
 Financing
 Funded Amount: 15,000.00
 Drawn Thru Program Year: 15,000.00
 Drawn In Program Year: 15,000.00

Proposed Accomplishments
 Businesses : 15

Actual Accomplishments
 Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	4	1
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	1	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	0	0	0	0	0	0	5	1

Female-headed Households: 0

Income Category:	Owner	Renter	Total	Person
Extremely Low	0	0	0	2
Low Mod	0	0	0	1
Moderate	0	0	0	2

Non Low Moderate 0 0 0 0 0
 Total 0 0 0 0 5
 Percent Low/Mod 100.0%

Annual Accomplishments

Year # Benefitting
 2010 5

Accomplishment Narrative

This reporting year 2010/2011 we assisted 155 low income potential providers through Licensing Orientations, our Road to Success workshops, technical assistance, and print materials, of which 113 became licensed microenterprises. Some of the comments we received are it would be nice to continue having workshops because the quality of the information helps us serve our children better. It is good information, plus we get advice. I enjoyed the workshop very much. It was helpful and informative. I am grateful for this opportunity given to all of us because we don't have to pay. It was extremely helpful to be able to talk to someone rather than get help on line. I learned how to get better ideas on how to entertain my kids, having fun and making them think at the same time. One heart-warming story involves a low income, Tibetan woman from our West County, who had her application returned twice from Community Care Licensing. After contacting us we knew she needed some technical assistance and invited her to come into our office so we could help her with her application. We also did a site visit to her home to help her get ready for her Licensing visit. She received her license in May and was so excited she called us the moment her licensing analyst left. She has since attended our Road to Success workshops and has been advertising her Child Care services. She has three parents that will start Child Care services with her this summer. She thanks the Child Care Council for all the support and advice she received from us. Also for the free workshops she was able to attend. She says at one point she felt frustrated and wanted to quit the process but when she received the encouragement and help from us she moved forward and has realized her dream of becoming a family child care provider. Another story is about a young woman who speaks several languages. She attended our Road to Success workshops, Child Care Means Business and Learning Through Play, surprised to know they were free. She took her 15 hours of Health and Safety Training in Spanish through one of our Area offices. She called us for technical assistance with her application and she was invited to attend our Spanish support group in April. During this meeting she gained the confidence to go forward with the application process. She received her license in May. We placed her on our data base; she has been advertising on her own and has two children enrolled in her care for September.

Status: Completed
 Location:

Objective:
 Outcome:
 Matrix Code: General Program Administration (21A) National Objective:

Initial Funding Date: 03/18/2011
Financing
 Funded Amount: 69,558.88
 Drawn Thru Program Year: 69,558.88
 Drawn In Program Year: 69,558.88

Description:
 Covers salaries, benefits, training and general administrative costs associated with the management and monitoring of affordable housing activities and the CDBG and CSG programs

Proposed Accomplishments

Annual Accomplishments
 Year # Benefitting

Accomplishment Narrative

Status: Completed
 Location:

Objective:
 Outcome:

Matrix Code: Fair Housing Activities (subject to 20% Admin Cap) (21D) National Objective:

Description: Provides Fair Housing Services to Walnut Creek residents.

Initial Funding Date: 03/18/2011
 Financing
 Funded Amount: 5,500.00
 Drawn Thru Program Year: 5,500.00
 Drawn In Program Year: 5,500.00

Proposed Accomplishments

Annual Accomplishments
 Year # Benefiting Accomplishment Narrative



Status: Completed
 Location: 2350 Monument Blvd Concord, CA 94520-6910

Objective: Create suitable living environments
 Outcome: Availability/accessibility
 Matrix Code: Public Services (General) (05) National Objective: LMC

Initial Funding Date: 03/18/2011
 Financing
 Funded Amount: 7,999.61
 Drawn Thru Program Year: 7,999.61
 Drawn In Program Year: 7,999.61

Description: Provides nutritious food, information, referrals, education and support to extremely low-income families, children, seniors and homeless in Contra Costa County.

Proposed Accomplishments

People (General) : 400

Actual Accomplishments

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	106	9
Black/African American:	0	0	0	0	0	0	19	5
Asian:	0	0	0	0	0	0	26	0
American Indian/Alaskan Native:	0	0	0	0	0	0	4	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	8	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	7	1
Black/African American & White:	0	0	0	0	0	0	8	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	186	174
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0

Total: 0 0 0 0 0 0 0 0 0 0 364 189

Female-headed Households: 0

Income Category:

Income Category	Owner	Renter	Total	Person
Extremely Low	0	0	0	333
Low Mod	0	0	0	29
Moderate	0	0	0	2
Non Low Moderate	0	0	0	0
Total	0	0	0	364
Percent Low/Mod	100.0%			

Annual Accomplishments

Year: 2010 # Benefitting: 364

Accomplishment Narrative

12,137 people did not go hungry in 2010-2011 because of the efforts of the Monument Crisis Center's volunteers and donors and the support of the Community Development Block Grant. We provided support, education, referrals, health care, nutrition and wrap-around safety net services to the most vulnerable in our community especially children, seniors and the homeless. Our volunteers contributed over 20,000 hours in direct service to those most in need. Three of our teen volunteers received the Congressman George Miller Youth Fund Scholarship for outstanding service to the Monument Crisis Center and received scholarship monies to attend college in the fall.



Status: Open Objective: Create suitable living environments

Location: 2020 N Broadway Ste 204 Walnut Creek, CA 94596-3756 Outcome: Availability/accessibility National Objective: LMC

Matrix Code: Public Services (General) (05)

Initial Funding Date: 03/18/2011

Financing

- Funded Amount: 0.00
- Drawn Thru Program Year: 0.00
- Drawn In Program Year: 0.00

Proposed Accomplishments

People (General) : 4

Actual Accomplishments

Number assisted:

	Owner		Renter		Total	
	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0
Black/African American:	0	0	0	0	0	0
Asian:	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0

Asian White: 0 0 0 0 0 0 0 0
 Black/African American & White: 0 0 0 0 0 0 0 0
 American Indian/Alaskan Native & Black/African American: 0 0 0 0 0 0 0 0
 Other multi-racial: 0 0 0 0 0 0 0 0
 Asian/Pacific Islander: 0 0 0 0 0 0 0 0
 Hispanic: 0 0 0 0 0 0 0 0
Total: 0 0 0 0 0 0 0 0
 Female-headed Households: 0 0

Income Category:

Income Category	Owner	Renter	Total	Person
Extremely Low	0	0	0	0
Low Mod	0	0	0	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	0
Percent Low/Mod				

Annual Accomplishments

Year # Benefiting



Status: Completed
 Location: 597 Center Ave Ste 355 Martinez, CA 94553-4675

Objective: Create suitable living environments
 Outcome: Availability/accessibility
 Matrix Code: Public Services (General) (05) National Objective: LMC

Initial Funding Date: 03/18/2011

Financing
 Funded Amount: 6,999.98
 Drawn Thru Program Year: 6,999.98
 Drawn In Program Year: 6,999.98

Proposed Accomplishments

People (General) : 20

Actual Accomplishments

Number assisted:

	Owner		Renter		Total	
	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0
Black/African American:	0	0	0	0	0	0
Asian:	0	0	0	0	0	0

American Indian/Alaskan Native:	0	0	0	0	0	0	2	2
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	0	0	0	0	0	0	0	2
Female-headed Households:	0	0	0	0	0	0	0	0

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	9
Low Mod	0	0	0	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	9
Percent Low/Mod				100.0%

Annual Accomplishments

Year	# Benefiting
2010	9

Accomplishment Narrative

The CCIH program continues to develop and operate the SSI/SSDI program, which is modeled after SAMHSAs SOAR model, an evidence based practice model that has assisted homeless individuals to better access income through SSI/SSDI benefits. Since the inception of Project AACT in March 2010, the CCIH program has assisted 214 homeless persons to apply for SSI/SSDI benefits and expedited over 80 SSI/SSDI awards, while continuing to assist more than 108 residents through appeals. Securing benefits that an individual may be entitled to receive is key to helping them secure permanent housing.

Status: Completed

Location: 1875 Willow Pass Rd Ste 300 Concord, CA 94520-2527

Objective: Create suitable living environments

Outcome: Availability/accessibility

Matrix Code: Public Services (General) (05)

National Objective: LMC

Initial Funding Date: 03/18/2011

Financing

Funded Amount:	5,000.00
Drawn Thru Program Year:	5,000.00
Drawn In Program Year:	5,000.00

Proposed Accomplishments

People (General) : 14

Description:
 HOPE Plus is a project managed and operated by Anka Behavioural Health Inc., in partnership with the following agencies: Contra Costa County Alcohol and Other Drug Services Division, County Office of Homeless Programs, and the County Office of AIDS. These partnerships provide integrated health, mental health and substance abuse services for homeless people suffering from mental health and substance abuse disorders in Contra Costa County.

Actual Accomplishments

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	36	0
Black/African American:	0	0	0	0	0	0	3	0
Asian:	0	0	0	0	0	0	2	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	1	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	4	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	0	0	0	0	0	0	46	0
Female-headed Households:	0		0		0			

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	46
Low Mod	0	0	0	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	46
Percent Low/Mod				100.0%

Annual Accomplishments

Year	# Benefiting
2010	46

Accomplishment Narrative

Adjustments made to decreased funding allowing services to continue, albeit reduced services. Plans to institute year round internships in order to support outreach services. Change in management allowing increased streamlining of services, producing improved outcomes. Met goals after adjustments were made due to a decrease in funding. Assisted in planning, set-up, transportation to and from, and marketing of Project Homeless Connect in Richmond. Assisted local politician(s) in finding and assisting an at-risk constituent who was released from an institution after a diabetic seizure and was not taking medication due to homelessness.



Status: Completed
 Location: 2425 Bisso Ln Ste 200 Concord, CA 94520-4886

Objective: Create economic opportunities
 Outcome: Availability/accessibility
 Matrix Code: Micro-Enterprise Assistance (18C) National Objective: LMC

Initial Funding Date: 03/18/2011
Financing
 Funded Amount: 10,000.00
 Drawn Thru Program Year: 10,000.00
 Drawn In Program Year: 10,000.00

Proposed Accomplishments
 Businesses : 5

Actual Accomplishments
 Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	5	0
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	1	0
Black/African American & White:	0	0	0	0	0	0	1	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	0	0	0	0	0	0	7	0

Female-headed Households:

Income Category:	Owner	Renter	Total	Person
Extremely Low	0	0	0	2
Low Mod	0	0	0	2
Moderate	0	0	0	3
Non Low Moderate	0	0	0	0
Total	0	0	0	7
Percent Low/Mod	100.0%			

Annual Accomplishments

Year	# Benefiting
2010	7

Accomplishment Narrative

During the fiscal year the Contra Costa Small Business Development Center's CDBG Business Management Assistance Program has assisted 40 qualifying CDBG individuals to start, grow or maintain their business. We have provided 1:1 business management advising and offered classes on bookkeeping, QuickBooks, selling to the government and a series of technology training that all clients were invited to attend. As a Small Business Development Center (SDBC) we collect economic impact results for all of our clients, for the CDBG clients this year these were the economic impact results: 8 started a business, 4 jobs were created, 2 jobs were retained (a turn-around business project), \$263,336 increase in sales, \$21,475 in loans and equity investment. The Contra Costa SDBC is hosted by the Workforce Development Board of Contra Costa.

Status: Completed
 Location: 1465 Enea Cir Concord, CA 94520-7914

Objective: Create economic opportunities
 Outcome: Availability/accessibility
 Matrix Code: Micro-Enterprise Assistance (18C) National Objective: LMCMC

Initial Funding Date: 03/18/2011
 Financing
 Funded Amount: 5,000.00
 Drawn Thru Program Year: 5,000.00
 Drawn In Program Year: 5,000.00

Description:
 Provides assistance to low income women and minority women with small business training, support, microloans, and individual development accounts designed to increase personal income, create jobs, and break the poverty cycle.

Proposed Accomplishments
 Businesses : 3

Actual Accomplishments

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	14	2
Black/African American:	0	0	0	0	0	0	3	0
Asian:	0	0	0	0	0	0	5	1
American Indian/Alaskan Native:	0	0	0	0	0	0	1	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	1	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	1	0
Other multi-racial:	0	0	0	0	0	0	1	0
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	0	0	0	0	0	0	26	3

Female-headed Households:

Income Category:	Owner	Renter	Total	Person
Extremely Low	0	0	0	5
Low Mod	0	0	0	13
Moderate	0	0	0	8
Non Low Moderate	0	0	0	0
Total	0	0	0	26
Percent Low/Mod				100.0%

Annual Accomplishments

Year # Benefiting
2010 26

Accomplishment Narrative

By simultaneously increasing income while building an asset (in the form of a business), Womens Initiative entrepreneurs and their families are increasing wealth and long-term economic self-sufficiency. They are making significant contributions through charitable giving and volunteerism that strengthen their communities and the local economy. Our return on investment is 30:1, which means that for every dollar invested in Womens Initiative, \$30 go back into the local economy as a result of our clients paying taxes, hiring others and leaving the welfare system. Our program evaluation research has shown that 52% of the MBAP attendees enroll in Simple Steps; 96% of Simple Steps enrollees participate in 10 hours of Simple Steps; 74% of the Simple Steps enrollees graduate; 54% of graduates join SuccessLink; 11% of graduates receive loans, 5% of graduates open IDAs, 44% of clients who participate in 10 or more hours of Simple Steps are in business 12 months after training. For every 10 clients we serve, six new jobs are created within 12 months (for herself and others) in addition to those that existed before training, 33% of clients are economically self-sufficient 12 months after training; 90% of clients are employed or self-employed within 12 months after training; 79% of clients make charitable donations averaging \$1,020 per person. With this Community Development Block Grant for Walnut Creek, Pittsburg, and the unincorporated cities of Contra Costa County Womens Initiative was able to serve 100 women. Despite falling short of our ambitious goal to serve 120 women we believe we have been successful because the 100 women are more than we have served from these cities in any single year up until now. These 100 women contribute greatly to the continued success of our overall program in Contra Costa County. From the cities included in this block grant we have enrolled 67 women in Simple Steps, 69 women participated in 10 or more hours of Simple Steps and 55 women have graduated from the course. Within the whole of Contra Costa County our clients created 95 new jobs between July 1, 2010 and June 30, 2011.

Status: Completed

Location: 4006 Macdonald Ave Richmond, CA 94805-2249

Objective: Create suitable living environments

Outcome: Availability/accessibility

Matrix Code: Senior Services (05A)

National Objective: LMC

Initial Funding Date: 03/18/2011

Financing

Funded Amount: 6,500.00
Drawn Thru Program Year: 6,500.00
Drawn In Program Year: 6,500.00

Description:

Provides lower income seniors with access to free legal assistance and educational services. These will be provided by qualified and experienced attorneys and paralegals in all CDBG communities. The project will include outreach services.

Proposed Accomplishments

People (General) : 110

Actual Accomplishments

Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	98	8
Black/African American:	0	0	0	0	0	0	0	0
Asian:	0	0	0	0	0	0	7	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	1	1
Other multi-racial:	0	0	0	0	0	0	2	0

Asian/Pacific Islander: 0 0 0 0 0 0 0 0
 Hispanic: 0 0 0 0 0 0 0 0
Total: 0 0 0 0 0 0 0 9

Female-headed Households: 0 0

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	0
Low Mod	0	0	0	108
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	108
Percent Low/Mod				100.0%

Annual Accomplishments

Year # Benefiting
 2010 108

Accomplishment Narrative
 CCSLS provided legal services to 835 seniors in Urban County, Antioch, Pittsburg, Walnut Creek and Richmond. The legal services consist of advice, brief services, administration representation, negotiations, settlements, and litigation. CCSLS also gave three educational workshops, participated in four other outreach events and trained other professional senior providers including members of the private bar.



Status: Open
 Location: 2619 Broadway Oakland, CA 94612-3107

Objective: Provide decent affordable housing
 Outcome: Affordability
 Matrix Code: Senior Services (05A) National Objective: LMC

Initial Funding Date: 03/18/2011
Financing
 Funded Amount: 234,640.00
 Drawn Thru Program Year: 0.00
 Drawn In Program Year: 0.00

Description:
 The Pleasant Creek Homes development will bring 10 new affordable homes adjacent to the downtown Walnut creek BART station. All homes will be built with green building techniques and every effort will be made to have all 10 homes accessible to those with physical and/or sensory disabilities. Funding through CDBG will help with the necessary infrastructure improvement, primarily utility access.

Proposed Accomplishments
 People (General) : 10

Actual Accomplishments

Number assisted:

	Owner		Renter		Total	
	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0
Black/African American:	0	0	0	0	0	0
Asian:	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0

American Indian/Alaskan Native & White: 0 0 0 0 0 0 0 0 0
 Asian White: 0 0 0 0 0 0 0 0 0
 Black/African American & White: 0 0 0 0 0 0 0 0 0
 American Indian/Alaskan Native & Black/African American: 0 0 0 0 0 0 0 0 0
 Other multi-racial: 0 0 0 0 0 0 0 0 0
 Asian/Pacific Islander: 0 0 0 0 0 0 0 0 0
 Hispanic: 0 0 0 0 0 0 0 0 0
Total: 0 0 0 0 0 0 0 0 0
 Female-headed Households: 0 0 0 0 0 0 0 0 0

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	0
Low Mod	0	0	0	0
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	0

Annual Accomplishments **Accomplishment Narrative**
 Year # Benefitting



Status: Completed
 Location: 1601 Sutter St Ste A Concord, CA 94520-2621

Objective: Create suitable living environments
 Outcome: Availability/accessibility
 Matrix Code: Senior Services (05A) National Objective: LMC

Initial Funding Date: 03/18/2011
Financing
 Funded Amount: 7,300.00
 Drawn Thru Program Year: 7,300.00
 Drawn In Program Year: 7,300.00

Description:
 Investigates reports abuse and resolves complaints of frail elderly, developmentally disabled, and mentally disoriented person in nursing homes and residential care facilities throughout Walnut Creek.

Proposed Accomplishments
 People (General): 775

Actual Accomplishments
 Number assisted:

	Owner		Renter		Total	
	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0
Black/African American:	0	0	0	0	0	0
Total	0	0	0	0	712	31

Asian:	0	0	0	0	0	0	0	0	0	0	0	0	0	38	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	0	0	0	0	0	0	0	16	16
Asian/Pacific Islander:	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total:	0	0	0	0	0	0	0	0	0	0	0	0	0	797	16

Female-headed Households: 0

Income Category:

	Owner	Renter	Total	Person
Extremely Low	0	0	0	0
Low Mod	0	0	0	797
Moderate	0	0	0	0
Non Low Moderate	0	0	0	0
Total	0	0	0	797
Percent Low/Mod				100.0%

Annual Accomplishments

Year	# Benefitting
2010	797

Accomplishment Narrative

Ombudsman Services of Contra Costa is officially designated by the State of California to serve elderly and dependent adults in long term care facilities in Contra Costa. Our agency is state mandated to protect the rights and enhance the quality of life for long term care residents; we are advocates for the rights of our residents. Our agency is the official abuse reporting and investigating agency for all suspected elder/dependent adult abuse involving long term care residents that occurs within our county. We maintain a regular presence in facilities to monitor care being given. We investigate and take action to resolve any complaints that we receive from residents themselves or on their behalf. We have the responsibility to serve as the required witness for Advanced Health Care Directives for residents in skilled nursing facilities. We provide training and speakers for community groups and long term care facility staff. We give information to families and friends of residents regarding placement, Residents Rights and a checklist on how to evaluate long term care facilities. Our staff and volunteers provide confidential assistance to all the residents of long term care facilities, their families and friends. We accept anonymous complaints from staff members and any others who wish to remain anonymous. All our services are free of charge. With our CDBG funding this fiscal year 2010/2011, we have been able to provide complaint resolution services for 3,106 residents in skilled nursing facilities and residential care facilities in Antioch, Pittsburg, Concord, Walnut Creek and the 18 cities in our Urban County CDBG. We have investigated and resolved 243 serious abuse cases and 2863 complaints we received regarding quality of care, resident rights, dietary concerns, legal issues, medical care, activity programs and physical environment. Staff and volunteers have witnessed 57 Advanced Health Care Directives for our CDBG residents, attended and participated in 8 senior information fairs held in our various CDBG grant areas. Staff and volunteers have maintained a regular weekly presence in skilled nursing facilities to give our residents an opportunity to discuss any complaints and a monthly presence in our residential care facilities. Problem facilities, both skilled nursing homes and residential care facilities, are monitored more often. Ombudsman staff and volunteers work really hard to ensure that our residents quality of life and quality of care is improved.

Status: Completed

Objective: Create suitable living environments

Initial Funding Date: 03/18/2011
Financing
 Funded Amount: 6,000.00
 Drawn Thru Program Year: 6,000.00
 Drawn In Program Year: 6,000.00

Proposed Accomplishments
 People (General) : 80

Actual Accomplishments
 Number assisted:

	Owner		Renter		Total		Person	
	Total	Hispanic	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0	31	0
Black/African American:	0	0	0	0	0	0	3	0
Asian:	0	0	0	0	0	0	4	0
American Indian/Alaskan Native:	0	0	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0	16	13
Asian/Pacific Islander:	0	0	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0	0	0
Total:	0	0	0	0	0	0	54	13
Female-headed Households:	0		0		0			

Income Category:	Owner	Renter	Total	Person
Extremely Low	0	0	0	14
Low Mod	0	0	0	29
Moderate	0	0	0	11
Non Low Moderate	0	0	0	0
Total	0	0	0	54
Percent Low/Mod				100.0%

Annual Accomplishments

Year	# Benefiting
2010	54

Accomplishment Narrative

Housing Rights received a lot of complaints re: repairs, security deposits and harrassment. All callers were counseled and given information regarding their rights and responsibilities.

Status: Completed
Location: 1535 3rd St Ste A Richmond, CA 94801-1525
Objective: Create suitable living environments
Outcome: Availability/accessibility
Matrix Code: Public Services (General) (05) **National Objective:** LMC

Initial Funding Date: 06/27/2011
Financing
 Funded Amount: 7,000.00
 Drawn Thru Program Year: 7,000.00
 Drawn In Program Year: 7,000.00

Proposed Accomplishments
 People (General) : 6

Actual Accomplishments

Number assisted:

	Owner		Renter		Total	
	Total	Hispanic	Total	Hispanic	Total	Hispanic
White:	0	0	0	0	0	0
Black/African American:	0	0	0	0	0	0
Asian:	0	0	0	0	0	0
American Indian/Alaskan Native:	0	0	0	0	0	0
Native Hawaiian/Other Pacific Islander:	0	0	0	0	0	0
American Indian/Alaskan Native & White:	0	0	0	0	0	0
Asian White:	0	0	0	0	0	0
Black/African American & White:	0	0	0	0	0	0
American Indian/Alaskan Native & Black/African American:	0	0	0	0	0	0
Other multi-racial:	0	0	0	0	0	0
Asian/Pacific Islander:	0	0	0	0	0	0
Hispanic:	0	0	0	0	0	0
Total:	0	0	0	0	0	0

Female-headed Households:

Income Category:	Owner	Renter	Total	Person
Extremely Low	0	0	0	3
Low Mod	0	0	0	5
Moderate	0	0	0	11
Non Low Moderate	0	0	0	17
Total	0	0	0	36
Percent Low/Mod				52.8%

Annual Accomplishments

Year # Benefiting
2010 36

Accomplishment Narrative

This year, the Home Equity Preservation Alliance (HEPA)served over 1000 Contra Costa County residents. The primary purpose of HEPA is to work collaboratively to address the foreclosure crisis in Contra Costa County. Our legal service agencies provide technical assistance to the collaborations partners and free civil legal assistance to homeowners needing assistance with foreclosure issues. Our counseling agencies provide assistance with loan modifications and other foreclosure intervention activities. Against many odds and circumstances out of our control, the HEPA team assisted in the successful save of 109 homes during the year. We represented over 43 homeowners in legal matters pertaining to foreclosure and provided vital information and education to over 1000 homeowners.

Total Funded Amount: \$3,811,358.74
Total Drawn Thru Program Year: \$3,576,718.74
Total Drawn In Program Year: \$215,369.88

Housing Goals By Sub Population

2010-2015 Consolidated Plan			Funds Expended/Committed 2010-2011					Persons Served by Funding Source						
Housing Goals by Sub Population	Priority Need Level	Planned Dollars to Address	CDBG Funds Y-1	RDA Funds Y-1	BEGIN Funds Y-1	Total Year 1	Y-1 CDBG	Y-1 Other Funds	Y-2	Y-3	Y-4	Y-5	Total	% of 5-Year Goal
Renters														
0-30% AMI	H	700,000				0							0	0%
31-50% AMI	H	700,000		108,200		108,200							0	0%
51-80% AMI	M					0							0	0%
Owners														
0-30% AMI	M													
31-50% AMI	H	829,300	117,320	185,000	275,000	577,320	10						0	0%
51-80% AMI	H		117,320	236,412	275,000	628,732	15	1					1	7%
Homeless														
Individuals	M					0								
Families	M					0								
Non Homeless Special Needs														
Elderly	M	325,000		105,347		105,347	7	12					12	171%
Frail Elderly	M	325,000				0	7						0	0%
Severe Mental Illness	M					0								
Physical Disability	M					0								
Developmental Disability	H	350,000		108,200		108,200	10						0	0%
Alcohol/Drug Abuse	M					0								
HIV/AIDS	M					0								
Victims of Domestic Violence	M					0								

* An additional \$8,120 of RDA funds was expended through our home rehab program to assist a moderate income household (2 people)

* An additional \$254,000 of RDA funds was expended to assist four moderate income first time homebuyer households to purchase a home (10 people)

Housing Goals by Funding Source and Activity Type

2010-2015 Consolidated Plan Housing Goals by Funding Source and Activity Type		Funds Expended/Committed 2010-2011				Persons Served by Funding Source									
		Planned Dollars to Address	CDBG Funds Y-1	RDA Funds Y-1	BEGIN Funds Y-1	Total Year 1	5-Year Goal	Y-1 CDBG	Y-1 Other Funds	Y-2	Y-3	Y-4	Y-5	Total	% of 5-Year Goal
CDBG					0										
Acquisition of existing rental units					-										
Production of new rental units (Acq)	1,750,000		216,400		216,400	68								0	0
Rehabilitation of existing rental units					-										
Rental assistance					-										
Acquisition of existing owner units					-										
Production of new owner units		234,640	370,000	550,000	1,154,640										
Rehabilitation of existing owner units					-										
Homeownership Assistance	750,000		254,500		254,500	15		4*					4	27%	

* Moderate income households assisted through First Time Homebuyer Assistance Program

Special Needs Populations

Special Needs Subpopulations		Priority Need Level		5-year Dollars to Address Unmet Need		Funding Committed/Expended 2010-2011			Persons Served by Funding Source							% of 5-Year Goal
		Unmet Need	Unmet Need	CDBG Funds Y-1	General Fund Y-2	Total Funds Y-2	5-Year Goal	Y-1 CDBG	Y-1 Other	Y-2	Y-3	Y-4	Y-5	Total		
Elderly	H	9,070	6,500	6,500	6,500	6,500	420	108						108	26%	
Frail Elderly	H	8,606	40,000	7,300	23,000	30,300	6035	797	368					1165	19%	
Severe Mental Illness	H	1,741	0			-	0	0						0	N/A	
Developmentally Disabled	H	1,673	12,000	-	-	-	20	0						0	0%	
Physically Disabled	H	1,535	35,000	-	5,500	5,500	50	0	33					33	66%	
Persons with Alcohol/Other Drug Addictions	H	2,692	40,000		5,000	5,000	200	0	35					35	18%	
Persons with HIV/AIDS	H	154	25,000	6,000		6,000	100	9						9	9%	
Victims of Domestic Violence	H	250	40,000	-	7,000	7,000	250	0	246					246	98%	

Priority Community Development Needs Table

2010-2015 Consolidated Plan				Funding Committed/Expended 2010-2011				Persons Served by Funding Source							
Priority Community Development Needs Table	Priority Need Level	Unmet Need	Dollars to Address Unmet Need	CDBG Funds Y-1	General Fund Y-2	Total Funds Y-2	5-Year Goal	Y-1 CDBG	Y-1 Other	Y-2	Y-3	Y-4	Y-5	Total	% of 5-Year Goal
Acquisition of Real Property	L														
Disposition	L														
Clearance and Demolition	M														
Clearance of Contaminated Sites	M														
Code Enforcement	L														
Public Facility	H	10	90,000												
Infrastructure*	H	10	450,000	234,640		234,640									
Public Services (General)	H		631,500												
PS - Senior**	H	17676		13,800	23,000	36,800	6455	905	368					1273	20%
PS- Handicapped	M						495							0	0%
PS-Legal	H	500					125	842						842	674%
PS-Youth	H	125				74,412									
PS-Childcare	M														
PS-Transportation	M													35	16%
PS-Substance Abuse**	H	2692				5,000	225	35							
PS-Employment Training	H					5,000		264						264	
PS - Health	M														
PS - Lead Hazard Screening	M														
PS - Crime Awareness	M														
PS - Fair Housing	M	150		5,500		5,500	125	13						13	10%
PS - Tenant/Landlord	H	350		6,000		6,000	300	54						54	18%
PS - Other	H					5,500			33					33	
Homeless Services (inc.Prevention)	H			12,000	5,000			55	20					75	
HIV/AIDS	H			6,000				9						9	
Victims of Domestic Violence	H			7,000				36	246					246	
Foreclosure Prevention	H			7,000					360					360	
Sexual Assault	H				5,500										
Crisis Lines and Food Provision	H			8,000	10,000			364	3053					3417	
Microenterprise Assistance	H	100	150,000	30,000		30,000		38						38	

* also reported under Housing and Housing Activity. It is infrastructure improvements to support housing

** also reported under special needs subpopulations "Elderly" and "Frail Elderly"

*** also reported under special needs subpopulations

**Community Development Block Grant and Community Services Grant
Program Outcomes: Persons Served, % Low/Mod
Public Services and Economic Development Activities**

Agency	Program	Amount	Category	Number Served	% Low/Mod
Anka Behavioral Health, Inc	HOPE Plus	5,000	PS	46	100%
Community Housing Development Corp	Home Equity Preservation Alliance (HEPA)	7,000	PS	36	53%
Homeless Program	Adult Interim Housing Program	7,000	PS	9	100%
Senior Legal Services	Legal Services for the Elderly	6,500	PS	108	100%
Housing Rights	Fair Housing	5,500	PS (Admin)	13	100%
Housing Rights	Tenant/Landlord	6,000	PS	54	100%
Monument Crisis Center	Nutritional Resources for Low Income Families	8,000	PS	364	100%
New Connections	HIV/AIDS Safety Net	6,000	PS	9	100%
Ombudsman Services of Contra Costa	Ombudsman Services	7,300	PS	797	100%
Women's Initiative for Self Employment	Microenterprise Opportunities	5,000	ED	26	100%
Workforce Development Board	Small Business Management Center	10,000	ED	7	100%
Contra Costa Child Care Council	Road to Success	15,000	ED	5	100%
TOTAL CDBG		88,300		1,474	96%
Cancer Support Community	Cancer Support Services	5,000	PS	264	N/A
Community Violence Solutions	Sexual Assault Empowerment (SAVE)	5,500	PS	360	N/A
Contra Costa Crisis Center	211/Homeless Hotline	5,000	PS	770	77%
Contra Costa Crisis Center	Crisis Lines	5,000	PS	2283	62%
Court Appointed Special Advocates	Children at Risk	4,000	PS	1	100%
John Muir Foundation	Caring Hands Volunteer Caregivers	5,000	PS	112	100%
Lions Center for the Visually Impaired	Independent Living Skills	5,500	PS	33	100%
New Connections	Recovery from Addiction	5,000	PS	35	94%
Shelter, Inc.	Homeless Prevention	5,000	PS	20	80%
STAND! Against Family Violence	Crisis Line	7,000	PS	200	100%
Senior Outreach Services	Meals on Wheels	18,000	PS	256	98%
Walnut Creek School Districts	School Crisis Counselor Program	80,000	PS	841	N/A
Total CSG		150,000		5,175	90%
Total CDBG and CSG		238,300		6,649	93%

* Note: Some of the CSG funded agencies do not track income level. But due to the type of service provider, the majority are likely low income

**Community Development Block Grant and Community Services Grant
Race and Ethnicity Table (does not include the School Crisis Counselor Grant)**

Ethnicity	CDBG		CSG		Combined	
	Totals	%	Totals	%	Totals	%
White	1057	70.70%	3339	77.24%	4396	75.56%
Black/African American	67	4.48%	128	2.96%	195	3.35%
Asian	88	5.89%	112	2.59%	200	3.44%
American Indian/Alaskan Native	8	0.54%	3	0.12%	13	0.22%
Native Hawaiian/Pacific Islander	9	0.60%	18	0.42%	27	0.46%
American Indian/White	1	0.07%	0	0.00%	1	0.02%
Asian/White	9	0.60%	2	0.05%	11	0.19%
Black/White	18	1.20%	50	1.16%	68	1.17%
American Indian/Black	18	1.20%	0	0.00%	18	0.31%
Other	220	14.72%	669	15.48%	889	15.28%
TOTAL	1495	100.00%	4323	100.00%	5818	100.00%

**City of Walnut Creek
Deferred / Forgivable Loan Portfolio
CDBG only**

Borrower	Use	Term	Type	Repayment Conditions	Balance as of 6/30/2011
MP Tice Oaks Associates	Acquisition/Rehab	55 Years	Deferred	Residual Receipts/Surplus Cashflow	\$ 333,386
Affordable housing Associates	Acquisition/Rehab	55 Years	Deferred	Residual Receipts/Surplus Cashflow	\$ 327,000
Trinity Avenue Apts., L.P	Acquisition	55 Years	Deferred	Residual Receipts/Surplus Cashflow	\$ 79,770
Satellite Housing Third Avenue	Acquisition	55 Years	Deferred	Residual Receipts/Surplus Cashflow	\$ 945,968
1534 Third Avenue	Acquisition	55 Years	Deferred	Residual Receipts/Surplus Cashflow	\$ 182,532
RCD - Villa Vasconcellos	Acquisition	55 Years	Deferred	Residual Receipts/Surplus Cashflow	\$ 625,347
Senior Outreach Services	Public Facility Improve	10 years	Forgivable	1/10th forgiven each year. Repayment occurs is facility use changes	\$ 20,553
Total					\$ 2,514,556

**First Time Homebuyer and Home Rehabilitation Loans
CDBG Only**

First Time Homebuyer Loans			Balance 6/30/11
Date	Term		
12/21/1994	17% of property appreciation at resale	\$	16,311
06/08/1995	15% of property appreciation at resale	\$	35,000
06/08/1995	15% of property appreciation at resale	\$	35,000
01/27/1998	17% of property appreciation at resale	\$	12,155
01/15/1999	5% per year begin.3/14/1994	\$	15,000
01/20/1999	5% per year begin 3/17/1994	\$	15,000
	Total	\$	128,466
Home Rehabilitation Loans			Balance 6/30/11
Date	Term		
02/18/1999	5% simple interest: 20 year term	\$	44,989
06/09/1999	5% simple interest: 20 year term	\$	23,786
01/13/2005	3% simple interest: 20 year term	\$	60,315
08/16/2007	3% simple interest: 20 year term	\$	17,656
05/06/2008	3% simple interest: 20 year term	\$	57,480
	Total	\$	204,226